

Effective January 1, 2010

Summary of Benefits

Two Options:

- 1) With Part D
prescription drug coverage
- 2) Without Part D
prescription drug coverage

*The health coverage
you need ~ the peace
of mind you want.*



THP Insurance Co.

SecureChoice PPO

Preferred Provider Organization



Introduction to the Summary of Benefits for SecureChoice PPO

January 1, 2010 - December 31, 2010

Thank you for your interest in SecureChoice PPO. Our plan is offered by THP INSURANCE COMPANY/Health Plan SecureChoice, a Medicare Advantage Preferred Provider Organization PPO. 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 SecureChoice PPO 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 health plan, like SecureChoice PPO. You may have other options too. You make the choice. No matter what you decide, you are still in the Medicare program.

You may be able to join or leave a plan only at certain times. Please call SecureChoice PPO at the number listed at the end of this introduction or 1-800-MEDICARE (1-800-633-4227) for more information. TTY/TDD 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 SecureChoice PPO 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 SECURECHOICE PPO AVAILABLE?

The service area for this plan includes: Ashland, Belmont, Carroll, Columbiana, Coshocton, Guernsey, Harrison, Holmes, Jefferson, Mahoning, Medina, Monroe, Muskingum, Noble, Portage, Stark, Summit, Trumbull, Tuscarawas, Washington, Wayne Counties, in Ohio ; and Barbour, Brooke, Calhoun, Doddridge, Gilmer, Hancock, Harrison, Lewis, Marion, Marshall, Monongalia, Ohio, Pleasants, Preston, Randolph, Ritchie, Taylor, Tucker, Tyler, Upshur, Webster, Wetzel, Wirt, Wood Counties, in West Virginia. You must live in one of these areas to join the plan.

WHO IS ELIGIBLE TO JOIN SECURECHOICE PPO?

You can join SecureChoice PPO 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 SecureChoice PPO unless they are members of our organization and have been since dialysis began.

CAN I CHOOSE MY DOCTORS?

SecureChoice PPO has formed a network of doctors, specialists and hospitals. You can use any doctor who is part of our network. You may also go to doctors outside of our network. The health providers in our network can change at any time. You can ask for a current Provider Directory or for an up-to-date list visit us at www.healthplan.org/directory.shtml. Our customer service number is listed at the end of this introduction.

WHAT HAPPENS IF I GO TO A DOCTOR WHO'S NOT IN YOUR NETWORK?

You can go to doctors, specialists or hospitals in or out of network. You may have to pay more for the services you receive outside the network, and you may have to follow special rules prior to getting services in and/or out of network. For more information, please call the customer service number at the end of this introduction.

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

SecureChoice PPO does cover both Medicare Part B prescription drugs and Medicare Part D prescription drugs, depending on which plan is selected.

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

SecureChoice PPO 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 <http://www.healthplan.org/pharmacy.shtml>. Our customer service number is listed at the end of this introduction.

WHAT IS A PRESCRIPTION DRUG FORMULARY?

SecureChoice PPO 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 <http://www.healthplan.org/pharmacy.shtml>.

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 MY PRESCRIPTION DRUG PLAN COSTS?

You may be able to get extra help to pay for your prescription drug premiums and costs. To see if you qualify for getting extra help, call:

* 1-800-MEDICARE (1-800-633-4227). TTY/TDD users should call 1-877-486-2048, 24 hours a day/7 days a week;

* The Social Security Administration at 1-800-772-1213 between 7 a.m. and 7 p.m., Monday through Friday. TTY/TDD users should call 1-800-325-0778; or

*Your State Medicaid Office.

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 60 days before your coverage will end. The letter will explain your options for Medicare coverage in your area.

As a member of SecureChoice PPO, you have the right to request an organization determination, which includes the right to file an appeal if we deny coverage for an item or service, and the right to file a grievance. You have the right to request an organization determination if you want us to provide or pay for an item or service that you believe should be covered. If we deny coverage for your requested item or service, you have the right to appeal and ask us to review our decision. You may ask us for an expedited (fast) coverage determination or appeal if you believe that waiting for a decision could seriously put your life or health at risk, or affect your ability to regain maximum function. If your doctor makes or supports the expedited request, we must expedite our decision. Finally, you have the right to file a grievance with us if you have any type of problem with us or one of our network providers that does not involve coverage for an item or service. If your problem involves quality of care, you also have the right to file a grievance with the Quality Improvement Organization (QIO) for your state. [In Ohio: Ohio KePRO, 1-800-589-7337. In West Virginia: West Virginia Medical Institute, Inc., 1-800-642-8686, ext. 266.]

As a member of SecureChoice PPO, 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. If your problem involves quality of care, you also have the right to file a grievance with the Quality Improvement Organization (QIO) for your state. [In Ohio: Ohio KePRO, 1-800-589-7337. In West Virginia: West Virginia Medical Institute, Inc., 1-800-642-8686, ext. 266.]

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 SecureChoice PPO 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 SecureChoice PPO for more details.

- Some Antigens: If they are prepared by a doctor and administered by a properly instructed person (who could be a 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.

PLAN RATINGS

The Medicare program rates how well plans perform in different categories (for example, detecting and preventing illness, ratings from patients and customer service). If you have access to the web, you may use the web tools on www.medicare.gov and select "Compare Medicare Prescription Drug Plans" or "Compare Health Plans and Medigap Policies in Your Area" to compare the plan ratings for Medicare plans in your area. You can also call us directly at 1-877-847-7907 to obtain a copy of the plan ratings for this plan.

TTY users call 1-800-622-3925.

Please call HealthPlan SecureChoice for more information about SecureChoice PPO.

Visit us at www.healthplan.org or call us:

CUSTOMER SERVICE HOURS

Sunday, Monday, Tuesday, Wednesday, Thursday, Friday, Saturday: 8:00 a.m. – 8:00 p.m. ,Eastern

If you live in one of the following counties, please call the numbers listed below:

Belmont, Guernsey, Harrison, Jefferson, Monroe, Muskingum, Noble, Washington counties, in Ohio ; and Barbour, Brooke, Calhoun, Doddridge, Gilmer, Hancock, Harrison, Lewis, Marion, Marshall, Monongalia, Ohio, Pleasants, Preston, Randolph, Ritchie, Taylor, Tucker, Tyler, Upshur, Webster, Wetzel, Wirt, Wood Counties, in West Virginia.

Current members should call toll-free (877) -847-7907 for questions related to the Medicare Advantage Program. (TTY/TDD (800) -622-3925). Prospective members should call toll-free (877)-847-7915 for questions related to the Medicare Advantage Program. (TTY/TDD (800)-622-3925)

Current members should call locally (740)-695-7907 for questions related to the Medicare Advantage Program. (TTY/TDD (740) -695-7919). Prospective members should call locally (740)-695-7915 for questions related to the Medicare Advantage Program. (TTY/TDD (740)-695-7919).

