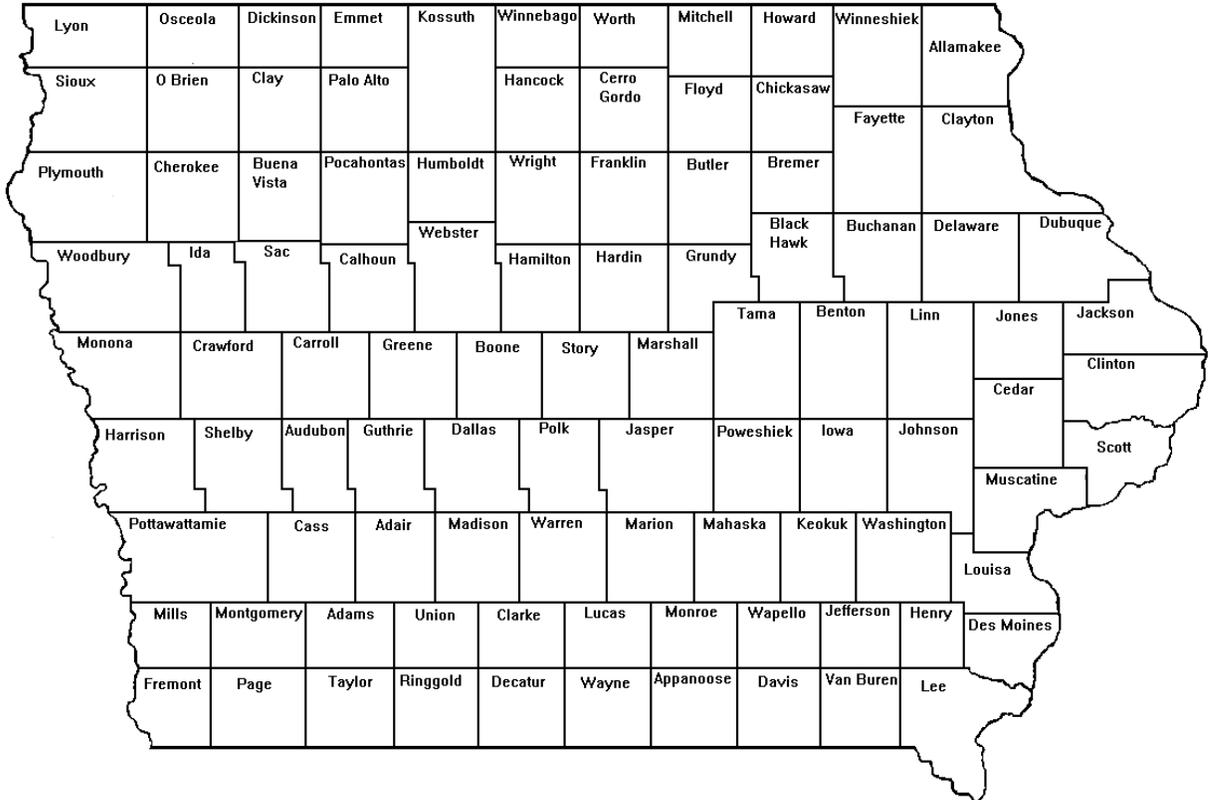


Medicare Advantage & Other Health Plans in Iowa 2024



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This project was supported, in part by grant numbers 90SAPG0070 and 90MPPG0046, from the U.S. Administration for Community Living, Department of Health and Human Services, Washington, D.C. 20201. Grantees undertaking projects with government sponsorship are encouraged to express freely their findings and conclusions. Points of view or opinions do not, therefore, necessarily represent official ACL policy.



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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.

Iowa has a resource specifically for people on Medicare, or those becoming eligible for Medicare — the Senior Health Insurance Information Program (SHIIP) and the Senior Medicare Patrol (SMP). SHIIP-SMP is administered by the Iowa 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 Iowa county. Meetings can take place however you are most comfortable — in-person, on the phone, or through video conferencing.

Whether you are preparing to enter the Medicare system or are navigating existing benefits, SHIIP-SMP can guide you toward solutions that best 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 prevention.

Through our Senior Medicare Patrol (SMP) outreach, we work to educate Iowans 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.



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.



This project was supported, in part by grant numbers 90SAPG0070 and 90MPPG0046, from the U.S. Administration for Community Living, Department of Health and Human Services, Washington, D.C. 20201

Medicare Advantage Basics

Since Medicare's creation in 1965, most Iowans have received their Medicare Part A and Medicare Part B health benefits through the Original Fee-For-Service system. 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 Medicare Advantage choices in Iowa, and other plan options, such as Cost Plans (see page 40 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 **and** 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 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 when 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 change Medicare Advantage and/or Cost Plans:

- **When you first become eligible for Medicare** – You can join during the 7-month period that begins three months before you turn 65, includes the month you turn 65, and ends three months after. If you get 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 40).
- **April 1 to October 14** – You will not be able to disenroll from a Medicare Advantage plan until October 15th 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 1st of the following year.
- **Special Enrollment Periods (SEP)** – In certain situations, such a change of address or current coverage, you could be eligible for a Special Enrollment Period to disenroll, join, or switch to a different plan. Call SHIP 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, 2023 to November 30, 2024. If you are currently enrolled in a Medicare Advantage or Cost plan with a 5-star overall rating, 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 www.medicare.gov
- **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. If you return to Original Medicare for this reason, you must be allowed to enroll in a 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).

Exceptions

- You can join 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.
- You are eligible for full Medicaid benefits, receive help from the state paying your Part B premiums, or qualify for Medicare prescription drug coverage “Extra Help.” If this applies to you, you can change plans once per quarter: January to March, April to June, and July to September.

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 get Medicare Supplement Insurance 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.

Medicare Advantage and Medicare Part D (Drug Plans)

Many people with a Medicare Advantage plan get prescription coverage through their plan. If you want Part D coverage and enroll in a Medicare Advantage HMO or PPO you must select an option that includes prescription drug coverage. If you join a stand-alone Part D (drug plan) you will be automatically disenrolled from your Medicare HMO or PPO and returned to Original Medicare. If you have a Medicare Private Fee-for-Service Plan that doesn't include drug coverage or a Medicare Cost Plan, you can join a stand-alone 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 (how much you pay for your prescriptions), and if your drugs are covered on the plan's formulary. Individuals who receive help with their Medicare drug plan costs 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 www.medicare.gov and select "Find Plans Now." SHIIP/SMP counselors are also available to help you compare plans. (Call the number on the cover of this booklet to locate your nearest SHIIP/SMP counselor.)

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 45.

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, 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 **and** Part B.
- **You still need to pay the Medicare Part B premium, in addition to plan premiums.**
- You usually will pay deductibles, copayments, or coinsurance for the services you get.
- You don't need a Medicare supplement insurance policy and the policy will not pay benefits when you are enrolled in a Medicare Advantage plan.
- You can change plans if you change your mind, but changes can only happen during certain times of the year.
- You should compare all costs and features. Plans listed in this guide are offered to individuals. Employers may also provide Medicare Advantage plans to their retirees. Employer plans may have different premiums and benefits from those listed in this guide.
- You still need to be sure your drugs are covered by the plan and your pharmacy is in the plan's network (if the plan includes a prescription drug benefit). 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?
 - Do they participate in any Medicare Advantage plan networks?
 - 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?**
 - Are all of your prescriptions covered by the Medicare Advantage plan?
 - Which Medicare Advantage plans offer your drugs at the lowest cost with the least restrictions?
 - Is your pharmacy part of the plan's network? Or do you care if you have to change pharmacies?
 - Compare plans at www.medicare.gov
- 3 - Do you want your care choices directed?**
 - Does the plan require you go through a primary care physician?
 - Does the plan require you to obtain referrals to see a specialist?
 - Does the plan require you to get prior authorization for some services? If so, what services?
- 4 - Do you travel outside your county or state?**
 - How often and for how long?
 - 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)
- 5 - What are your out-of-pocket costs with the Medicare Advantage plan?**
 - Would paying the cost shares (copays, coinsurance, etc.) cause you financial difficulty?
 - Did you compare the maximum out-of-pocket cost to the annual cost of a Medicare supplement?
 - Does the potential responsibility of meeting the plan 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 to Original Medicare?**
 - Do you understand when you can switch?
 - Will you have a guaranteed right to purchase a Medicare supplement?
- 8 - Do you have access to other coverage?**
 - A Medicare Supplement plan will not pay when you are enrolled in a Medicare Advantage plan
 - What about employer/Military/VA/other insurance?
- 9 - Do you qualify for payment assistance? (You can contact SHIP/SMP to see if you qualify.)**
 - Medicare Savings Program helps pay Part B premium and/or deductibles, copayments and coinsurance for Original Medicare and Medicare Advantage plans.
 - Part D Low Income Subsidy helps with Part D premium, deductible and copayments and coinsurance.

Decide How to Get your Medicare

Original Medicare

-OR-

Medicare Advantage (MA)

<p>Coverage</p>	<p>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.*</p> <p>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.</p> <p>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.</p>	<p>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.</p> <p>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.</p> <p>You must be eligible for Medicare Part A and Part B to enroll in a Medicare Advantage (MA) plan.</p> <p>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.</p> <p>If you enroll in a MA plan, a Medicare Supplement plan will not pay any benefits.</p> <p>Many MA plans offer additional benefits such as vision, dental, and hearing.</p> <p>To sign up for an MA plan, you must live in their service area. Costs and rules vary by plan.</p>
<p>Doctor & Hospital Choice</p>	<p>You can go to any provider (doctor/ hospital) that accepts Medicare in the United States.</p> <p>Most of the time, you do not need a referral to see a specialist or pre-authorization or approval for a medically-necessary procedure.</p>	<p>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.</p> <p>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.</p>

	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. For Medicare Part D, once you hit catastrophic coverage, you do not pay any copays or coinsurance for covered prescriptions.	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. 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: <ul style="list-style-type: none"> • Part B monthly premium • Medicare supplement monthly premium • Part D monthly premium and copayments for prescriptions 	Most people with MA plans will have the following costs: <ul style="list-style-type: none"> • Part B monthly premium • Possibly a MA plan monthly premium • Co-pays for services received. Services received out of network may be charged at a higher rate or not covered at all. • Copayments for prescriptions (if the MA includes drug coverage).
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. Medicare Part D (drug) plans, can change provider networks, prescription coverage, premiums, deductibles, co-payments, and co-insurance amounts every year.	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. Like Part D plans, MA plans can change provider networks, prescription coverage, premiums, deductibles, co-payments, and co-insurance amounts every year.

*If you delay enrolling in Medicare Part B and/or Part D without a valid reason (like current coverage through active employment), you could 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 39.

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 40.

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 45.

Information provided for each plan includes, but is not limited to...

- **Plan Name and Number:** Listed in bold is the name used by the company to market the plan, and the plan number. Plans in each category are arranged in alphabetical order. Many of the plans offer more than one option, but options may not be available in every county of the plan’s service area.

- **Company Name:** The name of the insurance company marketing the plan is shown in italics.
- **Phone Number:** The phone number listed is for prospective members.
- **Service Area:** To enroll in a Medicare Advantage plan you must live in the “service area” (or county) served by the plan. Counties are listed for each plan’s service area.
- **Premium:** This is the total monthly premium you pay for the plan, including hospital, medical, and prescription drug benefits, when offered. **You also still need to pay your Part B premium each month.**
- **Medicare Prescription Drug Coverage:** Includes details on whether prescription drug coverage is included in the plan and if there is any deductible. **Regarding insulin:** Effective January 1, 2023, plans cannot charge more than a \$35 copay for a one-month supply of insulin if it is included on the plan’s formulary. There is no deductible for **covered** insulin.
- For more information on a specific Medicare Advantage plan, go to www.medicare.gov or contact the company. Phone numbers and website addresses are listed in this booklet.

If you have general questions about Medicare Advantage, contact SHIIP/SMP at 1-800-351-4664 (TTY 800-735-2942).

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

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 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.

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 are interested in one of these plans and you want to receive Medicare drug coverage, you must choose a plan that includes the benefit. You cannot enroll in a Medicare HMO or HMO-POS plan and enroll in a Medicare stand-alone drug plan.

The following tables show what **you pay** when you enroll in a Medicare Advantage HMO or HMO-POS plan.

AARP Medicare Advantage from UHC HMO-POS (H2802-001)
<i>UnitedHealthcare of the Midlands, Inc.</i> 1-844-867-3487 (TTY/TDD 711) www.AARPMedicarePlans.com
Service Area: Cass, Fremont, Harrison, Mills, Montgomery, Page, Pottawattamie and Shelby
Monthly Premium: \$0, plus Part B monthly premium
Yearly Out-of-Pocket Maximum: \$3,800 (Includes only Medicare Part A and Part B-covered services)
Doctor Office Visit: \$0 primary care; \$35 specialist (except psychiatry)
Emergency Room Visit: \$135 copay each visit (waived if admitted to hospital in 24 hours); Worldwide Coverage
Inpatient Hospital: \$350/day for days 1-5 (per stay); \$0 for days 6-unlimited
Outpatient Surgery: \$0-\$350 per visit
Skilled Nursing Care: \$0 each day for days 1-20; \$203 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; \$0-50% comprehensive, for up to \$750 per year for covered dental services
Vision: \$0 (1 routine exam/year); \$0 copay for standard lenses; \$300 credit for frames or contact lenses every year
Hearing: \$0 (1 routine exam/year); \$99-1,249 copay for each hearing aid device; limited to 2 devices every year
Podiatry: \$35 (6 visits/year)
Personal Emergency Response System: \$0 (PERS)
Meals: Up to 28 meals for 14 days after an inpatient or skilled facility stay, unlimited times per year
Fitness: \$0, Renew Active
Over-the-Counter: \$40 per quarter for debit card or catalog, no carryover
Medicare Prescription Drug Coverage: Yes, \$0 deductible all tiers (insulin savings program)

AARP Medicare Advantage from UHC HMO-POS (H5253-107-001)
<i>UnitedHealthcare of Wisconsin, Inc.</i> 1-844-867-3487 (TTY/TDD 711) www.AARPMedicarePlans.com
Service Area: Dallas, Jasper, Madison, Marshall, Polk, Story and Warren
Monthly Premium: \$0, plus Part B monthly premium
Yearly Out-of-Pocket Maximum: \$3,700 (Includes only Medicare Part A and Part B-covered services)
Doctor Office Visit: \$0 primary care; \$30 specialist
Emergency Room Visit: \$135 copay each visit (waived if admitted to hospital in 24 hours); Worldwide Coverage
Inpatient Hospital: \$325/day for days 1-6 (per stay); \$0 for days 7-unlimited
Outpatient Surgery: \$0-\$325 per visit
Skilled Nursing Care: \$0 each day for days 1-20; \$203 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; \$0-50% comprehensive, for up to \$1,500 per year for covered dental services
Vision: \$0 (1 routine exam/year); eyewear: \$0 copay for standard lenses; \$300 credit for frames or contact lenses every year
Hearing: \$0 (1 routine exam/year); \$99-1,249 copay for each hearing aid device; limited to 2 devices every year
Podiatry: \$30 copay (6 visits per year)
Personal Emergency Response System: \$0 (PERS)
Meals: Up to 28 meals for 14 days after an inpatient or skilled facility stay, unlimited times per year
Fitness Benefit: \$0, Renew Active
Over-the-Counter: \$40 per quarter for debit card or catalog, no carryover
Medicare Prescription Drug Coverage: Yes, \$0 deductible, all tiers (insulin savings program)

