

**HEALTHSUN HEALTH PLANS**  
**SUMMARY OF BENEFITS**  
**SUNPLUS ADVANTAGE PLAN 002**

**January 1, 2010 – December 31, 2010**

**SECTION I - INTRODUCTION TO SUMMARY OF BENEFITS**

Thank you for your interest in SunPlus Advantage Plan (HMO). Our plan is offered by HEALTHSUN HEALTH PLANS, INC., 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 SunPlus Advantage Plan (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 SunPlus Advantage Plan (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 HealthSun Health Plan SunPlus Advantage Plan (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 SunPlus Advantage Plan (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 SUNPLUS ADVANTAGE PLAN (HMO) AVAILABLE?**

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

**WHO IS ELIGIBLE TO JOIN SUNPLUS ADVANTAGE PLAN (HMO)?**

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

## **CAN I CHOOSE MY DOCTORS?**

SunPlus Advantage Plan (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 our website. 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. Neither SunPlus Advantage Plan (HMO) nor the Original Medicare Plan will pay for these services.

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

SunPlus Advantage Plan (HMO) does cover both Medicare Part B prescription drugs and Medicare Part D prescription drugs.

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

SunPlus Advantage Plan (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.healthsun.com](http://www.healthsun.com). Our customer service number is listed at the end of this introduction.

SunPlus Advantage Plan (HMO) has a list of preferred pharmacies. At these pharmacies, you may get your drugs at a lower co-pay or co-insurance. You may go to a non-preferred pharmacy, but you may have to pay more for your prescription drugs.

## **WHAT IS A PRESCRIPTION DRUG FORMULARY?**

SunPlus Advantage Plan (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.healthsun.com](http://www.healthsun.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?

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/TDD users should call 1-877-486-2048, 24 hours a day/7 days a week
- \* 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 60 days before your coverage will end. The letter will explain your options for Medicare coverage in your area.

As a member of SunPlus Advantage Plan (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, Medical Quality Improvement Organization their telephone Number (813) 354-9110.

As a member of SunPlus Advantage Plan (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 Improvement Organization (QIO) for your state, Medical Quality Improvement Organization their telephone Number (813) 354-9110.

### **WHAT IS A MEDICATION THERAPY MANAGEMENT (MTM) PROGRAM?**

A Medication Therapy Management (MTM) Program is a free service we may 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 SunPlus Advantage Plan (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 SunPlus Advantage Plan (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: hemophilia.	Self-administered clotting factors if you have
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.

## PLAN RATINGS

The Medicare program rates how well plans perform in different categories (for example, detecting and preventing illness, ratings from patients and member service). If you have access to the web, you may use the web tools on [www.medicare.gov](http://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 at (305) 234-9292 or (877) 207-4900 to obtain a copy of the plan ratings for this plan. TTY users call (877) 206-0500.

Please call HealthSun Health Plans, Inc. for more information about SunPlus Advantage Plan (HMO). Visit us at [www.healthsun.com](http://www.healthsun.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 (877)-207-4900 for questions related to the Medicare Advantage Program.

Prospective members should call toll-free (877)-207-4900 for questions related to the Medicare Advantage Program. (TTY/TDD (877)-206-0500 )

Current and Prospective members should call locally (305)-234-9292 for questions related to the Medicare Advantage Program. (TTY/TDD (877)-206-0500).

Current and Prospective members should call toll-free (877)-207-4900 for questions related to the Medicare Part D Prescription Drug program. (TTY/TDD (877)-206-0500 )

Current and Prospective members should call locally (305)-234-9292 for questions related to the Medicare Part D Prescription Drug program. (TTY/TDD (877)-206-0500 )

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](http://www.medicare.gov) on the web. 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 HealthSun Health Plans, Inc. for details.

