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AgeRight Advantage Health Plan (HMO I-SNP) offered by MARQUIS ADVANTAGE, INC.

Annual Notice of Change for 2026

You're enrolled as a member of AgeRight Advantage Health Plan (HMO I-SNP).

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 www.Medicare.gov or review the list in the back of your *Medicare & You 2026* 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 AgeRightAdvantage.com or call Member Services at 1-844-854-6885 (TTY users call 711) to get a copy by mail.

More Resources

- Call Member Services at 1-844-854-6885 (TTY users call 711) for more information. Hours are 8 a.m. to 8 p.m., seven days a week (except Thanksgiving and Christmas) from October 1 through March 31, and Monday to Friday (except holidays) from April 1 through September 30. This call is free.
- This document is also available in braille and in large print.

About AgeRight Advantage Health Plan (HMO I-SNP)

- AgeRight Advantage Health Plan (HMO I-SNP) is a Medicare Advantage HMO plan with a Medicare contract. Enrollment in the plan depends on the plan's contract renewal with Medicare.
- When this material says "we," "us," or "our," it means MARQUIS ADVANTAGE, INC.. When it says "plan" or "our plan," it means AgeRight Advantage Health Plan (HMO I-SNP).
- **If you do nothing by December 7, 2025, you'll automatically be enrolled in AgeRight Advantage Health Plan (HMO I-SNP).** Starting January 1, 2026, you'll get your medical and drug coverage through AgeRight Advantage Health Plan (HMO I-SNP). 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 2026

	2025 (this year)	2026 (next year)
Monthly plan premium* * Your premium can be higher or lower than this amount. Go to Section 1.1 for details.	$26.20	**$10.50**
Deductible	You pay the 2025 Original Medicare cost-sharing amounts. The Part A deductible is $1,676. The Part B deductible is $257. (except for insulin furnished through an item of durable medical equipment)	**You pay the 2026 Original Medicare cost-sharing amounts.** The Part A deductible is $1,736. The Part B deductible is $283. (except for insulin furnished through an item of durable medical equipment)
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.)	$7,000 for in-network services	**$9,250 for in-network services**
Primary care office visits	$0 copayment	**$0 copayment**

	2025 (this year)	2026 (next year)
Specialist office visits	$30 copayment Deductible applies You pay these amounts until you reach the out-of-pocket maximum.	**$30 copayment** Deductible applies You pay these amounts until you reach the out-of-pocket maximum.
Inpatient hospital stays Includes inpatient acute, inpatient rehabilitation, long-term care hospitals, and other types of inpatient hospital services. Inpatient hospital care starts the day you're formally admitted to the hospital with a doctor's order. The day before you're discharged is your last inpatient day.	You pay the 2025 Original Medicare cost-sharing amounts. You pay a $1,676 deductible for each Medicare-covered stay $0 copayment per day for days 1-60 $419 copayment per day for days 61-90 $838 copayment per day for each lifetime reserve day (up to 60 days over your lifetime) You pay these amounts until you reach the out-of-pocket maximum. *Prior authorization is required.*	**You pay the 2026 Original Medicare cost-sharing amounts.** You pay a $1,736 deductible for each Medicare-covered stay $0 copayment per day for days 1-60 $434 copayment per day for days 61-90 $868 copayment per day for each lifetime reserve day (up to 60 days over your lifetime) You pay these amounts until you reach the out-of-pocket maximum. *Prior authorization is required.*
Part D drug coverage deductible (Go to Section 1.7 for details.)	$590 except for covered insulin products and most adult Part D vaccines	**$615** except for covered insulin products and most adult Part D vaccines

	2025 (this year)	2026 (next year)
Part D drug coverage (Go to Section 1.7 for details, including Yearly Deductible, Initial Coverage, and Catastrophic Coverage Stages.)	Coinsurance during the Initial Coverage Stage: • Drug Tier 1: 25% coinsurance Catastrophic Coverage Stage: During this payment stage, you pay nothing for your covered Part D drugs.	Coinsurance during the Initial Coverage Stage: • Drug Tier 1: 25% coinsurance 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

	2025 (this year)	2026 (next year)
Monthly plan premium (You must also continue to pay your Medicare Part B premium.)	$26.20	**$10.50**

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 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 4 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.

	2025 (this year)	2026 (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.	$7,000 for in-network services	**$9,250 for in-network services** Once you've paid $9,250 for in-network services 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 2026 Provider Directory (AgeRightAdvantage.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 AgeRightAdvantage.com.
- Call Member Services at 1-844-854-6885 (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 1-844-854-6885 (TTY users call 711) for help. 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 2026 Pharmacy Directory (AgeRightAdvantage.com) to see which pharmacies are in our network. Here's how to get an updated *Pharmacy Directory*:

- Visit our website at AgeRightAdvantage.com.

- Call Member Services at 1-844-854-6885 (TTY 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 1-844-854-6885 (TTY users call 711) for help.

