

MAKE THE MOST OF YOUR EXTRA BENEFITS

Extra benefits not covered by Medicare—like dental, vision, hearing and fitness—are included with your plan. Not all benefits are included with all plans so be sure to check your Evidence of Coverage (EOC) at [KelseyCareAdvantage.com](https://www.kelseycaresilver.com) for details about your plan.

COVERAGE	WHERE TO FIND
<p>Dental</p> <ul style="list-style-type: none"> Preventive coverage for all plans with routine dental care like exams and x-rays. Comprehensive coverage for Silver, Silver Freedom, Gold Freedom and Platinum plans. Optional Supplemental comprehensive coverage for \$32.80 per month for Gold, Gold Community, and Silver Community plans 	<p>Find a Dentist at search.fcl dental.com</p>
<p>Vision</p> <ul style="list-style-type: none"> \$0 routine vision check Annual vision allowance for eyewear, glasses and contact lenses 	<p>Find a Vision Provider at vsp.com/eye-doctor</p> <p>For an appointment:</p> <ul style="list-style-type: none"> Call Kelsey-Seybold at 713-442-0000 Call VSP at 1-800-877-7195
<p>Hearing</p> <ul style="list-style-type: none"> \$0 routine hearing exam \$750 allowance per ear every 3 years for hearing aids 	<p>For an appointment:</p> <ul style="list-style-type: none"> Call Kelsey-Seybold at 713-442-0000
<p>OTC & Flex Allowance</p> <ul style="list-style-type: none"> Over-the-counter (OTC) quarterly allowance for eligible non-prescription, health related products Gold Freedom and Platinum members receive \$500 annual Flex allowance to apply towards hearing, vision, and dental out-of-pocket costs. 	<p>Visit kcaotc.com to:</p> <ul style="list-style-type: none"> activate your card check your balance order products <p>Call 1-800-688-2719 (TTY: 711) for questions</p>
<p>Wellness Rewards</p> <ul style="list-style-type: none"> Earn up to \$100 per year in gift cards by completing qualified healthy actions Remember to register your account, log your healthy actions, claim your rewards 	<p>Visit KelseyCare.healthmine.com/login</p>

MORE EXTRA BENEFITS

COVERAGE	WHERE TO FIND
SilverSneakers <ul style="list-style-type: none">Over 15,000 fitness locations nationwideLive or on-demand classes	Visit SilverSneakers.com to: <ul style="list-style-type: none">create an accountfind the nearest locations
Transportation <ul style="list-style-type: none">Rides to and from approved medical appointmentsNEMT transportation for rides with accommodations	Call 855-931-7433 to request transportation

If you have any questions about your plan or value-added benefits, call our Concierge Team at 713-442- 4878 (TTY: 711). From October 1 through March 31, hours are 8 a.m. to 8 p.m., seven days a week. From April 1 through September 30, hours are 8 a.m. to 8 p.m., Monday through Friday. Messaging services are used on weekends, after hours, and on federal holidays.

FIND CARE

COVERAGE	WHERE TO FIND
MyKelseyOnline <ul style="list-style-type: none">Secure patient portal to message your doctor, request refills, and schedule appointments in person or virtual.	Visit MyKelseyOnline.com
Virtual Health Appointments <ul style="list-style-type: none">E-visit: An alternative to in-person or virtual visits, E-visits let you send a secure message through MKO to a primary care or specialty doctor. Submit an e-visit anytime. Messages outside of hours will get a response the next day.Video Visits Now: Get care when you need it. See the next available Kelsey-Seybold doctor with no appointment and low wait times. Available Monday – Friday, 8 a.m. – 5 p.m., Weekends and holiday 10 a.m. – 4 p.m.Virtual Appointments: Schedule a video appointment with a network doctor. Available for primary care and 20 specialties, Monday - Friday: 8 a.m. - 5 p.m.	Visit MyKelseyOnline.com
Dispatch Health <ul style="list-style-type: none">Same-day medical care to your home for illnesses like: flu, COPD exacerbations, UTIs, stitches, and more.Available 8 a.m. – 10 p.m., seven days a week, including holidays.	Visit DispatchHealth.com or call 833-416-4700.
Urgent Care <ul style="list-style-type: none">\$25 copay for non-life threatening medical conditionsMinute Clinic, Care Now, Next Level	Find an Urgent Care near you.
Hospital <ul style="list-style-type: none">Utilize network hospitals such as CHI St. Lukes system, Memorial Hermann Health system, and HCA Healthcare system.Texas Women’s Hospital and Texas Orthopedic Hospital included	

