2025 South Central Medicare Advantage and Cost Plans

Below is a list of counties and the plans available in each county. The following pages contain the plan details for each plan.

Blain County	Buffalo County Continued	Franklin County
Blue Cross Blue Shield Nebraska MA Access (PPO)	Wellcare Assist Open (PPO)	AARP Medicare Advantage Essentials from UHC NE-3 (HMO-POS)
Blue Cross Blue Shield Nebraska MA Connect (PPO)	Wellcare Giveback (HMO-POS)	AARP Medicare Advantage Extras from UHC NE-5 (HMO-POS)
Blue Cross Blue Shield Nebraska MA Core (HMO)	Wellcare Patriot Giveback Open (PPO)	AARP Medicare Advantage from UHC NE-0002 (PPO)
Blue Cross Blue Shield of Nebraska MA Secure (PPO)	Wellcare Simple Open (PPO)	AARP Medicare Advantage Patriot No Rx NE-MA01 (PPO)
Wellcare Assist Open (PPO)		Aetna Medicare Eagle (HMO-POS)
Wellcare Giveback (HMO-POS)	Custer County	Aetna Medicare Enhanced Select (PPO)
Wellcare Patriot Giveback Open (PPO)	AARP Medicare Advantage Essentials from UHC NE-3 (HMO-POS)	Aetna Medicare Premier (HMO-POS)
Wellcare Simple Open (PPO)	AARP Medicare Advantage Extras from UHC NE-5 (HMO-POS)	Aetna Medicare Premier (PPO)
	AARP Medicare Advantage from UHC NE-0002 (PPO)	Aetna Medicare SmartFit (HMO-POS)
Buffalo County	AARP Medicare Advantage Patriot No Rx NE-MA01 (PPO)	Aetna Medicare SmartFit (PPO)
AARP Medicare Advantage Essentials from UHC NE-3 (HMO-POS)	Aetna Medicare Eagle (HMO-POS)	Aetna Medicare Value Plus (HMO-POS)
AARP Medicare Advantage Extras from UHC NE-5 (HMO-POS)	Aetna Medicare Enhanced Select (PPO)	Blue Cross Blue Shield Nebraska MA Access (PPO)
AARP Medicare Advantage from UHC NE-0002 (PPO)	Aetna Medicare Premier (HMO-POS)	Blue Cross Blue Shield Nebraska MA Connect (PPO)
AARP Medicare Advantage Patriot No Rx NE-MA01 (PPO)	Aetna Medicare Premier (PPO)	Blue Cross Blue Shield Nebraska MA Core (HMO)
Aetna Medicare Eagle (HMO-POS)	Aetna Medicare SmartFit (HMO-POS)	Blue Cross Blue Shield of Nebraska MA Secure (PPO)
Aetna Medicare Enhanced Select (PPO)	Aetna Medicare SmartFit (PPO)	Medica Advantage Preferred (PPO)
Aetna Medicare Premier (HMO-POS)	Aetna Medicare Value Plus (HMO-POS)	Medica Advantage Select (PPO)
Aetna Medicare Premier (PPO)	Blue Cross Blue Shield Nebraska MA Access (PPO)	Medica Advantage Solution H8889-009 (PPO)
Aetna Medicare SmartFit (HMO-POS)	Blue Cross Blue Shield Nebraska MA Connect (PPO)	Medica Advantage Value (PPO)
Aetna Medicare SmartFit (PPO)	Blue Cross Blue Shield Nebraska MA Core (HMO)	Wellcare Assist Open (PPO)
Aetna Medicare Value Plus (HMO-POS)	Blue Cross Blue Shield of Nebraska MA Secure (PPO)	Wellcare Giveback (HMO-POS)
Blue Cross Blue Shield Nebraska MA Access (PPO)	Medica Advantage Preferred (PPO)	Wellcare Patriot Giveback Open (PPO)
Blue Cross Blue Shield Nebraska MA Connect (PPO)	Medica Advantage Select (PPO)	Wellcare Simple Open (PPO)
Blue Cross Blue Shield Nebraska MA Core (HMO)	Medica Advantage Solution H8889-009 (PPO)	
Blue Cross Blue Shield of Nebraska MA Secure (PPO)	Medica Advantage Value (PPO)	
Medica Advantage Preferred (PPO)	Wellcare Assist Open (PPO)	
Medica Advantage Select (PPO)	Wellcare Giveback (HMO-POS)	

Wellcare Patriot Giveback Open (PPO)

Wellcare Simple Open (PPO)

Medica Advantage Solution H8889-009 (PPO)

Medica Advantage Value (PPO)

