



# 2023 BENEFITS

# MEDICARE STAR RATING

Each year, the Medicare program rates all health and prescription drug plans on a scale of 2 to 5 stars (5 being excellent) based on how effectively a plan:


- Keeps members healthy
- Manages chronic conditions
- Provides customer service
- Offers pharmacy benefits
- Delivers member satisfaction

For **seven** years in a row, KelseyCare Advantage received a 5-out-of-5 Star Overall Rating from Medicare.

We're honored to have received such high ratings from Medicare, and we're proud to consistently deliver high-quality healthcare to our members at affordable prices.



**IMPORTANT INFORMATION:**  
2022 Medicare Star Ratings  
KelseyCare Advantage - H0332

Official U.S. Government Medicare Information 

For 2022, KelseyCare Advantage - H0332 received the following Star Ratings from Medicare:

Overall Star Rating:	★★★★★
Health Services Rating:	★★★★★
Drug Services Rating:	★★★★★

Every year, Medicare evaluates plans based on a 5-star rating system.

**Why Star Ratings Are Important**  
Medicare rates plans on their health and drug services. This lets you easily compare plans based on quality and performance.

Star Ratings are based on factors that include:

- Feedback from members about the plan's services and care
- The number of members who left or stayed with the plan
- The number of complaints Medicare got about the plan
- Data from doctors and hospitals that work with the plan


More stars mean a better plan – for example, members may get better care and better, faster customer service.

**Get More Information on Star Ratings Online**  
Compare Star Ratings for this and other plans online at [medicare.gov/plan-compare](https://www.medicare.gov/plan-compare)

**Questions about this plan?**  
Contact KelseyCare Advantage 7 days a week from 8:00 a.m. to 8:00 p.m. Central time at 800-663-7146 (toll-free) or 711 (TTY), from October 1 to March 31. Our hours of operation from April 1 to September 30 are Monday through Friday from 8:00 a.m. to 8:00 p.m. Central time. Current members please call 866-534-0554 (toll-free) or 711 (TTY).

**The number of stars show how well a plan performs.**

★★★★★	EXCELLENT
★★★★☆	ABOVE AVERAGE
★★★☆☆	AVERAGE
★★☆☆☆	BELOW AVERAGE
★☆☆☆☆	FLOOR

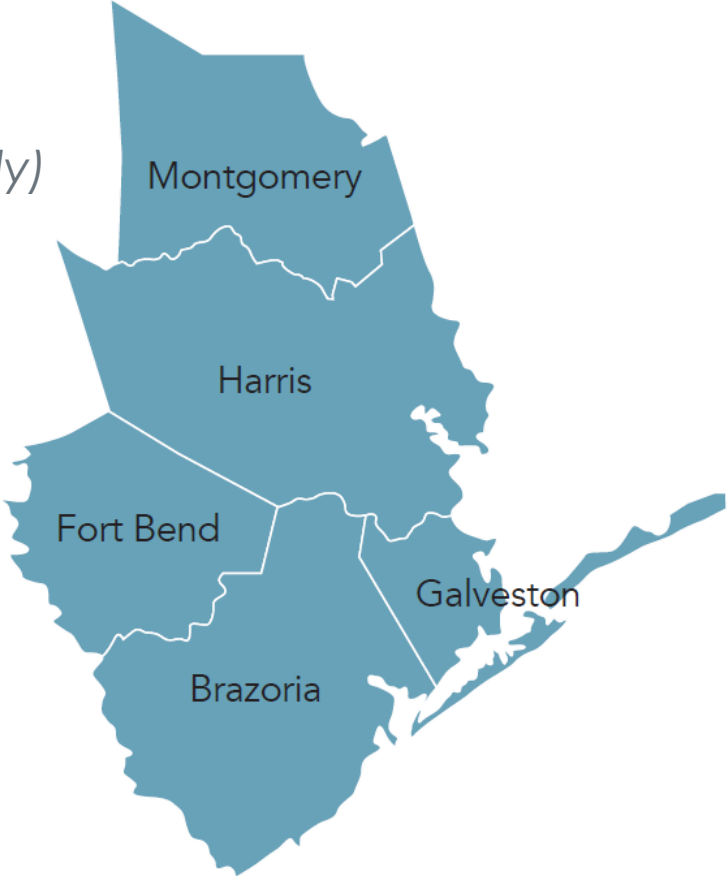
 This plan got MEDICARE'S HIGHEST RATING (5 stars)