AARP Medicare Advantage from UHC HMO-POS (H5253-107-002)
<i>UnitedHealthcare of Wisconsin, Inc.</i> 1-844-867-3487 (TTY/TDD 711) www.AARPMedicarePlans.com
Service Area: Adair, Adams, Allamakee, Appanoose, Audubon, Benton, Black Hawk, Boone, Bremer, Buchanan, Buena Vista, Butler, Calhoun, Carroll, Cedar, Cerro Gordo, Chickasaw, Clarke, Clay, Clayton, Clinton, Crawford, Davis, Decatur, Delaware, Des Moines, Dickinson, Dubuque, Emmet, Fayette, Floyd, Franklin, Greene, Grundy, Guthrie, Hamilton, Hancock, Hardin, Henry, Howard, Humboldt, Iowa, Jackson, Jefferson, Johnson, Jones, Keokuk, Kossuth, Lee, Linn, Louisa, Lucas, Mahaska, Marion, Mitchell, Monroe, Muscatine, Palo Alto, Pocahontas, Poweshiek, Ringgold, Sac, Scott, Tama, Taylor, Union, Van Buren, Wapello, Washington, Wayne, Webster, Winnebago, Winneshiek, Worth and Wright
Monthly Premium: \$0, plus Part B monthly premium
Yearly Out-of-Pocket Maximum: \$3,800 (Includes only Medicare Part A and Part B-covered services)
Doctor Office Visit: \$0 primary care; \$40 specialist (except psychiatry)
Emergency Room Visit: \$135 copay each visit (waived if admitted to hospital in 24 hours); Worldwide Coverage
Inpatient Hospital: \$375/day for days 1-5 (per stay); \$0 for days 6-unlimited
Outpatient Services/Surgery: \$0-\$375 per visit
Skilled Nursing Care: \$0 each day for days 1-20; \$203 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; \$0-50% comprehensive, up to \$1,000 per year for covered services
Vision: \$0 (1 routine exam/year); eyewear: \$0 copay for standard lenses and \$150 credit for frames or contact lenses every 2 years
Hearing: \$0 (1 routine exam/year); \$99-1,249 copay for each hearing aid device; limited to 2 devices every year
Podiatry: \$40 (6 routine visits per year)
Personal Emergency Response System: \$0 (PERS)
Meals: Up to 28 meals for 14 days after an inpatient or skilled facility stay, unlimited times per year
Fitness Benefit: \$0, Renew Active
Over-the-Counter: \$40 per quarter for debit card or catalog, no carryover
Medicare Prescription Drug Coverage: Yes, \$0 deductible, all tiers (insulin savings program)

AARP Medicare Advantage from UHC HMO-POS (H5253-108-002)
<i>UnitedHealthcare of Wisconsin, Inc.</i> 1-844-867-3487 (TTY/TDD 711) www.AARPMedicarePlans.com
Service Area: Adair, Adams, Allamakee, Appanoose, Audubon, Benton, Black Hawk, Boone, Bremer, Buchanan, Buena Vista, Butler, Calhoun, Carroll, Cedar, Cerro Gordo, Chickasaw, Clarke, Clay, Clayton, Clinton, Crawford, Davis, Decatur, Delaware, Des Moines, Dickinson, Dubuque, Emmet, Fayette, Floyd, Franklin, Greene, Grundy, Guthrie, Hamilton, Hancock, Hardin, Henry, Howard, Humboldt, Iowa, Jackson, Jefferson, Johnson, Jones, Keokuk, Kossuth, Lee, Linn, Louisa, Lucas, Mahaska, Marion, Mitchell, Monroe, Muscatine, Palo Alto, Pocahontas, Poweshiek, Ringgold, Sac, Scott, Tama, Taylor, Union, Van Buren, Wapello, Washington, Wayne, Webster, Winnebago, Winneshiek, Worth and Wright
Monthly Premium: \$39, plus Part B monthly premium
Yearly Out-of-Pocket Maximum: \$3,400 (Includes only Medicare Part A and Part B-covered services)
Doctor Office Visit: \$0 primary care; \$35 specialist
Emergency Room Visit: \$135 copay each visit (waived if admitted to hospital in 24 hours); Worldwide Coverage
Inpatient Hospital: \$325/day for days 1-5 (per stay); \$0 for days 6-unlimited
Outpatient Services/Surgery: \$0-\$325 per visit
Skilled Nursing Care: \$0 each day for days 1-20; \$203 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; \$0-50% comprehensive, up to \$1,000 per year for covered services
Vision: \$0 (1 routine exam/year); eyewear: \$0 copay for standard lenses; \$300 credit for frames or contact lenses every year
Hearing: \$0 (1 routine exam/year); \$99-1,249 copay for each hearing aid device; limited to 2 devices every year
Podiatry: \$35 (6 routine visits per year)
Personal Emergency Response System: \$0 (PERS)
Meals: Up to 28 meals for 14 days after an inpatient or skilled facility stay, unlimited times per year
Fitness Benefit: \$0, Renew Active
Over-the-Counter: \$40 per quarter for debit card or catalog, no carryover
Medicare Prescription Drug Coverage: Yes, \$0 deductible, all tiers (insulin savings program)

AARP Medicare Advantage from UHC HMO-POS (H5253-108-003)
<i>UnitedHealthcare of Wisconsin, Inc.</i> 1-844-867-3487 (TTY/TDD 711) www.AARPMedicarePlans.com
Service Area: Dallas, Jasper, Madison, Marshall, Polk, Story and Warren
Monthly Premium: \$36, plus Part B monthly premium
Yearly Out-of-Pocket Maximum: \$3,300 (Includes only Medicare Part A and Part B-covered services)
Doctor Office Visit: \$0 primary care; \$25 specialist
Emergency Room Visit: \$135 copay each visit (waived if admitted to hospital in 24 hours); Worldwide Coverage
Inpatient Hospital: \$295/day for days 1-6 (per stay); \$0 for days 7-unlimited
Outpatient Surgery: \$0-\$295 per visit
Skilled Nursing Care: \$0 each day for days 1-20; \$203 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; \$0-50% comprehensive, up to \$2,000 per year for covered services
Vision: \$0 (1 routine exam/year); eyewear: \$0 copay for standard lenses; \$300 credit for frames or contact lenses every year
Hearing: \$0 (1 routine exam/year); \$99-1,249 copay for each hearing aid device; limited to 2 devices every year
Podiatry: \$25 (6 routine visits per year)
Personal Emergency Response System: \$0 (PERS)
Meals: Up to 28 meals for 14 days after an inpatient or skilled facility stay, unlimited times per year
Fitness Benefit: \$0, Renew Active/Fitbit
Over-the-Counter: \$50 per quarter for debit card or catalog, no carryover
Medicare Prescription Drug Coverage: Yes, \$0 deductible, all tiers (insulin savings program)

Aetna Medicare Eagle HMO-POS (H1609-058)
<i>Aetna Health Inc. (FL)</i> 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, 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 and Wright
Monthly Premium: \$0, plus Part B premium; plan pays \$75 towards Part B premium
Yearly Out-of-Pocket Maximum: \$6,700 (Includes only Medicare Part A and Part B-covered services)
Doctor Office Visit: \$0 primary care; \$40 specialist
Emergency Room Visit: \$100 each visit (waived if admitted to hospital in 24 hours); Worldwide Coverage
Inpatient Hospital: \$225/day for days 1-7 per stay
Outpatient Services/Surgery: \$225 per visit/\$200 each surgery in ambulatory surgery center
Skilled Nursing Care: \$0 each day for days 1-20; \$184 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: \$2,000 annual benefit for routine & comprehensive services
Vision: \$0 (1 routine exam/year) \$300 annual allowance for contacts, frames, lenses
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 skilled nursing facility stay
Wellness Benefit: Health Club Membership
Over-the-Counter: \$90 quarterly, no carry over
Medicare Prescription Drug Coverage: No. If you want Medicare Part D drug coverage, you must choose another HMO that has prescription drug coverage.

Aetna Medicare Premier HMO-POS (H1609-001)
<i>Aetna Health Inc. (FL)</i> 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, 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 and Wright
Monthly Premium: \$0, plus Part B 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: \$120 each visit (waived if admitted to hospital in 24 hours) Worldwide Coverage
Inpatient Hospital: \$325/day for days 1-5 per stay
Outpatient Services/Surgery: \$350 per visit/\$250 each surgery in ambulatory surgery center
Skilled Nursing Care: \$0 each day for days 1-20; \$184 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: \$1,650 annual benefit for routine & comprehensive services
Vision: \$0 (1 routine exam/year), \$380 annual allowance for contacts, frames, lenses
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 skilled nursing facility stay
Wellness Benefit: Health Club Membership
Fitness Reimbursement Benefit: \$600/year for fitness & activity fees, select supplies
Over-the-Counter: \$105 quarterly, no carry over
Medicare Prescription Drug Coverage: Yes, \$0 deductible, Tier 1 & Tier 2 \$0 cost share at preferred pharmacies

Aetna Medicare SmartFit HMO-POS (H1609-069)
<i>Aetna Health Inc. (FL)</i> 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, 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 and Wright
Monthly Premium: \$0, plus Part B premium
Yearly Out-of-Pocket Maximum: \$3,600 (Includes only Medicare Part A and Part B-covered services)
Doctor Office Visit: \$0 primary care; \$20 specialist
Emergency Room Visit: \$135 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/\$250 each surgery in ambulatory surgery center
Skilled Nursing Care: \$0 each day for days 1-20; \$184 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: \$1,850 annual benefit for routine & comprehensive services
Vision: \$0 (1 routine exam/year) \$370 annual allowance for contacts, frames, lenses
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 skilled nursing facility stay
Over-the-Counter: \$105 quarterly, no carry over
Wigs: \$400 benefit for cancer patients
Wellness Benefit: Health Club Membership
Fitness Reimbursement Benefit: \$1,200 per year for fitness and activity fees and select supplies
*Extra Benefits food card: N/A
Medicare Prescription Drug Coverage: \$0 deductible, Tier 1 \$0/Tier 2 \$10 cost share at preferred pharmacies

Aetna Medicare Value Plus HMO-POS (H1609-068)
<i>Aetna Health Inc. (FL)</i> 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, Cerro Gordo, Cherokee, Chickasaw, Clarke, Clay, Clayton, Clinton, Crawford, Dallas, 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 and Wright
Monthly Premium: \$34, plus Part B 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: \$120 each visit (waived if admitted to hospital in 24 hours) Worldwide Coverage
Inpatient Hospital: \$300/day for days 1-5 (per stay)
Outpatient Services/Surgery: \$350 per visit/\$250 each surgery in ambulatory surgery center
Skilled Nursing Care: \$0 each day for days 1-20; \$184 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: \$2,000 annual benefit for routine & comprehensive services
Vision: \$0 (1 routine exam/year), \$350 annual allowance for contacts, frames, lenses
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 skilled nursing facility stay
Over-the-Counter: \$35 monthly, no carry over
Wigs: \$400 benefit for cancer patients
Wellness Benefit: Health Club Membership
Fitness Reimbursement Benefit: \$200 per quarter for fitness and activity fees and select supplies
*Extra Benefits food card: \$50 monthly
*Medicare Prescription Drug Coverage: \$250 deductible, Tier 1 \$0/Tier 2 \$10 cost share at preferred pharmacies
<i>*Low Income Subsidy (LIS) eligible members will receive \$0 premium, \$0 prescription drug deductible/copay, and a \$50 Extra Benefits food card.</i>

Blue Medicare Advantage HMO (H8095-001)
<i>Wellmark Advantage Health Plan.</i> 1-855-716-2544 (TTY/TDD 711) www.wellmarkadvantagehealthplan.com
Service Area: Adair, Adams, 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, Delaware, 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, 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, Sac Scott, Shelby, Sioux, Story, Tama, Union, Van Buren, Wapello, Warren, Washington, Webster, Winnebago, Woodbury, Worth and Wright
Monthly Premium: \$0, plus Part B monthly premium
Yearly Out-of-Pocket Maximum: \$3,450 (Includes only Medicare Part A and Part B-covered services)
Doctor Office Visit: \$0 primary care; \$35 specialist
Emergency Room Visit: \$120 each visit (waived if admitted to hospital in 24 hours) Worldwide Coverage
Inpatient Hospital: \$360/day for days 1-5 per stay
Outpatient Surgery: \$200 for ambulatory surgical center; \$0 Arthroplasty hip & knee surgical services
Skilled Nursing Care: \$0 each day for days 1-20; \$184 each day for days 21-55; \$0 for days 56-100
Diagnostic Lab Tests: \$5 for each office lab service
Durable Medical Equipment: 20% coinsurance; 20% for diabetic lancets and test strips & other supplies; \$0 diabetic shoes & inserts
Additional Benefits:
Annual Physical Exam: \$0 (1 exam/year)
Virtual Visit: \$0 (for Doctor on Demand or a PCP); \$35 for a Specialist Telehealth
Dental: \$0 (2 routine exams/year); 25% coinsurance for comprehensive services up to \$1,500 annual benefit
Vision: \$0 (1 routine exam/year); \$200 allowance for eyewear or contact lenses every 12 months
Hearing: \$0 (1 routine exam/year) \$1,000 hearing aid allowance per ear, every year
Chiropractic: \$25 copay up to 14 routine visits per year; \$0 for one annual set of X-rays
Podiatry: \$35 copay
Meal Benefit: 28 meals for 14 days, after inpatient or skilled nursing facility stay; two times per/yr
Wellness Benefit: SilverSneakers Fitness Program
Over-the-Counter: \$75 per quarter; no roll over
Medicare Prescription Drug Coverage: Yes, \$0 deductible (insulin savings program)

Health Alliance Medicare Guide Rx HMO (H1463-021) or (H1737-001)
<i>Health Alliance Medicare</i> 1-877-925-0424 (TTY/TDD 1-800-833-7352) www.healthalliancemedicare.org
Service Area: Scott
Monthly Premium: \$0, plus 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; \$50 specialist
Emergency Room Visit: \$120 each visit (waived if admitted to hospital immediately) Worldwide Coverage
Inpatient Hospital: \$350/day for days 1-5 per stay
Outpatient Services/Surgery: \$425 copay per surgery
Skilled Nursing Care: \$0 for days 1-20; \$203 each day for days 21-100
Diagnostic Lab Tests: 20% of the cost; \$0 for A1C lab
Durable Medical Equipment: 20% of the cost \$0 for Abbott diabetic testing strips and Monitors
Additional Benefits:
Annual Physical Exam: \$0 (1 exam/year)
Virtual Visits: \$0 (Telehealth PCP & SPEC \$0)
Dental: \$0 annual exam; help with other dental expense such as cleanings and X-rays up to \$2,000/annually
Vision: \$0 copay for annual routine exam; \$150 eyewear allowance
Hearing: \$0 copay for 1 routine hearing exam/ yr with TruHearing provider; \$699 to \$999 copay per aid (up to two TruHearing hearing aids every year, one per ear)
Flex Card: Prepaid card that allows you to immediately pay for certain benefits if you have funds available. Please refer to your plan materials for benefits that are covered by your Flex Card. For questions about the card, visit HealthAlliance.NationsBenefits.com.
Companion Benefit: up to 30 hours of in-home support yearly which includes; grocery shopping, help with pet, transportation and more; call plan for details
Acupuncture: \$10 copay per visit up to 15 visits/year
Be Fit Fitness Benefit: Reimbursement for gym membership or fitness classes (up to \$360 per year)
Over-the-Counter Items: \$40 per quarter (must use Health Alliance mail-order catalog), limit 1 order per quarter, balance will rollover to next quarter
Medicare Prescription Drug Coverage: Yes, \$0 deductible (insulin savings program)

