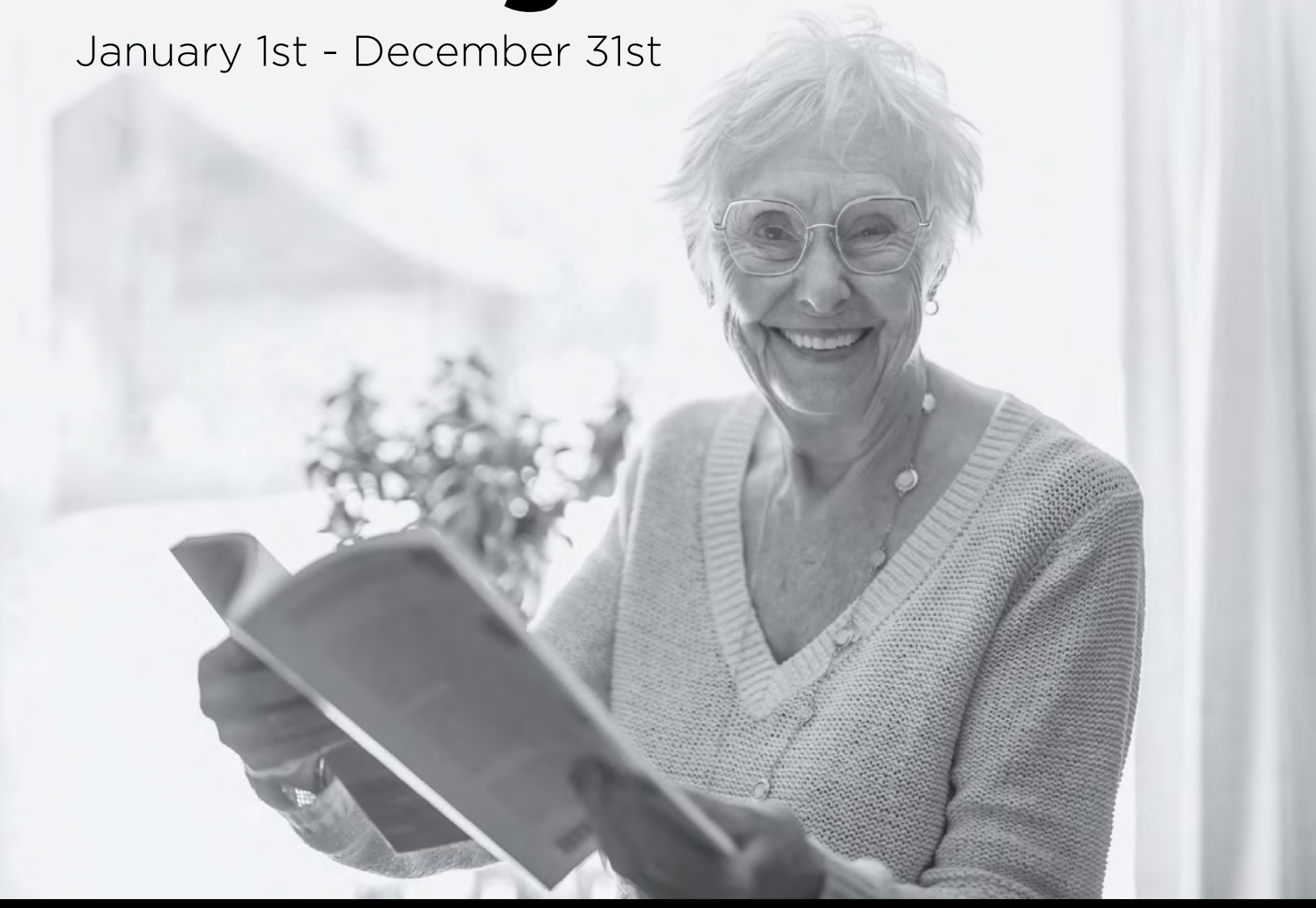
2027

MEDIMORE

# Annual Notice of Changes

January 1st - December 31st



LEON HEALTH®

H4286_ANOC003_2027_M

## Leon MediMore (HMO) offered by Leon Health, Inc.

# Annual Notice of Changes for 2027

You're enrolled as a member of Leon MediMore (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 Leon MediMore (HMO).
- 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.leonhealth.com or call Member Services at 1-844-969-5366 (TTY users call 711) to get a copy by mail.