**SECTION II - SUMMARY OF BENEFITS**

Benefit	Original Medicare	SunPlus Advantage Plan (HMO)
<b>IMPORTANT INFORMATION</b>		
<p>1 - Premium and Other Important Information</p>	<p>In 2010 the monthly Part B Premium is \$96.40 and the yearly Part B deductible amount is \$135.00.</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, starting January 1, 2010, some people will pay a higher premium because of their yearly income. (For 2009, this amount was \$85,000 for singles, \$170,000 for married couples. This amount may change for 2010.) For more information about Part B premiums based on income, call Social Security at 1-800-772-1213. TTY users should call 1-800-325-0778.</p>	<p style="text-align: center;"><b>General</b></p> <p>\$0 monthly plan premium in addition to your monthly Medicare Part B premium.</p> <p style="text-align: center;"><b>In-Network</b></p> <p>\$3,400 out-of-pocket limit.</p> <p>This limit includes only Medicare-covered services.</p>
<p>2 - Doctor and Hospital Choice</p> <p>(For more information, see Emergency - #15 and Urgently Needed Care - #16.)</p>	<p>You may go to any doctor, specialist or hospital that accepts Medicare.</p>	<p style="text-align: center;"><b>In-Network</b></p> <p>You must go to network doctors, specialists, and hospitals.</p> <p>Referral required for network hospitals and specialists (for certain benefits).</p>

**SUMMARY OF BENEFITS**

**INPATIENT CARE**

<b>Benefit</b>	<b>Original Medicare</b>	<b>SunPlus Advantage Plan (HMO)</b>
<p>3 - Inpatient Hospital Care (includes Substance Abuse and Rehabilitation Services)</p>	<p>In 2010 the amounts for each benefit period are:</p> <p>Days 1 - 60: \$1,068 deductible Days 61 - 90: \$267 per day Days 91-150: \$534 per lifetime reserve day</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 align="center"><b>In-Network</b></p> <p>For Medicare-covered hospital stays:</p> <p align="center">Days 1 - 90: \$0 copay per day</p> <p>\$0 copay for additional hospital days</p> <p>No limit to the number of days covered by the plan each benefit period.</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 copay as inpatient hospital care (see "Inpatient Hospital Care" above).</p> <p>190 day lifetime limit in a Psychiatric Hospital.</p>	<p align="center"><b>In-Network</b></p> <p>For Medicare-covered hospital stays:</p> <p align="center">Days 1 - 5: \$75 copay per day Days 6 - 90: \$0 copay per day</p> <p>Plan covers 60 lifetime reserve days. Cost per lifetime reserve day: Days 1 - 60: \$0 copay per day</p> <p>You get up to 190 days in a Psychiatric Hospital in a lifetime.</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	SunPlus Advantage Plan (HMO)
<p>5 - Skilled Nursing Facility (SNF)</p> <p>(in a Medicare-certified skilled nursing facility)</p>	<p>In 2010 the amounts for each benefit period after at least a 3-day covered hospital stay were:</p> <p>Days 1 - 20: \$0 per day Days 21 - 100: \$133.50 per day</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><b>General</b> Authorization rules may apply.</p> <p><b>In-Network</b> For SNF stays:</p> <p>Days 1 - 6: \$0 copay per day Days 7 - 25: \$25 copay per day Days 26 - 100: \$0 copay per day</p> <p>Plan covers up to 100 days each benefit period</p> <p>No prior hospital stay is required.</p>
<p>6 - Home Health Care</p> <p>(includes medically necessary intermittent skilled nursing care, home health aide services, and rehabilitation services, etc.)</p>	<p>\$0 copay.</p>	<p><b>General</b> Authorization rules may apply.</p> <p><b>In-Network</b> \$0 copay 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><b>General</b> You must get care from a Medicare-certified hospice.</p>

OUTPATIENT CARE		
Benefit	Original Medicare	SunPlus Advantage Plan (HMO)
8 - Doctor Office Visits	20% coinsurance	<p><b>General</b> See "Physical Exams," for more information. Authorization rules may apply</p> <p><b>In-Network</b> \$0 copay for each primary care doctor visit for Medicare-covered benefits.</p> <p>\$0 copay for the cost of each in-area, network urgent care Medicare-covered visit.</p> <p>\$0 copay for each specialist doctor 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><b>In-Network</b> \$0 copay for: Medicare-covered chiropractic visits -up to 12 routine visit(s) every year</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><b>General</b> Authorization rules may apply.</p> <p><b>In-Network</b></p> <p>\$0 copay for: -Medicare-covered podiatry visits. -up to 1 routine visit(s) every three months</p> <p>Medicare-covered podiatry benefits are for medically-necessary foot care.</p>

