2027



Annual Notice of Change

CalOptima Health OneCare Complete

(HMO D-SNP), a Medicare Medi-Cal Plan

OneCare
CalOptima Health

H5433_27MM001_M (Approved 08/19/2026)

CalOptima Health OneCare Complete (HMO D-SNP), a Medicare Medi-Cal Plan offered by CalOptima Health

Annual Notice of Change for 2027

Introduction

You're currently enrolled as a member of our plan. Next year, there will be some changes to our benefits, coverage, rules, and costs. This *Annual Notice of Change* tells you about the changes and where to find more information about them. To get more information about costs, benefits, or rules please review the *Member Handbook*, which is located on our website at **www.caloptima.org/OneCare**. Call Customer Service at the number at the bottom of the page to get a copy by mail. Key terms and their definitions appear in alphabetical order in the last chapter of your *Member Handbook*.

Additional resources

- This document is available for free in Spanish, Vietnamese, Farsi, Korean, Chinese, Arabic, and Russian.
- You can get this *Annual Notice of Change* for free in other formats, such as large print, braille, or audio. Call **1-877-412-2734** (TTY **711**).
- You can also make a standing request to get materials in other languages and/or alternate formats:
    - To make a standing request for materials in a threshold language or in an alternative format, call Customer Service at the number at the bottom of the page or by accessing our secure online member portal at **https://member.caloptima.org/#/user/login**.
    - Your standing request will be kept in our system for all future mailings and communications.
    - To cancel or make a change to your standing request please call Customer Service at **1-877-412-2734** (TTY **711**), 8 a.m. to 8 p.m., 7 days a week (October 1 to March 31), and 8 a.m. to 8 p.m., Monday through Friday (April 1 to September 30). Messages received on holidays or outside our business hours will be returned within 1 business day. The call is free.



If you have questions, please call CalOptima Health OneCare Complete at **1-877-412-2734** (TTY **711**), 8 a.m. to 8 p.m., 7 days a week (October 1 to March 31), and 8 a.m. to 8 p.m., Monday through Friday (April 1 to September 30). The call is free. **For more information**, visit **www.caloptima.org/OneCare**.

Notice of Availability of Language Assistance Services and Auxiliary Aids and Services

English

ATTENTION: If you need help in your language, call **1-877-412-2734** (TTY **711**). Aids and services for people with disabilities, like documents in braille and large print, are also available. Call **1-877-412-2734** (TTY **711**). These services are free of charge.

العربية (Arabic)

يُرجى الانتباه: إذا احتجت إلى المساعدة بلغتك، فاتصل بـ **1-877-412-2734** (TTY **711**). تتوفر أيضًا المساعدات والخدمات للأشخاص ذوي الإعاقة، مثل المستندات المكتوبة بطريقة بريل والخط الكبير اتصل بـ **1-877-412-2734** (TTY **711**). هذه الخدمات مجانية.

Հայերեն (Armenian)

ՈՒՇԱԴՐՈՒԹՅՈՒՆ: Եթե Ձեզ օգնություն է հարկավոր Ձեր լեզվով, զանգահարեք **1-877-412-2734** (TTY **711**): Կան նաև օժանդակ միջոցներ ու ծառայություններ հաշմանդամություն ունեցող անձանց համար, օրինակ՝ Բրայլի գրատիպով ու խոշորատառ տպագրված նյութեր: Զանգահարեք **1-877-412-2734** (TTY **711**): Այդ ծառայություններն անվճար են:

ខ្មែរ (Cambodian)

ចំណាំ៖ បើអ្នក ត្រូវ ការជំនួយ ជាភាសា របស់អ្នក សូម ទូរស័ព្ទទៅលេខ **1-877-412-2734** (TTY **711**) ។ ជំនួយ និង សេវាកម្ម សម្រាប់ ជនពិការ ដូចជា ឯកសារសរសេរជាអក្សរផុស សម្រាប់ជនពិការភ្នែក ឬឯកសារសរសេរជាអក្សរពុម្ពធំ ក៏អាចរកបានផងដែរ។ ទូរស័ព្ទមកលេខ **1-877-412-2734** (TTY **711**) ។ សេវាកម្ម ទាំងនេះមិនគិតថ្លៃឡើយ។

If you have questions, please call CalOptima Health OneCare Complete at **1-877-412-2734** (TTY **711**), 8 a.m. to 8 p.m., 7 days a week (October 1 to March 31), and 8 a.m. to 8 p.m., Monday through Friday (April 1 to September 30). The call is free. **For more information**, visit **www.caloptima.org/OneCare**.

