

# 2010 Plan Comparison

**California**  
San Diego County

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.

<b>Benefits</b>	<b>AARP<sup>®</sup> MedicareComplete<sup>®</sup> Plan 1 (HMO)* H0543-013</b>	<b>AARP<sup>®</sup> MedicareComplete<sup>®</sup> Plan 3 (HMO)* H0543-060</b>	<b>AARP<sup>®</sup> MedicareComplete<sup>®</sup> Value (HMO)* H0543-122</b>	<b>AARP<sup>®</sup> MedicareComplete<sup>®</sup> Premier (HMO)* H0543-083</b>
<b>Monthly plan premium</b> (You must continue to pay your Part B premium)	\$25	\$69	\$25	\$69
<b>Part D prescription drug coverage included</b>	Yes	Yes	Yes	Yes
<b>Medical and Hospital Coverage</b>				
<b>Annual out-of-pocket maximum**</b>	Unlimited	Unlimited	\$5,000	\$4,000
<b>Deductible</b>	None	None	None	None
<b>Primary care physician (PCP) office visit</b>	\$20 copay	\$20 copay	\$20 copay	\$15 copay
<b>Specialist office visit</b>	\$35 copay Referral required	\$40 copay Referral required	\$35 copay Referral required	\$35 copay Referral required
<b>Annual routine physical</b>	\$0 copay	\$0 copay	\$0 copay	\$0 copay
<b>Preventive services</b> (Medicare-covered preventive exams such as mammograms, Pap smears, prostate cancer screenings and cardiovascular disease testing)	\$0 copay	\$0 copay	\$0 copay	\$0 copay
<b>Colorectal screenings</b>	PCP office: \$0 copay Outpatient facility: \$200 copay	PCP office: \$0 copay Outpatient facility: \$200 copay	PCP office: \$0 copay Outpatient facility: \$200 copay	PCP office: \$0 copay Outpatient facility: \$125 copay

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	<b>Immunizations</b> (pneumonia and flu)	\$0 copay	\$0 copay	\$0 copay
<b>Inpatient hospitalization</b>	\$225 copay per day for days 1 – 7 \$0 thereafter	\$200 copay per day for days 1 – 5 \$0 thereafter	\$200 copay per day for days 1 – 8 \$0 thereafter	\$150 copay per day for days 1 – 8 \$0 thereafter
<b>Outpatient surgery and hospital services</b>	\$200 copay	\$200 copay	\$200 copay	\$125 copay
<b>Urgent care</b>	\$35 copay in-network \$50 copay out-of-network	\$40 copay in-network \$50 copay out-of-network	\$30 copay in-network \$50 copay out-of-network	\$30 copay in-network \$50 copay out-of-network
<b>Emergency room</b> (worldwide coverage)	\$50 copay	\$50 copay	\$50 copay	\$50 copay
<b>Ambulance services</b>	\$150 copay	\$150 copay	\$150 copay	\$150 copay
<b>Durable medical equipment</b> (wheelchairs, oxygen, etc.)	20% coinsurance	20% coinsurance	20% coinsurance	15% coinsurance
<b>Diabetes monitoring supplies</b> (lancets, test strips, etc.)	\$0 copay	\$0 copay	\$0 copay	\$0 copay
<b>Medicare Prescription Drug Coverage</b>				
<b>Prescription drug deductible</b>	\$0	\$0	\$0	\$0

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<b>Prescription drugs</b> (31-day supply)*** <ul style="list-style-type: none"> <li>• Tier 1 - Preferred generic</li> <li>• Tier 2 - Preferred brand-name</li> <li>• Tier 3 - Non-preferred brand-name</li> <li>• Tier 4 - Specialty</li> </ul>	\$6 \$42 \$79 33%	\$6 \$42 \$79 33%	\$6 \$42 \$79 33%	\$6 \$42 \$79 33%
<b>Coverage gap</b> (after the total prescription costs paid by you and the plan reaches \$2,830)	Preferred generic only	No coverage	Preferred generic only	Preferred generic only
<b>Catastrophic coverage</b> (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%	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%
<b>Extra Benefits</b>				
<b>Routine vision</b>	Yes	Yes	Yes	Yes
<b>Routine hearing</b>	Yes	Yes	Yes	Yes
<b>NurseLine<sup>SM</sup></b>	Yes	Yes	Yes	Yes

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<b>Optional Plan Riders</b>				
<b>Deluxe Rider</b>	\$39	\$39	\$39	\$39
<b>Optional Dental Rider</b>	\$6	\$6	\$6	\$6
<b>High Option Dental Rider</b>	\$24	\$24	\$24	\$24
<b>Fitness Rider</b>	\$10	\$10	\$10	\$10

## 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](http://www.AARPMedicareComplete.com)**

\* You must receive all routine care from plan providers.

\*\* Not all covered services apply to out-of-pocket.

\*\*\* 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

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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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