



Streamlined Benefits, New Names: Your KelseyCare Advantage Plans for 2025

As we prepare for a new year, we're excited to introduce a fresh perspective on your health care journey. KelseyCare Advantage is evolving to better serve your needs with streamlined benefits and enhanced accessibility.

You'll notice new plan names that reflect our dedication to your well-being. The transition to these new plans is seamless; there's no action required on your part. Your current coverage will automatically carry over, ensuring a smooth health care experience.

Stay tuned for more details about the changes coming your way in 2025.

Your 2024 Plan Name	Your 2025 Plan Name
Honor (HMO)	Core (HMO)
Classic (HMO)	Signature (HMO)
Freedom (HMO-POS)	Freedom (HMO-POS)
Signature (HMO)	Signature (HMO)
Secure (HMO)	Signature (HMO)
Thrive (HMO-POS)	Freedom (HMO-POS)

New ID Cards Coming for 2025!

Get ready for a fresh start in 2025. Your new KelseyCare Advantage ID card is on its way and will arrive in December.

Check your mail! If you haven't received your card by early January, please go to [KelseyCareAdvantage.com/Members/MemberResources/ID Card Request Form](https://KelseyCareAdvantage.com/Members/MemberResources/IDCardRequestForm) or call our Member Concierge team.

Once you have your card, review it carefully. Ensure all your information is accurate. After January 1, you can safely dispose of your old KelseyCare Advantage card.

Your new ID card is your key to accessing your medical, vision, and dental benefits. If your prescription drug coverage is also through KelseyCare Advantage, you'll use this card for that as well.

Stay Savvy: Avoid the *Bait & Switch* During Open Enrollment

During Medicare's Annual Enrollment Period (AEP), seniors often get bombarded with marketing. The mailbox may fill up with letters and mailers. The phone rings off the hook. TV commercials feature well-known celebrities trying to convince you to switch. Other Medicare Advantage plans try to lure you away from your current plan, often by promising better benefits and lower costs.

The story is the same year after year, and every week we hear from members looking for extra coverage because of an ad they heard or read. Unfortunately, they often realize too late that they've switched plans and lost their valuable KelseyCare Advantage benefits. The best way to avoid getting misled by another plan is to know how your KelseyCare Advantage plan works.

Review your Evidence of Coverage (EOC)

Your EOC is your contract with KelseyCare Advantage. It explains what your plan covers and how much you'll have to pay for certain services. Find your EOC online at [KelseyCareAdvantage.com/Plan-Documents](https://www.kelseycares.com/Plan-Documents). Prefer a physical copy? Call our Member Concierge team at 713-442-4878 (TTY: 711).

Remember: KelseyCare Advantage offers a variety of plans to fit your needs. We're here to guide you on your health care journey.



Key Changes for Classic Members with OSB

If you are a member of our KelseyCare Advantage Classic plan and have purchased the Optional Supplemental Benefit (OSB) for dental benefits in 2024, note that the OSB will not automatically roll over to your 2025 plan. Unless you take steps to change plans, your Classic plan will automatically roll over to our 2025 Signature (HMO) plan. Signature includes preventive and comprehensive dental, so you no longer need to buy up to extra coverage.

If you prefer to have an optional supplemental benefit, you will need to switch plans and re-enroll into the Core plan. Core is our only plan with an optional OSB.

Key Points:

- If your 2024 plan is Classic and you pay for the monthly OSB, your new plan, **Signature, does NOT have an OSB option.**
- If you would like a plan with an optional OSB, you will need to switch plans and enroll into the Core (HMO) plan for 2025. Core is the only plan with an OSB. **NOTE: Core does not have a prescription drug benefit.**

If you would like a different plan than the one your plan will automatically roll into, contact our Member Concierge team for an application to change plans.

Below is a quick comparison of key benefits from Classic (2024) to our 2025 plans.

	Classic 2024	Signature (HMO) 2025	Core (HMO)* 2025	Freedom (HMO-POS) 2025
Dental Optional Supplemental Benefit Available	YES	NO	YES	NO
Dental Preventive & Comprehensive	With OSB	YES	YES	YES
Prescription Drug Benefit	YES	YES	NO	YES

*Core (HMO) offers an additional \$3,000 annual benefit maximum for comprehensive dental services. The premium for the OSB is \$22.50 per month.

Need Answers? Look to Your Evidence of Coverage

The Evidence of Coverage (EOC) for your 2025 KelseyCare Advantage plan is now available online. All KelseyCare Advantage members have access to this important document, which tells you what your plan will cover and how much it will cost beginning in January.

Any time you have questions about your plan, make the EOC your first stop for answers. Key sections include:

- **Costs:** Premiums, copays, and coinsurance.

- **Benefits:** What your plan covers.
- **Emergencies:** How your plan handles emergency services.

Find your EOC based on your plan name:

- [Core](#)
- [Freedom](#)
- [Signature](#)

The EOC is your essential guide to your plan. Access it online anytime and get to know your new 2025 KelseyCare Advantage plan.