H0332\_StarRating22\_M

# SERVICE AREA

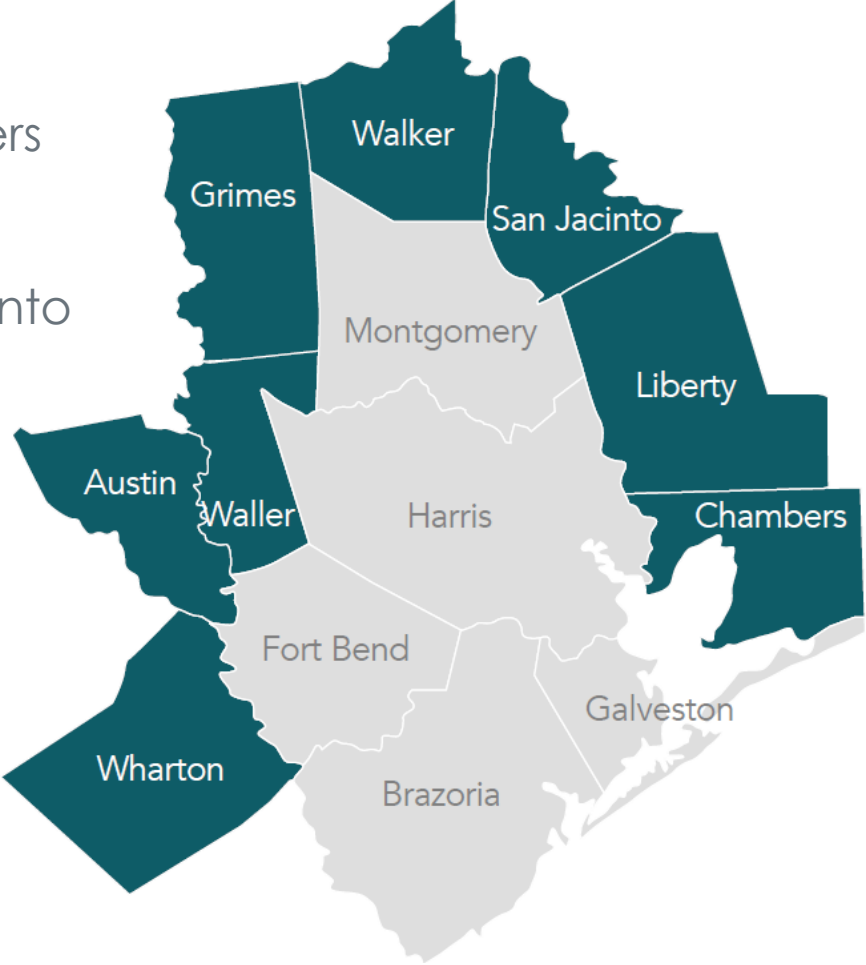
## Core Service Area (5 counties)

