

The UnitedHealthcare plans listed in the chart inside are available in the following counties:

AARP® MedicareComplete® (HMO) H3379-041

Monroe, Wayne

UnitedHealthcare® MedicareComplete Choice® Plan 1 (Regional PPO) R5342-001

Albany, Allegany, Bronx, Broome, Cattaraugus, Cayuga, Chautauqua, Chemung, Chenango, Clinton, Columbia, Cortland, Delaware, Dutchess, Erie, Essex, Franklin, Fulton, Genesee, Greene, Hamilton, Herkimer, Jefferson, Kings, Lewis, Livingston, Madison, Monroe, Montgomery, Nassau, New York, Niagara, Oneida, Onondaga, Ontario, Orange, Orleans, Oswego, Otsego, Putnam, Queens, Rensselaer, Richmond, Rockland, Saratoga, Schenectady, Schoharie, Schuyler, Seneca, St. Lawrence, Steuben, Suffolk, Sullivan, Tioga, Tompkins, Ulster, Warren, Washington, Wayne, Westchester, Wyoming, Yates

UnitedHealthcare® MedicareComplete Choice® Plan 3 (Regional PPO) R5342-005

Albany, Allegany, Bronx, Broome, Cattaraugus, Cayuga, Chautauqua, Chemung, Chenango, Clinton, Columbia, Cortland, Delaware, Dutchess, Erie, Essex, Franklin, Fulton, Genesee, Greene, Hamilton, Herkimer, Jefferson, Kings, Lewis, Livingston, Madison, Monroe, Montgomery, Nassau, New York, Niagara, Oneida, Onondaga, Ontario, Orange, Orleans, Oswego, Otsego, Putnam, Queens, Rensselaer, Richmond, Rockland, Saratoga, Schenectady, Schoharie, Schuyler, Seneca, St. Lawrence, Steuben, Suffolk, Sullivan, Tioga, Tompkins, Ulster, Warren, Washington, Wayne, Westchester, Wyoming, Yates

UnitedHealthcare® MedicareComplete Choice® Plan 4 (Regional PPO) R5342-006

Albany, Allegany, Bronx, Broome, Cattaraugus, Cayuga, Chautauqua, Chemung, Chenango, Clinton, Columbia, Cortland, Delaware, Dutchess, Erie, Essex, Franklin, Fulton, Genesee, Greene, Hamilton, Herkimer, Jefferson, Kings, Lewis, Livingston, Madison, Monroe, Montgomery, Nassau, New York, Niagara, Oneida, Onondaga, Ontario, Orange, Orleans, Oswego, Otsego, Putnam, Queens, Rensselaer, Richmond, Rockland, Saratoga, Schenectady, Schoharie, Schuyler, Seneca, St. Lawrence, Steuben, Suffolk, Sullivan, Tioga, Tompkins, Ulster, Warren, Washington, Wayne, Westchester, Wyoming, Yates

Looking for more detailed plan information?



Simply ask your licensed sales representative for a copy of the plan's Enrollment Kit. Or call UnitedHealthcare at **1-855-332-0910**, TTY **711**, 8 a.m. – 8 p.m. local time, 7 days a week, and we'll be happy to help.

A UnitedHealthcare® Medicare Solution

¹The most you may pay in a year for medical care covered by the plan.

You must continue to pay your Medicare Part B premium.

The formulary, pharmacy network, and/or provider network may change at any time. You will receive notice when necessary.

OptumRx is an affiliate of UnitedHealthcare Insurance Company. You are not required to use OptumRx home delivery for a 90-day supply of your maintenance medication. \$0 copay may be restricted to particular tiers, preferred medications, or mail order prescriptions during the initial coverage phase and may not apply during the coverage gap or catastrophic stage.

*Renew by UnitedHealthcare is not available in all plans.

Out-of-network/non-contracted providers are under no obligation to treat UnitedHealthcare members, except in emergency situations. For a decision about whether we will cover an out-of-network service, we encourage you or your provider to ask us for a pre-service organization determination before you receive the service. Please call our customer service number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services.

This information is not a complete description of benefits. Contact the plan for more information. Limitations, copayments, and restrictions may apply. Benefits, premium and/or copayments/coinsurance may change on January 1 of each year.

Plans are insured through UnitedHealthcare Insurance Company or one of its affiliated companies, a Medicare Advantage organization with a Medicare contract. Enrollment in the plan depends on the plan's contract renewal with Medicare.

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2018 MEDICARE ADVANTAGE PLAN COMPARISON



Discover the benefits of Medicare Advantage.

Plans available in Upstate New York West - Rochester Area.