Humana Gold Plus HMO (H0028-053-001)
<i>Humana Insurance Company.</i> 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, Johnson, Jones, Keokuk, Lee, Linn, Louisa, Lyon, Madison, Mahaska, Marion, Marshall, Mills, Mitchell, Muscatine, Plymouth, Polk, Pottawattamie, Poweshiek, Scott, Sioux, Story, Tama, Wapello, Warren, Washington, Webster, Winnebago, Woodbury and Worth
Monthly Premium: \$0, plus Part B monthly premium
Yearly Out-of-Pocket Maximum: \$3,850 (Includes only Medicare Part A and Part B-covered services)
Doctor Office Visit: \$0 primary care; \$35 specialist
Emergency Room Visit: \$135 each visit (waived if admitted to hospital immediately) Worldwide Coverage
Inpatient Hospital: \$325/day for days 1-6 per stay
Outpatient Services/Surgery: \$300 co-pay per surgery; \$250 for Ambulatory Surgical Center visit
Skilled Nursing Care: \$20 for days 1-20; \$203 each 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; \$1,000 maximum benefit/year for all preventive & comprehensive benefits
Vision: \$0 for 1 routine exam per year; \$150-200 annual limit for eyeglasses or contact lenses
Hearing: \$0 for 1 routine exam per year; \$399 or \$699 co-pay per aid up to 1 per ear per year
Well Dine Meal Program: meal program after inpatient stay in hospital or nursing facility
Worry Free Meals for Chronically Ill: Members diagnosed with COPD, Diabetes or CHF may qualify for 2 meals a day for 12 weeks up to 2 times a year.
Gym/Fitness Membership: SilverSneakers basic fitness center membership including fitness classes
Over-the-Counter Items: \$40 per quarter with OTC mail order; quarterly rollover; amt expires end of yr
Medicare Prescription Drug Coverage: Yes, \$0 deductible (insulin savings program)

MercyOne Health Plan Cash Back HMO (H3668-029)
<i>MercyOne Health Plan</i> 1-800-964-4525 (TTY/TDD 711) www.mercyone.org/medicare
Service Area: Adair, Adams, Appanoose, Benton, Black Hawk, Boone, Bremer, Buchanan, Butler, Cedar, Cerro Gordo, Cherokee, Chickasaw, Clarke, Clayton, Clinton, Dallas, Delaware, Fayette, Floyd, Franklin, Greene, Grundy, Guthrie, Hamilton, Hancock, Hardin, Henry, Ida, Jackson, Jasper, Jones, Kossuth, Louisa, Lucas, Madison, Mahaska, Marion, Mitchell, Monona, Monroe, Muscatine, Plymouth, Polk, Poweshiek, Ringgold, Scott, Sioux, Tama, Union, Warren, Wayne, Winnebago, Woodbury, Worth and Wright
Monthly Premium: \$0, plus Part B monthly premium; plan pays \$100 towards monthly Part B 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: \$90 each visit (waived if admitted to hospital within 48 hours) Worldwide Coverage
Inpatient Hospital: \$225/day for days 1-5 per stay
Outpatient Services/Surgery: \$0 - \$225 copay
Skilled Nursing Care: \$0 for days 1-20; \$203 for days 21-56; \$0 for days 57-100
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 <i>*New for 2024 - Supplemental Vision/Hearing Allowance: \$500/year for covered vision/hearing services</i>
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 per month for membership
Over-the-Counter: \$75 per quarter, no carry over
Medicare Prescription Drug Coverage: None. If you want Medicare Part D drug coverage, you must choose another HMO that has drug coverage.

MercyOne Health Plan Cash Back MAPD HMO (H3668-031)
<i>MercyOne Health Plan</i> 1-800-964-4525 (TTY/TDD 711) www.mercyone.org/medicare
Service Area: Adair, Adams, Appanoose, Benton, Black Hawk, Boone, Bremer, Buchanan, Butler, Cedar, Cerro Gordo, Cherokee, Chickasaw, Clarke, Clayton, Clinton, Dallas, Delaware, Fayette, Floyd, Franklin, Greene, Grundy, Guthrie, Hamilton, Hancock, Hardin, Henry, Ida, Jackson, Jasper, Jones, Kossuth, Louisa, Lucas, Madison, Mahaska, Marion, Mitchell, Monona, Monroe, Muscatine, Plymouth, Polk, Poweshiek, Ringgold, Scott, Sioux, Tama, Union, Warren, Wayne, Winnebago, Woodbury, Worth and Wright
Monthly Premium: \$0, plus Part B monthly premium; plan pays \$100 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: \$90 each visit (waived if admitted to hospital within 48 hours) Worldwide Coverage
Inpatient Hospital: \$370/day for days 1-5 per stay
Outpatient Services/Surgery: \$10-\$350 copay
Skilled Nursing Care: \$0 for days 1-20; \$203 for days 21-56; \$0 for days 57-100
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. Optional Dental: N/A
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) <i>*New for 2024 - Supplemental Vision/Hearing Allowance: \$1,000/year for covered vision/hearing services</i>
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 per month for membership
Over-the-Counter: \$115 per quarter, no carry over
Medicare Prescription Drug Coverage: Yes, \$150 deductible for tiers 3, 4 and 5 (insulin savings program)

MercyOne Health Plan No Premium HMO (H3668-025)
<i>MercyOne Health Plan</i> 1-800-964-4525 (TTY/TDD 711) www.mercyone.org/medicare
Service Area: Adair, Adams, Appanoose, Benton, Black Hawk, Boone, Bremer, Buchanan, Butler, Cedar, Cerro Gordo, Cherokee, Chickasaw, Clarke, Clayton, Clinton, Dallas, Delaware, Fayette, Floyd, Franklin, Greene, Grundy, Guthrie, Hamilton, Hancock, Hardin, Henry, Ida, Jackson, Jasper, Jones, Kossuth, Louisa, Lucas, Madison, Mahaska, Marion, Mitchell, Monona, Monroe, Muscatine, Plymouth, Polk, Poweshiek, Ringgold, Scott, Sioux, Tama, Union, Warren, Wayne, Winnebago, Woodbury, Worth and Wright
Monthly Premium: \$0, plus Part B monthly premium
Yearly Out-of-Pocket Maximum: \$3,500 (Includes only Medicare Part A and Part B covered services)
Doctor Office Visit: \$0 primary care; \$30 specialist
Emergency Room Visit: \$90 each visit (waived if admitted to hospital within 48 hours) Worldwide Coverage
Inpatient Hospital: \$325/day for days 1-5 per stay
Outpatient Services/Surgery: \$0 - \$275 copay
Skilled Nursing Care: \$0 for days 1-20; \$203 for days 21-56; \$0 for days 57-100
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) <i>*New for 2024 - Supplemental Vision/Hearing Allowance: \$1,000/year for covered vision/hearing services</i>
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 per month for membership
Over-the-Counter: \$105 per quarter, no carry over
Medicare Prescription Drug Coverage: Yes, \$0 deductible (insulin savings program)

MercyOne Health Plan Plus HMO (H3668-026)
<i>MercyOne Health Plan</i> 1-800-964-4525 (TTY/TDD 711) www.mercyone.org/medicare
Service Area: Adair, Adams, Appanoose, Benton, Black Hawk, Boone, Bremer, Buchanan, Butler, Cedar, Cerro Gordo, Cherokee, Chickasaw, Clarke, Clayton, Clinton, Dallas, Delaware, Fayette, Floyd, Franklin, Greene, Grundy, Guthrie, Hamilton, Hancock, Hardin, Henry, Ida, Jackson, Jasper, Jones, Kossuth, Louisa, Lucas, Madison, Mahaska, Marion, Mitchell, Monona, Monroe, Muscatine, Plymouth, Polk, Poweshiek, Ringgold, Scott, Sioux, Tama, Union, Warren, Wayne, Winnebago, Woodbury, Worth and Wright
Monthly Premium: \$29, plus Part B monthly premium
Yearly Out-of-Pocket Maximum: \$3,200 (Includes only Medicare Part A and Part B covered services)
Doctor Office Visit: \$0 primary care; \$25 specialist
Emergency Room Visit: \$90 each visit (waived if admitted to hospital within 48 hours) Worldwide Coverage
Inpatient Hospital: \$285/day for days 1-5 per stay
Outpatient Services/Surgery: \$0-\$250 copay
Skilled Nursing Care: \$0 for days 1-20; \$203 for days 21-56; \$0 for days 57-100
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) <i>*New for 2024 - Supplemental Vision/Hearing Allowance: \$1,000/year for covered vision/hearing services</i>
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 per month for membership
Over-the-Counter: \$110 per quarter, no carry over
Medicare Prescription Drug Coverage: Yes, \$0 deductible (insulin savings program)

Quartz Medicare Advantage Core D HMO (H5262-021)
<i>Quartz Health Plan Corporation</i> 1-800-394-5566 (TTY/TDD 800-947-3529) QuartzBenefits.com/MedicareAdvantage
Service Area: Allamakee, Clayton, Fayette, Howard and Winneshiek counties
Monthly Premium: \$0, plus 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; \$55 specialist
Emergency Room Visit: \$120 each visit (waived if admitted to hospital within 3 days); Worldwide Coverage
Inpatient Hospital: \$270/day for days 1-6 per stay
Outpatient Services/Surgery: \$350 copay for each surgery; \$0 copay for minor surgical procedures
Skilled Nursing Care: \$0/days 1-20; \$178/days 21-100
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: up to \$850 for combined preventative & comprehensive dental services; Optional Dental: \$36 monthly premium
Hearing: \$10 (1 routine exam/year); \$1,000 available every 2 years for 2 aids
Vision: \$0 (1 routine exam/year); Up to \$600/yr available w/Quartz CashCard can be used for eyeglasses (frames, lenses and upgrades)
Massage Therapy for Chronic Conditions: \$20 copay each 60-minute visit (6 visits per year)
Post Discharge Meal program: 20 home-delivered meals after inpatient hospital stay; 4 times per/yr
Travel Benefit: up to 6 months in-network coverage when traveling in the U.S. outside of IA, IL, MN, WI
Non-Emergent Transportation: \$600 available w/ Quartz CashCard: transportation to medical appointments
Fitness Benefit: \$600 for fitness memberships
Over-the-Counter: \$25 per quarter
Medicare Prescription Drug Coverage: Yes, \$300 deductible for tiers 3-5

Quartz Medicare Advantage Elite HMO (H5262-005)
<i>Quartz Health Plan Corporation</i> 1-800-394-5566 (TTY/TDD 800-947-3529) QuartzBenefits.com/MedicareAdvantage
Service Area: Allamakee, Clayton, Fayette, Howard and Winneshiek
Monthly Premium: \$130, plus Part B monthly premium
Yearly Out-of-Pocket Maximum: \$3,000 (Includes only Medicare Part A and Part B covered services)
Doctor Office Visit: \$5 primary care; \$35 specialist
Emergency Room Visit: \$120 each visit (waived if admitted to hospital within 3 days); Worldwide Coverage
Inpatient Hospital: \$250 per admission; limit \$750
Outpatient Services/Surgery: \$150 for each visit; \$0 copay for minor surgical procedures
Skilled Nursing Care: \$0 for days 1-20; \$150 for days 21-100
Diagnostic Lab Tests: \$5 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: up to \$1,220 for combined preventative & comprehensive dental services; Optional Dental: \$36 monthly premium
Vision: \$0 (1 routine exam/year); Up to \$1,000/yr available through Quartz CashCard for eyeglasses (frames, lenses and upgrades)
Hearing: \$0 (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
Fitness Benefit: \$1,000 available through the Quartz CashCard can be used toward fitness memberships
Over-the-Counter: \$25 per quarter
Non-Emergent Transportation: \$1,000 available using Quartz CashCard toward non-emergent transportation to medical appointments
Medicare Prescription Drug Coverage: No. If you want Medicare Part D drug coverage you must choose another HMO that has prescription drug coverage.

Quartz Medicare Advantage Elite D HMO (H5262-001)
<i>Quartz Health Plan Corporation</i> 1-800-394-5566 (TTY/TDD 800-947-3529) QuartzBenefits.com/MedicareAdvantage
Service Area: Allamakee, Clayton, Fayette, Howard and Winneshiek
Monthly Premium: \$167, plus Part B monthly premium
Yearly Out-of-Pocket Maximum: \$3,000 (Includes only Medicare Part A and Part B covered services)
Doctor Office Visit: \$5 primary care; \$35 specialist
Emergency Room Visit: \$120 per admission (waived if admitted to hospital in 3 days) Worldwide Coverage
Inpatient Hospital: \$250 per admission; limit \$750
Outpatient Service/Surgery: \$150 for each visit; \$0 copay for minor surgical procedures
Skilled Nursing Care: \$0 for days 1-20; \$150 for days 21-100
Diagnostic Lab Tests: \$5 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: up to \$1,550 for combined preventative & comprehensive dental services Optional Dental: \$36 monthly premium
Vision: \$0 (1 routine exam/year); Up to \$1,000/yr available through Quartz CashCard for eyeglasses (frames, lenses and upgrades)
Hearing: \$0 (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 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
Fitness Benefit: \$1,000 available using Quartz CashCard toward fitness memberships
Over-the-Counter: \$25 per quarter
Non-Emergent Transportation: \$1,000 available using Quartz CashCard toward non-emergent transportation to medical appointments
Medicare Prescription Drug Coverage: Yes, \$200 deductible for tiers 3-5

Quartz Medicare Advantage Value HMO (H5262-004)
<i>Quartz Health Plan Corporation</i> 1-800-394-5566 (TTY/TDD 800-947-3529) QuartzBenefits.com/MedicareAdvantage
Service Area: Allamakee, Clayton, Fayette, Howard and Winneshiek
Monthly Premium: \$40, plus Part B monthly premium
Yearly Out-of-Pocket Maximum: \$3,450 (Includes only Medicare Part A and Part B covered services)
Doctor Office Visit: \$15 primary care; \$45 specialist
Emergency Room Visit: \$120 each visit (waived if admitted to hospital within 3 days); Worldwide Coverage
Inpatient Hospital: \$225/day for days 1-5 per hospital stay
Outpatient Services/Surgery: \$200 for each visit; \$0 copay for minor surgical procedures
Skilled Nursing Care: \$0 for days 1-20; \$150 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: up to \$1,000 for combined preventive & comprehensive dental services; Optional Additional Dental: \$36 monthly premium
Vision: \$0 (1 routine exam/year); Up to \$750/yr available through the Quartz CashCard can be used for eyeglasses (frames, lenses and upgrades)
Hearing: \$0 (1 routine exam/yr); \$1,250 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
Fitness Benefit: \$750 available through the Quartz CashCard can be used toward Fitness memberships
Over-the-Counter: \$25 per quarter
Non-Emergent Transportation: \$750 available using Quartz CashCard toward non-emergent transportation to medical appointments
Medicare Prescription Drug Coverage: None. If you want Medicare Part D drug coverage, you must choose another HMO that has drug coverage.

