

Summary of Benefits for SecurityChoice Classic

Available in Select Counties in Most States

Si usted necesita asistencia en español para poder entender este documento, podrá requerirla sin costo alguno llamándonos gratis al número telefónico que se muestra en este material.

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UniCare Life and Health Insurance Company (UniCare) has contracted with the Centers for Medicare & Medicaid Services (CMS) to offer the Medicare Advantage Private Fee-for-Service (PFFS) plans noted above or herein. UniCare is the state-licensed, risk-bearing entity offering these plans. UniCare has retained the services of its related companies and authorized agents/brokers/producers to provide administrative services and/or to make the PFFS plans available in this region.

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Section 1: Introduction to the Summary of Benefits for SecurityChoice Classic

January 1, 2009 – December 31, 2009

Thank you for your interest in SecurityChoice. Our plan is offered by UniCare Life and Health Insurance Company, a Medicare Advantage Private Fee-for-Service plan.

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 SecurityChoice 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 SecurityChoice. 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 SecurityChoice 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 SecurityChoice 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 SecurityChoice Available?

The service area for this plan includes:

Alabama: Barbour, Bibb, Bullock, Chambers, Coffee, Coosa, Elmore, Fayette, Franklin, Henry, Lee, Lowndes, Macon, Madison, Mobile, Montgomery, Perry, Russell, Shelby and Wilcox counties.

Alaska: Kodiak, Nome and Yukon-Koyukuk counties.

Arizona: Cochise, Graham, Greenlee, Maricopa, Mohave, Pima, Santa Cruz and Yavapai counties.

Arkansas: Benton, Boone, Bradley, Carroll, Crawford, Faulkner, Franklin, Fulton, Howard, Jefferson, Johnson, Lee, Lincoln, Logan, Lonoke, Madison, Marion, Miller, Montgomery, Newton, Perry, Pope, Randolph, Scott, Searcy, Sebastian, Washington and Woodruff counties.

Connecticut: Middlesex county.

Delaware: New Castle county.

District of Columbia: Washington, DC.

Florida: Baker, Escambia, Flagler, Franklin, Gadsden, Jefferson, Santa Rosa and Volusia counties.

Hawaii: Hawaii, Honolulu, Kalawao, Kauai and Maui counties.

Idaho: Ada, Bannock, Bear Lake, Bingham, Blaine, Boise, Boundary, Canyon, Cassia, Clark, Custer, Franklin, Gem, Jerome, Latah, Lincoln, Madison, Minidoka, Owyhee, Payette, Power and Twin Falls counties.

Illinois: Adams, Alexander, Boone, Brown, Calhoun, Carroll, Cass, Champaign, Clark, Clay, Clinton, Coles, Crawford, Cumberland, De Kalb, Douglas, Edgar, Edwards, Ford, Gallatin, Greene, Hamilton, Hancock, Henry, Jasper, Jo Daviess, Johnson, Kendall, Logan, Madison, Marshall, McDonough, Mclean, Menard, Mercer, Monroe, Morgan, Moultrie, Ogle, Peoria, Piatt, Pike, Pope, Pulaski, Richland, Sangamon, Schuyler, Scott, St Clair, Stark, Stephenson, Tazewell, Union, Warren, White, Winnebago and Woodford counties.

Indiana: Adams, Allen, Benton, Brown, Carroll, De Kalb, Dearborn, Decatur, Dubois, Elkhart, Fayette, Franklin, Fulton, Gibson, Grant, Hamilton, Harrison, Hendricks, Huntington, Jackson, Jay, Kosciusko, Lagrange, Madison, Marshall, Martin, Monroe, Morgan, Newton, Noble, Ohio, Orange, Owen, Posey, Pulaski, Ripley, Scott, St Joseph, Union, Vanderburgh, Wabash,

Warrick, Washington, Wells and Whitley counties.

