



ACCREDITED
HEALTH PLAN

2011 Medicare^{Rx}
Prescription Drug Coverage ^{Rx}

Summary of BENEFITS

Resumen de Beneficios

PUP REWARDS (HMO) (002)

Polk County, FL

H5696_PUP531 CMS Approved 09162010

PUP 
Physicians United Plan™

SECTION I - INTRODUCTION TO SUMMARY OF BENEFITS

For PUP Rewards (HMO)

January 1, 2011 - December 31, 2011

POLK COUNTY

Thank you for your interest in PUP Rewards (HMO). Our plan is offered by Physicians United Plan, Inc. (PUP), a Medicare Advantage Health Maintenance Organization (HMO). 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 PUP Rewards (HMO) 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 health plan, like PUP Rewards (HMO). 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 PUP Rewards (HMO) at the telephone number listed at the end of this introduction or 1-800-MEDICARE (1-800-633-4227) for more information. TTY/TDD 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 PUP Rewards (HMO) 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 PUP REWARDS (HMO) AVAILABLE?

The service area for this plan includes the following county: Polk County, FL. You must live in this area to join the plan.

WHO IS ELIGIBLE TO JOIN PUP REWARDS (HMO)?

You can join PUP Rewards (HMO) 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 PUP Rewards (HMO) unless they are members of our organization and have been since their dialysis began.

CAN I CHOOSE MY DOCTORS?

PUP Rewards (HMO) has formed a network of doctors, specialists, and hospitals. You can only use doctors who are part of our network. The health providers in our network can change at any time.

You can ask for a current Provider Directory or for an up-to-date list visit us at www.pupcorp.com.

Our customer service number is listed at the end of this introduction.

WHAT HAPPENS IF I GO TO A DOCTOR WHO'S NOT IN YOUR NETWORK?

If you choose to go to a doctor outside of our network, you must pay for these services yourself except in limited situations (for example, emergency care). Neither the plan nor the Original Medicare Plan will pay for these services.

WHERE CAN I GET MY PRESCRIPTIONS IF I JOIN THIS PLAN?

PUP Rewards (HMO) has formed a network of pharmacies. You must use a network pharmacy to receive plan benefits. We may not pay for your prescriptions if you use an out-of-network pharmacy, except in certain cases. The pharmacies in our network can change at any time. You can ask for a pharmacy directory or visit us at www.pupcorp.com. Our customer service number is listed at the end of this introduction.

DOES MY PLAN COVER MEDICARE PART B OR PART D DRUGS?

PUP Rewards (HMO) does cover both Medicare Part B prescription drugs and Medicare Part D prescription drugs.

WHAT IS A PRESCRIPTION DRUG FORMULARY?

PUP Rewards (HMO) uses a formulary. A formulary is a list of drugs covered by your plan to meet patient needs. We may periodically add, remove, or make changes to coverage limitations on certain drugs or change how much you pay for a drug. If we make any formulary change that limits our members' ability to fill their prescriptions, we will notify the affected enrollees before the change is made. We will send a formulary to you and you can see our complete formulary on our Web site at www.pupcorp.com.

If you are currently taking a drug that is not on our formulary or subject to additional requirements or limits, you may be able to get a temporary supply of the drug. You can contact us to request an

exception or switch to an alternative drug listed on our formulary with your physician's help. Call us to see if you can get a temporary supply of the drug or for more details about our drug transition policy.

HOW CAN I GET EXTRA HELP WITH MY PRESCRIPTION DRUG PLAN COSTS OR GET EXTRA HELP WITH OTHER MEDICARE COSTS?

You may be able to get extra help to pay for your prescription drug premiums and costs as well as get help with other Medicare costs. To see if you qualify for getting extra help, call:

- 1-800-MEDICARE (1-800-633-4227). TTY/TDD users should call 1-877-486-2048, 24 hours a day/7 days a week and see www.medicare.gov 'Programs for People with Limited Income and Resources' in the publication Medicare and You.
- The Social Security Administration at 1-800-772-1213 between 7 a.m. and 7 p.m., Monday through Friday. TTY/TDD users should call 1-800-325-0778 or
- Your State Medicaid Office.

WHAT ARE MY PROTECTIONS IN THIS PLAN?

All Medicare Advantage Plans agree to stay in the program for a full year at a time. Each year, the plans decide whether to continue for another year. Even if a Medicare Advantage Plan leaves the program, you will not lose Medicare coverage. If a plan decides not to continue, it must send you a letter at least 90 days before your coverage will end. The letter will explain your options for Medicare coverage in your area.

As a member of PUP Rewards (HMO), you have the right to request an organization determination, which includes the right to file an appeal if we deny coverage for an item or service, and the right to file a grievance. You have the right to request an organization determination if you want us to provide or pay for an item or service

that you believe should be covered. If we deny coverage for your requested item or service, you have the right to appeal and ask us to review our decision. You may ask us for an expedited (fast) coverage determination or appeal if you believe that waiting for a decision could seriously put your life or health at risk, or affect your ability to regain maximum function. If your doctor makes or supports the expedited request, we must expedite our decision. Finally, you have the right to file a grievance with us if you have any type of problem with us or one of our network providers that does not involve coverage for an item or service. If your problem involves quality of care, you also have the right to file a grievance with the Quality Improvement Organization (QIO) for your state. Please refer to the Evidence of Coverage (EOC) for the QIO contact information.

