



# Western Health Advantage 2023 Medicare Plan Comparison Guide

**FIND THE RIGHT PLAN AND THE RIGHT  
BENEFITS FOR YOU.**

Western Health  
Advantage   
A better health plan.

# Three great plans. Lots of great benefits.

		MyCare (HMO)	MyCare Plus (HMO)	MyCare Compass (HMO)
		Available in Marin, Napa, Sacramento, Solano, Sonoma, Yolo Counties		Available in Humboldt County
Monthly premium		\$0	\$85	\$20
Annual Part C deductible (excluding prescription drug costs)		\$0	\$0	\$0
Annual out-of-pocket limit		\$4,000	\$3,300	\$4,400
GENERAL CARE COPAYS				
Primary care physician (PCP)		\$0	\$0	\$0
Specialist		\$25	\$20	\$25
Telehealth		\$25	\$20	\$25
Urgent care		\$25	\$20	\$25
Emergency		\$90	\$90	\$90
INPATIENT CARE COPAYS				
Inpatient hospital	Days 1-6	\$265/day	\$175/day	\$265/day
	Days 7-90	\$0/day	\$0/day	\$0/day
Skilled nursing facility	Days 1-20	\$0/day	\$0/day	\$0/day
	Days 21-100	\$150/day	\$150/day	\$150/day
OUTPATIENT CARE COPAYS				
Hospital surgery		\$250	\$200	\$250
Ambulance		\$250	\$250	\$250
Radiological diagnostic services		\$60	\$50	\$60
Diagnostic tests		\$10	\$0	\$10
Lab services		\$0	\$0	\$0
X-rays		\$10	\$0	\$10
WELLNESS COPAYS & BENEFITS				
Medicare-covered preventive services		\$0	\$0	\$0
Vision (routine eye exams)		\$25	\$20	\$25
Eyewear allowance (contact lenses, eye glasses)		\$100/2 years	\$200/2 years	\$100/2 years
Hearing (routine exams)		\$0	\$0	\$25
Hearing Aid (includes fitting/evaluation) \$699 Advanced Model/\$999 Premium Model (2 hearing aids per year)		\$0	\$0	Not Covered
Dental (routine exams, cleanings, x-rays)		\$0	\$0	Not Covered
Chiropractic services*		\$20	\$20	\$20
Acupuncture*		\$20	\$20	\$20
Fitness benefit		0% coinsurance	0% coinsurance	0% coinsurance
Meals (post-discharge) up to 56 meals (4x per year)		\$0	\$0	\$0
Over-the-counter allowance (for health-related items)		\$50/quarter	\$100/quarter	\$50/quarter

\* Annual visit limits apply.



## Prescription drug copays

	MyCare (HMO)			MyCare Plus (HMO)			MyCare Compass (HMO)		
ANNUAL DEDUCTIBLE	\$0			\$0			\$0		
	1 month	2 months	3 months	1 month	2 months	3 months	1 month	2 months	3 months
Tier 1: Preferred generic	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Tier 2: Generic	\$5	\$10	\$15	\$5	\$10	\$15	\$5	\$10	\$15
Tier 3: Preferred brand	\$40	\$80	\$120	\$35	\$70	\$105	\$40	\$80	\$120
Tier 4: Non-preferred brand	\$100	\$200	\$300	\$90	\$180	\$270	\$100	\$200	\$300
Tier 5: Specialty	33%	33%	33%	33%	33%	33%	33%	33%	33%
Tier 6: Vaccines	\$0	NA	NA	\$0	NA	NA	\$0	NA	NA

Insulin Savings Program: **\$35 copay or less for a 30-day supply on select insulin.**

**Give us a call with your questions!**  
**We'd love to help.**

Call **888.992.7494 (TTY: 711)**  
 Mon. - Fri., 8 a.m. to 8 p.m. year-round  
 plus weekends during open enrollment.

**[choosewha.com/Medicare](https://choosewha.com/Medicare)**



You must continue to pay your Medicare Part B premium.

Western Health Advantage is an HMO plan with a Medicare contract. Western Health Advantage complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

# Get the Medicare benefits you deserve from a name you can trust.

## Medicare Advantage plans that keep care close to home.

Western Health Advantage is committed to providing personal, local care. We're based in the Greater Sacramento region, and created and managed by local doctors. There's no impersonal third party involved with your care decisions. Just you and doctors who know you best.

## Freedom to choose.

With a Western Health Advantage Medicare plan, you choose from an extensive network of trusted physicians and hospitals, including Dignity Health's Mercy Medical Group and Woodland Clinic, Hill Physicians Medical Group, NorthBay Health, Meritage Medical Network, and Providence Health Network.



## The benefits you're looking for, including:

Plans as low as  
**\$0/month**

PCP copays  
**\$0**

Prescription drugs  
**as low as \$0**

## Learn more about Western Health Advantage today!

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