

2024

FREEDOM (HMO-POS)



WELCOME

1-866-535-8343 (TTY: 711)
KelseyCareAdvantage.com

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CONFIDENCE YOU CAN CARRY

KelseyCare Advantage *****		Plan Name
Name JOHN Q SAMPLE	RxBin: 004336	Member Services XXX-XXX-XXXX
ID Number - 123450000	RxPCN: MEDDADV	TTY XXX
Issuer (80840) 9210567898	RxGroup: RX20AB	Prescription Drug (CVS Caremark) XXX-XXX-XXXX
Policy # H0332	MedicareRx Prescription Drug Coverage	Vision Services XXX-XXX-XXXX
PCP:		UM/Medical Authorization XXX-XXX-XXXX
PCP \$X, Specialist \$XX		Dental Services (Claims verification) XXX-XXX-XXXX
ER \$XXX, Urgent Care \$XX		Send Medical Claims to: PO Box 841649 Pearland, TX 77584
MOOP \$XXXX, Deductible \$X		Send Mental Health & Substance Abuse Claims to: UBH – PO Box 30757 Salt Lake City, UT 84130-0757
	H0332_<XXX>	WWW.KELSEYCAREADVANTAGE.COM

Your new member ID card is your key to accessing your medical and prescription benefits. You should receive your card in the mail within 10 business days of enrollment. If you do not receive your ID card before your start date, please call our Concierge team at 713-442-CARE (2273) TTY: 711.

Start Your Journey in 4 Steps

1. Access helpful resources on your **New Member Hub** by visiting [KelseyCareAdvantage.com/new-member](https://www.kelseycareadvantage.com/new-member).
2. Learn about your medical benefits plus value-added benefits in your [Evidence of Coverage \(EOC\)](#).
3. Schedule your yearly health checkup with your primary care physician. If you don't have a primary care physician, visit our website to [find a Kelsey-Seybold provider](#).
4. [Opt-in](#) to email communication to receive the most up to date member information and quick access to plan materials.

ONLINE RESOURCES

New Member Hub

The New Member Hub is a site designed exclusively for you. Find important resources all in one easy place. On [KelseyCareAdvantage.com/new-member](https://kelseycares.com/new-member) you can:



Learn where to find care. Maximize your benefits by easily searching for network providers. Find physicians, hospitals, urgent care facilities, and pharmacies.



Opt-in to stay connected! Receive electronic communications tailored to you. Get health and wellness reminders and plan information in your inbox.



Stay informed through virtual and in-person member events.



Discover the value of your extra benefits. Learn about your dental, vision, and hearing coverage, plus transportation and over-the-counter (OTC)/Flex allowances and more!

Locate Digital Plan Documents

The more you understand your plan, the more confident you'll feel using your benefits.

Review your [Plan Documents](#)

- Annual Notice of Change (ANOC)
- Evidence of Coverage (EOC)
- Summary of Benefits
- Provider Directory
- Covered Drug List (Formulary)
- Over-the-Counter (OTC) Catalog
- Dental Coverage
- Pharmacy Directory

YOUR BENEFITS SNAPSHOT

	Freedom In-Network Copay	Freedom Out-of-Network Copay
Physician and Lab Services		
PCP Visit	\$0	\$10
Specialist Visit	\$25	\$35*
Video Visit – PCP	\$0	not covered
Video Visit – Specialist, Mental Health, Other	\$15	not covered
Annual Wellness Exams	\$0	not covered
Chiropractor	\$20	\$35
Lab Services	\$0	50%
X-rays	\$0	\$20
Diagnostic Tests (ex: CT, MRI)	\$150	20% coinsurance
Immunizations	\$0	0% coinsurance
Routine Hearing Exam	\$0	not covered
Hearing Aid Allowance	\$750 per ear every 3 years	not covered
Physical Therapy	\$10	\$40
Speech Therapy	\$35	\$40
Occupational Therapy	\$10	50% coinsurance
Routine Eye Exam	\$0**	20% coinsurance
Eyewear Allowance	\$125 per year	not covered
Hospital Services		
Inpatient Hospital Care	\$325 per stay	40% coinsurance
Ambulatory Surgery Center	\$225	20% coinsurance
Outpatient Hospital/Observation	\$300	20% coinsurance
Emergency Room	\$120	\$120
Urgent Care	\$25	\$25
Worldwide Emergency Services	20% coinsurance; up to \$20,000 per lifetime	
Extended Care Services		
Skilled Nursing Facility	\$0 (days 1-20)	50% coinsurance
	\$125 (days 21-100)	50% coinsurance
Other Medical Services		
Durable Medical Equipment (DME)	20% coinsurance	50% coinsurance
Ground Ambulance	\$225	\$250
Air Ambulance	\$225	50% coinsurance

