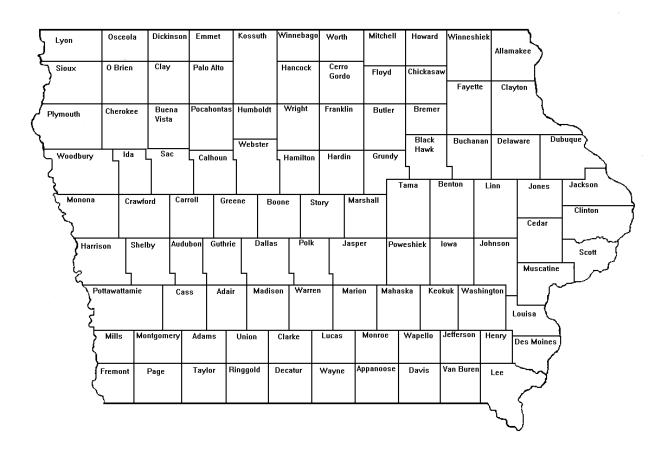
# Medicare Advantage & Other Health Plans in Iowa 2026





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This project is supported by the Administration for Community Living (ACL), U.S. Department of Health and Human Services (HHS) as part of financial assistance awards with \$1,758,443 and 84 percent funded by ACL/HHS and \$277,406 and 16 percent funded by non-federal government source(s). The contents are those of the author(s) and do not necessarily represent the official views of, nor an endorsement, by ACL/HHS, or the U.S. Government.

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### Free, Confidential and Objective

### Medicare Counseling Services for Iowans

Iowa Insurance Division's SHIIP-SMP volunteer counselors help Iowans understand the complexities of Medicare, save on health care costs, and prevent fraud.

lowa has a resource specifically for people on Medicare, or those becoming eligible for Medicare — the Senior HealthInsurance Information Program (SHIIP) and the Senior Medicare Patrol (SMP). SHIIP-SMP is administered by the lowa Insurance Division and is supported through state and federal funding. The service is completely free and confidential and counselors do not sell or promote any insurance companies, agents or products.

SHIIP-SMP counselors are ready to assist with personal, one-on-one support. A network of certified and trained volunteers work through local SHIIP-SMP sites in nearly every lowa county. Meetings can take place however you are most comfortable — in-person, on the phone, or through video conferencing.

Whether you are turning 65 and preparing to enter the Medicare system or are older and navigating existing benefits, SHIIP-SMP can guide you toward solutions that nbest fit your needs, now, and in the future.

For an appointment visit shiip.iowa.gov today.



### Did you know?

SHIIP-SMP counselors are trained in fraud control.

Through our Senior Medicare Patrol outreach, we work to educate lowans on how to prevent, detect and report health care fraud, errors and abuse. Watch for Fraud Awareness presentations in your community, visit our website and follow us on Facebook to learn how you can protect against healthcare scams.

If you suspect you or a loved one may have been a victim of Medicare fraud, call us to report it at 1-800-351-4664. We can help you get the answers and support you need.

Help may be available if you cannot afford your Medicare premiums.

If you struggle to pay for your coverage, you may be eligible for financial support. Contact SHIIP-SMP at 1-800-351-4664 for more information. If you qualify, we can help you apply for assistance.

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SHIIP-SMP is a service of the State of Iowa. It does not sell or promote any insurance companies, policies or agents.





### **Medicare Advantage Basics**

Since Medicare's creation in 1965, most Iowans have received their Medicare Part A and Medicare Part B health benefits through Original Medicare. In 1997, Congress created what are now known as Medicare Advantage Plans (also called Medicare Part C) to give people on Medicare other options for receiving Medicare Part A and Part B benefits. The Senior Health Insurance Information Program (SHIIP) has prepared this guide to help you understand this year's Medicare Advantage plan choices in Iowa, as well as any Cost Plans (see page 34 for an explanation of Cost Plans).

Currently, Medicare Advantage and/or Cost Plans are available in all 99 counties in Iowa. Original Medicare continues to be a choice in all areas. No matter which option you choose, you are still in the Medicare program. Understanding the options available will help you to make an informed decision.

#### Medicare Advantage Plans: Another Way to Get Your Medicare Benefits

You are eligible to join a Medicare Advantage plan if you have both Medicare Part A and Part B <a href="mailto:and">and</a> you live in the plan's service area (counties where the plan is offered). Medicare Advantage plans are available whether you are on Medicare due to age or disability. Some plans charge a monthly premium, and some don't – but you must continue to pay the Medicare Part B premium if you are in a Medicare Advantage plan. You will also have some other costs (such as co-payments or coinsurance) for the services you get. These plans are required to cover all the services Original Medicare covers, but Medicare Advantage plans may add extra benefits, such as coverage for vision, hearing, dental, and/or wellness programs. Most of the plans also include Medicare prescription drug coverage (Part D).

Each Medicare Advantage plan sold in Iowa has an **annual contract** with Medicare. Medicare pays a set amount of money each month to these private health plans to manage your Part A and Part B benefits. Each year the contract with Medicare may or may not be renewed, so plan options, benefits, and costs can change from year to year.

You don't need Medicare supplement insurance when you are enrolled in a Medicare Advantage plan. Supplemental insurance will only pay benefits if you are enrolled in Original Medicare.

Employer plans may supplement Medicare Advantage plans. If you want to cancel your Medicare supplement, you will need to **contact the insurance company** that sold you the plan – cancelling a Medicare supplement cannot be done by the Medicare Advantage plan.

#### **Enrollment or Disenrollment**

There are specific times during the year when you can enroll, disenroll, and/or switch Medicare Advantage and/or Cost Plans:

•When you first become eligible for Medicare – You can join during your Initial Enrollment Period (usually three months before you turn 65 to three months after). If you become eligible for Medicare due to disability, you can join three months before to three months after your Medicare is effective. If your Medicare effective date is made retroactive, you can join a plan

the month you are notified of your Medicare effective date and for three months after your notification.

- January 1 to March 31 (every year) If you are enrolled in a Medicare Advantage plan on January 1, you can enroll in another Medicare Advantage plan or disenroll from your Medicare Advantage plan and return to Original Medicare and enroll in a Part D plan. You can make one election during this time. This does not apply to Cost Plans (see page 34).
- April 1 to October 14 You will not be able to disenroll from a Medicare Advantage plan until October 15<sup>th</sup> unless you qualify for a Special Enrollment Period (SEP). See the Special Enrollment Period bullet on this page for more details.
- October 15 to December 7 (Annual Fall Open Enrollment Period) You can join, switch, or disenroll from a Medicare Advantage or Cost Plan. You can also add or drop prescription drug coverage. Your new coverage will be effective January 1<sup>st</sup> of the following year.
- Special Enrollment Periods (SEP) In certain situations, such a change of address or loss of current coverage, you could be eligible for a Special Enrollment Period to disenroll, join, or switch to a different plan. Call SHIIP at 1-800-351-4664 for information about whether you qualify for a Special Enrollment Period.
- **5-Star Special Enrollment** You can enroll in a 5-star Medicare Advantage plan or Cost Plan once from December 8<sup>th</sup> to November 30<sup>th</sup> each year. If you are currently enrolled in a Medicare Advantage or Cost plan, you may switch to a different plan with a 5-star overall rating. You can find the plan ratings on the Medicare Plan Finder at <a href="www.medicare.gov">www.medicare.gov</a> or by reaching out to SHIIP/SMP.
- Non-Renewal If your Medicare Advantage or Cost Plan does not renew its annual contract with Medicare, you will be able to change to a different plan or return to Original Medicare with a limited time "guaranteed issue" for Medicare supplement plan A, B, C, F, K or L (including Medicare Select or high deductible choices) if you are eligible for Medicare prior to January 1, 2020. For those who are eligible for Medicare after January 1, 2020, you will be allowed to enroll in Medicare supplement plan A, B, D, G, K or L (including Medicare Select or high-deductible choices). A "guarantee issue" means the company cannot deny you or charge you a higher premium due to your health conditions.

#### **Exceptions**

• You can enroll or disenroll from a Cost Plan anytime during the year. If you are enrolled in a Medicare Advantage plan and you want to enroll in a Cost plan, you must have a valid enrollment period to disenroll from your Medicare Advantage plan.

#### Protections When Enrolling in a Medicare Advantage or Cost Plan the First Time

If you are enrolling in a Medicare Advantage plan or Cost Plan for the first time, you can return to Original Medicare and are guaranteed the right to purchase a Medicare Supplement if:

- 1. You **drop** your Medicare supplement to enroll in a Medicare Advantage plan or Cost plan for the **first time** and then you **disenroll** within the **first 12 months**. You must be allowed to
  - **Re-enroll** in the Medicare supplement policy you were most recently enrolled in *if* it is available from the same insurance company **OR**
  - If the policy is not available, enroll in any Medicare supplement Plan A, B, C, F, K or L

(including Medicare Select or high deductible choices) from ANY COMPANY selling these plans in Iowa if you are eligible for Medicare **prior to January 1, 2020**. For those who are eligible for Medicare **after January 1, 2020**, you will be allowed to enroll in Medicare supplement plan A, B, D, G, K or L (including Medicare Select or high deductible choices).

*Note:* If you are **under age 65**, you can buy only from companies selling to those under 65.

- 2. You enroll in a Medicare Advantage plan the first time you enroll in Medicare Part B at age 65 during your Initial Enrollment Period\* and you disenroll within the first 12 months.
  - Age 65 before January 1, 2020: You must be allowed to enroll in ANY Medicare supplement plan, A, B, C, D, G, F, K, L, M or N sold in Iowa.
  - Age 65 after January 1, 2020: You must be allowed to enroll in ANY Medicare supplement plan, A, B, D, G, K, L, M or N sold in Iowa.
  - Includes Medicare Select or high deductible choices

*Note:* Individuals entitled to Medicare before age 65 are not eligible for this special enrollment.

\*There are exceptions to this if you take Part B for the first time **after age 65**. Call SHIIP at 1-800-351-4664 for details.

In the two situations described above, if you **apply** for your new Medicare supplement plan within **63 days** after your Medicare Advantage coverage ends, then:

- Companies cannot turn you down because of pre-existing health conditions.
- Companies cannot charge you higher premiums because of pre-existing health conditions.
- You will not have a waiting period before benefits are paid for pre-existing health conditions.

In both of the situations described above, if you are disenrolling from a Medicare Advantage plan with drug coverage, you will also get a Special Enrollment Period to enroll in a Part D drug plan.

#### **Financial Assistance to Cover Costs**

If you have limited income and resources, you may be able to save on your Medicare expenses. To see if you are eligible for the **Low Income Subsidy (aka Extra Help)**, or a **Medicare Savings Program (QMB or SLMB)**, visit our website at <a href="https://shiip.iowa.gov/">https://shiip.iowa.gov/</a> Go to "Find Resources," then "Help with Medicare Costs." SHIIP-SMP Counselors can also assist you with the application process. Call 1-800-351-4664 to identify a counselor near you and schedule an appointment.

### Medicare Advantage and Medicaid

If you have Full Medicaid benefits (or are enrolled in the QMB Medicare Savings Program) and are enrolled in a Medicare Advantage plan, your providers cannot bill you for the cost of deductibles and copayments for Medicare Part A and Part B covered services in Iowa. The provider needs to submit a bill to the Medicare Advantage plan and Medicaid (which may be one of the Medicaid Managed Care Organizations). Special Needs Plans start on page 38.

### **Medicare Advantage and Medicare Part D (Drug Plans)**

Many people with a Medicare Advantage plan get prescription coverage through their plan, but you must make sure to enroll in a plan that includes prescription drug coverage. If you join a standalone Part D (drug plan), you will be automatically disenrolled from your Medicare Advantage plan and returned to Original Medicare Parts A & B. If you have Original Medicare benefits or a Medicare Cost Plan, you can join a standalone Medicare Prescription Drug Plan.

Your out-of-pocket costs will depend on the plan's premium, whether the plan has a yearly deductible, the plan's copayments or coinsurance, and if your drugs are covered on the plan's formulary. Individuals who receive help with their Medicare drug plan costs (through Extra Help) will continue to pay reduced costs if they enroll in a Medicare Advantage plan that includes drug coverage.

To compare Medicare Advantage plan drug benefits, you can go to <a href="www.medicare.gov">www.medicare.gov</a> and select "Find Plans Now." SHIIP/SMP counselors are also available to help you compare plans.

### Things to Consider Before You Enroll in a Medicare Advantage Plan

- Your Medicare benefits are provided by the Medicare Advantage plan, rather than the traditional Medicare program. You will use your Medicare Advantage card when you receive services instead of your Medicare card.
- You need to check to see if your doctors, hospitals, medical equipment suppliers, and other providers accept the plan. Ask if they are in-network or out-of-network. Your costs may be more if your provider accepts a plan but is out-of-network.
- You must live in the service area (based on county) and be enrolled in Medicare Part A <u>and</u> Part B.
- You still need to pay the Medicare Part B premium, plus any plan premiums, plan deductibles, copayments, and/or coinsurance for the services you receive. You should compare all costs and features.
- You don't need a Medicare Supplement, and the policy will not pay benefits if you are enrolled in a Medicare Advantage plan.
- You can change plans, but only during certain times of the year or during certain events in your life (move, loss of coverage, etc.).
- Plans listed in this guide are offered to individuals. Employers may also provide their retirees with Medicare Advantage plans. Employer plans may have different premiums and benefits from those listed in this guide.
- If the plan includes a prescription drug benefit, you still need to be sure your drugs are covered by the plan and your pharmacy is in the plan's network. SHIIP can help you run a comparison to see which plans cover your drugs at the lowest cost.
- You will be notified about any changes (i.e., coverage and cost) via mail once you enroll. Make sure to review the Annual Notice of Change your plan sends you each fall.

#### **Checklist for People Considering a Medicare Advantage Plan**

Choosing a Medicare Advantage Plan is an important decision and requires careful consideration. Here are some questions to consider before you decide to enroll: ☐ 1- Which providers/facilities do you use? • How important is it for you to continue with them? o Do they participate in any Medicare Advantage plan networks? o If you are enrolled in a Medicaid Managed Care Organization (MCO), do your providers accept both your MCO and the Medicare Advantage plan? ☐ 2 - What medications do you take? o Are all of your prescriptions covered by the Medicare Advantage plan? o Which Medicare Advantage plans offer your drugs at the lowest cost with the least restrictions? o Is your pharmacy part of the plan's network? Or do you care if you have to change pharmacies? □ 3 - Do you want your care choices directed? o Does the plan require you go through a primary care physician? O Does the plan require you to obtain referrals to see a specialist? o Does the plan require you to get prior authorization for some services? You can find these details in the Summary of Benefits or Evidence of Coverage documents for the plan. ☐ 4 - Do you travel outside your county or state? o Will you be able to access the care you need if you travel outside your county or state? Most plans only provide emergency or urgent care coverage in this situation. □ 5 - What are your out-of-pocket costs with the Medicare Advantage plan? o Would paying the cost shares (copays, coinsurance, etc.) cause you financial difficulty? o Did you compare the maximum out-of-pocket cost to the annual cost of a Medicare Supplement? O Does the potential responsibility of meeting the plan's maximum out-of-pocket concern you? □ 6 - How important are any of the extra benefits provided by the Medicare

- Advantage plan? (e.g., dental, vision, health club membership, etc.)
- □ 7 Do you know your options if you want to switch back to Original Medicare?
  - o Do you understand when you can switch?
  - o Will you have a guaranteed right to purchase a Medicare supplement?
- 8 Do you have access to other coverage?
  - What about employer/Military/VA/other insurance?
  - A Medicare Supplement plan will not pay if you are enrolled in a Medicare Advantage plan.
- □ 9 Do you qualify for assistance with your Medicare costs? (You can contact SHIIP/SMP to see if you qualify.)
  - o Medicare Savings Program helps pay Part B premium and/or deductibles, copayments and coinsurance for Original Medicare and Medicare Advantage plans.
  - o Part D Low Income Subsidy helps with Part D premium, deductible and copayments and coinsurance.

Decide Ho	ow to Get your Medicare	
	Original Medicare -OR-	Medicare Advantage (MA)
Coverage	Original Medicare is made up of Part A (hospital insurance) and Part B (medical insurance). Most people do not pay a premium for Part A, but there is a monthly premium for Part B.*	Medicare Advantage (MA) plans, also called Part C plans, are run by private companies approved by Medicare. MA plans must cover all medically necessary services that Original Medicare covers.
	Part A & Part B also have a yearly deductible. Once the Part B deductible is met, Part B usually covers 80% of the Medicare-approved amount for the doctor or outpatient service. Many beneficiaries will pay for a Medicare supplement (aka Medigap) to fill in the "gaps" that Original Medicare doesn't cover, like yearly deductibles or the remaining 20% Part B coinsurance. Medicare supplements have their own premium based on the policy and the insurance company.	You will get most of your Part A and Part B coverage from your Medicare Advantage (MA) plan, not Original Medicare. You will use your MA card to get Medicare-covered services, not your Original Medicare card.
		You must be eligible for Medicare Part A  and Part B to enroll in a Medicare  Advantage (MA) plan.
		MA plans are pay as you go, and out of pocket costs vary depending on plan and services received. Costs may include monthly premiums, deductibles, co-pays and co-insurance.
	Employer, union, or VA retirement plans may also include some coverage to fill in the gaps of Medicare Part A and Part B. Check with plan administrators before purchasing any separate Medicare supplement plans to avoid issues with your other insurance benefits.	If you enroll in a MA plan, a Medicare Supplement plan will not pay any benefits.
		Many MA plans offer additional benefits such as vision, dental, and hearing.
		To sign up for an MA plan, you must live in their service area. Costs and rules vary by plan.
Doctor & Hospital Choice	You can go to any provider (doctor/ hospital) that accepts Medicare in the United States.  Most of the time, you do not need a referral to see a specialist or pre-authorization or approva for a medically-necessary procedure.	In many cases, you can only use doctors and other providers who are in the plan's network and service area (for non-emergency care). Doctors, hospitals and other providers may or may not accept the plan. If you use providers outside of the network, or those who do not accept the plan, you could face extra costs or have to pay costs yourself.
		You may need a referral to see a specialist and pre-authorization (approval) for procedures & services. MA plans are approved by Medicare but are run by private companies, so the plan manages patient care and decides whether certain treatments are covered or not.

	Original Medicare -OR-	Medicare Advantage (MA)
Prescriptions	For prescription coverage, you will need to enroll in a separate Medicare Part D drug plan.* Part D plans are run by private companies approved by Medicare and have their own monthly premium.	Most MA plans include prescription coverage. If you select a plan that does not, you will need to have other coverage for your prescriptions, such as VA coverage.
Cost Overview	Original Medicare Parts A & B do not have a yearly out-of-pocket maximum amount. For this reason, most people purchase a Medicare supplement which will cover out-of-pocket costs.	Most MA plans have a yearly "Out of Pocket Maximum" which limits how much a beneficiary is responsible for. Once you reach that amount, you pay nothing for additional Part A & B covered services in that calendar year.
	For Medicare Part D, once you hit catastrophic coverage, you do not pay any copays or coinsurance for covered prescriptions.	Services received by out-of-network providers (or providers who do not accept the plan) do not count towards the Out of Pocket Maximum and have no limit.
Estimating Costs	Most people with Original Medicare will have the following costs:	Most people with MA plans will have the following costs:
	<ul> <li>Part B monthly premium</li> <li>Medicare supplement monthly premium</li> <li>Part D monthly premium and copayments for prescriptions</li> </ul>	<ul> <li>Part B monthly premium</li> <li>Possibly a MA plan monthly premium</li> <li>Co-pays for services received. Services received out of network may be charged at a higher rate or not covered at all.</li> <li>Copayments for prescriptions (if the MA includes drug coverage).</li> </ul>
Annual Contract Changes	Medicare Part A, Part B, and Medicare supplements remain largely the same from year to year- there are usually yearly premium increases.	MA premiums and deductibles vary depending on each plan, and these amounts can change annually. Copay and coinsurance amounts for Medicare-covered health services or prescriptions also vary by plan.
	Medicare Part D (drug) plans, can change provider networks, prescription coverage, premiums, deductibles, co-payments, and co-insurance amounts every year.	Like Part D plans, MA plans can change provider networks, prescription coverage, premiums, deductibles, co-payments, and co-insurance amounts every year.

<sup>\*</sup>If you delay enrolling in Medicare Part B and/or Part D without a valid reason (like current coverage through active employment), you could be required to pay an additional monthly penalty later.

### Medicare Advantage Plans available in Iowa

The next pages provide information on all Medicare Advantage plans available in Iowa. Plans are arranged by type, and there are two plans per page. Plan types available in Iowa include:

**HMO** (Health Maintenance Organization): manages your Medicare Part A and Part B health insurance benefits and provides services through a network of contracted hospitals, doctors, and other providers. Most plans have strict "lock-in" requirements. This means you generally must receive all covered care from the plan providers or through referrals by the plan. If you go outside the network without a referral, neither the Medicare HMO nor Medicare will pay. Emergencies and urgent care are covered when you cannot reach a plan location. More information available on page 10.

**PPO** (**Preferred Provider Organization**): has a list, or "network," of doctors, hospitals and other providers that you can visit. You may go to doctors, specialists or hospitals that aren't part of the plan's network, but it will cost you more. Providers who are not part of the plan's network can decide if they want to accept the plan, except in emergency situations. **You should check with your doctor(s) and hospital(s) to see if they will treat patients covered by the plan before you enroll**. More information available on page 22.

**PFFS** (**Private Fee-For-Service**): may or may not have a network of providers. For plans with networks costs will be higher if you receive care out-of-network. For plans without networks beneficiaries can go to any provider or hospital as long as the provider agrees to bill the PFFS plan instead of Medicare. **You should check with your doctor(s) and hospital(s) to see if they will treat patients covered by the plan before you enroll.** More information available on page 33.

Cost Plan: has a network of providers. When you use plan providers, the services you receive are billed to the Cost Plan. Plan providers do not bill for excess charges. When you do not use plan providers, Medicare will pay, but the plan pays nothing unless you are referred by the Cost plan. You pay the Medicare deductible, coinsurance, as well as any excess charges and noncovered services. The Plan will pay non-plan providers if you need emergency or urgent care. Cost Plans are only available in limited areas of the State. More information available on page 34.

SNP (Special Needs Plan): designed to meet the needs of people who receive Medicare and Medicaid (or QMB) benefits or reside in a licensed nursing home or skilled facility. These plans must provide all Medicare Part A and Part B health care and services. They also must provide Medicare prescription drug coverage (Part D). Generally, they offer extra benefits and have lower copayments than Original Medicare. Medicare Special Needs Plans (SNP) offer services through a network of contracted hospitals, doctors, and other providers. More information available on page 38.

### Medicare Health Maintenance Organizations (HMO)/Point-of-Service (POS) Options

A Medicare HMO offers services through a network of contracted hospitals, doctors, and other providers, and the plan pays the providers directly. Most plans have strict lock-in requirements. This means you must receive all covered care from the plan providers or thorough referrals by the plan. If you go outside the network without a referral, neither the Medicare HMO nor Medicare will pay.

Emergencies and urgent care are covered when you cannot reach a plan location.

The HMO manages your Medicare Part A and Part B health insurance benefits. You do not need a Medicare supplement.

If you have a Medicare supplement, it will not pay when you are enrolled in an HMO.

If you choose to enroll in a Medicare HMO-POS plan, you may be allowed to get some services out-of-network for a higher cost.

Check with the plan to see if a primary care physician is required and if referrals are needed to visit a specialist. (A primary care physician is a doctor you choose to coordinate all of your care and referrals to specialists.)

If you want to receive Medicare drug coverage, you must choose a plan that includes the benefit. You cannot enroll in a Medicare HMO/HMO-POS plan and a standalone drug plan. The following tables show what you pay when you enroll in an HMO/HMO-POS plan and <u>use providers in the plan's network</u>.

