

VIVA MEDICARE *Extra Value* (HMO SNP) offered by VIVA HEALTH, Inc.

Annual Notice of Change for 2026

You're enrolled as a member of VIVA MEDICARE *Extra Value*.

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, 2025, you'll stay in VIVA MEDICARE *Extra Value*.
- 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 www.VivaHealth.com/Medicare/Member-Resources or call Member Services at 1-800-633-1542 (TTY users call 711) to get a copy by mail.

More Resources

- Please refer to the Notice of Availability at the end of this document to learn about free language assistance services and auxiliary aids and services available to you.
- Call Member Services at 1-800-633-1542 (TTY users call 711) for more information. Hours are 8 a.m. to 8 p.m., Monday through Friday (from October 1 to March 31, 8 a.m. to 8 p.m., 7 days a week). This call is free.
- If you need this information in another format, such as audio or large print, please contact Member Services (phone number is listed above).

About VIVA MEDICARE *Extra Value*

- VIVA HEALTH, Inc. is an HMO plan with a Medicare contract and a contract with the Alabama Medicaid Agency. Enrollment in VIVA MEDICARE depends on contract renewal. Our plan also has a written agreement with the Alabama Medicaid program to coordinate your Medicaid benefits.
- When this material says “we,” “us,” or “our,” it means VIVA HEALTH, Inc. When it says “plan” or “our plan,” it means VIVA MEDICARE *Extra Value*.
- **If you do nothing by December 7, 2025, you'll automatically be enrolled in Viva MEDICARE *Extra Value*.** Starting January 1, 2026, you'll get your medical and drug coverage through VIVA MEDICARE *Extra Value*. Go to Section 3 for more information about how to change plans and deadlines for making a change.

Table of Contents

Summary of Important Costs for 2026	3
SECTION 1 Changes to Benefits & Costs for Next Year.....	5
Section 1.1 Changes to the Monthly Plan Premium	5
Section 1.2 Changes to Your Maximum Out-of-Pocket Amount	5
Section 1.3 Changes to the Provider Network	6
Section 1.4 Changes to the Pharmacy Network.....	6
Section 1.5 Changes to Benefits & Costs for Medical Services.....	7
Section 1.6 Changes to Part D Drug Coverage	11
Section 1.7 Changes to Prescription Drug Benefits & Costs	12
SECTION 2 Administrative Changes.....	15
SECTION 3 How to Change Plans	16
Section 3.1 Deadlines for Changing Plans.....	16
Section 3.2 Are there other times of the year to make a change?.....	16
SECTION 4 Get Help Paying for Prescription Drugs.....	17
SECTION 5 Questions?	18
Get Help from VIVA MEDICARE <i>Extra Value</i>	18
Get Free Counseling about Medicare.....	19
Get Help from Medicare	19
Get Help from Medicaid	20

Summary of Important Costs for 2026

	2025 (this year)	2026 (next year)
Monthly plan premium	\$0 or \$40 (you pay \$0 if you get “Extra Help”)	\$0 or \$27.70 (you pay \$0 if you get “Extra Help”)
Maximum out-of-pocket amount This is the <u>most</u> you’ll pay out-of-pocket for covered services. (Go to Section 1.2 for details.)	\$6,750	\$6,750 Once you’ve paid \$6,750 out-of-pocket for covered services, you’ll pay nothing for your covered services for the rest of the calendar year.
Primary Care Provider (PCP) office visits	\$0 per visit	\$0 per visit
Specialist office visits	\$12 copay per visit; \$0 per specialist visit in a skilled nursing facility.	\$18 copay per visit; \$0 per specialist visit in a skilled nursing facility.
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.	\$440 copay for each Medicare-covered day for days 1-6 for each inpatient hospitalization. \$0 for additional days.	\$440 copay for each Medicare-covered day for days 1-6 for each inpatient hospitalization. \$0 for additional days

