

Medicare Advantage Plans

A selection of Medicare Advantage plans from Anthem and UnitedHealthcare show how costs can vary significantly depending on the plan and required services.

- The **deductible** is the amount you must pay for covered healthcare services before your insurance plan begins to cover costs. Many of these services may be subject to the deductible. To find out what a service may cost beyond the copay, contact your insurance provider.
- A **monthly premium** in health insurance is the amount you pay each month to maintain your coverage, regardless of whether you use medical services.
- An **out-of-pocket maximum** is the highest amount you'll pay for covered medical expenses in a year. Once you reach this limit, your insurance covers 100% of eligible costs for the rest of the policy period.

Service Category	AARP Medicare Advantage from UHC MO-0006 (HMO-POS)	AARP Medicare Advantage from UHC MO-0003 (HMO-POS)	AARP Medicare Advantage from UHC MO-0008 (PPO)	UHC Complete Care MO-1 (PPO C-SNP) *Chronic condition required	UHC Complete Care MO-1 (PPO C-SNP) *Chronic condition required	Anthem Medicare Advantage (HMO-POS) H3447-038-001	Anthem VeteranPPO H4909-021-000
Monthly Premium	\$0	\$45	\$0	\$0	\$0	\$0	\$0
Annual Medical Deductible	\$0	\$0	\$0	\$0	\$0	\$0	\$340
Out-of-Pocket Maximum (network)	\$5,500	\$2,900	\$3,800	\$4,400	\$4,400	\$3,200	\$6,751
Primary Care Visit (copay network)	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Urgent Care (Copay)	\$55	\$40	\$65	\$50	\$50	\$30	\$25
Ambulance Services Ground & Air	\$120	\$290	\$290	\$275	\$275	\$295	\$290
Diagnostic radiology services MRIS, CTs (network)	\$150 copay	\$190 copay	\$180 copay	\$200 copay	\$200 copay	\$75.00 copay - \$195.00 copay	\$50.00 - \$295.00 copay