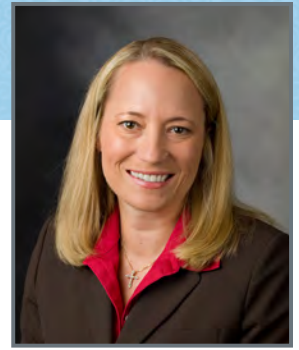




# *Things to Know About* KelseyCare Advantage





## Thank you for your interest in KelseyCare Advantage!

I'm glad that you've decided to compare your Medicare options. You have a choice when it comes to your Medicare plan, and it's important to choose a health plan that provides the coverage, quality and service you need.

KelseyCare Advantage makes that choice easy by offering comprehensive Medicare coverage and excellent customer service.

In 2010, Medicare gave our Essential and Essential+Choice plans a five-out-of-five star quality rating and our Rx and Rx+Choice plans received a 4.5-out-of-five star quality rating. **This makes KelseyCare Advantage one of the highest-rated Medicare Advantage plans in the Houston area!**

And, in the 2011 Medicare & You handbook, KelseyCare Advantage received five-out-of-five stars for member satisfaction.

Because we are committed to providing you with high quality, comprehensive health care, we are affiliated with Kelsey-Seybold Clinic, a premier medical group based right here in Houston, Texas. Kelsey-Seybold Clinic physicians have been serving the medical needs of Houston-area families for more than 60 years.

KelseyCare Advantage is committed to providing the benefits you need and the excellent service you deserve. Please read inside for more information about the plans offered by KelseyCare Advantage. I'm confident that you'll find a KelseyCare Advantage plan to meet your needs.

Thank you, again, for your interest in our plan. If you have any questions at all, please call us at:

**713-442-JOIN (5646)**

Toll-Free: 1-800-663-7146

TTY/TDD: 1-866-302-9336

8:00 a.m. to 8:00 p.m., seven days a week

We look forward to serving you!

Sincerely,

A handwritten signature in black ink that reads "Marnie P. Matheny".

Marnie Matheny

President, KelseyCare Advantage

# Who is KelseyCare Advantage?

KelseyCare Advantage is not a Medicare supplement and it does not replace Medicare. Rather, KelseyCare Advantage is a Medicare Advantage plan offered through a contract with the federal government to provide all of the health care coverage you're entitled to under traditional Medicare—and more.

When you choose KelseyCare Advantage, you'll still have all of your traditional Medicare benefits, plus coverage for some of the things traditional Medicare, alone, does not provide. And, you'll pay less than you would for a comparable Medicare supplement!

## Our Quality Commitment

KelseyCare Advantage's mission is to enhance the lives of our members by providing high quality, compassionate health care benefits at an affordable price. KelseyCare Advantage has been recognized by Medicare for outstanding customer service, doctor communication, overall health plan quality and member satisfaction.

