2022 Medicare Advantage Plans Comparison Chart This comparison chart is a side-by-side representation of services offered through the AvMed, Cigna, UHC, and Humana Medicare Advantage Plans for both in-network and out-of-network providers.

	This companison chare is	a side-by-side representa	tion of services offered timo	agii tile Avivied, Cigila, Oric	, and Humana Medicare Adv	antage i lans for both in-net		providers.											
Service	AvMed Medicare Circle (Miami-Dade)	AvMed Medicare Circle (Broward)	AvMed Medicare Choice (Miami-Dade)	AvMed Medicare Choice (Broward)	AvMed Medicare Access (Miami-Dade)	AvMed Medicare Access (Broward)	AvMed Medicare Premium Saver (Broward)	Leon Medicare (Miami-Dade)	Humana Passive (National)		Humana Traditional (National)		Humana \$0 Premium (Dade)		ealthcare ssive	e UnitedHealthcare Differential			
	Miami-Dade	Broward	Miami-Dade	Broward	Miami-Dade	Broward	Broward	In-Network	In-Network Out-of-Network		In-Network Out-of-Network		In-Network	In-Network	In-Network Out-of-Network		Out-of-Network		
	Retiree Cost	Retiree Cost	Retiree Cost	Retiree Cost	Retiree Cost	Retiree Cost	Retiree Cost	Retiree Cost	Retire	e Cost	Retiree Cost		Retiree Cost	Retire	e Cost	Retir	ree Cost		
Medical Plan Type	HMO	HMO	HMO	HMO	HMO-POS	HMO-POS	HMO	HMO	PI	PO	PPO		HMO	PF	20		PPO		
Drug Plan Type	100% Part D	100% Part D	100% Part D	100% Part D	100% Part D	100% Part D	100% Part D	100% Part D		Part D	100% Part D		100% Part D		Part D	100% Part D			
PCP Required	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes		No	No		Yes		lo		No		
Annual Deductible	0	0	\$0	\$0	\$0	\$0	\$0	\$0		60	\$(\$0		60		\$0		
Annual Maximum Out-of-Pocket (OOP)	\$2,500	\$2,500	\$3,400	\$3,400	\$3,400	\$3,400	\$3,400	\$1,000		500	\$4,500	\$10,000	\$1,000		500	\$4,500	\$10,000		
OOP Exclusions	Dental and Part D Medication	Dental and Part D Medication	Dental and Part D Medication	Dental and Part D Medication	Dental and Part D Medication	Dental and Part D Medication	Part D Medication	Part D Medication		s and the Plan	Part D Drugs and the Plan Premium		Part D Drugs	Prescription Drugs and the Plan Premium		Prescription Drugs and the Plan Premium			
Medical Benefits	Wodloation	Modication	Wedication	Wedication	Wedication	Wiediedieri			1101		1 TOTHIGHT		- Tolling III			1101		T TOTTIGHT	
Inpatient Hospital Care	\$0	\$0	\$0 days 1 to 5 \$55 days 6 to 20 \$0 days 21 to 90	\$0 days 1 to 5 \$40 days 6 to 20 \$0 days 21 to 90	\$0 days 1 to 5 \$40 days 6 to 20 \$0 days 21 to 90	\$0 days 1 to 5 \$40 days 6 to 20 \$0 days 21 to 90	\$200 days 1 to 5 \$0 days 6 to 90	\$0	\$175 copay per Admission	\$175 copay per Admission	\$275 copay per day (days 1-6)	40% per admission	\$0 copay per admission	\$175 copay per admission	\$175 copay per admission	\$275/Day for Days 1-6; \$0/ Day for Days 7 and Beyond	40%		
