

## Solis Healthy Living Plan (HMO) offered by Solis Health Plans, Inc.

### Annual Notice of Change for 2026

You're enrolled as a member of Solis Healthy Living Plan (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, 2025, you'll stay in Solis Healthy Living Plan (HMO).
- To change to a **different plan**, visit [www.Medicare.gov](http://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.solishealthplans.com](http://www.solishealthplans.com) or call Member Services at 1-844-447-6547 (TTY users call 711) to get a copy by mail.

#### More Resources

- This material is available for free in Spanish.
- Our plan provides language assistance services and appropriate auxiliary aids and services free of charge. Our plan must provide the notice in English and at least the 15 languages most commonly spoken by people with limited English proficiency in Florida and must provide the notice in alternate formats for people with disabilities who require auxiliary aids and services to ensure effective communication. See the Notice of Availability at the end of this material.
- Call Member Services at 1-844-447-6547 (TTY users call 711) for more information. Hours are 8:00 a.m. to 8:00 p.m. seven days a week from October 1 – March 31 and 8:00 a.m. to 8:00 p.m. Monday-Friday from April 1 - September 30. This call is free.
- To request a document in an alternative format, such as large print, braille or audio please contact Member Services at 1-844-447-6547.

#### About Solis Healthy Living Plan (HMO)

- Solis Health Plans, Inc., is an HMO plan with a Medicare contract. Enrollment in Solis Health Plans, Inc., depends on contract renewal.
- When this material says “we,” “us,” or “our,” it means Solis Health Plans, Inc. When it says “plan” or “our plan,” it means Solis Healthy Living Plan (HMO).

- **If you do nothing by December 7, 2025, you'll automatically be enrolled in Solis Healthy Living Plan (HMO).** Starting January 1, 2026, you'll get your medical and drug coverage through Solis Healthy Living Plan (HMO). Go to Section 3 for more information about how to change plans and deadlines for making a change.

## Table of Contents

<b>Summary of Important Costs for 2026 .....</b>	<b>4</b>
<b>SECTION 1    Changes to Benefits &amp; Costs for Next Year .....</b>	<b>6</b>
Section 1.1 Changes to the Monthly Plan Premium .....	6
Section 1.2 Changes to Your Maximum Out-of-Pocket Amount .....	6
Section 1.3 Changes to the Provider Network .....	7
Section 1.4 Changes to the Pharmacy Network .....	7
Section 1.5 Changes to Benefits & Costs for Medical Services .....	8
Section 1.6 Changes to Part D Drug Coverage .....	12
Section 1.7 Changes to Prescription Drug Benefits & Costs .....	13
<b>SECTION 2    Administrative Changes .....</b>	<b>16</b>
<b>SECTION 3    How to Change Plans.....</b>	<b>16</b>
Section 3.1 Deadlines for Changing Plans .....	17
Section 3.2 Are there other times of the year to make a change? .....	17
<b>SECTION 4    Get Help Paying for Prescription Drugs .....</b>	<b>18</b>
<b>SECTION 5    Questions? .....</b>	<b>19</b>
Get Help from Solis Healthy Living Plan (HMO) .....	19
Get Free Counseling about Medicare .....	19
Get Help from Medicare .....	19

## Summary of Important Costs for 2026

	2025 (this year)	2026 (next year)
<b>Monthly plan premium*</b> * Your premium can be higher than this amount. Go to Section 1.1 for details.	\$0	\$0
<b>Maximum out-of-pocket amount</b> 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.)	\$2,900	\$2,900
<b>Primary care office visits</b>	\$0 per visit	\$0 per visit
<b>Specialist office visits</b>	\$0 per visit	\$0 per visit
<b>Inpatient hospital stays</b> 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.	\$50 copayment for days 1-10, \$0 copayment for days 11-91 per admission	<b>\$50 copayment for days 1-10,            \$0 copayment for days 11-91 per admission</b>
<b>Part D drug coverage deductible</b> (Go to Section 1.7 for details.)	\$0	\$0