As a member of PUP Rewards (HMO), you have the right to request a coverage determination, which includes the right to request an exception, the right to file an appeal if we deny coverage for a prescription drug, and the right to file a grievance. You have the right to request a coverage determination if you want us to cover a Part D drug that you believe should be covered. An exception is a type of coverage determination. You may ask us for an exception if you believe you need a drug that is not on our list of covered drugs or believe you should get a non-preferred drug at a lower out-of-pocket cost. You can also ask for an exception to cost utilization rules, such as a limit on the quantity of a drug. If you think you need an exception, you should contact us before you try to fill your prescription at a pharmacy. Your doctor must provide a statement to support your exception request. If we deny coverage for your prescription drug(s), you have the right to appeal and ask us to review our decision. Finally, you have the right to file a grievance if you have any type of problem with us or one of our network pharmacies that does not involve coverage for a prescription drug. If your problem involves quality of care, you also have the right to

file a grievance with the Quality Improvement Organization (QIO) for your state. Please refer to the Evidence of Coverage (EOC) for the QIO contact information.

WHAT IS A MEDICATION THERAPY MANAGEMENT (MTM) PROGRAM?

A Medication Therapy Management (MTM) Program is a free service we offer. You may be invited to participate in a program designed for your specific health and pharmacy needs. You may decide not to participate but it is recommended that you take full advantage of this covered service if you are selected. Contact PUP Rewards (HMO) for more details.

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 PUP Rewards (HMO) 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 Alfa 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.**

WHERE CAN I FIND INFORMATION ON PLAN RATINGS?

The Medicare program rates how well plans perform in different categories (for example, detecting and preventing illness, ratings from patients and customer service). If you have access to the web, you may use the web tools on www.medicare.gov and select "Compare Medicare Prescription Drug Plans" or "Compare Health Plans and Medigap Policies in Your Area" to compare the plan ratings for Medicare plans in your area. You can also call us directly to obtain a copy of the plan ratings for this plan. Our customer service number is listed below.

Please call PUP for more information about PUP Rewards (HMO).

Visit us at www.pupcorp.com or, call us:

Customer Service Hours:

Sunday, Monday, Tuesday, Wednesday, Thursday, Friday, Saturday, 8:00 a.m. - 8:00 p.m. Eastern

Current members should call toll-free 1-866-571-0693 for questions related to the *Medicare Advantage Program and Medicare Part D Prescription Drug Program*. (TTY/TDD 1-800-955-8771)

Current members should call locally 1-866-571-0693 for questions related to the *Medicare Advantage Program and Medicare Part D Prescription Drug Program*. (TTY/TDD 1-800-955-8771)

Prospective members should call toll-free 1-888-827-5787 for questions related to the *Medicare Advantage Program and Medicare Part D Prescription Drug Program*. (TTY/TDD 1-800-955-8771)

Prospective members should call locally 1-888-827-5787 for questions related to the *Medicare Advantage Program and Medicare Part D Prescription Drug Program*. (TTY/TDD 1-800-955-8771)

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.

This document may be available in a different format or language. For additional information, call customer service at the phone number listed above.

Este documento puede estar disponible en un formato o idioma diferente.
Para obtener información adicional, llame al servicio al cliente en el número de teléfono que aparece arriba.

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

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

SECTION II - SUMMARY OF BENEFITS

BENEFIT	ORIGINAL MEDICARE	PUP REWARDS (HMO)
IMPORTANT INFORMATION		
<p>1 - Premium and Other Important Information</p>	<p>In 2010 the monthly Part B Premium was \$96.40 and may change for 2011 and the yearly Part B deductible amount was \$155 and may change for 2011.</p> <p>If a doctor or supplier does not accept assignment, their costs are often higher, which means you pay more.</p> <p>Most people will pay the standard monthly Part B premium. However, some people will pay a higher premium because of their yearly income (over \$85,000 for singles, \$170,000 for married couples). For more information about Part B premiums based on income, call Medicare at 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. You may also call Social Security at 1-800-772-1213. TTY users should call 1-800-325-0778.</p>	<p>General \$0 monthly plan premium in addition to your monthly Medicare Part B premium.</p> <p>Most people will pay the standard monthly Part B premium in addition to their MA plan premium. However, some people will pay higher Part B and Part D premiums because of their yearly income (over \$85,000 for singles, \$170,000 for married couples). For more information about Part B and Part D premiums based on income, call Medicare at 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. You may also call Social Security at 1-800-772-1213. TTY users should call 1-800-325-0778.</p> <p>This plan covers all Medicare-covered preventive services with zero cost sharing.</p> <p>PUP will reduce your monthly Medicare Part B premium by up to \$67.</p> <p>In-Network \$4,200 out-of-pocket limit.</p> <p>This limit includes only Medicare-covered services.</p>
<p>2 - Doctor and Hospital Choice <i>(For more information, see Emergency Care - #15 and Urgently Needed Care - #16.)</i></p>	<p>You may go to any doctor, specialist or hospital that accepts Medicare.</p>	<p>In-Network You must go to network doctors, specialists, and hospitals.</p> <p>Referral required for network hospitals and specialists (for certain benefits).</p>

