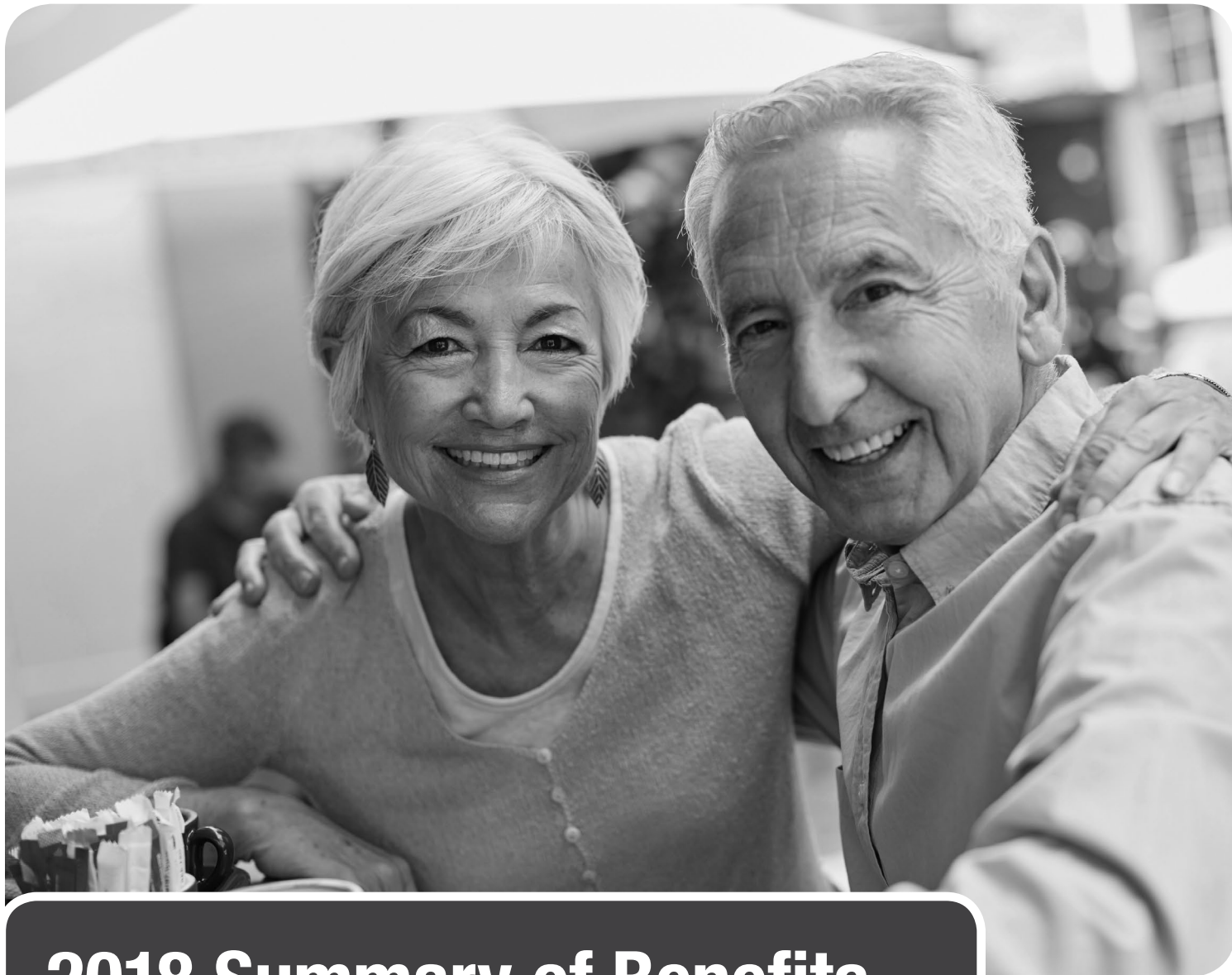


Today's Options[®] PFFS

A WellCare Company



2018 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, 2018 — December 31, 2018

Summary of Benefits

January 1, 2018 - December 31, 2018

H2816
Plans 002, 008

This is a summary of health services covered by Today's Option's Premier 300 (PFFS) and Today's Option's Premier 200 (PFFS).

