

Changes to the
eternalHealth Horizon (HMO)
2027
Annual Notice of Change

10/06/2026

Dear Member,

This is important information on changes in your eternalHealth Horizon (HMO) coverage.

We previously sent you the Annual Notice of Change (ANOC) which provided information about changes to your coverage as an enrollee in our plan. This notice is to let you know there were errors in your ANOC. Below you will find information describing and correcting the errors. Please keep this information for your reference. The complete, corrected ANOC can be found on our website at www.eternalhealth.com

Changes to your ANOC

Where you can find the error in your [Current Year] ANOC	Original Information	Corrected Information	What does this mean for you?
Omitted	Reduction in Cost Sharing {Medical Expense Wallet: \$150 quarterly benefit amount (allowance) you can use to pay for cost share expenses for the certain medical plan covered services}	Not Covered	This benefit is no longer being offered in 2027.

You are not required to take any action in response to this document, but we recommend you keep this information for future reference. If you have any questions, please call us at 1-800-680-4568, TTY 711, and hours of operation 8:00 a.m. to 8:00 p.m. local time seven days a week from October 1st to March 31st. From April 1st to September 30th the hours of operations are 8:00 a.m. to 8:00 p.m. local time from Monday through Friday.

eternalHealth is an HMO/HMO-POS and PPO organization with a Medicare contract. Enrollment in eternalHealth depends on contract renewal.

If you need information in a different language or format (such as braille, audio, or large print) – or you need any help at all – call us at 1-800-680-4568 (TTY 711).