West Virginia Senior Advantage Institutional Special Needs Plan (HMO ISNP) offered by West Virginia Senior Advantage Inc.

Annual Notice of Change for 2027

You're enrolled as a member of West Virginia Senior Advantage ISNP.

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

- **To** change to a **different plan**, you can switch plans or switch to Original Medicare (either with or without a separate Medicare drug plan) at any time.
- To change to a **different plan**, visit Medicare.gov or review the list in the back of your *Medicare & You 2027* handbook.
- 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 www.wvseniorадvantage.com or call Member Services at (866) 250-6352 (TTY/TDD users call 711) to get a copy by mail.

More Resources

- Call Member Services at (866) 250-6352 (TTY/TDD users call 711) for more information. Hours are 8:00 a.m.to 8:00 p.m., seven days a week from October 1 to March 31 and Monday to Friday from April 1 to September 30. This call is free.
- Please contact West Virginia Senior Advantage at (866) 250-6352 (TTY/TDD: 711) if you need information in a different language or a different accessible format.

About West Virginia Senior Advantage ISNP

- West Virginia Senior Advantage ISNP is an HMO plan with a Medicare contract. Enrollment in West Virginia Senior Advantage depends on contract renewal.
- When this material says "we," "us," or "our," it means West Viginia Senior Advantage Inc. When it says "plan" or "our plan," it means West Virginia Senior Advantage ISNP.
- **If you do nothing by December 7, 2026, you'll automatically be enrolled in West Virginia Senior Advantage ISNP.** Starting January 1, 2027, you'll get your medical and drug coverage through West Virginia Senior Advantage ISNP. Go to Section 3 for more information about how to change plans and deadlines for making a change.

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Summary of Important Costs for 2027

	2026 (this year)	2027 (next year)
Monthly plan premium* * Your premium can be higher or lower than this amount. Go to Section 1 for details.	Part C premium: $0 Part D premium: $32.70	**Part C premium: $0 Part D premium: $12.80**
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 for details.)	$9,250	**$9,850**
Primary care office visits	20% coinsurance per visit	**20% coinsurance per visit**
Specialist office visits	20% coinsurance per visit	**20% coinsurance 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.	$1,736 deductible $0 copayment each day for days 1 to 60; $434 copayment for each day for days 61-90; $868 copayment each day for days 91-150 (lifetime reserve days).	**<$1,736 deductible $0 copayment each day for days 1 to 60; $434 copayment for each day for days 61-90; $868 copayment each day for days 91-150 (lifetime reserve days).> These are 2026 cost-sharing amounts and can change for 2027.** ***West Virginia Senior***

	2026 (this year)	2027 (next year)
		***Advantage ISNP* will provide updated rates as soon as they're released.**
Part D drug coverage (Go to Section 1 for details, including Yearly Deductible, Initial Coverage, and Catastrophic Coverage Stages.)	Part D drug coverage deductible $615 except for covered insulin products and most adult Part D vaccines Coinsurance as applicable during the Initial Coverage Stage: 25% Catastrophic Coverage Stage: During this payment stage, you pay nothing for your covered Part D drugs.	**Part D drug coverage deductible** **$700** **except for covered insulin products and most adult Part D vaccines** **Coinsurance as applicable during the Initial Coverage Stage: 25%** **Catastrophic Coverage Stage:** **During this payment stage, you pay nothing for your covered Part D drugs.**

SECTION 1 Changes to Benefits & Costs for Next Year

Section 1.1 Changes to the Monthly Plan Premium

	2026 (this year)	2027 (next year)
Monthly plan premium (You must also continue to pay your Medicare Part B premium.)	Part C premium: $0 Part D premium: $32.70	**Part C premium: $0** **Part D premium: $12.80**

Factors that could change your Part D Premium Amount

- Late Enrollment Penalty - Your monthly plan premium will be *more* if you're required to pay a lifetime Part D late enrollment penalty for going without Part D or other drug coverage that's at least as good as Medicare drug coverage (also referred to as creditable coverage) for 63 days or more.

