

2026 HealthSpringSM Medicare Prescription Drug Plan (PDP) Enrollment Guide

January 1, 2026 – December 31, 2026



Together, we are so much more.SM



Welcome

Thank you for considering a Medicare Prescription Drug plan from HealthSpring. It's a big decision, and there's a lot of information to take in.

This guide provides an overview of our Medicare Prescription Drug plans in your service area. Our plans put you first, through flexible options and benefits that matter.

When it comes to deciding on the best Medicare plan for your health and wellness, HealthSpring is here. From understanding the plans, to finding the one that best fits your health goals, we're here to help.

With HealthSpring, more is within reach. We have an important goal – to create a community of care that empowers you to achieve your wellness goals and live a vibrant, healthy life. Affordable, accessible, and built with you in mind, solutions connect our members to quality care and flexible options. **Together, we are so much more.**SM

On behalf of our entire HealthSpring Medicare team, we wish you the best of health.

Need help reviewing your options or taking next steps?

We're here for you – before, during and long after you enroll.

- Call **1-877-534-0199 (TTY 711)**, 7 days a week, 8 a.m. – 8 p.m., local time. Our automated phone system may answer your call during weekends from April 1 – September 30.
- Visit **[HealthSpring.com/Part-D](https://www.healthspring.com/part-d)**

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Starting Your Health Journey.

Our goal at HealthSpring? To empower your journey toward health and vitality.

As a true health partner, we're here to guide you to a Medicare Prescription Drug plan that makes it easy and affordable to get your important medications. **Together, we are so much more.**SM

Here's a tip: You may pay less for covered Part D medications if you use a preferred pharmacy.

Connecting you to the right resources.

This guide is a summary of what we cover and what you pay from **January 1, 2026, to December 31, 2026.** But it doesn't list every service, limitation or exclusion.

Here's how to find more details.



Shop and compare plans or enroll at HealthSpring.com/Part-D.



Learn more about eligibility and Medicare at HealthSpringMedicare.com.



Review plan benefits and download the **Evidence of Coverage (EOC)** at HealthSpring.com/Resources, then select **Find Plan Documents**. You can also call us to request the EOC by mail.



Scan each code with a smart phone camera for easy access.



True health partnership is part of the plan.

Questions?

Our Licensed Insurance Agents are here to help.

Call **1-877-534-0199 (TTY 711)**, 8 a.m. to 8 p.m. local time.

October – March:

7 days a week

April – September:

Monday – Friday.

Messaging service used during weekends, after hours and holidays.

Plans to Fit Your Life.

It's important to choose a Medicare Prescription Drug plan that supports your needs. And we understand that affordability, flexibility and convenience matter.

In 2026, you can choose from two plan options.

HealthSpring Assurance Rx plan highlights

Affordability meets convenience, with benefits such as:

- **Basic coverage on commonly used drugs.**
- **\$0 or low cost-shares for many generic medications.**
- **Standard deductible.**

Tip: If you qualify for Extra Help, the Assurance plan helps lower your monthly premium, deductible and prescription costs.

HealthSpring Extra Rx plan highlights

More coverage and options, with benefits such as:

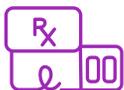
- **Flexible benefits with additional covered products.**
- **\$0 copay for many generic medications.**
- **\$0 deductible for Tiers 1 and 2 drugs.**
- **Supplemental benefits, including select vitamins, sildenafil and Renova®.**

No matter which plan you choose, you'll enjoy the benefits that spring from a true health partnership.

- A dedicated support team.
- Over **60,000** in-network pharmacies made up of large and regional chains and independent pharmacies.
- Convenient Home Delivery pharmacy options.
- Tools and resources to make the most of your plan.

Making It Easier to Get Your Medications.

At HealthSpring, we know how important it is for you to get your medications and take them as prescribed. That's why we offer meaningful benefits that put your needs first.



Convenience

HealthSpring has over **60,000** network pharmacies. Preferred pharmacy options include Walmart and Walgreens locations nationwide, plus many regional chains and independent pharmacies.