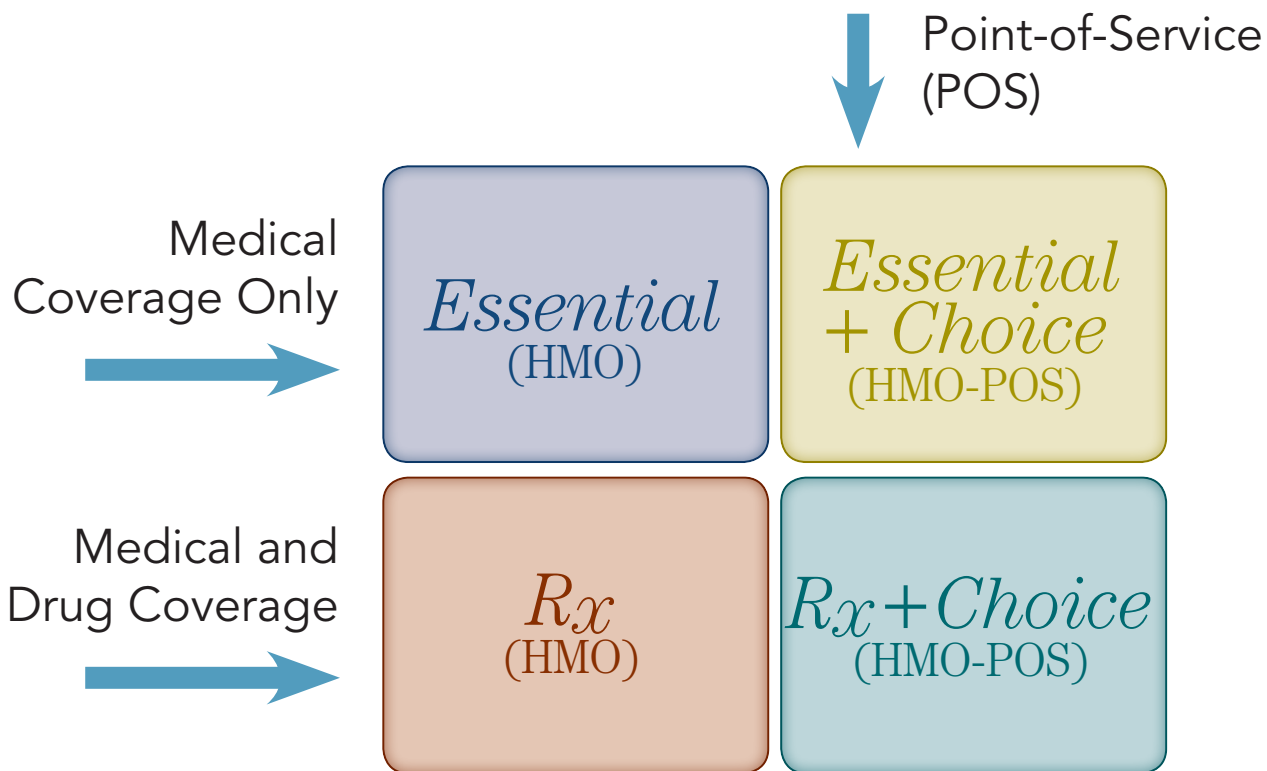
When you join KelseyCare Advantage, we are committed to delivering:

- ★ Outstanding Customer Service
- ★ High Quality, Compassionate Health Care
- ★ Affordable Benefits
- ★ Ongoing Member Education



# What plans does KelseyCare Advantage offer?

There are four KelseyCare Advantage plans to choose from. Each KelseyCare Advantage plan covers all of the benefits of traditional Medicare—and more. These plans include doctor visits, inpatient hospital care and outpatient services/surgery.



## KelseyCare Advantage Rx (HMO)

- Works well for those who need comprehensive medical and drug coverage
- Also offers coverage for routine vision, routine hearing and medical transportation

## KelseyCare Advantage Rx+Choice (HMO-POS)

- Works well for those who need comprehensive medical and drug coverage
- Also offers coverage for routine vision, routine hearing and medical transportation
- Option to access specialty doctors who are outside of the KelseyCare Advantage provider network

## KelseyCare Advantage Essential (HMO)

- Works well for those who need comprehensive medical coverage, but have prescription drug coverage through a former employer
- Also offers coverage for routine vision, routine hearing and medical transportation

## KelseyCare Advantage Essential+Choice (HMO-POS)

- Works well for those who need comprehensive medical coverage, but have prescription drug coverage through a former employer
- Also offers coverage for routine vision, routine hearing and medical transportation
- Option to access specialty doctors who are outside of the KelseyCare Advantage provider network



# KelseyCare Advantage brings you...

## **Comprehensive Coverage**

KelseyCare Advantage offers you even more coverage than traditional Medicare. We provide all of the health coverage you're entitled to under traditional Medicare, and more. KelseyCare Advantage provides comprehensive benefits—we even offer Part D prescription drug coverage.

## **Open Access to Doctors You Can Trust**

The cornerstone of KelseyCare Advantage's provider network is Kelsey-Seybold Clinic, a premier medical group that has been providing care to Houston-area families for more than 60 years. As a KelseyCare Advantage member, you can make a direct appointment to see any Kelsey-Seybold Clinic primary care or specialty doctor—no referral needed!

## **Dedicated Concierge Service**

KelseyCare Advantage members have exclusive access to a concierge team who can help answer questions and offer guidance to help simplify the health care process. KelseyCare Advantage Concierge helps members with things like appointment setting, benefit questions, billing resolution. We even offer personalized advice for getting through the Part D “donut hole”!

## **Savings on Out-of-Pocket Medicare Costs**

KelseyCare Advantage has no deductibles and low copayments, which helps you save money on out-of-pocket costs. And, in many cases, you'll pay less than you would under traditional Medicare.