BENEFIT	ORIGINAL MEDICARE	PUP REWARDS (HMO)
SUMMARY OF BENEFITS		
INPATIENT CARE		
<p>3 - Inpatient Hospital Care (includes Substance Abuse and Rehabilitation Services)</p>	<p>In 2010 the amounts for each benefit period were: Days 1 - 60: \$1100 deductible Days 61 - 90: \$275 per day Days 91 - 150: \$550 per lifetime reserve day</p> <p>These amounts will change for 2011.</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>In-Network Plan covers 90 days each benefit period.</p> <p>For Medicare-covered hospital stays: Days 1 - 5: \$145 co-pay per day Days 6 - 90: \$0 co-pay per day</p> <p>Except in an emergency, your doctor must tell the plan that you are going to be admitted to the hospital.</p>
<p>4 - Inpatient Mental Health Care</p>	<p>Same deductible and co-pay as inpatient hospital care (see "Inpatient Hospital Care" above).</p> <p>190 day lifetime limit in a Psychiatric Hospital.</p>	<p>In-Network You get up to 190 days in a Psychiatric Hospital in a lifetime.</p> <p>For Medicare-covered hospital stays: Days 1 - 7: \$250 co-pay per day Days 8 - 90: \$0 co-pay per day</p> <p>Except in an emergency, your doctor must tell the plan that you are going to be admitted to the hospital.</p>

BENEFIT	ORIGINAL MEDICARE	PUP REWARDS (HMO)
<p>5 - Skilled Nursing Facility (SNF) <i>(in a Medicare-certified skilled nursing facility)</i></p>	<p>In 2010 the amounts for each benefit period after at least a 3-day covered hospital stay were: Days 1 - 20: \$0 per day Days 21 - 100: \$137.50 per day</p> <p>These amounts will change for 2011.</p> <p>100 days for each benefit period.</p> <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>General Authorization rules may apply.</p> <p>In-Network Plan covers up to 100 days each benefit period</p> <p>No prior hospital stay is required.</p> <p>For SNF stays: Days 1 - 3: \$0 co-pay per day Days 4 - 20: \$50 co-pay per day Days 21 - 100: \$100 co-pay per day</p>
<p>6 - Home Health Care <i>(includes medically necessary intermittent skilled nursing care, home health aide services, and rehabilitation services, etc.)</i></p>	<p>\$0 co-pay</p>	<p>General Authorization rules may apply.</p> <p>In-Network \$0 co-pay for Medicare-covered home health visits.</p>
<p>7 - Hospice</p>	<p>You pay part of the cost for outpatient drugs and inpatient respite care.</p> <p>You must get care from a Medicare-certified hospice.</p>	<p>General You must get care from a Medicare-certified hospice.</p>

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OUTPATIENT CARE		
8 - Doctor Office Visits	20% coinsurance	<p>General See "Welcome to Medicare; and Annual Wellness Visit", for more information.</p> <p>Authorization rules may apply.</p> <p>In-Network \$0 co-pay for each primary care doctor visit for Medicare-covered benefits.</p> <p>\$10 co-pay for each in-area, network urgent care Medicare-covered visit.</p> <p>\$28 co-pay for each specialist visit for Medicare-covered benefits.</p>
9 - Chiropractic Services	<p>Routine care not covered</p> <p>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.</p>	<p>In-Network \$28 co-pay for each Medicare-covered visit.</p> <p>Medicare-covered chiropractic visits are 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.</p>
10 - Podiatry Services	<p>Routine care not covered.</p> <p>20% coinsurance for medically necessary foot care, including care for medical conditions affecting the lower limbs.</p>	<p>In-Network \$28 co-pay for each Medicare-covered visit.</p> <p>Medicare-covered podiatry benefits are for medically necessary foot care.</p>

BENEFIT	ORIGINAL MEDICARE	PUP REWARDS (HMO)
11 - Outpatient Mental Health Care	45% coinsurance for most outpatient mental health services.	<p>General Authorization rules may apply.</p> <p>In-Network \$28 co-pay for each Medicare-covered individual or group therapy visit.</p>
12 - Outpatient Substance Abuse Care	20% coinsurance	<p>General Authorization rules may apply.</p> <p>In-Network \$28 co-pay for Medicare-covered individual or group visits.</p>
13 - Outpatient Services/Surgery	<p>20% coinsurance for the doctor</p> <p>Specified co-payment for outpatient hospital facility charges. Co-pay cannot exceed Part A inpatient hospital deductible.</p> <p>20% coinsurance for ambulatory surgical center facility charges.</p>	<p>General Authorization rules may apply.</p> <p>In-Network \$70 co-pay for each Medicare-covered ambulatory surgical center visit.</p> <p>\$15 to \$150 co-pay for each Medicare-covered outpatient hospital facility visit.</p>
14 - Ambulance Services <i>(medically necessary ambulance services)</i>	20% coinsurance	<p>General Authorization rules may apply.</p> <p>In-Network \$50 co-pay for Medicare-covered ambulance benefits.</p>