Quartz Medicare Advantage Value D HMO (H5262-003)
<i>Quartz Health Plan Corporation</i> 1-800-394-5566 (TTY/TDD 800-947-3529) QuartzBenefits.com/MedicareAdvantage
Service Area: Allamakee, Clayton, Fayette, Howard and Winneshiek
Monthly Premium: \$64, plus Part B monthly premium
Yearly Out-of-Pocket Maximum: \$3,450 (Includes only Medicare Part A and Part B covered services)
Doctor Office Visit: \$15 primary care; \$45 specialist
Emergency Room Visit: \$120 each visit (waived if admitted to hospital within 3 days); Worldwide Coverage
Inpatient Hospital: \$225/day for days 1-5 per hospital stay
Outpatient Services/Surgery: \$200 for each visit; \$0 copay for minor surgical procedures
Skilled Nursing Care: \$0 for days 1-20; \$150 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: up to \$1,250 for combined preventive & comprehensive dental services; Optional Additional Dental: \$36 monthly premium
Vision: \$0 (1 routine exam/year); Up to \$750/year available through the Quartz CashCard can be used for eyeglasses (frames, lenses and upgrades)
Hearing: \$0 (1 routine exam/yr); \$1,250 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
Fitness Benefit: \$750 available through the Quartz CashCard can be used toward fitness memberships
Over-the-Counter: \$25 per quarter
Non-Emergent Transportation: \$750 available using Quartz CashCard toward non-emergent transportation to medical appointments
Medicare Prescription Drug Coverage: Yes, \$250 deductible for tiers 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 the Original Medicare plan. Monthly premiums and copayments 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.
1-844-867-3487 (TTY/TDD 711)
www.AARPMedicarePlans.com

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

Monthly Premium: \$0, plus Part B monthly premium

Cost shares and out-of-pocket maximum listed are for in-network providers

Yearly Out-of-Pocket Maximum: \$3,800 in-network (Includes only Medicare Part A and Part B covered services); \$5,750 in and out-of-network

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

Inpatient Hospital: \$425/day for days 1-6 (per stay); \$0 for days 7-unlimited

Emergency Room Visit: \$135 copay each visit (waived if admitted to hospital in 24 hours); Worldwide Coverage

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

Skilled Nursing Care: \$0 each day for days 1-20; \$203 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; \$0-50% comprehensive, up to \$750 per year for covered services

Vision: \$0 (1 routine exam/year); \$0 copay for standard lenses; \$100 credit for frames or contact lenses every 2 years

Hearing: \$0 (1 routine exam/year); \$99 - \$1,249 copay for each hearing aid device; limited to 2 devices every year

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

Personal Emergency Response System: \$0 (PERS)

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

Fitness Benefit: \$0, Renew Active

Over-the-Counter: \$40 per quarter for debit card or catalog, no carryover

Medicare Prescription Drug Coverage: Yes, \$0 deductible for all tiers (insulin savings program)

AARP Medicare Advantage from UHC IA-0003 PPO (H8768-017-002)
<i>Care Improvement Plus South Central Insurance Co.</i> 1-844-867-3487 (TTY/TDD 711) www.AARPMedicarePlans.com
Service Area: Adair, Adams, Allamakee, Appanoose, Audubon, Benton, Black Hawk, Boone, Bremer, Buchanan, Buena Vista, Butler, Calhoun, Carroll, Cedar, Cerro Gordo, Chickasaw, Clarke, Clay, Clayton, Clinton, Crawford, Davis, Decatur, Delaware, Des Moines, Dickinson, Dubuque, Emmet, Fayette, Floyd, Franklin, Greene, Grundy, Guthrie, Hamilton, Hancock, Hardin, Henry, Howard, Humboldt, Iowa, Jackson, Jefferson, Johnson, Jones, Keokuk, Kossuth, Lee, Linn, Louisa, Lucas, Mahaska, Marion, Mitchell, Monroe, Muscatine, Palo Alto, Pocahontas, Poweshiek, Ringgold, Sac, Scott, Tama, Taylor, Union, Van Buren, Wapello, Washington, Wayne, Webster, Winnebago, Winneshiek, Worth & Wright
Monthly Premium: \$0, plus Part B monthly premium
Cost shares and out-of-pocket maximum listed are for in-network providers
Yearly Out-of-Pocket Maximum: \$3,800 in-network (Includes only Medicare Part A and Part B covered services); \$5,750 in and out-of-network
Annual Deductible: \$1,250 deductible applies to inpatient and outpatient Part A and B services (in and out of network)
Doctor Office Visit: \$0 primary care; \$40 specialist
Emergency Room Visit: \$135 copay each visit (waived if admitted to hospital in 24 hours); Worldwide Coverage
Inpatient Hospital: \$250/day for days 1-6 (per stay); \$0 for days 7-unlimited
Outpatient Surgery: \$0-\$250 per visit
Skilled Nursing Care: \$0 each day for days 1-20; \$203 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 preventive and diagnostic dental services
Vision: \$0 (1 routine exam/year); \$0 copay for standard lenses; \$300 credit for frames or contacts every 2 years
Hearing: \$0 (1 routine exam/year); \$99 - \$1,249 copay for each hearing aid device; limited to 2 devices every year
Podiatry: \$40 (6 routine visits/year)
Personal Emergency Response System: \$0 (PERS)
Meals: Up to 28 meals for 14 days after an inpatient or skilled facility stay, unlimited times per year
Fitness Benefit: \$0, Renew Active
Over-the-Counter: \$50/quarter for debit card or catalog, no carryover
Medicare Prescription Drug Coverage: Yes, \$0 deductible for all tiers (insulin savings program)

AARP Medicare Advantage from UHC NE-0001 PPO (H1278-001)
<i>Care Improvement Plus South Central Insurance Co.</i> 1-844-867-3487 (TTY/TDD 711) www.AARPMedicarePlans.com
Service Area: Cass, Fremont, Harrison, Mills, Montgomery, Page, Pottawattamie and Shelby
Monthly Premium: \$27, plus Part B monthly premium
Cost shares and out-of-pocket maximum listed are for in-network providers
Yearly Out-of-Pocket Maximum: \$3,800 in-network (Includes only Medicare Part A and Part B covered services); \$5,750 in and out-of-network
Doctor Office Visit: \$0 primary care; \$35 specialist (except psychiatry)
Emergency Room Visit: \$135 copay each visit (waived if admitted to hospital in 24 hours); Worldwide Coverage
Inpatient Hospital: \$350 /day for days 1-5 (per stay); \$0 for days 7-unlimited
Outpatient Surgery: \$0-\$350 per visit
Skilled Nursing Care: \$0 for days 1-20; \$203 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; \$0-50% comprehensive, up to \$1,250 per year for covered services
Vision: \$0 (1 routine exam/year); eyewear - \$0 copay, \$250 credit for contact lenses or eyeglasses (lenses/frames) every year
Hearing: \$0 (1 routine exam/year); \$99 - \$1,249 copay for each hearing aid device; limited to 2 devices every year
Podiatry: \$35 (6 routine visits/year)
Personal Emergency Response System: \$0 (PERS)
Meals: Up to 28 meals for 14 days after an inpatient or skilled facility stay, unlimited times per year
Fitness Benefit: \$0, Renew Active
Over-the-Counter: \$50 per quarter for debit card or catalog, no carryover
Medicare Prescription Drug Coverage: Yes, \$0 deductible for all tiers (insulin savings program)

AARP Medicare Advantage from UHC SI-0001 PPO (H1278-007)
<i>Care Improvement Plus South Central Insurance Co.</i> 1-844-867-3487 (TTY/TDD 711) www.AARPMedicarePlans.com
Service Area: Cherokee, Ida, Lyon, Monona, O'Brien, Osceola, Plymouth, Sioux, and Woodbury
Monthly Premium: \$0, plus 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); \$8,900 in and out-of-network
Doctor Office Visit: \$0 primary care; \$40 specialist
Emergency Room Visit: \$120 copay each visit (waived if admitted to hospital in 24 hours); Worldwide Coverage
Inpatient Hospital: \$370/day for days 1-5 (per stay); \$0 for days 6-unlimited
Outpatient Surgery: \$0-\$370 per visit
Skilled Nursing Care: \$0 for days 1-20; \$203 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 preventive and diagnostic dental services
Vision: \$0 (1 routine exam/year); eyewear - \$0 copay for standard lenses; \$250 credit for frames or contact lenses every 2 years
Hearing: \$0 (1 routine exam/year); \$99 - \$1,249 copay for each hearing aid device; limited to 2 devices every year
Podiatry: \$40 (6 routine visits/year)
Personal Emergency Response System: \$0 (PERS)
Meals: Up to 28 meals for 14 days after an inpatient or skilled facility stay, unlimited times per year
Fitness Benefit: \$0, Renew Active
Over-the-Counter: \$40 per quarter for debit card or catalog, no carryover
Medicare Prescription Drug Coverage: Yes, \$0 deductible for all tiers (insulin savings program)

AARP Medicare Advantage from UHC NE-0002 PPO (H1278-020)
<i>Care Improvement Plus South Central Insurance Co.</i> 1-844-867-3487 (TTY/TDD 711) www.AARPMedicarePlans.com
Service Area: Cass, Fremont, Harrison, Mills, Montgomery, Page, Pottawattamie and Shelby
Monthly Premium: \$0, plus Part B monthly 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); \$9,550 in and out-of-network
Doctor Office Visit: \$0 primary care; \$45 specialist
Emergency Room Visit: \$120 copay each visit (waived if admitted to hospital in 24 hours); Worldwide Coverage
Inpatient Hospital: \$395/day for days 1-5 (per stay); \$0 for days 6-unlimited
Outpatient Surgery: \$0-\$395 per visit
Skilled Nursing Care: \$0 each day for days 1-20; \$203 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; \$0-50% comprehensive, up to \$750 per year for covered services
Vision: \$0 (1 routine exam/year); eyewear - \$0 copay, \$150 credit for contact lenses or eyeglasses (lenses/frames) every year
Hearing: \$0 (1 routine exam/year); \$99 - \$1,249 copay for each hearing aid device; limited to 2 devices every year
Podiatry: \$45 (6 routine visits/year)
Personal Emergency Response System: \$0 (PERS)
Meals: Up to 28 meals for 14 days after an inpatient or skilled facility stay, unlimited times per year
Fitness Benefit: \$0, Renew Active
Over-the-Counter: \$40 per quarter for debit card or catalog, no carryover
Medicare Prescription Drug Coverage: Yes, \$0 deductible for all tiers (insulin savings program)

AARP Medicare Advantage from UHC IA-0004 PPO (H8768-032)
<i>Care Improvement Plus South Central Insurance Co.</i> 1-844-867-3487 (TTY/TDD 711) www.AARPMedicarePlans.com
Service Area: Adair, Adams, Allamakee, Appanoose, Audubon, Benton, Black Hawk, Boone, Bremer, Buchanan, Buena Vista, Butler, Calhoun, Carroll, Cedar, Cerro Gordo, Chickasaw, Clarke, Clay, Clayton, Clinton, Crawford, Davis, Decatur, Delaware, Des Moines, Dickinson, Dubuque, Emmet, Fayette, Floyd, Franklin, Greene, Grundy, Guthrie, Hamilton, Hancock, Hardin, Henry, Howard, Humboldt, Iowa, Jackson, Jefferson, Johnson, Jones, Keokuk, Kossuth, Lee, Linn, Louisa, Lucas, Mahaska, Marion, Mitchell, Monroe, Muscatine, Palo Alto, Pocahontas, Poweshiek, Ringgold, Sac, Scott, Tama, Taylor, Union, Van Buren, Wapello, Washington, Wayne, Webster, Winnebago, Winneshiek, Worth and Wright
Monthly Premium: \$0, plus Part B monthly premium
Cost Shares and Out-of-Pocket Maximum Listed are for In-Network Providers
Yearly Out-of-Pocket Maximum: \$3,800 in-network (Includes only Medicare Part A and Part B covered services) \$5,750 in and out-of-network
Doctor Office Visit: \$0 primary care; \$45 specialist
Emergency Room Visit: \$135 copay each visit (waived if admitted to hospital in 24 hours); Worldwide Coverage
Inpatient Hospital: \$390/day for days 1-5 (per stay); \$0 for days 6-unlimited
Outpatient Surgery: \$0-\$390 per visit
Skilled Nursing Care: \$0 for days 1-20; \$203 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; \$0-50% comprehensive, up to \$2,000 per year for covered services
Vision: \$0 (1 routine exam/year); eyewear - \$0 copay, \$250 credit for contact lenses or eyeglasses (lenses/frames) every year
Hearing: \$0 (1 routine exam/year); \$99 - \$1,249 copay for each hearing aid device; limited to 2 devices every year
Podiatry: \$45 (6 routine visits/year)
Personal Emergency Response System: \$0 (PERS)
Meals: Up to 28 meals for 14 days after an inpatient or skilled facility stay, unlimited times per year
Fitness Benefit: \$0, Renew Active
Over-the-Counter: \$40 per quarter for debit card or catalog, no carryover
Medicare Prescription Drug Coverage: Yes, \$0 deductible for all tiers (insulin savings program)

AARP Medicare Advantage Patriot No Rx NE-MA01 PPO (H1278-018)
<i>Care Improvement Plus South Central Insurance Co.</i> 1-844-867-3487 (TTY/TDD 711) www.AARPMedicarePlans.com
Service Area: Cass, Fremont, Harrison, Mills, Montgomery, Page, Pottawattamie and Shelby
Monthly Premium: \$0, plus Part B monthly premium; plan pays \$125 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); \$8,000 in and out-of-network
Doctor Office Visit: \$0 primary care; \$40 specialist (except psychiatry)
Emergency Room Visit: \$100 copay each visit (waived if admitted to hospital in 24 hours); Worldwide Coverage
Inpatient Hospital: \$295/day for days 1-6 (per stay); \$0 for days 7-unlimited
Outpatient Surgery: \$0-\$295 per visit
Skilled Nursing Care: \$0 for days 1-20; \$203 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; \$0-50% comprehensive, up to \$2,000 per year for covered services
Vision: \$0 (1 routine exam/year); eyewear - \$0 copay, \$300 credit for contact lenses or eyeglasses (lenses/frames) every year
Hearing: \$0 (1 routine exam/year); \$99 - \$1,249 copay for each hearing aid device; limited to 2 devices every year
Chiropractic: \$10 copay (18 visits/year)
Podiatry: \$40 (6 routine visits/year)
Personal Emergency Response System: \$0 (PERS)
Meals: Up to 28 meals for 14 days after an inpatient or skilled facility stay, unlimited times per year
Fitness Benefit: \$0, Renew Active
Over-the-Counter: \$60 per quarter for debit card or catalog, no carryover
Medicare Prescription Drug Coverage: None. If you want Medicare Part D drug coverage, you must choose another PPO that has drug coverage.

AARP Medicare Advantage Patriot No Rx SI-MA01 PPO (H1278-019)
<i>Care Improvement Plus South Central Insurance Co</i> 1-844-867-3487 (TTY/TDD 711) www.AARPMedicarePlans.com
Service Area: Cherokee, Ida, Lyon, Monona, O'Brien, Osceola, Plymouth, Sioux and Woodbury
Monthly Premium: \$0, plus Part B monthly premium; plan pays \$100 towards Part B 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); \$8,900 in and out-of-network
Doctor Office Visit: \$0 primary care; \$45 specialist
Emergency Room Visit: \$120 copay each visit (waived if admitted to hospital in 24 hours); Worldwide Coverage
Inpatient Hospital: \$395/day for days 1-7 (per stay); \$0 for days 8-unlimited
Outpatient Surgery: \$0-\$395 per visit
Skilled Nursing Care: \$0 each day for days 1-20; \$203 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; \$0-50% comprehensive, up to \$2,000 per year for covered services
Vision: \$0 (1 routine exam/year); eyewear - \$0 copay, \$100 credit for contact lenses or eyeglasses (lenses/frames) every year
Hearing: \$0 (1 routine exam/year); \$99 - \$1,249 copay for each hearing aid device; limited to 2 devices every year
Podiatry: \$45 (6 routine visits/year)
Personal Emergency Response System: \$0 (PERS)
Meals: Up to 28 meals for 14 days after an inpatient or skilled facility stay, unlimited times per year
Over-the-Counter: \$40 per quarter for debit card or catalog, no carryover
Fitness: \$0, Renew Active
Medicare Prescription Drug Coverage: None. For Medicare Part D drug coverage, you must choose another PPO that has prescription drug coverage.

