



KelseyCare
Advantage
☆☆☆☆

2025

MEDICARE ENROLLMENT GUIDE

SIGNATURE • FREEDOM • CORE

Welcome to a Better Kind of Care

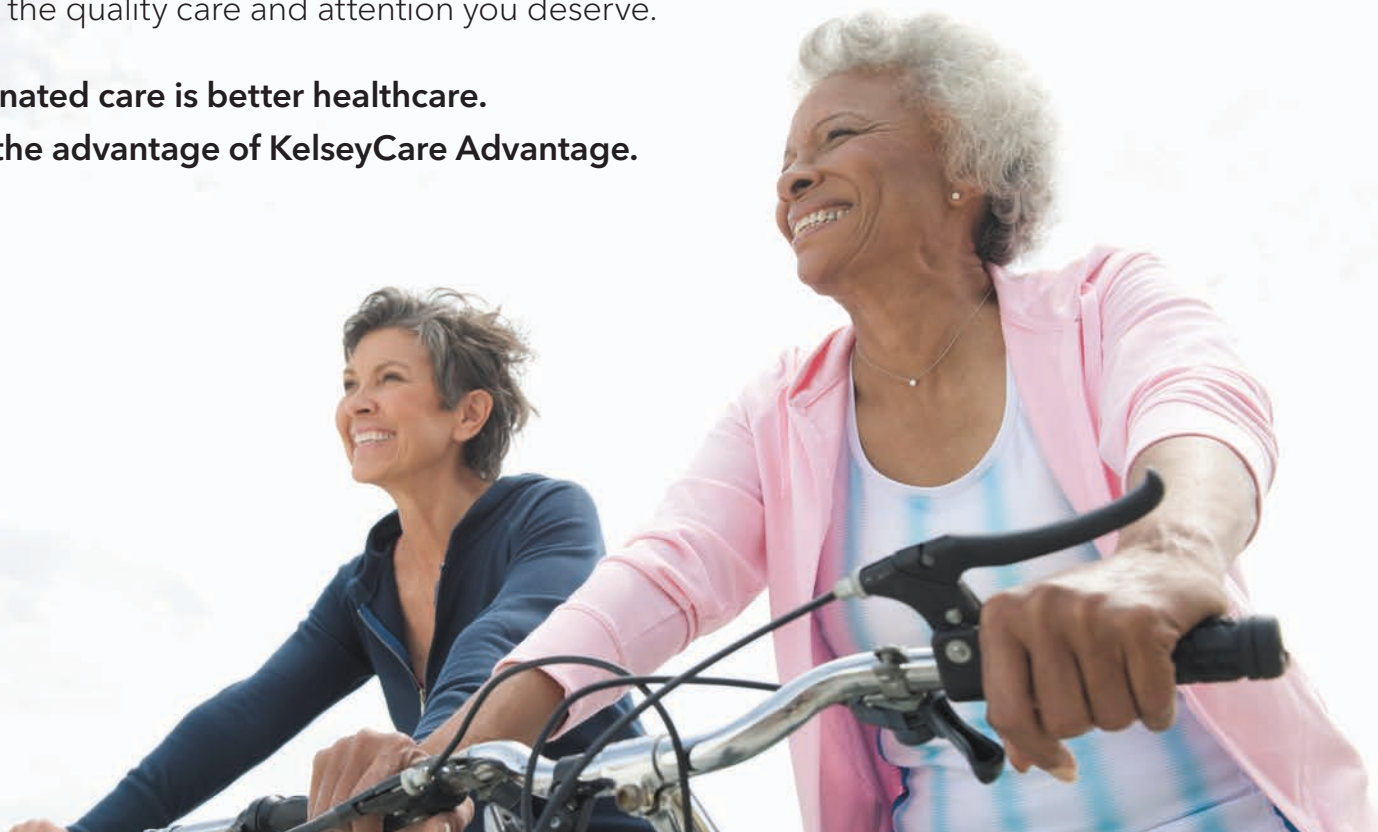
In the ever-changing world of Medicare, it's never been more important to focus on what truly matters most – better health, access to the best possible care, and a simpler, easier, more convenient healthcare experience.

After all, when the doctors of Kelsey-Seybold Clinic started KelseyCare Advantage in 2008, their mission was to deliver exceptional coverage and the best possible care for their Medicare-aged patients.

They wanted members to continue enjoying the convenience of getting all the care they need in one place, including physicians, specialists, imaging, labs, and more.

Most of all, they wanted members to benefit from Kelsey-Seybold's unique approach to care where all points of care are connected – from primary care physicians (PCPs) to nurses and specialists – ensuring seamless communication and collaboration so you receive the quality care and attention you deserve.

**Coordinated care is better healthcare.
That's the advantage of KelseyCare Advantage.**



What Makes Us Different?

