## **2026 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.

В	lai	ine	Co	ur	ıty

Blue Cross and Blue Shield of Nebraska MA Access (PPO)

Blue Cross and Blue Shield of Nebraska MA Connect (PPO)

Blue Cross and Blue Shield of Nebraska MA Core (HMO)

Blue Cross and Blue Shield of Nebraska MA Secure (PPO)

Wellcare Assist Open (PPO)

Wellcare Giveback (HMO-POS)

Wellcare Patriot Giveback Open (PPO)

Wellcare Simple (HMO-POS)

Wellcare Simple Open (PPO)

#### **Buffalo 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)

Blue Cross and Blue Shield of Nebraska MA Access (PPO)

Blue Cross and Blue Shield of Nebraska MA Connect (PPO)

Blue Cross and Blue Shield of Nebraska MA Core (HMO)

Blue Cross and Blue Shield of Nebraska MA Secure (PPO)

**DEVOTED CHOICE 001 NE (PPO)** 

**DEVOTED CHOICE GIVEBACK 002 NE (PPO)** 

Medica Advantage Preferred (PPO)

Medica Advantage Select (PPO)

Medica Advantage Solution H8889-009 (PPO)

Medica Advantage Value (PPO)

MyAdvocate Medicare Advantage GOLD (HMO-POS)

MyAdvocate Medicare Advantage SILVER (HMO-POS)

#### **Buffalo County continued**

Wellcare Assist Open (PPO)

Wellcare Giveback (HMO-POS)

Wellcare Patriot Giveback Open (PPO)

Wellcare Simple (HMO-POS)

#### Custer 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)

Blue Cross and Blue Shield of Nebraska MA Access (PPO)

Blue Cross and Blue Shield of Nebraska MA Connect (PPO)

Blue Cross and Blue Shield of Nebraska MA Core (HMO)

Blue Cross and 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 (HMO-POS)

Wellcare Simple Open (PPO)

#### **Franklin 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 Extra (PPO)

Aetna Medicare Signature (HMO-POS)

Aetna Medicare Signature (PPO)

Aetna Medicare Signature Extra (PPO)

Blue Cross and Blue Shield of Nebraska MA Access (PPO)

Blue Cross and Blue Shield of Nebraska MA Connect (PPO)

Blue Cross and Blue Shield of Nebraska MA Core (HMO)

Blue Cross and 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 (HMO-POS)

Wellcare Simple Open (PPO)

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

Medica Advantage Solution H8889-009 (PPO)

Medica Advantage Value (PPO)

Blue Cross and Blue Shield of Nebraska MA Core (HMO)

Blue Cross and Blue Shield of Nebraska MA Secure (PPO)

Kearney	<u>/ County</u>
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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)

Blue Cross and Blue Shield of Nebraska MA Access (PPO)

Blue Cross and Blue Shield of Nebraska MA Connect (PPO)

Blue Cross and Blue Shield of Nebraska MA Core (HMO)

Blue Cross and Blue Shield of Nebraska MA Secure (PPO)

**DEVOTED CHOICE 001 NE (PPO)** 

**DEVOTED CHOICE GIVEBACK 002 NE (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 (HMO-POS)

#### **Loup County**

Aetna Medicare Eagle (HMO-POS)

Aetna Medicare Enhanced Extra (PPO)

Aetna Medicare Signature (HMO-POS)

Aetna Medicare Signature (PPO)

Aetna Medicare Signature Extra (PPO)

Blue Cross and Blue Shield of Nebraska MA Access (PPO)

Blue Cross and Blue Shield of Nebraska MA Connect (PPO)

Blue Cross and Blue Shield of Nebraska MA Core (HMO)

Blue Cross and Blue Shield of Nebraska MA Secure (PPO)

#### **Loup County continued**

Medica Advantage Preferred (PPO)

Medica Advantage Select (PPO)

Medica Advantage Solution H8889-009 (PPO)

Medica Advantage Value (PPO)

#### Phelps County

Blue Cross and Blue Shield of Nebraska MA Access (PPO)

Blue Cross and Blue Shield of Nebraska MA Connect (PPO)

Blue Cross and Blue Shield of Nebraska MA Core (HMO)

Blue Cross and 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 (HMO-POS)

