



2025 Health Plan Options

Medicare Advantage Retiree Out-of-Pocket Cost Comparison

Effective January 1, 2025 — December 31, 2024

Service	Medicare Advantage Plans for Medicare-Eligible Retirees *	
	UnitedHealthCare Group PPO MAPD	Kaiser MAPD
PCP Office Visit	\$0	\$15
Specialist Office Visit	\$35	\$15
Physical Therapy	\$15	\$15
Preventive Care	No charge for Medicare-covered preventive care services	No charge for Medicare-covered preventive care services
Inpatient Hospital	\$120/stay	\$100/benefit period
Outpatient Surgery/ Procedures	\$50	\$0
Specialty Imaging (MRI, CT scan)	\$50	\$0
Urgent Care	\$40 (worldwide)	\$15
Emergency Room	\$120 (worldwide)	\$50
Prescription Drugs 30-Day Retail Supply (generic/preferred/non-preferred)	Tier 1: Up to \$10 Tier 2: \$30 Tier 3: \$55 Tier 4: \$55	Mail: \$10 (90-day fill max) At Kaiser: \$15 (60-day fill max)
Prescription Drugs 90-Day Supply from Mail	Tier 1: Up to \$25 Tier 2: \$60 Tier 3: \$110 Tier 4: \$55 limited to 30-day fill Certain generics are \$0	Network Pharmacy: \$25 (60-day fill max)
Out-of-Pocket Maximum**	\$1,000 Individual	\$3,400 Individual

NOTE: Complete benefit summaries are available online by going to: www.arlingtonva.us/retirement

*Arlington County requires every retiree or covered dependent who becomes Medicare-eligible to enroll in Medicare Part B in order to continue participation in the insurance program.

** Out-of-Pocket Maximum (OOPM): The Plan will pay 100% of covered services after a member reaches this limit. Premiums and prescription drugs do not count toward reaching the annual OOPM. OOPM is tracked on a calendar year basis and resets every January 1st.