Prescription Home Delivery

Get your medications delivered with free shipping. Enjoy additional benefits, such as:

- A 90-day supply with preferred cost-sharing.
- Automatic refill options.
- Convenient payment options over 90 days.
- 24-hour access to pharmacists.
- Special handling, like refrigeration, if needed.



Comprehensive coverage

We cover over **3,000** medications commonly used among Medicare members including medications for blood pressure, heart health, diabetes, cholesterol, pain, arthritis and more.



Savings

Keep more of your money with **\$0 to low cost-shares** for Tier 1 drugs. Our licensed insurance agents can help you find additional savings.

Helping you save is what we do.

To learn more about our pharmacy network or find out if your medications are covered, visit [HealthSpring.com/Part-D](https://www.healthspring.com/Part-D), or call **1-877-534-0199**.

Plan Options Made Easy.

Refer to the **Premiums and cost-sharing** tables on **page 7-8** to find specific costs by state.

The table has ranges for the costs that vary by region.

	Assurance			Extra		
Monthly plan premium	\$0–\$153			\$50–\$92		
Annual deductible	\$615 (All tiers)			\$0 (Tiers 1 & 2), \$615 (Tiers 3-5)		
Initial Coverage	Preferred pharmacies	Standard pharmacies	Preferred Home Delivery	Preferred pharmacies	Standard pharmacies	Preferred Home Delivery
	30 days	30 days	90 days	30 days	30 days	90 days
Tier 1: Preferred Generic	\$0 or 5%	\$4 or 10%	\$0 or 5%	\$0	\$6	\$0
Tier 2: Generic	\$2 or 10%	\$11–\$12 or 14%–15%	\$2 or 10%	\$5	\$11–\$13	\$3
Tier 3: Preferred Brand	20%–25%	21%–25%	20%–25%	16%–17%	17%–22%	16%–17%
Tier 4: Non-Preferred Drugs	27%–34%	29%–40%	27%–34%	29%–33%	30%–35%	29%–33%
Tier 5: Specialty Tier	25%	25%	N/A	25%	25%	N/A
Catastrophic Coverage	You will pay \$0 for covered Part D drugs once your total out-of-pocket costs reach \$2,100.					

For insulins that are covered by our plans, you will pay no more than **\$35** for each one month supply. Additionally, you will pay **\$0** for each covered adult vaccine.

Do you get Extra Help? You may qualify for a \$0 or reduced premium, low copays and a lower deductible.

For up-to-date information about our network pharmacies, including whether there are any lower-cost preferred pharmacies in your area, please call **1-800-222-6700 (TTY 711)** or consult the online pharmacy directory at **HealthSpring.com/Resources**.

2026 HealthSpring Assurance Rx (PDP)

Premiums and cost-sharing

Annual deductible
\$615
 (All tiers)

Note: If you receive Extra Help Low Income Subsidy (LIS), some of your benefits may be different, like a \$0 or reduced monthly premium, lower yearly deductible, and low drug copays.

