

2009

SUMMARY OF BENEFITS

Advantra Extra

H1609



H1609MKT08252

CMS Approval Date 09-23-2009

SECTION 1 INTRODUCTION TO SUMMARY OF BENEFITS

Thank you for your interest in Advantra. Our plan is offered by Coventry Health Care of Iowa, Inc., a Medicare Advantage Health Maintenance Organization (HMO) Special Needs Plan. This plan is designed for people who meet specific enrollment criteria

All cost-sharing in this summary of benefits is based on your level of Medicaid Eligibility.

If you have been diagnosed with Endocrine/Metabolic: Dyslipidemia you may be eligible to join Advantra.

If you have been diagnosed with Endocrine/Metabolic: Diabetes you may be eligible to join Advantra.

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 Advantra 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 Advantra. You may have other options too. You make the choice. No matter what you decide, you are still in the Medicare Program.

If you have one or more of the listed diseases you may enroll in the plan at any time but you may only leave the plan at certain times.

Please call Advantra at the number listed at the end of this introduction or 1-800-MEDICARE (1-800-633-4227) for more information. TTY 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 Advantra 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 ADVANTRA AVAILABLE?

There is more than one plan listed in this Summary of Benefits. If you are enrolled in one plan and wish to switch to another plan, you may do so only during certain times of the year. Please call Customer Service for more information.

The service area for this plan includes: Black Hawk, Bremer, Buchanan, Butler, Cedar, Dallas, Delaware, Fayette, Grundy, Jasper, Johnson, Jones, Linn, Madison, Marion, Monroe, Muscatine, Plymouth, Polk, Scott, Warren, Washington, Winneshiek, Woodbury, Wright Counties, IA. You must live in one of these areas to join the plan.

WHO IS ELIGIBLE TO JOIN ADVANTRA?

You can join Advantra if you are entitled to Medicare Part A and enrolled in Medicare Part B and live in the service area.

You must have been diagnosed by your doctor with Endocrine/Metabolic: Diabetes to join Advantra.

You must have been diagnosed by your doctor with Endocrine/Metabolic Dyslipidemia to join Advantra.

Please call to see if you are eligible to join.

CAN I CHOOSE MY DOCTORS?

For Advantra:

Advantra 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.advantraplans.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. Neither

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Advantra nor the Original Medicare Plan will pay for these services.

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

Advantra 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?

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

WHAT IS A PRESCRIPTION DRUG FORMULARY?

Advantra 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.advantraplans.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 PRESCRIPTION DRUG PLAN COSTS?

If you qualify for extra help with your Medicare prescription drug plan costs, your premium and costs at the pharmacy will be lower. When you join Advantra, Medicare will tell us how much extra help you are getting. Then we will let you know the amount you will

pay. If you are not getting this extra help you can see if you qualify by calling 1-800-MEDICARE (1-800-633-4227), TTY users should call 1-877-486-2048. You can call this number 24 hours a day, 7 days a week.

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 Advantra, 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.

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 Advantra for more details.

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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 Advantra 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 alpha 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.

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Advantra *Extra* January 1, 2009 – December 31, 2009

Please call Advantra for more information about Advantra.
Visit us at www.advantraplans.com or, call us:

Customer Service Hours: Members

November 15, 2008 - March 1, 2009

Monday – Friday, 8:00 a.m. – 8:00 p.m. Central Time, and Saturday, 9:00 a.m. – 3:00 p.m. Central Time

March 2, 2009 – November 14, 2009

Monday – Friday, 8:00 a.m. – 6:00 p.m. Central Time

Toll-free: 1-866-901-4692

TTY/TDD 1-877-231-0573 for hearing impaired

Prospective Members

October 1, 2008 – March 15, 2009

8:00 a.m. – 11:00 p.m. local time, seven (7) days a week

March 16 – September 30, 2009

8:00 a.m. – 5:00 p.m. Monday – Friday

Toll-free: 1-866-983-7845

TTY/TDD: 1-888-788-4010 for the hearing impaired

Medicare Prescription Drug (Part D)

24 hours a day; seven (7) days a week, including holidays

Current Members should call toll-free 1-866-294-1211

TTY/TDD 1-800-716-3231

Prospective Members should call toll-free 1-866-983-7845

TTY/TDD 1-888-788-4010

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.

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 Coventry Health Care of Iowa, Inc. for details.

Section 2 – Summary of Benefits AdvantraExtra January 1, 2009 – December 31, 2009			
Benefit	Original Medicare	AdvantraExtra - Diabetes	AdvantraExtra – Cholesterol
Important Information			
1 - Premium and Other Important Information	<p>In 2008 the monthly Part B Premium was \$96.40 and will change for 2009 and the yearly Part B deductible amount was \$135 and will change for 2009.</p> <p>If a doctor or supplier does not accept assignment, their costs are often higher, which means you pay more.</p>	<p>General \$0 monthly plan premium in addition to your monthly Medicare Part B premium.</p> <p>In-Network \$1,800 in-network out-of-pocket limit. Not all plan services are covered under the out-of-pocket limit. Contact plan for a detailed list of non-covered services.</p>	<p>General \$0 monthly plan premium in addition to your monthly Medicare Part B premium.</p> <p>In-Network \$1,700 in-network out-of-pocket limit. Not all plan services are covered under the out-of-pocket limit. Contact plan for a detailed list of non-covered services.</p>
2 - Doctor and Hospital Choice (For more information, see Emergency - #15 and Urgently Needed Care - #16.)	You may go to any doctor, specialist or hospital that accepts Medicare.	<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> <p>You may have to pay a separate copay for certain doctor office visits.</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> <p>You may have to pay a separate copay for certain doctor office visits.</p>
SUMMARY OF BENEFITS			
INPATIENT CARE			

Section 2 – Summary of Benefits AdvantraExtra January 1, 2009 – December 31, 2009			
Benefit	Original Medicare	AdvantraExtra - Diabetes	AdvantraExtra – Cholesterol
3 - Inpatient Hospital Care (includes Substance Abuse and Rehabilitation Services)	<p>In 2008 the amounts for each benefit period (3) were: Days 1 - 60: \$1024 deductible Days 61 - 90: \$256 per day Days 91 - 150: \$512 per lifetime reserve day These amounts will change for 2009.</p> <p>Call 1-800-MEDICARE (1-800-633-4227) for information about lifetime reserve days. 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 For Medicare-covered hospital stays: Days 1 – 7: \$250 copay per day</p> <p>Days 8 – 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>In-Network For Medicare-covered hospital stays: Days 1 – 7: \$250 copay per day</p> <p>Days 8 – 90: \$0 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>

