



Exciting News for 2026: Added Benefits, Same Great Plans

We're thrilled to share a sneak peek at what's coming in 2026! Thanks to your valuable feedback, we've made meaningful enhancements to our plans—designed to give you even more of the benefits you care about most.

Let's start with what's staying the same.

We're keeping things simple by sticking with the plan names you know and trust: Core (HMO), Freedom (HMO-POS), and Signature (HMO).

Your 2026 plan still includes:



\$25 over-the-counter (OTC) allowance



\$0 Annual Wellness Visits



Comprehensive and Preventive
Dental Coverage



Vision and Hearing Allowances



Freedom members continue to receive
10 rides to approved locations plus
SSBCI benefits for those that qualify.*

Now, here's where things get even better.

Because of your feedback, we've added exciting new features and brought back some member favorites, including:

- Fitness benefit for Core, Freedom, and Signature members
- Unlimited Transportation for Core and Signature members

We've carefully tailored these updates to help provide the coverage and support you need for a truly healthy year ahead.

Stay tuned for more details on your updated benefits and how they'll support you in 2026!



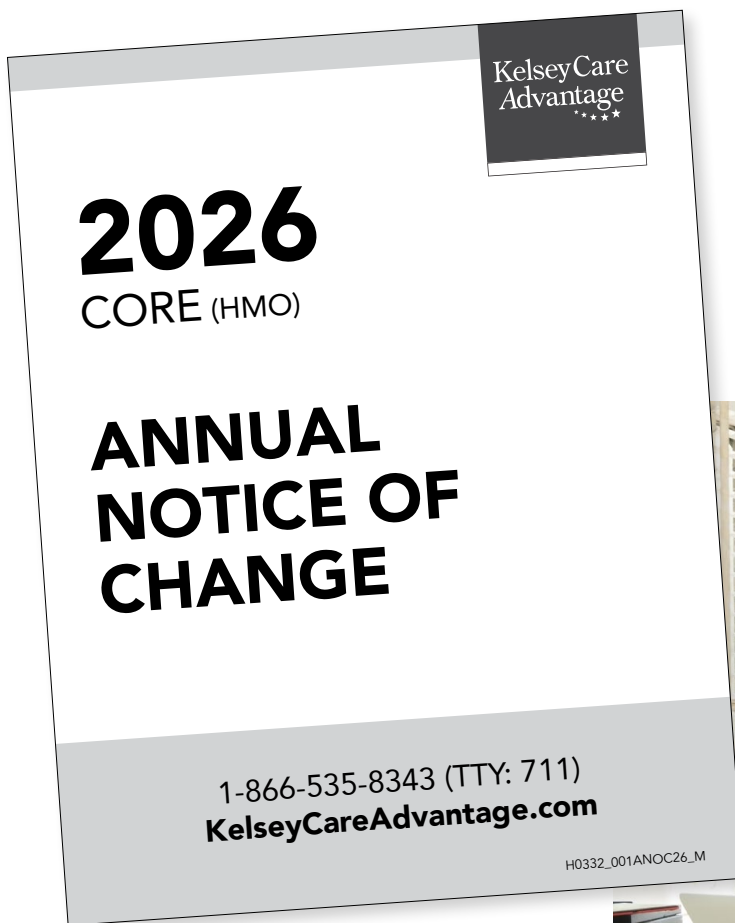
**Check your Evidence of Coverage (EOC) for unlimited rides with qualifying SSBCI diagnoses.*

Not all benefits come with all plans. Check your plan's EOC for comprehensive coverage details.

Understanding Your 2026 Coverage

Your Annual Notice of Change (ANOC) at a Glance

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 for 2026, including:

- **Premiums & Cost Sharing**—Copayments, deductibles, and coinsurance
- **Benefits & Coverage**—Office visits, hospital stays, skilled nursing, and more
- **Provider Network**—Any changes to participating providers and pharmacies
- **Medication Formulary**—Covered medications, tiers, and costs

Reviewing your ANOC helps confirm if your current plan still fits your needs. If you'd like to explore other KelseyCare Advantage options for 2025, call Member Services at 713-442-4878 (TTY: 711) starting October 15.



Optum Rx® Member Portal – Going Paperless

Go paperless for faster updates!