Benefit	Original Medicare	SunPlus Advantage Plan (HMO)
11 - Outpatient Mental Health Care	45% coinsurance for most outpatient mental health services.	<p align="center"><b>General</b></p> <p align="center">Authorization rules may apply.</p> <p align="center"><b>In-Network</b></p> <p align="center">\$0 copay for each Medicare-covered individual or group therapy visit.</p>
12 - Outpatient Substance Abuse Care	20% coinsurance	<p align="center"><b>General</b></p> <p align="center">Authorization rules may apply.</p> <p align="center"><b>In-Network</b></p> <p align="center">\$0 copay for Medicare-covered visits.</p>
13 - Outpatient Services/Surgery	<p align="center">20% coinsurance for the doctor</p> <p align="center">20% of outpatient facility charges</p>	<p align="center"><b>General</b></p> <p align="center">Authorization rules may apply.</p> <p align="center"><b>In-Network</b></p> <p align="center">\$50 copay for each Medicare-covered ambulatory surgical center visit.</p> <p align="center">\$50 copay for each Medicare-covered outpatient hospital facility visit.</p>
<p>14 - Ambulance Services</p> <p>(medically necessary ambulance services)</p>	20% coinsurance	<p align="center"><b>General</b></p> <p align="center">Authorization rules may apply.</p> <p align="center"><b>In-Network</b></p> <p align="center">\$25 copay for Medicare-covered ambulance benefits.</p> <p align="center">If you are admitted to the hospital, you pay \$0 for Medicare-covered ambulance benefits.</p>
<p>15 - Emergency Care</p> <p>(You may go to any emergency room if you reasonably believe you need emergency care.)</p>	<p align="center">20% coinsurance for the doctor</p> <p align="center">20% of facility charge, or a set copay per emergency room visit</p> <p align="center">You don't have to pay the emergency room copay if you are admitted to the hospital for the same condition within 3 days of the emergency room visit.</p> <p align="center">NOT covered outside the U.S. except under limited circumstances.</p>	<p align="center"><b>General</b></p> <p align="center">\$25 copay for Medicare-covered emergency room visits.</p> <p align="center">Worldwide coverage.</p> <p align="center">If you are admitted to the hospital within 24-hour(s) for the same condition, you pay \$0 for the emergency room visit</p>

<b>Benefit</b>	<b>Original Medicare</b>	<b>SunPlus Advantage Plan (HMO)</b>
<p>16 - Urgently Needed Care</p> <p>(This is NOT emergency care, and in most cases, is out of the service area.)</p>	<p>20% coinsurance, or a set copay</p> <p>NOT covered outside the U.S. except under limited circumstances.</p>	<p><b>General</b></p> <p>\$25 copay for Medicare-covered urgently needed care visits.</p> <p>If you are admitted to the hospital within 24-hour(s) for the same condition, \$0 for the urgent-care visit.</p> <p>Urgent care includes Out-Of- Network Worldwide Coverage.</p>
<p>17 - Outpatient Rehabilitation Services</p> <p>(Occupational Therapy, Physical Therapy, Speech and Language Therapy)</p>	<p>20% coinsurance</p>	<p><b>General</b></p> <p>Authorization rules may apply</p> <p><b>In-Network</b></p> <p>\$0 copay for Medicare-covered Occupational Therapy visits.</p> <p>\$0 copay for Medicare-covered Physical and/or Speech/Language Therapy visits.</p>
<b>OUTPATIENT MEDICAL SERVICES AND SUPPLIES</b>		
<b>Benefit</b>	<b>Original Medicare</b>	<b>SunPlus Advantage Plan (HMO)</b>
<p>18 - Durable Medical Equipment</p> <p>(includes wheelchairs, oxygen, etc.)</p>	<p>20% coinsurance</p>	<p><b>General</b></p> <p>Authorization rules may apply.</p> <p><b>In-Network</b></p> <p>\$0 copay for Medicare-covered items.</p>
<p>19 - Prosthetic Devices</p> <p>(includes braces, artificial limbs and eyes, etc.)</p>	<p>20% coinsurance</p>	<p><b>General</b></p> <p>Authorization rules may apply.</p> <p><b>In-Network</b></p> <p>\$0 copay for Medicare-covered items.</p>
<p>20 - Diabetes Self-Monitoring Training, Nutrition Therapy, and Supplies</p> <p>(includes coverage for glucose monitors, test strips, lancets, screening tests, and self-management training)</p>	<p>20% coinsurance</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><b>General</b></p> <p>Authorization rules may apply.</p> <p><b>In-Network</b></p> <p>\$0 copay for Diabetes self-monitoring training.</p> <p>\$0 copay for Nutrition Therapy for Diabetes.</p> <p>\$0 copay for Diabetes supplies</p>