Furnas County	Garfield County Continued	Greeley County Continued
Aetna Medicare Eagle (HMO-POS)	Aetna Medicare SmartFit (PPO)	Blue Cross Blue Shield of Nebraska MA Secure (PPO)
Aetna Medicare Enhanced Select (PPO)	Aetna Medicare Value Plus (HMO-POS)	Medica Advantage Preferred (PPO)
Aetna Medicare Premier (HMO-POS)	Blue Cross Blue Shield Nebraska MA Access (PPO)	Medica Advantage Select (PPO)
Aetna Medicare Premier (PPO)	Blue Cross Blue Shield Nebraska MA Connect (PPO)	Medica Advantage Solution H8889-009 (PPO)
Aetna Medicare SmartFit (HMO-POS)	Blue Cross Blue Shield Nebraska MA Core (HMO)	Medica Advantage Value (PPO)
Aetna Medicare SmartFit (PPO)	Blue Cross Blue Shield of Nebraska MA Secure (PPO)	Wellcare Assist Open (PPO)
Aetna Medicare Value Plus (HMO-POS)	Medica Advantage Preferred (PPO)	Wellcare Giveback (HMO-POS)
Blue Cross Blue Shield Nebraska MA Access (PPO)	Medica Advantage Select (PPO)	Wellcare Patriot Giveback Open (PPO)
Blue Cross Blue Shield Nebraska MA Connect (PPO)	Medica Advantage Solution H8889-009 (PPO)	Wellcare Simple Open (PPO)
Blue Cross Blue Shield Nebraska MA Core (HMO)	Medica Advantage Value (PPO)	
Blue Cross Blue Shield of Nebraska MA Secure (PPO)	Wellcare Assist Open (PPO)	Harlan County
Medica Advantage Preferred (PPO)	Wellcare Giveback (HMO-POS)	Aetna Medicare Eagle (HMO-POS)
Medica Advantage Select (PPO)	Wellcare Patriot Giveback Open (PPO)	Aetna Medicare Enhanced Select (PPO)
Medica Advantage Solution H8889-009 (PPO)	Wellcare Simple Open (PPO)	Aetna Medicare Premier (HMO-POS)
Medica Advantage Value (PPO)		Aetna Medicare Premier (PPO)
Wellcare Assist Open (PPO)	Greeley County	Aetna Medicare SmartFit (HMO-POS)
Wellcare Giveback (HMO-POS)	AARP Medicare Advantage Essentials from UHC NE-3 (HMO-POS)	Aetna Medicare SmartFit (PPO)
Wellcare Patriot Giveback Open (PPO)	AARP Medicare Advantage Extras from UHC NE-5 (HMO-POS)	Aetna Medicare Value Plus (HMO-POS)
Wellcare Simple Open (PPO)	AARP Medicare Advantage from UHC NE-0002 (PPO)	Blue Cross Blue Shield Nebraska MA Access (PPO)
	AARP Medicare Advantage Patriot No Rx NE-MA01 (PPO)	Blue Cross Blue Shield Nebraska MA Connect (PPO)
Garfield County	Aetna Medicare Eagle (HMO-POS)	Blue Cross Blue Shield Nebraska MA Core (HMO)
AARP Medicare Advantage Essentials from UHC NE-3 (HMO-POS)	Aetna Medicare Enhanced Select (PPO)	Blue Cross Blue Shield of Nebraska MA Secure (PPO)
AARP Medicare Advantage Extras from UHC NE-5 (HMO-POS)	Aetna Medicare Premier (HMO-POS)	Medica Advantage Preferred (PPO)
AARP Medicare Advantage from UHC NE-0002 (PPO)	Aetna Medicare Premier (PPO)	Medica Advantage Select (PPO)
AARP Medicare Advantage Patriot No Rx NE-MA01 (PPO)	Aetna Medicare SmartFit (HMO-POS)	Medica Advantage Solution H8889-009 (PPO)
Aetna Medicare Eagle (HMO-POS)	Aetna Medicare SmartFit (PPO)	Medica Advantage Value (PPO)
Aetna Medicare Enhanced Select (PPO)	Aetna Medicare Value Plus (HMO-POS)	Wellcare Assist Open (PPO)
Aetna Medicare Premier (HMO-POS)	Blue Cross Blue Shield Nebraska MA Access (PPO)	Wellcare Giveback (HMO-POS)
Aetna Medicare Premier (PPO)	Blue Cross Blue Shield Nebraska MA Connect (PPO)	Wellcare Patriot Giveback Open (PPO)
Aetna Medicare SmartFit (HMO-POS)	Blue Cross Blue Shield Nebraska MA Core (HMO)	Wellcare Simple Open (PPO)