Section 2 – Summary of Benefits Advantra <i>Extra</i> January 1, 2009 – December 31, 2009			
Benefit	Original Medicare	Advantra <i>Extra</i> - Diabetes	Advantra <i>Extra</i> – Cholesterol
4 - Inpatient Mental Health Care	Same deductible and copay as inpatient hospital care (see "Inpatient Hospital Care" above). 190 day lifetime limit in a Psychiatric Hospital.	<p>In-Network For hospital stays: Days 1 – 7: \$250 copay per day</p> <p>Days 8 – 90: \$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>	<p>In-Network For hospital stays: Days 1 – 7: \$250 copay per day</p> <p>Days 8 – 90: \$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>

Section 2 – Summary of Benefits AdvantraExtra January 1, 2009 – December 31, 2009			
Benefit	Original Medicare	AdvantraExtra - Diabetes	AdvantraExtra – Cholesterol
5 - Skilled Nursing Facility (in a Medicare-certified skilled nursing facility)	<p>In 2008 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: \$128 per day These amounts will change for 2009.</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 For SNF stays: Days 1 – 6: \$0 copay per day Days 7 – 22: \$75 copay per day Days 23 – 100: \$0 copay per day Plan covers up to 100 days each benefit period No prior hospital stay is required.</p>	<p>General Authorization rules may apply.</p> <p>In-Network For SNF stays: Days 1 – 6: \$0 copay per day Days 7 – 26: \$100 copay per day Days 27 – 100: \$0 copay per day Plan covers up to 100 days each benefit period No prior hospital stay is required.</p>
6 - Home Health Care (includes medically necessary intermittent skilled nursing care, home health aide services, and rehabilitation services, etc.)	<p>\$0 copay.</p>	<p>General Authorization rules may apply.</p> <p>In-Network \$0 copay for Medicare-covered home health visits.</p>	<p>General Authorization rules may apply.</p> <p>In-Network \$0 copay for Medicare-covered home health visits.</p>

Section 2 – Summary of Benefits AdvantraExtra January 1, 2009 – December 31, 2009			
Benefit	Original Medicare	AdvantraExtra - Diabetes	AdvantraExtra – Cholesterol
7 - Hospice	You pay part of the cost for outpatient drugs and inpatient respite care. You must get care from a Medicare-certified hospice.	General You must get care from a Medicare-certified hospice.	General You must get care from a Medicare-certified hospice.
OUTPATIENT CARE			
8 - Doctor Office Visits	20% coinsurance	General See "Physical Exams," for more information. Authorization rules may apply. In-Network \$10 copay for each primary care doctor visit for Medicare-covered benefits. \$50 copay for each in-area, network urgent care Medicare-covered visit. \$30 copay for each specialist visit for Medicare-covered benefits.	General See "Physical Exams," for more information. Authorization rules may apply. In-Network \$10 copay for each primary care doctor visit for Medicare-covered benefits. \$50 copay for each in-area, network urgent care Medicare-covered visit. \$30 copay for each specialist visit for Medicare-covered benefits.
9 - Chiropractic Services	Routine care not covered 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.	In-Network \$20 copay for Medicare-covered visits. Medicare-covered chiropractic visits are for manual manipulation of the spine to correct a displacement or misalignment of a joint or body part.	In-Network \$20 copay for Medicare-covered visits. Medicare-covered chiropractic visits are for manual manipulation of the spine to correct a displacement or misalignment of a joint or body part.

Section 2 – Summary of Benefits AdvantraExtra January 1, 2009 – December 31, 2009			
Benefit	Original Medicare	AdvantraExtra - Diabetes	AdvantraExtra – Cholesterol
10 - Podiatry Services	Routine care not covered. 20% coinsurance for medically necessary foot care, including care for medical conditions affecting the lower limbs.	In-Network \$0 copay for Medicare-covered podiatry benefits. Medicare-covered podiatry benefits are for medically-necessary foot care.	In-Network \$10 to \$30 copay for Medicare-covered podiatry benefits. Medicare-covered podiatry benefits are for medically-necessary foot care.
11 - Outpatient Mental Health Care	50% coinsurance for most outpatient mental health services.	General Authorization rules may apply. In-Network \$30 copay for each Medicare-covered individual therapy visit. \$10 copay for each Medicare-covered group therapy visit.	General Authorization rules may apply. In-Network \$30 copay for each Medicare-covered individual therapy visit. \$10 copay for each Medicare-covered group therapy visit.
12 - Outpatient Substance Abuse Care	20% coinsurance	General Authorization rules may apply. In-Network \$30 copay for Medicare-covered individual visits. \$10 copay for Medicare-covered group visits.	General Authorization rules may apply. In-Network \$30 copay for Medicare-covered individual visits. \$10 copay for Medicare-covered group visits.

Section 2 – Summary of Benefits AdvantraExtra January 1, 2009 – December 31, 2009			
Benefit	Original Medicare	AdvantraExtra - Diabetes	AdvantraExtra – Cholesterol
13 - Outpatient Services/Surgery	20% coinsurance for the doctor 20% of outpatient facility charges	General Authorization rules may apply. In-Network \$200 copay for each Medicare-covered ambulatory surgical center visit. \$200 copay or 20% of the cost for each Medicare-covered outpatient hospital facility visit.	General Authorization rules may apply. In-Network \$200 copay for each Medicare-covered ambulatory surgical center visit. \$200 copay or 20% of the cost for each Medicare-covered outpatient hospital facility visit.
14 - Ambulance Services (medically necessary ambulance services)	20% coinsurance	General Authorization rules may apply. In-Network \$115 copay for Medicare-covered ambulance benefits.	General Authorization rules may apply. In-Network \$115 copay for Medicare-covered ambulance benefits.

Section 2 – Summary of Benefits AdvantraExtra January 1, 2009 – December 31, 2009			
Benefit	Original Medicare	AdvantraExtra - Diabetes	AdvantraExtra – Cholesterol
15 - Emergency Care (You may go to any emergency room if you reasonably believe you need emergency care.)	20% coinsurance for the doctor 20% of facility charge, or a set copay per emergency room visit 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. NOT covered outside the U.S. except under limited circumstances.	In-Network \$50 copay for Medicare-covered emergency room visits. Out-of-Network Worldwide coverage. In and Out-of-Network If you are admitted to the hospital within 24-hour(s) for the same condition, you pay \$0 for the emergency room visit See page 40 for additional information about Emergency Care Services.	In-Network \$50 copay for Medicare-covered emergency room visits. Out-of-Network Worldwide coverage. In and Out-of-Network If you are admitted to the hospital within 24-hour(s) for the same condition, you pay \$0 for the emergency room visit See page 40 for additional information about Emergency Care Services.
16 - Urgently Needed Care (This is NOT emergency care, and in most cases, is out of the service area.)	20% coinsurance, or a set copay NOT covered outside the U.S. except under limited circumstances.	General \$50 copay for Medicare-covered urgently needed care visits. See page 40 for additional information about Urgently Needed Care Services.	General \$50 copay for Medicare-covered urgently needed care visits. See page 40 for additional information about Urgently Needed Care Services.

