



Side-by-Side Comparison of Commercial Plan Benefits to Medicare Advantage Benefits for 2021*

Medical Services	Medicare Advantage	Commercial HMO
Primary care office visit copayment	\$10	\$10
Specialty care office visit	\$30	\$18
Office or Outpatient Hospital-Based Health Services		
Primary care office	\$10	\$10
Routine physical exam	\$0	\$0
Routine gynecological physical exam	\$0	\$0
Diagnostic services; Radiology and imaging, including X-rays, ultrasounds, diagnostic nuclear medicine, MRIs, and CT scans	\$30	\$18
Mammogram screening	\$0	\$0
Bone mineral density measurements and tests	\$0	\$0
Pap smear	\$0	\$0
Immunizations – Flu, H1N1, Pneumonia, Hepatitis B	\$0	\$0
In-office surgical procedures	\$10 PCP/\$30 Specialist	\$18
Chiropractor	\$20	\$18
Prostate cancer screening	\$0	\$0
Chemotherapy	\$0	\$18
Radiation therapy	\$30	\$18
Urgent care services	\$35	\$25
Physical therapy	\$20	\$18
Occupational therapy	\$20	\$18
Speech therapy	\$20	\$18
Laboratory services		
Laboratory testing	\$0	\$0
Inpatient Hospital Services		
Inpatient hospital service	\$0	\$0
Maternity care	\$0	\$0
Skilled nursing facility services	\$0 (100 day limit per benefit period)	\$0 (50 day limit)

Medical Services	Medicare Advantage	Commercial HMO
Outpatient Hospital Surgery and Ambulatory Surgery Facility Services		
Surgery		
Hospital	\$75	\$100
Physician's office	\$10 PCP/\$30 Specialist	\$18
Outpatient surgery facility	\$75	\$100
Emergency Services		
Emergency department services	\$65	\$100
Professional ambulance services	\$100	\$100
Mental Health Services		
Outpatient services	\$40	\$10
Inpatient facility services	\$0	\$0
Medical Services		
Home health care	\$0	\$18
Durable medical equipment	\$0 compression stockings; 20% all other items	50%
Prosthetic and orthotic devices	\$0 diabetic shoes/inserts; 20% all other items	20%
Hospice care	Covered by original Medicare	\$0

* 2021 benefits, member cost-sharing, and references are quoted. These benefits, cost-sharing, and references are subject to change for 2021. The 2021 benefits, member cost-sharing and references will be provided after the Centers for Medicare and Medicaid Services release the 2021 Medicare-required benefit changes and approve our 2021 benefits and cost sharing. This information is not a complete description of benefits. Contact the plan for more information. Limitations, copayments, and restrictions may apply. Benefits and copayments/coinsurance may change on January 1 of each year.