Kearney County	Loup County Continued	Sherman County
AARP Medicare Advantage Essentials from UHC NE-3 (HMO-POS)	Aetna Medicare SmartFit (PPO)	AARP Medicare Advantage Essentials from UHC NE-3 (HMO-POS)
AARP Medicare Advantage Extras from UHC NE-5 (HMO-POS)	Aetna Medicare Value Plus (HMO-POS)	AARP Medicare Advantage Extras from UHC NE-5 (HMO-POS)
AARP Medicare Advantage from UHC NE-0002 (PPO)	Blue Cross Blue Shield Nebraska MA Access (PPO)	AARP Medicare Advantage from UHC NE-0002 (PPO)
AARP Medicare Advantage Patriot No Rx NE-MA01 (PPO)	Blue Cross Blue Shield Nebraska MA Connect (PPO)	AARP Medicare Advantage Patriot No Rx NE-MA01 (PPO)
Aetna Medicare Eagle (HMO-POS)	Blue Cross Blue Shield Nebraska MA Core (HMO)	Aetna Medicare Eagle (HMO-POS)
Aetna Medicare Enhanced Select (PPO)	Blue Cross Blue Shield of Nebraska MA Secure (PPO)	Aetna Medicare Enhanced Select (PPO)
Aetna Medicare Premier (HMO-POS)		Aetna Medicare Premier (HMO-POS)
Aetna Medicare Premier (PPO)	Phelps County	Aetna Medicare Premier (PPO)
Aetna Medicare SmartFit (HMO-POS)	Aetna Medicare Eagle (HMO-POS)	Aetna Medicare SmartFit (HMO-POS)
Aetna Medicare SmartFit (PPO)	Aetna Medicare Enhanced Select (PPO)	Aetna Medicare SmartFit (PPO)
Aetna Medicare Value Plus (HMO-POS)	Aetna Medicare Premier (HMO-POS)	Aetna Medicare Value Plus (HMO-POS)
Blue Cross Blue Shield Nebraska MA Access (PPO)	Aetna Medicare Premier (PPO)	Blue Cross Blue Shield Nebraska MA Access (PPO)
Blue Cross Blue Shield Nebraska MA Connect (PPO)	Aetna Medicare SmartFit (HMO-POS)	Blue Cross Blue Shield Nebraska MA Connect (PPO)
Blue Cross Blue Shield Nebraska MA Core (HMO)	Aetna Medicare SmartFit (PPO)	Blue Cross Blue Shield Nebraska MA Core (HMO)
Blue Cross Blue Shield of Nebraska MA Secure (PPO)	Aetna Medicare Value Plus (HMO-POS)	Blue Cross Blue Shield of Nebraska MA Secure (PPO)
Medica Advantage Preferred (PPO)	Blue Cross Blue Shield Nebraska MA Access (PPO)	Medica Advantage Preferred (PPO)
Medica Advantage Select (PPO)	Blue Cross Blue Shield Nebraska MA Connect (PPO)	Medica Advantage Select (PPO)
Medica Advantage Solution H8889-009 (PPO)	Blue Cross Blue Shield Nebraska MA Core (HMO)	Medica Advantage Solution H8889-009 (PPO)
Medica Advantage Value (PPO)	Blue Cross Blue Shield of Nebraska MA Secure (PPO)	Medica Advantage Value (PPO)
Wellcare Assist Open (PPO)	Medica Advantage Preferred (PPO)	Wellcare Assist Open (PPO)
Wellcare Giveback (HMO-POS)	Medica Advantage Select (PPO)	Wellcare Giveback (HMO-POS)
Wellcare Patriot Giveback Open (PPO)	Medica Advantage Solution H8889-009 (PPO)	Wellcare Patriot Giveback Open (PPO)
Wellcare Simple Open (PPO)	Medica Advantage Value (PPO)	Wellcare Simple Open (PPO)
	Wellcare Assist Open (PPO)	
Loup County	Wellcare Giveback (HMO-POS)	
Aetna Medicare Eagle (HMO-POS)	Wellcare Patriot Giveback Open (PPO)	

Wellcare Simple Open (PPO)

Aetna Medicare Enhanced Select (PPO)
Aetna Medicare Premier (HMO-POS)
Aetna Medicare Premier (PPO)
Aetna Medicare SmartFit (HMO-POS)

Valley County

AARP Medicare Advantage Essentials from UHC NE-3 (HMO-POS)

AARP Medicare Advantage Extras from UHC NE-5 (HMO-POS)

AARP Medicare Advantage from UHC NE-0002 (PPO)

AARP Medicare Advantage Patriot No Rx NE-MA01 (PPO)

Aetna Medicare Eagle (HMO-POS)

Aetna Medicare Enhanced Select (PPO)

