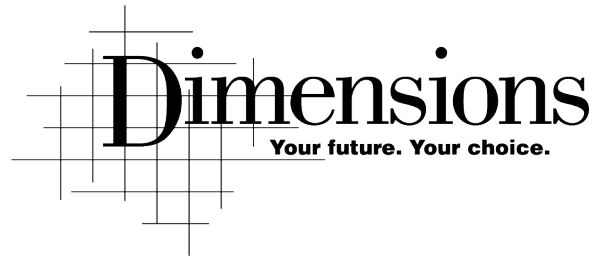


2021

Summary of Benefits

KelseyCare Advantage Plan Greater Houston



2021 SUMMARY OF BENEFITS

PRE-ENROLLMENT CHECKLIST

Before making an enrollment decision, it is important that you fully understand our benefits and rules. If you have any questions, you can call and speak to a customer service representative at 1-866-534-0556 (TTY users can call 711).

Understanding the Benefits

	Review the full list of benefits found in the Evidence of Coverage (EOC), especially for those services that you routinely see a doctor. Visit www.KelseyCareAdvantage.com or call 1-866-535- 8343 (TTY users can call: 711) to view a copy of the EOC.
	Review the provider directory (or ask your doctor) to make sure the doctors you see now are in the network. If they are not listed, it means you will likely have to select a new doctor.

Understanding Important Rules

	In addition to your monthly plan premium, you must continue to pay your Medicare Part B premium. This premium is normally taken out of your Social Security check each month.
	Benefits, premiums and/or copayments/co-insurance may change on January 1, 2022.
	Except in emergency or urgent situations, we do not cover services by out-of-network providers (doctors who are not listed in the provider directory).

GENERAL PLAN INFORMATION

<p>Tips for comparing your Medicare choices</p>	<p>This Summary of Benefits booklet gives you a summary of what KelseyCare Advantage covers and what you pay. It does not list every service that we cover or list every limitation or exclusion. To get a complete list of services we cover, call us and ask for the “Evidence of Coverage.”</p> <p>Tips for comparing your Medicare choices</p> <ul style="list-style-type: none"> • If you want to compare our plan with other Medicare health plans, ask the other plans for their Summary of Benefits booklets. Or, use the Medicare Plan Finder on http://www.medicare.gov. • If you want to know more about the coverage and costs of Original Medicare, look in your current “Medicare & You” handbook. View it online at http://www.medicare.gov or get a copy by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.
<p>Sections in this book</p>	<ul style="list-style-type: none"> • Things to know about KelseyCare Advantage • Monthly Premium, Deductible, Limits on How Much You Pay for Covered Services • Covered Medical and Hospital Benefits
<p>Hours of Operation</p>	<ul style="list-style-type: none"> • Monday through Friday, 8 a.m. to 5 p.m.
<p>Phone numbers and Website</p>	<ul style="list-style-type: none"> • Shell participants call 713-442-7555 or toll-free 1-866-534-0556 (TTY users can call 711). • Our website: www.kelseycareadvantage.com/shell
<p>Who Can Join?</p>	<p>To join KelseyCare Advantage, you must be entitled to Medicare Part A, be enrolled in Medicare Part B, and live in our service area.</p> <p>Our service area includes the following counties in Texas: Harris, Brazoria, Fort Bend, Montgomery, Galveston, Liberty, Waller, Chambers and Galveston.</p>
<p>Which doctors and hospitals can I use?</p>	<p>KelseyCare Advantage has a network of doctors, hospitals, and other providers. If you use the providers that are not in our network, the plan may not pay for these services.</p>
<p>Out-of-network/non-contracted providers are under no obligation to treat KelseyCare Advantage members, except in emergency situations. Please call our customer service number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services.</p>	
<p>What do we cover?</p>	<p>Like all Medicare health plans, we cover everything that Original Medicare covers – and more.</p> <p>Our plan members get all of the benefits covered by Original Medicare. For some of these benefits, you may pay more in our plan than you would in Original Medicare. For others, you may pay less.</p> <p>Our plan members also get more than what is covered by Original Medicare. Some of the extra benefits are outlined in this booklet.</p> <p>We cover Part B drugs such as chemotherapy and some drugs administered by your provider. This plan do not cover Part D prescription drugs.</p>

Services with a ¹ may require prior authorization.

Services with a ² may require a referral from your doctor.