BENEFIT	ORIGINAL MEDICARE	PUP REWARDS (HMO)
<p>15 - Emergency Care <i>(You may go to any emergency room if you reasonably believe you need emergency care.)</i></p>	<p>20% coinsurance for the doctor</p> <p>Specified co-payment for outpatient hospital emergency room (ER) facility charge.</p> <p>ER co-pay cannot exceed Part A inpatient hospital deductible.</p> <p>You don't have to pay the emergency room co-pay if you are admitted to the hospital for the same condition within 3 days of the emergency room visit</p> <p>NOT covered outside the U.S. except under limited circumstances.</p>	<p>General</p> <p>\$50 co-pay for Medicare-covered emergency room visits.</p> <p>\$10,000 plan coverage limit for emergency services outside the U.S. every year.</p>
<p>16 - Urgently Needed Care <i>(This is NOT emergency care, and in most cases, is out of the service area.)</i></p>	<p>20% coinsurance, or a set co-pay</p> <p>NOT covered outside the U.S. except under limited circumstances.</p>	<p>General</p> <p>\$10 co-pay for Medicare-covered urgently needed care visits.</p>
<p>17 - Outpatient Rehabilitation Services <i>(Occupational Therapy, Physical Therapy, Speech and Language Therapy, Respiratory Therapy Services, Social/Psychological Services, and more)</i></p>	<p>20% coinsurance</p>	<p>General</p> <p>Authorization rules may apply.</p> <p>In-Network</p> <p>\$28 co-pay for Medicare-covered Occupational Therapy visits.</p> <p>\$28 co-pay for Medicare-covered Physical and/or Speech and Language Therapy visits.</p> <p>\$28 co-pay for Medicare-covered Cardiac Rehab services.</p>

BENEFIT	ORIGINAL MEDICARE	PUP REWARDS (HMO)
OUTPATIENT MEDICAL SERVICES AND SUPPLIES		
18 - Durable Medical Equipment <i>(includes wheelchairs, oxygen, etc.)</i>	20% coinsurance	General Authorization rules may apply. In-Network 20% of the cost for Medicare-covered items.
19 - Prosthetic Devices <i>(includes braces, artificial limbs and eyes, etc.)</i>	20% coinsurance	General Authorization rules may apply. In-Network 20% of the cost for Medicare-covered items.
20 - Diabetes Self-Monitoring Training, Nutrition Therapy, and Supplies <i>(includes coverage for glucose monitors, test strips, lancets, screening tests, self management training, retinal exam/ glaucoma test, and foot exam/therapeutic soft shoes)</i>	20% coinsurance 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.	In-Network \$0 co-pay for Diabetes self-monitoring training. \$0 co-pay for Nutrition Therapy for Diabetes. 0% to 20% of the cost for Diabetes supplies.

BENEFIT	ORIGINAL MEDICARE	PUP REWARDS (HMO)
21 - Diagnostic Tests, X-rays, Lab Services, and Radiology Services	<p>20% coinsurance for diagnostic tests and X-rays</p> <p>\$0 co-pay for Medicare-covered lab services</p> <p>Lab Services: Medicare covers medically necessary 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.</p>	<p>General Authorization rules may apply.</p> <p>In-Network \$0 to \$20 co-pay for Medicare-covered lab services.</p> <p>\$0 to \$150 co-pay for Medicare-covered diagnostic procedures and tests.</p> <p>\$0 to \$15 co-pay for Medicare-covered X-rays.</p> <p>\$40 to \$150 co-pay for Medicare-covered diagnostic radiology services (not including X-rays).</p> <p>\$55 co-pay for Medicare-covered therapeutic radiology services.</p> <p>Separate office visit cost sharing of \$0 to \$25 may apply for Outpatient Diagnostic Procedures, Tests and Lab Services.</p>
PREVENTIVE SERVICES		
22 - Bone Mass Measurement <i>(for people with Medicare who are at risk)</i>	<p>No coinsurance, co-payment or deductible.</p> <p>Covered once every 24 months (more often if medically necessary) if you meet certain medical conditions.</p>	<p>In-Network \$0 co-pay for Medicare-covered bone mass measurement.</p>
23 - Colorectal Screening Exams <i>(for people with Medicare age 50 and older)</i>	<p>No coinsurance, co-payment or deductible for screening colonoscopy or screening flexible sigmoidoscopy.</p> <p>Covered when you are high risk or when you are age 50 and older.</p>	<p>In-Network \$0 co-pay for Medicare-covered colorectal screenings.</p>
24 - Immunizations <i>(Flu vaccine, Hepatitis B vaccine - for people with Medicare who are at risk, Pneumonia vaccine)</i>	<p>\$0 co-pay for Flu, Pneumonia and Hepatitis B vaccines.</p> <p>You may only need the Pneumonia vaccine once in your lifetime. Call your doctor for more information.</p>	<p>In-Network \$0 co-pay for Flu and Pneumonia vaccines.</p> <p>\$0 co-pay for Hepatitis B vaccine.</p> <p>No referral needed for Flu and pneumonia vaccines.</p>