MANAGE YOUR PRESCRIPTION BENEFITS ON THE GO

KelseyCare Advantage in partnership with our pharmacy benefit manager, CVS Caremark, provides useful services and online tools that will help you make the most of your Part D coverage.

Whether you need to find a pharmacy, check the KelseyCare Advantage drug list (formulary), review the status of your prescription mail order, or check your current or previous Explanation of Benefits (EOB), your CVS Caremark member portal has your Part D stored in one place for your convenience.

The member portal makes it easy to get organized with online EOBs from KelseyCare Advantage. Simply log in to your [Caremark.com](https://www.caremark.com) account to view up to 36 months of your EOBs (as of January 2021) organized by date and stored in one location.

Opt-in to go paperless, and you will receive an email when your new statement is ready to view instead of receiving a paper copy in the mail. Going paperless cuts down on clutter and helps you keep your prescription information secure.

To get started, visit [Caremark.com](https://www.caremark.com) and choose to register for a new account. You will be required to enter your Member ID, which you can find on your Member ID card. Your ID will start with KCA followed by an 8-digit number. You can also contact the CVS Caremark Customer Care line at 1-888-970-0914 (TTY: 711) for assistance in registering for an account.

YOUR PLAN INCLUDES BEHAVIORAL HEALTH SERVICES

Kelsey-Seybold Clinic offers behavioral health services for KelseyCare Advantage plan members. Plan members can receive diagnostic testing, medication treatment, and counseling/therapy services with a therapist or psychologist.

A variety of care options are available including video evaluation using MyKelseyOnline, telephone consultations with a psychiatrist or physician assistant, in-office sessions.

KelseyCare Advantage members also have access to resources found at [Liveandworkwell.com](https://www.liveandworkwell.com). Browse as a guest by entering *Kelsey* as the company access code. You can find self care options, crisis support and local providers. When times are tough, help is available.



Biren Patel, MD
Behavioral Medicine

HOW TO READ YOUR ANOC

Each year, around late September, you will receive your Annual Notice of Change (ANOC). Your ANOC contains important information on benefit changes going into effect the following January.



2024 Annual Notice of Change

KelseyCare Advantage Silver (HMO) Annual Notice of Changes for 2023 3

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535-8343 (TTY: 711) | www.KelseyCareAdvantage.com

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At the beginning of your ANOC you will find the Table of Contents. To quickly find an overview of changes to your plan, locate Changes to Benefits and Costs for Next Year.

After the Table of Contents you will find the Summary of Important Costs chart. This chart compares your current year's costs, such as your monthly premium, maximum out-of-pocket costs, and copays for in-network primary and specialist visits, to your upcoming year's costs under the same plan.

Summary of Important Costs for 2023

The table below compares the 2022 costs and 2023 costs for KelseyCare Advantage Silver in several important areas. **Please note this is only a summary of costs.**

Cost	2022 (this year)	2023 (next year)
Monthly plan premium	\$0	\$0
Maximum out-of-pocket amount This is the <u>most</u> you will pay out-of-pocket for your covered Part A and Part B services. (See Section 1.2 for details.)	\$3,450	\$3,450
Doctor office visits	Primary care visits: \$0 copay per visit Specialist visits: \$20 copay per visit	Primary care visits: \$0 copay per visit Specialist copay per

This quick guide is an easy reference but there is much more to learn from your ANOC.

You will also find information about the KelseyCare Advantage provider network located in your ANOC. Easily locate doctors, specialists, hospitals, urgent care options and more on [KelseyCareAdvantage.com](https://www.kelseycaresilver.com) under *Why KelseyCare* then *Providers*. If you would like a paper copy mailed to you call our Concierge Team for assistance.

