

HMOs and PPOs >>

What's in this chart:

PREMIUM: The monthly charge. This is in addition to Medicare's \$96.40 Part B premium.

PART B REBATE: Some plans pay all or part of your Part B premium.

ESTIMATED COSTS: Medicare's estimate for typical out-of-pocket costs under each plan. Low usage is for someone 65 to 69 in very good health. High usage is for someone 80 to 84 in fair health. These are guidelines. Medicare's Web site can calculate your spe-

cific costs, given the drugs you take.

DOCTOR AND HOSPITAL COPYMENTS: What you pay out of pocket for a primary care doctor, specialist or in-patient hospital stay within in the plan's network.

PROVIDER NETWORK: How many doctors, hospitals and other providers are in the plan's network.

DRUG COPAYMENTS: Your out-of-pocket costs for prescription

drugs before total costs paid by you and the plan total \$2,510. Figures are for 30-day retail supply.

GENERIC COVERAGE IN THE GAP? Whether or not the plan covers generic drugs in the "coverage gap." This begins when total drug costs hit \$2,510 and ends when your out-of-pocket payments reach \$4,050.

What's not in this chart:

PRIVATE FEE FOR SERVICE PLANS: These new and heavily marketed plans can be confusing.

OUT-OF-NETWORK CHARGES: Many plans allow treatment by out-of-network doctors and hospitals, usually for an extra fee.

OUT-PATIENT COSTS: Plans cover out-patient hospital care.

MAIL-ORDER DRUGS: Copayments can drop significantly for 90-day mail-order supplies.

CATASTROPHIC COVERAGE: After your out-of-pocket drug costs hit

\$4,050, coverage resumes with minimal copayments.

VARIATIONS BY COUNTY: Chart is based on Pinellas County. In a few instances, charges vary for Pinellas, Hillsborough, Pasco and Hernando counties.

PERKS: Many plans offer hearing and dental coverage, gym memberships and other features not covered under traditional Medicare.

| Plan | Counties served | Premium | | Part B rebate | | Est. cost, low usage | | Est. cost, high usage | | Doctor | Hospital | Network | Drugs | Generics in gap? | Contacts |
|-------------------------------------------------|--------------------------------|---------|------------|---------------|---------|-------------------------------|-------------------------|-----------------------|---------------------------------------------------------------------------------------------------|--------|------------------------------------------------|---------|-------|------------------|----------|
| | | | | | | | | | | | | | | | |
| AARP Medicare Complete HMO | Pinellas, Hills., Pasco, Hern. | \$0 | No | \$2,500 | \$4,950 | \$10 primary, \$25 specialist | \$295 daily for 14 days | 4,000-4,500 | \$4 generic, \$28 preferred brand, \$58 non-preferred brand, 33% specialty | No | 1-800-547-5514 www.aarpmedicarecomplete.com | | | | |
| AARP Medicare Complete-Choice PPO | Pinellas, Hills., Pasco, Hern. | \$39 | No | \$3,300 | \$5,600 | \$15 primary, \$25 specialist | \$295 daily for 14 days | 4,000-4,500 | \$4 generic, \$28 preferred brand, \$58 non-preferred brand, 33% specialty | No | 1-800-547-5514 www.aarpmedicarecomplete.com | | | | |
| AARP Medicare Complete-Choice Plan 2 PPO | Pinellas, Hills., Pasco, Hern. | \$0 | No | \$2,550 | \$5,800 | \$10 primary, \$25 specialist | \$250 daily for 10 days | 500-1000 | \$4 generic, \$28 preferred brand, \$58 non-preferred brand, 33% specialty | No | 1-800-547-5514 www.aarpmedicarecomplete.com | | | | |
| AARP Medicare Complete-Choice Plan 3 PPO | Pinellas, Hills., Pasco, Hern. | \$0 | No | \$2,850 | \$6,350 | \$10 primary, \$25 specialist | \$250 daily for 8 days | 500-1,000 | No coverage | No | 1-800-547-5514 www.aarpmedicarecomplete.com | | | | |
| Advantage HMO | Pinellas, Hills., Pasco, Hern. | \$0 | Up to \$51 | \$1,850 | \$3,750 | \$10 primary, \$25 specialist | \$150 daily for 5 days | 2,000-2,500 | \$0 generic, \$35 preferred brand, \$72 or 25% other brand, 33% specialty, \$25 maintenance brand | No | 1-866-747-2700 www.qualityhealthplans.com | | | | |
| Advantage Premium HMO | Pinellas, Hills., Pasco, Hern. | \$57 | No | \$2,800 | \$4,100 | \$0 primary, \$5 specialist | \$75 daily for 3 days | 1,000-1,500 | \$0 generic, \$20 preferred brand, \$50 or 25% other brand, 33% specialty, \$10 maintenance brand | Yes | 1-866-747-2700 www.qualityhealthplans.com | | | | |
| Advantage Silver HMO | Pinellas, Hills., Pasco, Hern. | \$0 | No | \$2,200 | \$3,800 | \$0 primary, \$5 specialist | \$110 daily for 5 days | 1,000-1,500 | \$0 generic, \$20 preferred brand, \$50 or 25% other brand, 33% specialty, \$10 maintenance | Yes | 1-866-747-2700 www.qualityhealthplans.com | | | | |
| Advantage Value Florida HMO | Pinellas, Hills., Pasco, Hern. | \$0 | Up to \$46 | \$2,050 | \$4,300 | \$0 primary, \$5 specialist | \$150 daily for 5 days | 2,000-2,500 | No coverage | No | 1-866-747-2700 www.qualityhealthplans.com | | | | |
| Aetna Golden Choice Standard PPO | Pinellas, Hills., Pasco, Hern. | \$100 | No | \$3,800 | \$5,900 | \$20 primary, \$30 specialist | \$200 daily for 7 days | 2500-3,000 | \$4 generic, \$40 preferred brand, \$70 specialty, 33% specialty | Yes | 1-800-832-2640 www.aetnamedicare.com | | | | |
| Aetna Golden Medicare Premier HMO | Pinellas, Hills., Pasco, Hern. | \$86 | No | \$3,500 | \$5,100 | \$10 primary, \$20 specialist | \$100 daily for 7 days | 2500-3,000 | \$4 generic, \$40 preferred brand, \$70 specialty, 33% specialty | Yes | 1-800-832-2640 www.aetnamedicare.com | | | | |
| Aetna Golden Medicare Standard HMO | Pinellas, Hills., Pasco, Hern. | \$51 | No | \$3,200 | \$5,150 | \$15 primary, \$30 specialist | \$150 daily for 7 days | 2500-3,000 | \$4 generic, \$35 preferred brand, \$65 non-preferred brand, 33% specialty | No | 1-800-832-2640 www.aetnamedicare.com | | | | |