**More Resources**

- This material is available for free in Spanish.
- Call Member Services at 1-844-969-5366 (TTY users call 711) for more information. Hours are Monday – Sunday 8 a.m. – 8 p.m. from October to March, and Monday – Friday 8 a.m. – 8 p.m. from April to September. This call is free.
- This document may be available in other formats such as braille, large print or other alternate formats. Contact Member Services for more information.

**About Leon MediMore (HMO)**

- Leon Health, Inc. is an HMO plan with a Medicare contract. Enrollment in Leon Health, Inc. depends on contract renewal.
- When this material says "we," "us," or "our," it means Leon Health, Inc. When it says "plan" or "our plan," it means Leon MediMore (HMO).
- **If you do nothing by December 7, 2026, you'll automatically be enrolled in Leon MediMore (HMO).** Starting January 1, 2027, you'll get your medical and drug coverage through Leon MediMore (HMO). Go to Section 2 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***<br>* Your premium can be higher than this amount. Go to Section 1.1 for details. | $0 monthly | **$0 monthly** |
| **Maximum out-of-pocket amount**<br>This is the most you'll pay out of pocket for covered Part A and Part B services.<br>(Go to Section 1 for details.) | $3,450 | **$3,450** |
| **Primary care office visits** | $0 copay per visit | **$0 copay per visit** |
| **Specialist office visits** | $0 copay per visit | **$0 copay per visit** |
| **Inpatient hospital stays**<br>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. | **Day(s) 1-5:**<br>**$50** copay per day<br>**Days 6-90:**<br>**$0** copay<br>**Days 91+:**<br>**$0** copay | **Day(s) 1-5:**<br>**$50** copay per day<br>**Days 6-90:**<br>**$0** copay<br>**Days 91+:**<br>**$0** copay |
| **Part D drug coverage**<br>(Go to Section 1.6 for details, including Yearly Deductible, Initial Coverage, and Catastrophic Coverage Stages.) | Part D drug coverage deductible<br>$0 | **Part D drug coverage deductible**<br>**$0** |

| | 2026 (this year) | 2027 (next year) |
|---|---|---|
| **Part D drug coverage** (continues) | Copayment/Coinsurance during the Initial Coverage Stage (Preferred cost-sharing for a 30-day supply):<br>**Drug Tier 1:**<br>**$0** copayment<br>**Drug Tier 2:**<br>**$30** copayment<br>**Drug Tier 3:**<br>**$40** copayment<br>You pay no more than **$35** per month supply of each covered insulin product on this tier.<br>**Drug Tier 4:**<br>**33%** coinsurance<br>You pay no more than **$35** per month supply of each covered insulin product on this tier.<br>**Drug Tier 5:**<br>**$0** copayment<br>**Catastrophic Coverage Stage:**<br>During this payment stage, you pay nothing for your covered Part D drugs.<br>You can have cost sharing for drugs that are covered under our enhanced benefit. | **Copayment/Coinsurance during the Initial Coverage Stage (Preferred cost-sharing for a 30-day supply):**<br>**Drug Tier 1:**<br>**$0** copayment<br>**Drug Tier 2:**<br>**$30** copayment<br>**Drug Tier 3:**<br>**$40** copayment<br>You pay no more than **$35** per month supply of each covered insulin product on this tier.<br>**Drug Tier 4:**<br>**33%** coinsurance<br>You pay no more than **$35** per month supply of each covered insulin product on this tier.<br>**Drug Tier 5:**<br>**$0** copayment<br>**Catastrophic Coverage Stage:**<br>**During this payment stage, you pay nothing for your covered Part D drugs.**<br>**You can have cost sharing for drugs that are covered under our enhanced benefit.** |

# 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**<br>(You must also continue to pay your Medicare Part B premium.) | $0 | **$0**<br>**There is no change for the upcoming benefit year.** |
| **Part B premium reduction**<br>This amount will be deducted from your Part B premium. This means you'll pay less for Part B. | Leon Health, Inc. will cover **$185** of your Part B premium. You will receive the premium refund amount back on your Social Security check. This process usually takes 90 days to go into effect. | Leon Health, Inc. will cover **$202.90** of your Part B premium. You will receive the premium refund amount back on your Social Security check. This process usually takes 90 days to go into effect. |