Signature and Freedom members, Optum Rx® strives to make accessing your pharmacy benefits simple and easy. That includes how we communicate with you about important updates.

Choosing paperless delivery is a convenient, eco-friendly way to get your plan documents. It's easy to make the switch, plus you can:

- Receive important prescription drug benefit communications like Explanation of Benefits (EOB) faster and all in one place
- Manage your Medicare Prescription Payment Plan invoices and payments
- Get email notifications when your new documents are available
- Connect to and manage your plan securely
- View important plan information and take action where needed

How can you update your preferences to paperless?

1. Go to optumrx.com
2. Click the Sign in button (if you already have an account) or select Register to create your account (follow steps below when completed)
3. Select My profile from the top drop down menu
4. Choose Communication preferences
5. Select Paperless settings for required communications

You can also call us at 1-800-707-8194 to help set up your account.

Optum Home Delivery

Easy Prescriptions with Optum Home Delivery

Imagine skipping the lines and having your prescriptions delivered right to your home.

With Optum Home Delivery, you can get a 3-month supply of the medication you take regularly mailed to your door with free standard shipping.

It helps you to:

Skip the trips—No need to leave home or wait in the pharmacy line.

Save money—Pay preferred cost sharing on your prescriptions, including \$0 copays on most generic medications for chronic conditions.

Stay on track—Have one less thing to remember with automatic refills.

Get around-the-clock care—You can reach a pharmacist anytime you want 24/7.

Getting started is easy. Just ask your doctor to send your prescription to Optum® Home Delivery, call 1-800-707-8194, or visit OptumRx.com and they will handle the rest.

Enhancing Care with Proactive Coordination

At KelseyCare Advantage, our care teams focus on helping you manage your health with intention. Recently, we've concentrated on dementia, heart failure, and liver fibrosis—using evidence-based practices to provide proactive, patient-centered guidance and support.

Here's what that looks like for you:

- **Dementia:** We have ways to assess for cognitive risks. You may have access to Brigade Health, offering education, resources, and support for families.
- **Heart Failure:** Early screening during annual wellness exams helps identify those at risk, so our care teams can provide support before ER visits become necessary.
- **Liver Health:** Members at risk for liver disease are offered evaluation and guidance to support healthy outcomes.

Our coordinated care model gives you the advantage of a connected team, proactive support, and personalized guidance to help you manage your health with confidence.

Healthy Holiday Recipes

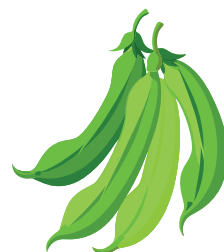
The holidays are a time for family, celebration, and of course—good food. Making a few lighter choices can help you enjoy your favorite meals while still supporting your health. Here are some simple recipes that add flavor and cheer to your holiday table:

Roasted Brussels Sprouts with Cranberries & Pecans



- Roast fresh Brussels sprouts with a drizzle of olive oil, salt, and pepper.
- Finish with a sprinkle of pecans and dried cranberries for color and crunch.

Garlic Green Beans with Toasted Almonds



- Steam green beans until just tender.
- Toss in a pan with olive oil, garlic, and top with toasted almonds.

Pumpkin Yogurt Parfait



- Layer Greek yogurt with pumpkin puree mixed with cinnamon.
- Add a small spoonful of granola or walnuts on top for crunch.

These dishes are festive, easy to prepare, and better for your health than traditional heavy sides and desserts.

For specific questions about your diet, consult with your physician.

Avoiding Common Pitfalls During AEP Season

Each year during Medicare's Annual Enrollment Period (AEP), seniors are flooded with marketing. Mailboxes fill with letters, phones ring nonstop, and TV ads feature well-known celebrities urging you to switch. Many of these messages sound appealing but may not tell the whole story.

We've seen members unintentionally give up their valuable KelseyCare Advantage benefits after signing up for something that seemed like a discount or "extra coverage." In some cases, enrolling in a drug discount program or responding to an unsolicited call can actually terminate your KelseyCare Advantage plan, leaving you no access to Kelsey-Seybold Clinic without you realizing it.

To protect yourself:

- Don't share personal information with callers you don't know.
- Be cautious with mail, calls, or TV ads that pressure you to act quickly.
- Reach out to us directly if you have questions about your coverage or options.