- Higher Income Surcharge - If you have a higher income, you may have to pay an additional amount each month directly to the government for Medicare drug coverage.

- Extra Help - Your monthly plan premium will be *less* if you get Extra Help with your drug costs. Go to Section 1 for more information about Extra Help from Medicare.

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 and deductibles) **count** toward your maximum out-of-pocket amount. Our plan premium and your costs for prescription drugs **don't count** toward your maximum out-of-pocket amount.	$9,250	**$9,850** **Once you've paid $9,850 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* www.wvsenioradvantage.com 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 www.wvsenioradvantage.com.
- Call Member Services at (866) 250-6352 (TTY/TDD 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 (866) 250-6352 (TTY/TDD users call 711) for help. You may have a special enrollment period if your provider leaves the plan network. For more information on your rights when a network provider leaves our plan, go to Chapter 3, Section 2.3 of your *Evidence of Coverage*.

Section 1.4 Changes to the Pharmacy Network

Amounts you pay for your prescription drugs can depend on which pharmacy you use. Medicare drug plans have a network of pharmacies. In most cases, your prescriptions are covered *only* if they are filled at one of our network pharmacies.

Our network of pharmacies has changed for next year. Review the 2027 *Pharmacy Directory* at www.wvsenioradvantage.com to see which pharmacies are in our network. Here's how to get an updated *Pharmacy Directory*:

- Visit our website at www.wvsenioradvantage.com.

- Call Member Services at (866) 270-3877 (TTY/TDD users call 711) to get current pharmacy information or to ask us to mail you a *Pharmacy Directory*.

We can make changes to the pharmacies that are part of our plan during the year. If a mid-year change in our pharmacies affects you, call Member Services at (866) 270-3877 (TTY/TDD users call 711) for help.

Section 1.5 Changes to Benefits & Costs for Medical Services

	2026 (this year)	2027 (next year)
Skilled nursing facility	Deductible of $1,736 per benefit period Days 1-20: $0 per day Days 21-100: $217 per day Days 101 and beyond: You pay all costs	**<Deductible of $1,736 per benefit period** **Days 1-20: $0 per day** **Days 21-100: $217 per day** **Days 101 and beyond: You pay all costs>** ***These are 2026 cost-sharing amounts and can change for 2027. West Virginia Senior Advantage ISNP will provide updated rates as soon as they're released.**

	2026 (this year)	2027 (next year)
Inpatient hospital stays	Deductible: $1,736 Days 1 through 60: $0 per day Days 61 through 90: $434 per day Days 91 and beyond: $868 per each "lifetime reserve day" after day 90 for each benefit period (up to 60 days over your lifetime)	**<Deductible: $1,736** **Days 1 through 60: $0 per day** **Days 61 through 90: $434 per day** **Days 91 and beyond: $868 per each "lifetime reserve day" after day 90 for each benefit period (up to 60 days over your lifetime)>** ***These are 2026 cost-sharing amounts and can change for 2027. West Virginia Senior Advantage ISNP will provide updated rates as soon as they're released.**
Extra Benefit: Podiatry	There is no coinsurance or copayment for the cost of the extra podiatry services up to the annual benefit limit of 18 visits per year.	**There is no coinsurance or copayment for the cost of the extra podiatry services up to the annual benefit limit of 12 visits per year.**

Section 1.6 Changes to Part D Drug Coverage

Changes to Our Drug List

Our list of covered drugs is called a formulary or Drug List. A copy of our Drug List is provided electronically.

You can get the *complete* Drug List by calling Member Services at (866) 270-3877 (TTY/TDD users call 711) or visiting our website at www.wvsenioradvantage.com.