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| Plan | Counties served | Premium | | Part B rebate | | Est. cost, low usage | | Est. cost, high usage | | Drugs | Generics in gap? | Contacts |
|----------------------------------------|--------------------------------|---------|---------------|---------------|---------|--------------------------------------|------------------------------------------|-----------------------|-------------------------------------------------------------------------------|-------|-------------------------------------------------|----------|
| | | | | | | Doctor | Hospital | Network | | | | |
| Aetna Golden Medicare Value HMO | Pinellas, Hills., Pasco, Hern. | \$0 | No | \$2,800 | \$5,250 | \$25 primary, \$35 specialist | \$200 daily for 10 days | 2500-3,000 | \$4.25 generic, \$34 preferred brand, \$80 non-preferred brand, 25% specialty | No | 1-800-832-2640 www.aetnamedicare.com | |
| AMERIVAN-TAGE Balance + Rx HMO | Pinellas, Hills., Pasco | \$0 | No | \$2,700 | \$4,650 | \$0-\$25 | \$0 | 1,000-1,500 | \$8 generic, \$40 preferred brand, \$80 non-preferred, 33% specialty | Yes | 1-866-805-4589 www.amerigroupcorp.com | |
| AMERIVAN-TAGE Classic + Rx HMO | Pinellas, Hills., Pasco | \$0 | No | \$2,600 | \$4,700 | \$5 primary, \$30 specialist | \$150 daily for 5 days | 1,000-1,500 | \$8 generic, \$40 preferred brand, \$80 non-preferred, 33% specialty | No | 1-866-805-4589 www.amerigroupcorp.com | |
| BlueMedicare HMO * | Pinellas, Hills. | \$0 | No | n/a | n/a | \$10 primary, \$30 specialist | \$150 daily for 10 days | n/a | \$0 generic, \$30 preferred brand, \$65 non-preferred brand | No | 1-800-876-2227 www.bcbsfl.com | |
| BlueMedicare PPO* | Pinellas, Hills., Pasco, | \$35 | No | n/a | n/a | \$10 primary, \$25 specialist | \$150 daily for 5 days | n/a | \$0 generic, \$30 preferred brand, \$65 non-preferred brand | No | 1-800-876-2227 www.bcbsfl.com | |
| CareComplete HMO | Pinellas, Hills., Pasco | \$0 | Yes | \$1,600 | \$5,100 | \$5 to \$35 primary, \$35 specialist | \$275 daily for 10 days | 1,500-2,000 | No coverage | No | 1-800-794-4105 www.careplushp.com | |
| CareOne HMO | Pinellas, Hills., Pasco | \$0 | No | \$1,650 | \$2,300 | \$0 to \$15 primary, \$15 specialist | \$75 for 5 days | 500-1,000 | \$0 to \$40 copay or 33% | Yes | 1-800-794-4105 www.careplushp.com | |
| Citrus Advantage HMO | Pinellas, Hills., Pasco | \$0 | Up to \$32 | \$2,150 | \$4,000 | \$0-\$20 primary, \$0 specialist | \$0 copay | 500-1,000 | No coverage | No | 1-866-769-1157 www.citrushc.com | |
| Citrus Platinum HMO | Pinellas, Hills., Pasco | \$28.40 | No | \$2,400 | \$4,300 | \$0 to \$25 primary, \$0 specialist | \$0 copay | 500-1,000 | \$0 generic, \$10 preferred brand, \$40 non-preferred brand, 29% specialty | Yes | 1-866-769-1157 www.citrushc.com | |
