

# Blue Medicare Advantage (HMO, PPO)

2023 | IOWA

Medicare Advantage plans are a popular option because they combine all your Medicare benefits into one, easy-to-use plan. Wellmark Advantage Health Plan offers multiple comprehensive options. Plans include low copays for doctor visits, Part D prescription drug coverage, dental, hearing, vision and more.

	Blue Medicare Advantage HMO In-network	Blue Medicare Advantage PPO In-network & Out-of-network	Blue Medicare Advantage Enhanced PPO In-network & Out-of-network
Monthly premium	\$0	\$0	\$49
Maximum out-of-pocket limit (in network/combined in- and out-of-network)	\$3,450	\$3,750 / \$6,700	\$3,650 / \$5,450
Office visits: Primary Care	\$0	\$0 / \$20	\$0 / \$20
Office visits: Specialists	\$35	\$40 / \$50	\$25 / \$30
Acute inpatient hospital	\$360 per day for days 1–5 \$0 per day for days 6+	\$370 per day for days 1–4 \$0 per day for days 5+	\$325 per day for days 1–4 \$0 per day for days 5+
Outpatient hospital	\$35–\$300 copay	\$40–\$300 / \$400 copay	\$20–\$250 / \$350 copay
Urgent care	\$45 copay	\$45 copay	\$35 copay
Emergency care	\$90 copay	\$90 copay	\$90 copay
Inpatient skilled nursing facility (SNF)	\$0 per day for days 1–20 \$184 per day for days 21–55 \$0 per day for days 56–100	\$0 per day for days 1–20 \$184 per day for days 21–55 \$0 per day for days 56–100	\$0 per day for days 1–20 \$150 per day for days 21–48 \$0 per day for days 49–100
Routine vision	\$0 exam + \$175 eyewear allowance	\$0 exam + \$175 eyewear allowance	\$0 exam + \$200 eyewear allowance
Routine hearing	\$0 exam + \$1,000 per ear for hearing aids	\$0 exam + \$1,000 per ear for hearing aids	\$0 exam + \$1,250 per ear for hearing aids
Over-the-counter allowance	\$55 per quarter	\$55 per quarter	\$75 per quarter
Delta Dental® of Iowa preventive and comprehensive coverage	Preventive \$0 copay and \$1,000 comprehensive annual allowance	Preventive \$0/50% copay and \$1,000 comprehensive annual allowance	Preventive \$0/50% copay and \$1,500 comprehensive annual allowance
Fitness benefit	SilverSneakers®	SilverSneakers®	SilverSneakers®
Meals following hospital or SNF stay	Mom's Meals® — 2 per day for 14 days	Mom's Meals® — 2 per day for 14 days	Mom's Meals® — 2 per day for 14 days

Are you a veteran already receiving drug coverage through TRICARE? Ask about our medical-only plan, Blue Medicare Advantage Valor PPO.





## Prescription drug benefits

The drug costs shown below are based on using a preferred pharmacy.

	Blue Medicare Advantage HMO 30 / 60 / 90 days	Blue Medicare Advantage PPO 30 / 60 / 90 days	Blue Medicare Advantage Enhanced PPO 30 / 60 / 90 days
Deductible	\$0	\$0	\$0
Tier 1: preferred generic	\$0 / \$0 / \$0	\$0 / \$0 / \$0	\$0 / \$0 / \$0
Tier 2: generic	\$10 / \$16 / \$22	\$10 / \$16 / \$22	\$8 / \$12 / \$14
Tier 3: preferred brand	\$47 / \$74 / \$109	\$47 / \$72 / \$109	\$35 / \$70 / \$105
Tier 4: non-preferred brand	\$100 / \$194 / \$290	\$100 / \$194 / \$290	\$100 / \$194 / \$290
Tier 5: specialty	33% / NA / NA	33% / NA / NA	33% / NA / NA
Initial coverage limit — \$4,660 Catastrophic coverage — \$7,400	25% for generic and brand name drugs \$4.15 generic / \$10.35 brand or 5% whichever is greater		



## Get the most from your Medicare benefits

**Find in-network health care providers** and facilities to pay less out-of-pocket.

**Take advantage of no-cost immunizations and preventive health screenings.** Get flu shots, mammograms, colorectal cancer screenings and other covered screenings to find potential problems early.

**Know your extra benefits.** Vision, dental, hearing, prescription drugs, fitness and an allowance for over-the-counter items all come at no extra cost with a Blue Medicare Advantage plan.

**Use telehealth services.** Get live access to a doctor or mental health provider 24/7.

**Save money on chiropractic services.** Get 14 visits per year of routine chiropractic care for a low copay.

Learn more about your options from a certified Wellmark Advantage Health Plan expert.



### SUSAN GRAEVE

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I do not offer every plan available in your area. Any information I provide is limited to those plans I do offer in your area. Please contact Medicare.gov or 1-800-MEDICARE to get information on all of your options.

Wellmark Advantage Health Plan is an HMO and PPO plan with a Medicare contract. Enrollment in Wellmark Advantage Health Plan depends on contract renewal. Wellmark Advantage Health Plan, Inc. is an independent licensee of the Blue Cross and Blue Shield Association.

Delta Dental® of Iowa is an independent company providing dental services on behalf of Wellmark Advantage Health Plan, Inc.

SilverSneakers® is a registered mark of Tivity Health, Inc., an independent company that provides health and fitness programming on behalf

Wellmark Advantage Health Plan, Inc. Mom's Meals® is a registered trademark of PurFoods, Inc., an independent company providing home-delivered meals on behalf of Wellmark Advantage Health Plan, Inc.

Out-of-network/non-contracted providers are under no obligation to treat Wellmark Advantage Health Plan members, except in emergency situations. Please call our customer service number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services.