Aetna Medicare Premier (HMO-POS)

Aetna Medicare Premier (PPO)

Aetna Medicare SmartFit (HMO-POS)

Aetna Medicare SmartFit (PPO)

Aetna Medicare Value Plus (HMO-POS)

Blue Cross Blue Shield Nebraska MA Access (PPO)

Blue Cross Blue Shield Nebraska MA Connect (PPO)

Blue Cross Blue Shield Nebraska MA Core (HMO)

Blue Cross Blue Shield of Nebraska MA Secure (PPO)

Medica Advantage Preferred (PPO)

Medica Advantage Select (PPO)

Medica Advantage Solution H8889-009 (PPO)

Medica Advantage Value (PPO)

Wellcare Assist Open (PPO)

Wellcare Giveback (HMO-POS)

Wellcare Patriot Giveback Open (PPO)

Wellcare Simple Open (PPO)

Wheeler County

AARP Medicare Advantage Essentials from UHC NE-3 (HMO-POS)

AARP Medicare Advantage Extras from UHC NE-5 (HMO-POS)

AARP Medicare Advantage from UHC NE-0002 (PPO)

AARP Medicare Advantage Patriot No Rx NE-MA01 (PPO)

Aetna Medicare Eagle (HMO-POS)

Aetna Medicare Enhanced Select (PPO)

Aetna Medicare Premier (HMO-POS)

Aetna Medicare Premier (PPO)

Aetna Medicare SmartFit (HMO-POS)

Aetna Medicare SmartFit (PPO)

Aetna Medicare Value Plus (HMO-POS)

Blue Cross Blue Shield Nebraska MA Access (PPO)

Blue Cross Blue Shield Nebraska MA Connect (PPO)

Blue Cross Blue Shield Nebraska MA Core (HMO)

Blue Cross Blue Shield of Nebraska MA Secure (PPO)

Medica Advantage Preferred (PPO)

Medica Advantage Select (PPO)

Medica Advantage Solution H8889-009 (PPO)

Medica Advantage Value (PPO)

Wellcare Assist Open (PPO)

Wellcare Giveback (HMO-POS)

Wellcare Patriot Giveback Open (PPO)

Wellcare Simple Open (PPO)

Understanding Medicare Advantage Plan Benefits

Plan Overview

Monthly Premium - The dollar amount you owe to have this insurance. Part B premiums are paid in addition to this monthly premium.

Medicare Deductible - The amount you pay for health care services before your insurance begins to pay.

Reach out to the plan for details on what applies to the deductible. Prescription drug costs do not count towards this deductible.

Out-of-Pocket Limit - The most you could pay for covered services in the year. After you spend this amount on deductibles, copayments, and coinsurance, your plan pays 100% of the costs of covered benefits. The out-of-pocket limit doesn't include monthly premiums or the cost of prescriptions.

Benefits and Copays / Coinsurance

Copays - A set amount that you pay for a specific health care service. Each service has its own unique copay. Typically you pay copays after your deductible has been met.

Coinsurance - A percentage you pay for a specific health care service. Typically you pay coinsurance after your deductible has been met.

Prescription Coverage

Most Medicare Advantage plans have prescription coverage included, therefore you cannot purchase a separate Part D plan. In some instances, such as a Cost Plan, a Part D plan may be added. Deductibles, copays and coinsurance will apply to prescriptions and do not count towards the Medical Deductible or out-of-pocket limit.

	Nebraska Sample MA Plan (PPO)
Phone Number	800-555-5757
Contract & Plan ID	H5555-005
Evidence of Coverage Link	Click for more details
Plan Overview	
Monthly Premium	\$0
Medical Deductible	\$800
Out-of-pocket Limit	\$3,800 in / 8,900 out
Benefits and Copay / Coinsurance	
Primary Doctor	\$0
Specialist Doctor	\$0 - 35
Labs / Tests / X-rays	\$0 / \$50 / \$15
Emergency Room	\$135
Urgent Care	\$0 - 40
Inpatient Hospital Care	\$350 per day for days 1-6
Outpatient Hospital Care	\$0 - 350 per visit
Skilled Nursing Facility Care	\$0/day 1-20, \$203/day 21-100
Ground Ambulance	\$275
Physical Therapy	\$0 - 25
Prescription Coverage	
Drug Coverage Deductible	\$340
Extra Benefits	
Dental Coverage	Yes - up to \$1,250
Vision Coverage	Yes - up to \$250
Additional Benefits	Hearing, Fitness, OTC

Plan Name and Type

HMO - This type of plan has a network of providers (doctors, hospitals, specialist, etc.). Enrollees must use in-network providers in order for the plan to cover the service, some plans may offer exceptions to this policy.