### AARP Medicare Advantage Essentials from UHC NE-3 HMO-POS (H2802-001)

UnitedHealthcare of the Midlands, Inc. 1-844-723-6473 (TTY/TDD 711) www.AARPMedicarePlans.com

**Service Area**: Cass, Fremont, Harrison, Mills, Montgomery, Page, Pottawattamie & Shelby

Monthly Premium: \$0 + Part B monthly premium

**Yearly Out-of-Pocket Maximum:** \$5,900 (only Medicare Part A and Part B-covered services)

**Doctor Office Visit:** \$0 primary care; \$55 specialist (except psychiatry)

Emergency Room Visit: \$130 copay each visit (waived if admitted to hospital in 24 hours); Worldwide Coverage

**Inpatient Hospital:** \$495/day for days 1-5 (per stay); \$0 for days 6-unlimited

Outpatient Surgery: \$0-\$495 per visit

**Skilled Nursing Care:** \$0 each day for days 1-20; \$218 each day for days 21-100

\$218 each day for days 21-100

Diagnostic Lab Tests: \$0 for each lab service

Durable Medical Equipment: 20% of the cost;

\$0 for diabetic supplies

Additional Benefits:

Annual Physical Exam: \$0 (1 exam/year)

Virtual/Telehealth Visit: \$0

**Dental:** \$0 preventive & diagnostic services

**Vision:** \$0 (1 routine exam/year); \$0 copay for standard lenses; \$300 credit for frames or contact lenses every 2 years

**Hearing:** \$0 (1 routine exam/year); \$199-1,249 copay for each hearing aid device; limited to 2 devices per year

Podiatry: \$45 (6 visits/year)

**Meals:** Up to 28 meals for 14 days after an inpatient or skilled facility stay, unlimited times per year

**Fitness:** \$0 copay for Renew Active (free membership at core gyms, plus online fitness classes and brain health challenges)

**Medicare Prescription Drug Coverage:** Yes, \$520 deductible for Tier 3-5

### AARP Medicare Advantage Extras from UHC NE-5 HMO-POS (H2802-074)

UnitedHealthcare of the Midlands, Inc. 1-844-723-6473 (TTY/TDD 711) www.AARPMedicarePlans.com

**Service Area**: Cass, Fremont, Harrison, Mills, Montgomery, Page, Pottawattamie & Shelby

Monthly Premium: \$0 + Part B monthly premium
Yearly Out-of-Pocket Maximum: \$6,700 (only

Medicare Part A and Part B-covered services)

**Doctor Office Visit:** \$0 primary care; \$60 specialist

Emergency Room Visit: \$130 copay each visit (waived if admitted to hospital in 24 hours);

Worldwide Coverage

**Inpatient Hospital:** \$550/day for days 1-5 (per stay);

\$0 for days 6-unlimited

Outpatient Surgery: \$0-\$550 per visit

Skilled Nursing Care: \$0 each day for days 1-20;

\$218 for each day days 21-100

Diagnostic Lab Tests: \$0 for each lab service

**Durable Medical Equipment: 20%** of the cost;

\$0 for diabetic supplies

**Additional Benefits:** 

Annual Physical Exam: \$0 (1 exam/year)

Virtual/Telehealth Visit: \$0

**Dental:** \$0 preventive & diagnostic; 50%

comprehensive, up to \$2,000/year for covered services

**Vision:** \$0 (1 routine exam/year); \$0 copay for standard lenses; \$150 credit for frames or contact

lenses every 2 years

**Hearing:** \$0 (1 routine exam/year); \$199-1,249 copay for each hearing aid device; limited to 2 devices/year

**Podiatry:** \$45 copay (6 visits per year)

**Meals:** Up to 28 meals for 14 days after an inpatient or skilled facility stay, unlimited times per year

**Fitness Benefit:** \$0 copay for Renew Active (free membership at core gyms, plus online fitness classes and brain health challenges)

**Over-the-Counter:** \$25/quarter for covered OTC

products, no carryover

**Medicare Prescription Drug Coverage:** Yes, \$600

deductible for Tier 3-5

### AARP Medicare Advantage from UHC IA-1 HMO-POS (H5253-209)

UnitedHealthcare of Wisconsin, Inc. 1-844-723-6473 (TTY/TDD 711) www.AARPMedicarePlans.com

Service Area: Dallas, Jasper, Madison, Marshall,

Polk, Story and Warren

**Monthly Premium:** \$0 + Part B monthly premium

**Yearly Out-of-Pocket Maximum:** \$5,900

(Includes

only Medicare Part A and Part B-covered services)

Doctor Office Visit: \$0 primary care; \$55 specialist

**Emergency Room Visit:** \$130 copay each visit (waived if admitted to hospital in 24 hours);

Worldwide Coverage

**Inpatient Hospital:** \$550/day for days 1-5 (per

stay); \$0 for days 6-unlimited

Outpatient Surgery: \$0-\$550 per visit

Skilled Nursing Care: \$0 each day for days 1-20;

\$218 for each day days 21-100

Diagnostic Lab Tests: \$0 for each lab service

**Durable Medical Equipment: 20%** of the cost;

\$0 for diabetic supplies

**Additional Benefits:** 

**Annual Physical Exam: \$0** (1 exam/year)

Virtual/Telehealth Visit: \$0

**Dental:** \$0 preventive & diagnostic

**Vision:** \$0 (1 routine exam/year); eyewear: \$0 copay for standard lenses; \$150 credit for frames or

contact lenses every 2 years

**Hearing:** \$0 (1 routine exam/year); \$199-1,249 copay for each hearing aid device; limited to 2

devices every year

**Podiatry:** \$45 copay (6 visits per year)

**Meals:** Up to 28 meals for 14 days after an inpatient or skilled facility stay, unlimited times per year

**Fitness Benefit:** \$0 copay for Renew Active (free membership at core gyms, plus online fitness classes and brain health challenges)

**Over-the-Counter:** \$25/quarter for covered OTC

products, no carryover

Medicare Prescription Drug Coverage: Yes, \$600

deductible for Tier 3-5

### **AARP Medicare Advantage from UHC** IA-0002 HMO-POS (H5253-108-002)

*UnitedHealthcare of Wisconsin, Inc.* 1-844-723-6473 (TTY/TDD 711) www.AARPMedicarePlans.com

Service Area: Benton, Black Hawk, Boone, Buena Vista, Butler, Calhoun, Carroll, Cedar, Cerro Gordo, Clay, Clayton, Clinton, Crawford, Delaware, Des Moines, Dickinson, Dubuque, Emmet, Fayette, Floyd, Franklin, Grundy, Hamilton, Hancock, Hardin, Henry, Humboldt, Iowa, Jackson, Johnson, Jones, Keokuk, Kossuth, Lee, Linn, Louisa, Muscatine, Palo Alto, Pocahontas, Poweshiek, Sac, Scott, Tama, Washington, Webster, Winnebago, Wright

**Monthly Premium:** \$55 + Part B monthly premium Yearly Out-of-Pocket Maximum: \$5,900 (Includes only Medicare Part A and Part B-covered services)

Doctor Office Visit: \$0 primary care; \$50 specialist

Emergency Room Visit: \$130 copay each visit (waived if admitted to hospital in 24 hours); Worldwide Coverage

Inpatient Hospital: \$440/day for days 1-5 (per stay); \$0 for days 6-unlimited

Outpatient Services/Surgery: \$0-\$440 per visit

Skilled Nursing Care: \$0 each day for days 1-20; \$218 for each day days 21-100

Diagnostic Lab Tests: \$0 for each lab service

**Durable Medical Equipment:** 20% of the cost; \$0 for diabetic supplies

**Additional Benefits:** 

**Annual Physical Exam:** \$0 (1 exam/year)

Virtual/Telehealth Visit: \$0

**Dental:** \$0 copay for preventive & diagnostic

**Vision:** \$0 (1 routine exam/year); \$0 for standard lenses: \$200 credit for frames or contact lenses every 2 years

**Hearing:** \$0 (1 routine exam/year); \$199-1,249 copay for each hearing aid device; limited to 2 devices/year

**Podiatry:** \$45 (6 routine visits per year)

Meals: Up to 28 meals for 14 days after an inpatient or skilled facility stay, unlimited times per year

Fitness Benefit: \$0 copay for Renew Active (free membership at core gyms, plus online fitness classes and brain health challenges)

**Over-the-Counter:** \$50/quarter for covered OTC products, no carryover

Medicare Prescription Drug Coverage: Yes, \$520

deductible for Tier 3-5

### **AARP Medicare Advantage from UHC** IA-0002 HMO-POS (H5253-108-003)

UnitedHealthcare of Wisconsin, Inc. 1-844-723-6473 (TTY/TDD 711) www.AARPMedicarePlans.com

Service Area: Dallas, Jasper, Madison, Marshall, Polk, Story and Warren

**Monthly Premium:** \$49 + Part B monthly premium Yearly Out-of-Pocket Maximum: \$3,900 (Includes only Medicare Part A and Part B-covered services) **Doctor Office Visit:** \$0 primary care; \$35 specialist

Emergency Room Visit: \$150 copay each visit (waived if admitted to hospital in 24 hours); Worldwide Coverage

Inpatient Hospital: \$395/day for days 1-6 (per stay); \$0 for days 7-unlimited

Outpatient Surgery: \$0-\$395 per visit

**Skilled Nursing Care:** \$0 each day for days 1-20;

\$218 for each day days 21-100

Diagnostic Lab Tests: \$0 for each lab service **Durable Medical Equipment:** 20% of the cost;

\$0 for diabetic supplies **Additional Benefits:** 

Annual Physical Exam: \$0 (1 exam/year)

Virtual/Telehealth Visit: \$0

**Dental:** \$0 copay for preventive & diagnostic; 50% comprehensive, up to \$3,000/year for covered services

**Vision:** \$0 (1 routine exam/year); \$0 copay for standard lenses; \$300 credit for frames or contact lenses every 2 years

**Hearing:** \$0 (1 routine exam/year); \$199-1,249 copay for each hearing aid device; limited to 2 devices per year

**Podiatry:** \$35 (6 routine visits per year)

Meals: Up to 28 meals for 14 days after an inpatient or skilled facility stay, unlimited times per year

Fitness Benefit: \$0 copay for Renew Active (free membership at core gyms, plus online fitness classes and brain health challenges)

**Over-the-Counter:** \$55/quarter for covered OTC products, no carryover

Medicare Prescription Drug Coverage: Yes, \$520 deductible for Tier 3-5

### Aetna Medicare Eagle HMO-POS (H1609-058)

Aetna Health Inc. (FL) 1-855-275-6627 (TTY/TDD 711) www.aetnamedicare.com

Service Area: Adair, Adams, Allamakee, Appanoose,
Audubon, Benton, Black Hawk, Boone, Bremer, Buchanan,
Buena Vista, Butler, Calhoun, Carroll, Cass, Cedar, Cherokee,
Chickasaw, Clarke, Clay, Clayton, Clinton, Crawford, Dallas,
Davis, Decatur, Delaware, Des Moines, Dickinson, Fayette,
Floyd, Franklin, Fremont, Greene, Grundy, Guthrie, Hamilton,
Hancock, Hardin, Harrison, Henry, Howard, Humboldt, Ida,
Iowa, Jackson, Jasper, Jefferson, Johnson, Jones, Keokuk, Lee,
Linn, Louisa, Lucas, Lyon, Madison, Mahaska, Marion,
Marshall, Mills, Mitchell, Monona, Monroe, Montgomery,
Muscatine, O'Brien, Osceola, Page, Plymouth, Pocahontas,
Polk, Pottawattamie, Poweshiek, Ringgold, Sac, Scott, Shelby,
Sioux, Story, Tama, Taylor, Union, Van Buren, Wapello,
Warren, Washington, Wayne, Webster, Winneshiek,
Woodbury, Worth, and Wright

**Monthly Premium:** \$0 + Part B premium; plan pays \$90 towards Part B premium

**Yearly Out-of-Pocket Maximum:** \$6,750 (Includes only Medicare Part A and Part B-covered services)

**Doctor Office Visit:** \$0 primary care; \$40 specialist **Emergency Room Visit:** \$130 each visit (waived if admitted to hospital in 24 hours); Worldwide Coverage

**Inpatient Hospital:** \$325/day for days 1-6; \$0/day for days 7-90

**Outpatient Services/Surgery:** \$325 per visit; \$275 each surgery in Ambulatory Surgery Ctr

**Skilled Nursing Care:** \$0 each day for days 1-20; \$218 each day for days 21-100

**Diagnostic Lab Tests:** \$0

**Durable Medical Equipment:** 20% of the cost; \$0 for Continuous Glucose Monitors

**Additional Benefits:** 

Annual Physical Exam: \$0 (1 exam/year)

**Dental:** \$1,500 allowance for covered services

**Vision:** \$0 (1 routine exam/year); \$200 annual allowance for contacts, frames, lenses thru EyeMed

**Hearing:** \$0 (1 routine exam/year), \$1,250 hearing aid benefit per ear each year

**Post Discharge Meal program:** 14 meals delivered to home after inpatient hospital or SNF stay

**Wellness Benefit:** \$0 copay SilverSneakers health club membership & fitness classes

Over-the-Counter: \$90 quarterly, no carry over

**Medicare Prescription Drug Coverage:** None. For Medicare Part D drug coverage, you must choose another plan that has drug coverage.

### **Aetna Medicare Signature HMO-POS (H1609-001)**

Aetna Health Inc. (FL)
1-855-275-6627 (TTY/TDD 711)
www.aetnamedicare.com

Service Area: Adams, Allamakee, Audubon, Benton, Black Hawk, Boone, Bremer, Buchanan, Butler, Calhoun, Carroll, Cedar, Chickasaw, Clarke, Clay, Clayton, Clinton, Dallas, Davis, Delaware, Des Moines, Dickinson, Fayette, Floyd, Franklin, Fremont, Greene, Grundy, Guthrie, Hamilton, Hancock, Hardin, Howard, Humboldt, Ida, Iowa, Jackson, Jasper, Johnson, Jones, Lee, Linn, Louisa, Lyon, Madison, Marshall, Mills, Mitchell, Muscatine, Osceola, Plymouth, Pocahontas, Polk, Pottawattamie, Poweshiek, Sac, Scott, Shelby, Story, Tama, Taylor, Van Buren, Warren, Washington, Webster, Woodbury, Worth, and Wright

**Monthly Premium:** \$0 + Part B premium

**Yearly Out-of-Pocket Maximum:** \$4,300 (Includes only Medicare Part A and Part B-covered services)

Doctor Office Visit: \$0 primary care; \$35 specialist

**Emergency Room Visit:** \$130 each visit (waived if admitted to hospital in 24 hours) Worldwide Coverage

**Inpatient Hospital:** \$390/day for days 1-6 per stay

**Outpatient Services/Surgery:** \$390 per visit; \$340 each surgery in Ambulatory Surgery Ctr

**Skilled Nursing Care:** \$0 each day for days 1-20; \$218 each day for days 21-100

Diagnostic Lab Tests: \$0

**Durable Medical Equipment:** 20% of the cost; \$0 for Continuous Glucose Monitors

**Additional Benefits:** 

**Annual Physical Exam:** \$0 (1 exam/year)

**Dental:** \$900 allowance for covered services

**Vision:** \$0 (1 routine exam/year), \$150 annual allowance for contacts, frames, lenses thru EyeMed

**Hearing:** \$0 (1 routine exam/year) \$1,250 hearing aid benefit per ear each year

Wellness Benefit: \$0 copay SilverSneakers health club membership & fitness classes

**Medicare Prescription Drug Coverage:** Yes; \$0 cost share for Tier 1 & Tier 2 at preferred pharmacies; \$615 deductible Tier 3-5

# Aetna Medicare Signature Extra HMO-POS (H1609-069)

Aetna Health Inc. (FL)
1-855-275-6627 (TTY/TDD 711)
www.aetnamedicare.com

Service Area: Adams, Allamakee, Audubon, Benton, Black Hawk, Boone, Bremer, Buchanan, Butler, Calhoun, Carroll, Cedar, Chickasaw, Clarke, Clay, Clayton, Clinton, Dallas, Davis, Delaware, Des Moines, Dickinson, Fayette, Floyd, Franklin, Fremont, Greene, Grundy, Guthrie, Hamilton, Hancock, Hardin, Howard, Humboldt, Ida, Iowa, Jackson, Jasper, Johnson, Jones, Lee, Linn, Louisa, Lyon, Madison, Marshall, Mills, Mitchell, Muscatine, Osceola, Pocahontas, Polk, Pottawattamie, Poweshiek, Sac, Scott, Shelby, Story, Tama, Taylor, Van Buren, Warren, Washington, Webster, Woodbury, Worth, and Wright

**Monthly Premium:** \$0 + Part B premium

**Yearly Out-of-Pocket Maximum:** \$5,000 (Includes only Medicare Part A and Part B-covered services)

Doctor Office Visit: \$0 primary care; \$50 specialist

**Emergency Room Visit:** \$130 each visit (waived if admitted to hospital in 24 hours) Worldwide Coverage

**Inpatient Hospital:** \$450/day for days 1-6 (per stay)

**Outpatient Services/Surgery:** \$400 per visit/\$350 each surgery in Ambulatory Surgery Center

**Skilled Nursing Care:** \$0 each day for days 1-20; \$218 each day for days 21-100

Diagnostic Lab Tests: \$0

**Durable Medical Equipment:** 20% of the cost; \$0 for Continuous Glucose Monitors

Additional Benefits:

**Annual Physical Exam:** \$0 (1 exam/year)

Dental: \$1,000 allowance for covered services

**Vision:** \$0 (1 routine exam/year); \$200 annual allowance for contacts, frames, lenses thru EyeMed

**Hearing:** \$0 (1 routine exam/year), \$1,250 hearing aid benefit per ear each year

**Post Discharge Meal program:** 14 meals delivered to home after inpatient hospital or SNF stay

Wigs: \$400 benefit for chemotherapy hair loss

**Wellness Benefit:** \$0 copay SilverSneakers health club membership & fitness classes

**Fitness Reimbursement Benefit:** \$90 quarterly for fitness and activity fees and select supplies

**Medicare Prescription Drug Coverage:** Yes; \$0 cost share for Tier 1 & 2 at preferred pharmacies; \$615 deductible Tier 3-5

### Aetna Medicare Value Care HMO-POS (H1609-068)

Aetna Health Inc. (FL) 1-855-275-6627 (TTY/TDD 711) www.aetnamedicare.com

Service Area: Adair, Adams, Allamakee, Appanoose, Audubon, Benton, Black Hawk, Boone, Bremer, Buchanan, Buena Vista, Butler, Calhoun, Carroll, Cass, Cedar, Cherokee, Chickasaw, Clarke, Clay, Clayton, Clinton, Crawford, Dallas, Davis, Decatur, Delaware, Des Moines, Dickinson, Fayette, Floyd, Franklin, Fremont, Greene, Grundy, Guthrie, Hamilton, Hancock, Hardin, Harrison, Henry, Howard, Humboldt, Ida, Iowa, Jackson, Jasper, Jefferson, Johnson, Jones, Keokuk, Lee, Linn, Louisa, Lucas, Lyon, Madison, Mahaska, Marion, Marshall, Mills, Mitchell, Monona, Monroe, Montgomery, Muscatine, O'Brien, Osceola, Page, Plymouth, Pocahontas, Polk, Pottawattamie, Poweshiek, Ringgold, Sac, Scott, Shelby, Sioux, Story, Tama, Taylor, Union, Van Buren, Wapello, Warren, Washington, Wayne, Webster, Winneshiek, Woodbury, Worth, and Wright

**Monthly Premium:** \$41 + Part B premium

**Yearly Out-of-Pocket Maximum:** \$3,900 (only Medicare Part A and Part B-covered services)

**Doctor Office Visit:** \$0 primary care; \$20 specialist

**Emergency Room Visit:** \$150 each visit (waived if admitted to hospital in 24 hours) Worldwide Coverage

Inpatient Hospital: \$350/day for days 1-5 (per stay)

Outpatient Services/Surgery: \$350 per visit/\$300 each

surgery in Ambulatory Surgery Center

**Skilled Nursing Care:** \$0 each day for days 1-20; \$218 each day for days 21-100

Diagnostic Lab Tests: \$0

**Durable Medical Equipment:** 20% of the cost; \$0 for

Continuous Glucose Monitors

**Additional Benefits:** 

Annual Physical Exam: \$0 (1 exam/year)

**Dental:** \$1,100 allowance for covered services

Vision: \$0 (1 routine exam/year), \$200 annual allowance

for contacts, frames, lenses thru EyeMed

**Hearing:** \$0 (1 routine exam/year) \$1,250 hearing aid

benefit per ear each year

**Post Discharge Meal program:** 14 meals delivered to home after an inpatient hospital or SNF stay

Wigs: \$400 benefit for chemotherapy hair loss

Wellness Benefit: \$0 copay SilverSneakers health club membership & fitness classes

**Aetna Medicare Extra Benefits card:** \$30 quarterly OTC benefits; additional benefits available for members with Extra Help, chronic condition, and/or HVPIP (provider incentive program)

**Medicare Prescription Drug Coverage:** Yes; \$0 cost share for Tier 1 & 2 at preferred pharmacies; \$615 deductible Tier 3-5

# Devoted CORE 034 IA HMO (H7993-034)

Devoted Health Plans 1-844-978-2770 (TTY/TDD 711) www.devoted.com

Service Area: Adams, Cass, Fremont, Harrison, Mills,

Montgomery, Pottawattamie, Shelby

**Monthly Premium:** \$0 + Part B monthly premium

**Yearly Out-of-Pocket Maximum:** \$3,900 (only Medicare Part A and Part B-covered services)

Doctor Office Visit: \$0 primary care; \$50 specialist

**Emergency Room Visit:** \$150 per visit (waived if you are admitted to the hospital within 24 hours);

Worldwide Coverage

Inpatient Hospital: \$405/day for days 1-6 per stay

Outpatient Services/Surgery: \$395-495 depending on

location; \$0 diagnostic colonoscopy

Skilled Nursing Care: \$0 each day for days 1-20; \$218

each day for days 21-100

**Diagnostic Lab Tests:** \$0-95 labs, tests & procedures;

\$100-300 diagnostic radiology

**Durable Medical Equipment:** 20% or 40% based on type of equipment; \$0 diabetic supplies & preferred

CGM from retail pharmacy

**Additional Benefits:** 

Annual Physical Exam: \$0 (1 exam/year)

**Dental:** \$3,000 preventive & comprehensive allowance; 50% coinsurance for dentures, crowns, root canals & bridges

**Vision:** \$0 (1 routine exam/year); up to \$350 for eyewear allowance thru designated vendor

**Hearing:** \$0 (1 routine exam/year); \$399 or \$699 per hearing aid for up to 2 TruHearing Advanced or Premium aids

Chiropractic Care: \$20 copay

Wellness Bucks: \$0 SilverSneakers membership; \$150

toward fitness & wellness related items

Over-the-Counter: \$70 per quarter

**Medicare Prescription Drug Coverage:** Yes, \$375

deductible for Tier 3-5

# Devoted GIVEBACK 035 IA HMO (H7993-035)

Devoted Health Plans 1-844-978-2770 (TTY/TDD 711) www.devoted.com

**Service Area:** Adams, Cass, Fremont, Harrison, Mills, Montgomery, Pottawattamie, Shelby

**Monthly Premium:** \$0 + Part B monthly premium; plan pays \$159.70 towards monthly Part B premium (for members whose premium is not already paid by another source, i.e., Medicaid)

**Yearly Out-of-Pocket Maximum:** \$7,000 (only Medicare Part A and Part B-covered services)

**Doctor Office Visit:** \$0 primary care; \$55 specialist

**Emergency Room Visit:** \$115 per visit (waived if you are admitted to the hospital within 24 hours); Worldwide Coverage

**Inpatient Hospital:** \$475/day for days 1-3 per stay

Outpatient Services/Surgery: \$475-575 depending

on location; \$0 diagnostic colonoscopy

**Skilled Nursing Care:** \$0 each day for days 1-20;

\$218 each day for days 21-100

**Diagnostic Lab Tests:** \$0-95 labs, tests & procedures; \$100-300 diagnostic radiology

**Durable Medical Equipment:** 19%; \$0 diabetic supplies & preferred CGM from retail pharmacy

**Additional Benefits:** 

**Annual Physical Exam:** \$0 (1 exam/year)

**Dental:** \$250 preventive & comprehensive allowance

**Vision:** \$0 (1 routine exam/year); up to \$200 for eyewear allowance thru designated vendor

**Hearing:** \$0 (1 routine exam/year); \$599 or \$899 per hearing aid for up to 2 TruHearing Advanced or Premium aids

Chiropractic Care: \$15 copay

**Wellness Bucks:** \$0 SilverSneakers membership; \$150 toward fitness & wellness related items

**Medicare Prescription Drug Coverage:** Yes, \$605

deductible for Tier 3-5

### Gundersen Quartz Med Advantage Basic D HMO (H5262-032)

Quartz Health Plan Corporation 1-800-394-5566 (TTY/TDD 800-947-3529) www.QuartzBenefits.com/MedicareAdvantage

Service Area: Allamakee, Fayette, and Winneshiek

**Monthly Premium:** \$0 + Part B monthly premium

**Yearly Out-of-Pocket Maximum:** \$6,700 (Includes only Medicare Part A and Part B covered services)

**Doctor Office Visit:** \$30 primary care; \$75 specialist

Emergency Room Visit: \$130 each visit (waived if admitted to hospital within 3 days); \$20,000 max benefit yearly outside the U.S. & its territories, including ER, Urgent care & ambulance

**Inpatient Hospital:** \$300/day for days 1-7 per stay

**Outpatient Services/Surgery:** \$375 per surgery; \$0

copay for minor surgical procedures

**Skilled Nursing Care:** \$0/day 1-20; \$215/day 21-100

Diagnostic Lab Tests: \$50 copay per day

**Durable Medical Equipment:** 20% of the cost; 0% of

cost for preferred diabetic supplies

**Additional Benefits:** 

Annual Physical Exam: \$0 (1 exam/year)

Virtual Visits: \$0

**Dental:** one dental exam and one cleaning at UCR innetwork rate. No comprehensive coverage.

Optional Additional Dental: \$59 monthly premium

**Vision:** \$0 (1 routine exam/year); up to \$75/yr available for eyeglasses (frames, lenses and upgrades)

**Hearing:** \$40 (1 routine exam/year); no coverage for

hearing aids

Massage Therapy for Chronic Conditions: \$40 copay each 60-minute visit (6 visits per year)

**Post Discharge Meal program:** 20 home-delivered meals after inpatient hospital stay; up to 4 x/year

**Travel Benefit:** Up to 6 months in-network coverage when traveling in the U.S. outside of IA, IL, MN, WI. Call plan for details.