BENEFIT	ORIGINAL MEDICARE	PUP REWARDS (HMO)
<p>25 - Mammograms <i>(Annual Screening) (for women with Medicare age 40 and older)</i></p>	<p>No coinsurance, co-payment or deductible.</p> <p>No referral needed.</p> <p>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>In-Network \$0 co-pay for Medicare-covered screening mammograms.</p>
<p>26 - Pap Smears and Pelvic Exams <i>(for women with Medicare)</i></p>	<p>No coinsurance, co-payment or deductible for Pap Smears.</p> <p>No coinsurance, co-payment or deductible for Pelvic and clinical breast exams.</p> <p>Covered once every 2 years. Covered once a year for women with Medicare at high risk.</p>	<p>In-Network \$0 co-pay for Medicare-covered pap smears and pelvic exams</p>
<p>27 - Prostate Cancer Screening Exams <i>(for men with Medicare age 50 and older)</i></p>	<p>20% coinsurance for the digital rectal exam.</p> <p>\$0 for the PSA test; 20% coinsurance for other related services.</p> <p>Covered once a year for all men with Medicare over age 50.</p>	<p>In-Network \$0 co-pay for Medicare-covered prostate cancer screening.</p>

BENEFIT	ORIGINAL MEDICARE	PUP REWARDS (HMO)
<p>28 - End-Stage Renal Disease</p>	<p>20% coinsurance for renal dialysis</p> <p>20% coinsurance for Nutrition Therapy for End-Stage Renal Disease</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>General Authorization rules may apply.</p> <p>In-Network 20% of the cost for renal dialysis</p> <p>\$0 co-pay for Nutrition Therapy for End-Stage Renal Disease.</p>

BENEFIT	ORIGINAL MEDICARE	PUP REWARDS (HMO)
<p>29 - Prescription Drugs</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>Drugs covered under Medicare Part B</p> <p>General 20% of the cost for Part B-covered chemotherapy drugs and other Part B-covered drugs.</p> <p>Home Infusion Drugs, Supplies and Services</p> <p>General \$0 co-pay for home infusion drugs that would normally be covered under Part D. This cost-sharing amount will also cover the supplies and services associated with home infusion of these drugs.</p> <p>Drugs covered under Medicare Part D</p> <p>General This plan uses a formulary. The plan will send you the formulary. You can also see the formulary at www.pupcorp.com on the web.</p> <p>Different out-of-pocket costs may apply for people who</p> <ul style="list-style-type: none"> • have limited incomes, • live in long term care facilities, or • have access to Indian/Tribal/Urban (Indian Health Service). <p>The plan offers national in-network prescription coverage (i.e., this would include 50 states and DC). This means that you will pay the same cost-sharing amount for your prescription drugs if you get them at an in-network pharmacy outside of the plan's service area (for instance when you travel).</p>

BENEFIT	ORIGINAL MEDICARE	PUP REWARDS (HMO)
<p><i>(Continued)</i></p> <p>29 - Prescription Drugs</p>		<p>Total yearly drug costs are the total drug costs paid by both you and the plan.</p> <p>The plan may require you to first try one drug to treat your condition before it will cover another drug for that condition.</p> <p>Some drugs have quantity limits.</p> <p>Your provider must get prior authorization from PUP Rewards (HMO) for certain drugs.</p> <p>You must go to certain pharmacies for a very limited number of drugs, due to special handling, provider coordination, or patient education requirements that cannot be met by most pharmacies in your network. These drugs are listed on the plan's website, formulary, printed materials, as well as on the Medicare Prescription Drug Plan Finder on Medicare.gov.</p> <p>If the actual cost of a drug is less than the normal cost-sharing amount for that drug, you will pay the actual cost, not the higher cost-sharing amount.</p> <p>If you request a formulary exception for a drug and PUP Rewards (HMO) approves the exception, you will pay Tier 4: Non-Preferred Generic and Non-Preferred Brand Drugs cost sharing for that drug.</p> <p>In-Network \$0 deductible.</p> <p>Supplemental drugs don't count toward your out-of-pocket drug costs.</p>

