

# 2025

HONOR (HMO)

# ANNUAL NOTICE OF CHANGE

1-866-535-8343 (TTY: 711)  
**[KelseyCareAdvantage.com](https://www.KelseyCareAdvantage.com)**

***KelseyCare Advantage Core (HMO) offered by  
KelseyCare Advantage***

**Annual Notice of Changes for 2025**

You are currently enrolled as a member of **KelseyCare Advantage Honor (HMO)**. Next year, there will be changes to the plan's costs and benefits. ***Please see page 7 for a Summary of Important Costs, including Premium.***

This document tells about the changes to your plan. To get more information about costs, benefits, or rules please review the *Evidence of Coverage*, which is located on our website at [www.KelseyCareAdvantage.com](http://www.KelseyCareAdvantage.com). You may also call Member Services to ask us to mail you an *Evidence of Coverage*.

- **You have from October 15 until December 7 to make changes to your Medicare coverage for next year.**
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**What to do now**

**1. ASK:** Which changes apply to you

- Check the changes to our benefits and costs to see if they affect you.
  - Review the changes to medical care costs (doctor, hospital).
  - Think about how much you will spend on premiums, deductibles, and cost sharing.

- Check to see if your primary care doctors, specialists, hospitals and other providers will be in our network next year.
- Think about whether you are happy with our plan.

## 2. COMPARE: Learn about other plan choices

- Check coverage and costs of plans in your area. Use the Medicare Plan Finder at the [www.medicare.gov/plan-compare](http://www.medicare.gov/plan-compare) website or review the list in the back of your *Medicare & You 2025* handbook. For additional support, contact your State Health Insurance Assistance Program (SHIP) to speak with a trained counselor.
- Once you narrow your choice to a preferred plan, confirm your costs and coverage on the plan's website.

## 3. CHOOSE: Decide whether you want to change your plan

- If you don't join another plan by December 7, 2024, you will stay in KelseyCare Advantage Core (HMO).
- To change to a **different plan**, you can switch plans between October 15 and December 7. Your new coverage will start on **January 1, 2025**. This will end your enrollment with KelseyCare Advantage Honor (HMO).
- If you recently moved into or currently live in an institution (like a skilled nursing facility or long-term care hospital), you can switch plans or switch to Original Medicare (either with or without a separate Medicare prescription drug plan) at any time. If you recently moved out of an institution, you

have an opportunity to switch plans or switch to Original Medicare for two full months after the month you move out.

## Additional Resources

- This document is available for free in Spanish.
- Please contact our Member Services number at 713-442-CARE (2273) or toll-free at 1-866-535-8343 for additional information. (TTY users should call 711.) Hours are 8:00 a.m. to 8:00 p.m. local time, seven days a week, from October 1 – March 31. From April 1 – September 30, Monday through Friday, hours are 8:00 a.m. to 8:00 p.m. local time. Messaging service used on weekends, after hours, and on federal holidays. This call is free.

This information is available in braille, large print and other alternate formats.

- **Coverage under this plan qualifies as Qualifying Health Coverage (QHC)** and satisfies the Patient Protection and Affordable Care Act's (ACA) individual shared responsibility requirement. Please visit the Internal Revenue Service (IRS) website at [www.irs.gov/Affordable-Care-Act/Individuals-and-Families](http://www.irs.gov/Affordable-Care-Act/Individuals-and-Families) for more information.

## About KelseyCare Advantage Core (HMO)

- KelseyCare Advantage, a product of KS Plan Administrators, LLC, is an HMO and POS Medicare Advantage plan with a Medicare contract. Enrollment in KelseyCare Advantage depends on contract renewal.

- When this document says “we,” “us,” or “our,” it means KelseyCare Advantage. When it says “plan” or “our plan,” it means KelseyCare Advantage Core (HMO).
- This plan does not include Medicare Part D prescription drug coverage and you cannot be enrolled in a separate Medicare Part D prescription drug plan and this plan at the same time. Note: If you do not have Medicare prescription drug coverage, or creditable prescription drug coverage (as good as Medicare’s), you may have to pay a late enrollment penalty if you enroll in Medicare prescription drug coverage in the future.