#### **Sherman 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 Extra (PPO)

Aetna Medicare Signature (HMO-POS)

#### **Sherman County continued**

Aetna Medicare Signature (PPO)

Aetna Medicare Signature Extra (PPO)

Blue Cross and Blue Shield of Nebraska MA Access (PPO)

Blue Cross and Blue Shield of Nebraska MA Connect (PPO)

Blue Cross and Blue Shield of Nebraska MA Core (HMO)

Blue Cross and 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 (HMO-POS)

Wellcare Simple Open (PPO)

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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 Extra (PPO)

Aetna Medicare Signature (HMO-POS)

Aetna Medicare Signature (PPO)

Aetna Medicare Signature Extra (PPO)

Blue Cross and Blue Shield of Nebraska MA Access (PPO)

Blue Cross and Blue Shield of Nebraska MA Connect (PPO)

Blue Cross and Blue Shield of Nebraska MA Core (HMO)

Blue Cross and 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 (HMO-POS)

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 Extra (PPO)

Aetna Medicare Signature (HMO-POS)

Aetna Medicare Signature (PPO)

Aetna Medicare Signature Extra (PPO)

Blue Cross and Blue Shield of Nebraska MA Access (PPO)

Blue Cross and Blue Shield of Nebraska MA Connect (PPO)

Blue Cross and Blue Shield of Nebraska MA Core (HMO)

Blue Cross and Blue Shield of Nebraska MA Secure (PPO)

Medica Advantage Preferred (PPO)

Medica Advantage Select (PPO)

Medica Advantage Solution H8889-009 (PPO)

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Wellcare Assist Open (PPO)

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Wellcare Patriot Giveback Open (PPO)

Wellcare Simple (HMO-POS)

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.

Costs shown are in-network values unless noted as 'out'. Out-of-network costs may be higher.

## **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 in / \$15 out
Specialist Doctor	\$0 - 35 in / \$50 out
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	\$30	\$0 (Part B giveback \$150)
Medical Deductible	\$0	\$0	\$0	\$0
Out-of-pocket Limit	\$5,900 in	\$6,700 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 - 55	\$0 - 60	\$0 - 55 in / \$85 out	\$0 - 50 in / \$70 out
Labs / Tests / X-rays	\$0 / \$60 / \$25	\$0 / \$5 / \$10	\$0 / \$5 / \$5	\$0 / \$45 / \$25
Emergency Room	\$130	\$130	\$130	\$130
Urgent Care	\$0 - 50	\$0 - 50	\$0 - 50	\$0 - 50
Inpatient Hospital Care	\$495 per day for days 1-5 \$0 days 6-90 Potential Total = \$2,475	\$550 per day for days 1-5 \$0 days 6-90 Potential Total = \$2,750	\$455 per day for days 1-6 \$0 days 6-90+ Potential Total = \$2,730	\$425 per day for days 1-7 \$0 days 8-90 Potential Total = \$2,975
Outpatient Hospital Care	\$0 - 495 per visit	\$0 - 550 per visit	\$0 - 455 per visit	\$0 - 425 per visit
Skilled Nursing Facility Care	\$0/day 1-20, \$218/day 21-100	\$0/day 1-20, \$218/day 21-100	\$0/day 1-20, \$218/day 21-100	\$0/day 1-20, \$218/day 21-100
Ground Ambulance	\$275	\$225	\$150	\$290
Physical Therapy	\$35	\$55	\$35	\$45
<b>Prescription Coverage</b>				
<b>Drug Coverage Deductible</b>	\$520	\$600	\$520	No Drug Coverage
Extra Benefits				
Dental Coverage	\$0 cost for limited services, Optional Rider @ \$44/mo (\$1,500 max.)	Yes - up to \$2,000	\$0 cost for limited services, Optional Rider @ \$44/mo. (\$1,500 max.)	Yes - up to \$4,000
Vision Coverage	Yes - up to \$300	Yes - up to \$150	Yes - up to \$300	Yes - up to \$300
Additional Benefits	Hearing, Fitness, & other benefits. See Plan materials	Hearing, Fitness, OTC—\$25/qtr., & other benefits. See Plan materials	Hearing, Fitness, & other benefits. See Plan materials	Hearing, Fitness, OTC—\$110/qtr., & other benefits. See Plan materials

