PPO Plan

UnitedHealthcare PPO

The chart below highlights Medicare Advantage Prescription Drug (MAPD) benefits for the PPO plan under the *Total Retiree Advantage Illinois* program.

2021 Plan Year PPO Medical Benefit			
Annual medical deductible	\$110		
Doctor office visit	Plan pays 85%; you pay 15% after annual deductible		
Specialist office visit	Plan pays 85%; you pay 15% after annual deductible		
Preventive services	Plan pays 100%; you pay 0%		
Emergency	Plan pays 100% after you pay \$120 copay per visit; copay is waived if you are admitted within 24 hours		
Inpatient hospital	Plan pays 85%; you pay 15% after annual deductible		
Outpatient surgery	Plan pays 85%; you pay 15% after annual deductible		
Diagnostic tests (lab, x-ray, radiology)	Plan pays 85%; you pay 15% after annual deductible		
Annual out-of-pocket maximum	\$1,300		
Hearing Instruments and related services	\$2,500 per hearing instrument and related services every 24 months for all individuals when a hearing care professional prescribes a hearing instrument. Contact plan for additional details.		
Acupuncture for chronic lower back pain	\$12 (in and out-of-network) for each Medicare-covered visit. Up to 12 visits in 90 days, if medically necessary.		

2021 Plan Year PPO Prescription Drug Benefit				
Rx Plan Year Deductible	\$125			
Retail Pharmacy and Mail Order Pharmacy (Initial and Coverage Gap Stages)	Maintenance and nonmaintenance medication is available in a 90-day supply at retail pharmacies and through mail order. The copayment for a 61-90 day supply is 2.5 times the 30-day copayment amount.			
	30-Day Supply	60-Day Supply	90-Day Supply	
Tier 1	\$10	\$20	\$25	
Tier 2	\$30	\$60	\$75	
Tier 3 and Tier 4 (specialty drugs)	\$60	\$120	\$150	
Catastrophic Coverage Stage	Copayments are capped as indicated below once a member reaches \$6,550 in true out-of-pocket prescription drug costs.			
	30-Day Supply	60-Day Supply	90-Day Supply	
UnitedHealthcare PPO	Greater of 5% of the retail cost of the drug OR \$3.70/Generic or \$9.20/Non-generic; the 5% cannot exceed \$50			