Tufts Medicare Preferred HMO Harvard University (HMO) offered by Tufts Associated Health Maintenance Organization (Tufts Health Plan)

Annual Notice of Change for 2027

You're enrolled as a member of Tufts Medicare Preferred HMO Harvard University (HMO).

This material describes changes to your plan's costs and benefits next year.

- Your Employer Group/Union determines plans offered and when you can change from your group plan. Please contact your benefits administrator. If you give up your Employer Group plan, you may not be able to get that plan back. If you decide to give up your Employer Group sponsored Tufts Medicare Preferred HMO Harvard University (HMO) and enroll in a Medicare Advantage Prescription Drug Plan, you can change your coverage from October 15 through December 7 of 2026. If you want to keep Medicare prescription drug coverage, you can either enroll in a new Medicare prescription drug plan or in a Medicare health plan with prescription drug coverage. If you no longer want Medicare prescription drug coverage, you can choose either Original Medicare or a Medicare health plan without prescription drug coverage. This Annual Notice of Change tells you more about how to make a change in your coverage. To learn more about your drug plan options, you can visit Medicare.gov or call 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.
- Note this is only a summary of changes. More information about costs, benefits, and rules is in the *Evidence of Coverage*. Get a copy at thpmp.org or call Member Services at 1-800-701-9000 (TTY users call 711) to get a copy by mail.

More Resources

- Call Member Services at 1-800-701-9000 (TTY users call 711) for additional information. Hours are 8:00 a.m. to 8:00 p.m., 7 days a week from October 1 to March 31, and Monday-Friday from April 1 to September 30. This call is free.
- This information is available in different formats, including large print.

About Tufts Medicare Preferred HMO Harvard University (HMO)

- Tufts Health Plan is an HMO/PPO plan with a Medicare contract. Enrollment in Tufts Health Plan depends on contract renewal.
- When this material says "we," "us," or "our," it means Tufts Associated Health Maintenance Organization (Tufts Health Plan). When it says "plan" or "our plan," it means Tufts Medicare Preferred HMO Harvard University (HMO).
- **If you do nothing by December 7, 2026, you'll automatically be enrolled in** Tufts Medicare Preferred HMO Harvard University (HMO). Starting January 1, 2027, you'll get your medical

coverage through Tufts Medicare Preferred HMO Harvard University (HMO). Go to Section 2 for more information about how to change plans and deadlines for making a change.

- This plan doesn't include Medicare Part D drug coverage, and you can't be enrolled in a separate Medicare Part D drug plan and this plan at the same time. Note: If you don't have Medicare drug coverage, or creditable drug coverage (as good as Medicare's) for 63 days or more, you may have to pay a late enrollment penalty that is added to your monthly premium if you enroll in Medicare drug coverage in the future.

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Summary of Important Costs for 2027

	2026 (this year)	2027 **(next year)**
Maximum out-of-pocket amount This is the most you'll pay out of pocket for covered Part A and Part B services. (Go to Section 1.2 for details.)	$3,400	**$3,400**
Primary care office visits	$10 copayment per visit	**$10 copayment per visit**
Specialist office visits	$15 copayment per visit	**$15 copayment per visit**
Inpatient hospital stays Includes various inpatient hospital stays such as acute care, rehabilitation and long-term care. An inpatient hospital stay starts the day you're formally admitted with a doctor's order and ends the day before you're discharged.	You pay a deductible of $200 per calendar year for covered services received in a general acute care hospital. You will not pay more than $200 for inpatient hospital covered services in a calendar year. $0 copayment for each Medicare-covered hospital stay.	**You pay a deductible of $200 per calendar year for covered services received in a general acute care hospital. You will not pay more than $200 for inpatient hospital covered services in a calendar year.** **$0 copayment for each Medicare-covered hospital stay.**
Inpatient psychiatric stays	You pay $0 copayment for each Medicare-covered hospital stay.	**You pay $0 copayment for each Medicare-covered hospital stay.**

SECTION 1 Changes to Benefits & Costs for Next Year

Section 1.1 Changes to the Monthly Plan Premium

Effective in 2027, upon your Employer Group's renewal with Tufts Medicare Preferred HMO Harvard University (HMO), the monthly plan premium you pay may change. Please contact your benefits administrator for details. You must also continue to pay your Medicare Part B premium.

