

HMO Plans

Coventry Advantra, Health Alliance MAPD and Humana HMOs

The chart below highlights Medicare Advantage coverage levels for the HMO plans under the *Total Retiree Advantage Illinois* program.

HMO Medical Benefit	
Members must use network providers, except for emergency services	
Annual medical deductible	None
Annual out-of-pocket maximum	\$3,000
Doctor office visit	Plan pays 100% after you pay \$20 copay per visit
Specialist office visit	Plan pays 100% after you pay \$30 copay per visit
Preventive services	Plan pays 100%; you pay 0%
Emergency	Plan pays 100% after you pay \$65 copay per visit (can use non-network provider if nearer to you than network provider); copay is waived if you are admitted within 24 hours
Inpatient hospital	Plan pays 100% after you pay \$350 copay per admission
Outpatient surgery	Plan pays 100% after you pay \$250 copay
Diagnostic tests (lab, x-ray, radiology)	Plan pays 100%; you pay 0%

HMO Prescription Drug Benefit						
Rx PLAN YEAR DEDUCTIBLE	\$100					
RETAIL AND MAIL ORDER PHARMACY (Initial and Coverage Gap Stages)	You may obtain a 90-day supply of drugs at a retail pharmacy or 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	
Generic Drugs	\$8		\$16		\$20	
Preferred Brand	\$26		\$52		\$65	
Nonpreferred Brand and Specialty Drugs *	\$50		\$100		\$125	
CATASTROPHIC COVERAGE STAGE	Copayments are capped as indicated below once a member reaches \$4,700 in "true out-of-pocket" prescription drug costs.					
	30-Day Supply		60-Day Supply		90-Day Supply	
	Generic	Nongeneric	Generic	Nongeneric	Generic	Nongeneric
Coventry Advantra HMO	\$2.65	\$6.60	\$5.30	\$13.20	\$7.95	\$19.80
Health Alliance MAPD HMO	Greater of 5% of the retail cost of the drug OR \$2.65/Generic or \$6.60/Nongeneric; the 5% cannot exceed the caps below:					
Humana HMOs	30-Day Supply \$50.00		60-Day Supply \$100.00		90-Day Supply \$125.00	

* Specialty drugs may only be available in a 30-day supply. Varies by plan.