



Jefferson
Health Plans

Welcome & Thank You!

Thank you for your continued partnership!
Together, we're **going strong** into 2027.



Introducing

Krista Hoglund, ASA, MAAA, MBA

President, Jefferson Health Plans



Drives organization's strategic direction, financial performance, and integration across the Jefferson enterprise

- **Extensive Policy Leadership**
Provided testimony to U.S. Senate Finance Committee to guide health plan finance rules
- **Growth Mindset**
Led organization through record growth in PY2026
- **Integration Advocate**
Speaks on advantages of payer-provider integrations
- **Actuarial & Finance Background**
Member of the American Academy of Actuaries

Rachel Pryor, JD, MSW

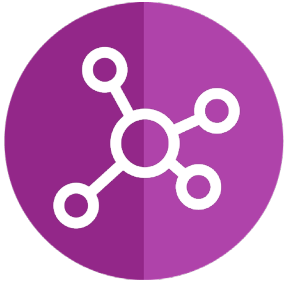
Chief Growth Officer, Jefferson Health Plans



Drives growth and revenue across Medicare, Medicaid, CHIP, and ACA plans.

- **Extensive Policy Leadership**
National and state-level expertise in health programs
- **Operational Expertise**
Oversaw Medicaid program for nearly 2 million individuals
- **Recognized Health Care Leader**
Honored by Secretary of HHS, White House, and POLITICO
- **Legal & Policy Credentials**
J.D. and Master's in Social Work

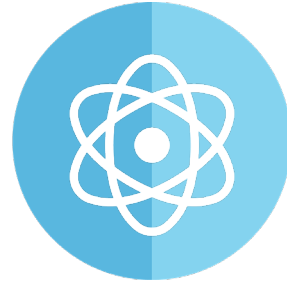
Going Strong in 2027



Strategic Growth

13,000+ new MA members,
35,000+ new ACA members

Focus on retention and
smart, stable growth



Stronger Together

Committed to our members
and partners like you

Adjust plans to ensure
long-term stability



Experience Matters

Emphasis on service
excellence throughout the
organization

Deliver on our promises
to members, partners

2027 ACA and Medicare Advantage Plans



ACA

2027 Product Strategy: Individual and Family Plans

Jefferson Health Plans is maintaining most plans in our service area and offering value-added benefits.

SERVICE AREA

Philadelphia, Bucks, Montgomery,
Delaware, Lehigh, Northampton,
Carbon, Monroe, Schuylkill

PRODUCTS

Offering PPO and HMO
plans in all service areas
Adding Off Exchange ICHRA plans

KEY SELLING POINTS

- ✓ Affordable Bronze, Silver, and Gold plans
- ✓ \$0 medical deductible plans
- ✓ \$0 first PCP visit*
- ✓ Low-cost prescription drug coverage
- ✓ Strong network with 45+ hospitals and 13,000+ providers**

*One per plan year when seeing a Tier 1 provider for HMO plans or an in-network provider for PPO plans.

**Network size as of July 2026; based on internal Jefferson Health Plans network data

2027 Product Strategy: ICHRA

Jefferson Health Plans will offer Individual Coverage Health Reimbursement Arrangement (ICHRA) plans. These off-exchange plans give employers more control over costs while allowing employees more flexibility over their plan choice.