Regional states	Premium	Preferred pharmacies, 30-day supply (retail)**					Standard pharmacies, 30-day supply (retail)**					Preferred 90-day supply (mail order)***			
		T1	T2	T3	T4	T5	T1	T2	T3	T4	T5	T1	T2	T3	T4
Alabama, Tennessee	\$87.20	\$0	\$2	22%	32%	25%	\$4	\$11	23%	34%	25%	\$0	\$2	22%	32%
Central NE (CT, MA, RI, VT)	\$139.30	\$0	\$2	21%	31%	25%	\$4	\$12	23%	33%	25%	\$0	\$2	21%	31%
Idaho, Utah	\$128.60	\$0	\$2	21%	30%	25%	\$4	\$11	22%	31%	25%	\$0	\$2	21%	30%
Indiana, Kentucky	\$117.80	\$0	\$2	20%	30%	25%	\$4	\$12	22%	33%	25%	\$0	\$2	20%	30%
Mid-Atlantic (DE, DC, MD)	\$32.60	\$0	\$2	22%	30%	25%	\$4	\$12	23%	32%	25%	\$0	\$2	22%	30%
Northern NE (NH,ME)	\$0.00	5%	10%	25%	30%	25%	10%	15%	25%	30%	25%	5%	10%	25%	30%
Oregon, Washington	\$0.00	5%	10%	24%	30%	25%	10%	15%	25%	31%	25%	5%	10%	24%	30%
Pennsylvania, West Virginia	\$74.00	\$0	\$2	21%	31%	25%	\$4	\$11	23%	32%	25%	\$0	\$2	21%	31%
Upper Midwest and N. Plains*	\$125.90	\$0	\$2	21%	30%	25%	\$4	\$12	23%	32%	25%	\$0	\$2	21%	30%
Alaska	\$0.00	5%	10%	25%	29%	25%	10%	15%	25%	29%	25%	5%	10%	25%	29%
Arizona	\$0.00	5%	10%	25%	29%	25%	10%	15%	25%	30%	25%	5%	10%	25%	29%
Arkansas	\$0.00	5%	10%	25%	29%	25%	10%	15%	25%	29%	25%	5%	10%	25%	29%
California	\$0.00	5%	10%	25%	29%	25%	10%	15%	25%	29%	25%	5%	10%	25%	29%
Colorado	\$61.70	\$0	\$2	20%	30%	25%	\$4	\$12	21%	31%	25%	\$0	\$2	20%	30%
Georgia	\$149.30	\$0	\$2	21%	31%	25%	\$4	\$12	23%	31%	25%	\$0	\$2	21%	31%
Illinois	\$104.20	\$0	\$2	21%	32%	25%	\$4	\$12	23%	33%	25%	\$0	\$2	21%	32%
Kansas	\$6.70	5%	10%	25%	31%	25%	10%	15%	25%	31%	25%	5%	10%	25%	31%
Louisiana	\$48.40	\$0	\$2	20%	30%	25%	\$4	\$11	21%	31%	25%	\$0	\$2	20%	30%
Michigan	\$0.00	5%	10%	25%	30%	25%	10%	15%	25%	31%	25%	5%	10%	25%	30%
Mississippi	\$59.70	\$0	\$2	21%	30%	25%	\$4	\$11	22%	31%	25%	\$0	\$2	21%	30%
Missouri	\$74.30	\$0	\$2	20%	30%	25%	\$4	\$12	21%	32%	25%	\$0	\$2	20%	30%
Nevada	\$95.60	\$0	\$2	20%	30%	25%	\$4	\$12	22%	30%	25%	\$0	\$2	20%	30%
New Jersey	\$109.30	\$0	\$2	20%	27%	25%	\$4	\$12	21%	30%	25%	\$0	\$2	20%	27%
New Mexico	\$0.00	5%	10%	25%	29%	25%	10%	15%	25%	30%	25%	5%	10%	25%	29%
New York	\$35.70	5%	10%	25%	29%	25%	10%	15%	25%	29%	25%	5%	10%	25%	29%
North Carolina	\$110.40	\$0	\$2	22%	32%	25%	\$4	\$11	23%	33%	25%	\$0	\$2	22%	32%
Ohio	\$109.50	\$0	\$2	21%	33%	25%	\$4	\$12	23%	34%	25%	\$0	\$2	21%	33%
Oklahoma	\$126.50	\$0	\$2	20%	29%	25%	\$4	\$12	22%	30%	25%	\$0	\$2	20%	29%
Puerto Rico	\$65.70	\$0	\$2	22%	34%	25%	\$4	\$12	23%	40%	25%	\$0	\$2	22%	34%
South Carolina	\$152.50	\$0	\$2	21%	31%	25%	\$4	\$12	23%	31%	25%	\$0	\$2	21%	31%
Texas	\$111.40	\$0	\$2	21%	31%	25%	\$4	\$11	22%	32%	25%	\$0	\$2	21%	31%
Virginia	\$133.80	\$0	\$2	22%	31%	25%	\$4	\$12	23%	33%	25%	\$0	\$2	22%	31%
Wisconsin	\$0.00	5%	10%	25%	30%	25%	10%	14%	25%	31%	25%	5%	10%	25%	30%

*IA, MN, MT, ND, NE, SD and WY are associated with the regional states of the Upper Midwest and N. Plains.

