

Medical	2025 AA Prime MA (Local PPO w/enhanced service area) ¹		2026 AA Prime MA (Local PPO w/enhanced service area) ¹	
	See Plan Administrator		See Plan Administrator	
Plan Premium²	See Plan Administrator		See Plan Administrator	
Benefit Category	In-Network	Out-of-Network	In-Network	Out-of-Network
Maximum Out-of-Pocket ³	\$3,450	\$5,150	\$4,200	\$6,300
Inpatient Care				
Inpatient Hospital Care ⁴	\$225/day; days 1-6 \$50/day; days 7-30 \$0/day; days 31-90 \$0/day for add'l days	\$375/day; days 1-11 \$0/day; days 12-90 \$0/day for add'l days	\$350/day; days 1-5 \$50/day; days 6-30 \$0/day; days 31-90 \$0/day for add'l days	\$375/day; days 1-11 \$0/day; days 12-90 \$0/day for add'l days
Inpatient Mental Health Care ⁵	\$225/day; days 1-6 \$0/day; days 7-90	\$375/day; days 1-11 \$0/day; days 12-90	\$350/day; days 1-5 \$0/day; days 6-90	\$375/day; days 1-11 \$0/day; days 12-90
Skilled Nursing Facility ⁶	\$20/day; days 1-20 \$165/day; days 21-40 \$0/day; days 41-100	\$150/day; days 1-10 \$175/day; days 11-44 \$0/day; days 45-100	\$10/day; days 1-20 \$210/day; days 21-40 \$0/day; days 41-100	\$210/day; days 1-30 \$0/day; days 31-100
Home Health Care	\$0	40%	\$0	40%
Outpatient Hospital/ Ambulatory Surgery Center Services	20%	40%	20%	40%
Doctor's Office Visits				
PCP	\$0	\$30	\$0	\$30
NP, APRN, & PA	\$0	\$30	\$0	\$30
Specialist	\$30	\$40	\$30	\$40
Outpatient Mental Health Care	\$30	40%	\$30	40%
Ambulance	\$225	\$225	\$300	\$300
Emergency Care	\$90	\$90	\$115	\$115
Urgent Care	\$30	\$30	\$30	\$30
Outpatient Rehabilitation (PT,OT,ST)	\$30	40%	\$30	40%
Diagnostic Tests and Procedures, Lab Services and Outpatient X-Rays	\$0 or \$30	40%	\$0 or \$30	40%
Diagnostic Radiology Services	\$100 or 20%	40%	\$100 or 20%	40%
Therapeutic Radiology Services	\$30	40%	\$30	40%

The Centers for Medicare & Medicaid Services (CMS) allows plan sponsors to offer EGWP MA and MAPD Plans exclusively for employer/union retiree groups.

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	In-Network	Out-of-Network	In-Network	Out-of-Network
Benefit Category				
Preventive Care⁷				
Annual Wellness Visit	\$0	\$0	\$0	\$0
Bone Mass Measurement	\$0	\$0	\$0	\$0
Diabetes Screening	\$0	\$0	\$0	\$0
Mammogram	\$0	\$0	\$0	\$0
Some Vaccines	\$0	\$0	\$0	\$0
Medicare Part B Drugs				
Chemotherapy and Other Part B Drugs	20%	40%	20%	40%
Insulin Drugs	\$35	40%	\$35	40%
Medical Equipment & Supplies	20%	40%	20%	40%
Dental Services ⁸	\$30	40%	\$30	40%
Dialysis Services	10%	10%	20%	20%
Hearing Services				
Exam to diagnose and treat hearing and balance-related conditions ⁹	\$0	40%	\$0	40%
Routine hearing exam once a calendar year	\$0	40%	\$0	40%
First year of follow-up provider visits following hearing aid purchase	\$0	40%	\$0	40%
One hearing aid per ear every calendar year	\$195, \$595, \$995 or \$1,395 depending on hearing aid type	40%	\$195, \$595, \$995 or \$1,395 depending on hearing aid type	40%
Vision Services				
Eye exam to diagnose and treat eye diseases and conditions ¹⁰	\$0	40%	\$0	40%
Routine eye exam once a calendar year	\$0	40%	\$0	40%
Eyeglasses or contacts after Medicare-covered cataract surgery ¹¹	\$0	\$0	\$0	\$0
Contact lenses and eyeglasses (frames and lenses).	\$0 Plan pays up to \$300/yr.		\$0 Plan pays up to \$300/yr.	

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	In-Network	Out-of-Network	In-Network	Out-of-Network
Telehealth Services including HMSA's Online Care and other telehealth services	\$0	\$0	\$0	\$0
Worldwide Coverage – emergency and urgently needed only ¹²	10% for hospital room, board and ancillaries; 10% for emergency transportation; \$0 for physician and outpatient services		10% for hospital room, board and ancillaries; 10% for emergency transportation; \$0 for physician and outpatient services	

HMSA



(1) The service area for the plan is nationwide. Beneficiary must live in the United States or the territory of Puerto Rico to enroll in the plan. (2) For information concerning the premium the beneficiary pays, contact the employer/union group benefits plan administrator. In addition to the plan premium (if any), beneficiary must continue to pay their Medicare Part B premium. (3) The in-network maximum out-of-pocket amount for Medicare-covered services is **\$4,200**. The combined in- and out-of-network maximum out-of-pocket amount for Medicare-covered services is **\$6,300**. (4) Cost share per Medicare-covered hospital stay. No limit to the number of days covered by the plan for each Medicare-covered hospital stay. (5) There is a 190-day lifetime limit for inpatient services in a psychiatric hospital. (6) Cost share per Medicare-covered benefit period. After Medicare-covered skilled nursing facility care is exhausted, beneficiary pays 100%. Plan covers up to 100 days for each Medicare-covered benefit period. (7) Preventive services shown are examples. The plan covers Medicare-covered preventive care services with zero cost sharing. (8) The plan covers Medicare-covered dental services; in general, preventive dental services (such as cleanings, routine dental exams, and dental x-rays) are not covered by Original Medicare or the plan. (9) The plan covers Medicare-covered exam to diagnose and treat hearing and other balance related conditions (10) The plan covers Medicare-covered eye exam to diagnose and treat eye diseases and conditions. (11) The plan covers one pair of eyeglasses or contact lenses after each cataract surgery. (12) Based on HMSA Eligible Charge Beneficiary pays 100% of charges over eligible charge.

*Asterisk for – CMS mandated changes for 2025 and 2026.

Benefit changes for 2026 in red font.

The benefit information provided is a brief summary, not a complete description of benefits. For more information contact the plan. In the case of a discrepancy between this summary and the plan's *Evidence of Coverage*, the *Evidence of Coverage* document takes precedence. Limitations, copayments, and restrictions may apply. Benefits, formulary, pharmacy network, provider network, premium and/or copayments/coinsurance may change on January 1 of each year. Akamai Advantage is a PPO plan with a Medicare contract. Enrollment in Akamai Advantage depends on contract renewal.

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