	2025 (this year)	2026 (next year)
Part D drug coverage deductible (Go to Section 1.7 for details.)	\$0 or \$577 except for covered insulin products and most adult Part D vaccines (you pay \$0 if you get “Extra Help”).	\$0 or \$615 except for covered insulin products and most adult Part D vaccines (you pay \$0 if you get “Extra Help”).
Part D drug coverage (Go to Section 1.7 for details, including Yearly Deductible, Initial Coverage, and Catastrophic Coverage Stages.)	Copayment/Coinsurance during the Initial Coverage Stage: Drug Tier 1, Tier 2, Tier 3, Tier 4 and Tier 5: If you get “Extra Help,” you pay \$0 per prescription. If you do not get “Extra Help,” you pay 25% of the total cost and no more than \$35 per month supply of each covered insulin product. Catastrophic Coverage Stage: During this payment stage, you pay nothing for your covered Part D drugs.	Copayment/Coinsurance during the Initial Coverage Stage: Single Drug Tier: If you get “Extra Help,” you pay \$0, \$1.60, or \$5.10 per prescription for drugs treated as generic (your cost depends on your level of “Extra Help”) and \$0, \$4.90, or \$12.65 per prescription for all other drugs (your cost depends on your level of “Extra Help”). If you do not get “Extra Help,” you pay 25% of the total cost and no more than \$35 per month supply of each covered insulin product. 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 unless it’s paid for you by Medicaid.)	\$0 or \$40 (you pay \$0 if you get “Extra Help”).	\$0 or \$27.70 (you pay \$0 if you get “Extra Help”).

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 services for the rest of the calendar year.

	2025 (this year)	2026 (next year)
Maximum out-of-pocket amount Because our members also get help from Medicaid, very few members ever reach this out-of-pocket maximum. Your costs for covered medical services (such as copayments) count toward your maximum out-of-pocket amount. Your plan premium (if any), Medicare Part A and Part B premiums, non-Medicare-covered eyewear (glasses, contacts, lenses and frames), non-Medicare-covered dental services, non-Medicare-covered hearing aids, costs for prescription drugs, and	\$6,750	\$6,750 Once you’ve paid \$6,750 out-of-pocket for covered services, you’ll pay nothing for your covered services for the rest of the calendar year.

	2025 (this year)	2026 (next year)
any amount you pay over the \$50,000 annual coverage limit for emergency care received outside the United States and its territories don't count toward your maximum out-of-pocket amount. There is no change to your maximum out-of-pocket for 2026.		

Section 1.3 Changes to the Provider Network

Our network of providers has changed for next year. Review the 2026 *Provider Directory* at www.VivaHealth.com/Medicare/Member-Resources 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.VivaHealth.com/Medicare/Member-Resources.
- Call Member Services at 1-800-633-1542 (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 1-800-633-1542 (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* at www.VivaHealth.com/Medicare/Member-Resources to see which pharmacies are in our network. Here's how to get an updated *Pharmacy Directory*:

- Visit our website at www.VivaHealth.com/Medicare/Member-Resources.

- Call Member Services at 1-800-633-1542 (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 1-800-633-1542 (TTY users call 711) for help.

Section 1.5 Changes to Benefits & Costs for Medical Services

The Annual Notice of Change tells you about changes to your Medicare benefits and costs.

	2025 (this year)	2026 (next year)
Additional telehealth services for urgently needed services	Additional telehealth services for urgently needed services are <u>not</u> covered.	You pay the following for each telehealth service for Medicare-covered urgently needed services: • \$0 for your PCP • \$18 copay for physician specialist • \$40 copay for urgent care facility/clinic
Ambulance services	You pay a \$350 copay per one-way trip for Medicare-covered ambulance services.	You pay a \$345 copay per one-way trip for Medicare-covered ambulance services.
Emergency care (including worldwide emergency care)	You pay a \$125 copay for each Medicare-covered emergency room visit (you do not pay this amount if you are admitted to the same hospital as an inpatient or for	You pay a \$130 copay for each Medicare-covered emergency room visit (you do not pay this amount if you are admitted to the same hospital as an inpatient or for

	2025 (this year)	2026 (next year)
	outpatient observation within 24 hours for the same condition).	outpatient observation within 24 hours for the same condition).
Intensive outpatient program services	You pay a \$12 copay for each Medicare-covered intensive outpatient program service.	You pay a \$55 copay for each Medicare-covered intensive outpatient program service.
Physician/Practitioner specialist services Includes specialist's office visits for Medicare-covered services unless listed separately in this chart. This also includes telehealth specialist services for: - individual/group therapy for outpatient mental health, outpatient psychiatric, and outpatient substance use disorder - physical and speech therapy Note: This does not include the cost for Medicare-covered specialty care received from a chiropractor.	You pay a \$12 copay for each physician specialist visit or telehealth service for Medicare-covered services. You pay a \$12 copay for the routine hearing exam from a physician specialist. You pay \$0 for the routine eye exam from a physician specialist.	You pay a \$18 copay for each physician specialist visit or telehealth service for Medicare-covered services. You pay a \$18 copay for the routine hearing exam from a physician specialist. You pay \$0 for the routine eye exam from a physician specialist.