Iowa: Adair, Allamakee, Appanoose, Audubon, Benton, Boone, Buena Vista, Calhoun, Carroll, Cass, Cedar, Cerro Gordo, Cherokee, Chickasaw, Clarke, Clay, Clayton, Clinton, Crawford, Dallas, Davis, Decatur, Delaware, Dickinson, Emmet, Fayette, Floyd, Franklin, Fremont, Greene, Grundy, Guthrie, Hamilton, Hancock, Hardin, Harrison, Henry, Howard, Humboldt, Ida, Iowa, Jackson, Jasper, Jefferson, Johnson, Jones, Keokuk, Kossuth, Lee, Linn, Louisa, Lucas, Lyon, Madison, Mahaska, Marion, Marshall, Mills, Mitchell, Monroe, Muscatine, O'Brien, Osceola, Page, Palo Alto, Plymouth, Pocahontas, Polk, Pottawattamie, Poweshiek, Ringgold, Sac, Scott, Sioux, Story, Tama, Taylor, Union, Van Buren, Wapello, Warren, Washington, Wayne, Webster, Winnebago, Winneshiek, Woodbury and Worth counties.

Kansas: Cowley, Dickinson, Franklin, Harvey, Kearny, Morris, Ottawa, Saline, Sedgwick and Smith counties.

Kentucky: Bath, Bourbon, Campbell, Carter, Clark, Elliott, Estill, Fayette, Harrison, Henry, Jessamine, Kenton, Lee, Lincoln, Madison, Marion, Menifee, Mercer, Metcalfe, Montgomery, Morgan, Pendleton, Powell, Pulaski, Rockcastle, Rowan, Russell, Scott, Shelby, Webster and Woodford counties.

Louisiana: Allen, Ascension, Assumption, Cameron, East Baton Rouge, East Feliciana, Grant, Iberville, Lafourche, Livingston, Madison, Orleans, Plaquemines, Pointe Coupee, St James, St John Baptist, St Mary, Terrebonne, Vernon, Washington and West Baton Rouge counties.

Maryland: Calvert and Washington counties.

Massachusetts: Dukes, Franklin, Hampden, Hampshire and Suffolk counties.

Michigan: Allegan, Barry, Cass, Clinton, Dickinson, Eaton, Emmet, Gogebic, Gratiot, Ingham, Ionia, Kent, Lapeer, Lenawee, Marquette, Menominee, Midland, Missaukee, Muskegon, Newaygo, Otsego, Ottawa, St Clair and Van Buren counties.

Minnesota: Aitkin, Becker, Beltrami, Benton, Big Stone, Blue Earth, Brown, Carlton, Carver, Cass, Chippewa, Clay, Clearwater, Cook, Cottonwood, Dodge, Douglas, Faribault, Fillmore, Freeborn, Goodhue, Grant, Houston, Hubbard, Isanti, Itasca, Jackson, Kanabec, Kandiyohi, Kittson, Koochiching, Lac Qui Parle, Lake, Lake Of Woods, Le Sueur, Lincoln, Lyon, Mahnomen, Marshall, Martin, McLeod, Meeker, Morrison, Mower, Murray, Nicollet, Nobles, Norman, Otter Tail, Pennington, Pine, Pipestone, Polk, Pope, Red Lake, Redwood, Renville, Rice, Rock, Roseau, Scott, Sherburne, Sibley, St Louis, Stearns, Steele, Swift, Todd, Traverse, Wabasha, Wadena, Waseca, Washington, Watonwan, Wilkin, Winona, Wright and Yellow Medicine counties.

Mississippi: Attala, Benton, Calhoun, Chickasaw, Choctaw, Claiborne, Clay, Copiah, Grenada, Issaquena, Jackson, Lafayette, Lawrence, Leake, Lowndes, Madison, Marshall, Monroe, Montgomery, Noxubee, Oktibbeha, Panola, Pearl River, Quitman, Rankin, Scott, Tate, Tippah, Tunica, Wilkinson, Yalobusha and Yazoo counties.

Montana: Beaverhead, Broadwater, Carter, Custer, Dawson, Fallon, Fergus, Flathead, Gallatin, Garfield, Golden Valley, Jefferson, Judith Basin, Lewis And Clark, Lincoln, McCone, Meagher, Petroleum, Powder River, Powell, Prairie, Ravalli, Richland, Rosebud, Sanders, Sheridan, Stillwater, Sweet Grass, Treasure, Wheatland, Wibaux and Yellowstone counties.