Section 1.2 Changes to Your Maximum Out-of-Pocket Amount

Medicare requires all health plans to limit how much you pay out of pocket for the year. This limit is called the maximum out-of-pocket amount. Once you've paid this amount, you generally pay nothing for covered Part A and Part B services for the rest of the calendar year.

	2026 (this year)	**2027 (next year)**
Maximum out-of-pocket amount Your costs for covered medical services (such as copayments) **count** toward your maximum out-of-pocket amount. There is no change to the maximum out-of-pocket amount for the upcoming benefit year.	$3,400	**$3,400** **Once you've paid $3,400 out-of-pocket for covered Part A and Part B services, you'll pay nothing for your covered Part A and Part B services for the rest of the calendar year.**

Section 1.3 Changes to the Provider Network

Our network of providers has changed for next year. Review the 2027 *Provider Directory* at thpmp.org/documents to see if your providers (primary care provider, specialists, hospitals, etc.) are in our network. Here's how to get an updated *Provider Directory*:

- Visit our website at thpmp.org.
- Call Member Services at 1-800-701-9000 (TTY users call 711) to get current provider information or to ask us to mail you a *Provider Directory.*

We can make changes to the hospitals, doctors, and specialists (providers) that are part of our plan during the year. If a mid-year change in our providers affects you, call Member Services at 1-800-701-9000 (TTY users call 711) for help. You may have a special enrollment period if your provider leaves the plan network.

Section 1.4 Changes to Benefits & Costs for Medical Services

	2026 (this year)	2027 (next year)
Vision - Routine eyewear benefit	You receive $150 per calendar year toward the purchase of eyeglasses (prescription lenses, frames, or a combination of lenses and frames) and/or contact lenses from EyeMed Vision Care participating providers, or $90 per calendar year for purchases from non-EyeMed Vision Care participating providers.	**You receive $150 per calendar year toward the purchase of eyeglasses (prescription lenses, frames, or a combination of lenses and frames) and/or contact lenses from any provider.** **Please refer to your *Evidence of Coverage* for more information.**

	2026 (this year)	2027 (next year)
Vision - Therapeutic eyewear (Medicare covered & Supplemental coverage)	You pay $0 copayment for one pair of Medicare-covered standard eyeglasses with standard frames or contact lenses after cataract surgery, or for one pair of standard therapeutic eyeglasses with standard frames or contact lenses. You may use your eyewear allowance through EyeMed to purchase upgrades (i.e., non-standard frames and/or lenses) for your eyewear. Once your eyewear allowance is exhausted, however, you will be responsible for any remaining balance.	**You pay $0 copayment for one pair of Medicare-covered eyeglasses with frames or contact lenses after cataract surgery, or for one pair of therapeutic eyeglasses or contact lenses.** **Please refer to your *Evidence of Coverage* for more information.**

SECTION 2 How to Change Plans

Please check with the benefits administrator of your employer retiree group regarding any of their own enrollment period requirements.

To stay in Tufts Medicare Preferred HMO Harvard University (HMO), you don't need to do anything. If you do not sign up for a different Medicare health plan or change to Original Medicare by December 7, you'll automatically be enrolled in our Tufts Medicare Preferred HMO Harvard University (HMO).

If you want to change plans for 2027, follow these steps:

- Please check with the benefits administrator of your employer retiree group/union regarding other plans offered and the enrollment period. If you decide to leave your Employer Group coverage and want to change to a different plan, there are many choices.
- Your Employer Group/Union determines when you can change from the group plan. Please contact your benefits administrator.

- **You are a member of an employer or retiree group plan.** Please check with the benefits administrator of your employer or retiree group before you change your plan. This is important because you may lose benefits you currently receive under your employer or retiree group coverage if you switch plans.
- **To change to a different Medicare health plan,** enroll in the new plan. You'll be automatically disenrolled from Tufts Medicare Preferred HMO Harvard University (HMO). Remember, not all Medicare health plans cover prescription drugs. Also be aware that for many plans you can't join a Medicare health plan and simultaneously purchase a prescription drug plan.
- **To change to Original Medicare with a prescription drug plan,** enroll in the new drug plan. You'll be automatically disenrolled from Tufts Medicare Preferred HMO Harvard University (HMO).

Section 2.1 Deadlines for Changing Plans

Your Employer Group/Union determines the deadline to change plans. Please contact your benefits administrator. If you decide to leave your Employer Group coverage and change to a different plan or to Original Medicare for next year, you can do it from **October 15 until December 7**. The change will take effect on January 1, 2026.