Benefits for Employers

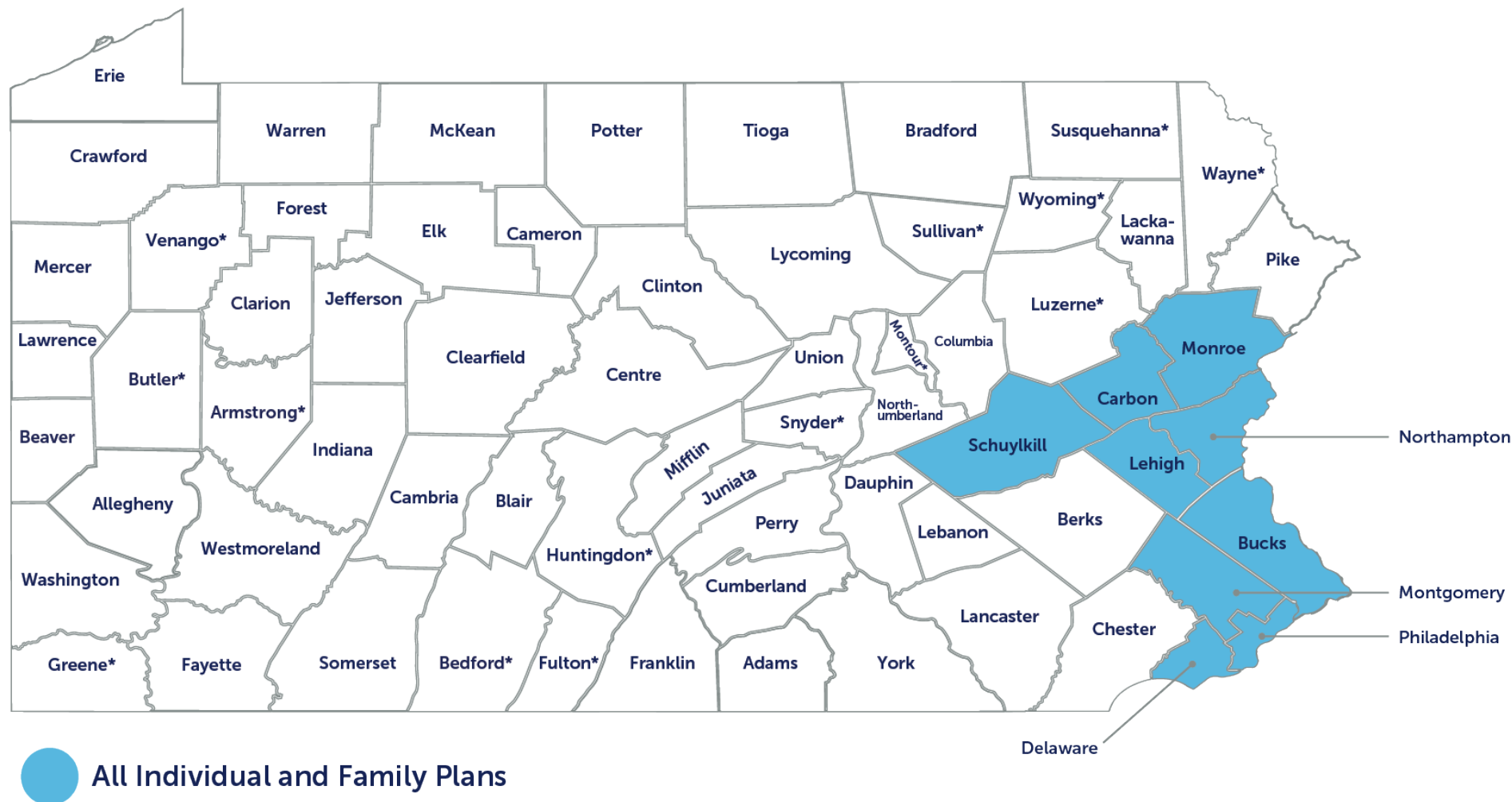
- ✓ More control over health care spending
- ✓ Tax-free contributions
- ✓ Easy administration
- ✓ No group size limit

Benefits for Agents

- ✓ Co-op dollars available for marketing or implementation
- ✓ High-touch service for agents from JHP
- ✓ Available on multiple TPA platforms (enabled by HealthSherpa); you choose your preferred platform
- ✓ Tailored, unique ICHRA products
- ✓ Streamlined enrollment process

2027 Service Area: Individual and Family Plans

We will continue offering Individual and Family Plans in 9 counties.





Medicare Advantage

2027 Highlights: Medicare Advantage

Jefferson Health Plans will offer
10 Medicare Advantage plans in 2027:



Investing in D-SNP plans
Maintaining HMO
portfolio in PA and
Elite plan in NJ



Aligning portfolio to
market dynamics;
termining 3 plans but
launching 2 new plans

Adjusted benefits to align with market
trends.