**60-day and 90-day copays are two times and three times the 30-day copays.

***Tier 5 is limited to a 30-day supply. Refer to 30-day retail cost-sharing.

Long-term care (LTC) and home infusion pharmacies use the standard pharmacy cost-sharing. For LTC, you can get up to a 31-day supply. At an out-of-network pharmacy, you will pay the in-network pharmacy copay or percentage of the cost plus the amount the out-of-network pharmacy billed; charges are higher than our typical standard retail pharmacy-billed charges.

2026 HealthSpring Extra Rx (PDP)

Premiums and cost-sharing

Annual deductible
\$0 (Tiers 1, 2) | **\$615** (Tiers 3–5)

Note: If you receive Extra Help Low Income Subsidy (LIS), some of your benefits may be different, like a reduced monthly premium, lower yearly deductible, and low drug copays.

Regional states	Premium	Preferred pharmacies, 30-day supply (retail)**					Standard pharmacies, 30-day supply (retail)**					Preferred 90-day supply (mail order)***			
		T1	T2	T3	T4	T5	T1	T2	T3	T4	T5	T1	T2	T3	T4
Alabama, Tennessee	\$77.50	\$0	\$5	17%	31%	25%	\$6	\$12	19%	33%	25%	\$0	\$3	17%	31%
Idaho, Utah	\$56.30	\$0	\$5	17%	31%	25%	\$6	\$11	20%	32%	25%	\$0	\$3	17%	31%
Indiana, Kentucky	\$78.20	\$0	\$5	17%	30%	25%	\$6	\$11	20%	30%	25%	\$0	\$3	17%	30%
Mid-Atlantic (DE, DC, MD)	\$66.60	\$0	\$5	17%	32%	25%	\$6	\$12	20%	34%	25%	\$0	\$3	17%	32%
Oregon, Washington	\$50.00	\$0	\$5	16%	30%	25%	\$6	\$11	20%	31%	25%	\$0	\$3	16%	30%
Pennsylvania, West Virginia	\$62.60	\$0	\$5	17%	31%	25%	\$6	\$11	20%	32%	25%	\$0	\$3	17%	31%
Upper Midwest and N. Plains*	\$66.50	\$0	\$5	17%	31%	25%	\$6	\$12	20%	32%	25%	\$0	\$3	17%	31%
Arizona	\$66.40	\$0	\$5	17%	31%	25%	\$6	\$12	20%	32%	25%	\$0	\$3	17%	31%
Arkansas	\$54.50	\$0	\$5	17%	31%	25%	\$6	\$12	21%	35%	25%	\$0	\$3	17%	31%
California	\$70.60	\$0	\$5	17%	30%	25%	\$6	\$11	19%	30%	25%	\$0	\$3	17%	30%
Colorado	\$70.70	\$0	\$5	17%	31%	25%	\$6	\$12	20%	32%	25%	\$0	\$3	17%	31%
Georgia	\$71.20	\$0	\$5	17%	30%	25%	\$6	\$11	20%	32%	25%	\$0	\$3	17%	30%
Illinois	\$66.60	\$0	\$5	17%	30%	25%	\$6	\$12	22%	32%	25%	\$0	\$3	17%	30%
Louisiana	\$60.60	\$0	\$5	17%	30%	25%	\$6	\$12	20%	31%	25%	\$0	\$3	17%	30%
Michigan	\$50.40	\$0	\$5	17%	32%	25%	\$6	\$12	20%	33%	25%	\$0	\$3	17%	32%
Mississippi	\$77.10	\$0	\$5	17%	30%	25%	\$6	\$11	19%	30%	25%	\$0	\$3	17%	30%
Missouri	\$70.70	\$0	\$5	17%	30%	25%	\$6	\$12	20%	32%	25%	\$0	\$3	17%	30%
Nevada	\$52.60	\$0	\$5	17%	30%	25%	\$6	\$12	20%	33%	25%	\$0	\$3	17%	30%
New Jersey	\$59.90	\$0	\$5	16%	30%	25%	\$6	\$11	17%	30%	25%	\$0	\$3	16%	30%
New York	\$91.60	\$0	\$5	17%	29%	25%	\$6	\$11	17%	30%	25%	\$0	\$3	17%	29%
North Carolina	\$78.00	\$0	\$5	17%	31%	25%	\$6	\$12	20%	32%	25%	\$0	\$3	17%	31%
Ohio	\$65.70	\$0	\$5	17%	30%	25%	\$6	\$12	19%	32%	25%	\$0	\$3	17%	30%
Oklahoma	\$65.40	\$0	\$5	17%	30%	25%	\$6	\$12	20%	33%	25%	\$0	\$3	17%	30%
Puerto Rico	\$50.00	\$0	\$5	17%	31%	25%	\$6	\$12	21%	33%	25%	\$0	\$3	17%	31%
South Carolina	\$71.20	\$0	\$5	17%	30%	25%	\$6	\$12	19%	30%	25%	\$0	\$3	17%	30%
Texas	\$70.00	\$0	\$5	17%	30%	25%	\$6	\$12	20%	32%	25%	\$0	\$3	17%	30%
Wisconsin	\$56.30	\$0	\$5	17%	33%	25%	\$6	\$13	20%	34%	25%	\$0	\$3	17%	33%

