Jefferson Health Plans

2026 Medicare Advantage Plans for Pennsylvania 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:

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

* Benefits vary by plan

HMO, PPO, or D-SNP:
How do I choose?

HMO

Requires you to go to in-network doctors, specialists, and hospitals, except in emergencies.

Usually have lower copays for medical services.

PPO

Allows you to go to doctors and facilities both in and out of our provider network.

Seeing an out-of-network doctor may result in a higher copay.

D-SNP

Limited to individuals in certain situations. For example, individuals with both Medicare <u>and</u> Medicaid benefits are eligible for Dual Special Needs Plans (D-SNP). Some plans are for individuals with certain chronic health conditions or who live in institutions, such as nursing homes.

Jefferson Health Plans offers HMO, PPO, and D-SNP plans in Pennsylvania.

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.

2026 plan offerings in Pennsylvania include:

- Complete (HMO)
- Giveback (HMO)
- Prime (HMO)
- Flex (PPO)
- Flex Pro (PPO)
- Flex Plus (PPO)
- Special (D-SNP)
- Dual Pearl (D-SNP)
- Select (D-SNP)

Complete (HMO)

A **$0 premium** HMO plan with prescription drug coverage and additional benefits. Complete has a low Maximum Out of Pocket and is one of our most popular plans.

- **$0** monthly plan premium
- **$0** primary care/**$25** specialist visits
- **$125 quarterly allowance** for over-the-counter health products
- **SilverSneakers®** fitness membership
- **$2,250** Flex Card for additional dental, vision, and hearing spending
- **$0** copay for three routine dental visits
- **$0** copay for routine vision exam and **$250 eyewear allowance**
- **$500 - $1,975** copay for **hearing aids**

Giveback (HMO)

An enhanced HMO plan that features a **$140 Part B giveback**. Giveback includes prescription drug coverage for a **$0 monthly premium**.

- **$0** monthly plan premium
- **$140** Part B giveback
- **$0** primary care/**$40** specialist visits
- **$30 quarterly allowance** for over-the-counter health products
- **SilverSneakers®** fitness membership

- **$2,250** Flex Card for additional dental, vision, and hearing spending
- **$0** copay for three routine dental visits, including implant coverage
- **$0** copay for routine vision exam and **$200 eyewear allowance**
- **$500 - $1,975** copay for **hearing aids**

Prime (HMO)

An enhanced HMO plan with a **$32.70 monthly premium**. Prime is a great choice for individuals with Extra Help.

- **$32.70** monthly plan premium
- **$0** primary care/**$20** specialist visits
- **$130 quarterly allowance** for over-the-counter health products
- **SilverSneakers®** fitness membership
- **$2,250** Flex Card for additional dental, vision and hearing spending
- **$0** copay for three routine dental visits
- **$0** copay for routine vision exam and **$300 eyewear allowance**
- **$500 - $1,975** copay for **hearing aids**

Flex (PPO)

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

- **$0** monthly plan premium
- **$0** primary care/**$25** specialist visits
- **$160 quarterly allowance** for over-the-counter health products
- **SilverSneakers®** fitness membership
- **$3,500** Flex Card for additional dental, vision, and hearing spending
- **$0** copay for three routine dental visits
- **$0** copay for routine vision exam and **$200 eyewear allowance**
- **$500 - $1,975** copay for **hearing aids**

Flex Pro (PPO)

A mid-priced PPO plan with prescription drug coverage for a **$18 monthly premium**. Flex Pro offers core medical benefits and additional supplemental benefits including:

- **$18** monthly plan premium
- **$0** primary care and specialist visits
- **$150 quarterly allowance** for over-the-counter health products
- **SilverSneakers®** fitness membership
- **$5,000** Flex Card for additional dental, vision, and hearing spending
- **$0** copay for three routine dental visits
- **$0** copay for routine vision exam and **$300 eyewear allowance**
- **$500 - $1,975** copay for **hearing aids**

Flex Plus (PPO)

An enhanced PPO plan with prescription drug coverage for an affordable monthly premium. Flex Plus offers flexibility in where you go for care and low copays for medical services.

- **$32.70** monthly plan premium
- **$0** primary care/**$20** specialist visits
- **$165 quarterly allowance** for over-the-counter health products
- **SilverSneakers®** fitness membership

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

Special (D-SNP)

Our flagship SNP plan, Special features $0 copays for medical services and many covered prescription drugs. Special offers rich additional benefits designed for individuals with Medicare and full Medicaid.

- **$0** monthly plan premium*
- **$0** copay for medical services
- **$0** copay for many prescription drugs
- **$250 quarterly allowance** for over-the-counter health products
- **SilverSneakers®** fitness membership
- **$330** Flex Card to spend on food and utilities per quarter**
- **$0** copay for three routine dental visits plus **$5,000 annual allowance** for other dental services
- **$0** copay for routine vision exam and **$250 eyewear allowance**
- **$0 - $1,475** copay for **hearing aids**

*If your level of "Extra Help" changes, you may be responsible for a $32.70 monthly premium.
**Jefferson Health Plans offers Special Supplemental Benefits for the Chronically Ill (SSBCI). To be eligible for this SSBCI benefit, you must have at least one of the covered chronic conditions. You must also meet the plan's coverage criteria and be a chronically ill enrollee as defined by Medicare to receive this benefit. Not all members with the listed chronic conditions will be eligible to receive the benefit.

Dual Pearl (D-SNP)

Dual Pearl is a $0 premium plan with $0 copays for medical services and added dental coverage. Dual Pearl also covers prescription drugs and offers additional benefits for individuals with Medicare and Medicaid.

- **$0** monthly plan premium*
- **$0** copay for medical services
- **$0** copay for many prescription drugs
- **$200 quarterly allowance** for over-the-counter health products
- **SilverSneakers®** fitness membership
- **$235** Flex Card to spend on food and utilities per quarter**
- **$0** copay for three routine dental visits plus **$10,000 annual allowance** for other dental services, including implant coverage
- **$0** copay for routine vision exam and **$200 eyewear allowance**
- **$0 - $1,475** copay for **hearing aids**

*If your level of "Extra Help" changes, you may be responsible for a $32.70 monthly premium.
**Jefferson Health Plans offers Special Supplemental Benefits for the Chronically Ill (SSBCI). To be eligible for this SSBCI benefit, you must have at least one of the covered chronic conditions. You must also meet the plan's coverage criteria and be a chronically ill enrollee as defined by Medicare to receive this benefit. Not all members with the listed chronic conditions will be eligible to receive the benefit.

Select (D-SNP)

Select is a new $0 premium plan with $0 copays for medical services. Select offers $700 each quarter for food and utilities, as well as $800 annually for dental, vision, and hearing needs.

- $0 monthly plan premium*
- $0 copay for medical services
- $0 copay for many prescription drugs
- $300 quarterly allowance for over-the-counter health products

- $700 Flex Card to spend on food and utilities per quarter and $800 for additional dental, vision and hearing needs**
- Dental, vision, and hearing coverage through the Flex Card

*If your level of "Extra Help" changes, you may be responsible for a $32.70 monthly premium.
**Jefferson Health Plans offers Special Supplemental Benefits for the Chronically Ill (SSBCI). To be eligible for this SSBCI benefit, you must have at least one of the covered chronic conditions. You must also meet the plan's coverage criteria and be a chronically ill enrollee as defined by Medicare to receive this benefit. Not all members with the listed chronic conditions will be eligible to receive the benefit.

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 on our website 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.

Jefferson Health Plans

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