

# Compare plans

Review this side by side plan comparison to help you determine if the Compass Rose Medicare Advantage plan will meet your needs.

Plan comparison	Compass Rose Health Plan with Medicare Parts A and B	Compass Rose Medicare Advantage
<b>Medical benefits</b>	<b>You pay</b>	<b>You pay</b>
Annual medical deductible	\$0	\$0
Annual medical out-of-pocket maximum	\$0	\$0
Preventive services	\$0	\$0
Physician office visits (primary, specialist and virtual)	\$0	\$0
Hospital visits (inpatient and outpatient)	\$0	\$0
Emergency room or urgent care	\$0	\$0
Ambulance services	\$0	\$0
Physical, speech and occupational therapy	\$0/90 visits combined per year	\$0/unlimited visits per year
Durable medical equipment	\$0	\$0
Prosthetics	\$0	\$0
Diabetic supplies (test strips, lancets, glucose monitors)	\$0	\$0
Massage therapy	Up to \$75 per visit 12 visits per year	Up to \$60 per visit Unlimited visits per year
Routine podiatry	N/A	\$0/6 visits per year
Hearing aid allowance of \$2,400 every 3 years (combined for both ears) <sup>1</sup>	\$0	\$0

Plan comparison	Compass Rose Health Plan with Medicare Parts A and B	Compass Rose Medicare Advantage
<b>Pharmacy benefits</b>		
<b>Deductible</b>	\$0	\$0
<b>Out-of-pocket max</b>	\$5,000/\$10,000	\$2,000
<b>Pharmacy – Retail</b>	<b>You pay</b>	<b>You pay</b>
<b>Tier 1:</b> Generic	\$5	\$1
<b>Tier 2:</b> Preferred brand	\$50	\$25
<b>Tier 3:</b> Non-preferred brand	\$75 or 40% (whichever is greater)	\$75
<b>Tier 4:</b> Specialty tier	N/A	25% up to max of \$100
<b>Pharmacy – Mail Order</b>	<b>You pay</b>	<b>You pay</b>
<b>Tier 1:</b> Generic	\$10	\$2
<b>Tier 2:</b> Preferred brand	\$100	\$50
<b>Tier 3:</b> Non-preferred brand	\$150 or 40% (whichever is greater)	\$150
<b>Tier 4:</b> Specialty tier	Up to a max of \$500	Up to max of \$100
<b>Extras</b>		
<b>Monthly \$125 Medicare Part B premium reduction</b>		✓
<b>National network<sup>2</sup></b>	✓	✓
<b>Dental coverage<sup>3</sup></b>	Limited	✓
<b>Vision materials (glasses &amp; contacts)</b>		✓
<b>Foreign travel coverage</b>	✓	✓
<b>Free gym membership</b>		✓

Plan comparison	Compass Rose Health Plan with Medicare Parts A and B	Compass Rose Medicare Advantage
<b>Extras</b>		
<b>\$40 quarterly over-the-counter item credit</b>		✓
<b>Remain a Compass Rose member in the FEHB program</b>	✓	✓
<b>UnitedHealthcare® HouseCalls<sup>4</sup></b>		✓
<b>Personal Emergency Response System<sup>5</sup></b>		✓
<b>Aging Well program</b>	✓	✓
<b>Digital exercise therapy</b>	✓	

You must continue to pay the High Option Compass Rose Health Plan premium if you elect to enroll in the Medicare Advantage plan. There is no additional premium for the Medicare Advantage plan. If you currently have a Part B income-related monthly adjustment amount (IRMAA), you may incur an additional Part D IRMAA when enrolling in the Compass Rose Medicare Advantage plan.

<sup>1</sup>You must contact UHC Hearing and use a UHC Hearing provider for hearing aid coverage.

<sup>2</sup>You have access to our national coverage. Unlike most PPO plans, with this plan, you pay the same share of cost in and out of network as long as providers are eligible to participate in the Medicare Program and accept the plan. Out-of-network/non-contracted providers are under no obligation to treat Plan members, except in emergency situations. 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.

<sup>3</sup>Limited dental coverage under Compass Rose Health Plan with Medicare Parts A and B. Check the FEHB Plan brochure for additional details.

<sup>4</sup>HouseCalls may not be available in all areas.

<sup>5</sup>You must have a working landline and/or cellular phone coverage to use PERS.

This information is not a complete description of benefits. Contact the plan for more information.

Benefits, features and/or devices vary by plan/area. Limitations and exclusions apply.

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.

## **Important information**

### **Medicare Part B enrollment**

Being enrolled in Medicare and Compass Rose Medicare Advantage can help decrease your out-of-pocket health care expenses. Even though enrolling in Medicare Part B is not required in the Federal Employees Health Benefits (FEHB) Program, there are some advantages to having it. The decision to enroll in Medicare is entirely yours, but if you do choose to enroll, it is best to act quickly. You must enroll in Medicare Part B if you wish to enroll in the Compass Rose Medicare Advantage plan.

### **Medicare Part B Enrollment Penalty (LEP)**

If you didn't get Medicare Part B when you were first eligible, your monthly premium may be higher. In most cases, you'll have to pay the penalty each time you pay your premiums, for as long as you have Medicare Part B. You must continue paying your Medicare Part B premium to be eligible for coverage under this Compass Rose-sponsored Medicare Advantage Plan. If you stop paying your Medicare Part B premium, you may be disenrolled from Compass Rose Medicare Advantage.

### **Medicare Part D Late Enrollment Penalty (LEP)**

Once you become a Compass Rose Medicare Advantage member, you will receive a letter to confirm you have had continuous prescription drug coverage.

If you had coverage through the Compass Rose Health Plan or another FEHB plan since you became Medicare eligible, you had what is known as "creditable coverage" and a penalty will not apply. You simply need to respond to the letter as quickly as possible to avoid an unnecessary penalty.

### **Income-Related Monthly Adjustment Amount (IRMAA)**

IRMAA is an amount Social Security determines you may need to pay in addition to your monthly Part B and Part D premium if your modified adjusted gross income on your IRS tax return from 2 years ago is above a certain limit. The Compass Rose Medicare Advantage plan's included prescription drug coverage is considered a Part D plan therefore if you currently have a Part B IRMAA then you may incur an additional Part D IRMAA when enrolling in this plan.

### **Call Social Security to see if you qualify for Extra Help**

If you have a limited income, you may be able to get Extra Help to pay for your prescription drug costs. Many people qualify and don't know it. There's no penalty for applying, and you can re-apply every year.

Call toll-free at **1-800-772-1213**, TTY **1-800-325-0778**, 8 a.m.–7 p.m., Monday–Friday.