	2025 (this year)	2026 (next year)
Skilled nursing facility (SNF)	You pay a \$10 copay for each Medicare-covered day for days 1-20 each benefit period; \$196 copay for each Medicare-covered day for days 21-55 each benefit period; \$0 for each Medicare-covered day for days 56-100 each benefit period.	You pay a \$10 copay for each Medicare-covered day for days 1-20 each benefit period; \$218 copay for each Medicare-covered day for days 21-51 each benefit period; \$0 for each Medicare-covered day for days 52-100 each benefit period.
Special Supplemental Benefits for the Chronically Ill (SSBCI) A healthy food and produce benefit is available to eligible chronically ill members that qualify for SSBCI. You may qualify for SSBCI if you have a high risk for hospitalization and require intensive care coordination to manage chronic conditions such as Diabetes, Overweight/Obesity, Cardiovascular Disorders, Chronic and Disabling Mental Health Conditions, or Chronic Musculoskeletal Disorders. For a full list of chronic conditions and to learn more about other eligibility requirements needed to qualify for SSBCI benefits, please see the “Special Supplemental Benefits for the Chronically Ill” section located in the <i>Medical Benefits Chart</i> in	Special Supplemental Benefits for the Chronically Ill (SSBCI) are <u>not</u> covered.	If you qualify for SSBCI, you get a \$50 monthly allowance to use on: • Plan-approved healthy food and produce (through SSBCI), and • Plan-approved over-the-counter (OTC) items. If you do not qualify for SSBCI, you can only use your \$50 monthly allowance to buy plan-approved OTC items. • You can order plan-approved items from VIVA MEDICARE’s Product Catalog through NationsBenefits or use your Flex Card at in-network retail stores.

	2025 (this year)	2026 (next year)
Chapter 4 of your 2026 <i>Evidence of Coverage</i> .		• Unused allowances do not carry over to the next month. Important Notes: • We will use medical information we have about you to see if you qualify for SSBCI. • We'll send you a letter by the end of the year to let you know if you qualify. • If you don't qualify, your allowance can only be used for OTC items. • If you qualify for SSBCI later, your healthy food and produce benefit will start on the first day of the month after we send you a letter telling you that you qualify.
Urgently needed services	You pay the following for each Medicare-covered visit for urgently needed services: • \$0 at your PCP • \$12 copay at a physician specialist	You pay the following for each Medicare-covered visit for urgently needed services: • \$0 at your PCP • \$18 copay at a physician specialist

	2025 (this year)	2026 (next year)
	\$40 copay at an urgent care facility/clinic	\$40 copay at an urgent care facility/clinic
Value-Based Insurance Design (VBID) model Members with Limited Income Subsidy (LIS) automatically qualify to receive a healthy food and produce benefit.	You get a \$50 monthly combined allowance to pay for plan-approved healthy food and produce (under VBID) and plan-approved over-the-counter (OTC) items from VIVA MEDICARE's Product Catalog or using your Flex Card. Any unused allowances do not roll-over to the next month.	VBID is <u>not</u> covered. See the “Special Benefits for the Chronically Ill (SSBCI)” information in this chart to see if you qualify for a healthy food and produce benefit in 2026.

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 on our website at www.VivaHealth.com/Medicare/Member-Resources.

We made changes to our *Drug List*, which could include removing or adding drugs or changing the restrictions that apply to our coverage for certain drugs. **Review the *Drug List* to make sure your drugs will be covered next year and to see if there will be any restrictions.**

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 1-800-633-1542 (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 have included separate material, called the *Evidence of Coverage Rider for People Who Get Extra Help Paying for Prescription Drugs*, which tells about your drug costs. If you get “Extra Help” and didn’t get this material with this packet, call Member Services at 1-800-633-1542 (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. If you have “Extra Help” this payment stage does not apply to you. If you do not have “Extra Help,” you must pay the full cost of your Part D prescription drugs, during this stage. The deductible does not apply to covered insulin products and most adult Part D vaccines.

