



A UnitedHealthcare Company

# 2021 Health Plan Overview



**Peoples Health Group Medicare  
(HMO-POS)**

## Peoples Health Group Medicare (HMO-POS)

A Medicare Advantage Prescription Drug plan exclusively for Louisiana Office of Group Benefits retirees. This plan features the coordinated, in-network care for which Peoples Health is known. It also offers out-of-network coverage.



	Group Medicare	
	In-network	Out-of-network
Out-of-Pocket Maximum	\$2,500	Does not apply
Doctor Visits & NurseLine		
Primary Care Physician Visit	\$5	20% Coinsurance
Specialist Visit	\$10	
Virtual Medical Visit or 24-Hour NurseLine	\$0	Available through contracted provider
Preventive Care <sup>+</sup>		
Pap Smears, Pelvic Exams, Mammograms	\$0	20% Coinsurance
Prostate & Colorectal Cancer Screenings	\$0	
Bone Mass Measurement	\$0	
Vaccinations (flu, pneumonia)	\$0	\$0
Labs & Tests <sup>+</sup>		
Lab Services, Diagnostic Tests, X-rays and Advanced Imaging (MRI, MRA, CT, CTA, PET scans, etc.)	\$0	20% Coinsurance
Outpatient Surgery (Outpatient Hospital or Ambulatory Surgical Center)		
Outpatient Surgery	\$0	20% Coinsurance
Inpatient Hospital Care per admission		
Inpatient Deductible	\$0	Same as Medicare
Inpatient Stay (days 1-10)	\$50 per day	
Inpatient Stay (days 11 and beyond)	\$0	
Worldwide Emergency and Urgent Care <sup>*</sup>		
Emergency Care (worldwide)	\$50	\$50
Urgent Care (inside the U.S.)	\$10	\$10
Urgent Care (outside the U.S.)		\$50
Emergency Transportation (per one-way trip)		
Emergency Ambulance Services (ground or air)	\$50	\$50

<sup>+</sup>Office visit copay may apply. <sup>\*</sup>Emergency care copay waived if admitted to inpatient hospital care within 24 hours for the same condition.

	Group Medicare	
	In-network	Out-of-network
Home Health & Skilled Nursing Facility Care		
Home Health	\$0	20% coinsurance
Skilled Nursing Facility Care (semi private room and board, days 1-20)	\$0	\$0
Skilled Nursing Facility Care (semi private room and board, per each additional day of the benefit period)	\$25 per day	\$25 per day
Outpatient Services & Supplies		
Occupational, Physical or Speech Therapy Visit	\$0	20% coinsurance
Durable Medical Equipment (wheelchairs, oxygen, etc.)	5% coinsurance	
Diabetes Monitoring Supplies (test strips, monitor, etc.)	\$0	
Mental Health & Substance Abuse Treatment		
Inpatient Mental Health (per day for days 1-5)	\$25 per day	Same as Medicare
Inpatient Mental Health (per day for days 6-90)	\$0	
Outpatient Mental Health or Substance Abuse Visit	\$0	20% coinsurance
Virtual Mental Health Visit	\$0	Available through contracted provider

Out-of-network/non-contracted providers are under no obligation to treat Peoples Health members, except in emergency situations. Please call our customer service number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services.

Additional In-Network Benefits not Covered by Original Medicare	
Fitness Center Membership	\$0
Routine Eye Exam	\$15
Eyeglasses or Contact Lenses (one pair per year)	\$0
Dental - Preventive (1 set of X-rays and 2 exams and cleanings per year)	\$0
Dental - Comprehensive (fillings, dentures, etc.)	Copays vary, \$50 deductible applies
Dental - Coverage Maximum	\$2,000

Medicare Part D Prescription Drugs	Network Pharmacies	
Initial Coverage Period	30-Day Supply	90-Day Supply (from pharmacies with preferred cost-sharing)
Tier 1 (covered through the gap)	\$0	\$0
Tier 2 (covered through the gap)	\$0	\$0
Tier 3 (covered through the gap)	\$20	\$40
Tier 4 (covered through the gap)	\$40	\$80
Tier 5 (covered through the gap)	20% coinsurance	30-day supply only



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For more information on Medicare or our plan benefits, call toll-free:

**1-866-912-8304 (TTY: 711)**

8 a.m. to 8 p.m.

Seven days a week *from October 1 through December 7*

Monday through Friday *from December 8 through September 30*

Asistencia disponible en español.

Three Lakeway Center  
3838 N. Causeway Blvd., Suite 2200  
Metairie, LA 70002  
[www.peopleshealth.com](http://www.peopleshealth.com)



Connect with us.

Plans are insured through UnitedHealthcare Insurance Company or one of its affiliated companies, a Medicare Advantage organization with a Medicare contract. Enrollment in the plan depends on the plan's contract renewal with Medicare.

On the cover: James B., *Peoples Health plan member*