Today's Options® PFFS is a Medicare Advantage plan with a Medicare contract. Enrollment in Today's Options® PFFS 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 Option's Premier 300 (PFFS) and Today's Option's Premier 200 (PFFS), 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 Option's Premier 300 (PFFS) and Today's Option's Premier 200 (PFFS) are Private Fee-for-Service plans. Our plans have 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 (as long as the provider accepts the plan's terms and conditions of payment and participates in the Medicare program).

For more information on our network of doctors, hospitals, and other providers, please call us or visit our website at www.TodaysOptions.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, 2018 - December 31, 2018

	TODAY'S OPTIONS PREMIER 300 (PFFS)	TODAY'S OPTIONS PREMIER 200 (PFFS)
PLAN BASICS		
Monthly Plan Premium	<p>\$0.00</p> <p>What You Should Know: You must continue to pay your Medicare Part B premium.</p>	<p>\$55.00</p> <p>What You Should Know: You must continue to pay your Medicare Part B premium.</p>
Part B Premium Reduction	<p>\$0</p> <p>What You Should Know: This plan does not offer a Part B Premium Reduction.</p>	<p>\$0</p> <p>What You Should Know: This plan does not offer a Part B Premium Reduction.</p>
Annual Medical Deductible	<p>\$0</p> <p>What You Should Know: This plan does not have a deductible.</p>	<p>\$0</p> <p>What You Should Know: This plan does not have a deductible.</p>
Maximum Out-of-Pocket Responsibility (does not include prescription drugs)	<p>\$6,700 Combined</p> <p>What You Should Know: Our plan protects you by having yearly limits on your out-of-pocket costs for medical and hospital care. 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.</p>	<p>\$3,400 Combined</p> <p>What You Should Know: Our plan protects you by having yearly limits on your out-of-pocket costs for medical and hospital care. 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.</p>
COVERED MEDICAL AND HOSPITAL BENEFITS		
Inpatient Hospital Coverage	<p>In-Network: \$260 Copay per day (Day 1 - 6) \$0 Copay per day (Day 7 and beyond)</p> <p>Out-of-Network: \$300 Copay per day (Day 1 - 7) \$0 Copay per day (Day 8 and beyond)</p> <p>What You Should Know: Our plan covers an unlimited number of days for an inpatient hospital stay.</p>	<p>In-Network: \$500 Copay per stay</p> <p>Out-of-Network: \$300 Copay per day (Day 1 - 7) \$0 Copay per day (Day 8 and beyond)</p> <p>What You Should Know: Our plan covers an unlimited number of days for an inpatient hospital stay.</p>

TODAY'S OPTIONS PREMIER 300 (PFFS)

TODAY'S OPTIONS PREMIER 200 (PFFS)

Outpatient Hospital Coverage, Surgery and Services

Ambulatory surgical center

Outpatient hospital

In-Network:
\$200 Copay

Out-of-Network:
30% of the cost

In-Network:
\$250 Copay

Out-of-Network:
30% of the cost

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.

In-Network:
\$150 Copay

Out-of-Network:
30% of the cost

In-Network:
\$200 Copay

Out-of-Network:
30% of the cost

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.