AARP Medicare Advantage Patriot No Rx IA-MA01 PPO (H8768-018)
<i>Care Improvement Plus South Central Insurance Co</i> 1-844-867-3487 (TTY/TDD 711) www.AARPMedicarePlans.com
Service Area: Adair, Adams, Allamakee, Appanoose, Audubon, Benton, Black Hawk, Boone, Bremer, Buchanan, Buena Vista, Butler, Calhoun, Carroll, Cedar, Cerro Gordo, Chickasaw, Clarke, Clay, Clayton, Clinton, Crawford, Dallas, Davis, Decatur, Delaware, Des Moines, Dickinson, Dubuque, Emmet, Fayette, Floyd, Franklin, Greene, Grundy, Guthrie, Hamilton, Hancock, Hardin, Henry, Howard, Humboldt, Iowa, Jackson, Jasper, Jefferson, Johnson, Jones, Keokuk, Kossuth, Lee, Linn, Louisa, Lucas, Madison, Mahaska, Marion, Marshall, Mitchell, Monroe, Muscatine, Palo Alto, Pocahontas, Polk, Poweshiek, Ringgold, Sac, Scott, Story, Tama, Taylor, Union, Van Buren, Wapello, Warren, Washington, Wayne, Webster, Winnebago, Winneshiek, Worth and Wright
Monthly Premium: \$0, plus Part B monthly premium; plan pays \$100 towards Part B premium
Cost Shares and Out-of-Pocket Maximum Listed are for In-Network Providers
Yearly Out-of-Pocket Maximum: \$7,500 both in-network & in and out-of-network (Includes only Medicare Part A and Part B covered services)
Doctor Office Visit: \$0 primary care; \$45 specialist
Emergency Room Visit: \$100 copay each visit (waived if admitted to hospital in 24 hours); Worldwide Coverage
Inpatient Hospital: \$450/day for days 1-5 (per stay); \$0 for days 6-unlimited
Outpatient Surgery: \$0-\$450 per visit
Skilled Nursing Care: \$0 each day for days 1-20; \$203 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; \$0-50% comprehensive, up to \$2,000 per year for covered services
Vision: \$0 (1 routine exam/year); eyewear - \$0 copay, \$200 credit for contact lenses or eyeglasses (lenses/frames) every year
Hearing: \$0 (1 routine exam/year); \$99 - \$1,249 copay for each hearing aid device; limited to 2 devices every year
Chiropractic: \$10 copay (18 visits/year)
Podiatry: \$45 (6 routine visits/year)
Personal Emergency Response System: \$0 (PERS)
Meals: Up to 28 meals for 14 days after an inpatient or skilled facility stay, unlimited times per year
Over-the-Counter: \$40 per quarter for debit card or catalog, no carryover
Fitness Benefit: \$0, Renew Active/Fitbit
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)
<i>Coventry Health and Life Insurance Company</i> 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, 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 and Wright
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: \$4,900 in-network (Includes only Medicare Part A and Part B covered services); \$8,000 in and out-of-network
Annual Deductible: \$1,000; applies to some in-network services and most out-of-network services
Doctor Office Visit: \$0 primary care; \$35 specialist
Emergency Room Visit: \$120 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; \$400 per visit/\$300 each surgery in Ambulatory Surgery Center
Skilled Nursing Care: Annual deductible applies; \$0 for days 1-20; \$184 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 and Continuous Glucose Monitors
Additional Benefits:
Annual Physical Exam: \$0 (1 routine exam/year)
Dental: \$1,150 annual benefit for routine & comprehensive services
Vision: \$0 (1 routine exam/year); \$370 annual allowance for contacts, frames, lenses
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 skilled facility stay
Wigs: \$400 benefit for cancer patients
Wellness Benefit: Health Club Membership
Fitness Reimbursement Benefit: \$600 per year for fitness and activity fees and select supplies
Medicare Prescription Drug Coverage: Yes, \$0 deductible, Tier 1 \$0/Tier 2 \$10 cost share at preferred pharmacies

Aetna Medicare Premier PPO (H1608-001)
<i>Coventry Health & Life Insurance Company</i> 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, 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 and Wright
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: \$3,900 in-network (Includes only Medicare Part A and Part B covered services); \$8,950 in and out-of-network
Doctor Office Visit: \$0 primary care; \$30 specialist
Emergency Room Visit: \$120 each visit (waived if admitted to hospital in 24 hours) Worldwide Coverage
Inpatient Hospital: \$325/day for days 1-5 per stay
Outpatient Surgery/Services: \$350 per visit/\$250 each surgery in an Ambulatory Surgery Center
Skilled Nursing Care: \$0 each day for days 1-20; \$184 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: \$1,200 annual benefit for routine & comprehensive services
Vision: \$0 (1 routine exam/year); \$260 annual allowance for contacts, frames, lenses
Hearing: \$0 (1 routine exam/year) \$1,250 hearing aid benefit per ear every year
Post Discharge Meal program: 14 meals delivered to home after an inpatient hospital or skilled facility stay
Wigs: \$400 benefit for cancer patients
Wellness Benefit: Health Club Membership
Fitness Reimbursement Benefit: \$600 per year for fitness and activity fees and select supplies
Over-the-Counter: \$45 quarterly, no carry over
Medicare Prescription Drug Coverage: Yes, \$0 deductible, Tier 1 & Tier 2 \$0 cost share at preferred pharmacies

Aetna Medicare Premier Plus PPO (H1608-048)
<i>Coventry Health and Life Insurance Company</i> 1-855-275-6627 (TTY/TDD 711) www.aetnamedicare.com
Service Area: Boone, Dallas, Jasper, Madison, Marion, Marshall, Polk, Story, and Warren
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: \$4,300 in-network (Includes only Medicare Part A and Part B covered services); \$8,950 in and out-of-network
Doctor Office Visit: \$0 primary care; \$35 specialist
Emergency Room Visit: \$120 each visit (waived if admitted to hospital in 24 hours) Worldwide Coverage
Inpatient Hospital: \$390/day for days 1-5 per stay
Outpatient Surgery: \$400 per visit/\$300 each surgery in an Ambulatory Surgery Center
Skilled Nursing Care: \$0 for days 1-20; \$184 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; \$0/continuous glucose meters
Additional Benefits:
Annual Physical Exam: \$0 (1 exam/year)
Dental: \$1,150 annual benefit for routine & comprehensive services
Vision: \$0 (1 routine exam/year); \$225 annual allowance for contacts, frames, lenses
Hearing: \$0 (1 routine exam/year) \$1,250 hearing aid benefit per ear every year
Post Discharge Meal program: 14 meals delivered to home after an inpatient hospital or skilled facility stay
Wellness Benefit: Health Club Membership
Over-the-Counter: \$45 quarterly, no carryover
Wigs: \$400 benefit for cancer patients
Fitness Reimbursement Benefit: \$600 per year for fitness and activity fees and select supplies
Medicare Prescription Drug Coverage: Yes, \$0 deductible, Tier 1 \$0/Tier 2 \$5 cost share at preferred pharmacies

Aetna Medicare SmartFit PPO (H1608-065)
<i>Coventry Health and Life Insurance Company</i> 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, 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 and Wright
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: \$3,800 in-network (Includes only Medicare Part A and Part B covered services); \$5,750 in and out-of-network
Doctor Office Visit: \$0 primary care; \$20 specialist
Emergency Room Visit: \$120 each visit (waived if admitted to hospital in 24 hours) Worldwide Coverage
Inpatient Hospital: \$350/day for days 1-5 (per stay)
Outpatient Surgery/Services: \$350 per visit/\$250 each surgery in Ambulatory Surgery Center
Skilled Nursing Care: \$0 for days 1-20; \$184 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 and Continuous Glucose Monitors
Additional Benefits:
Annual Physical Exam: \$0 (1 routine exam/year)
Dental: \$1,600 annual benefit for routine & comprehensive services
Vision: \$0 (1 routine exam/year); \$260 annual allowance for contacts, frames, lenses
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 cancer patients
Wellness Benefit: Health Club Membership
Fitness Reimbursement Benefit: \$1,200 per year for fitness and activity fees and select supplies
Over-the-Counter: \$45 quarterly, no carry over
Medicare Prescription Drug Coverage: Yes, \$0 deductible, Tier 1 \$0/Tier 2 \$10 cost share at preferred pharmacies

Blue Medicare Advantage PPO (H5900-001)
<i>Wellmark Advantage Health Plan</i> 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 and Wright
Monthly Premium: \$0, plus Part B monthly premium
Cost Shares and Out-of-Pocket Maximum Listed are for In Network Providers
Yearly Out-of-Pocket Maximum: \$3,750 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; \$40 specialist
Emergency Room Visit: \$120 each visit (waived if admitted to hospital in 24 hours) Worldwide Coverage
Inpatient Hospital: \$375/day for days 1-5 (per stay)
Outpatient Surgery: \$225 for ambulatory surgical center; \$0 for hip and knee surgical services
Skilled Nursing Care: \$0 each day for days 1-20; \$190 each day for days 21-55; \$0 for days 56-100
Diagnostic Lab Tests: \$5 for each office lab service
Durable Medical Equipment: 20% coinsurance; diabetic - 20% for lancets, test strips, etc.; \$0 shoes & inserts
Additional Benefits:
Annual Physical Exam: \$0 (1 exam/year)
Virtual Visit: \$0 (for Doctor on Demand or a PCP); \$40 for a Specialist Telehealth
Dental: \$0 (2 routine exams/year); 25% coinsurance for \$1,500 comprehensive dental services
Vision: \$0 (1 routine exam/year); \$200 allowance for eyewear or contact lenses every 12 months
Hearing: \$0 (1 routine exam/year); \$1,000 hearing aid allowance per ear, per year
Chiropractic: \$30 copay in-network (\$55 out-of-network); 14 routine visits per year; \$0 copay X-rays (1 yearly)
Podiatry: \$45 copay
Meal Benefit: Up to 28 meals for 14 days, after an inpatient or skilled facility stay; two times per year limit
Wellness Benefit: SilverSneakers Fitness Program
Over-the-Counter: \$85 per quarter, no rollover
Medicare Prescription Drug Coverage: Yes, \$0 deductible

Blue Medicare Advantage Avera PPO (H5900-005)
<i>Wellmark Advantage Health Plan</i> 1-855-716-2544 (TTY/TDD 711) www.wellmarkadvantagehealthplan.com
Service Area: Clay, Emmet, Dickinson, Lyon, O'Brien, Osceola
Monthly Premium: \$0, plus Part B monthly premium
Cost Shares and Out-of-Pocket Maximum Listed are for In-Network Providers
Yearly Out-of-Pocket Maximum: \$3,855 in-network (includes only Medicare Part A and Part B covered services); \$7,500 in and out-of-network
Doctor Office Visit: \$0 primary care, \$20 specialist
Emergency Room Visit: \$100 each visit (waived if admitted to hospital in 24 hours), Worldwide Coverage
Inpatient Hospital: \$375 per stay
Outpatient Surgery: \$150 for ambulatory surgical center, \$0 in-network for hip and knee surgical services
Skilled Nursing Care: \$0 each day for days 1-20, \$190 each day for days 21-55; \$0 for days 56-100
Diagnostic Lab Tests: \$0 for each lab service
Durable Medical Equipment: 20% coinsurance; 20% for diabetic lancets and test strips & other supplies; \$0 diabetic shoes & inserts; \$0 for home infusion
Additional Benefits:
Annual Physical Exam: \$0 (1 exam per year)
Virtual Visit: \$0 (for Doctor on Demand or a PCP); \$20 for a Specialist Telehealth
Dental: \$15 (2 routine exams/year); 25% to 50% of cost up to \$1,250 annual benefit for comprehensive services
Podiatry: \$25 copay
Routine Chiropractic Care: \$30 copay, 14 visits/year; \$0 copay for one annual set of x-rays
Meal Benefit: Up to 28 meals for 14 days, after inpatient or skilled facility stay, limited to 2 times per year
Vision: \$0 (1 routine exam/year); \$150 annual allowance for eyewear or contact lenses every 12 months
Hearing: \$0 (1 routine exam/year); \$1,000 hearing aid benefit per year, per ear
Wellness Benefit: SilverSneakers Fitness Program
Over-the Counter: \$50 per quarter, no carry over
Personal Emergency Response System: \$0 copay
Medicare Prescription Drug Coverage: Yes, \$0 deductible

Blue Medicare Advantage Enhanced PPO (H5900-002)
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 and Wright
Monthly Premium: \$49, plus Part B monthly premium
Cost Shares and Out-of-Pocket Maximum Listed are for In Network Providers
Yearly Out-of-Pocket Maximum: \$3,650 in-network (Includes only Medicare Part A and Part B covered services); \$5,450 in and out-of-network
Doctor Office Visit: \$0 primary care; \$25 specialist
Emergency Room Visit: \$100 each visit (waived if admitted to hospital in 24 hours) Worldwide Coverage
Inpatient Hospital: \$350/day for days 1-5 (per stay)
Outpatient Surgery: \$200 for ambulatory surgical center; \$0 in-network for hip and knee surgical services
Skilled Nursing Care: \$0 each day for days 1-20; \$190 each day for days 21-55; \$210 for days 56-100
Diagnostic Lab Tests: \$0 for each lab service
Durable Medical Equipment: 20% coinsurance; diabetic - 20% lancets, test strips, etc.; \$0 diabetic shoes & inserts
Additional Benefits:
Annual Physical Exam: \$0 (1 exam/year)
Virtual Visit: \$0 \$0 (for Doctor on Demand or a PCP); \$25 for a Specialist Telehealth
Dental: \$0 (2 routine exams/year); 25% coinsurance for \$2,000 comprehensive dental services
Vision: \$0 (1 routine exam/year); \$200 allowance for eyewear or contact lenses every 12 months
Hearing: \$0 (1 routine exam/year); \$1,250 hearing aid allowance per ear, per year
Chiropractic: \$25 copay in-network (\$50 out-of-network); 14 routine visits per year; \$0 copay for one annual set of X-rays
Podiatry: \$35 copay
Meal Benefit: Up to 28 meals for 14 days, after an inpatient or skilled facility stay; two times per year limit
Wellness Benefit: SilverSneakers Fitness Program
Over-the-Counter: \$95 per quarter, no rollover
Personal Emergency Response System: \$0
Medicare Prescription Drug Coverage: Yes, \$0 deductible

Blue Medicare Advantage Valor PPO (H5900-006)
Wellmark Advantage Health Plan 1-800-855-716-2544 (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 and Wright
Monthly Premium: \$0, plus Part B monthly premium
Cost Shares and Out-of-Pocket Maximum Listed are for In-Network Providers
Yearly Out-of-Pocket Maximum: \$5,000 both in-network 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 in 24 hours) Worldwide Coverage
Inpatient Hospital: \$380/day for days 1-5 (per stay)
Outpatient Surgery: \$200 for Ambulatory surgical center; \$100 hip and knee surgical services
Skilled Nursing Care: \$0 each day for days 1-20; \$203 each day for days 21-55; \$0 for days 56-100
Diagnostic Lab Tests: \$5 for each office lab service
Durable Medical Equipment: 20% of cost; diabetic - 0% lancets, test strips, shoes & inserts; 20% for other supplies
Additional Benefits:
Annual Physical Exam: \$0 (1 exam/year)
Virtual Visit: \$0 copay
Dental: \$0 (2 routine exams/year); 25% of cost up to \$1,000 annual benefit for comprehensive dental services
Podiatry: \$40 copay
Routine Chiropractic Care: \$30 copay, 14 visits/yr; \$0 copay for one annual set of x-rays
Meal Benefit: Up to 28 meals for 14 days, after inpatient or skilled facility stay; limited to 2x/year
Vision: \$0 (1 routine exam/year); \$150 annual allowance for eyewear or contact lenses every 12 months
Hearing: \$0 (1 routine exam/year); \$1,000 hearing aid benefit per ear, per year
Wellness Benefit: SilverSneakers Fitness Program
Over-the-Counter: \$50 quarterly, no carry over
Personal Emergency Response System: \$0
Medicare Prescription Drug Coverage: None. For Medicare Part D drug coverage, you must choose another PPO that has prescription drug coverage.