If you enrolled in a Medicare Advantage plan for January 1, 2027, and don't like your plan choice, you can switch to another Medicare health plan (with or without Medicare drug coverage) or switch to Original Medicare (with or without separate Medicare drug coverage) between January 1 – March 31, 2027.

Section 2.2 Are there other times of the year to make a change?

In certain situations, people may have other chances to change their coverage during the year. Examples include people who:

- Have Medicaid
- Get Extra Help paying for their drugs
- Have or are leaving employer coverage
- Move out of our plan's service area

If you recently moved into, or currently live in, an institution (like a skilled nursing facility or long-term care hospital), you can change your Medicare coverage **at any time**. You can change to any other Medicare health plan (with or without Medicare drug coverage) or switch to Original Medicare (with or without separate Medicare drug coverage) at any time. If you recently moved out of an institution, you

have an opportunity to switch plans or switch to Original Medicare for 2 full months after the month you move out.

SECTION 3 Get Help Paying for Prescription Drugs

You may qualify for help paying for prescription drugs. Different kinds of help are available:

- **Extra Help from Medicare.** People with limited incomes may qualify for Extra Help to pay for their prescription drug costs. If you qualify, Medicare could pay up to 75% or more of your drug costs including monthly drug plan premiums, yearly deductibles, and coinsurance. Also, people who qualify won't have a late enrollment penalty. To see if you qualify, call:
  - 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048, 24 hours a day, 7 days a week.
  - Social Security at 1-800-772-1213 between 8 a.m. and 7 p.m., Monday –Friday for a representative. Automated messages are available 24 hours a day. TTY users can call 1-800-325-0778 or
  - Your State Medicaid Office.
- **Help from your state's pharmaceutical assistance program (SPAP).** Massachusetts has a program called Prescription Advantage that helps people pay for prescription drugs based on their financial need, age, or medical condition. To learn more about the program, check with your State Health Insurance Assistance Program (SHIP). To get the phone number for your state, visit shiphelp.org, or call 1-800-MEDICARE.

SECTION 4 Questions?

Get Help from Tufts Medicare Preferred HMO Harvard University (HMO)

- **Call Member Services at 1-800-701-9000. (TTY users call 711.)**

  We're available for phone calls 8:00 a.m. to 8:00 p.m., 7 days a week from October 1 to March 31, and Monday-Friday from April 1 to September 30.

- **Read your 2027 *Evidence of Coverage***

  This *Annual Notice of Change* gives you a summary of changes in your benefits and costs for

2027. For details, look in the 2027 *Evidence of Coverage* for Tufts Medicare Preferred HMO Harvard University (HMO). The *Evidence of Coverage* is the legal, detailed description of your plan benefits. It explains your rights and the rules you need to follow to get covered services and prescription drugs. Get the *Evidence of Coverage* on our website at thpmp.org/documents or call Member Services at 1-800-701-9000 (TTY users call 711) to ask us to mail you a copy.

- **Visit thpmp.org/documents**

  Our website has the most up-to-date information about our provider network (*Provider Directory*).

Get Free Counseling about Medicare

The State Health Insurance Assistance Program (SHIP) is an independent government program with trained counselors in every state. In Massachusetts, the SHIP is called Serving the Health Insurance Needs of Everyone (SHINE).

Call SHINE to get free personalized health insurance counseling. They can help you understand your Medicare plan choices and answer questions about switching plans. Call SHINE at 1-800-243-4636. Learn more about SHINE by visiting mass.gov/health-insurance-counseling.

Get Help from Medicare

- **Call 1-800-MEDICARE (1-800-633-4227)**

  You can call 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users can call 1-877-486-2048.

- **Chat live with Medicare.gov**

  You can chat live at Medicare.gov/talk-to-someone.

- **Write to Medicare**

  You can write to Medicare at PO Box 1270, Lawrence, KS 66044

- **Visit Medicare.gov**

  The official Medicare website has information about cost, coverage, and quality Star Ratings to help you compare Medicare health plans in your area.

- **Read *Medicare & You 2027***

  The *Medicare & You 2027* handbook is mailed to people with Medicare every fall. It has a summary of Medicare benefits, rights and protections, and answers to the most frequently asked questions about Medicare. Get a copy at Medicare.gov or by calling 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048.

TUFTS Health Plan

a Point32Health company

Tufts Health Plan complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex (including pregnancy, sexual orientation, and gender identity). Tufts Health Plan does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex (including pregnancy, sexual orientation, and gender identity).