Doctor Visits

Primary Care Physician

Specialist

In-Network:
\$5 Copay

Out-of-Network:
\$15 Copay

In-Network:
\$30 Copay

Out-of-Network:
\$50 Copay

In-Network:
\$0 Copay

Out-of-Network:
\$10 Copay

In-Network:
\$25 Copay

Out-of-Network:
\$35 Copay

Preventive Care

Abdominal Aortic Aneurysm Screening; Alcohol Misuse Counseling; Bone Mass Measurement; Breast Cancer Screening (mammogram); Cardiovascular Disease (behavioral therapy); Cardiovascular Screenings; Cervical and Vaginal Cancer Screening; Colorectal Cancer Screenings (Colonoscopy, Fecal Occult Blood Test, Flexible Sigmoidoscopy); Depression Screening; Diabetes Screenings; Glaucoma Screening; HIV Screening; Lung Cancer Screening; Medical Nutrition Therapy Services; Obesity Screening and Counseling; Prostate Cancer Screenings (PSA); Sexually Transmitted Infections Screening and Counseling; Tobacco Use Cessation Counseling (counseling for people with no sign of tobacco-related disease); Vaccines, including Flu Shots, Hepatitis B Shots, Pneumococcal Shots; "Welcome to Medicare" Preventive Visit (one-time); Annual Wellness Visit

In-Network:

\$0 Copay

Out-of-Network:

30% of the cost

What You Should Know:

Medical Nutritional Therapy covers nutritional diagnostic, therapy, and counseling services for disease management furnished by a registered dietitian or nutrition professional. Plan covers one additional hour per year for members with diabetes and renal disease and three additional hours per year for members with medical necessity including but not limited to obesity and related comorbidities, as determined by care management.

For Colorectal Cancer Screenings, please note that a colonoscopy or sigmoidoscopy conducted for polyp removal or biopsy is a surgical procedure subject to the outpatient surgery cost sharing described in this benefit grid.

Any additional preventive services approved by Medicare during the contract year will be covered.

In-Network:

\$0 Copay

Out-of-Network:

30% of the cost

What You Should Know:

Medical Nutritional Therapy covers nutritional diagnostic, therapy, and counseling services for disease management furnished by a registered dietitian or nutrition professional. Plan covers one additional hour per year for members with diabetes and renal disease and three additional hours per year for members with medical necessity including but not limited to obesity and related comorbidities, as determined by care management.

For Colorectal Cancer Screenings, please note that a colonoscopy or sigmoidoscopy conducted for polyp removal or biopsy is a surgical procedure subject to the outpatient surgery cost sharing described in this benefit grid.

Any additional preventive services approved by Medicare during the contract year will be covered.

Emergency Care

Emergency Care

Worldwide Emergency

\$80 Copay

20% of the cost

\$20,000 Benefit Maximum

What You Should Know:

For Emergency Care: if you are admitted to the hospital within 24 hours, you do not have to pay your share of the cost for emergency care.

Worldwide Emergency is subject to a \$20,000 maximum plan coverage or 60 days of care, whichever is reached first.

There is no worldwide coverage for care outside of the emergency room or emergency hospital admission. There is also no coverage for medication purchases while outside of the United States.

\$100 Copay

20% of the cost

\$20,000 Benefit Maximum

What You Should Know:

For Emergency Care: if you are admitted to the hospital within 24 hours, you do not have to pay your share of the cost for emergency care.

Worldwide Emergency is subject to a \$20,000 maximum plan coverage or 60 days of care, whichever is reached first.

There is no worldwide coverage for care outside of the emergency room or emergency hospital admission. There is also no coverage for medication purchases while outside of the United States.

TODAY'S OPTIONS PREMIER 300 (PFFS)

TODAY'S OPTIONS PREMIER 200 (PFFS)

<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>\$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 (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>In-Network: 20% of the cost</p> <p>Out-of-Network: 30% of the cost</p> <p>In-Network: \$0 Copay</p> <p>Out-of-Network: 30% of the cost</p> <p>In-Network: \$0 Copay</p> <p>Out-of-Network: 30% of the cost</p> <p>In-Network: \$0 Copay</p> <p>Out-of-Network: 30% of the cost</p> <p>In-Network: \$0 Copay</p> <p>Out-of-Network: 30% of the cost</p> <p>In-Network: \$15 Copay</p> <p>Out-of-Network: 30% of the cost</p>	<p>In-Network: 20% of the cost</p> <p>Out-of-Network: 30% of the cost</p> <p>In-Network: \$0 Copay</p> <p>Out-of-Network: 30% of the cost</p> <p>In-Network: \$0 Copay</p> <p>Out-of-Network: 30% of the cost</p> <p>In-Network: \$0 Copay</p> <p>Out-of-Network: 30% of the cost</p> <p>In-Network: \$15 Copay</p> <p>Out-of-Network: 30% of the cost</p>

