



# Comparison of Medicare Advantage to Current COA Plans

Current 2024 City Benefit Coverages				
Medical Benefits	Medicare Advantage Open Access PPO	PPO	HMO	CDHP w/HRA
Annual Medical Deductible	\$0 individual	\$600	\$0	\$1,650 (E0)
Annual Out-of-Pocket Maximum	\$0	\$4,250	\$4,750	\$5,000
Primary Care Office Visit	\$0 copay	\$30	\$30	N/A
Specialist Office Visit	\$0 copay	\$50	\$60	N/A
Inpatient Hospital Care	\$0 copay	Member pays 30% after deductible and \$250 copay	\$3,000 copay	N/A
Outpatient Hospital Services (outpatient surgery)	\$0 copay	Member pays 30% after deductible	\$1,000 copay	N/A
Emergency Room	\$0 copay	\$300	\$350	N/A
Urgent Care	\$0 copay	\$40	\$50	N/A
Fitness Program	SilverSneakers & COA Wellness Program	COA Wellness Program	COA Wellness Program	COA Wellness Program
Pharmacy	Prescription Drug Benefits (In and Out of Network Cost Shares)	PPO	HMO	CDHP w/HRA
Annual Drug Deductible	\$50 for Tiers 2-3	\$50 for Tier 1 & Tier 2 Only	\$50 for Tier 1 & Tier 2 Only	N/A
Tier 1	\$10 copay	\$10	\$10	20% after Deductible
Tier 2	20% coinsurance (\$30 min \$60 max)	\$40 or 20% (\$70 max)	\$45 or 20% (\$80 max)	20% after Deductible
Tier 3	20% coinsurance (\$50 min \$100 max)	\$60 or 20% (\$110 max)	\$65 or 20% (\$120 max)	20% after Deductible
Catastrophic Coverage	You pay \$0 after your Part D maximum out-of-pocket costs reach \$2,000.	N/A	N/A	N/A

This information is not a complete description of benefits. Non-contracted providers are under no obligation to treat Blue Cross and Blue Shield of Texas members, except in emergency situations. Please call the Education Helpline at 1-855-380-8542 TTY 711 or see the Summary of Benefits for more information.

We are open October 1 – March 31: Daily, 8:00 a.m. to 8:00 p.m., local time

April 1 – September 30: Monday through Friday, 8:00 a.m. to 8:00 p.m., local time.

Alternate technologies (for example, voicemail) are used on weekends and holidays.

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PPO plans provided by Blue Cross and Blue Shield of Texas, which refers to HCSC Insurance Services Company (HISC) and GHS Insurance Company (GHSIC). PPO employer/union group plans provided by Health Care Service Corporation, a Mutual Legal Reserve Company (HCSC). HCSC, HISC, and GHSIC are Independent Licensees of the Blue Cross and Blue Shield Association. HCSC, HISC, and GHSIC are Medicare Advantage organizations with a Medicare contract. Enrollment in these plans depends on contract renewal.