



Just Ahead:  
**More Medicare Coverage For  
Your Money**

2025 Medicare Advantage Plan Guide





*"Jefferson Health Plans is a company I know and can entrust with my Medicare decision."*



## Celebrate 65!

Live better and save money with a Medicare Advantage plan from Jefferson Health Plans.

Your 65th birthday is just around the corner. That means you'll soon be eligible to enroll in Medicare.

To make a smart decision—plus avoid lapses in healthcare coverage and high out-of-pocket costs—you'll need to get up to speed fast. But don't worry because Jefferson Health Plans is here to guide you each step of the way.

We're true Medicare experts with 35 years of experience and a wide choice of affordable plans to fit your health needs, lifestyle and budget.

Reach out and let's make Medicare work for you!

Call **1-833-705-4580**  
(For TTY, call: 1-877-454-8477)

Visit **[JeffersonHealthPlans.com/Medicare](https://JeffersonHealthPlans.com/Medicare)**

Our Sales team is available 8 a.m. to 8 p.m., seven days a week, from October 1 through March 31. The rest of the year, we are open 8 a.m. to 8 p.m., Monday through Friday.



*"Jefferson Health Plans helped us get up to speed fast on Medicare...and enroll in a snap."*

## What's Inside

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## Why choose Jefferson Health Plans for Medicare?

We offer some of the best-featured, most competitively priced plans in your area:

- ✓ \$0 monthly premium, low copays and out-of-pocket costs
- ✓ Large network of in-network doctors and hospitals
- ✓ Prescription drug coverage
- ✓ No medical deductibles
- ✓ Professionalism you can count on—for your continued health and wellbeing

