



**Jefferson**  
**Health Plans**

# Welcome & Thank You!

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Thank you for your continued partnership!  
Together, we're **going strong** into 2026.



Introducing

# 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

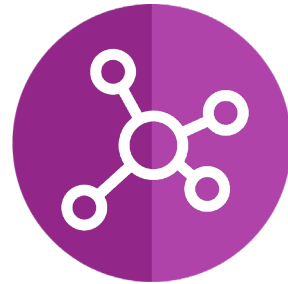
# Going Strong in 2026



## Consistent & Trusted

Benefits members rely on, year after year.

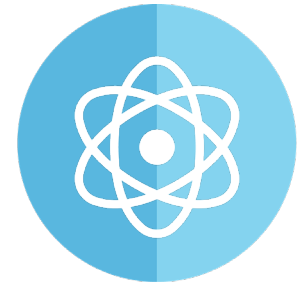
Thoughtful, stable plan design for retention.



## Expanded & Enhanced

More products, more counties, more opportunity.

Building on strong 2025 momentum to drive 2026 growth.



## Stronger Together

Partnership that fuels success.

Growing side by side, with you at the center.



Special Guest

# Mike Quick



Going strong, on and off the field.

## Career Highlights:

- Wide Receiver, Philadelphia Eagles (1982-1990)
- 3x First-team All-Pro and 5x Pro Bowler
- Philadelphia Eagles Hall of Fame (1995)
- Eagles Broadcaster with Merrill Reese

# 2026 ACA and Medicare Advantage Plans





# ACA

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# 2026 Product Strategy: Individual and Family Plans

Jefferson Health Plans continues to expand service areas, enhance product offerings, and offer value-added benefits.

## SERVICE AREA

NEW counties added:  
Monroe, Carbon, and Schuylkill

## PRODUCTS

NOW OFFERING PPO and HMO  
plans in all service areas

## 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\*\*

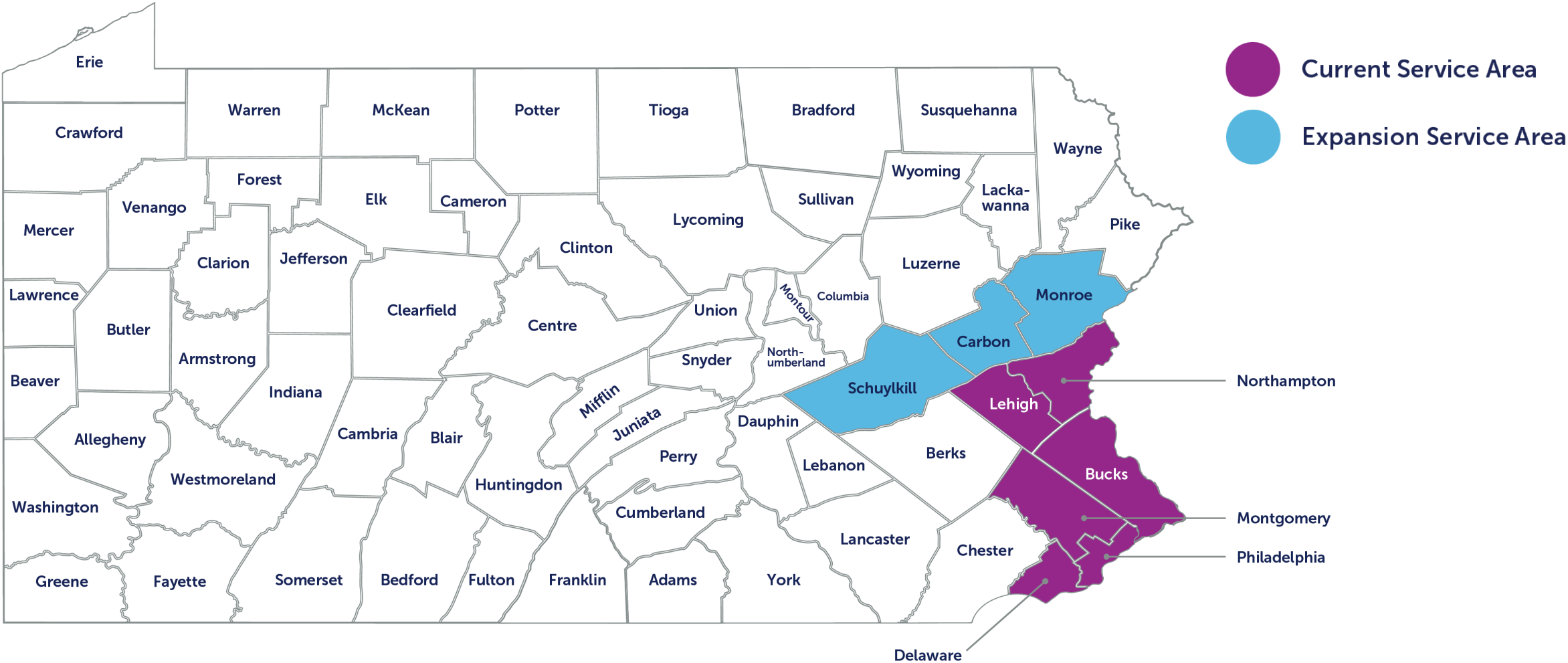
\*One per plan year when seeing a Tier 1 provider for HMO plans or an in-network provider for PPO plans.

