

**PPO
MEDICARE ADVANTAGE PLANS
DEKALB COUNTY 2026**

INCL. DRUG COVERAGE	AARP MEDICARE		ANTHEM				DEVOTED HEALTH			AETNA
Plan Name	UHC IN-0006	UHC IN-0001	Medicare Adv.	Medicare Advan. 3	Medicare Adv.	Regional Medicare	Choice 001	Choice Giveback	Choice Premium	Value Care
Plan Type	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO
Plan #	2406-066	2406-035	7093-002	1607-012	1607-015	5941-016	7771-001	7771-002	7771-004	5521-496
Rating (5 is max)	4.0	4.0	3.5	3.5	3.5	3.5	new	new	new	4.5
Prem.- mo. \$	\$0	\$ 39	\$ 9	\$ 55	\$ 26	\$ 97	\$ -	\$ -	\$ 11.40	\$ 36
Deductible-medical exp.	\$0	\$0	\$ -	\$ 500	\$ 250	\$ 500	\$ -	\$ -	\$ -	\$ -
CO-PAYS:										
Maximum-annual										
In Network	\$ 4,900	\$ 3,700	\$ 6,750	\$ 6,750	\$ 6,750	\$ 9,250	\$ 4,500	\$ 8,500	\$ 4,500	\$ 6,750
Out of network	\$ 10,100	\$ 6,300	\$ 10,000	\$ 10,100	\$ 10,100	\$ 13,900	\$ 10,100	\$ 13,900	\$ 10,100	\$ 10,100
Hospital -daily CoPay	\$ 425	\$ 375	\$ 345	\$ 350	\$ 370	\$ 345	\$ 295	\$ 425	\$ 295	\$ 365
- # of days	7	6	5	7	5	7	7	5	7	8
Off. Visit-Primary	\$ -	\$ -	\$ -	\$ 10	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
" " -Specialist	\$ 50	\$ 45	\$ 30	\$ 45	\$ 40	\$ 40	\$ 35	\$ 45	\$ 35	\$ 30
Out- patient surgery:										
Surgical Ctr.	\$ 325	\$ 275	\$ 245	\$ 300	\$ 320	\$ 295	\$ 295	\$ 425	\$ 295	\$ 315
Hospital	\$ 425	\$ 375	\$ 345	\$ 350	\$ 370	\$ 345	\$ 395	\$ 525	\$ 395	\$ 365
MRI & CT scans	\$ 240	\$ 210	Dr \$100 Hosp 345	Dr \$140 Hosp 350	Dr \$150 Hosp 370	Dr \$105 Hosp 345	Dr \$200 Hosp 300	Dr \$200 Hosp 300	Dr \$200 Hosp 300	\$ 275
EXTRA BENEFITS:										
Hearing Aids	199-1,249 co-pay	199-1,249 co-pay	300-1500 allow.	300-2000 allow.	300-2000 allow.	300-2000 allow.	\$399-699 allow.	\$599-899 allow.	\$199-499 allow.	\$750/ear allow.
Dental - Coverage limit	\$ -	\$ 2,500	\$ 2,750	\$ 1,800	\$ 1,500	\$ -	\$ 2,000	\$ 250	\$ 3,000	\$ 1,250
- Comprehensive coverage	Routine Only	50% copay	25% copay	25% copay	25% copay	Routine Only	50% copay	No Coverage	50% copay	20 - 50% copay
Eyewear Allowance	\$300/2yrs.	\$300/2yrs.	\$ 300	None	\$ 200	No	\$300	\$200	\$400	\$150
OTC Drug Allow. per qtr.	\$ -	\$ -	\$ -	\$ 60	\$ -	\$ 35	\$ 100	\$ -	\$ 125	\$ 30
Part B rebate	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 183	\$ -	
Transportation	None	None	None	None	None	None	None	None	None	None
Grocery, transport. & utility allow.										\$30/qtr. (A)

A) If on Extra Help & have a chronic condition

**PPO
MEDICARE ADVANTAGE PLANS
DEKALB COUNTY 2026**

INCL. DRUG COVERAGE

Plan Name

Plan Type

Plan #

Rating (5 is max)

Prem.- mo. \$

Deductible-medical exp.

