

WyoBlue Advantage Entrust PPO offered by WyoBlue Advantage Insurance Company

Annual Notice of Change for 2027

You're enrolled as a member of WyoBlue Advantage Entrust PPO.

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 WyoBlue Advantage Entrust PPO.
- 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 **WyoBlueAdvantage.com/member-resources** or call Customer Service at **1-844-682-9966** (TTY users call **711**) to get a copy by mail.

More Resources

- Call Customer Service at **1-844-682-9966** (TTY users call **711**). Hours are from 8 a.m. to 8 p.m. Mountain time, Monday through Friday, with weekend hours October 1 through March 31. This call is free.
- This document is available for free in large print and other alternate formats.

About WyoBlue Advantage Entrust PPO

- WyoBlue Advantage Entrust PPO is a PPO plan with a Medicare contract. Enrollment in WyoBlue Advantage Entrust PPO depends on contract renewal.
- When this material says “we,” “us,” or “our,” it means WyoBlue Advantage Insurance Company. When it says “plan” or “our plan,” it means WyoBlue Advantage Entrust PPO.
- **If you do nothing by December 7, 2026, you'll automatically be enrolled in WyoBlue Advantage Entrust PPO.** Starting January 1, 2027, you'll get your medical coverage through WyoBlue Advantage Entrust PPO. Go to Section 3 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)	
Monthly plan premium Go to Section 1 for details.	\$0	\$0
Maximum out-of-pocket amount This is the <u>most</u> you'll pay out of pocket for covered Part A and Part B services. (Go to Section 1.2 for details.)	From network providers: \$6,750 From network and out-of-network providers combined: \$10,000	From network providers: \$6,750 From network and out-of-network providers combined: \$10,000
Primary care office visits	In- and Out-of-Network \$0 copayment per visit	In- and Out-of-Network \$0 copayment per visit
Specialist office visits	In- and Out-of-Network \$50 copayment per visit	In- and Out-of-Network \$50 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.	In- and Out-of-Network Days 1-4: \$450 copayment per day. \$0 copayment per day for additional days.	In- and Out-of-Network Days 1-4: \$450 copayment per day. \$0 copayment per day for additional days.

SECTION 1 Changes to Benefits & Costs for Next Year

Section 1.1 Changes to the Monthly Plan Premium

	2026 (this year)	
Monthly plan premium (You must also continue to pay your Medicare Part B premium.)	\$0	\$0 There is no change to your plan 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 (and other health services not covered by Medicare) for the rest of the calendar year.

	2026 (this year)	
In-network maximum out-of-pocket amount Your costs for covered medical services (such as copayments) from network providers count toward your in-network maximum out-of-pocket amount.	\$6,750	\$6,750 Once you've paid \$6,750 out of pocket for covered Part A and Part B services, you'll pay nothing for your covered Part A and Part B services from network providers for the rest of the calendar year.

	2026 (this year)	
Combined maximum out-of-pocket amount Your costs for covered medical services (such as copayments) from in-network and out-of-network providers count toward your combined maximum out-of-pocket amount.	\$10,000	\$10,000 Once you've paid \$10,000 out of pocket for covered Part A and Part B services, you'll pay nothing for your covered Part A and Part B services from network or out-of-network providers 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* **WyoBlueAdvantage.com/find-a-doc** 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 **WyoBlueAdvantage.com/find-a-doc**.
- Call Customer Service at 1-844-682-9966 (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 1-844-682-9966 (TTY users call 711) for help. You may have a special enrollment period if your provider leaves the plan network.

Section 1.4 There are no changes to your benefits or amounts you pay for medical services

Our benefits and what you pay for these covered medical services will be the same in 2027 as they are in 2026.

SECTION 2 Administrative Changes

We are making administrative changes to your plan.

	2026 (this year)	
Mailing address to pay your plan premium or invoice	WyoBlue Advantage Inc. PO Box 555202 Detroit, MI 48255-5202	WyoBlue Advantage Inc. PO Box 88516 Chicago, IL 60680-1516
Direct member reimbursement for Over-the-Counter (OTC) Items	Direct member reimbursement is not available.	Reimbursement may be requested with valid proof of purchase for approved out-of-network OTC benefit. Eligible items include OTC catalog categories.

SECTION 3 How to Change Plans

To stay in WyoBlue Advantage Entrust PPO, you don't need to do anything. Unless you sign up for a different Medicare health plan or change to Original Medicare by December 7, you'll automatically be enrolled in our WyoBlue Advantage Entrust PPO.

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 WyoBlue Advantage Entrust PPO. 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 separate Medicare drug coverage,** enroll in the new Medicare drug plan. You'll be automatically disenrolled from WyoBlue Advantage Entrust PPO.
- **To change to Original Medicare without a drug plan,** you can send us a written request to disenroll. Call Customer Service at 1-844-682-9966 (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.

- **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. As a reminder, WyoBlue Advantage Insurance Company 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, 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, yearly deductibles, and coinsurance. Also, those 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.
- **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 Wyoming Department of Health (**health.wyo.gov/publichealth/communicable-disease-unit/hiv-treatment-program/hiv-treatment-resources-for-patients/**). 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 1-307-777-6563. Be sure, when calling, to inform them of your Medicare Part D plan name or policy number.

SECTION 5 Questions?

Get Help from WyoBlue Advantage Entrust PPO

- Call Customer Service at 1-844-682-9966. (TTY users call 711.)

We're available for phone calls from 8 a.m. to 8 p.m. Mountain time, Monday through Friday, with weekend hours October 1 through March 31. 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 WyoBlue Advantage Entrust PPO. 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 **WyoBlueAdvantage.com/member-resources** or call Customer Service at 1-844-682-9966 (TTY users call 711) to ask us to mail you a copy.

- **Visit [WyoBlueAdvantage.com/member-resources](https://www.WyoBlueAdvantage.com/member-resources)**

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 Wyoming, the SHIP is called Wyoming State Health Insurance Information Program (WSHIIP).

Call Wyoming State Health Insurance Information Program (WSHIIP) to get free personalized health insurance counseling. They can help you understand your Medicare plan choices and answer questions about switching plans. Call Wyoming State Health Insurance Information Program (WSHIIP) at 1-800-856-4398. Learn more about Wyoming State Health Insurance Information Program (WSHIIP) by visiting [wyomingseniors.com](https://www.wyomingseniors.com).

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.