Current members should call toll-free (877) 847-7907 for questions related to the Medicare Part D Prescription Drug program. (TTY/TDD (800) -622-3925). Prospective members should call toll-free (877) 847-7915 for questions related to the Medicare Part D Prescription Drug program. (TTY/TDD (800)-622-3925)

Current members should call locally (740)-695-7907 for questions related to the Medicare Part D Prescription Drug program. (TTY/TDD (740) -695-7919). Prospective members should call locally (740)-695-7915 for questions related to the Medicare Part D Prescription Drug program. (TTY/TDD (740)-695-7919).

If you live in one of the following counties, please call the numbers listed below:

Ashland, Carroll, Columbiana, Coshocton, Holmes, Mahoning, Medina, Portage, Stark, Summit, Trumbull, Tuscarawas, Wayne Counties, in Ohio.

Current members should call toll-free (877) 236-2296 for questions related to the Medicare Advantage Program. (TTY/TDD (877) -236-2291). Prospective members should call toll-free (877) 236-2290 for questions related to the Medicare Advantage Program. (TTY/TDD (877)-236-2291)

Current members should call locally (330)-837-6880 for questions related to the Medicare Advantage Program. (TTY/TDD (877) -236-2291). Prospective members should call locally (877)-236-2290 for questions related to the Medicare Advantage Program. (TTY/TDD (877)-236-2291).

Current members should call toll-free (877) 236-2296 for questions related to the Medicare Part D Prescription Drug program. (TTY/TDD (877) -236-2291). Prospective members should call toll-free (877) 236-2290 for questions related to the Medicare Part D Prescription Drug program. (TTY/TDD (877)-236-2291)

Current members should call locally (330)-837-6880 for questions related to the Medicare Part D Prescription Drug program. (TTY/TDD (877) -236-2291). Prospective members should call locally (877)-236-2290 for questions related to the Medicare Part D Prescription Drug program. (TTY/TDD (877)-236-2291).

For more information about Medicare, call 1-800-MEDICARE (1-800-633-4227). TTY/TDD users should call 1-877-486-2048. You can call 24 hours a day, seven days a week. Or, visit www.medicare.gov on the Web. If you have special needs, this document may be available in other formats. If you have special needs, this document may be available in other formats.

Summary of Benefits

If you have any questions about this plan's benefits or costs, please contact The Health Plan for details.

ORIGINAL MEDICARE	SECURECHOICE PPO with Prescription Coverage (Part D)	SECURECHOICE PPO without Prescription Coverage (No Part D)
-------------------	--	--

Important Information

<p>1. Premium and Other Important Information</p>	<p>In 2009, the monthly Part B premium was \$96.40 and will change for 2010 and the yearly Part B deductible amount was \$135 and will change for 2010.</p> <p>If a doctor or supplier does not accept assignment, their costs are often higher, which means you pay more.</p> <p>Most people will pay the standard monthly part B premium. However, starting January 1, 2010, some people will pay a higher premium because of their yearly income. (For 2009, this amount was \$85,000 for singles, \$170,000 for married couples. This amount may change for 2010.) For more information about Part B premiums based on income, call Social Security at 1-800-772-1213. TTY users should call 1-800-325-0778.</p>	<p>General \$119 monthly plan premium in addition to your monthly Medicare Part B premium.</p> <p>Out-of-Network \$250 yearly deductible. Contact the plan for services that apply.</p> <p>In- and Out-of-Network \$3,400 out-of-pocket limit.</p> <p>All plan services included.</p>	<p>General \$30 monthly plan premium in addition to your monthly Medicare Part B premium.</p> <p>Out-of-Network \$250 yearly deductible. Contact the plan for services that apply.</p> <p>In- and Out-of-Network \$3,400 out-of-pocket limit.</p> <p>All plan services included.</p>
<p>2. Doctor and Hospital Choice (For more information, see Emergency #15 and Urgently Needed Care #16.)</p>	<p>You may go to any doctor, specialist or hospital that accepts Medicare.</p>	<p>In-Network Referral required for network hospitals and specialists (for certain benefits).</p>	<p>In-Network Referral required for network hospitals and specialists (for certain benefits).</p>

Inpatient Care

3. Inpatient Hospital Care

(Includes Substance Abuse and Rehabilitation Services)

In 2009, the amounts for each benefit period were:

Days 1–60: \$1,068 deductible;

Days 61–90: \$267 per day;

Days 91–150: \$534 per lifetime reserve day.

These amounts will change for 2010.

Call 1-800-MEDICARE (1-800-633-4227) for information about lifetime reserve days. Lifetime reserve days can only be used once.

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 a hospital after one benefit period has ended, a new benefit period begins. You must pay the inpatient hospital deductible for each benefit period. There is no limit to the number of benefit periods you can have.

In-Network

For Medicare-covered hospital stays:

Days 1-10: \$100 copay per day;

Days 11-90: \$0 copay per day.

\$0 copay for additional hospital days

No limit to the number of days covered by the plan each benefit period.

Except in an emergency, your doctor must tell the plan that you are going to be admitted to the hospital.

Out-of-Network

20% of the cost for each hospital stay.

In-Network

For Medicare-covered hospital stays:

Days 1-10: \$150 copay per day;

Days 11-90: \$0 copay per day.

\$0 copay for additional hospital days

No limit to the number of days covered by the plan each benefit period.

Except in an emergency, your doctor must tell the plan that you are going to be admitted to the hospital.

Out-of-Network

20% of the cost for each hospital stay.

4. Inpatient Mental Health Care

Same deductible and copay as inpatient hospital care (see “Inpatient Hospital Care” above).

190-day lifetime limit in a Psychiatric Hospital.

In-Network

For Medicare-covered hospital stays:

Days 1-10: \$100 copay per day;

Days 11-90: \$0 copay per day.

You get up to 190 days in a Psychiatric Hospital in a lifetime. Except in an emergency, your doctor must tell the plan that you are going to be admitted to the hospital.

Out-of-Network

20% of the cost for each hospital stay.

In-Network

For Medicare-covered hospital stays:

Days 1-10: \$150 copay per day;

Days 11-90: \$0 copay per day.

You get up to 190 days in a Psychiatric Hospital in a lifetime. Except in an emergency, your doctor must tell the plan that you are going to be admitted to the hospital.

Out-of-Network

20% of the cost for each hospital stay.