简体中文 (Simplified Chinese)

请注意：如果您需要以您的母语提供帮助，请致电 **1-877-412-2734** (TTY **711**)。我们另外还提供针对残疾人士的帮助和服务，例如盲文和大字体阅读，提供您方便取用。请致电 **1-877-412-2734** (TTY **711**)。这些服务都是免费的。

繁體中文 (Traditional Chinese)

注意: 如果您需要以您的語言獲得幫助，請致電 **1-877-412-2734** (TTY **711**)。為殘障人士也提供幫助和服務，例如盲文和大字體的文件。致電**1-877-412-2734** (TTY **711**)。這些服務是免費的。

فارسی (Farsi)

توجه: اگر می‌خواهید به زبان خود کمک دریافت کنید، با
1-877-412-2734 (TTY **711**) تماس بگیرید. کمک‌ها و خدمات مخصوص افراد دارای معلولیت، مانند نسخه‌های خط بریل و چاپ با حروف بزرگ، نیز موجود است. با **1-877-412-2734** (TTY **711**) تماس بگیرید. این خدمات رایگان ارائه می‌شوند.

ગુજરાતી (Gujarati)

ધ્યાન આપો: જો તમને તમારી ભાષામાં મદદની જરૂર હોય તો આ નંબર પર કૉલ કરો: **1-877-412-2734** (TTY **711**). વિકલાંગ લોકો માટે સહાય અને સેવાઓ, જેમ કે બ્રેઇલ અને મોટી પ્રિન્ટમાં પણ દસ્તાવેજો ઉપલબ્ધ છે. કૉલ કરો: **1-877-412-2734** (TTY **711**). આ સેવા વિનામૂલ્યે ઉપલબ્ધ છે.

हिंदी (Hindi)

ध्यान दें: अगर आपको अपनी भाषा में सहायता की आवश्यकता है तो **1-877-412-2734** (TTY **711**) पर कॉल करें। अशक्तता वाले लोगों के लिए सहायता और सेवाएं, जैसे ब्रेल और बड़े प्रिंट में भी दस्तावेज़ उपलब्ध हैं। **1-877-412-2734** (TTY **711**) पर कॉल करें। ये सेवाएं नि: शुल्क हैं।

Hmoob (Hmong)

CEEB TOOM: Yog koj xav tau kev pab txhais koj hom lus hu rau **1-877-412-2734** (TTY **711**). Muaj cov kev pab txhawb thiab kev pab cuam rau cov neeg xiam oob qhab, xws li puav leej muaj ua cov ntawv su thiab luam tawm ua tus ntawv loj. Hu rau **1-877-412-2734** (TTY **711**). Cov kev pab cuam no yog pab dawb xwb.

日本語 (Japanese)

注意日本語での対応が必要な場合は **1-877-412-2734** (TTY **711**) へお電話ください。点字の資料や文字の拡大表示など、障がいをお持ちの方のためのサービスも用意しています。**1-877-412-2734** (TTY **711**) へお電話ください。これらのサービスは無料で提供しています。

한국어 (Korean)

유의사항: 귀하의 언어로 도움을 받고 싶으시면 **1-877-412-2734** (TTY **711**) 번으로 문의하십시오. 점자나 큰 활자로 된 문서와 같이 장애가 있는 분들을 위한 도움과 서비스도 이용 가능합니다. **1-877-412-2734** (TTY **711**) 번으로 문의하십시오. 이러한 서비스는 무료로 제공됩니다.

ພາສາລາວ (Laotian)

ປະກາດ: ຖ້າທ່ານຕ້ອງການຄວາມຊ່ວຍເຫຼືອໃນພາສາຂອງທ່ານໃຫ້ໂທຫາເບີ **1-877-412-2734** (TTY **711**). ຍັງມີຄວາມຊ່ວຍເຫຼືອແລະການບໍລິການສໍາລັບຄົນພິການ ເຊັ່ນເອກະສານທີ່ເປັນອັກສອນນູນແລະມີໂຕພິມໃຫຍ່ ໃຫ້ໂທຫາເບີ **1-877-412-2734** (TTY **711**). ການບໍລິການເຫຼົ່ານີ້ບໍ່ຕ້ອງເສຍຄ່າໃຊ້ຈ່າຍໃດໆ.

