

MEDICAL

Medicare Advantage Benefits ... at a Glance

	Humana and UHC
Annual Deductible	\$0
Annual Out-of-Pocket Maximum	\$1,000/individual

Medical Services

Well Care/Preventive Care	You pay \$0 (includes Pap smears, mammograms, pelvic exams, prostate exams, bone mass exams)
Office Visits » Primary Care Physician » Specialist » In-office Procedures (surgery, consultation, allergy injections)	You pay \$10 copay You pay \$10 copay You pay \$10 copay
Hospital (inpatient)	You pay \$0 (unlimited days)
Hospital (outpatient)	You pay \$0 or \$10 copay, depending on service
Ambulatory Surgery Center	You pay \$0
Outpatient Diagnostic	You pay \$0 or \$10 copay, depending on service
Ambulance	You pay \$100 copay (rules apply)
Emergency Room	You pay \$50 copay (copay waived if admitted within 72 hours)
Mental Health/Substance Abuse » Outpatient » Inpatient (preauthorization required)	You pay \$10 copay You pay \$0 (190-day lifetime maximum in psychiatric hospital)
Rehabilitation (physical, occupational, speech)	You pay \$10 copay
Skilled Nursing Facility	You pay \$0 (rules apply)
Home Health Care	You pay \$0

Prescription Drugs

1-month Supply » Generic » Brand Name	You pay \$10 copay You pay \$20 copay
3-month Supply (maintenance drugs) » At Humana's or UHC's Mail Order Pharmacy » At In-Network Retail Pharmacies	You pay 2 times the above copays You pay 3 times the above copays

Additional Services

	Humana	UHC
Virtual Visits ¹ » Primary Care » Specialist	You pay \$0 You pay \$10 copay	You pay \$0 You pay \$0
Routine Hearing Exam	You pay \$10 copay ²	You pay \$0 ³
Hearing Aid Benefit	\$2,000 allowance every 36 months ²	\$2,000 allowance every 36 months ³
Routine Vision Exam	You pay \$10 copay	You pay \$0
Diabetic Vision Exam	You pay \$0	You pay \$0
Eyewear Benefit	\$100 allowance per year	\$100 allowance per year
Dental Benefit ⁴	\$100 allowance per year, which can be used toward exams, x-rays, cleanings and more	\$100 allowance per year, which can be used toward exams, x-rays, cleanings and more

¹ Under Humana, the provider must be in Humana's network and offer virtual visits in their office. Under UHC, the provider can be in- or out-of-network but must offer virtual visits in their office.

² Under Humana, you must use TruHearing network providers to qualify for benefits. Visit [truhearing.com](https://www.truhearing.com).

³ Under UHC, you can see any hearing service provider, in- or out-of-network, including UHC Hearing; no authorization is required.

⁴ This additional dental benefit does not replace any dental insurance coverage you have through Metro.