

# *Summary of* **Benefits**

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**Effective January 1, 2009 – December 31, 2009**

**SecureHorizons<sup>®</sup> MedicareDirect<sup>SM</sup> Rx Plan 51**  
**H5435-014**

**Select counties nationwide**

## SECTION I - INTRODUCTION TO SUMMARY OF BENEFITS

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Thank you for your interest in SecureHorizons® MedicareDirect<sup>SM</sup> Rx Plan 51. Our plan is offered by UNITED HEALTHCARE INSURANCE COMPANY/ SecureHorizons MedicareDirect, a Medicare Advantage Private Fee-for-Service. This Summary of Benefits tells you some features of our plan. It doesn't list every service that we cover or list every limitation or exclusion. To get a complete list of our benefits, please call SecureHorizons MedicareDirect Rx Plan 51 and ask for the "Evidence of Coverage".

### **YOU HAVE CHOICES IN YOUR HEALTH CARE**

As a Medicare beneficiary, you can choose from different Medicare options. One option is the Original (fee-for-service) Medicare plan. Another option is a Medicare Advantage Private Fee-for-Service plan, like SecureHorizons MedicareDirect Rx Plan 51. You may have other options too. You make the choice. No matter what you decide, you are still in the Medicare program.

You may join or leave a plan only at certain times. Please call SecureHorizons MedicareDirect Rx Plan 51 at the number listed at the end of this introduction or 1-800-MEDICARE (1-800-633-4227) for more information. TTY users should call 1-877-486-2048. You can call this number 24 hours a day, 7 days a week.

### **HOW CAN I COMPARE MY OPTIONS?**

You can compare SecureHorizons MedicareDirect Rx Plan 51 and the Original Medicare Plan using this Summary of Benefits. The charts in this booklet list some important health benefits. For each benefit, you can see what our plan covers and what the Original Medicare Plan covers.

Our members receive all of the benefits that the Original Medicare Plan offers. We also offer more benefits, which may change from year to year.

### **WHERE IS SECUREHORIZONS MEDICAREDIRECT RX PLAN 51 AVAILABLE?**

The service area for this plan includes: Patrick, James City, King George, King William, King and Queen, Lancaster, Russell, Norfolk City, Northampton, Northumberland, Nottoway, Orange, Page, Petersburg City, Lexington City, Louisa, Lunenburg, Lynchburg City, Madison, Manassas City, Manassas Park City, Martinsville City, Waynesboro City, Westmoreland, Mathews, Mecklenburg, Middlesex, Montgomery,

Nelson, New Kent, Newport News City, Albemarle, Amelia, Appomattox, Augusta, Bedford, Bedford City, Botetourt, Bristol City, Brunswick, Buena Vista City, Franklin, Franklin City, Galax City, Gloucester, Goochland, Grayson, Greene, Greenville, Staunton City, Suffolk City, Surry, Sussex, Virginia Beach City, Warren, Washington, Williamsburg City, Winchester City, Wythe, York, Accomack, Alexandria City, Alleghany, Amherst, Arlington, Bath, Buchanan, Buckingham, Charlottesville City, Chesapeake City, Colonial Heights City, Essex, Falls Church City, Fluvanna, Frederick, Fredericksburg City, Campbell, Pittsylvania, Poquoson City, Portsmouth City, Powhatan, Prince Edward, Prince George, Prince William, Rappahannock, Richmond, Richmond City, Roanoke, Roanoke City, Rockbridge, Rockingham, Salem City, Scott, Shenandoah, Smyth, South Boston City, Southampton, Spotsylvania, Halifax, Hampton City, Hanover, Harrisonburg City, Henrico, Henry, Highland, Hopewell City, Isle of Wight, Stafford, Caroline, Carroll, Charles City, Charlotte, Chesterfield, Clarke, Craig, Culpeper, Cumberland, Danville City, Dinwiddie, Emporia City, Fairfax, Fairfax City, Fauquier, Floyd, Lee, Loudoun Counties, VA; Paulding, Putnam, Jenkins, Jones, Lamar, Laurens, Randolph, Rockdale, Schley, Taylor, Terrell, Oconee, Pickens, Liberty, Lincoln, Lumpkin, Macon, Madison, Marion, Warren, Webster, Wilkinson, Meriwether, Mitchell, Morgan, Muscogee, Newton, Baldwin, Barrow, Bartow, Berrien, Burke, Butts, Camden, Franklin, Grady, Greene, Stephens, Stewart, Sumter, Talbot, Taliaferro, Thomas, Tift, Towns, Troup, Turner, Twiggs, Union, Upson, Walker, Walton, Washington, Whitfield, Bibb, Brooks, Calhoun, Chattooga, Clinch, Cook, Dawson, Douglas, Emanuel, Gilmer, Glynn, Candler, Quitman, Richmond, Spalding, Gwinnett, Habersham, Hancock, Harris, Heard, Henry, Irwin, Pike, Carroll, Catoosa, Chattahoochee, Clarke, Clay, Columbia, Coweta, Crawford, Crisp, Dade, Decatur, Early, Echols, Elbert, Evans, Fannin, Fayette, Hall, Haralson, Hart, Jasper, Jefferson, Johnson, Lanier, Lowndes, McDuffie, McIntosh, Oglethorpe Counties, GA; Pecos, Polk, Potter, Jack, Jefferson, Jim Wells, Johnson, Jones, Kenedy, Kent, King, Kinney, Kleberg, Knox, La Salle, Reagan, Real, Red River, Reeves, Refugio, Robertson, Runnels, Rusk, Sabine, San Augustine, San Jacinto, San Saba, Schleicher, Scurry, Shelby, Sherman, Smith, Somervell, Stephens,

