

2025 Medicare Advantage Plans PPO Pima County

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Included in this packet is information about Medicare Advantage (MA) Preferred Provider Organization (PPO) plans, available to individuals enrolled in Medicare and living in Pima County. These plans are available for 2025.

Joining an MA plan or switching from one to another is only allowed during certain periods, for example when you first are eligible for Medicare (Initial Enrollment Period), during Special Enrollment Periods, and annually at the times below:

Open Enrollment Period (OEP) : October 15th – December 7th, with the change effective on January 1.

A plan's costs, benefits, providers, and formulary might change from year to year, so it's a good habit to re-evaluate your choices each OEP to ensure your needs are still being met.

Medicare Advantage Open Enrollment Period (MA OEP) : January 1 through March 31, the change effective the 1st of the next month. If you are enrolled in an MA plan on January 1, you can switch to another MA plan or back to Original Medicare (OM). Only one change is allowed. Note: if you go back to OM, you should also enroll in a Part D prescription drug plan and also strongly consider enrolling in a Medicare Supplement (Medigap) plan (which may require medical underwriting).

Ask SHIP or Medicare if you have any questions about timing.

State Health Insurance Assistance Program (SHIP)
A program of the Pima Council on Aging (PCOA)
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What to Consider When Choosing a PPO Plan

Evaluate Your Prescription Costs

A major consideration in choosing a health plan is whether the medications you take are on the plan's formulary, and what your yearly cost will be. Your cost will vary by health plan and pharmacy. The **Medicare.gov** website has a **Find Plans Now** tool that will determine your total cost for each plan including any premium, deductible, and copay for your specific drugs. The SHIP team can help you with this.

New in 2025, the maximum amount of copays you will pay for covered prescription drugs in a calendar year is \$2,000. The monthly premium you pay, if any, is not counted toward that \$2,000 maximum.

Also new in 2025, each plan will have an optional Prescription Payment Plan (PPP) available. The PPP allows you to spread out your co-pays for covered prescription drugs throughout the calendar year instead of paying them all at once at the pharmacy. You can opt-in to your plan's PPP either when you enroll in the plan or anytime during the calendar year. You can opt-out of your plan's PPP at any time.

Evaluate the Provider Network

A PPO is an insurance plan that has a network of doctors, hospitals, and other health care providers who have contracted with the plan to provide care to that plan's members. If you go to a network provider, you will pay a negotiated price for services. You have the option to go to a non-network provider, but you will generally pay significantly more. A referral from your primary care provider is generally not required for specialist care.

If you have providers you want to keep, check with the health plan or doctor's billing office to determine if your providers are contracted with the plan(s) you are considering. Most insurers offer several plans and your provider might not be in all of them. Verify the full name and plan number when checking to ensure the provider is in that plan's network.

Evaluate the Total Cost

Many PPOs have premiums in addition to the Part B premium. Also, the copays for in-network services are generally higher than for HMOs. Out-of-network services, while available, can be a percentage of the charges rather than a fixed copay and are considerably higher than for in-network services. There are separate maximum out of pocket limits for in-network and out-of-network services and again, these amounts tend to be higher than for HMOs. Overall, PPOs are more expensive than HMOs.

If PPOs are more expensive, why would you consider one?

- You are ineligible for or can't afford the monthly cost for a Medicare Supplement plan
- You want to see doctors who aren't in the HMO network
- You prefer seeing specialists without a referral from your primary care physician

In summary, consider these questions as you make your decision.

- How does the total cost of my drugs compare to other plans?
- Are all my drugs included on the plan's formulary?
- Are my doctors in the plan's network?
- What are the maximum in- and out-of-network out of pocket (MOOP) amounts for this plan?
- How do provider and hospital copays compare to other plans?
- How do the additional benefits compare with other plans?
- Is there a monthly premium and if so, how much?

There may be trade-offs when choosing among providers, formularies, and costs (co-pays and premiums) for the best-fit plan. The SHIP team is always happy to assist you with your questions.

