



Peoples Health Group Medicare HMO-POS



2025

The Peoples Health Advantage

Get more benefits than Original Medicare with Peoples Health Group Medicare (HMO-POS) for OGB members.

Extras include:

- Routine vision coverage with an allowance for glasses or contacts
- Routine dental coverage with \$0 cleanings
- A fitness center membership at no cost to you



Learning more is easy. Just call us.

1-866-877-5403 (TTY: 711)

Daily: 8 a.m.–8 p.m.
(Oct. 1–March 31)

Monday–Friday: 8 a.m.–8 p.m.
(April 1–Sept. 30)

peopleshealth.com/ogb



\$0 medical deductible



\$0 inpatient hospital deductible at network providers



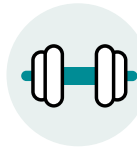
\$0 prescription drug deductible



\$0 tier 1 and tier 2 generic drugs



Dental coverage—up to **\$2,000**



\$0 fitness benefit

2025 Plan Overview

Live your best life with Peoples Health.

At Peoples Health, we focus on one thing: helping people with Medicare. And we've been doing just that for OGB retirees since 2008.

Here are a few questions we get from OGB members considering this plan:



What is a Medicare Advantage plan?

It's a health plan approved and regulated by Medicare to administer Medicare benefits. Peoples Health Medicare Advantage plans provide more benefits than Original Medicare.



How do I choose Peoples Health?

Simply complete an enrollment request form and mail it to OGB's **Eligibility Department, P.O. Box 44036, Baton Rouge, LA 70804**. Or fax a completed enrollment request form to OGB at **1-225-342-9917** or **1-225-342-9919**.

Peoples Health + UnitedHealthcare



Since joining the UnitedHealthcare family, we've been able to expand many benefits and services. Members of Peoples Health Group Medicare for OGB can enjoy:



UnitedHealth Passport® program—Peoples Health has always offered worldwide emergency and urgent care coverage. Through the Passport program, you can also access plan-covered services while traveling outside your plan service area in the United States. The Passport program lets you access covered services with participating providers in the Passport service area at in-network costs.

Still, the best part is this: As a Peoples Health plan member, you enjoy the quality that comes from people who really care. Peoples Health is a company born and raised in Louisiana, and our members have been our neighbors, our friends and our family. It's simple. We want you to enjoy the best health possible.

■ Peoples Health Group Medicare HMO-POS

A Medicare Advantage prescription drug plan exclusively for Louisiana Office of Group Benefits retirees



	Group Medicare (HMO-POS)	
	In-Network	Out-of-Network
Maximum Out-of-Pocket Costs	\$2,500	N/A
Doctor Visits & NurseLine		
Primary Care Provider Visit	\$0	20% coinsurance
Specialist Visit	\$10	20% coinsurance
Telehealth Visit	\$0	Available through contracted provider
24-Hour NurseLine	\$0	
Preventive Care*		
Pap Smears, Pelvic Exams, Mammograms	\$0	20% coinsurance
Prostate & Colorectal Cancer Screenings	\$0	20% coinsurance
Bone Mass Measurement	\$0	20% coinsurance
Vaccinations (COVID-19, flu, pneumonia)	\$0	\$0
Labs & Tests*		
Lab Services	\$0	20% coinsurance
Diagnostic Procedures/Tests	\$0	20% coinsurance
X-rays	\$0	20% coinsurance
Advanced Imaging (MRI, MRA, CT, CTA, PET scans, etc.)	\$0	20% coinsurance
Outpatient Surgery		
Surgery (outpatient hospital or ambulatory surgical center)	\$0	20% coinsurance
Inpatient Hospital Care per Admission		
Inpatient Deductible	\$0	Same as Medicare
Inpatient Stay per Day	\$50 days 1-10 \$0 days 11+	Same as Medicare
Worldwide Emergency Care, Urgent Care and Emergency Transportation[†]		
Emergency Care	\$50	\$50
Urgently Needed Care	\$5	\$5
Emergency Ambulance Services (per one-way trip, ground or air)	\$50	\$50
Emergency or Urgent Care Outside U.S.	N/A	\$50

*Office visit copay may apply.

[†]Emergency care copay waived if admitted to inpatient hospital care within 24 hours for the same condition

Home Health & Skilled Nursing Facility Care		
Home Health Care	\$0	20% coinsurance
Skilled Nursing Facility Care per Day (semiprivate room and board)	\$0 days 1-20 \$25 days 21+	\$0 days 1-20 \$25 days 21+
Outpatient Services & Supplies		
Occupational, Physical or Speech Therapy Visit	\$0	20% coinsurance
Durable Medical Equipment - DME (wheelchairs, oxygen, etc.)	5% coinsurance	20% coinsurance
Diabetes Monitoring Supplies (DME provider or retail pharmacy)	\$0	20% coinsurance
Mental Health & Substance Abuse Treatment		
Inpatient Mental Health Care (per day)	\$25 days 1-5 \$0 days 6-90	Same as Medicare
Outpatient Mental Health Visit or Substance Abuse Treatment Visit	\$0	20% coinsurance
Additional Benefits Not Covered by Medicare		
Meals After Inpatient Hospital Stay (up to 28 meals over 14 days)		\$0
Routine Eye Exam (one per year)		\$0
Eyeglasses (one pair per year) or Contact Lenses		\$200 allowance
Hearing Aids (up to two per year; includes OTC and prescription hearing aids)		\$750 allowance
Dental - Preventive [†] (oral exams, cleanings and X-rays)		\$0
Dental - Comprehensive/Restorative [†]		\$0
Dental - Bridges or Dentures [†]		50% coinsurance
Dental - Coverage Maximum		\$2,000
Respite Care (12 sessions per year for members with dementia, including Alzheimer's disease)		\$0
Fitness Benefit		\$0
Emergency Medical Alert Device		\$0

Part D Prescription Drug Coverage

Initial Coverage Stage	30-Day Supply	90-Day Supply
Tier 1	\$0	\$0
Tier 2	\$0	\$0
Tier 3	\$20	\$40
Tier 4	\$40	\$80
Tier 5	20% coinsurance	20% coinsurance

[†] Out-of-network dental services may have higher member costs.



A UnitedHealthcare Company

For more information on Medicare or our plan benefits, call toll-free:

1-866-877-5403 (TTY: 711)

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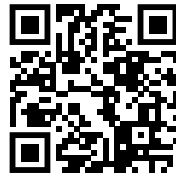
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Asistencia disponible en español.

Three Lakeway Center | 3838 N. Causeway Blvd., Suite 2500 | Metairie, LA 70002
[peopleshealth.com](https://www.peopleshealth.com)



Connect with us.



Scan the QR code to learn more.

Plans are insured through UnitedHealthcare Insurance Company or one of its affiliated companies. For Medicare Advantage Plans: A Medicare Advantage organization with a Medicare contract. For Dual Special Needs Plans: A Medicare Advantage organization with a Medicare contract and a contract with the State Medicaid Program. Enrollment in the plan depends on the plan's contract renewal with Medicare. Out-of-network/noncontracted providers are under no obligation to treat Peoples Health members, except in emergency situations. Please call our Customer Service number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services. Contact the plan for more information. Y0066_25PHAEPMemQG_GroupMOGB_M 09/24