

# MEDICARE ADVANTAGE / PDP ▾

## Plan Details



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### Cigna

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**\$0.00**

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Plan: **Cigna True Choice Medicare (PPO)**

Max Out of Pocket: **\$7,200**

Annual Drug Deductible: **\$0.00**

ID: **H7849-6-0**

Star Rating: **No Rating**

Plan Type: **Local PPO**

Part B Reduction: **No**

Effective Year: **2021**

City: **PHILADELPHIA**

State: **PA**

Zip: **19145**

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### Acupuncture

Out of Network: You pay nothing. Plan benefit max of \$300.

In Network: You pay nothing.

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### Chiropractic care

Out of Network: \$55 copay.

In Network: Not covered. \$20 copay for Medicare-covered visits.

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### Dental services

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Out of Network: You pay nothing. (Preventive Dental)

Out of Network: \$55 copay. (Comprehensive Dental)

Out of Network: You pay nothing. (Comprehensive Dental)

In Network: \$40 copay for Medicare-covered services. Max of \$1500 combined preventive and comprehensive dental benefits for this plan every year.

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### **Diabetes supplies and services**

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Out of Network: 30% coinsurance.

In Network: You pay nothing for diabetes self-management training.

In Network: 0-20% coinsurance for Medicare-covered diabetes supplies and services. 20% coinsurance for therapeutic shoes or inserts.

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### **Diagnostic tests lab and radiology services and x-rays (Costs for these services may be different if received in an outpatient surgery setting)**

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Out of Network: 30% coinsurance. (Diagnostic Procedures/Tests)

Out of Network: 0-30% coinsurance. (Lab Services)

Out of Network: 30% coinsurance. (Diagnostic Radiological Services)

Out of Network: 30% coinsurance. (Therapeutic Radiological Services)

Out of Network: 30% coinsurance. (Outpatient X-Ray Services)

In Network: \$0-50 copay for Medicare-covered diagnostic procedures/tests. \$0-225 copay for Medicare-covered diagnostic radiological services (e.g., CT, MRI, etc). \$60 copay for other Medicare-covered therapeutic radiological services. \$40 copay for Medicare-covered x-rays.

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### **Doctor's office visits**

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Out of Network: \$40 copay. (Primary Care Physician Services)

Out of Network: \$55 copay. (Physician Specialist Services)

In Network: Primary Physician: \$0 copay Specialist Physician: \$40 copay

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### **Durable medical equipment (wheelchairs oxygen etc.)**

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Out of Network: 30% coinsurance.

In Network: 20% per item

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**Foot care (podiatry services)**

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Out of Network: \$55 copay.

In Network: \$30 copay for Medicare-covered visits.

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**Hearing services**

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Out of Network: \$55 copay. (Hearing Exams)

Out of Network: 30% coinsurance. (Hearing Exams)

Out of Network: You pay nothing. (Hearing Aids)

In Network: Fitting max of 1 every three years. Both inner ear hearing aids max of 1 every three years. Both over-the-ear hearing aids max of 1 every three years. Routing hearing exam max of 1 every year. Max of 700 benefit for this plan for hearing aids every three years.

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**Home health care**

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Out of Network: 30% coinsurance.

In Network: You pay nothing

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**Mental health care**

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Out of Network: \$55 copay.

Out of Network: 30% coinsurance for stay

In Network: \$295 copay for days 1-6 \$0 copay for days 7-90

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**Outpatient rehabilitation**

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Out of Network: 30% coinsurance. (Cardiac Rehabilitation Services)

Out of Network: 30% coinsurance. (Intensive Cardiac Rehabilitation Services)

Out of Network: 30% coinsurance. (Pulmonary Rehabilitation Services)

Out of Network: \$55 copay. (Occupational Therapy Services)

Out of Network: \$55 copay. (Physical Therapy and Speech-Language Pathology Services)

In Network: \$10 copay for Medicare-covered cardiac rehabilitation services. \$10 copay for Medicare-covered intensive cardiac rehabilitation services. \$10 copay for Medicare-covered pulmonary rehabilitation services.

In Network: \$35 copay for physical therapy and speech therapy. \$35 copay for occupational therapy.

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### **Outpatient substance abuse**

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Out of Network: \$55 copay.