Mien

LONGC HNYOUV JANGX LONGX OC: Beiv taux meih qiemx longc mienh tengx faan benx meih nyei waac nor douc waac daaih lorx taux **1-877-412-2734** (TTY **711**). Liouh lorx jauv-louc tengx aengx caux nzie gong bun taux ninh mbuo wuaaic fangx mienh, beiv taux longc benx nzangc-pokc bun hluo mbiutc aengx caux aamz mborqv benx domh sou se mbenc nzoih bun longc. Douc waac daaih lorx **1-877-412-2734** (TTY **711**). Naaiv deix nzie weih gong-bou jauv-louc se benx wang-henh tengx mv zuqc cuotv nyaanh oc.

Português (Portuguese)

ATENÇÃO: Se você precisar de ajuda no seu idioma, ligue para **1-877-412-2734** (TTY **711**). Serviços e auxílio para pessoas com incapacidades, como documentos em braile ou impressos com letras grandes, também estão disponíveis. Ligue para **1-877-412-2734** (TTY **711**). Esses serviços são gratuitos.

ਪੰਜਾਬੀ (Punjabi)

ਧਿਆਨ ਦਓਿ: ਜੇ ਤੁਹਾਨੂੰ ਆਪਣੀ ਭਾਸ਼ਾ ਵੱਿਚ ਮਦਦ ਦੀ ਲੋੜ ਹੈ ਤਾਂ ਕਾਲ ਕਰੋ **1-877-412-2734** (TTY **711**). ਅਪਾਹਜ ਲੋਕਾਂ ਲਈ ਸਹਾਇਤਾ ਅਤੇ ਸੇਵਾਵਾਂ, ਜਵਿੇਂ ਕਾਿ ਬ੍ਰੇਲ ਅਤੇ ਮੋਟੀ ਛਪਾਈ ਵਿੱਚ ਦਸਤਾਵੇਜ਼, ਵੀ ਉਪਲਬਧ ਹਨ| ਕਾਲ ਕਰੋ **1-877-412-2734** (TTY **711**) ਇਹ ਸੇਵਾਵਾਂ ਮੁਫਤ ਹਨ|

Română (Romanian)

ATENȚIE: În cazul în care aveți nevoie de ajutor în limba dvs., sunați la **1-877-412-2734** (TTY **711**). Sunt disponibile, de asemenea, ajutoare și servicii pentru persoanele cu dizabilități, precum documente în limbaj Braille și cu caractere mărite. Sunați la **1-877-412-2734** (TTY **711**). Aceste servicii sunt gratuite.

If you have questions, please call CalOptima Health OneCare Complete at **1-877-412-2734** (TTY **711**), 8 a.m. to 8 p.m., 7 days a week (October 1 to March 31), and 8 a.m. to 8 p.m., Monday through Friday (April 1 to September 30). The call is free. **For more information**, visit **www.caloptima.org/OneCare**.

Русский (Russian)

ВНИМАНИЕ! Если вам нужна помощь на вашем родном языке, звоните по номеру **1-877-412-2734** (линия TTY **711**). Также предоставляются средства и услуги для людей с ограниченными возможностями, например документы крупным шрифтом или шрифтом Брайля. Звоните по номеру **1-877-412-2734** (линия TTY **711**). Такие услуги предоставляются бесплатно.

Español (Spanish)

ATENCIÓN: si necesita ayuda en su idioma, llame al **1-877-412-2734** (TTY **711**). También ofrecemos asistencia y servicios para personas con discapacidades, como documentos en braille y con letras grandes. Llame al **1-877-412-2734** (TTY **711**). Estos servicios son gratuitos.

Tagalog (Filipino)

ATENSIYON: Kung kailangan mo ng tulong sa iyong wika, tumawag sa **1-877-412-2734** (TTY **711**). Mayroon ding mga tulong at serbisyo para sa mga taong may kapansanan, tulad ng mga dokumento sa braille at malaking print. Tumawag sa **1-877-412-2734** (TTY **711**). Libre ang mga serbisyong ito.

