

Plan Features	Platinum (HMO)	Gold Freedom (HMO-POS)	Traditional Medicare (Original Medicare)
Monthly Premium	\$0	\$0	You must combine separate plans together for comprehensive coverage.
Comprehensive Medical and Drug Coverage	✓	✓	⊗
Preventive and Comprehensive Dental (Included with \$2,000 allowance)	✓	✓	Only with supplemental coverage
Over-the-Counter (OTC) Allowance	✓	✓	⊗
Vision and Hearing Coverage	✓	✓	⊗
Worldwide Emergency Care	✓	✓	⊗
Unlimited transportation to and from Medical Appointments	✓	✓	⊗
Free SilverSneakers Gym Membership	✓	✓	⊗
Virtual Health	✓	✓	Limited
MyKelseyOnline Patient Portal	✓	✓	⊗
Access to the Kelsey-Seybold Network of Providers	✓	✓	⊗
Access to Out-of-Network providers without referral	⊗	✓	Limited
Local Customer Service Assistance	✓	✓	⊗
Capped Annual Out-of-Pocket Expenses	✓	✓	⊗
Provides More Benefits than Traditional Medicare	✓	✓	⊗
COVID-19 Care Coverage	✓	✓	Limited