PPO - This type of plan has a network of providers. Enrollees who use in-network providers typically pay less out-of-pocket. If an out-of-network provider is used, the service will be more expensive.

PFF - This type of plan does NOT have a network of providers. Enrollees must check with their providers before each visit to ensure they will accept the plan.

Cost - This type of plan has a network of providers. Enrollees who use in-network providers typically pay less out-of-pocket. If an out-of-network provider is used, standard Medicare Parts A and B costs apply.

Extra Benefits

Dental Coverage— Coverage for dental expenses. The amount listed is the total the plan will pay for dental care in the calendar year. Some plans require the use of network dentists, others offer reimbursement for any dentist. Contact plan for details.

Vision Coverage - Coverage for vision expenses. The amount listed is the total the plan will pay for vision care in the calendar year. Some plans require the use of network providers, others offer reimbursement for any provider. Contact plan for details.

Additional Benefits - Benefits often include assistance with hearing services including hearing aids, fitness benefits such as a gym membership, and over-the-counter (OTC) medication. Use the Evidence of Coverage Link or contact the plan for a full list of their specific additional benefits.

	AARP Medicare Advantage Essentials from UHC NE-3 (HMO-POS)	AARP Medicare Advantage Extras from UHC NE-5 (HMO-POS)	AARP Medicare Advantage from UHC NE-0002 (PPO)	AARP Medicare Advantage Patriot No Rx NE-MA01 (PPO)
Phone Number	800-555-5757	800-555-5757	800-555-5757	800-555-5757
Contract & Plan ID	H2802-001	H2802-074	H1278-020	H1278-018
Evidence of Coverage Link	Click for more details	Click for more details	Click for more details	Click for more details
Plan Overview				
Monthly Premium	\$0	\$0	\$35	\$0 (Part B giveback up to \$125)
Medical Deductible	\$0	\$0	\$0	\$0
Out-of-pocket Limit	\$3,800 in	\$4,900 in	\$4,900 in / \$10,100 out	\$6,700 in / \$10,100 out
Benefits and Costs				
Primary Doctor	\$0	\$0	\$0	\$0
Specialist Doctor	\$0 - 35	\$0 - 45	\$0 - 45	\$0 - 50
Labs / Tests / X-rays	\$0 / \$50 / \$25	\$0 / \$35 / \$15	\$0 / \$50 / \$25	\$0 / \$45 / \$25
Emergency Room	\$140	\$125	\$125	\$125
Urgent Care	\$0 - 65	\$0 - 55	\$0 - 55	\$0 - 55
Inpatient Hospital Care	\$350 per day for days 1-5 \$0 days 6-90+ Potential Total = \$1,750	\$445 per day for days 1-6 \$0 days 6-90+ Potential Total = \$2,670	\$395 per day for days 1-5 \$0 days 6-90+ Potential Total = \$1,975	\$425 per day for days 1-7 \$0 days 7-90+ Potential Total = \$2,975
Outpatient Hospital Care	\$0 - 350 per visit	\$0 - 445 per visit	\$0 - 395 per visit	\$0 - 425 per visit
Skilled Nursing Facility Care	\$0/day 1-20, \$203/day 21-100	\$0/day 1-20, \$203/day 21-100	\$0/day 1-20, \$203/day 21-100	\$0/day 1-20, \$203/day 21-100
Ground Ambulance	\$275	\$275	\$275	\$290
Physical Therapy	\$0 - 30	\$0 - 50	\$0 - 40	\$0 - 45
Prescription Coverage				
Drug Coverage Deductible	\$0	\$0	\$0	No Drug Coverage
Extra Benefits				
Dental Coverage	\$0 cost for limited services, Optional Rider @ \$54/mo. (\$1,500 annu. max.)	Yes - up to \$3,000	\$0 cost for limited services, Optional Rider @ \$54/mo. (\$1,500 annu. max.)	Yes - up to \$1,000
Vision Coverage	Yes - up to \$300	Yes - up to \$300	Yes - up to \$300	Yes - up to \$300
Additional Benefits	Hearing, Fitness, OTC—\$40/qtr., & other benefits. See Plan materials	Hearing, Fitness, OTC—\$70/qtr., & other benefits. See Plan materials	Hearing, Fitness, OTC—\$40/qtr., & other benefits. See Plan materials	Hearing, Fitness, OTC—\$50/qtr., & other benefits. See Plan materials