ภาษาไทย (Thai)

โปรดทราบ: หากคุณต้องการความช่วยเหลือเป็นภาษาของคุณ กรุณาโทรศัพท์ไปที่หมายเลข **1-877-412-2734** (TTY **711**) นอกจากนี้ ยังพร้อมให้ความช่วยเหลือและบริการต่าง ๆ สำหรับบุคคลที่มีความพิการ เช่น เอกสารต่าง ๆ ที่เป็นอักษรเบรลล์และเอกสารที่พิมพ์ด้วยตัวอักษรขนาดใหญ่ กรุณาโทรศัพท์ไปที่หมายเลข **1-877-412-2734** (TTY **711**) ไม่มีค่าใช้จ่ายสำหรับบริการเหล่านี้

If you have questions, please call CalOptima Health OneCare Complete at **1-877-412-2734** (TTY **711**), 8 a.m. to 8 p.m., 7 days a week (October 1 to March 31), and 8 a.m. to 8 p.m., Monday through Friday (April 1 to September 30). The call is free. **For more information**, visit **www.caloptima.org/OneCare**.

Türkçe Etiket (Turkish)

DIKKAT: Kendi dilinizde yardıma ihtiyacınız varsa **1-877-412-2734** (TTY **711**) numaralı telefonu arayın. Braille alfabesi ve büyük harflerle yazılmış belgeler gibi engellilere yönelik yardım ve hizmetler de mevcuttur. Call: **1-877-412-2734** (TTY **711**). Bu hizmetler ücretsizdir.

Українська (Ukrainian)

УВАГА! Якщо вам потрібна допомога вашою рідною мовою, телефонуйте на номер **1-877-412-2734** (TTY **711**). Люди з обмеженими можливостями також можуть скористатися допоміжними засобами та послугами, наприклад, отримати документи, надруковані шрифтом Брайля та великим шрифтом. Телефонуйте на номер **1-877-412-2734** (TTY **711**). Ці послуги безкоштовні.

اردو ٹیگ لائن (Urdu)

توجہ: اگر آپکو اپنی زبان میں مدد کی ضرورت ہے توکال کریں **1-877-412-2734** (TTY **711**). معذور افراد کے لئے امداد اور خدمات ، جیسے بریل اور بڑے پرنٹ میں دستاویزات، بھی دستیاب ہیں۔ کال **1-877-412-2734** (TTY **711**).
یہ خدمات مفت ہیں۔

Tiếng Việt (Vietnamese)

CHÚ Ý: Nếu quý vị cần trợ giúp bằng ngôn ngữ của mình, vui lòng gọi số **1-877-412-2734** (TTY **711**). Chúng tôi cũng hỗ trợ và cung cấp các dịch vụ dành cho người khuyết tật, như tài liệu bằng chữ nổi Braille và chữ khổ lớn (chữ hoa). Vui lòng gọi số **1-877-412-2734** (TTY **711**). Các dịch vụ này đều miễn phí.

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A. Disclaimers

CalOptima Health OneCare (HMO D-SNP), a Medicare Medi-Cal Plan, is a Medicare Advantage organization with Medicare and Medi-Cal contracts. Enrollment in CalOptima Health OneCare depends on contract renewal. CalOptima Health OneCare Customer Service toll-free at **1-877-412-2734** (TTY **711**), 8 a.m. to 8 p.m., 7 days a week (October 1 to March 31), and 8 a.m. to 8 p.m., Monday through Friday (April 1 to September 30). Messages received on holidays or outside our business hours will be returned within 1 business day. Visit us at **www.caloptima.org/OneCare**.

This is not a complete list. The benefit information is a brief summary, not a complete description of benefits. For more information, contact the plan or read the CalOptima Health OneCare Complete *Member Handbook*.

This benefit is a Special Supplemental Benefit for the Chronically Ill (SSBCI). To qualify for Special Supplemental Benefits for the Chronically Ill (SSBCI), you must have a qualifying chronic condition such as heart disease, diabetes, cancer, lung disease or dementia. Not all members with a chronic condition will qualify. For a full list of chronic conditions or to learn more about other eligibility requirements needed to qualify for SSBCI benefits, please see **Chapter 4** in the CalOptima Health OneCare Complete *Member Handbook*.

B. Reviewing your Medicare and Medi-Cal coverage for next year

It's important to review your coverage now to make sure it will still meet your needs next year. If it doesn't meet your needs, you may be able to leave our plan. Refer to **Section D** for more information on changes to your benefits for next year.

If you choose to leave our plan, your membership will end on the last day of the month in which your request was made. You'll still be in the Medicare and Medi-Cal programs as long as you're eligible.

If you leave our plan, you can get information about your:

- Medicare options in the table in **Section F2**.
- Medi-Cal options and services in **Section F2**.