Nebraska: Adams, Antelope, Arthur, Banner, Blaine, Boone, Box Butte, Boyd, Brown, Buffalo, Butler, Cass, Cedar, Chase, Cherry, Cheyenne, Clay, Colfax, Cuming, Custer, Dakota, Dawes, Dawson, Deuel, Dixon, Dundy, Fillmore, Franklin, Frontier, Furnas, Gage, Garden, Garfield, Gosper, Grant, Greeley, Hall, Hamilton, Harlan, Hayes, Hitchcock, Holt, Hooker, Howard, Jefferson, Johnson, Kearney, Keith, Keya Paha, Kimball, Knox, Lancaster, Logan, Loup, Madison, McPherson, Merrick, Morrill, Nance, Nemaha, Nuckolls, Otoe, Pawnee, Perkins, Phelps, Pierce, Platte, Polk, Richardson, Rock, Saline, Sarpy, Scotts Bluff, Seward, Sheridan,

Sherman, Sioux, Stanton, Thayer, Thomas, Valley, Washington, Wayne, Webster, Wheeler and York counties.

Nevada: Churchill, Elko, Esmeralda, Eureka, Humboldt, Lander and Washoe counties.

New Hampshire: Carroll and Grafton counties.

New Jersey: Cumberland and Hunterdon counties.

New Mexico: Bernalillo, Catron, Chaves, Cibola, Colfax, De Baca, Dona Ana, Grant, Guadalupe, Harding, Hidalgo, Lincoln, Los Alamos, Luna, McKinley, Mora, Otero, Quay, Rio Arriba, San Juan, San Miguel, Sandoval, Santa Fe, Sierra, Socorro, Taos, Torrance, Union and Valencia counties.

New York: Allegany, Broome, Cayuga, Chautauqua, Chemung, Chenango, Cortland, Erie, Franklin, Genesee, Herkimer, Jefferson, Livingston, Madison, Niagara, Oneida, Onondaga, Ontario, Orleans, Oswego, Schuyler, Seneca, Steuben, Tioga, Wayne, Wyoming and Yates counties.

North Carolina: Alamance, Alexander, Anson, Ashe, Beaufort, Bertie, Buncombe, Burke, Cabarrus, Caldwell, Camden, Caswell, Catawba, Chatham, Cherokee, Chowan, Clay, Cumberland, Currituck, Davidson, Davie, Durham, Forsyth, Franklin, Gaston, Gates, Graham, Granville, Guilford, Halifax, Haywood, Henderson, Hoke, Hyde, Jackson, Johnston, Jones, Lee, Lincoln, Macon, Madison, McDowell, Mecklenburg, Mitchell, Montgomery, Moore, New Hanover, Northampton, Orange, Pasquotank, Pender, Perquimans, Person, Pitt, Polk, Randolph, Rockingham, Rowan, Rutherford, Stokes, Surry, Transylvania, Tyrrell, Union, Vance, Wake, Warren, Washington, Watauga, Yadkin and Yancey counties.

North Dakota: Adams, Barnes, Billings, Burke, Burleigh, Cass, Cavalier, Eddy, Foster, Golden Valley, Grant, Griggs, Kidder, La Moure, Logan, McHenry, McKenzie, McLean, Mercer, Morton, Mountrail, Pembina, Ramsey, Renville, Richland, Sioux, Slope, Stark, Steele, Stutsman, Towner, Traill, Walsh, Ward, Wells and Williams counties.

Oklahoma: Craig, Delaware, Ellis, Garvin, Greer, Hughes, Kingfisher, Logan, Muskogee, Nowata, Okfuskee, Osage, Ottawa, Pushmataha, Sequoyah, Stephens and Washington counties.

Oregon: Baker, Benton, Clackamas, Columbia, Crook, Deschutes, Grant, Harney, Hood River, Jefferson, Klamath, Lake, Lincoln, Malheur, Marion, Multnomah, Polk, Sherman, Umatilla, Union, Wallowa, Wasco, Washington and Wheeler counties.

