

MEDICARE SUMMARY SHEET - COMPARISON OF PREMIUMS AND DEDUCTIBLES –As of September 26, 2018 There are many important health insurance criteria that apply to an individual that are not shown in this summary. This summary is only intended to help narrow down your selections for more detailed individual review.

- BE SURE TO CHECK WITH YOUR DOCTORS AND HOSPITAL THAT THEY ACCEPT YOUR INSURANCE -

HEALTHCARE HIGHLIGHTS (†enter data from Medicare.gov – available before Oct 1.2018)

Type >	Nokia PPO	CMS PPO/HMO†	CMS PPO/HMO†	PPO/HMO†	Medigap F	Medigap N
Insurer	United HealthCare					
Medicare “stars”	N/A				×	×
Deductible #	\$290				\$ 0	Part B deductible
Max out of pocket #	\$3,290				N/A	N/A
PCP visit in-network	\$15				\$ 0	\$ 20
PCP-visit out-of-network	\$15				N/A	N/A
Other services (generally)	20% copay					
Doctor/hospital in network?	Has PPO network. Out-of-network “has choice to accept”				All Medicare	All Medicare
PRESCRIPTION DRUGS HIGHLIGHTS (some Medicare Advantage Plans include Rx)						
Insurer	Express Scripts					
Deductible	\$ 415					
Generic Level 1 (mail-order 90-day)	\$ 30					
TOTAL MONTHLY PREMIUM						
Health care	Inc.					
Prescription drugs	Inc.					
Monthly Total	\$51.73					

United Healthcare PPO combines in-network/out-of-network. Other Medicare Advantage plans may have separate charges.