## **Option to See Doctors In or Out of the Provider Network**

Members enrolled in the KelseyCare Advantage Essential+Choice (HMO-POS) or Rx+Choice (HMO-POS) plans have the option to access certain medical services from doctors outside of the KelseyCare Advantage provider network.

## **Valuable Vision, Hearing and Transportation Benefits**

KelseyCare Advantage plans offer routine hearing and vision benefits, as well as \$0 copay for up to 20 one-way trips to medical appointments.

# KelseyCare Advantage Benefits-at-a-Glance

<b>Medical Benefits</b>	<b><i>Essential</i></b> (HMO)	<b><i>Essential +Choice</i></b> (HMO-POS)	<b><i>Rx</i></b> (HMO)	<b><i>Rx+Choice</i></b> (HMO-POS)
Monthly Plan Premium	\$0	\$0	\$0	\$57.00
Annual Medical Deductible	\$0	\$0	\$0	\$0
Annual Out-of-Pocket Maximum	\$3,400	\$3,400	\$3,400	\$3,400
Primary Care Physician Office Visits	\$10	\$10	\$10	\$10
Specialist Office Visits	\$20	\$20	\$35	\$35
Emergency Room – Worldwide Coverage (per visit)	\$60	\$60	\$60	\$60
Transportation	\$0 copay for up to 20 one-way trips to plan approved locations	\$0 copay for up to 20 one-way trips to plan approved locations	\$0 copay for up to 20 one-way trips to plan approved locations	\$0 copay for up to 20 one-way trips to plan approved locations
Inpatient Hospital Care	\$500	\$500	\$500	\$500
Urgent Care (per visit)	\$50	\$50	\$50	\$50
Routine Vision Exam and Eyewear	\$0 (\$75 limit for eyewear every year)	\$0 (\$75 limit for eyewear every year)	\$0 (\$50 limit for eyewear every year)	\$0 (\$50 limit for eyewear every year)
Routine Hearing Exam	\$20	\$20	\$35	\$35

<b>Prescription Benefits</b>	<b><i>Rx</i></b> (HMO)		<b><i>Rx+Choice</i></b> (HMO-POS)	
Annual Prescription Deductible	\$0		\$0	
Preferred Generic Copayments	\$5 – Preferred Pharmacy	\$10 – Non-Preferred Pharmacy	\$5 – Preferred Pharmacy	\$10 – Non-Preferred Pharmacy
Non-Preferred Generic Copayments	\$35 – Preferred Pharmacy	\$38 – Non-Preferred Pharmacy	\$35 – Preferred Pharmacy	\$38 – Non-Preferred Pharmacy
Preferred Brand Copayments	\$40 – Preferred Pharmacy	\$50 – Non-Preferred Pharmacy	\$40 – Preferred Pharmacy	\$50 – Non-Preferred Pharmacy
Non-Preferred Brand Copayments	\$70 – Preferred Pharmacy	\$80 – Non-Preferred Pharmacy	\$70 – Preferred Pharmacy	\$80 – Non-Preferred Pharmacy

All plans offer preventive screenings such as an annual physical, prostate cancer screening, bone mass measurement, colorectal screening, mammogram, Pap smear and pelvic exam for \$0 copayment.

# KelseyCare Advantage offers high quality, affordable Medicare coverage, with less out-of-pocket cost than traditional Medicare.

**But don't take our word for it—read what some of our members have to say about KelseyCare Advantage!**

*At KelseyCare Advantage, I am somebody to them. It's so refreshing to be treated like a human being and not a number.*

- Carlton Duncan

*KelseyCare Advantage provides physicians and specialists who work together under one roof. This means better communication between my doctors, no duplicated tests, and one common medical record. It's a plan that other providers simply can't compete with!*