We made changes to our Drug List, which could include removing or adding drugs, changing the restrictions that apply to our coverage for certain drugs, or moving them to a different cost-sharing tier. **Review the Drug List to make sure your drugs will be covered next year and to see if there will be any restrictions, or if your drug has been moved to a different cost-sharing tier.**

Most of the changes in the Drug List are new for the beginning of each year. However, we might make other changes that are allowed by Medicare rules that will affect you during the calendar year. We update our online Drug List at least monthly to provide the most up-to-date list of drugs. If we make a change that will affect your access to a drug you're taking, we'll send you a notice about the change.

If you're affected by a change in drug coverage at the beginning of the year or during the year, review Chapter 9 of your *Evidence of Coverage* and talk to your prescriber to find out your options, such as asking for a temporary supply, applying for an exception, and/or working to find a new drug. Call Member Services at (866) 270-3877 (TTY/TDD users call 711) for more information.

Section 1.7 Changes to Prescription Drug Benefits & Costs

Do you get Extra Help to pay for your drug coverage costs?

If you're in a program that helps pay for your drugs (Extra Help), **the information about costs for Part D drugs may not apply to you**. We sent you a separate material, called the *Evidence of Coverage Rider for People Who Get Extra Help Paying for Prescription Drugs*, which tells you about your drug costs. If you get Extra Help and you don't get this material by September 30, 2026, call Member Services at (866) 212-4582 (TTY/TDD users call 711) and ask for the *LIS Rider*.

Drug Payment Stages

There are **3 drug payment stages:** the Yearly Deductible Stage, the Initial Coverage Stage, and the Catastrophic Coverage Stage.

- ***Stage 1: Yearly Deductible***

  You start in this payment stage each calendar year. During this stage, you pay the full cost of your Part D drugs until you've reached the yearly deductible.

- ***Stage 2: Initial Coverage***

  Once you pay the yearly deductible, you move to the Initial Coverage Stage. In this stage, our plan pays its share of the cost of your drugs, and you pay your share of the

cost. You generally stay in this stage until your year-to-date total drug costs reach $2,400.

- ***Stage 3: Catastrophic Coverage***

  This is the third and final drug payment stage. In this stage, you pay nothing for your covered Part D drugs. You generally stay in this stage for the rest of the calendar year.

Drug Costs in Stage 1: Yearly Deductible

The table shows your cost per prescription during this stage.

	2026 (this year)	**2027 (next year)**
Yearly Deductible	$614	**$700**

Drug Costs in Stage 2: Initial Coverage

Most adult Part D vaccines are covered at no cost to you. For more information about the costs of vaccines, or information about the costs, go to Chapter 6 of your *Evidence of Coverage*.

Once you've paid $2,400 out of pocket for covered Part D drugs, you'll move to the next stage (the Catastrophic Coverage Stage).

	2026 (this year)	**2027 (next year)**
The costs in this chart are for a one-month (30-day) supply when you fill your prescription at a network pharmacy that provides standard cost sharing.	*25*% of the total cost	***25*% of the total cost. You pay the lesser value of 25% or $35 per month supply of each covered insulin products.**

SECTION 2 Administrative Changes

	2026 (this year)	2027 (next year)
Pharmacy Member Services Number	(833) 697-8516	(866) 270-3877

SECTION 3 How to Change Plans

To stay in West Virginia Senior Advantage ISNP, you don't need to do anything. Unless you sign up for a different type of Medicare health plan or change to Original Medicare by December 7, you'll automatically be enrolled in our West Virginia Senior Advantage ISNP.