Summary of Benefits

January 1, 2021 – December 31, 2021

Monthly Premium, Deductible, and Limits on How Much You Pay for Covered Services

KelseyCare Advantage	
How much is the monthly premium?	Please contact Shell Benefits for premium information. In addition, you must keep paying your Medicare Part B premium.
How much is the deductible?	This plan does not have a medical deductible.
Is there any limit on how much I will pay for my covered services? (Maximum Out-of-Pocket Responsibility)	Yes. Like all Medicare health plans, our plan protects you by having yearly limits on your out-of-pocket costs for medical and hospital care. If you reach the limit on the out-of-pocket costs, you keep getting covered hospital and medical services and we will pay the full cost for the rest of the year. Please note that you will still need to pay your monthly Part B premiums.
Is there a limit on how much the plan will pay?	Your yearly limit(s) in this plan: \$3,400 for services you receive from in-network providers
Inpatient Hospital Coverage ^{1,2}	<ul style="list-style-type: none"> • \$250 copay per stay
Outpatient Hospital Coverage ^{1,2}	<u>Ambulatory Surgical Center:</u> <ul style="list-style-type: none"> • \$225 copay <u>Outpatient Hospital:</u> <ul style="list-style-type: none"> • \$250 copay
Doctor Visits (Primary Care Providers and Specialists) ^{1,2}	<u>Office visit:</u> <ul style="list-style-type: none"> • Primary care visit: \$5 copay • Specialist visit: \$20 copay

Services with a ¹ may require prior authorization.
Services with a ² may require a referral from your doctor.

KelseyCare Advantage	
Preventive Care¹	<p>Other preventive services including:</p> <ul style="list-style-type: none"> • Abdominal aortic aneurysm screening • Alcohol misuse counseling • Bone mass measurement • Breast cancer screening (mammogram) • Cardiovascular disease (behavioral therapy) • Cervical and vaginal cancer screening • Colorectal cancer screenings (Colonoscopy, Fecal occult blood test, Flexible sigmoidoscopy) • Depression screening • Diabetes screening • HIV screening • Medical nutrition therapy services • Obesity screening and counseling • Prostate cancer screenings (PSA) • Sexually transmitted infections screening and counseling • Tobacco use cessation counseling (counseling for people with no sign of tobacco-related disease) • Vaccines, including Flu shots, hepatitis B shots, pneumococcal shots • “Welcome to Medicare” preventive visit (one-time) • Yearly “Wellness” visit <p>Any additional preventive services approved by Medicare during the contract year will be covered.</p>
Emergency Care	<p>\$75 copay</p> <p>If you are admitted to the hospital within 3 days, you do not have to pay your share of the cost for emergency care. See the “Inpatient Hospital Care” section of this booklet for other costs.</p>
Urgently Needed Services	<p>\$35 copay</p>

Services with a ¹ may require prior authorization.
Services with a ² may require a referral from your doctor.

KelseyCare Advantage	
Diagnostic Services, Labs Imaging ^{1,2}	<p><u>Diagnostic radiology services (such as MRIs, CT scans):</u></p> <ul style="list-style-type: none"> • \$0-\$150 copay, depending on the service <p><u>Diagnostic tests and procedures:</u></p> <ul style="list-style-type: none"> • \$0-\$25 copay, depending on the service <p><u>Lab services:</u></p> <ul style="list-style-type: none"> • \$0 copay <p><u>Outpatient x-rays:</u></p> <ul style="list-style-type: none"> • \$0 copay <p><u>Therapeutic radiology services (such as radiation treatment for cancer):</u> \$50 copay</p>
Hearing Services ^{1,2}	<p><u>Exam to diagnose and treat hearing and balance issues:</u></p> <ul style="list-style-type: none"> • \$20 copay <p><u>Routine hearing exam:</u></p> <ul style="list-style-type: none"> • \$20 copay. You are covered for up to 1 every year <p><u>Hearing aid allowance:</u> Our plan pays up to \$500 every year for hearing aids. You pay any amount over this plan allowed amount. Replacement batteries are not covered.</p>
Dental Services (Medical dental) ^{1,2}	<p>Medicare covered dental services (this does not include services in connection with care, treatment, filling, removal, or replacement of teeth):</p> <ul style="list-style-type: none"> • \$20 copay
Vision Services	<p>Exam to diagnose and treat diseases and conditions of the eye (including yearly glaucoma screening).</p> <ul style="list-style-type: none"> • \$20 copay <p><u>Routine eye exam:</u></p> <ul style="list-style-type: none"> • \$0 copay for 1 routine eye exam every year <p><u>Eyeglasses or contact lenses after cataract surgery:</u></p> <ul style="list-style-type: none"> • \$0 copay for eyeglasses or contact lenses after cataract surgery

Services with a ¹ may require prior authorization.
Services with a ² may require a referral from your doctor.