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**Summary of Important Costs for 2025**

The table below compares the 2024 costs for KelseyCare Advantage Honor (HMO) and 2025 costs for KelseyCare Advantage Core (HMO) in several important areas. **Please note this is only a summary of costs.**

<b>Cost</b>	<b>2024 (this year)</b>	<b>2025 (next year)</b>
<b>Monthly plan premium</b> (See Section 2.1 for details.)	\$0	\$0
<b>Maximum out-of-pocket amount</b> This is the <u>most</u> you will pay out of pocket for your covered Part A and Part B services. (See Section 2.2 for details.)	\$3,850	\$4,500

# KelseyCare Advantage Core (HMO) Annual Notice of Changes for 2025

<b>Cost</b>	<b>2024 (this year)</b>	<b>2025 (next year)</b>
<b>Doctor office visits</b>	Primary care visits: \$0 copay per visit  Specialist visits: \$10 copay per visit	Primary care visits: \$0 copay per visit  Specialist visits: \$20 copay per visit
<b>Inpatient hospital stays</b>	For Medicare-covered hospital stays: \$295 copay per stay for days 1-90	For Medicare-covered hospital stays: \$325 copay per day for days 1-5; \$0 copay per day for days 6-90

**SECTION 1 We Are Changing the Plan’s Name**

On January 1, 2025, our plan name will change from KelseyCare Advantage Honor (HMO) to KelseyCare Advantage Core (HMO).

In December 2024, you will receive a new ID card. Your new ID card will reflect KelseyCare Advantage Core (HMO).

**SECTION 2 Changes to Benefits and Costs for Next Year**

**Section 2.1 – Changes to the Monthly Premium**

<b>Cost</b>	<b>2024 (this year)</b>	<b>2025 (next year)</b>
<b>Monthly premium</b> (You must also continue to pay your Medicare Part B premium.)	\$0	\$0  There is no change for the upcoming benefit year.

<b>Cost</b>	<b>2024 (this year)</b>	<b>2025 (next year)</b>
<p><b>Monthly premium for optional supplemental benefits</b></p> <p>This plan premium applies to you only if you are enrolled in Dental optional supplemental benefits.</p> <p>(You must also continue to pay your Medicare Part B Premium.)</p>		<p>\$22.50</p>

**Section 2.2 – Changes to Your Maximum Out-of-Pocket Amount**

Medicare requires all health plans to limit how much you pay out of pocket for the year. This limit is called the maximum out-of-pocket amount. Once you reach this amount, you generally pay nothing for covered Part A and Part B services for the rest of the year.

<b>Cost</b>	<b>2024 (this year)</b>	<b>2025 (next year)</b>
<p><b>Maximum out-of-pocket amount</b></p> <p>Your costs for covered medical services (such as copays) count toward your maximum out-of-pocket amount.</p>	<p>\$3,850</p>	<p style="text-align: center;">\$4,500</p> <p>Once you have paid \$4,500 out of pocket for covered Part A and Part B services, you will pay nothing for your covered Part A and Part B services for the rest of the calendar year.</p>

**Section 2.3 – Changes to the Provider Network**

Updated directories are located on our website at [www.KelseyCareAdvantage.com](http://www.KelseyCareAdvantage.com). You may also call Member Services for updated provider information or to ask us to mail you a directory, which we will mail within three business days.

There are changes to our network of providers for next year. **Please review the 2025 Provider Directory [www.KelseyCareAdvantage.com](http://www.KelseyCareAdvantage.com) to see if your providers (primary care provider, specialists, hospitals, etc.) are in our network.**

It is important that you know that we may make changes to the hospitals, doctors, and specialists (providers) that are part of your plan during the year. If a mid-year change in our providers affects you, please contact Member Services so we may assist.

**Section 2.4 – Changes to Benefits and Costs for  
Medical Services**

We are making changes to costs and benefits for certain medical services next year. The information below describes these changes.