## Introduction (continued)

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Stonewall, Sutton, Swisher, Taylor, Terry, Tom Green, Travis, Trinity, Tyler, Upshur, Nueces, Ochiltree, Oldham, Orange, Parker, Uvalde, Van Zandt, Victoria, Walker, Waller, Ward, Lipscomb, Live Oak, Loving, Lynn, Martin, Wharton, Wheeler, Wichita, Wilbarger, Williamson, Wise, Young, Maverick, McLennan, Medina, Menard, Montague, Morris, Motley, Navarro, Anderson, Aransas, Atascosa, Austin, Bee, Bexar, Borden, Bosque, Bowie, Brazoria, Brewster, Brooks, Camp, Frio, Galveston, Garza, Glasscock, Gray, Sterling, Tarrant, Terrell, Throckmorton, Titus, Upton, Val Verde, Washington, Wilson, Winkler, Wood, Yoakum, Zavala, Andrews, Angelina, Archer, Armstrong, Bandera, Bastrop, Baylor, Bell, Blanco, Briscoe, Brown, Burlison, Burnet, Caldwell, Calhoun, Callahan, Castro, Cherokee, Clay, Coke, Coleman, Brazos, Colorado, Comal, Comanche, Cooke, Coryell, Cottle, Crosby, Culberson, Dallam, Dawson, DeWitt, Denton, Eastland, Ector, El Paso, Falls, Fannin, Fayette, Floyd, Foard, Franklin, Freestone, Gaines, Gillespie, Presidio, Rains, Randall, Roberts, Rockwall, San Patricio, Shackelford, Hall, Hansford, Hardin, Harris, Hartley, Haskell, Hemphill, Hood, Hopkins, Howard, Hudspeth, Irion, Bailey, Carson, Cass, Chambers, Childress, Cochran, Collin, Collingsworth, Concho, Crane, Goliad, Gonzales, Grayson, Crockett, Dallas, Deaf Smith, Delta, Dickens, Dimmit, Donley, Duval, Edwards, Ellis, Erath, Fisher, Fort Bend, Gregg, Grimes, Guadalupe, Hale, Hamilton, Hardeman, Harrison, Hays, Henderson, Hill, Hockley, Houston, Hunt, Hutchinson, Jackson, Jasper, Jeff Davis, Karnes, Kaufman, Kendall, Kerr, Kimble, Lamar, Lamb, Lampasas, Lavaca, Lee, Leon, Liberty, Limestone, Llano, Lubbock, Madison, Marion, Mason, Matagorda, McCulloch, McMullen, Midland, Milam, Mills, Mitchell, Montgomery, Moore, Nacogdoches, Newton, Nolan, Palo Pinto, Panola, Parmer Counties, TX; Pike, Polk, Johnson, Randolph, Sharp, St. Francis, Perry, Lee, Logan, Madison, Marion, Yell, Monroe, Montgomery, Newton, Benton, Boone, Bradley, Franklin, Fulton, Van Buren, Washington, Woodruff, Arkansas, Ashley, Baxter, Clark, Conway, Crittenden, Pope, Scott, Searcy, Sebastian, Howard, Carroll, Crawford, Dallas, Faulkner, Hempstead, IZard, Jefferson, Lawrence, Miller, Nevada, Ouachita Counties, AR; Jackson, Kandiyohi, Kittson, Le Sueur, Nobles, Otter Tail, Pennington, Lincoln, Lyon, Martin, Meeker, Morrison, Nicollet, Becker, Big Stone, Blue Earth, Brown, Freeborn, Grant, Stearns, Steele,

Swift, Todd, Traverse, Wabasha, Wadena, Waseca, Washington, Watonwan, Wilkin, Winona, Pope, Red Lake, Redwood, Rice, Rock, Roseau, Sherburne, Houston, Carlton, Chippewa, Clay, Clearwater, Cottonwood, Douglas, Faribault, Fillmore Counties, MN; Jerome, Latah, Owyhee, Payette, Lewis, Lincoln, Madison, Minidoka, Ada, Bannock, Bear Lake, Bingham, Blaine, Boise, Bonner, Boundary, Franklin, Gem, Twin Falls, Washington, Adams, Fremont, Canyon, Power, Caribou, Cassia, Clark, Custer, Kootenai, Lemhi, Oneida Counties, ID; Juniata, Lancaster, Snyder, Northumberland, Perry, Lebanon, Lehigh, Lycoming, Wayne, Montour, Adams, Berks, Bradford, Franklin, Sullivan, Susquehanna, Tioga, Union, Warren, Wyoming, York, Bedford, Clearfield, Crawford, Fulton, Potter, Huntingdon, Centre, Clinton, Columbia, Cumberland, Dauphin, Erie, Carbon, McKean, Mifflin, Monroe Counties, PA; Kalawao, Kauai, Maui, Hawaii, Honolulu Counties, HI; Kane, Millard, Morgan, Box Elder, Cache, Garfield, Grand, Summit, Tooele, Uintah, Wasatch, Wayne, Weber, Beaver, Piute, Rich, Salt Lake, San Juan, Sevier, Iron, Daggett, Davis, Duchesne, Emery Counties, UT. You must live in one of these areas to join the plan.

### **WHO IS ELIGIBLE TO JOIN SECUREHORIZONS MEDICARE DIRECT RX PLAN 51?**

You can join SecureHorizons MedicareDirect Rx Plan 51 if you are entitled to Medicare Part A and enrolled in Medicare Part B and live in the service area. However, individuals with End Stage Renal Disease are generally not eligible to enroll in SecureHorizons MedicareDirect Rx Plan 51 unless they are members of our organization and have been since their dialysis began.

### **CAN I CHOOSE MY DOCTORS?**

A Medicare Advantage Private Fee-for-Service plan works differently than a Medicare supplement plan. Your doctor or hospital is not required to agree to accept the plan's terms and conditions, and thus may choose not to treat you, with the exception of emergencies. If your doctor or hospital does not agree to accept our payment terms and conditions, they may choose not to provide healthcare services to you, except in emergencies.