	2025 (this year)	2026 (next year)
<b>Part D drug coverage</b> (Go to Section 1.7 for details, including Yearly Deductible, Initial Coverage, and Catastrophic Coverage Stages.)	<p>Copayment/Coinsurance during the Initial Coverage Stage:</p> <p>Drug Tier 1: \$0 copayment</p> <p>Drug Tier 2: \$0 copayment</p> <p>Drug Tier 3: \$20 copayment</p> <p>Drug Tier 4: \$75 copayment</p> <p>Drug Tier 5: 33% of the total cost</p> <p>Drug Tier 6: \$0 copayment</p> <p>Catastrophic Coverage Stage:</p> <p>During this payment stage, you pay nothing for your covered Part D drugs and for excluded drugs that are covered under our enhanced benefit.</p>	<p><b>Copayment/Coinsurance during the Initial Coverage Stage:</b></p> <p><b>Drug Tier 1:</b> <b>\$0 copayment</b></p> <p><b>Drug Tier 2:</b> <b>\$0 copayment</b></p> <p><b>Drug Tier 3:</b> <b>\$20 copayment</b></p> <p><b>Drug Tier 4:</b> <b>\$75 copayment</b></p> <p><b>Drug Tier 5:</b> <b>33% of the total cost</b></p> <p><b>Drug Tier 6:</b> <b>\$0 copayment</b></p> <p><b>Catastrophic Coverage Stage:</b></p> <p><b>During this payment stage, you pay nothing for your covered Part D drugs and for excluded drugs that are covered under our enhanced benefit.</b></p>

## SECTION 1 Changes to Benefits & Costs for Next Year

### Section 1.1 Changes to the Monthly Plan Premium

	2025 (this year)	2026 (next year)
<b>Monthly plan premium</b> (You must also continue to pay your Medicare Part B premium.)	\$0	\$0

### Factors that could change your Part D Premium Amount

- Late Enrollment Penalty - Your monthly plan premium will be *more* if you're required to pay a lifetime Part D late enrollment penalty for going without other drug coverage that's at least as good as Medicare drug coverage (also referred to as creditable coverage) for 63 days or more.
- Higher Income Surcharge - If you have a higher income, you may have to pay an additional amount each month directly to the government for Medicare drug coverage.

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

Medicare requires all health plans to limit how much you pay out of pocket for the year. This limit is called the maximum out-of-pocket amount. Once you've paid this amount, you generally pay nothing for covered Part A and Part B services for the rest of the calendar year.

	2025 (this year)	2026 (next year)
<b>Maximum out-of-pocket amount</b> Your costs for covered medical services (such as copayments) <b>count</b> toward your maximum out-of-pocket amount. Your costs for prescription drugs <b>don't count</b> toward your maximum out-of-pocket amount.	\$2,900	<b>\$2,900</b> <b>Once you've paid \$2,900 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.</b>

## Section 1.3 Changes to the Provider Network

Our network of providers has changed for next year. Review the 2026 Provider/Pharmacy Directory at [www.solishealthplans.com](http://www.solishealthplans.com) to see if your providers (primary care provider, specialists, hospitals, etc.) are in our network. Here's how to get an updated *Provider/Pharmacy Directory*:

- Visit our website at [www.solishealthplans.com](http://www.solishealthplans.com).
- Call Member Services at 1-844-447-6547 (TTY users call 711) to get current provider information or to ask us to mail you a *Provider/Pharmacy Directory*.

We can make changes to the hospitals, doctors, and specialists (providers) that are part of our plan during the year. If a mid-year change in our providers affects you, call Member Services at 1-844-447-6547 (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 *Provider/Pharmacy Directory* at [www.solishealthplans.com](http://www.solishealthplans.com) to see which pharmacies are in our network. Here's how to get an updated *Provider/Pharmacy Directory*:

- Visit our website at [www.solishealthplans.com](http://www.solishealthplans.com).
- Call Member Services at 1-844-447-6547 (TTY users call 711) to get current pharmacy information or to ask us to mail you a *Provider/Pharmacy Directory*.

We can make changes to the pharmacies that are part of our plan during the year. If a mid-year change in our pharmacies affects you, call Member Services at 1-844-447-6547 (TTY users call 711) for help.