Pennsylvania: Adams, Beaver, Berks, Bradford, Bucks, Carbon, Centre, Clearfield, Clinton, Columbia, Cumberland, Dauphin, Erie, Franklin, Fulton, Huntingdon, Juniata, Lackawanna, Lancaster, Lebanon, Lehigh, Luzerne, Lycoming, Mifflin, Montour, Northumberland, Perry, Potter, Snyder, Sullivan, Susquehanna, Tioga, Union, Warren, Wyoming and York counties.

Rhode Island: Bristol, Kent, Newport, Providence and Washington counties.

South Carolina: Allendale, Anderson, Calhoun, Cherokee, Dorchester, Edgefield, Fairfield, Greenville, Greenwood, Kershaw, Laurens, McCormick, Newberry, Pickens, Richland, Saluda, Spartanburg and Union counties.

South Dakota: Aurora, Beadle, Bennett, Brookings, Brule, Butte, Campbell, Clark, Clay, Codington, Corson, Custer, Davison, Fall River, Faulk, Grant, Hamlin, Hand, Hanson, Harding, Hughes, Hyde, Jones, Kingsbury, Lake, Lawrence, Lincoln, Lyman, McCook, Meade, Mellette, Miner, Minnehaha, Pennington, Perkins, Potter, Roberts, Sanborn, Stanley, Sully, Todd, Tripp, Walworth and Yankton counties.

Tennessee: Anderson, Bledsoe, Blount, Cannon, Carter, Chester, Decatur, Dickson, Grainger, Grundy, Hardin, Hawkins, Jackson, Johnson, Knox, Lewis, Loudon, Marion, McMinn, McNairy, Meigs, Moore, Morgan, Perry, Pickett, Polk, Sequatchie, Sevier, Stewart, Sullivan, Unicoi, Union, Warren, Washington, White and Williamson counties.

Texas: Anderson, Aransas, Atascosa, Austin, Bee, Bexar, Borden, Brewster, Brooks, Camp,

Carson, Cass, Chambers, Childress, Coke, Coleman, Collin, Collingsworth, Concho, Crane, Crockett, Culberson, Dallas, Deaf Smith, Delta, Dimmit, Duval, Edwards, El Paso, Ellis, Fort Bend, Frio, Galveston, Garza, Glasscock, Guadalupe, Hall, Hansford, Hardin, Harris, Hartley, Haskell, Hemphill, Hopkins, Howard, Hudspeth, Irion, Jack, Jasper, Jefferson, Jim Hogg, Jim Wells, Johnson, Kaufman, Kenedy, Kent, Kinney, Kleberg, Knox, La Salle, Lamar, Lee, Liberty, Limestone, Lipscomb, Live Oak, Loving, Lynn, Martin, Mason, Maverick, McCulloch, Medina, Menard, Montague, Montgomery, Morris, Nolan, Nueces, Oldham, Orange, Panola, Parker, Presidio, Rains, Randall, Roberts, Rockwall, San Jacinto, San Patricio, Shackelford, Sterling, Tarrant, Terrell, Throckmorton, Titus, Upton, Val Verde, Washington, Wilson, Wood and Zavala counties.

Utah: Beaver, Box Elder, Cache, Daggett, Davis, Duchesne, Emery, Garfield, Grand, Iron, Juab, Kane, Millard, Morgan, Piute, Rich, Salt Lake, San Juan, Sanpete, Sevier, Summit, Tooele, Uintah, Utah, Wasatch, Wayne and Weber counties.

Vermont: Addison, Bennington, Caledonia, Chittenden, Essex, Lamoille, Orange, Orleans, Rutland, Washington, Windham and Windsor counties.