**Medicare Prescription Drug Coverage:** Yes, \$270

deductible for Tier 3-5

#### Gundersen Quartz Med Advantage Core D HMO (H5262-021)

Quartz Health Plan Corporation 1-800-394-5566 (TTY/TDD 800-947-3529) www.QuartzBenefits.com/MedicareAdvantage

Service Area: Allamakee, Fayette, and Winneshiek

**Monthly Premium:** \$29 + Part B monthly premium

**Yearly Out-of-Pocket Maximum:** \$5,900 (Includes only Medicare Part A and Part B covered services)

**Doctor Office Visit:** \$25 primary care; \$60 specialist

**Emergency Room Visit:** \$130 each visit (waived if admitted to hospital within 3 days); \$20,000 max benefit yearly outside the U.S. and its territories, including ER, Urgent care & ambulance

Inpatient Hospital: \$270/day for days 1-6 per stay

**Outpatient Services/Surgery:** \$350 per surgery; \$0 copay for minor surgical procedures

**Skilled Nursing Care:** \$0/day 1-20; \$215/day 21-100

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Diagnostic Lab Tests: \$20 copay per day

**Durable Medical Equipment:** 20% of the cost; 0% of cost for preferred diabetic supplies

**Additional Benefits:** 

Annual Physical Exam: \$0 (1 exam/year)

**Virtual Visits: \$0** 

**Dental:** \$0 preventive; up to \$400 for combined preventive & comprehensive services; 50% coinsurance for implants/dentures & bridges **Optional Dental:** \$59 monthly premium

**Hearing:** \$40 (1 routine exam/year); \$1,000 available every 2 years for 2 aids

**Vision:** \$0 (1 routine exam/year); up to \$150/yr available for eyeglasses (frames, lenses and upgrades)

**Massage Therapy for Chronic Conditions:** \$25 copay each 60-minute visit (6 visits per year)

**Post Discharge Meal program:** 20 home-delivered meals after inpatient hospital stay; up to 4 x/year

**Travel Benefit:** Up to 6 months in-network coverage when traveling in the U.S. outside of IA, IL, MN, WI. Call plan for details.

**Medicare Prescription Drug Coverage:** Yes, \$270 deductible for Tier 3-5

# **Gundersen Quartz Med Elite HMO** (H5262-005)

Quartz Health Plan Corporation 1-800-394-5566 (TTY/TDD 800-947-3529) www.QuartzBenefits.com/MedicareAdvantage

Service Area: Allamakee, Fayette, and

Winneshiek

**Monthly Premium:** \$130 + Part B monthly

premium

Yearly Out-of-Pocket Maximum: \$3,500

(Includes only Medicare Part A and Part B covered

**Doctor Office Visit:** \$10 primary care; \$45 specialist

Emergency Room Visit: \$150 each visit (waived if admitted to hospital within 3 days); \$20,000 max benefit yearly outside the U.S. and its territories, including ER, Urgent care & ambulance

Inpatient Hospital: \$300 per stay; \$900 limit

Outpatient Services/Surgery: \$150 per surgery; \$0 copay for minor surgical procedures

**Skilled Nursing Care:** \$0 for days 1-20; \$200 for days 21-100

Diagnostic Lab Tests: \$10 copay per day

**Durable Medical Equipment:** 20% of the cost; 0% of cost for preferred diabetic supplies

#### **Additional Benefits:**

Annual Physical Exam: \$0 (1 exam/year)

**Virtual Visits: \$0** 

**Dental:** \$0 preventive; up to \$1000 for combined preventive & comprehensive dental services; 50% coinsurance for implants/dentures & bridges **Optional Dental:** \$48 monthly premium

**Vision:** \$0 (1 routine exam/year); up to \$300/yr available for eyeglasses (frames, lenses and upgrades)

**Hearing:** \$25 (1 routine exam/year); \$1,500 available every 2 years for 2 aids

Massage Therapy for Chronic Conditions: \$0 copay each 60-minute visit (12 visits per year)

**Post Discharge Meal program:** 20 home delivered meals after inpatient hospital stay; limit 4 times/yr

**Travel Benefit:** up to 6 months in-network coverage when traveling in the U.S. outside of IA, IL, MN, WI. Call plan for details

**Medicare Prescription Drug Coverage:** None. For Medicare Part D drug coverage, you must choose another plan that has drug coverage.

### **Gundersen Quartz Med Elite D HMO** (H5262-001)

Quartz Health Plan Corporation 1-800-394-5566 (TTY/TDD 800-947-3529) www.QuartzBenefits.com/MedicareAdvantage

Service Area: Allamakee, Fayette, and

Winneshiek

**Monthly Premium:** \$196 + Part B monthly

premium

**Yearly Out-of-Pocket Maximum:** \$3,500 (Includes only Medicare Part A and Part B covered services)

**Doctor Office Visit:** \$10 primary care; \$45 specialist

Emergency Room Visit: \$150 per admission (waived if admitted to hospital in 3 days); \$20,000 max benefit yearly outside the U.S. and its territories, including ER, Urgent care & ambulance

Inpatient Hospital: \$300 per stay; \$900 limit

**Outpatient Service/Surgery:** \$150 per surgery; \$0 copay for minor surgical procedures

**Skilled Nursing Care:** \$0 for days 1-20; \$200 for days 21-100

Diagnostic Lab Tests: \$10 copay per day

**Durable Medical Equipment:** 20% of the cost; 0% of cost for preferred diabetic supplies

#### **Additional Benefits:**

Annual Physical Exam: \$0 (1 exam/year)

Virtual Visits: \$0

**Dental:** \$0 preventive; up to \$600 for combined preventive & comprehensive dental services; 50% coinsurance for implants/dentures & bridges **Optional Dental:** \$48 monthly premium

**Vision:** \$0 (1 routine exam/year); up to \$300/yr available for eyeglasses (frames, lenses and upgrades)

**Hearing:** \$25 (1 routine exam/year; \$1,500 available every 2 years for 2 aids

Massage Therapy for Chronic Conditions: \$10 copay each 60-minute visit (12 visits per year)

**Post Discharge Meal program:** 20 home delivered meals after inpatient hospital stay; limit 4x/year t

**Travel Benefit:** up to 6 months in-network coverage when traveling in the U.S. outside of IA, IL, MN, WI. Call plan for details.

**Medicare Prescription Drug Coverage:** Yes, \$200 deductible for Tier 3-5

### Gundersen Quartz Med Advantage Value HMO (H5262-004)

Quartz Health Plan Corporation 1-800-394-5566 (TTY/TDD 800-947-3529) www.QuartzBenefits.com/MedicareAdvantage

Service Area: Allamakee, Fayette, and Winneshiek

**Monthly Premium:** \$0 + Part B monthly premium

**Yearly Out-of-Pocket Maximum:** \$4,200 (Includes only Medicare Part A and Part B covered services)

Doctor Office Visit: \$15 primary care; \$50 specialist

Emergency Room Visit: \$150 each visit (waived if admitted to hospital within 3 days); \$20,000 max benefit yearly outside the U.S. and its territories, including ER, Urgent care & ambulance

**Inpatient Hospital:** \$225/day for days 1-6 per stay

Outpatient Services/Surgery: \$200 per surgery; \$0

copay for minor surgical procedures

Skilled Nursing Care: \$0 for days 1-20; \$215 for

days 21-100

Diagnostic Lab Tests: \$10 copay per day

**Durable Medical Equipment:** 20% of the cost; 0% of cost for preferred diabetic supplies

**Additional Benefits:** 

Annual Physical Exam: \$0 (1 exam/year)

Virtual Visits: \$0

**Dental:** \$0 preventive; up to \$1000 for combined preventive & comprehensive dental services; 50% coinsurance for implants/dentures & bridges **Optional Additional Dental:** \$48 monthly premium

**Vision:** \$0 (1 routine exam/year); up to \$225/yr available for eyeglasses (frames, lenses and upgrades)

**Hearing:** \$35 (1 routine exam/yr); \$1,500 available every 2 years for 2 aids

Massage Therapy for Chronic Conditions: \$15 copay each 60 minute visit (12 visits per year)

**Post Discharge Meal program:** 20 home delivered meals after inpatient hospital stay (limited to 4 times per year)

**Travel Benefit:** up to 6 months in-network coverage when traveling in the U.S. outside of IA, IL, MN, WI. Call plan for details.

**Medicare Prescription Drug Coverage:** None. For Medicare Part D drug coverage, you must choose another plan that has drug coverage.

### Gundersen Quartz Med Advantage Value D HMO (H5262-003)

Quartz Health Plan Corporation 1-800-394-5566 (TTY/TDD 800-947-3529) www.QuartzBenefits.com/MedicareAdvantage

Service Area: Allamakee, Fayette, and Winneshiek

**Monthly Premium:** \$90 + Part B monthly premium

**Yearly Out-of-Pocket Maximum:** \$4,200 (Includes only Medicare Part A and Part B covered services)

Doctor Office Visit: \$15 primary care; \$50 specialist

Emergency Room Visit: \$150 each visit (waived if admitted to hospital within 3 days); \$20,000 max benefit yearly outside the U.S. and its territories, including ER, Urgent care & ambulance

**Inpatient Hospital:** \$250/day for days 1-6 per stay

Outpatient Services/Surgery: \$200 per surgery;

\$0 copay for minor surgical procedures

**Skilled Nursing Care:** \$0 for days 1-20; \$215 for

days 21-100

Diagnostic Lab Tests: \$15 copay per day

**Durable Medical Equipment:** 20% of the cost;

0% of cost for preferred diabetic supplies

**Additional Benefits:** 

Annual Physical Exam: \$0 (1 exam/year)

Virtual Visits: \$0

**Dental:** \$0 preventive; up to \$425 for combined preventive & comprehensive dental services; 50% coinsurance for implants/dentures & bridges

**Optional Additional Dental:** \$48 monthly premium

**Vision:** \$0 (1 routine exam/year); up to \$225/year available for eyeglasses (frames, lenses and upgrades)

**Hearing:** \$35 (1 routine exam/yr); \$1,250 available every 2 years for 2 aids

Massage Therapy for Chronic Conditions: \$20 copay each 60-minute visit (12 visits per year)

**Post Discharge Meal program:** 20 home delivered meals after inpatient hospital stay (limited to 4 times per year)

**Travel Benefit:** up to 6 months in-network coverage when traveling in the U.S. outside of IA, IL, MN, WI

**Medicare Prescription Drug Coverage:** Yes, \$225 deductible for Tier 3-5

### Humana Gold Plus HMO (H0028-053-001)

Humana Insurance Company. 1-800-833-2364 (TTY/TDD 711) www.humana.com/medicare

Service Area: Benton, Black Hawk, Boone, Bremer, Buchanan, Buena Vista, Butler, Cedar, Cerro Gordo, Cherokee, Clinton, Dallas, Delaware; Des Moines; Dubuque; Floyd, Grundy, Hamilton, Hardin, Henry, Jackson, Jasper, Jefferson, Jones, Keokuk, Lee, Linn, Louisa, Lyon, Madison, Mahaska, Marion, Marshall, Mills, Mitchell, Muscatine, Plymouth, Polk, Pottawattamie, Poweshiek, Scott, Sioux, Story, Tama, Warren, Washington, Winnebago, Woodbury and Worth

**Monthly Premium:** \$0 + Part B monthly premium; \$1 Part B premium reduction

**Yearly Out-of-Pocket Maximum:** \$4,200 (Includes only Medicare Part A and Part B-covered services)

**Doctor Office Visit:** \$0 primary care; \$40 specialist

**Emergency Room Visit:** \$150 each visit (waived if admitted to hospital immediately) Worldwide Coverage

**Inpatient Hospital:** \$395/day for days 1-6 per stay

**Outpatient Services/Surgery:** \$300 copay per surgery; \$200 for Ambulatory Surgical Ctr

**Skilled Nursing Care:** \$10 for days 1-20; \$218/day for days 21-100

Diagnostic Lab Tests: \$0 all services

**Durable Medical Equipment:** 20% of the cost, 0%-20% for diabetic supplies; 20% place of treatment pharmacy

#### **Additional Benefits:**

**Annual Physical Exam:** \$0 (1 exam/year)

**Dental:** \$0 copay for most necessary services; \$2,500 maximum benefit/year for all preventive & comprehensive benefits

**Vision:** \$0 for 1 routine exam per year; \$50-100 annual limit for eyeglasses or contact lenses

**Hearing:** \$0 for 1 routine exam per year; \$699 or \$999 copay per aid (up to 1 per ear per year)

Well Dine Meal Program: meal program after inpatient stay in hospital or nursing facility

**Gym/Fitness Membership:** SilverSneakers basic fitness center membership including fitness classes

**Over-the-Counter Items:** \$50/quarter with OTC mail order; quarterly rollover; amt expires end of yr

**Medicare Prescription Drug Coverage:** Yes, \$615 deductible

### MercyOne Health Plan Glory No RX HMO (H3668-029)

MercyOne Health Plan 1-800-964-4525 (TTY/TDD 711) www.thpmedicare.org/mercyone

Service Area: Adair, Adams, Appanoose, Benton, Black Hawk, Boone, Bremer, Buchanan, Butler, Cedar, Cerro Gordo, Chickasaw, Clarke, Clayton, Clinton, Dallas, Decatur, Delaware, Fayette, Floyd, Franklin, Greene, Grundy, Guthrie, Hamilton, Hancock, Hardin, Henry, Humboldt, Iowa, Jackson, Jasper, Jefferson, Jones, Keokuk, Kossuth, Louisa, Lucas, Madison, Mahaska, Marion, Marshall, Mitchell, Monroe, Muscatine, Polk, Poweshiek, Ringgold, Scott, Tama, Union, Warren, Washington, Wayne, Winnebago, Worth and Wright

**Monthly Premium:** \$0 + Part B monthly premium; plan pays \$100 towards monthly Part B premium

**Yearly Out-of-Pocket Maximum:** \$5,900 (Includes only Medicare Part A and Part B covered services)

Doctor Office Visit: \$0 primary care; \$25 specialist

**Emergency Room Visit:** \$130 each visit (waived if admitted to hospital within 48 hours) Worldwide Coverage

**Inpatient Hospital:** \$350/day for days 1-5 per stay

Outpatient Services/Surgery: \$0-\$325 copay

**Skilled Nursing Care:** \$0 for days 1-20; \$218 for days 21-60; \$0 for days 61-100

Diagnostic Lab Tests: \$0 copay

**Durable Medical Equipment:** 20% of the cost; 0% of cost for diabetic testing supplies

**Additional Benefits:** 

**Annual Physical Exam:** \$0 (1 exam/year)

Virtual Visits: \$0

**Dental:** \$0 cleanings, x-rays, and exams; 50% for minor restorative and extractions; 70% for endodontics and periodontics; \$1,000 combined annual maximum.

Optional Dental: \$14 or \$34 monthly premium

\*Hearing: \$0 (1 routine exam/yr); \$399 -\$699 copay (up to 2 hearings aids every year)

\*Vision: \$0 (1 routine exam/year); plan pays up to \$200 for eyewear every year + \$150/year allowance for covered vision/hearing services

**Meal Benefit:** 2 meals per day for 7 days, after a qualifying discharge

**Acupuncture:** \$20 (12 visits every year)

**Visitor Travel Allowance: \$3,000** 

**Fitness Benefit:** \$0 copay, One Pass® network must be used for this benefit.

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**Over-the-Counter:** \$50 per quarter, no carryover **Medicare Prescription Drug Coverage:** None. For Medicare Part D drug coverage, you must choose another plan that has drug coverage.

#### MercyOne Health Plan Cash Back HMO (H3668-031)

MercyOne Health Plan 1-800-964-4525 (TTY/TDD 711) www.thpmedicare.org/mercyone

Service Area: Adair, Adams, Appanoose, Benton, Black Hawk, Boone, Bremer, Buchanan, Butler, Cedar, Cerro Gordo, Chickasaw, Clarke, Clayton, Clinton, Dallas, Decatur, Delaware, Fayette, Floyd, Franklin, Greene, Grundy, Guthrie, Hamilton, Hancock, Hardin, Henry, Humboldt, Iowa, Jackson, Jasper, Jefferson, Jones, Keokuk, Kossuth, Louisa, Lucas, Madison, Mahaska, Marion, Marshall, Mitchell, Monroe, Muscatine, Polk, Poweshiek, Ringgold, Scott, Tama, Union, Warren, Washington, Wayne, Winnebago, Worth and Wright

**Monthly Premium:** \$0 + Part B monthly premium; plan pays \$102.40 towards monthly Part B premium

**Yearly Out-of-Pocket Maximum:** \$6,900 (Includes only Medicare Part A and Part B covered services)

Doctor Office Visit: \$0 primary care; \$40 specialist

**Emergency Room Visit:** \$115 each visit (waived if admitted to hospital within 48 hours) Worldwide

**Inpatient Hospital:** \$450/day for days 1-5 per stay

Outpatient Services/Surgery: \$10-\$425 copay

Skilled Nursing Care: \$0 for days 1-20; \$218 for

days 21-60; \$0 for days 61-100

Diagnostic Lab Tests: \$10 copay

**Durable Medical Equipment:** 20% of the cost;

0% of cost for diabetic testing supplies

**Additional Benefits:** 

**Annual Physical Exam: \$0** (1 exam/year)

Virtual Visits: \$0

**Dental:** \$0 cleanings, x-rays and exams; 50% for simple restorative and extractions; \$1,000 combined annual maximum

**\*Vision:** \$0 (1 routine exam/year); Plan pays up to \$150 for eyewear every year

\*Hearing: \$0 (1 routine exam/yr); \$599 -\$899 copay (up to 2 hearings aids every year) + \$150/year allowance for covered vision/hearing services

**Acupuncture:** \$20 (6 visits every year)

**Meal Benefit:** 2 meals per day for 7 days, after a qualifying discharge

**Visitor Travel Allowance: \$1,500** 

**Fitness Benefit:** \$0 copay, One Pass® network must be used for this benefit.

Over-the-Counter: \$25 per quarter, no carryover

**Medicare Prescription Drug Coverage:** Yes, \$250

deductible for Tier 3-5

# MercyOne Health Plan No Premium HMO (H3668-025)

MercyOne Health Plan 1-800-964-4525 (TTY/TDD 711) www.thpmedicare.org/mercyone

Service Area: Adair, Adams, Appanoose, Benton, Black Hawk, Boone, Bremer, Buchanan, Butler, Cedar, Cerro Gordo, Chickasaw, Clarke, Clayton, Clinton, Dallas, Decatur, Delaware, Fayette, Floyd, Franklin, Greene, Grundy, Guthrie, Hamilton, Hancock, Hardin, Henry, Humboldt, Iowa, Jackson, Jasper, Jefferson, Jones, Keokuk, Kossuth, Louisa, Lucas, Madison, Mahaska, Marion, Marshall, Mitchell, Monroe, Muscatine, Polk, Poweshiek, Ringgold, Scott, Tama, Union, Warren, Washington, Wayne, Winnebago, Worth and Wright

**Monthly Premium:** \$0 + Part B monthly premium; plan pays \$0.30 towards monthly Part B premium

**Yearly Out-of-Pocket Maximum:** \$4,200 (Includes only Medicare Part A and Part B covered services)

Doctor Office Visit: \$0 primary care; \$30 specialist

**Emergency Room Visit:** \$110 each visit (waived if admitted to hospital within 48 hours) Worldwide

**Inpatient Hospital:** \$325/day for days 1-5 per stay

Outpatient Services/Surgery: \$0 - \$275 copay

**Skilled Nursing Care:** \$0 for days 1-20; \$218 for

days 21-60; \$0 for days 61-100

Diagnostic Lab Tests: \$0 copay

**Durable Medical Equipment:** 20% of the cost;

0% of cost for diabetic testing supplies

Additional Benefits:

Annual Physical Exam: \$0 (1 exam/year)

Virtual Visits: \$0

**Dental:** \$0 cleanings, x-rays and exams; 50% for minor restorative and extractions; 70% for endodontics and periodontics; \$1,000 combined annual maximum. **Optional Dental:** \$14 or \$34 monthly premium

\*Vision: \$0 (1 routine exam/year); plan pays up to \$200 for eyewear every year

\*Hearing: \$0 (1 routine exam/year); \$599 -\$899 copay (up to 2 hearings aids every year) + \$250/year for covered vision/hearing services

**Acupuncture:** \$20 (6 visits every year)

**Meal Benefit:** 2 meals per day for 7 days, after a qualifying discharge

**Visitor Travel Allowance: \$2,500** 

**Fitness Benefit**: \$0 copay, One Pass® network must be used for this benefit.

**Over-the-Counter:** \$75 per quarter, no carryover

**Medicare Prescription Drug Coverage:** Yes, \$150 deductible for Tier 3-5 drugs

### MercyOne Health Plan Plus HMO (H3668-026)

MercyOne Health Plan 1-800-964-4525 (TTY/TDD 711) www.thpmedicare.org/mercyone

Service Area: Adair, Adams, Appanoose, Benton, Black Hawk, Boone, Bremer, Buchanan, Butler, Cedar, Cerro Gordo, Chickasaw, Clarke, Clayton, Clinton, Dallas, Decatur, Delaware, Fayette, Floyd, Franklin, Greene, Grundy, Guthrie, Hamilton, Hancock, Hardin, Henry, Humboldt, Iowa, Jackson, Jasper, Jefferson, Jones, Keokuk, Kossuth, Louisa, Lucas, Madison, Mahaska, Marion, Marshall, Mitchell, Monroe, Muscatine, Polk, Poweshiek, Ringgold, Scott, Tama, Union, Warren, Washington, Wayne, Winnebago, Worth and Wright

**Monthly Premium:** \$22.80 + Part B monthly premium

**Yearly Out-of-Pocket Maximum:** \$3,900 (Includes only Medicare Part A and Part B covered services)

**Doctor Office Visit:** \$0 primary care; \$25 specialist

**Emergency Room Visit:** \$150 each visit (waived if admitted to hospital within 48 hours) Worldwide Coverage

**Inpatient Hospital:** \$300/day for days 1-5 per stay

Outpatient Services/Surgery: \$0-\$300 copay

**Skilled Nursing Care:** \$0 for days 1-20; \$218 for days 21-60; \$0 for days 61-100

Diagnostic Lab Tests: \$0 copay

**Durable Medical Equipment:** 20% of the cost; 0% of cost for diabetic testing supplies

**Additional Benefits:** 

**Annual Physical Exam:** \$0 (1 exam/year)

**Virtual Visits: \$0** 

**Dental:** \$0 cleanings, x-rays and exams; 50% for minor restorative and extractions. 70% for endodontics and periodontics; \$1,000 combined annual maximum.