Section 2 – Summary of Benefits AdvantraExtra January 1, 2009 – December 31, 2009			
Benefit	Original Medicare	AdvantraExtra - Diabetes	AdvantraExtra – Cholesterol
17 - Outpatient Rehabilitation Services (Occupational Therapy, Physical Therapy, Speech and Language Therapy)	20% coinsurance	General Authorization rules may apply. In-Network \$25 copay for Medicare-covered Occupational Therapy visits. \$25 copay for Medicare-covered Physical and/or Speech/Language Therapy visits.	General Authorization rules may apply. In-Network \$25 copay for Medicare-covered Occupational Therapy visits. \$25 copay for Medicare-covered Physical and/or Speech/Language Therapy visits.
OUTPATIENT MEDICAL SERVICES AND SUPPLIES			
18 - Durable Medical Equipment (includes wheelchairs, oxygen, etc.)	20% coinsurance	General Authorization rules may apply. In-Network 30 % of the cost for Medicare-covered items.	General Authorization rules may apply. In-Network 30 % of the cost for Medicare-covered items.
19 - Prosthetic Devices (includes braces, artificial limbs and eyes, etc.)	20% coinsurance	General Authorization rules may apply. In-Network 30% of the cost for Medicare-covered items.	General Authorization rules may apply. In-Network 30% of the cost for Medicare-covered items.

Section 2 – Summary of Benefits AdvantraExtra January 1, 2009 – December 31, 2009			
Benefit	Original Medicare	AdvantraExtra - Diabetes	AdvantraExtra – Cholesterol
<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.</p> <p>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 \$0 copay for Diabetes self-monitoring training.</p> <p>\$0 copay for Nutrition Therapy for Diabetes.</p> <p>\$0 copay for Diabetes supplies.</p>	<p>General Authorization rules may apply.</p> <p>In-Network \$0 copay for Diabetes self-monitoring training.</p> <p>\$0 copay for Nutrition Therapy for Diabetes.</p> <p>0% to 10% of the cost for Diabetes supplies.</p>

Section 2 – Summary of Benefits AdvantraExtra January 1, 2009 – December 31, 2009			
Benefit	Original Medicare	AdvantraExtra - Diabetes	AdvantraExtra – Cholesterol
21 - Diagnostic Tests, X-Rays, and Lab 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>General Authorization rules may apply.</p> <p>In-Network 0% of the cost for Medicare-covered lab services.</p> <p>20% of the cost for Medicare-covered diagnostic procedures and tests.</p> <p>0% of the cost for Medicare-covered X-rays.</p> <p>20% of the cost for Medicare-covered diagnostic radiology services.</p> <p>20% of the cost for Medicare-covered therapeutic radiology services.</p>	<p>General Authorization rules may apply.</p> <p>In-Network 0% of the cost for Medicare-covered lab services.</p> <p>20% of the cost for Medicare-covered diagnostic procedures and tests.</p> <p>0% of the cost for Medicare-covered X-rays.</p> <p>20% of the cost for Medicare-covered diagnostic radiology services.</p> <p>20% of the cost for Medicare-covered therapeutic radiology services.</p>
PREVENTIVE CARE			
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>General Authorization rules may apply.</p> <p>In-Network \$0 copay for Medicare-covered bone mass measurement</p>	<p>General Authorization rules may apply.</p> <p>In-Network \$0 copay for Medicare-covered bone mass measurement</p>

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Benefit	Original Medicare	AdvantraExtra - Diabetes	AdvantraExtra – Cholesterol
23 - Colorectal Screening Exams (for people with Medicare age 50 and older)	20% coinsurance Covered when you are high risk or when you are age 50 and older.	In-Network \$0 copay for Medicare-covered colorectal screenings.	In-Network \$0 copay for Medicare-covered colorectal screenings.
24 - Immunizations (Flu vaccine, Hepatitis B vaccine - for people with Medicare who are at risk, Pneumonia vaccine)	\$0 copay for Flu and Pneumonia vaccines 20% coinsurance for Hepatitis B vaccine You may only need the Pneumonia vaccine once in your lifetime. Call your doctor for more information.	In-Network \$0 copay for Flu and Pneumonia vaccines. \$0 copay for Hepatitis B vaccine. No referral needed for Flu and Pneumonia vaccines.	In-Network \$0 copay for Flu and Pneumonia vaccines. \$0 copay for Hepatitis B vaccine. No referral needed for Flu and Pneumonia vaccines.
25 - Mammograms (Annual Screening) (for women with Medicare age 40 and older)	20% coinsurance No referral needed. 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.	In-Network \$0 copay for Medicare-covered screening mammograms.	In-Network \$0 copay for Medicare-covered screening mammograms.

Section 2 – Summary of Benefits AdvantraExtra January 1, 2009 – December 31, 2009			
Benefit	Original Medicare	AdvantraExtra - Diabetes	AdvantraExtra – Cholesterol
26 - Pap Smears and Pelvic Exams (for women with Medicare)	\$0 copay for Pap smears Covered once every 2 years. Covered once a year for women with Medicare at high risk. 20% coinsurance for Pelvic Exams	In-Network \$0 copay for Medicare-covered pap smears and pelvic exams and up to 1 additional pap smear(s) and pelvic exam(s) every Year	In-Network \$0 copay for Medicare-covered pap smears and pelvic exams and up to 1 additional pap smear(s) and pelvic exam(s) every Year
27 - Prostate Cancer Screening Exams (for men with Medicare age 50 and older)	20% coinsurance for the digital rectal exam. \$0 for the PSA test; 20% coinsurance for other related services. Covered once a year for all men with Medicare over age 50.	In-Network \$0 copay for Medicare-covered prostate cancer screening.	In-Network \$0 copay for Medicare-covered prostate cancer screening.