- Brazoria
- Fort Bend
- Galveston  
*(mainland only)*
- Harris
- Montgomery



## Outlier Service Area (8 counties)

- Austin
- Chambers
- Grimes
- Liberty
- San Jacinto
- Waller
- Walker
- Wharton



# PLANS OFFERED

## Core Service Area (5 counties)

Brazoria | Fort Bend  
Galveston (*mainland only*)  
Harris | Montgomery

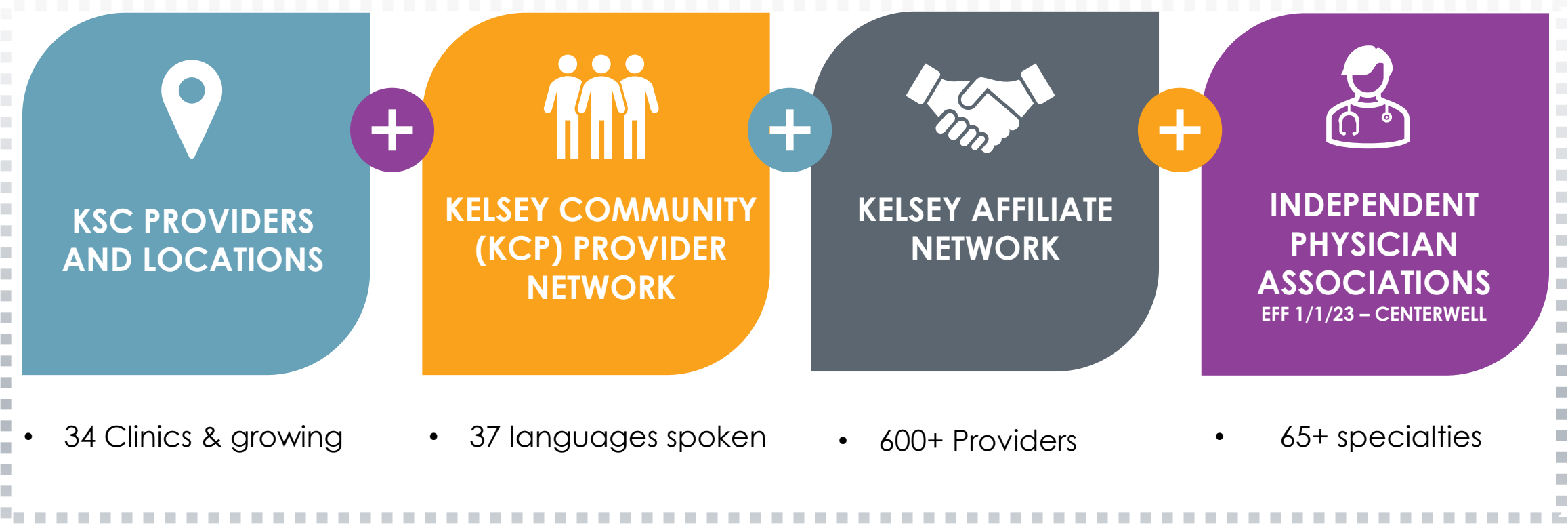
Platinum	HMO	MAPD
Gold Freedom	HMO-POS	MAPD
Gold	HMO	MAPD
Silver	HMO	MA Only
Silver Freedom	HMO-POS	MA Only

## Outlier Service Area (8 counties)

Austin | Chambers | Grimes | Liberty  
San Jacinto | Waller | Walker | Wharton

Gold Community	HMO-POS	MAPD
Silver Community	HMO-POS	MA Only

# KCA Network



**Affiliated Hospitals** *\*varies by county*

- CHI St Luke's
- HCA
- Memorial Hermann
- TX Orthopedics
- Women's Hospital
- M.D Anderson
- Baylor

# Kelsey-Seybold Clinic Expansion 2022 – 2023

Location and date subject to change. Updated 06/17/22

Clinic locations on this map have been verified via KSC Facilities. Google Maps may not reflect the correct clinic location.

Location and date subject to change. Updated 03/09/22

# Kelsey-Seybold Clinic Expansion 2022 – 2023



## Current Kelsey-Seybold Locations

- 1 Memorial Villages Campus
- 2 Westchase
- 3 Eldridge
- 4 Stafford
- 5 Copperfield Villages *On Hold*
- 6 South Shore Harbour *December Open*

2022

- 7 Fairfield
- 8 Springwoods Village Campus
- 9 League City

2023

- 10 Pearland Parkway
- 11 Rosenberg

2024

South Shore Harbour: Replacing the South Shore location.