<b>Benefit</b>	<b>Original Medicare</b>	<b>SunPlus Advantage Plan (HMO)</b>
21 - Diagnostic Tests, X-Rays, Lab Services, and Radiology Services	<p>20% coinsurance for diagnostic tests and x-rays</p> <p>\$0 copay 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><b>General</b> Authorization rules may apply.</p> <p><b>In-Network</b> \$0 copay for Medicare-covered:</p> <ul style="list-style-type: none"> <li>- lab services</li> <li>- diagnostic procedures and tests <ul style="list-style-type: none"> <li>- X-rays.</li> </ul> </li> <li>- diagnostic radiology services (not including X-rays)</li> <li>- therapeutic radiology services</li> </ul>

**PREVENTIVE SERVICES**

<b>Benefit</b>	<b>Original Medicare</b>	<b>SunPlus Advantage Plan (HMO)</b>
22 - Bone Mass Measurement  (for people with Medicare who are at risk)	<p>20% coinsurance</p> <p>Covered once every 24 months (more often if medically necessary) if you meet certain medical conditions.</p>	<p><b>In-Network</b> \$0 copay for Medicare-covered bone mass measurement</p>
23 - Colorectal Screening Exams  (for people with Medicare age 50 and older)	<p>20% coinsurance</p> <p>Covered when you are high risk or when you are age 50 and older.</p>	<p><b>In-Network</b> \$0 copay for Medicare-covered colorectal screenings.</p>
24 - Immunizations  (Flu vaccine, Hepatitis B vaccine - for people with Medicare who are at risk, Pneumonia vaccine)	<p>\$0 copay for Flu and Pneumonia vaccines</p> <p>20% coinsurance for Hepatitis B vaccine</p> <p>You may only need the Pneumonia vaccine once in your lifetime. Call your doctor for more information.</p>	<p><b>General</b> Authorization rules may apply.</p> <p><b>In-Network</b> \$0 copay for Flu and Pneumonia vaccines. \$0 copay for Hepatitis B vaccine</p> <p>No referral needed for Flu and pneumonia vaccines.</p>

Benefit	Original Medicare	SunPlus Advantage Plan (HMO)
<p>25 - Mammograms (Annual Screening)</p> <p>(for women with Medicare age 40 and older)</p>	<p>20% coinsurance</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><b>In-Network</b></p> <p>\$0 copay for Medicare-covered screening mammograms.</p>
<p>26 - Pap Smears and Pelvic Exams</p> <p>(for women with Medicare)</p>	<p>\$0 copay for Pap smears</p> <p>Covered once every 2 years. Covered once a year for women with Medicare at high risk.</p> <p>20% coinsurance for Pelvic Exams</p>	<p><b>In-Network</b></p> <p>\$0 copay for Medicare-covered pap smears and pelvic exams.</p>
<p>27 - Prostate Cancer Screening Exams</p> <p>(for men with Medicare age 50 and older)</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><b>In-Network</b></p> <p>\$0 copay for - Medicare-covered prostate cancer screening</p>
<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><b>General</b></p> <p>Authorization rules may apply.</p> <p><b>In-Network</b></p> <p>\$0 copay for renal dialysis</p> <p>\$0 copay for Nutrition Therapy for End-Stage Renal Disease</p>

Benefit	Original Medicare	SunPlus Advantage Plan (HMO)
29 - Prescription Drugs	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 style="text-align: center;"><b>Drugs covered under MedicarePart B General</b></p> <p style="text-align: center;">20% of the cost for Part B-covered chemotherapy drugs and other Part B-covered drugs.</p> <p style="text-align: center;"><b>Drugs covered under Medicare Part D General</b></p> <p>This plan uses a formulary. The plan will send you the formulary. You can also see the formulary at <a href="http://www.healthsun.com">www.healthsun.com</a> on the web. Different out-of-pocket costs may apply for people who</p> <ul style="list-style-type: none"> <li>-have limited incomes,</li> <li>-live in long term care facilities,or</li> <li>-have access to Indian/Tribal/Urban (Indian Health Service)</li> </ul> <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> <p>Deliveries of prescription drugs from the preferred network pharmacy to the member are free of charge.</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 SunPlus Advantage Plan (HMO) for certain drugs.</p>