## Introduction (continued)

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### **DOES MY PLAN COVER MEDICARE PART B OR PART D DRUGS?**

SecureHorizons MedicareDirect Rx Plan 51 does cover both Medicare Part B prescription drugs and Medicare Part D prescription drugs.

### **WHERE CAN I GET MY PRESCRIPTIONS IF I JOIN THIS PLAN?**

SecureHorizons MedicareDirect Rx Plan 51 has formed a network of pharmacies. You must use a network pharmacy to receive plan benefits. We may not pay for your prescriptions if you use an out-of-network pharmacy, except in certain cases. The pharmacies in our network can change at any time. You can ask for a pharmacy directory or visit us at [www.SecureHorizons.com](http://www.SecureHorizons.com). Our customer service number is listed at the end of this introduction.

SecureHorizons MedicareDirect Rx Plan 51 has a list of preferred pharmacies. At these pharmacies, you may get your drugs at a lower co-pay or co-insurance. You may go to a non-preferred pharmacy, but you may have to pay more for your prescription drugs.

### **WHAT IS A PRESCRIPTION DRUG FORMULARY?**

SecureHorizons MedicareDirect Rx Plan 51 uses a formulary. A formulary is a list of drugs covered by your plan to meet patient needs. We may periodically add, remove, or make changes to coverage limitations on certain drugs or change how much you pay for a drug. If we make any formulary change that limits our members' ability to fill their prescriptions, we will notify the affected enrollees before the change is made. We will send a formulary to you and you can see our complete formulary on our Web site at [www.SecureHorizons.com](http://www.SecureHorizons.com). If you are currently taking a drug that is not on our formulary or subject to additional requirements or limits, you may be able to get a temporary supply of the drug. You can contact us to request an exception or switch to an alternative drug listed on our formulary with your physician's help. Call us to see if you can get a temporary supply of the drug or for more details about our drug transition policy.

### **HOW CAN I GET EXTRA HELP WITH PRESCRIPTION DRUG PLAN COSTS?**

If you qualify for extra help with your Medicare prescription drug plan costs, your premium and costs at the pharmacy will be lower. When you join SecureHorizons MedicareDirect Rx Plan 51, Medicare will tell us how much extra help you are getting. Then we will let you know the amount you will pay. If you are not getting this extra help you can see if you qualify by calling 1-800-MEDICARE (1-800-633-4227), TTY users should call 1-877-486-2048. You can call this number 24 hours a day, 7 days a week.

### **WHAT ARE MY PROTECTIONS IN THIS PLAN?**

All Medicare Advantage Plans agree to stay in the program for a full year at a time. Each year, the plans decide whether to continue for another year. Even if a Medicare Advantage Plan leaves the program, you will not lose Medicare coverage. If a plan decides not to continue, it must send you a letter at least 90 days before your coverage will end. The letter will explain your options for Medicare coverage in your area. As a member of SecureHorizons MedicareDirect Rx Plan 51, you have the right to request a coverage determination, which includes the right to request an exception, the right to file an appeal if we deny coverage for a prescription drug, and the right to file a grievance. You have the right to request a coverage determination if you want us to cover a Part D drug that you believe should be covered. An exception is a type of coverage determination. You may ask us for an exception if you believe you need a drug that is not on our list of covered drugs or believe you should get a non-preferred drug at a lower out-of-pocket cost. You can also ask for an exception to cost utilization rules, such as a limit on the quantity of a drug. If you think you need an exception, you should contact us before you try to fill your prescription at a pharmacy. Your doctor must provide a statement to support your exception request. If we deny coverage for your prescription drug(s), you have the right to appeal and ask us to review our decision. Finally, you have the right to file a grievance if you have any type of problem with us or one of our network pharmacies that does not involve coverage for a prescription drug.

## Introduction (continued)

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### **WHAT IS A MEDICATION THERAPY MANAGEMENT (MTM) PROGRAM?**

A Medication Therapy Management (MTM) Program is a free service we may offer. You may be invited to participate in a program designed for your specific health and pharmacy needs. You may decide not to participate but it is recommended that you take full advantage of this covered service if you are selected. Contact SecureHorizons MedicareDirect Rx Plan 51 for more details.

### **WHAT TYPES OF DRUGS MAY BE COVERED UNDER MEDICARE PART B?**

Some outpatient prescription drugs may be covered under Medicare Part B. These may include, but are not limited to, the following types of drugs. Contact SecureHorizons MedicareDirect Rx Plan 51 for more details.

— Some Antigens: If they are prepared by a doctor and administered by a properly instructed person (who could be the patient) under doctor supervision.

— Osteoporosis Drugs: Injectable drugs for osteoporosis for certain women with Medicare.

— Erythropoietin (Epoetin alpha or Epogen®): By injection if you have end-stage renal disease (permanent kidney failure requiring either dialysis or transplantation) and need this drug to treat anemia.

— Hemophilia Clotting Factors: Self-administered clotting factors if you have hemophilia.

— Injectable Drugs: Most injectable drugs administered incident to a physician's service.

— Immunosuppressive Drugs: Immunosuppressive drug therapy for transplant patients if the transplant was paid for by Medicare, or paid by a private insurance that paid as a primary payer to your Medicare Part A coverage, in a Medicare-certified facility.

— Some Oral Cancer Drugs: If the same drug is available in injectable form.

— Oral Anti-Nausea Drugs: If you are part of an anti-cancer chemotherapeutic regimen. Inhalation and infusion drugs provided through DME.

