

2027 Benefit Updates

Same Great Plans, More Value

Have you reviewed the Annual Notice of Change we sent you in late September? It outlines what's ahead for 2027. We're making it easy to understand your coverage and options for the coming year. As you review your Annual Notice of Change, you'll find information about your 2027 coverage, benefits, and costs. Along with the coverage you rely on today, we're continuing to invest in programs and services that help support your health and well-being.

What's New for 2027

- YMCA Access Included: Your One Pass® fitness benefit now includes YMCA locations!

What's Staying the Same

Your 2027 plan still includes your trusted coverage:

- \$0 Annual Wellness Visits
- \$25 over-the-counter (OTC) allowance
- Comprehensive and preventive dental coverage
- Vision and hearing allowances
- Fitness membership through One Pass
- Transportation benefits to plan approved locations
 - Signature and Core members: Unlimited rides
 - Freedom members: 10 one-way rides and unlimited rides for members with qualifying chronic conditions*

KelseyCare Advantage plans are designed to provide the coverage and support you need for a healthy year ahead.

**Check your Evidence of Coverage (EOC) for unlimited rides with qualifying chronic conditions and full benefit details.*

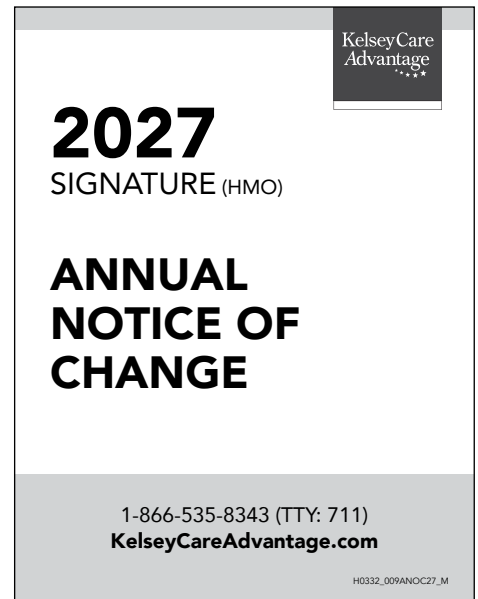
Understanding Your 2027 Coverage

Staying informed about your health care coverage helps you make confident decisions for both your well-being and financial health. You should have received your Annual Notice of Change (ANOC) in the mail—or by email if you’ve opted into electronic communications—in mid-to-late September.

Your ANOC highlights important updates, including:

- Premiums & Medical Cost Sharing: Copayments, deductibles, and coinsurance
- Prescription Drug Cost Sharing (if applicable): Copayments, deductibles and coinsurance
- Benefits & Coverage: Office visits, hospital stays, skilled nursing, and more
- Provider Network: Any changes to participating providers and pharmacies

Reviewing your ANOC helps confirm if your current plan still fits your needs. If you’d like to explore other KelseyCare Advantage options for 2027, call Member Services at 713-442-CARE (2273) (TTY: 711) starting October 15.



Award-Winning Care Close to Home

We’re proud to share that Kelsey-Seybold Clinic was named the **2026 Houston Chronicle Best of the Best winner for Best Primary Care Physician Group**.

Chosen by Houston-area voters, this recognition highlights the quality, convenience, and coordinated care that Kelsey-Seybold patients experience every day. It’s another reason KelseyCare Advantage members can feel confident in the doctors and care teams they know and trust.



Don't Let Medicare Marketing Cost You Your Coverage

During Medicare's Annual Enrollment Period (AEP), it can feel like marketing is everywhere. Mailboxes fill with offers, phones ring with sales calls, and TV ads promise lower costs or extra benefits. While these offers may sound appealing, they do not always explain the full impact of making a change.

Each year, some KelseyCare Advantage members unintentionally lose valuable benefits after signing up for a discount program or responding to an outside offer.

Important: Enrolling in another Medicare Advantage plan or a standalone Medicare Part D prescription drug plan will automatically disenroll you from your KelseyCare Advantage plan. Before making any coverage changes, be sure you understand how they could affect your current benefits, prescription drug coverage, and access to your Kelsey-Seybold Clinic physicians and care team.

