

Abbott Retiree Healthcare Plan Comparison for Medicare-eligible individuals:

Benefit	UHC Indemnity with Medicare Plan (coinsurance)	UHC Medicare Advantage Plan (flat copays)
Plan Type	Indemnity	PPO
Primary Payor	Medicare Part A / B	UnitedHealthcare
Part B Subsidy (credit)	<i>not available</i>	\$35/month
Deductible (annual)	\$400	\$300
Out of Pocket Maximum (annual)	\$2,000	\$2,000
Lifetime Maximum	\$500,000	<i>no limit</i>
Preventive Services & Programs	\$0	\$0
Office Visits (Primary)	20%	\$10
Office Visits (Specialist)	20%	\$15
Office Visit (Acupuncture/Chiropractic)*	20%	\$20
Virtual Doctor Visit	<i>not available</i>	\$10
Virtual Mental Health Visit	<i>not available</i>	\$15
Clinical Laboratory Services	20%	\$0
Diagnostic Procedure/Test	20%	\$25
Hospital Inpatient	20%	\$230 days 1-5, \$0 days 6+
Hospital Outpatient	20%	\$25
Ambulance	20%	\$100
Emergency Room	20%	\$65
Urgent Care	20%	\$35
Skilled Nursing Facility	20%	\$0 days 1-100
Hospice	20%	\$0
Eye Exam	20%	\$15
Hearing Exam	20%	\$15
Hearing Aid Allowance*	\$5,000 / 36 months	\$5,000 / 36 months

*some limitations may apply, contact UHC for details

effective 01/2025