

**Medicare Advantage Plans
Benefits Comparison
Benefits effective January 1, 2018 - December 31, 2018**

	Vantage Premium HMO-POS	Vantage Standard HMO-POS	Vantage Basic HMO-POS	Peoples Health HMO-POS
	Network	Network	Network	Network
	You Pay	You Pay	You Pay	You Pay
Deductible				
You	\$0	\$0	\$0	\$0
You + 1 (Spouse or child)	\$0	\$0	\$0	\$0
You + Children	\$0	\$0	\$0	\$0
You + Family	\$0	\$0	\$0	\$0
Out-of-Pocket Maximum				
You	\$2,000 per member	\$3,000 per member	\$6,700 per member	\$2,500 per member
You + 1 (Spouse or child)				
You + Children				
You + Family				
State Funding	The Plan Pays		The Plan Pays	
You	Not Available	Not Available	Not Available	Not Available
You + 1 (Spouse or child)				
You + Children				
You + Family				
Physicians' Services	The Plan Pays		The Plan Pays	
Primary Care Physician or Specialist Office - Treatment of illness or injury	100% coverage after a \$5 or \$0 AHN PCP copayment and \$20 or \$10 AHN SPC copayment per visit	100% coverage after a \$10 or \$0 AHN PCP copayment and \$40 or \$30 AHN SPC copayment per visit	100% coverage after a \$15 or \$5 AHN PCP copayment and \$50 or \$40 AHN SPC copayment per visit	100% coverage after a \$5 PCP or \$10 SPC copayment per visit.
Preventative Care Primary Care Physician or Specialist Office or Clinic For a complete list of benefits, refer to the Preventive and Wellness/ Routine Care in the Benefit Plan	100% coverage	100% coverage	100% coverage	100% coverage
Physician Services for Emergency Room Care	100% coverage	100% coverage	100% coverage	100% coverage
Allergy Shots and Serum	80% coverage	80% coverage	80% coverage	95% coverage
Outpatient Surgery/Services when billed as office visits	100% coverage	100% coverage	100% coverage	100% coverage
Inpatient Services Inpatient care, delivery and inpatient short-term acute rehabilitation services	100% coverage after \$0 copay for day 1, \$100 / day for days 2-5 AHN or \$100/day for days 1-5	100% coverage after \$325/day or \$225/day AHN* for days 1-5	100% coverage after \$360/day or \$260/day AHN* for days 1-5	100% coverage after \$50 copayment per day (days 1-10)
Outpatient Surgery/Services Hospital/Facility	100% coverage	100% coverage after \$400 or \$350 AHN copayment per visit	100% coverage after \$450 or \$400 AHN copayment per visit	100% coverage
Emergency Room Care - Hospital Treatment of an emergency medical condition or injury	100% coverage after \$80 copayment per visit; waived if admitted	100% coverage after \$80 copayment per visit; waived if admitted	100% coverage after \$80 copayment per visit; waived if admitted	100% coverage after \$50 copayment per visit; waived if admitted

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	Vantage Premium HMO-POS	Vantage Standard HMO-POS	Vantage Basic HMO-POS	Peoples Health HMO-POS
	Network	Network	Network	Network
Behavioral Health	The Plan Pays	The Plan Pays	The Plan Pays	The Plan Pays
Mental Health and Substance Abuse Inpatient Facility	100% coverage after \$405 copay per day (days 1-4)	100% coverage after \$405 copay per day (days 1-4)	100% coverage after \$405 copay per day (days 1-4)	100% coverage after \$25 copay per day (days 1-5)
Mental Health and Substance Abuse Outpatient Visits - Professional	100% coverage after \$30 AHN copay or \$40 copay per visit	100% coverage after \$30 AHN copay or \$40 copay per visit	100% coverage after \$30 AHN copay or \$40 copay per visit	100% coverage
Other Coverage	The Plan Pays	The Plan Pays	The Plan Pays	The Plan Pays
Outpatient Acute Short-Term Rehabilitation Services Physical Therapy, Speech Therapy, Occupational Therapy, Other short term rehabilitative services	100% coverage after \$25 AHN/\$40 copay per visit, subject to Medicare maximum	100% coverage after \$25AHN/ \$40 copay per visit subject to Medicare maximum	100% coverage after \$25AHN/ \$40 copay per visit subject to Medicare maximum	100% coverage; subject to Medicare maximum
Chiropractic Care	100% coverage after a \$20 copay per visit	100% coverage after a \$20 copay per visit	100% coverage after a \$20 copay per visit.	100% coverage after a \$10 copay per visit.
Vision Exam (routine)	100% coverage; 1 exam per year	100% coverage; 1 exam per year	100% coverage; 1 exam per year	100% coverage after \$15 copay; 1 exam per year
Urgent Care Center	100% coverage after \$20 copay per visit	100% coverage after \$65 copay per visit	100% coverage after \$65 copay per visit	100% coverage after \$10 copay per visit
Home Health Care Services	100% coverage	100% coverage	100% coverage	100% coverage
Skilled Nursing Facility Services	100% coverage after \$0 copay (days 1-20); \$25 copay per day (days 21-100)	100% coverage after \$0 copay (days 1-20); \$167 copay per day (days 21-100)	100% coverage after \$0 copay (days 1-20); \$167 copay per day (days 21-100)	100% coverage after \$0 copay (days 1-20); \$25 copay per day (days 21+)
Hospice Care	Covered by Medicare	Covered by Medicare	Covered by Medicare	Covered by Medicare
Durable Medical Equipment (DME) –Rental or Purchase	95% coverage	80% coverage	80% coverage	95% coverage
Transplant Services	100% coverage after \$0 copay for day 1, \$100/day for days 2 - 5 AHN, or \$100/day for days 1-5	100% coverage after \$325/day copay or \$225 AHN copay per day (days 1-5)	100% coverage after \$360/day copay or \$260 AHN copay per day (days 1-5)	100% coverage after \$50 copay per day (days 1-10)
Pharmacy	You Pay	You Pay	You Pay	You Pay
Tier 1 - Preferred Generic	\$4 copay	\$4 copay	\$4 copay	\$0 copay
Tier 2 - Generic	\$10 copay	\$10 copay	\$10 copay	\$0 copay
Tier 3 - Preferred Brand	\$25 copay	\$47 copay	\$47 copay	\$20 copay
Tier 4 - Non-Preferred Brand	\$50 copay	\$100 copay	\$100 copay; after \$125 deductible	\$40 copay
Tier 5 - Specialty	20% coinsurance	33% coinsurance	25% coinsurance; after \$125 deductible	20% coinsurance

This comparison chart is a summary of plan features and is presented for general information only. It is not a guarantee of coverage.

The benefits outlined in this document were provided by Peoples Health and Vantage Health Plan. OGB is not responsible for the accuracy of this information.

NOTE: Prior authorizations, visit limits and age and/or time restrictions may apply to some benefits - refer to your official plan document for details. All services are subject to deductibles/copays/coinsurance, if Medicare Deductibles have not been met