How to Protect Yourself

- Do not share personal information with unknown callers.
- Be cautious of high-pressure sales tactics that pressure you to act quickly.
- Review your Evidence of Coverage (EOC) to understand your benefits, costs, and coverage. View it at **[KelseyCareAdvantage.com/Plan-Documents](https://www.kelseycaresouth.com/Plan-Documents)** or request a copy by calling Member Services at **713-442-CARE (2273) (TTY: 711)**.

Have Questions? Call Us First.

Before making any changes to your coverage or enrolling in an outside program, contact KelseyCare Advantage. Our team can help you understand your options and avoid changes that could affect the coverage, benefits, and Kelsey-Seybold providers you count on.

Call Member Services at 713-442-CARE (2273) (TTY: 711).



KelseyCare Advantage Members Are Staying Engaged in 2026!

Every Month. Every Day. Inspiring Commitment.

At KelseyCare Advantage, we believe that engaged members are empowered members. Whether through regular exercise, preventive care, or digital tools that make health care more convenient, our members continue to demonstrate inspiring commitment to their health and well-being.

As we head into the fall, we're highlighting how members are making the most of their fitness and wellness benefits. From visits to fitness centers across our network to participation in digital health and wellness programs, KelseyCare Advantage members are finding meaningful ways to stay active, connected, and engaged in their care.

There's still time to make the most of your fitness benefit in 2026. Whether you're just getting started or building on existing healthy habits, every visit is a step toward better health. And there's even more to look forward to, with Houston-area **YMCA** locations joining our One Pass® fitness network in **2027**. Read on to learn more about this exciting addition.

Fitness-minded Members in 2026

KelseyCare Advantage members made strong use of their fitness and wellness benefits during the first half of 2026, demonstrating a commitment to staying active and engaged in their overall health. Top gyms include:

LA Fitness | Planet Fitness
24-Hr Fitness | Fitness Connection
EOS | Anytime Fitness

The numbers tell a powerful story of member engagement. So far in 2026, KelseyCare Advantage members have completed more than **107,000 fitness-related visits and activities** through in-person fitness centers, digital wellness platforms, and home fitness kits. More than **7,000 unique members** have utilized a fitness benefit, reflecting our members' ongoing commitment to healthier, more active lifestyles.

Connected Digital Members

While our top in-person fitness participants demonstrated dedication through movement, other members are embracing digital health care tools to support their health and wellness journeys.

Digital Engagement in 2026

- Digital Health Care Activities Completed: **5,300**
- Most Popular Digital Platforms: **One Pass, Age Bold, & YMCA360**

Staying Engaged (continued)

Two Paths to Better Health. One Common Goal.

Whether it's making time for the gym, staying connected through digital tools, or building strong relationships with trusted physicians, KelseyCare Advantage members are demonstrating what it means to be actively engaged in their health care journey. Their commitment to wellness, preventive care, and healthy habits reflects a shared dedication to living healthier lives. **We thank our members, primary care providers, and care teams for working together to support better health every step of the way.**

Looking Ahead to 2027

As member engagement continues to grow, so do opportunities to support healthy lifestyles. We're excited that **Houston-area YMCA locations will be an in-network fitness option in 2027**, providing members with even more ways to stay active, connected, and committed to their health goals.

Find Your Fit with One Pass[®]

Staying active is one of the best ways to support your health, but fitness isn't one-size-fits-all. Whether you enjoy group classes, strength training, or exercising at home, One Pass offers flexible options that work for you.

Included with your 2027 KelseyCare Advantage plan at no extra cost, One Pass gives you access to a nationwide network of gyms and fitness studios—with Houston-area YMCA locations joining January 1, 2027.

More Than Just a Gym

- At-Home Fitness: Access live online classes, on-demand workouts, and personalized tools.
- Brain & Social Health: Enjoy brain activities supporting memory and focus, plus social events.
- Caregiver Access: Eligible members can bring a caregiver to participating locations at no cost.

Getting Started

Visit YourOnePass.com or download the One Pass app. Select Get Started, enter your name as it appears on your ID card and date of birth, and create your account to receive your member code.

Ready to explore your fitness options?

Visit YourOnePass.com or open the One Pass mobile app to explore your fitness and wellness benefits. YMCA locations will join the One Pass network on January 1, 2027, and will become visible on the website and app directory at that time.