In Network: \$40 copay for group visits. \$40 copay for individual visits

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### **Outpatient surgery**

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Out of Network: 30% coinsurance. (Ambulatory Surgical Center (ASC) Services)

In Network: \$0-295 per visit

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### **Prosthetic devices (braces artificial limbs etc.)**

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Out of Network: 30% coinsurance.

In Network: 20% coinsurance for Medicare-covered medical supplies. 20% coinsurance for Medicare-covered prosthetic devices.

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### **Renal dialysis**

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Out of Network: 30% coinsurance.

In Network: 20% per visit

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### **Vision services**

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Out of Network: 30% coinsurance. (Eye Exams)

Out of Network: \$0-55 copay. (Eye Exams)

Out of Network: 30% coinsurance. (Eyewear)

Out of Network: You pay nothing. (Eyewear)

In Network: Frame max of 1 every year. Glasses max of 1 every year.  
Lenses max of 1 every year. Routine eye exam max of 1 every year. \$0-40  
copay for Medicare-covered eye exams. Max of \$150 combined benefit for  
this plan every year.

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### **Outpatient prescription drugs**

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Out of Network: 30% coinsurance.

In Network: 20% coinsurance for chemo drugs.20% coinsurance for prescriptions.

**Tier 1 (Preferred Generic)**

<b>Pharmacy Type</b>	<b>30 day supply</b>	<b>60 day supply</b>	<b>90 day supply</b>
Preferred Retail:	\$0	\$0	\$0
Standard Retail:	\$9	\$18	\$18
Preferred Mail Order:	\$0	\$0	\$0
Standard Mail Order:	\$9	\$18	\$18

**Tier 2 (Generic)**

<b>Pharmacy Type</b>	<b>30 day supply</b>	<b>60 day supply</b>	<b>90 day supply</b>
Preferred Retail:	\$5	\$10	\$10
Standard Retail:	\$15	\$30	\$30
Preferred Mail Order:	\$5	\$10	\$0
Standard Mail Order:	\$15	\$30	\$30

**Tier 3 (Preferred Brand)**

<b>Pharmacy Type</b>	<b>30 day supply</b>	<b>60 day supply</b>	<b>90 day supply</b>
Preferred Retail:	\$42	\$84	\$126
Standard Retail:	\$47	\$94	\$141
Preferred Mail Order:	\$42	\$84	\$126
Standard Mail Order:	\$47	\$94	\$141

**Tier 4 (Non-Preferred Drug)**

<b>Pharmacy Type</b>	<b>30 day supply</b>	<b>60 day supply</b>	<b>90 day supply</b>
Preferred Retail:	\$95	\$190	\$285
Standard Retail:	\$100	\$200	\$300
Preferred Mail Order:	\$95	\$190	\$285
Standard Mail Order:	\$100	\$200	\$300

**Tier 5 (Specialty Tier)**

<b>Pharmacy Type</b>	<b>30 day supply</b>	<b>60 day supply</b>	<b>90 day supply</b>
Preferred Retail:	33%	Not Offered	Not Offered
Standard Retail:	33%	Not Offered	Not Offered
Preferred Mail Order:	33%	Not Offered	Not Offered
Standard Mail Order:	33%	Not Offered	Not Offered

**Inpatient hospital care**

Out of Network: 30% coinsurance for stay

In Network: \$295 copay for days 1-6 \$0 copay for days 7-90

**Skilled Nursing Facility (SNF)**

Out of Network: 30% coinsurance for stay

In Network: \$0 copay for days 1-20 \$184 copay for days 21-100

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**Monthly premium deductible and limits on how much you pay for covered services**

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\$11300 in and out-of-network out of pocket maximum. \$7200 in-network out of pocket maximum.

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**Ambulance**

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\$215 copay

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**Emergency care**

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\$90 per visit, waived if admitted within 24 hours. Maximum \$90 per visit.

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**Hospice**

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You pay nothing for hospice care from a Medicare-certified hospice. You may have to pay part of the cost for drugs and respite care.

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**Over-the-counter items**

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Not covered in plan.

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**Preventive care**

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Annual physical exam not covered.

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**Transportation**

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Not covered

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**Urgently needed services**

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\$55 copay, waived if admitted within 24 hours.. Maximum \$65 per visit.

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