CO-PAYS:**Maximum-annual**

In Network

Out of network

Hospital -daily CoPay
- # of days

Off. Visit-Primary

" " -Specialist

Out- patient surgery:

Surgical Ctr.

Hospital

MRI & CT scans**EXTRA BENEFITS:**

Hearing Aids

Dental-Coverage limit

**-Comprehensive
coverage**

Eyewear Allowance

OTC Drug Allow. per qtr.

Part B rebate

Transportation

HUMANA							
USAA Honor w/RX	Choice Give Back	Full Access	Choice Give Back	USAA Honor w/RX	Choice	Choice (Regional)	Choice
PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO
5216-307	5216-309	5216-192	7617-003	7617-060	5216-019	R0110--012	5216-463

3.5	3.5	3.5	4.5	4.5	3.5	3.5	3.5
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 24	\$ 20	\$ 28
\$ 100	\$ 425	\$ 215	\$ 425	\$ 100	\$ -	\$ -	\$ -

\$ 7,900	\$ 9,150	\$ 6,700	\$ 9,150	\$ 7,900	\$ 6,550	\$ 9,150	\$ 6,350
\$ 13,300	\$ 13,900	\$ 6,700	\$ 13,900	\$ 13,300	\$ 10,100	\$ 13,900	\$ 10,100
\$ 425	\$ 400	\$ 600	\$ 400	\$ 425	\$ 450	\$ 470	\$ 440
5	5	4	5	5	5	5	6
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
\$ 45	\$ 40	\$ 70	\$ 40	\$ 45	\$ 55	\$ 55	\$ 55

\$ 325	\$ 300	\$ 570	\$ 300	\$ 325	\$ 350	\$ 370	\$ 340
\$ 425	\$ 400	\$ 670	\$ 400	\$ 425	\$ 450	\$ 470	\$ 440
Dr. \$200 Hosp 335	Dr. \$200 Hosp 335	Dr. \$200 Hosp 335	Dr. \$200 Hosp 335	Dr. \$200 Hosp 335	Dr. \$200 Hosp 335	Dr. \$200 Hosp 335	Dr. \$200 Hosp 335

\$399-999 copay	\$699-999 copay	\$699-999 copay	\$699-999 copay	\$399-999 copay	\$699-999 copay	\$599-899 copay	\$699-999 copay
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\$ 3,000	\$ 500	\$ -	\$ 500	\$ 3,000	\$ 1,000	\$ 1,000	\$ 3,500
0% copay	0% copay limited	Prevent. Only	0% copay limited	0% copay	0% copay, Limited comp.	0% copay, Limited comp.	0% copay
\$75-150	\$50-100	\$50-100	\$50-100	\$75-100	\$75-150	\$50-100	\$250-300
\$ 50	\$ -	\$ -	\$ -	\$ 50	\$ -	\$15/Mo	\$ 50
\$ 79	\$ 123	\$ 1	\$ 123	\$ 79	\$ -	\$ -	\$ -
None	None	None	None	None	None	None	None

WELLCARE		
Simple Open	Give Back Open	Assist Open
PPO	PPO	PPO
6348-002	6348-008	6348-009

3.0	3.0	3.0
\$ -	\$ -	\$ 38.40
\$ -	\$ 500	\$ -

\$ 4,300	\$ 8,500	\$ 5,000
\$ 8,950	\$ 10,000	\$ 8,950
\$ 375	\$ 400	\$ 350
5	5	6
\$ -	\$ -	\$ -
\$ 20	\$ 40	\$ 25

\$ 250	\$ 250	\$ 250
\$ 325	20%	\$ 300
Dr. \$250 Hosp 325	Dr. \$350 Hosp 400	Dr. \$100 Hosp 300

\$750 allow./ear	\$350 allow./ear	\$1,000 allow./ear
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\$ 5,000	\$ 1,000	no max. allow.
0% copay,	20% copay	0% copay
\$ 300	\$ 200	\$ 400
\$ 65/mo (A)	\$ 15/mo. (A)	\$ 54.mo. (A)
\$ -	\$ 79	\$ 1
None	None	Yes

A) May also be used for dental, vision and hearing.

