

Plan design comparison

	GHI Senior Care	Aetna MA PPO ESA
Deductible	For 2023, member pays \$276 deductible (\$50 GHI plus \$226 Medicare Part B Deductible). The PART B DEDUCIBLE INCREASES EVERY YEAR . CMS announces the Part B deductible for the following year in the Fall.	Member pays \$150 deductible. The Part B deductible does not apply to MA plans. It's one deductible. The Aetna MA deductible of \$150 is guaranteed for the next 5 years and will NOT change year over year.
Annual Maximum Out of Pocket (OOP) (includes copays and deductible)	Unlimited member cost share. Member continues to pay copays throughout the year with no member out of pocket protection.	\$1,500 is the most a member pays out of pocket , then the MA plan pays 100% and member pays \$0. The deductible and copays apply to the OOP. This provides annual member protection.
	In and Out of Network	In and Out of Network
Primary Care	No referrals	No referrals
PCP Office Visits	\$15	\$0
Specialty Care		
Specialist Office Visits	\$15	\$15
Diagnostic Testing	\$15	\$15
X-rays	\$15	\$15
Lab Tests	\$15	\$15
Complex Radiology (includes CAT/PET/ MRI)	\$15	\$15
Radiation Therapy	\$15	\$0
Outpatient Kidney Dialysis	\$15	\$0
Therapy (Physical, Occupational & Speech)	\$15	\$15
Cardiac Rehabilitation Therapy	\$15	\$0
Pulmonary Rehabilitation Therapy	\$15	\$0

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Home Health Services	\$0	\$0
Diabetic Monitors/Supplies	\$0	\$0
Durable Medical Equipment	\$25 deductible, then GHI pays 20% after Medicare; member pays \$0 GHI pays up to the annual max benefit of \$2500. Then member pays 20% after Medicare for DME, until the following year.	\$0
Prosthetic Devices	\$25 deductible, then GHI pays 20% after Medicare; member pays \$0 GHI pays up to the annual max benefit of \$2500. Then member pays 20% after Medicare for prosthetic devices, until the following year.	\$0
Outpatient Surgery	\$0	\$0
Hospital Admission	\$300 per admission, \$750 max	\$300 per admission, \$750 max
ER (waived if admitted)	\$50	\$50
Urgent Care	\$15	\$15 - \$0 Minute Clinic
Ambulance	\$25 deductible, then GHI pays 20% after Medicare; member pays \$0 GHI pays up to the annual max benefit of \$2500. Then member pays 20% after Medicare for ambulance services, until the following year.	\$0
Skilled Nursing (100 days per benefit period)	\$0 days 1-100	\$0 days 1-100
Chiropractic (Medicare covered only)	\$15	\$15
Non-Routine Podiatry (Medicare covered only)	\$15	\$15
Part B Drugs	\$15	\$0

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Preventive Care		
Immunizations	\$0	\$0
Screenings	\$0	\$0
Routine Hearing Exams (not medical)	Not covered	\$0
Routine Vision Exams (eye refraction)	Not covered	\$0
Other Preventatives	\$0	\$0
Mental Health Care (Parity Applies)		
Inpatient Mental Health	\$300 per admission, \$750 max	\$300 per admission, \$750 max
Outpatient Mental Health	\$15	\$15
Inpatient Substance Abuse	\$300 per admission, \$750 max	\$300 per admission, \$750 max
Outpatient Substance Abuse	\$15	\$15
Extras		
Non-Emergency Transportation	Not included	24 one way rides up to 60 miles
Meals Post Hospital Stay	Not included	28 meals, up to 14 days
Fitness	Not included	SilverSneakers
Over the Counter (OTC) Allowance	Not included	\$30 per quarter allowance on health & wellness products
Healthy Rewards	Not included	Earn up to \$200 by completing wellness services
Personal Response System & fitness tracker	Not included	Medical alert system - and tracks steps
Hearing Aid Reimbursement	Not included	\$500 reimbursement every 12 months