Inpatient Mental Health Care	\$150 days 1 to 9 \$0 days 10 to 90	\$150 days 1 to 9 \$0 days 10 to 90	\$150 days 1 to 9 \$0 days 10 to 90	\$150 days 1 to 9 \$0 days 10 to 90	\$150 days 1 to 9 \$0 days 10 to 90	\$150 days 1 to 9 \$0 days 10 to 90	\$200 days 1 to 9 \$0 days 10 to 90	\$0 copay for Days 1-190	\$175 copay per Admission (190 Days lifetime limit)	\$175 copay per Admission (190 Days lifetime limit)	Days lifetime limit)	40% per admission	\$0 copay per admission (190 Days lifetime limit in psychiatric facility)	\$175 copay per admission (190 days lifetime maximum)	\$175 copay per admission (190 days lifetime maximum)	\$175/Day for Days 1-8; \$0/ Day for Days 9-190 (190 days lifetime limit)	40%		
Skilled Nursing Facility (SNF)	\$0 days 1 to 20 \$160 days 21 to 62 \$0 days 63 to 100	\$0 days 1 to 20 \$135 days 21 to 62 \$0 days 63 to 100	\$0 days 1 to 20 \$160 days 21 to 100	\$0 days 1 to 20 \$135 days 21 to 100	\$0 days 1 to 20 \$135 days 21 to 100	\$0 days 1 to 20 \$135 days 21 to 100	\$0 days 1 to 20 \$60 days 21 to 100	\$0 for Days 1 100	\$50 copay days 21-100; plan pays	\$50 copay days 21-100; plan pays	21-100; plan	days 1-100; plan pays \$0 after day 100	\$0 copay (days 1-20) \$50 copay per day (days 21-100); plan) pays \$0 after day 100	\$50/Day for	\$50/Day for	\$0/Day for Days 1-20; \$172/Day for Days 21-100	1_100		
Home Health Care	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	20%		
Doctor Office Visits - Primary Care	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$5	\$5	\$10	\$35	\$0	\$5	\$5	\$10	\$35		
Doctor Office Visits - Specialist	\$0	\$0	\$0	\$10	\$10 No Referral	\$10 No Referral	\$25	\$0	\$15	\$15	\$40	\$60	\$0	\$15	\$15	\$40	\$60		
Emergency Care	\$75	\$75	\$100	\$100	\$120	\$120	\$120	\$50 copay; waived if admitted immediately after ER visit	\$65 copay; waived if admitted within 24 hours	\$65 copay; waived if admitted within 24 hours	\$90 copay; waived if admitted within 24 hours	\$90 copay; waived if admitted within 24 hours	\$50 copay; waived if admitted within 24 hours	\$65 copay (waived if admitted)	\$65 copay (waived if admitted)	\$90 copay (waived if admitted)	\$90 copay (waived if admitted)		
Urgently Needed Care	\$10	\$10	\$10	\$10	\$0-\$25	\$0-\$25	\$0-\$25	\$0	\$35	\$35	\$35	\$35	\$0 copay	\$35	\$35	\$35	\$35		
Chiropractic Services	\$5	\$5	\$5	\$5	\$5	\$5	\$5	\$0	\$15 for Medicare Covered and \$10 Routine Services	\$15 for Medicare Covered and	\$10 for Medicare Covered and Routine Services	\$15 for Medicare Covered and	\$0 for Medicare Covered Services	\$15	\$15	\$10	\$15		

Service	AvMed Medicare Circle (Miami-Dade)	AvMed Medicare Circle (Broward)	AvMed Medicare Choice (Miami-Dade)	AvMed Medicare Choice (Broward)	AvMed Medicare Access (Miami-Dade)	AvMed Medicare Access (Broward)	AvMed Medicare Premium Saver (Broward)	Leon Medicare (Miami-Dade)	Pa	imana issive tional)	Tradit		Humana \$0 Premium (Dade)		ealthcare ssive		dHealthcare fferential