**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.

## 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**<br>Your costs for covered medical services (such as copayments) **count** toward your maximum out-of-pocket amount.<br>Your costs for prescription drugs **don't count** toward your maximum out-of-pocket amount. | $3,450 | **$3,450**<br>**Once you've paid $3,450 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.**<br>**There is no change for the upcoming benefit year.** |

## Section 1.3 | Changes to the Provider and Pharmacy Network

Our network of providers and pharmacies have changed for next year. Review the 2027 Provider and Pharmacy Directory (www.leonhealth.com/directory/) to see if your providers (primary care provider, specialists, hospitals, etc.) are in our network. Here's how to get an updated Provider and Pharmacy Directory:

- Visit our website at www.leonhealth.com
- Call Member Services at 1-844-969-5366 (TTY users call 711) to get current provider information or to ask us to mail you a Provider and Pharmacy Directory.

We can make changes to the hospitals, doctors, specialists (providers) and pharmacies that are part of our plan during the year. If a mid-year change in our providers affects you, call Member Services at 1-844-969-5366 (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.

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 includes pharmacies with preferred cost sharing, which may offer you lower cost sharing than the standard cost sharing offered by other network pharmacies for some drugs.

## Section 1.4 | Changes to Benefits & Costs for Medical Services

| | 2026 (this year) | 2027 (next year) |
|---|---|---|
| **Dental Services** | Leon MediMore members receive up to **$5,250** per year in combined preventive and comprehensive dental benefits. | Leon MediMore members will receive up to **$5,600** per year in combined preventive and comprehensive dental benefits. |

| | 2026 (this year) | 2027 (next year) |
|---|---|---|
| **Covered Preferred Diabetic Supply Brands** | Leon MediMore limits diabetic supplies to True Metrix, Prodigy, Smartmeter, Freestyle, and Glucocard exclusively. | Leon MediMore will limit diabetic supplies to True Metrix, Prodigy, Smartmeter, Freestyle, Glucocard and **Easy Touch** exclusively. |
| **Part B Premium Refund** | Leon Health, Inc. will cover **$185** of your Part B premium. You will receive the premium refund amount back on your Social Security check. This process usually takes 90 days to go into effect. | Leon Health, Inc. will cover **$202.90** of your Part B premium. You will receive the premium refund amount back on your Social Security check. This process usually takes 90 days to go into effect. |
| **Worldwide Transportation Coverage** | Leon MediMore members are covered for worldwide emergency air and ground transportation, subject to a **$100** copayment for emergency ground transportation and **20%** coinsurance for emergency air transportation. | Worldwide emergency air and ground transportation services **will not** be covered for Leon MediMore members in 2027. |
| **Worldwide Urgent Coverage** | Worldwide urgent care copayment is waived if patient is admitted to the hospital. | Worldwide urgent care copayment **will not** be waived if patient is admitted to the hospital. |

## Section 1.5 | 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 *and* posted online at www.leonhealth.com.

**You can get the complete Drug List** by calling Member Services at 1-844-969-5366 (TTY users call 711) or visiting our website at www.leonhealth.com/plans-and-benefits/prescription-drug-benefits/.

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 1-844-969-5366 (TTY users call 711) for more information.

## Section 1.6 | 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 30th, call Member Services at 1-844-969-5366 (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 may have cost sharing for excluded drugs that are covered under our enhanced benefit. 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** | Because we have no deductible, this payment stage doesn't apply to you. | **Because we have no deductible, this payment stage doesn't apply to you.** |

**Drug Costs in Stage 2: Initial Coverage**

The table shows your cost per prescription for a one-month (30-day) supply filled at a network pharmacy with standard and preferred cost sharing.