B1. Information about CalOptima Health OneCare Complete

- CalOptima Health OneCare Complete is a health plan that contracts with both Medicare and Medi-Cal to provide benefits of both programs to members.
- When this *Annual Notice of Change* says "we," "us," "our," or "our plan," it means the Medicare Medi-Cal Plan.

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If you have questions, please call CalOptima Health OneCare Complete at **1-877-412-2734** (TTY **711**), 8 a.m. to 8 p.m., 7 days a week (October 1 to March 31), and 8 a.m. to 8 p.m., Monday through Friday (April 1 to September 30). The call is free. **For more information**, visit **www.caloptima.org/OneCare**.

B2. Important things to do

- **Check if there are any changes to our benefits and costs that may affect you.**
  - Are there any changes that affect the services you use?
  - Review benefit and cost changes to make sure they'll work for you next year.
  - Refer to **Section D1** for information about benefit and cost changes for our plan.
- **Check if there are any changes to our drug coverage that may affect you.**
  - Will your drugs be covered? Are they in a different cost-sharing tier? Can you use the same pharmacies? Will there be any changes such as prior authorization, step therapy, or quantity limits?
  - Review changes to make sure our drug coverage will work for you next year.
  - Refer to **Section D2** for information about changes to our drug coverage.
- **Check if your providers and pharmacies will be in our network next year.**
  - Are your doctors, including your specialists, in our network? What about your pharmacy? What about the hospitals or other providers you use?
  - Refer to **Section C** for information about our *Provider and Pharmacy Directory*.
- **Think about your overall costs in the plan.**
  - How do the total costs compare to other coverage options?
- **Think about whether you're happy with our plan.**

If you decide to stay with CalOptima Health OneCare Complete:	**If you decide to change plans:**
If you want to stay with us next year, it's easy – you don't need to do anything. If you don't make a change, you automatically stay enrolled in CalOptima Health OneCare Complete.	If you decide other coverage will better meet your needs, you may be able to switch plans (refer to **Section F2** for more information). If you enroll in a new plan, or change to Original Medicare, your new coverage will begin on the first day of the following month.

C. Changes to our network providers and pharmacies

Our provider and pharmacy network have changed for 2027.

Please review the 2027 *Provider and Pharmacy Directory* to find out if your providers (primary care providers, specialists, hospitals, etc.) or pharmacy are in our network. An updated *Provider and Pharmacy Directory* is located on our website at **www.caloptima.org/OneCare**. You may also call Customer Service at the numbers at the bottom of the page for updated provider information or to ask us to mail you a *Provider and Pharmacy Directory*.

It's important that you know that we may also make changes to our network during the year. If your provider leaves our plan, you have certain rights and protections. For more information, refer to **Chapter 3** of your *Member Handbook* or call Customer Service at the number at the bottom of the page for help.

D. Changes to benefits and costs for next year

D1. Changes to benefits for medical services

We're changing our coverage for certain medical services next year. The table below describes these changes.

	2026 (this year)	2027 (next year)
Dental Services: Cleaning	Preventive cleaning not covered.	You are covered for one preventive cleaning per year
Dental Services: Oral Exams	You are covered for one oral exam per year.	You are covered for two oral exams per year
Enhanced Drug Benefit	Erectile dysfunction drug treatment covers 6 tablets per month (generic).	Erectile dysfunction drug is not covered.
Group Sessions for Outpatient Substance Abuse	Does not require prior authorization.	Prior authorization rules may apply.
Group Sessions for Psychiatric Services	Does not require prior authorization.	Prior authorization rules may apply.
In-Home Support Services	You are covered for up to 90 hours per year of in-home support through Papa. Referral requirements may apply.	You are covered for up to 90 hours per year of in-home support through Papa. Does not require a referral.
OneCare Flex Card: **• Over-the-counter (OTC)** **If SSBCI-qualified:** **• Healthy Food and Produce**	$167 per quarter to use on • OTC • Healthy Food and Produce (SSBCI)	$170 per quarter to use on • OTC • Healthy Food and Produce (SSBCI)

	2026 (this year)	2027 (next year)
Non-Medical Transportation	Unlimited transportation to plan approved locations for medically necessary covered services. Coverage also includes unlimited trips to and from the gym. Trips are limited to a 10-mile radius.	Unlimited transportation to plan approved locations for medically necessary covered services. If SSBCI-qualified, coverage also includes 300 one-way trips to and from grocery stores and the gym. Trips are limited to a 10-mile radius.