<p>Therapeutic Radiology</p> <p>Related Medical Supplies</p>	<p>In-Network: 20% of the cost</p> <p>Out-of-Network: 30% of the cost</p> <p>In-Network: 20% of the cost</p> <p>Out-of-Network: 30% of the cost</p>	<p>In-Network: 20% of the cost</p> <p>Out-of-Network: 30% of the cost</p> <p>In-Network: 20% of the cost</p> <p>Out-of-Network: 30% of the cost</p>
<p>Hearing Services</p> <p>Hearing Exams Medicare Covered</p> <p>Routine Hearing Screening</p>	<p>In-Network: \$20 Copay</p> <p>Out-of-Network: 30% of the cost</p> <p>In-Network: \$20 Copay</p> <p>Out-of-Network: 30% of the cost</p> <p>What You Should Know: Medicare covers diagnostic hearing and balance exams if your doctor or other health care provider orders these tests to see if you need medical treatment. Diagnostic hearing and balance evaluations performed by your provider to determine if you need medical treatment are covered as outpatient care when furnished by a physician, audiologist, or other qualified provider. This plan covers one routine hearing screening per year.</p>	<p>In-Network: \$20 Copay</p> <p>Out-of-Network: 30% of the cost</p> <p>In-Network: \$20 Copay</p> <p>Out-of-Network: 30% of the cost</p> <p>What You Should Know: Medicare covers diagnostic hearing and balance exams if your doctor or other health care provider orders these tests to see if you need medical treatment. Diagnostic hearing and balance evaluations performed by your provider to determine if you need medical treatment are covered as outpatient care when furnished by a physician, audiologist, or other qualified provider. This plan covers one routine hearing screening per year.</p>

<p>Dental Services Comprehensive Dental Visits Medicare Covered</p>	<p>In-Network: \$30 Copay Out-of-Network: \$50 Copay</p>	<p>In-Network: \$25 Copay Out-of-Network: \$35 Copay</p>
<p>Vision Services Eye Exams Medicare Covered Routine Eye Exams (Refraction) Glaucoma Screenings Eyewear Medicare Covered</p>	<p>In-Network: \$0 Copay Out-of-Network: 30% of the cost In-Network: \$0 Copay Out-of-Network: 30% of the cost In-Network: \$0 Copay Out-of-Network: 30% of the cost In-Network: \$20 Copay Out-of-Network: 30% of the cost 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>In-Network: \$0 Copay Out-of-Network: 30% of the cost In-Network: \$0 Copay Out-of-Network: 30% of the cost In-Network: \$0 Copay Out-of-Network: 30% of the cost In-Network: \$20 Copay Out-of-Network: 30% of the cost 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>

Mental Health Services

Inpatient Hospital Visit

In-Network:
 \$260 Copay per day (Day 1 - 6)
 \$0 Copay per day (Day 7 and beyond)

Out-of-Network:
 \$300 Copay per day (Day 1 - 7)
 \$0 Copay per day (Day 8 and beyond)

In-Network:
 \$500 Copay per stay

Out-of-Network:
 \$300 Copay per day (Day 1 - 7)
 \$0 Copay per day (Day 8 and beyond)

Outpatient Individual Therapy

In-Network:
 \$40 Copay

Out-of-Network:
 30% of the cost

In-Network:
 \$30 Copay

Out-of-Network:
 30% of the cost

Outpatient Group Therapy

In-Network:
 \$40 Copay

Out-of-Network:
 30% of the cost

In-Network:
 \$30 Copay

Out-of-Network:
 30% of the cost

Partial Hospitalization

In-Network:
 \$55 Copay

Out-of-Network:
 30% of the cost

In-Network:
 \$55 Copay

Out-of-Network:
 30% of the cost

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.