<b>Cost</b>	<b>2024 (this year) In-Network</b>	<b>2025 (next year) In-Network</b>
<b>Ambulance Services</b>	You pay \$225 copay for each one-way Medicare-covered ground ambulance service.	You pay \$275 copay for each one-way Medicare-covered ground ambulance service.
	You pay \$225 copay for each one-way Medicare-covered air ambulance service.	You pay \$275 copay for each one-way Medicare-covered air ambulance service.

<b>Cost</b>	<b>2024 (this year) In-Network</b>	<b>2025 (next year) In-Network</b>
<b>Dental Services – Preventive Services</b>	You pay \$0 copay for each extraction services visit (unlimited visits every year).	You pay \$0 copay for extraction services (1 tooth per lifetime)
	You pay \$0 copay for each endodontics services visit	Endodontics services are <u>not</u> covered.
	You pay \$0 copay for each periodontics services visit	Periodontics services are <u>not</u> covered.
	You pay \$0 copay for each prosthodontics and other oral/maxillofacial surgery services visit	Prosthodontics and other oral/maxillofacial surgery services are <u>not</u> covered.

<b>Cost</b>	<b>2024 (this year) In-Network</b>	<b>2025 (next year) In-Network</b>
	<p>\$2,000 maximum plan coverage amount every year for diagnostic and preventive dental services. This amount is combined with the non-Medicare-covered comprehensive dental services benefit.</p>	<p>\$1,500 maximum plan coverage amount every year for diagnostic and preventive dental services.</p>
	<p>No deductible for diagnostic and preventive dental services.</p>	<p>\$25 deductible for diagnostic and preventive dental services.</p>

<b>Cost</b>	<b>2024 (this year) In-Network</b>	<b>2025 (next year) In-Network</b>
<b>Durable Medical Equipment (DME) and related supplies</b>	Preferred continuous blood glucose monitors (CGM) are Dexcom G6 and Dexcom G7; all other CGMs are subject to step therapy.	Preferred continuous blood glucose monitors (CGM) are Dexcom G6 and Dexcom G7 and FreeStyle Libre 14/2/3; all other CGMs are excluded.
<b>Emergency Care</b>	You pay \$120 copay for each visit for Medicare-covered emergency care services.	You pay \$125 copay for each visit for Medicare-covered emergency care services.
<b>Hearing Services</b>	You pay \$0 copay for each Medicare-covered hearing exam.	You pay \$20 copay for each Medicare-covered hearing exam.

<b>Cost</b>	<b>2024 (this year) In-Network</b>	<b>2025 (next year) In-Network</b>
<b>Home Health Agency Care</b>	You pay \$10 copay for Medicare-covered home health services.	You pay \$0 copay for Medicare-covered home health services.
<b>Inpatient Hospital Care</b>	For Medicare-covered inpatient hospital stays, you pay \$295 copay per stay for days 1-90.	For Medicare-covered inpatient hospital stays, you pay \$325 copay per day for days 1-5; \$0 copay per day for days 6-90.

<b>Cost</b>	<b>2024 (this year) In-Network</b>	<b>2025 (next year) In-Network</b>
	<p>After you pay the \$295 maximum out-of-pocket amount every stay for inpatient hospital benefits, the plan will cover the rest of your out-of-pocket costs for eligible services.</p>	<p>After you pay up to the \$1,625 maximum out-of-pocket amount for each stay for inpatient hospital benefits, the plan will cover the rest of your out-of-pocket costs for eligible services.</p>
<p><b>Inpatient Services in a Psychiatric Hospital</b></p>	<p>For Medicare-covered inpatient mental health stays, you pay \$295 copay per stay for days 1-90.</p>	<p>For Medicare-covered inpatient mental health stays, you pay \$325 copay per day for days 1-5; \$0 copay per day for days 6-90.</p>

