



*Local Pharmacists Caring for You.*

## Prescription Drug Coverage 2009 Product Overview

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Community CCRx<sup>SM</sup> is a Medicare-approved prescription drug plan offered through American Progressive Life & Health Insurance Company of New York and Pennsylvania Life Insurance Company, members of the Universal American family of companies.

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**NOT INTENDED FOR THE INSURANCE-BUYING PUBLIC**

## Pennsylvania Life — Offered in 49 states (except New York), District of Columbia, Puerto Rico and U.S. Virgin Islands

Sample Benefits	Basic Plan	Choice Plan	Gold Plan
Deductible	\$295	\$0	\$0
Initial Coverage Limit	\$2,700	\$2,700	\$2,700
Generic (30-day Supply)	0%	\$5	\$5
Generic (90-day Supply)	0%	\$15	\$15
Preferred Brand (30-day supply)	25%-30%	\$30	\$30
Preferred Brand (90-day supply)	25%-30%	\$90	\$90
Non-Preferred Brand (30-day Supply)	40%-60%	\$60	\$60
Non-Preferred Brand (90-day Supply)	40%-60%	\$180	\$180
Specialty Coinsurance	N/A	33%	33%
Mail Order Drugs	N/A	N/A	N/A
Coverage Gap-Generic (34-day supply)	No	No	\$5
Coverage Gap-Generic (90-day supply)	No	No	\$15
True Out of Pocket Drug Costs	\$4,350	\$4,350	\$4,350
Catastrophic Cost Sharing-Generic	Max. of 5% or \$2.40	Max. of 5% or \$2.40	Max. of 5% or \$2.40
Catastrophic Cost Sharing-Brand	Max. of 5% or \$6.00	Max. of 5% or \$6.00	Max. of 5% or \$6.00
Formulary	Select (3 Tier)	Optimal (3 tier+Specialty)	Optimal (3 tier+Specialty)

## American Progressive — Offered in New York only

Sample Benefits	Basic Plan	Choice Plan	Gold Plan
Deductible	\$295	\$0	\$0
Initial Coverage Limit	\$2,700	\$2,700	\$2,700
Generic (30-day Supply)	0%	\$5	\$5
Generic (90-day Supply)	0%	\$15	\$15
Preferred Brand (30-day supply)	25%	\$30	\$30
Preferred Brand (90-day supply)	25%	\$90	\$90
Non-Preferred Brand (30-day Supply)	40%	\$60	\$60
Non-Preferred Brand (90-day Supply)	40%	\$180	\$180
Specialty Coinsurance	N/A	33%	33%
Mail Order Drugs	N/A	N/A	N/A
Coverage Gap-Generic (34-day supply)	No	No	\$5
Coverage Gap-Generic (90-day supply)	No	No	\$15
True Out of Pocket Drug Costs	\$4,350	\$4,350	\$4,350
Catastrophic Cost Sharing-Generic	Max. of 5% or \$2.40	Max. of 5% or \$2.40	Max. of 5% or \$2.40
Catastrophic Cost Sharing-Brand	Max. of 5% or \$6.00	Max. of 5% or \$6.00	Max. of 5% or \$6.00
Formulary	Select (3 Tier)	Optimal (3 tier+Specialty)	Optimal (3 tier+Specialty)

**Pennsylvania Life – Individual Member Premiums by Region**

Region Number	State(s)	Basic Plan	Choice Plan	Gold Plan
1	ME, NH	\$28.40	\$40.90	\$57.60
2	CT, MA, RI, VT	30.50	50.80	77.90
4	NJ	42.30	54.80	74.80
5	DC, DE, MD	28.80	47.50	65.00
6	PA, WV	23.80	41.00	73.50
7	VA	28.70	42.50	62.60
8	NC	31.20	45.40	60.70
9	SC	28.40	53.90	69.20
10	GA	27.50	48.80	66.80
11	FL	36.00	48.40	68.00
12	AL, TN	25.30	46.10	64.10
13	MI	28.60	47.20	66.10
14	OH	26.30	44.50	76.80
15	IN, KY	30.20	41.80	65.00
16	WI	29.40	35.50	60.70
17	IL	27.60	47.50	71.40
18	MO	26.10	41.70	74.10
19	AR	24.90	48.30	63.60
20	MS	28.30	52.30	67.60
21	LA	25.40	43.20	62.20
22	TX	23.40	47.90	63.10
23	OK	26.60	57.10	72.30
24	KS	28.90	54.60	86.10
25	IA, MN, MT, ND, NE, SD, WY	29.40	45.00	67.50
26	NM	17.40	46.70	61.40
27	CO	31.50	54.80	73.00
28	AZ	19.70	53.50	73.60
29	NV	23.90	52.30	71.20
30	OR, WA	29.40	40.10	55.20
31	ID, UT	37.80	63.10	83.60
32	CA	50.70	43.20	85.30
33	HI	29.30	55.00	71.30
34	AK	47.60	70.30	90.10
38	Puerto Rico	-\$0.30	14.70	29.80
39	U.S. Virgin Islands	22.70	65.10	85.90

**American Progressive – Individual Member Premiums by Region**

Region Number	State	Basic Plan	Choice Plan	Gold Plan
3	NY	\$40.20	\$46.70	\$82.90

Premiums and benefits are pending approval from CMS. Product availability and benefits may vary by state and by county. Always check the Community CCRx Summary of Benefits in your selling state for the correct premium.

**ADDITIONAL SERVICES FOR MEMBERS:**

<i>NO ADDITIONAL COST TO MEMBERS</i>	<i>DISCOUNTED RATES TO MEMBERS</i>
<p align="center"><b>Health And Wellness Service</b></p>	<p align="center"><b>Life Line Screening<sup>TM</sup></b></p>
<ul style="list-style-type: none"> <li>• <b>Free to members by phone 24/7</b></li> <li>• Individualized guidance from nurses, social workers and more</li> <li>• Team approach coordinates with caregivers and providers</li> <li>• Offers: health coaching and assessments; annual medication reviews</li> </ul>	<ul style="list-style-type: none"> <li>• Major provider of mobile vascular screening services in the U.S.</li> <li>• Offers non-invasive health screening</li> <li>• Convenient neighborhood locations</li> <li>• Helps people lead healthier lives by identifying risk factors for stroke, cardiovascular disease and osteoporosis</li> <li>• See more information at: <a href="http://www.lifelinescreening.com">www.lifelinescreening.com</a></li> </ul>



For additional information  
please contact us at: 1-866-316-6051  
[www.communityccrx.com](http://www.communityccrx.com)

Universal American is a family of speciality insurance and service companies dedicated to improving the wellness and financial security of our members. We offer a broad array of health insurance, managed care products and prescription drug benefits to the growing senior population. Our family of companies has 200 years of combined insurance experience. Each year, we serve millions of Medicare beneficiaries.