Jefferson Health Plans

2026 Medicare Advantage Plans for New Jersey residents

Agenda

- Understanding Your Medicare Options
- What is a Medicare Advantage Plan?
- Choosing a Plan
- Our Medicare Advantage Plans
- Ways to Enroll with Jefferson Health Plans
- What Happens After I Apply?

Understanding Your Medicare Options

PART A
Provides inpatient hospital insurance.

PART B
Provides medical coverage.

A+B Parts A and B are often referred to as Original Medicare.

PART C
Combines all the services of Parts A and B and adds extra benefits.

PART D
Helps pay for prescription drugs.

What is a Medicare Advantage Plan?

A Medicare Advantage plan (Part C) provides hospital (Part A) and medical (Part B) coverage together in one plan. Medicare Advantage plans may include prescription drug (Part D) coverage.

Jefferson Health Plans offers Medicare Advantage plans with prescription drug coverage and additional benefits, including:

- **Eye exams and eyewear allowance**
- **Membership for SilverSneakers® fitness program**
- **Flex Card for additional health needs**
- **Hearing exams**
- **Over-the-counter dollars to spend on eligible health products**

HMO or PPO:
How do I choose?

HMO	PPO
Requires you to go to in-network doctors, specialists, and hospitals, except in emergencies.	Allows you to go to doctors and facilities both in and out of our provider network.
Usually have lower copays for medical services.	Seeing an out-of-network doctor may result in a higher copay.

Jefferson Health Plans offers HMO and PPO plans in New Jersey.

Our Medicare Advantage Plans

Our Medicare Advantage plans provide comprehensive medical and prescription drug coverage, featuring **$0 primary care visits and no referrals for specialists** in our extensive provider network.

Plus, our plans offer benefits beyond what is included with Original Medicare.

Our 2026 Medicare Advantage plans are:

Silver (HMO)	**Choice (PPO)**
Elite (HMO)	**Choice Plus (PPO)**

Silver (HMO)

A **$0 premium** HMO plan with prescription drug coverage and additional benefits.

- **$0** monthly plan premium
- **$0** primary care/**$15** specialist visits
- **$125 quarterly allowance** for over-the-counter health products
- **SilverSneakers®** fitness membership

- **$3,500** Flex Card for dental, vision, and hearing spending
- **$0** copay for routine vision exam and **$200 eyewear allowance**
- **$500 - $1,975** copay for **hearing aids**

Elite (HMO)

An enhanced HMO plan with prescription drug coverage for a **$0 monthly premium**, Elite offers core medical benefits and additional supplemental benefits including:

- **$0** monthly plan premium
- **$0** primary care and specialist visits
- **$125 quarterly allowance** for over-the-counter health products
- **SilverSneakers®** fitness membership

- **$5,000** Flex Card for dental, vision, and hearing spending
- **$0** copay for routine vision exam and **$200 eyewear allowance**
- **$500 - $1,975** copay for **hearing aids**

Choice (PPO)

A **$0 premium** PPO plan with prescription drug coverage. Choice provides more flexibility in where you can go for care while still offering more benefits, including:

- **$0** monthly plan premium
- **$0** primary care/**$15** specialist visits
- **$100 quarterly allowance** for over-the-counter health products
- **SilverSneakers®** fitness membership

- **$3,500** Flex Card for dental, vision, and hearing spending
- **$0** copay for routine vision exam and **$200 eyewear allowance**
- **$500 - $1,975** copay for **hearing aids**

Choice Plus (PPO)

An enhanced PPO plan with prescription drug coverage for a **$29 monthly premium**. Choice Plus offers core medical benefits and additional supplemental benefits including:

- **$29** monthly plan premium
- **$0** primary care/**$20** specialist visits
- **$125 quarterly allowance** for over-the-counter health products
- **SilverSneakers®** fitness membership
- **$5,000** Flex Card for dental, vision, and hearing spending
- **$0** copay for routine vision exam and **$200 eyewear allowance**
- **$500 - $1,975** copay for **hearing aids**

Ways to Enroll with Jefferson Health Plans

Call **1-833-477-4773 (TTY 711)**. Our licensed benefit advisors can answer your questions and help you enroll or send you more information. Our advisors are available 8 a.m. – 8 p.m., seven days a week, from October 1 through March 31 (8 a.m. – 8 p.m., Monday – Friday, from April 1 through September 30).

Enroll online at **www.JeffersonHealthPlans.com/Medicare**. Click on Enroll Now and follow the instructions. Our system is safe and secure for your privacy.

Meet with an independent, licensed broker who can help you make an enrollment decision based on your needs. Many of these brokers are authorized to represent Jefferson Health Plans.

Fill out an application and mail it back to us.

What Happens After I Apply?

- Once we receive your application, we'll review the information and confirm your Medicare eligibility with the Centers for Medicare & Medicaid Services (CMS).
- If your application is accepted, you'll receive a confirmation letter that serves as temporary proof of membership until your member ID card arrives.
- Before your effective date, you will receive a member ID card and the Jefferson Health Plans Flex Card; these two cards will arrive in separate mailings.
- A welcome package will be sent to you with important information about using the plan, including how to find in-network doctors and facilities and how to search for covered prescription drugs.

Disclaimers

The information in this presentation is not a complete overview of benefits. Please refer to each plan's Evidence of Coverage for a full description of benefits.

Out-of-network/non-contracted providers are under no obligation to treat Plan 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.

Jefferson Health Plans contracts with Medicare to offer HMO, HMO-DSNP, and PPO plans. Our HMO-DSNP also has a contract with the Pennsylvania State Medicaid program. Enrollment in our plans depends on contract renewal.

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