*40% coinsurance MD Anderson

**For first eye exam at Kelsey-Seybold Clinics. Following eye exams have a \$25 copay. Please refer to your Evidence of Coverage for a comprehensive list of covered services.

This is not a legal document.

Diabetic Supplies

Save money on your diabetic supplies when you use a preferred brand of diabetic testing supplies, which includes meters and test strips. Preferred brands are LifeScan (such as OneTouch®) and Roche (such as ACCUCHEK®). In addition to paying 0% coinsurance for your test supplies, you'll enjoy:

- \$0 copay for Medicare covered diabetic self-management training
- 0% coinsurance for lancets, lancet devices and control solutions
- 20% coinsurance for Medicare-covered diabetic shoes and inserts
- 20% coinsurance for Medicare-covered insulin pump and supplies
- Continuous blood glucose monitors are covered differently, depending on where purchased. You'll pay 15% coinsurance at a retail pharmacy, and 20% coinsurance from a Durable Medical Equipment (DME) vendor.
 - Preferred continuous blood glucose monitors are Dexcom G6 and Dexcom G7. All others are subject to step therapy.

Durable Medical Equipment

If you need Durable Medical Equipment (for example, oxygen or a CPAP machine), visit our website for a list of [contracted providers](#).

- Under the service type, select Durable Medical Equipment
- Narrow your search by county, city, facility, or zip code

You may go to any of the providers listed in our online directory. Some services may need prior authorization or a referral.

FIND A PROVIDER

Network Providers

Find personalized care close to home by visiting the [find a provider](#) page on our website.



[Physician](#)



[Eye Doctor](#)



[Dentist](#)



[Hearing](#)

Network providers have an agreement with KelseyCare Advantage to accept our payment as payment in full and may coordinate or provide services to our members.

- Providers must meet our high-quality standards to be a part of our network.
- You save money when you use a network provider because you're only responsible for your plan's copay or coinsurance.
- With your HMO-POS plan you may see out-of-network providers without a referral. You may pay higher costs out of pocket for out-of-network services. Your provider must be willing to bill KelseyCare Advantage. Please see your Evidence of Coverage for complete details.

If you would like a paper copy of your Provider Directory call the Concierge team at 713-442-CARE (2273) TTY: 711.

SCHEDULE YOUR APPOINTMENT

The easiest way to communicate with your doctor is to create an account at [MyKelseyOnline.com](#) (MKO). MKO lets you securely message your doctor, request prescription refills, schedule appointments, view lab results, and access virtual visit options. It's confidential and safe to use. You can download the app at the Apple App store, or on Google Play. For help, call the MyKelseyOnline Help Desk at 713-442-6565, available 7 days a week from 7 a.m. - 9 p.m.

In-Person

To schedule your in-person appointment with a Kelsey-Seybold physician:



Call **24/7**: 713-442-0000, (TTY: 711)



[MyKelseyOnline](#) Schedule an Appointment

Virtual Care Options

Privacy, convenience, at or away from home. Access virtual health appointments 365 days a year with Kelsey-Seybold Clinic physicians. Rest easy knowing you'll see a physician who will have access to your medical history.