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.

	TODAY'S OPTIONS PREMIER 300 (PFFS)	TODAY'S OPTIONS PREMIER 200 (PFFS)
Skilled Nursing Facility (SNF)	<p>In-Network: \$0 Copay per day (Day 1 - 20) \$165 Copay per day (Day 21 - 100)</p> <p>Out-of-Network: \$0 Copay per day (Day 1 - 20) \$250 Copay per day (Day 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>In-Network: \$0 Copay per day (Day 1 - 20) \$150 Copay per day (Day 21 - 100)</p> <p>Out-of-Network: \$0 Copay per day (Day 1 - 20) \$200 Copay per day (Day 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>
Physical Therapy	<p>In-Network: \$35 Copay</p> <p>Out-of-Network: 30% of the cost</p> <p>In-Network: \$35 Copay</p> <p>Out-of-Network: 30% of the cost</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>Not Covered</p>	<p>In-Network: \$15 Copay</p> <p>Out-of-Network: 30% of the cost</p> <p>In-Network: \$15 Copay</p> <p>Out-of-Network: 30% of the cost</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>Not Covered</p>
Ambulance	<p>Not Covered</p>	<p>Not Covered</p>
Transportation	<p>Not Covered</p>	<p>Not Covered</p>

TODAY'S OPTIONS PREMIER 300 (PFFS)	TODAY'S OPTIONS PREMIER 200 (PFFS)
<p>Medicare Part B Drugs</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: 30% of the cost</p> <p>In-Network: 20% of the cost</p> <p>Out-of-Network: 30% of the cost</p>
PRESCRIPTION DRUG BENEFITS	
Medicare Part D Drugs	Not Covered
ADDITIONAL COVERED BENEFITS	
<p>Rehabilitation Services</p> <p>Outpatient Services:</p> <p>Cardiac (Heart) Rehab Services</p> <p>Pulmonary Rehabilitation</p>	<p>In-Network: \$15 Copay</p> <p>Out-of-Network: 30% of the cost</p> <p>In-Network: \$15 Copay</p> <p>Out-of-Network: 30% of the cost</p>
<p>Foot Care (podiatry services)</p>	<p>In-Network: \$35 Copay</p> <p>Out-of-Network: 30% 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>

Medical Equipment/Supplies

Diabetes Monitoring Supplies

In-Network:
0%-20% of the cost

Out-of-Network:
30% of the cost

In-Network:
\$0 Copay

Out-of-Network:
30% of the cost

Diabetes Self-Management Training

In-Network:
0%-20% of the cost

Out-of-Network:
30% of the cost

In-Network:
\$0 Copay

Out-of-Network:
30% of the cost

Therapeutic Shoes or Inserts

In-Network:
20% of the cost

Out-of-Network:
30% of the cost

In-Network:
20% of the cost

Out-of-Network:
30% of the cost

Durable Medical Equipment

In-Network:
20% of the cost

Out-of-Network:
30% of the cost

In-Network:
20% of the cost

Out-of-Network:
30% of the cost

Prosthetic Devices

In-Network:
20% of the cost

Out-of-Network:
30% of the cost

In-Network:
20% of the cost

Out-of-Network:
30% of the cost

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.

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.