2025 Pima County Medicare Advantage PPO Plans

PPO Plan Name	Monthly Premium (in addition to the Part B premium)	Medical Deductible (in/out)	Max Out of Pocket (excluding drugs) (in/out)	Drug Coverage/ Deductible	Copays for Medicare-covered Benefits									
									Hospital Copay/Days					
					PCP (in/out)	Specialist (in/out)	ER (in/out)	Urgent Care (in/out)	In-network/ per day	Out-of-Network/ per day	PT, OT or Speech Therapy (in/out)	Diabetes Supplies (in/out)	Podiatry (in/out)	Chiro-practic (in/out)
Local PPO														
AARP Med Adv from UHC AZ-0007	\$0	N	\$4,900/\$10,100	Y/\$420	\$0/\$35	\$30/\$80	\$125/\$125	\$55/\$55	\$345/7	40%	\$20/\$80	\$0/50%	\$30/\$80	\$20/\$80
AARP Med Adv from UHC AZ-0011 (1)	\$39	N	\$3,900/\$6,200	Y/\$420	\$0/\$35	\$25/\$80	\$140/\$140	\$65/\$65	\$250/6	40%	\$25/\$80	\$0/50%	\$25/\$80	\$20/\$80
AARP Med Adv Patriot No Rx AZ-MA01 (2)	\$80 rebate	N	\$4,900/\$10,100	N	\$10/\$45	\$50/\$80	\$125/\$125	\$55/\$55	\$425/7	40%	\$45/\$80	\$0/50%	\$45/\$80	\$20/\$80
Aetna Medicare Eagle (2)	\$85 rebate	N	\$4,900/\$8,950	N	\$0/50%	\$45/50%	\$125/\$125	\$50/\$50	\$315/7	50%	\$20/50%	0 - 20%/0 - 20%	\$45/50%	\$20/50%
Aetna Medicare Elite -363	\$0	\$950	\$4,500/\$8,950	Y/\$590	\$0/50%	\$35/50%	\$125/\$125	\$50/\$50	\$370/5	50%	\$25/50%	0 - 20%/0 - 20%	\$20/50%	\$10/50%
Aetna Medicare Freedom	\$0	\$500 out	\$4,900/\$8,900	Y/\$590	\$0/50%	\$35/50%	\$125/\$125	\$50/\$50	\$375/6	50%	\$35/50%	0 - 20%/0 - 20%	\$35/50%	\$20/50%
Cigna True Choice Medicare	\$0	\$475	\$4,950/\$9,350	Y/\$0	\$0/\$20	\$30/\$65	\$125/\$125	\$30/\$30	\$295/6	40%	\$30/\$50	\$0 - 20%/ \$0 - 40%	\$30/\$40	\$20/50%
Cigna True Choice Savings Medicare	\$0	\$650	\$6,000/\$9,350	Y/\$0	\$0/\$20	\$40/\$65	\$125/\$125	\$40/\$40	\$295/7	\$420/7	\$40/\$65	\$0 - 20%/ \$0 - 40%	\$40/\$40	\$20/50%
Devoted CHOICE Arizona -003	\$0	N	\$5,900/\$8,950	Y/\$500	\$0/\$25	\$40/\$40	\$125/\$125	\$45/\$45	\$335/7	\$335/7	\$40/\$40	\$0 - 25%/ \$0 - 50%	\$40/\$40	\$20/\$20