BENEFIT CATEGORY	ORIGINAL MEDICARE	SECURECHOICE PPO with Prescription Coverage (Part D)	SECURECHOICE PPO without Prescription Coverage (No Part D)
<p>5. Skilled Nursing Facility (SNF)</p> <p>(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 were :</p> <p>Days 1–20: \$0 per day Days 21–100: \$133.50 per day.</p> <p>These amounts will change for 2010.</p> <p>100 days for each benefit period. 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 a hospital after one benefit period has ended, a new benefit period begins. You must pay the inpatient hospital deductible for each benefit period. There is no limit to the number of benefit periods you can have.</p>	<p>General Authorization rules may apply.</p> <p>In-Network: For SNF stays: Days 1-20: \$0 copay per day Days 21-100: \$75 copay per day.</p> <p>Plan covers up to 100 days each benefit period.</p> <p>No prior hospital stay is required.</p> <p>Out-of-Network: 20% of the cost for each SNF stay.</p>	<p>General Authorization rules may apply.</p> <p>In-Network: For SNF stays: Days 1-20: \$0 copay per day Days 21-100: \$75 copay per day.</p> <p>Plan covers up to 100 days each benefit period.</p> <p>No prior hospital stay is required.</p> <p>Out-of-Network: 20% of the cost for each SNF stay.</p>
<p>6. Home Health Care</p> <p>(includes medically necessary intermittent skilled nursing care, home health aide services, and rehabilitation services, etc.)</p>	<p>\$0 copay.</p>	<p>General Authorization rules may apply.</p> <p>In-Network: \$0 copay for Medicare-covered home health visits.</p> <p>Out-of-Network: 20% for home health visits.</p>	<p>General Authorization rules may apply.</p> <p>In-Network: \$0 copay for Medicare-covered home health visits.</p> <p>Out-of-Network: 20% for home health visits.</p>
<p>7. Hospice</p>	<p>You pay part of the cost for outpatient drugs and inpatient respite care. You must get care from a Medicare-certified hospice.</p>	<p>General You must get care from a Medicare-certified hospice.</p>	<p>General You must get care from a Medicare-certified hospice.</p>

BENEFIT CATEGORY	ORIGINAL MEDICARE	SECURECHOICE PPO with Prescription Coverage (Part D)	SECURECHOICE PPO without Prescription Coverage (No Part D)
------------------	-------------------	--	--

Outpatient Care

<p>8. Doctor Office Visits</p>	<p>20% coinsurance.</p>	<p>General See " Physical Exams" for more information. Authorization rules may apply.</p> <p>In-Network: \$15 copay for each primary care doctor visit for Medicare-covered benefits. \$30 copay for each in-area, network urgent care Medicare-covered visit. \$30 copay for each specialist visit for Medicare-covered benefits.</p> <p>Out-of-Network: \$25 copay for each primary care doctor visit. \$40 copay for each specialist visit.</p>	<p>General See " Physical Exams" for more information. Authorization rules may apply.</p> <p>In-Network: \$15 copay for each primary care doctor visit for Medicare-covered benefits. \$35 copay for each in-area, network urgent care Medicare-covered visit. \$35 copay for each specialist visit for Medicare-covered benefits.</p> <p>Out-of-Network: \$25 copay for each primary care doctor visit. \$45 copay for each specialist visit.</p>
<p>9. Chiropractic Services</p>	<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 provider.</p>	<p>General Authorization rules may apply.</p> <p>In-Network: \$30 copay for each Medicare-covered visit. Medicare-covered chiropractic visits are 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>Out-of-Network: \$40 copay for chiropractic benefits.</p>	<p>General Authorization rules may apply.</p> <p>In-Network: \$35 copay for each Medicare-covered visit. Medicare-covered chiropractic visits are 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>Out-of-Network: \$45 copay for chiropractic benefits.</p>

BENEFIT CATEGORY	ORIGINAL MEDICARE	SECURECHOICE PPO with Prescription Coverage (Part D)	SECURECHOICE PPO without Prescription Coverage (No Part D)
10. Podiatry Services	Routine care not covered. 20% coinsurance for medically necessary foot care, including care for medical conditions affecting the lower limbs.	<p>General Authorization rules may apply.</p> <p>In-Network \$30 copay for each Medicare-covered visit. \$30 copay for up to 2 routine visit(s) every year. Medicare-covered podiatry benefits are for medically necessary foot care.</p> <p>Out-of-Network \$40 copay for podiatry benefits.</p>	<p>General Authorization rules may apply.</p> <p>In-Network \$35 copay for each Medicare-covered visit. \$35 copay for up to 2 routine visit(s) every year. Medicare-covered podiatry benefits are for medically necessary foot care.</p> <p>Out-of-Network \$45 copay for podiatry benefits.</p>
11. Outpatient Mental Health Care	45% coinsurance for most outpatient mental health services.	<p>General Authorization rules may apply.</p> <p>In-Network \$30 copay for each Medicare-covered individual or group therapy visit.</p> <p>Out-of-Network \$40 copay for Mental Health benefits. \$40 copay for Mental Health benefits with a psychiatrist.</p>	<p>General Authorization rules may apply.</p> <p>In-Network \$35 copay for each Medicare-covered individual or group therapy visit.</p> <p>Out-of-Network \$45 copay for Mental Health benefits. \$45 copay for Mental Health benefits with a psychiatrist.</p>
12. Outpatient Substance Abuse Care	20% coinsurance.	<p>General Authorization rules may apply.</p> <p>In-Network \$30 copay for Medicare-covered individual or group visits.</p> <p>Out-of-Network \$40 copay for outpatient substance abuse benefits.</p>	<p>General Authorization rules may apply.</p> <p>In-Network \$35 copay for Medicare-covered individual or group visits.</p> <p>Out-of-Network \$45 copay for outpatient substance abuse benefits.</p>

BENEFIT CATEGORY	ORIGINAL MEDICARE	SECURECHOICE PPO with Prescription Coverage (Part D)	SECURECHOICE PPO without Prescription Coverage (No Part D)
13. Outpatient Services/Surgery	<p>20% coinsurance for the doctor.</p> <p>20% of outpatient facility charges.</p>	<p>General Authorization rules may apply.</p> <p>In-Network \$150 copay for each Medicare-covered ambulatory surgical center visit. \$0 to \$50 copay for each Medicare-covered outpatient hospital facility visit.</p> <p>Out-of-Network 20% of the cost for ambulatory surgical center benefits. 20% of the cost for outpatient hospital facility benefits.</p>	<p>General Authorization rules may apply.</p> <p>In-Network \$200 copay for each Medicare-covered ambulatory surgical center visit. \$0 to \$50 copay for each Medicare-covered outpatient hospital facility visit.</p> <p>Out-of-Network 20% of the cost for ambulatory surgical center benefits. 20% of the cost for outpatient hospital facility benefits.</p>
14. Ambulance Services (medically necessary ambulance services)	<p>20% coinsurance.</p>	<p>General Authorization rules may apply.</p> <p>In-Network \$125 copay for Medicare-covered ambulance benefits.</p> <p>Out-of-Network \$125 copay for Medicare-covered ambulance benefits.</p>	<p>General Authorization rules may apply.</p> <p>In-Network \$125 copay for Medicare-covered ambulance benefits.</p> <p>Out-of-Network \$125 copay for Medicare-covered ambulance benefits.</p>
15. Emergency Care (You may go to any emergency room if you reasonably believe you need emergency care.)	<p>20% coinsurance for the doctor. 20% of facility charge, or a set copay per emergency room visit.</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>General \$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>General \$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>