<b>Cost</b>	<b>2024 (this year) In-Network</b>	<b>2025 (next year) In-Network</b>
	<p>After you pay the \$295 maximum out-of-pocket amount every stay for inpatient mental health benefits, the plan will cover the rest of your out-of-pocket costs for eligible services.</p>	<p>After you pay up to the \$1,625 maximum out-of-pocket amount for each stay for inpatient hospital benefits, the plan will cover the rest of your out-of-pocket costs for eligible services.</p>
<p><b>Outpatient Diagnostic Tests and Therapeutic Services and Supplies</b></p>	<p>For Medicare-covered outpatient diagnostic radiology services (such as MRIs and CT scans), you pay \$0 to \$150 copay.</p>	<p>For Medicare-covered outpatient diagnostic radiology services (such as MRIs and CT scans), you pay \$25 to \$200 copay.</p>

<b>Cost</b>	<b>2024 (this year) In-Network</b>	<b>2025 (next year) In-Network</b>
<p><b>Outpatient Hospital Observation</b></p>	<p>You pay \$200 copay per stay for Medicare-covered outpatient hospital observation services.</p>	<p>You pay \$300 copay per stay for Medicare-covered outpatient hospital observation services.</p>
<p><b>Outpatient Rehabilitation Services</b></p>	<p>You pay \$10 copay for each Medicare-covered physical therapy or speech therapy visit.</p>	<p>You pay \$15 copay for each Medicare-covered physical therapy or speech therapy visit.</p>

<b>Cost</b>	<b>2024 (this year) In-Network</b>	<b>2025 (next year) In-Network</b>
<b>Outpatient Surgery</b>	<p>Includes services provided at hospital outpatient facilities and ambulatory surgical centers.</p> <p>For Medicare-covered services at an outpatient hospital facility, you pay \$200 copay.</p> <p>For Medicare-covered services at an ambulatory surgical center, you pay \$175 copay.</p>	<p>For Medicare-covered services at an outpatient hospital facility, you pay \$300 copay.</p> <p>For Medicare-covered services at an ambulatory surgical center, you pay \$300 copay.</p>
<b>Over-the-Counter Items</b>	<p>\$50 maximum plan coverage amount every 3 months for OTC items.</p>	<p>\$25 maximum plan coverage amount every 3 months for OTC items.</p>

<b>Cost</b>	<b>2024 (this year) In-Network</b>	<b>2025 (next year) In-Network</b>
<p><b>Physician/Practitioner Services, Including Doctor's Office Visits</b></p>	<p>You pay \$10 copay for each Medicare-covered specialist visit.</p>	<p>You pay \$20 copay for each Medicare-covered specialist visit.</p>
<p><b>Pulmonary Rehabilitation Services</b></p>	<p>You pay \$20 copay for each Medicare-covered pulmonary rehabilitation services visit.</p>	<p>You pay \$15 copay for each Medicare-covered pulmonary rehabilitation services visit.</p>

<b>Cost</b>	<b>2024 (this year) In-Network</b>	<b>2025 (next year) In-Network</b>
<b>Skilled Nursing Facility (SNF) Care</b>	For Medicare-covered SNF stays, you pay \$0 copay per day for days 1-20; \$125 copay per day for days 21-100.	For Medicare-covered SNF stays, you pay \$0 copay per day for days 1-20; \$214 copay per day for days 21-100.
<b>Transportation (routine)</b>	You pay \$0 copay for transportation services ( <b>20</b> one-way trips to plan-approved health-related locations).	Transportation is <u>not</u> covered.  <i>(SSBCI transportation is still covered for members who qualify, please see the Evidence of Coverage for details).</i>

<b>Cost</b>	<b>2024 (this year) In-Network</b>	<b>2025 (next year) In-Network</b>
<b>Urgently Needed Care Services</b>	You pay \$5 copay for each visit for Medicare-covered urgently needed care services.	You pay \$25 copay for each visit for Medicare-covered urgently needed care services.
<b>Vision Care</b>	You pay \$0 copay for each Medicare-covered eye exam to diagnose and treat diseases and conditions of the eye.	You pay \$20 copay for each Medicare-covered eye exam to diagnose and treat diseases and conditions of the eye.