BENEFIT	ORIGINAL MEDICARE	PUP REWARDS (HMO)
<p><i>(Continued)</i></p> <p>29 - Prescription Drugs</p>		<p>Initial Coverage You pay the following until total yearly drug costs reach \$2,840:</p> <p>Retail Pharmacy</p> <p><i>Tier 1: Preferred Generic Drugs</i></p> <ul style="list-style-type: none"> • \$3 co-pay for a one-month (30-day) supply of drugs in this tier • \$9 co-pay for a three-month (90-day) supply of drugs in this tier <p><i>Tier 2: Generic and Brand Drugs</i></p> <ul style="list-style-type: none"> • \$4 co-pay for a one-month (30-day) supply of drugs in this tier • \$10 co-pay for a three-month (90-day) supply of drugs in this tier <p><i>Tier 3: Preferred Brand Drugs</i></p> <ul style="list-style-type: none"> • \$40 co-pay for a one-month (30-day) supply of drugs in this tier • \$100 co-pay for a three-month (90-day) supply of drugs in this tier <p><i>Tier 4: Non-Preferred Generic and Non-Preferred Brand Drugs</i></p> <ul style="list-style-type: none"> • \$95 co-pay for a one-month (30-day) supply of drugs in this tier • \$285 co-pay for a three-month (90-day) supply of drugs in this tier <p><i>Tier 5: Specialty Tier Drugs</i></p> <ul style="list-style-type: none"> • 33% coinsurance for a one-month (30-day) supply of drugs in this tier • 33% coinsurance for a three-month (90-day) supply of drugs in this tier

BENEFIT	ORIGINAL MEDICARE	PUP REWARDS (HMO)
<p><i>(Continued)</i></p> <p>29 - Prescription Drugs</p>		<p>Long Term Care Pharmacy</p> <p><i>Tier 1: Preferred Generic Drugs</i></p> <ul style="list-style-type: none"> • \$3 co-pay for a one-month (31-day) supply of drugs in this tier <p><i>Tier 2: Generic and Brand Drugs</i></p> <ul style="list-style-type: none"> • \$4 co-pay for a one-month (31-day) supply of drugs in this tier <p><i>Tier 3: Preferred Brand Drugs</i></p> <ul style="list-style-type: none"> • \$40 co-pay for a one-month (31-day) supply of drugs in this tier <p><i>Tier 4: Non-Preferred Generic and Non-Preferred Brand Drugs</i></p> <ul style="list-style-type: none"> • \$95 co-pay for a one-month (31-day) supply of drugs in this tier <p><i>Tier 5: Specialty Tier Drugs</i></p> <ul style="list-style-type: none"> • 33% coinsurance for a one-month (31-day) supply of drugs in this tier <p>Mail Order</p> <p><i>Tier 1: Preferred Generic Drugs</i></p> <ul style="list-style-type: none"> • \$6 co-pay for a three-month (90-day) supply of drugs in this tier <p><i>Tier 2: Generic and Brand Drugs</i></p> <ul style="list-style-type: none"> • \$8 co-pay for a three-month (90-day) supply of drugs in this tier <p><i>Tier 3: Preferred Brand Drugs</i></p> <ul style="list-style-type: none"> • \$80 co-pay for a three-month (90-day) supply of drugs in this tier

BENEFIT	ORIGINAL MEDICARE	PUP REWARDS (HMO)
<p><i>(Continued)</i> 29 - Prescription Drugs</p>		<p>Tier 4: Non-Preferred Generic and Non-Preferred Brand Drugs</p> <ul style="list-style-type: none"> • \$285 co-pay for a three-month (90-day) supply of drugs in this tier <p>Tier 5: Specialty Tier Drugs</p> <ul style="list-style-type: none"> • 33% coinsurance for a three-month (90-day) supply of drugs in this tier <p>Coverage Gap After your total yearly drug costs reach \$2,840, you receive a discount on brand name drugs and pay 93% of the plan's costs for all generic drugs, until your yearly out-of-pocket drug costs reach \$4,550.</p> <p>Catastrophic Coverage After your yearly out-of-pocket drug costs reach \$4,550, you pay the greater of:</p> <ul style="list-style-type: none"> • A \$2.50 co-pay for generic (including brand drugs treated as generic) and a \$6.30 co-pay for all other drugs, or • 5% coinsurance. <p>Out-of-Network Plan drugs may be covered in special circumstances, for instance, illness while traveling outside of the plan's service area where there is no network pharmacy. You may have to pay more than your normal cost-sharing amount if you get your drugs at an out-of-network pharmacy. In addition, you will likely have to pay the pharmacy's full charge for the drug and submit documentation to receive reimbursement from PUP Rewards (HMO).</p>