Benefit	Original Medicare	SunPlus Advantage Plan (HMO)
29 - Prescription Drugs (Con't)		<p>You must go to certain pharmacies for a very limited number of drugs, due to special handling, provider coordination, or patient education requirements for these drugs that cannot be met by most pharmacies in your network. These drugs are listed on the plan's website, formulary, and 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 SunPlus Advantage Plan (HMO) approves the exception, you will pay Non-Preferred Brand cost-sharing for that drug.</p> <p style="text-align: center;"><b>In-Network</b></p> <p style="text-align: center;">\$0 deductible.</p> <p>Some covered drugs don't count toward your out-of-pocket drug costs.</p> <p style="text-align: center;"><b><i>Initial Coverage</i></b></p> <p>You pay the following until total yearly drug costs reach \$6,000:</p> <p style="text-align: center;"><u>Retail Pharmacy</u></p> <p><i>Preferred Generic</i></p> <ul style="list-style-type: none"> <li>- \$0 copay for a one-month(30-day) supply of drugs in this tier from a preferred pharmacy</li> <li>- \$0 copay for a one-month (30- day) supply of drugs in this tier from a non-preferred pharmacy</li> </ul> <p><i>Non-Preferred Generic</i></p> <ul style="list-style-type: none"> <li>- \$0 copay for a one-month (30- day) supply of drugs in this tier from a preferred pharmacy</li> </ul>

Benefit	Original Medicare	SunPlus Advantage Plan (HMO)
29 - Prescription Drugs (Con't)		<p data-bbox="961 117 1518 222">- \$10 copay for a one-month (30-day) supply of drugs in this tier from a non-preferred pharmacy</p> <p data-bbox="961 260 1187 291"><i>Preferred Brand</i></p> <p data-bbox="961 296 1518 401">- \$0 copay for a one-month(30-day) supply of drugs in this tier from a preferred pharmacy</p> <p data-bbox="961 438 1518 543">- \$10 copay for a one-month (30-day) supply of drugs in this tier from a non-preferred pharmacy</p> <p data-bbox="961 581 1255 613"><i>Non-Preferred Brand</i></p> <p data-bbox="961 617 1406 758">- \$40 copay for a one-month (30-day) supply of drugs in this tier from a preferred pharmacy</p> <p data-bbox="961 795 1406 936">- \$40 copay for a one-month (30-day) supply of drugs in this tier from a non-preferred pharmacy</p> <p data-bbox="961 974 1097 1005"><i>Specialty</i></p> <p data-bbox="961 1010 1422 1150">-25% coinsurance for a one-month (30-day) supply of drugs in this tier from a preferred pharmacy</p> <p data-bbox="961 1188 1422 1329">- 25% coinsurance for a one-month (30-day) supply of drugs in this tier from a non-preferred pharmacy</p> <p data-bbox="1049 1367 1433 1398" style="text-align: center;"><u>Long Term Care Pharmacy</u></p> <p data-bbox="961 1436 1219 1467"><i>Preferred Generic</i></p> <p data-bbox="961 1472 1422 1541">- \$0 copay for a one-month (31-day) supply of drugs in this tier</p> <p data-bbox="961 1579 1287 1610"><i>Non-Preferred Generic</i></p> <p data-bbox="961 1614 1422 1684">- \$10 copay for a one-month(31-day) supply of drugs in this tier</p> <p data-bbox="961 1722 1187 1753"><i>Preferred Brand</i></p> <p data-bbox="961 1757 1422 1827">- \$10 copay for a one-month(31-day) supply of drugs in this tier</p>