TODAY'S OPTIONS PREMIER 300 (PFFS)		TODAY'S OPTIONS PREMIER 200 (PFFS)	
Wellness Programs Enhanced Disease Management 24/7 Health Line	\$0 Copay \$0 Copay	\$0 Copay \$0 Copay	\$0 Copay \$0 Copay
	Chiropractic Care	<p>In-Network: \$20 Copay</p> <p>Out-of-Network: 30% 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>In-Network: \$20 Copay</p> <p>Out-of-Network: 30% 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>
Home Health Care	<p>In-Network: \$0 Copay</p> <p>Out-of-Network: 30% 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>In-Network: \$0 Copay</p> <p>Out-of-Network: 30% 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>In-Network: \$0 Copay</p> <p>Out-of-Network: 30% 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>
	Hospice	<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>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>

TODAY'S OPTIONS PREMIER 300 (PFFS)		TODAY'S OPTIONS PREMIER 200 (PFFS)	
Outpatient Substance Abuse	Individual Therapy	<p>In-Network: \$40 Copay</p> <p>Out-of-Network: 30% of the cost</p> <p>In-Network: \$40 Copay</p> <p>Out-of-Network: 30% of the cost</p>	<p>In-Network: \$30 Copay</p> <p>Out-of-Network: 30% of the cost</p> <p>In-Network: \$30 Copay</p> <p>Out-of-Network: 30% of the cost</p>
	Group Therapy	<p>In-Network: \$40 Copay</p> <p>Out-of-Network: 30% of the cost</p>	<p>In-Network: \$30 Copay</p> <p>Out-of-Network: 30% of the cost</p>
Renal Dialysis	<p>In-Network: 20% of the cost</p> <p>Out-of-Network: 30% of the cost</p>	<p>In-Network: 20% of the cost</p> <p>Out-of-Network: 30% of the cost</p>	<p>In-Network: 20% of the cost</p> <p>Out-of-Network: 30% of the cost</p>
Annual Physical Exam	<p>In-Network: \$0 Copay</p> <p>Out-of-Network: \$15 Copay</p> <p>What You Should Know: The Annual Physical Exam is a comprehensive physical examination and evaluation of the status of chronic diseases. It involves an actual physical exam and could include some testing and health history.</p>	<p>In-Network: \$0 Copay</p> <p>Out-of-Network: \$10 Copay</p> <p>What You Should Know: The Annual Physical Exam is a comprehensive physical examination and evaluation of the status of chronic diseases. It involves an actual physical exam and could include some testing and health history.</p>	<p>In-Network: \$0 Copay</p> <p>Out-of-Network: \$10 Copay</p> <p>What You Should Know: The Annual Physical Exam is a comprehensive physical examination and evaluation of the status of chronic diseases. It involves an actual physical exam and could include some testing and health history.</p>

Today's Options® PFFS is a Medicare Advantage plan with a Medicare contract. Enrollment in Today's Options® PFFS 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.

A Private Fee-for-Service plan is not Medicare supplement insurance. Providers who do not contract with our plan are not required to see you except in an emergency.

The Formulary, pharmacy network, and/or provider network may change at any time. You will receive notice when necessary.

*Medicare-approved lab work.

Discrimination is Against the Law

TexanPlus® HMO, TexanPlus® HMO-POS, TexanPlus® HMO-SNP, Today's Options® PFFS, Today's Options® PPO, and Today's Options® HMO (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>

Multi-Language Interpreter Services

ATTENTION: If you speak a language other than English, 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).

Bengali:

লক্ষ্য করুন: যদি আপনি বাংলা, কথা বলতে পারেন, তাহলে নি:খরচায় ভাষা সহায়তা পিরম্বা উপলব্ধ। ফোন করুন 1-888-736-7442 (TTY: 711)।

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।

Contact Us



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

- Not yet a member? Please call us toll-free at 1-866-418-1923, TTY users should call 711. Your call may be answered by a licensed agent.
- Already a member? Please call us at 1-866-568-8921, 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., in your local time zone. Calls made after hours may leave a voicemail, and your call will be returned within one business day.
- From February 15 to September 30, you can also call us 7 days a week from 8:00 a.m. to 8:00 p.m., in your local time zone. Calls made after hours or on Saturday—Sunday may leave a voicemail, and your call will be returned within one business day.



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/TodaysOptionsFindAProvider. Or, call us and we will send you a copy of the Provider Directory.