

Today's Options[®] PPO



2017 Summary of Benefits

Select Counties in Maine and New York:

Maine: Androscoggin, Aroostook, Franklin, Hancock, Kennebec, Knox, Lincoln, Oxford, Penobscot, Piscataquis, Somerset, and Waldo.

New York: Cattaraugus, Chautauqua, Clinton, Columbia, Delaware, Essex, Franklin, Greene, Hamilton, Jefferson, Lewis, Monroe, Niagara, Otsego, Seneca, St. Lawrence, Steuben, Sullivan, Tompkins, Wayne, Wyoming, and Yates.

January 1, 2017 — December 31, 2017

Summary of Benefits

January 1, 2017 - December 31, 2017

This is a summary of health services covered by Today's Options Advantage 300 (PPO).

Today's Options® PPO is a Medicare Advantage plan with a Medicare contract. Enrollment in Today's Options® PPO depends on contract renewal.

The benefit information provided is a summary of what we cover and what you pay. It does not list every service that we cover or list every limitation or exclusion. To get a complete list of services we cover, please request the Evidence of Coverage (EOC) by calling us or visiting our website. See back page for contact information.

Who can join?

To join Today's Options Advantage 300 (PPO) you must be entitled to Medicare Part A, be enrolled in Medicare Part B and live in our service area. Our service area includes the following counties in Maine and New York: Maine: Androscoggin, Aroostook, Franklin, Hancock, Kennebec, Knox, Lincoln, Oxford, Penobscot, Piscataquis, Somerset, and Waldo. New York: Cattaraugus, Chautauqua, Clinton, Columbia, Delaware, Essex, Franklin, Greene, Hamilton, Jefferson, Lewis, Monroe, Niagara, Otsego, Seneca, St. Lawrence, Steuben, Sullivan, Tompkins, Wayne, Wyoming, and Yates.

Which doctors and hospitals can I use?

Today's Options Advantage 300 (PPO) is a Preferred Provider Organization (PPO) plan. Our plan has a network of doctors, hospitals, and other providers. If you use the providers in our network, you may pay less for your covered services. You can also use providers that are not in our network.

For more information on our network of doctors and hospitals and other providers, please call us or visit our website at www.TodaysOptionsPPO.com. See back page for contact information.

Medicare & You Handbook

If you want to know more about the coverage and costs of Original Medicare, look in your current "Medicare & You" handbook. View it online at <http://www.medicare.gov> or get a copy by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048. This document is available in other formats such as braille, large print or audio.

Summary of Benefits

January 1, 2017 - December 31, 2017

TODAY'S OPTIONS ADVANTAGE 300 (PPO)

PLAN BASICS

Monthly Plan Premium	\$0.00 What You Should Know: You must continue to pay your Medicare Part B premium.
Part B Premium Reduction	\$0 What You Should Know: This plan does not offer a Part B Premium Reduction.
Annual Deductible	\$0 What You Should Know: This plan does not have a deductible.
Maximum Out-of-Pocket Responsibility (does not include prescription drugs)	\$6,700 In-Network / \$6,700 Combined What You Should Know: Our plan protects you by having yearly limits on your out-of-pocket costs for medical and hospital care. The in-network limit is the most you pay for copays, coinsurance and other costs for in-network medical services for the year. The combined limit is the most you pay for copays, coinsurance and other costs for a combination of in-network and out-of-network medical services. If you have reached the in-network limit but not the combined limit, you will continue to pay out-of-network cost shares until the combined limit has been met.

COVERED MEDICAL AND HOSPITAL BENEFITS

- ① Services may require prior authorization when received in-network.
- ② Services may require a referral from your doctor.

