MEDICARE[1]

	MA PPO Medicare Advantage PPO	TCN Traditional Care Network	HMO Health Maintenance Organization
Monthly Contribution	$0 Single $0 Family	$17 Single[2] $34 Family[2]	$0 Single $0 Family
Deductible (Amount you pay annually before the plan begins to pay a portion of the costs)	$245 / Person	$400 Single $675 Family	$400 Single[3] $675 Family[3]
Coinsurance (Amount you pay after your deductible is met)	10%	10%	N/A
Out-of-Pocket Max (Total amount you pay annually before the plan covers 100% of covered costs)	$630 / Person	$800 Single $1,475 Family	N/A
Primary Care Physician (PCP) Office Visit	$20 Copay	Covered by Medicare at 80%, after Part B deductible is met; Member pays remaining 20%	$25 Copay
Specialist Office Visit	$25 Copay	Covered by Medicare at 80%, after Part B deductible is met; Member pays remaining 20%	$35 Copay[3]
Urgent Care (Including Retail Health Clinics)	$25 Copay	$50 Copay	$25 Copay
Emergency Room (Waived if admitted)	$50 Copay	$125 Copay	$50 Copay

1. Reflects in-network costs 2. Protected population: single or family $17 3. Does not apply to protected population
(Refer to plan materials for actual costs)

NON-MEDICARE[1]

	TCN Traditional Care Network	HMO Health Maintenance Organization
Monthly Contribution	$17 Single[2] $34 Family[2]	$17 Single[2] $34 Family[2]
Deductible (Amount you pay annually before the plan begins to pay a portion of the costs)	$400 Single $675 Family	$400 Single[3] $675 Family[3]
Coinsurance (Amount you pay after your deductible is met)	10%	N/A
Out-of-Pocket Max (Total amount you pay annually before the plan covers 100% of covered costs)	$800 Single $1,475 Family	N/A
Primary Care Physician (PCP) Office Visit	$25 Copay per visit for 6 routine PCP office visits	$25 Copay
Specialist Office Visit	Not Covered	$35 Copay[3]
Urgent Care (Including Retail Health Clinics)	$50 Copay	$50 Copay
Emergency Room (Waived if admitted)	$125 Copay	$125 Copay[3]

1. Reflects in-network costs 2. Protected population: single or family $17 3. Does not apply to protected population
(Refer to plan materials for actual costs)