Grocery/utilities and OTC wallets combined
into monthly allowance on all D-SNP plans



Comprehensive dental and vision benefits on
many plans; D/H/V card that gives members
more choice

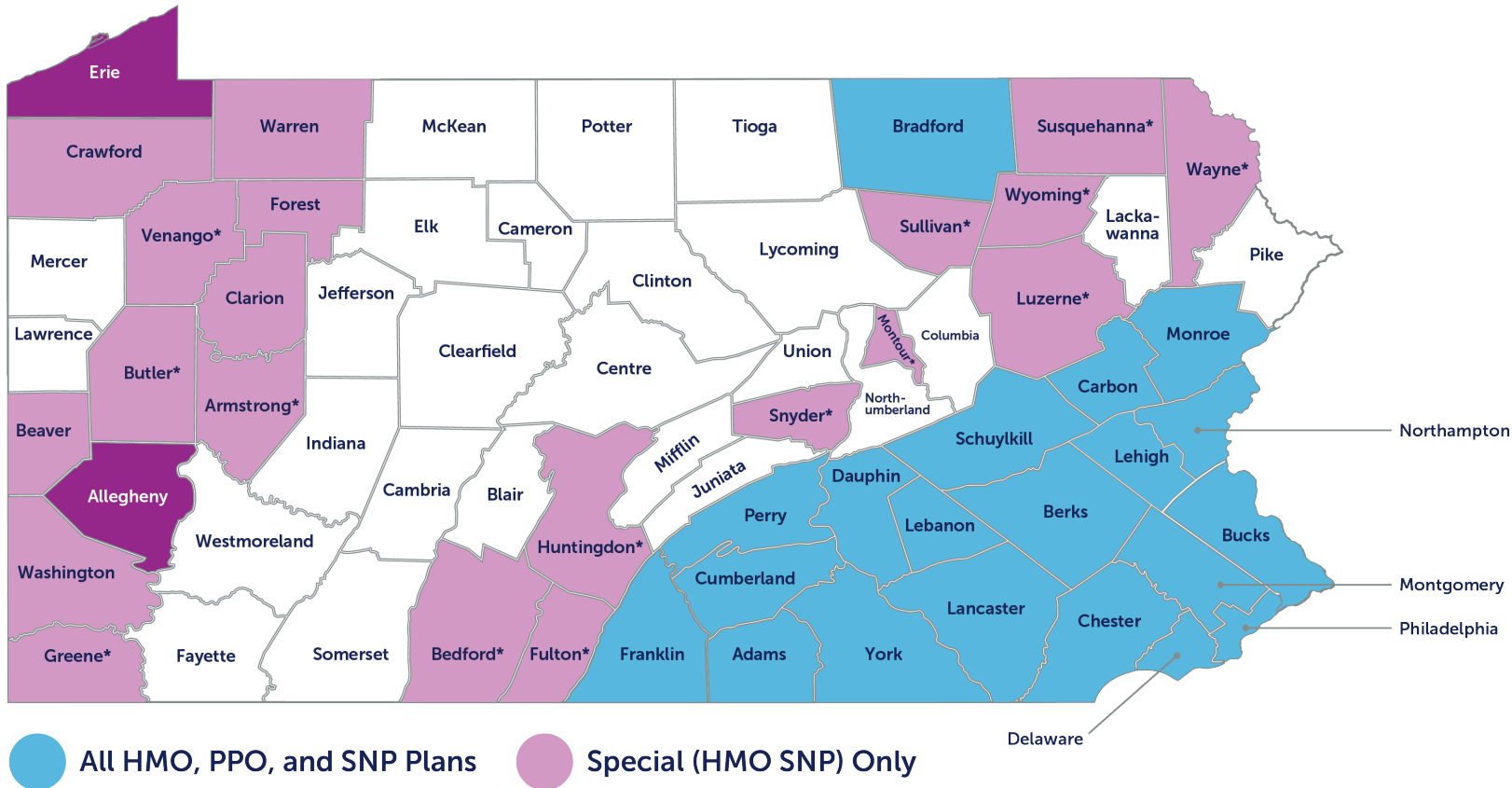


100+ hospitals in growing network

Continued expansion in PA

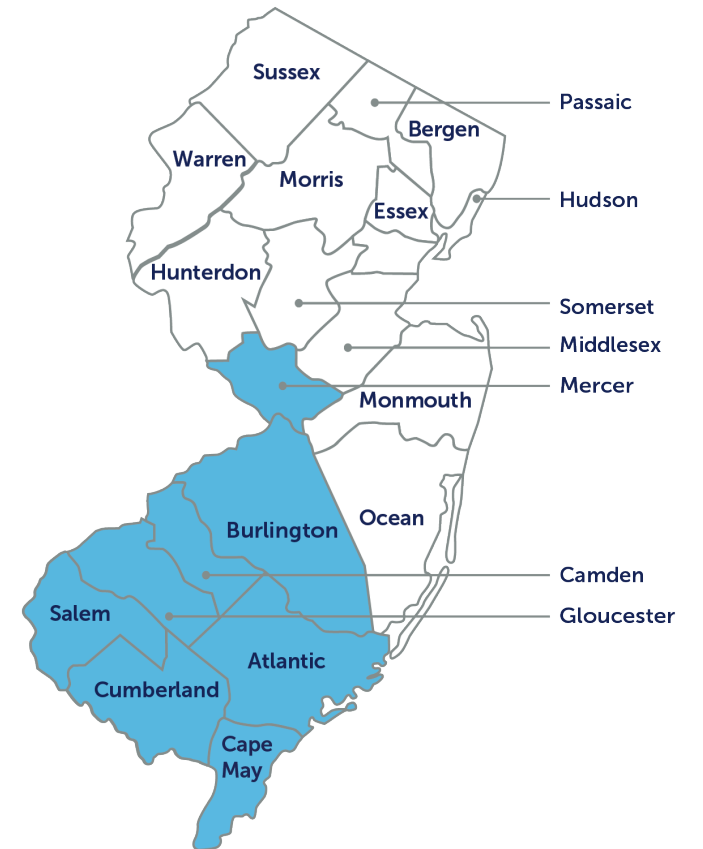
2027 Service Area: Medicare Advantage

Pennsylvania



● Special (HMO SNP) and Dual Pearl (HMO SNP) * = Expansion Counties

New Jersey



2027 Pennsylvania Portfolio: D-SNP

We're committed to growing our D-SNP portfolio and have made plan changes based on feedback from our broker partners and members.

PENNSYLVANIA D-SNP PORTFOLIO	
SPECIAL:	• Flagship D-SNP plan that maintains traditional supplemental coverage for dental, hearing, vision, fitness, transportation, etc. • Combining grocery/utilities and OTC benefit into one monthly benefit amount
SELECT:	• Combining grocery/utilities and OTC benefit into one monthly benefit amount • \$550 annual D/H/V allowance • Does not include traditional supplemental coverage
DUAL PEARL:	• Dental benefits that includes implant coverage • Combining grocery/utilities and OTC benefit into one monthly benefit amount • Competitive benefit offerings across a wide range of traditional and non-traditional benefits

2027 Pennsylvania Portfolio: HMO

We're maintaining our HMO portfolio for PY2027, tailored for the Philadelphia and Lehigh Valley markets.

PENNSYLVANIA HMO PORTFOLIO

COMPLETE:

\$0 premium

- Preserves important supplemental benefits while aligning product to the market
- Good fit for prospects looking for a \$0 plan

GIVEBACK:

\$0 premium with \$132 Giveback

- Maximizes SS payment while including competitive core medical benefits
- For prospects aiming to maximize their Social Security payment

PRIME:

\$12.80 premium

- Preserves important supplemental benefits while aligning product to the market
- Remains a strong plan and good option for beneficiaries with LIS

2027 Pennsylvania Portfolio: PPO

PPO plans offer a strong network and equal out-of-network coverage.

PENNSYLVANIA PPO PORTFOLIO		
FLEX:	\$0 premium	• Aligned product for the market • Good fit for prospects looking for a \$0 plan
PREFERRED: <i>(New)</i>	\$40 premium	• New PPO plan; expected to be in line with others in PA market • Core medical benefits in line with market and offers key supplemental benefits