**Optional Dental:** \$14 or \$34 monthly premium

\*Vision: \$0 (1 routine exam/year); Plan pays up to \$250 for eyewear every year

\*Hearing: \$0 (1 routine exam/yr); \$599 -\$899 copay (up to 2 hearings aids every year) + \$250/year for covered vision/hearing services

**Acupuncture:** \$20 (12 visits every year)

**Meal Benefit:** 2 meals per day for 7 days, after a qualifying discharge

**Visitor Travel Allowance:** \$3,000

**Fitness Benefit:** \$0 copay, One Pass® network must be used for this benefit.

Over-the-Counter: \$75 per quarter, no carryover

Medicare Prescription Drug Coverage: Yes,

\$100 deductible for Tier 3-5 drugs

### Wellcare Simple HMO-POS (H1862-005)

Wellcare Health Plans 1-844-599-0139 www.wellcare.com

Service Area: Adair, Adams, Appanoose, Audubon, Benton, Boone, Bremer, Buchanan, Butler, Cass, Cedar, Cerro Gordo, Cherokee, Chickasaw, Clayton, Clinton, Crawford, Dallas, Davis, Decatur, Delaware, Des Moines, Fayette, Floyd, Franklin, Fremont, Greene, Grundy, Hamilton, Hancock, Hardin, Harrison, Henry, Ida, Iowa, Jackson, Jasper, Jefferson, Johnson, Jones, Keokuk, Kossuth, Lee, Linn, Louisa, Madison, Mahaska, Marion, Mills, Mitchell, Monona, Monroe, Montgomery, Muscatine, O'Brien, Osceola, Page, Polk, Pottawattamie, Ringgold, Scott, Shelby, Sioux, Tama, Taylor, Union, Van Buren, Wapello, Warren, Washington, Wayne, Winnebago, Woodbury, Worth, Wright

**Monthly Premium:** \$0 + Part B monthly premium

**Yearly Out-of-Pocket Maximum:** \$4,400 (Includes only Medicare Part A and Part B covered services)

**Doctor Office Visit:** \$0 primary care; \$25 specialist

**Emergency Room Visit:** \$130 per visit (waived if admitted within 24 hours); Worldwide Coverage

**Inpatient Hospital:** \$350/day for days 1-6

Outpatient Services/Surgery: \$300/visit

**Skilled Nursing Care:** \$0/day for days 1-20; \$214/day

for days 21-50; \$0/day for days 51-100

Diagnostic Lab Tests: \$0-\$50; \$35 X-ray services

**Durable Medical Equipment:** 20% of the cost

**Additional Benefits:** 

**Annual Wellness Visit: \$0** 

**Dental:** \$0 preventive; \$3,000 comprehensive allowance, including dentures (in-network: \$0 copay;

out-of-network: 25%)

Vision: \$0 routine eye exam; \$300 eyewear allowance

**Hearing:** \$0 routine hearing exam and hearing aid fitting per year; \$1,000 per year, per ear for hearing aids (total \$2,000 per year)

**Post Discharge Meal Program:** \$0 for 3 meals per day for 14 days (total 42 meals)

**Fitness Benefit:** \$0 copay; members have access to inperson fitness centers, available on-demand exercise programs, and a variety of Home Fitness Kits (including a wearable fitness tracker)

**Wellcare Spendables:** \$35 rolling monthly allowance for covered OTC items and/or add'l dental, vision, & hearing out-of-pocket expenses

**Medicare Prescription Drug Coverage:** Yes, \$615 deductible Tier 3-5

### **Preferred Provider Organization (PPO)**

A Medicare Preferred Provider Organization (PPO) has a list (or "network") of doctors, hospitals, and other providers that you can visit. You may go to doctors, specialists, or hospitals that aren't part of the plan's network, but it will cost you more.

Providers who are not part of the plan's network can decide if they want to accept the plan, except in emergency situations.

You should check with your doctor(s) and hospital(s) to see if they will treat patients covered by the plan *before* you enroll.

The PPO manages your Medicare Part A and Part B health insurance benefits. **You do not need a Medicare supplement.** If you have a policy, it will not pay when you are enrolled in a PPO.

Most PPOs offer some type of prescription drug coverage. Some plans also offer additional benefits, such as vision or hearing screenings, disease management, and other services not covered under Original Medicare. Monthly premiums and copays will vary depending on the plan.

If you want Medicare drug coverage, you must choose a plan that includes the benefit. You cannot enroll in a Medicare PPO plan and enroll in a Medicare stand-alone drug plan.

Each PPO plan gives you the flexibility to go to specialists without a referral or prior authorization from another doctor.

The following tables show some of the benefits and what **you pay** when you enroll in a Medicare Advantage PPO plan.

# AARP Medicare Advantage from UHC IA-0003 PPO (H8768-017-001)

Care Improvement Plus South Central Insurance Co. 1-844-723-6473 (TTY/TDD 711) www.AARPMedicarePlans.com

**Service Area:** Dallas, Jasper, Madison, Marshall, Polk, Story and Warren

Monthly Premium: \$38 + Part B monthly premium Cost shares and out-of-pocket maximum listed are for in-network providers

**Yearly Out-of-Pocket Maximum:** \$6,700 innetwork (Includes only Medicare Part A and Part B covered services); \$10,100 in and out-of-network

**Doctor Office Visit:** \$0 primary care; \$60 specialist

**Emergency Room Visit:** \$130 copay each visit (waived if admitted to hospital in 24 hours); Worldwide Coverage

**Inpatient Hospital:** \$550/day for days 1-5 (per stay); \$0 for days 6-unlimited

Outpatient Surgery: \$0-\$550 per visit

**Skilled Nursing Care:** \$0 each day for days 1-20;

\$218 each day for days 21-100

Diagnostic Lab Tests: \$0 for each lab service

**Durable Medical Equipment:** 20% of cost;

\$0 for diabetic supplies

Additional Benefits:
Annual Physical Exam: \$0 (1 exam/year)

Virtual/Telehealth Visit: \$0

**Dental:** \$0 copay for preventive & diagnostic services

Vision: \$0 (1 routine exam/year)

**Hearing:** \$0 (1 routine exam/year); \$199 - \$1,249 copay for each hearing aid device; limited to 2 devices every year

**Podiatry:** \$45 (6 routine visits/year)

**Meals:** Up to 28 meals for 14 days after an inpatient or skilled facility stay, unlimited times per year

**Fitness Benefit:** \$0 copay for Renew Active (free membership at core gyms, plus online fitness classes and brain health challenges)

**Over-the-Counter:** \$25/quarter for covered OTC products, no carryover

**Medicare Prescription Drug Coverage:** Yes, \$600 deductible for Tier 3-5

# AARP Medicare Advantage from UHC IA-0003 PPO (H8768-017-002)

Care Improvement Plus South Central Insurance Co. 1-844-723-6473 (TTY/TDD 711) www.AARPMedicarePlans.com

Service Area: Benton, Black Hawk, Boone, Buena Vista, Butler, Calhoun, Carroll, Cedar, Cerro Gordo, Clay, Clayton, Clinton, Crawford, Delaware, Des Moines, Dickinson, Dubuque, Emmet, Fayette, Floyd, Franklin, Grundy, Hamilton, Hancock, Hardin, Henry, Humboldt, Iowa, Jackson, Johnson, Jones, Keokuk, Kossuth, Lee, Linn, Louisa, Muscatine, Palo Alto, Pocahontas, Poweshiek, Sac, Scott, Tama, Washington, Webster, Winnebago & Wright

**Monthly Premium:** \$37 + Part B monthly premium

**Cost Shares and Out-of-Pocket Maximum Listed are for In-Network Providers** 

**Yearly Out-of-Pocket Maximum:** \$5,900 in-network (Includes only Medicare Part A and Part B covered services); \$10,100 in and out-of-network

Annual Deductible: \$1,250 deductible

Doctor Office Visit: \$0 primary care; \$55 specialist

Emergency Room Visit: \$130 copay each visit

(waived if admitted within 24 hours); Worldwide Coverage

Inpatient Hospital: \$310/day for days 1-6 (per stay); \$0

for days 7-unlimited

Outpatient Surgery: \$0-\$310 per visit

Skilled Nursing Care: \$0 each day for days 1-20; \$218

each day for days 21-100

Diagnostic Lab Tests: \$0 for each lab service

Durable Medical Equipment: 20% of cost; \$0 diabetic

**Additional Benefits:** 

Annual Physical Exam: \$0 (1 exam/year)

Virtual/Telehealth Visit: \$0

**Dental:** \$0 preventive and diagnostic dental services

**Vision:** \$0 (1 routine exam/year); \$0 copay for standard lenses; \$150 credit for frames or contacts every 2 years

**Hearing:** \$0 (1 routine exam/year); \$199 - \$1,249 copay for each hearing aid device; limited to 2 devices/year

**Podiatry:** \$45 (6 routine visits/year)

**Meals:** Up to 28 meals for 14 days after an inpatient or skilled facility stay, unlimited times per year

Fitness Benefit: \$0 copay for Renew Active

**Over-the-Counter:** \$25/quarter for covered OTC

products; no carryover

Medicare Prescription Drug Coverage: Yes, \$600

deductible for Tier 3-5

# AARP Medicare Advantage from UHC NE-0002 PPO (H1278-020)

Care Improvement Plus South Central Insurance Co. 1-844-723-6473 (TTY/TDD 711) www.AARPMedicarePlans.com

**Service Area:** Cass, Fremont, Harrison, Mills, Montgomery, Page, Pottawattamie and Shelby

Monthly Premium: \$30 + Part B monthly premium

Cost Shares and Out-of-Pocket Maximum Listed are for In-Network Providers

**Yearly Out-of-Pocket Maximum:** \$4,900 in-network (Includes only Medicare Part A and Part B covered services); \$10,100 in and out-of-network

Doctor Office Visit: \$0 primary care; \$55 specialist

**Emergency Room Visit:** \$130 copay each visit (waived if admitted to hospital in 24 hours); Worldwide Coverage

**Inpatient Hospital:** \$455/day for days 1-6 (per stay); \$0

for days 7-unlimited

Outpatient Surgery: \$0-\$455 per visit

**Skilled Nursing Care:** \$0 each day for days 1-20; \$218

each day for days 21-100

Diagnostic Lab Tests: \$0 for each lab service

**Durable Medical Equipment:** 20% of cost; \$0 for diabetic supplies

Additional Benefits:

Annual Physical Exam: \$0 (1 exam/year)

Virtual/Telehealth Visit: \$0

**Dental:** \$0 copay for preventive & diagnostic services

**Vision:** \$0 (1 routine exam/year); \$0 copay, \$300 credit for contact lenses or eyeglasses (lenses/frames) every 2 years

**Hearing:** \$0 (1 routine exam/year); \$199-\$1,249 copay for each hearing aid device; limited to 2 devices every

**Podiatry:** \$40 (6 routine visits/year)

**Meals:** Up to 28 meals for 14 days after an inpatient or skilled facility stay, unlimited times per year

**Fitness Benefit:** \$0 copay for Renew Active (free membership at core gyms, plus online fitness classes and brain health challenges)

**Medicare Prescription Drug Coverage:** Yes, \$520

deductible for Tier 3-5

#### **AARP Medicare Advantage Patriot** No Rx NE-MA01 PPO (H1278-018)

Care Improvement Plus South Central Insurance Co. 1-844-723-6473 (TTY/TDD 711) www.AARPMedicarePlans.com

Service Area: Cass. Fremont, Harrison, Mills. Montgomery, Page, Pottawattamie and Shelby

**Monthly Premium:** \$0 + Part B monthly premium; plan pays \$150 towards Part B premium

#### Cost Shares and Out-of-Pocket Maximum Listed are for In-Network Provider

Yearly Out-of-Pocket Maximum: \$6,700 in-network (Includes only Medicare Part A and Part B covered services); \$10,100 in and out-of-network

Doctor Office Visit: \$0 primary care; \$40 specialist (except psychiatry)

Emergency Room Visit: \$130 copay each visit (waived if admitted to hospital in 24 hours); Worldwide Coverage

**Inpatient Hospital:** \$425/day for days 1-7 (per stay): \$0 for days 8-unlimited

Outpatient Surgery: \$0-\$425 per visit

Skilled Nursing Care: \$0 for days 1-20; \$218 each day for days 21-100

Diagnostic Lab Tests: \$0 for each lab service

**Durable Medical Equipment:** 20% of cost;

\$0 for diabetic supplies

#### **Additional Benefits:**

Annual Physical Exam: \$0 (1 exam/year)

Virtual/Telehealth Visit: \$0

**Dental:** \$0 copay for preventive & diagnostic; 50% comprehensive, up to \$4,000 per year for covered services

Vision: \$0 (1 routine exam/year); \$0 copay standard lenses, \$300 credit for contact lenses or eyeglasses (lenses/frames) every 2 years

**Hearing:** \$0 (1 routine exam/year); \$199 - \$1,249 copay for each hearing aid device; limited to 2 devices/year

**Podiatry:** \$45 (6 routine visits/year)

Meals: Up to 28 meals for 14 days after an inpatient or skilled facility stay, unlimited times per year

Fitness Benefit: \$0 copay for Renew Active (free membership at core gyms, plus online fitness classes and brain health challenges)

**OTC:** \$110/quarter for covered products, no carryover

Medicare Prescription Drug Coverage: None. For Medicare Part D coverage, you must choose another PPO that has drug coverage.

### **AARP Medicare Advantage Patriot** No Rx IA-MA01 PPO (H8768-018)

Care Improvement Plus South Central Insurance Co. 1-844-723-6473 (TTY/TDD 711) www.AARPMedicarePlans.com

Service Area: Benton, Black Hawk, Boone, Buena Vista, Butler, Calhoun, Carroll, Cedar, Cerro Gordo, Clay, Clayton, Clinton, Crawford, Dallas, Delaware, Des Moines, Dickinson, Dubuque, Emmet, Favette, Flovd, Franklin, Grundv, Hamilton, Hancock, Hardin, Henry, Humboldt, Iowa, Jackson, Jasper, Johnson, Jones, Keokuk, Kossuth, Lee, Linn, Louisa, Madison, Marshall, Muscatine, Palo Alto, Pocahontas, Polk, Poweshiek, Sac, Scott, Story, Tama, Washington, Webster, Winnebago, Wright

**Monthly Premium:** \$0 + Part B monthly premium; plan pays \$150 towards Part B premium

#### Cost Shares and Out-of-Pocket Maximum Listed are for In-Network Providers

Yearly Out-of-Pocket Maximum: \$8,900 in-network; \$13,900 in and out-of-network (Includes only Medicare Part A and Part B covered services)

Doctor Office Visit: \$0 primary care; \$55 specialist

Emergency Room Visit: \$115 each visit (waived if admitted within 24 hrs); Worldwide

Inpatient Hospital: \$475/day for days 1-5 (per stay); \$0 for days 6-unlimited

Outpatient Surgery: \$0-\$475 per visit

Skilled Nursing Care: \$0 each day for days 1-20; \$218 each day for days 21-100

Diagnostic Lab Tests: \$0 for each lab service

**Durable Medical Equipment:** 20% of cost; \$0 for diabetic supplies

#### **Additional Benefits:**

**Annual Physical Exam: \$0** (1 exam/year)

Virtual/Telehealth Visit: \$0

**Dental:** \$0 copay for preventive & diagnostic; 50% comprehensive, up to \$2,000 per year for covered services

Vision: \$0 (1 routine exam/year); eyewear - \$200 credit for contact lenses or eyeglasses (lenses/frames) every 2 years

**Hearing:** \$0 (1 routine exam/year); \$199-\$1,249 copay for each hearing aid device; limited to 2 devices/year

**Podiatry:** \$45 (6 routine visits/year)

Meals: Up to 28 meals for 14 days after an inpatient or skilled facility stay, unlimited times per year

Over-the-Counter: \$60 per quarter for covered products, no carryover

Fitness Benefit: \$0 copay for Renew Active (free membership at core gyms, plus online fitness classes and brain health challenges)

Medicare Prescription Drug Coverage: None. For Medicare Part D drug coverage, you must choose another PPO that has prescription drug coverage.

### Aetna Medicare Elite PPO (H1608-037)

Coventry Health and Life Insurance Company
1-855-275-6627 (TTY/TDD 711)
www.aetnamedicare.com

Service Area: Adams, Allamakee, Audubon, Benton, Black Hawk, Boone, Bremer, Buchanan, Butler, Calhoun, Carroll, Cedar, Chickasaw, Clarke, Clay, Clayton, Clinton, Dallas, Davis, Delaware, Des Moines, Dickinson, Fayette, Floyd, Franklin, Fremont, Greene, Grundy, Guthrie, Hamilton, Hancock, Hardin, Henry, Howard, Humboldt, Ida, Iowa, Jackson, Jasper, Johnson, Jones, Lee, Linn, Louisa, Lyon, Madison, Marshall, Mills, Mitchell, Muscatine, Osceola, Plymouth, Pocahontas, Polk, Pottawattamie, Poweshiek, Sac, Scott, Shelby, Story, Tama, Taylor, Van Buren, Warren, Washington, Webster, Woodbury, Worth, and

Monthly Premium: \$0, plus Part B premium

### Cost Shares and Out-of-Pocket Maximum Listed are for In-Network Providers

**Yearly Out-of-Pocket Maximum:** \$5,000 in-network (Includes only Medicare Part A and Part B covered services); \$10,000 in and out-of-network

**Annual Deductible:** \$1,500; applies to some in-network services and most out-of-network services

**Doctor Office Visit:** \$0 primary care; \$45 specialist **Emergency Room Visit:** \$130 each visit (waived if admitted to hospital in 24 hours) Worldwide Coverage

**Inpatient Hospital:** Annual deductible applies; \$390/day for days 1-5 (per stay)

**Outpatient Surgery/Services:** Annual deductible applies; \$390 per visit/\$300 each surgery in Ambulatory Surgery Center

**Skilled Nursing Care:** Annual deductible applies; \$0 for days 1-20; \$218 each day for days 21-100

Diagnostic Lab Tests: \$0 for each lab service

**Durable Medical Equipment:** 20% of cost;

\$0 for certain diabetic supplies

**Additional Benefits:** 

Annual Physical Exam: \$0 (1 routine exam/year)

**Dental:** preventive benefits only

**Vision:** \$0 (1 routine exam/year); \$200 annual allowance for contacts, frames, lenses thru EyeMed

**Hearing:** \$0 (1 routine exam/year)

\$1,250 hearing aid benefit per ear each year

**Wellness Benefit:** \$0 copay SilverSneakers health club membership & fitness classes

**Medicare Prescription Drug Coverage:** Yes, Tier 1-2 \$0 cost share at preferred pharmacies; \$615 deductible Tier 3-5

### Aetna Medicare Enhanced Extra PPO (H1608-117)

Coventry Health & Life Insurance Company 1-855-275-6627 (TTY/TDD 711) www.aetnamedicare.com

Service Area: Adair, Adams, Allamakee, Appanoose, Audubon, Benton, Black Hawk, Boone, Bremer, Buchanan, Buena Vista, Butler, Calhoun, Carroll, Cass, Cedar, Cherokee, Chickasaw, Clarke, Clay, Clayton, Clinton, Crawford, Dallas, Davis, Decatur, Delaware, Des Moines, Dickinson, Fayette, Floyd, Franklin, Fremont, Greene, Grundy, Guthrie, Hamilton, Hancock, Hardin, Harrison, Henry, Howard, Humboldt, Ida, Iowa, Jackson, Jasper, Jefferson, Johnson, Jones, Keokuk, Lee, Linn, Louisa, Lucas, Lyon, Madison, Mahaska, Marion, Marshall, Mills, Mitchell, Monona, Monroe, Montgomery, Muscatine, O'Brien, Osceola, Page, Plymouth, Pocahontas, Polk, Pottawattamie, Poweshiek, Ringgold, Sac, Scott, Shelby, Sioux, Story, Tama, Taylor, Union, Van Buren, Wapello, Warren, Washington, Wayne, Webster, Winneshiek, Woodbury, Worth, Wright.