Benefit	Original Medicare	SunPlus Advantage Plan (HMO)
29 - Prescription Drugs (Con't)		<p><i>Non-Preferred Brand</i></p> <ul style="list-style-type: none"> <li>- \$40 copay for a one-month 31-day supply of drugs in this tier</li> </ul> <p><i>Specialty</i></p> <ul style="list-style-type: none"> <li>- 25% coinsurance for a one-month (31-day) supply of drugs in this tier</li> </ul> <p style="text-align: center;"><b><i>Coverage Gap</i></b></p> <p>The plan covers many generics (65%-99% of formulary generic drugs) through the coverage gap</p> <p>You pay the following:</p> <p style="text-align: center;"><u>Retail Pharmacy</u></p> <p><i>Preferred Generic</i></p> <ul style="list-style-type: none"> <li>- \$0 copay for a one-month (30-day) supply of all drugs covered in this tier from a preferred pharmacy</li> <li>- \$0 copay for a one-month (30-day) supply of all drugs covered in this tier from a non-preferred pharmacy</li> </ul> <p><i>Non-Preferred Generic</i></p> <ul style="list-style-type: none"> <li>- \$0 copay for a one-month (30-day) supply of all drugs covered in this tier from a preferred pharmacy</li> <li>- \$10 copay for a one-month (30-day) supply of all drugs covered in this tier from a non-preferred pharmacy</li> </ul> <p style="text-align: center;"><u>Long Term Care Pharmacy</u></p> <p><i>Preferred Generic</i></p> <ul style="list-style-type: none"> <li>- \$0 copay for a one-month (31 day) supply of all drugs covered in this tier</li> </ul> <p><i>Non-Preferred Generic</i></p> <ul style="list-style-type: none"> <li>- \$10 copay for a one-month (31-day) supply of all drugs covered in this tier</li> </ul> <p>For all other covered drugs, after your total yearly drug costs reach \$6,000, you pay 100% until your yearly out-of-pocket drug costs reach \$4,550.</p>

Benefit	Original Medicare	SunPlus Advantage Plan (HMO)
29 - Prescription Drugs (Con't)		<p style="text-align: center;"><b>Catastrophic Coverage</b></p> <p>After your yearly out-of-pocket drug costs reach \$4,550, you pay the following:</p> <p><i>Preferred Generic</i> - \$2.50 copay or 5% coinsurance [whichever costs more] for drugs in this tier.</p> <p><i>Non-Preferred Generic</i> - \$6.30 copay or 5% coinsurance [whichever costs more] for Drugs in this tier.</p> <p><i>Preferred Brand</i> - \$6.30 copay or 5% coinsurance [whichever costs more] for Drugs in this tier.</p> <p><i>Non-Preferred Brand</i> - \$6.30 copay or 5% coinsurance [whichever costs more] for Drugs in this tier.</p> <p><i>Specialty</i> - \$6.30 copay or 5% coinsurance [whichever costs more] for Drugs in this tier.</p> <p style="text-align: center;"><b>Out-of-Network</b></p> <p>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.</p> <p>You may have to pay more than your normal cost-sharing amount if you get your drugs at an out-of-network pharmacy.</p> <p>In addition, you will likely have to pay the pharmacy's full charge for the drug and submit documentation to receive reimbursement from SunPlus Advantage Plan (HMO).</p>

Benefit	Original Medicare	SunPlus Advantage Plan (HMO)
29 - Prescription Drugs (Con't)		<p data-bbox="1013 117 1471 147"><b>Out-of-Network Initial Coverage</b></p> <p data-bbox="967 193 1516 327">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 \$6,000:</p> <p data-bbox="967 369 1214 399"><i>Preferred Generic</i></p> <p data-bbox="967 407 1412 474">- \$0 copay for a one-month (30-day) supply of drugs in this tier</p> <p data-bbox="967 516 1286 546"><i>Non-Preferred Generic</i></p> <p data-bbox="967 554 1422 621">-\$10 copay for a one-month (30-day) supply of drugs in this tier</p> <p data-bbox="967 663 1185 693"><i>Preferred Brand</i></p> <p data-bbox="967 701 1422 768">-\$10 copay for a one-month (30-day) supply of drugs in this tier</p> <p data-bbox="967 810 1253 840"><i>Non-Preferred Brand</i></p> <p data-bbox="967 848 1422 915">-\$40 copay for a one-month (30-day) supply of drugs in this tier</p> <p data-bbox="967 957 1094 987"><i>Specialty</i></p> <p data-bbox="967 995 1364 1083">- 25% coinsurance for a one-month (30-day) supply of drugs in this tier</p> <p data-bbox="1019 1125 1461 1155"><b>Out-of-Network Coverage Gap</b></p> <p data-bbox="967 1197 1516 1293">You will be reimbursed for these drugs purchased out-of-network up to the full cost of the drug minus the following:</p> <p data-bbox="967 1335 1214 1365"><i>Preferred Generic</i></p> <p data-bbox="967 1373 1412 1470">- \$0 copay for a one-month (30-day) supply of all drugs covered in this tier</p> <p data-bbox="967 1512 1286 1541"><i>Non-Preferred Generic</i></p> <p data-bbox="967 1549 1422 1646">-\$10 copay for a one-month (30-day) supply of all drugs covered in this tier</p> <p data-bbox="967 1688 1185 1717"><i>Preferred Brand</i></p> <p data-bbox="967 1726 1516 1902">After your total yearly drug costs reach \$6,000, you pay 100% of the pharmacy's full charge for drugs purchased out-of-network until your yearly out-of-pocket drug costs reach</p>