BENEFIT CATEGORY	ORIGINAL MEDICARE	SECURECHOICE PPO with Prescription Coverage (Part D)	SECURECHOICE PPO without Prescription Coverage (No Part D)
<p>16. Urgently Needed Care</p> <p>(This is NOT emergency care, and in most cases, is out of the service area.)</p>	<p>20% coinsurance, or a set copay.</p> <p>NOT covered outside the U.S. except under limited circumstances.</p>	<p>General \$30 copay for Medicare-covered urgently needed care visits. If you are admitted to the hospital within 24 hour(s) for the same condition, \$0 for the urgent-care visit.</p>	<p>General \$35 copay for Medicare-covered urgently needed care visits. If you are admitted to the hospital within 24 hour(s) for the same condition, \$0 for the urgent-care visit.</p>
<p>17. Outpatient Rehabilitation Services</p> <p>(Occupational Therapy, Physical Therapy, Speech and Language Therapy)</p>	<p>20% coinsurance.</p>	<p>General Authorization rules may apply.</p> <p>In-Network \$30 copay for Medicare-covered Occupational Therapy visits. \$30 copay for Medicare-covered Physical and/or Speech/Language Therapy visits.</p> <p>Out-of-Network \$40 copay for Occupational therapy benefits. \$40 copay for Physical and/or Speech/Language Therapy visits.</p>	<p>General Authorization rules may apply.</p> <p>In-Network \$35 copay for Medicare-covered Occupational Therapy visits. \$35 copay for Medicare-covered Physical and/or Speech/Language Therapy visits.</p> <p>Out-of-Network \$45 copay for Occupational therapy benefits. \$45 copay for Physical and/or Speech/Language Therapy visits.</p>

Outpatient Medical Services and Supplies

<p>18. Durable Medical Equipment</p> <p>(includes wheelchairs, oxygen, etc.)</p>	<p>20% coinsurance.</p>	<p>General Authorization rules may apply.</p> <p>In-Network 20% of the cost for Medicare-covered items.</p> <p>Out-of-Network 30% of the cost for durable medical equipment.</p>	<p>General Authorization rules may apply.</p> <p>In-Network 20% of the cost for Medicare-covered items.</p> <p>Out-of-Network 30% of the cost for durable medical equipment.</p>
--	-------------------------	---	---

BENEFIT CATEGORY	ORIGINAL MEDICARE	SECURECHOICE PPO with Prescription Coverage (Part D)	SECURECHOICE PPO without Prescription Coverage (No Part D)
<p>19. Prosthetic Devices (includes braces, artificial limbs and eyes, etc.)</p>	<p>20% coinsurance.</p>	<p>General Authorization rules may apply.</p> <p>In-Network 20% of the cost for Medicare-covered items.</p> <p>Out-of-Network 30% of the cost for prosthetic devices.</p>	<p>General Authorization rules may apply.</p> <p>In-Network 20% of the cost for Medicare-covered items.</p> <p>Out-of-Network 30% of the cost for prosthetic devices.</p>
<p>20. Diabetes Self-Monitoring Training, Nutrition Therapy and Supplies (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>In-Network \$0 copay for Diabetes self-monitoring training.</p> <p>\$0 copay for Nutrition Therapy for diabetes.</p> <p>\$5 copay for diabetes supplies.</p> <p>Separate Office Visit cost sharing of \$15 copay may apply.</p> <p>Out-of-Network 20% of the cost for Diabetes self-monitoring training.</p> <p>20% of the cost for Nutrition Therapy for diabetes.</p> <p>20% of the cost for Diabetes supplies.</p>	<p>In-Network \$0 copay for Diabetes self-monitoring training.</p> <p>\$0 copay for Nutrition Therapy for diabetes.</p> <p>\$5 copay for diabetes supplies.</p> <p>Separate Office Visit cost sharing of \$15 copay may apply.</p> <p>Out-of-Network 20% of the cost for Diabetes self-monitoring training.</p> <p>20% of the cost for Nutrition Therapy for diabetes.</p> <p>20% of the cost for Diabetes supplies.</p>

BENEFIT CATEGORY	ORIGINAL MEDICARE	SECURECHOICE PPO with Prescription Coverage (Part D)	SECURECHOICE PPO without Prescription Coverage (No Part D)
<p>21. Diagnostic Tests, X-Rays, Lab Services, and Radiology Services.</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>General Authorization rules may apply.</p> <p>In-Network \$0 copay for Medicare-covered:</p> <ul style="list-style-type: none"> • lab services • diagnostic procedures and tests. <p>\$0 copay for Medicare-covered X-rays.</p> <p>\$0 to \$50 copay for Medicare-covered diagnostic radiology services.</p> <p>\$30 copay for Medicare-covered therapeutic radiology services.</p> <p>Out-of-Network 20% of the cost for diagnostic procedures, tests, and lab services.</p> <p>20% of the cost for therapeutic radiology services.</p> <p>20% of the cost for outpatient X-rays.</p> <p>20% of the cost for diagnostic radiology services.</p>	<p>General Authorization rules may apply.</p> <p>In-Network \$0 copay for Medicare-covered:</p> <ul style="list-style-type: none"> • lab services • diagnostic procedures and tests. <p>\$0 copay for Medicare-covered X-rays.</p> <p>\$0 to \$50 copay for Medicare-covered diagnostic radiology services.</p> <p>\$35 copay for Medicare-covered therapeutic radiology services.</p> <p>Out-of-Network 20% of the cost for diagnostic procedures, tests, and lab services.</p> <p>20% of the cost for therapeutic radiology services.</p> <p>20% of the cost for outpatient X-rays.</p> <p>20% of the cost for diagnostic radiology services.</p>

BENEFIT CATEGORY	ORIGINAL MEDICARE	SECURECHOICE PPO with Prescription Coverage (Part D)	SECURECHOICE PPO without Prescription Coverage (No Part D)
------------------	-------------------	--	--