**Monthly Premium:** \$57 + Part B premium

### Cost Shares and Out-of-Pocket Maximum Listed are for In-Network Providers

**Yearly Out-of-Pocket Maximum:** \$4,500 in-network (Includes only Medicare Part A and Part B covered services); \$10,000 in and out-of-network

**Doctor Office Visit:** \$0 primary care; \$35 specialist **Emergency Room Visit:** \$130 each visit (waived if admitted to hospital in 24 hours) Worldwide Coverage

**Inpatient Hospital:** \$325/day for days 1-5 per stay; \$0 days 6-90

**Outpatient Surgery/Services:** \$325 per visit/\$275 each surgery in an Ambulatory Surgery Center

**Skilled Nursing Care:** \$0 each day for days 1-20; \$218 each day for days 21-100

Diagnostic Lab Tests: \$0 for each lab service

**Durable Medical Equipment:** 20% of cost; \$0 for LifeScan diabetic supplies & continuous glucose meters

#### **Additional Benefits:**

**Annual Physical Exam: \$0** (1 exam/year)

**Dental:** \$1,500 allowance for covered services; implants & orthodontic coverage excluded

**Vision:** \$0 (1 routine exam/year); \$250 annual allowance for contacts, frames, lenses thru EyeMed

**Hearing:** \$0 (1 routine exam/year); \$1,250 hearing aid benefit per ear every year

Wellness Benefit: \$0 copay SilverSneakers health club membership & fitness classes

**Post Inpatient Discharge Meals:** 2 meals/day for 7 days

**Medicare Prescription Drug Coverage:** Yes, Tier 1-2 \$0 cost share at preferred pharmacies; \$615 deductible Tier 3-5

### **Aetna Medicare Signature PPO** (H1608-001)

Coventry Health & Life Insurance Company 1-855-275-6627 (TTY/TDD 711) www.aetnamedicare.com

Service Area: Adams, Allamakee, Audubon, Benton, Black Hawk, Boone, Bremer, Buchanan, Butler, Calhoun, Carroll, Cedar, Chickasaw, Clarke, Clay, Clayton, Clinton, Dallas, Davis, Delaware, Des Moines, Dickinson, Fayette, Floyd, Franklin, Fremont, Greene, Grundy, Guthrie, Hamilton, Hancock, Hardin, Henry, Howard, Humboldt, Ida, Iowa, Jackson, Jasper, Johnson, Jones, Lee, Linn, Louisa, Lyon, Madison, Marshall, Mills, Mitchell, Muscatine, Osceola, Plymouth, Pocahontas, Polk, Pottawattamie, Poweshiek, Ringgold, Sac, Scott, Shelby, Story, Tama, Taylor, Van Buren, Warren, Washington, Webster, Woodbury, Worth, and Wright

**Monthly Premium:** \$0 + Part B premium

Cost Shares and Out-of-Pocket Maximum Listed are for In-Network Providers

Yearly Out-of-Pocket Maximum: \$5,000 in-network (Includes only Medicare Part A and Part B covered services); \$10,000 in and out-of-network

**Doctor Office Visit:** \$0 primary care; \$40 specialist

Emergency Room Visit: \$130 each visit (waived if admitted to hospital in 24 hours) Worldwide Coverage

**Inpatient Hospital:** \$405/day for days 1-6 per stay

Outpatient Surgery/Services: \$405 per visit/\$355 each surgery in an Ambulatory Surgery Center

Skilled Nursing Care: \$0 each day for days 1-20; \$218 each day for days 21-100

Diagnostic Lab Tests: \$0 for each lab service

**Durable Medical Equipment:** 20% of cost; \$0 for LifeScan diabetic supplies & continuous glucose meters

**Additional Benefits:** 

**Annual Physical Exam:** \$0 (1 exam/year)

**Dental:** preventive benefits only

**Vision:** \$0 (1 routine exam/year); \$100 annual allowance for contacts, frames, lenses thru EyeMed

Hearing: \$0 (1 routine exam/year); \$1,000 hearing aid benefit per ear every year

Wellness Benefit: \$0 copay SilverSneakers health club membership & fitness classes

**Medicare Prescription Drug Coverage:** Yes, Tier 1-2 \$0 cost share at preferred pharmacies; \$615 deductible Tier 3-5

#### Align ChoiceElite PPO (H8385-001)

Sanford Health Plan 1-888-605-9277 (TTY/TDD 711) www.sanfordhealthplan.com

Service Area: Lyon, O'Brien, Osceola, and Sioux

**Monthly Premium:** \$66 + Part B monthly premium

**Cost Shares and Out-of-Pocket Maximum Listed** are for In-Network Providers

Yearly Out-of-Pocket Maximum: \$3,500 both innetwork and in and out-of-network (Includes only Medicare Part A and Part B-covered services)

**Doctor Office Visit:** \$0 primary care; \$25 specialist

Emergency Room Visit: \$110 each visit (waived if admitted to hospital within 1 day); Worldwide

**Inpatient Hospital:** \$300/day for days 1-4; \$0/day for days 5-90

Outpatient Services/Surgery: \$150 for each surgery in the hospital or Ambulatory Surgery Center

Skilled Nursing Care: \$0 for days 1-20; \$218/day for days 21-100

Diagnostic Lab Tests: \$0 for each lab service **Durable Medical Equipment: 20% of cost** 

**Additional Benefits:** 

Annual Physical Exam: \$0 (1 exam/year)

Virtual Visit: \$0.00 preventive care virtual visit

**Dental:** \$0 Cleaning, Exam & X-Rays

\*Vision: \$0 annual exam; \$200 eyewear allowance

\*Hearing: \$0 annual exam

\*\$800 annual allowance for hearing & vision

Wellness Benefit: \$0 monthly fee (Silver & Fit)

Travel Benefit: Within the United States, urgent care and emergency services are covered at the same costshare you have at home. You can travel up to six consecutive months a year (in the United States) and receive in-network benefits from select providers

Over-the-Counter: \$85 per quarter

Medicare Prescription Drug Coverage: Yes, \$300 deductible for Tier 3-5

### Align ChoicePlus PPO (H8385-003)

Sanford Health Plan 1-888-605-9277 (TTY/TDD 711) www.sanfordhealthplan.com

Service Area: Lyon, O'Brien, Osceola, and Sioux

**Monthly Premium:** \$0 + Part B monthly premium

Cost Shares and Out-of-Pocket Maximum Listed are for In-Network Providers

**Yearly Out-of-Pocket Maximum:** \$4,900 both innetwork and in and out-of-network (Includes only Medicare Part A and Part B covered services)

**Doctor Office Visit:** \$0 primary care; \$40 specialist **Emergency Room Visit:** \$120 each visit (waived if admitted to hospital within 3 days) Worldwide Coverage

**Inpatient Hospital:** \$300/day for days 1-4, \$0/day for days 5-90

Outpatient Services/Surgery: \$200, depending on service

**Skilled Nursing Care:** \$0 for days 1-20; \$218/day for days 21-100

**Diagnostic Lab Tests:** \$0 for each lab service **Durable Medical Equipment:** 20% of the cost

Additional Benefits:

Annual Physical Exam: \$0 (1 exam/year)

Virtual Visit: \$0.00 for preventive care

**Dental:** \$0 cleaning, exam & x-rays 2 times/year

\*Vision: \$0 annual exam; \$100 eyewear allowance

\*Hearing: \$0 Annual Exam

\*\$700 annual allowance for hearing & vision

Wellness Benefit: \$0 monthly fee (Silver & Fit)

**Travel Benefit:** Within the United States, urgent care and emergency services are covered at the same costshare you have at home. You can travel up to six consecutive months a year (in the United States) and receive in-network benefits from select providers.

Over-the-Counter: \$70 per quarter, no carryover

**Medicare Prescription Drug Coverage:** Yes, \$350

deductible for Tier 3-5

### Blue Medicare Advantage PPO (H5900-001)

Wellmark Advantage Health Plan 1-855-716-2544 (TTY/TDD 711) www.WellmarkAdvantageHealthPlan.com

Service Area: Appanoose, Audubon, Benton, Black Hawk, Boone, Buchanan, Buena Vista, Butler, Calhoun, Carroll, Cedar, Cerro Gordo, Cherokee, Clarke, Clay, Clayton, Clinton, Crawford, Dallas, Decatur, Delaware, Des Moines, Dickinson, Emmet, Fayette, Floyd, Franklin, Greene, Grundy, Hamilton, Hancock, Hardin, Harrison, Henry, Howard, Humboldt, Ida, Iowa, Jackson, Jasper, Jefferson, Johnson, Jones, Keokuk, Kossuth, Lee, Linn, Louisa, Lucas, Madison, Mahaska, Marion, Marshall, Mitchell, Monona, Monroe, Montgomery, Muscatine, O'Brien, Osceola, Palo Alto, Plymouth, Pocahontas, Polk, Pottawattamie, Poweshiek, Ringgold, Sac, Scott, Shelby, Story, Tama, Taylor, Warren, Washington, Wayne, Webster, Winnebago, Woodbury, Worth and Wright

**Monthly Premium:** \$0 + Part B monthly premium

### Cost Shares and Out-of-Pocket Maximum Listed are for In Network Providers

Yearly Out-of-Pocket Maximum: \$4,150 in-network (Includes only Medicare Part A and Part B covered services); \$5,500 in and out-of-network

**Doctor Office Visit:** \$0 primary care; \$45 specialist; \$55 Urgent Care (\$0 Doctor on Demand)

Emergency Room Visit: \$125 each visit (waived if admitted within 24 hours); \$440 copay ambulance; Worldwide Coverage \$125 copay; \$50,000 lifetime max

**Inpatient Hospital:** \$380/day for days 1-6 (per stay) **Outpatient Surgery:** \$300-500 depending on location

**Skilled Nursing Care:** \$0 each day for days 1-20; \$218 each day for days 21-100

**Diagnostic Lab Tests:** \$10-40 copay depending on service; \$210 diagnostic radiological (MRI)

**Durable Medical Equipment:** 20% coinsurance; \$0 for preferred diabetic supplies, CGMs

**Additional Benefits:** 

**Annual Physical Exam:** \$0 (1 exam/year)

**Virtual Visit:** \$0 copay for telehealth thru plan's Doctor on Demand; \$45 for specialists

**Dental:** \$0 (2 routine exams/year); 25% coinsurance for \$1,000 comprehensive, includes bridges & dentures once every 5 years

**Vision:** \$0 (1 routine exam/year); \$50 allowance for frames or contact lenses every 12 months

**Hearing:** \$0 routine exam or \$45 specialist; no hearing aid allowance

**Chiropractic:** \$30 copay in-network; 14 routine visits per year; \$0 copay annual set of X-rays

**Podiatry:** \$45 copay

**Medicare Prescription Drug Coverage:** Yes, \$300

deductible for Tier 3-5

### Blue Medicare Advantage Valor PPO (H5900-006)

Wellmark Advantage Health Plan 1-855-716-2544 (TTY/TDD 711) www.WellmarkAdvantageHealthPlan.com

Service Area: Adair, Adams, Allamakee, Appanoose, Audubon, Benton, Black Hawk, Boone, Bremer, Buchanan, Buena Vista, Butler, Calhoun, Carroll, Cass, Cedar, Cerro Gordo, Cherokee, Chickasaw, Clarke, Clay, Clayton, Clinton, Crawford, Dallas, Davis, Decatur, Delaware, Des Moines, Dickinson, Emmet, Fayette, Floyd, Franklin, Fremont, Greene, Grundy, Guthrie, Hamilton, Hancock, Hardin, Harrison, Henry, Howard, Humboldt, Ida, Iowa, Jackson, Jasper, Jefferson, Johnson, Jones, Keokuk, Kossuth, Lee, Linn, Louisa, Lucas, Lyon, Madison, Mahaska, Marion, Marshall, Mills, Mitchell, Monona, Monroe, Montgomery, Muscatine, O'Brien, Osceola, Page, Palo Alto, Plymouth, Pocahontas, Polk, Pottawattamie, Poweshiek, Ringgold, Sac, Scott, Shelby, Sioux, Story, Tama, Taylor, Union, Van Buren, Wapello, Warren, Washington, Wayne, Webster, Winnebago, Winneshiek, Woodbury, Worth, Wright

**Monthly Premium:** \$0 + Part B monthly premium

Cost Shares and Out-of-Pocket Maximum Listed are for In-Network Providers

**Yearly Out-of-Pocket Maximum:** \$6,750 both in-network *and* in and out-of-network (only Medicare Part A and Part B covered services)

**Doctor Office Visit:** \$0 primary care; \$50 specialist or Urgent Care

Emergency Room Visit: \$130 each visit (waived if admitted within 24 hours); \$400 copay ambulance; Worldwide Coverage \$130 copay; \$50,000 lifetime max

**Inpatient Hospital**: \$450/day for days 1-6 (per stay) **Outpatient Surgery:** \$300-400 depending on location

**Skilled Nursing Care:** \$0/day for days 1-20; \$218/day for days 21-100

**Diagnostic Lab Tests:** \$15-70 copay depending on service; \$250 diagnostic radiological (MRI)

**Durable Medical Equipment:** 20% coinsurance; \$0 for preferred diabetic supplies, CGMs

**Additional Benefits:** 

Annual Physical Exam: \$0 (1 exam/year)

Virtual Visit: \$0 copay; \$50 for specialist

**Dental:** \$0 (2 routine exams/year); 25% of cost up to

\$1,000 annual benefit for comprehensive

Podiatry: \$50 copay

Chiropractic Care: \$30 copay, 14 visits/yr;

\$0 copay for one annual set of x-rays

Vision: \$0 (1 routine exam/year); \$80 annual allowance for

frames or contact lenses every 12 months

**Hearing:** \$0 routine exam; no hearing aid allowance

Wellness Benefit: \$0 SilverSneakers Fitness Program

**OTC:** \$30/quarter, no rollover

**Personal Emergency Response System: \$0** 

**Medicare Prescription Drug Coverage:** None. For Medicare drug coverage, you must choose another plan.

### HumanaChoice PPO (H5216-014)

Humana Insurance Company 1-800-833-2364 (TTY/TDD 711) www.humana.com/medicare

Service Area: Adair, Adams, Allamakee, Appanoose, Audubon, Benton, Black Hawk, Boone, Bremer, Buchanan, Buena Vista, Butler, Calhoun, Carroll, Cass, Cedar, Cerro Gordo, Cherokee, Chickasaw, Clarke, Clay, Clinton, Crawford, Dallas, Davis, Decatur, Delaware, Des Moines, Dickinson, Emmet, Fayette, Floyd, Franklin, Fremont, Greene, Grundy, Hamilton, Hancock, Hardin, Harrison, Henry, Howard, Humboldt, Ida, Iowa, Jackson, Jasper, Jefferson, Johnson, Jones, Keokuk, Kossuth, Lee, Linn, Louisa, Lucas, Lyon, Madison, Mahaska, Marion, Marshall, Mills, Mitchell, Monona, Monroe, Montgomery, Muscatine, O'Brien, Osceola, Page, Palo Alto, Plymouth, Pocahontas, Polk, Pottawattamie, Poweshiek, Ringgold, Sac, Scott, Shelby, Sioux, Story, Tama, Union, Van Buren, Wapello, Warren, Washington, Wayne, Webster, Winnebago, Winneshiek, Woodbury, Worth and Wright

**Monthly Premium:** \$38 + Part B monthly premium

Cost Shares and Out-of-Pocket Maximum Listed are for In-Network Providers

**Yearly Out-of-Pocket Maximum:** \$9,250 in-network (Includes only Medicare Part A and Part B-covered services); \$12,000 in and out-of-network

**Doctor Office Visit:** \$0 primary care; \$40 specialist

**Emergency Room Visit:** \$115 each visit (waived if admitted to hospital in 24 hours) Worldwide Coverage

**Inpatient Hospital:** \$360/day for days 1-5 per stay

**Outpatient Services/Surgery:** \$300 outpatient hospital; \$200 ambulatory surgical center per visit

**Skilled Nursing Care:** \$0 each day for days 1-20; \$218/day for days 21-100

Diagnostic Lab Tests: \$0-\$40 for each lab service

**Durable Medical Equipment:** 20% of cost;

0% to 20% for diabetic supplies; 20% place of treatment pharmacy

**Additional Benefits:** 

**Annual Physical Exam:** \$0 (1 exam/year)

**Dental:** \$500 allowance for non-Medicare covered preventive & comprehensive dental coverage

**Vision:** \$0 (1 routine exam, refraction/year) \$75-100 benefit for contact lenses or eyeglasses & frames/year

**Hearing:** \$0 for 1 routine exam per year; \$699 or \$999 co-pay for hearing aid 1 per ear per year

Well Dine Meal Program: Meal program after inpatient hospital or nursing facility stay

Wellness Benefit: SilverSneakers basic fitness center membership including fitness classes

**Medicare Prescription Drug Coverage:** Yes; \$615

deductible for Tier 4-5

### Humana Full Access PPO (H5216-411)

Humana Insurance Company 1-800-833-2364 (TTY/TDD 711) www.humana.com/medicare

Service Area: Adair, Adams, Allamakee, Appanoose, Audubon, Benton, Black Hawk, Boone, Bremer, Buena Vista, Butler, Calhoun, Carroll, Cass, Cedar, Cherokee, Chickasaw, Clarke, Clay, Clayton, Clinton, Crawford, Dallas, Davis, Decatur, Delaware, Des Moines, Dickinson, Dubuque, Fayette, Floyd, Franklin, Fremont, Greene, Grundy, Guthrie, Hamilton, Hancock, Hardin, Henry, Howard, Humboldt, Ida, Jackson, Jasper, Jefferson, Johnson, Jones, Keokuk, Linn, Louisa, Lucas, Lyon, Madison, Mahaska, Marshall, Mills, Mitchell, Monona, Monroe, Montgomery, Muscatine, O'Brien, Osceola, Page, Palo Alto, Plymouth, Pocahontas, Polk, Pottawattamie, Poweshiek, Ringgold, Sac, Scott, Shelby, Sioux, Story, Tama, Union, Van Buren, Wapello, Warren, Washington, Wayne, Webster, Winnebago, Winneshiek, Woodbury, Worth, Wright

**Monthly Premium:** \$0 + Part B monthly premium

### Cost Shares and Out-of-Pocket Maximum Listed are for In-Network Providers

**Yearly Out-of-Pocket Maximum:** \$4,250 in-network (Includes only Medicare Part A and Part B-covered services); \$10,100 in and out-of-network

**Deductible:** \$325 medical deductible for some services

**Doctor Office Visit:** \$0 primary care; \$40 specialist

**Emergency Room Visit:** \$130 each visit (waived if admitted to hospital in 24 hours); Worldwide Coverage

**Inpatient Hospital:** \$395/day for days 1-7 per stay

**Outpatient Services/Surgery:** \$300 outpatient hospital; \$200 ambulatory surgical center per visit

**Skilled Nursing Care:** \$10/day for days 1-20;

\$218/day for days 21-100

**Diagnostic Lab Tests:** \$0-10, depending on service **Durable Medical Equipment:** 20% of cost; 10% for diabetic supplies

#### **Additional Benefits:**

**Annual Physical Exam:** \$0 (1 exam/year)

**Dental:** \$0 copay some services; \$2,500 combined maximum benefit for all preventive & comprehensive services/year

**Vision:** \$0 routine exam; \$75-100 maximum benefit for contacts or lenses & frames

**Hearing:** \$0 for 1 routine exam per year; \$699 or \$999 co-pay for hearing aid 1 per ear per year

**OTC:** \$50 every 3 months for select health & wellness products. Can rollover until end of calendar year.

Wellness Benefit: \$0 copay for SilverSneakers basic fitness membership at participating centers & classes

**Medicare Prescription Drug Coverage:** Yes; \$400 deductible for Tier 3-5

### HumanaChoice Giveback PPO (H5216-340)

Humana Insurance Company 1-800-833-2364 (TTY/TDD 711) www.humana.com/medicare

Service Area: Adair, Adams, Allamakee, Appanoose, Audubon, Benton, Black Hawk, Boone, Bremer, Buchanan, Buena Vista, Butler, Calhoun, Carroll, Cass, Cedar, Cerro Gordo, Cherokee, Chickasaw, Clarke, Clay, Clayton, Clinton, Crawford, Dallas, Davis, Decatur, Delaware, Des Moines, Dickinson, Dubuque, Emmet, Fayette, Floyd, Franklin, Fremont, Greene, Grundy, Guthrie, Hamilton, Hancock, Hardin, Harrison, Henry, Howard, Humboldt, Ida, Iowa, Jackson, Jasper, Jefferson, Johnson, Jones, Keokuk, Kossuth, Lee, Linn, Louisa, Lucas, Lyon, Madison, Mahaska, Marion, Marshall, Mills, Mitchell, Monona, Monroe, Montgomery, Muscatine, O'Brien, Osceola, Page, Palo Alto, Plymouth, Pocahontas, Polk, Pottawattamie, Poweshiek, Ringgold, Sac, Scott, Shelby, Sioux, Story, Tama, Union, Van Buren, Wapello, Warren, Washington, Wayne, Webster, Winnebago, Winneshiek, Woodbury, Worth and Wright

**Monthly Premium:** \$0 + Part B monthly premium; plan pays \$64 towards Part B premium

### Cost Shares and Out-of-Pocket Maximum Listed are for In-Network Providers

**Yearly Out-of-Pocket Maximum:** \$5,000 in-network (Includes only Medicare Part A and Part B-covered services); \$10,100 in and out-of-network

Yearly Medical Deductible: \$500 combined in & out of network (some services excluded)

**Doctor Office Visit:** \$0 primary care; \$45 specialist **Emergency Room Visit:** \$130 each visit (waived if admitted to hospital in 24 hours) Worldwide Coverage

**Inpatient Hospital:** \$440/day for days 1-5 per stay **Outpatient Services/Surgery:** \$300 per hospital visit;

\$200 per visit in Ambulatory Surgery Center

**Skilled Nursing Care:** \$10/day for days 1-20; \$218/day for days 21-100

Diagnostic Lab Tests: \$0 to \$50 per lab service

**Durable Medical Equipment:** 0% to 20% for diabetic supplies; 10% place of treatment pharmacy

#### **Additional Benefits:**

Annual Physical Exam: \$0 (1 exam/year)

**Dental:** \$0 copay for most necessary services; \$4,000 maximum benefit/year for preventive & comprehensive

**Vision:** \$0 (1 routine vision exam, refraction/year); \$75-100 benefit for eyeglasses/frames or contact lenses

**Hearing:** \$0 (1 routine exam/year); \$699 or \$999 copay per aid up to 1 per ear per year; includes some batteries

Well Dine Meal Program: after inpatient hospital or nursing facility stay

Gym/Fitness Membership: SilverSneakers

Over the Counter: \$100/quarter, select products

**Medicare Prescription Drug Coverage:** Yes, \$600 deductible for Tier 4-5

# Humana USAA Honor Giveback PPO (H5216-278-001)

Humana Insurance Company 1-800-833-2364 (TTY/TDD 711) www.humana.com/medicare

Service Area: Adair, Adams, Allamakee, Appanoose, Audubon, Benton, Black Hawk, Boone, Bremer, Buchanan, Buena Vista, Butler, Calhoun, Carroll, Cass, Cedar, Cerro Gordo, Cherokee, Chickasaw, Clarke, Clay, Clayton, Clinton, Crawford, Dallas, Davis, Decatur, Delaware, Des Moines, Dickinson, Dubuque, Emmet, Fayette Floyd, Franklin, Fremont, Greene, Grundy, Guthrie, Hamilton, Hancock, Hardin, Harrison, Henry, Howard, Humboldt, Ida Iowa, Jackson, Jasper, Jefferson, Johnson, Jones, Keokuk, Kossuth, Lee, Linn, Louisa, Lucas, Lyon, Madison, Mahaska, Marion, Marshall, Mills, Mitchell, Monona, Monroe, Muscatine, Montgomery, O'Brien, Osceola, Page, Palo Alto, Plymouth, Pocahontas, Polk, Pottawattamie, Poweshiek, Ringgold, Sac, Scott, Shelby, Sioux, Story, Tama, Union, Van Buren, Wapello, Warren, Washington, Wayne, Webster, Winnebago, Winneshiek, Woodbury, Worth, and Wright

**Monthly Premium:** \$0 + Part B monthly premium; plan pays \$135 towards Part B premium

### Cost Shares and Out-of-Pocket Maximum Listed are for In-Network Providers

**Yearly Out-of-Pocket Maximum:** \$4,700 in-network (Includes only Medicare Part A and Part B-covered services); \$10,100 in and out-of-network

**Doctor Office Visit:** \$0 primary care; \$55 specialist **Emergency Room Visit:** \$130 each visit (waived if

Emergency Room Visit: \$130 each visit (waived if admitted to hospital in 24 hours) Worldwide Coverage

**Inpatient Hospital:** \$375/day for days 1-7 per stay

**Outpatient Services/Surgery:** \$350 per hospital visit; \$300 per visit in Ambulatory Surgery Ctr

**Skilled Nursing Care:** \$0 each day for days 1-20; \$218 each day for days 21-100

Diagnostic Lab Tests: \$0 per lab service

**Durable Medical Equipment:** \$0 to 20% for diabetic

supplies; \$0 for all place of treatment

**Additional Benefits:** 

Annual Physical Exam: \$0 (1 exam/year)

**Dental:** \$1,500 benefit per year

**Vision:** \$0 (1 routine exam per year, \$75 maximum benefit); \$200 for contact/eyeglass lenses and frames/year

**Hearing:** \$0 for 1 routine exam per year; \$699 or \$999 copay for hearing aid 1 per ear per year

Well Dine Meal Program: Meal program after inpatient hospital or nursing facility stay

Wellness Benefit: SilverSneakers membership

**Over-the-Counter:** \$100 every 3 months

**Medicare Prescription Drug Coverage:** None. For drug coverage, you must choose another PPO that has drug coverage.

### Medica Advantage Preferred PPO (H8889-011)

Medica Health Plans (866) 398-7374 (TTY: 711) www.medica.com/medicare

Service Area: Harrison, Mills, and Pottawattamie

**Monthly Premium:** \$155/month

### Cost shares and Out-of-Pocket Maximum Listed are for In-Network Providers

**Yearly Out-of-Pocket Maximum:** \$3,800 both innetwork and out-of-network (Includes only Medicare Part A and Part B covered services)

**Doctor Office Visit:** \$0 primary care; \$20 specialist **Emergency Room Visit:** \$150 each visit (waived if admitted to hospital in 24 hours) 20% coinsurance Worldwide Coverage

**Inpatient Hospital:** \$200/stay

Outpatient Services/Surgery: \$0 for diagnostic colonoscopy; \$195 for outpatient hospital surgery; \$95 for surgery at Ambulatory Surgical Ctr

**Skilled Nursing Care:** \$0/day for days 1-20; \$218/day for days 21-39; \$0/day for days 40-100

Diagnostic Lab Tests: \$0 for each lab service

**Durable Medical Equipment:** 20% coinsurance; \$0 for Abbott or Roche diabetic supplies

#### **Additional Benefits:**

**Annual Physical Exam:** \$0 (one exam/year)

**Dental:** \$750 allowance for preventive and comprehensive dental services through Health+ by Medica benefit card. No network.