- **Stage 2: Initial Coverage**

Once you pay the yearly deductible, if applicable, 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 out-of-pocket 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.

The table shows your cost per prescription during this stage.

	2025 (this year)	2026 (next year)
Yearly Deductible	\$0 or \$577 (if you get “Extra Help” you pay \$0). The deductible does not apply to covered insulin products and most adult Part D vaccines.	\$0 or \$615 (if you get “Extra Help” you pay \$0). The deductible does not apply to covered insulin products and most adult Part D vaccines.

Drug Costs in Stage 2: Initial Coverage

The table shows your cost per prescription for a one-month supply filled at a network pharmacy.

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 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)
For 2025, there are 5 drug tiers: Tier 1 (Preferred Generic), Tier 2 (Generic), Tier 3 (Preferred Brand), Tier 4 (Non-Preferred Drug), Tier 5 (Specialty Tier). For 2026, all of your covered drugs are covered on a Single Drug Tier.	You pay \$0 if you get “Extra Help.” If you do not get “Extra Help,” you pay 25% of the total cost and no more than \$35 per month supply of each covered insulin product.	If you get “Extra Help,” you pay \$0, \$1.60, or \$5.10 per prescription for drugs treated as generic (your cost depends on your level of “Extra Help”) and \$0, \$4.90, or \$12.65 per prescription for all other drugs (your cost depends on your level of “Extra Help”). If you do not get “Extra Help,” you pay 25% of the total cost and no more than \$35 per month supply of each covered insulin product.

Changes to your VBID Part D Benefit

The Centers for Medicare & Medicaid Services (CMS) is terminating the Value-Based Insurance Design (VBID) Model effective December 31, 2025. This means you will pay the copay or coinsurance amounts listed in the table above whenever you get a Part D prescription drug filled in 2026 (your cost depends on whether you get “Extra Help” and the level of “Extra Help” you get, if applicable).

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)
Geographic/Service Area	Service area includes: Autauga, Baldwin, Bibb, Blount, Bullock, Calhoun, Chambers, Cherokee, Chilton, Colbert, Crenshaw, Cullman, Dale, Dallas, Elmore, Etowah, Fayette, Franklin, Geneva, Henry, Houston, Jefferson, Lauderdale, Lee, Lowndes, Macon, Mobile, Montgomery, Pike, Shelby, St. Clair, Talladega, Tallapoosa, Tuscaloosa, and Walker counties.	Service area includes: Autauga, Baldwin, Bibb, Blount, Bullock, Calhoun, Chambers, Cherokee, Chilton, Colbert, Crenshaw, Cullman, Dallas, Elmore, Etowah, Fayette, Franklin, Jefferson, Lauderdale, Lee, Lowndes, Macon, Mobile, Montgomery, Pike, Shelby, St. Clair, Talladega, Tallapoosa, Tuscaloosa, and Walker counties.
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 1-866-788-5146 (TTY users call 711) or visit www.Medicare.gov.

SECTION 3 How to Change Plans

To stay in VIVA MEDICARE *Extra Value*, 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 VIVA MEDICARE *Extra Value*.

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 VIVA MEDICARE *Extra Value*.
- **To change to Original Medicare with Medicare drug coverage**, enroll in the new Medicare drug plan. You'll be automatically disenrolled from VIVA MEDICARE *Extra Value*.
- **To change to Original Medicare without a drug plan**, you can send us a written request to disenroll. Call Member Services at 1-800-633-1542 (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 www.Medicare.gov, check the *Medicare & You 2026* handbook, call your State Health Insurance Assistance Program (go to Section 5), or call 1-800-MEDICARE (1-800-633-4227). As a reminder, VIVA HEALTH offers other Medicare health plans. These other plans can differ in 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

Because you have Medicaid, you can end your membership in our plan by choosing one of the following Medicare options in any month of the year:

- Original Medicare *with* a separate Medicare prescription drug plan,
- Original Medicare *without* a separate Medicare prescription drug plan (If you choose this option, Medicare may enroll you in a drug plan, unless you have opted out of automatic enrollment.), or
- If eligible, an integrated D-SNP that provides your Medicare and most or all of your Medicaid benefits and services in one plan.