**SECTION 3 Administrative Changes**

<b>Description</b>	<b>2024 (this year)</b>	<b>2025 (next year)</b>
<b>Dental benefit administration</b>	FCL Dental	Dental Benefit Providers/UHC Dental
<b>Part B Prescription Drug Benefit administration</b>	CVS Caremark	Optum Rx

**SECTION 4 Deciding Which Plan to Choose**

**Section 4.1 – If you want to stay in KelseyCare Advantage Core (HMO)**

**To stay in our plan, you don’t need to do anything.** If you do not sign up for a different plan or change to Original Medicare by December 7, you will automatically be enrolled in our KelseyCare Advantage Core (HMO).

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## **Section 4.2 – If you want to change plans**

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We hope to keep you as a member next year but if you want to change plans for 2025 follow these steps:

### **Step 1: Learn about and compare your choices**

- You can join a different Medicare health plan,
- – *OR* – You can change to Original Medicare. If you change to Original Medicare, you will need to decide whether to join a Medicare drug plan. If you do not enroll in a Medicare drug plan, there may be a potential Part D late enrollment penalty.

To learn more about Original Medicare and the different types of Medicare plans, use the Medicare Plan Finder ([www.medicare.gov/plan-compare](http://www.medicare.gov/plan-compare)), read the *Medicare & You 2025* handbook, call your State Health Insurance Assistance Program (SHIP) (see Section 6), or call Medicare (see Section 8.2).

### **Step 2: Change your coverage**

- To **change to a different Medicare health plan**, enroll in the new plan. You will automatically be disenrolled from KelseyCare Advantage Core (HMO).
- To **change to Original Medicare with a prescription drug plan**, enroll in the new drug plan. You will automatically be disenrolled from KelseyCare Advantage Core (HMO).

- **To change to Original Medicare without a prescription drug plan, you must either:**
  - Send us a written request to disenroll. Contact Member Services if you need more information on how to do so.
  - – *OR* – Contact **Medicare**, at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week, and ask to be disenrolled. TTY users should call 1-877-486-2048.

## **SECTION 5 Deadline for Changing Plans**

If you want to change to a different plan or to Original Medicare for next year, you can do it from **October 15 until December 7**. The change will take effect on January 1, 2025.

### **Are there other times of the year to make a change?**

In certain situations, changes are also allowed at other times of the year. Examples include people with Medicaid, those who get “Extra Help” paying for their drugs, those who have or are leaving employer coverage, and those who move out of the service area.

If you enrolled in a Medicare Advantage plan for January 1, 2025, and don’t like your plan choice, you can switch to another Medicare health plan (either with or without Medicare prescription drug coverage) or switch to Original Medicare (either with or without Medicare prescription drug coverage) between January 1 and March 31, 2025.

If you recently moved into or currently live in an institution (like a skilled nursing facility or long-term care hospital), you can change your Medicare coverage **at any time**. You can change to any other Medicare health plan (either with or without Medicare prescription drug coverage) or switch to Original Medicare (either with or without a separate Medicare prescription drug plan) at any time. If you recently moved out of an institution, you have an opportunity to switch plans or switch to Original Medicare for two full months after the month you move out.

### **SECTION 6 Programs That Offer Free Counseling about Medicare**

The State Health Insurance Assistance Program (SHIP) is an independent government program with trained counselors in every state. In Texas, the SHIP is called Health Information, Counseling, and Advocacy Program (HICAP) (Texas' SHIP).

It is a state program that gets money from the Federal government to give **free** local health insurance counseling to people with Medicare. Health Information, Counseling, and Advocacy Program (HICAP) (Texas' SHIP) counselors can help you with your Medicare questions or problems. They can help you understand your Medicare plan choices and answer questions about switching plans. You can call Health Information, Counseling, and Advocacy Program (HICAP) (Texas' SHIP) at 1-800-252-9240. You can learn more about Health Information, Counseling, and Advocacy Program (HICAP) (Texas' SHIP) by visiting their website (<https://hhs.texas.gov/services/health/medicare>).

