

# United Healthcare Group Medicare Advantage HMO and PPO plans for retirees

Group Medicare Advantage HMO and PPO plans can provide retirees with coverage at an affordable cost. You can offer your Medicare-eligible retirees' group medical and prescription drug coverage all in one plan.

## What are the main differences between Medicare HMO and PPO plans?

Medicare Health Maintenance Organizations (HMOs) and Preferred Provider Organizations (PPO) plans are both network-based plans. Here's how they differ:

Plan type	What it covers
<b>Group Medicare Advantage HMO plans</b>	These plans provide coverage for members through a network of locally contracted doctors and hospitals. They generally do not provide out-of-network coverage, except in emergencies.
<b>Group Medicare Advantage PPO plans</b>	Group PPOs offer flexibility, with access to providers nationally, in and out of network.