**HMO
MEDICARE ADVANTAGE PLANS
DEKALB COUNTY 2026**

INCL. DRUG COVERAGE

Plan Name

Plan Type

Plan #

Rating (5 is max)

Prem.- mo. \$

Deductible-medical exp.

CO-PAYS:

Maximum-annual

In Network

Out of network

Hospital -daily CoPay

- # of days

Off. Visit-Primary

" " -Specialist

Out- patient surgery:

Surgical Ctr.

Hospital

MRI & CT scans

EXTRA BENEFITS:

Hearing Aids

Dental - Coverage limit

- Comprehensive coverage

Eyewear Allowance

OTC Drug Allow. per qtr.

Part B rebate

Transportation

AARP MEDICARE ADVAN.		
UHC IN-10 Essentials	UHC IN-0016 Extras	UHC IN-0020 GiveBack
HMO-POS *	HMO-POS *	HMO-POS *
2802-007	2802-055	2802-059

4.0	4.0	4.0
\$0	\$0	\$0
\$0	\$0	\$0

* Out of network coverage on dental only, out-of network medical covered only.

\$ 3,900	\$ 6,700	\$ 6,700
Won't pay	Won't pay	Won't pay
\$ 425	\$ 495	\$ 550
5	5	4
\$ -	\$ -	\$ -
\$ 40	\$ 55	\$ 60

\$ 325	\$ 395	\$ 500
\$ 425	\$ 495	\$ 550
\$ 200	\$ 260	\$ 260

199-1,249 co-pay	199-1,249 co-pay	199-1,249 co-pay
\$ -	\$ 4,000	\$ -
Routine Only	50% co-pay	Routine Only
\$200/2 yrs	\$300/2 yrs	\$150/2 yrs.
\$ -	\$ 60	\$ -
\$ 14	\$ -	\$ 47
None	None	None

A) May also be used for dental, vision and hearing.

ANTHEM	
Medicare Adv.	Extra Help
HMO-POS *	HMO-POS *
3447-042	3447-024

3.5	3.5
\$ -	\$ 22.80
\$0	\$0

\$ 4,150	\$ 4,900
Won't pay	Won't pay
\$ 440	\$ 290
5	6
\$ -	\$ -
\$ 35	\$ 25

\$ 340	\$ 200
\$ 440	\$ 290
Dr \$95 Hosp 440	Dr \$50 Hosp 290

300-2000 allow.	300-2000 allow.
\$ 2,000	\$ 3,000
25% co-pay	25% co-pay
\$ 200	\$ 200
\$ 38	\$ -
\$ -	\$ -
None	None

B) 30-40% copay for bridges & crowns

HUMANA
Gold Plus
HMO-POS *
5619-051

3.0
\$ -
\$125

\$ 4,500
Won't pay
\$ 450
6
\$ -
\$ 35

\$ 350
\$ 450
Dr. \$200 Hosp 335

\$699-999 copay
\$ 2,000
0% copay (B)
\$50-100
\$ -
\$ -
None

WELLCARE	
Simple	Assist
HMO-POS *	HMO-POS *
3499-002	3499-008

3.0	3.0
\$ -	\$ 31.10
\$ -	\$ -

\$ 4,200	\$ 5,700
Won't pay	Won't pay
\$ 350	\$ 350
6	6
\$ -	\$ -
\$ 25	\$ 25

\$ 250	\$ 225
\$ 350	\$ 280
Dr. \$250 Hosp 350	Dr. \$150 Hosp 280

\$1,000 allow./ear	\$1,000 allow./ear
\$ 3,000	no max. allow.
0% Co-Pay	0% Co-Pay
\$ 300	\$ 400
\$ 55 (A)	\$ 70 (A)
\$ -	\$ 1
Yes	Yes