



Comparison of Medicare Advantage to Current COA Plans

2026 City Benefit Coverages				
Medical Benefits	Medicare Advantage Open Access PPO	PPO	HMO	CDHP w/HRA
Annual Medical Deductible	\$0	\$600	\$0	\$1,700 (EO)
Annual Out-of-Pocket Maximum	\$0	\$4,250	\$4,750	\$5,000 (EO)
Primary Care Office Visit	\$0 copay	\$15	\$15	20% after Deductible
Specialist Office Visit	\$0 copay	\$30	\$40	20% after Deductible
Inpatient Hospital Care	\$0 copay	20% after Deductible	\$1,750 copay	20% after Deductible
Outpatient Hospital Services (outpatient surgery)	\$0 copay	20% after Deductible	\$750 copay	20% after Deductible
Emergency Room	\$0 copay	\$300	\$350	20% after Deductible
Urgent Care	\$0 copay	\$40	\$50	20% after Deductible
Fitness Program	SilverSneakers & COA Wellness Program	COA Wellness Program	COA Wellness Program	COA Wellness Program
Pharmacy	Prescription Drug Benefits (In and Out of Network Cost Shares)	PPO	HMO	CDHP w/HRA
Annual Drug Deductible	\$50 for Tier 2 & Tier 3 Only	\$50 for Tier 2 & Tier 3 Only	\$50 for Tier 2 & Tier 3 Only	N/A
Tier 1	\$10 copay	\$10	\$10	20% after Deductible
Tier 2	\$30 or 20% (\$60 max)	\$40 or 20% (\$70 max)	\$45 or 20% (\$80 max)	20% after Deductible
Tier 3	\$50 or 20% (\$100 max)	\$60 or 20% (\$110 max)	\$65 or 20% (\$120 max)	20% after Deductible
Catastrophic Coverage	You pay \$0 after your Part D maximum out-of-pocket costs reach \$2,100.	N/A	N/A	N/A

This information is not a complete description of benefits. Non-contracted providers are under no obligation to treat Blue Cross and Blue Shield of Texas members, except in emergency situations. Please call the Education Helpline at **1-855-380-8542 TTY 711** or see the Summary of Benefits for more information.

We are open October 1 – March 31: Daily, 8:00 a.m. to 8:00 p.m., local time

April 1 – September 30: Monday through Friday, 8:00 a.m. to 8:00 p.m., local time.

Alternate technologies (for example, voicemail) are used on weekends and holidays.

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PPO plans provided by Blue Cross and Blue Shield of Texas, which refers to Health Care Service Corporation, a Mutual Legal Reserve Company (HCSC) and HCSC Insurance Services Company (HISC). PPO employer/union group plans provided by Health Care Service Corporation, a Mutual Legal Reserve Company (HCSC). HCSC and HISC are Independent Licensees of the Blue Cross and Blue Shield Association. HCSC and HISC are Medicare Advantage organizations with a Medicare contract. Enrollment in these plans depends on contract renewal.