

Active vs. Pensioner Medical

Effective January 01, 2026

	<u>ACTIVE COVERAGE</u>	<u>PENSIONER/RETIREE COVERAGE</u> <u><AGE 65¹</u>	<u>PENSIONER/RETIREE</u> <u>MEDICARE ELIGIBLE COVERAGE²</u>
<i>Co-Pays</i>	Office - \$25 Urgent Care - \$45 Emergency Room- \$65	Office - \$25 Urgent Care - \$45 Emergency Room- \$65	N/A
<i>Rx Deductibles</i>	\$100 person / \$200 family	\$100 person / \$200 family	\$100 person / \$200 family
<i>Deductibles</i>	\$250 person / \$500 family	\$300 person / \$600 family	This plan will include reimbursement of any Medicare Part A and Medicare Part B deductible.
<i>Co-Insurance In-Network</i>	Plan Pays 90%, you pay 10%	Plan Pays 80% / you pay 20%	Medicare Pays 80% / AMO Medical Plan will reimburse 20%
<i>Co-Insurance Out of Network</i>	Plan Pays 70%, you pay 30%	Plan Pays 60% / you pay 40%	N/A
<i>Hospital Stay</i>	\$300 co-pay/Co-Insurance based on Network	\$500 co-pay/Co-Insurance based on Network	This plan will include reimbursement of any Medicare Part A deductible.
<i>Out of Pocket Maximum</i>	\$3,000 person / \$6,000 family	\$30,000 person / \$60,000 family	N/A
<i>Vision</i>	Annual \$180 allowance per person with \$0 co-pay for routine exam, lenses, and frames. In-network discounted 40% to 60%. Lasik covered at \$600 per person per lifetime.	Annual \$180 allowance per person with \$0 co-pay for routine exam, lenses, and frames. In-network discounted 40% to 60%. Lasik covered at \$600 per person per lifetime.	Annual \$180 allowance per person with \$0 co-pay for routine exam, lenses, and frames. In-network discounted 40% to 60%. Lasik covered at \$600 per person per lifetime.
<i>Dental</i>	100% of 1 st \$500, 50% of next \$3,000. Maximum of \$2,000 per person/per calendar year. In-network discounted 35% to 50%	NO DENTAL BENEFIT	NO DENTAL BENEFIT
<i>Hearing Aid</i>	\$1,000 paid every 3 calendar years	NO HEARING AID BENEFIT	NO HEARING AID BENEFIT
<i>*Earnings Limitations</i>	N/A	2 Times the SSA Earnings Limit. 2026 Limit is \$48,960.	N/A

¹ *As a Retiree under the age of 65, your medical coverage will be suspended if you earn over the Earnings Limitation. Once you are no longer earning over the limitation, you must notify the AMO Medical Plan. The AMO Medical Plan reviews and updates the Earnings Limitation amount annually. You must have retired with and be eligible for Pensioner Medical coverage.

² All Pensioners/Retirees and their dependent spouses must enroll in both Medicare Part A and Part B as soon as it is offered to you. The AMO Medical Plan will NOT pay any amounts more than the **Medicare Approved Amounts**. You must have retired with and be eligible for Pensioner Medical coverage.