Section 1.5 Changes to Benefits & Costs for Medical Services

	2025 (this year)	**2026 (next year)**
Prior Authorization Changes	Prior authorization applies to the following: • Intensive Outpatient Program Services	Prior authorization does not apply to the following: • Intensive Outpatient Program Services
Deductible Changes	Deductible applies to the following: • Intensive Outpatient Program Services	Deductible does not apply to the following: • Intensive Outpatient Program Services

	2025 (this year)	2026 (next year)
Inpatient Hospital Acute	You pay the 2025 Original Medicare cost-sharing amounts. You pay a $1,676 deductible for each Medicare-covered stay $0 copayment per day for days 1-60 $419 copayment per day for days 61-90 $838 copayment per day for each lifetime reserve day (up to 60 days over your lifetime) You pay these amounts until you reach the out-of-pocket maximum. *Prior authorization is required.*	**You pay the 2026 Original Medicare cost-sharing amounts.** You pay a $1,736 deductible for each Medicare-covered stay $0 copayment per day for days 1-60 $434 copayment per day for days 61-90 $868 copayment per day for each lifetime reserve day (up to 60 days over your lifetime) You pay these amounts until you reach the out-of-pocket maximum. *Prior authorization is required.*

	2025 (this year)	2026 (next year)
Inpatient Hospital Psychiatric	You pay the 2025 Original Medicare cost-sharing amounts. You pay a $1,676 deductible for each Medicare-covered stay $0 copayment per day for days 1-60 $419 copayment per day for days 61-90 $838 copayment per day for each lifetime reserve day (up to 60 days over your lifetime) You pay these amounts until you reach the out-of-pocket maximum. *Prior authorization is required.*	**You pay the 2026 Original Medicare cost-sharing amounts.** You pay a $1,736 deductible for each Medicare-covered stay $0 copayment per day for days 1-60 $434 copayment per day for days 61-90 $868 copayment per day for each lifetime reserve day (up to 60 days over your lifetime) You pay these amounts until you reach the out-of-pocket maximum. *Prior authorization is required.*
Occupational Therapy Services	20% of the total cost Deductible applies You pay these amounts until you reach the out-of-pocket maximum. *Prior authorization is required.*	**15% of the total cost** Deductible applies You pay these amounts until you reach the out-of-pocket maximum. *Prior authorization is required.*
Over-the-Counter (OTC) Items	Not covered	**$90 every 3 months** to spend towards OTC Products

	2025 (this year)	2026 (next year)
Physical Therapy and Speech-Language Pathology Services	20% of the total cost Deductible applies You pay these amounts until you reach the out-of-pocket maximum. *Prior authorization is required.*	**15% of the total cost** Deductible applies You pay these amounts until you reach the out-of-pocket maximum. *Prior authorization is required.*
Skilled Nursing Facility (SNF)	You pay the 2025 Original Medicare cost-sharing amounts. $0 copayment per day for days 1-20 $209.50 copayment per day for days 21-100 You pay these amounts until you reach the out-of-pocket maximum. *Prior authorization is required.*	**You pay the 2026 Original Medicare cost-sharing amounts.** $0 copayment per day for days 1-20 $217 copayment per day for days 21-100 You pay these amounts until you reach the out-of-pocket maximum. *Prior authorization is required.*
Transportation Services - Plan Approved Health-related Location	$0 copayment Limit 32 one-way trips every year A trip is considered one-way transportation by taxi, rideshare, bus or subway, van, or medical transport to a plan-approved health-related location. Each ride is limited to 20 miles	**$0 copayment** Limit 48 one-way trips every year A trip is considered one-way transportation by taxi, rideshare, bus or subway, van, or medical transport to a plan-approved health-related location. Each ride is limited to 20 miles

	2025 (this year)	2026 (next year)
Urgently Needed Services	20% of the total cost (not to exceed $45 per visit) You do not pay this amount if you are admitted to the hospital within 3 days. You pay these amounts until you reach the out-of-pocket maximum.	**20% of the total cost (not to exceed $40 per visit)** You do not pay this amount if you are admitted to the hospital within 3 days. You pay these amounts until you reach the out-of-pocket maximum.

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.

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 1-844-854-6885 (TTY 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, 2025, call Member Services at 1-844-854-6885 (TTY 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. The Coverage Gap Stage and the Coverage Gap Discount Program no longer exist in the Part D benefit.

- ***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 $2,100.

- ***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.

The Coverage Gap Discount Program has been replaced by the Manufacturer Discount Program. Under the Manufacturer Discount Program, drug manufacturers pay a portion of our plan's full cost for covered Part D brand name drugs and biologics during the Initial Coverage Stage and the Catastrophic Coverage Stage. Discounts paid by manufacturers under the Manufacturer Discount Program don't count toward out-of-pocket costs.

Drug Costs in Stage 1: Yearly Deductible

The table shows your cost per prescription during this stage.