HealthPartners UnityPoint Health Align PPO (H3416-001-006) (H3416-001-007)
<i>HealthPartners UnityPoint Health, Inc</i> 1-888-360-0796 (TTY/TDD 711) www.hpuph.com/medicare
Service Area: Benton, Black Hawk, Boone, Bremer, Buchanan, Butler, Cedar, Cherokee, Clarke, Clayton, Clinton, Dallas, Delaware, Fayette, Greene, Grundy, Guthrie, Hamilton, Hardin, Humboldt, Ida, Iowa, Jackson, Jasper, Johnson, Jones, Linn, Madison, Mahaska, Marion, Marshall, Muscatine, Plymouth, Polk, Poweshiek, Scott, Sioux, Story, Tama, Warren, Washington, Webster, Woodbury and Wright
Monthly Premium: \$0, plus Part B monthly premium
Cost Shares and Out-of-Pocket Maximum Listed are for In and Out of Network Providers
Yearly Out-of-Pocket Maximum: \$3,900 both in-network 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: \$120 each visit (waived if admitted to hospital in 24 hours) Worldwide Coverage
Inpatient Hospital: \$345/day for days 1-5 per stay
Outpatient Services/Surgery: \$300 for each surgery in hospital or Ambulatory Surgery Center
Skilled Nursing Care: \$0 each day for days 1-20; \$203 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 Visit: \$0-\$35 copay
Dental: \$1,500 annual dental maximum benefit amount for preventive & comprehensive services
*Vision: \$0 routine exam/year; \$35 diagnostic exam/year
*Hearing: \$0 (1 routine exam/year); \$35 diagnostic exam; \$499, \$699, or \$999 copay per hearing aid through TruHearing®, up to two per year
*Meal Benefit: Up to 21 home-delivered meals within a 4-week period from Mom's Meals® after a post-inpatient hospital or skilled nursing facility stay
*Choice Card: A \$350 prepaid card to pay for non-Medicare covered chiropractic care, eyewear, TruHearing branded hearing aids, and home-delivered meals through Mom's Meals
Wellness Benefit: SilverSneakers®; fitness membership, online and in-person fitness class options, and one home fitness kit per year
Travel Benefit: In-network cost-sharing for up to 9 months outside of plan service area with Medicare providers. Contact the plan to activate this benefit.
Over-the-Counter: \$60 per quarter to use on non-prescription medications and health-related items through NationsOTC.
Medicare Prescription Drug Coverage: Yes, \$0 deductible; Part D-covered insulin \$35/month supply

HealthPartners UnityPoint Health Symmetry PPO (H3416-002-004) (H3416-002-005)
<i>HealthPartners UnityPoint Health, Inc</i> 1-888-360-0796 (TTY/TDD 711) www.hpuph.com/medicare
Service Area: Benton, Black Hawk, Boone, Bremer, Buchanan, Butler, Cedar, Cherokee, Clarke, Clayton, Clinton, Dallas, Delaware, Fayette, Greene, Grundy, Guthrie, Hamilton, Hardin, Humboldt, Ida, Iowa, Jackson, Jasper, Johnson, Jones, Linn, Madison, Mahaska, Marion, Marshall, Muscatine, Plymouth, Polk, Poweshiek, Scott, Sioux, Story, Tama, Warren, Washington, Webster, Woodbury and Wright
Monthly Premium: \$49, plus Part B monthly premium
Cost Shares and Out-of-Pocket Maximum Listed are for In and Out of Network Providers
Yearly Out-of-Pocket Maximum: \$3,300 both in-network and in 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: \$90 each visit (waived if admitted to hospital in 24 hours) Worldwide Coverage
Inpatient Hospital: \$300/day for days 1-5 per stay
Outpatient Services/Surgery: \$250 for each surgery in hospital or Ambulatory Surgery Center
Skilled Nursing Care: \$0 each day for days 1-20; \$203 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 Visit: \$0-\$20 copay
Dental: \$2,000 annual dental maximum benefit amount for preventive & comprehensive services
*Vision: \$0 routine exam/year; \$20 diagnostic exam/year
*Hearing: \$0 (1 routine exam/year); \$20 diagnostic exam; \$499, \$699, or \$999 copay per hearing aid through TruHearing®, up to two per year
*Meal Benefit: Up to 21 home-delivered meals within a 4-week period from Mom's Meals® after a post-inpatient hospital or skilled nursing facility stay
*Choice Card: A \$400 prepaid card to pay for non-Medicare covered chiropractic care, eyewear, TruHearing branded hearing aids, and home-delivered meals through Mom's Meals
Wellness Benefit: SilverSneakers®; fitness membership, online and in-person fitness class options, and one home fitness kit per year
Travel Benefit: In-network cost-sharing for up to 9 months outside of plan service area with Medicare providers. Contact the plan to activate this benefit.
Over-the-Counter: \$80 per quarter to use on non-prescription medications and health-related items through NationsOTC.
Medicare Prescription Drug Coverage: Yes, \$0 deductible; Part D-covered insulin \$35/month supply

HumanaChoice PPO (H5216-014)
<i>Humana Insurance Company</i> 1-800-833-2364 (TTY/TDD 711) www.humana.com/medicare
Service Area: Allamakee, Audubon, Benton, Black Hawk, Boone Buchanan, Buena Vista, Butler, Calhoun, Carroll, Cass, Cedar, Cerro Gordo, Cherokee, Clinton, Crawford, Dallas, Davis, Decatur, Delaware, Dickinson, Emmet, Floyd, Franklin, Fremont, Grundy, Hamilton, Hancock, Hardin, Harrison, Henry, Humboldt, Ida, Iowa, Jackson, Jasper, Jefferson, Johnson, Jones, Keokuk, Kossuth, Lee, Linn, Lucas, Lyon, Madison, Mahaska, Marion, Marshall, Mills, Monona, Monroe, Muscatine, O'Brien, Osceola, Page, Palo Alto, Plymouth, Pocahontas, Polk, Pottawattamie, Poweshiek, Ringgold, Sac, Scott, Sioux, Story, Tama, Van Buren, Wapello, Warren, Washington, Wayne, Webster, Winnebago, Winneshiek, Woodbury, Worth and Wright
Monthly Premium: \$41, plus Part B monthly premium
Cost Shares and Out-of-Pocket Maximum Listed are for In-Network Providers
Yearly Out-of-Pocket Maximum: \$6,700 in-network (Includes only Medicare Part A and Part B-covered services); \$10,000 in and out-of-network
Doctor Office Visit: \$5 primary care; \$40 specialist
Emergency Room Visit: \$100 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; \$250 ambulatory surgical center per visit
Skilled Nursing Care: \$0 each day for days 1-20; \$203 each 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) \$100-150 benefit for contact lenses or eyeglasses and frames/year
Hearing: \$0 for 1 routine exam per year; \$599 or \$899 co-pay for hearing aid 1 per ear per year
Well Dine Meal Program: Meal program after inpatient hospital or nursing facility stay
Worry Free Meals for Chronically Ill: Members diagnosed with COPD, Diabetes or CHF may qualify for 2 meals a day for 12 weeks up to 2 times a year.
Wellness Benefit: SilverSneakers basic fitness center membership including fitness classes
Over-the-Counter: \$50 every 3 months
Medicare Prescription Drug Coverage: Yes; \$400 deductible for tier 4 and 5 drugs only (insulin savings program)

HumanaChoice PPO (H5216-254)
<i>Humana Insurance Company</i> 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, 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, plus Part B monthly premium
Cost Shares and Out-of-Pocket Maximum Listed are for In-Network Providers
Yearly Out-of-Pocket Maximum: \$3,900 in-network (Includes only Medicare Part A and Part B-covered services); \$9,550 in and out-of-network
Doctor Office Visit: \$0 primary care; \$35 specialist
Emergency Room Visit: \$120 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: \$325 per hospital visit; \$275 per visit in Ambulatory Surgery Center
Skilled Nursing Care: \$10 each day for days 1-20; \$203 each day for days 21-100
Diagnostic Lab Tests: \$0 per lab service
Durable Medical Equipment: 20%; 0% to 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 (1 routine exam, refraction/year); \$150-200 benefit for contact lenses or eyeglasses & frames; once per year
Hearing: \$0 for 1 routine exam per year; \$399 or \$699 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 club membership including fitness classes
Over-the-Counter: \$50 every quarter
Medicare Prescription Drug Coverage: Yes; \$0 deductible (insulin savings program)

Humana USAA Honor with Rx PPO (H5216-340)
<i>Humana Insurance Company</i> 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, plus Part B monthly premium Plan pays \$84 towards Part B 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); \$9,550 in and out-of-network
Doctor Office Visit: \$0 primary care; \$50 specialist
Emergency Room Visit: \$120 each visit (waived if admitted to hospital in 24 hours) Worldwide Coverage
Inpatient Hospital: \$425/day for days 1-5 per stay
Outpatient Services/Surgery: \$400 per hospital visit; \$350 per visit in Ambulatory Surgery Center
Skilled Nursing Care: \$10 each day for days 1-20; \$203 each day for days 21-100
Diagnostic Lab Tests: \$0 to \$50 per lab service
Durable Medical Equipment: 2% of cost; 0% to 20% for diabetic supplies; 2% 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 all preventive & comprehensive benefits
Vision: \$0 (1 routine vision exam, refraction/year); \$200-250 benefit for eyeglasses/frames or contact lenses
Hearing: \$0 (1 routine exam/year); \$499 or \$799 co-pay per aid up to 1 per ear per year; includes some batteries & warranty
Well Dine Meal Program: Meal program after an inpatient hospital or nursing facility stay
Gym/Fitness Membership: SilverSneakers basic fitness center membership including fitness classes
Medicare Prescription Drug Coverage: Yes, \$300 deductible for tier 3, 4 and 5 drugs only

Humana USAA Honor PPO (H5216-278-001)
<i>Humana Insurance Company</i> 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, 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, 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, plus Part B monthly premium; Plan pays \$50 towards Part B 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); \$8,950 in and out-of-network
Doctor Office Visit: \$0 primary care; \$35 specialist
Emergency Room Visit: \$110 each visit (waived if admitted to hospital in 24 hours) Worldwide Coverage
Inpatient Hospital: \$250/day for days 1-6 per stay
Outpatient Services/Surgery: \$250 per hospital visit; \$200 per visit in Ambulatory Surgery Center
Skilled Nursing Care: \$0 each day for days 1-20; \$184 each day for days 21-100
Diagnostic Lab Tests: \$0 to \$50 per lab service
Durable Medical Equipment: 15% of cost; 0% to 20% for diabetic supplies
Additional Benefits:
Annual Physical Exam: \$0 (1 exam/year)
Dental: \$4,000 benefit per year
Vision: \$0 (1 routine exam per year, \$40 maximum benefit); \$300 for contact lenses or eyeglasses-lenses and frames/year
Hearing: \$0 for 1 routine exam per year; \$99 or \$399 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 membership
Over-the-Counter: \$100 every 3 months
Medicare Prescription Drug Coverage: None. For drug coverage, choose another PPO that has drug coverage.

Humana USAA Honor PPO (H5216-329)
<i>Humana Insurance Company</i> 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, plus Part B monthly premium; plan pays \$100 towards Part B premium
Cost Shares and Out-of-Pocket Maximum Listed are for In-Network Providers
Yearly Out-of-Pocket Maximum: \$6,700 in-network (Includes only Medicare Part A and Part B-covered services); \$8,950 in and out-of-network
Doctor Office Visit: \$0 primary care; \$40 specialist
Emergency Room Visit: \$100 each visit (waived if admitted to hospital in 24 hours) Worldwide Coverage
Inpatient Hospital: \$425/day for days 1-5 per stay
Outpatient Services/Surgery: \$325 per hospital visit; \$275 per visit Ambulatory Surgery Center
Skilled Nursing Care: \$0 each day for days 1-20; \$203 each day for days 21-100
Diagnostic Lab Tests: \$0 to \$35 per lab service
Durable Medical Equipment: 15% of cost; 0% to 20% for diabetic supplies; 15% place of treatment pharmacy
Additional Benefits:
Annual Physical Exam: \$0 (1 exam/year)
Dental: \$1,000 benefit per year
Transportation: \$0 for up to 24 one-way trips to plan approved locations (75-mile limit)
Vision: \$0 for (1 routine exam, refraction/year); \$100-150 for eyeglasses and frames or contact lenses/year
Hearing: \$0 for 1 routine exam per year; \$399 or \$699 co-pay per aid up to 1 per ear per year; includes some batteries & warranty
Well Dine Meal Program: Meal program after inpatient hospital or nursing facility stay
Gym/Fitness Membership: SilverSneakers basic fitness center membership including fitness classes
Medicare Prescription Drug Coverage: None. If you want Medicare Part D drug coverage, you must choose another PPO that has drug coverage.

Humana Value Plus PPO (H5216-171)
<i>Humana Insurance Company</i> 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, 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, Van Buren, Wapello, Warren, Washington, Wayne, Webster, Winnebago, Winneshiek, Woodbury, Worth and Wright
Monthly Premium: \$42.20, plus Part B monthly premium
Cost Shares and Out-of-Pocket Maximum Listed are for In-Network Providers
Yearly Out-of-Pocket Maximum: \$6,700 in-network (Includes only Medicare Part A and Part B-covered services); \$13,300 in and out-of-network
Annual Deductible: \$226 Part B deductible for some in-network and out-of-network Part B services
Doctor Office Visit: 20% primary care or specialist
Emergency Room Visit: \$100 each visit (waived if admitted to hospital in 24 hours) Worldwide Coverage
Inpatient Hospital: \$2,080 per stay
Outpatient Services/Surgery: 20% of the cost
Skilled Nursing Care: \$0 each day for days 1-20; \$203 each day for days 21-100
Diagnostic Lab Tests: \$0-30 copay or 20% of the cost
Durable Medical Equipment: 20% of cost; 0% to 20% for diabetic supplies; 20% place of treatment pharmacy
Additional Benefits:
Routine Physical Exam: \$0 (1 exam/year)
Dental: \$0 for oral exam & cleanings up to 2 per year; \$2,000 benefit per year (call plan for details)
Vision: \$0 (1 routine exam per year); \$100-150 benefit for contact lenses or eyeglasses & frames; once per year
Hearing: \$0 (1 routine exam, evaluation & fitting); \$500 benefit for each aid up to 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: \$75 every quarter; mail order
Medicare Prescription Drug Coverage: Yes, \$545 deductible for Tiers 1-5

Medica Advantage Preferred PPO (H8889-011)
<i>Medica Health Plans</i> (866) 398-7374 (TTY: 711) www.medica.com/medicare
Service Area: Harrison, Mills, and Pottawattamie
Monthly Premium: \$132/month
Cost shares and Out-of-Pocket Maximum Listed are for In-Network Providers
Yearly Out-of-Pocket Maximum: \$2,500 both in-network and in and out-of-network (Includes only Medicare Part A and Part B covered services)
Doctor Office Visit: \$0 primary care; \$10 specialist
Emergency Room Visit: \$120 each visit (waived if admitted to hospital in 24 hours) 20% coinsurance Worldwide Coverage
Inpatient Hospital: \$100/stay
Outpatient Services/Surgery: \$0 for diagnostic colonoscopy; \$150 for outpatient hospital visit; \$75 for surgery at ambulatory surgical center
Skilled Nursing Care: \$0/day, days 1-20; \$150/day, days 21-40; \$0/day, days 41-100
Diagnostic Lab Tests: \$0 for each lab service
Durable Medical Equipment: 20% coinsurance; \$0 for LifeScan or Roche diabetic supplies
Additional Benefits:
Annual Physical Exam: \$0 (one exam/year)
Dental: \$1,500 allowance for preventive and comprehensive dental services through Health+ by Medica benefit card. No network.
Vision: \$0 (1 routine exam/year); \$300 allowance for contact lenses or eyeglasses (lenses & frames) through Health+ by Medica benefit card. No network.
Hearing: \$0 (1 routine exam/year); \$549 or \$799 copay for hearing aids from EPIC providers.
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: \$75/quarter, no carryover through Health+ by Medica benefit card
Medicare Prescription Drug Coverage: Yes, \$0 deductible

Medica Advantage Select PPO (H8889-015)
<i>Medica Health Plans</i> (866) 398-7374 (TTY: 711) www.medica.com/medicare
Service Area: Harrison, Mills, and Pottawattamie
Monthly Premium: \$26/month
Cost shares and Out-of-Pocket Maximum Listed are for In-Network Providers
Yearly Out-of-Pocket Maximum: \$3,500 both in-network 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: \$120 each visit (waived if admitted to hospital in 24 hours) 20% coinsurance Worldwide Coverage
Inpatient Hospital: \$325/day, days 1-5
Outpatient Services/Surgery: \$0 for diagnostic colonoscopy; \$345 for outpatient hospital visit; \$245 for surgery at ambulatory surgical center
Skilled Nursing Care: \$0/day, days 1-20; \$203/day, days 21-39; \$0/day, days 40-100
Diagnostic Lab Tests: \$0 for each lab service
Durable Medical Equipment: 20% coinsurance; \$0 for LifeScan or Roche diabetic supplies
Additional Benefits:
Annual Physical Exam: \$0 (one exam/year)
Dental: \$700 allowance for preventive and comprehensive dental services through Health+ by Medica benefit card. No network.
Vision: \$0 (1 routine exam/year); \$200 allowance for contact lenses or eyeglasses (lenses & frames) through Health+ by Medica benefit card. No network.
Hearing: \$0 (1 routine exam/year); \$549 or \$799 copay for hearing aids from EPIC providers.
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/quarter, no carryover through Health+ by Medica benefit card
Medicare Prescription Drug Coverage: Yes, \$0 deductible

Medica Advantage Solution PPO (H8889-009)
<i>Medica Health Plans</i> 866-269-6804 (TTY: 711) www.medica.com/medicare
Service Area: Harrison, Mills, and Pottawattamie
Monthly Premium: \$0 premium with a Part B buy-down of \$60/month
Cost shares and Out-of-Pocket Maximum Listed are for In-Network Providers
Yearly Out-of-Pocket Maximum: \$4,900 both in-network and in and out-of-network (Includes only Medicare Part A and Part B covered services)
Doctor Office Visit: \$0 primary care; \$30 specialist
Emergency Room Visit: \$120 each visit (waived if admitted to hospital in 24 hours) 20% coinsurance Worldwide Coverage
Inpatient Hospital: \$245/day, days 1-6
Outpatient Services/Surgery: \$0 for diagnostic colonoscopy; \$250 for outpatient hospital visit; \$175 for surgery at ambulatory surgical center
Skilled Nursing Care: \$0/day, days 1-20; \$203/day, days 21-45; \$0/day, days 46-100
Diagnostic Lab Tests: \$0 for each lab service
Durable Medical Equipment: 20% coinsurance; \$0 for LifeScan or Roche diabetic supplies
Additional Benefits:
Annual Physical Exam: \$0 (one exam/year)
Dental: \$1,000 allowance for preventive and comprehensive dental services through Health+ by Medica benefit card. No network.
Vision: \$0 (1 routine exam/year); \$200 allowance for contact lenses or eyeglasses (lenses & frames) through Health+ by Medica benefit card. No network.
Hearing: \$0 (1 routine exam/year); \$549 or \$799 copay for hearing aids from EPIC providers.
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: \$75/quarter, no carryover through Health+ by Medica benefit card
Medicare Prescription Drug Coverage: None. For drug coverage, choose another PPO that has drug coverage.