Tufts Health Plan:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
  - Qualified sign language interpreters
  - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
  - Qualified interpreters
  - Information written in other languages

If you need these services, contact Tufts Health Plan at **1-800-701-9000** (HMO)/**1-866-623-0172** (PPO)/(TTY: 711).

If you believe that Tufts Health Plan has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex (including pregnancy, sexual orientation, or gender identity), you can file a grievance with:

Tufts Health Plan, Attention:
Civil Rights Legal Coordinator
1 Wellness Way, Canton, MA 02021-1166
Phone: **1-888-880-8699** ext. 48000, **(TTY: 711)**
Fax: **1-617-668-2754**
Email: OCRCoordinator@point32health.org

You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, the Tufts Health Plan Civil Rights Coordinator is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights; electronically through the Office for Civil Rights Complaint Portal, available at **https://ocrportal.hhs.gov/ocr/portal/lobby.jsf**; or by mail or phone at:

U.S. Department of Health and Human Services
200 Independence Avenue, SW
Room 509F, HHH Building Washington, D.C. 20201
1-800-368-1019 (TDD: **1-800-537-7697**)
Complaint forms are available at **www.hhs.gov/ocr/office/file/index.html**.
thpmp.org | **1-800-701-9000** (HMO)/**1-866-623-0172** (PPO)/**(TTY: 711)**

Notice of Availability of Language Assistance Services and Auxiliary Aids and Services

English ATTENTION: If you speak another language, free language assistance services are available to you. Appropriate auxiliary aids and services to provide information in accessible formats are also available free of charge. Call 1-800-701-9000 (HMO)/1-866-623-0172 (PPO) (TTY: 711) or speak to your provider.

Español (Spanish) ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. También están disponibles de forma gratuita ayuda y servicios auxiliares apropiados para proporcionar información en formatos accesibles. Llame al 1-800-701-9000 (HMO)/1-866-623-0172 (PPO) (TTY: 711) o hable con su proveedor.

Português (Portuguese) ATENÇÃO: Se fala Português, estão disponíveis para si serviços gratuitos de assistência linguística. Estão também disponíveis gratuitamente ajudas e serviços auxiliares adequados para fornecer informações em formatos acessíveis. Ligue para 1-800-701-9000 (HMO)/1-866-623-0172 (PPO) (TTY - Dispositivo das telecomunicações para surdos: 711) ou fale com o seu prestador.

中文 (**Simplified Chinese**) 注意：如果您说[中文]，我们将免费为您提供语言协助服务。我们还免费提供适当的辅助工具和服务，以无障碍格式提供信息。致电 1-800-701-9000 (HMO)/1-866-623-0172 (PPO)（文本电话：711）或咨询您的服务提供商。

Kreyòl Ayisyen (Haitian Creole) ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd aladispozisyon w gratis pou lang ou pale a. Èd ak sèvis siplemantè apwopriye pou bay enfòmasyon nan fòma aksesib yo disponib gratis tou. Rele nan 1-800-701-9000 (HMO)/1-866-623-0172 (PPO) (TTY: 711) oswa pale avèk founisè w la.

Việt (Vietnamese) LƯU Ý: Nếu bạn nói tiếng Việt, chúng tôi cung cấp miễn phí các dịch vụ hỗ trợ ngôn ngữ. Các hỗ trợ dịch vụ phù hợp để cung cấp thông tin theo các định dạng dễ tiếp cận cũng được cung cấp miễn phí. Vui lòng gọi theo số 1-800-701-9000 (HMO)/1-866-623-0172 (PPO) (Người khuyết tật: 711) hoặc trao đổi với người cung cấp dịch vụ của bạn.

РУССКИЙ (Russian) ВНИМАНИЕ: Если вы говорите на русский, вам доступны бесплатные услуги языковой поддержки. Соответствующие вспомогательные средства и услуги по предоставлению информации в доступных форматах также предоставляются бесплатно. Позвоните по телефону 1-800-701-9000 (HMO)/1-866-623-0172 (PPO) (TTY: 711) или обратитесь к своему поставщику услуг.

(Arabic)العربية تنبيه: إذا كنت تتحدث اللغة العربية، فستتوفر لك خدمات المساعدة اللغوية المجانية. كما تتوفر وسائل مساعدة وخدمات مناسبة لتوفير المعلومات بتنسيقات يمكن الوصول إليها مجانًا. اتصل على الرقم 711 (1-800-701-9000 -1-866-(HMO) 623-0172 (PPO) أو تحدث إلى مقدم الخدمة.