	Aetna Medicare Eagle (HMO-POS)	Aetna Medicare Enhanced Select (PPO)	Aetna Medicare Premier (HMO- POS)	Aetna Medicare Premier (PPO)
Phone Number	833-859-6031	833-859-6031	833-859-6031	833-859-6031
Contract & Plan ID	H7149-007	H1608-082	H7149-001	H1608-012
Evidence of Coverage Link	Click for more details	Click for more details	Click for more details	Click for more details
Plan Overview				
Monthly Premium	\$0 (Part B giveback \$90)	\$142	\$0	\$0
Medical Deductible	\$0	\$0	\$0	\$0
Out-of-pocket Limit	\$6,750 in	\$4,500 in / \$8,500 out	\$4,100 in	\$5,000 in / \$8,950 out
Benefits and Copay / Coinsurance				
Primary Doctor	\$0	\$0	\$0	\$0
Specialist Doctor	\$40	\$0	\$35	\$0 - 40
Labs / Tests / X-rays	\$0 / \$20 / \$10	\$0 / \$0 / \$0	\$0 / \$20 / \$10	\$0 / \$20 / \$10
Emergency Room	\$125	\$125	\$140	\$125
Urgent Care	\$50	\$25	\$50	\$50
Inpatient Hospital Care	\$325 per day for days 1-6 \$0 days 6-90+ Potential Total = \$1,950	\$600 per stay	\$375 per day for days 1-5 \$0 days 7-90+ Potential Total = \$1,875	\$350 per day for days 1-5 \$0 days 6-90+ Potential Total = \$1,750
Outpatient Hospital Care	\$0 - 325 per visit	\$0 - 150 per visit	\$0 - 400 per visit	\$0 - 350 per visit
Skilled Nursing Facility Care	\$0/day 1-20, \$214/day 21-100	\$0/day 1-20, \$214/day 21-100	\$0/day 1-20, \$214/day 21-100	\$0/day 1-20, \$214/day 21-100
Ground Ambulance	\$320	\$275	\$335	\$315
Physical Therapy	\$40	\$0	\$35	\$40
Prescription Coverage				
Drug Coverage Deductible	No Drug Coverage	\$590	\$590	\$590
Extra Benefits				
Dental Coverage	Yes - up to \$1,500	Yes - up to \$1,000	Yes - up to \$1,200	Yes - up to \$1,000
Vision Coverage	Yes - up to \$200	Yes - up to \$140	Yes - up to \$295	Yes - up to \$215
Additional Benefits	Hearing, Fitness, OTC—\$90/qtr., & other benefits. See Plan materials	Hearing, Fitness, OTC—\$45/qtr., & other benefits. See Plan materials	Hearing, Fitness, OTC—\$45/qtr., & other benefits. See Plan materials	Hearing, Fitness, OTC—\$30/qtr., & other benefits. See Plan materials

	Aetna Medicare SmartFit (HMO- POS)	Aetna Medicare SmartFit (PPO)	Aetna Medicare Value Plus (HMO- POS)	Blue Cross Blue Shield Nebraska MA Access (PPO)
Phone Number	833-859-6031	833-859-6031	833-859-6031	844-899-6060
Contract & Plan ID	H7149-009	H1608-038	H7149-008	H8181-001
Evidence of Coverage Link	Click for more details			
Plan Overview				
Monthly Premium	\$0	\$0	\$49	\$25
Medical Deductible	\$0	\$0	\$0	\$0
Out-of-pocket Limit	\$4,000 in	\$4,500 in / \$8,000 out	\$3,900 in	\$3,900 in / \$6,200 out
Benefits and Copay / Coinsurance				
Primary Doctor	\$0	\$0	\$0	\$0
Specialist Doctor	\$20	\$35	\$25	\$35
Labs / Tests / X-rays	\$0 / \$20 / \$10	\$0 / \$50 / \$10	\$0 / \$20 / \$10	\$0 / \$30-350 / \$20
Emergency Room	\$140	\$120	\$140	\$125
Urgent Care	\$50	\$0 - 40	\$50	\$55
Inpatient Hospital Care	\$360 per day for days 1-5 \$0 days 6-90+ Potential Total = \$1,800	\$370 per day for days 1-5 \$0 days 6-90+ Potential Total = \$1,850	\$350 per day for days 1-5 \$0 days 7-90+ Potential Total = \$1,750	\$390 per day for days 1-4 \$0 days 6-90+ Potential Total = \$1,560
Outpatient Hospital Care	\$0 - 400 per visit	\$0 - 370 per visit	\$0 - 400 per visit	\$350 per visit
Skilled Nursing Facility Care	\$0/day 1-20, \$214/day 21-100	\$0/day 1-20, \$203/day 21-100	\$0/day 1-20, \$214/day 21-100	\$0/day 1-20, \$196/day 21-50, \$0/day 51-100
Ground Ambulance	\$335	\$290	\$335	\$350
Physical Therapy	\$20	\$0 - 20	\$25	\$35
Prescription Coverage				
Drug Coverage Deductible	\$590	\$590	\$590	\$0
Extra Benefits				
Dental Coverage	Yes - up to \$1,200	Yes - up to \$1,300	Yes - up to \$2,000	Yes - up to \$2,050
Vision Coverage	Yes - up to \$310	Yes - up to \$300	Yes - up to \$300	Yes - up to \$300
Additional Benefits	Hearing, Fitness, OTC—\$30/qtr., & other benefits. See Plan materials	Hearing, Fitness, OTC—\$90/qtr., & other benefits. See Plan materials	Hearing, Fitness, OTC—\$30/qtr., & other benefits. See Plan materials	Hearing, Fitness, OTC—\$70/qtr., & other benefits. See Plan materials
2025 South Central Region Medicare A	j			Page 8