BENEFIT	ORIGINAL MEDICARE	PUP REWARDS (HMO)
<p><i>(Continued)</i></p> <p>29 - Prescription Drugs</p>		<p>Out-of-Network Initial Coverage You will be reimbursed up to the full cost of the drug minus the following for drugs purchased out-of-network until total yearly drug costs reach \$2,840:</p> <p>Tier 1: Preferred Generic Drugs</p> <ul style="list-style-type: none"> • \$3 co-pay for a one-month (30-day) supply of drugs in this tier <p>Tier 2: Generic and Brand Drugs</p> <ul style="list-style-type: none"> • \$4 co-pay for a one-month (30-day) supply of drugs in this tier <p>Tier 3: Preferred Brand Drugs</p> <ul style="list-style-type: none"> • \$40 co-pay for a one-month (30-day) supply of drugs in this tier <p>Tier 4: Non-Preferred Generic and Non-Preferred Brand Drugs</p> <ul style="list-style-type: none"> • \$95 co-pay for a one-month (30-day) supply of drugs in this tier <p>Tier 5: Specialty Tier Drugs</p> <ul style="list-style-type: none"> • 33% coinsurance for a one-month (30-day) supply of drugs in this tier <p>You will not be reimbursed for the difference between the Out-of-Network Pharmacy charge and the plan's In-Network allowable amount.</p>

BENEFIT	ORIGINAL MEDICARE	PUP REWARDS (HMO)
<p><i>(Continued)</i></p> <p>29 - Prescription Drugs</p>		<p>Out-of-Network Coverage Gap You will be reimbursed up to 7% of the plan allowable cost for generic drugs purchased out-of-network until total yearly out-of-pocket drug costs reach \$4,550.</p> <p>You will be reimbursed up to the discounted price for brand name drugs purchased out-of-network until total yearly out-of-pocket drug costs reach \$4,550.</p> <p>You will not be reimbursed for the difference between the Out-of-Network Pharmacy charge and the plan's In-Network allowable amount.</p> <p>Out-of-Network Catastrophic Coverage After your yearly out-of-pocket drug costs reach \$4,550, you will be reimbursed for drugs purchased out-of-network up to the full cost of the drug minus your cost share, which is the greater of:</p> <ul style="list-style-type: none"> • A \$2.50 co-pay for generic (including brand drugs treated as generic) and a \$6.30 co-pay for all other drugs, or • 5% coinsurance. <p>You will not be reimbursed for the difference between the Out-of-Network Pharmacy charge and the plan's In-Network allowable amount.</p>

BENEFIT	ORIGINAL MEDICARE	PUP REWARDS (HMO)
30 - Dental Services	Preventive dental services (such as cleaning) not covered.	<p>General Authorization rules may apply.</p> <p>In-Network \$28 co-pay for Medicare-covered dental benefits.</p> <p>\$15 co-pay for an office visit that includes:</p> <ul style="list-style-type: none"> • up to 1 oral exam(s) every six months • up to 1 cleaning(s) every six months • up to 1 fluoride treatment(s) every year • up to 1 dental X-ray(s) every year
31 - Hearing Services	<p>Routine hearing exams and hearing aids not covered.</p> <p>20% coinsurance for diagnostic hearing exams.</p>	<p>In-Network \$0 co-pay for up to 1 hearing aid(s) every two years.</p> <ul style="list-style-type: none"> • \$28 co-pay for Medicare-covered diagnostic hearing exams • \$10 co-pay for up to 1 routine hearing test(s) every year • \$0 co-pay for up to 1 hearing aid fitting evaluation(s) every year <p>\$500 plan coverage limit for hearing aids every tow years.</p>

BENEFIT	ORIGINAL MEDICARE	PUP REWARDS (HMO)
<p>32 - Vision Services</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>In-Network</p> <ul style="list-style-type: none"> • \$10 co-pay for one pair of eyeglasses or contact lenses after cataract surgery. • \$0 to \$28 co-pay for exams to diagnose and treat diseases and conditions of the eye. • \$20 co-pay for up to 1 routine eye exam(s) every year • \$10 co-pay for up to 1 pair(s) of glasses every year • \$10 co-pay for up to 1 pair(s) of contacts every year <p>\$100 plan coverage limit for eyewear every year.</p>
<p>33 - Welcome to Medicare; and Annual Wellness Visit</p>	<p>When you join Medicare Part B, then you are eligible as follows.</p> <p>During the first 12 months of your new Part B coverage, you can get either a Welcome to Medicare exam or an Annual Wellness visit.</p> <p>After your first 12 months, you can get one Annual Wellness visit every 12 months.</p> <p>There is no coinsurance, co-payment or deductible for either the Welcome to Medicare exam or the Annual Wellness visit.</p> <p>The Welcome to Medicare exam does not include lab tests.</p>	<p>In-Network</p> <p>\$0 co-pay for routine exams.</p> <p>Limited to 1 exam(s) every year.</p> <p>\$0 copay for the required Medicare-covered initial preventive physical exam and annual wellness visits.</p>

BENEFIT	ORIGINAL MEDICARE	PUP REWARDS (HMO)
34 - 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>\$0 copay for the HIV screening, but you generally pay 20% of the Medicare-approved amount for the doctor's visit.</p> <p>HIV screening is covered for people with Medicare who are pregnant and people at increased risk for the infection, including anyone who asks for the test. Medicare covers this test once every 12 months or up to three times during a pregnancy.</p>	<p>In-Network The plan covers the following health/wellness education benefits:</p> <ul style="list-style-type: none"> • Written health education materials, including Newsletters • Health Club Membership/Fitness Classes • Nursing Hotline <p>\$0 co-pay for each Medicare-covered smoking cessation counseling session.</p> <p>\$0 co-pay for each Medicare-covered HIV screening.</p> <p>HIV screening is covered for people with Medicare who are pregnant and people at increased risk for the infection, including anyone who asks for the test. Medicare covers this test once every 12 months or up to three times during a pregnancy.</p>
Transportation <i>(Routine)</i>	Not covered.	<p>In-Network This plan does not cover routine transportation.</p>
Acupuncture	Not covered.	<p>In-Network This plan does not cover Acupuncture.</p>