## **SECTION 7 Programs That Help Pay for Prescription Drugs**

You may qualify for help paying for prescription drugs. Below we list different kinds of help:

- **“Extra Help” from Medicare.** People with limited incomes may qualify for “Extra Help” to pay for their prescription drug costs. If you qualify, Medicare could pay up to 75% or more of your drug costs including monthly prescription drug premiums, annual deductibles, and coinsurance. Additionally, those who qualify will not have a late enrollment penalty. To see if you qualify, call:
  - 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048, 24 hours a day, 7 days a week;
  - The Social Security Office at 1-800-772-1213 between 8 am and 7 pm, Monday through Friday for a representative. Automated messages are available 24 hours a day. TTY users should call 1-800-325-0778; or
  - Your State Medicaid Office.
- **Help from your state’s pharmaceutical assistance program.** Texas has a program called Texas Kidney Health Care Program (KHC) that helps people pay for prescription drugs based on their financial need, age, or medical condition. To learn more about the program, check with your State Health Insurance Assistance Program.

- **What if you have coverage from an AIDS Drug Assistance Program (ADAP)?** The AIDS Drug Assistance Program (ADAP) helps ADAP-eligible individuals living with HIV/AIDS have access to life-saving HIV medications. Medicare Part D prescription drugs that are also covered by ADAP qualify for prescription cost-sharing assistance through the Texas HIV Medication Program (THMP). **Note:** To be eligible for the ADAP operating in your State, individuals must meet certain criteria, including proof of State residence and HIV status, low income as defined by the State, and uninsured/under-insured status.

If you are currently enrolled in an ADAP, it can continue to provide you with Medicare Part D prescription cost-sharing assistance for drugs on the ADAP formulary. In order to be sure you continue receiving this assistance, please notify your local ADAP enrollment worker of any changes in your Medicare Part D plan name or policy number. Texas HIV Medication Program (THMP): 1-800-255-1090.

For information on eligibility criteria, covered drugs, or how to enroll in the program, please call Texas HIV Medication Program (THMP) at 1-800-255-1090.

## **SECTION 8 Questions?**

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### **Section 8.1 – Getting Help from KelseyCare Advantage Core (HMO)**

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Questions? We're here to help. Please call Member Services at 713-442-CARE (2273) or toll-free at 1-866-535-8343. (TTY

only, call 711.) We are available for phone calls 8:00 a.m. to 8:00 p.m. local time, seven days a week, from October 1 – March 31. From April 1 – September 30, Monday through Friday, hours are 8:00 a.m. to 8:00 p.m. local time. Messaging service used on weekends, after hours, and on federal holidays. Calls to these numbers are free.

**Read your *2025 Evidence of Coverage* (it has details about next year's benefits and costs)**

This *Annual Notice of Changes* gives you a summary of changes in your benefits and costs for 2025. For details, look in the *2025 Evidence of Coverage* for KelseyCare Advantage Core (HMO). The *Evidence of Coverage* is the legal, detailed description of your plan benefits. It explains your rights and the rules you need to follow to get covered services and prescription drugs. A copy of the *Evidence of Coverage* is located on our website at [www.KelseyCareAdvantage.com](http://www.KelseyCareAdvantage.com). You may also call Member Services to ask us to mail you an *Evidence of Coverage*.

**Visit Our Website**

You can also visit our website at [www.KelseyCareAdvantage.com](http://www.KelseyCareAdvantage.com). As a reminder, our website has the most up-to-date information about our provider network (*Provider Directory*).

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## **Section 8.2 – Getting Help from Medicare**

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To get information directly from Medicare:

### **Call 1-800-MEDICARE (1-800-633-4227)**

You can call 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

### **Visit the Medicare Website**

Visit the Medicare website ([www.medicare.gov](http://www.medicare.gov)). It has information about cost, coverage, and quality Star Ratings to help you compare Medicare health plans in your area. To view the information about plans, go to [www.medicare.gov/plan-compare](http://www.medicare.gov/plan-compare).