	Blue Cross Blue Shield Nebraska MA Connect (PPO)	Blue Cross Blue Shield Nebraska MA Core (HMO)	Blue Cross Blue Shield of Nebraska MA Secure (PPO)	
Phone Number	844-899-6060	844-899-6060	800-555-5757	
Contract & Plan ID	H8181-002	H3170-003	H8181-003	
Evidence of Coverage Link	Click for more details	Click for more details	Click for more details	
Plan Overview				
Monthly Premium	\$0	\$0	\$91	
Medical Deductible	\$0	\$0	\$0	
Out-of-pocket Limit	\$4,900 in / \$8,000 out	\$3,900 in	\$2,500 in / \$4,500 out	
Benefits and Copay / Coinsurance				
Primary Doctor	\$0	\$0	\$0	
Specialist Doctor	\$35	\$35	\$20	
Labs / Tests / X-rays	\$0 / \$30-350 / \$25	\$0 / \$30-350 / \$25	\$0 / \$30-175 / \$20	
Emergency Room	\$125	\$125	\$115	
Urgent Care	\$55	\$55	\$50	
Inpatient Hospital Care	\$400 per day for days 1-4 \$0 days 6-90+ Potential Total = \$1,600	\$400 per day for days 1-4 \$0 days 6-90+ Potential Total = \$1,600	\$250 per day for days 1-4 \$0 days 7-90+ Potential Total = \$1,000	
Outpatient Hospital Care	\$350 per visit	\$0 - 350 per visit	\$175 per visit	
Skilled Nursing Facility Care	\$0/day 1-20, \$196/day 21-50, \$0/day 51-100	\$0/day 1-20, \$186/day 21-53, \$0/day 54-100	\$0/day 1-20, \$196/day 21-50, \$0/day 51-100	
Ground Ambulance	\$350	\$350	\$350	
Physical Therapy	\$35	\$35	\$20	
Prescription Coverage				
Drug Coverage Deductible	\$0	\$0	\$0	
Extra Benefits				
Dental Coverage	Yes - up to \$1,500	Yes - up to \$1,950	Yes - up to \$2,050	
Vision Coverage	Yes - up to \$300	Yes - up to \$300	Yes - up to \$300	
Additional Benefits	Hearing, Fitness, OTC—\$50/qtr., & other benefits. See Plan materials	Hearing, Fitness, OTC—\$60/qtr., & other benefits. See Plan materials	Hearing, Fitness, OTC-\$115/qtr., & other benefits. See Plan materials	

