



Personal Choice 65SM Medical-Only (PPO) offered by QCC Insurance company, a subsidiary of Independence Blue Cross, LLC (“IBX”)

Annual Notice of Change for 2027

You’re enrolled as a member of Personal Choice 65SM Medical-Only.

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 Personal Choice 65 Medical-Only
- To change to a **different plan**, visit [Medicare.gov](https://www.Medicare.gov) or review the list in the back of your *Medicare & You 2027* handbook.
- Note this is only a summary of changes. More information about costs, benefits, and rules is in the *Evidence of Coverage*. Get a copy at www.ibxmedicare.com or call our Member Help Team at 1-888-718-3333 (TTY/TDD users call 711) to get a copy by mail. You can also review the separately mailed *Evidence of Coverage* to see if other benefit or cost changes affect you.

More Resources

- Call our Member Help Team at 1-888-718-3333 (TTY/TDD users call 711) for more information. Hours are 8 a.m. to 8 p.m., seven days a week. Please note that on weekends and holidays from April 1 through September 30, your call may be sent to voicemail. This call is free.
- To receive this document in an alternate format such as braille, large print or audio, please contact our Member Help Team.

About Personal Choice 65 Medical-Only

- Independence Blue Cross offers PPO Medicare Advantage plans with a Medicare contract. Enrollment in Independence Blue Cross PPO Medicare Advantage plans depends on contract renewal.
- When this material says “we,” “us,” or “our,” it means QCC Insurance Company. When it says “plan” or “our plan,” it means Personal Choice 65 Medical-Only.

- **If you do nothing by December 7, 2026, you'll automatically be enrolled in Personal Choice 65 Medical-Only.** Starting January 1, 2027, you'll get your medical through Personal Choice 65 Medical-Only. Go to Section 2 for more information about how to change plans and deadlines for making a change.
- This plan doesn't include Medicare Part D drug coverage, and you can't be enrolled in a separate Medicare Part D drug plan and this plan at the same time. Note: If you don't have Medicare drug coverage, or creditable drug coverage (as good as Medicare's), for 63 days or more, you may have to pay a late enrollment penalty that is added to your monthly premium if you enroll in Medicare drug coverage in the future.

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Summary of Important Costs for 2027

	2026 (this year)	2027 (next year)
Monthly plan premium* * Your premium can be higher or lower than this amount. Go to Section 1.1 for details.	\$119	\$113
Maximum out-of-pocket amount This is the <u>most</u> you'll pay out of pocket for covered Part A and Part B services. (Go to Section 1.2 for details.)	From network providers: \$5,950 From network and out-of-network providers combined: \$9,900	From network providers: \$5,950 From network and out-of-network providers combined: \$9,900
Primary care office visits	\$0 copayment per visit	\$0 copayment per visit
Specialist office visits	\$40 copayment per visit	\$40 copayment per visit

	2026 (this year)	2027 (next year)
Inpatient hospital stays Includes various inpatient hospital stays such as acute care, rehabilitation and long-term care. An inpatient hospital stay starts the day you're formally admitted with a doctor's order and ends the day before you're discharged.	Inpatient hospital stay - acute: \$270 copayment per day for days 1-6 per admission \$0 copayment per day for additional days per admission \$1,620 maximum copayment per admission Inpatient hospital stay - mental health: \$270 copayment per day for days 1-6 per admission \$0 copayment per day for additional days per admission \$1,620 maximum copayment per admission	Inpatient hospital stay - acute: \$290 copayment per day for days 1-6 per admission \$0 copayment per day for additional days per admission \$1,740 maximum copayment per admission Inpatient hospital stay - mental health: \$290 copayment per day for days 1-6 per admission \$0 copayment per day for additional days per admission \$1,740 maximum copayment per admission

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 (You must also continue to pay your Medicare Part B premium.)	\$119	\$113

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)
In-network maximum out-of-pocket amount Your costs for covered medical services (such as copayments) from network providers count toward your in-network maximum out-of-pocket amount. Our plan premium doesn't count toward your maximum out-of-pocket amount.	\$5,950	\$5,950 Once you've paid \$5,950 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.
Combined maximum out-of-pocket amount Your costs for covered medical services (such as copayments) from in-network and out-of-network providers count toward your combined maximum out-of-pocket amount. Your plan premium doesn't count toward your maximum out-of-pocket amount.	\$9,900	\$9,900 Once you've paid \$9,900 out of pocket for covered Part A and Part B services, you'll pay nothing for your covered Part A and Part B services from in-network or out-of-network providers for the rest of the calendar year.

Section 1.3 Changes to the Provider Network

Our network of providers has changed for next year. Review the 2027 *Provider/Pharmacy Directory* www.ibxmedicare.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/Pharmacy Directory*:

- Visit our website at www.ibxmedicare.com/directory.
- Call our Member Help Team at 1-888-718-3333 (TTY/TDD 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 our Member Help Team at 1-888-718-3333 (TTY/TDD users call 711) for help. You may have a special enrollment period if your provider leaves the plan network.