Growing to Serve You Better

As the communities we serve continue to grow, Kelsey-Seybold Clinic is expanding to bring coordinated, high-quality care closer to home. We're excited to share updates on two projects that will improve access for patients and support future growth.

New Conroe Campus Breaks Ground

Kelsey-Seybold Clinic recently broke ground on a new multispecialty campus in Conroe at **11150 Interstate 45 S**. Expected to open in **late summer 2027**, the facility will become Kelsey-Seybold's northernmost large clinic, expanding access to coordinated care for patients in Conroe and surrounding Montgomery County communities.

The new campus will offer adult medicine and pediatric primary care, along with on-site laboratory, imaging, and other diagnostic services. Designed with future growth in mind, the clinic will also have space to add specialty services over time, including services such as orthopedics, endocrinology, gastroenterology, and neurology.

Lake Jackson Clinic Relocating to Larger Facility

Kelsey-Seybold's Lake Jackson Clinic will relocate to a newly remodeled facility at **220 Grapevine Turn**, less than two miles from its current location. The new clinic is scheduled to open in the **first half of 2027** and will provide patients with more space and enhanced services while keeping the trusted care team they know.

The new location will offer family medicine and internal medicine services, on-site laboratory services, and new X-ray capabilities. The facility also provides room for future growth to support the community's evolving health care needs.

Looking Ahead

These investments reflect Kelsey-Seybold Clinic's commitment to making health care more convenient, accessible, and coordinated. We look forward to welcoming patients to both locations in 2027.

Thrive All Year:

Monthly Tips for Your Health & Happiness

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

October: Breast Cancer Awareness Month

Breast cancer screening can help find cancer early, when treatment may be most effective. If you're due for a mammogram, talk with your doctor about the screening schedule that's right for you.

November: National Diabetes Month

Healthy habits can help lower your risk of diabetes and support better health if you already have the condition. Take time to schedule recommended checkups, including your annual diabetic eye exam if appropriate.

December: National Influenza Vaccination Week

It's not too late to get your flu shot. Vaccination can help lower your risk of illness and help protect family, friends, and others during the winter season.

5-Minute Warm Cinnamon Apple Crunch

Looking for a simple seasonal snack to warm up your autumn and winter afternoons? This quick treat delivers all the comforting flavors of the season without added sugars!

Ingredients

- 1 medium apple (sliced)
- 1/2 tsp ground cinnamon
- 2 tbsp chopped walnuts or pecans
- 2 tbsp plain Greek yogurt

Easy Steps

1. Place apple slices in a microwave-safe bowl and sprinkle with cinnamon.
2. Microwave on high for 45 to 60 seconds until slightly soft.
3. Top with plain Greek yogurt and chopped nuts for a satisfying crunch!

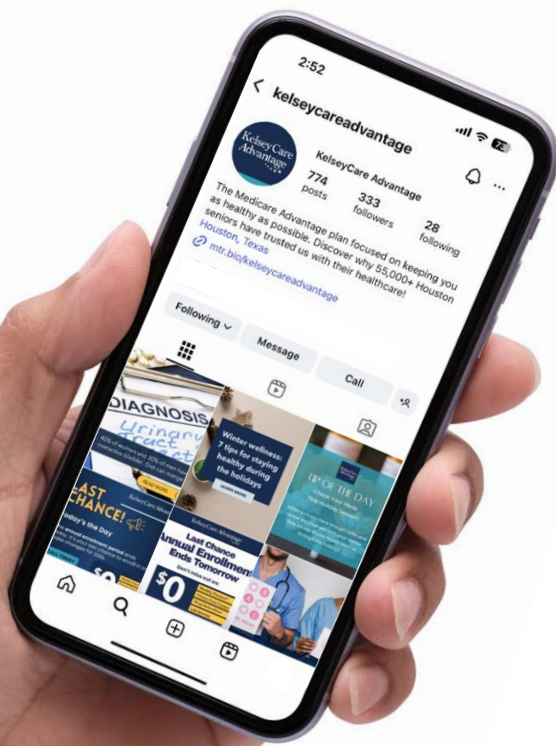


KelseyCare Advantage



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Important Plan Information



Connect with Us on Social Media

Join us on Facebook, Instagram, and LinkedIn!

- News & updates
- Plan info
- Health & wellness tips



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