Before you file your ANOC away, take the time to

- 1 Look at your deductibles
- 2 Check your copays
- 3 Locate your providers
- 4 Know your out of pocket costs
- 5 Scan the covered drug list (formulary)

Make sure your plan is still the best plan for you.

SECTION 1 Changes to Benefits and Costs for Next Year**Section 1.1 – Changes to the Monthly Premium**

Cost	2022 (this year)	2023 (next year)
Monthly premium (You must also continue to pay your Medicare Part B premium.)	\$0	\$0
		There is no change for the upcoming benefit year.
Monthly Premium for Dental Optional Supplemental Benefits This plan premium applies to you only if you are enrolled in Dental optional supplemental benefits. (You must also continue to pay your Medicare Part B Premium.)	\$32.80	\$32.80
		There is no change for the upcoming benefit year.

- Your monthly plan premium will be *more* if you are required to pay a lifetime Part D late enrollment penalty for going without other drug coverage that is at least as good as Medicare drug coverage (also referred to as “creditable coverage”) for 63 days or more.
- If you have a higher income, you may have to pay an additional amount each month directly to the government for your Medicare prescription drug coverage.

MARK YOUR CALENDAR

JULY

MINORITY MENTAL HEALTH AWARENESS MONTH

Racial and ethnic minorities often suffer from poor mental health outcomes due to cultural stigma, as well as a lack of access to mental health care services due to not having social or economic resources. The CDC and National Alliance on Mental Illness offer these tips:

- **Learn healthy ways to cope** with stress including avoiding negative news stories and limiting social media, taking care of your body, limiting alcohol, and avoiding illegal drugs or abusing prescription drugs.
- **Seek help** for any mental health issues you may be experiencing. As a KelseyCare Advantage member, there are a variety of resources available to you through your plan including accessing resources from Kelsey-Seybold Clinic or through [Liveandworkwell.com](https://www.liveandworkwell.com). However, there are also a variety of free resources available at [cdc.gov/mentalhealth/tools-resources/index.htm](https://www.cdc.gov/mentalhealth/tools-resources/index.htm) if you have friends or family in need of help.
- **Find a provider** that you feel comfortable with, culturally. Don't be afraid to ask questions such as:
 - How do you see our cultural backgrounds affecting our communication and my treatment?
 - Is your treatment approach different when working with people from different cultures and if so, how?
- Finally, don't forget to **check in with yourself** to make sure you feel like you were treated with dignity and respect, as it's important for you to feel seen and heard in order for you to receive the best possible care.

AUGUST

NATIONAL IMMUNIZATION AWARENESS MONTH

Are you up to date on your COVID booster, flu shot, shingles shot and other immunizations? Make sure you are protected! Contact your Kelsey-Seybold doctor to see if your vaccines are current. There is no copay for many vaccines like COVID-19, pneumonia, flu, or Hepatitis B! Check your EOC for more information.

SEPTEMBER

SUICIDE PREVENTION AWARENESS

As part of Suicide Prevention Awareness Month, National Suicide Prevention Week runs from September 10 (World Suicide Prevention Day) through September 16.

According to the Cleveland Clinic, as of fall 2022, adults over age 65 accounted for almost 17% of all suicides.

Remember that it's okay to not be okay. For non-emergency behavioral health needs, call 1-800-817-4808 (TTY: 711) anytime. Calls are confidential. If you are in a mental health or substance abuse crisis, call or text the crisis hotline at 988. For life threatening emergencies call 911.

Learn more at [KelseyCareAdvantage.com](https://www.KelseyCareAdvantage.com). Under *Already a Member?* Click *Member Tools and Resources*, then *Wellbeing Resources*.

MID-YEAR WELLNESS REMINDERS

Take healthy action now to finish your year feeling your best.