D2. Changes to drug coverage

Changes to our *Drug List*

Our *List of Covered Drugs* is also called the *Formulary* or *Drug List*. A copy of our *Drug List* is posted online at **www.caloptima.org/OneCare**.

We made changes to our ***Drug List***, which could include removing or adding drugs, changing drugs we cover, and changes to 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 find out if there are 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 and/or the state 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 a drug you're taking, we'll send you a notice about the change.

If you're affected by a change in drug coverage, we encourage you to:

- Work with your doctor (or other prescriber) to find a different drug that we cover.
    - You can call Customer Service at the numbers at the bottom of the page or contact your personal care coordinator to ask for a ***List of Covered Drugs*** that treat the same condition.
    - This list can help your provider find a covered drug that might work for you.
- Ask us to cover a temporary supply of the drug.
    - In some situations, we cover a **temporary** supply of the drug during the first 90 days of the calendar year.

- This temporary supply is for up to 30 days. (To learn more about when you can get a temporary supply and how to ask for one, refer to **Chapter 5** of your *Member Handbook*.)
- When you get a temporary supply of a drug, talk with your doctor about what to do when your temporary supply runs out. You can either switch to a different drug our plan covers or ask us to make an exception for you and cover your current drug.

Formulary exceptions are granted for the calendar year and expire on December 31. If you have a current formulary exception, you may need to request a new exception next year. To find out if you need to request a new exception, please call Customer Service at **1-877-412-2734** (TTY **711**), 8 a.m. to 8 p.m., 7 days a week (October 1 to March 31), and 8 a.m. to 8 p.m., Monday through Friday (April 1 to September 30). Messages received on holidays or outside our business hours will be returned within 1 business day. This call is free.

Changes to drug costs

We moved some of the drugs on the *Drug List* to a lower or higher drug tier. If your drugs move from tier to tier, this could affect your copay. To find out if your drugs are in a different tier, look them up in the *Drug List*.

The following table shows your costs for drugs in each of our two (2) drug tiers.

	2026 (this year)	2027 (next year)
Drugs in Tier 1 (generic drugs) Cost for a one-month supply of a drug in Tier 1 that's filled at a network pharmacy	Your copay for a one-month (30-day) supply is **$0**.	Your copay for a one-month (30-day) supply for all covered drugs, including brand and generic, is **$0**.
Drugs in Tier 2 (brand name drugs) Cost for a one-month supply of a drug in Tier 2 that's filled at a network pharmacy	Your copay for a one-month (30-day) supply is **$0, $4.90, or $12.65**.	Your copay for a one-month (30-day) supply for all covered drugs, including brand and generic, is **$0**.

E. Administrative changes

We are making some changes that are not related to your coverage.

	2026 (this year)	2027 (next year)
Medi-Cal eligibility	If you lose Medi-Cal eligibility but can be expected to regain it within six (6) months then you're still eligible for CalOptima Health OneCare.	If you lose Medi-Cal eligibility but can be expected to regain it within three (3) months then you're still eligible for CalOptima Health OneCare.
Fitness benefit	Your fitness benefit is offered through Silver&Fit.	Your fitness benefit is offered through One Pass.
Qualifying chronic conditions for SSBCI	Eligibility for SSBCI includes having a chronic condition such as heart disease, diabetes, cancer, lung disease or dementia.	Eligibility for SSBCI includes having a chronic condition such as heart disease, diabetes, cancer, lung disease or dementia as well as chronic high blood pressure and chronic high cholesterol.
Customer Service Hours of Operation	24 hours a day, 7 days a week.	8 a.m. to 8 p.m., 7 days a week (October 1 to March 31), and 8 a.m. to 8 p.m., Monday through Friday (April 1 to September 30). Messages received on holidays or outside our business hours will be returned within 1 business day.

F. Choosing a plan

F1. Staying in our plan

We hope to keep you as a plan member. You don't have to do anything to stay in our plan. Unless you sign up for a different Medicare plan or change to Original Medicare, you'll automatically stay enrolled as a member of our plan for 2027.

F2. Changing plans

Most people with Medicare can end their membership during certain times of the year.

In addition, you may end your membership in our plan during the following periods:

- The **Open Enrollment Period**, which lasts from October 15 to December 7. If you choose a new plan during this period, your membership in our plan ends on December 31 and your membership in the new plan starts on January 1.
- The **Medicare Advantage (MA) Open Enrollment Period**, which lasts from January 1 to March 31. If you choose a new plan during this period, your membership in the new plan starts the first day of the next month.
- Because you have Medi-Cal, you have some choices to end your membership in our plan including any month of the year.