	KelseyCare Advantage
Mental Health Services (including inpatient) ^{1,2}	<p>Inpatient visit: Our plan covers up to 190 days in a lifetime for inpatient mental health care in a psychiatric hospital. The inpatient hospital care limit does not apply to inpatient mental services provided in a general hospital.</p> <p>The copays for hospital and skilled nursing facility (SNF) benefits are based on benefit periods. A benefit period begins the day you're admitted as an inpatient and ends when you haven't received any inpatient care (or skilled care in a SNF) for 60 days in a row. If you go into a hospital or a SNF after one benefit period has ended, a new benefit period begins. You must pay the inpatient hospital copay for each benefit period. There's no limit to the number of benefit periods.</p> <p>Our plan covers 90 days for an inpatient hospital stay. Our plan also covers 60 "lifetime reserve days." These are "extra" days that we cover. If your hospital stay is longer than 90 days, you can use these extra days. But once you have used up these extra 60 days, your inpatient hospital coverage will be limited to 90 days.</p> <ul style="list-style-type: none"> • \$250 copay per stay <p><u>Outpatient group or individual therapy visit:</u></p> <ul style="list-style-type: none"> • \$20 copay
Skilled Nursing Facility (SNF) ^{1,2}	<p>Our plan covers up to 100 days in a SNF per benefit period.</p> <ul style="list-style-type: none"> • \$0 copay per day for days 1-20 • \$125 copay per day for days 21-100
Physical Therapy ^{1,2}	<ul style="list-style-type: none"> • \$20 copay per visit
Ambulance (Medicare-covered ground and air transportation services)	<ul style="list-style-type: none"> • \$100 copay for each one-way trip
Transportation	<p>You pay nothing.</p> <p>This plan covers 20 one-way trips for plan-approved locations every year. Transportation is limited to medical appointments and medical facilities within the plan service area.</p>
Medicare Part B Drugs ¹	<p><u>Part B chemotherapy drugs and other Part B drugs:</u> 20% of the cost</p>

Services with a ¹ may require prior authorization.

Services with a ² may require a referral from your doctor.

Additional Medical Benefits

	KelseyCare Advantage Plan Greater Houston
Acupuncture ^{1,2}	Annually the plan covers up to 12 acupuncture visits within 90 days for chronic low back pain, 8 additional days if improvement. <ul style="list-style-type: none"> • \$20 copay
Foot Care (podiatry services) ^{1,2}	Foot exams and treatment if you have diabetes-related nerve damage and/or meet certain conditions: <ul style="list-style-type: none"> • \$20 copay
Medical Equipment/Supplies (Durable medical equipment, diabetes supplies, prosthetic devices and related medical supplies) ¹	<ul style="list-style-type: none"> • 20% of the cost <u>Diabetes monitoring supplies:</u> <ul style="list-style-type: none"> • You pay nothing, for meters and test strips, lancets, lancet devices and control solutions <u>Therapeutic shoes or inserts and Prosthetic devices:</u> <ul style="list-style-type: none"> • 20% of the cost
Wellness Programs (e.g., fitness)	SilverSneakers® Fitness Program – Basic fitness center membership including fitness classes. You pay nothing.
Chiropractic Care ^{1,2}	Manipulation of the spine to correct a subluxation (when 1 or more of the bones of your spine move out of positions): <ul style="list-style-type: none"> • \$20 copay
Diabetes Self-Management Training ^{1,2}	Diabetes self-management training: <ul style="list-style-type: none"> • \$0 copay
Home Health Care ^{1,2}	<ul style="list-style-type: none"> • \$10 copay
Hospice	You pay nothing for hospice care from a Medicare-certified hospice. You may have to pay part of the cost for drugs and respite care. Hospice is covered outside of our plan. Please contact us for more details.
Outpatient Substance Abuse ^{1,2}	Individual or Group therapy visit: <ul style="list-style-type: none"> • \$20 copay

Services with a ¹ may require prior authorization.

Services with a ² may require a referral from your doctor.

	KelseyCare Advantage Plan Greater Houston
Outpatient Surgery^{1,2}	Outpatient hospital: <ul style="list-style-type: none"> • \$250 copay
Ambulatory Surgery Center^{1,2}	<ul style="list-style-type: none"> • \$225 copay
Renal Dialysis^{1,2}	<ul style="list-style-type: none"> • \$25 copay
Over-the-counter items (OTC)	<ul style="list-style-type: none"> • Not covered
Telemedicine visits	<u>E-Visits / Video Visits / Phone Visits</u> <ul style="list-style-type: none"> • PCP \$0 • Specialist \$15 <p>E-Visits, Video and Phone Visits are covered benefit for Kelsey-Seybold primary care and specialty physicians.</p>
Outpatient Rehabilitation^{1,2}	<p>Cardiac (heart) rehab services (for a maximum of 2 one-hour sessions per day for up to 36 sessions over 36 weeks):</p> <ul style="list-style-type: none"> • \$20 copay <p><u>Occupational therapy visit:</u></p> <ul style="list-style-type: none"> • \$20 copay

Services with a ¹ may require prior authorization.
Services with a ² may require a referral from your doctor.



This information is not a complete description of benefits. Call 1-866-534-0556 (TTY users can call 711) for more information.

KelseyCare Advantage is offered by KS Plan Administrators, LLC, a Medicare Advantage HMO with a Medicare contract. Enrollment in KelseyCare Advantage depends on contract renewal. This information is not a complete description of benefits. Contact the plan for more information.