# HMO vs HMO-POS Plans

## HMO Plans

 **No referrals** - Within the KSC system

 Access to **all KSC providers** and locations


 **No Out-of-Network** benefits


 If KSC cannot treat a condition – the patient will be referred to **KSC Affiliate Provider** (in-network cost share applies)

## HMO-POS Plans

 **No referrals** - Within the KSC system

 Access to **all KSC providers** and locations

 If KSC cannot treat a condition – the patient will be referred to **KSC Affiliate Provider** (in-network cost share applies)

 If member self-directs to **OON provider**, the OON cost-share applies – **No referral needed**

 Provider must be willing to **bill KelseyCare Advantage**

# MAPD w/Drug Coverage Plan Benefits

	PLATINUM	GOLD	GOLD FREEDOM	GOLD COMMUNITY <small>(outlier counties)</small>
<b>Premium</b>	\$0	\$0	\$0	\$15
<b>Medical Deductible</b>	None	None	None	\$500 for point-of-service medical services
<b>Out-of-pocket Max</b>	In-network \$3,450	In-network \$3,450	In-network - \$3,450 Out-of-network - \$10,000	In-network - \$3,450 Out-of-network - \$10,000
<b>IP Hospital</b>	\$350/stay	\$375/stay	\$375/stay	\$375/stay
<b>PCP Visit</b>	\$0	\$0	\$0	\$0
<b>Specialist Visit</b>	\$20	\$25	\$25	\$25
<b>OP Hosp / OP ASC</b>	\$300 / \$225	\$300 / \$225	\$300 / \$225	\$300 / \$225
<b>Specialty Video Visit</b>	\$15	\$15	\$15	\$15
<b>Urgent Care / Emergency Room Visit</b>	\$25/\$120	\$25/\$120	\$25/\$120	\$25/\$120



# MA Only Plan Benefits

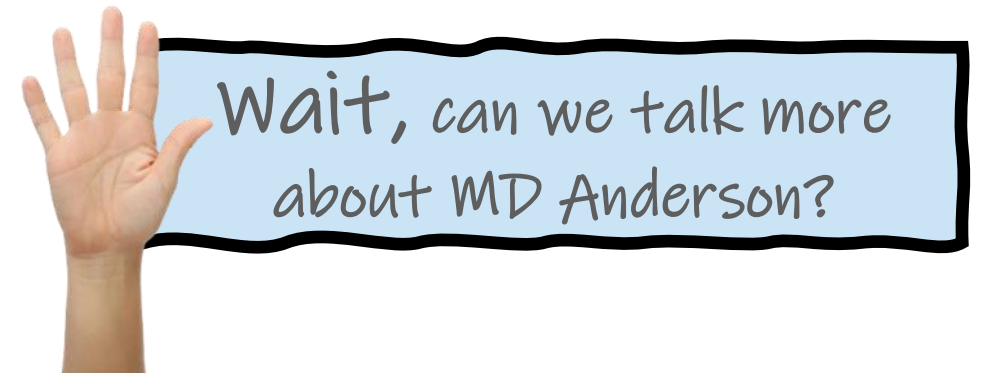
	SILVER	SILVER FREEDOM	SILVER COMMUNITY <small>(outlier counties)</small>
<b>Premium</b>	\$0	\$0	\$0
<b>Medical Deductible</b>	None	None	\$500 for point-of-service medical services
<b>Out-of-pocket Max</b>	In-network - \$3,450	In-network - \$3,450 Out-of-Network - \$10,000	In-network - \$3,450 Out-of-Network - \$10,000
<b>IP Hospital</b>	\$325/stay	\$325/stay	\$325/stay
<b>PCP Visit</b>	\$0	\$0	\$0
<b>Specialist Visit</b>	\$20	\$20	\$20
<b>OP Hosp / OP ASC</b>	\$250 / \$225	\$250 / \$225	\$250 / \$225
<b>Specialty Video Visit</b>	\$15	\$15	\$15
<b>Urgent Care/Emergency Room Visit</b>	\$25/\$120	\$25/\$120	\$25/\$120

