

Today's Options® PPO

Medicare Advantage Health Plans

2010 Product Overview



CONFIDENTIALITY STATEMENT

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Today's Options PPO is a Medicare-approved Medicare Advantage plan offered through American Progressive Life & Health Insurance Company of New York and The Pyramid Life Insurance Company, members of the Universal American family of companies. Today's Options PPO contracts with the Federal government.

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Today's Options® PPO

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SAMPLE BENEFITS	Advantage 1 powered by CCRx	Advantage 1 powered by CCRx
	In-Network	Out-of-Network
Out-of-Pocket Limit	\$3,250	No Maximum
Inpatient Hospital Care	\$175 per day for days 1-5; \$0 per day for days 6-90.	\$1000 per Medicare covered stay.
PCP Copay	\$10 minimum copay per visit; \$35 maximum per visit.	20% copay per visit for Medicare-covered benefits.
Specialist Copay	\$35 copay per visit for Medicare-covered benefits.	20% copay per visit for Medicare-covered benefits.
Outpatient Surgery - Ambulatory/Hospital	\$75 for each visit to a Medicare-covered ambulatory surgical center; \$150 for each visit to a Medicare-covered outpatient hospital facility.	20% coinsurance for each visit to a Medicare-covered ambulatory surgical center; 20% coinsurance for each visit to a Medicare-covered outpatient hospital facility.
Skilled Nursing Facility	\$0 each day for days 1-20; \$100 each day for days 21-100. Prior notification required by provider for all elective admissions.	\$0 each day for days 1-20; \$130 each day for days 21-100. Prior notification required by provider for all elective admissions.
Emergency Care	\$50 for each Medicare-covered ER visit; \$250 for each Medicare-covered ER visit outside the U.S. w/ 20% coinsurance after deductible is satisfied.	N/A
Urgently Needed Care	\$35 for each Medicare-covered urgently needed care visit.	N/A
Preventive Services	No copayment for Bone Mass Measurement; Colorectal Screening Exams; Pneumonia and Flu vaccines; Screening Mammograms; Pap Smear and Pelvic Exams; Prostate Screening.	20% for Bone Mass Measurement; Colorectal Screening Exams; Pneumonia and Flu vaccines; Screening Mammograms; Pap Smear and Pelvic Exams; Prostate Screening.
Chiropractic Services	\$35 for each Medicare-covered visit.	20% for each Medicare-covered visit.
Podiatry Services	\$35 for each Medicare-covered visit.	20% for each Medicare-covered visit.
Part D Copay	Copays: Generic-\$5 for one-month supply, \$15 for three-month supply. Preferred Brand-\$35 for one-month supply; \$105 for three-month supply. Non-Preferred Brand- \$65 for one-month supply, \$195 for three-month supply. Specialty-33% coinsurance for one-month supply.	Copays: Generic-\$5 for one-month supply, \$15 for three-month supply. Preferred Brand-\$35 for one-month supply; \$105 for three-month supply. Non-Preferred Brand-\$65 for one-month supply; \$195 for three-month supply. Specialty-33% coinsurance for one-month supply.
Part D Initial Coverage Limit	\$2,830	\$2,830
Part D Coverage Gap	N/A	N/A

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Not Intended For the Insurance Buying Public

