



Plan for your best life

A guide to your 2026 Medicare Advantage plan options.

Vermont State Teachers' Retirement System

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Why HealthSpring?

Our Medicare experience is a great place to start.

4.8+
million

Medical and
prescription drug plan
retiree members*

30+
years

Offering Medicare
Advantage and group
retiree plans

19
years

As a Medicare
Part D carrier



*HealthSpring is part of Health Care Service Corporation (HCSC). HCSC provides medical and prescription drug coverage to more than 4.8 million retirees across our individual and group plans, including Medicare Advantage, Medicare Part D, and Medicare Supplement. August 2025 enterprise enrollment reporting.

Access to care, when and where you need it

- Doctors do not have to be in our network.
- Your benefits are the same in- or out-of-network.
- No referrals are required.
- PCPs are encouraged but not required.
- Nationwide coverage and provider access.
- Worldwide emergency coverage is included.



You have the freedom to go to any doctor or hospital, as long as they participate in Medicare and accept the plan. Accepting the plan means the doctor is willing to treat you and bill HealthSpring.

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Freedom to choose your own providers

1

You can visit in-network providers or any provider who accepts Medicare and the HealthSpring Medicare Advantage PPO plan.

2

Accepting the plan means the provider is willing to treat you and bill HealthSpring, even if they are not contracted with us as an in-network Medicare Advantage provider.

3

In the event your doctor says they will not accept the plan, let us know. We will reach out to the doctor on your behalf to explain how the plan works. In most cases, this will resolve the issue.



If your doctor has questions about your new plan or if you need to find a provider, call customer service at

1-888-281-7867
(TTY 711).

2026 service area

Hospital systems and provider groups

Major Medical Health Systems Supplemental Directory Greater Vermont

Albany Medical Center*	Gifford Medical Center*	Porter Medical Center*
Alice Peck Day Memorial Hospital**	Grace Cottage Family Health & Hospital**	Rutland Regional Medical Center**
Brattleboro Memorial Hospital**	Littleton Regional**	Southwestern Vermont Medical Center**
Central Vermont Medical Center*	Mt. Ascutney Hospital and Health Center**	Springfield Hospital**
Copley Hospital*	North Country Hospital **	UMass Memorial Medical Center*
Cottage Hospital**	Northeastern Vermont Regional Hospital**	University of Vermont Medical Center*
Dartmouth Hitchcock Medical Center**	Northwestern Medical Center**	Valley Regional Hospital**