Inpatient Hospital Coverage ①②	In-Network: \$260 Copay per day (Days 1 - 6) \$0 Copay per day (Days 7 and beyond) Out-of-Network: \$300 Copay per day (Days 1 - 7) \$0 Copay per day (Days 8 and beyond) What You Should Know: Our plan covers an unlimited number of days for an inpatient hospital stay.
---------------------------------------	---

<p>Urgently Needed Services</p>	<p>\$35 Copay</p> <p>What You Should Know: If you are admitted to the hospital within 24 hours, you do not have to pay your share of the cost for urgently needed services.</p>
<p>Diagnostic Services/Labs/Imaging ①② (costs may vary based on place of service)</p> <p>Diagnostic Radiology (MRIs, CT scans)</p> <p>Diagnostic Tests</p> <p>Diagnostic Procedures</p> <p>Lab Services</p> <p>Outpatient X-Rays</p> <p>Therapeutic Radiology</p> <p>Related Medical Supplies</p>	<p>In-Network: 20% of the cost</p> <p>Out-of-Network: 25% of the cost</p> <p>In-Network: \$0 Copay</p> <p>Out-of-Network: 25% of the cost</p> <p>In-Network: \$0 Copay</p> <p>Out-of-Network: 25% of the cost</p> <p>In-Network: \$0 Copay</p> <p>Out-of-Network: 25% of the cost</p> <p>In-Network: \$15 Copay</p> <p>Out-of-Network: 25% of the cost</p> <p>In-Network: 20% of the cost</p> <p>Out-of-Network: 25% of the cost</p> <p>In-Network: 20% of the cost</p> <p>Out-of-Network: 25% of the cost</p> <p>What You Should Know: Prior authorization required to be covered except for x-rays and some lab procedures, when done in free-standing facilities.</p>

<p>Eyewear</p> <p>Medicare Covered</p>	<p>In-Network: \$20 Copay</p> <p>Out-of-Network: 25% of the cost</p> <p>What You Should Know: Our plan covers up to 1 routine eye exam (refraction) every year. Eyewear is limited to one pair of glasses or contacts after cataract surgery.</p>
<p>Mental Health Services ①②</p> <p>Inpatient Hospital Visit</p> <p>Outpatient Individual Therapy</p> <p>Outpatient Group Therapy</p> <p>Partial Hospitalization</p>	<p>In-Network: \$260 Copay per day (Days 1 - 6) \$0 Copay per day (Days 7 and beyond)</p> <p>Out-of-Network: \$300 Copay per day (Days 1 - 7) \$0 Copay per day (Days 8 and beyond)</p> <p>In-Network: \$40 Copay</p> <p>Out-of-Network: 25% of the cost</p> <p>In-Network: \$40 Copay</p> <p>Out-of-Network: 25% of the cost</p> <p>In-Network: \$55 Copay</p> <p>Out-of-Network: 25% of the cost</p> <p>What You Should Know: Our plan covers up to 190 days in a lifetime for inpatient mental health care in a psychiatric hospital. The inpatient hospital care limit does not apply to inpatient mental services provided in a general hospital.</p>

<p>Skilled Nursing Facility (SNF) ①②</p>	<p>In-Network: \$0 Copay per day (Days 1 - 20) \$100 Copay per day (Days 21 - 100)</p> <p>Out-of-Network: \$0 Copay per day (Days 1 - 20) \$150 Copay per day (Days 21 - 100)</p> <p>What You Should Know: Our plan covers up to 100 days per benefit period in a SNF. A Benefit Period begins the first day you go into a facility (acute inpatient, long term care acute or SNF) and ends when you haven't received any inpatient facility care for 60 consecutive days. There is no limit to the number of benefit periods you may have.</p>
<p>Rehabilitation Services ①②</p> <p>Outpatient Services:</p> <ul style="list-style-type: none"> Cardiac (Heart) Rehab Services Occupational Therapy Visit Physical, Speech, Language Therapy Pulmonary Rehabilitation 	<p>In-Network: \$35 Copay</p> <p>Out-of-Network: 25% of the cost</p> <p>In-Network: \$35 Copay</p> <p>Out-of-Network: 25% of the cost</p> <p>In-Network: \$35 Copay</p> <p>Out-of-Network: 25% of the cost</p> <p>In-Network: \$30 Copay</p> <p>Out-of-Network: 25% of the cost</p>
<p>Ambulance</p>	<p>\$300 Copay</p> <p>What You Should Know: The cost share is not waived if you are admitted for inpatient hospital care.</p>
<p>Transportation</p>	<p>Not Covered</p>

