

HELP ME CHOOSE

Need help choosing your medical plan? Here's how the plans compare.

	HUMANA MEDICARE ADVANTAGE	BCBS PPO	CIGNA CHOICE FUND
Free preventive care (age 7+)?	Yes See pages 6-7	Yes In-network, plan pays 100% up to \$750/year; then 80%	Yes In-network, plan pays 100%
Free preventive care (under age 7)?	N/A	No Plan pays 80% in-network	Yes In-network, plan pays 100%
Health Reimbursement Account (HRA) Fund?	No	No	Only for pensioners without Medicare A & B: Each year, Metro puts \$1,100/single or \$2,200/family in an HRA Fund for you to spend on eligible medical and pharmacy expenses and help you meet your deductible*
Deductible?	No	Yes; out-of-network only: \$200/single; \$600/family	Yes; your share after HRA Fund pays: \$450/single; \$900/family
Office visit copays?	Yes Plan pays 100% after copay	Yes You pay copay + coinsurance	No HRA Fund pays first. Then you pay full discounted cost until deductible is met, then you pay 10% in-network.
Prescription drug copays?	Yes You pay flat copay per prescription (Check the Humana drug list to make sure your medications are covered.)	Yes You pay flat copay per prescription	No HRA Fund pays first. Then you pay full discounted cost until deductible is met, then you pay 10% (generic) or 30% (brand).
Coinsurance (in-network)?	See pages 6-7	Plan pays 80%; you pay 20%	Plan pays 90%; you pay 10%
Inpatient hospital coverage?	Plan pays 100%; you pay \$0	Plan pays 80%; you pay 20% (For example, on a \$10,000 hospital bill, BCBS pays \$8,000; you pay \$2,000)	Plan pays 90%; you pay 10% (For example, on a \$10,000 hospital bill, Cigna pays \$9,000; you pay \$1,000)
Pre-negotiated discounted rates?	N/A	Yes	Yes
Annual out-of-pocket maximum?	Plan pays 100% after you spend \$1,000/individual on medical; you continue to pay prescription drug copays	Plan pays 100% after you spend \$1,000/single or \$2,000/family; you continue to pay copays	Plan pays 100% after you spend \$1,150/single or \$2,300/family (deductible + coinsurance)
Incentives for healthy behaviors?	Yes See page 2	No	Yes See page 4
Premiums for coverage?	Lowest premiums of the three options; see page 1	Premiums comparable to Cigna Choice Fund; see page 1	Premiums comparable to BCBS PPO; see page 1

* If you don't spend all your HRA Fund during the year, remaining funds roll over to the next year and are yours to use toward eligible expenses, as long as you remain enrolled in the Cigna Choice Fund. Reminder: Pensioners with Medicare A & B are not eligible to receive the HRA Fund.