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

- **To change to a different Medicare health plan**, enroll in the new plan. You'll be automatically disenrolled from West Virginia Senior Advantage ISNP. 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 Medicare separate drug coverage,** you can enroll in a Part D plan, and you'll automatically be disenrolled from West Virginia Senior Advantage ISNP.
- **To change to Original Medicare without a drug plan,** you can send us a written request to disenroll. Call Member Services at (866) 250-6352 (TTY/TDD users call 711) for more information on how to do this. Or call **Medicare** at 1-800-MEDICARE (1-800-633-4227) and ask to be disenrolled. TTY/TDD users can call 1-877-486-2048. If you don't enroll in a Medicare drug plan, you may pay a Part D late enrollment penalty (go to Section 1).
- **To learn more about Original Medicare and the different types of Medicare plans**, visit Medicare.gov, check the *Medicare & You 2027* handbook, call your State Health Insurance Assistance Program (go to Section 5), or call 1-800-MEDICARE (1-800-633-4227).

Section 3.1 Deadlines for Changing Plans

People with Medicare can make changes to their coverage from **October 15 – December 7** each year.

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 3.2 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 4 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/TDD 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/TDD users can call 1-800-325-0778.
    - Your State Medicaid Office.
- **Help from your state's pharmaceutical assistance program (SPAP).** West Virginia has a program called RxCard 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.

- **Prescription Cost-sharing Assistance for Persons with HIV/AIDS.** The AIDS Drug Assistance Program (ADAP) helps ensure that ADAP-eligible people living with HIV/AIDS have access to life-saving HIV medications. To be eligible for the ADAP operating in your state, you must meet certain criteria, including proof of state residence and HIV status, low income as defined by the state, and uninsured/under-insured status. Medicare Part D drugs that are also covered by ADAP qualify for prescription cost-sharing help through the West Virginia's AIDS Drug Assistance Program. For information on eligibility criteria, covered drugs, how to enroll in the program, or, if you're currently enrolled, how to continue getting help, call (304) 558-2195. Be sure, when calling, to inform them of your Medicare Part D plan name or policy number.
- **The Medicare Prescription Payment Plan.** The Medicare Prescription Payment Plan is a payment option that works with your current drug coverage to help you manage your out-of-pocket costs for drugs covered by our plan by spreading them across the calendar year (January – December). Anyone with a Medicare drug plan or Medicare health plan with drug coverage (like a Medicare Advantage plan with drug coverage) can use this payment option. If you're participating in the Medicare Prescription Payment Plan and stay in the same Part D plan, your participation will be automatically renewed for 2027 you do not need to submit a new election request to continue participating in 2027. **This payment option might help you manage your expenses, but it doesn't save you money or lower your drug costs.**

  Extra Help from Medicare and help from your SPAP and ADAP, for those who qualify, is more advantageous than participation in the Medicare Prescription Payment Plan. To learn more about this payment option, call us at (866) 250-6352 (TTY/TDD users call 711) or visit Medicare.gov.

SECTION 5 Questions?

Get Help from West Virginia Senior Advantage ISNP

- **Call Member Services at (866) 250-6352. (TTY/TDD users call 711.)**

  We're available for phone calls 8:00 a.m. to 8:00 p.m. seven days a week October 1 through March 31 (8:00 a.m. to 8:00 p.m. Monday through Friday April 1 through September 30. Calls to these numbers are free.

- **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, go to the 2027 *Evidence of Coverage* for West Virginia Senior Advantage ISNP. The *Evidence of Coverage* is the legal, detailed description of our 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 www.wvsenioradvantage.com or call Member Services at (866) 250-6352 (TTY/TDD users call 711) to ask us to mail you a copy.

- **Visit www.wvsenioradvantage.com**

  Our website has the most up-to-date information about our provider network (*Provider Directory/Pharmacy Directory*) and our *List of Covered Drugs* (formulary/Drug List).

Get Free Counseling about Medicare

The State Health Insurance Assistance Program (SHIP) is an independent government program with trained counselors in every state. In West Virginia, the SHIP is called West Virginia State Health Insurance Assistance Program.

Call West Virginia State Health Insurance Assistance Program to get free personalized health insurance counseling. They can help you understand your Medicare plan choices and answer questions about switching plans. Call West Virginia State Health Insurance Assistance Program at (877) 987-4463.

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/TDD 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/TDD users can call 1-877-486-2048.