

2010 Plan Comparison

Colorado

El Paso, Teller and Larimer counties

With the right Medicare Advantage plan, you really could get more coverage and benefits than Original Medicare.

Don't pay more, just get more. More plans. More choices.

AARP® MedicareComplete® from SecureHorizons® plans are designed to offer more coverage than Original Medicare while saving you money. SecureHorizons health plans are some of the country's leading Medicare Advantage plans, offering you choice and value.

SecureHorizons has created a range of health care plans. Compare the plan information and select the one that fits you best.



AARP® | **MedicareComplete**®
from **SecureHorizons**

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This is not a complete description of benefits. Please refer to the Summary of Benefits for further benefit details.

Benefits	AARP[®] MedicareComplete[®] Plan 1 (HMO)* H0609-002	AARP[®] MedicareComplete[®] Plan 3 (HMO)* H0609-020	AARP[®] MedicareComplete[®] Essential[®] (HMO)* H0609-015
Monthly plan premium (You must continue to pay your Part B premium)	\$40	\$0	\$0
Part D prescription drug coverage included	Yes	Yes	No
Medical and Hospital Coverage			
Deductible	None	None	None
Primary care physician (PCP) office visit	\$10 copay	\$15 copay	\$5 copay
Specialist office visit	\$30 copay Referral required	\$30 copay Referral required	\$20 copay Referral required
Annual routine physical	\$0 copay	\$0 copay	\$0 copay
Preventive services (Medicare-covered preventive exams such as mammograms, Pap smears, prostate cancer screenings and cardiovascular disease testing)	\$0 copay	\$0 copay	\$0 copay
Colorectal screenings	PCP office: \$0 copay Outpatient facility: \$150 copay	PCP office: \$0 copay Outpatient facility: \$190 copay	PCP office: \$0 copay Outpatient facility: \$50 copay
Immunizations (pneumonia and flu)	\$0 copay	\$0 copay	\$0 copay

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Inpatient hospitalization	\$200 copay per day for days 1 – 5 \$0 thereafter	\$250 copay per day for days 1 – 5 \$0 thereafter	\$100 copay per day for days 1 – 5 \$0 thereafter
Outpatient surgery and hospital services	\$150 copay	\$190 copay	\$50 copay
Urgent care	\$30 copay in-network \$40 copay out-of-network	\$30 copay in-network \$40 copay out-of-network	\$20 copay in-network \$40 copay out-of-network
Emergency room (worldwide coverage)	\$50 copay	\$50 copay	\$50 copay
Ambulance services	\$150 copay	\$150 copay	\$150 copay
Durable medical equipment (wheelchairs, oxygen, etc.)	20% coinsurance	20% coinsurance	20% coinsurance
Diabetes monitoring supplies (lancets, test strips, etc.)	\$0 copay	\$0 copay	\$0 copay
Medicare Prescription Drug Coverage			
Prescription drug deductible	\$0	\$0	NA
Prescription drugs (31-day supply)**			
• Tier 1 - Preferred generic	\$6	\$6	NA
• Tier 2 - Preferred brand-name	\$39	\$39	NA
• Tier 3 - Non-preferred brand-name	\$74	\$74	NA
• Tier 4 - Specialty	33%	33%	NA

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Coverage gap (after the total prescription costs paid by you and the plan reaches \$2,830)	Preferred generic only	No coverage	NA
Catastrophic coverage (after you have paid \$4,550 out-of-pocket)	The greater of \$2.50 for generic, \$6.30 for brand-name, or 5%	The greater of \$2.50 for generic, \$6.30 for brand-name, or 5%	NA
Extra Benefits			
Routine foot care	Yes	Yes	Yes
Routine dental	No	No	Yes
Routine vision	Yes	Yes	Yes
Routine hearing	Yes	Yes	Yes
NurseLineSM	Yes	Yes	Yes
SilverSneakers[®] Fitness Program	Yes	Yes	Yes
Chiropractic and Acupuncture	No	No	Yes
Optional Plan Riders			
Dental 260 Rider	\$19	\$19	\$19

Questions? Call SecureHorizons:



1-800-547-5514

8 a.m. – 8 p.m. local time, 7 days a week



TTY 711

8 a.m. – 8 p.m. local time, 7 days a week



Visit our Web site at:

www.AARPMedicareComplete.com

* You must receive all routine care from plan providers.

** Separate copayments apply for a 90-day supply. You may be able to get Extra Help to pay for your prescription drug premiums and costs. To see if you qualify for getting Extra Help, call: 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048, 24 hours a day/7 days a week; or The Social Security Office at 1-800-772-1213 between 7 a.m. and 7 p.m., Monday through Friday, TTY users should call, 1-800-325-0778; or Your State Medicaid Office.

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A UnitedHealthcare® Medicare Solution

Enrollment Periods: If you're turning 65 or are otherwise newly eligible for Medicare, you can sign up right now for a Medicare Advantage plan. If you are already enrolled in Medicare, you can select a Medicare Advantage health plan during the Annual Election Period from November 15 through December 31 each year. And if you're already enrolled in a Medicare Advantage plan, you have an additional opportunity to make a change of plans from January 1 to March 31 each year.

The AARP® MedicareComplete® plans are SecureHorizons® plans insured or covered by an affiliate of UnitedHealthcare Insurance Company, an MA organization with a Medicare contract. AARP® MedicareComplete® plans carry the AARP name, and UnitedHealthcare pays a fee to AARP for the use of the AARP trademark. Amounts paid are used for the general purpose of AARP and its members. AARP is not the insurer. You do not need to be an AARP member to enroll.

AARP does not recommend health related products, services, insurance or programs. You are strongly encouraged to evaluate your needs.

Limitations, copayments and coinsurance may apply. Benefits may vary by county and plan.

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