## Introduction (continued)

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**Please call SecureHorizons MedicareDirect for more information about  
SecureHorizons MedicareDirect Rx Plan 51**

Visit us at [www.SecureHorizons.com](http://www.SecureHorizons.com) or, call us  
Customer Service Hours

Sunday, Monday, Tuesday, Wednesday, Thursday, Friday, Saturday, 8:00 a.m. - 8:00 p.m. Central

Current members should call toll-free 1-866-579-8774 for questions related to the Medicare Advantage Program.  
(TTY/TDD: 711)

Current members should call locally 1-866-579-8774 for questions related to the Medicare Advantage Program.  
(TTY/TDD: 711)

Prospective members should call toll-free 1-800-555-5757 for questions related to the Medicare Advantage Program.  
(TTY/TDD: 711)

Prospective members should call locally 1-800-555-5757 for questions related to the Medicare Advantage Program.  
(TTY/TDD: 711)

Current members should call toll-free 1-866-579-8774 for questions related to the Medicare Part D Prescription Drug Program.  
(TTY/TDD: 711)

Current members should call locally 1-866-579-8774 for questions related to the Medicare Part D Prescription Drug Program.  
(TTY/TDD: 711)

Prospective members should call toll-free 1-800-555-5757 for questions related to the Medicare Part D Prescription Drug Program.  
(TTY/TDD: 711)

Prospective members should call locally 1-800-555-5757 for questions related to the Medicare Part D Prescription Drug Program.  
(TTY/TDD: 711)

For more information about Medicare, please call Medicare at 1-800-MEDICARE (1-800-633-4227).

TTY users should call 1-877-486-2048.

You can call 24 hours a day, 7 days a week. Or, visit [www.medicare.gov](http://www.medicare.gov) on the web.

If you have special needs, this document may be available in other formats.

If you have any questions about this plan's benefits or costs, please contact SecureHorizons MedicareDirect for details.

## Summary of Benefits

## Section II

Benefit	Original Medicare	SecureHorizons MedicareDirect Rx Plan 51
<b>IMPORTANT INFORMATION</b>		
<b>1. Premium and Other Important Information</b>	<p>In 2009 the monthly Part B Premium is \$96.40 and the yearly Part B deductible amount is \$135.</p> <p>If a doctor or supplier does not accept assignment, their costs are often higher, which means you pay more.</p>	<p><b>General</b></p> <p>\$0 monthly plan premium in addition to your monthly Medicare Part B premium.</p> <p>\$3,200 out-of-pocket limit.</p> <p>Not all plan services are covered under the out-of-pocket limit. Contact plan for a detailed list of non-covered services.</p>
<b>2. Doctor and Hospital Choice</b> (For more information, see Emergency - #15 and Urgently Needed Care - #16.)	<p>You may go to any doctor, specialist or hospital that accepts Medicare.</p>	<p>You may have to pay a separate copay for certain doctor office visits.</p> <p>You may go to any doctor, specialist, or hospital that accepts the plan's payment.</p>
<b>INPATIENT CARE</b>		
<b>3. Inpatient Hospital Care</b> (includes Substance Abuse and Rehabilitation Services)	<p>In 2009 the amounts for each benefit period are:</p> <ul style="list-style-type: none"> <li>• Days 1 - 60: \$1,068 deductible</li> <li>• Days 61 - 90: \$267 per day</li> <li>• Days 91 - 150: \$534 per lifetime reserve day</li> </ul> <p>Call 1-800-MEDICARE (1-800-633-4227) for information about lifetime reserve days.</p> <p>Lifetime reserve days can only be used once.</p> <p>A "benefit period" starts the day you go into a hospital or skilled nursing facility. It ends when you go for 60 days in a row without hospital or skilled nursing care. If you go into the hospital after one benefit period has ended, a new benefit period begins. There is no limit to the number of benefit periods you can have.</p>	<p><b>General</b></p> <p>You may go to any doctor, specialist, or hospital that accepts the plan's Terms Conditions of payment except in emergencies.</p> <p>For Medicare-covered hospital stays:</p> <p>Days 1 - 22: \$150 copay per day</p> <p>Days 23 - 90: \$0 copay per day</p> <p>\$0 copay for additional hospital days</p> <p>No limit to the number of days covered by the plan each benefit period.</p>

If you have any questions about this plan's benefits or costs, please contact SecureHorizons MedicareDirect for details.

<b>Benefit</b>	<b>Original Medicare</b>	<b>SecureHorizons MedicareDirect Rx Plan 51</b>
<p><b>4. Inpatient Mental Health Care</b></p>	<p>Same deductible and copay as inpatient hospital care (see "Inpatient Hospital Care" above).</p> <p>190 day lifetime limit in a Psychiatric Hospital.</p>	<p>For hospital stays:</p> <p>Days 1 - 22: \$150 copay per day</p> <p>Days 23 - 90: \$0 copay per day</p> <p>You get up to 190 days in a Psychiatric Hospital in a lifetime.</p>
<p><b>5. Skilled Nursing Facility</b> (in a Medicare-certified skilled nursing facility)</p>	<p>In 2009 the amounts for each benefit period after at least a 3-day covered hospital stay are:</p> <ul style="list-style-type: none"> <li>• Days 1 - 20: \$0 per day</li> <li>• Days 21 - 100: \$133.50 per day</li> </ul> <p>100 days for each benefit period.</p> <p>A "benefit period" starts the day you go into a hospital or SNF. It ends when you go for 60 days in a row without hospital or skilled nursing care. If you go into the hospital after one benefit period has ended, a new benefit period begins. There is no limit to the number of benefit periods you can have.</p>	<p>For SNF stays:</p> <p>Days 1 - 43: \$75 copay per day</p> <p>Days 44 - 100: \$0 copay per day</p> <p>Plan covers up to 100 days each benefit period</p> <p>No prior hospital stay is required.</p>
<p><b>6. Home Health Care</b> (includes medically necessary intermittent skilled nursing care, home health aide services, and rehabilitation services, etc.)</p>	<p>\$0 copay.</p>	<p>\$0 copay for Medicare-covered home health visits.</p>
<p><b>7. Hospice</b></p>	<p>You pay part of the cost for outpatient drugs and you may pay part of the cost for inpatient respite care.</p> <p>You must get care from a Medicare-certified hospice.</p>	<p><b>General</b></p> <p>You must get care from a Medicare-certified hospice.</p>

If you have any questions about this plan's benefits or costs, please contact SecureHorizons MedicareDirect for details.