Medica Advantage Value PPO (H8889-010)
<i>Medica Health Plans</i> (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: \$3,900 both in-network 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: \$120 each visit (waived if admitted to hospital in 24 hours) 20% coinsurance Worldwide Coverage
Inpatient Hospital: \$350/day, days 1-5
Outpatient Services/Surgery: \$0 for diagnostic colonoscopy; \$375 for outpatient hospital visit; \$300 for surgery at ambulatory surgical center
Skilled Nursing Care: \$0/day, days 1-20; \$203/day, days 21-39; \$0/day, days 40-100
Diagnostic Lab Tests: \$0 for each lab service
Durable Medical Equipment: 20% coinsurance; \$0 for LifeScan or Roche diabetic supplies
Additional Benefits:
Annual Physical Exam: \$0 (one exam/year)
Dental: \$600 allowance for preventive and comprehensive dental services through Health+ by Medica benefit card. No network.
Vision: \$0 (1 routine exam/year); \$150 allowance for contact lenses or eyeglasses (lenses & frames) through Health+ by Medica benefit card. No network.
Hearing: \$0 (1 routine exam/year); \$549 or \$799 copay for hearing aids from EPIC providers.
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/quarter, no carryover through Health+ by Medica benefit card
Medicare Prescription Drug Coverage: Yes, \$0 deductible

MercyOne Health Plan No Premium Choice PPO (H1846-007)
<i>MercyOne Health Plan</i> 1-800-964-4525 (TTY/TDD 711) www.mercyone.org/medicare
Service Area: Adair, Adams, Appanoose, Benton, Black Hawk, Boone, Bremer, Buchanan, Butler, Cedar, Cerro Gordo, Cherokee, Chickasaw, Clarke, Clayton, Clinton, Dallas, Delaware, Fayette, Floyd, Franklin, Greene, Grundy, Guthrie, Hamilton, Hancock, Hardin, Henry, Ida, Jackson, Jasper, Jones, Kossuth, Louisa, Lucas, Madison, Mahaska, Marion, Mitchell, Monona, Monroe, Muscatine, Plymouth, Polk, Poweshiek, Ringgold, Scott, Sioux, Tama, Union, Warren, Wayne, Winnebago, Woodbury, Worth and Wright
Monthly Premium: \$0, plus Part B monthly premium
Cost Shares and Out-of-Pocket Maximum Listed are for In-Network Providers
Yearly Out-of-Pocket Maximum: \$3,900 both in-network 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: \$90 each visit (waived if admitted to hospital 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; \$203 for days 21-56; \$0 for days 57-100
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: \$13 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) <i>*New for 2024 - Supplemental Vision/Hearing Allowance: \$1,000/year for covered vision/hearing services</i>
Acupuncture: \$20 (6 visits every year)
Meal Benefit: 2 meals per day for 7 days, after a qualifying discharge
Fitness Benefit: \$0 per month for membership
Visitor Travel Allowance: \$1,500
Over-the-Counter: \$110 per quarter, no carry over
Medicare Prescription Drug Coverage: Yes, \$0 deductible (insulin savings program)

Align ChoiceElite PPO (H8385-001)
<i>Sanford Health Plan</i> 1-888-605-9277 (TTY/TDD 711) www.sanfordhealthplan.com
Service Area: Lyon, O'Brien, Osceola, and Sioux
Monthly Premium: \$49, plus Part B monthly premium
Cost Shares and Out-of-Pocket Maximum Listed are for In-Network Providers
Yearly Out-of-Pocket Maximum: \$3,000 both in-network and in and out-of-network (Includes only Medicare Part A and Part B-covered services)
Doctor Office Visit: \$0 primary care; \$0 specialist
Emergency Room Visit: \$250 each visit (waived if admitted to hospital within 1 day); Worldwide Coverage
Inpatient Hospital: Days 1-4 \$100.00 per day; days 5-90 \$0.00 per day
Outpatient Services/Surgery: \$150 for each surgery in the hospital or Ambulatory Surgery Center
Skilled Nursing Care: \$0 for days 1-20; \$200.00 per 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 Preventative Care Virtual Visit
*Dental: \$0 Cleaning, Exam & X-Rays
*Vision: \$0 annual exam; \$200 eyewear allowance
*Hearing: \$0 annual exam; \$1,000 hearing aid allowance
<i>*\$2,000 annual allowance for dental, hearing & vision</i>
Wellness Benefit: \$0 or discounted gym membership
Travel Benefit: Within the United States, urgent care and emergency services are covered at the same cost-share 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: \$80 per quarter
Medicare Prescription Drug Coverage: Yes, \$150 deductible for tiers 3, 4, 5, and 6

Align ChoicePlus PPO (H8385-003)
<i>Sanford Health Plan</i> 1-888-605-9277 (TTY/TDD 711) www.sanfordhealthplan.com
Service Area: Lyon, O'Brien, Osceola, and Sioux
Monthly Premium: \$0, plus Part B monthly premium
Cost Shares and Out-of-Pocket Maximum Listed are for In-Network Providers
Yearly Out-of-Pocket Maximum: \$4,000 both in-network and in and out-of-network (Includes only Medicare Part A and Part B covered services)
Doctor Office Visit: \$0 primary care; \$0 specialist
Emergency Room Visit: \$90 each visit (waived if admitted to hospital within 3 days) Worldwide Coverage
Inpatient Hospital: \$125.00 days 1-4, \$0.00 days 5-90
Outpatient Services/Surgery: \$200 for each surgery in the hospital or Ambulatory Surgery Center
Skilled Nursing Care: \$0 for days 1-20; \$200 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
<i>*\$1,750 annual allowance for dental, hearing & vision</i>
Wellness Benefit: \$0 or discounted gym membership
Travel Benefit: Within the United States, urgent care and emergency services are covered at the same cost-share 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: \$65 per quarter, no carryover
Medicare Prescription Drug Coverage: Yes, \$200 deductible for tiers 3, 4, 5 & 6

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-of-pocket 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 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)
<i>Humana Insurance Company</i> 1-800-833-2364 (TTY/TDD 711) www.humana.com/medicare
Service Area: Adams, Audubon, Buena Vista, Calhoun, Carroll, Cherokee, Dickinson, Emmet, Harrison, Humboldt, Ida, Louisa, Lyon, Madison, Pocahontas, Sac, Sioux, Van Buren, Washington and Webster
Monthly Premium: \$95, plus Part B monthly premium
Cost Shares and Out-of-Pocket Maximum Listed are for In-Network Providers
Yearly Out-of-Pocket Maximum: \$6,700 (Includes only Medicare Part A and Part B covered services)
Doctor Office Visit: \$20 primary care; \$50 specialist
Emergency Room Visit: \$95 each visit
Inpatient Hospital: \$454/day for days 1-4 per stay
Outpatient Services/Surgery: \$250 outpatient hospital; \$200 ambulatory surgical center per visit
Skilled Nursing Care: \$0 each day for days 1-20, \$196 each day for days 21-55
Diagnostic Lab Tests: \$0-\$40 for each lab service
Durable Medical Equipment: 20% of cost; 0% to 20% for diabetic supplies
Additional Benefits:
Dental: \$1,500 benefit per year
Optional Packages: MyOption Dental \$45.70 monthly premium; (call plan for details)
Vision: MyOption Vision \$16.10 monthly premium (call plan for details)
Well Dine Meal Program: Meal program after inpatient stay in hospital or nursing facility
Wellness Benefit: SilverSneakers basic fitness center membership including fitness classes
Over-the-Counter: \$225 every quarter
Medicare Prescription Drug Coverage: Yes, \$545 deductible for Tiers 3-5

Medicare Cost Plan

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 non-plan 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 all of the other Medicare Advantage Plans. 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 the Original Medicare plan. 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.

Central Iowa Health Senior Plan Cost Plan (H1651-011)

Medical Associates Health Plans

1-800-747-8900

www.mahealthplans.com

Service Area: Adair, Boone, Clarke, Greene, Guthrie, Jasper, Lucas, Madison, Marion, Marshall, Poweshiek, Ringgold, Union and Warren

Monthly Premium: \$150, plus Part B monthly premium

Yearly Out-of-Pocket Maximum: None

Cost shares listed are what you pay for Network Providers (costs may vary for some 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 6 visits a year)

Foreign Travel: \$250 annual deductible; 20% coinsurance; \$50,000 lifetime limit

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.

Medica Prime Solution Core Cost Plan (H2450-045)
<i>Medica Insurance Company</i> 1-800-906-5432 www.medica.com
Service Area: Adair, Audubon, Adams, Allamakee, Boone, Carroll, Cass, Clay, Crawford, Dickinson, Emmet, Fremont, Greene, Guthrie, Howard, Kossuth, Lyon, Mitchell, Monona, Montgomery, O'Brien, Osceola, Palo Alto, Plymouth, Shelby, Sioux, Union, Winnebago and Worth
Monthly Premium: \$80, plus Part B monthly premium
Yearly Out-of-Pocket Maximum: \$4,000
Cost shares listed are what you pay for Network Providers (costs may vary for out-of-network services)
Doctor Office Visit: \$0 primary care; \$15 specialist
Emergency Room Visit: \$50 each visit (waived if admitted to hospital in 24 hrs); Worldwide Coverage
Inpatient Hospital: \$300 per stay
Outpatient Surgery: \$150 per visit or surgery
Skilled Nursing Care: \$0 for days 1-20; \$50/day for days 21-100
Diagnostic Lab Tests: \$0 for each lab service
Durable Medical Equipment: 20% coinsurance; \$0 copay for diabetic supplies
Additional Benefits:
Annual Physical Exam: \$0 (1 exam/year)
Dental: \$300 annual reimbursement for dental services
Vision: \$0 (1 routine exam/year); \$100 annual eyewear reimbursement for glasses or contacts
Hearing: \$0 (1 routine exam/year); hearing aid benefit up to \$400 a year
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 quarterly, no rollover
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.

Medica Prime Solution Premier Cost Plan (H2450-042)
<i>Medica Insurance Company</i> 1-800-906-5432 www.medica.com
Service Area: Adair, Audubon, Adams, Allamakee, Boone, Carroll, Cass, Clay, Crawford, Dickinson, Emmet, Fremont, Greene, Guthrie, Howard, Kossuth, Lyon, Mitchell, Monona, Montgomery, O'Brien, Osceola, Palo Alto, Plymouth, Shelby, Sioux, Union, Winnebago and Worth
Monthly Premium: \$138, plus Part B monthly premium
Yearly Out-of-Pocket Maximum: \$3,000
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 each visit (waived if admitted to hospital in 24 hrs); Worldwide Coverage
Inpatient Hospital: \$100 per stay
Outpatient Surgery: \$100 per visit or surgery
Skilled Nursing Care: \$0 for days 1-20; \$25 per day for days 21-100
Diagnostic Lab Tests: \$0 for each lab service
Durable Medical Equipment: \$0 copay for DME or diabetic supplies
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 (1 routine exam/year); hearing aid benefit up to \$400 a year
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 quarterly, no rollover
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.

Medica Prime Solution Thrift Cost Plan (H2450-030)
<i>Medica Insurance Company</i> 1-800-906-5432 www.medica.com
Service Area: Adair, Audubon, Adams, Allamakee, Boone, Carroll, Cass, Clay, Crawford, Dickinson, Emmet, Fremont, Greene, Guthrie, Howard, Kossuth, Lyon, Mitchell, Monona, Montgomery, O'Brien, Osceola, Palo Alto, Plymouth, Shelby, Sioux, Union, Winnebago and Worth
Monthly Premium: \$43, plus Part B monthly premium
Deductible: \$50
Yearly Out-of-Pocket Maximum: \$6,700
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: \$50/visit
Inpatient Hospital: \$300/day for days 1-4 per stay
Outpatient Surgery: 20% per visit or surgery
Skilled Nursing Care: \$0 for days 1-20; \$203/day for days 21-100
Diagnostic Lab Tests: 20% coinsurance
Durable Medical Equipment: 20% coinsurance for DME or diabetic supplies
Additional Benefits:
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. If you want Medicare Part D drug coverage, you must choose and enroll in one of the stand-alone 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)
<i>Medical Associates Health Plans</i> 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 - \$128 includes provider network benefit H1651-004 - \$152 includes expanded provider network benefit within service area H1651-008 - \$193 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 6 visits a year)
Foreign Travel: \$250 annual deductible; 20% coinsurance; \$50,000 lifetime limit
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.

Mercy Cedar Rapids Senior Plan Cost Plan (H5256-005)
<i>Medical Associates Health Plans</i> 1-800-747-8900 www.mahealthplans.com
Service Area: Benton, Cedar, Delaware, Jones and Linn
Monthly Premium: \$150, plus 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 6 visits a year)
Foreign Travel: \$250 annual deductible; 20% coinsurance; \$50,000 lifetime limit
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.

Mercy Iowa City Senior Plan Cost Plan (H1651-016)
<i>Medical Associates Health Plans</i> 1-800-747-8900 www.mahealthplans.com
Service Area: Cedar and Muscatine
Monthly Premium: \$150, plus 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 6 visits a year)
Foreign Travel: \$250 annual deductible; 20% coinsurance; \$50,000 lifetime limit
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.

MercyOne North Iowa Senior Plan Cost Plan (H1651-015)
<i>Medical Associates Health Plans</i> 1-800-747-8900 www.mahealthplans.com
Service Area: Cerro Gordo, Franklin, Floyd, Hancock, Kossuth, Mitchell, Winnebago and Worth
Monthly Premium: \$150, plus 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 6 visits a year)
Foreign Travel: \$250 annual deductible; 20% coinsurance; \$50,000 lifetime limit
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.