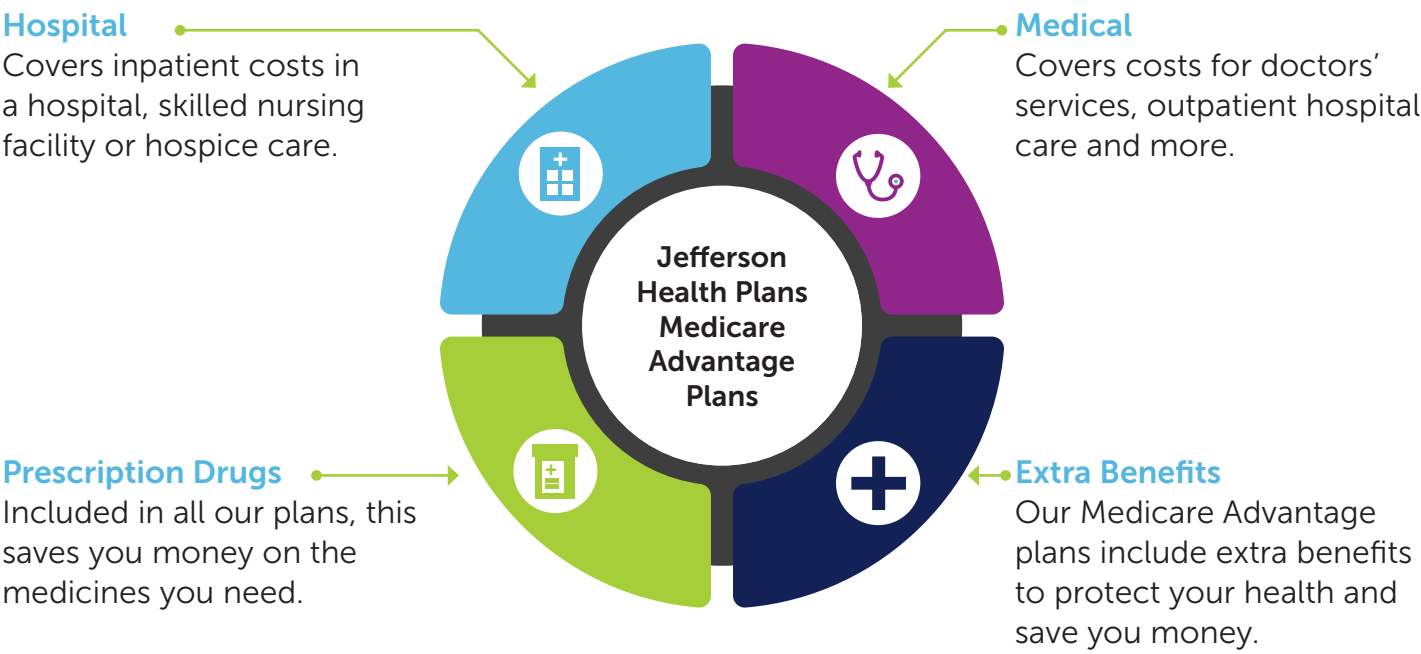


# What is Medicare?

Provided by the U.S. government for people 65 and older, "Original Medicare" is health coverage consisting of Part A (hospital insurance) plus Part B (medical and doctor visits).

Many people choose to add Part D (prescription drugs) or enroll in Part C (Medicare Advantage) offered through private insurance carriers. These plans include Parts A, B and D, along with extra benefits not covered by Original Medicare.

## Jefferson Health Plans offers Medicare Advantage plans (Part C) providing more than Original Medicare



## What Original Medicare doesn't cover

Out-of-pocket costs can add up fast.

- 20% of medical costs
- Annual physical exams
- Part A hospital deductibles
- Most prescription drugs
- Routine vision care
- Routine dental care
- Hearing aids

# Terms you should know

## when shopping for a Medicare plan

### Premium

What you pay each month for your Medicare plan.

### Annual Deductible

What you must pay out of pocket before your plan starts to help pay for healthcare expenses.

### Coinsurance

The percentage of your healthcare costs you're responsible for after you've met your deductible. Your insurance provider covers the remainder.

### Copays

The fixed amount you must pay out of pocket for a healthcare service or prescription medication.

### Annual Out-of-Pocket Maximum

The most you could pay in one plan year for all covered healthcare services.

### Prescription Drug Formulary

The list of medications covered by a specific health insurance plan.

### Initial Coverage

The period during which you're responsible for covering a certain portion of your prescription drug costs. It begins at the start of the calendar year and ends once you've reached the spending limit set by Medicare.

### Catastrophic Coverage

Once you've paid a certain amount out of pocket during the coverage gap, catastrophic coverage begins, and you'll start paying a smaller percentage of your prescription drug costs.

## Your Medicare Enrollment Timeline

You can enroll up to three months prior to your birth month and up to three months after.



Let's get you Medicare-ready

Our Medicare experts are here to advise you and help you enroll.

# Get more with Jefferson Health Plans

We have a Medicare Advantage plan to fit your needs and budget.

If you want...	Explore these plans...	
A \$0 plan Lower overall costs	Complete Giveback Prime	Page 8
Richer benefits More flexibility Freedom in where you go for care	Flex Flex Pro Flex Plus	Page 9
A plan for those qualifying for Medicare and Medicaid	Special Dual Pearl	Page 11

# More benefits. More savings. More peace of mind.

Our affordable, benefit-rich plans give you the advantage.

## Plan Highlights

- ✓ \$0 or low monthly premiums
- ✓ \$0 primary care copays
- ✓ No medical deductibles or referrals to see specialists
- ✓ \$0 or low prescription drug copays
- ✓ Up to a \$2,500 Flex Card benefit
- ✓ Generous dental, eyewear and hearing aid benefits
- ✓ Predictable, stable copays for healthcare services, including labs, specialist visits and hospital stays

Pick a plan and enroll now.  
We're here to help.