Stay Healthy This Season: Protect Yourself from Flu and COVID-19

Getting sick is never convenient, but you can stay ahead of flu season with a simple visit to a nearby pharmacy. Protect yourself from both the flu and COVID-19 with quick, no-appointment-needed vaccinations at our preferred pharmacy locations: Kelsey Pharmacy, HEB Pharmacy, and CVS Pharmacy.

Flu Prevention

- **Get Vaccinated:** A yearly flu shot is your best defense.
- **Practice Smart Hygiene:** Avoid close contact with those who are sick, wear a mask when caring for someone with the flu, wash your hands often, and cover your mouth and nose when coughing or sneezing.

COVID-19 Resources

- **Stay Prepared:** Keep at-home COVID tests on hand and test yourself if you show symptoms like cough, muscle aches, runny nose, fever, or fatigue.
- **Seek Care:** If you test positive, Kelsey-Seybold's on-demand Virtual Care provides convenient medical advice.
- **Get Prescriptions:** Our providers can send prescriptions directly to Kelsey Pharmacy for home delivery or to a pharmacy of your choice.

For more information or to schedule an appointment, call our 24/7 Contact Center at 713-442-0000.

Specialist eConsults: A Convenient Way to Get Expert Care

Every day, Kelsey-Seybold works to bring you the high level of quality, convenient health care you deserve. When your Primary Care Physician (PCP) believes a specialist diagnosis is needed, a Specialist eConsult can save you time, effort, and money.

What is a Specialist eConsult?

There are times when your symptoms demand specialist collaboration. Through a Specialist eConsult, your PCP will engage a specialist on your behalf to complete your diagnosis and recommend a treatment plan. Your PCP will handle this consultation from start to finish, saving you an extra trip to another doctor appointment!

How does a Specialist eConsult benefit you?

A Specialist eConsult is a convenient way to get specialist care. Here's what you can expect:

- Fast answers (Specialist eConsults typically occur within 24 hours)
- No additional copay
- No travel to another appointment
- Managed by your PCP

How Specialist eConsults Work:



Step 1:

Your PCP decides that a specialist consult is needed.



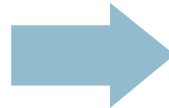
Step 2:

Your PCP consults with a Kelsey-Seybold specialist about your symptoms.



Step 3:

Your specialist reviews your medical chart, diagnoses your symptoms, and recommends a treatment plan.



Step 4:

Your PCP contacts you to discuss your plan of care and next steps.

Virtual Care: Your Convenient Alternative to Traditional Office Visits

Need health care on your schedule? Explore our convenient virtual care options.

VideoVisitNOW: Quick Care Anytime

For immediate care online with no appointment necessary, choose VideoVisitNOW! Just log in to [MyKelseyOnline](#) (MKO), answer a few simple questions, and wait for the next available provider. Most wait times are 20 minutes or less.

Scheduled Video Visits: Care with Your Preferred Provider

If you don't need immediate care, schedule a Primary or Specialty Care Video Visit appointment with a specific Kelsey-Seybold provider.

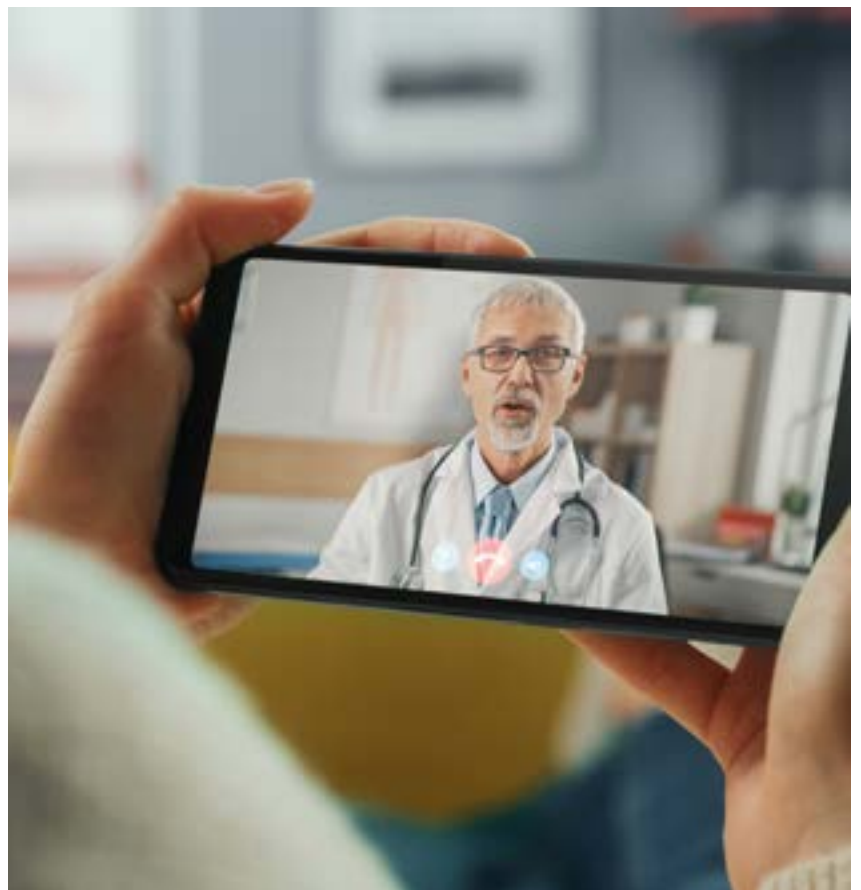
E-Visits: Fast Treatment for Minor Issues