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.
- **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 Alabama 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 Alabama AIDS Drug Assistance Program at 1-866-574-9964. 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 **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 ADAP, for those who qualify, is more advantageous than participation in the Medicare Prescription Payment Plan. All members are eligible to participate the Medicare Prescription Payment Plan, regardless of income level. To learn more about this payment option, please contact CVS Caremark Customer Care at 1-866-788-5146 (TTY users call 711) or visit www.Medicare.gov.

SECTION 5 Questions?

Get Help from VIVA MEDICARE *Extra Value*

- **Call Member Services at 1-800-633-1542. (TTY users call 711.)**

We're available for phone calls from 8 a.m. to 8 p.m., Monday through Friday (from October 1 to March 31, 8 a.m. to 8 p.m., 7 days a week). 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 VIVA MEDICARE *Extra Value*. 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.VivaHealth.com/Medicare/Member-Resources or call Member Services at 1-800-633-1542 (TTY users call 711) to ask us to mail you a copy.

- **Visit www.VivaHealth.com/Medicare/Member-Resources**

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 Alabama, the SHIP is called Alabama Department of Senior Services.

Call Alabama Department of Senior Services to get free personalized health insurance counseling. They can help you understand your Medicare plan choices and answer questions about switching plans. Call Alabama Department of Senior Services at 1-877-425-2243. Learn more about Alabama Department of Senior Services by visiting www.alabamaageline.gov.

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.

Get Help from Medicaid

Call Alabama Medicaid at 1-800-362-1504 toll-free. TTY users should call 1-800-253-0799.



Notice of Availability of Language Assistance Services and Auxiliary Aids and Services

English (English)

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 1-800-633-1542 (TTY: 711) or speak to your provider.

Español (Spanish)

ATENCIÓN: Si habla español (Spanish), tiene a su disposición servicios gratuitos de asistencia lingüística. También están disponibles de forma gratuita ayuda y servicios auxiliares apropiados para proporcionar información en formatos accesibles. Llame al 1-800-633-1542 (TTY: 711) o hable con su proveedor.

中文 (Traditional Chinese)

注意：如果您說中文 (Chinese)，我們可以為您提供免費語言協助服務。也可以免費提供適當的輔助工具與服務，以無障礙格式提供資訊。請致電 1-800-633-1542 (TTY : 711) 或與您的提供者討論。

中文 (Simplified Chinese)

注意：如果您說中文 (Chinese)，我们将免费为您提供语言协助服务。我们还免费提供适当的辅助工具和服务，以无障碍格式提供信息。致电 1-800-633-1542（文本电话：711）或咨询您的服务提供商。

한국어 (Korean)

주의: 한국어 (Korean) 를 사용하시는 경우 무료 언어 지원 서비스를 이용하실 수 있습니다. 이용 가능한 형식으로 정보를 제공하는 적절한 보조 기구 및 서비스도 무료로 제공됩니다. 1-800-633-1542 (TTY: 711)번으로 전화하거나 서비스 제공업체에 문의하십시오.

Việt (Vietnamese)

LƯU Ý: Nếu bạn nói tiếng Việt (Vietnamese), chúng tôi cung cấp miễn phí các dịch vụ hỗ trợ ngôn ngữ. Các hỗ trợ dịch vụ phù hợp để cung cấp thông tin theo các định dạng dễ tiếp cận cũng được cung cấp miễn phí. Vui lòng gọi theo số 1-800-633-1542 (Người khuyết tật: 711) hoặc trao đổi với người cung cấp dịch vụ của bạn.

العربية (Arabic)

تنبيه: إذا كنت تتحدث اللغة العربية (Arabic)، فستتوفر لك خدمات المساعدة اللغوية المجانية. كما تتوفر وسائل مساعدة وخدمات مناسبة لتوفير المعلومات بتنسيقات يمكن الوصول إليها مجانًا. اتصل على الرقم 1-800-633-1542 (TTY: 711) أو تحدث إلى مقدم الخدمة.