	Aetna Medicare Enhanced Extra (PPO)	Aetna Medicare Eagle (HMO-POS)	Aetna Medicare Signature (HMO- POS)	Aetna Medicare Signature (PPO)
Phone Number	833-859-6031	833-859-6031	833-859-6031	833-859-6031
Contract & Plan ID	H1608-118	H7149-007	H7149-001	H1608-012
Evidence of Coverage Link	Click for more details			
Plan Overview				
Monthly Premium	\$52	\$0 (Part B giveback \$90)	\$0	\$0
Medical Deductible	\$0	\$0	\$0	\$0
Out-of-pocket Limit	\$5,000 in / \$10,000 out	\$6,750 in	\$3,900 in	\$5,000 in / \$8,950 out
Benefits and Copay / Coinsurance				
Primary Doctor	\$0 in / \$35 out	\$0	\$0	\$0 / 40% out
Specialist Doctor	\$35 in / \$65 out	\$40	\$35	\$0 - 40 / 40% out
Labs / Tests / X-rays	\$0 / \$0-20 / \$10	\$0 / \$0-20 / \$10	\$0 / \$0-20 / \$15	\$0 / \$0-20 / \$15
Emergency Room	\$130	\$130	\$150	\$130
Urgent Care	\$50	\$50	\$50	\$50
Inpatient Hospital Care	\$325 per day for days 1-5 \$0 days 6-90 Potential Total = \$1,625	\$325 per day for days 1-6 \$0 days 7-90 Potential Total = \$1,950	\$375 per day for days 1-6 \$0 days 7-90 Potential Total = \$2,250	\$405 per day for days 1-6 \$0 days 7-90 Potential Total = \$2,430
Outpatient Hospital Care	\$0 - 325 per visit	\$0 - 325 per visit	\$0 - 375 per visit	\$0 - 405 per visit
Skilled Nursing Facility Care	\$0/day 1-20, \$218/day 21-100			
Ground Ambulance	\$245	\$320	\$325	\$315
Physical Therapy	\$35	\$40	\$35	\$40
Prescription Coverage				
Drug Coverage Deductible	\$615	No Drug Coverage	\$615	\$615
Extra Benefits				
Dental Coverage	Yes - up to \$2,000	Yes - up to \$2,000	Yes - up to \$1,500	Yes - up to \$1,250
Vision Coverage	Yes - up to \$250	Yes - up to \$250	Yes - up to \$200	Yes - up to \$175
Additional Benefits	Hearing, Fitness, OTC—\$50/qtr., & other benefits. See Plan materials	Hearing, Fitness, OTC—\$50/qtr., & other benefits. See Plan materials	Hearing, Fitness, & other benefits. See Plan materials	Hearing, Fitness, & other benefits. See Plan materials