\*\*Network size as of July 2025; based on internal Jefferson Health Plans network data



# 2026 Service Area: Individual and Family Plans

Now offering Individual and Family Plans in 9 counties!



# 2026 Plan Portfolio: Individual and Family Plans

Maintaining stability with affordable plans that offer quality benefits and network access.

## HMO PLANS

- 9 cost-effective plans
- In-network coverage
- No referrals

## PPO PLANS

- 9 affordable plans
- In- and out-of-network coverage
- No referrals

## PRODUCT PORTFOLIO (HMO AND PPO):

### BRONZE PLANS:

- \$0 Deductible
- Total
- Value

### SILVER PLANS:

- \$0 Deductible
- Balanced
- Total

### GOLD PLANS

- \$0 Deductible
- Total
- Value



# Medicare Advantage



# 2026 Highlights: Medicare Advantage

Jefferson Health Plans will offer  
13 Medicare Advantage plans in 2026:



Two new HMO plans:  
*Elite* plan in NJ  
*Select* D-SNP plan in PA



PPO plans:  
Continued benefit  
investments

Maintained core medical and  
supplemental benefits:



Flex spending on D-SNP plans; easy access  
and inclusive SSBCI criteria



New, robust hearing aid benefit



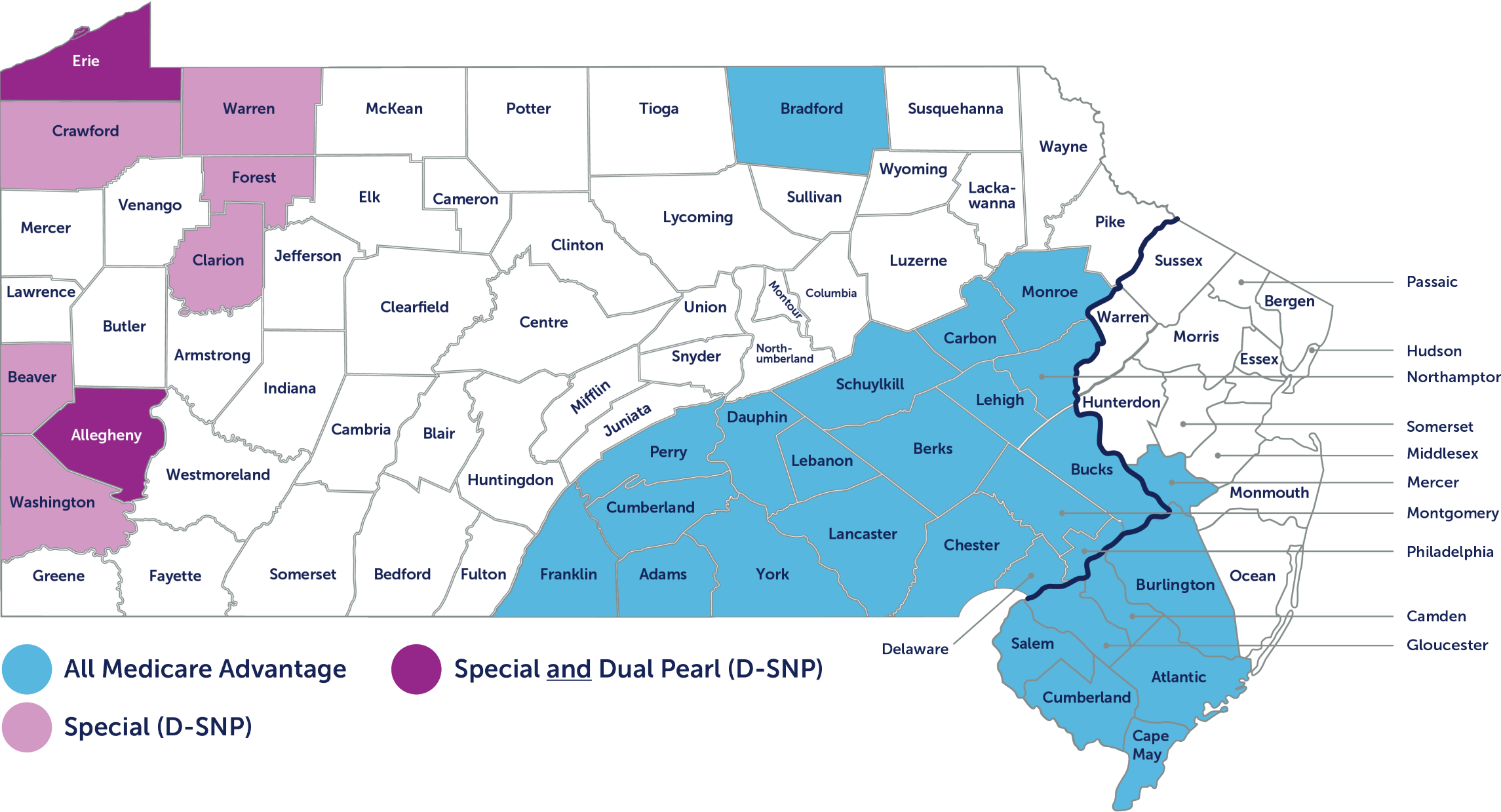
Comprehensive dental and vision benefits on  
all plans; D/H/V card that gives members  
more choice



