

# 2011 Benefit Comparison

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## 2011 Prescription Drug Benefits for HMO-POS, HMO SNP, PPO, and PFFS MAPD Plans

	GOLD	PLATINUM	Universal PPO	HMO-POS	HMO C-SNP
Annual Deductible	\$0	\$0	\$0	\$0	\$0
Coverage					
Tier 1 - Value Generics	\$4	\$2	\$4	\$0	\$0
Tier 2 - Generics	\$15	\$7	\$15	\$10	\$5
Tier 3 - Preferred Brands	\$45	\$35	\$40	\$45	\$30
Tier 4 - Nonpreferred Brands	\$80	\$65	\$80	\$70	\$60
Tier 5 - Specialty Drugs	33%	33%	33%	33%	33%
Mail Order Tier 1/2/3/4	90-day: \$8/\$30/\$120/\$220	3 Months for 2 co-pays	90-day: \$8/\$30/\$100/\$200	90-day: \$0/\$20/\$120/\$180	90-day: \$0/\$10/\$75/\$150
Drugs Covered Under Medicare Part B	23%	23%	23%	23%	23%
Initial Coverage Limit	Member pays the above co-pay amounts until the total yearly drug costs (both what the Member and the Plan paid) reach \$2840.				
Coverage Gap/Donut Hole	Member pays 93% of generic drug costs and 50% of brand drug costs until the yearly out-of-pocket drug costs reach \$4550.			Member pays \$5 for Tier 1 and \$10 for Tier 2 drugs.	
Catastrophic Coverage	Then, the Member will pay the greater of \$2.50 co-pay for generic (including brand drugs treated as generic) and a \$6.30 co-pay for all other drugs, or 5% co-insurance for the rest of the year.				

## Dental X-Ray Co-Pays

### HMO-POS, HMO SNP, PPO, and PFFS PLANS

Radiographs: limit of 1 radiograph service (complete series or intraoral periapicals or panoramic or bitewing) per year.

	Frequency	Co-Pay
Intraoral - Complete Series (including Bitewings)	1 per 3 yrs	\$25
Intraoral - Periapical First Film	1	\$0
Intraoral - Periapical Each Additional Film (up to 7)	1	\$5
Intraoral - Occlusal Film	2	\$10
Bitewing - Single Film	1	\$0
Bitewings - Two Films	1	\$5
Bitewings - Four Films	1	\$10
Panoramic Film	1 per 3 yrs	\$25
Temporomandibular Joint Film	1	\$75

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## Labs and Diagnostics

### PPO and PFFS PLANS

	Physician Office/ Freestanding Center	Hospital
Bone Density	\$0	\$0
Simple X-Rays	\$5	25%
Ultrasonography	\$10	25%
Echocardiogram/ Echo Doppler	\$25	25%
CT Scans	\$25	25%
Nuclear Medicine	\$25	25%
Nuclear Stress Test	\$50	25%
MRI	10%	25%
MRA	10%	25%
PET Scan	10%	25%

### HMO POS and HMO C-SNP

	Physician Office/ Freestanding Center	Hospital
Bone Density	\$0	\$0
Simple X-Rays	\$5	25%
Ultrasonography	\$10	25%
Echocardiogram/Echo Doppler	\$25	25%
CT Scans	\$25	25%
Nuclear Medicine	\$50	25%
Nuclear Stress Test	\$50	25%
MRI	\$100	25%
MRA	\$100	25%
PET Scan	\$100	25%



# 2011 Benefit Comparison for Texas Plans

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