	Aetna Medicare Signature Extra (PPO)	Blue Cross Blue Shield of Nebraska MA Core (HMO) (Central NE)	Blue Cross Blue Shield of Nebraska MA Access (PPO)	Blue Cross Blue Shield of Nebraska MA Connect (PPO)
Phone Number	833-859-6031	844-899-6060	844-899-6060	844-899-6060
Contract & Plan ID	H1608-038	H3170-003-2	H8181-001	H8181-002
Evidence of Coverage Link	Click for more details			
Plan Overview				
Monthly Premium	\$0	\$0	\$30	\$0
Medical Deductible	\$0	\$0	\$0	\$0
Out-of-pocket Limit	\$6,750 in / \$10,000 out	\$4,100 in	\$3,900 in / \$6,200 out	\$4,900 in / \$8,000 out
Benefits and Copay / Coinsurance				
Primary Doctor	\$10 in / 50% out	\$0	\$0 in / \$15 out	\$0 in / \$15 out
Specialist Doctor	\$0 - 60 in / 50% out	\$35	\$35 in / 50% out	\$35 in / 50% out
Labs / Tests / X-rays	\$0-10 / \$0-20 / \$15	\$0 / \$0-350 / \$25	\$0 / \$0-350 / \$20	\$0 / \$0-350 / \$25
Emergency Room	\$130	\$135	\$125	\$125
Urgent Care	\$50	\$55	\$55	\$50
Inpatient Hospital Care	\$415 per day for days 1-6 \$0 days 7-90 Potential Total = \$2,490	\$400 per day for days 1-4 \$0 days 5-90 Potential Total = \$1,600	\$390 per day for days 1-4 \$0 days 5-90 Potential Total = \$1,560	\$400 per day for days 1-4 \$0 days 5-90 Potential Total = \$1,600
Outpatient Hospital Care	\$0 - 415 per visit	\$350 per visit	\$350 per visit	\$350 per visit
Skilled Nursing Facility Care	\$0/day 1-20, \$218/day 21-100	\$0/day 1-20, \$214/day 21-60, \$0/day 61-100	\$0/day 1-20, \$214/day 21-60, \$0/day 61-100	\$0/day 1-20, \$214/day 21-70, \$0/day 71-100
Ground Ambulance	\$315	\$350	\$350	\$350
Physical Therapy	\$60	\$35	\$35	\$35
<b>Prescription Coverage</b>				
Drug Coverage Deductible	\$615	\$400	\$400	\$400
Extra Benefits				
Dental Coverage	Yes - Preventive only	Yes - up to \$1,200	Yes - up to \$1,500	Yes - up to \$1,200
Vision Coverage	Yes - up to \$100	Yes - up to \$300	Yes - up to \$300	Yes - up to \$300
Additional Benefits	Hearing, Fitness, & other benefits. See Plan materials	Hearing, Fitness, OTC—\$50/qtr., & other benefits. See Plan materials	Hearing, Fitness, OTC—\$70/qtr., & other benefits. See Plan materials	Hearing, Fitness, OTC—\$50/qtr., & other benefits. See Plan materials

	Blue Cross Blue Shield of Nebraska MA Secure (PPO)	Devoted Choice 001 NE (PPO)	Devoted Choice Giveback 002 NE (PPO)	Medica Advantage Preferred (PPO)
Phone Number	844-899-6060	844-978-2770	844-978-2770	800-906-5432
Contract & Plan ID	H8181-003	H9802-001	H9802-002	H8889-011
Evidence of Coverage Link	Click for more details	Click for more details	Click for more details	Click for more details
Plan Overview				
Monthly Premium	\$91	\$0	\$0 (Part B giveback \$159.80)	\$155
Medical Deductible	\$0	\$0	\$0	\$0
Out-of-pocket Limit	\$2,500 in / \$4,500 out	\$4,400 in / \$6,400 out	\$9,250 in / \$13,900 out	\$3,800 in / \$3,800 out
Benefits and Copay / Coinsurance				
Primary Doctor	\$0 in / \$15 out	\$0 in / \$5 out	\$0 in / \$5 out	\$0 in / \$10 out
Specialist Doctor	\$20 in / \$40 out	\$40	\$55	\$20 in / \$35 out
Labs / Tests / X-rays	\$0 / \$0-175 / \$20	\$0-20 / \$0-95 / \$0-75	\$0-20 / \$0-95 / \$0-75	\$0 / \$0-95 / \$0
Emergency Room	\$115	\$130	\$115	\$150
Urgent Care	\$50	\$0-45	\$0-40	\$0 - 40
Inpatient Hospital Care	\$250 per day for days 1-4 \$0 days 5-90 Potential Total = \$1,000	\$395 per day for days 1-6 \$0 days 7-90 Potential Total = \$2,370	\$475 per day for days 1-4 \$0 days 5-90 Potential Total = \$1,900	\$200 per stay
Outpatient Hospital Care	\$175 per visit	\$0 - 495 per visit	\$0 - 475 per visit	\$0 - 195 per visit
Skilled Nursing Facility Care	\$0/day 1-20, \$204/day 21-60, \$0/day 61-100	\$0/day 1-20, \$218/day 21-100	\$0/day 1-20, \$218/day 21-100	\$0/day 1-20, \$218/day 21-39, \$0/day 40-100
Ground Ambulance	\$350	\$0-350	\$0-300	\$250
Physical Therapy	\$20	\$40-50	\$55	\$20
Prescription Coverage				
Drug Coverage Deductible	\$400	\$230	\$605	\$275
Extra Benefits				
Dental Coverage	Yes - up to \$1,700	Yes - up to \$3,000	Yes - up to \$250	Yes - up to \$750
Vision Coverage	Yes - up to \$300	Yes - up to \$350	Yes - up to \$200	Yes - up to \$175
Additional Benefits	Hearing, Fitness, OTC-\$115/qtr., & other benefits. See Plan materials	Hearing, Fitness, OTC-\$100/qtr., & other benefits. See Plan materials	Hearing, Fitness & other benefits. See Plan materials	Hearing, Fitness, OTC-\$50/6-mo., & other benefits. See Plan materials