| Citrus Platinum Plus HMO | Pinellas | \$23.40 | No | \$2,250 | \$2,950 | \$0 primary, \$0 specialist | \$0 copay | 500-1,000 | \$0 generic, \$10 preferred brand, \$40 non-preferred brand, 29% specialty | Yes | 1-866-769-1157 www.citrushc.com | |
| Citrus Saver HMO | Pinellas, Hills., Pasco | \$3.40 | Yes | \$1,250 | \$3,550 | \$0 to \$35 primary, \$35 specialist | \$200 daily for 10 days | 500-1,000 | \$0 generic, \$25 preferred brand, \$45 non-preferred brand | Yes | 1-866-769-1157 www.citrushc.com | |
| CitrusCare HMO | Pinellas, Hills., Pasco | \$3.40 | No | \$2,150 | \$3,400 | \$0-\$25 primary, \$10 specialist | \$0 for 5 days, \$150 days 6-10 | 500-1,000 | \$0 generic, \$15 preferred brand, \$45 non-preferred brand, 29% specialty | Yes | 1-866-769-1157 www.citrushc.com | |
| Freedom Medicare HMO | Pinellas, Hills., Pasco, Hern. | \$0 | No | \$2,600 | \$4,700 | \$0 primary, \$10 specialist | \$75 daily for 7 days | 500-1,000 | No coverage | No | 1-888-796-0946 www.freedomhealth.com | |
| Freedom Medicare Rx HMO | Pinellas, Hills., Pasco, Hern. | \$0 | No | \$2,300 | \$3,950 | \$0 primary, \$10 specialist | \$75 daily for 7 days | 500-1,000 | \$0 generic, \$15 preferred brand, \$50 non-preferred brand, 33% specialty | Yes | 1-888-796-0946 www.freedomhealth.com | |
| Freedom Medicare Rx + HMO | Pinellas, Hills., Pasco, Hern. | \$15 | No | \$2,500 | \$4,050 | \$0 primary, \$10 specialist | \$75 daily for 7 days | 500-1,000 | \$0 generic, \$15 preferred brand, \$50 non-preferred brand, 33% specialty | Yes | 1-888-796-0946 www.freedomhealth.com | |
| Freedom Savings HMO | Pinellas, Hills., Pasco, Hern. | \$0 | Up to \$71.40 | \$1,850 | \$4,600 | \$0 primary, \$20 specialist | \$175 daily for 10 days | 500-1,000 | No coverage | No | 1-888-796-0946 www.freedomhealth.com | |
| Freedom Savings Rx HMO | Pinellas, Hills., Pasco, Hern. | \$0 | Up to \$62.50 | \$1,700 | \$4,050 | \$0 primary, \$20 specialist | \$175 daily for 10 days | 500-1,000 | \$0 generic, \$15 preferred brand, \$50 non-preferred brand, 33% specialty | No | 1-888-796-0946 www.freedomhealth.com | |
| Humana Gold Plus HMO | Pinellas, Hills., Pasco, Hern. | \$0 | No | \$1,750 | \$2,450 | \$0 primary, \$20 specialist | \$75 daily for 7 days (\$50 in Hernando) | 500-1,000 | \$0 generic, \$0 preferred brand, \$40 non-preferred brand, 33% specialty | Yes | 1-866-205-0000 www.humana-medicare.com | |
| Humana-ChoicePPO | Pinellas, Hills., Pasco, Hern. | \$43 | No | \$2,700 | \$4,000 | \$10-\$30 primary, \$30 specialist | \$550 per admission | 13,000-14,000 | \$5 generic, \$35 preferred brand, \$65 non-preferred brand, 25% specialty | Yes | 1-866-205-0000 www.humana-medicare.com | |
| MD Medicare-Choice Diamante HMO | Pinellas, Hills., Pasco, Hern. | \$91 | No | \$3,000 | \$3,850 | \$0 copay | \$0 copay | 6,000-6,500 | \$0 generic, \$25 preferred brand, \$50 non-preferred brand | Yes | 1-888-901-9208 www.partnercarehealthplan.com | |