Podiatry Services	\$5	\$5	\$5	\$5	\$5	\$5	\$5	\$0	\$15 for Medicare Covered and Routine Services	\$15 for Medicare Covered and Routine Service		Covered and	\$0 for Medicare Covered and Routine Services	\$15 copay (No visits limit)	\$15 copay (No visits limit)	\$40 (No visits limit	\$60) (No visits limit)
Outpatient Mental Health Care	n \$15 vist Group or Individual Therapy	\$15 vist Group or Individual Therapy	\$15/visit Group or Individual therapy	\$15/visit Group or Individual therapy	\$0	\$15	\$15	\$40	\$60	\$12	\$15	\$15	"Indiv-\$40/ Visi Group-\$10/ Visit; Partial Hosp-\$55/ Day	t; "Indiv-\$60/ Visit; Group-\$35/ Visit; Partial Hosp- " \$55/ Day"			
Outpatient Substance Abuse	\$15 vist Group or Individual Therapy	\$15 vist Group or Individual Therapy	\$15/visit Group or Individual therapy	\$0	\$15	\$15	\$40	\$60	\$12	\$15	\$15	"Indiv-\$40/ Visi Group-\$10/ Visit; Partial Hosp-\$55/ Day	t; "Indiv-\$60/ Visit; Group-\$35/ Visit; Partial Hosp- " \$55/ Day"				
Outpatient Surgery - Outpatient Hospital	\$100	\$100	\$175	\$200	\$175	\$175	\$175	\$0	\$50	\$50	20%	40%	\$25	\$50	\$50	20%	40%
Outpatient Surgery - Ambulatory Surgical Center	\$50	\$75	\$50	\$75	\$75	\$75	\$75	\$0	\$25	\$25	20%	40%	\$0	\$50	\$50	20%	40%
Professional Fees for Outpatient Surgeries - Outpatient Hospital	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	10%	40%	\$0	included in \$50 copay	Included in \$50 copay	Included in 20%	Included in 40%
Ambulance Services	\$145	\$180	\$165	\$180	\$165	\$165	\$200	\$0	\$50 for Medicare covered services	\$50 for Medicare covered services	\$150 for Medicare covered services	\$150 for Medicare covered services	\$75 for Medicare- covered services	\$50	\$50	\$150	\$150
Outpatient Rehabilitation	n \$10/visit	\$15/visit	\$10/visit	\$15/visit	\$15/visit	\$15/visit	\$15/visit	\$0	\$20	\$20	10%	40%	\$12	\$20	\$20	10%	40%
Durable Medical Equipment	10%	10%	20%	20%	20%	20%	20%	\$0	20%	20%	20%	40%	\$0	20%	20%	20%	40%
Prosthetic Devices	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	20%	20%	20%	40%	\$0	20%	20%	20%	40%
Diabetes Monitoring Supplies	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	20%	20%	20%	40%	\$0	\$0	\$0	\$0	\$0
Diagnostic - Outpatient Hospital	\$0	\$50	\$200	\$100	\$100	\$100	\$125	\$0	\$20	\$20	10%	40%	\$12	\$50	\$50	20%	40%
Diagnostic - Freestanding Facility	\$0	\$25	\$50	\$75	\$50	\$50	\$0	\$0	\$20	\$20	10%	40%	\$0	\$50	\$50	20%	40%
Diagnostic Radiology Services	\$0	\$25-\$50	\$50-\$200 or 20%	\$75-\$100	\$50-\$100	\$50-\$100	\$0-\$125	\$0	\$15	\$15	10%	40%	\$25	\$20	\$20	10%	40%
Lab Services	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$13	\$13	\$0	\$0	\$0	\$13	\$13