	Medica Advantage Select (PPO)	Medica Advantage Solution H8889 -009 (PPO)	Medica Advantage Value (PPO)	MyAdvocate Medicare Advantage GOLD (HMO-POS)
Phone Number	800-906-5432	800-906-5432	800-906-5432	888-298-4650
Contract & Plan ID	H8889-015	H8889-009	H8889-010	H0816-001
Evidence of Coverage Link	Click for more details			
Plan Overview				
Monthly Premium	\$45	\$0 (Part B giveback \$100)	\$0	\$69
Medical Deductible	\$0	\$0	\$0	\$0
Out-of-pocket Limit	\$4,200 in / \$4,200 out	\$6,750 in / \$6,750 out	\$6,750 in / \$6,750 out	\$3,500 in / \$6,200 out
Benefits and Copay / Coinsuran	ce			
Primary Doctor	\$0 in / \$25 out	\$0 in / \$30 out	\$0 in / \$25 out	\$0 in / \$25 out
Specialist Doctor	\$50 in / \$65 out	\$50 in / \$65 out	\$55 in / \$60 out	\$35 in / \$50 out
Labs / Tests / X-rays	\$0 / \$0-90 / \$25	\$0 / \$0-90 / \$25	\$0 / \$0-250 / \$50	\$0 / \$25 / \$20
Emergency Room	\$130	\$130	\$130	\$120
Urgent Care	\$0 - 45	\$0 - 45	\$25 - 50	\$35
Inpatient Hospital Care	\$450 per day for days 1-5 \$0 days 6-90 Potential Total = \$2,250	\$405 per day for days 1-6 \$0 days 6-90 Potential Total = \$2,430	\$550 per day for days 1-5 \$0 days 6-90 Potential Total = \$2,750	\$390 per day for days 1-4 \$0 days 6-90+ Potential Total = \$1,560
Outpatient Hospital Care	\$0 - 450 per visit	\$0 - 375 per visit	\$0 - 550 per visit	\$350 per visit
Skilled Nursing Facility Care	\$0/day 1-20, \$218/day 21-41, \$0/day 42-100	\$0/day 1-20, \$218/day 21-52, \$0/day 53-100	\$0/day 1-20, \$218/day 21-52, \$0/day 53-100	\$0/day 1-20, \$196/day 21-100
Ground Ambulance	\$370	\$395	\$375	\$275
Physical Therapy	\$50	\$50	\$55	\$25
Prescription Coverage				
Drug Coverage Deductible	\$355	No Drug Coverage	\$615	\$250
Extra Benefits				
Dental Coverage	Yes - up to \$500	Yes - up to \$800	Yes - up to \$450	Yes - up to \$1,250
Vision Coverage	Yes - up to \$125	Yes - up to \$100	Yes - up to \$75	Yes - up to \$300
Additional Benefits	Hearing, Fitness, OTC-\$40/6-mo., & other benefits. See Plan materials	Hearing, Fitness, OTC-\$50/6-mo., & other benefits. See Plan materials	Hearing, Fitness, OTC-\$40/6-mo., & other benefits. See Plan materials	Hearing, Fitness, OTC-\$95/qtr., & other benefits. See Plan materials