Virginia: Alexandria City, Amelia, Amherst, Appomattox, Arlington, Bedford, Bedford City, Botetourt, Bristol City, Buena Vista City, Campbell, Carroll, Charlotte, Chesapeake City, Chesterfield, Clarke, Colonial Heights City, Craig, Culpeper, Cumberland, Dinniddie, Emporia City, Fairfax, Fairfax City, Falls Church City, Floyd, Franklin, Galax City, Giles, Gloucester, Goochland, Grayson, Greensville, Halifax, Hampton City, Hanover, Harrisonburg City, Henry, Highland, Isle Of Wight, James City Co, King And Queen, King William, Lancaster, Lexington City, Lunenburg, Lynchburg City, Manassas Park City, Martinsville City, Mathews, Mecklenburg, Middlesex, New Kent, Newport News City, Norfolk City, Northampton, Nottoway, Patrick, Pittsylvania, Poquoson City, Portsmouth City, Powhatan, Prince

Edward, Prince William, Roanoke, Roanoke City, Rockbridge, Rockingham, Salem City, Scott, Shenandoah, Smyth, Surry, Sussex, Virginia Beach City, Warren, Washington, Williamsburg City, Wythe and York counties.

Washington: Clallam, Clark, Cowlitz, Island, King, Kitsap, Kittitas, Klickitat, Mason, Pierce, San Juan, Skamania, Snohomish, Spokane, Stevens, Thurston, Wahkiakum, Walla Walla, Whatcom and Yakima counties.

West Virginia: Berkeley, Boone, Braxton, Cabell, Clay, Doddridge, Gilmer, Grant, Greenbrier, Hampshire, Hardy, Harrison, Jackson, Jefferson, Kanawha, Lewis, Lincoln, Monroe, Morgan, Nicholas, Ohio, Pendleton, Putnam, Ritchie, Roane, Tucker, Upshur, Wayne, Wetzel and Wirt counties.

Wyoming: Crook, Goshen, Hot Springs, Johnson, Park and Sheridan counties.

You must live in one of these areas to join the plan.

Who Is Eligible to Join SecurityChoice?

You can join SecurityChoice 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 SecurityChoice, 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 health care services to you, except in emergencies.

Does My Plan Cover Medicare Part B or Part D Drugs?

SecurityChoice does cover Medicare Part B prescription drugs. SecurityChoice does NOT cover Medicare Part D prescription drugs.

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 SecurityChoice 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.

Please call UniCare for more information about SecurityChoice.

Visit us at www.unicare.com/medicare or call us:

Customer Service Hours: 8 a.m. to 8 p.m., 7 days a week

Current members should call, toll free, 1-888-445-8916 for questions related to the Medicare Advantage program (TTY/TDD: 1-800-425-5705).

Prospective members should call, toll free, 1-888-949-5384 for questions related to the Medicare Advantage program (TTY/TDD: 1-800-297-1538).

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 on the Web.

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

Section 2: Summary of Benefits for SecurityChoice Classic

If you have any questions about this plan’s benefits or costs, please contact UniCare for details.

Benefit	Original Medicare	SecurityChoice Classic
<p>1. Premium and Other Important Information</p>	<p>In 2008, the monthly Part B Premium was \$96.40 and will change for 2009, and the yearly Part B deductible amount was \$135 and will change for 2009.</p> <p>If a doctor or supplier does not accept assignment, their costs are often higher, which means you pay more.</p>	<p>General</p> <p>\$0 monthly plan premium in addition to your monthly Medicare Part B premium.</p> <p>\$4,000 out-of-pocket limit.</p> <p>All Medicare services covered under the out-of-pocket limit.</p> <p>Expenses for the following services and supplies do not apply to the out-of-pocket limit:</p> <ul style="list-style-type: none"> - Health Education/Wellness - Eye Exams - Eye Wear - Hearing Exams
<p>2. Doctor and Hospital Choice</p> <p>(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>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>