Care That's Always There

As a member of KelseyCare Advantage, you have access to 850+ physicians and providers in 65+ specialties at convenient locations all across Greater Houston. Your healthcare team works seamlessly to coordinate the comprehensive, preventive care you deserve, and your healthcare experience is made even easier as PCPs, specialists, labs, and even pharmacies are all under one roof at many Kelsey-Seybold locations.



Plus, as a KelseyCare Advantage member, you can see **any** Kelsey-Seybold doctor or specialist **with no referral needed**.

Proven Quality

Since 2008, our plans have been recognized for delivering top-quality coverage and access to exceptional care. This includes multiple 5-Star ratings by Medicare (their highest rating) for quality, service, prescription drug coverage, and member satisfaction.

Understanding Medicare

You are eligible to enroll in Medicare if:

- You are age 65 or older and a U.S. resident for at least five years
- You are under age 65 with certain disabilities
- At any age you have End-Stage Renal Disease or ALS (also called Lou Gehrig's disease)

The Parts of Medicare:

Medicare has four parts, each offering different types of service and coverage. Original Medicare is a program provided by the federal government and includes Parts A and B.



PART A

Hospital Insurance

Helps cover hospital stays and inpatient care



PART B

Medical Insurance

Helps with doctors' costs and outpatient care



PART D

Prescription Drug Coverage

Helps pay for prescription drugs



PART C

Medicare Advantage

Combines Parts A and B and may also include Part D and extra benefits such as dental, vision, and hearing



Original Medicare vs. Our Plans

Discover the advantages of KelseyCare Advantage

Original Medicare covers 80% of the approved amount for the cost of your care. You are responsible for paying the other 20%, and there is no limit to your annual out-of-pocket costs.









KelseyCare Advantage is an all-in-one Medicare Advantage plan that offers additional coverage, including prescription drug coverage and supplemental benefits, at no extra cost. We also limit your annual maximum out-of-pocket costs.

Coverage and Benefits	Original Medicare	KelseyCare Advantage
Part A: Hospital Insurance	✓	✓
Part B: Medical Insurance	✓	✓
Part D: Prescription Drugs		✓
Limits to Maximum Out-of-Pocket Costs		✓
Comprehensive Dental		✓
Vision		✓
Hearing		✓
Telehealth		✓
OTC Allowances		✓
Worldwide Emergency Care		✓

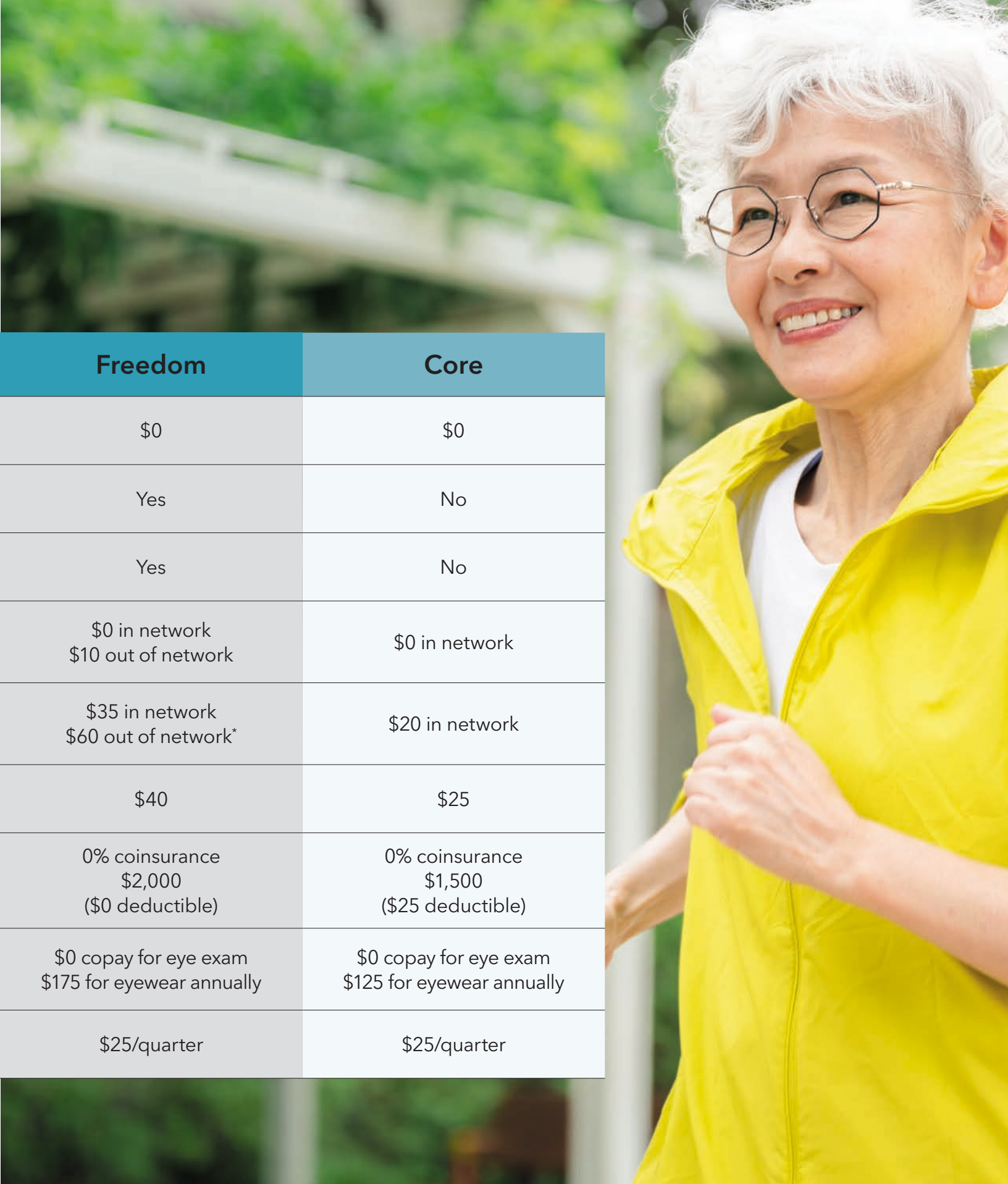
Not all benefits are available in all plans. Coverage and amount of coverage varies by plan. Review plan Summary of Benefits for details.