Section 2 – Summary of Benefits Advantra <i>Extra</i> January 1, 2009 – December 31, 2009			
Benefit	Original Medicare	AdvantraExtra - Diabetes	AdvantraExtra – Cholesterol
28 - End-Stage Renal Disease	<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.</p> <p>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>In-Network</p> <p>20% of the cost for renal Dialysis</p> <p>\$0 copay for Nutrition Therapy for End-Stage Renal Disease</p>	<p>In-Network</p> <p>20% of the cost for renal Dialysis</p> <p>\$0 copay for Nutrition Therapy for End-Stage Renal Disease</p>

Section 2 – Summary of Benefits AdvantraExtra January 1, 2009 – December 31, 2009

Benefit	Original Medicare	AdvantraExtra - Diabetes	AdvantraExtra – Cholesterol
29 - Prescription Drugs	<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 General 20% of the cost for Part B-covered drugs (not including Part B-covered chemotherapy drugs).</p> <p>20% of the cost for Part B-covered chemotherapy drugs.</p> <p>Drugs Covered under Medicare Part D General This plan uses a formulary. The plan will send you the formulary. You can also see the formulary at www.advantraplans.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, <p>or</p> <ul style="list-style-type: none"> • 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</p>	<p>Drugs covered under Medicare Part B General 20% of the cost for Part B-covered drugs (not including Part B-covered chemotherapy drugs).</p> <p>20% of the cost for Part B-covered chemotherapy drugs.</p> <p>Drugs Covered under Medicare Part D General This plan uses a formulary. The plan will send you the formulary. You can also see the formulary at www.advantraplans.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, <p>or</p> <ul style="list-style-type: none"> • 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</p>
29 - Prescription Drugs			

Section 2 – Summary of Benefits AdvantraExtra January 1, 2009 – December 31, 2009

Benefit	Original Medicare	AdvantraExtra - Diabetes	AdvantraExtra – Cholesterol
<p>29 - Prescription Drugs</p>		<p>you get them at an in-network pharmacy outside of the plan's service area (for instance when you travel).</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 AdvantraExtra – Diabetes for certain drugs.</p> <p>The plan will pay for certain over-the-counter drugs as part of its utilization management program. Some over-the-counter drugs are less expensive than prescription drugs and work just as well. Contact the plan for details.</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 for these drugs that cannot be met by most pharmacies in your network. These drugs are listed on the plan's website,</p>	<p>get them at an in-network pharmacy outside of the plan's service area (for instance when you travel).</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 AdvantraExtra - Cholesterol for certain drugs.</p> <p>The plan will pay for certain over-the-counter drugs as part of its utilization management program. Some over-the-counter drugs are less expensive than prescription drugs and work just as well. Contact the plan for details.</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 for these drugs that cannot be met by most pharmacies in your network. These drugs are listed on the plan's website,</p>

Section 2 – Summary of Benefits AdvantraExtra January 1, 2009 – December 31, 2009			
Benefit	Original Medicare	AdvantraExtra - Diabetes	AdvantraExtra – Cholesterol
29 - Prescription Drugs		<p>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>In-Network \$0 deductible.</p> <p>Some covered drugs don't count toward your out-of-pocket drug costs.</p> <p>Initial Coverage You pay the following until total yearly drug costs reach \$2,700:</p> <p>Retail Pharmacy Preferred Generic</p> <ul style="list-style-type: none"> • \$0 copay for a one-month (30-day) supply of drugs in this tier • \$0 copay for a three-month (90-day) 	<p>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>In-Network \$0 deductible.</p> <p>Some covered drugs don't count toward your out-of-pocket drug costs.</p> <p>Initial Coverage You pay the following until total yearly drug costs reach \$2,700:</p> <p>Retail Pharmacy Preferred Generic</p> <ul style="list-style-type: none"> • \$0 copay for a one-month (30-day) supply of drugs in this tier • \$0 copay for a three-month (90-day)

Section 2 – Summary of Benefits AdvantraExtra January 1, 2009 – December 31, 2009

Benefit	Original Medicare	AdvantraExtra - Diabetes	AdvantraExtra – Cholesterol
29 - Prescription Drugs		<p>supply of drugs in this tier</p> <p>Preferred Brand</p> <ul style="list-style-type: none"> • \$24 copay for a one-month (30-day) supply of drugs in this tier • \$48 copay for a three-month (90-day) supply of drugs in this tier <p>Non-Preferred Generic/Non-Preferred Brand</p> <ul style="list-style-type: none"> • \$70 copay for a one-month (30-day) supply of drugs in this tier • \$210 copay for a three-month (90-day) supply of drugs in this tier <p>Specialty - Generic and Brand</p> <ul style="list-style-type: none"> • 30% coinsurance for a one-month (30-day) supply of drugs in this tier <p>Other - Special Needs</p> <ul style="list-style-type: none"> • \$0 copay for a one-month (30-day) supply of drugs in this tier • \$0 copay for a three-month(90-day) supply of drugs in this tier <p>Long Term Care Pharmacy Preferred Generic</p>	<p>supply of drugs in this tier</p> <p>Preferred Brand</p> <ul style="list-style-type: none"> • \$24 copay for a one-month (30-day) supply of drugs in this tier • \$48 copay for a three-month (90-day) supply of drugs in this tier <p>Non-Preferred Generic/Non-Preferred Brand</p> <ul style="list-style-type: none"> • \$70 copay for a one-month (30-day) supply of drugs in this tier • \$210 copay for a three-month (90-day) supply of drugs in this tier <p>Specialty - Generic and Brand</p> <ul style="list-style-type: none"> • 30% coinsurance for a one-month (30-day) supply of drugs in this tier <p>Other - Special Needs</p> <ul style="list-style-type: none"> • \$0 copay for a one-month (30-day) supply of drugs in this tier • \$0 copay for a three-month(90-day) supply of drugs in this tier <p>Long Term Care Pharmacy Preferred Generic</p>

Section 2 – Summary of Benefits AdvantraExtra January 1, 2009 – December 31, 2009

Benefit	Original Medicare	AdvantraExtra - Diabetes	AdvantraExtra – Cholesterol
29 - Prescription Drugs		<ul style="list-style-type: none"> • \$0 copay for a one-month (31-day) supply of drugs in this tier <p>Preferred Brand</p> <ul style="list-style-type: none"> • \$24 copay for a one-month (31-day) supply of drugs in this tier <p>Non-Preferred Generic/Non-Preferred Brand</p> <ul style="list-style-type: none"> • \$70 copay for a one-month (31-day) supply of drugs in this tier <p>Specialty - Generic and Brand</p> <ul style="list-style-type: none"> • 30% coinsurance for a one-month (31-day) supply of drugs in this tier <p>Other - Special Needs</p> <ul style="list-style-type: none"> • \$0 copay for a one-month (31-day) supply of drugs in this tier <p>Mail Order Preferred Generic</p> <ul style="list-style-type: none"> • \$0 copay for a three-month (90-day) supply of drugs in this tier <p>Preferred Brand</p> <ul style="list-style-type: none"> • \$48 copay for a three-month (90-day) supply of drugs in this tier <p>Non-Preferred</p>	<ul style="list-style-type: none"> • \$0 copay for a one-month (31-day) supply of drugs in this tier <p>Preferred Brand</p> <ul style="list-style-type: none"> • \$24 copay for a one-month (31-day) supply of drugs in this tier <p>Non-Preferred Generic/Non-Preferred Brand</p> <ul style="list-style-type: none"> • \$70 copay for a one-month (31-day) supply of drugs in this tier <p>Specialty - Generic and Brand</p> <ul style="list-style-type: none"> • 30% coinsurance for a one-month (31-day) supply of drugs in this tier <p>Other - Special Needs</p> <ul style="list-style-type: none"> • \$0 copay for a one-month (31-day) supply of drugs in this tier <p>Mail Order Preferred Generic</p> <ul style="list-style-type: none"> • \$0 copay for a three-month (90-day) supply of drugs in this tier <p>Preferred Brand</p> <ul style="list-style-type: none"> • \$48 copay for a three-month (90-day) supply of drugs in this tier <p>Non-Preferred</p>