\$0 WELLNESS VISITS

Your plan covers preventive visits for a \$0 copay when you see a network doctor. Make sure you're up to date on routine exams such as your:

- Welcome to Medicare or Annual Wellness Visit
- Mammogram and Well Woman Exam
- Cardiovascular disease risk reduction visit
- Colorectal cancer screening
- Diabetes screening
- Immunizations such as: flu vaccine, pneumonia vaccine, COVID-19, Hepatitis B

To schedule an appointment, visit [MyKelseyOnline](#) or call 713-442-0000.

STAY BALANCED

Falls are a major concern for older adults, but that doesn't have to be you! Reduce your risk of falls with these quick tips:

- Exercise to improve balance, flexibility, and coordination. Tai Chi and yoga are especially helpful with balance and flexibility. Silver Sneakers is a covered benefit with your plan. Find a fitness location near you at [SilverSneakers.com](#)
- Some medications may cause drowsiness or dizziness. If you think your medication may be causing issues, discuss your concerns with your doctor or pharmacist.
- Remove fall hazards in your home, make sure rooms are well lit, and remember to schedule your \$0 routine eye exam to make sure you see well.
- Whether indoors or outdoors, wear proper footwear that has non-slip soles and avoid high heels.
- Finally, be sure to drink enough water throughout the day, especially during hot humid months! Dehydration can make you dizzy and increase your chances of falling.

BE PROACTIVE WITH YOUR DIABETES CARE

For members on the Silver, Silver Freedom, Gold Freedom, and Platinum plans, earn up to \$50 in gift cards for completing these screenings.

HbA1C Testing

Your HbA1C is a simple blood test used to measure your average blood sugar levels over the last 90 days. Knowing your HbA1C helps you and your doctor better manage your diabetes long term. Keeping your blood sugar under control helps prevent complications such as eye damage.

Retinal Eye Exam

Schedule your Retinal Eye Exam to protect your eyes against diabetic-related eye complications like diabetic retinopathy. Your plan includes a no cost eye exam each year to help detect and treat problems early.

Schedule your appointment

[MyKelseyOnline.com](#) | Call 713-442-0000

Complete Your Health Actions

(Earn \$25 reward each)

Complete 2 HbA1C's at least 90 days apart
Annual Retinal Exam

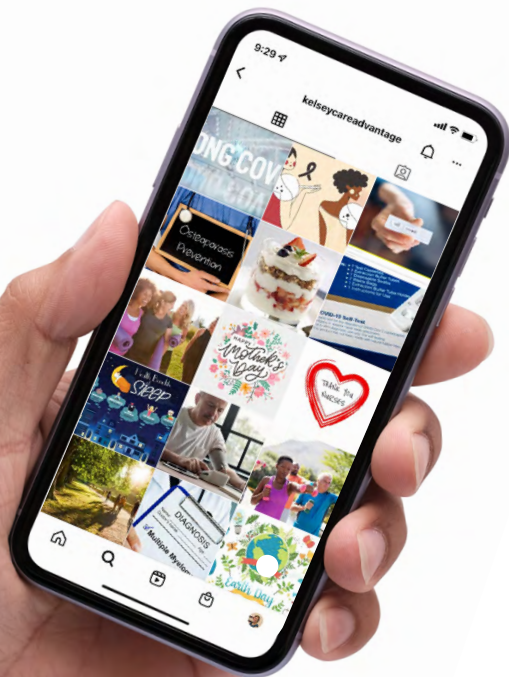
Earn Your Rewards

Register or Log in to [LiveWell](#) Rewards
Log your healthy actions

BLADDER CONTROL

As we age, incontinence often becomes a common issue. Common diseases like diabetes or arthritis can contribute to this but there is no need to suffer in silence. Work with your doctor to improve bladder strength. Care options might include a variety of medical treatments or bladder control training. Talk to your primary care doctor about what the next steps might be, such as seeing a urologist.

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, Twitter, Instagram, and LinkedIn! On our social media sites, you'll see a variety of health and life-style 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 what's new with SilverSneakers®, which is included in your KelseyCare Advantage plan
- See cutting edge health and fitness information and share it with your friends and family
- Contact us with questions that you have about the plan. We hope to connect with you soon!



Important Plan Information

KelseyCare Advantage

11511 Shadow Creek Parkway
Pearland, TX 77584