There may be other situations when you're eligible to make a change to your enrollment. For example, when:

- you moved out of our service area,
- your eligibility for Medi-Cal or Extra Help changed, **or**
- you recently moved into or currently receiving care in an institution (like a skilled nursing facility or a long-term care hospital). If you recently moved out of an institution, you can change plans or change to Original Medicare for two full months after the month you move out.

Your Medicare services

You have three options for getting your Medicare services listed below any month of the year. You have an additional option listed below during certain times of the year including the **Open Enrollment Period** and the **Medicare Advantage Open Enrollment Period** or other situations described in **Section F2**.

By choosing one of these options, you automatically end your membership in our plan.

1. You can change to:	**Here is what to do:**
A Medi-Medi Plan is a type of Medicare Advantage plan. It's for people who have both Medicare and Medi-Cal, and combines Medicare and Medi-Cal benefits into one plan. Medi-Medi Plans coordinate all benefits and services across both programs, including all Medicare and Medi-Cal covered services or a Program of All-inclusive Care for the Elderly (PACE) plan, if you qualify. **Note:** The term Medi-Medi Plan is the name for integrated dual eligible special needs plans (D-SNPs) in California.	Call Medicare at 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. For Program of All-inclusive Care for the Elderly (PACE) inquiries, call 1-855-921-PACE (7223). If you need help or more information: • Call the California Health Insurance Counseling and Advocacy Program (HICAP) at 1-800-434-0222, Monday through Friday from 8:00 a.m. to 5:00 p.m. For more information or to find a local HICAP office in your area, please visit www.aging.ca.gov/Programs_and_Services/Medicare_Counseling/. **OR** Enroll in a new Medi-Medi Plan. You'll automatically be disenrolled from our plan when your new plan's coverage begins. Your Medi-Cal plan will change to match your Medi-Medi Plan.

2. You can change to:	**Here is what to do:**
Original Medicare with a separate Medicare drug plan	Call Medicare at 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. If you need help or more information: • Call the California Health Insurance Counseling and Advocacy Program (HICAP) at 1-800-434-0222, Monday through Friday from 8:00 a.m. to 5:00 p.m. For more information or to find a local HICAP office in your area, please visit www.aging.ca.gov/Programs_and_Services/Medicare_Counseling/. **OR** Enroll in a new Medicare prescription drug plan. You'll automatically be disenrolled from our plan when your Original Medicare coverage begins. Your Medi-Cal plan won't change unless you request a change.

3. You can change to:	**Here is what to do:**
Original Medicare without a separate Medicare drug plan if you have a valid disenrollment reason **NOTE:** If you switch to Original Medicare and don't enroll in a separate Medicare drug plan, Medicare may enroll you in a drug plan, unless you tell Medicare you don't want to join. You should only drop drug coverage if you have drug coverage from another source, such as an employer or union. If you have questions about whether you need drug coverage, call the California Health Insurance Counseling and Advocacy Program (HICAP) at 1-800-434-0222, Monday through Friday from 8:00 a.m. to 5:00 p.m. For more information or to find a local HICAP office in your area, please visit www.aging.ca.gov/Programs_and_Services/Medicare_Counseling/.	Call Medicare at 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. If you need help or more information: • Call the California Health Insurance Counseling and Advocacy Program (HICAP) at 1-800-434-0222, Monday through Friday from 8:00 a.m. to 5:00 p.m. For more information or to find a local HICAP office in your area, please visit www.aging.ca.gov/Programs_and_Services/Medicare_Counseling/. You'll automatically be disenrolled from our plan when your Original Medicare coverage begins. Your Medi-Cal plan won't change unless you request a change.

4. You can change to:	**Here is what to do:**
Any Medicare health plan during certain times of the year including the **Open Enrollment Period** and the **Medicare Advantage Open Enrollment Period** or other situations described in **Section A**.	Call Medicare at 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. For Program of All-Inclusive Care for the Elderly (PACE) inquiries, call 1-855-921-PACE (7223). If you need help or more information: • Call the California Health Insurance Counseling and Advocacy Program (HICAP) at 1-800-434-0222, Monday through Friday from 8:00 a.m. to 5:00 p.m. For more information or to find a local HICAP office in your area, please visit www.aging.ca.gov/Programs_and_Services/Medicare_Counseling/. **OR** Enroll in a new Medicare plan. You're automatically disenrolled from our Medicare plan when your new plan's coverage begins. Your Medi-Cal plan may change.