Plans That Take Care of Your Healthcare

The chart below can help you determine which of our new 2025 plans best meets your unique needs. For more information, see the Summary of Benefits.

Choose the Plan That's Best for You	Signature
 Monthly Premium	\$0
 Part D Coverage	Yes
 Out-of-Network Coverage With No Referrals Needed	No
 Primary Care Physician Visit Copay	\$0 in network
 Specialist Visit Copay	\$20 in network
 Urgent Care Copay	\$25
 Dental (\$ Amount for Preventive and Comprehensive)	0% coinsurance \$2,500 (\$0 deductible)
 Vision (Eyewear Allowance Is Annual)	\$0 copay for eye exam \$125 for eyewear annually
 Over-the-Counter Allowances	\$25/quarter

*MD Anderson is at a 40% out-of-network copay.



Freedom	Core
\$0	\$0
Yes	No
Yes	No
\$0 in network \$10 out of network	\$0 in network
\$35 in network \$60 out of network*	\$20 in network
\$40	\$25
0% coinsurance \$2,000 (\$0 deductible)	0% coinsurance \$1,500 (\$25 deductible)
\$0 copay for eye exam \$175 for eyewear annually	\$0 copay for eye exam \$125 for eyewear annually
\$25/quarter	\$25/quarter

Find Your Provider

As a member, you have many choices when it comes to your care



Kelsey-Seybold Clinic

KelseyCare Advantage members have access to 850+ physicians and providers in 65+ medical specialties at 40+ Kelsey-Seybold Clinic locations across Greater Houston. Members enjoy the convenience of getting all the care and services they need under one roof, including primary care, specialty care, imaging, and labs. Many locations even include an on-site pharmacy.



Scan To Access Our Complete Provider Directory



Access To Houston's Top Hospitals

Kelsey-Seybold has affiliations with world-class hospitals. This includes facilities with CHI St Luke's, Memorial Hermann, HCA Healthcare hospital systems, Woman's Hospital of Texas, and Texas Orthopedic Hospital.

While all plan members have access to this expanded primary care network with no referral needed, a referral is required to see one of our affiliate specialists for members in SIGNATURE, FREEDOM, and CORE plans.

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. This information is not a complete description of benefits. Call for more information: prospective members, call 713-442-5646 (TTY: 711), October 1 – March 31, 8 a.m. – 8 p.m. CT, seven days a week; or April 1 – September 30, 8 a.m. – 8 p.m. CT, Monday through Friday. Medicare beneficiaries may also enroll in KelseyCare Advantage online at KelseyCareAdvantage.com/Enroll or through the CMS Medicare Online Enrollment Center located at medicare.gov. Limitations, copayments, and restrictions may apply. Benefits, premiums, and/or copayments/coinsurance may change on January 1 of each year. The formulary, pharmacy network, and/or provider network may change at any time. You will receive notice when necessary. Benefits and coverage vary by plan. Out-of-network/non-contracted providers are under no obligation to treat KelseyCare Advantage members, except in emergency situations. Please call our customer service number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services. © 2024 KelseyCare Advantage. All rights reserved.