Benefit	Original Medicare	SunPlus Advantage Plan (HMO)
29 - Prescription Drugs (Con't)		<p>\$4,550. You will not be reimbursed by SunPlus Advantage Plan (HMO) for out-of-network purchases when you are in the coverage gap. However, you should still submit documentation to SunPlus Advantage Plan (HMO) so we can add the amounts you spent out-of-network to your total out-of-pocket costs for the year.</p> <p><i>Non-Preferred Brand</i> After your total yearly drug costs reach \$6,000, you pay 100% of the pharmacy's full charge for drugs purchased out-of-network until your yearly out-of-pocket drug costs reach \$4,550. You will not be reimbursed by SunPlus Advantage Plan (HMO) for out-of-network purchases when you are in the coverage gap. However, you should still submit documentation to SunPlus Advantage Plan (HMO) so we can add the amounts you spent out-of-network to your total out-of-pocket costs for the year.</p> <p><i>Specialty</i> After your total yearly drug costs reach \$6,000, you pay 100% of the pharmacy's full charge for drugs purchased out-of-network until your yearly out-of-pocket drug costs reach \$4,550.</p> <p>You will not be reimbursed by SunPlus Advantage Plan (HMO) for out-of-network purchases when you are in the coverage gap. However, you should still submit documentation to SunPlus Advantage Plan (HMO) so we can add the amounts you spent out-of-network to your total out-of-pocket costs for the year.</p> <p style="text-align: center;"><b>Out-of-Network Catastrophic Coverage</b></p> <p>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 the following:</p>

Benefit	Original Medicare	SunPlus Advantage Plan (HMO)
29 - Prescription Drugs (Con't)		<p><i>Preferred Generic</i> - \$2.50 copay or 5% coinsurance [whichever costs more] for drugs in this tier</p> <p><i>Non-Preferred Generic</i> - \$6.30 copay or 5% coinsurance [whichever costs more] for drugs in this tier</p> <p><i>Preferred Brand</i> - \$6.30 copay or 5% coinsurance [whichever costs more] for Drugs in this tier</p> <p><i>Non-Preferred Brand</i> - \$6.30 copay or 5% coinsurance [whichever costs more] for Drugs in this tier</p> <p><i>Specialty</i> - \$6.30 copay or 5% coinsurance [whichever costs more] for drugs in this tier</p>
30 - Dental Services	Preventive dental services (such as cleaning) not covered.	<p style="text-align: center;"><b>In-Network</b></p> <p>\$0 copay for Medicare-covered dental benefits</p> <p>\$0 copay for the following preventive dental benefits:</p> <ul style="list-style-type: none"> <li>- up to 2 oral exam(s) every year (D-0120)</li> <li>- up to 2 cleaning(s) every year (D-1110)</li> <li>- up to 2 fluoride treatment(s) every year</li> <li>- up to 2 dental x-ray(s) every year (D-0220) <ul style="list-style-type: none"> <li>- Resin Filling on Anterior Teeth (D- 2330 thru D-3232)</li> </ul> </li> <li>- Amalgam Filling up to 4 surfaces (D-2140, D-2150, D-2160, D-2161) <ul style="list-style-type: none"> <li>- Simple Extraction (D-7140)</li> </ul> </li> </ul>