# Gold Freedom In-Network and Non-Network Benefits Comparison

Physician and Lab Services	Gold Freedom In-Network	Gold Freedom Plans Non-Network
PCP Visit	\$0 copay	\$10 copay*
Specialist Visit	\$25 copay	\$35 copay*
Inpatient Hospital	\$375 per stay	40% coinsurance
Annual Wellness Exams	\$0 copay	50% coinsurance
Fitness Benefit Free – SilverSneakers®	Included	Not covered
Diagnostic X-Rays & Lab Tests	\$0 copay	\$20 copay
High Tech Radiology (ex. MRI, CT)	\$150 copay	20% coinsurance
Immunizations	\$0 copay	50% coinsurance
Physical Therapy	\$10 copay	\$40 copay
Occupational Therapy	\$10 copay	50% coinsurance
Speech Therapy	\$35 copay	\$40 copay
Routine Eye Exam	\$0 copay	Not covered

# Freedom in Action – POS Plans Only

Taking Advantage of In-Network Cost-Share		Accessing Out-of-Network Cost-Share	
Member sees a Kelsey-Seybold Clinic PCP	\$0	Member sees an out-of-network PCP	\$10
Member sees a Kelsey-Seybold Clinic specialist	\$25	Member sees an out-of-network specialist	\$35
Member sees an affiliate provider contracted with Kelsey	\$25	Member sees an MD Anderson provider	40%*
<b>No referrals needed!</b> (prior auth on some services)		<b>No referrals needed!</b> (prior auth on some services)	



# MD Anderson

<b>HMO Plan Members</b> (Gold, Silver, Platinum)	<b>POS Plan Members</b> (Gold & Silver Freedom)
<ul style="list-style-type: none"> <li>❑ Members with cancer who <u>can</u> be treated at Kelsey, will be treated at Kelsey.</li> </ul>	<ul style="list-style-type: none"> <li>❑ Members with cancer who can be treated at Kelsey <i>and want to</i> be treated at Kelsey, can be.</li> </ul>
<ul style="list-style-type: none"> <li>❑ Members with cancer who <u>cannot</u> be treated at Kelsey, will be referred (at in-network rate) to other cancer treatment providers which may include MD Anderson.</li> </ul>	<ul style="list-style-type: none"> <li>❑ Members with cancer who <u>cannot</u> be treated at Kelsey, will be referred (at in-network rate) to other cancer treatment providers which may include MD Anderson.</li> </ul>
<ul style="list-style-type: none"> <li>❑ Members on the HMO plans do NOT have out-of-network benefits, any care not directed by Kelsey will not be covered.</li> </ul>	<ul style="list-style-type: none"> <li>❑ <b>Members who “just prefer a referral to MDA” will not be given a referral (since they can be treated at Kelsey), however...</b> <ul style="list-style-type: none"> <li>➤ <b>They can use their POS benefit and self-refer to MDA and pay the 40% coinsurance for services provided by MDA.</b></li> </ul> </li> </ul>

## BOTTOM LINE.

- ✓ HMO members who 'just prefer to go to MDA' could move to the Freedom plans if they have a 5-star SEP available to them.
- ✓ POS members really can go to MDA without referral; however, they will pay 40%.

# 2023 Part D Summary

KelseyCare Advantage Preferred Pharmacy Network – Any Kelsey-Seybold Pharmacies, HEB or CVS Pharmacy