HMOs and PPOs

| Plan | Counties served | Premium | | Part B rebate | | Est. cost, low usage | | Est. cost, high usage | | Doctor | Hospital | Network | Drugs | Generics in gap? | Contacts |
|----------------------------------------------------------|--------------------------------|---------|------------------|---------------|---------|------------------------------------------|-----------------------------------|-----------------------|-----------------------------------------------------------------------------------|--------|-------------------------------------------------|---------|-------|------------------|----------|
| | | | | | | | | | | | | | | | |
| MD Medicare-Choice Florida Optimum HMO | Pinellas, Hills., Pasco, Hern. | \$0 | No | \$2,000 | \$2,900 | \$0 primary, \$5 specialist | \$25 daily for 5 days | 6,000-6,500 | \$0 generic, \$15 preferred brand, \$30 non-preferred brand, 25% specialty | Yes | 1-888-901-9208 www.partnercarehealthplan.com | | | | |
| MD Medicare-Choice Florida Optimum MB HMO | Pinellas, Hills., Pasco, Hern. | \$0 | Up to \$60 | \$1,500 | \$3,150 | \$0 primary, \$20 specialist | \$125 daily for 5 days | 6,000-6,500 | \$0 generic, \$35 preferred brand, \$70 non-preferred brand, 25% specialty | Yes | 1-888-901-9208 www.partnercarehealthplan.com | | | | |
| MD Medicare-Choice Florida Optimum MB-A&B HMO | Pinellas, Hills., Pasco, Hern. | \$0 | Up to \$60 | \$1,700 | \$3,050 | \$0 copay primary and specialist | \$0 | 6,000-6,500 | No coverage | No | 1-888-901-9208 www.partnercarehealthplan.com | | | | |
| Medicare Masterpiece HMO | Pinellas, Hills., Pasco, Hern. | \$0 | Up to 60 †† | \$1,600 | \$3,600 | \$0 primary, \$20 specialist | \$200 daily for 7 days | Below 250 | \$0 generic, \$15-\$50 brand, 33% specialty | No | 1-866-690-4842 www.univhc.com | | | | |
| Medicare Masterpiece Plus HMO† | Pinellas, Hills., Pasco, Hern. | \$0 | Up to 15 | \$2,250 | \$4,450 | \$0 primary, \$30 specialist | \$300 daily for 7 days | 500-1,000 | \$0 generic, \$15-\$50 brand, 33% specialty | No | 1-866-690-4842 www.univhc.com | | | | |
| Medicare Masterpiece PPO | Pinellas, Hills., Pasco, Hern. | \$0 | Up to 30 | \$2,050 | \$4,300 | \$5 primary, \$25 specialist | \$300 daily for 10 days | 1,000-1,500 | \$0 generic, \$15-\$50 brand, 33% specialty | No | 1-866-690-4842 www.univhc.com | | | | |
| My Doctor Rx+ HMO | Pinellas, Hills., Pasco, Hern. | \$25 | Yes | \$1,450 | \$2,900 | \$0 primary, \$5 specialist | \$100 daily for 5 days | 500-1,000 | \$0 generic, \$15 preferred brand, \$50 brand, 33% specialty | Yes | 1-800-401-2740 www.freedomhealth.com | | | | |
| Optimum Gold HMO | Pinellas, Hills., Pasco, Hern. | \$0 | Yes | \$650 | \$2,450 | \$5 primary, \$20 specialist | \$100 for 7 days | Below 250 | \$5 generic, \$20 preferred brand, \$40 non-preferred brand, 25% specialty | Yes | 1-866-245-5360 www.youroptimumhealthcare.com | | | | |