## Section 1.5 Changes to Benefits & Costs for Medical Services

	2025 (this year)	2026 (next year)
<b>Acupuncture Services (Supplemental)</b>	\$0 copayment for 24 non-Medicare covered routine acupuncture visits per year.	<b>Non-Medicare covered routine acupuncture is <u>not</u> covered.</b>
<b>Chiropractic Services (Supplemental)</b>	\$0 copayment for unlimited non-Medicare covered routine chiropractic visits per year.	<b>\$0 copayment for up to 12 non-Medicare covered routine chiropractic visits per year.</b>
<b>Dental Services (Supplemental)</b>	<p>\$0 copayment for non-Medicare covered supplemental dental services.</p> <p>The plan covers up to a \$3,500 allowance for covered preventive and comprehensive dental services each year.</p> <p>Unused amounts expire at the end of the calendar year.</p> <p>The allowance can be used for most dental services such as exams, cleanings, fluoride treatments, X-rays, fillings and repairs, root canals, crowns implants, and dentures.</p> <p><i>Referral is required for comprehensive dental services.</i></p> <p>The supplemental dental benefits and dental provider network is managed through FCL Dental.</p>	<p><b>\$0 copayment for non-Medicare covered supplemental dental services.</b></p> <p><b>The plan covers up to a \$3,500 allowance for covered preventive and comprehensive dental services each year.</b></p> <p><b>Unused amounts expire at the end of the calendar year.</b></p> <p><b>The allowance can be used for most dental services such as exams, cleanings, fluoride treatments, X-rays, fillings and repairs, root canals, crowns, implants, and dentures.</b></p> <p><b><u>New for 2026:</u> The list of covered dental procedure codes has been updated. Procedure codes that fall under Other Preventive Dental Services and Other Diagnostic Dental Services categories are <u>not</u> covered. For details about covered procedure codes, please visit</b></p>



	2025 (this year)	2026 (next year)
		<p><a href="http://www.solishealthplans.com/2026/member-resources">www.solishealthplans.com/2026/member-resources</a> and download the 2026 Dental Guide.</p> <p><i>Referral is <u>not</u> required for comprehensive dental services.</i></p> <p>The supplemental dental benefits and dental provider network is managed through DentaQuest.</p>
<b>Diabetic Testing Supplies</b>	<p>\$0 copayment</p> <p>Diabetic testing supplies (meters, strips AND LANCETS) obtained through the pharmacy are limited to Trividia (Trumetrix®) and Lifescan (OneTouch®) branded products.</p>	<p><b>\$0 copayment</b></p> <p><b>Diabetic testing supplies (meters, strips AND LANCETS) obtained through the pharmacy are limited to Trividia (Trumetrix®) and Roche (Accu-check®) branded products.</b></p>
<b>Emergency Services - Worldwide Coverage</b>	<p>\$120 copayment</p> <p>The copayment is waived if you are admitted to the hospital within 24 hours.</p>	<p><b>\$90 copayment</b></p> <p><b>The copayment is waived if you are admitted to the hospital within 24 hours.</b></p>
<b>Flex Allowance – Dental, Vision, Hearing</b>	<p>The plan offers a \$250 quarterly spending allowance for covered routine dental, vision, and/or hearing services at a network provider.</p> <p>Unused amounts roll over to the next quarter but expire at the end of the calendar year.</p>	<p><b>The plan offers a \$200 quarterly spending allowance for covered routine dental, vision, and/or hearing services at a network provider.</b></p> <p><b>Unused amounts roll over to the next quarter but expire at the end of the calendar year.</b></p>