	MAPD w/ DRUG COVERAGE			MA ONLY		OUTLIER COUNTIES (MA/MAPD-POS)		
	Gold HMO (002)	<b>NEW</b> Platinum HMO (009)	Gold Freedom POS (004)	Silver HMO (001)	Silver Freedom POS (003)	Silver Community POS (007)	Gold Community POS (008) \$15 premium	
<b>Part D Deductible</b>	\$100 (T3, T4, T5)	\$100 (T3, T4, T5)	\$100 (T3, T4, T5)	No Drug Coverage		No Drug Coverage		
<b>T1 Drug</b>	\$0/\$3	\$0/\$3	\$0/\$3					\$100 (T3, T4, T5)
<b>T2 Drug**</b>	\$0/\$15	\$0/\$15	\$0/\$15					\$0/\$3
<b>T3 Drug</b>	\$40/\$45	\$40/\$45	\$40/\$45					\$0/\$15
<b>T4 Drug</b>	\$80/\$90	\$80/\$90	\$80/\$90					\$40/\$45
<b>T5 Drug</b>	31%	31%	31%					\$80/\$90
<b>T6 Drug (NEW)</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>					31%
<b>**Covered Drugs</b> (Tier 2- \$0 copay)	Sildenafil, Vitamin D & B12, Folic Acid	Sildenafil, Vitamin D & B12, Folic Acid	Sildenafil, Vitamin D & B12, Folic Acid					<b>\$0</b>

Cost-share amounts include **Mail Order Prescriptions**.

# Tier 6: NEW in 2023 – Part D Vaccines

Part D vaccines (i.e., Shingrix and others) **and** generic medications for chronic conditions such as diabetes, cholesterol, and hypertension at \$0 in 2023 to assist with disease prevention and medication adherence.

The ideology behind preventive medicine focuses on protecting, promoting, and maintaining health and well-being. It also aims to avert disease, disability, and death on an individual basis, as well as on a large scale in communities and populations. The treatment of chronic illnesses commonly includes the long-term use of **pharmacotherapy**. Although these medications are effective in combating disease, their full benefits are often not realized because approximately 50% of patients do not take their medications as prescribed. Removing barriers such as cost is an important step to decrease morbidity and death related to these conditions.

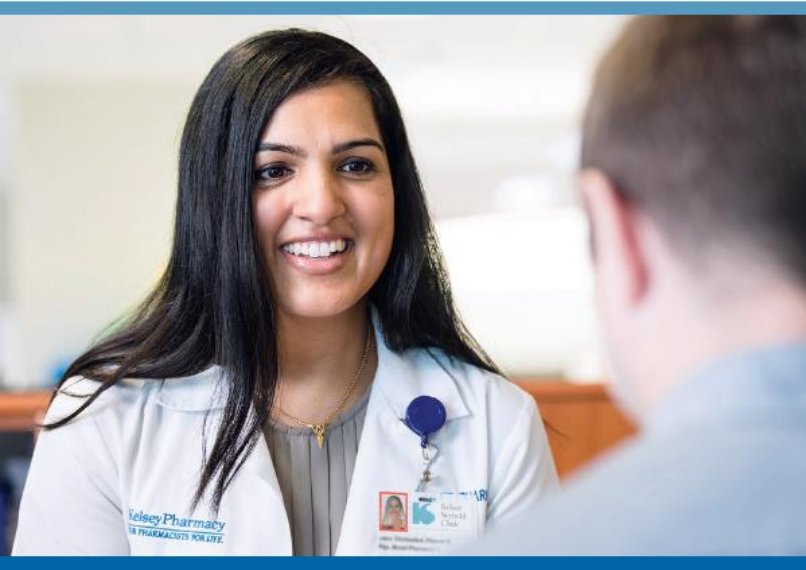
Previously in 2022 – John and Jane Member are both healthy and only take Tier 1 & 2 drugs, but they both need a Shingle shot, which would have fallen into Tier 3, triggering not only two \$40 copays (one for each) but also trigger their \$100 deductible, each.

The total for John and Jane that one visit to the pharmacy was \$280!