Preventive Services

<p>22. Bone Mass Measurement</p> <p>(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>In-Network \$0 copay for Medicare-covered bone mass measurement.</p> <p>Separate Office Visit cost sharing of \$15 copay may apply.</p> <p>Out-of-Network 20% of the cost for Medicare-covered bone mass measurement.</p>	<p>In-Network \$0 copay for Medicare-covered bone mass measurement.</p> <p>Separate Office Visit cost sharing of \$15 copay may apply.</p> <p>Out-of-Network 20% of the cost for Medicare-covered bone mass measurement.</p>
<p>23. Colorectal Screening Exams</p> <p>(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 or older.</p>	<p>In-Network \$0 copay for</p> <ul style="list-style-type: none"> • Medicare-covered colorectal screenings <p>Separate Office Visit cost sharing of \$15 copay may apply.</p> <p>Out-of-Network 20% of the cost for colorectal screenings.</p>	<p>In-Network \$0 copay for</p> <ul style="list-style-type: none"> • Medicare-covered colorectal screenings <p>Separate Office Visit cost sharing of \$15 copay may apply.</p> <p>Out-of-Network 20% of the cost for colorectal screenings.</p>
<p>24. Immunizations</p> <p>(Flu vaccine, Hepatitis B vaccine – for people with Medicare who are at risk, Pneumonia vaccine)</p>	<p>\$0 copay for Flu and Pneumonia vaccines.</p> <p>20% coinsurance for Hepatitis B vaccine.</p> <p>You may only need the Pneumonia vaccine once in your lifetime. Call your doctor for more information.</p>	<p>In-Network \$0 copay for Flu and Pneumonia vaccines.</p> <p>\$0 copay for Hepatitis B vaccine.</p> <p>No referral needed for Flu and Pneumonia vaccines.</p> <p>Out-of-Network 20% of the cost for immunizations.</p>	<p>In-Network \$0 copay for Flu and Pneumonia vaccines.</p> <p>\$0 copay for Hepatitis B vaccine.</p> <p>No referral needed for Flu and Pneumonia vaccines.</p> <p>Out-of-Network 20% of the cost for immunizations.</p>

BENEFIT CATEGORY	ORIGINAL MEDICARE	SECURECHOICE PPO with Prescription Coverage (Part D)	SECURECHOICE PPO without Prescription Coverage (No Part D)
<p>25. Mammograms - Annual Screening (for women with Medicare age 40 and older)</p>	<p>20% coinsurance.</p> <p>No referral needed.</p> <p>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>In-Network \$0 copay for</p> <ul style="list-style-type: none"> • Medicare-covered screening mammograms <p>Out-of-Network 20% of the cost for screening mammograms.</p>	<p>In-Network \$0 copay for</p> <ul style="list-style-type: none"> • Medicare-covered screening mammograms <p>Out-of-Network 20% of the cost for screening mammograms.</p>
<p>26. Pap Smears and Pelvic Exams (for women with Medicare)</p>	<p>\$0 copay for Pap smears.</p> <p>Covered once every 2 years. Covered once a year for women with Medicare at high risk.</p> <p>20% coinsurance for Pelvic Exams.</p>	<p>In-Network \$0 copay for Medicare-covered Pap smears and pelvic exams.</p> <p>Separate Office Visit cost sharing of \$15 copay may apply.</p> <p>Out-of-Network 20% of the cost for Pap smears and pelvic exams.</p>	<p>In-Network \$0 copay for Medicare-covered Pap smears and pelvic exams.</p> <p>Separate Office Visit cost sharing of \$15 copay may apply.</p> <p>Out-of-Network 20% of the cost for Pap smears and pelvic exams.</p>

BENEFIT CATEGORY	ORIGINAL MEDICARE	SECURECHOICE PPO with Prescription Coverage (Part D)	SECURECHOICE PPO without Prescription Coverage (No Part D)
<p>27. Prostate Cancer Screening Exams</p> <p>(for men with Medicare age 50 and older)</p>	<p>20% coinsurance for the digital rectal exam .</p> <p>\$0 for the PSA test; 20% coinsurance for other related services.</p> <p>Covered once a year for all men with Medicare over age 50.</p>	<p>In-Network \$0 copay for - Medicare-covered prostate cancer screening.</p> <p>Separate Office Visit cost sharing of \$15 copay may apply.</p> <p>Out-of-Network 20% of the cost for prostate cancer screening.</p>	<p>In-Network \$0 copay for - Medicare-covered prostate cancer screening.</p> <p>Separate Office Visit cost sharing of \$15 copay may apply.</p> <p>Out-of-Network 20% of the cost for prostate cancer screening.</p>
<p>28. End-Stage Renal Disease</p>	<p>20% coinsurance for renal dialysis.</p> <p>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>General Authorization rules may apply.</p> <p>In-Network: \$0 copay for renal dialysis;</p> <p>\$0 copay for Nutrition Therapy for End-Stage Renal Disease.</p> <p>Out-of-Network: 20% of the cost for Nutrition Therapy for End-Stage Renal disease;</p> <p>\$0 copay for renal dialysis.</p>	<p>General Authorization rules may apply.</p> <p>In-Network: \$0 copay for renal dialysis;</p> <p>\$0 copay for Nutrition Therapy for End-Stage Renal Disease.</p> <p>Out-of-Network: 20% of the cost for Nutrition Therapy for End-Stage Renal disease;</p> <p>\$0 copay for renal dialysis.</p>

BENEFIT CATEGORY	ORIGINAL MEDICARE	HEALTH PLAN SECURECHOICE PPO with Prescription Coverage (Part D)	HEALTH PLAN SECURECHOICE PPO without Prescription Coverage (No Part D)
<p>29. Prescription Drugs</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>Drugs covered under Medicare Part B</p> <p>General 20% of the cost for Part B-covered drugs (not including Part B-covered chemotherapy drugs)</p> <p>10% of the cost for Part B-covered chemotherapy drugs.</p> <p>20% of the cost for Part B drugs out-of-network.</p> <p>Drugs covered under Medicare Part D</p> <p>General This plan uses a formulary. The plan will send you the formulary. You can also see the formulary at www.healthplan.org/pharmacy.shtml on the Web.</p> <p>Different out-of-pocket costs may apply for people who:</p> <ul style="list-style-type: none"> • have limited incomes • live in long-term care facilities, or • have access to Indian/Tribal/Urban (Indian Health Service). <p>The plan offers national in-network prescription coverage (i.e., this would include 50 states and D.C.). 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>Drugs covered under Medicare Part B</p> <p>General 20% of the cost for Part B-covered drugs (not including Part B-covered chemotherapy drugs)</p> <p>10% of the cost for Part B-covered chemotherapy drugs</p> <p>20% of the cost for Part B drugs out-of-network.</p> <p>Drugs covered under Medicare Part D</p> <p>General This plan does not offer prescription drug coverage.</p> <p>General Most drugs not covered.</p>