Devoted LIBERTY CHOICE Arizona (2)	\$140 rebate	N	\$5,900/\$5,900	N	\$0/\$25	\$45/\$45	\$125/\$125	\$55/\$55	\$425/4	\$425/4	\$45/\$45	\$0 - 20%/20%	\$45/\$45	\$0/\$0
Humana USAA Honor Giveback (2)	up to \$75 rebate	\$100	\$4,900/\$8,500	N	\$20/50%	\$45/50%	\$125/\$125	\$55/\$55	\$340/6	50%	\$35/50%	\$0 - 20%/20 - 50%	\$45/50%	\$20/50%
HumanaChoice -034 (1)	\$116	\$500	\$7,650/\$11,400	Y/\$400	\$10/40%	\$55/40%	\$110/\$110	\$45/\$45	\$420/5	40%	\$35/40%	\$0 - 20%/40 - 50%	\$55/40%	\$15/40%
HumanaChoice -224 (1)	\$11	\$250	\$4,150/\$6,200	Y/\$250	\$0/\$30	\$45/\$80	\$140/\$140	\$65/\$65	\$295/6	30%	\$45/40%	20%/40%	\$45/\$80	\$20/\$65
HumanaChoice -265 (2)	up to \$2 rebate	\$680	\$4,800/\$8,950	Y/\$300	\$0/\$30	\$35/\$35	\$125/\$125	\$55/\$55	\$325/6	40%	\$35/40%	\$0 - 20%/40%	\$35/\$35	\$20/\$30
HumanaChoice -440 (2)	up to \$10 rebate	\$1,000	\$6,750/\$10,100	Y/\$300	\$5/\$30	\$45/\$75	\$125/\$125	\$45/\$45	\$350/5	\$500/5	\$45/\$75	\$0 - 20%/40 - 50%	\$45/\$75	\$20/\$30
HumanaChoice Giveback -371 (2)	up to \$86 rebate	\$200	\$6,500/\$9,750	Y/\$0	\$0/\$0	\$35/\$55	\$125/\$125	\$55/\$55	\$375/6	\$495/20	\$30/\$50	10 - 20%/30 - 40%	\$35/\$55	\$15/\$50
HumanaChoice Giveback -435-1 (2)	up to \$61 rebate	\$1,000	\$7,850/\$14,000	Y/\$0	\$20/40%	\$55/40%	\$110/\$110	\$45/\$45	\$370/5	40%	20%/40%	\$0 - 20%/40 - 50%	\$55/40%	\$15/40%
Wellcare Patriot Giveback Open (2)	\$45 rebate	N	\$5,000/\$8,950	N	\$0/40%	\$40/40%	\$125/\$125	\$40/\$40	\$300/5	40%/90	\$35 - \$40/40%	\$0 - 20%/40%	\$40/40%	\$20/40%
Wellcare Simple Open	\$0	N	\$6,000/\$9,000	Y/\$420	\$0/\$20	\$30/\$60	\$125/\$125	\$40/\$40	\$300/7	40%/90	\$35 - \$45/40%	\$0 - 20%/40%	\$30/\$60	\$20/40%
Regional PPO														
HumanaChoice -001	\$0	\$100	\$5,600/\$8,550	N	\$0/50%	\$70/50%	\$125/\$125	\$25/\$25	\$365/5	50%	\$40/50%	\$0 - 20%/30 - 35%	\$70/50%	\$20/50%
HumanaChoice -002	\$43	\$100	\$7,900/\$7,900	Y/\$590	\$0/50%	\$55/50%	\$110/\$110	\$25/\$25	\$350/6	50%	\$35/50%	\$0 - 20%/50%	\$55/50%	\$15/50%