Plans available in Upstate New York West - Rochester Area.

UnitedHealthcare offers a variety of Medicare Advantage plan options to fit your health care needs. The UnitedHealthcare plans listed below are available in the following counties: Monroe and Wayne

	AARP® MedicareComplete® (HMO)	UnitedHealthcare® MedicareComplete Choice® Plan 1 (Regional PPO)	UnitedHealthcare® MedicareComplete Choice® Plan 3 (Regional PPO)	UnitedHealthcare® MedicareComplete Choice® Plan 4 (Regional PPO)
	H3379-041	R5342-001	R5342-005	R5342-006
Plan Benefits				
Monthly plan premium	\$0	\$17	\$47	\$77
Primary care provider (PCP) visit	\$10 copay	\$10 copay	\$10 copay	\$5 copay
Specialist visit	\$35 copay	\$45 copay	\$35 copay	\$25 copay
Inpatient hospital	\$345 copay per day for days 1-5/ \$0 copay per day for days 6-unlimited	\$395 copay per day for days 1-4/ \$0 copay per day for days 5-unlimited	\$360 copay per day for days 1-4/ \$0 copay per day for days 5-unlimited	\$295 copay per day for days 1-4/ \$0 copay per day for days 5-unlimited
Outpatient surgery and hospital services	\$345 copay	20% coinsurance	\$295 copay	\$250 copay
Medical deductible	\$0	\$0	\$0	\$0
Emergency care	\$80 copay; Copays are waived if admitted within 24 hours	\$80 copay; Copays are waived if admitted within 24 hours	\$80 copay; Copays are waived if admitted within 24 hours	\$80 copay; Copays are waived if admitted within 24 hours
Urgent care	Contracted: \$30 copay / Non-Contracted: \$40 copay; Copays are not waived if admitted	Contracted: \$30 copay; Copays are not waived if admitted	Contracted: \$30 copay; Copays are not waived if admitted	Contracted: \$25 copay; Copays are not waived if admitted
Lab services	\$2 copay	\$10 copay	\$10 copay	\$10 copay
Annual out-of-pocket maximum ¹	\$6,700	\$6,700	\$6,700	\$5,400
Prescription Drug 30-Day Retail Supplies				
Tier 1 – Preferred generic drugs	\$3 copay	\$3 copay	\$3 copay	\$3 copay
Tier 2 – Generic drugs	\$12 copay	\$12 copay	\$12 copay	\$12 copay
Tier 3 – Preferred brand name drugs	\$47 copay	\$47 copay	\$47 copay	\$47 copay
Tier 4 – Non-preferred drugs	\$100 copay	\$100 copay	\$100 copay	\$100 copay
Tier 5 – Specialty drugs	26% coinsurance	26% coinsurance	28% coinsurance	31% coinsurance
Prescription drug deductible	\$0 deductible for Tiers 1 and 2; \$330 deductible for Tiers 3, 4 and 5	\$0 deductible for Tiers 1 and 2; \$350 deductible for Tiers 3, 4 and 5	\$0 deductible for Tiers 1 and 2; \$225 deductible for Tiers 3, 4 and 5	\$0 deductible for Tiers 1 and 2; \$100 deductible for Tiers 3, 4 and 5

Ask for a plan's 2018 Enrollment Guide if you'd like to see a full explanation of a plan's drug categories, copayments or coinsurance costs.

	AARP® MedicareComplete® (HMO)	UnitedHealthcare® MedicareComplete Choice® Plan 1 (Regional PPO)	UnitedHealthcare® MedicareComplete Choice® Plan 3 (Regional PPO)	UnitedHealthcare® MedicareComplete Choice® Plan 4 (Regional PPO)
	H3379-041	R5342-001	R5342-005	R5342-006
Additional Benefits, Services and Programs				
Visit doctors without a referral	✓	✓	✓	✓
Fitness membership at no additional cost to you	✓		✓	✓
Fixed copays for outpatient hospital services	✓		✓	✓
Annual in-home clinical visit at no additional cost with HouseCalls	✓	✓	✓	✓
\$0 copay on Tier 1 and Tier 2 drugs during initial coverage with home delivery	✓	✓	✓	✓
\$0 copay for covered dental exams and cleanings			✓	✓
Renew – our Health & Wellness Experience to help you live your best life*	✓	✓	✓	✓
Routine hearing exam and low copay for hearing aids	✓	✓	✓	✓
Ability to see any out-of-network provider who accepts Medicare		✓	✓	✓
\$0 copay for preventive care, including many health screenings	✓	✓	✓	✓