

## NMRHCA MEDICARE PLAN COMPARISON

Effective: January 1, 2021

	BCBSNM MEDICARE SUPPLEMENT	BCBS Medicare Advantage Plan I	Presbyterian Medicare Advantage Plan I	UnitedHealthcare Medicare Advantage Plan I	Humana Medicare Advantage Plan I	BCBS Medicare Advantage Plan II	Presbyterian Medicare Advantage Plan II	UnitedHealthcare Medicare Advantage Plan II	Humana Medicare Advantage Plan II
<b>BENEFIT Highlights</b>	<b>Part B Annual Deductible: \$198.00</b> (2021 to be determined)	<b>Annual Out of Pocket Limit:</b> \$3000	<b>Annual Out of Pocket Limit:</b> \$2500	<b>Annual Out of Pocket Limit:</b> \$2500	<b>Annual Out of Pocket Limit:</b> \$3500	<b>Annual Out of Pocket Limit:</b> \$6700	<b>Annual Out of Pocket Limit:</b> \$3000	<b>Annual Out of Pocket Limit:</b> \$2800	<b>Annual Out of Pocket Limit:</b> \$1500
<b>Office Visit</b>									
<b>Primary Care</b>	\$0	\$10	\$10	\$5	\$5	\$10	\$10	\$5	\$2
<b>Specialty care</b>	\$0	\$30	\$30	\$25	\$30	\$40	\$40	\$25	\$25
<b>Preventive services</b>	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
<b>Hospital Services</b>	\$0	\$125 per day Days 1-5	\$125 per day Days 1-3	\$250 per admission	\$150 per day Days 1-5	\$500 per admission	\$225 per day Days 1-5	\$250 per admission	\$200 per admission
<b>Surgery - hospital outpatient</b>	\$0	\$175	\$125	\$100	\$150	\$300	\$275	\$100	\$125
<b>Emergency Services</b>									
<b>Emergency room visit</b>	\$0	\$65	\$65	\$50	\$50	\$90	\$75	\$50	\$65
<b>Urgent care center</b>	\$0	\$25	\$10	\$20	\$20	\$50	\$10	\$20	\$10
<b>Diabetic Supplies</b>	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0

All Other Covered Services (visit [phs.org](http://phs.org), [bcbsnm.com](http://bcbsnm.com), [uhcretiree.com](http://uhcretiree.com), [our.humana.com/nmrhca/](http://our.humana.com/nmrhca/) for full list)

### Retail Pharmacy - 31-day

Preferred Generic	\$5 - \$15	\$0 - \$5	\$0	\$15	\$4	\$0 - \$5	\$0	\$10	\$4
Non-Preferred Generic		\$5 - \$10	\$10	\$70	\$4	\$7 - \$12	\$10	\$35	\$4
Preferred Brand	\$30 - \$60	\$40 - \$45	\$45	\$35	\$40	\$40 - \$45	\$45	\$20	\$20
Non-Preferred Brand		\$90 - \$95	\$95	\$70	\$90	\$90 - \$95	\$95	\$35	\$90
Specialty Drug		33%	33% up to \$100	\$70	25%	25%	27%	\$35	\$125
Non-Formulary	\$50 - \$125								

### Mail Order - 90 day

Preferred Generic	\$12 - \$35	\$0 - \$15	\$0	\$30	\$0	\$0 - \$15	\$0	\$20	\$0
Non-Preferred Generic		\$15 - \$30	\$20	\$140	\$0	\$21 - \$36	\$20	\$70	\$0
Preferred Brand	\$60 - \$120	\$120 - \$135	\$112.50	\$70	\$80	\$120 - \$135	\$112.50	\$40	\$40
Non-Preferred Brand		\$270 - \$285	\$285	\$140	\$180	\$270 - \$285	\$285	\$70	\$180
Non - Formulary	\$100 - \$250								

### Prescription Coverage

Coverage Gap	No	No	No	No	No	No	Yes**	Yes**	Yes**
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**Catastrophic Level Coverage Changes:** After your out-of-pocket drug costs reach \$6,550 for the year, then you pay the greater of: \$3.70 for formulary generic or a formulary brand drug and \$9.20 for all other drugs, or 5% coinsurance.

**\*\*Plans with Coverage Gap (a.k.a. Donut Hole).** Please ensure you have reviewed & understand how plans work. Plan changes are limited to IRS approved qualifying events (i.e., marriage, divorce, etc.).

**\*\*\* Long-term medications can be filled for a 90-day supply at your local Walgreens pharmacy or through home delivery from Express Scripts Pharmacy. Visit [www.express-scripts.com](http://www.express-scripts.com) or call Express Scripts at 1-800-551-1866 for more information.**