Medicare Part B Drugs	10%-20%	10%-20%	10-20%	10-20%	10-20%	10-20%	10%-20%	0-20%	20%	20%	20%	40%	\$0	20%	20%	20%	40%
Preventive Services	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	40% / Immunizations \$0/ Smoking Cessation \$0

Service	AvMed Medicare Circle (Miami-Dade)	AvMed Medicare Circle (Broward)	AvMed Medicare Choice (Miami-Dade)	AvMed Medicare Choice (Broward)	AvMed Medicare Access (Miami-Dade)	AvMed Medicare Access (Broward)	AvMed Medicare Premium Saver (Broward)	Leon Medicare (Miami-Dade)	Pa	ımana assive ational)	Humana Traditional (National)		Humana \$0 Premium (Dade)		lealthcare ssive	1	Healthcare erential
Wellness Visits	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Wellness Services	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Dental Services (Medicare Covered Services)	\$0-\$175	\$0-\$175	\$0-\$175	\$10-\$200	\$10-\$175	\$0-\$175	\$25-\$175	\$0 copay for covered	\$15	\$15	\$40	\$60	\$20	\$15	\$15	\$40	\$60
- Exam	\$0	\$0	\$0	\$0	\$0-\$25	\$0-\$25	N/A	dental services \$2,300 maximum	N/A	N/A	N/A	N/A	\$0" for exam (2	N/A	N/A	N/A	N/A
- Cleaning	\$0	\$0	\$0	\$0	\$0-\$45	\$0-\$45	\$0-\$45 N/A		N/A	N/A	N/A	N/A	per year), "\$0" for	N/A	N/A	N/A	N/A
- X-Ray	\$0	\$0	\$0	\$0	\$0-\$35	\$0-\$35	\$0-\$35 N/A		N/A	N/A	N/A	N/A	cleaning (2 per year) \$0 for bitewing x-rays (up to 2 per year)		N/A	N/A	N/A
Hearing Services (Hearing Loss Exam)	\$0 Hearing Exam \$1,500 Hearing Aid allowance per ear every two years	\$0 Hearing Exam \$1,500 Hearing Aid allowance per ear every two years	\$5 Hearing Exam \$1,200 Hearing Aid allowance per ear every two years	\$5 Hearing Exam \$1,200 Hearing Aid allowance per ear every two years	\$5 Hearing Exam \$1,000 Hearing Aid allowance per ear every two years	\$5 Hearing Exam \$1,000 Hearing Aid allowance per ear every two years	\$5 Hearing Exam	\$0 copay hearing exam; \$2,100 maximu benefit (\$1,050 per ea every three years	ar) Humana pian	r benefit grid for	\$40 copay Medicare- covered; see Humana plan benefit grid for routine hearing coverage.	\$60 copay Medicare- covered; see Humana plan benefit grid for routine hearing coverage.	r for routine nearing	\$15	\$15	\$40	\$60
Vision Services (Medicare Covered Eye Exam)	\$0 Vision exam \$350 eyewear/ contacts allowance	\$0 Vision exam \$350 eyewear/ contacts allowance	\$0 Vision exam \$200 eyewear/contacts allowance	200 eyewear/contacts \$0 Vision exam		covered; see Humana plan benefit grid fo	\$15 copay Medicare- covered; see Humana plan benefit grid for routine hearing coverage.	\$40 copay Medicare- covered; see Humana plan benefit grid for routine hearing coverage.	Humana plan			\$15	\$40	\$60			
Pharmacy Benefits																	
