

**IMPORTANT NOTICE: Your Medicare plan won't be
offered in 2026.**

October 2, 2025

**Keep this letter. It's proof that you have a special right to buy a Medigap policy or
join a Medicare plan.**

Dear Member,

Sentara Medicare won't offer your Medicare plan in 2026. This means your coverage through Sentara Medicare will end December 31, 2025. You need to make some decisions about your Medicare coverage.

What happens if you don't join another Medicare plan?

If you don't take action before December 31, 2025, you will lose your prescription drug coverage and only be covered by Original Medicare starting January 1, 2026.

Even if Medicare places you in Original Medicare, you still have other opportunities to join a Medicare Health or drug plan. Because your plan will no longer be available to you, and to provide you additional time to evaluate your options, you have a special opportunity to join a new plan any time until February 28, 2026. If you join a new Medicare plan AFTER December 31, your coverage in the new plan won't start until the month after you join.

If you don't join a plan with prescription drug coverage or a stand-alone Prescription Drug Plan with Original Medicare by February 28, 2026, you won't have prescription drug coverage in 2026 and you may have to pay a lifetime Part D late-enrollment penalty if you join a Medicare prescription drug plan later.

What do you need to do?

You need to choose how you want to get your health and prescription drug coverage. Review your options for Medicare coverage and decide which is best for you:

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Option 1: You can join another Medicare health plan. Call 1-800-MEDICARE (1-800-633-4227) 24 hours a day, 7 days a week or visit Medicare.gov to choose a new plan. A Medicare health plan is offered by a private company that contracts with Medicare to provide benefits. Medicare health plans cover all services that Original Medicare covers and may offer extra coverage such as vision, hearing, or dental. Most Medicare health plans include prescription drug coverage. If you join a Medicare plan without drug coverage you may want to join a separate Medicare prescription drug plan to get prescription drug coverage. If you don't join a separate Medicare prescription drug plan you may have to pay a lifetime Part D late enrollment penalty if you choose to join one later.

Option 2: You can change to Original Medicare. Original Medicare is fee-for-service coverage managed by the Federal Government. If you choose Original Medicare, you need to join a separate Medicare prescription drug plan to get prescription drug coverage. You may also want to buy a Medicare Supplement Insurance (Medigap) policy to fill in the gaps in Original Medicare coverage. See below for more information on Medigap policies.

If you currently pay a reduced Part B premium, based on your current plan's benefit, you will lose access to this benefit effective January 1, and you will have the full Part B premium deducted from your monthly Social Security check unless you join another plan that offers this benefit.

Important Information:

Medigap Policies – You have a special right to buy a Medigap policy because your plan is ending. This letter is your proof that you have a special right to buy a Medigap policy. You'll have this special right for 63 days after your coverage with Sentara Medicare ends. See the enclosed Medigap fact sheet for more information on your Medigap rights. You'll likely need to join a separate Medicare prescription drug plan if you want Medicare drug coverage.

If you have an employer or union group health plan, VA benefits, or TRICARE for Life, contact your insurer or benefits administrator. Ask how joining another plan or returning to Original Medicare affects your coverage.

How do you get help comparing Medicare plans?

Visit Medicare.gov or refer to your Medicare & You handbook for a list of Medicare health and prescription drug plans in your area. You may also refer to the attached list of Medicare health and prescription drug plans in your area. If you want to join one of these plans, call the plan to get information about their costs, rules, and coverage.

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You can also get help comparing plans if you:

- **Call Virginia Insurance Counseling and Assistance Program (VICAP) at 1-800-552-3402 or TTY: 711, 8:30 a.m. – 5:00 p.m.** Counselors are available to answer your questions, discuss your needs, and give you information about your options. All counseling is **free**.
- **Call 1-800-MEDICARE (1-800-633-4227).** Tell them you got a letter saying your plan isn't going to be offered next year and you want help choosing a new plan. This toll-free help line is available 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.
- **Visit Medicare.gov.** Click on "Supplements & Other Insurance" for information on Medigap policies and tools that can help you find plans available in your area. Click the "Find Plans Now" tab to compare the plans in your area.

Note: Medicare isn't part of the Health Insurance Marketplace. Following the instructions in this letter will ensure that you are reviewing Medicare plans and not Marketplace options.

For information on Medigap plans, please call the Virginia State Corporation Commission (SCC) at 1-804-371-9741. TTY users should call 711.

Disregard any 2026 plan materials you received before October 1, 2025.

If you need more information, please call us at 1-800-927-6048. (TTY users should call the Virginia Relay Service at 1-800-828-1120 or 711.) Our hours are October 1 to March 31, 7 days per week, 8 a.m. to 8 p.m., and April 1 to September 30, Monday through Friday, 8 a.m. to 8 p.m. Tell the customer service representative you got this letter.

Thank you for your membership in Sentara Medicare.

Sincerely,

Sentara Medicare

You can get this information for free in other formats, such as large print, braille, or audio. Call 1-800-927-6048. The call is free.

"ATTENTION: If you speak Spanish, Mandarin, Cantonese, Tagalog, French, Vietnamese, German, Korean, Russian, Hindi, Italian, Portuguese, French Creole, Polish, or Japanese,

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language assistance services, free of charge, are available to you. Call 1-800-927-6048 (TTY: 711).”

