

GERBS Group MAPD plans vs. Individual MA and Individual Part D options:

Network

Individual MA plans run on a network, typically HMO or PPO. There are no out-of-network benefits with HMOs (except in an emergency situation), and the Individual MA PPO networks offer out-of-network benefits but the member pays more for those services and has an additional out-of-pocket maximum. The GERBS Group MAPD plans provide a true national network with no additional costs when using provider who accepts Medicare regardless if that provider is in-network or out-of-network.

Availability

Individual MA plans are offered by County and, while there may not be many, some counties do not have a MA option available to their residents. The GERBS Group MAPD plan is available to all residents in all 50 states and US Territories.

Medicare Advantage Medical Plan Characteristics

- Extra benefits - “Other Programs and Services Available” benefits, which are all included (in part) on the each plan, are not available on all Individual MA plans
- The GERBS Group MAPD High Option plan has a Maximum Out-Of-Pocket that is less than most Individual MA plans.

Pharmacy Part D Plan (PDP) Characteristics

- “Donut Hole” gap coverage: In most Individual PDPs, the member pays 25% of the drug cost in that coverage gap between \$4,130 and \$6,550. In comparison, the GERBS Group MAPD High Option plan offers Full Gap coverage - meaning the regular retail copays would apply during this coverage gap which creates substantial savings, particularly in the Preferred Brands (\$5) and Non-preferred Brands (\$35) tiers.
- Generic coverage: The Select Generics and Generics tiers of both GERBS Group MAPD plans offer \$0 copay for all drugs in these tiers and that is a savings versus most Individual plan structures. Differs slightly on Low Option.

Regional Comparisons to Individual Medicare Supplement Plan

Individual MA and MAPD plans can vary greatly with regard to premiums, copays, coinsurance, out-of-pockets, networks, and benefits. For that reason, a comparison of the GERBS Group MAPD plan vs. Individual Medicare Supplement Plans provides a stronger comparison. The Individual Medicare Supplement Plan G provides almost the same level of coverage as Plan F (which offers the highest level of coverage with no out-of-pocket expenses for Medicare covered services). The difference is members still pay the Medicare Part B (Medical) annual deductible (2021: \$148.50) before Plan G will kick in to start paying for Part B costs. Note: the Plan G coverage shown below does NOT include Part D coverage - members would need to separately purchase an Individual Part D option and the national base beneficiary premium for 2021 is \$33.06 a month and the weighted average monthly premium for PDPs is \$38 in 2021. Many Individual Part D plans are priced much higher, and will carry the "donut hole" as detailed above.

Compare against GERBS High Option MAPD Plan monthly premium: \$200

		Plan G** (no Part D coverage)	
Connecticut 06101	Male	\$213.75	+ Part D coverage premium
Connecticut	Female	\$213.75	+ Part D coverage premium
Georgia 30326	Male	\$138.00	+ Part D coverage premium
Georgia	Female	\$127.00	+ Part D coverage premium
Kentucky 40603	Male	\$153.72	+ Part D coverage premium
Kentucky	Female	\$146.40	+ Part D coverage premium
Maine 04330	Male	\$206.25	+ Part D coverage premium
Maine	Female	\$206.25	+ Part D coverage premium
Missouri 65110	Male	\$149.09	+ Part D coverage premium
Missouri	Female	\$134.80	+ Part D coverage premium
New Hampshire 03301	Male	\$155.48	+ Part D coverage premium
New Hampshire	Female	\$141.36	+ Part D coverage premium
New York 11232	Male	\$270.14	+ Part D coverage premium
New York	Female	\$270.14	+ Part D coverage premium

*Male, DOB 5/2/1956, Part B eff 6/21

*Female, DOB 5/2/1956, Part B eff 6/21

**Part B deductible must be met