Use [MyKelseyOnline](#) to schedule:

Video Visits

- Schedule a virtual appointment with a network physician
- Same copay as an office visit
- Monday – Friday, 8 a.m. – 5 p.m.
- Available for primary care and 20 specialties

VideoVisitNOW

- Access care when you need it. See the next available Kelsey-Seybold Clinic provider with no appointment necessary!
- Average wait times usually less than 30 minutes
- Same copay as an office visit
- Available Monday – Friday, 8 a.m. – 5 p.m., Weekends and holiday 10 a.m. – 4 p.m.
- Select from a list of primary care concerns

E-Visits

- As an alternative to an in-person or virtual visit, e-visits let you send a secure message through MKO to a primary care or specialty provider.
- Complete a symptom questionnaire with a list of eligible concerns and receive a personalized treatment plan within about an hour from one of our virtual providers.
- Available Monday – Friday, 6 a.m. – 9 p.m., weekends and holidays: 10 a.m. – 4 p.m. Specialty care is available Monday – Friday, 8 a.m. – 4 p.m.
- Submit an e-visit anytime around the clock. If it is outside of hours, you will get a response the next day.

THE RIGHT CARE AT THE RIGHT TIME

Symptoms and severity matter. Know where to go when you need help.

Care Type	When to Use	Find Care
Kelsey-Seybold Clinic After-Hours Care	Call the nurse hotline after regular office hours, on weekends, and on holidays to answer questions. Schedule an appointment, or page your doctor, if needed.	Call 713-442-0000 (TTY: 711) anytime, any day
Dispatch Health	Get same-day medical care in your home for variety of illnesses including flu, COPD exacerbations, UTIs, stitches, and much more.	To schedule, call: 833-416-4700 8 a.m. – 10 p.m., seven days a week, including holidays. Learn more at DispatchHealth.com
Urgent Care	Used to treat non emergency illness or injury when you can't see your doctor. Visit when experiencing sore throat, cough, flu symptoms, cuts, bumps, or sprains.	These services are covered at any urgent care facility in the United States. KelseyCare Advantage is contracted nationally with CVS Minute Clinic, and locally with Next Level and Care Now. On our website under Find a Provider
Emergency Room	Used for life-threatening emergencies such as uncontrolled bleeding, chest pain, severe burn, head injury, sudden slurred speech or weakness on one side of the body.	For immediate attention call 911 . For other medical emergencies, visit an emergency room nearest you. Emergency care is covered at any emergency room in the United States.
In Network Hospitals	You have access to 29 affiliated hospitals in the area. Referral or prior authorization may be needed for hospital services that are not emergency care.	KelseyCareAdvantage.com
World Wide Care	Have peace of mind when you travel.	Emergency room care is covered worldwide, with a 20% coinsurance, up to \$20,000 lifetime.

UNDERSTAND YOUR PART D COVERAGE

Your plan also includes prescription drug coverage with low or no cost copays on brand name and generic prescription medications.



YOUR 2024 COVERED DRUG LIST (FORMULARY)

A formulary is a list of drugs covered by your plan. You can find what prescriptions are covered by viewing your [Comprehensive Formulary](#).

Tiers

Your formulary is organized by different levels called tiers. Each drug is assigned a tier and lets you know how much you will pay for your prescription.

<i>Italicized</i> means generic drug generally with lower copays	→	Drug Name	Tier	Special Conditions
		<i>sample drug</i>	1	Any special conditions applied to your drug*
ALL CAPS means brand drug generally with higher copays	→	SAMPLE DRUG	5	PA

*Special conditions may include **prior authorization (PA)**, **step therapy (ST)**, **mail order (MO)**, **quantity limit (QL)**, or **excluded drug (ED)**. All special conditions are listed in your **Comprehensive Formulary** found online.

If you would like a paper copy of your Comprehensive Formulary call the Concierge team at 713-442-CARE (2273) TTY: 711.

Your Drug Copays

Medications can be provided in 30-, 60-, or 90-day supplies. You can fill your prescriptions at a preferred or standard pharmacy. Using a preferred pharmacy may help save you money.