Section 1.4 Changes to Benefits & Costs for Medical Services

	2026 (this year)	2027 (next year)
Additional Telehealth	\$25 copayment per Physical Therapy, Outpatient Therapy, and Speech Therapy visit.	\$30 copayment per Physical Therapy, Outpatient Therapy, and Speech Therapy visit.
Ambulance Services	\$195 copayment for this benefit.	\$215 copayment for this benefit.
Ambulatory Surgical Services (ASC)	\$200 copayment for this benefit.	\$225 copayment for this benefit.
Dementia Support Program	\$0 copayment for neurology visits for members with a diagnosis of dementia.	Dementia Support Program is <u>not</u> covered.
Dental Services	Non-Medicare-Covered Dental Services:	Non-Medicare-Covered Dental Services:

	2026 (this year)	2027 (next year)
	Dental Implants are covered at the plan specified amount.	Dental Implants are <u>not</u> covered.
Fitness Benefit	Fitness Benefit services are <u>not</u> applicable out-of-network	95% coinsurance of the total cost of out-of-network Fitness Benefit services
Hearing Services	Routine hearing services are not applicable out-of-network	95% of the total cost for out-of-network routine hearing services
Inpatient Hospital Care	\$270 copayment per day for days 1-6. \$0 copayment per day for additional days per admission. \$1,620 maximum copayment per admission.	\$290 copayment per day for days 1-6. \$0 copayment per day for additional days per admission. \$1,740 maximum copayment per admission.
Inpatient Mental Health Care	\$270 copayment per day for days 1-6. \$0 copayment per day for additional days per admission.	\$290 copayment per day for days 1-6. \$0 copayment per day for additional days per admission.

	2026 (this year)	2027 (next year)
	\$1,620 maximum copayment per admission.	\$1,740 maximum copayment per admission.
Outpatient Diagnostic Radiology Services	\$175 copayment for complex radiology services (e.g., CT scans, MRI, MRA, Nuclear Cardiology Studies).	\$195 copayment for complex radiology services (e.g., CT scans, MRI, MRA, Nuclear Cardiology Studies).
Outpatient Hospital Services	\$350 copayment for this benefit.	\$365 copayment for this benefit.
Outpatient Observation Stays	\$270 copayment for this benefit.	\$290 copayment for this benefit.
Outpatient Rehabilitation Services	\$25 copayment for this benefit.	\$30 copayment for this benefit.
Palliative Care	Palliative Care is <u>not</u> applicable out-of-network.	50% of the total cost for out-of-network Palliative Care.
Skilled Nursing Facility (SNF) Care	\$0 copayment per day for days 1-20. \$218 copayment per day for days 21-100.	\$0 copayment per day for days 1-20. \$221 copayment per day for days 21-100.

SECTION 2 Administrative Changes

	2026 (this year)	2027 (next year)
Continuous Glucose Monitor Change	Freestyle Libre is the only plan-specified continuous glucose monitoring device	Dexcom and Freestyle Libre are the plan-specified continuous glucose monitoring devices

SECTION 3 How to Change Plans

To stay in Personal Choice 65 Medical-Only, you don't need to do anything. Unless you sign up for a different Medicare health plan or change to Original Medicare by December 7, you'll automatically be enrolled in our Personal Choice 65 Medical-Only.

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 Personal Choice 65 Medical-Only. Remember, not all Medicare health plans cover prescription drugs. Also be aware that for many plans you can't join a Medicare health plan and simultaneously purchase a prescription drug plan.
- **To change to Original Medicare with separate Medicare drug coverage,** enroll in the new Medicare drug plan. You'll be automatically disenrolled from Personal Choice 65 Medical-Only
- **To change to Original Medicare without a drug plan,** you can send us a written request to disenroll or visit our website to disenroll online www.ibxmedicare.com. Call our Member Help Team at 1-888-718-3333 (TTY/TDD users call 711) for more information on how to do this. Or call **Medicare** at 1-800-MEDICARE (1-800-633-4227) and ask to be disenrolled. TTY users can call 1-877-486-2048. If you don't enroll in a Medicare drug plan, you may pay a Part D late enrollment penalty.

- **To learn more about Original Medicare and the different types of Medicare plans,** visit [Medicare.gov](https://www.medicare.gov), check the *Medicare & You 2027* handbook, call your State Health Insurance Assistance Program (go to Section 5), or call 1-800-MEDICARE. As a reminder, QCC Insurance Company offers other Medicare health plans and Medicare prescription drug plans. These other plans can have different coverage, monthly plan premiums, and cost-sharing amounts.