**Vision:** \$0 (1 routine exam/year); \$175 allowance for contact lenses or eyeglasses (lenses & frames) through Health+ by Medica benefit card. No network.

**Hearing:** \$0 routine exam (one/year); \$549, \$799 or \$1,299 copay/ear for prescription hearing aids. \$999 copay/pair OTC hearing aids. All items and services provided through EPIC Hearing.

**Visitor Travel Coverage:** In-network coverage for all services while traveling up to 6 consecutive months

**Fitness Benefit:** \$0 One Pass fitness includes access to expansive gym network, online fitness classes (live & on-demand)

**Over-the-Counter:** \$50 twice per year, no carryover through Health+ by Medica benefit card

**Medicare Prescription Drug Coverage:** Yes, \$275 deductible for Tiers 3-5

### Medica Advantage Select PPO (H8889-015)

Medica Health Plans (866) 398-7374 (TTY: 711) www.medica.com/medicare

Service Area: Harrison, Mills, and Pottawattamie

**Monthly Premium:** \$45/month

Cost shares and Out-of-Pocket Maximum Listed are for In-Network Providers

**Yearly Out-of-Pocket Maximum:** \$4,200 both innetwork and out-of-network (Includes only Medicare Part A and Part B covered services)

**Doctor Office Visit:** \$0 primary care; \$50 specialist **Emergency Room Visit:** \$130 each visit (waived if admitted to hospital in 24 hours) 20% coinsurance

Worldwide Coverage

**Inpatient Hospital:** \$450/day, days 1-5

Outpatient Services/Surgery: \$0 for diagnostic colonoscopy; \$450 for outpatient hospital surgery; \$350 for surgery at Ambulatory Surgical Ctr

**Skilled Nursing Care:** \$0/day for days 1-20; \$218/day for days 21-41; \$0/day for days 42-100

Diagnostic Lab Tests: \$0 for each lab service

**Durable Medical Equipment:** 20% coinsurance; \$0 for Abbott or Roche diabetic supplies

Additional Benefits:

**Annual Physical Exam:** \$0 (one exam/year)

**Dental:** \$500 allowance for preventive and comprehensive dental services through Health+ by Medica benefit card. No network.

**Vision:** \$0 (1 routine exam/year); \$125 allowance for contact lenses or eyeglasses (lenses & frames) through Health+ by Medica benefit card. No network.

**Hearing:** \$0 routine exam (one/year); \$549, \$799 or \$1,299 copay/ear for prescription hearing aids. \$999 copay/pair OTC hearing aids. All items and services provided through EPIC Hearing.

**Visitor Travel Coverage:** In-network coverage for all services while traveling up to 6 consecutive months

**Fitness Benefit:** \$0 One Pass fitness includes access to expansive gym network, online fitness classes (live & on-demand)

**Over-the-Counter:** \$40 twice per year, no carryover through Health+ by Medica benefit card

**Medicare Prescription Drug Coverage:** Yes, \$355 deductible for Tier 3-5

# Medica Advantage Solution PPO (H8889-009)

Medica Health Plans 866-269-6804 (TTY: 711) www.medica.com/medicare

Service Area: Harrison, Mills, and Pottawattamie

**Monthly Premium:** \$0 premium with a Part B buydown of \$100/month

down of \$100/month

### Cost shares and Out-of-Pocket Maximum Listed are for In-Network Providers

**Yearly Out-of-Pocket Maximum:** \$6,750 both innetwork and out-of-network (Includes only Medicare Part A and Part B covered services)

**Doctor Office Visit:** \$0 primary care; \$50 specialist **Emergency Room Visit:** \$130 each visit (waived if admitted to hospital in 24 hours) 20% coinsurance Worldwide Coverage

**Inpatient Hospital:** \$405/day, days 1-6

Outpatient Services/Surgery: \$0 for diagnostic colonoscopy; \$375 for outpatient hospital surgery; \$325 for surgery at Ambulatory Surgical Ctr

**Skilled Nursing Care:** \$0/day for days 1-20; \$218/day for days 21-52; \$0/day for days 53-100

Diagnostic Lab Tests: \$0 for each lab service

**Durable Medical Equipment:** 20% coinsurance; \$0 for Abbott or Roche diabetic supplies

#### **Additional Benefits:**

**Annual Physical Exam:** \$0 (one exam/year)

**Dental:** \$800 allowance for preventive and comprehensive dental services through Health+ by Medica benefit card. No network.

**Vision:** \$0 (1 routine exam/year); \$100 allowance for contact lenses or eyeglasses (lenses & frames) through Health+ by Medica benefit card. No network.

**Hearing:** \$0 routine exam (one/year); \$549, \$799 or \$1,299 copay/ear for prescription hearing aids. \$999 copay/pair OTC hearing aids. All items and services provided through EPIC Hearing.

**Visitor Travel Coverage:** In-network coverage for all services while traveling up to 6 consecutive months

**Fitness Benefit:** \$0 One Pass fitness includes access to expansive gym network, online fitness classes (live & on-demand)

**Over-the-Counter:** \$50 twice per year, no carryover through Health+ by Medica benefit card

**Medicare Prescription Drug Coverage:** None. For Medicare drug coverage, you must enroll in another PPO that has drug coverage.

# Medica Advantage Value PPO (H8889-010)

Medica Health Plans (866) 398-7374 (TTY: 711) www.medica.com/medicare

Service Area: Harrison, Mills, and Pottawattamie

**Monthly Premium:** \$0/month

Cost shares and Out-of-Pocket Maximum Listed are for In-Network Providers

**Yearly Out-of-Pocket Maximum:** \$6,750 both innetwork and out-of-network (Includes only Medicare Part A and Part B covered services)

**Doctor Office Visit:** \$0 primary care; \$55 specialist **Emergency Room Visit:** \$130 each visit (waived if admitted to hospital in 24 hours) 20% coinsurance Worldwide Coverage

**Inpatient Hospital:** \$550/day, days 1-5

Outpatient Services/Surgery: \$0 for diagnostic colonoscopy; \$550 for outpatient hospital surgery; \$450 for surgery at Ambulatory Surgical Ctr

**Skilled Nursing Care:** \$0/day for days 1-20; \$218/day for days 21-52; \$0/day for days 53-100

Diagnostic Lab Tests: \$0 for each lab service

**Durable Medical Equipment:** 20% coinsurance; \$0

for Abbott or Roche diabetic supplies

**Additional Benefits:** 

**Annual Physical Exam:** \$0 (one exam/year)

**Dental:** \$450 allowance for preventive and comprehensive dental services through Health+ by Medica benefit card. No network.

**Vision:** \$0 (1 routine exam/year); \$75 allowance for contact lenses or eyeglasses (lenses & frames) through Health+ by Medica benefit card. No network.

**Hearing:** \$0 routine exam (one/year); \$549, \$799 or \$1,299 copay/ear for prescription hearing aids. \$999 copay/pair OTC hearing aids. All items and services provided through EPIC Hearing.

**Visitor Travel Coverage:** In-network coverage for all services while traveling up to 6 consecutive months

**Fitness Benefit:** \$0 One Pass fitness includes access to expansive gym network, online fitness classes (live & on-demand)

**Over-the-Counter:** \$40 twice per year, no carryover through Health+ by Medica benefit card

**Medicare Prescription Drug Coverage:** Yes, \$615 deductible for Tier 3-5

### MercyOne Health Plan Choice PPO (H1846-007)

MercyOne Health Plan
1-800-964-4525 (TTY/TDD 711)
https://www.thpmedicare.org/mercyone

Service Area: Adair, Adams, Appanoose, Benton, Black Hawk, Boone, Bremer, Buchanan, Butler, Cedar, Cerro Gordo, Chickasaw, Clarke, Clayton, Clinton, Dallas, Decatur, Delaware, Fayette, Floyd, Franklin, Greene, Grundy, Guthrie, Hamilton, Hancock, Hardin, Henry, Humboldt, Iowa, Jackson, Jasper, Jefferson, Jones, Keokuk, Kossuth, Louisa, Lucas, Madison, Mahaska, Marion, Marshall, Mitchell, Monroe, Muscatine, Polk, Poweshiek, Ringgold, Scott, Tama, Union, Warren, Washington, Wayne, Winnebago, Worth and Wright

**Monthly Premium:** \$0 + Part B monthly premium; plan pays \$0.70 towards monthly Part B premium

### Cost Shares and Out-of-Pocket Maximum Listed are for In-Network Providers

Yearly Out-of-Pocket Maximum: \$4,400 both innetwork and in and out-of-network (Includes only Medicare Part A and Part B covered services)

**Doctor Office Visit:** \$0 primary care; \$35 specialist

**Emergency Room Visit:** \$110 each visit (waived if admitted within 48 hours) Worldwide Coverage

**Inpatient Hospital:** \$360/day for days 1-5 per stay

Outpatient Services/Surgery: \$0-\$300 copay

**Skilled Nursing Care:** \$0 for days 1-20; \$218 for days 21-60; \$0 for days 61-100

**Diagnostic Lab Tests:** \$0 copay

**Durable Medical Equipment:** 20% of the cost;

0% of cost for diabetic testing supplies

**Additional Benefits:** 

**Annual Physical Exam:** \$0 (1 exam/year)

Virtual Visits: \$0

**Dental:** \$0 cleanings, x-rays and exams; 50% for minor restorative and extractions; 70% for endodontics and periodontics; \$1,000 combined annual maximum; **Optional Dental:** \$12 or \$34 monthly premium

\*Vision: \$0 (1 routine exam/year); plan pays up to \$150

for eyewear every year

\*Hearing: \$0 (1 routine exam/yr); \$599 -\$899 copay (up to 2 hearings aids every year); \$250/year for covered vision/hearing services

**Acupuncture:** \$20 (6 visits every year)

**Meal Benefit:** 2 meals per day for 7 days, after a qualifying discharge

**Fitness Benefit:** \$0 copay, One Pass® network must be used for this benefit.

**Visitor Travel Allowance:** \$1,500

Over-the-Counter: \$75 per quarter, no carryover
Medicare Prescription Drug Coverage: Yes, \$200

deductible for Tier 3-5 drugs

#### **Private Fee-For-Service (PFFS)**

A Private Fee-For-Service (PFFS) plan is a type of Medicare Advantage plan. Some of these plans have a "network" of providers and costs will be higher if you receive care out-of-network. For plans without networks, beneficiaries can go to any provider or hospital as long as the provider agrees to bill the PFFS plan instead of Medicare. You should check with your doctor(s) and hospital(s) to see if they will treat patients covered by the plan before you enroll.

Monthly premiums may be lower, but out-ofpocket copayments may be higher than when a beneficiary is enrolled in Original Medicare and supplemental health insurance.

The PFFS plan manages your Medicare Part A and Part B health insurance benefits. You do not need a Medicare supplement. If you have a supplement policy, it will not pay when you are enrolled in an PFFS plan.

Some PFFS plans allow providers to "balance bill." This would allow the provider to charge you up to 15% over the plan's payment for services. Even if balance billing is allowed, your provider may accept the plan's payment amount as payment in full. Ask your Medicare PFFS plan if they allow providers to "balance bill," as this will affect how much you may pay.

PFFS plans must provide all Medicare-covered services and may provide additional benefits that Original Medicare does not cover. Additional coverage could include an annual physical, vision or hearing screenings, and wellness programs.

If you enroll in a PFFS plan that does not include Medicare Part D drug coverage, you can also enroll in one of the stand-alone Medicare drug plans.

The following tables show what **you pay** when you enroll in a Medicare Advantage PFFS plan.

# Humana Gold Choice PFFS (H8145-006)

Humana Insurance Company 1-800-833-2364 (TTY/TDD 711) www.humana.com/medicare

Service Area: Adams, Audubon, Buena Vista, Calhoun, Carroll, Cherokee, Dickinson, Emmet, Harrison, Ida, Louisa, Lyon, Pocahontas, Sac, Sioux, Van Buren, and Webster

**Monthly Premium**: \$37 + Part B monthly premium

#### Cost Shares and Out-of-Pocket Maximum Listed are for In-Network Providers

**Yearly Out-of-Pocket Maximum:** \$6,800 (Includes only Medicare Part A and Part B covered services)

Doctor Office Visit: \$0 primary care; \$55 specialist

Emergency Room Visit: \$115 each visit

**Inpatient Hospital:** \$360/day for days 1-7 per stay

**Outpatient Services/Surgery:** \$300 outpatient hospital; \$200 Ambulatory Surgical Ctr

**Skilled Nursing Care:** \$0 each day for days 1-20,

\$218 each day for days 21-100

**Diagnostic Lab Tests:** \$0-\$55 for each lab service **Durable Medical Equipment:** 20% of cost; 0% to

20% for diabetic supplies

**Additional Benefits:** 

**Dental:** \$3,000 benefit per year

**Vision:** \$0 for 1 routine exam per year; \$50-100 annual benefit for contacts, frames, lenses.

Well Dine Meal Program: Meal program after inpatient stay in hospital or nursing facility

Wellness Benefit: SilverSneakers basic fitness center membership including fitness classes

**Medicare Prescription Drug Coverage:** Yes, \$615 deductible for Tier 3-5

#### **Medicare Cost Plans**

A Medicare Cost Plan is a type of Medicare health plan with a network of providers. When you use plan providers, the services you receive are billed to the Cost Plan. Plan providers do not bill for excess charges. When you do *not* use plan providers, Medicare will pay, but the plan pays nothing *unless* you are referred by the Cost Plan. You pay the Medicare deductible, coinsurance, any excess charges, and noncovered services. The plan will pay nonplan providers if you need emergency or urgent care. Cost Plans are only available in limited areas of the State.

Cost Plans have different enrollment rules than Medicare Advantage Plans, and they are allowed to have continuous enrollment. This means that individuals can enroll or disenroll anytime during the year. People with permanent kidney failure are not eligible to join.

In a Cost Plan, you are not required to select a primary care physician. (A primary care physician is a doctor you choose to coordinate all of your care and referrals to specialists.) You do not need a referral to see a specialist.

Some plans also offer additional benefits, such as vision or hearing screenings and other services not covered under Original Medicare. Monthly premiums and copayments will vary depending on the plan.

You do not need a Medicare supplement. If you have a supplement policy, it will not pay when you are enrolled in a Medicare Cost Plan.

If you are interested in a Medicare Cost plan and you want to receive Medicare drug coverage, you *can* still enroll in a Medicare stand-alone drug plan.

The following tables show some of the benefits and what **you pay** when you enroll in a Medicare Cost plan.

### Medica Prime Solution Core Cost Plan (H2450-046)

Medica Insurance Company 1-800-906-5432

www.medica.com

**Service Area:** Allamakee, Clay, Dickinson, Emmet, Howard, Kossuth, Lyon, O'Brien, Osceola, Palo Alto, Plymouth, Sioux, and Worth

**Monthly Premium:** \$99 + Part B monthly premium

Yearly Out-of-Pocket Maximum: \$4,900

Cost shares listed are what you pay for Network Providers (costs may vary for out-of-network services)

**Doctor Office Visit:** \$10 primary care; \$25 specialist

**Emergency Room Visit:** 125 each visit (waived if admitted to hospital in 24 hrs); Worldwide Coverage

**Inpatient Hospital:** \$400 per stay

**Outpatient Surgery:** \$0 diagnostic colonoscopies; \$100 Ambulatory Surgical Ctr, \$150 OP Hosp Surgeries

**Skilled Nursing Care:** \$0 for days 1-20; \$150/day for days 21-100

Diagnostic Lab Tests: \$0 for each lab service

**Durable Medical Equipment:** 20% coinsurance; \$0 copay for diabetic supplies, including BGMs

#### **Additional Benefits:**

Annual Physical Exam: \$0 (1 exam/year)

**Dental:** \$400 annual reimbursement for dental services **Vision:** \$0 (1 routine exam/year); \$150 annual eyewear

reimbursement for glasses or contacts

**Hearing:** \$0 routine exam (one/year); \$549, \$799 or \$1,299 copay/ear for prescription hearing aids. \$999 copay/pair OTC hearing aids. All items and services provided through EPIC Hearing.

**Extended Absence Benefit:** Members can travel anywhere in the US and receive in-network benefits with any provider that accepts Original Medicare

**Fitness Benefit:** \$0 One Pass fitness program includes access to expansive network of fitness locations, online fitness classes (both live and on demand)

Over-the-Counter: \$50 twice per year, no rollover

**Medicare Prescription Drug Coverage:** None. For Medicare drug coverage, you can enroll in one of the standalone Medicare drug plans.

### Medica Prime Solution Premier Cost Plan (H2450-043)

Medica Insurance Company 1-800-906-5432 www.medica.com

**Service Area:** Allamakee, Clay, Dickinson, Emmet, Howard, Kossuth, Lyon, O'Brien, Osceola, Palo Alto, Plymouth, Sioux, and Worth

**Monthly Premium:** \$189 + Part B monthly premium

Yearly Out-of-Pocket Maximum: \$4,200

Cost shares listed are what you pay for Network Providers (costs may vary for out-of-network services)

**Doctor Office Visit:** \$0 primary care; \$0 specialist **Emergency Room Visit:** \$100 each visit (waived if admitted to hospital in 24 hrs); Worldwide Coverage

**Inpatient Hospital:** \$300 per stay

**Outpatient Surgery:** \$0 diagnostic colonoscopies; \$100 Ambulatory Surgery Ctr, \$150 OP Hospital Surgery

**Skilled Nursing Care:** \$0 for days 1-20; \$125 per day for days 21-100

Diagnostic Lab Tests: \$0 for each lab service

**Durable Medical Equipment:** 10% coinsurance; \$0 copay for diabetic supplies including BGMs

#### **Additional Benefits:**

Annual Physical Exam: \$0 (1 exam/year)

**Dental:** \$400 annual reimbursement for dental services

**Vision:** \$0 (1 routine exam/year); \$200 annual eyewear reimbursement for glasses or contacts

**Hearing:** \$0 routine exam (one/year); \$549, \$799 or \$1,299 copay/ear for prescription hearing aids. \$999 copay/pair OTC hearing aids. All items and services provided through EPIC Hearing.

**Extended Absence Benefit:** Members can travel anywhere in the US and receive in-network benefits with any provider that accepts Original Medicare

**Fitness Benefit:** \$0 One Pass fitness program includes access to expansive network of fitness locations, online fitness classes (both live and on demand)

Over-the-Counter: \$50 twice per year, no rollover

Medicare Prescription Drug Coverage: None. For Medicare drug coverage, you can enroll in one of the standalone Medicare drug plans.

#### Medica Prime Solution Thrift Cost Plan (H2450-030)

Medica Insurance Company 1-800-906-5432 www.medica.com

**Service Area:** Allamakee, Clay, Dickinson, Emmet, Howard, Kossuth, Lyon, O'Brien, Osceola, Palo Alto, Plymouth, Sioux, and Worth

**Monthly Premium:** \$49 + Part B monthly premium

**Deductible:** \$50

Yearly Out-of-Pocket Maximum: \$6,750

Cost shares listed are what you pay for Network Providers (costs may vary for out-of-network services)

**Doctor Office Visit:** 20% primary care; 20% specialist

**Emergency Room Visit:** \$125/visit

**Inpatient Hospital:** \$350/day for days 1-5 per stay **Outpatient Surgery:** 20% per visit or surgery; \$0 diagnostic colonoscopy

**Skilled Nursing Care:** \$0 for days 1-20; \$218/day for days 21-100

Diagnostic Lab Tests: 20% coinsurance

**Durable Medical Equipment:** 20% coinsurance for DME or diabetic supplies including BGMs

#### **Additional Benefits:**

**Hearing – new benefit for 2026:** \$0 one routine exam/year; \$549, \$799 or \$1,299 copay/ear for hearing aids from EPIC providers. \$999 copay/pair OTC hearing aids. All items and services provided through EPIC Hearing.

**Extended Absence Benefit:** Members can travel anywhere in the US and receive in-network benefits with any provider that accepts Original Medicare

Wellness Benefit: \$0 for 24-hour nurse line

Medicare Prescription Drug Coverage: None. For Medicare drug coverage, you can enroll in one of the standalone Medicare drug plans.

### Mercy Cedar Rapids Senior Plan Cost Plan (H5256-005)

Medical Associates Health Plans 1-800-747-8900 www.mahealthplans.com

Service Area: Linn

**Monthly Premium:** \$160 + Part B monthly

premium

Yearly Out-of-Pocket Maximum: None

Cost shares listed are what you pay for Network Providers (costs may vary for out-of-network services)

**Doctor Office Visit:** \$0 primary care; \$0 specialist

**Emergency Room Visit:** \$0

**Inpatient Hospital: \$0** 

Outpatient Surgery: \$0 per visit

Skilled Nursing Care: \$0 Diagnostic Lab Tests: \$0

**Durable Medical Equipment: \$0** 

**Additional Benefits:** 

**Routine Physical:** \$0 (1 exam/year)

**Dental:** No additional benefit

Vision: \$0 (1 exam/year)

**Podiatry:** \$0 Routine care (up to 4 visits a year)

**Foreign Travel:** \$250 annual deductible; 20% coinsurance; \$50,000 lifetime maximum benefit

**Medicare Prescription Drug Coverage:** None. If you want Medicare Part D drug coverage, you must choose and enroll in one of the standalone Medicare drug plans.

#### Medical Associates Health Plans (MAHP) MAHP Smart Plan (Cost) (H1651-001) MAHP Community Plan (Cost) (H1651-004) MAHP Freedom Plan\*\* (Cost) (H1651-008)

Medical Associates Health Plans 1-800-747-8900

www.mahealthplans.com

**Service Area:** Clayton, Delaware, Dubuque, Jackson, and Jones

Monthly Premium: amount plus Part B monthly premium H1651-001 - \$140 includes provider network benefit H1651-004 - \$160 includes expanded provider network

benefit within service area

**H1651-008**\*\*- \$220 includes expanded provider network plus out-of-network benefit

Yearly Out-of-Pocket Maximum: None

Cost shares listed are what you pay for Network Providers (costs may vary for out-of-network services)

**Doctor Office Visit:** \$0 primary care; \$0 specialist

Emergency Room Visit: \$0 Inpatient Hospital: \$0

Outpatient Surgery: \$0 per visit

**Skilled Nursing Care:** \$0 **Diagnostic Lab Tests:** \$0

**Durable Medical Equipment:** \$0

**Additional Benefits:** 

**Routine Physical:** \$0 (1 exam/year)

**Dental:** No additional benefits

Vision: \$0 (1 exam/year)

**Podiatry:** \$0 routine care (up to 4 visits a year)

**Foreign Travel:** \$250 annual deductible; 20% coinsurance; \$50,000 lifetime maximum benefit

Medicare Prescription Drug Coverage: None. If you want Medicare Part D drug coverage, you must choose and enroll in one of the standalone Medicare drug plans.