<p>Foot Care (podiatry services)</p>	<p>In-Network: \$45 Copay</p> <p>Out-of-Network: 25% of the cost</p> <p>What You Should Know: Foot exams and treatment if you have diabetes-related nerve damage and/or meet certain conditions.</p>
<p>Medical Equipment/Supplies ①②</p> <p>Diabetes Monitoring Supplies</p> <p>Diabetes Self-Management Training</p> <p>Therapeutic Shoes or Inserts</p> <p>Durable Medical Equipment</p> <p>Prosthetic Devices</p>	<p>In-Network: 0%-20% of the cost</p> <p>Out-of-Network: 25% of the cost</p> <p>In-Network: \$0 Copay</p> <p>Out-of-Network: 25% of the cost</p> <p>In-Network: 20% of the cost</p> <p>Out-of-Network: 25% of the cost</p> <p>In-Network: 20% of the cost</p> <p>Out-of-Network: 25% of the cost</p> <p>In-Network: 20% of the cost</p> <p>Out-of-Network: 25% of the cost</p> <p>What You Should Know: Covered diabetes supplies include: blood glucose monitor, blood glucose test strips, lancet devices and lancets, and glucose-control solutions. The plan maintains a list of the preferred brand diabetic monitoring supplies that are subject to lower cost-sharing.</p>
<p>Wellness Programs</p> <p>Enhanced Disease Management</p> <p>24/7 Health Line</p>	<p>\$0 Copay</p> <p>\$0 Copay</p>

<p>Medicare Part B Drugs ①</p> <p>Part B Drugs such as Chemotherapy</p> <p>Other Part B Drugs</p>	<p>In-Network: 20% of the cost</p> <p>Out-of-Network: 25% of the cost</p> <p>In-Network: 20% of the cost</p> <p>Out-of-Network: 25% of the cost</p>
<p>PRESCRIPTION DRUG BENEFITS</p>	
<p>Medicare Part D Drugs</p>	<p>Our plan does not cover Part D prescription drugs.</p>
<p>ADDITIONAL COVERED BENEFITS</p>	
<p>Chiropractic Care ①②</p>	<p>In-Network: \$20 Copay</p> <p>Out-of-Network: 25% of the cost</p> <p>What You Should Know: Our plan only covers manipulation of the spine to correct a subluxation (when 1 or more of the bones of your spine move out of position).</p>
<p>Home Health Care ①②</p>	<p>In-Network: \$0 Copay</p> <p>Out-of-Network: 25% of the cost</p> <p>What You Should Know: Covered services include part-time or intermittent Skilled Nursing and home health-aide services including physical therapy, occupational therapy, and speech therapy, medical and social services, medical equipment & supplies.</p>
<p>Hospice</p>	<p>What You Should Know: You pay nothing for hospice care from a Medicare-certified hospice. You may have to pay part of the cost for drugs and respite care. Hospice is covered outside of our plan. Please contact us for more details.</p>

<p>Outpatient Substance Abuse ①②</p> <p>Individual Therapy</p> <p>Group Therapy</p>	<p>In-Network: \$40 Copay</p> <p>Out-of-Network: 25% of the cost</p> <p>In-Network: \$40 Copay</p> <p>Out-of-Network: 25% of the cost</p>
<p>Outpatient Surgery and Services ①②</p> <p>Ambulatory surgical center</p> <p>Outpatient hospital</p>	<p>In-Network: \$150 Copay</p> <p>Out-of-Network: 25% of the cost</p> <p>In-Network: \$200 Copay</p> <p>Out-of-Network: 25% of the cost</p> <p>What You Should Know: Covered services include surgery, heart catheterizations, oncology related services, respiratory services, wound care, infusion therapies and other therapeutic procedures done in an outpatient facility setting.</p>
<p>Renal Dialysis ①</p>	<p>In-Network: 20% of the cost</p> <p>Out-of-Network: 25% of the cost</p>