BENEFIT CATEGORY	ORIGINAL MEDICARE	HEALTH PLAN SECURECHOICE PPO with Prescription Coverage (Part D)	HEALTH PLAN SECURECHOICE PPO without Prescription Coverage (No Part D)
<p>Prescription drugs, cont'd</p>		<p>Drugs covered under Medicare Part D, cont'd.</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 Health Plan SecureChoice PPO 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 Web site, formulary and printed materials, as well as on the Medicare Prescription Drug Plan Finder on Medicare.gov.</p>	

BENEFIT CATEGORY	ORIGINAL MEDICARE	HEALTH PLAN SECURECHOICE PPO with Prescription Coverage (Part D)	HEALTH PLAN SECURECHOICE PPO without Prescription Coverage (No Part D)
<p>Prescription drugs, cont'd</p>		<p>Drugs covered under Medicare Part D, cont'd.</p> <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>If you request a formulary exception for a drug and SecureChoice PPO approves the exception, you will pay Non-Preferred Brand (Tier 3) cost sharing for that drug.</p> <p>In-Network \$0 deductible.</p> <p>Initial Coverage You pay the following until total yearly drug costs reach \$2,830:</p> <p>Retail Pharmacy</p> <p>Generic</p> <ul style="list-style-type: none"> - \$10 copay for a one-month (30-day) supply of drugs in this tier. - \$30 copay for a three-month (90-day) supply of drugs in this tier. <p>Preferred Brand</p> <ul style="list-style-type: none"> - \$35 copay for a one-month (30-day) supply of drugs in this tier. - \$105 copay for a three-month (90-day) supply of drugs in this tier. 	

BENEFIT CATEGORY	ORIGINAL MEDICARE	HEALTH PLAN SECURECHOICE PPO with Prescription Coverage (Part D)	HEALTH PLAN SECURECHOICE PPO without Prescription Coverage (No Part D)
<p>Prescription drugs, cont'd</p>		<p>Preferred Brand, cont'd.</p> <p>Not all drugs on this tier are available at this extended day supply. Please contact the plan for more information.</p> <p>Non-Preferred Brand</p> <ul style="list-style-type: none"> - 50% coinsurance for a one-month (30-day) supply of drugs in this tier. - 50% coinsurance for a three-month (90-day) supply of drugs in this tier. <p>Not all drugs on this tier are available at this extended day supply. Please contact the plan for more information.</p> <p>Specialty</p> <ul style="list-style-type: none"> - 20% coinsurance for a one-month (30-day) supply of drugs in this tier. <p>Long-Term Care Pharmacy</p> <p>Generic</p> <ul style="list-style-type: none"> - \$10 copay for a one-month (31-day) supply of drugs in this tier. 	

BENEFIT CATEGORY	ORIGINAL MEDICARE	HEALTH PLAN SECURECHOICE PPO with Prescription Coverage (Part D)	HEALTH PLAN SECURECHOICE PPO without Prescription Coverage (No Part D)
Prescription drugs, cont'd		<p>Long Term care Pharmacy, cont'd.</p> <p>Preferred Brand</p> <ul style="list-style-type: none"> - \$35 copay for a one-month (31- day) supply of drugs in this tier. <p>Non-Preferred Brand</p> <ul style="list-style-type: none"> - 50% coinsurance for a one-month (31-day) supply of drugs in this tier. <p>Specialty</p> <ul style="list-style-type: none"> - 20% coinsurance for a one-month (31-day) supply of drugs in this tier. <p>Mail Order</p> <p>Generic</p> <ul style="list-style-type: none"> - \$20 copay for a three-month (90-day) supply of drugs in this tier. <p>Preferred Brand</p> <ul style="list-style-type: none"> - \$70 copay for a three-month (90- day) supply of drugs in this tier. <p>Not all drugs on this tier are available at this extended day supply. Please contact the plan for more information.</p> <p>Non-Preferred Brand</p> <ul style="list-style-type: none"> - 50% coinsurance for a three-month (90-day) supply of drugs in this tier. <p>Not all drugs on this tier are available at this extended day supply. Please contact the plan for more information.</p>	

BENEFIT CATEGORY	ORIGINAL MEDICARE	HEALTH PLAN SECURECHOICE PPO with Prescription Coverage (Part D)	HEALTH PLAN SECURECHOICE PPO without Prescription Coverage (No Part D)
<p>Prescription drugs, cont'd</p>		<p>Mail Order, cont'd</p> <p>Specialty</p> <ul style="list-style-type: none"> - 20% coinsurance for a one-month (30-day) supply of drugs in this tier. <p>Coverage Gap The plan covers all Generics (100 % of formulary generic drugs) through the coverage gap.</p> <p>You pay the following:</p> <p>Retail Pharmacy</p> <p>Generic</p> <ul style="list-style-type: none"> - \$10 copay for a one-month (30-day) supply of drugs in this tier. - \$30 copay for a three-month (90-day) supply of drugs in this tier. <p>Specialty</p> <ul style="list-style-type: none"> - \$10 copay for a one-month (31-day) supply of all Formulary Generic drugs covered in this tier. <p>Long-Term Care Pharmacy</p> <p>Generic</p> <ul style="list-style-type: none"> - \$10 copay for a one-month (31-day) supply of drugs in this tier. <p>Specialty</p> <ul style="list-style-type: none"> - \$10 copay for a one-month (31-day) supply of all Formulary Generic drugs covered in this tier. 	

BENEFIT CATEGORY	ORIGINAL MEDICARE	HEALTH PLAN SECURECHOICE PPO with Prescription Coverage (Part D)	HEALTH PLAN SECURECHOICE PPO without Prescription Coverage (No Part D)
<p>Prescription drugs, cont'd</p>		<p>Coverage Gap, cont'd</p> <p>Mail Order</p> <p>Generic</p> <ul style="list-style-type: none"> - \$20 copay for a three-month (90-day) supply of drugs in this tier. <p>Specialty</p> <ul style="list-style-type: none"> - \$10 copay for a one-month (31-day) supply of all Formulary Generic drugs covered in this tier. <p>Please contact the plan for a complete list of drugs covered through the gap.</p> <p>For all other covered drugs, after your total yearly drug costs reach \$2,830, you pay 100% until your yearly out-of-pocket drug costs reach \$4,550.</p> <p>Catastrophic Coverage</p> <p>After your yearly out-of-pocket drug costs reach \$4,550, you pay the greater of:</p> <ul style="list-style-type: none"> - A \$2.50 copay for generic (including brand drugs treated as generic) and a \$6.30 copay for all other drugs <p>or</p> <ul style="list-style-type: none"> - 5% coinsurance. 	