**In 2023, it will be \$0!**

# Kelsey Pharmacy

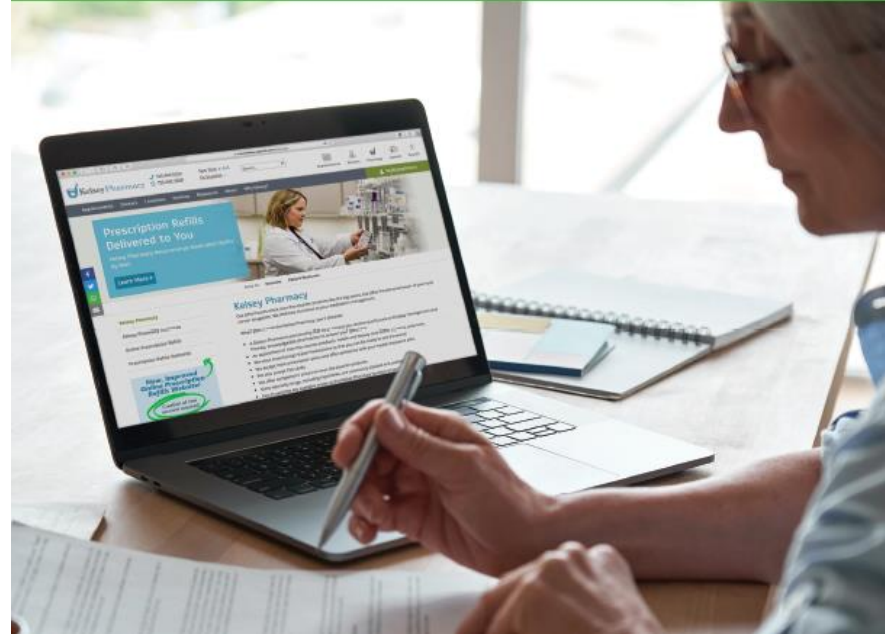
at Your Convenience



## Kelsey Pharmacy App



## Kelsey Pharmacy Website



COMPLIMENTARY | SAME/NEXT DAY | COURIER DELIVERY

# FREE Medication Delivery!

Other Preferred Pharmacies (H-E-B and CVS) may have similar services

KelseyCare Advantage  
★★★★★

# Over-the-counter

Administered by Convey

Kelsey Pharmacies **are** included in the network

Platinum \$90 Quarterly / Gold Freedom \$95 Quarterly

Silver & Silver Freedom \$50 quarterly

Gold and Gold Community \$40 quarterly

Silver Community \$25 quarterly

Amounts do not roll over to the next quarter





### Ways to order

- Online
- Phone
- Mail
- Mobile app
- OTC card

OTC Advocate  
(800) 688-2719

### Where to use

- KS pharm
- CVS
- HEB
- Walmart
- Kroger
- Walgreens
- Dollar gen
- Family dollar
- Randall's



# 2023 Dental Coverage

## Platinum & Gold Freedom

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- Preventive & Comprehensive dental included in medical plan
- \$2,000 combined Annual Benefit Maximum (ABM)
- Cleanings, oral exams, x-rays
- Fillings, Root Canals, Crowns, Dentures, Extractions
- *Cannot enroll in Optional Supplemental Dental (OSB)*

## Gold, Silver Community & Gold Community

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- Preventive dental included in Medical plan
- Cleaning, oral exams, x-rays
- \$32.80 per month **BUY-UP**
- No waiting period
- \$25 annual deductible
- \$3,000 annual allowance
- Fillings, Dentures, Crowns, Root Canals, Extractions, Implants
- *Only available to members in the Gold, & Community plans*

## Silver & Silver Freedom

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- Preventive & Comprehensive dental included in medical plan
- \$1,500 combined Annual Benefit Maximum (ABM)
- Cleanings, oral exams, x-rays
- Fillings, Denture Repair, Simple Extractions
- *Cannot enroll in Optional Supplemental Dental (OSB)*

# Dental (FCL Dental)



Agents must communicate to members that they need to go to [www.FCLDental.com](http://www.FCLDental.com) to look up in-network provider



Agents must communicate dental accurately, ie;

- Not all comprehensive services and codes are covered on all plans.
- The **preventive services** and codes are the same on all plans.

