

Medicare Advantage Plan Comparison

2025 Plan Options/Premiums	City of Racine - Proposed	Racine County	*Racine Unified Schools	
Carrier	Network Health Plan	Humana	UHC (Voluntary)	
Monthly Premium (Current \$283.21)	\$163.00	\$220.24	\$0.00	
Member Cost Share	\$12.237.50%	\$11.01 - \$220.24 Per Retirement Year	\$0.00	
Plan Design Features	In or Out of Network	In or Out of Network	In Network	Out of Network
Deductible (Part A & B)	\$1,000	\$1,000	\$0	\$0
Maximum Annual Out-of-Pocket	\$2,500	\$2,500	\$4,500	\$10,000
Preventive Care	\$0	\$0	\$0	40%
Primary Care	20%	20%	\$5	\$35
Specialists	20%	20%	\$30	\$55
Emergency Room	20%	20%	\$90	\$90
Inpatient Acute Copay/Admit	20%	20%	\$275 per day (1-6)	40%
Embedded Drug Plan				
Annual Drug Deductible	\$0	\$0	\$0	
Annual Max Drug Out-of-Pocket	\$2,000	\$2,000	\$2,000	
Retail Copays (30 Day Supply)				
Tier 1: Preferred Generic	\$2	20% (\$5 Min, \$25 Max)	\$15	
Tier 2: Non-Preferred Generic	\$8	20% (\$5 Min, \$25 Max)	\$15	
Tier 3: Preferred Brand	20%	20% (\$30 Min, \$75 Max)	\$47	
Tier 4: Non-Preferred Brand	25%	20% (\$55 Min, \$100 Max)	\$100	
Tier 5: Specialty	25%	20% (\$55 Min, \$100 Max)	\$100	

* Racine Unified School District does not sponsor post-65 retiree coverage. Retirees can elect a \$0 premium, voluntary Medicare Advantage plan.