	2025 (this year)	2026 (next year)
Yearly Deductible	$590	**$615**

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 for a long term supply or for mail order prescriptions, go to Chapter 6 of your *Evidence of Coverage*.

Once you've paid $2,100 out of pocket for covered Part D drugs, you'll move to the next stage (the Catastrophic Coverage Stage).

	2025 (this year)	2026 (next year)
Drug Coverage	25% of the total cost.	**25% of the total cost.**

Changes to the Catastrophic Coverage Stage

For specific information about your costs in the Catastrophic Coverage Stage, go to Chapter 6, Section 6 in your *Evidence of Coverage*.

SECTION 2 Administrative Changes

	2025 (this year)	2026 (next year)
Medicare Prescription Payment Plan	The Medicare Prescription Payment Plan is a payment option that began this year and can help you manage your out-of-pocket costs for drugs covered by our plan by spreading them across the calendar year (January-December). You may be participating in 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 2026.** **To learn more about this payment option, call us at 1-844-854-6885 (TTY users call 711) or visit www.Medicare.gov.**

SECTION 3 How to Change Plans

To stay in AgeRight Advantage Health Plan (HMO I-SNP), you don't need to do anything. Unless you sign up for a different plan or change to Original Medicare by December 7, you'll automatically be enrolled in our AgeRight Advantage Health Plan (HMO I-SNP).

If you want to change plans for 2026, follow these steps:

- **To change to a different Medicare health plan**, enroll in the new plan. You'll be automatically disenrolled from AgeRight Advantage Health Plan (HMO I-SNP).
- **To change to Original Medicare with Medicare drug coverage,** enroll in the new Medicare drug plan. You'll be automatically disenrolled from AgeRight Advantage Health Plan (HMO I-SNP).
- **To change to Original Medicare without a drug plan,** you can send us a written request to disenroll. Call Member Services at 1-844-854-6885 (TTY 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 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 1.1).

- **To learn more about Original Medicare and the different types of Medicare plans**, visit www.Medicare.gov, check the *Medicare & You 2026* handbook, call your State Health Insurance Assistance Program (go to Section 5 5), or call 1-800-MEDICARE (1-800-633-4227). As a reminder, MARQUIS ADVANTAGE, INC. offers other Medicare health plans. These other plans can have different coverage, monthly plan premiums, and cost-sharing amounts.

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, 2026, 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, 2026.

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 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.
- Your State Medicaid Office.

- **Help from your state's pharmaceutical assistance program (SPAP).** The State Pharmaceutical Assistance Program 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.
  - Oregon has a program called CAREAssist.
  - Washington has a program called Early Intervention Program (EIP).
- **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 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 your State's ADAP (listed below). Be sure, when calling, to inform them of your Medicare Part D plan name or policy number.
  - In Oregon, contact CAREAssist at 1-971-673-0144.
  - In Washington, contact Early Intervention Program (EIP) at 1-877-376-9316.
- **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. **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. All

members are eligible to participate in the Medicare Prescription Payment Plan payment option. To learn more about this payment option, call us at 1-844-854-6885 (TTY users call 711) or visit www.Medicare.gov.

SECTION 5 Questions?

Get Help from AgeRight Advantage Health Plan (HMO I-SNP)

- **Call Member Services at 1-844-854-6885. (TTY users call 711.)**

  We're available for phone calls 8 a.m. to 8 p.m., seven days a week (except Thanksgiving and Christmas) from October 1 through March 31, and Monday to Friday (except holidays) from April 1 through September 30. Calls to these numbers are free.

- **Read your 2026 *Evidence of Coverage***

  This *Annual Notice of Change* gives you a summary of changes in your benefits and costs for 2026. For details, go to the 2026 *Evidence of Coverage* for AgeRight Advantage Health Plan (HMO I-SNP). 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 AgeRightAdvantage.com or call Member Services at 1-844-854-6885 (TTY users call 711) to ask us to mail you a copy. You can also review the separately mailed Evidence of Coverage to see if other benefit or cost changes affect you.

- **Visit AgeRightAdvantage.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.

Call your SHIP to get free personalized health insurance counseling. They can help you understand your Medicare plan choices and answer questions about switching plans.

- In Oregon, call Senior Health Insurance Benefits Assistance (SHIBA) at 1-800-722-4134. Learn more about Senior Health Insurance Benefits Assistance (SHIBA) by visiting their website (https://shiba.oregon.gov/Pages/index.aspx).
- In Washington, call Statewide Health Insurance Benefits Advisors (SHIBA) at 1-800-562-6900. Learn more about Statewide Health Insurance Benefits Advisors (SHIBA) by visiting their website (https://www.insurance.wa.gov/insurance-resources/medicare).

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 www.Medicare.gov**

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

- **Write to Medicare**

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

- **Visit www.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 2026***

  The *Medicare & You 2026* 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 www.Medicare.gov or by calling 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048.