	2025 (this year)	2026 (next year)
<b>Hearing Services (Supplemental)</b>	<p>\$0 copayment for unlimited non-Medicare covered routine hearing exams.</p> <p>\$0 copayment for unlimited non-Medicare covered routine hearing aid fitting evaluations.</p>	<p><b>\$0 copayment for 1 non-Medicare covered routine hearing exam.</b></p> <p><b>\$0 copayment for 1 non-Medicare covered routine hearing aid fitting evaluation.</b></p>
<b>Intensive Outpatient Program Services</b>	\$0 copayment per day.	<b>\$180 copayment per day.</b>
<b>Nutritional &amp; Dietary Education (Supplemental)</b>	\$0 copayment for unlimited non-Medicare covered routine nutritional counseling sessions.	<b>Non-Medicare covered routine nutritional counseling is <u>not</u> covered.</b>
<b>Outpatient Diagnostic Tests and Therapeutic Services and Supplies</b>	<p>\$0 copayment for each Medicare-covered therapeutic radiological service at a non-hospital facility.</p> <p>\$60 copayment for each Medicare-covered therapeutic radiological service at a hospital facility.</p>	<b>20 % of the total cost for each Medicare-covered therapeutic radiological service at a hospital or non-hospital facility.</b>
<b>Outpatient Rehabilitation Services</b>	<p>\$10 copayment for each Medicare-covered occupational, physical or speech therapy service at a non-hospital facility.</p> <p>\$40 copayment for each Medicare-covered occupational, physical or speech therapy service at a hospital facility.</p>	<p><b>\$0 copayment for each Medicare-covered occupational, physical or speech therapy service at a non-hospital facility.</b></p> <p><b>\$20 copayment for each Medicare-covered occupational, physical or speech therapy service at a hospital facility.</b></p>

	2025 (this year)	2026 (next year)
<b>Over the Counter</b>	<p>This plan covers up to \$112 every month for approved OTC items.</p> <p>Unused amounts expire at the end of every month.</p>	<p><b>This plan covers up to \$115 every month for approved OTC items.</b></p> <p><b>Unused amounts expire at the end of every month.</b></p>
<b>Papa® (In home support/ companionship)</b>	\$0 copayment for 48 hours annually (up to 4 hours max per month).	<b>\$0 copayment for 24 hours annually.</b>
<b>Podiatry Services (Medicare-covered)</b>	<i>Prior authorization is required.</i>	<b><i>Prior authorization is <u>not</u> required.</i></b>
<b>Podiatry Services (Supplemental)</b>	<p>\$0 copayment for unlimited non-Medicare covered routine podiatry visits per year.</p> <p><i>Prior authorization is required.</i></p>	<p><b>\$0 copayment for 12 non-Medicare covered routine podiatry visits per year.</b></p> <p><b><i>Prior authorization is <u>not</u> required.</i></b></p>
<b>Smoking and Tobacco Cessation (Supplemental)</b>	\$0 copayment for 12 non-Medicare covered smoking and tobacco cessation counseling sessions.	<b>Non-Medicare covered smoking and tobacco cessation counseling is <u>not</u> covered.</b>
<b>Special Supplemental Benefits for the Chronically Ill (SSBCI) Healthy Living Allowance</b>	<p>The plan offers a \$50 monthly allowance on a prepaid card.</p> <p>This allowance can be used to buy approved food, produce and pet supplies from participating retail locations.</p> <p>It can also be used to pay for home pest control services, non-medical transportation costs like Uber and Lyft and</p>	<p><b>The plan offers a \$50 monthly allowance on a prepaid card.</b></p> <p><b>This allowance can be used to buy approved food and produce or pet services and supplies from participating retail locations.</b></p> <p><b>It can also be used to pay for home pest control services and non-medical transportation</b></p>

	2025 (this year)	2026 (next year)
	<p>help to pay utilities, rent, and/or mortgage payments where card payments are accepted.</p> <p>Unused amounts expire at the end of each month.</p> <p>To be eligible for this SSBCI benefit you must have a chronic condition such as diabetes, cardiovascular disease, chronic heart failure, dementia, or hypertension. Your condition must also limit your overall health or function, put you at high risk of hospitalization, and require intensive care coordination.</p> <p>For additional coverage criteria and other eligible conditions, see chapter 4 of the Evidence of Coverage.</p> <p>Not all members will qualify.</p>	<p><b>costs like Uber and Lyft where card payments are accepted.</b></p> <p><b>Rent and/or mortgage payment assistance is <u>not</u> covered.</b></p> <p><b>Unused amounts expire at the end of each month.</b></p> <p><b>To be eligible for this SSBCI benefit you must have a chronic condition such as diabetes, cardiovascular disease, chronic heart failure, dementia, or hypertension. Your condition must also limit your overall health or function, put you at high risk of hospitalization, and require intensive care coordination.</b></p> <p><b>For additional coverage criteria and other eligible conditions, see chapter 4 of the Evidence of Coverage.</b></p> <p><b>Not all members will qualify.</b></p>
<b>Transportation Services</b>	\$0 copayment for unlimited one-way trip(s) to plan approved locations every year.	<b>\$0 copayment for 24 one-way trip(s) to plan approved locations every year.</b>

## Section 1.6 Changes to Part D Drug Coverage

### Changes to Our Drug List

Our list of covered drugs is called a formulary or Drug List. A copy of our Drug List is provided electronically.