Section 2 – Summary of Benefits AdvantraExtra January 1, 2009 – December 31, 2009

Benefit	Original Medicare	AdvantraExtra - Diabetes	AdvantraExtra – Cholesterol
29 - Prescription Drugs		<p>Generic/Non-Preferred Brand</p> <ul style="list-style-type: none"> • \$210 copay for a three-month (90-day) supply of drugs in this tier <p>Other - Special Needs</p> <ul style="list-style-type: none"> • \$0 copay for a three-month (90-day) supply of drugs in this tier <p>Coverage Gap The plan covers All Preferred Generics through the coverage gap.</p> <p>You pay the following:</p> <p>Retail Pharmacy Preferred Generic</p> <ul style="list-style-type: none"> • \$0 copay for a one-month (30-day) supply of all drugs covered in this tier • \$0 copay for a three-month (90-day) supply of all drugs covered in this tier <p>Other - Special Needs</p> <ul style="list-style-type: none"> • \$0 copay for a one-month (30-day) supply of all drugs covered in this tier • \$0 copay for a three-month (90-day) supply of all drugs covered in this tier <p>Long Term Care Pharmacy Preferred Generic</p> <ul style="list-style-type: none"> • \$0 copay for a one-month (31-day) supply of all drugs <p>Other - Special Needs</p>	<p>Generic/Non-Preferred Brand</p> <ul style="list-style-type: none"> • \$210 copay for a three-month (90-day) supply of drugs in this tier <p>Other - Special Needs</p> <ul style="list-style-type: none"> • \$0 copay for a three-month (90-day) supply of drugs in this tier <p>Coverage Gap The plan covers All Preferred Generics through the coverage gap.</p> <p>You pay the following:</p> <p>Retail Pharmacy Preferred Generic</p> <ul style="list-style-type: none"> • \$0 copay for a one-month (30-day) supply of all drugs covered in this tier • \$0 copay for a three-month (90-day) supply of all drugs covered in this tier <p>Other - Special Needs</p> <ul style="list-style-type: none"> • \$0 copay for a one-month (30-day) supply of all drugs covered in this tier • \$0 copay for a three-month (90-day) supply of all drugs covered in this tier <p>Long Term Care Pharmacy Preferred Generic</p> <ul style="list-style-type: none"> • \$0 copay for a one-month (31-day) supply of all drugs <p>Other - Special Needs</p>

Section 2 – Summary of Benefits AdvantraExtra January 1, 2009 – December 31, 2009

Benefit	Original Medicare	AdvantraExtra - Diabetes	AdvantraExtra – Cholesterol
29 - Prescription Drugs		<ul style="list-style-type: none"> • \$0 copay for a one-month (31-day) supply of all drugs <p>Mail Order Preferred Generic</p> <ul style="list-style-type: none"> • \$0 copay for a three-month (90-day) supply of all drugs covered in this tier <p>Other - Special Needs</p> <ul style="list-style-type: none"> • \$0 copay for a three-month (90-day) supply of all drugs covered in this tier <p>For all other covered drugs, after your total yearly drug costs reach \$2,700, you pay 100% until your yearly out-of-pocket drug costs reach \$4,350.</p> <p>Catastrophic Coverage After your yearly out-of-pocket drug costs reach \$ 4,350, you pay the greater of:</p> <ul style="list-style-type: none"> • A \$ 2.40 copay for generic (including brand drugs treated as generic) and a \$6.00 copay for all other drugs, <p>or</p> <ul style="list-style-type: none"> • 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</p>	<ul style="list-style-type: none"> • \$0 copay for a one-month (31-day) supply of all drugs <p>Mail Order Preferred Generic</p> <ul style="list-style-type: none"> • \$0 copay for a three-month (90-day) supply of all drugs covered in this tier <p>Other - Special Needs</p> <ul style="list-style-type: none"> • \$0 copay for a three-month (90-day) supply of all drugs covered in this tier <p>For all other covered drugs, after your total yearly drug costs reach \$2,700, you pay 100% until your yearly out-of-pocket drug costs reach \$4,350.</p> <p>Catastrophic Coverage After your yearly out-of-pocket drug costs reach \$ 4,350, you pay the greater of:</p> <ul style="list-style-type: none"> • A \$ 2.40 copay for generic (including brand drugs treated as generic) and a \$6.00 copay for all other drugs, <p>or</p> <ul style="list-style-type: none"> • 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</p>

Section 2 – Summary of Benefits AdvantraExtra January 1, 2009 – December 31, 2009			
Benefit	Original Medicare	AdvantraExtra - Diabetes	AdvantraExtra – Cholesterol
29 - Prescription Drugs		<p>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 AdvantraExtra - Diabetes.</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 \$2,700:</p> <p>Out-of-Network Pharmacy Preferred Generic</p> <ul style="list-style-type: none"> • \$0 copay for a one-month (30-day) supply of drugs in this tier <p>Preferred Brand</p> <ul style="list-style-type: none"> • \$24 copay for a one-month (30-day) supply of drugs in this tier <p>Non-Preferred Generic/Non-Preferred Brand</p> <ul style="list-style-type: none"> • \$70 copay for a one-month (30-day) supply of drugs in this tier <p>Specialty - Generic and Brand</p> <ul style="list-style-type: none"> • 30% coinsurance for a one-month 	<p>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 AdvantraExtra - Cholesterol.</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 \$2,700:</p> <p>Out-of-Network Pharmacy Preferred Generic</p> <ul style="list-style-type: none"> • \$0 copay for a one-month (30-day) supply of drugs in this tier <p>Preferred Brand</p> <ul style="list-style-type: none"> • \$24 copay for a one-month (30-day) supply of drugs in this tier <p>Non-Preferred Generic/Non-Preferred Brand</p> <ul style="list-style-type: none"> • \$70 copay for a one-month (30-day) supply of drugs in this tier <p>Specialty - Generic and Brand</p> <ul style="list-style-type: none"> • 30% coinsurance for a one-month