Quad Cities Community Health Senior Plan Cost Plan (H1651-013)
<i>Medical Associates Health Plans</i> 1-800-747-8900 www.mahealthplans.com
Service Area: Cedar, Clinton, Jackson, Muscatine and Scott
Monthly Premium: \$150, plus 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 6 visits a year)
Foreign Travel: \$250 annual deductible; 20% coinsurance; \$50,000 lifetime limit
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 pre-existing 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 Assure Premier D-SNP HMO (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, Webster and Woodbury

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: \$0 (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: \$3,500 annual benefit for preventive and comprehensive

Vision: \$0 (1 routine exam/year); \$500 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

Transportation: 50 one-way trips per year; up to 100 miles each way

Personal Emergency Response System: \$0 Lifestation

Post Discharge Meal program: Up to 42 meals delivered to home after inpatient hospital, or skilled facility stay

Wigs: \$400 benefit for cancer patients

Fall Prevention: \$150 annually

Wellness Benefit: SilverSneakers (health club membership)

Extra Benefits Card: \$205 monthly for healthy foods, utilities, transportation, rent/mortgage, gas, over-the-counter (OTC), personal care items, and pet supplies

Medicare Prescription Drug Coverage: Yes, \$0 copay for all covered Part D drugs.

HumanaChoice SNP-DE PPO (H5216-268)
<i>Humana Insurance Company</i> 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, 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, Wapello, 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, plus Part B monthly premium
Yearly Out-of-Pocket Maximum: \$0, (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-yr warranty
Vision: \$0 for 1 routine exam per year; \$150-200 annual benefit for contacts, frames, lenses
Transportation: \$0; 24 one-way approved trips per year (not over 50 miles/trip)
Healthy Foods Card: \$170/month prepaid card for essentials to support your health
Well Dine Meal Program: home-delivered meals after an inpatient hospital or nursing facility stay
Worry Free Meals for Chronically Ill: Those with COPD, Diabetes or CHF may qualify for 2 meals/ day for 12 weeks up to 2 times a year.
Wellness Benefit: SilverSneakers basic fitness center membership including fitness classes
Medicare Prescription Drug Coverage: Yes, \$545 deductible.

Humana Gold Plus – Diabetes and Heart HMO C-SNP (H0028-057)
<i>Humana Insurance Company</i> 1-800-833-2364 (TTY/TDD 711) www.humana.com/medicare
Service Area: Dallas, Johnson, Linn, and Polk
Eligibility to enroll in this plan: You must be diagnosed with Cardiovascular Disorder, Chronic Heart Failure, and /or Diabetes Mellitus
Monthly Premium: \$0, plus Part B monthly premium
Yearly Out-of-Pocket Maximum: \$3,600 (Includes only Medicare Part A and Part B covered services)
Doctor Office Visit: \$0 primary care; \$25 specialists
Emergency Room Visit: \$135 each visit (waived if admitted to hospital in 24 hours)
Inpatient Hospital: \$295 copay per day for days 1-6
Outpatient Services/Surgery: \$300 outpatient hospital; \$250 ambulatory surgery center
Skilled Nursing Care: \$20 each day for days 1-20; \$203 per day for days 21-100
Diagnostic Lab Tests: \$0 per service
Durable Medical Equipment: 20% of the cost; \$0 or 20% for diabetic supplies; 20% place of treatment pharmacy
Additional Benefits:
Annual Physical: \$0
Virtual Visits: \$0
Dental: \$1,000 benefit per year for preventive and comprehensive benefits
Vision: \$0 (1 routine exam per year); plan pays \$100-150 per year for contact lenses or eyeglasses-lenses and frames, depends on provider
Hearing: \$0 (1 routine exam/year); \$699 or \$999 copay per hearing aid up to 1 per ear per year
Podiatry Services: \$25 copay (up to 6 routine visits per year)
Healthy Foods Card: \$35/month prepaid card for essentials to support your health
Well Dine Meal Program: home-delivered meals after an inpatient hospital or nursing facility stay
Wellness Benefit: SilverSneakers fitness membership
Humana Healthy Options: \$35 monthly for food, over-the-counter products, and home supplies
Medicare Prescription Drug Coverage: Yes, \$0 deductible.

Iowa Health Advantage HMO I-SNP (H6765-001)
<i>American Health Plans</i> 1-866-327-0523 (TTY/TDD 711) amhealthplans.com
Service Area: Adair, Adams, Appanoose, Benton, Black Hawk, Boone, Buena Vista, Butler, Calhoun, Carroll, Cass, Cedar, Cherokee, Chickasaw, Clarke, Clayton, Decatur, Delaware, Dickinson, Dubuque, Emmet, Fayette, Guthrie, Hamilton, Hardin, Henry, Ida, Jackson, Jasper, Johnson, Jones, Kossuth, Lee, Linn, Louisa, Lucas, Lyon, Mahaska, Marion, Marshall, Mitchell, Monroe, Osceola, Plymouth, Pocahontas, Polk, Poweshiek, Sac Shelby, Scott, Story, Union, Wapello, Warren, Washington, Wayne, Winnebago, Woodbury, and Worth
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, \$42.20 w/o Medicaid, plus Part B monthly premium
Yearly Out-of-Pocket Maximum: \$0 for those with Medicaid; \$8,850 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: \$90 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 68 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.
Transportation: \$0 for 24 one-way, non-emergent trips to any health-related location
Medicare Prescription Drug Coverage: Yes, \$545 deductible

UHC Care Advantage Plan I-SNP PPO (H0710-060)
<i>Care Improvement Plus South Central Insurance Co.</i> 1-844-867-3487 (TTY/TDD 711) www.uhc.com/medicare
Service Area: Black Hawk, Clinton, Linn, Polk, and Scott
Eligibility to enroll in this plan: You can enroll in this plan if you live in a licensed assisted living facility and receive nursing home level of care
Monthly Premium: \$42.20, plus Part B monthly premium
Cost Shares and Out-of-Pocket Maximum Listed are for In-Network Providers
Yearly Out-of-Pocket Maximum: \$1,600 (Includes only Medicare Part A and Part B covered services)
Doctor Office Visit: \$0 primary care; \$25 specialist
Emergency Room Visit: \$90 copay each visit (waived if admitted to hospital in 24 hours); Worldwide coverage
Inpatient Hospital: \$200 a day for days 1-7 (per stay); \$0 for days 8-unlimited
Outpatient Services/Surgery: \$0 - \$175
Skilled Nursing Care: \$0 each day for days 1-100
Diagnostic Lab Tests: \$0
Durable Medical Equipment: 20% of the cost; \$0 diabetic monitoring supplies
Additional Benefits:
Annual Physical: \$0
Virtual/Telehealth Visit: \$0
Dental: \$0 exam/cleaning every 6 months; \$2,400 limit for covered comprehensive and preventive dental services
Vision: \$0 (1 routine exam per year); \$200 allowance for contact lenses or eyeglasses (lenses/frames) every year
Hearing: \$0 (1 routine exam per year); \$2,000 allowance for hearing aids every year
Podiatry Services: \$0 (up to 6 visits per year)
Transportation: \$0; 36 one-way approved trips/year (medically necessary services only)
Over-the-Counter: \$230/quarter for debit card or catalog order; amount expires annually
Medicare Prescription Drug Coverage: Yes, \$0 deductible for all tiers

UHC Dual Complete D-SNP HMO-POS (H0169-001)
<i>UnitedHealthcare of Wisconsin, Inc.</i> 1-844-368-6883 (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 enrolled in a full Medicaid program or QMB
Monthly Premium: \$0, plus Part B monthly premium
Yearly Out-of-Pocket Maximum: \$0 (Includes only Medicare Part A and Part B covered services)
Doctor Office Visit: \$0, including specialists
Doctor Office Visit: \$0, including
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; \$4,000 per year limit for certain comprehensive and preventive dental services
Vision: exam - \$0 (1 per year); eyewear - \$300 combined for contact lenses or eyeglasses (lenses/frames) once/year
Hearing: \$0 for 1 routine exam per year; \$2,500 allowance for hearing aids every year
Podiatry Services: \$0 (up to 6 visits per year)
Personal Emergency Response System: \$0 (PERS)
Transportation: \$0; 24 one-way approved trips/year (medically necessary & filed supplemental benefits)
Fitness Benefit: \$0, Renew Active
Meals: \$0, up to 28 home-delivered meals for 14 days after an inpatient or skilled facility stay (unlimited times per year)
Over-the-Counter: \$216 per month OTC, food allowance, and utilities (combined credit, amount expires monthly)
Medicare Prescription Drug Coverage: Yes, \$0 deductible for all tiers

UHC Nursing Home Plan I-SNP PPO (H0710-046)
<i>Care Improvement Plus South Central Insurance Co.</i> 1-844-867-3487 (TTY/TDD 711) www.uhc.com/medicare
Service Area: Allamakee, Black Hawk, Bremer, Buchanan, Butler, Cedar, Clinton, Dallas, Fayette, Iowa, Jasper, Johnson, Linn, Marion, Marshall, Muscatine, Polk, Scott, Story, Tama and Warren
Eligibility to enroll in this plan: You can enroll in this plan if you live in a nursing home or skilled facility (nursing home must be a licensed skilled facility) for 90 days or longer.
Monthly Premium: \$32.70, plus Part B monthly premium
Cost Shares and Out-of-Pocket Maximum Listed are for In-Network Providers
Yearly Out-of-Pocket Maximum: \$2,000 (Includes only Medicare Part A and Part B covered services)
Doctor Office Visit: \$0 primary care; \$0 specialists in nursing home or 20% outside of nursing home
Emergency Room Visit: \$100 copay each visit (waived if admitted to hospital within 24 hours)
Inpatient Hospital: \$1,628 per stay
Outpatient Services/Surgery: \$0 - 20% per visit
Skilled Nursing Care: \$0 each day for days 1-100
Diagnostic Lab Tests: \$0
Durable Medical Equipment: 20% of the cost; 20% for diabetic supplies
Additional Benefits:
Annual Physical: \$0
Virtual/Telehealth Visit: \$0
Dental: \$0 exam/cleaning every 6 months; \$3,250 limit for covered comprehensive and preventive dental services
Vision: \$0 (1 routine exam per year); \$250 for contact lenses or eyeglasses (lenses/frames) every year
Hearing: \$0 for exam (1 routine exam per year); \$2,000 allowance for hearing aids every year
Podiatry Services: \$0 (up to 6 visits per year)
Transportation: \$0; 48 one-way approved trips per year
Over-the-Counter: \$300/quarter for debit card or catalog order; amount expires annually
Renal Dialysis: \$0 in a nursing home
Medicare Prescription Drug Coverage: Yes, \$545 deductible for all tiers

Wellpoint Full Dual Advantage D-SNP HMO-POS (H0907-001)
<i>Amerigroup Iowa, Inc.</i> 1-833-557-0950 (TTY/TDD 711) www.amerigroup.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 a full Medicaid program or QMB.
Monthly Premium: \$0, plus Part B monthly premium
Yearly Out-of-Pocket Maximum: \$0, (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 (\$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 \$6,000 per year
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 \$500 for eyeglasses or contact lenses every year
Transportation: \$0; 150 one-way approved rides per year
Personal Emergency Response System (PERS): \$0
Over-the-Counter + Healthy Groceries: \$175 per month
Healthy Meals-Post Discharge: \$0, Up to 2 meals/ day for 21 days after hospital or SNF stay
Essential Extra Benefits: Choice of 1 – Dental, Vision, Hearing allowance, Transportation, Assistive Devices, Utilities. Call plan for details and how to qualify/make selection
Wellness Benefit: SilverSneakers Fitness program
Medicare Prescription Drug Coverage: Yes, \$0 for all covered Part D drugs.

Wellpoint Dual Advantage D-SNP HMO-POS (H0907-002)
<i>Amerigroup Iowa, Inc.</i> 1-833-557-0950 (TTY/TDD 711) www.amerigroup.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 a full Medicaid program or QMB or SLMB.
Monthly Premium: \$0-\$27.20, plus 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-\$25
Emergency Room Visit: \$0-\$90 each visit; Worldwide Coverage
Inpatient Hospital: \$0- \$295/day (days 1-5)
Outpatient Surgery: \$0-\$295
Skilled Nursing Care: \$0 days 1-20; \$0-\$203 days 21-100
Diagnostic Lab Tests: \$0-\$25
Durable Medical Equipment: \$0-20%
Additional Benefits:
Annual Physical: \$0
Podiatry: \$0-\$25; for unlimited routine foot care
Dental: \$0 for preventive and comprehensive dental, up to \$2,000 per year
Hearing: \$0 for 1 routine exam per year; with \$300 for OTC hearing aid OR \$2,000 for prescription hearing aids every year
Vision: \$0 for 1 routine exam per year; up to \$250 for eyeglasses or contact lenses every year
Transportation: \$0; for 24 one-way approved rides per year
Personal Emergency Response System (PERS): \$0
Over-the-Counter + Healthy Groceries: \$55 per month
Healthy Meals-Post Discharge: \$0, Up to 2 meals/day for 10 days after hospital or SNF stay
Essential Extra Benefits: Choice of 1 – Dental, Vision, Hearing allowance, Transportation, Assistive Devices, Utilities. Call plan for details and how to qualify/make selection
Wellness Benefit: SilverSneakers Fitness program
Medicare Prescription Drug Coverage: Yes, \$0 for all covered Part D drugs.

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 Care Services	Option 1: Original Medicare & Supplemental Plan	MA Plan Option 2:	MA Plan Option 3:	MA Plan Option 4:
Part B Premium/year				
Plan Premium/year				
Doctor visits (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				

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 an Extra Help Low Income Subsidy, or a Medicare Savings Program, visit our website at <https://shiip.iowa.gov/> Go to “Find Resources,” then “Help with Medicare Costs.”

Extra Help Low Income Subsidy

The Extra Help Low Income Subsidy (LIS) is a Federal program provided through Social Security. If you have limited income and resources, you may qualify for “Extra Help” to pay monthly premiums, annual deductibles, and co-payments related to Medicare prescription drug coverage.

If you are on Medicare, you automatically qualify for Extra Help if any of the following are true:

- You qualify for Medicaid benefits
- You get help from the state Medicaid program paying your Medicare Part B premium (a Medicare Savings Program)
- You get Supplemental Security Income (SSI) benefits

If you don't automatically qualify for Extra Help, you can apply at any time. SHIIP-SMP Counselors can assist you with the Extra Help application process. Call 1-800-351-4664 to identify a counselor near you and schedule an appointment.

You can also apply for Extra Help at any time by calling the Social Security Administration at 1-800-772-1213 or visiting their website here:

<https://www.ssa.gov/benefits/medicare/prescriptionhelp>

Medicare Savings Program

If you have limited income and resources, you may be able to get help paying some of your Medicare expenses through Medicare Savings Programs (provided through the Iowa Department of Human Services). To be eligible for a Medicare Savings Program, you must be enrolled in or eligible for Medicare Part A and meet the income and resource guidelines.

Individuals qualifying for either the Qualified Medicare Beneficiary (QMB) or Specified Low-Income Medicare Beneficiary (SLMB) programs can get assistance paying Medicare Part A and Part B premiums, deductibles, and coinsurance. Eligibility for QMB support can also make some Medicare Advantage Special Needs Plans available to you, which are outlined in pages 45-49 in this MA Guide.

SHIIP-SMP Counselors can assist you with the Medicare Savings Program application process. Call 1-800-351-4664 to identify a counselor near you and schedule an appointment.

You can also apply through the Iowa Department of Human Services by calling: 515-256-4606 or visiting the DHS Services Portal: <https://hsservices.iowa.gov/apspssp/ssp.portal>

Senior Medicare Patrol (SMP)

We can help you prevent, detect, and report Medicare fraud



PROTECT

Protect yourself against Medicare Fraud:

Treat your Medicare and Social Security numbers like your credit cards.



DETECT

Detect possible fraud, errors, and abuse:

Review your Medicare statements for charges or services you didn't receive.



REPORT

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.