(1) Premium may be lower if you have Low Income Subsidy (LIS)

*The drug deductible might not apply to all of your medications.

(2) Rebate (Giveback) will be credited monthly to what you owe for Part B Premium

2025 Pima County Medicare Advantage PPO Plans - Additional Benefits

PPO Plan Name	Copays for Additional Benefits									
	Vision Eyewear	Hearing Aid	Dental*	Rides	Quarterly OTC Allowance	Footcare (copay/visits)		Chiropractic (copay/visits)		Fitness
						In	Out	In	Out	
Local PPO										
AARP Med Adv from UHC AZ-0007	Y	Y	\$750	N	\$40	\$30/6	\$80/6	N	N	Y
AARP Med Adv from UHC AZ-0011	Y	Y	\$1,500	N	\$50	\$25/6	\$80/6	N	N	Y
AARP Med Adv Patriot No Rx AZ-MA01	Y	Y	\$3,000	N	\$50	\$45/6	\$80/6	N	N	Y
Aetna Medicare Eagle	Y	Y	\$3,000	N	\$60	N	N	N	N	Y
Aetna Medicare Elite -363	Y	Y	\$1,000	N	\$30	N	N	N	N	Y
Aetna Medicare Freedom	Y	Y	\$1,000	N	\$30	N	N	N	N	Y
Cigna True Choice Medicare	Y	Y	\$1,700	N	\$50	\$30/12	\$40/12	N	N	Y
Cigna True Choice Savings Medicare	Y	Y	\$1,000	N	\$55	\$35/12	\$40/12	N	N	Y
Devoted CHOICE Arizona -003	Flex	Y	Flex	N	N	N	N	N	N	Y
Devoted LIBERTY CHOICE Arizona	Flex	Y	Flex	N	N	N	N	N	N	Y
Humana USAA Honor Giveback	Y	Y	\$1,500	N	\$25	\$45/6	\$45/6	N	N	Y
HumanaChoice -034	Y	Y	Specific services	N	N	\$55/6	\$55/6	N	N	Y
HumanaChoice -224	Y	Y	\$1,000	N	N	\$45/6	\$45/6	N	N	Y
HumanaChoice -265	Y	Y	\$2,000	N	N	\$35/6	\$35/6	N	N	N
HumanaChoice -440	Y	Y	\$2,000	N	\$75	\$45/6	\$45/6	N	N	Y
HumanaChoice Giveback -371	Y	Y	\$1,000	N	N	N	N	N	N	Y
HumanaChoice Giveback -435-1	Y	Y	Specific services	N	N	\$55/6	\$55/6	N	N	Y
Wellcare Patriot Giveback Open	Y	Y	\$2,000	24	\$90	\$40/6	40%/6	N	N	Y
Wellcare Simple Open	Y	Y	\$2,000	N	\$48	\$30/6	40%/6	\$20/12	40%/12	Y
Regional PPO										
HumanaChoice -001	Y	Y	\$1,000	N	\$30	\$55/6	\$55/6	N	N	Y
HumanaChoice -002	Y	Y	Specific services	N	\$50	\$55/6	\$55/6	N	N	Y

* for Dental, "Prev" is only preventive coverage

A dollar value indicates the maximum annual amount for comprehensive care.

2025 Pima County Medicare Advantage PPO Plans

PPO Plan Name	Plan #	Star Rating*	Web Site	Telephone #
Local PPO				
AARP Med Adv from UHC AZ-0007	H2406-062-0	4.0	www.AARPMedicarePlans.com	800-555-5757
AARP Med Adv from UHC AZ-0011	H2406-078-0	4.0	www.AARPMedicarePlans.com	800-555-5757
AARP Med Adv Patriot No Rx AZ-MA01	H2406-077-0	4.0	www.AARPMedicarePlans.com	800-555-5757
Aetna Medicare Eagle	H5521-329-0	4.5	www.aetna.com/medicare	833-859-6031
Aetna Medicare Elite -363	H5521-363-0	4.5	www.aetna.com/medicare	833-859-6031
Aetna Medicare Freedom	H5521-554-0	4.5	www.aetna.com/medicare	833-859-6031
Cigna True Choice Medicare	H7849-065-0	3.0	www.cignamedicare.com	800-313-0973
Cigna True Choice Savings Medicare	H7849-066-0	3.0	www.cignamedicare.com	800-313-0973
Devoted CHOICE Arizona -003	H6586-003-0	data	www.Devoted.com	800-376-5889
Devoted LIBERTY CHOICE Arizona	H6586-005-0	data	www.Devoted.com	800-376-5889
Humana USAA Honor Giveback	H5216-436-1	3.5	www.humana.com/medicare	800-833-2364
HumanaChoice -034	H5216-034-0	3.5	www.humana.com/medicare	800-833-2364
HumanaChoice -224	H5216-224-0	3.5	www.humana.com/medicare	800-833-2364
HumanaChoice -265	H5216-265-0	3.5	www.humana.com/medicare	800-833-2364
HumanaChoice -440	H5216-440-0	3.5	www.humana.com/medicare	800-833-2364
HumanaChoice Giveback -371	H5216-371-0	3.5	www.humana.com/medicare	800-833-2364
HumanaChoice Giveback -435-1	H5216-435-1	3.5	www.humana.com/medicare	800-833-2364
Wellcare Patriot Giveback Open	H8553-002-0	Low	www.wellcare.com/medicare	800-225-8017
Wellcare Simple Open	H8553-001-0	Low	www.wellcare.com/medicare	800-225-8017
Regional PPO				
HumanaChoice -001	R7220-001-0	3.5	www.humana.com/medicare	800-833-2364
HumanaChoice -002	R7220-002-0	3.5	www.humana.com/medicare	800-833-2364

* "data" indicates there was not enough data to be rated