Section 2 – Summary of Benefits AdvantraExtra January 1, 2009 – December 31, 2009			
Benefit	Original Medicare	AdvantraExtra - Diabetes	AdvantraExtra – Cholesterol
29 - Prescription Drugs		<p>(30-day) supply of drugs in this tier</p> <p>Other - Special Needs</p> <ul style="list-style-type: none"> \$0 copay for a one-month (30-day) supply of drugs in this tier <p>Out-of-Network Coverage Gap The plan covers All Preferred Generics through the gap.</p> <p>You will be reimbursed for these drugs purchased out-of-network up to the full cost of the drug minus the following:</p> <p>Preferred Generic</p> <ul style="list-style-type: none"> \$0 copay for a one-month (30-day) supply of all drugs covered in this tier <p>Preferred Brand After your total yearly drug costs reach \$2,700, you pay 100% of the pharmacy's full charge for drugs purchased out-of-network until your yearly out-of-pocket drug costs reach \$4,350. You will not be reimbursed by AdvantraExtra - Diabetes for out-of-network purchases when you are in the coverage gap. However, you should still submit documentation to AdvantraExtra - Diabetes so we can add the amounts you spent out-of-network to your total out-of-pocket costs for the year.</p>	<p>(30-day) supply of drugs in this tier</p> <p>Other - Special Needs</p> <ul style="list-style-type: none"> \$0 copay for a one-month (30-day) supply of drugs in this tier <p>Out-of-Network Coverage Gap The plan covers All Preferred Generics through the gap.</p> <p>You will be reimbursed for these drugs purchased out-of-network up to the full cost of the drug minus the following:</p> <p>Preferred Generic</p> <ul style="list-style-type: none"> \$0 copay for a one-month (30-day) supply of all drugs covered in this tier <p>Preferred Brand After your total yearly drug costs reach \$2,700, you pay 100% of the pharmacy's full charge for drugs purchased out-of-network until your yearly out-of-pocket drug costs reach \$4,350. You will not be reimbursed by AdvantraExtra-Cholesterol for out-of-network purchases when you are in the coverage gap. However, you should still submit documentation to AdvantraExtra-Cholesterol so we can add the amounts you spent out-of-network to your total out-of-pocket costs for the year.</p>

Section 2 – Summary of Benefits AdvantraExtra January 1, 2009 – December 31, 2009

Benefit	Original Medicare	AdvantraExtra - Diabetes	AdvantraExtra – Cholesterol
<p>29 - Prescription Drugs</p>		<p>Non-Preferred Generic/Non-Preferred Brand After your total yearly drug costs reach \$2,700, you pay 100% of the pharmacy's full charge for drugs purchased out-of-network until your yearly out-of-pocket drug costs reach \$4,350. You will not be reimbursed by AdvantraExtra - Diabetes for out-of-network purchases when you are in the coverage gap. However, you should still submit documentation to AdvantraExtra-Diabetes so we can add the amounts you spent out-of-network to your total out-of-pocket costs for the year.</p> <p>Specialty - Generic and Brand After your total yearly drug costs reach \$2,700, you pay 100% of the pharmacy's full charge for drugs purchased out-of-network until your yearly out-of-pocket drug costs reach \$4,350. You will not be reimbursed by AdvantraExtra-Diabetes for out-of-network purchases when you are in the coverage gap. However, you should still submit documentation to AdvantraExtra- Diabetes so we can add the amounts you spent out-of-network to your total out-of-pocket costs for the year.</p>	<p>Non-Preferred Generic/Non-Preferred Brand After your total yearly drug costs reach \$2,700, you pay 100% of the pharmacy's full charge for drugs purchased out-of-network until your yearly out-of-pocket drug costs reach \$4,350. You will not be reimbursed by AdvantraExtra-Cholesterol for out-of-network purchases when you are in the coverage gap. However, you should still submit documentation to AdvantraExtra-Cholesterol so we can add the amounts you spent out-of-network to your total out-of-pocket costs for the year.</p> <p>Specialty - Generic and Brand After your total yearly drug costs reach \$2,700, you pay 100% of the pharmacy's full charge for drugs purchased out-of-network until your yearly out-of-pocket drug costs reach \$4,350. You will not be reimbursed by AdvantraExtra-Cholesterol for out-of-network purchases when you are in the coverage gap. However, you should still submit documentation to AdvantraExtra-Cholesterol so we can add the amounts you spent out-of-network to your total out-of-pocket costs for the year.</p>

Section 2 – Summary of Benefits AdvantraExtra January 1, 2009 – December 31, 2009			
Benefit	Original Medicare	AdvantraExtra - Diabetes	AdvantraExtra – Cholesterol
29 - Prescription Drugs		<p>Other - Special Needs</p> <ul style="list-style-type: none"> • \$0 copay for a one-month (30-day) supply of all drugs covered in this tier <p>Out-of-Network Catastrophic Coverage After your yearly out-of-pocket drug costs reach \$ 4,350, you will be reimbursed for drugs purchased out-of-network up to the full cost of the drug minus the following:</p> <ul style="list-style-type: none"> • A \$2.40 copay for generic (including brand drugs treated as generic) and a \$6.00 copay for all other drugs, <p>or</p> <ul style="list-style-type: none"> • - 5% coinsurance. 	<p>Other - Special Needs</p> <ul style="list-style-type: none"> • \$0 copay for a one-month (30-day) supply of all drugs covered in this tier <p>Out-of-Network Catastrophic Coverage After your yearly out-of-pocket drug costs reach \$ 4,350, you will be reimbursed for drugs purchased out-of-network up to the full cost of the drug minus the following:</p> <ul style="list-style-type: none"> • A \$2.40 copay for generic (including brand drugs treated as generic) and a \$6.00 copay for all other drugs, <p>or</p> <ul style="list-style-type: none"> • - 5% coinsurance.