	MyAdvocate Medicare Advantage SILVER (HMO-POS)	Wellcare Assist Open (PPO)	Wellcare Giveback (HMO-POS)	Wellcare Patriot Giveback Open (PPO)
Phone Number	888-298-4650	844-480-0680	844-480-0680	844-480-0680
Contract & Plan ID	H0816-002	H1395-003	H1215-003	H1395-004
Summary of Benefits Link	Click for more details	Click for more details	Click for more details	Click for more details
Plan Overview				
Monthly Premium	\$0	\$32.80	\$0 (Part B giveback \$82)	\$0 (Part B giveback \$135)
Medical Deductible	\$0	\$0	\$175	\$225
Out-of-pocket Limit	\$4,500 in / \$7,500 out	\$4,800 in / \$7,100 out	\$8,850 in	\$6,600 in / \$9,500 out
Benefits and Copay / Coinsur-				
Primary Doctor	\$0 in / \$25 out	\$0 in / \$25 out	\$0	\$0 in / \$40 out
Specialist Doctor	\$35 in / \$50 out	\$20 in / \$50 out	\$50	\$35 in / \$70 out
Labs / Tests / X-rays	\$0 / \$35 / \$25	\$0-50 / \$0-40 / \$25	\$0-50 / \$0-50 / \$50	\$0-50 / \$0-100 / \$25
Emergency Room	\$130	\$130	\$115	\$130
Urgent Care	\$45	\$40	\$35	\$40
Inpatient Hospital Care	\$375 per day for days 1-5 \$0 days 6-90 Potential Total = \$1,875	\$325 per day for days 1-7 \$0 days 8-90 Potential Total = \$2,275	\$1,450 per stay	\$425 per day for days 1-6 \$0 days 7-90 Potential Total = \$2,550
Outpatient Hospital Care	\$375	\$0 - 300 per visit	\$0 - 350 per visit	\$0 - 350 per visit
Skilled Nursing Facility Care	\$0/day 1-20, \$203/day 21-100	\$0/day 1-20, \$218/day 21-50, \$0/day 51-100	\$0/day 1-20, \$218/day 21-70, \$0/day 71-100	\$0/day 1-20, \$218/day 21-60, \$0/day 61-100
Ground Ambulance	\$300	\$300	\$315	\$325
Physical Therapy	\$35	\$20	\$35	\$35
<b>Prescription Coverage</b>				
Drug Coverage Deductible	\$400	\$570	\$615	No Drug Coverage
Extra Benefits				
Dental Coverage	Yes - up to \$1,000	Yes - up to \$3,000	Yes - See Plan materials	Yes - up to \$2,000
Vision Coverage	Yes - up to \$300	Yes - up to \$300	Yes - up to \$100	Yes - up to \$200
Additional Benefits	Hearing, Fitness, OTC-\$75/qtr., & other benefits. See Plan materials	Hearing, Fitness, OTC-\$62/mo., & other benefits. See Plan materials	Hearing, Fitness, & other benefits. See Plan materials	Hearing, Fitness, OTC-\$20/mo., & other benefits. See Plan materials

	Wellcare Simple Open (PPO)	Wellcare Simple (HMO-POS)
Phone Number	844-480-0680	844-480-0680
Contract & Plan ID	H1395-002	H1215-005
Summary of Benefits Link	Click for more details	Click for more details
Plan Overview		
Monthly Premium	\$0	\$0
Medical Deductible	\$0	\$0
Out-of-pocket Limit	\$6,600 in / \$9,000 out	\$5,000 in
Benefits and Copay / Coinsurance		
Primary Doctor	\$0 in / \$40 out	\$0
Specialist Doctor	\$40 in / \$70 out	\$35
Labs / Tests / X-rays	\$0-50 / \$0-40 / \$50	\$0-50 / \$0-50 / \$50
Emergency Room	\$130	\$130
Urgent Care	\$50	\$50
Inpatient Hospital Care	\$400 per day for days 1-7 \$0 days 8-90 Potential Total = \$2,800	\$375 per day for days 1-7 \$0 days 8-90 Potential Total = \$2,625
Outpatient Hospital Care	\$0 - 500 per visit	\$0 - 400 per visit
Skilled Nursing Facility Care	\$0/day 1-20, \$218/day 21-60, \$0/day 61-100	\$0/day 1-20, \$218/day 21-50, \$0/day 51-100
Ground Ambulance	\$350	\$350
Physical Therapy	\$40	\$35
<b>Prescription Coverage</b>		
Drug Coverage Deductible	\$615	\$615
Extra Benefits		
Dental Coverage	Yes - up to \$1,000	Yes - up to \$1,000
Vision Coverage	Yes - up to \$100	Yes - up to \$200
Additional Benefits	Hearing, Fitness, & other benefits. See Plan materials	Hearing, Fitness, OTC-\$10/mo., & other benefits. See Plan materials