Benefit	Original Medicare	SecureHorizons MedicareDirect Rx Plan 51
<b>OUTPATIENT CARE</b>		
<b>8. Doctor Office Visits</b>	20% coinsurance	<p><b>General</b></p> <p>You may go to any doctor, specialist, or hospital that accepts the plan's payment. See "Physical Exams," for more information.</p> <p>\$5 copay for each primary care doctor visit for Medicare-covered benefits.</p> <p>\$15 copay for each specialist visit for Medicare-covered benefits.</p>
<b>9. Chiropractic Services</b>	<p>Routine care not covered</p> <p>20% coinsurance for manual manipulation of the spine to correct subluxation (a displacement or misalignment of a joint or body part) if you get it from a chiropractor or other qualified providers.</p>	<p>\$15 copay for Medicare-covered visits.</p> <p>Medicare-covered chiropractic visits are for manual manipulation of the spine to correct a displacement or misalignment of a joint or body part.</p>
<b>10. Podiatry Services</b>	<p>Routine care not covered.</p> <p>20% coinsurance for medically necessary foot care, including care for medical conditions affecting the lower limbs.</p>	<p>\$15 copay for each Medicare-covered visit.</p> <p>\$15 copay for up to 6 routine visit(s) every year</p> <p>Medicare-covered podiatry benefits are for medically-necessary foot care.</p>
<b>11. Outpatient Mental Health Care</b>	50% coinsurance for most outpatient mental health services.	<p>\$40 copay for each Medicare-covered individual therapy visit.</p> <p>\$30 copay for each Medicare-covered group therapy visit.</p>
<b>12. Outpatient Substance Abuse Care</b>	20% coinsurance	<p>\$40 copay for Medicare-covered individual visits.</p> <p>\$30 copay for Medicare-covered group visits.</p>
<b>13. Outpatient Services/ Surgery</b>	<p>20% coinsurance for the doctor</p> <p>20% of outpatient facility charges</p>	<p>\$125 copay for each Medicare-covered ambulatory surgical center visit.</p> <p>\$125 copay for each Medicare-covered outpatient hospital facility visit.</p>
<b>14. Ambulance Services</b> (medically necessary ambulance services)	20% coinsurance	\$150 copay for Medicare-covered ambulance benefits.

If you have any questions about this plan's benefits or costs, please contact SecureHorizons MedicareDirect for details.

<b>Benefit</b>	<b>Original Medicare</b>	<b>SecureHorizons MedicareDirect Rx Plan 51</b>
<p><b>15. Emergency Care</b> (You may go to any emergency room if you reasonably believe you need emergency care.)</p>	<p>20% coinsurance for the doctor 20% of facility charge</p> <p>You don't have to pay the emergency room copay if you are admitted to the hospital for the same condition within 3 days of the emergency room visit.</p> <p>NOT covered outside the U.S. except under limited circumstances.</p>	<p>\$50 copay for Medicare-covered emergency room visits.</p> <p>Worldwide coverage.</p> <p>If you are admitted to the hospital within 24-hour(s) for the same condition, you pay \$0 for the emergency room visit</p>
<p><b>16. Urgently Needed Care</b> (This is NOT emergency care, and in most cases, is out of the service area.)</p>	<p>20% coinsurance</p> <p>NOT covered outside the U.S. except under limited circumstances.</p>	<p><b>General</b></p> <p>Cost sharing is the same as Doctor Office Visit cost sharing.</p>
<p><b>17. Outpatient Rehabilitation Services</b> (Occupational Therapy, Physical Therapy, Speech and Language Therapy)</p>	<p>20% coinsurance</p>	<p>\$15 copay for Medicare-covered Occupational Therapy visits.</p> <p>\$15 copay for Medicare-covered Physical and/or Speech/Language Therapy visits.</p>
<b>OUTPATIENT MEDICAL SERVICES AND SUPPLIES</b>		
<p><b>18. Durable Medical Equipment</b> (includes wheelchairs, oxygen, etc.)</p>	<p>20% coinsurance</p>	<p>20% of the cost for Medicare-covered items.</p>
<p><b>19. Prosthetic Devices</b> (includes braces, artificial limbs and eyes, etc.)</p>	<p>20% coinsurance</p>	<p>20% of the cost for Medicare-covered items.</p>

If you have any questions about this plan's benefits or costs, please contact SecureHorizons MedicareDirect for details.

Benefit	Original Medicare	SecureHorizons MedicareDirect Rx Plan 51
<p><b>20. Diabetes Self-Monitoring Training, Nutrition Therapy, and Supplies</b> (includes coverage for glucose monitors, test strips, lancets, screening tests, and self-management training)</p>	<p>20% coinsurance</p> <p>Nutrition therapy is for people who have diabetes or kidney disease (but aren't on dialysis or haven't had a kidney transplant) when referred by a doctor. These services can be given by a registered dietitian or include a nutritional assessment and counseling to help you manage your diabetes or kidney disease.</p>	<p>\$0 copay for Diabetes self-monitoring training.</p> <p>\$0 copay for Nutrition Therapy for Diabetes.</p> <p>\$0 copay for Diabetes supplies.</p>
<p><b>21. Diagnostic Tests, X-Rays, and Lab Services</b></p>	<p>20% coinsurance for diagnostic tests and x-rays</p> <p>\$0 copay for Medicare-covered lab services</p> <p>Lab Services: Medicare covers medically necessary diagnostic lab services that are ordered by your treating doctor when they are provided by a Clinical Laboratory Improvement Amendments (CLIA) certified laboratory that participates in Medicare. Diagnostic lab services are done to help your doctor diagnose or rule out a suspected illness or condition. Medicare does not cover most routine screening tests, like checking your cholesterol.</p>	<p>\$8 copay for Medicare-covered lab services.</p> <p>\$0 to \$8 copay for Medicare-covered diagnostic procedures and tests.</p> <p>\$15 copay for Medicare-covered X-rays.</p> <p>20% of the cost for Medicare-covered diagnostic radiology services.</p> <p>20% of the cost for Medicare-covered therapeutic radiology services.</p> <p>Additional facility charges apply.</p>
<p><b>PREVENTIVE SERVICES</b></p>		
<p><b>22. Bone Mass Measurement</b> (for people with Medicare who are at risk)</p>	<p>20% coinsurance</p> <p>Covered once every 24 months (more often if medically necessary) if you meet certain medical conditions.</p>	<p>\$0 copay for Medicare-covered bone mass measurement</p>
<p><b>23. Colorectal Screening Exams</b> (for people with Medicare age 50 and older)</p>	<p>20% coinsurance</p> <p>Covered when you are high risk or when you are age 50 and older.</p>	<p>\$0 copay for</p> <ul style="list-style-type: none"> <li>• Medicare-covered colorectal screenings , and</li> <li>• up to 1 additional screening(s) every year</li> </ul>