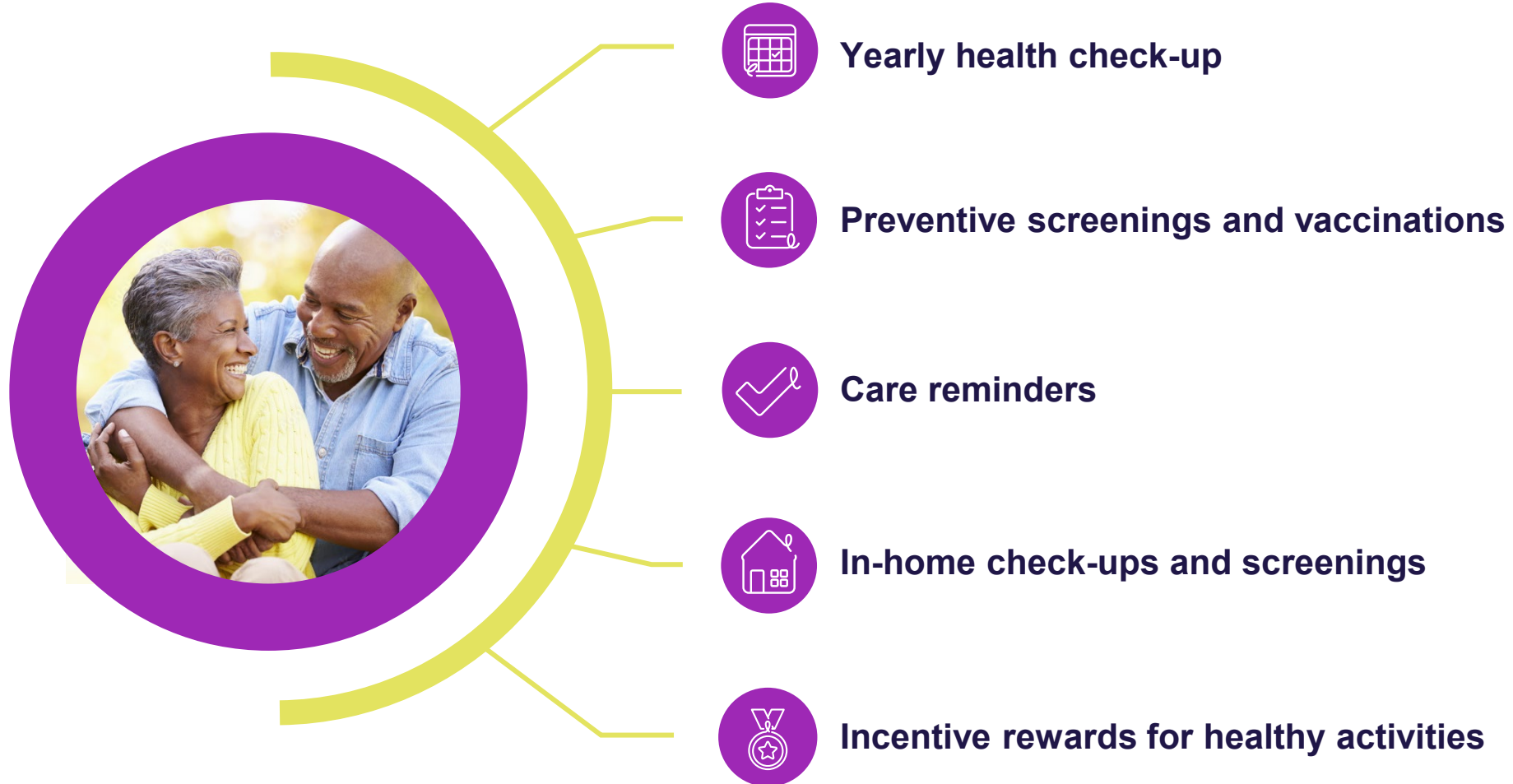


In addition to providers listed here, you have access to other doctors, hospitals, facilities and suppliers.



* Accepts HealthSpring Medicare Advantage PPO customers as an out-of-network provider.
**HealthSpring Medicare Advantage PPO in-network provider.

Touchpoints focused on your overall health and wellness



Dedicated support for members with chronic and complex conditions

Our care managers are here to give you a helping hand.

- Complex care support
- Chronic condition support
- Navigating a complex health care system

Support from a broad team of health care professionals.

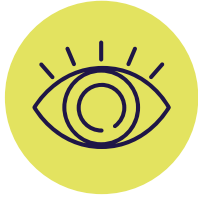
- Nurses, dietitians, social workers, respiratory therapists, oncology care managers, transplant care managers, and behavioral professionals.

How can we help you?

- Coordinate your care.
- Review your medications and therapies.
- Create a care plan to help you reach your health goals.
- Assistance with obtaining medical equipment.
- Develop a healthy eating plan.
- Find community resources, education and assistance.



Added benefits to support your health and wellness



Vision services

This benefit includes a routine eye exam and a \$200 yearly allowance for your choice of eyewear.



Hearing services

This benefit includes a hearing exam, a hearing aid fitting evaluation and a \$2500 hearing aid allowance every year.



Fitness program

The Silver&Fit® fitness program options include a gym membership and a home fitness kit, including a wearable fitness tracker.



[Specific benefit allowance amounts will be added to your HealthSpring Flex card and do not carry over to the next quarter or following year. Any unused allowance amounts will expire upon disenrollment from the plan.]

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Added benefits to support your health and wellness



Home-delivered meals

This benefit delivers healthy meals to your home after a qualifying hospital or skilled nursing facility stay. You'll be contacted automatically upon discharge to see if you'd like to participate.