### **Read *Medicare & You 2025***

Read the *Medicare & You 2025* handbook. Every fall, this document 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. If you don't have a copy of this document, you can get it at the Medicare website (<https://www.medicare.gov/Pubs/pdf/10050-medicare-and-you.pdf>) or by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

## **Multi-Language Insert**

### **Multi-language Interpreter Services**

**English:** We have free interpreter services to answer any questions you may have about our health or drug plan. To get an interpreter, just call us at 1-866-535-8343. Someone who speaks English/Language can help you. This is a free service.

**Spanish:** Tenemos servicios de intérprete sin costo alguno para responder cualquier pregunta que pueda tener sobre nuestro plan de salud o medicamentos. Para hablar con un intérprete, por favor llame al 1-866-535-8343. Alguien que hable español le podrá ayudar. Este es un servicio gratuito.

**Chinese Mandarin:** 我们提供免费的翻译服务，帮助您解答关于健康或药物保险的任何疑问。如果您需要此翻译服务，请致电 1-866-535-8343。我们的中文工作人员很乐意帮助您。这是一项免费服务。

**Chinese Cantonese:** 您對我們的健康或藥物保險可能存有疑問，為此我們提供免費的翻譯服務。如需翻譯服務，請致電 1-866-535-8343。我們講中文的人員將樂意為您提供幫助。這是一項免費服務。

**Tagalog:** Mayroon kaming libreng serbisyo sa pagsasaling-wika upang masagot ang anumang mga katanungan ninyo hinggil sa aming planong pangkalusugan o panggagamot. Upang makakuha ng tagasaling-wika, tawagan lamang kami sa 1-866-535-8343. Maaari kayong tulungan ng isang nakakapagsalita ng Tagalog. Ito ay libreng serbisyo.

**French:** Nous proposons des services gratuits d'interprétation pour répondre à toutes vos questions relatives à notre régime de santé ou d'assurance-médicaments. Pour accéder au service d'interprétation, il vous suffit de nous appeler au 1-866-535-8343. Un interlocuteur parlant Français pourra vous aider. Ce service est gratuit.

**Vietnamese:** Chúng tôi có dịch vụ thông dịch miễn phí để trả lời các câu hỏi về chương sức khỏe và chương trình thuốc men. Nếu quý vị cần thông dịch viên xin gọi 1-866-535-8343 sẽ có nhân viên nói tiếng Việt giúp đỡ quý vị. Đây là dịch vụ miễn phí .

**German:** Unser kostenloser Dolmetscherservice beantwortet Ihren Fragen zu unserem Gesundheits- und Arzneimittelplan. Unsere Dolmetscher erreichen Sie unter 1-866-535-8343. Man wird Ihnen dort auf Deutsch weiterhelfen. Dieser Service ist kostenlos.

**Korean:** 당사는 의료 보험 또는 약품 보험에 관한 질문에 대해 드리고자 무료 통역 서비스를 제공하고 있습니다. 통역 서비스를 이용하려면 전화 1-866-535-8343번으로 문의해 주십시오. 한국어를 하는 담당자가 도와 드릴 것입니다. 이 서비스는 무료로 운영됩니다.

**Russian:** Если у вас возникнут вопросы относительно страхового или медикаментного плана, вы можете воспользоваться нашими бесплатными услугами переводчиков. Чтобы воспользоваться услугами переводчика, позвоните нам по телефону 1-866-535-8343. Вам окажет помощь сотрудник, который говорит по-русски. Данная услуга бесплатная.

**Arabic:** إننا نقدم خدمات المترجم الفوري المجانية للإجابة عن أي أسئلة تتعلق بالصحة أو جدول الأدوية لدينا. للحصول على مترجم فوري، ليس عليك سوى الاتصال بنا على 1-866-535-8343. سيقوم شخص ما يتحدث العربية بمساعدتك. هذه خدمة مجانية.