*IA, MN, MT, ND, NE, SD and WY are associated with the regional states of the Upper Midwest and N. Plains.

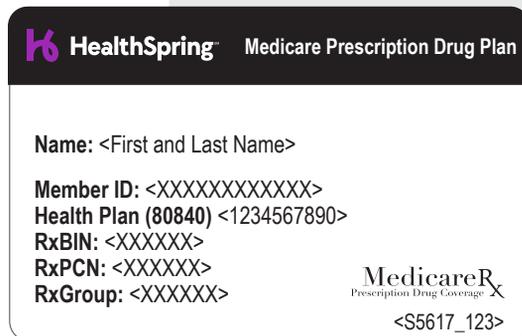
**60-day and 90-day copays are two times and three times the 30-day copays.

***Tier 5 is limited to a 30-day supply. Refer to 30-day retail cost-sharing.

Long-term care (LTC) and home infusion pharmacies use the standard pharmacy cost-sharing. For LTC, you can get up to a 31-day supply. At an out-of-network pharmacy, you will pay the in-network pharmacy copay or percentage of the cost plus the amount the out-of-network pharmacy billed; charges are higher than our typical standard retail pharmacy-billed charges.

Ready to Enroll?

Once you choose your plan and enroll, you'll receive the following materials in the mail.



- **Confirmation.** This confirms Medicare has approved your enrollment.
- **HealthSpring Rx ID card.** This is the card you'll show at the pharmacy when you start using your plan.
- **Welcome package.** This includes helpful resources to help you start using your HealthSpring plan.

Questions? We've got answers.

Here are just some of the ways you can get in touch with us or learn more about our plans:



Our Licensed Insurance Agents are here to help.

- Already a member? Call **1-800-222-6700 (TTY 711)**.
- Not yet a member? Call **1-877-534-0199 (TTY 711)**.

8 a.m. to 8 p.m. local time.

October – March: 7 days a week. April – September: Monday – Friday.
Messaging service used during weekends, after hours and holidays.



Visit us online to learn more.

- General questions? Visit **[HealthSpring.com/Part-D](https://www.healthspring.com/Part-D)**.
- Already a member of the plan? Visit **[HealthSpring.com/Resources](https://www.healthspring.com/Resources)**.

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Together, we are so much more.SM

You Have Choices; We Can Help

We're here to help.

Call **1-877-534-0199 (TTY 711)**
7 days a week, 8 a.m. to 8 p.m. local time

Our automated phone system may answer your call during weekends from April 1 – September 30.

Mail **HealthSpring**
PO Box 269055
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Visit **[HealthSpringMedicare.com](https://www.healthspringmedicare.com)**

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This benefit information is a summary of what we cover and what you pay. It does not list every service, limitation or exclusion. To get a complete description of benefits, request the *Evidence of Coverage* booklet or find it online at [HealthSpring.com/member-resources](https://www.healthspring.com/member-resources).

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