Caregiver support

This benefit includes consultative services to help with caregiving, locating resources for your loved one, stress management and health-related social needs.

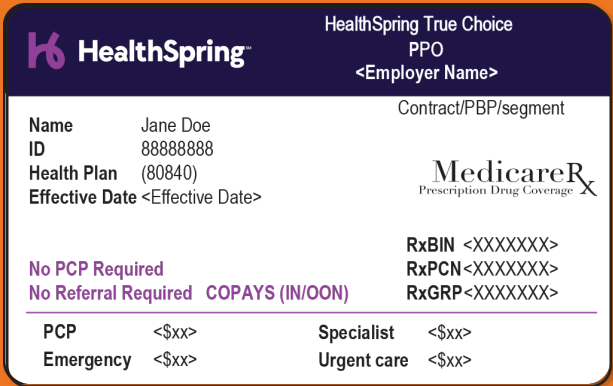


Here's what you can expect

You'll receive a **Welcome Kit** in the mail.



Your **ID card** will arrive in a separate mailing.



Your **HealthSpring Flex card** will arrive in a separate mailing.



Note: These examples are for illustrative purposes only. Depending on your plan, your welcome kit and cards may look different than the one shown here.

You'll get a warm welcome by phone and by email

You'll receive a **welcome call** for your new plan to:

- Answer any questions you may have.
- Review your plan's benefits and features.
- Help you find a doctor or pharmacy.

You'll receive a series of three **welcome emails** to help you make the most of your plan:

- A preview of what you can expect in the mail
- Quick links to important online tools and resources
- Tips and available resources to help you take care of your health



Note: Welcome calls and emails based on available contact details received by HealthSpring upon enrollment.

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Customer service you can count on every step of the way

Our customer service team provides support for all your medical and prescription drug [for the two plans that have drug coverage] enrollment, claims and service needs.

HealthSpring Medicare Advantage customer service

1-888-281-7867 (TTY 711)

8 a.m. – 8 p.m. local time

October 1 – March 31: seven days a week

April 1 – September 30: Monday – Friday



Support for chronic conditions

HealthSpring members with certain health needs may qualify for one of our chronic and complex care support programs.

You will be able to speak with a care manager, call

1-866-382-0518 (TTY 711),
8 a.m. – 5 p.m. CST, Monday – Friday

HealthSpring resources

- For more information on the 2026 HealthSpring plans, visit VermontTreasurer.gov/VSTRS-Medicare-Enrollment-2026
- To speak with a pharmacist or to transfer a prescription to Express Scripts Pharmacy® Home Delivery, have your HealthSpring ID card and medication list ready and call Express Scripts® Pharmacy at **1-877-860-0982 (TTY 711), 24 hours a day/365 days a year.**
- After you enroll, you can log in to your member portal at myHealthSpring.com or the myHealthSpring App to:
 - Review your Medicare Advantage benefits.
 - Manage your profile and communications preferences.
 - View your plan coverage documents.
 - Find a doctor, including virtual care providers.
 - Find a network pharmacy.
 - Review claim history and Explanation of Benefits.
 - Manage your prescriptions.
 - Price a medication.
 - View and print your member ID card.
 - Opt in to the HealthSpring Incentives Program.





Thank you

For costs and details of coverage, see your enrollment materials. The information in this presentation summarizes the highlights of your plan. For a complete list of both covered and not-covered services, including benefits required by your state, see your employer's group insurance certificate, summary plan description or Evidence of Coverage – the official plan documents. If there are any differences between the information in this presentation and the plan documents, the information in the plan documents takes precedence.

Out-of-network/non-contracted providers are under no obligation to treat Plan members, except in emergency situations. Please call our customer service number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services.

Express Scripts Pharmacy is a trademark of Express Scripts Strategic Development, Inc. Other pharmacies are available in our network.

Benefits, features and/or devices vary by plan/service area. Limitations, copayments, exclusions and restrictions may apply. Contact the plan for more information.

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