If you have any questions about this plan's benefits or costs, please contact SecureHorizons MedicareDirect for details.

<b>Benefit</b>	<b>Original Medicare</b>	<b>SecureHorizons MedicareDirect Rx Plan 51</b>
<p><b>24. Immunizations</b> (Flu vaccine, Hepatitis B vaccine - for people with Medicare who are at risk, Pneumonia vaccine)</p>	<p>\$0 copay for Flu and Pneumonia vaccines 20% coinsurance for Hepatitis B vaccine You may only need the Pneumonia vaccine once in your lifetime. Call your doctor for more information.</p>	<p>\$0 copay for Flu and Pneumonia vaccines. \$0 copay for Hepatitis B vaccine.</p>
<p><b>25. Mammograms (Annual Screening)</b> (for women with Medicare age 40 and older)</p>	<p>20% coinsurance No referral needed. Covered once a year for all women with Medicare age 40 and older. One baseline mammogram covered for women with Medicare between age 35 and 39.</p>	<p>\$0 copay for Medicare-covered screening mammograms.</p>
<p><b>26. Pap Smears and Pelvic Exams</b> (for women with Medicare)</p>	<p>\$0 copay for Pap smears Covered once every 2 years. Covered once a year for women with Medicare at high risk. 20% coinsurance for Pelvic Exams</p>	<p>\$0 copay for Medicare-covered pap smears and pelvic exams and • up to 1 additional pap smear(s) and pelvic exam(s) every year</p>
<p><b>27. Prostate Cancer Screening Exams</b> (for men with Medicare age 50 and older)</p>	<p>20% coinsurance for the digital rectal exam. \$0 for the PSA test; 20% coinsurance for other related services. Covered once a year for all men with Medicare over age 50.</p>	<p>\$0 copay for Medicare-covered prostate cancer screening.</p>
<p><b>28. End-Stage Renal Disease</b></p>	<p>20% coinsurance for renal dialysis 20% coinsurance for Nutrition Therapy for End-Stage Renal Disease Nutrition therapy is for people who have diabetes or kidney disease (but aren't on dialysis or haven't had a kidney transplant) when referred by a doctor. These services can be given by a registered dietitian or include a nutritional assessment and counseling to help you manage your diabetes or kidney disease.</p>	<p>20% of the cost for renal dialysis \$0 copay for Nutrition Therapy for End-Stage Renal Disease</p>

If you have any questions about this plan's benefits or costs, please contact SecureHorizons MedicareDirect for details.

Benefit	Original Medicare	SecureHorizons MedicareDirect Rx Plan 51
<p><b>29. Prescription Drugs</b></p>	<p>Most drugs are not covered under Original Medicare. You can add prescription drug coverage to Original Medicare by joining a Medicare Prescription Drug Plan, or you can get all your Medicare coverage, including prescription drug coverage, by joining a Medicare Advantage Plan or a Medicare Cost Plan that offers prescription drug coverage.</p>	<p><b>Drugs covered under Medicare Part B General</b></p> <p>20% of the cost for Part B-covered drugs (not including Part B-covered chemotherapy drugs).</p> <p>20% of the cost for Part B-covered chemotherapy drugs.</p> <p><b>Drugs covered under Medicare Part D General</b></p> <p>This plan uses a formulary. The plan will send you the formulary. You can also see the formulary at <a href="http://www.SecureHorizons.com">www.SecureHorizons.com</a> on the web.</p> <p>Different out-of-pocket costs may apply for people who</p> <ul style="list-style-type: none"> <li>• have limited incomes,</li> <li>• live in long term care facilities, or</li> <li>• have access to Indian/Tribal/Urban (Indian Health Service).</li> </ul> <p>The plan offers national in-network prescription coverage (i.e., this would include 50 states and DC). This means that you will pay the same cost-sharing amount for your prescription drugs if you get them at an in-network pharmacy outside of the plan's service area (for instance when you travel).</p> <p>Total yearly drug costs are the total drug costs paid by both you and the plan.</p> <p>The plan may require you to first try one drug to treat your condition before it will cover another drug for that condition.</p> <p>Some drugs have quantity limits.</p> <p>Your provider must get prior authorization from SecureHorizons MedicareDirect Rx Plan 51 for certain drugs.</p> <p>You must go to certain pharmacies for a very limited number of drugs, due to special handling, provider coordination, or patient education requirements for these drugs that cannot be met by most pharmacies in your network. These drugs are listed on the plan's website, formulary, and printed materials, as well as on the Medicare Prescription Drug Plan Finder on Medicare.gov.</p>

If you have any questions about this plan's benefits or costs, please contact SecureHorizons MedicareDirect for details.