- \*\*MAHP Freedom Plan has some out-of-network benefits. Members can go to out-of-network Medicare providers & cost share is the lesser of Original Medicare cost sharing or MAHP copays:
- \$25 physician/outpatient visit & \$25 outpatient rehab service (outpatient physical, speech, occupational)
- \$100 copay per test/image (CT scan, MRI/MRA, PET scan) or infusion in office/outpatient setting
- \$500 inpatient admission copay per benefit period
- \$1,000 copay per outpatient surgery/procedure at Ambulatory Surgery Ctr or outpatient hospital setting does not apply to physician charge
- Non-Medicare Preventive Services not covered outof-network (routine eye exam, etc.)

Some services require prior authorization first, even in network and with a referral. See "Healthcare Services" at www.mahealthplans.com

### MAHP North Iowa Senior Plan Cost Plan (H1651-015)

Medical Associates Health Plans 1-800-747-8900

www.mahealthplans.com

**Service Area:** Cerro Gordo, Franklin, Floyd, Hancock, Kossuth, Mitchell, Winnebago and Worth

**Monthly Premium:** \$170 + Part B monthly premium

Yearly Out-of-Pocket Maximum: None

Cost shares listed are what you pay for Network Providers (costs may vary for out-of-network services)

**Doctor Office Visit:** \$0 primary care; \$0 specialist

**Emergency Room Visit:** \$0

**Inpatient Hospital:** \$0

Outpatient Surgery: \$0 per visit

Skilled Nursing Care: \$0 Diagnostic Lab Tests: \$0

**Durable Medical Equipment: \$0** 

**Additional Benefits:** 

**Routine Physical:** \$0 (1 exam/year)

**Dental:** No additional benefits **Vision:** \$0 (1 exam/year)

**Podiatry:** \$0 Routine care (up to 4 visits a year)

**Foreign Travel:** \$250 annual deductible; 20% coinsurance; \$50,000 lifetime maximum benefit

Medicare Prescription Drug Coverage: None. If you want Medicare Part D drug coverage, you must choose and enroll in one of the stand-alone Medicare drug plans.

#### MAHP Quad Cities Senior Plan Cost Plan (H1651-013)

Medical Associates Health Plans 1-800-747-8900

www.mahealthplans.com

Service Area: Cedar, Clinton, Jackson, Muscatine and

Scott

**Monthly Premium:** \$160 + Part B monthly premium

Yearly Out-of-Pocket Maximum: None

Cost shares listed are what you pay for Network Providers (costs may vary for out-of-network

services)

Doctor Office Visit: \$0 primary care; \$0 specialist

**Emergency Room Visit: \$0** 

**Inpatient Hospital: \$0** 

Outpatient Surgery: \$0 per visit

Skilled Nursing Care: \$0 Diagnostic Lab Tests: \$0

**Durable Medical Equipment: \$0** 

**Additional Benefits:** 

**Routine Physical:** \$0 (1 exam/year)

**Dental:** No additional benefits

**Vision:** \$0 (1 exam/year)

**Podiatry:** \$0 Routine care (up to 4 visits a year)

**Foreign Travel:** \$250 annual deductible; 20% coinsurance; \$50,000 lifetime maximum benefit

**Medicare Prescription Drug Coverage:** None. If you want Medicare Part D drug coverage, you must choose and enroll in one of the stand-alone Medicare drug

plans.

#### **Special Needs Plans (SNP)**

A Medicare Special Needs Plan (SNP) is specially designed for people with certain chronic diseases and other specialized health needs. These plans must provide all Medicare Part A and Part B health care and services. They also must provide Medicare prescription drug coverage (Part D). Generally, they offer extra benefits and have lower copayments than Original Medicare.

Medicare Special Needs Plans (SNP) offer services through a network of contracted hospitals, doctors, and other providers. If the plan is a PPO, you *may* be able to go outside of the plan's network to receive your care. You should check with your providers to make sure they will treat patients covered by the plan before you enroll.

Medicare Special Needs Plans available in Iowa are designed to meet the needs of people who receive Medicare and Medicaid benefits, reside in a licensed nursing home or skilled facility, or have certain chronic health conditions.

Individuals who are receiving full Medicaid benefits or are enrolled in the Qualified Medicare Savings program (QMB) will have their Part B premium paid by Medicaid.

A Medicare Special Needs Plan may help manage and coordinate the services and providers its members use to help them stay healthy and follow their doctor's orders, for example, related to diet, prescription drugs, or coordinating coverage.

Beneficiaries must be enrolled in Medicare Part A and Part B to enroll in a Special Needs Plan. This includes those on Medicare due to a disability. You must also meet the plan's specific enrollment criteria.

The plan cannot have a waiting period for preexisting conditions. The exception to this rule is those with End-Stage Renal Disease.

The following tables show some additional benefits and what **you pay** when you enroll in a Special Needs Plan.

### **Aetna Medicare Dual Care HMO D-SNP (H5593-001)**

Aetna Health of Iowa Inc. 1-833-258-3032 (TTY/TDD 711)

www.aetnamedicare.com

Service Area: Black Hawk, Boone, Clinton, Dallas, Jasper, Johnson, Linn, Madison, Marion, Marshall, Monona, Muscatine, Plymouth, Polk, Pottawattamie, Scott, Story, Wapello, Warren, Webster and Woodbury

Eligibility to enroll in this plan: You can enroll in this plan if you are enrolled in a Full Medicaid program or QMB.

**Monthly Premium: \$0** 

**Yearly Out-of-Pocket Maximum:** \$9,250 (Includes only Medicare Part A and Part B covered services)

**Doctor Office Visit: \$0** 

**Inpatient Hospital:** \$0 unlimited days

Emergency Room Visit: \$0 Worldwide Coverage

Outpatient Surgery: \$0 Skilled Nursing Care: \$0 Diagnostic Lab Tests: \$0

**Durable Medical Equipment: \$0** 

**Additional Benefits:** 

**Annual Physical Exam: \$0** 

**Dental:** \$3,000 allowance for preventive and comprehensive

**Vision:** \$0 (1 routine exam/year); \$300 annual benefit for contacts, frames and lenses

**Hearing:** \$0 (1 routine exam/year); \$2,000 hearing aid benefit per ear every year

Podiatry: \$0, limited to 12 visits

**Post Discharge Meal program:** Up to 14 meals delivered to home after inpatient hospital or skilled facility stay

Wigs: \$400 benefit for cancer patients

**Fall Prevention:** \$150 annually

**Wellness Benefit:** \$0 copay SilverSneakers health club membership & fitness classes

Aetna Medicare Extra Benefits Card: \$160 monthly for OTC items; Extra Support Wallet to spend on healthy foods, transportation, utilities (etc.) for members with certain chronic conditions

**Medicare Prescription Drug Coverage:** Yes, \$0 copay for all covered Part D drugs.

# Devoted C-SNP PLUS 036 IA HMO (H7993-036)

Devoted Health Plans 1-866-395-8320 (TTY/TDD 711) www.devoted.com

**Service Area:** Adams, Cass, Fremont, Harrison, Mills, Montgomery, Pottawattamie, Shelby

Eligibility to enroll in this plan: You must be diagnosed with Diabetes, Congestive/Chronic Heart Failure, Cardiac arrhythmias, Coronary artery disease, etc. *Members with Full Medicaid or QMB typically pay \$0 for Medicare-covered services*.

**Monthly Premium:** \$41.50 + Part B monthly premium; \$0 premium for anyone with Extra Help

Cost Shares and Out-of-Pocket Maximum Listed are for In-Network Providers

**Yearly Out-of-Pocket Maximum:** \$9,250 (Includes only Medicare Part A and Part B covered services)

**Medical Deductible:** \$990; does not apply to insulin through a pump or Medicare preventive services

Doctor Office Visit: \$0 primary care; 30% specialist

**Emergency Room Visit:** \$115 per visit (waived if admitted

within 24 hours); Worldwide Coverage

Inpatient Hospital: \$2,230 per stay

Outpatient Services/Surgery: 50% coinsurance; \$0 diagnostic colonoscopy

**Skilled Nursing Care:** \$0 for days 1-20; \$218/day for days 21-100

**Diagnostic Lab Tests:** 0-50%

**Durable Medical Equipment:** 20% coinsurance, including diabetic supplies

#### Additional Benefits:

**Annual Physical: \$0** 

**Dental:** \$4,000 allowance, including periodic oral exams, dental evaluations, cleanings, x-rays, fillings, deep cleanings, extractions, dentures, root canals, crowns, and bridges

**Vision:** \$0 for 1 routine exam/year; \$300 eyewear allowance thru designated vendor

**Hearing:** \$0 (1 routine exam/year); \$399 or \$699 per hearing aid for up to 2 TruHearing Advanced/Premium aids

**Podiatry:** \$0 (4 visits/year)

**Wellness Bucks:** \$0 SilverSneakers; \$150 toward fitness & wellness-related items

**Over-the-Counter:** \$50/quarter for OTC products (no carryover)

**Food & Home Benefit:** \$318/month for food, utilities and/or rent; only available for members with certain chronic conditions

**Medicare Prescription Drug Coverage:** Yes, \$615 Tier 1-5; \$0 deductible anyone with Extra Help

# HumanaChoice SNP-DE PPO (H5216-268)

Humana Insurance Company 1-800-833-2364 (TTY/TDD 711) www.humana.com/medicare

Service Area: Benton, Black Hawk, Boone, Bremer, Buchanan, Buena Vista, Butler, Cedar, Cherokee, Clinton, Dallas, Delaware, Des Moines, Floyd, Grundy, Hamilton, Hardin, Henry, Jackson, Jasper, Jefferson, Johnson, Jones, Keokuk, Linn, Louisa, Lyon, Madison, Mahaska, Marion, Marshall, Mills, Mitchell, Muscatine, Plymouth, Polk, Pottawattamie, Poweshiek, Scott, Sioux, Story, Tama, Warren, Washington, Webster, Winnebago, Woodbury, and Worth

**Eligibility to enroll in this plan:** You can enroll in this plan if you are in enrolled in a Full Medicaid program or QMB.

**Monthly Premium: \$0** 

**Yearly Out-of-Pocket Maximum:** \$9,250 (Includes only Medicare Part A and Part B covered services)

**Doctor Office Visit: \$0** 

**Emergency Room Visit:** \$0 each visit, Worldwide Coverage

**Inpatient Hospital:** \$0 up to unlimited days

Outpatient Services/Surgery: \$0
Skilled Nursing Care: \$0

Diagnostic Lab Tests: \$0

**Durable Medical Equipment: \$0** 

**Additional Benefits:** 

Annual Physical: \$0 Virtual Visits: \$0

**Dental:** \$5,000 benefit for preventive and comprehensive services per year

**Hearing:** \$0 for 1 routine exam per year: \$0 for each advanced-level hearing aid 1 per ear every 3 years; includes 80 batteries/aid & 3-vr warranty

**Vision:** \$0 for 1 routine exam per year; \$300-400 annual benefit for contacts, frames, lenses

**Transportation:** \$0; 100 one-way approved trips per year (not over 50 miles/trip)

Flex Card: \$105/month prepaid card. All members receive this to buy approved OTC health & wellness products at participating retailers or thru plan's mail order vendor. May also use this \$\$\$ for eligible groceries, utilities, rent (etc.) if diagnosed with certain chronic conditions.

Well Dine Meal Program: home-delivered meals after an inpatient hospital or nursing facility stay

Wellness Benefit: SilverSneakers basic fitness center membership including fitness classes

**Medicare Prescription Drug Coverage:** Yes. \$0

deductible for members in Extra Help.

## Humana Together in Health PPO I-SNP (H5216-413)

Humana Insurance Company 1-800-833-2364 (TTY/TDD 711)

www.humana.com/medicare

Service Area: Adair, Adams, Allamakee, Appanoose, Audubon, Benton, Black Hawk, Boone, Bremer, Buchanan, Buena Vista, Butler, Calhoun, Carroll, Cass, Cedar, Cerro Gordo, Cherokee, Chickasaw, Clarke, Clay, Clayton, Clinton, Crawford, Dallas, Davis, Decatur, Delaware, Des Moines, Dickinson, Dubuque, Emmet, Fayette, Floyd, Franklin, Fremont, Greene, Grundy, Guthrie, Hamilton, Hancock, Hardin, Harrison, Henry, Howard, Humboldt, Ida, Iowa, Jackson, Jasper, Jefferson, Johnson, Jones, Keokuk, Kossuth, Lee, Linn, Louisa, Lucas, Lyon, Madison, Mahaska, Marion, Marshall, Mills, Mitchell, Monona, Monroe, Montgomery, Muscatine, O'Brien, Osceola, Page, Palo Alto, Plymouth, Pocahontas, Polk, Pottawattamie, Poweshiek, Ringgold, Sac, Scott, Shelby, Sioux, Story, Tama, Union, Van Buren, Wapello, Warren, Washington, Wayne, Webster, Winnebago, Winneshiek, Woodbury, Worth, Wright

Eligibility to enroll in this plan: You must reside in a Humana-contracted nursing home & need certain levels of care

Monthly Premium: \$41.50 + Part B monthly premium Yearly Out-of-Pocket Maximum: \$9,250 in-network (Includes only Medicare Part A and Part B-covered services); \$13,900 in and out-of-network

Doctor Office Visit: \$0 primary care; 20% specialist

**Emergency Room Visit:** \$115 each visit

**Inpatient Hospital:** \$611/day for days 1-4

Outpatient Services/Surgery: 20% of the cost

**Skilled Nursing Care:** \$0 for days 1-100

**Diagnostic Lab Tests:** \$0 or 20% of the cost

**Durable Medical Equipment**: 20% of the cost

**Additional Benefits:** 

**Annual Physical: \$0** 

**Dental:** \$2,000 combined maximum benefit per year for all preventive and comprehensive benefits

**Hearing:** \$0 for 1 routine exam per year; \$299 for advanced-level or \$599 for premium-level hearing aids; 1 per ear per year

**Vision:** \$0 for 1 routine exam per year; \$450-550 annual benefit for contacts or frames & lenses

**OTC allowance:** \$200/quarter for select over-the-counter health and wellness products

**Medicare Prescription Drug Coverage:** Yes, \$615 deductible

# Iowa Health Advantage HMO I-SNP (H6765-001)

American Health Plans 1-866-327-0523 (TTY/TDD 1-833-312-0046) iowahealthadvantage.com

Service Area: Adair, Adams, Audubon, Appanoose, Benton, Black Hawk, Boone, Bremer, Buchanan, Buena Vista, Butler, Calhoun, Carroll, Cass, Cedar, Cerro Gordo, Cherokee, Chickasaw, Clarke, Clay, Clayton, Clinton, Dallas, Decatur, Delaware, Des Moines, Dickinson, Dubuque, Emmet, Fayette, Floyd, Franklin, Grundy, Guthrie, Hamilton, Hardin, Harrison, Henry, Ida, Iowa, Jackson, Jasper, Johnson, Jones, Keokuk, Kossuth, Lee, Linn, Louisa, Lucas, Lyon, Madison, Mahaska, Marion, Marshall, Mitchell, Monona, Monroe, Montgomery, Muscatine, Osceola, Page, Palo Alto, Plymouth, Pocahontas, Polk, Pottawattamie, Poweshiek, Ringgold, Sac, Scott, Shelby, Sioux, Story, Tama, Taylor, Union, Wapello, Warren, Washington, Wayne, Webster, Winnebago, Winneshiek, Woodbury, Worth, and Wright

Eligibility to enroll in this plan: You must reside in a Medicare contracted Skilled Nursing Facility receiving skilled or nursing home level of care.

**Monthly Premium:** \$0 for those w/Medicare and Medicaid, \$41.50 w/o Medicaid + Part B premium

**Yearly Out-of-Pocket Maximum:** \$0 for those with Medicaid; \$9,250 for those without Medicaid (Includes only Medicare Part A and Part B covered services)

**Doctor Office Visit:** \$0 primary care; 20% specialists

**Emergency Room Visit:** \$115 max per visit

**Inpatient Hospital:** \$0 for days 1-60

Outpatient Services/Surgery: 20% coinsurance

**Skilled Nursing Care:** \$0 each day for days 1-100; no hospital stay required

**Diagnostic Lab Tests: \$0** 

**Durable Medical Equipment:** 20% of the cost

**Additional Benefits:** 

**Coordinated Clinical Care:** Iowa Health Advantage offers the services of TruHealth, a team of dedicated clinical experts who assist member in accessing and navigating the continuum of care.

**Support & Supervisory Services:** \$0 up to 40 hours yearly for 1-on-1 services delivered by a qualified individual

**Vision:** \$0 (1 routine exam per year; \$300/year for contact lenses, eyeglasses, frames, upgrades

**Hearing:** \$0 for 1 routine exam/year and \$0 for hearing aid evaluations/fittings; 2 hearing aids/year, up to \$500/ear

**Podiatry Services:** \$0 (up to 6 visits per year)

**Transportation:** \$0 for 32 one-way, non-emergent trips to any health-related location.

**OT/PT/ST:** \$0 and no prior authorization for services delivered within a contracted long-term care facility.

**Medicare Prescription Drug Coverage:** Yes, \$615 deductible

### **Iowa Health Advantage Choice HMO I-SNP (H6765-002)**

American Health Plans 1-866-327-0523 (TTY/TDD 1-833-312-0046) iowahealthadvantage.com

Service Area: Adair, Adams, Audubon, Appanoose, Benton, Black Hawk, Boone, Bremer, Buchanan, Buena Vista, Butler, Calhoun, Carroll, Cass, Cedar, Cerro Gordo, Cherokee, Chickasaw, Clarke, Clav, Clayton, Clinton, Dallas, Decatur, Delaware, Des Moines, Dickinson, Dubuque, Emmet, Fayette, Floyd, Franklin, Grundy, Guthrie, Hamilton, Hardin, Harrison, Henry, Ida, Iowa, Jackson, Jasper, Johnson, Jones, Keokuk, Kossuth, Lee, Linn, Louisa, Lucas, Lyon, Madison, Mahaska, Marion, Marshall, Mitchell, Monona, Monroe, Montgomery, Muscatine, Osceola, Page, Palo Alto, Plymouth, Pocahontas, Polk, Pottawattamie, Poweshiek, Ringgold, Sac, Scott, Shelby, Sioux, Story, Tama, Taylor, Union, Wapello, Warren, Washington, Wayne, Webster, Winnebago, Winneshiek, Woodbury, Worth, and Wright

Eligibility to enroll in this plan: You must reside in a Medicare contracted Skilled Nursing Facility receiving skilled or nursing home level of care.

Monthly Premium: \$0 for those w/Medicare and Medicaid, \$41.50 w/o Medicaid + Part B premium

Yearly Out-of-Pocket Maximum: \$0 for those with Medicaid; \$9,250 for those without Medicaid (Includes only Medicare Part A and Part B covered services)

**Doctor Office Visit:** \$0 primary care; 20% specialists

Emergency Room Visit: \$115 max per visit

**Inpatient Hospital:** \$0 for days 1-60

Outpatient Services/Surgery: 20% coinsurance

Skilled Nursing Care: \$0 each day for days 1-100; no hospital stay required

**Diagnostic Lab Tests:** \$0

**Durable Medical Equipment:** 20% of the cost

**Additional Benefits:** 

Coordinated Clinical Care: Iowa Health Advantage offers the services of TruHealth, a team of dedicated clinical experts who assist member in accessing and navigating the continuum of care.

**Support & Supervisory Services:** \$0 up to 40 hours yearly for covered Supervisory Assistance services

**Vision:** \$0 (1 routine exam per year: \$225/year for contact lenses, eyeglasses, frames, upgrades

**Hearing:** \$0 for 1 routine exam/year and \$0 for hearing aid evaluations/fittings; 2 hearing aids/year, up to \$500/ear

Podiatry Services: \$0 (up to 4 visits per year)

Transportation: Not covered

OTC & Food Benefit: up to \$115/month OTC; up to \$110/month food card for members with certain chronic conditions

Medicare Prescription Drug Coverage: Yes, \$615

deductible

#### Molina Medicare Complete Care HMO D-SNP (H1799-004)

Molina Healthcare, Inc. (833) 779-1510 (TTY/TDD 711) MolinaHealthcare.com/Medicare

Service Area: Linn, Polk, Scott

Eligibility to enroll in this plan: You are eligible to enroll in this plan if you are Full Medicaid or QMB.

**Monthly Premium: \$0** 

Yearly Out-of-Pocket Maximum: \$9,250 (Includes only Medicare Part A and Part B covered services)

**Doctor Office Visit:** \$0 copay, both primary care doctor or specialist

Emergency Room Visit: \$0 copay

**Inpatient Hospital:** \$0 day for days 1-90

**Outpatient Surgery:** \$0 copay

Skilled Nursing Care: \$0 day for days 1-100

Diagnostic Lab Tests: \$0 copay

**Durable Medical Equipment:** \$0 copay

**Additional Benefits:** 

Annual Physical: \$0 copay

Podiatry: \$0 copay with certain conditions

**Dental:** \$4,000 allowance for comprehensive services, including extractions, endodontics, dentures, etc.

**Hearing:** \$0 copay for 2 pre-select hearing aids every 2 years

Vision: \$400 allowance to purchase contact lenses, eyeglasses (lenses & frames) & certain upgrades (tinted or polarized lenses)

**Healthy Meals-Post Discharge:** maximum of 56 meals over a 4-week period each year

Fitness Benefit: \$0 copay Silver&Fit offers access to contracted fitness facilities and Home Fitness Kits

Acupuncture: \$0 copay, 30 visits per year

Smoking & Tobacco Use Cessation: \$0 copay, 8 visits

MyChoice Card: \$204 OTC monthly allowance. Can use for food and produce, transportation, and utilities if diagnosed with certain chronic conditions.

Medicare Prescription Drug Coverage: \$0 deductible, then copay based on level of Extra Help

#### Molina Medicare Complete Care HMO D-SNP (H1799-005)

Molina Healthcare, Inc. (833) 779-1510 (TTY/TDD 711) MolinaHealthcare.com/Medicare

Service Area: Adair, Adams, Allamakee, Appanoose, Audubon, Benton, Boone, Bremer, Buchanan, Buena Vista, Butler, Calhoun, Carroll, Cass, Cedar, Cherokee, Chickasaw, Clarke, Clay, Clayton, Clinton, Crawford, Dallas, Davis, Delaware, Des Moines, Dickinson, Fayette, Floyd, Franklin, Fremont, Greene, Grundy, Guthrie, Hamilton, Hancock, Hardin, Harrison, Henry, Howard, Humboldt, Ida, Iowa, Jackson, Jasper, Jefferson, Johnson, Jones, Keokuk, Louisa, Lucas, Lyon, Madison, Mahaska, Marion, Marshall, Mills, Monona, Monroe, Montgomery, Muscatine, O Brien, Osceola, Page, Plymouth, Pocahontas, Pottawattamie, Poweshiek, Ringgold, Sac, Shelby, Sioux, Tama, Taylor, Union, Van Buren, Warren, Washington, Wayne, Webster, Winneshiek, Woodbury, Wright

**Eligibility to enroll in this plan:** You can enroll in this plan if you are Full Medicaid or QMB.

**Monthly Premium: \$0** 

Yearly Out-of-Pocket Maximum: \$9,250 (Includes only

Medicare Part A and Part B covered services)

**Doctor Office Visit:** \$0 copay primary care doctor or specialist

Emergency Room Visit: \$0 copay

**Inpatient Hospital:** \$0 day for days 1-90

Outpatient Surgery: \$0 copay

**Skilled Nursing Care:** \$0 day for days 1-100

Diagnostic Lab Tests: \$0 copay

**Durable Medical Equipment:** \$0 copay

**Additional Benefits:** 

Annual Physical: \$0 copay

**Podiatry:** \$0 copay with certain conditions

**Dental:** \$4,000 allowance for comprehensive services, including extractions, endodontics, dentures, etc.

**Hearing:** \$0 copay for 2 pre-select hearing aids every 2 years

**Vision:** \$200 allowance to purchase contact lenses, eyeglasses (lenses & frames) & certain upgrades (tinted or polarized lenses)

Healthy Meals-Post Discharge: maximum of 56 meals over a 4-week period each year

**Fitness Benefit:** \$0 copay Silver&Fit offers access to contracted fitness facilities and Home Fitness Kits

Acupuncture: \$0 copay, 30 visits per year

Smoking & Tobacco Use Cessation: \$0 copay, 8 visits

**MyChoice Card:** \$66 OTC monthly allowance. Can use for food and produce, transportation, and utilities if diagnosed with certain chronic conditions.