Today's Options® PPO is a Medicare Advantage plan with a Medicare contract. Enrollment in Today's Options® PPO depends on contract renewal.

This information is not a complete description of benefits. Contact the plan for more information. Limitations, copayments, and restrictions may apply. Benefits, premiums and/or copayments/co-insurance may change on January 1 of each year.

You must continue to pay your Medicare Part B premium.

ATTENTION: If you speak other languages, language assistance services, free of charge, are available to you. Call 1-888-736-7442 (TTY: 711).

Spanish: ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-888-736-7442 (TTY: 711).

Chinese: 注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-888-736-7442 (TTY: 711)。

Out-of-network/non-contracted providers are under no obligation to treat Today's Options® PPO members, except in emergency situations. For a decision about whether we will cover an out-of-network service, we encourage you or your provider to ask us for a pre-service organization determination before you receive the service. Please call our customer service number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services.

Multi-language Interpreter Services

ATTENTION:

If you speak other languages, language assistance services, free of charge, are available to you. Call 1-888-736-7442 (TTY: 711).

Spanish:

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-888-736-7442 (TTY: 711).

Chinese:

注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-888-736-7442 (TTY: 711)。

Russian:

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-888-736-7442 (телетайп: 711).

French:

ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-888-736-7442 (ATS: 711).

Vietnamese:

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-888-736-7442 (TTY: 711).

Korean:

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-888-736-7442 (TTY: 711) 번으로 전화해 주십시오.

Arabic:

ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 1-888-736-7442 (رقم هاتف الصم والبكم :711).

Italian:

ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-888-736-7442 (TTY: 711).

Yiddish:

אויפמערקזאם: אויב איר רעדט אידיש, זענען פארהאן פאר אייך שפראך הילף סערוויסעס פריי פון אפצאל. רופט 1-888-736-7442 (TTY: 711).

Multi-language Interpreter Services

Bengali:

লক্ষ্য করুন: যদি আপনি বাংলা, কথা বলতে পারেন, তাহলে নিঃখরচায় ভাষা সহায়তা পিরম্ববা উপলব্ধ আছে। ফোন করুন ১-৮৮৮-৭৩৬-৭৪৪২ (TTY: ৭১১)।

Urdu:

خبردار: اگر آپ اردو بولتے ہیں، تو آپ کو زبان کی مدد کی خدمات مفت میں دستیاب ہیں۔ کال کریں۔ 1-888-736-7442 (TTY: 711)۔

Polish:

UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-888-736-7442 (TTY: 711).

Tagalog:

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-888-736-7442 (TTY: 711).

Greek:

ΠΡΟΣΟΧΗ: Αν μιλάτε ελληνικά, στη διάθεσή σας βρίσκονται υπηρεσίες γλωσσικής υποστήριξης, οι οποίες παρέχονται δωρεάν. Καλέστε 1-888-736-7442 (TTY: 711).

Albanian:

KUJDES: Nëse flitni shqip, për ju ka në dispozicion shërbime të asistencës gjuhësore, pa pagesë. Telefononi në 1-888-736-7442 (TTY: 711).

Hindi:

ध्यान दें: यदि आप हिंदी बोलते हैं तो आपके लिए मुफ्त में भाषा सहायता सेवाएं उपलब्ध हैं। 1-888-736-7442 (TTY: 711) पर कॉल करें।

Discrimination is Against the Law

TexanPlus® HMO, TexanPlus® HMO-POS, TexanPlus® HMO-SNP, Today's Options® PFFS, and Today's Options® PPO (hereinafter, the Plan) complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. The Plan does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

The Plan:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
 - Qualified sign language interpreters
 - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
 - Qualified interpreters
 - Information written in other languages

If you need these services, contact the Civil Rights Coordinator.