Benefit	Original Medicare	SunPlus Advantage Plan (HMO)
		<ul style="list-style-type: none"> <li>- Total Superior Prosthesis 1 every 3 years (D-5110)</li> <li>- Total Inferior Prosthesis 1 every 3 years (D-7140)</li> <li>- Full mouth debridement</li> <li>- Partial Dentures</li> </ul> <p>Dental Benefits are subject to approval and enrollment in a participating medical center for a minimum consecutive period of 90 days from the effective day of coverage under health plan.</p> <p>Plan offers additional comprehensive dental benefits.</p>
31 - Hearing Services	<p>Routine hearing exams and hearing aids not covered.</p> <p>20% coinsurance for diagnostic hearing exams.</p>	<p style="text-align: center;"><b>General</b></p> <p style="text-align: center;">Authorization rules may apply.</p> <p style="text-align: center;"><b>In-Network</b></p> <p style="text-align: center;">\$0 copay for Medicare-covered diagnostic hearing exams</p> <p style="text-align: center;">\$0 copay for</p> <ul style="list-style-type: none"> <li>- up to 1 routine hearing test(s) every year</li> <li>- up to 1 fitting-evaluation(s) for a hearing aid every year</li> </ul> <p style="text-align: center;">\$0 copay for</p> <ul style="list-style-type: none"> <li>- for up to 1 outer-ear hearing aid(s) every two years</li> </ul> <p style="text-align: center;">\$700 limit for hearing aids every two years.</p>

Benefit	Original Medicare	SunPlus Advantage Plan (HMO)
32 - Vision Services	<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><b>General</b> Authorization rules may apply.</p> <p><b>In-Network</b> \$0 copay for:</p> <ul style="list-style-type: none"> <li>- one pair of eyeglasses or contact lenses after cataract surgery</li> <li>- up to 1 pair(s) of glasses every year</li> <li>- up to 1 pair(s) of contacts every year</li> <li>- \$10 copay for exams to diagnose and treat diseases and conditions of the eye.</li> <li>- \$10 copay for up to 1 routine eye exam(s) every year</li> </ul> <p>\$100 limit for eye wear every year.</p>
33 - Physical Exams	<p>20% coinsurance for one exam within the first 12 months of your new Medicare Part B coverage.</p> <p>When you get Medicare Part B, you can get a one time physical exam within the first 12 months of your new Part B coverage. The coverage does not include lab tests.</p>	<p><b>In-Network</b> \$0 copay for routine exams.</p> <p>No limit on the number of covered exams.</p>

Benefit	Original Medicare	SunPlus Advantage Plan (HMO)
Health/Wellness Education	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 style="text-align: center;"><b>General</b></p> <p>Please visit our plan website to see our list of covered Over-the-Counter items. OTC items may be purchased only for the enrollee.</p> <p>Please contact the plan for specific instructions for using this benefit.</p> <p style="text-align: center;"><b>In-Network</b></p> <p>The plan covers the following health/wellness education benefits:</p> <ul style="list-style-type: none"> <li>- Written health education materials, including Newsletters</li> <li>- Nutritional Training</li> </ul> <p>\$0 copay for each Medicare-covered smoking cessation counseling session.</p> <p style="text-align: center;">\$0 copay for Diabetes Nutrition Therapy</p>
Transportation (Routine)	Not covered.	<p style="text-align: center;"><b>General</b></p> <p>Authorization rules may apply.</p> <p>Trips are unlimited for members enrolled in a participating medical center (i.e., a preferred network transportation benefit, as a function of a medical center or a preferred participating primary care physician).</p> <p>Trips are limited to 15 trips for members enrolled in a non participating medical center.</p> <p style="text-align: center;"><b>In-Network</b></p> <p>\$0 copay for each one-way trip to plan-approved location.</p>

Benefit	Original Medicare	SunPlus Advantage Plan (HMO)
Acupuncture	Not covered.	<p style="text-align: center;"><b>In-Network</b></p> <p>This plan does not cover Acupuncture.</p>
OTC	Not covered.	<p>Please visit our plan website to see our list of covered Over-the-Counter items. OTC items may be purchased only for the enrollee.</p> <p>Please contact the plan for specific instructions for using this benefit. Beneficiary is entitled to \$30.00 per quarter in over the counter items.</p> <p>Please contact Plan for list of approved OTC.</p>