**Hindi:** हमारे स्वास्थ्य या दवा की योजना के बारे में आपके किसी भी प्रश्न के जवाब देने के लिए हमारे पास मुफ्त दुभाषिया सेवाएँ उपलब्ध हैं. एक दुभाषिया प्राप्त करने के लिए, बस हमें 1-866-535-8343 पर फोन करें. कोई व्यक्ति जो हिन्दी बोलता है आपकी मदद कर सकता है. यह एक मुफ्त सेवा है.

**Italian:** È disponibile un servizio di interpretariato gratuito per rispondere a eventuali domande sul nostro piano sanitario e farmaceutico. Per un

interprete, contattare il numero 1-866-535-8343. Un nostro incaricato che parla Italiano vi fornirà l'assistenza necessaria. È un servizio gratuito.

**Portuguese:** Dispomos de serviços de interpretação gratuitos para responder a qualquer questão que tenha acerca do nosso plano de saúde ou de medicação. Para obter um intérprete, contacte-nos através do número 1-866-535-8343. Irá encontrar alguém que fale o idioma Português para o ajudar. Este serviço é gratuito.

**French Creole:** Nou genyen sèvis entèprèt gratis pou reponn tout kesyon ou ta genyen konsènan plan medikal oswa dwòg nou an. Pou jwenn yon entèprèt, jis rele nou nan 1-866-535-8343. Yon moun ki pale Kreyòl kapab ede w. Sa a se yon sèvis ki gratis.

**Polish:** Umożliwiamy bezpłatne skorzystanie z usług tłumacza ustnego, który pomoże w uzyskaniu odpowiedzi na temat planu zdrowotnego lub dawkowania leków. Aby skorzystać z pomocy tłumacza znającego język polski, należy zadzwonić pod numer 1-866-535-8343. Ta usługa jest bezpłatna.

**Japanese:** 当社の健康 健康保険と薬品 処方薬プランに関するご質問にお答えするために、無料の通訳サービスが

ありがとうございます。通訳をご用命になるには、  
1-866-535-8343にお電話ください。日本語を話す人  
者が支援いたします。これは無料のサービスです。

Form CMS-10802  
(Expires 12/31/25)

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<b>METHOD</b>	<b>KelseyCare Advantage Member Services - Contact Information</b>
<b>CALL</b>	<p><b>1-866-535-8343</b></p> <p>Calls to this number are free. Hours are 8:00 a.m. to 8:00 p.m. local time, seven days a week, from October 1 – March 31. From April 1 – September 30, Monday through Friday, hours are 8:00 a.m. to 8:00 p.m. local time. Messaging service used weekends, after hours and on federal holidays. Member Services also has free language interpreter services available for non-English speakers.</p>
<b>TTY</b>	<p><b>711</b></p> <p>Calls to this number are free. Hours are 8:00 a.m. to 8:00 p.m. local time, seven days a week, from October 1 – March 31. From April 1 – September 30, Monday through Friday, hours are 8:00 a.m. to 8:00 p.m. local time. Messaging service used weekends, after hours and on federal holidays.</p>
<b>FAX</b>	713-442-5450
<b>WRITE</b>	<p>KelseyCare Advantage  ATTN: Member Services  P.O. Box 841569  Pearland, TX 77584-9832</p>
<b>WEBSITE</b>	<a href="http://www.KelseyCareAdvantage.com">www.KelseyCareAdvantage.com</a>

## **Health Information Counseling and Advocacy Program (HICAP)**

Health Information Counseling and Advocacy Program (HICAP) is a state program that gets money from the Federal Government to give free local health insurance counseling to people with Medicare.

<b>METHOD</b>	<b>Health Information Counseling and Advocacy Program (HICAP) (Texas' SHIP) - Contact Information</b>
<b>CALL</b>	1-800-252-9240
<b>TTY</b>	1-800-735-2989 This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.
<b>WRITE</b>	701 West 51st Street MC: W275 Austin, TX 78751
<b>WEBSITE</b>	<a href="https://hhs.texas.gov/services/health/medicare">https://hhs.texas.gov/services/health/medicare</a>

***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.

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