Benefit	Original Medicare	SecureHorizons MedicareDirect Rx Plan 51
		<p>If the actual cost of a drug is less than the normal cost-sharing amount for that drug, you will pay the actual cost, not the higher cost-sharing amount.</p> <p>\$0 deductible.</p> <p><b>Initial Coverage</b></p> <p>You pay the following until total yearly drug costs reach \$2,700:</p> <p><b>Retail Pharmacy</b></p> <p>Preferred Generic</p> <ul style="list-style-type: none"> <li>• \$5 copay for a one-month (31-day) supply of drugs in this tier</li> <li>• \$15 copay for a three-month (90-day) supply of drugs in this tier</li> </ul> <p>Preferred Brand</p> <ul style="list-style-type: none"> <li>• \$35 copay for a one-month (31-day) supply of drugs in this tier</li> <li>• \$105 copay for a three-month (90-day) supply of drugs in this tier</li> </ul> <p>Non-Preferred</p> <ul style="list-style-type: none"> <li>• \$65 copay for a one-month (31-day) supply of drugs in this tier</li> <li>• \$195 copay for a three-month (90-day) supply of drugs in this tier</li> </ul> <p>Specialty</p> <ul style="list-style-type: none"> <li>• 33% coinsurance for a one-month (31-day) supply of drugs in this tier</li> <li>• 33% coinsurance for a three-month (90-day) supply of drugs in this tier</li> </ul> <p><b>Long Term Care Pharmacy</b></p> <p>Preferred Generic</p> <ul style="list-style-type: none"> <li>• \$5 copay for a one-month (31-day) supply of drugs in this tier</li> </ul> <p>Preferred Brand</p> <ul style="list-style-type: none"> <li>• \$35 copay for a one-month (31-day) supply of drugs in this tier</li> </ul> <p>Non-Preferred</p> <ul style="list-style-type: none"> <li>• \$65 copay for a one-month (31-day) supply of drugs in this tier</li> </ul> <p>Specialty</p> <ul style="list-style-type: none"> <li>• 33% coinsurance for a one-month (31-day) supply of drugs in this tier</li> </ul>

If you have any questions about this plan's benefits or costs, please contact SecureHorizons MedicareDirect for details.

Benefit	Original Medicare	SecureHorizons MedicareDirect Rx Plan 51
		<p><b>Mail Order</b></p> <p>Preferred Generic</p> <ul style="list-style-type: none"> <li>• \$10 copay for a three-month (90-day) supply of drugs in this tier from a preferred mail order pharmacy.</li> <li>• \$15 copay for a three-month (90-day) supply of drugs in this tier from a non-preferred mail order pharmacy.</li> </ul> <p>Preferred Brand</p> <ul style="list-style-type: none"> <li>• \$95 copay for a three-month (90-day) supply of drugs in this tier from a preferred mail order pharmacy.</li> <li>• \$105 copay for a three-month (90-day) supply of drugs in this tier from a non-preferred mail order pharmacy.</li> </ul> <p>Non-Preferred</p> <ul style="list-style-type: none"> <li>• \$185 copay for a three-month (90-day) supply of drugs in this tier from a preferred mail order pharmacy.</li> <li>• \$195 copay for a three-month (90-day) supply of drugs in this tier from a non-preferred mail order pharmacy.</li> </ul> <p>Specialty</p> <ul style="list-style-type: none"> <li>• 33% coinsurance for a three-month (90-day) supply of drugs in this tier from a preferred mail order pharmacy.</li> <li>• 33% coinsurance for a three-month (90-day) supply of drugs in this tier from a non-preferred mail order pharmacy.</li> </ul> <p><b>Coverage Gap</b></p> <p>After your total yearly drug costs reach \$2,700, you pay 100% until your yearly out-of-pocket drug costs reach \$4,350.</p> <p><b>Catastrophic Coverage</b></p> <p>After your yearly out-of-pocket drug costs reach \$4,350, you pay the greater of:</p> <ul style="list-style-type: none"> <li>• A \$2.40 copay for generic (including brand drugs treated as generic) and a \$6.00 copay for all other drugs, or</li> <li>• 5% coinsurance.</li> </ul>

If you have any questions about this plan's benefits or costs, please contact SecureHorizons MedicareDirect for details.

Benefit	Original Medicare	SecureHorizons MedicareDirect Rx Plan 51
		<p>Plan drugs may be covered in special circumstances, for instance, illness while traveling outside of the plan's service area where there is no network pharmacy. You may have to pay more than your normal cost-sharing amount if you get your drugs at an out-of-network pharmacy. In addition, you will likely have to pay the pharmacy's full charge for the drug and submit documentation to receive reimbursement from SecureHorizons MedicareDirect Rx Plan 51.</p> <p><b>Out-of-Network Initial Coverage</b></p> <p>You will be reimbursed up to the full cost of the drug minus the following for drugs purchased out-of-network until total yearly drug costs reach \$2,700:</p> <p><b>Out-of-Network Pharmacy</b></p> <p>Preferred Generic</p> <ul style="list-style-type: none"> <li>• \$5 copay for a one-month (31-day) supply of drugs in this tier</li> </ul> <p>Preferred Brand</p> <ul style="list-style-type: none"> <li>• \$35 copay for a one-month (31-day) supply of drugs in this tier</li> </ul> <p>Non-Preferred</p> <ul style="list-style-type: none"> <li>• \$65 copay for a one-month (31-day) supply of drugs in this tier</li> </ul> <p>Specialty</p> <ul style="list-style-type: none"> <li>• 33% coinsurance for a one-month (31-day) supply of drugs in this tier</li> </ul> <p><b>Out-of-Network Coverage Gap</b></p> <p>After your total yearly drug costs reach \$2,700, you pay 100% of the pharmacy's full charge for drugs purchased out-of-network until your yearly out-of-pocket drug costs reach \$4,350. You will not be reimbursed by SecureHorizons MedicareDirect Rx Plan 51 for out-of-network purchases when you are in the coverage gap. However, you should still submit documentation to SecureHorizons MedicareDirect Rx Plan 51 so we can add the amounts you spent out-of-network to your total out-of-pocket costs for the year.</p>

If you have any questions about this plan's benefits or costs, please contact SecureHorizons MedicareDirect for details.