Services are **NOT COVERED**  
if they go to an **OON provider**

# 2023 Value Added Benefits

## ALL Plans have:



**OTC Benefit**



**Preventive Dental**



**COVID-19 Coverage**  
(+meals)



**Vision Allowance**



**Hearing Allowance**

## Certain Plans have:



**\$100 Wellness Rewards**



**\$500 Flex Dollars**



**Comprehensive Dental**



**Transportation**

# Wellness Rewards



Available on select plans only:

**Gold Freedom**

**Platinum**

**Silver**

**Silver Freedom**

**KelseyCare Advantage**  
★★★★★

**\$100 annual wellness rewards available**

**\$25 per health action completed**

**Members must register with the program, it is not automatic**

# All Plans Include SilverSneakers®



Members should show  
their KCA ID card at the  
gym and tell them their  
plan has SilverSneakers®





# Vision

Members can use

**KSC** or

**VSP** providers



Reimbursement for allowances should be submitted to the address on the form

[VSP-Reimbursement-Form.pdf](#)  
[\(kelseycareadvantage.com\)](#)

# Hearing

Allowances can be  
**reimbursed** after  
purchase.



Member should contact  
Member Services  
and **include receipts**







# Transportation

Platinum & Gold Freedom  
members now receive  
Unlimited rides

Gold, Silver and Silver Freedom  
Members receive 20 trips total

*The Community plans do not include  
transportation*

Rides are schedule by calling  
**713-KCA-RIDE**

# PCP Selection

During the enrollment process, members will need to select a **Primary Care Physician.**

Members can see any Kelsey-Seybold PCP or physician, however during the enrollment process, **they will need to indicate a PCP name.**



# NEW BUSINESS AND SUPPLIES

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- ✓ Online enrollment at <https://kelseyportal.kelseycareadvantage.com>
- ✓ Phone enrollment - 713-442-2280. Monday-Friday, 8 AM - 6 PM CST
- ✓ To order 2023 sales kits, please visit [www.kcabrokerstore.com](http://www.kcabrokerstore.com)
- ✓ Please visit our website at [www.kelseycareadvantage.com](http://www.kelseycareadvantage.com)

**Broker Support**

**713-442-4949**

|

**Member Support**

**713-442-2276**

[KCABrokerSupport@kelseycareadvantage.com](mailto:KCABrokerSupport@kelseycareadvantage.com)

[Commissions@kelseycareadvantage.com](mailto:Commissions@kelseycareadvantage.com)



# OUR BROKER TEAM

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## CONTACT INFORMATION:

### Member Services:

713-442-CARE (2273) or 1-800-535-8343 (TTY: 711)  
Memberservices@kelseycareadvantage.com

### FCL Dental:

1-877-493-6282  
www.fcl dental.com/provider-search  
www.fcl dental.com

### VSP:

1-800-877-7195  
www.bit.ly/KCA-VSP  
www.vsp.com  
VSP reimbursement form:  
VSP-Reimbursement-Form.pdf  
(kelseycareadvantage.com)

### Transportation:

713-KCA-RIDE  
855-931-7433

### Utilization Management

713-442-5339

### Pharmacy/Formulary Search:

Pharmacy Search (medicareplanrx.com)  
Formulary Search (medicareplanrx.com)  
Pt D Reimbursement Form:  
Medicare Part D Reimbursement | KelseyCare Advantage

### Provider Search:

Kelsey-Seybold Clinic Providers Search  
KelseyCare Advantage Plans

### SilverSneakers

www.Silversneakers.com

### MKO Helpline:

713-442-6565  
www.MyKelseyOnline.com  
Virtual Visits: www.kelsey-seyboldvirtualhealth.com

### Contact Center for appointments

713-442-0000

Kelsey Care Advantage

A decorative graphic consisting of a thin, dark blue curved line that starts under the 'C' of 'Care' and ends under the 'A' of 'Advantage'. Below this curve are five dark blue stars of varying sizes, arranged in a slight arc.