ភាសាខ្មែរ (**Khmer**) សូមយកចិត្តទុកដាក់៖ របសិនេបីអ្នកនិយាយ ភាសាខ្មែរ សេវាកម្មជំនួយភាសាឥតគិតៃថ្លគឺមានសរមាប់អ្នក។ ជំនួយ និងេសវាកម្មដែលជាការជួយដ៏សមរមយ ក្នុងការផ្តល់ព័ត៌មានតាមទរមង់ដែលអាចចូលេរបីរបាស់បាន ក៏អាចរកបានដោយឥតគិតៃថ្លផងែដរ។ ហៅទូរសព្ទទៅ 1-800-701-9000 (HMO)/1-866-623-0172 (PPO) (TTY: 711) ឬនិយាយេទៅកាន់អ្នកផ្តល់សេវារបស់អ្នក។

Français (French) ATTENTION: Si vous parlez Français, des services d'assistance linguistique gratuits sont à votre disposition. Des aides et services auxiliaires appropriés pour fournir des informations dans des formats accessibles sont également disponibles gratuitement. Appelez le 1-800-701-9000 (HMO)/1-866-623-0172 (PPO) (TTY: 711) ou parlez à votre fournisseur.

Italiano (Italian) ATTENZIONE: se parli Italiano, sono disponibili servizi di assistenza linguistica gratuiti. Sono inoltre disponibili gratuitamente ausili e servizi ausiliari adeguati per fornire informazioni in formati accessibili. Chiama l'1-800-701-9000 (HMO)/1-866-623-0172 (PPO) (tty: 711) o parla con il tuo fornitore.

한국어 **(Korean)** 주의: [한국어]를 사용하시는 경우 무료 언어 지원 서비스를 이용하실 수 있습니다. 이용 가능한 형식으로 정보를 제공하는 적절한 보조 기구 및 서비스도 무료로 제공됩니다. 1-800-701-9000 (HMO)/1-866-623-0172 (PPO)(TTY: 711)번으로 전화하거나 서비스 제공업체에 문의하십시오.

Ελληνικά (Greek) ΠΡΟΣΟΧΗ: Εάν μιλάτε ελληνικά, υπάρχουν διαθέσιμες δωρεάν υπηρεσίες υποστήριξης στη συγκεκριμένη γλώσσα. Διατίθενται δωρεάν κατάλληλα βοηθήματα και υπηρεσίες για παροχή πληροφοριών σε προσβάσιμες μορφές. Καλέστε το 1-800-701-9000 (HMO)/1-866-623-0172 (PPO) (TTY: 711) ή απευθυνθείτε στον πάροχό σας.

POLSKI (Polish) UWAGA: Osoby mówiące po polsku mogą skorzystać z bezpłatnej pomocy językowej. Dodatkowe pomoce i usługi zapewniające informacje w dostępnych formatach są również dostępne bezpłatnie. Zadzwoń pod numer 1-800-701-9000 (HMO)/1-866-623-0172 (PPO) (TTY: 711) lub porozmawiaj ze swoim dostawcą.

हिंदी **(Hindi)**न दें: यदि आप हिंदी बोलते हैं, तो आपके लिए निःशुल्क भाषा सहायता सेवाएं उपलब्ध होती हैं। सुलभ प्रारूपों में जानकारी प्रदान करने के लिए उपयुक्त सहायक साधन और सेवाएँ भी निःशुल्क उपलब्ध हैं। 1-800-701-9000 (HMO)/1-866-623-0172 (PPO) (TTY: 711) पर कॉल करें या अपने प्रदाता से बात करें।

ગુજરાતી **(Gujarati)** ધ્યાન આપો: જો તમે ગુજરાતી બોલતા હો તો મફત ભાષાકીય સહાયતા સેવાઓ તમારા માટે ઉપલબ્ધ છે. યોગ્ય ઑક્ઝિલરી સહાય અને ઍક્સેસિબલ ફૉર્મેટમાં માહિતી પૂરી પાડવા માટેની સેવાઓ પણ વિના મૂલ્યે ઉપલબ્ધ છે. 1-800-701-9000 (HMO)/1-866-623-0172 (PPO) (TTY: 711) પર કૉલ કરો અથવા તમારા પ્રદાતા સાથે વાત કરો.