We changed the tier for some of the drugs on our Drug List. To see if your drugs will be in a different tier, look them up on the Drug List. 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; at a network pharmacy that offers preferred cost sharing, 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) |
|---|---|---|
| **Tier 1 – Generics** | **Standard cost sharing:**<br>You pay **$10**<br>**Preferred cost sharing:**<br>You pay **$0** | **Standard cost sharing:**<br>You pay **$10**<br>**Preferred cost sharing:**<br>You pay **$0** |
| **Tier 2 – Preferred Brands** | **Standard cost sharing:**<br>You pay **$40**<br>**Preferred cost sharing:**<br>You pay **$30** | **Standard cost sharing:**<br>You pay **$40**<br>**Preferred cost sharing:**<br>You pay **$30** |
| **Tier 3 – Non-Preferred Drugs** | **Standard cost sharing:**<br>You pay **$50**<br>**Preferred cost sharing:**<br>You pay **$40** | **Standard cost sharing:**<br>You pay **$50**<br>**Preferred cost sharing:**<br>You pay **$40** |
| **Tier 4 – Specialty Tier** | **Standard cost sharing:**<br>You pay **33%** of the total cost<br>**Preferred cost sharing:**<br>You pay **33%** of the total cost | **Standard cost sharing:**<br>You pay **33%** of the total cost<br>**Preferred cost sharing:**<br>You pay **33%** of the total cost |
| **Tier 5 – Supplemental Drugs** | **Standard cost sharing:**<br>You pay **$10**<br>**Preferred cost sharing:**<br>You pay **$0** | **Standard cost sharing:**<br>You pay **$10**<br>**Preferred cost sharing:**<br>You pay **$0** |

## SECTION 2 | How to Change Plans

**To stay in Leon MediMore (HMO), 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 Leon MediMore (HMO).

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 Leon MediMore (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 Medicare separate drug coverage**, you can enroll in a Part D plan, and you'll automatically be disenrolled from Leon MediMore (HMO).
- **To change to Original Medicare without a drug plan**, you can send us a written request to disenroll. Call Member Services at 1-844-969-5366 (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 2027 handbook, call your State Health Insurance Assistance Program (go to Section 4), or call 1-800-MEDICARE (1-800-633-4227). As a reminder, Leon Health, Inc. offers other Medicare health plans. These other plans can have different coverage, monthly plan premiums, and cost-sharing amounts.

### Section 2.1 | 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 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.
    - 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 Florida AIDS Drug Assistance Program (ADAP). 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 the Florida HIV/AIDS Hotline at **1-800-352-2437 (1-800-FLA-AIDS)** for English or **1-800-545-7432 (1-800-545-SIDA)** for Spanish. TTY users may call **1-888-503-7118**. 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 1-844-969-5366 (TTY users call 711) or visit Medicare.gov.

## SECTION 4 | Questions?

**Get Help from Leon MediMore (HMO)**

- **Call Member Services at 1-844-969-5366 (TTY users call 711)**

  We're available for phone calls seven days a week from 8 a.m. – 8 p.m. from October to March, and Monday through Friday from 8 a.m. – 8 p.m. from April to September. 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 Leon MediMore (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 www.leonhealth.com or call Member Services at 1-844-969-5366 (TTY users call 711) to ask us to mail you a copy.

- **Visit www.leonhealth.com**

  Our website has the most up-to-date information about our provider network (Provider and 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 Florida, the SHIP is called **SHINE (Serving Health Insurance Needs of Elders)**.

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 **1-800-963-5337.** Learn more about SHINE by visiting www.floridashine.org.

**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.

## Disclaimers

Leon Health, Inc. is an HMO with a Medicare contract. Enrollment in Leon Health, Inc. depends on contract renewal.

Leon Health Inc.'s pharmacy network offers limited access to pharmacies with preferred cost sharing in Miami-Dade, FL. The lower costs advertised in our plan materials for these pharmacies may not be available at the pharmacy you use. For up-to-date information about our network pharmacies, including pharmacies with preferred cost sharing, please call 1-844-969-5366 (TTY: 711) or consult the online Provider and Pharmacy Directory at www.leonhealth.com/directory/.

Benefits vary by plan benefit packages. This information is not a complete description of benefits. Call Member Services at 1-844-969-5366, TTY users call 711 for more information.

Leon Health, Inc. complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

ATTENTION: If you speak English, 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 1-844-969-5366 (TTY: 711) or speak to your provider.

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