Deutsch (German)

ACHTUNG: Wenn Sie Deutsch (German) sprechen, stehen Ihnen kostenlose Sprachassistentendienste zur Verfügung. Entsprechende Hilfsmittel und Dienste zur Bereitstellung von Informationen in barrierefreien Formaten stehen ebenfalls kostenlos zur Verfügung. Rufen Sie 1-800-633-1542 (TTY: 711) an oder sprechen Sie mit Ihrem Provider

Français (French)

ATTENTION : Si vous parlez Français (French), des services d'assistance linguistique gratuits sont à votre disposition. Des aides et services auxiliaires appropriés pour fournir des informations dans des formats accessibles sont également disponibles gratuitement. Appelez le 1-800-633-1542 (TTY : 711) ou parlez à votre fournisseur.

ગુજરાતી (Gujarati)

ધ્યાન આપો: જો તમે ગુજરાતી (Gujarati) બોલતા હો તો મફત ભાષાકીય સહાયતા સેવાઓ તમારા માટે ઉપલબ્ધ છે. યોગ્ય ઓકિઝવરી સહાય અને એક્સેસિબલ ફોર્મેટમાં માહિતી પૂરી પાડવા માટેની સેવાઓ પણ વિના મૂલ્યે ઉપલબ્ધ છે. 1-800-633-1542 (TTY: 711) પર કોલ કરો અથવા તમારા પ્રદાતા સાથે વાત કરો.

Tagalog (Tagalog)

PAALALA: Kung nagsasalita ka ng Tagalog, magagamit mo ang mga libreng serbisyonang tulong sa wika. Magagamit din nang libre ang mga naaangkop na auxiliary na tulong at serbisyo upang magbigay ng impormasyon sa mga naa-access na format. Tumawag sa 1-800-633-1542 (TTY: 711) o makipag-usap sa iyong provider.

हिंदी (Hindi)

ध्यान दें: यदि आप हिंदी (Hindi) बोलते हैं, तो आपके लिए निःशुल्क भाषा सहायता सेवाएं उपलब्ध होती हैं। सुलभ प्रारूपों में जानकारी प्रदान करने के लिए उपयुक्त सहायक साधन और सेवाएँ भी निःशुल्क उपलब्ध हैं। 1-800-633-1542 (TTY: 711) पर कॉल करें या अपने प्रदाता से बात करें।

ລາວ (Lao)

ເລື່ອງສຳຄັນ: ຖ້າທ່ານເວົ້າພາສາ ລາວ (Lao), ຈະມີບໍລິການຊ່ວຍດ້ານພາສາແບບບໍ່ເສຍຄ່າໃຫ້ທ່ານ. ມີເຄື່ອງຊ່ວຍ ແລະ ການບໍລິການແບບບໍ່ເສຍຄ່າທີ່ເໝາະສົມເພື່ອໃຫ້ຂໍ້ມູນໃນຮູບແບບທີ່ສາມາດເຂົ້າເຖິງໄດ້. ໂທຫາເບີ 1-800-633-1542 (TTY: 711) ຫຼື ລົມກັບຜູ້ໃຫ້ບໍລິການຂອງທ່ານ.

РУССКИЙ (Russian)

ВНИМАНИЕ: Если вы говорите на русский (Russian), вам доступны бесплатные услуги языковой поддержки. Соответствующие вспомогательные средства и услуги по предоставлению информации в доступных форматах также предоставляются бесплатно. Позвоните по телефону 1-800-633-1542 (TTY: 711) или обратитесь к своему поставщику услуг.

Português (Portuguese)

ATENÇÃO: Se você fala **português** (Portuguese), serviços gratuitos de assistência linguística estão disponíveis para você. Auxílios e serviços auxiliares apropriados para fornecer informações em formatos acessíveis também estão disponíveis gratuitamente. Ligue para 1-800-633-1542 (TTY: 711) ou fale com seu provedor.

Türkçe (Turkish)

DİKKAT: Türkçe (Turkish) konuşuyorsanız, ücretsiz dil yardım hizmetleri sizin için mevcuttur. Erişilebilir formatlarda bilgi sağlamak için uygun yardımcı araçlar ve hizmetler de ücretsiz olarak mevcuttur. 1-800-633-1542 (TTY: 711) numarasını arayın veya sağlayıcınızla görüşün.

日本語 (Japanese)

注：日本語(Japanese)を話される場合、無料の言語支援サービスをご利用いただけます。アクセシブル（誰もが利用できるよう配慮された）な形式で情報を提供するための適切な補助支援やサービスも無料でご利用いただけます。1-800-633-1542（TTY：711）までお電話ください。または、ご利用の事業者にご相談ください。