Section 3.1 Deadlines for Changing Plans

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

If you enrolled in a Medicare Advantage plan for January 1, 2027, and don't like your plan choice, you can switch to another Medicare health plan (with or without Medicare drug coverage) or switch to Original Medicare (with or without separate Medicare drug coverage) between January 1 – March 31, 2027.

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

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

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

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

SECTION 4 Get Help Paying for Prescription Drugs

You may qualify for help paying for prescription drugs. Different kinds of help are available:

- **Extra Help from Medicare.** People with limited incomes may qualify for Extra Help to pay for their prescription drug costs. If you qualify, Medicare could pay up to 75% or more of your drug costs, including monthly drug plan, yearly deductibles, and coinsurance. Also, those who qualify won't have a late enrollment penalty. To see if you qualify, call:
 - 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048, 24 hours a day, 7 days a week.
 - Social Security at 1-800-772-1213 between 8 a.m. and 7 p.m., Monday - Friday for a representative. Automated messages are available 24 hours a day. TTY users can call 1-800-325-0778.
 - Your State Medicaid Office.
- **Help from your state's pharmaceutical assistance program (SPAP).** Pennsylvania has a program called Pharmaceutical Assistance Contract for the Elderly (PACE) that helps people pay for prescription drugs based on their financial need, age, or medical condition. To learn more about the program, check with your State Health Insurance Assistance Program (SHIP). To get the phone number for your state, visit shiphelp.org, or call 1-800-MEDICARE.
- **Prescription Cost-sharing Assistance for Persons with HIV/AIDS.** The AIDS Drug Assistance Program (ADAP) helps ensure that ADAP-eligible people living with HIV/AIDS have access to life-saving HIV medications. To be eligible for the ADAP operating in your state, you must meet certain criteria, including proof of state residence and HIV status, low income as defined by the state, and uninsured/under-insured status. Medicare Part D drugs that are also covered by ADAP qualify for prescription cost-sharing help through the Pennsylvania Office of Medical Assistance Programs (OMAP). 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 Pennsylvania Office of Medical Assistance Programs (OMAP) at 1-800-922-9384. Be sure, when calling, to inform them of your Medicare Part D plan name or policy number.

SECTION 5 Questions?

Get Help from Personal Choice 65 Medical-Only

- **Call our Member Help Team at 1-888-718-3333. (TTY/TDD users call 711.)**

We're available for phone calls seven days a week from 8 a.m. to 8 p.m. Please note that on weekends and holidays from April 1 through September 30, your call may be sent to voicemail. 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, look in the 2027 *Evidence of Coverage* for Personal Choice 65 Medical-Only. 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 *Evidence of Coverage* on our website at www.ibxmedicare.com/EOC or call our Member Help Team at 1-888-718-3333 (TTY/TDD users call 711) to ask us to mail you a copy.

- **Visit www.ibxmedicare.com**

Our website has the most up-to-date information about our provider network (*Provider/Pharmacy Directory*).

Get Free Counseling about Medicare

The State Health Insurance Assistance Program (SHIP) is an independent government program with trained counselors in every state. In Pennsylvania, the SHIP is called Pennsylvania Medicare Education and Decision Insight (PA MEDI).

Call PA MEDI to get free personalized health insurance counseling. They can help you understand your Medicare plan choices and answer questions about switching plans. Call PA MEDI at 1-800-783-7067. Learn more about PA MEDI by visiting (www.aging.pa.gov/aging-services/medicare-counseling/Pages/default.aspx).

Get Help from Medicare

- **Call 1-800-MEDICARE (1-800-633-4227)**

You can call 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users can call 1-877-486-2048.

- **Chat live with [Medicare.gov](https://www.medicare.gov)**

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

- **Write to Medicare**

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

- **Visit [Medicare.gov](https://www.medicare.gov)**

The official Medicare website has information about cost, coverage, and quality Star Ratings to help you compare Medicare health plans in your area.

- **Read *Medicare & You 2027***

The *Medicare & You 2027* handbook is mailed to people with Medicare every fall. It has a summary of Medicare benefits, rights and protections, and answers to the most frequently asked questions about Medicare. Get a copy at [Medicare.gov](https://www.medicare.gov) or by calling 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048.

Benefits underwritten by QCC Insurance Company, a subsidiary of Independence Blue Cross — independent licensees of the Blue Cross and Blue Shield Association.

IBX Medicare Dental Network administered by Dominion Dental Services, Inc., an independent company.

Empassion is an independent company.

Independence Blue Cross offers PPO Medicare Advantage plans with a Medicare contract. Enrollment in Independence Blue Cross PPO Medicare Advantage plans depends on contract renewal.

One Pass is a voluntary program offered by an independent company. The One Pass program varies by plan/area. Information provided is not medical advice. Consult a health care professional before beginning any exercise program.

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