Toll-Free: 1-888-827-5787

TTY/TDD: 1-800-955-8771

8:00 am - 8:00 pm, Mon - Sun

www.UaskPUP.com

A health plan with a Medicare contract.

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ACCREDITED
HEALTH PLAN



Additional Information about **2011** Covered Benefits

PUP is a health plan with a Medicare contract. Individuals must have both Part A and Part B to enroll. You must receive all routine care from plan providers. The benefit information provided herein is a brief summary, but not a comprehensive description of benefits. For more information, please contact the plan. You may be able to get Extra Help to pay for your prescription drug premiums and costs. To see if you qualify for 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; 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 Medicaid Office. In general, beneficiaries must use network pharmacies to access their prescription drug benefit, except in non-routine circumstances, and quantity limitations and restrictions may apply.

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PUP REWARDS (HMO) (002)

Polk County, FL

PUP 
Physicians United Plan™

BENEFIT	PUP REWARDS (HMO) (002)
Inpatient Hospital - Acute	If you are readmitted for the same primary diagnosis within 30 days of discharge, you will not have to pay another inpatient hospital copay.
Emergency Care	Worldwide Coverage: If you receive emergency care outside the country, we will pay up to the amount we would have paid if you had been in our service area.
Outpatient Diagnostic Procedures, Tests and Lab Services	<p>You pay the following for Labs:</p> <ul style="list-style-type: none"> • \$0 co-pay for all labs performed at a physician office during the same visit (in addition to the office visit co-pay). • \$5 co-pay for all labs performed at a free-standing laboratory/facility during the same visit. • \$20 co-pay for all labs performed at an outpatient hospital facility during the same visit. <p>You pay the following for X-rays:</p> <ul style="list-style-type: none"> • \$0 co-pay for all X-rays performed at a physician office during the same visit (in addition to the office visit co-pay). • \$15 co-pay for all X-rays performed at a free-standing facility or outpatient hospital facility during the same visit. <p>You pay the following for outpatient diagnostic procedures/tests performed at a physician office, free-standing facility or outpatient hospital facility. If they are performed at a physician office, you pay the physician office visit co-pay in addition to these co-pays:</p> <ul style="list-style-type: none"> • \$40 per visit for ultrasound, echocardiogram, diagnostic scopic procedures such as colonoscopy, flexible sigmoidoscopy, endoscopy, EGD, etc. (if the test is not part of colo-rectal screening). Note: if removal of polyps/tumor or surgery is performed during the procedure, the outpatient surgery co-pay will apply. • \$75 per visit for sleep study, nerve conduction study, nuclear stress test or other nuclear medicine test. • \$150 per visit for CT scan, MRI, MRA or PET scan.

BENEFIT	PUP REWARDS (HMO) (002)
Outpatient Hospital Services	<p>You pay the following for services at an outpatient hospital:</p> <ul style="list-style-type: none"> • \$15 per visit for X-rays. • \$20 per visit for lab tests. • \$75 per visit for chemotherapy (in addition to the 20% coinsurance for the chemotherapy drugs). • \$40 to \$150 per visit for outpatient diagnostic tests or procedures (see co-pays listed under Outpatient Diagnostic Procedures/Tests/Lab Services). • \$100 per visit for surgery (including pain management procedures and biopsies). • \$100 per visit for outpatient observation. • \$100 per visit if no other co-pay applies.
Diabetes Monitoring Supplies	<p>You may pay less than 20% at certain plan participating vendors. Please contact the plan for details.</p>
Medicare Part B Drugs/Home Infusion Bundled Services	<p>For chemotherapy treatment, you pay the following per visit co-pays in addition to 20% coinsurance for the chemotherapy drugs:</p> <ul style="list-style-type: none"> • the specialist office visit co-pay or • \$75 co-pay at an outpatient hospital or free-standing facility
Eye Exam	<p>You pay \$0 for annual glaucoma screenings if you are at high risk for glaucoma, have diabetes or a family history of glaucoma. You pay \$28 for all other Medicare-covered benefits.</p>
Eyewear	<p>Eyewear is limited to a pre-determined selection from a participating provider. Contact plan for details.</p>
Section D	<p>Out-of-pocket Limit: You will continue to pay co-pays for these services after you reach the out-of-pocket limit:</p> <ul style="list-style-type: none"> • Drugs covered under Medicare Part D • Preventive dental services • Routine hearing exams and hearing aids • Routine eye exam and eyewear