Inpatient Care

<p>3. Inpatient Hospital</p>	<p>In 2008, the amounts for each benefit period were:</p> <ul style="list-style-type: none"> ▪ Days 1 - 60: \$1,024 deductible 	<p>General</p> <p>You may go to any doctor, specialist, or hospital that accepts the plan’s Terms & Conditions of payment except in emergencies.</p>
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Benefit	Original Medicare	SecurityChoice Classic
(Includes substance abuse and rehabilitation services)	<ul style="list-style-type: none"> ▪ Days 61 - 90: \$256 per day ▪ Days 91 - 150: \$512 per lifetime reserve day <p>These amounts will change for 2009.</p> <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. 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>For Medicare-covered hospital stays:</p> <ul style="list-style-type: none"> ▪ Days 1 - 5: \$200 copay per day ▪ Days 6 - 90: \$0 copay per day ▪ \$0 copay for additional hospital days <p>\$1,000 out-of-pocket limit every year.</p> <p>No limit to the number of days covered by the plan each benefit period.</p>
4. Inpatient Mental Health Care	<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> <ul style="list-style-type: none"> ▪ Days 1 - 5: \$200 copay per day ▪ Days 6 - 90: \$0 copay per day <p>\$1,000 out-of-pocket limit every year.</p> <p>You get up to 190 days in a psychiatric hospital in a lifetime.</p>
5. Skilled Nursing Facility (In a Medicare-certified skilled nursing facility)	<p>In 2008, the amounts for each benefit period after at least a 3-day covered hospital stay were:</p> <ul style="list-style-type: none"> ▪ Days 1 - 20: \$0 per day ▪ Days 21 - 100: \$128 per day <p>These amounts will change for 2009.</p> <p>100 days for each benefit period.</p>	<p>For SNF stays:</p> <ul style="list-style-type: none"> ▪ Days 1 - 20: \$0 copay per day ▪ Days 21 - 100: \$125 copay per day <p>Plan covers up to 100 days each benefit period</p> <p>No prior hospital stay is required.</p>

Benefit	Original Medicare	SecurityChoice Classic
	<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. 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>6. <i>Home Health Care</i></p> <p>(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>7. <i>Hospice</i></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>

Outpatient Care

<p>8. <i>Doctor Office Visits</i></p>	<p>20% coinsurance</p>	<p>General You may go to any doctor, specialist, or hospital that accepts the plan’s payment. See “Physical Exams” for more information. \$15 copay for each primary care doctor visit for Medicare-covered benefits. \$25 copay for each specialist visit for Medicare-</p>
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Benefit	Original Medicare	SecurityChoice Classic
9. Chiropractic Services	Routine care not covered 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.	covered benefits. \$25 copay for Medicare-covered visits. Medicare-covered chiropractic visits are for manual manipulation of the spine to correct a displacement or misalignment of a joint or body part.
10. Podiatry Services	Routine care not covered. 20% coinsurance for medically necessary foot care, including care for medical conditions affecting the lower limbs.	\$25 copay for each Medicare-covered visit. Medicare-covered podiatry benefits are for medically necessary foot care.
11. Outpatient Mental Health Care	50% coinsurance for most outpatient mental health services.	50% of the cost for each Medicare-covered individual or group therapy visit.
12. Outpatient Substance Abuse Care	20% coinsurance	\$25 copay for Medicare-covered individual or group visits.
13. Outpatient Services/ Surgery	20% coinsurance for the doctor 20% of outpatient facility charges	\$100 copay for each Medicare-covered ambulatory surgical center visit. \$25 to \$175 copay for each Medicare-covered outpatient hospital facility visit.
14. Ambulance Services (Medically necessary ambulance services)	20% coinsurance	\$100 copay for Medicare-covered ambulance benefits.

Benefit	Original Medicare	SecurityChoice Classic
<p>15. <i>Emergency Care</i></p> <p>(You may go to any emergency room if you reasonably believe you need emergency care.)</p>	<p>20% coinsurance for the doctor</p> <p>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 three 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 72-hour(s) for the same condition, you pay \$0 for the emergency room visit</p>
<p>16. <i>Urgently Needed Care</i></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</p> <p>Cost sharing is the same as Doctor Office Visit cost sharing.</p>
<p>17. <i>Outpatient Rehabilitation Services</i></p> <p>(Occupational therapy, physical therapy, speech and language therapy)</p>	<p>20% coinsurance</p>	<p>\$25 copay for Medicare-covered occupational therapy visits.</p> <p>\$25 copay for Medicare-covered physical and/or speech/language therapy visits.</p>

