TakeCare℠
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2027 Benefit Changes to TakeCare's High, Standard, and HDHP Options

Program-wide changes

- **Sex-Trait Modification:** The exception process to provide coverage for the continuation of a surgical or chemical regimen for Sex-Trait Modification received in 2025 is no longer available as of January 1, 2027. For those members diagnosed with and/or being evaluated for gender dysphoria, care coordination continues to be available to assist and support them as they seek sex-trait modification care and services in the community. *For more information, see page 172 of our plan brochure*.

Changes to TakeCare's High, Standard, and HDHP Options

- **Medical Travel Benefit:** TakeCare's medical travel benefit now includes travel between the CNMI and the Philippines. *For more information, see pages 96 and 168 of our plan brochure*.

- **GLP-1 Medications:** When specifically prescribed for weight loss, these medications are now categorized as Tier 3 with an increased cost share over prior years. *For more information, see pages 81, 90, 154, 162 of our plan brochure*.

- **PDP EGWP True Out-of-Pocket Cost (TrOOP):** The prescription drug annual out-of-pocket limit will increase from $2,100 to $2,400 for Self Only, $4,200 to $4,800 for Self Plus One, and $6,300 to $7,200 for Self and Family. *Refer to page 27 of our plan brochure*.

Changes to TakeCare's HDHP Option only

- **Telehealth Services:** These services are covered at 100% and the plan deductible no longer applies as of January 1, 2027. *Refer to pages 118, 149 of our plan brochure*.