PFFS plans

(Private Fee for Service plans)

What's in this chart

Premium: What you pay monthly to belong to the plan. This is on top of your Part B premium.

Low estimated cost: What Medicare estimates someone 65 to 69 years old in very good health will spend. Includes Part B premium and costs not covered by plan.

High estimated cost: What Medicare estimates someone 80-84 in fair health will spend with this plan. Includes Part B premium and costs not covered by plan.

Doctor and hospital copayments: What you pay out of pocket.

Your maximum expense: The most you pay for covered services. This does not include cost of non-covered services and Medicare's Part B premium.

Drug copayments: What you pay before the coverage gap kicks in. Figures are for 30-day retail supply. "P" means "preferred." Plans group drugs in tiers, which vary.

Generics in the gap: Whether a plan covers generic drugs in the coverage gap, which begins when total drug costs hit $2,700 and end when out-of-pocket expenses hit $4,350.

What's not in this chart

Plans without drug coverage: Some PFFS plans are only for health coverage and don't cover drugs.

Company	Plan	Counties served	Premium	Est. cost (low)	Est. cost (high)	Doctor copay	Hospital copay	Your max	Drug copays	Generics in gap?
Advantra Freedom 1-800-711-1607 www.advantra freedom.com	Freedom 5	Hills. Pas. Pin.	$36	$2,700	$4,100	$15-$50 primary, $30 specialist	$180 daily for 6 days	$3,350	P generic $7, generic $73, P brand $30, brand $73, specialty 30%	No
Aetna Medicare 1-800-529-5586 www.aetna medicare.com	Open Basic with RX	Her. Hills. Pas. Pin.	$112	$3,950	$5,500	$20 primary, $20 specialist	$200 daily for 7 days	$4,000	$215 deductible, P generic $4, generic $11, P brand $24, brand $69, specialty 25%	No
	Open Standard with Rx	Her. Hills. Pas. Pin.	$199	$4,650	$5,200	$10 primary, $10 specialist	No copay	$3,000	P generic $0, generic $2, P brand $45, brand $80, specialty 33%	No
Blue Cross and Blue Shield of Florida 1-800-239-4280 www.bcbsfl.com	BlueMedicare	Her. Hills. Pas. Pin.	$128	$4,000	$5,400	$15-$35 primary, $35 specialist	$200 daily for 7 days	$3,300	Generic $0, P brand $40, brand $83, specialty 33%	No
CIGNA Medicare Access 1-800-577-9409 www.cigna medicare.com.	CIGNA Medicare Access Plus Rx Plan Two	Pas.	$95	$3,500	$5,200	$15 primary, $45 specialist*	$230 daily for 6 days	$3,800	Tier 1 $7, Tier 2 $33, Tier 3 $80, Tier 4 33%	No
Humana Insurance Co. 1-866-205-0000 www.humana medicare.com	Gold Choice PFFS (145)	Her. Hills. Pas. Pin.	$128	$4,150	$5,550	$15 primary, $30 specialist*	$950 per stay	$6,000	P generic $7, P brand $40, brand $60, specialty 33%	Few**
	Gold Choice PFFS (165)	Her. Hills. Pas. Pin.	$178	$4,650	$5,900	$10-$30 primary, $30 specialist*	$225 daily for 5 days	$6,000	P generic $7, P brand $40, brand $60, specialty 33%	Few**
Sterling Insurance Co. 1-888-858-8572 www.sterlingplans. com	Sterling Option II	Her. Hills. Pas. Pin.	$76	$3,450	$4,900	$20 primary, $40 specialist	$150 daily for 5 days	No max	$225 deductible, generic $10, P brand $30, brand $50, specialty 25%	No
Universal American 1-800-996-8867 www.todays options.com	Today's Options Premier Powered by CCRx	Her.	$153.50	$4,250	$5,300	$10-$35 primary, $25 specialist	$350 per stay	$2,500	Generic $5, P brand $30, brand $60, specialty 25%	All
	Today's Options Value Powered by CCRx	Her.	$86.70	$3,650	$5,250	$20-$35 primary, $35 specialist	$195 daily for 5 days	$3,000	Generic $5, P brand $30, brand $60, specialty 25%	No
	Today's Options Premier Powered by CCRx	Hills.	$112.80	$3,750	$4,800	$10-$35 primary, $25 specialist	$350 per stay	$2,500	Generic $5, P brand $30, brand $60, specialty 25%	All
	Today's Options Value Powered by CCRx	Hills.	$51.70	$3,200	$4,850	$20-$35 primary, $35 specialist	$195 daily for 5 days	$3,000	Generic $5, P brand $30, brand $60, specialty 25%	No
	Today's Options Premier Powered by CCRx	Pas. Pin.	$138.50	$4,100	$5,100	$10-$35 primary, $25 specialist	$350 per stay	$2,500	Generic $5, P brand $30, brand $60 specialty 25%	All
	Today's Options Value Powered by CCRx	Pas. Pin.	$71.70	$3,450	$5,100	$20-$35 primary, $35 specialist	$195 daily for 5 days	$3,000	Generic $5, P brand $30, brand $60, specialty 25%	No
Universal Health Care Insurance 1-866-690-4842 www.univhc.com	Any, Any, Any Platinum 4	Her. Hills. Pas. Pin.	$109	$3,400	$4,700	$10 primary, $25 specialist	$150 daily for 5 days	$3,350	Generic $0, P brand $25, brand $60, specialty 33%	No
	Any, Any, Any Gold 4	Her. Hills. Pas. Pin.	$25	$2,650	$4,750	$15 primary, $35 specialist	$300 daily for 7 days	$3,350	Generic $4, P brand $30, brand $60, specialty 33%	No

Source: Centers for Medicare and Medicaid Services

* Doctors may bill up to 15% above agreed upon price. You pay difference. ** Plus a few brands