



EmblemHealth VIP Premier (HMO) offered by Health Insurance Plan of Greater New York (HIP)/EmblemHealth

Annual Notice of Change for 2027

You're enrolled as a member of EmblemHealth VIP Premier (HMO).

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

- **You have from October 15 - December 7 to make changes to your Medicare coverage for next year.** If you don't join another plan by December 7, 2026, you'll stay in EmblemHealth VIP Premier (HMO).
- To change to a **different plan**, visit [Medicare.gov](https://www.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 emblemhealth.com/medicare or call Customer Service at **1-877-344-7364** (TTY users call **711**) to get a copy by mail.

More Resources

- This material is available for free in Spanish.
- Call Customer Service at **1-877-344-7364** (TTY users call **711**) for more information. Hours are 8 a.m. to 8 p.m., seven days a week from October 1 to March 31, and 8 a.m. to 8 p.m. Monday – Saturday, April 1 to September 30. This call is free.
- We can also provide information in a way that works for you (information in alternate formats). Please call Customer Service at the number listed above if you need plan information in another format or language.

About EmblemHealth VIP Premier (HMO)

- Health Insurance Plan of Greater New York (HIP) is an HMO plan with a Medicare contract. Enrollment in HIP depends on contract renewal. HIP is an EmblemHealth company.
- When this material says “we,” “us,” or “our,” it means (HIP)/EmblemHealth. When it says “plan” or “our plan,” it means EmblemHealth VIP Premier (HMO).
- **If you do nothing by December 7, 2026, you'll automatically be enrolled in EmblemHealth VIP Premier (HMO).** Starting January 1, 2027, you'll get your medical and

drug coverage through EmblemHealth VIP Premier (HMO). Your group may have different requirements. Go to Section 2 for more information about how to change plans and deadlines for making a change.

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Table of Contents

Summary of Important Costs for 2027 4

SECTION 1 Changes to Benefits & Costs for Next Year 4

 Section 1.1 Changes to the Monthly Plan Premium 4

 Section 1.2 Changes to Your Maximum Out-of-Pocket Amount 4

 Section 1.3 Changes to the Provider Network 5

 Section 1.4 Changes to the Pharmacy Network 5

 Section 1.5 Changes to Benefits & Costs for Medical Services..... 5

 Section 1.6 Changes to Part D Drug Coverage 6

 Section 1.7 Changes to Prescription Drug Benefits & Costs..... 6

SECTION 2 How to Change Plans 7

 Section 2.1 Deadlines for Changing Plans 7

 Section 2.2 Are there other times of the year to make a change? 8

SECTION 3 Get Help Paying for Prescription Drugs 8

SECTION 4 Questions? 9

 Get Help from EmblemHealth VIP Premier (HMO) 9

 Get Free Counseling about Medicare 10

 Get Help from Medicare 10

Summary of Important Costs for 2027

It is important to read the rest of this *Annual Notice of Changes* and review the *Evidence of Coverage* document to see if other benefit or cost changes affect you.

It is also important for you to review the *Cost Sharing Guide* that is either attached or we will send you under separate cover. The *Cost Sharing Guide* will provide you with your benefit details and cost sharing amounts for 2027. A copy of the *Evidence of Coverage* is located on our website at emblemhealth.com/medicare. You may also call Customer Service to ask us to mail you an *Evidence of Coverage*.

SECTION 1 Changes to Benefits & Costs for Next Year

Section 1.1 Changes to the Monthly Plan Premium

Please contact your benefits administrator or see your *Cost Sharing Guide* for details on what your plan premium will be for 2027. (You must also continue to pay your Medicare Part B premium.)

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 3 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. (Your costs for covered medical services (such as copayment) count toward your maximum out-of-pocket amount. Your premium does not count toward your maximum out-of-pocket amount.)

Please contact your benefits administrator or see your *Cost Sharing Guide* for details on what your plan maximum out-of-pocket amount will be for 2027.

Section 1.3 Changes to the Provider Network

Our network of providers has changed for next year. Review the 2027 *Provider Directory* at emblemhealth.com/medicare 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 emblemhealth.com/medicare.
- Call Customer Service at **1-877-344-7364** (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 Customer Service at **1-877-344-7364** (TTY 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.

There are no changes to our network of pharmacies for next year.

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 Customer Service at **1-877-344-7364** (TTY users call **711**) for help.

Section 1.5 Changes to Benefits & Costs for Medical Services

We are making changes to costs and benefits for certain medical services next year.

	2026 (this year)	2027 (next year)
Specialist physicians	Referrals required	Referrals not required

In addition, we will send you a *Cost Sharing Guide* in the mail under separate cover that will provide you with your benefit details and cost sharing amounts for 2027.

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 Customer Service at **1-877-344-7364** (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 December 31, 2026, call Customer Service at **1-877-344-7364** (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.

- **Stage 1: Yearly Deductible**

We have no deductible, so this payment stage doesn't apply to you.

- **Stage 2: Initial Coverage**

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.

Changes to Your Cost Sharing in the Deductible and Initial Coverage Stages

To get information about your costs in these stages, look at Chapter 6, Sections 4 and 5 in the *Evidence of Coverage*. (You may also call Customer Service to ask us to mail you an Evidence of Coverage.)

We will send you a Cost Sharing Guide in the mail under separate cover that will provide you with your benefit details and cost-sharing amounts for 2027.

SECTION 2 How to Change Plans

To stay in EmblemHealth VIP Premier (HMO), you don't need to do anything. Please contact your benefit administrator to find out if you will automatically be enrolled in our EmblemHealth VIP Premier (HMO).

If you want to change plans for 2027, please contact your benefits administrator for additional information.

Section 2.1 Deadlines for Changing Plans

If you want to change to a different plan or to Original Medicare for next year, please contact your benefits administrator for additional information.

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 separate Medicare drug coverage) or switch to Original Medicare (with or without Medicare separate 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 separate 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. Your group may have different requirements.

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.
 - Your State Medicaid Office.
- **Help from your state's pharmaceutical assistance program (SPAP).** New York State has a program called Elderly Pharmaceutical Insurance Coverage (EPIC) 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 New York 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 **1-800-542-2437**. 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, and 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 **1-833-746-5914** (TTY users call **711**) or visit [Medicare.gov](https://www.Medicare.gov).

SECTION 4 Questions?

Get Help from EmblemHealth VIP Premier (HMO)

- **Call Customer Service at 1-877-344-7364. (TTY users call 711).**

We're available for phone calls 8 a.m. to 8 p.m., seven days a week from October 1 to March 31, and 8 a.m. to 8 p.m. Monday – Saturday, April 1 to 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 EmblemHealth VIP Premier (HMO). 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 emblemhealth.com/medicare or call Customer Service at **1-877-344-7364** (TTY users call 711) to ask us to mail you a copy.

- **Visit** emblemhealth.com/medicare

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 New York, the SHIP is called New York Health Insurance Information, Counseling and Assistance Program (HIICAP).

Call HIICAP to get free personalized health insurance counseling. They can help you understand your Medicare plan choices and answer questions about switching plans. Call HIICAP at **1-800-701-0501**. Learn more about HIICAP by visiting their website at <https://aging.ny.gov/health-insurance-information-counseling-and-assistance-program-hiicap>.

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](https://www.medicare.gov)

You can chat live at [Medicare.gov/talk-to-someone](https://www.medicare.gov/talk-to-someone).

- **Write to Medicare**

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

- **Visit** [Medicare.gov](https://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 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](https://www.Medicare.gov) or by calling 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048.