•		ndard Preferred Standard Preferred Standard Pharmacy Phar								Non- Preferred Pharmacy	Preferred Pharmacy	Non- Preferred Pharmacy	Preferred Pharmacy	Preferred Pharmacy	Non-Preferred Pharmacy	Preferred Pharmacy	Non-Preferred Pharmacy
Deductible	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	n/a	n/a	n/a	n/a	N/A	N/A	N/A	\$0	N/A
Network	Major Chains	Major Chains	Major Chains	Major Chains	Major Chains	Major Chains	Major Chains	Leon Medical Centers Pharmacies Local an Chain Pharmaci	Chain	n/a	Local and Chair Pharmacies	n/a	Local and Chain Pharmacies	Major Chains	N/A	Major Chains	N/A
Drug Usage Management	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes		Yes	Y	es	Yes				
Initial Coverage Period																	
Initial Coverage Limit	\$8,000	\$6,000	\$4,500	\$4,500	\$4,500	\$4,500	\$4,430	\$4,430	\$4,430	N/A	\$4,430	N/A	\$4,430	\$1	,430		4,430
Tier 1	\$0 \$0	\$0,000	\$0 \$0	\$0 \$0	\$0 \$0	\$0 \$0	\$0 \$5	\$0 \$5	\$5	N/A	\$0	N/A	\$0	\$5	N/A	\$0	N/A
Tier 2	\$0 \$10	\$0 \$10	\$0 \$10	\$0 \$10	\$0 \$10	\$0 \$10	\$0 \$20	\$0 \$20	\$30	N/A	\$47	N/A	\$0	\$30	N/A	\$15	N/A
Tier 3	\$0 \$25	\$10 \$30	\$25 \$35	\$30 \$40	\$30 \$40	\$30 \$40	\$40 \$47	\$40 \$50	\$60	N/A	\$100	N/A	\$5	\$60	N/A	\$47	N/A
Tier 4	\$60 \$85	\$75 \$100	\$70 \$85	\$75 \$100	\$75 \$100	\$75 \$100	\$80 \$100	33% 33%	\$80	N/A	\$100	N/A	33%	\$80	N/A	\$100	N/A
Tier 5	33% 33%	33% 33%	33% 33%	33% 33%	33% 33%	33% 33%	33% 33%	N/A N/A	n/a	N/A	N/A	N/A	N/A	N/A	N/A	\$100	N/A
Tier 6	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A	N/A	N/A	N/A	N/A	14// 1	14/71	N/A	N/A
	1 4/7 (1 1 1 1 / 1	1 1// \ 1 1// \	1 1// 1	1 1// \ 1 1// \	1 4// \ 1 \ 1// \	1 4/7 \ 1 1 1/7 \	14// 14// 1	1 1// 1 1// 1	1 4/7 (14/7	1 4// (1 4/7 (1 4/7 (1 4/7 (1 4/7 1
Gap							40	40			2-2:						
Tier 1	\$0	\$0	\$0	\$0	\$0	\$0	\$0 \$5	\$0 \$5	\$5	N/A	25%	N/A	\$0	\$5	N/A	25%	N/A
Tier 2	\$0 \$10	\$0 \$10	\$0 \$10	\$0 \$10	\$0 \$10	\$0 \$10	\$0 \$20	25%	\$30	N/A	25%	N/A	25%	\$30	N/A	25%	N/A

Service	Medica	Med re Circle i-Dade)	Medica	Med are Circle ward)	Medicar	rMed re Choice ni-Dade)	AvN Medicare (Brow	Choice	Avl Medicar (Miam		AvMed Medicare Ac (Broward	cess	AvMe edicare Pi Save (Browa	remium r	Leon Medicare (Miami-Dade)	Pas	nana ssive ional)	Humana Traditional (National)		Humana \$0 Premium (Dade)	UnitedHealthcare Passive		UnitedHealthcare Differential	
Tier 3	25% Cove 25% G	ered Brand Generic		ered Brand Generic		ered Brand Generic	25% Cove 25% G			ered Brand Generic	25% Covered 25% Gene		25% Covered Brand 25% Generic		25%	\$60	N/A	25%	N/A	25%	\$60	N/A	25%	N/A
Tier 4	25% Cove 25% G	ered Brand Generic		ered Brand Generic		ered Brand Generic	25% Cove 25% G		25% Cove 25% G	ered Brand Generic	25% Covered 25% Gene		25% Covered Brand 25% Generic		25%	\$80	N/A	25%	N/A	25%	\$80	N/A	25%	N/A
Tier 5		ered Brand Generic		ered Brand Generic		ered Brand Generic	25% Cove 25% G		25% Cove 25% G	ered Brand Generic	25% Covered 25% Gene	d Brand 25% Covered Brand		N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	25%	N/A	