Your Medi-Cal services

For questions about how to choose a Medi-Cal plan or get your Medi-Cal services after you leave our plan, contact Health Care Options at 1-800-430-4263, Monday – Friday from 8:00 a.m. to 6:00 p.m. TTY users should call 1-800-430-7077. Ask how joining another plan or returning to Original Medicare affects how you get your Medi-Cal coverage.

G. Getting help

G1. Our plan

We're here to help if you have any questions. Call Customer Service at the numbers at the bottom of the page during the days and hours of operation listed. These calls are toll-free.

Read your *Member Handbook*

Your *Member Handbook* is a legal, detailed description of our plan's benefits. It has details about benefits and costs for 2027. It explains your rights and the rules to follow to get services and drugs we cover.

The *Member Handbook* for 2027 will be available by October 15. An up-to-date copy of the *Member Handbook* is available on our website at **www.caloptima.org/OneCare**. You may also call Customer Service at the numbers at the bottom of the page to ask us to mail you a *Member Handbook* for 2027.

Our website

You can visit our website at **www.caloptima.org/OneCare**. As a reminder, our website has the most up-to-date information about our provider and pharmacy network (*Provider and Pharmacy Directory*) and our *Drug List* (*List of Covered Drugs*).

G2. Health Insurance Counseling and Advocacy Program (HICAP)

You can also call the State Health Insurance Assistance Program (SHIP). In California, the SHIP is called the Health Insurance Counseling and Advocacy Program (HICAP). HICAP counselors can help you understand your plan choices and answer questions about switching plans. HICAP isn't connected with us or with any insurance company or health plan. HICAP has trained counselors in every county, and services are free. HICAP's phone number is 1-800-434-0222. For more information or to find a local HICAP office in your area, please visit www.aging.ca.gov/Programs_and_Services/Medicare_Counseling/.

G3. Ombudsman Program

The Medicare Medi-Cal Ombudsman Program can help you if you have a problem with our plan. The Ombudsman's services are free and available in all languages. The Medicare Medi-Cal Ombudsman Program:

- can answer questions if you have a problem or complaint and can help you understand what to do.
- makes sure you have information related to your rights and protections and how you can get your concerns resolved.
- isn't connected with us or with any insurance company or health plan. The phone number for the Medicare Medi-Cal Ombudsman Program is 1-855-501-3077.

G4. Medicare

To get information directly from Medicare:

- call 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.
- chat live at www.Medicare.gov/talk-to-someone
- write to Medicare at PO Box 1270, Lawrence, KS 66044.

Medicare's Website

You can visit the Medicare website (www.medicare.gov). If you choose to disenroll from our plan and enroll in another Medicare plan, the Medicare website has information about costs, coverage, and quality ratings to help you compare plans.

You can find information about Medicare plans available in your area by using Medicare Plan Finder on Medicare's website. (For information about plans, refer to www.medicare.gov and click on "Find plans.")

Medicare & You 2027

You can read the *Medicare & You 2027* handbook. Every year in the fall, this booklet is mailed to people with Medicare. It has a summary of Medicare benefits, rights and protections, and answers to the most frequently asked questions about Medicare. This handbook is also available in Spanish, Chinese, and Vietnamese.

If you don't have a copy of this booklet, you can get it at the Medicare website (www.medicare.gov/Pubs/pdf/10050-medicare-and-you.pdf) or by calling 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

PRA Disclosure Statement

According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is 0938-1444. If you have comments or suggestions for improving this form, write to: CMS, 7500 Security Boulevard, Attn: PRA Reports Clearance Officer, Mail Stop C4-26-05, Baltimore, Maryland 21244-1850.



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caloptima.org/OneCare

CalOptima Health OneCare (HMO D-SNP), a Medicare Medi-Cal Plan, is a Medicare Advantage organization with Medicare and Medi-Cal contracts. Enrollment in CalOptima Health OneCare depends on contract renewal. Call CalOptima Health OneCare Customer Service toll-free at **1-877-412-2734** (TTY **711**), 8 a.m. to 8 p.m., 7 days a week (October 1 to March 31), and 8 a.m. to 8 p.m., Monday through Friday (April 1 to September 30). Visit us at **www.caloptima.org/OneCare**.

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