	Medica Advantage Preferred (PPO)	Medica Advantage Select (PPO)	Medica Advantage Solution H8889-009 (PPO)	Medica Advantage Value (PPO)
Phone Number	800-906-5432	800-906-5432	800-906-5432	800-906-5432
Contract & Plan ID	H8889-011	H8889-015	H8889-009	H8889-010
Summary of Benefits Link	Click for more details	Click for more details	Click for more details	Click for more details
Plan Overview				
Monthly Premium	\$137	\$37	\$0	\$0
Medical Deductible	\$0	\$0	\$0	\$0
Out-of-pocket Limit	\$2,500 in / \$2,500 out	\$3,500 in / \$3,500 out	\$4,900 in / \$4,900 out	\$3,900 in / \$ 3,900out
Benefits and Copay / Coinsurance				
Primary Doctor	\$0	\$0	\$0	\$0
Specialist Doctor	\$10	\$35	\$35	\$50
Labs / Tests / X-rays	\$0 / \$0-50 / \$0	\$0 / \$0-95 / \$20	\$0 / \$0-85 / \$20	\$0 / \$0-125 / \$20
Emergency Room	\$120	\$125	\$125	\$125
Urgent Care	\$0 - 10	\$0 - 35	\$0 - 45	\$25- 55
Inpatient Hospital Care	\$100 per stay	\$295 per day for days 1-5 \$0 days 6-90+ Potential Total = \$1,475	\$350 per day for days 1-6 \$0 days 6-90+ Potential Total = \$2,100	\$425 per day for days 1-5 \$0 days 6-90+ Potential Total = \$2,125
Outpatient Hospital Care	\$0 - 150 per visit	\$0 - 345 per visit	\$0 - 395 per visit	\$0 - 450 per visit
Skilled Nursing Facility Care	\$0/day 1-20, \$150/day 21-40, \$0/day 41-100	\$0/day 1-20, \$214/day 21-37, \$0/day 38-100	\$0/day 1-20, \$214/day 21-43, \$0/day 44-100	\$10/day 1-20, \$214/day 21-38, \$0/day 39-100
Ground Ambulance	\$100	\$275	\$325	\$295
Physical Therapy	\$10	\$50	\$35	\$50
Prescription Coverage				
Drug Coverage Deductible	\$0	\$0	No Drug Coverage	\$0
Extra Benefits				
Dental Coverage	Yes - up to \$1,500	Yes - up to \$700	Yes - up to \$1,000	Yes - up to \$600
Vision Coverage	Yes - up to \$300	Yes - up to \$200	Yes - up to \$200	Yes - up to \$150
Additional Benefits	Hearing, Fitness, OTC-\$75/6-mo., & other benefits. See Plan materials	Hearing, Fitness, OTC-\$75/6-mo., & other benefits. See Plan materials	Hearing, Fitness, OTC-\$75/6-mo., & other benefits. See Plan materials	Hearing, Fitness, OTC-\$75/6-mo., & other benefits. See Plan materials

	Wellcare Assist Open (PPO)	Wellcare Giveback (HMO-POS)	Wellcare Patriot Giveback Open (PPO)	Wellcare Simple Open (PPO)
Phone Number	800-225-8017	800-225-8017	800-225-8017	800-225-8017
Contract & Plan ID	H1395-003	H1215-003	H1395-004	H1395-002
Summary of Benefits Link	Click for more details	Click for more details	Click for more details	Click for more details
Plan Overview				
Monthly Premium	\$30.60	\$0 (Part B giveback \$83.60)	\$0 (Part B giveback \$125)	\$0
Medical Deductible	\$0	\$240	\$225	\$0
Out-of-pocket Limit	\$3,900 in / \$6,200 out	\$8,850 in	\$5,700 in / \$8,950 out	\$4,150 in / \$6,200 out
Benefits and Copay / Coinsurance				
Primary Doctor	\$0	\$0	\$0	\$0
Specialist Doctor	\$20	\$50	\$35	\$0 - 40
Labs / Tests / X-rays	\$0-50 / \$0-40 / \$25	\$0-50 / \$0-50 / \$40	\$0-50 / \$0-100 / \$25	\$0/ \$50/ \$15
Emergency Room	\$140	\$110	\$125	\$120
Urgent Care	\$40	\$35	\$40	\$0 - 40
Inpatient Hospital Care	\$325 per day for days 1-7 \$0 days 7-90+ Potential Total = \$2,275	\$1,450 per stay	\$400 per day for days 1-5 \$0 days 6-90+ Potential Total = \$2,000	\$370 per day for days 1-5 \$0 days 6-90+ Potential Total = \$1,850
Outpatient Hospital Care	\$0 - 300 per visit	\$0 - 350 per visit	\$0 - 350 per visit	\$0 - 370 per visit
Skilled Nursing Facility Care	\$0/day 1-20, \$214/day 21-50, \$0/day 51-100	\$0/day 1-20, \$214/day 21-70, \$0/day 71-100	\$0/day 1-20, \$214/day 21-50, \$0/day 51-100	\$0/day 1-20, \$203/day 21-100
Ground Ambulance	\$300	\$315	\$325	\$290
Physical Therapy	\$20	\$35	\$35	\$0 - 20
Prescription Coverage				
Drug Coverage Deductible	\$580	\$420	No Drug Coverage	\$420
Extra Benefits				
Dental Coverage	Yes - up to \$3,000	Yes - See Plan materials	Yes - up to \$1,500	Yes - up to \$1,500
Vision Coverage	Yes - up to \$250	Yes - up to \$100	Yes - up to \$200	Yes - up to \$200
Additional Benefits 2025 South Central Region Medicare A	Hearing, Fitness, OTC-\$90/qtr., & other benefits. See Plan materials	Hearing, Fitness, & other benefits. See Plan materials	Hearing, Fitness, OTC-\$70/qtr., & other benefits. See Plan materials	Hearing, Fitness, OTC-\$47/qtr., & other benefits. See Plan materials