Get a treatment plan in an hour or less with E-Visits. To start an E-Visit, log in to your [MyKelsey Online](#) (MKO) account or MyKelsey app. Answer a few questions about your symptoms, and get a treatment plan including prescriptions (if applicable) sent directly to your MKO inbox.

Why Choose Virtual Care?

- **Convenience:** Access health care from home.
- **Speed:** Get a treatment plan often within an hour.
- **Accessibility:** Available for various health concerns.

Whether you need immediate care or a scheduled appointment, our virtual care options offer a convenient and efficient way to receive quality health care.



Mammograms and Bone Density Screenings: Your Keys to Healthy Aging

October is Breast Cancer Awareness Month, a time to raise awareness about the importance of early detection and prevention. Mammograms remain a crucial tool in this fight. By regularly getting screened, you can identify potential breast abnormalities early, leading to faster diagnosis and more effective treatment.

Bone Mineral Density Testing: Protecting Your Bones

Osteoporosis is a common condition among older adults that can lead to fractures. A bone mineral density (BMD) test, or a DEXA scan, is a simple and non-invasive way to assess your risk. It's recommended for all women over 65.

Combining Mammograms and Bone Mineral Density Tests

Normal-risk patients should expect to get a mammogram every two years and one baseline bone mineral density test once they turn 65. Additional BMDs might be recommended after a fracture or for higher-risk patients. Ask your Primary Care Provider at your next visit about what's right for you.

Taking Control of Your Health

By prioritizing mammograms and bone mineral density tests, you're taking proactive steps to protect your health and well-being. Remember, early detection is key in the fight against breast cancer and osteoporosis.

Thrive All Year: Monthly Tips for Your Health & Happiness

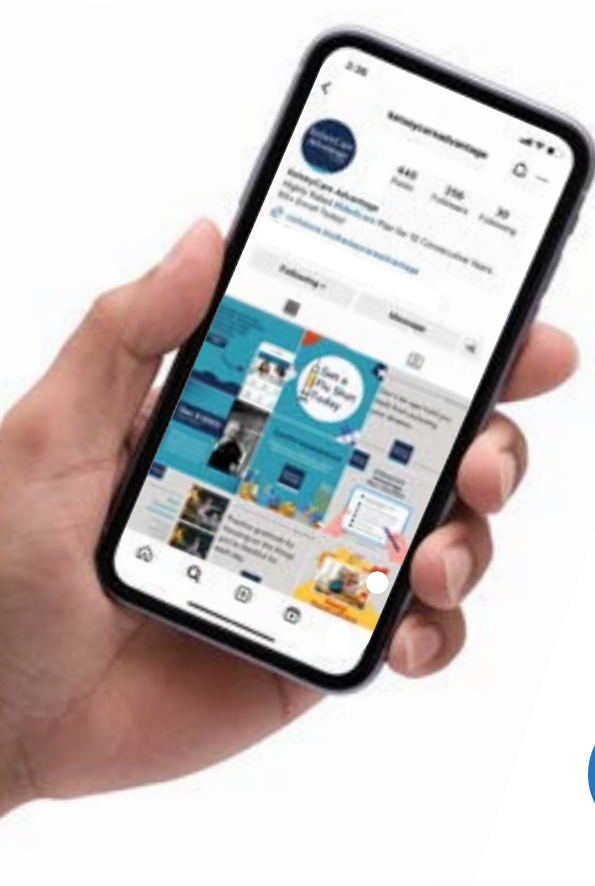
Each month brings opportunities to focus on specific areas of well-being:

October: A month of breast cancer awareness. Join us in supporting breast cancer awareness and the importance of early detection.

November is National Diabetes Month: This month focuses on raising awareness about the prevention and management of diabetes.

December: Don't wait! National Influenza Vaccination Week (NIVW) is December 2-6, 2024. Get your flu shot now and stay protected all season.

Connect with us on social media!



Don't forget to stay social with us. If you haven't already, then please connect with us on Facebook, X (formerly known as Twitter), Instagram, and LinkedIn! On our social media sites, you'll see a variety of health and lifestyle features, KelseyCare Advantage plan updates, and you can see Kelsey-Seybold Clinic updates such as clinic closures or changes to hours of operation due to bad weather.

- See cutting-edge health information and share it with your friends and family.
- Contact us with questions that you have about your plan.

We hope to connect with you soon!