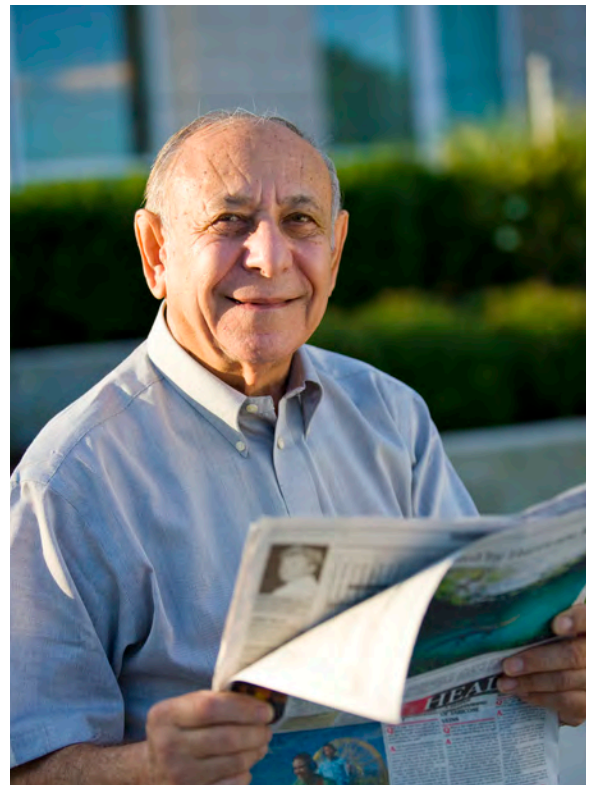
- Robert Brecht

*KelseyCare Advantage helped me through the new membership process - even on a Saturday!*

- Shirley Houston

*On a scale from 1 to 5, KelseyCare Advantage is a 5! I have never rated anything at top score in my life, but me and my wife's experience has been great! All of my neighbors can't wait to join after hearing about the benefits we've received since being members of the KelseyCare Advantage program.*

- Rob Snyder



## How to Learn More

The best way to learn more about KelseyCare Advantage is to speak with a KelseyCare Advantage Health Plan Specialist.

We are available to meet with you over the phone, at an upcoming seminar near you, or one-on-one at a location that's convenient for you. To connect with a KelseyCare Advantage Health Plan Specialist, just call:

**713-442-JOIN (5646)**

Toll-Free: 1-800-663-7146





TTY/TDD: 1-866-302-9336

8:00 a.m. to 8:00 p.m., seven days a week

## How to Enroll

If you're ready to join KelseyCare Advantage, we have several convenient options for you!

Whatever method you choose, you'll need your red, white and blue Medicare card. (If you have employer-sponsored prescription coverage, you'll need that card too!)

-  You can enroll **Online** – Complete your online enrollment application at [www.kelseycareadvantage.com](http://www.kelseycareadvantage.com). It's easy, quick and secure.
-  You can enroll by **Phone** – Just call 713-442-JOIN (5646) or toll free 1-800-663-7146 (TTY/TDD 1-866-302-9336), 8:00 a.m. to 8:00 p.m., seven days a week, to enroll with one of KelseyCare Advantage's health plan specialists over the phone.
-  In **Person** – We are happy to arrange an in person meeting to help you complete your enrollment form. We regularly hold meetings throughout the Houston area, and are also available for one-on-one consultations. Just call 713-442-JOIN (5646) or toll free 1-800-663-7146 (TTY/TDD 1-866-302-9336), 8:00 a.m. to 8:00 p.m., seven days a week, to set up an in-person meeting time with one of KelseyCare Advantage's health plan specialists.
-  By **Mail** – Simply fill out the included enrollment form. Return it to us in the enclosed postage-paid reply envelope.



KelseyCare Advantage is a Medicare Advantage organization with a Medicare contract.

Individuals must have both Part A and B, live in the plan service area and not have End-Stage Renal Disease to enroll. You must continue to pay your Part B premium. Limitations, copayments and restrictions may apply. Members may enroll in the plan only during specific times of the year. Contact KelseyCare Advantage for more information.

The benefit information provided herein is a brief summary, not a comprehensive description of benefits. For more information, contact KelseyCare Advantage. Benefits, formulary, pharmacy network, premium and/or copayments may change on January 1, 2013.

You must use network pharmacies to access your prescription drug benefit, except under non-routine circumstances when you cannot reasonably use network pharmacies. You must use plan providers except in emergent or urgent care situations or for out-of-area renal dialysis. If you obtain routine care from out-of-network providers, neither Medicare, nor KelseyCare Advantage will be responsible for the costs.

You may be able to get Extra Help to pay for your prescription drug premiums and costs. To see if you qualify for extra help, call:

- 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048, 24 hours a day, seven days a week;
- The Social Security Office at 1-800-772-1213 between 7:00 a.m. and 7:00 p.m., Monday through Friday. TTY users should call 1-800-325-0778; or
- Your state Medicaid office.

Plan performance summary star ratings are assessed each year and may change from one year to the next.