Section 2 – Summary of Benefits AdvantraExtra January 1, 2009 – December 31, 2009			
Benefit	Original Medicare	AdvantraExtra - Diabetes	AdvantraExtra – Cholesterol
30 - Dental Services	Preventive dental services (such as cleaning) not covered.	<p>In-Network \$30 copay for Medicare-covered dental benefits.</p> <ul style="list-style-type: none"> • 50% of the cost for up to 2 oral exam(s) every year • 50% of the cost for up to 2 cleaning(s) every year • 50% of the cost for up to 1 fluoride treatment(s) every year • 50% of the cost for up to 1 dental x-ray visit(s) every year • \$500 limit for preventive dental benefits every year. <p>See page 37 for additional information about Dental Services.</p>	<p>In-Network \$30 copay for Medicare-covered dental benefits.</p> <ul style="list-style-type: none"> • 50% of the cost for up to 2 oral exam(s) every year • 50% of the cost for up to 2 cleaning(s) every year • 50% of the cost for up to 1 fluoride treatment(s) every year • 50% of the cost for up to 1 dental x-ray visit(s) every year • \$500 limit for preventive dental benefits every year. <p>See page 37 for additional information about Dental Services.</p>

Section 2 – Summary of Benefits AdvantraExtra January 1, 2009 – December 31, 2009			
Benefit	Original Medicare	AdvantraExtra - Diabetes	AdvantraExtra – Cholesterol

Section 2 – Summary of Benefits AdvantraExtra January 1, 2009 – December 31, 2009			
Benefit	Original Medicare	AdvantraExtra - Diabetes	AdvantraExtra – Cholesterol
31 - Hearing Services	<p>Routine hearing exams and hearing aids not covered.</p> <p>20% coinsurance for diagnostic hearing exams.</p>	<p>In-Network</p> <p>Hearing Aids not covered.</p> <ul style="list-style-type: none"> • \$10 to \$30 copay for Medicare-covered diagnostic hearing exams • \$10 to \$30 copay for up to 1 routine hearing test(s) every year <p>See page 37 for additional information about Hearing Services.</p>	<p>In-Network</p> <p>Hearing Aids not covered</p> <ul style="list-style-type: none"> • \$10 to \$30 copay for Medicare-covered diagnostic hearing exams • \$10 to \$30 copay for up to 1 routine hearing test(s) every year <p>See page 37 for additional information about Hearing Services.</p>

Section 2 – Summary of Benefits AdvantraExtra January 1, 2009 – December 31, 2009			
Benefit	Original Medicare	AdvantraExtra - Diabetes	AdvantraExtra – Cholesterol
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>In-Network \$0 copay for</p> <ul style="list-style-type: none"> • one pair of eyeglasses or contact lenses after cataract surgery • glasses • contacts • lenses • frames <p>• \$10 to \$30 copay for exams to diagnose and treat diseases and conditions of the eye.</p> <p>• \$10 to \$30 copay for up to 1 routine eye exam(s) every year</p> <p>\$100 limit for eye wear every year.</p> <p>Plan offers additional vision benefits.</p> <p>See page 37 for additional information about Vision Services.</p>	<p>In-Network \$0 copay for</p> <ul style="list-style-type: none"> • one pair of eyeglasses or contact lenses after cataract surgery • glasses • contacts • lenses • frames <p>• \$10 to \$30 copay for exams to diagnose and treat diseases and conditions of the eye.</p> <p>• \$10 to \$30 copay for up to 1 routine eye exam(s) every year</p> <p>\$100 limit for eye wear every year.</p> <p>Plan offers additional vision benefits.</p> <p>See page 37 for additional information about Vision Services.</p>

Section 2 – Summary of Benefits AdvantraExtra January 1, 2009 – December 31, 2009			
Benefit	Original Medicare	AdvantraExtra - Diabetes	AdvantraExtra – Cholesterol
33 - Physical Exams	20% coinsurance for one exam within the first 12 months of your new Medicare Part B coverage 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.	In-Network \$10 copay for routine exams. Limited to 1 exam(s) every year. \$10 copay for Medicare-covered benefits. See page 37 for additional information about Physical Exam Services.	In-Network \$10 copay for routine exams. Limited to 1 exam(s) every year. \$10 copay for Medicare-covered benefits. See page 37 for additional information about Physical Exam Services.
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.	General Authorization rules may apply. In-Network This plan covers the following health/wellness education benefits: <ul style="list-style-type: none"> • Written health education materials, including Newsletters • Nutritional Training • Health Club Membership/Fitness Classes 	General Authorization rules may apply. In-Network This plan covers the following health/wellness education benefits: <ul style="list-style-type: none"> • Written health education materials, including Newsletters • Nutritional Training • Health Club Membership/Fitness Classes
Transportation (Routine)	Not covered.	In-Network This plan does not cover routine transportation.	In-Network This plan does not cover routine transportation.
Acupuncture	Not covered.	In-Network This plan does not cover Acupuncture.	In-Network This plan does not cover Acupuncture.

SECTION 3 PLAN SPECIFIC FEATURES

Advantra *Extra*

January 1, 2009 – December 31, 2009

ADDITIONAL PLAN BENEFITS

Taking care of ourselves is important. Preventive care not only includes our physical well being, it also includes annual vision and hearing exams as well as preventive trips to the dentist. At Coventry we include these services as additional plan benefits.

HEALTH CLUB - Looking good, feeling fit, and having fun are important for Advantra members. That's why your Advantra plan includes a membership at any participating fitness center (gyms, exercise facilities and health clubs) – anywhere in the country. Use the facilities anytime during operating hours. Also included are all amenities, programs, and services that accompany the fitness center monthly membership (these vary by facility), such as conventional and state-of-the-art exercise equipment, steam and sauna rooms, exercise or recreation programs and trainers. All of these services are available to you for no copayment.

Hearing Services – Diagnostic hearing exams and Annual Routine Hearing Tests are offered to all Advantra members. Copayments for these services will vary depending on the plan you select.

Dental Services – As a member of Advantra, you have the added benefit of a comprehensive dental program available on most plans. Both preventive and diagnostic dental procedures are available for coverage through a broad network of dental professionals. For AdvantraExtra members, you will have coverage for both preventive and diagnostic services such as exams, cleanings, x-rays and fluoride treatments.

Vision Services – Quality vision care is provided to you through a comprehensive network of optometrists and ophthalmologists. Please check your provider directory for participating providers. An annual routine eye-exam is offered to you each year (copayments for this service will vary depending on the plan you select). As an AdvantraExtra member you have a \$100 credit to apply towards glasses or contact lenses each year. You can obtain your eyewear from a participating plan provider or you can purchase your glasses from the retailer of your choice and submit your receipt to our Claims Department for reimbursement.

Physical Exams - As an Advantra member you are entitled to one routine physical exam every year. This exam is inclusive of any laboratory tests, x-rays and additional items received during the routine exam. Your well being is important to us and we want to make sure we provide you with all the resources necessary for you to be healthy.

Prescription Drugs

In-Network Pharmacies

When you enroll in an Advantra plan you will have access to over 60,000 in-network pharmacies nationwide whether you are home or traveling. You must go to certain pharmacies for a very limited number of drugs, due to the special handling requirements of these drugs. These drugs are listed on our plan's website, formulary, and printed materials, as well as on the Medicare Prescription Drug Plan Finder on www.medicare.gov.