We made changes to our Drug List, which could include removing or adding drugs, changing the restrictions that apply to our coverage for certain drugs, or moving them to a different

cost-sharing tier. **Review the Drug List to make sure your drugs will be covered next year and to see if there will be any restrictions, or if your drug has been moved to a different cost-sharing tier.**

Most of the changes in the Drug List are new for the beginning of each year. However, we might make other changes that are allowed by Medicare rules that will affect you during the calendar year. We update our online Drug List at least monthly to provide the most up-to-date list of drugs. If we make a change that will affect your access to a drug you're taking, we'll send you a notice about the change.

If you're affected by a change in drug coverage at the beginning of the year or during the year, review Chapter 9 of your *Evidence of Coverage* and talk to your prescriber to find out your options, such as asking for a temporary supply, applying for an exception, and/or working to find a new drug. Call Member Services at 1-844-447-6547 (TTY users call 711) for more information.

Starting in 2026, we can immediately remove brand name drugs or original biological products on our Drug List if we replace them with new generics or certain biosimilar versions of the brand name drug or original biological product on the same or lower cost-sharing tier and with the same or fewer restrictions. Also, when adding a new version, we can decide to keep the brand name drug or original biological product on our Drug List but immediately move it to a different cost-sharing tier or add new restrictions or both.

For example: If you take a brand name drug or biological product that's being replaced by a generic or biosimilar version, you may not get notice of the change 30 days in advance, or before you get a month's supply of the brand name drug or biological product. You might get information on the specific change after the change is already made.

Some of these drug types may be new to you. For definitions of drug types, go to Chapter 12 of your *Evidence of Coverage*. The Food and Drug Administration (FDA) also provides consumer information on drugs. Go to the FDA website: [www.FDA.gov/drugs/biosimilars/multimedia-education-materials-biosimilars#For%20Patients](https://www.fda.gov/drugs/biosimilars/multimedia-education-materials-biosimilars#For%20Patients). You can also call Member Services at 1-844-447-6547 (TTY users call 711) or ask your health care provider, prescriber, or pharmacist for more information.

## **Section 1.7 Changes to Prescription Drug Benefits & Costs**

### **Do you get Extra Help to pay for your drug coverage costs?**

If you're in a program that helps pay for your drugs (Extra Help), **the information about costs for Part D drugs may not apply to you.** We sent you a separate material, called the *Evidence of Coverage Rider for People Who Get Extra Help Paying for Prescription Drugs*, which tells you

about your drug costs. If you get Extra Help and you don't get this material by September 30, 2025, call Member Services at 1-844-447-6547 (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**

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 \$2,100.

- **Stage 3: Catastrophic Coverage**

This is the third and final drug payment stage. In this stage, you pay nothing for your covered Part D drugs. You generally stay in this stage for the rest of the calendar year.

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

### Drug Costs in Stage 1: Yearly Deductible

The table shows your cost per prescription during this stage.

	2025 (this year)	2026 (next year)
<b>Yearly Deductible</b>	Because we have no deductible, this payment stage doesn't apply to you.	<b>Because we have no deductible, this payment stage doesn't apply to you.</b>

## Drug Costs in Stage 2: Initial Coverage

The table shows your cost per prescription for a one-month supply filled at a network pharmacy with standard 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 or for mail-order prescriptions, go to Chapter 6 of your *Evidence of Coverage*.

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

	2025 (this year)	2026 (next year)
<b>Tier 1 Preferred Generic:</b>	\$0 copayment	<b>\$0 copayment</b>
<b>Tier 2 Generic:</b>	\$0 copayment	<b>\$0 copayment</b>
<b>Tier 3 Preferred Brand:</b>	\$20 copayment	<b>\$20 copayment</b>
<b>Tier 4 Non-Preferred Drug:</b>	\$75 copayment	<b>\$75 copayment</b>
<b>Tier 5 Specialty Tier:</b>	33% of the total cost	<b>33% of the total cost</b>
<b>Tier 6 Supplemental Drugs:</b>	\$0 copayment	<b>\$0 copayment</b>
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.		