| Optimum Platinum HMO | Pinellas, Hills., Pasco, Hern. | \$0 | | \$1,500 | \$2,150 | \$0 primary, \$0 specialist | \$0 copay | Below 250 | \$0 generic, \$15 preferred brand, \$30 non-preferred brand, 25% specialty | Yes | 1-866-245-5360 www.youroptimumhealthcare.com | | | | |
| PUP Carefree HMO | Pinellas, Hills., Pasco | \$0 | No | \$2,600 | \$4,600 | \$0 primary, \$15 specialist | \$100 daily for six days | 1,500-2,000 | No coverage | No | 1-888-827-5787 www.pupcorp.com | | | | |
| PUP Easy HMO | Pinellas, Hills., Pasco | \$0 | No | \$2,350 | \$3,550 | \$0 primary, \$20 specialist | \$50 daily for six days | 1,500-2,000 | \$0 generic, \$20 preferred brand, \$70 non-preferred brand, 33% specialty | Yes | 1-888-827-5787 www.pupcorp.com | | | | |
| PUP Perks HMO | Pinellas, Hills., Pasco | \$0 | Yes | \$1,800 | \$4,250 | \$10 primary, \$25 specialist | \$175 daily for six days | 1,500-2,000 | No coverage | No | 1-888-827-5787 www.pupcorp.com | | | | |
| PUP Rewards HMO | Pinellas, Hills., Pasco | \$0 | Yes | \$1,700 | \$3,750 | \$10 primary, \$30 specialist | \$225 daily for 7 days | 1,500-2,000 | \$0 generic, \$30 preferred brand, \$75 non-preferred brand, 33% specialty | No | 1-888-827-5787 www.pupcorp.com | | | | |
| WellCare Choice HMO† | Pinellas, Hills., Pasco, Hern. | \$0 | No | \$2,200 | \$3,600 | \$0-\$5 primary, \$10-\$35 specialist** | \$50-\$100 a day for 5 days 1-5** | 500-1,000 | \$0 generic, \$0-\$15 preferred brand, \$40 non-preferred brand, 33% specialty** | Yes*** | 1-866-238-3885 www.wellcare.com | | | | |
| WellCare Dividend HMO† | Pinellas, Hills., Pasco, Hern. | \$0 | Up to \$95 ***** | \$1,200 | \$2,900 | \$0-\$10 primary, \$10-\$35 specialist** | \$100-\$250 a day for 5 days** | 500-1,000** | \$0 generic, \$35-\$45 preferred brand, \$75 non-preferred brand, 33% specialty** | No**** | 1-866-238-3885 www.wellcare.com | | | | |
| WellCare Prescription Plus HMO† | Hillsborough, Pasco | \$0 | No | \$2,200 | \$3,700 | \$0 primary, \$25 specialist | \$100 a day for 5 days | 1,501-2,000 | \$0 generic, \$0 preferred brand, \$39 non-preferred brand, 33% specialty | No | 1-866-238-3885 www.wellcare.com | | | | |
| WellCare Value HMO† | Pinellas, Hills., Pasco, Hern. | \$0 | No | \$2,250 | \$3,150 | \$0 for primary and specialist | \$0 | 500-1,000 | \$0 generic, \$15-\$45 preferred brand, \$59 non-preferred brand, 33% specialty** | No**** | 1-866-238-3885 www.wellcare.com | | | | |
| WellCare Value Plus HMO† | Pinellas | \$0 | No | \$1,950 | \$2,900 | \$0 primary and specialist | \$0 | 500-1,000 | \$0 generic, \$5 preferred brands, \$40 non-preferred brands, 33% specialty | No | 1-866-238-3885 www.wellcare.com | | | | |

† With point of service option. †† Up to \$30 in Hillsborough and Pasco counties. * Medicare was still evaluating Blue Cross/Blue Shield plans at press time. Not all information was available. ** WellCare's doctor and hospital copayments vary by county. *** Not in Pinellas. **** Yes in Pinellas. ***** \$49 in Hillsborough and Pasco counties. Sources: Centers for Medicare and Medicaid Services and companies