Benefit	Original Medicare	SecureHorizons MedicareDirect Rx Plan 51
		<p><b>Out-of-Network Catastrophic Coverage</b></p> <p>After your yearly out-of-pocket drug costs reach \$4,350, you will be reimbursed for drugs purchased out-of-network up to the full cost of the drug minus the following:</p> <ul style="list-style-type: none"> <li>• A \$2.40 copay for generic (including brand drugs treated as generic) and a \$6.00 copay for all other drugs, or</li> <li>• 5% coinsurance.</li> </ul>
<b>30. Dental Services</b>	Preventive dental services (such as cleaning) not covered.	<p>In general, preventive dental benefits (such as cleaning) not covered.</p> <p>\$15 copay for Medicare-covered dental benefits.</p>
<b>31. Hearing Services</b>	<p>Routine hearing exams and hearing aids not covered.</p> <p>20% coinsurance for diagnostic hearing exams.</p>	<p>Hearing aids not covered.</p> <ul style="list-style-type: none"> <li>• \$15 copay for Medicare-covered diagnostic hearing exams</li> <li>• \$15 copay for up to 1 routine hearing test(s) every year</li> </ul>
<b>32. Vision Services</b>	<p>20% coinsurance for diagnosis and treatment of diseases and conditions of the eye.</p> <p>Routine eye exams and glasses not covered.</p> <p>Medicare pays for one pair of eyeglasses or contact lenses after cataract surgery.</p> <p>Annual glaucoma screenings covered for people at risk.</p>	<p>\$0 copay for</p> <ul style="list-style-type: none"> <li>• one pair of eyeglasses or contact lenses after cataract surgery</li> <li>• \$15 copay for exams to diagnose and treat diseases and conditions of the eye.</li> <li>• \$15 copay for up to 1 routine eye exam(s) every year</li> </ul>
<b>33. Physical Exams</b>	<p>20% coinsurance for one exam within the first 12 months of your new Medicare Part B coverage</p> <p>When you get Medicare Part B, you can get a one time physical exam within the first 12 months of your new Part B coverage. The coverage does not include lab tests.</p>	<p>\$0 copay for routine exams.</p> <p>Limited to 1 exam(s) every year.</p>

If you have any questions about this plan's benefits or costs, please contact SecureHorizons MedicareDirect for details.

<b>Benefit</b>	<b>Original Medicare</b>	<b>SecureHorizons MedicareDirect Rx Plan 51</b>
<b>Health/Wellness Education</b>	Smoking Cessation: Covered if ordered by your doctor. Includes two counseling attempts within a 12-month period if you are diagnosed with a smoking-related illness or are taking medicine that may be affected by tobacco. Each counseling attempt includes up to four face-to-face visits. You pay coinsurance, and Part B deductible applies.	This plan covers the following health/wellness education benefits: <ul style="list-style-type: none"> <li>• Written health education materials, including Newsletters</li> <li>• Additional Smoking Cessation</li> <li>• Nursing Hotline</li> </ul> \$0 copay for each Medicare-covered smoking cessation counseling session.
<b>Transportation (Routine)</b>	Not covered.	This plan does not cover routine transportation.
<b>Acupuncture</b>	Not covered.	This plan does not cover Acupuncture.

BENEFIT	
SecureHorizons <sup>®</sup> MedicareDirect <sup>SM</sup> Rx Plan 51	
<b>Diagnostic Tests, X-Rays, and Lab Services</b>	<p>You pay \$0 for Medicare-covered cardiovascular diagnostic testing, covered once per year.</p> <p>You pay \$10 for lab services and other diagnostic lab tests.</p>
<b>Health/Wellness Education</b>  <b>OptumHealth Senior Solutions program</b>	<p>Call Customer Service to access the smoking (tobacco) cessation benefit.</p> <p>You pay nothing.</p> <p>If you would like help with smoking cessation, this program provides you with access to an advisor who will assist you in making lifestyle behavior changes. The advisor can provide you with resources and telephonic support to achieve your goal. You have the choice to participate in the program either by telephone or through use of print materials. If you choose to participate by telephone you will receive 3 outbound calls of support during the plan year.</p>
<b>24-Hour NurseLine</b>	<p>You pay nothing.</p> <p>You may call the 24-Hour NurseLine, 24 hours a day, seven days a week at <b>1-877-365-7949 (TTY 1-800-855-2880)</b>, and speak to a registered nurse about your medical concerns and questions, including understanding your medications, questions to ask your doctor on your next visit or the right care for you health issue.</p> <p>You may also call this number and listen to pre-recorded messages on over 1,000 health topics from our health information library.</p> <p>NurseLine nurses are available for general information only and cannot diagnose health problems or recommend specific medical treatment. If you have a medical emergency, go to the closest emergency room or call 911 for assistance.</p>

**Visit our Web site at:**  
*[www.SecureHorizons.com](http://www.SecureHorizons.com)*

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A Medicare Advantage Private Fee-For-Service plan works differently than a Medicare supplement plan. Your doctor or hospital is not required to agree to accept the plan's terms and conditions, and thus may choose not to treat you, with the exception of emergencies. If your doctor or hospital does not agree to accept our payment terms and conditions, they may choose not to provide health care services to you, except in emergencies. Providers can find the plan's terms and conditions on our website at: [www.securehorizons.com](http://www.securehorizons.com)

This document is available in alternative formats. You must continue to pay your Medicare Part B premium if not otherwise paid for under Medicaid or by another third party. The plan's contract with CMS is renewed annually. Availability of coverage beyond the end of the current contract year is not guaranteed. The plan's prescription drug benefit is only available to enrollees of the Medicare Advantage with Prescription Drug plan (MA-PD). If you are already enrolled in an MA-PD plan, you must receive your Medicare Prescription Drug benefit through that plan.