## Changes to the Catastrophic Coverage Stage

**If you reach the Catastrophic Coverage Stage, you pay nothing for your covered Part D drugs and for excluded drugs that are covered under our enhanced benefit.**

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)
<b>Medicare Prescription Payment Plan</b>	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.	<b>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.</b> <b>To learn more about this payment option, call us at 1-833-246-7515 (TTY users call 711) or visit <a href="https://www.Medicare.gov">www.Medicare.gov</a>.</b>

## SECTION 3 How to Change Plans

**To stay in Solis Healthy Living Plan (HMO), you don't need to do anything.** Unless you sign up for a different plan or change to Original Medicare by December 7, you'll automatically be enrolled in our Solis Healthy Living Plan (HMO).

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 Solis Healthy Living Plan (HMO).



- **To change to Original Medicare with Medicare drug coverage,** enroll in the new Medicare drug plan. You'll be automatically disenrolled from Solis Healthy Living Plan (HMO).
- **To change to Original Medicare without a drug plan,** you can send us a written request to disenroll. Call Member Services at 1-844-447-6547 (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](http://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).

### Section 3.1 Deadlines for Changing Plans

People with Medicare can make changes to their coverage from **October 15 – December 7** each year.

If you enrolled in a Medicare Advantage plan for January 1, 2026, and don't like your plan choice, you can switch to another Medicare health plan (with or without Medicare drug coverage) or switch to Original Medicare (with or without separate Medicare drug coverage) between January 1 – March 31, 2026.

### Section 3.2 Are there other times of the year to make a change?

In certain situations, people may have other chances to change their coverage during the year. Examples include people who:

- Have Medicaid
- Get Extra Help paying for their drugs
- Have or are leaving employer coverage
- Move out of our plan's service area

If you recently moved into, or currently live in, an institution (like a skilled nursing facility or long-term care hospital), you can change your Medicare coverage **at any time**. You can change to any other Medicare health plan (with or without Medicare drug coverage) or switch to Original Medicare (with or without separate Medicare drug coverage) at any time. If you recently moved out of an institution, you have an opportunity to switch plans or switch to Original Medicare for 2 full months after the month you move out.

## SECTION 4 Get Help Paying for Prescription Drugs

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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. 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 Florida HIV/AIDS Hotline at 1-800-352-2437 (English) / 1-800-545-7432 (Spanish) / 1-888-503-7118 (TTY). 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 SPAP and ADAP, for those who qualify, is more advantageous than participation in the Medicare Prescription Payment Plan. All members are eligible to participate in the Medicare Prescription Payment Plan payment option. To learn more about this payment option, call us at 1-844-447-6547 (TTY users call 711) or visit [www.Medicare.gov](http://www.Medicare.gov).

## SECTION 5 Questions?

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### Get Help from Solis Healthy Living Plan (HMO)

- **Call Member Services at 1-844-447-6547. (TTY users call 711.)**

We're available for phone calls 8:00 a.m. to 8:00 p.m. seven days a week from October 1st – March 31st and 8:00 a.m. to 8:00 p.m. Monday-Friday from April 1st-September 30th. 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 Solis Healthy Living Plan (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.solishealthplans.com](http://www.solishealthplans.com) or call Member Services at 1-844-447-6547 (TTY users call 711) to ask us to mail you a copy.

- **Visit [www.solishealthplans.com](http://www.solishealthplans.com)**

Our website has the most up-to-date information about our provider network (*Provider/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 (Serving Health Insurance Needs of Elders) to get free personalized health insurance counseling. They can help you understand your Medicare and Medicaid plan choices and answer questions about switching plans. Call SHINE (Serving Health Insurance Needs of Elders) at 1-800-963-5337 (TTY 1-800-955-8770). Learn more about SHINE (Serving Health Insurance Needs of Elders) by visiting ([www.floridashine.org](http://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 [www.Medicare.gov](https://www.Medicare.gov)**

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