Catastrophic																								
Catastrophic Coverage Limit	e \$7050		\$7050		\$7050		\$7050		\$7050		\$7050		\$7050		\$7,050	\$7,050		\$7,050		\$7,050	\$7,050		\$7,050	
Tier 1		of \$3.95 cs or 5%		of \$3.95 cs or 5%		r of \$3.95 cs or 5%	Greater generics		Greater generic	of \$3.95 s or 5%	Greater of \$ generics or		Greater of \$3.95 generics or 5%		Greater of \$3.95 or 5%	Greater of \$3.95 or 5%	N/A	Greater of \$3.95 or 5%	N/A	Greater of \$3.95 or 5%	Lesser of \$3.95 or 5%	N/A	Greater of \$3.95 or 5%	N/A
Tier 2		of \$3.95 cs or 5%		of \$3.95 cs or 5%		r of \$3.95 cs or 5%	Greater generics	=	Greater generic	•	Greater of \$ generics or		Greater of \$3.95 generics or 5%		Greater of \$9.85 or 5%	Greater of \$9.85 or 5%	N/A	Greater of \$9.85 or 5%	N/A	Greater of \$9.85 or 5%	Lesser of \$9.85 or 5%	N/A	Greater of \$3.95 or 5%	N/A
Tier 3		Greater of \$9.85 or 5% Greater of \$9.85 or Greater of \$9.85		\$9.85 or 5%	Greater of \$	Greater of \$9.85 or 5% Greater of \$9.85 or 5%		Greater of \$9.8	Greater of \$9.85 or 5% Greater of \$9.85 or 5%		I	Greater of \$9.85 or 5%	Greater of \$9.85 or 5%	N/A	Greater of \$9.85 or 5%	N/A	Greater of \$9.85 or 5%	Lesser of \$9.85 or 5%	N/A	Lesser of \$9.85 or 5%	N/A			
Tier 4	Greater of \$9.85 of 5%		Greater of \$9.85 or 5% Greater of \$9.85 or 5%		\$9.85 or 5%	Greater of \$9.85 or 5%		Greater of \$9.85 or 5%		% Greater of \$9.85 or 5%		% Greater of \$9.85 or 5%		Greater of \$9.85 or 5%	Greater of \$9.85 or 5%	N/A	Greater of \$9.85 or 5%	N/A	Greater of \$9.85 or 5%	Lesser of \$9.85 or 5%	N/A	Lesser of \$9.85 or 5%	N/A	
Tier 5	N	I/A	N/A		N/A		N/A		N/A		N/A		N/A		N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	Lesser of \$9.85 or 5%	N/A
Mail Order	100 day	y supply	100 day	y supply	100 day	y supply	100 day	supply	100 day	y supply	100 day sur	oply 1	00 day s	upply		90 day supply	90 day supply	90 day supply	90 day supply	90 day supply				
Tier 1	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$15		\$10	N/A	\$0	N/A	\$0	\$10	N/A	\$0	N/A
Tier 2	\$0	\$30	\$0	\$30	\$0	\$30	\$0	\$30	\$0	\$30	\$0	\$30	\$0	\$60	Leon Medical Centers offers personal home-	\$60	N/A	\$94	N/A	\$0	\$60	N/A	\$30	N/A
Tier 3	\$0	\$75	\$25	\$90	\$62.50	\$105	\$75	\$120	\$75	\$120	\$75	\$120 \$	8100	\$141	delivery at the same preferred pharmacy cost share.	\$120	N/A	\$200	N/A	\$5	\$120	N/A	\$94	N/A
Tier 4	\$150	\$255	\$187.50	\$300	\$175	\$255	\$187.50	\$300	\$187.50	\$300	\$187.50	\$300 \$	5200	\$300	૦૦૩ા ગાવાન	N/A	N/A	N/A	N/A	N/A	\$160	N/A	\$200	N/A
Tier 5	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	\$200	N/A
Premium																								
Monthly Premium	\$0		\$	\$0 \$0		\$0		\$0		\$0	\$0		\$0 \$		\$388.14		\$252.75		\$0	\$312.38		\$187.53		