Filled at a Preferred Pharmacy

Tier	30-day	60-day	90-day
Tier 1	\$0	\$0	\$0
Tier 2	\$0	\$0	\$0
Tier 3	\$40	\$80	\$100
Tier 4	\$80	\$160	\$200
Tier 5	31%	N/A	N/A
Tier 6	\$0	\$0	\$0
Insulin	\$35	\$70	\$87.50

Filled at Standard Pharmacy

Tier	30-day	60-day	90-day
Tier 1	\$3	\$6	\$9
Tier 2	\$15	\$30	\$45
Tier 3	\$45	\$90	\$135
Tier 4	\$90	\$180	\$270
Tier 5	31%	N/A	N/A
Tier 6	\$0	\$0	\$0
Insulin	\$35	\$70	\$105

Find a Pharmacy

[Find a pharmacy](#) on our website. You can search for preferred or standard pharmacies nearest you. KelseyCare Advantage preferred pharmacies include:




Switch to a preferred pharmacy

- 1** Find the most convenient preferred pharmacy for you.
You can use the Pharmacy Search Tool located on the KelseyCare Advantage website to find the closest pharmacy to you.
- 2** Call your selected preferred pharmacy and provide them with the name, location, and phone number of the pharmacy you are transferring from.
- 3** Ask them to transfer one or all your medications. They will take care of the rest.


Mail Order

To start filling your prescription by mail, you'll need a new 90-day prescription.

To get a new prescription you can:

-  Ask your doctor to send an electronic prescription to CVS Caremark® Mail Service Pharmacy. This is the easiest way to get started – you can expect to get your medication in 7 to 10 business days.

Or you can:

-  Request that CVS Caremark contact your doctor and get the process started for you. Once we reach your doctor and receive approval, it will take 7 to 10 business days for your medication to be delivered.

For Assistance Call TOLL FREE: 1-888-970-0914 (TTY: 711) 24 hours a day, 7 days a week.

Be sure to use CVS Caremark Mail Service Pharmacy to fill prescriptions in 90-day supplies for medications you take regularly (like high blood pressure, diabetes, or high cholesterol medications).

For short-term medications (like an antibiotic), use a retail pharmacy in your plan's network. You can find one by using the [Pharmacy Locator](#) on our website.

View your **Explanation of Benefits (EOB)** or check the status of a mail order on [Caremark.com](#). Then, create an account using your KCA member ID number.

Coverage Determination/Redetermination

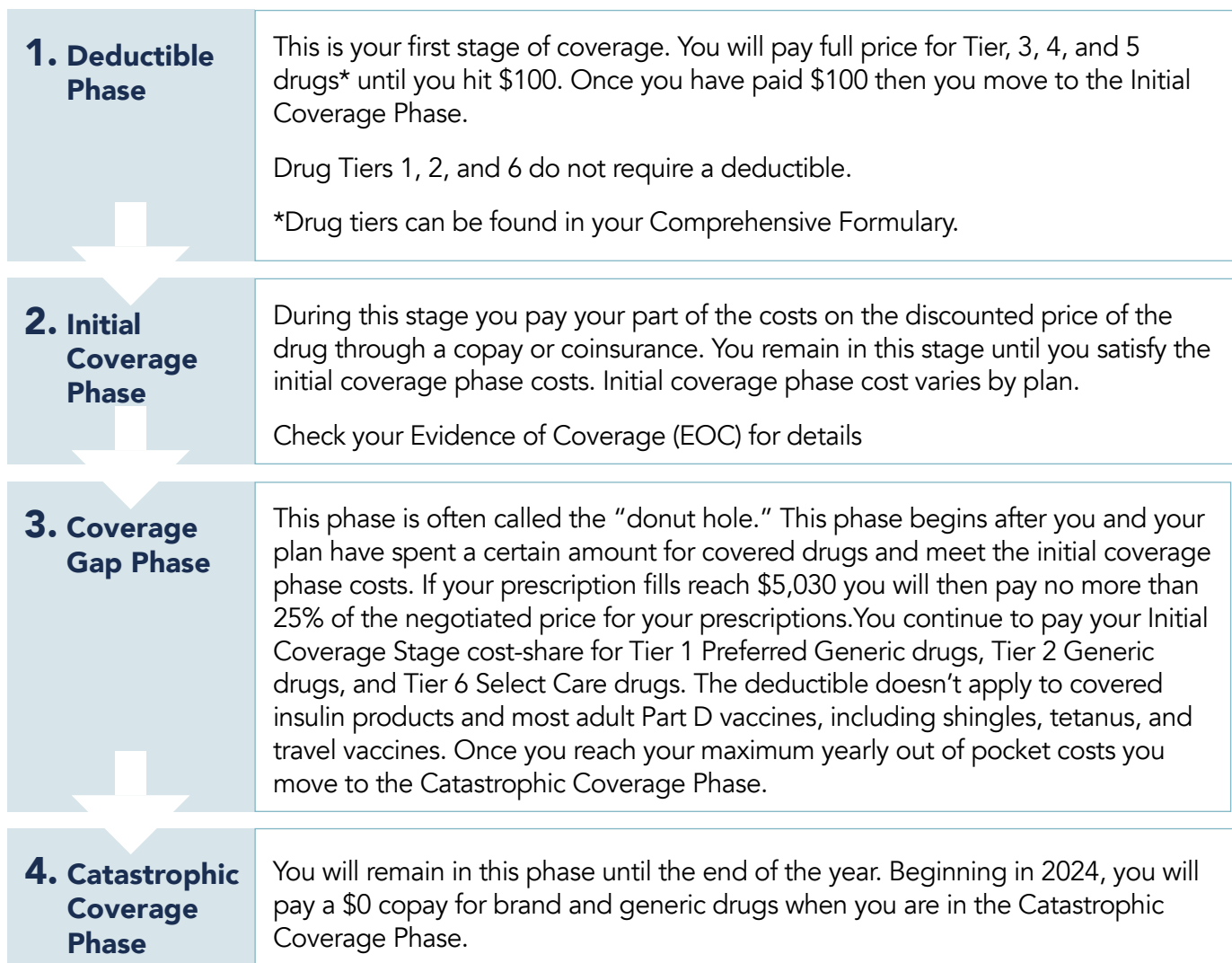
A coverage determination is a decision we make about your benefits and coverage or about the amount we will pay for your drugs. A coverage determination may include:

- Asking to cover a Part D drug that is not on the plan's List of Covered Drugs
- Asking to waive a restriction on the plan's coverage for a drug (such as limits on the amount of the drug you can get)
- Asking to pay a lower cost-sharing amount for a covered drug on a higher cost-sharing tier
- Asking to get pre-approval for a drug
- Asking us to pay you back for a prescription drug you already bought

If you disagree with a coverage decision we have made, you can appeal our decision using the [Coverage Determination](#) and [Redetermination](#) forms.

Your Prescription Drug Journey

Throughout the year, your drug costs may vary. Understanding what drug phase you are in will help you know upcoming costs.



IT ALL ADDS UP.

In addition to medical coverage, your plan offers [additional benefits](#) at no cost to you. It's another perk of KelseyCare Advantage.

Transportation

Your plan includes unlimited trips to help you get to and from needed medical appointments. Non-emergency medical transportation is available for those who need additional accommodation such as wheelchair accessibility.

To schedule a ride, call (713) 522-7433 (TTY: 711), Monday through Friday, 6 a.m. to 7 p.m. After your appointment, simply call back when you are ready to be picked up.

Over-the-Counter (OTC)/Flex Allowance

Each quarter you will receive a **\$95 allowance** to spend on eligible over-the-counter health related items. You will receive a separate OTC card in the mail to purchase items online, by mail, or from participating retail locations. Visit KCAOTC.com to create an account, activate your card, view your OTC balance, and order products. Unused balances do not roll over.

Your plan also includes a preloaded **\$750 Flex card** for you to use toward dental, vision, or hearing expenses you may have throughout the year. Your flex dollars may not be combined with your OTC allowance.

One Pass™

Find your healthy with One Pass. Now you get the benefit of thousands of fitness locations **at no cost** to you! Your benefit includes:

Over 24,000 locations PLUS access to

- Boutique gyms like Orange Theory and Pure Barre
- Home fitness kits
- YMCA locations
- Brain training

Designed to give you a wider range of fitness options! Access One Pass starting January 1, 2024. After your plan effective date you will receive information and your unique member code. Visit YourOnePass.com to find a location near you.

Hearing Allowance

As we age, our hearing may change. To help diagnose any hearing changes that you may experience, your plan includes routine, in-network hearing exams for \$0. Plus, it includes a **\$750 allowance** per ear, every three years to use toward the purchase of hearing aids.