BENEFIT CATEGORY	ORIGINAL MEDICARE	HEALTH PLAN SECURECHOICE PPO with Prescription Coverage (Part D)	HEALTH PLAN SECURECHOICE PPO without Prescription Coverage (No Part D)
<p>Prescription drugs, cont'd</p>		<p>Out-of-Network 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 SecureChoice PPO.</p> <p>Out-of-Network Initial Coverage 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 \$2,830:</p> <p>Generic</p> <ul style="list-style-type: none"> - \$10 copay for a one-month (30-day) supply of drugs in this tier. <p>Preferred Brand</p> <ul style="list-style-type: none"> - \$35 copay for a one-month (30-day) supply of drugs in this tier. <p>Non-Preferred Brand</p> <ul style="list-style-type: none"> - 50% coinsurance for a one-month (30-day) supply of drugs in this tier. <p>Specialty</p> <ul style="list-style-type: none"> - 20% coinsurance for a one-month (30-day) supply of drugs in this tier. 	

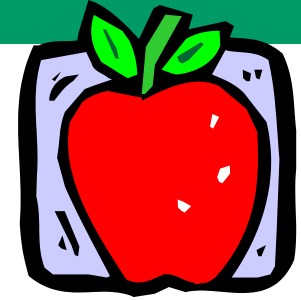
BENEFIT CATEGORY	ORIGINAL MEDICARE	HEALTH PLAN SECURECHOICE PPO with Prescription Coverage (Part D)	HEALTH PLAN SECURECHOICE PPO without Prescription Coverage (No Part D)
<p>Prescription drugs, cont'd</p>		<p>Out-of-Network Coverage Gap</p> <p>You will be reimbursed for these drugs purchased out-of-network up to the full cost of the drug minus the following:</p> <p>Generic</p> <ul style="list-style-type: none"> - \$10 copay for a one-month (30-day) supply of drugs in this tier. <p>Preferred Brand</p> <p>After your total yearly drug costs reach \$2,830, you pay 100% of the pharmacy's full charge for drugs purchased out-of-network until your yearly out-of-pocket drug costs reach \$4,550. You will not be reimbursed by SecureChoice PPO for out-of-network purchases when you are in the coverage gap. However, you should still submit documentation to SecureChoice PPO so we can add the amounts you spent out-of-network to your total out-of-pocket costs for the year.</p> <p>Non-preferred Brand</p> <p>After your total yearly drug costs reach \$2,830, you pay 100% of the pharmacy's full charge for drugs purchased out-of-network until your yearly out-of-pocket drug costs reach \$4,550. You will not be reimbursed by SecureChoice PPO for out-of-network purchases when you are in the coverage gap.</p>	

BENEFIT CATEGORY	ORIGINAL MEDICARE	HEALTH PLAN SECURECHOICE PPO with Prescription Coverage (Part D)	HEALTH PLAN SECURECHOICE PPO without Prescription Coverage (No Part D)
<p>Prescription drugs, cont'd</p>		<p>Out-of-Network Coverage Gap, cont'd.</p> <p>However, you should still submit documentation to SecureChoice PPO so we can add the amounts you spent out-of-network to your total out-of-pocket costs for the year.</p> <p>Specialty</p> <ul style="list-style-type: none"> - \$10 copay for a one-month (30 day) supply of All Formulary Generics drugs covered in this tier. <p>Out-of-Network Catastrophic</p> <p>After your yearly out-of-pocket drug costs reach \$4,550, 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"> - A \$2.50 copay for generic (including brand drugs treated as generic) and a \$6.30 copay for all other drugs or - 5% coinsurance. 	
<p>30. Dental Services</p>	<p>Preventive dental services (such as cleaning) not covered.</p>	<p>General Authorization rules may apply.</p> <p>In-Network In general, preventive dental benefits (such as cleaning) not covered. \$30 copay for Medicare-covered dental benefits.</p> <p>Out-of-Network \$40 copay for comprehensive dental benefits.</p>	<p>General Authorization rules may apply.</p> <p>In-Network In general, preventive dental benefits (such as cleaning) not covered. \$35 copay for Medicare-covered dental benefits.</p> <p>Out-of-Network \$45 copay for comprehensive dental benefits.</p>

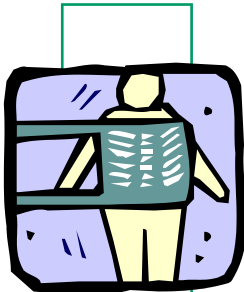
BENEFIT CATEGORY	ORIGINAL MEDICARE	SECURECHOICE PPO with Prescription Coverage (Part D)	SECURECHOICE PPO without Prescription Coverage (No Part D)
<p>31. Hearing Services</p>	<p>Routine hearing exams and hearing aids not covered.</p> <p>20% coinsurance for diagnostic hearing exams.</p>	<p>In-Network In general, routine hearing exams and hearing aids not covered.</p> <p>-\$30 copay for Medicare-covered diagnostic hearing exams.</p> <p>Out-of-Network \$40 copay for hearing exams.</p>	<p>In-Network In general, routine hearing exams and hearing aids not covered.</p> <p>-\$35 copay for Medicare-covered diagnostic hearing exams.</p> <p>Out-of-Network \$45 copay for hearing exams.</p>
<p>32. Vision Services</p>	<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>In-Network</p> <ul style="list-style-type: none"> • \$0 copay for one pair of eyeglasses or contact lenses after each cataract surgery. • \$30 copay for exams to diagnosis and treat diseases and conditions of the eye. • \$30 copay for up to 1 routine eye exam(s) every year. • \$15 copay for up to 1 pair(s) of glasses every two years. • \$15 copay for up to 1 pair of contacts every two years. • \$15 copay for up to 1 pair(s) of lenses every two years. • \$15 copay for up to 1 frame every two years. <p>\$100 limit for eyewear every two years.</p> <p>Out-of-Network 20% of the cost for eyewear.</p> <p>\$40 copay for eye exams.</p>	<p>In-Network</p> <ul style="list-style-type: none"> • \$0 copay for one pair of eyeglasses or contact lenses after each cataract surgery. • \$35 copay for exams to diagnosis and treat diseases and conditions of the eye. • \$35 copay for up to 1 routine eye exam(s) every year. • \$15 copay for up to 1 pair(s) of glasses every two years. • \$15 copay for up to 1 pair of contacts every two years. • \$15 copay for up to 1 pair(s) of lenses every two years. • \$15 copay for up to 1 frame every two years. <p>\$100 limit for eyewear every two years.</p> <p>Out-of-Network 20% of the cost for eyewear.</p> <p>\$45 copay for eye exams.</p>