*"My Medicare Advantage plan from Jefferson Health Plans was so affordable and is saving me big out-of-pocket costs."*



Choose the Medicare Advantage plan that’s right for you

★ Best Seller	★ Best Seller	
Complete HMO	Giveback HMO	Prime HMO
\$0 monthly premium	\$0 monthly premium	Affordable monthly premium
A popular HMO plan with a \$0 monthly premium (separate from Part B)	The \$125 Part B Giveback means Jefferson Health Plans pays some of your Part B monthly premium	Perfect for individuals who receive Extra Help (which can reduce your monthly premium)
\$0 primary care visits and low urgent care copays	\$0 primary care visits and low urgent care copays	\$0 primary care visits and low urgent care copays
A great choice if you want a \$0 premium plan with robust medical coverage and supplemental benefits	A great choice if you want to maximize your Social Security while receiving additional benefits and coverage	Expanded supplemental benefits, including transportation, dental, vision and hearing coverage
Includes prescription drug coverage	Includes prescription drug coverage	Includes prescription drug coverage
See in-network providers; our network includes thousands of doctors and specialists	See in-network providers; our network includes thousands of doctors and specialists	See in-network providers; our network includes thousands of doctors and specialists

	★ Best Seller	
Flex PPO	Flex Pro PPO	Flex Plus PPO
\$0 monthly premium	Affordable monthly premium—just \$20 each month	\$37 monthly premium
\$0 primary care visits and low urgent care copays	\$0 primary care visits and low urgent care copays	\$0 primary care visits and low urgent care copays
A great choice if you want a \$0 premium plan with robust medical coverage and additional benefits	Perfect for individuals looking for solid medical coverage and enhanced supplemental benefits, including richer dental, vision and hearing coverage	Expanded supplemental benefits, including dental, vision and hearing coverage
Includes prescription drug coverage	Includes prescription drug coverage	Includes prescription drug coverage
Added flexibility to see doctors outside of our provider network; you may pay slightly higher costs, depending on the medical service	Added flexibility to see doctors outside of our provider network; you may pay slightly higher costs, depending on the medical service	Added flexibility to see doctors outside of our provider network; you may pay slightly higher costs, depending on the medical service

**Good to know:**  
Our plans give you access to hospitals throughout the region, including all Jefferson Health and Lehigh Valley Health Network hospitals.





# Qualify for Medicare and Medicaid?

Our Medicare Advantage D-SNP plans are designed just for you.

## Plan Highlights

- ✔ \$0 medical and prescription drug deductibles
- ✔ \$0 prescription drug copays
- ✔ \$0 hospital stays
- ✔ \$0 doctor visits
- ✔ A Flex Card for food and utilities (including internet) spending
- ✔ Up to a \$10,000 dental allowance
- ✔ Generous over-the-counter benefit
- ✔ Telehealth (JeffConnect) included

Like what you see? Enroll now!

# SNP (Special Needs Plans)

★ Best Seller	
Special SNP	Dual Pearl SNP
\$0 monthly premium	\$0 monthly premium
\$0 copays for medical services	\$0 copays for medical services
Includes prescription drug coverage—\$0 copays for all covered drugs	Includes prescription drug coverage—\$0 copays for all covered drugs
The perfect plan if you have Medicare and Medicaid, as Special includes rich allowances for over-the-counter spending, food benefits and more!	Dual Pearl features a \$10,000 dental benefit, including implant coverage, making it an ideal plan if you need additional dental work
See in-network providers; our network includes thousands of doctors and specialists	See in-network providers; our network includes thousands of doctors and specialists



*“Jefferson Health Plans helped me qualify for a Medicare Advantage plan offering enhanced benefits and savings.”*





## Get more from Medicare with Jefferson Health Plans.

For over 35 years, we've been serving our Pennsylvania neighbors with health plans offering rich benefits, real choices and true savings.

Count on us for outstanding care, service and professionalism.

Call **1-833-705-4580**  
(For TTY, call: 1-877-454-8477)  
Or visit **[JeffersonHealthPlans.com/Medicare](https://JeffersonHealthPlans.com/Medicare)**

Information presented in this guide is not a complete description of benefits; benefits vary by plan. Plan availability varies by county.

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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