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What You Should Know About Medigap

Medigap Basics

A Medigap policy (also called Medicare Supplement Insurance) is private health insurance that supplements Original Medicare. This means it helps pay some of the costs (“gaps”) that Original Medicare doesn’t cover (like copayments, coinsurance, and deductibles). If you have Original Medicare and a Medigap policy, Medicare will pay its share for covered health care costs then your Medigap policy pays its share.

Medigap coverage is different from your Sentara Medicare coverage. Medigap policies only help pay if you are in Original Medicare. You don’t need a Medigap policy if you’re in a Medicare health plan.

Medigap policies must follow Federal and state laws designed to protect you. In most states, Medigap insurance companies can only sell you a “standardized” Medigap policy identified by letters A through N. Each standardized Medigap policy must offer the same basic benefits, no matter which insurance company sells it. Cost is usually the only difference between Medigap policies with the same letter sold by different companies.

Your Right to Buy a Medigap Policy

Guaranteed issue rights (also called “Medigap protections”) are rights you have when insurance companies must offer you certain Medigap policies. In most cases, you have a guaranteed issue right when you lose coverage in your Medicare health plan. When you have guaranteed issue rights, the insurance company must sell you a policy, must cover pre-existing conditions, and can’t charge you more because of any health problems. If you’re under 65, you may not be able to buy a Medigap policy until you’re 65.

Because you’re losing coverage with Sentara Medicare, you may have a guaranteed issue right to buy a Medigap policy. Make sure you keep a copy of the letter that says your coverage is ending. To protect your rights, you must buy a Medigap policy no later than 63 calendar days after your coverage with Sentara Medicare ends.

- Because your coverage under our plan ends December 31, 2025, you can buy a Medigap policy no later than March 4, 2026. If you leave our plan before December 31, 2025, you have 63 calendar days from the day your coverage ends to buy a Medigap policy.
- You can buy certain Medigap policies, depending on whether you're new to Medicare on or after January 1, 2020.

You may also have a guaranteed issue right in these situations:

- If you are still in your Medigap Open Enrollment Period, you can buy any Medigap policy beginning the first month you have Medicare Part B and you're 65 or older. This 6-month federal Medigap Open Enrollment Period is a one-time opportunity.
- If you are in an employer group that pays after Medicare, you can buy certain Medigap policies, depending on whether you're new to Medicare on or after January 1, 2020. You can do so beginning on the date you receive a notice of termination or your current employer group coverage that pays after Medicare ends, or on a claim denial (if this is the only way you know that your coverage ended) and ending 63 days after such notice.
- If you joined a Medicare Advantage or Program of All-Inclusive Care for the Elderly (PACE) plan when you were first eligible for Medicare Part A at 65, and within the first 12 months of joining, you decide you want to switch to Original Medicare, you can buy any Medigap policy no later than 63 days after your coverage ends.
- If you dropped a Medigap policy to join a Medicare Advantage, Cost, or PACE plan for the first time, you have been in the plan less than a year, and you want to switch back, you can buy the Medigap policy you had before if the same insurance company still sells it. If not, you can buy certain Medigap policies, depending on whether you're new to Medicare on or after January 1, 2020. You have 63 calendar days from the day your coverage ends to buy a Medigap policy.

Federal law requires the protections described above. **Your State may have laws that provide more Medigap protections.**

You Can Buy a Medigap Policy Now

If you want to buy a Medigap policy, follow these steps:

1. Call Virginia Insurance Counseling and Assistance Program (VICAP) to learn more about which policies are available.
2. Contact the company that sells the Medigap policy and ask for an application.
3. Fill out the application and make a copy of the letter that came with this mailing. It will prove that you have special rights to buy a Medigap policy.
4. Mail the application and a copy of the letter to the Medigap insurance company.

Remember, you must buy a Medigap policy no later than 63 days from the day your coverage in Sentara Medicare ends. It's best to buy before your coverage with our plan ends so that your Medigap policy starts the same day as your Original Medicare coverage.

Get Help Comparing Your Options

- **Call Virginia Insurance Counseling and Assistance Program (VICAP) at 1-800-552-3402 or TTY: 711, 8:30 a.m. – 5 p.m.** Counselors are available to answer your

questions, discuss your needs, and give you information about your options and Medigap policies. All counseling is **free**.

- **Visit Medicare.gov.** Click on “Find a Medicare Supplement Insurance (Medigap) policy” for information on Medigap policies and tools that can help you find plans available in your area.
- **Call 1-800-MEDICARE (1-800-633-4227).** This toll-free help line is available 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

You may also refer to the attached list of all Medicare health and prescription drug plans in your area. If you want to join one of these plans, call the plan to get information about their costs, rules, and coverage.

You can get this information for free in other formats, such as large print, braille, or audio. Call 1-800-927-6048 (TTY: 711), October 1 to March 31, 7 days per week, 8 a.m. to 8 p.m., and April 1 to September 30, Monday through Friday, 8 a.m. to 8 p.m. The call is free.

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