Benefit	Original Medicare	SecurityChoice Classic
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Outpatient Medical Services and Supplies

<p>18. Durable Medical Equipment</p> <p>(Includes wheelchairs, oxygen, etc.)</p>	<p>20% coinsurance</p>	<p>30% of the cost for Medicare-covered items.</p>
<p>19. Prosthetic Devices</p> <p>(Includes braces, artificial limbs and eyes, etc.)</p>	<p>20% coinsurance</p>	<p>30% of the cost for Medicare-covered items.</p>
<p>20. Diabetes Self-Monitoring Training, Nutrition Therapy, and Supplies</p> <p>(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>20% to 30% of the cost for Diabetes supplies.</p>
<p>21. Diagnostic Tests, X-Rays, and Lab 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</p>	<p>\$15 copay for Medicare-covered lab services.</p> <p>\$15 to \$100 copay for Medicare-covered diagnostic procedures and tests.</p> <p>\$15 to \$100 copay for Medicare-covered X-rays.</p> <p>\$15 to \$100 copay for Medicare-covered diagnostic</p>

Benefit	Original Medicare	SecurityChoice Classic
	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.	radiology services. 20% of the cost for Medicare-covered therapeutic radiology services.

Preventive Services

<p>22. <i>Bone Mass Measurement</i></p> <p>(For people with Medicare who are at risk)</p>	<p>20% coinsurance 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>23. <i>Colorectal Screening Exam</i></p> <p>(For people with Medicare age 50 and older)</p>	<p>20% coinsurance Covered when you are high risk or when you are age 50 and older.</p>	<p>\$0 copay for Medicare-covered colorectal screenings.</p>
<p>24. <i>Immunizations</i></p> <p>(Flu vaccine, Hepatitis B vaccine for people with Medicare who</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>

Benefit	Original Medicare	SecurityChoice Classic
are at risk, Pneumonia vaccine)		
<p>25. <i>Mammo-grams (Annual Screenings)</i></p> <p>(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>26. <i>Pap Smears and Pelvic Exams</i></p> <p>(For women with Medicare)</p>	<p>\$0 copay for Pap smears Covered once every two 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.</p>
<p>27. <i>Prostate Cancer Screening Exams</i></p> <p>(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>28. <i>End-Stage Renal Disease</i></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</p>	<p>20% of the cost for renal dialysis \$0 copay for Nutrition Therapy for end-stage renal disease</p>

Benefit	Original Medicare	SecurityChoice Classic
	<p>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>29. <i>Prescription Drugs</i></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><i>Drugs Covered Under Medicare Part B</i></p> <p>General</p> <p>Most drugs not covered.</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><i>Drugs Covered Under Medicare Part D</i></p> <p>This plan does not offer prescription drug coverage.</p>
<p>30. <i>Dental Services</i></p>	<p>Preventive dental services (such as cleaning) not covered.</p>	<p>\$0 copay for Medicare-covered dental benefits</p> <p>In general, preventive dental benefits (such as cleaning) not covered.</p>
<p>31. <i>Hearing Services</i></p>	<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"> ▪ \$25 copay for Medicare-covered diagnostic hearing exams ▪ \$25 copay for up to one routine hearing test(s) every year
<p>32. <i>Vision Services</i></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>\$0 copay for</p> <ul style="list-style-type: none"> ▪ one pair of eyeglasses or contact lenses after cataract surgery ▪ up to one pair(s) of glasses every two years ▪ up to one pair(s) of contacts every two years <p>\$25 copay for exams to diagnose and treat diseases and conditions of the eye.</p> <p>\$25 copay for up to one routine eye exam(s) every year</p>

Benefit	Original Medicare	SecurityChoice Classic
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>\$50 limit for eye wear every two years.</p> <p>\$0 copay for routine exams. Limited to one exam(s) every year.</p>
Health/ Wellness Education	<p>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.</p>	<p>This plan covers the following health/wellness education benefits:</p> <ul style="list-style-type: none"> ▪ Nursing hotline
Transportation (Routine)	Not covered.	This plan does not cover routine transportation.
Acupuncture	Not covered.	This plan does not cover Acupuncture.