

Medicare Plans to Fit Your Life Plans.



**Learn more about your 2026 VSTRS plan options,
featuring HealthSpringSM Medicare Advantage PPO.**

You do not have to take action at this time. If you don't make a change during Open Enrollment, you'll continue in your current VSTRS plan, now administered by HealthSpring.



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Plan ahead with a true partner by your side.

VSTRS uses a passive enrollment process. That means you'll automatically be enrolled in the same plan option for 2026 unless you make a change during Open Enrollment. If you would like to review your options, the chart on the next page has more details on the VSTRS Medicare plans available to you.



Here's a tip: Happy with your current VSTRS plan? Don't worry – you'll automatically be enrolled in the same plan for 2026, now administered by HealthSpring, unless you decide to make a change.

HealthSpring True Choice (PPO) comes with added benefits.

Benefits that support whole health matter.

- Vision and hearing coverage, including eye wear and hearing aid allowances
- Wellness incentives for completing your yearly health check-up and other healthy activities
- Silver&Fit® Healthy Aging and Exercise program
- Caregiver support – available to you and your family – includes coaching and resources for those caring for a loved one
- Home-delivered meals following inpatient hospital visits

Comprehensive and JY plan options include prescription drug coverage.

- Medical and prescription drug coverage in one plan, with one ID card and one customer service phone number
- Access to over 62,000 network pharmacies, including local independent pharmacies and national chains
- Prescription home delivery options for added savings and convenience

More freedom to choose your own doctor.

- Visit in-network providers or any provider who accepts Medicare and the HealthSpring Medicare Advantage PPO plan, with no referral needed
- Pay the same cost-share to see an in- or out-of-network provider

Looking for in-network doctors and pharmacies?

Visit HealthSpring.com/GroupMA.

Remember: If your doctor is not in-network and has questions about the plan, let us know. We will reach out on your behalf.



Benefits comparison

Medical benefits	Comprehensive	JY	Advantage 65
Provider network	Same in-network and out-of-network	Same in-network and out-of-network	Same in-network and out-of-network
Deductible	\$300	\$100*	None
Out of pocket maximum	\$600	\$600	N/A
Inpatient hospital	20%, after deductible	\$0	\$0
Outpatient hospital	20%, no deductible	\$0	\$0
Preventive care	\$0	\$0	\$0
Doctor visit	20%, after deductible	\$20	\$0
Specialist visit	20%, after deductible	\$20	\$0
Emergency care	20%, no deductible	\$20	\$0
Urgent care	20%, no deductible	\$20	\$0
Physical Therapy	20%, no deductible	\$0	\$0
Integrated prescription drug coverage	✓	✓	N/A
No referrals required	✓	✓	✓
Wellness incentives	✓	✓	✓
Retiree-focused clinical programs	✓	✓	✓
Silver&Fit fitness program	✓	✓	✓
Routine Vision & Hearing	✓	✓	✓
Caregiver support	✓	✓	✓
Home Delivered Meals	✓	✓	✓

*Applies to select services, such as ambulance, compression stockings, private duty nursing, and wigs.

Prescription Drug Benefits	Integrated Medicare Part D prescription drug coverage Comprehensive and JY plans only	
Deductible	\$0	
Initial Coverage	Retail (30-day supply)	Home delivery (90-day supply)
Tier 1 Preferred Generic	\$5	\$10
Tier 2 Preferred Brand	\$20	\$40
Tier 3 Non-Preferred Brand and Generic	\$45	\$90
Tier 4 Specialty	\$45	N/A
Out of pocket maximum	\$600	
Pharmacy Network	Medicare Performance Pharmacy network	

Great health is built together. And together, we're so much more.

With a HealthSpring Medicare Advantage PPO plan, you can see any in- or out-of-network provider with no referral, as long as they accept Medicare and the plan. Accepting the plan means the doctor is willing to treat you and bill HealthSpring, even if they're not contracted with us as an in-network Medicare Advantage provider. Unlike other PPO plans, you pay the same cost-share to see in- or out-of-network providers.

VSTRS Retiree Open Enrollment starts on October 15.

At HeathSpring, we're here to help at every step.



Late September through October

Join us for an information session. Visit VermontTreasurer.gov/VSTRS for details.

Mid-October

Watch for additional information in the mail.

October 15

Open Enrollment starts.

November 21

Open Enrollment ends.

Remember: If you don't make a change during Open Enrollment, you'll continue in your current plan. If you'd like to enroll in a different plan, you'll need to select that plan during Open Enrollment.



Questions?

Get one-on-one help by calling **1-888-281-7867 (TTY 711)**.

We are open October 1 – March 31, 8 a.m. – 8 p.m. local time, 7 days a week, and April 1 – September 30, Monday – Friday, 8 a.m. – 8 p.m. local time. Our automated phone system may answer your call during weekends, on holidays and after hours.

You can also visit HealthSpring.com/GroupMA.



This information is not a complete description of benefits. Call 1-888-281-7867/TTY 711 for more information. The formulary, pharmacy network and/or provider network may change at any time. You will receive notice when necessary. 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.

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