If you believe that the Plan has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with: Civil Rights Coordinator, Your Plan Name, P.O. Box 18200, Austin, TX 78760-8200, c/o Appeals and Grievances, 1-866-422-1690 (TTY users call 711), Fax: 1-800-817-3516, Email: AGMailbox@UniversalAmerican.com. You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, the Civil Rights Coordinator is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, 1-800-368-1019, 1-800-537-7697 (TDD).

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>

Spanish:

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-888-736-7442 (TTY: 711).

Chinese:

注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-888-736-7442 (TTY: 711)。

Russian:

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-888-736-7442 (телетайп: 711).

French:

ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-888-736-7442 (ATS: 711).

Vietnamese:

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-888-736-7442 (TTY: 711).

Discrimination is Against the Law

Korean:

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-888-736-7442 (TTY: 711) 번으로 전화해 주십시오.

Arabic:

ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 1-888-736-7442 (رقم هاتف الصم والبكم: 711).

Italian:

ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-888-736-7442 (TTY: 711).

Yiddish:

אויפמערקזאם: אויב איר רעדט אידיש, זענען פארהאן פאר אייך שפראך הילף סערוויסעס פריי פון אפצאל. רופט 1-888-736-7442 (TTY: 711).

Bengali:

লক্ষ্য করুন: যদি আপনি বাংলা, কথা বলতে পারেন, তাহলে নিঃখরচায় ভাষা সহায়তা পিরষবা উপলব্ধ আছে। ফোন করুন ১-৮৮৮-৭৩৬-৭৪৪২ (TTY: ৭১১)।

Urdu:

خبردار: اگر آپ اردو بولتے ہیں، تو آپ کو زبان کی مدد کی خدمات مفت میں دستیاب ہیں۔ کال کریں۔ 1-888-736-7442 (TTY: 711)۔

Polish:

UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-888-736-7442 (TTY: 711).

Tagalog:

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-888-736-7442 (TTY: 711).

Greek:

ΠΡΟΣΟΧΗ: Αν μιλάτε ελληνικά, στη διάθεσή σας βρίσκονται υπηρεσίες γλωσσικής υποστήριξης, οι οποίες παρέχονται δωρεάν. Καλέστε 1-888-736-7442 (TTY: 711).

Albanian:

KUJDES: Nëse flitni shqip, për ju ka në dispozicion shërbime të asistencës gjuhësore, pa pagesë. Telefononi në 1-888-736-7442 (TTY: 711).

Hindi:

ध्यान दें: यदि आप हिंदी बोलते हैं तो आपके लिए मुफ्त में भाषा सहायता सेवाएं उपलब्ध हैं। 1-888-736-7442 (TTY: 711) पर कॉल करें।

Today's Options[®] PPO

Contact Us



For more information, please call us at the phone number below or visit us at www.TodaysOptionsPPO.com.

- Not yet a member? Please call us toll-free at 1-866-422-1967, TTY users should call 711. Your call may be answered by a licensed agent.
- Already a member? Please call us at Member Services at 1-866-422-5009, TTY users should call 711.



Hours of Operation

- From October 1 to February 14, you can call us 7 days a week from 8:00 a.m. to 8:00 p.m., Eastern Time.
- From February 15 to September 30, you can call us Monday through Friday from 8:00 a.m. to 8:00 p.m., Eastern Time.



Formularies and Directories

- You can find our plan's Provider Directory and online Find a Provider search tool on our website at www.Universal-American-Medicare.com/TodaysOptionsPPOFindAProvider. Or, call us and we will send you a copy of the Provider Directory.