100+ hospitals in growing network

Continued expansion into PA and NJ

# 2026 Service Area: Medicare Advantage



# 2026 Pennsylvania Portfolio: HMO

We offer a robust, top-of-the-market HMO portfolio tailored for the Philadelphia and Lehigh Valley markets.

| PENNSYLVANIA HMO PORTFOLIO: |                                 |                                                                                                                                                                                      |
|-----------------------------|---------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| COMPLETE:                   | \$0 premium                     | <ul style="list-style-type: none"><li>Lowered outpatient and observation copays</li><li>NEW \$0 copay for labs, tests, and procedures</li><li>Maintained affordable MOOP</li></ul>   |
| GIVEBACK:                   | \$0 premium with \$140 Giveback | <ul style="list-style-type: none"><li>Continued \$0 medical deductible</li><li>Competitive \$300 prescription drug deductible</li><li>Maintained \$2,250 Flex Card benefit</li></ul> |
| PRIME:                      | \$32 premium                    | <ul style="list-style-type: none"><li>Lowered premium and MOOP; LIS compatible</li><li>Includes 25 one-way trips</li><li>\$0 copay for diagnostic testing</li></ul>                  |



# 2026 Pennsylvania Portfolio: PPO

PPO plans offer a strong network, equal out-of-network coverage, and Flex Card benefits.

| PENNSYLVANIA PPO PORTFOLIO: |              |                                                                                                                                                  |
|-----------------------------|--------------|--------------------------------------------------------------------------------------------------------------------------------------------------|
| FLEX:                       | \$0 premium  | <ul style="list-style-type: none"><li>• Reduced outpatient and observation copays</li><li>• Increased Flex Card to \$3,500</li></ul>             |
| FLEX PRO:                   | \$18 premium | <ul style="list-style-type: none"><li>• Lowered premiums</li><li>• \$375 inpatient hospital per stay</li><li>• \$5,000 D/V/H allowance</li></ul> |
| FLEX PLUS:                  | \$32 premium | <ul style="list-style-type: none"><li>• LIS compatible</li><li>• Offers 50 one-way trips</li><li>• Lowered MOOP</li></ul>                        |

# 2026 Pennsylvania Portfolio: D-SNP

We’re expanding our DSNP portfolio while preserving benefits on two other legacy products, including our flagship Special plan.

| PENNSYLVANIA D-SNP PORTFOLIO: |                                                                                                                                                                                                                                                     |
|-------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| SPECIAL:                      | <ul style="list-style-type: none"><li>• Maintains traditional supplemental coverage for dental, vision, hearing, fitness, transportation, meals, etc.</li><li>• \$250 OTC and \$330 food and utilities allowances per quarter</li></ul>             |
| SELECT<br>(NEW):              | <ul style="list-style-type: none"><li>• \$800 annual D/V/H allowance</li><li>• \$300 OTC and \$700 food and utilities allowances per quarter</li><li>• Does not include traditional supplemental coverage</li></ul>                                 |
| DUAL PEARL:                   | <ul style="list-style-type: none"><li>• Additional dental benefits</li><li>• Supplemental dental allowance that includes implants</li><li>• Competitive benefit offerings across a wide range of traditional and non-traditional benefits</li></ul> |

# 2026 New Jersey Portfolio: HMO and PPO

HMO and PPO plans in NJ offer low copays, attractive benefits, and open access dental network.

| NEW JERSEY HMO PORTFOLIO: |             |                                                                                                                 |
|---------------------------|-------------|-----------------------------------------------------------------------------------------------------------------|
| SILVER:                   | \$0 premium | <ul style="list-style-type: none"><li>Consistent offering with robust supplemental benefits</li></ul>           |
| ELITE (NEW):              | \$0 premium | <ul style="list-style-type: none"><li>Low copays and rich medical benefits</li><li>\$5,000 D/V/H card</li></ul> |

| NEW JERSEY PPO PORTFOLIO: |              |                                                                                                                                 |
|---------------------------|--------------|---------------------------------------------------------------------------------------------------------------------------------|
| CHOICE:                   | \$0 premium  | <ul style="list-style-type: none"><li>Maintained low copays and very rich medical benefits</li><li>\$3,500 D/V/H card</li></ul> |
| CHOICE PLUS:              | \$29 premium | <ul style="list-style-type: none"><li>Redesigned and improved benefits</li><li>\$5,000 D/V/H card</li></ul>                     |



# Moving Forward. Building Success. Together.

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 2026 and beyond!





**Jefferson**  
**Health Plans**