2027 New Jersey Portfolio: HMO and PPO

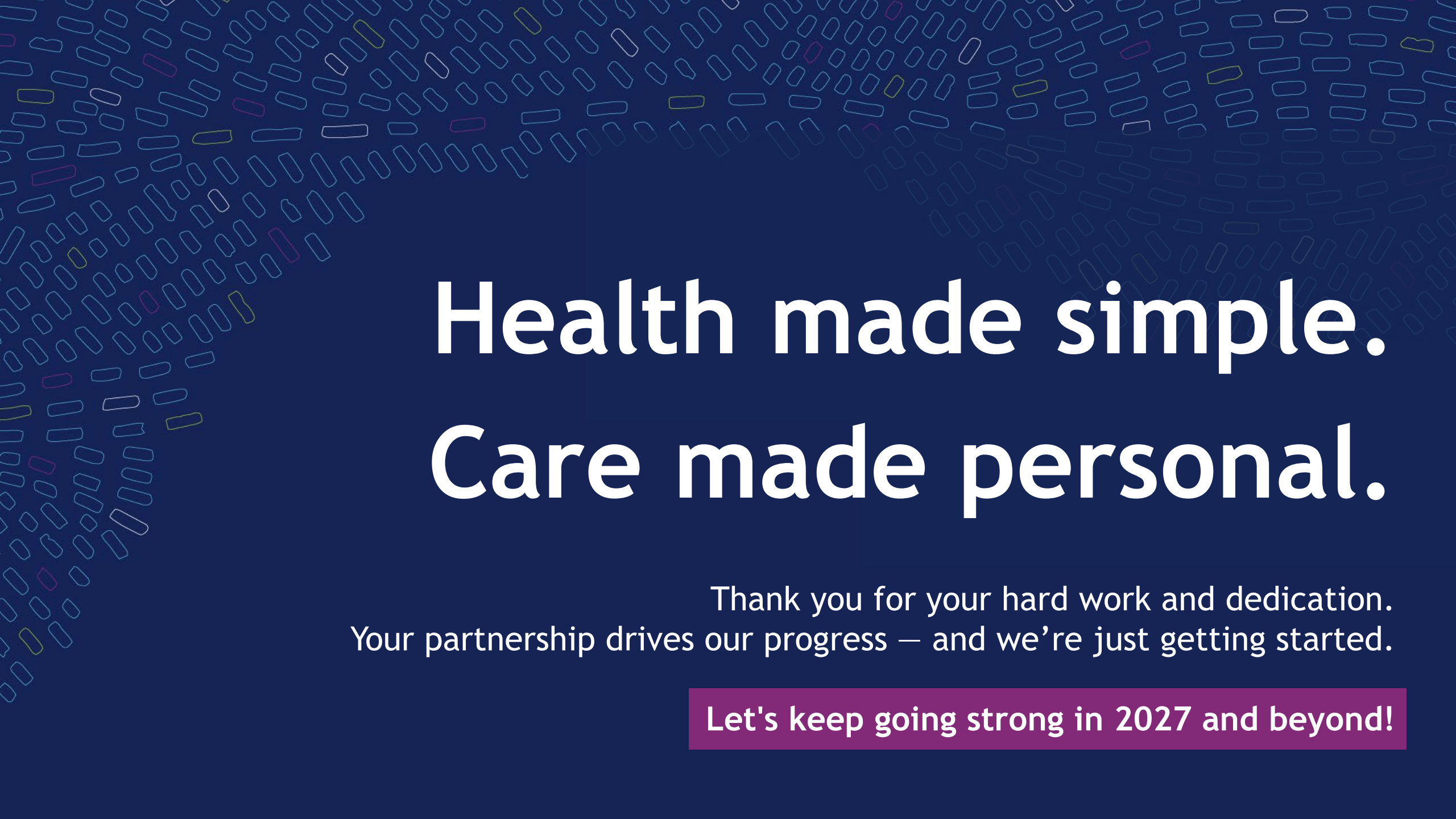
Our NJ plans offer low copays and attractive benefits.

NEW JERSEY PORTFOLIO		
ELITE (HMO):	\$0 premium	• Second year of plan; adjusted medical benefits to align with market • Expected to be an option for prospects interested in an HMO plan
PREMIER (PPO): (New)	\$55 premium	• New PPO plan; expected to be in line with others in NJ market • Core medical benefits in line with market; Flex Card benefits included

2027 Enhancements

We continue investing in solutions that benefit our broker partners and their clients.

ENHANCEMENTS FOR 2027	
HealthSherpa for Medicare	• JHP Medicare will be available on this platform this AEP
Express Scripts	• New PBM for PY2027 across all LOBs • Members will be informed of the change in the fall and will receive new ID cards before 1/1/2027
Broker Resource Center	• A one-stop shop for plan info, enrollment and training links, and more
Digital ID Card	• Will be available for members starting 1/1/2027



Health made simple. Care made personal.

Thank you for your hard work and dedication.
Your partnership drives our progress — and we're just getting started.

Let's keep going strong in 2027 and beyond!



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