BENEFIT CATEGORY	ORIGINAL MEDICARE	SECURECHOICE with Prescription Coverage (Part D)	SECURECHOICE without Prescription Coverage (No Part D)
33. Physical Exams	<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>In-Network \$15 copay for routine exams.</p> <p>No limit on the number of covered exams.</p> <p>\$15 copay for Medicare-covered benefits.</p> <p>Separate Office Visit cost sharing of \$15 copay may apply.</p> <p>Out-of-Network \$25 copay for routine exams.</p>	<p>In-Network \$15 copay for routine exams.</p> <p>No limit on the number of covered exams.</p> <p>\$15 copay for Medicare-covered benefits.</p> <p>Separate Office Visit cost sharing of \$15 copay may apply.</p> <p>Out-of-Network \$25 copay for routine exams.</p>
34. Health/Wellness Education	<p>Smoking Cessation: Covered if ordered by your doctor. Includes 2 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 4 face-to-face visits. You pay coinsurance, and Part B deductible applies.</p>	<p>In-Network This plan covers the following health/wellness education benefits:</p> <ul style="list-style-type: none"> • Written health education materials, including Newsletters • Nutritional Training • Additional Smoking Cessation • Other Wellness Benefits <p>\$0 copay for each Medicare -covered smoking cessation counseling session.</p> <p>Out-of-Network 20% of the cost for Health and Wellness services.</p>	<p>In-Network This plan covers the following health/wellness education benefits:</p> <ul style="list-style-type: none"> • Written health education materials, including Newsletters • Nutritional Training • Additional Smoking Cessation • Other Wellness Benefits <p>\$0 copay for each Medicare-covered smoking cessation counseling session.</p> <p>Out-of-Network 20% of the cost for Health and Wellness services.</p>
35. Transportation (Routine)	Not covered.	<p>In-Network This plan does not cover routine transportation.</p>	<p>In-Network This plan does not cover routine transportation.</p>
36. Acupuncture	Not covered.	<p>In-Network This plan does not cover acupuncture.</p>	<p>In-Network This plan does not cover acupuncture.</p>

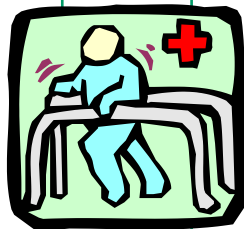
Clarification of Benefits



We would like to clarify and further emphasize the following benefits and features of SecureChoice PPO:



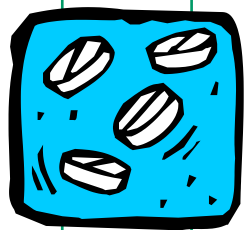
#13 Outpatient Services/Surgery & #21 Diagnostic Tests, X-rays and Lab Services – In-Network, you pay \$0 to \$50 for each Medicare-covered visit to an outpatient hospital facility. The \$50 applies to CT Scans, MRI, MRA, PET and SPECT Scans.



#17 Outpatient Rehabilitation Services – In-Network, Cardiac and Pulmonary Rehabilitation are covered in full.



#20 Diabetes Self-Monitoring Training and Supplies – You pay \$5 of the cost for each Preferred Diabetic Supply test strip and lancet item. You pay 100% for Non-Preferred Diabetic Supplies. Contact us for a list of preferred supplies.



#22, 23, 24, 25, 26 and 27 Preventive Services – In-Network Bone Mass Measurement, Colorectal Screening, Immunizations, Mammograms, Pap Smears and Pelvic Exams, and Prostate Cancer Screening Exams are covered in full. If associated with an office visit from a PCP, a \$15 copay applies. If associated with a Specialist office visit, a \$30/\$35 copay applies. Note: In-Network Screening colonoscopies are covered with a \$0 copay. Colonoscopy claims received from your doctor with a procedure code other than SCREENING are covered with a \$150/\$200 copay.

#29 Prescription Drugs – According to Medicare Guidelines, if you enroll in SecureChoice PPO without prescription drug coverage and select a Stand-Alone Prescription Drug Plan, this election will terminate your hospital and medical coverage with SecureChoice PPO.

#32 Vision Services - \$15 copay for up to one pair of **basic** lenses and/or frames every 24 months. \$100 limit for contact lenses/exam every 24 months. Limitations apply. Specified lenses covered in full with frames of your choice covered up to \$65 plus 20% off any out-of-pocket costs.

Clarification of Benefits, cont'd

#20,22, 23, 26 and 27 - The amount that you pay in Office Visit Cost-Sharing depends on the type of doctor that you are seeing. If associated with an office visit from a PCP, a \$15 copay applies. If associated with a Specialist office visit, a \$30/\$35 copay applies.

UTILIZATION REVIEW- The Health Plan has a utilization review process in place that is designed to review the medical appropriateness and location of proposed or received health care services. The review process consists of three areas: 1.) Prospective Review, a review conducted prior to an admission or course of treatment, 2.) Concurrent Review, a review conducted during an admission or course of treatment and 3.) Retrospective Review, a review conducted after health care services have been provided. Examples of services reviewed are physical therapy, home health services, emergency services, out-of-plan care, surgeries, CT scans and MRIs.

Screening is first performed by registered nurses to evaluate whether the service and location of the service meet the Plan's criteria for medical appropriateness. For instances that do not meet review criteria, the nurses are required to involve physician reviewers. After careful review of available clinical information, the physician reviewer may authorize or not authorize the services based on medical necessity.

If you have any questions regarding utilization review, or the need for preauthorization of any service, please call the Plan office at St. Clairsville/Morgantown areas: (740) 695-3585, (800) 624-6961, TDD (740) 695-7919, (800) 622-3925, Massillon area: (330) 834-2200, (877) 236-2289, TDD (877) 236-2291 or email: info@healthplan.org.

NEW TECHNOLOGY- The Plan tries to keep pace with change and ensure members have access to safe and effective care. The Plan continually reviews new trends in medical technology, procedures, pharmacological treatments and drugs. Scientific evidence, medical effectiveness and determinations from regulatory bodies are all components of the review of new technology. The Plan reviews this information to form the basis for coverage decisions in the future.

THP Insurance Co.

SecureChoice PPO
Preferred Provider Organization

Ohio Valley Region • Mountaineer Region • HomeTown Region

52160 National Road East
St. Clairsville, OH 43950
Toll-free: 877-847-7907
TTY/TDD: 800-622-3925

100 Lillian Gish Blvd., SW,
P.O. Box 4816
Massillon, OH 44648
Toll-free: 877-236-2290
TTY/TDD: 877-236-2291