The best way to stay confident in your plan is to know how it works. Your Evidence of Coverage (EOC) is your comprehensive benefit guide. 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.kelsey-care.com/Plan-Documents). Prefer a physical copy? Call Member Services at 713-442-4878 (TTY: 711).

Remember: We offer a variety of plans to meet your needs. If you're unsure, check with us before making changes. We're here to help you protect the coverage you count on.



CAMPUS SPOTLIGHT: Memorial Villages Campus



Located off I-10 at Campbell Road, the Memorial Villages Campus delivers comprehensive care for adults and children across West Houston—all in a modern, welcoming setting that includes **free** valet and self-parking options.

Comprehensive Medical Specialties and Services

From primary care to an extensive range of specialties, Memorial Villages offers seamless access to quality care. Highlights include:

- Allergy & Immunology
- Cardiology
- Dermatology
- Endocrinology
- ENT
- Family Medicine
- Hematology
- Internal Medicine
- Gastroenterology
- Neurology
- Oncology
- Ophthalmology/Optometry
- Orthopedics & Sports Medicine
- Pulmonary/Sleep Medicine
- Urology
- Spine Center
- Plus many more

On-Site Conveniences

- Kelsey Pharmacy
- Imaging and Diagnostic Testing
- Laboratory Services
- Ambulatory Surgery Center

Location and Contact Info

Memorial Villages Campus
9110 Katy Freeway (I-10)
Houston, TX 77055

Hours

Clinic Hours

Monday-Friday: 7 am - 6 pm | Saturday: 9 am - 2 pm

Lab Hours

Monday-Friday: 7 am - 5 pm | Saturday: 9 am - 2 pm

Radiology Hours

Monday-Friday: 7:30 am - 5:30 pm | Saturday: 9 am - 2 pm

Pharmacy Hours

Monday-Friday: 8:30 am - 5:30 pm



Appointments: Call 713-442-4300, visit [our website](#), or use [MyKelseyOnline](#).

For more information, visit the [Memorial Villages Campus](#) web page.



[Driving Directions](#)

Re-Discover the KelseyCare Advantage

Time for a benefits refresher? Whether you're a new member or just need a quick review, our [Discover the KelseyCare Advantage page](#) has you covered. Each month, we break down different benefit topics in easy-to-digest segments. Even if you're a seasoned member, it's worth it to stay informed and make the most of your membership.

Visit our [Discover the KelseyCare Advantage page](#) regularly to explore the latest topics and rediscover the advantages of being part of the KelseyCare Advantage community.

Thrive All Year: Monthly Tips for Your Health & Happiness

Each month brings new opportunities to focus on your well-being. Mark your calendar with these seasonal reminders to stay on track with your health goals:

OCTOBER **Breast Cancer Awareness**

October is a month dedicated to breast cancer awareness. Join us in championing the importance of early detection, as prioritizing your health through regular screenings is key.

NOVEMBER **National Diabetes Month**

This month is all about raising awareness for the prevention and management of diabetes. Now is a good time to get your diabetic eye exam or labs. Make sure to prioritize your health before the holidays!

DECEMBER **National Influenza Vaccination Week**

It's not too late to get your flu shot! National Influenza Vaccination Week (NIVW) is December 1-7. Get vaccinated now to protect yourself and your loved ones all season long.

Your health is a year-round journey. Focusing on small steps each month can lead to lasting results and a happier, healthier you.



You asked. We listened. Together, we made it happen.

Thanks to your feedback, some of your favorite benefits are back.
These vary by plan, so see which ones are included with yours.

\$0 services include:

- ✓ After-Hours Nurse Hotline
- ✓ Annual Wellness Visit
- ✓ Immunizations
- ✓ Primary Care Appointments
- ✓ Routine Eye Exam
- ✓ Hearing Test



Fitness
Benefit
(Core, Freedom, Signature)



Unlimited
Transportation
(Core, Signature)



\$0 Deductible on
Prescription Drugs
(Signature)

**Learn about your exciting benefit changes by reviewing
your Annual Notice of Change (ANOC) or visiting
KelseyCareAdvantage.com.**

Watch for more information soon!

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. © 2025 KelseyCare Advantage. All rights reserved.

Important Plan Information