Medicare Prescription Drug Coverage: \$0 deductible, then copay based on level of Extra Help

#### UHC Complete Care IA-5 C-SNP HMO-POS (H5253-180)

UnitedHealthcare of Wisconsin 1-844-723-6473 (TTY/TDD 711) www.AARPMedicarePlans.com

Service Area: Benton, Black Hawk, Boone, Buena Vista, Butler, Calhoun, Carroll, Cedar, Cerro Gordo, Clay, Clayton, Clinton, Crawford, Dallas, Delaware, Des Moines, Dickinson, Dubuque, Emmet, Fayette, Floyd, Franklin, Grundy, Hamilton, Hancock, Hardin, Henry, Humboldt, Iowa, Jackson, Jasper, Johnson, Jones, Keokuk, Kossuth, Lee, Linn, Louisa, Madison, Marshall, Muscatine, Palo Alto, Pocahontas, Polk, Poweshiek, Sac, Scott, Story, Tama, Warren

Eligibility to enroll in this plan: You must be diagnosed with Cardiovascular Disorder, Chronic Heart Failure, and/or Diabetes.

**Monthly Premium:** \$27 + Part B monthly premium

Cost Shares and Out-of-Pocket Maximum Listed are for In-Network Providers

**Yearly Out-of-Pocket Maximum:** \$5,900 (Includes only Medicare Part A and Part B covered services)

**Doctor Office Visit:** \$0 primary care; \$50 specialist (except psychiatry)

**Emergency Room Visit:** \$130 copay each visit (waived if admitted within 24 hours); Worldwide coverage

**Inpatient Hospital:** \$550/day for days 1-5 (per stay); \$0 for days 6-unlimited

**Outpatient Services/Surgery:** \$0 - \$550

**Skilled Nursing Care:** \$0 each day for days 1-20; \$218/day for days 21-100

Diagnostic Lab Tests: \$0 for each lab service

**Durable Medical Equipment:** 20% of the cost; \$0 diabetic supplies

**Additional Benefits:** 

Annual Physical: \$0 (1 exam/year)

Virtual/Telehealth Visit: \$0

**Dental:** \$0 copay for preventive & diagnostic

**Vision:** \$0 (1 routine exam per year); eyewear: \$0 copay for standard lenses & \$200 credit for frames or contact lenses every 2 years

**Hearing:** \$0 (1 routine exam per year); \$199-1,249 copay for each hearing aid device; limited to 2 devices every year

**Podiatry:** \$45 (6 routine visits per year)

**Meals:** Up to 28 meals for 14 days after inpatient or SNF stay, unlimited times per year

Fitness: \$0, fitness program with gym membership

**Over-the-Counter:** \$40/month for OTC products. May use for healthy food or utilities with certain chronic conditions. Contact plan for details.

**Medicare Prescription Drug Coverage:** Yes, \$600 deductible for Tier 3-5

#### **UHC Dual Complete IA-S001 D-SNP HMO-POS (H0169-001)**

UnitedHealthcare of Wisconsin, Inc. 1-844-723-6473 (TTY/TDD 711) www.UHCCommunityPlan.com

Service Area: Adair, Allamakee, Appanoose, Benton, Black Hawk, Boone, Bremer, Buchanan, Buena Vista, Butler, Calhoun, Carroll, Cass, Cedar, Cerro Gordo, Cherokee, Chickasaw, Clarke, Clay, Clayton, Clinton, Crawford, Dallas, Davis, Delaware, Des Moines, Dickinson, Fayette, Floyd, Franklin, Greene, Grundy, Guthrie, Hamilton, Hancock, Hardin, Henry, Howard, Humboldt, Ida, Iowa, Jackson, Jasper, Jefferson, Johnson, Jones, Keokuk, Kossuth, Lee, Linn, Louisa, Lucas, Lyon, Madison, Mahaska, Marion, Marshall, Mills, Monona, Monroe, Muscatine, O'Brien, Plymouth, Pocahontas, Polk, Pottawattamie, Poweshiek, Sac. Scott, Sioux, Story, Tama, Van Buren, Wapello, Warren, Washington, Wayne, Webster, Winnebago, Winneshiek, Woodbury, Wright

Eligibility to enroll in this plan: You can enroll in this plan if you are in Full Medicaid program or OMB

**Monthly Premium: \$0** 

Cost Shares and Out-of-Pocket Maximum Listed are for **In-Network Providers** 

Yearly Out-of-Pocket Maximum: \$9,250 (Includes only Medicare Part A and Part B covered services)

**Doctor Office Visit:** \$0, including specialists

Emergency Room Visit: \$0 copay; Worldwide Coverage

**Inpatient Hospital:** \$0 per stay **Outpatient Services/Surgery: \$0** 

**Skilled Nursing Care:** \$0 for days 1-100

**Diagnostic Lab Tests: \$0** 

Durable Medical Equipment: \$0, includes \$0 copay for diabetic monitoring supplies

**Additional Benefits:** 

**Annual Physical: \$0** 

Virtual/Telehealth Visit: \$0

**Dental:** \$0 preventive & diagnostic; \$2,500 per year limit for certain comprehensive and preventive dental services

**Vision:** exam - \$0 (1 per year): \$250 combined allowance for contact lenses or eyeglasses (lenses/frames) once/year

**Hearing**: \$0 for 1 routine exam per year; \$2,200 allowance for hearing aids every 2 years

**Podiatry Services:** \$0 (up to 6 visits per year)

Fitness Benefit: \$0, fitness program with gym membership

Meals: \$0, up to 28 home-delivered meals for 14 days after an inpatient or skilled facility stay (unlimited times)

Over-the-Counter: \$179 per month for OTC products and wellness support. May use for healthy food or utilities with certain chronic conditions. Contact plan for details.

Medicare Prescription Drug Coverage: Yes, \$0

deductible for all tiers

#### Wellcare Dual Access **HMO-POS D-SNP (H1862-004)**

Wellcare Health Plans 1-844-599-0139 www.wellcare.com

Service Area: Adair, Adams, Appanoose, Audubon, Benton, Boone, Bremer, Buchanan, Butler, Cass, Cedar, Cerro Gordo, Cherokee, Chickasaw, Clayton, Clinton, Crawford, Dallas, Davis, Decatur, Delaware, Des Moines, Fayette, Floyd, Franklin, Fremont, Greene, Grundy, Hamilton, Hancock, Hardin, Harrison, Henry, Ida, Iowa, Jackson, Jasper, Jefferson, Johnson, Jones, Keokuk, Kossuth, Lee, Linn, Louisa, Madison, Mahaska, Marion, Mills, Mitchell, Monona, Monroe, Montgomery, Muscatine, O'Brien, Osceola, Page, Polk, Pottawattamie, Ringgold, Scott, Shelby, Sioux, Tama, Taylor, Union, Van Buren, Wapello, Warren, Washington, Wayne, Winnebago, Woodbury, Worth, Wright

Eligibility to enroll in this plan: You can enroll in this plan if you are in Full Medicaid or QMB

**Monthly Premium: \$0** 

Yearly Out-of-Pocket Maximum: \$9,250 (Includes only

Medicare Part A and Part B covered services)

**Doctor Office Visit:** \$0 (primary care & specialist)

**Emergency Room Visit: \$0** 

**Inpatient Hospital:** \$0/day up to 90 days per stay

**Outpatient Services/Surgery: \$0** 

**Skilled Nursing Care:** \$0 for up to 100 days per year

**Diagnostic Lab Tests: \$0** 

**Durable Medical Equipment: \$0** 

**Additional Benefits:** 

**Annual Wellness Visit: \$0** 

**Dental:** \$0 preventive; \$4,000/year for comprehensive services, including dentures (in-network: \$0 copay; outof-network: 25%)

**Vision:** \$0 routine exam; \$400 eyewear allowance for glasses, lenses, and/or frames

**Hearing:** \$0 routine exam & hearing aid fitting per year; \$1,000 per ear every year for hearing aids (\$2,000 total/year)

**Medicare-covered Podiatry: \$0** 

Post Discharge Meal Program: \$0 for 3 meals per day for 14 days (total 42 meals)

**Transportation:** 24 medically necessary one-way trips (up to 75 miles each way) per year

Fitness Benefit: \$0 copay; members have access to inperson fitness centers, available on-demand exercise programs, and a variety of Home Fitness Kits (including a wearable fitness tracker)

Wellcare Spendables: \$183 rolling monthly allowance for covered OTC items and/or add'l dental, vision, & hearing costs. May use toward gas, healthy food, utilities & rent, etc., with qualifying chronic condition.

**Medicare Prescription Drug Coverage:** Yes, \$0 deductible; copay depending on level of Extra Help

#### Wellcare Dual Liberty Sync HMO-POS D-SNP (H1862-003)

Wellcare Health Plans 1-844-599-0139 www.wellcare.com

Bervice Area: Adair, Adams, Appanoose, Audubon, Benton, Boone, Bremer, Buchanan, Butler, Cass, Cedar, Cerro Gordo, Cherokee, Chickasaw, Clayton, Clinton, Crawford, Dallas, Davis, Decatur, Delaware, Des Moines, Fayette, Floyd, Franklin, Fremont, Greene, Grundy, Hamilton, Hancock, Hardin, Harrison, Henry, Ida, Iowa, Jackson, Jasper, Jefferson, Johnson, Jones, Keokuk, Kossuth, Lee, Linn, Louisa, Madison, Mahaska, Marion, Mills, Mitchell, Monona, Monroe, Montgomery, Muscatine, O'Brien, Osceola, Page, Polk, Pottawattamie, Ringgold, Scott, Shelby, Sioux, Tama, Taylor, Union, Van Buren, Wapello, Warren, Washington, Wayne, Winnebago, Woodbury, Worth, Wright

Eligibility to enroll in this plan: You can enroll in this plan if you are in Full Medicaid

**Monthly Premium: \$0** 

**Yearly Out-of-Pocket Maximum**: \$9,250 (Includes only Medicare Part A and Part B covered services)

**Doctor Office Visit:** \$0 (primary care & specialist)

**Emergency Room Visit: \$0** 

Inpatient Hospital: \$0/day up to 90 days per admission

**Outpatient Surgery: \$0** 

**Skilled Nursing Care:** \$0 for up to 100 days/year

**Diagnostic Lab Tests: \$0** 

**Durable Medical Equipment: \$0** 

**Additional Benefits:** 

**Annual Wellness Visit: \$0** 

**Dental:** \$0 preventive; \$5,000/year for comprehensive services, including dentures (in-network: \$0 copay; out-of-network: 25%)

Vision: \$0 routine exam; \$500 eyewear allowance

**Hearing:** \$0 routine exam & hearing aid fitting per year; \$1,500 per ear every year for hearing aids (\$3,000 total/year)

**Medicare-covered Podiatry: \$0** 

**Post Discharge Meal Program:** \$0 for 3 meals per day for 14 days (total 42 meals)

**Transportation:** 24 medically necessary one-way trips (up to 75 miles each way) per year

**Fitness Benefit:** \$0 copay; members have access to inperson fitness centers, available on-demand exercise programs, and a variety of Home Fitness Kits (including a wearable fitness tracker)

Wellcare Spendables: \$235 rolling monthly allowance for covered OTC items and/or add'l dental, vision, & hearing costs. May use toward gas, healthy food, utilities & rent, etc., with qualifying chronic condition.

**Medicare Prescription Drug Coverage:** Yes, \$0 deductible; copay depending on level of Extra Help

#### Wellcare Dual Reserve HMO-POS D-SNP (H1862-006)

Wellcare Health Plans 1-844-599-0139 www.wellcare.com

Service Area: Adair, Adams, Appanoose, Audubon, Benton, Boone, Bremer, Buchanan, Butler, Cass, Cedar, Cerro Gordo, Cherokee, Chickasaw, Clayton, Clinton, Crawford, Dallas, Davis, Decatur, Delaware, Des Moines, Fayette, Floyd, Franklin, Fremont, Greene, Grundy, Hamilton, Hancock, Hardin, Harrison, Henry, Ida, Iowa, Jackson, Jasper, Jefferson, Johnson, Jones, Keokuk, Kossuth, Lee, Linn, Louisa, Madison, Mahaska, Marion, Mills, Mitchell, Monona, Monroe, Montgomery, Muscatine, O'Brien, Osceola, Page, Polk, Pottawattamie, Ringgold, Scott, Shelby, Sioux, Tama, Taylor, Union, Van Buren, Wapello, Warren, Washington, Wayne, Winnebago, Woodbury, Worth, Wright

Eligibility to enroll in this plan: You can enroll in this plan if you are in Full Medicaid, OMB, or SLMB

**Monthly Premium: \$0** 

Yearly Out-of-Pocket Maximum: \$5,000 (Includes only

Medicare Part A and Part B covered services)

Doctor Office Visit: \$0 primary care; \$20 specialist

**Emergency Room Visit:** 

**Inpatient Hospital:** \$350/day for days 1-5

**Outpatient Services/Surgery:** 

Skilled Nursing Care: \$0/day for days 1-20; \$218/day

for days 21-50; \$0/day for days 51-100 **Diagnostic Lab Tests:** \$0-\$50 per test

**Durable Medical Equipment:** 20% of the cost

**Additional Benefits:** 

**Annual Wellness Visit: \$0** 

**Dental:** \$0 preventive; \$3,000 comprehensive allowance including dentures (in-network: \$0 copay; out-of-network: 25%)

Vision: \$0 routine exam; \$300 eyewear allowance

**Hearing:** \$0 routine hearing exam and hearing aid fitting per year; \$1,000 per ear every year for hearing aids (total \$2,000 per year)

**Post Discharge Meal Program:** \$0 for 3 meals per day for 14 days (total 42 meals)

**Transportation:** 24 medically necessary one-way trips (up to 75 miles each way) per year

**Fitness Benefit:** \$0 copay; members have access to inperson fitness centers, available on-demand exercise programs, and a variety of Home Fitness Kits (including a wearable fitness tracker).

Wellcare Spendables: \$75 rolling monthly allowance for covered OTC items and/or add'l dental, vision, & hearing costs. May use toward gas, healthy food, utilities & rent, etc., with qualifying chronic condition.

**Medicare Prescription Drug Coverage:** Yes, \$0 deductible, then copay depending on level of Extra Help

#### Wellpoint Full Dual Advantage D-SNP HMO-POS (H0907-001)

Wellpoint Iowa, Inc. 1-833-557-0950 (TTY/TDD 711) www.wellpoint.com/medicare

Service Area: Adair, Adams, Allamakee, Appanoose, Audubon, Benton, Black Hawk, Boone, Bremer, Buchanan, Buena, Vista, Butler, Calhoun, Carroll, Cass, Cedar, Cerro Gordo, Cherokee, Chickasaw, Clarke, Clay, Clayton, Clinton, Crawford, Dallas, Davis, Decatur, Delaware, Des Moines, Dickinson, Dubuque, Emmet, Fayette, Floyd, Franklin, Fremont, Greene, Grundy, Guthrie, Hamilton, Hancock, Hardin, Harrison, Henry, Howard, Humboldt, Ida, Iowa, Jackson, Jasper, Jefferson, Johnson, Jones, Keokuk, Kossuth, Lee, Linn, Louisa, Lucas, Lyon, Madison, Mahaska, Marion, Marshall, Mills, Mitchell, Monona, Monroe, Montgomery, Muscatine, O'Brien, Osceola, Page, Palo Alto, Plymouth, Pocahontas, Polk, Pottawattamie, Poweshiek, Ringgold, Sac, Scott, Shelby, Sioux, Story, Tama, Taylor, Union, Van Buren, Wapello, Warren, Washington, Wayne, Webster, Winnebago, Winneshiek, Woodbury, Worth and Wright

**Eligibility to enroll in this plan:** You can enroll in this plan if you are in Full Medicaid or QMB.

**Monthly Premium: \$0** 

**Yearly Out-of-Pocket Maximum:** \$9,250 (Includes only Medicare Part A and Part B covered services)

**Doctor Office Visit:** \$0

Emergency Room Visit: \$0 each visit, Worldwide

**Inpatient Hospital:** \$0 up to 90 days

Outpatient Surgery: \$0 Skilled Nursing Care: \$0 Diagnostic Lab Tests: \$0

**Durable Medical Equipment: \$0** 

Additional Benefits: Annual Physical: \$0

Podiatry: \$0; for unlimited routine foot care

**Dental:** \$0 for preventive and comprehensive dental, up to \$4,000 per year, subject to prior authorization requirements, limitations and exclusions

**Hearing:** \$0 for 1 routine exam per year: with \$300 for OTC hearing aid OR \$3,000 for prescription hearing aids every year

**Vision:** \$0 for 1 routine exam per year; up to \$325 for eyeglasses or contact lenses every year

**Transportation:** \$0; 24 one-way approved rides per year

Personal Emergency Response System (PERS): Not covered.

**OTC & Healthy Foods:** \$105/month OTC; members can use allowance on healthy foods if they meet certain chronic conditions.

**Healthy Meals-Post Discharge**: \$0, Up to 2 meals/day for 21 days after hospital or SNF stay

Wellness Benefit: \$0 SilverSneakers Fitness program

Medicare Prescription Drug Coverage: Yes, \$0

deductible & Extra Help copay

#### Wellpoint Full Dual Advantage 2 D-SNP HMO-POS (H0907-003)

Wellpoint Iowa, Inc. 1-833-557-0950 (TTY/TDD 711) www.wellpoint.com/medicare

Service Area: Adair, Adams, Allamakee, Appanoose, Audubon, Benton, Black Hawk, Boone, Bremer, Buchanan, Buena, Vista, Butler, Calhoun, Carroll, Cass, Cedar, Cerro Gordo, Cherokee, Chickasaw, Clarke, Clay, Clayton, Clinton, Crawford, Dallas, Davis, Decatur, Delaware, Des Moines, Dickinson, Dubuque, Emmet, Fayette, Floyd, Franklin, Fremont, Greene, Grundy, Guthrie, Hamilton, Hancock, Hardin, Harrison, Henry, Howard, Humboldt, Ida, Iowa, Jackson, Jasper, Jefferson, Johnson, Jones, Keokuk, Kossuth, Lee, Linn, Louisa, Lucas, Lyon, Madison, Mahaska, Marion, Marshall, Mills, Mitchell, Monona, Monroe, Montgomery, Muscatine, O'Brien, Osceola, Page, Palo Alto, Plymouth, Pocahontas, Polk, Pottawattamie, Poweshiek, Ringgold, Sac, Scott, Shelby, Sioux, Story, Tama, Taylor, Union, Van Buren, Wapello, Warren, Washington, Wayne, Webster, Winnebago, Winneshiek, Woodbury, Worth and Wright

**Eligibility to enroll in this plan:** You can enroll in this plan if you are in enrolled in Full Medicaid or QMB.

**Monthly Premium: \$0** 

**Yearly Out-of-Pocket Maximum:** \$9,250 (Includes only Medicare Part A and Part B covered services)

**Doctor Office Visit: \$0** 

Emergency Room Visit: \$0 each visit, Worldwide

**Inpatient Hospital:** \$0 up to 90 days

Outpatient Surgery: \$0 Skilled Nursing Care: \$0 Diagnostic Lab Tests: \$0

**Durable Medical Equipment: \$0** 

**Additional Benefits:** 

**Annual Physical: \$0** 

Podiatry: \$0; for unlimited routine foot care

**Dental:** \$0 for preventive and comprehensive dental, up to \$4,000 per year, subject to prior authorization requirements, limitations and exclusions

**Hearing:** \$0 1 routine exam per year; \$300 OTC hearing aid OR \$3,000 for prescription hearing aids each year

**Vision:** \$0 for 1 routine exam per year; up to \$425 for eyeglasses or contact lenses every year

**Transportation:** \$0; 24 one-way approved rides/year

Personal Emergency Response System (PERS): \$0

OTC & Healthy Foods: \$105/month OTC & assistive devices; members can use amount for healthy food & utilities if they meet certain chronic conditions.

**Healthy Meals-Post Discharge:** \$0, up to 2 meals/day for 21 days after hospital or SNF stay

Wellness Benefit: \$0 SilverSneakers Fitness program

**Medicare Prescription Drug Coverage:** Yes, \$0

deductible & Extra Help copay

## **Worksheet for Comparing Health Care Choices**

Recording Your Out-Of-Pocket Costs: To help you make a decision, look at your health care experiences from the past year, or look ahead at health care you may need in the future. Estimate the costs you pay out-of-pocket based on different plans.

Annual Health	Option 1: Original Medicare	MA Plan Option 2:	MA Plan Option 3:	MA Plan Option 4:
Care Services	& Supplemental Plan		option c:	option ii
Part B Premium/year				
Plan Premium/year				
<b>Doctor visits (</b> your cost):				
Primary dr. visits # Specialist visits #				
Hospital stays (your cost):				
# of stays and days/stay				
Prescription Drugs Generic: # Brand: #				
Annual Cost for a Medicare Drug plan				
Other Services				
Total Out-Of-Pocket Cost for the Year				
Restricted provider list?	Yes or No?	Yes or No?	Yes or No?	Yes or No?
Which of your providers accept the plan?				
Limited coverage area?	Yes or No?	Yes or No?	Yes or No?	Yes or No?
Does plan handle claims?	Yes or No?	Yes or No?	Yes or No?	Yes or No?
Drug limits? Generic and brand differences? Limited pharmacies?				
Additional benefits offered by plan				

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# **Know Your Rights**

Medicare Advantage Plans in Iowa are administered, marketed, and sold by private insurance companies. These plans are regulated by the Centers for Medicare & Medicaid (known as CMS) which sets guidelines for marketing Medicare Advantage plans to protect you from manipulative and deceptive sales or enrollment tactics. Understanding these guidelines will help you protect your rights.

#### People selling Medicare Advantage plans are not allowed to:

- Show up at your home uninvited.
- Call you if they do not have a prior relationship with you.
- Represent themselves as coming from or sent by Medicare, Social Security, or Medicaid.
- Ask for your personal information (like your Medicare, Social Security number, bank account, or credit card number). Plans don't need personal information to give a quote. Information would only be needed if you decide to enroll in a plan.
- Talk to you about their plan in locations where you get health care. For example - an exam room, hospital patient room, or at a pharmacy counter.

- Market plans or enroll you in a plan during an educational event like a health fair or conference.
- Intentionally communicate incorrect information about their plan.
- Propose other non-health related products, like an annuity or life insurance policy, during a sales pitch for a Medicare Advantage plan or drug plan.
- Ask you for payment over the phone or online.
   The plan must send you a bill.

If you think you have experienced a marketing violation or enrollment issue, call SHIIP/ SMP at 1-800-351-4664.







Free. Confidential. Objective.

1-800-351-4664 shiip.iowa.gov

SHIIP-SMP is a service of the State of Iowa. It does not sell or promote any insurance companies, policies or agents.





# Senior Medicare Patrol (SMP)

We can help you prevent, detect, and report Medicare fraud



#### **Prevent Medicare Fraud:**

Treat your Medicare and Social Security numbers like your credit cards.



#### Detect possible fraud, errors, and abuse:

Review your Medicare statements for charges or services you didn't receive.



### Report suspected fraud, errors, and abuse:

If you think you have been a target of fraud, report it.

# Contact the Iowa Senior Medicare Patrol (SMP) at 800-351-4664 (TTY 1-800-735-2942)

SMP is a federally funded program implemented through the Iowa Insurance Division.