Advantage 2 powered by CCRx	Advantage 2 powered by CCRx	Advantage3 powered by CCRx	Advantage3 powered by CCRx
In-Network	Out-of-Network	In-Network	Out-of-Network
\$3,400 Combined		\$3,250 Combined	
\$300 per day for days 1-5; \$0 per day for days 6-90.	\$300 per day for days 1-5; \$0 per day for days 6-90.	\$200 per day for days 1-5; \$0 per day for days 6-90.	\$200 per day for days 1-5; \$0 per day for days 6-90.
\$10 copay per visit for Medicare -covered benefits. \$35 maximum.	\$20 copay per visit for Medicare -covered benefits. \$35 maximum.	\$0 minimum copay per visit; \$35 maximum.	\$10 minimum copay per visit; \$35 maximum.
\$45 copay per visit for Medicare- covered benefits.	\$45 copay per visit for Medicare- covered benefits.	\$35 copay per visit for Medicare- covered benefits.	\$35 copay per visit for Medicare- covered benefits.
\$145 for each visit to a Medicare- covered ambulatory surgical center; \$245 for each visit to a Medicare-covered outpatient hospital facility.	\$145 for each visit to a Medicare- covered ambulatory surgical center; \$245 for each visit to a Medicare-covered outpatient hospital facility.	\$75 for each visit to a Medicare- covered ambulatory surgical center; \$150 for each visit to a Medicare-covered outpatient hospital facility.	\$75 for each visit to a Medicare- covered ambulatory surgical center; \$150 for each visit to a Medicare-covered outpatient hospital facility.
\$0 each day for days 1-20; \$100 each day for days 21-100. Prior notification required by provider for all elective admissions.	\$0 each day for days 1-20; \$100 each day for days 21-100. Prior notification required by provider for all elective admissions.	\$0 each day for days 1-20; \$100 each day for days 21-100. Prior notification required by provider for all elective admissions.	\$0 each day for days 1-20; \$100 each day for days 21-100. Prior notification required by provider for all elective admissions.
\$50 for each Medicare-covered ER visit; \$250 for each Medicare- covered ER visit outside the U.S. w/ 20% coinsurance after deductible is satisfied.	N/A	\$50 for each Medicare-covered ER visit; \$250 for each Medicare- covered ER visit outside the U.S. w/ 20% coinsurance after deductible is satisfied.	N/A
\$35 for each Medicare-covered urgently needed care visit.	N/A	\$35 for each Medicare-covered urgently needed care visit.	\$35 for each Medicare-covered urgently needed care visit.
No copayment for Bone Mass Measurement; Colorectal Screening Exams; Pneumonia and Flu vaccines; Screening Mammograms; Pap Smear and Pelvic Exams; Prostate Screening.	No copayment for Bone Mass Measurement; Colorectal Screening Exams; Pneumonia and Flu vaccines; Screening Mammograms; Pap Smear and Pelvic Exams; Prostate Screening.	No copayment for Bone Mass Measurement; Colorectal Screening Exams; Pneumonia and Flu vaccines; Screening Mammograms; Pap Smear and Pelvic Exams; Prostate Screening.	No copayment for Bone Mass Measurement; Colorectal Screening Exams; Pneumonia and Flu vaccines; Screening Mammograms; Pap Smear and Pelvic Exams; Prostate Screening.
\$45 for each Medicare-covered visit.	\$45 for each Medicare-covered visit.	\$35 for each Medicare-covered visit.	\$35 for each Medicare-covered visit.
\$45 for each Medicare-covered visit.	\$45 for each Medicare-covered visit.	\$35 for each Medicare-covered visit.	\$35 for each Medicare-covered visit.
Copays: Generic-\$5 for one- month supply, \$15 for three- month supply. Preferred Brand-\$35 for one-month supply; \$105 for three-month supply. Non-Preferred Brand-\$65 for one-month supply; \$195 for three-month supply. Specialty-33% coinsurance for one-month supply.	Copays: Generic-\$5 for one-month supply, \$15 for three-month supply. Preferred Brand-\$35 for one-month supply; \$105 for three-month supply. Preferred Brand-\$65 for one-month supply; \$195 for three-month supply. Specialty-33% coinsurance for one-month supply.	Copays: Generic-\$5 for one-month supply, \$15 for three-month supply. Preferred Brand-\$35 for one-month supply; \$105 for three-month supply. Non-Preferred Brand- \$65 for one-month supply; \$195 for three-month supply. Specialty-33% coinsurance for one-month supply.	Copays: Generic-\$5 for one-month supply, \$15 for three-month supply. Preferred Brand-\$35 for one-month supply; \$105 for three-month supply. Non-Preferred Brand- \$65 for one-month supply; \$195 for three-month supply. Specialty-33% coinsurance for one-month supply.
\$2,830	\$2,830	\$2,830	\$2,830
N/A	N/A	Generics Only	Generics Only

Product availability and benefits may vary by state and by county.

Always check the Today's Options PPO Summary of Benefits in your selling county for the correct premium.

Beneficiary must continue to pay Medicare Part B premium if not otherwise paid for under Medicaid or by another third-party.

Part D drug copay and coinsurance payments do not count toward the maximum out-of-pocket limit.

ADDITIONAL SERVICES FOR MEMBERS:

Prescription Savings	<ul style="list-style-type: none">• Save on both brand name and generic medications for you and everyone in your household• Instant savings average 22%, with potential savings up to 50% (based on national program savings data)• Over 53,000 participating pharmacies nationwide accept the ScriptSave® card
Vision Care Savings	<ul style="list-style-type: none">• Save 40% off the retail price of frames, save on lenses and lens options (a complete pair of glasses purchase is required)• 15% savings on conventional (non-disposable) contact lenses• 15% off the retail price LASIK and PRK Vision Correction Procedures• \$5 off eye exam with dilation, \$10 off contact lens exam• No limits on usage and savings at over 13,000 locations including both private practice providers and optical retailers such as LensCrafters, Target Optical, Sears Optical, JC Penney and most Pearle Vision locations
Hearing Care Savings	<ul style="list-style-type: none">• 15% savings on over 70 hearing aid models at 1,400 preferred providers• FREE, 10-step hearing evaluation to diagnose the extent of hearing loss• Beltone's exclusive BelCare Aftercare Program offers members lifetime cleanings, inspections, adjustments and service for any Beltone hearing instruments purchased at any Beltone location throughout the United States

DISCOUNT ONLY – NOT INSURANCE. The ScriptSave program is not an insurance policy and does not provide insurance coverage. Discounts are available exclusively through participating pharmacies. You may cancel your registration under this program within thirty (30) days from the date your discount card is issued.

24/7 Health Hotline	Trained health professionals, just a phone call away! <ul style="list-style-type: none">• Call at any time—day or night
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Restrictions and limitations may apply.

The products and services described are neither offered nor guaranteed under our contract with the Medicare program. In addition, they are not subject to the Medicare appeals process. Any disputes regarding these products and services may be subject to the Today's Options PPO grievance process.



A Healthy CollaborationSM

For additional information please contact us at: 1-866-422-5009
www.todaysoptionsppo.com

Universal American (NYSE: UAM), through our family of healthcare companies, offers benefit plans designed to promote collaboration among our members and their healthcare professionals. This Healthy Collaboration improves the health and well-being of over two million people with Medicare every day.