

# ANNUAL BENEFITS REVIEW

Make sure you're covered for 2025



# Your Medicare coverage matters

Evaluate your benefits, explore your options.

"We're saving money and getting better coverage by switching Medicare plans."



Congratulations—you've taken the first step already.

This Annual Benefits Review will help you easily uncover the ways your current Medicare coverage may be changing. So you'll know for certain if you need to switch plans before the December 7 deadline.

## We're always here for you

Questions? We'll help you compare plans and figure out what's best for your individual needs, lifestyle, and budget.

## ✔ Step 1: See how recent Medicare changes affect you

Benefits you depend on may be going away. Plus, the copays and deductibles for your doctor visits and prescriptions may be going up.

And although you have the right to know what's changing, it isn't always easy to find the information you need to make an informed decision about your coverage.

The good news? Most of our popular Medicare Advantage plans will remain largely the same next year. And where there *are* changes, it typically means lower out-of-pocket costs for you.

Talk to one of our local benefit advisors now:

Call **844-257-2146**

TTY users call 1-877-454-8477

Oct. 1 – Mar. 31: 8AM – 8PM,  
7 days/week

Or visit **[JHPLANS.COM/REVIEW](https://www.jhplans.com/review)**

**FACT: There were BIG changes to Medicare this year**

Which could affect your coverage *next* year...

## ✔ Step 2: Ask yourself these questions

Medicare costs and benefits change every year. Be sure your current coverage is still your best choice.

- Has my health changed this year?
- Will my budget change next year?
- Will I be paying more for my prescriptions next year?
- Does my doctor take a personal interest in my health?
- Am I getting responsive, personalized service from my plan?
- Has a life event (a move, new job, retirement) affected my coverage needs?

## ✔ Step 3: Compare benefits\*

When you switch to a Medicare Advantage plan from Jefferson Health Plans, you can count on dependable benefits and savings like these:

- **\$0** or low monthly premiums
- **\$0** copays for primary care visits
- **\$0** labs and low copays for most testing
- **\$0** medical deductibles
- **\$0** prescription drug copays on all plans
- Copays as low as \$5 for urgent care visits

### Plus, added benefits including:

- Vision & dental coverage, including benefits for more extensive dental work
- Hearing exams
- Flex card for spending to fit your health needs
- Free and discounted access to fitness classes
- An over-the-counter spending benefit

Call us today to get benefits like these

**844-257-2146**

TTY users call 1-877-454-8477

Oct. 1 – Mar. 31: 8AM – 8PM,  
7 days/week

Or visit [JHPLANS.COM/REVIEW](https://www.jhplans.com/review)



### Hospitals

Numerous in-network & in the area



### Vision coverage

\$0 eye exams



### Dental coverage

\$0 oral exams



### Doctor visits

Many in-network physicians & specialists



### Lab services

\$0 copay on most tests

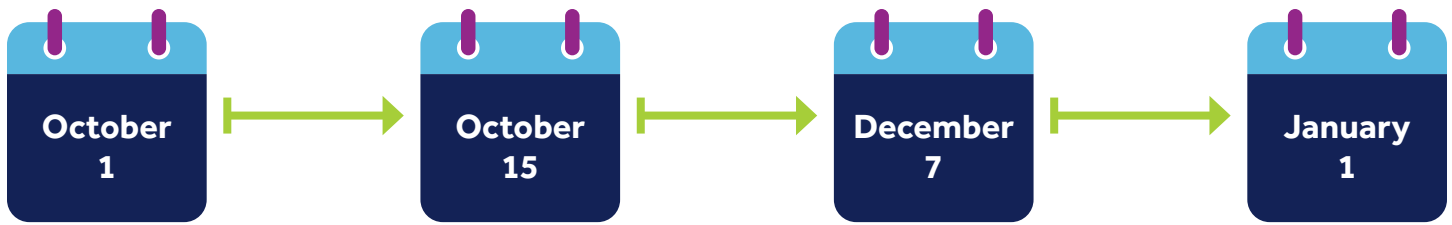
### Don't choose between quality or quantity—get both

With Jefferson Health Plans, you get access to our large network of doctors, healthcare facilities, and hospitals. That includes high-quality facilities like the Sidney Kimmel Comprehensive Cancer Center.

\*Benefits listed vary by plan.

## ✓ Step 4: Know when you can switch plans

The Medicare Annual Enrollment Period (AEP) runs from October 15 to December 7. It's your one chance this year to switch to a better plan.



- October 1** Start shopping around; call us for help comparing plans
- October 15** AEP begins; you can switch plans starting today
- December 7** AEP ends; your disenrollment and new enrollment requests must be received by this date (we can help with that)
- January 1** Your new coverage begins!

## ✓ Step 5: Give us a call

Changes to Medicare are always concerning. You're doing the right thing by staying ahead of them.

Now it's time to make a decision on your coverage. Call Jefferson Health Plans today to compare Medicare Advantage plans and switch to one you can count on, next year and beyond.

**Call us today to upgrade your coverage**

**844-257-2146**

TTY users call 1-877-454-8477

Oct. 1 – Mar. 31: 8AM – 8PM, 7 days/week

Or visit **[JHPLANS.COM/REVIEW](https://www.jhplans.com/review)**



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.

Y0170\_MCE-810MG-5977\_M