Get your \$0 routine hearing exam today by calling 713-442-0000 (TTY: 711) for a Kelsey-Seybold Clinic audiologist.

Vision Allowance




Experience a network with access and choice. Your first eye exam through Kelsey-Seybold Clinic has a **\$0** copay and any subsequent exams have a **\$25** copay. Plus, you have a **\$125** annual eyewear allowance that can be used at a variety of your favorite retailers:

- Sam's Club
- Glasses USA
- LensCrafters
- Warby Parker
- Costco
- Ray-Ban

Schedule your \$0 routine eye exam by calling 877-574-7081.

Dental

Good oral health can help prevent certain types of diseases including gum disease and certain types of cardiovascular disease. Find a dentist near you by visiting search.fcdental.com. Your 2024 Dental plan includes:

	\$0	Annual Deductible
	\$2,500	Annual Benefit Maximum for Preventive and Comprehensive services, combined.
	0%	Coinsurance

Preventive covers services like:

- Oral exams
- Basic cleanings
- X-rays

Comprehensive covers services like:

- Fillings
- Crowns
- Dentures
- Extractions
- Root canals

*Check your [Evidence of Coverage \(EOC\)](#) for a complete list of dental codes.

LiveWell Rewards

Enroll in the LiveWell rewards program to earn up to \$100 per year in gift cards for completing eligible health actions like getting your yearly check-up, breast cancer screening, completing your retinal eye exam for diabetes, and more! It's our way of thanking you for taking care of your health.

To register

1. Visit KelseyCareAdvantage.com/Live-Well
2. Click **Register Now**
3. Complete the registration form and you're all set!

Remember to log into your LiveWell account to log your healthy actions. Redeem your gift cards at locations like:

- Kroger
- Kohl's
- Lowe's
- Shell

Log into your account for a complete list of retailers.



Healthmine, Inc., is an independent company that contracts with KelseyCare Advantage to provide Medicare Advantage member rewards programs. Registration is required to participate. Visit KelseyCareAdvantage.com/Live-Well to register and see what activities earn rewards. Rewards are dependent on eligibility for specific activities, which will vary by individual. One reward per activity per year. Dates of service must be in the current plan year. Rewards will be administered once the claim is processed, which can take up to 90 days. Activities that earn rewards are subject to change.

IMPORTANT MEMBER FORMS

Quickly find [forms](#) you need to sign up for email communications, appoint a representative and more.

Email Opt-In to quickly receive:

- ✓ Plan documents, as well as updated documents throughout the year.
- ✓ Notification of plan changes
- ✓ Health and wellness reminders
- ✓ Invitations to our quarterly webinar, *Age Without Fear*, covering common health concerns related to aging.
- ✓ Our quarterly newsletter, *Living Well*, featuring plan information and helpful health tips!

Appoint a Representative

If you have someone who acts on your behalf with KelseyCare Advantage or may need someone to do this in the future, please complete an [Appointment of Representative form](#).

Coverage Determination/Redetermination

If you would like to request coverage or appeal a coverage determination, complete the form on our website and turn in to submit your request.

CONTACT US

Our Address

KelseyCare Advantage Administrative Offices
11511 Shadow Creek Pkwy | Pearland, TX 77584

If you have any questions about your plan, give one of our helpful Concierge team members a call and they will be happy to assist you.

IMPORTANT PHONE NUMBERS

Concierge Team	(713) 442- CARE (2273) / (TTY:711)
Kelsey-Seybold Clinic Appointments	(713) 442-0000
After-Hours Care	(713) 442-0000
MyKelseyOnline Help	(713) 442-5500
Business Office (questions about Kelsey-Seybold billing)	(713) 442-5500

Social media is one of the quickest ways to connect with us. You can find us online at [KelseyCareAdvantage.com](https://www.KelseyCareAdvantage.com) and follow us on Facebook, Instagram, Twitter, and YouTube!



Questions? Call the Concierge team at 713-442-4878 (TTY: 711). From October 1 through March 31, hours are 8 am to 8 pm, seven days a week. From April 1 through September 30, hours are 8 am to 8 pm, Monday through Friday. Messaging services are used on weekends, after hours, and on federal holidays.

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. © 2023 KelseyCare Advantage. All rights reserved.