SECTION 3 PLAN SPECIFIC FEATURES

Advantra *Extra*

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Mail Order

You can further reduce your overall medical expenses and make fewer trips to the drug store with our expedient mail order service. You have the opportunity to pay only two copayments for a three-month supply on select preferred generics and preferred brand drugs and the convenience of having your medications delivered right to your door. Or, if you prefer, you may continue to fill prescriptions for maintenance medications at your local in-network pharmacy.

Over-the-Counter Medications (OTC's) as Step Therapy

The Over-the-Counter medications we cover as part of Step Therapy are listed below. These over-the-counter medications will require a prescription from your doctor in order to have them filled at your pharmacy and covered under your pharmacy benefit. Quantity and days supply limits may apply to the medications on this list. To find the quantity and days supply limits, please refer to your Formulary. If you require another copy, please contact Customer Service at the phone numbers provided on the cover of this booklet. We provide a 31-day (one-month) supply for members in long-term care. Your copayment is \$0 for these covered over-the-counter drugs. If you are receiving extra help to pay for your prescriptions, you will not get any extra help to pay for these drugs.

Drug Name	Type	Strength
Loratadine	Tablets	10mg
Loratadine	Dissolve Tablets	10mg
Loratadine	Syrup	5mg/5 ml
Loratadine and Pseudoephedrine Sulfate	12 Hour Tablets	5mg/120mg,
Loratadine and Pseudoephedrine Sulfate	24 Hour Tablets	10mg/240mg
Cetirizine	Tablets	5mg
Cetirizine	Tablets	10 mg
Cetirizine	Syrup	1mg/ml
Cetirizine HCL and Pseudoephedrine Hydrochloride	12 Hour Tablets	5mg/120mg
Prilosec OTC	Tablets	20 mg

Excluded Drugs –

Advantra covers some excluded Part D drugs. The quantity and days supply limits may apply to the medications on this list. The amount you pay when you fill a prescription for this drug does not count towards your total drug costs (that is, the amount you pay does not help you qualify for catastrophic coverage). In addition, if you are receiving extra help to pay for your prescriptions, you will not get any extra help to pay for these drug.

Drug Name	Type	Strength
Alprazolam	Tablets	0.25 mg; 0.5 mg ; 1 mg; 2 mg
Lorazepam	Tablets	0.5 mg; 1 mg; 2 mg
Temazepam	Tablets	15mg; 30 mg
Clonazepam	Tablets	0.5 mg; 1 mg; 2 mg
Folic Acid	Tablet	1 mg
Levitra	Tablets	2.5 mg; 5 mg; 10 mg; 20 mg
Phenobarbital	Tablets	15 mg; 16.2 mg; 30 mg; 32.4 mg; 60 mg; 97.2 mg; 100 mg

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Formulary

Advantra prescription drug plans use a drug formulary which is a list of preferred or recommended drugs that have been selected by our physicians and pharmacists based upon the safety, efficacy and cost of those drugs.

The formulary is a comprehensive list of medications used by physicians to guide their medication prescribing decisions. The formulary includes FDA-approved brand name and generic drugs.

Special Requirements on Medications

Some covered drugs may have additional requirements or limits on coverage. You can find out if your drug has any additional requirements or limits by looking in the Advantra Formulary. These additional requirements or limits may include:

- **Prior Authorization:** Advantra requires you or your physician to get prior authorization before you fill your prescriptions.
- **Quantity Limits:** For certain drugs, Advantra limits the amount of the drug that it will cover.
- **Step Therapy:** In some cases, Advantra requires that you first try certain drugs to treat your medical condition before we will cover another drug for that condition.
- **90 DAY Maintenance Supply:** Advantra allows these medications for an extended supply up to 90 days.

For More Information

If you have any questions, please contact us at 1-866-294-1211 (TTY/TDD 1-800-716-3231) , 24 hours a day; seven (7) days a week, including holidays, or visit our website at www.ia.chcadvantra.com.

For more information about Medicare, please call Medicare at 1.800.MEDICARE (1-800-633-4227). TTY/TDD users should call 1-877-486-2048. You can call 24 hours a day, seven days a week. Or, visit www.medicare.gov.

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

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DOCTORS AND HOSPITAL CHOICE

In the AdvantraExtra-Diabetic or AdvantraExtra-Cholesterol plans, you must choose a Primary Care Physician (PCP) who will coordinate your care with other Advantra participating providers. You must have a referral from your Primary Care Physician in order to see a specialist for covered services. However, you may self-refer for your Mammography Screening, Pap/Pelvic Exam, Colorectal Screening, Prostate Screening Exam, Bone Mass Measurement, Influenza Vaccine, and Pneumococcal Vaccine to any Advantra participating provider. You will not be subject to an additional copayment for the previously-referenced preventive services, however you may be subject to any applicable PCP or Specialist office visit copayments. You are encouraged to contact your PCP when medical care is needed.

PRIOR AUTHORIZATION

In an effort to provide our members with the finest quality of care and to limit your financial responsibility, Coventry requires pre-authorization for specific medical services. Prior-authorizations are the responsibility of your Advantra participating provider and are subject to change by Coventry; however, you may verify that prior authorization has been obtained by contacting our Customer Service Department. To reach our Customer Service Department please call Toll-free: 1-866-901-4692, TTY/TDD:1-877-231-0573, November 15, 2008 - March 1, 2009 Monday – Friday, 8:00 a.m. – 8:00 p.m. Central Time, and Saturday, 9:00 a.m. – 3:00 p.m. Central Time. March 2, 2009 – November 14, 2009 Monday – Friday, 8:00 a.m. – 6:00 p.m. Central Time.

The following services will need Prior Authorization for **ALL Advantra Plans**:

- Inpatient Hospital Services
- Inpatient Mental Health
- Skilled Nursing Facility
- Home Health Care
- Outpatient Mental Health/Substance Abuse
- Outpatient Surgery/Services
- Outpatient Rehabilitation
- Durable Medical Equipment
- Prosthetic Devices
- Diabetes Self-Monitoring Training and Supplies
- Some Diagnostic Tests
- Some Prescription Drugs

WORLDWIDE EMERGENT/URGENT BENEFIT

Under traditional Medicare, you are not always covered for medical emergencies or urgent care outside of the United States. As an Advantra member, you will enjoy enhanced emergency and urgent care benefits. If you are traveling outside of the service area, or even outside of the United States, you will receive in-network benefits for covered

SECTION 3 PLAN SPECIFIC FEATURES

Advantra *Extra*

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emergency services and urgent care. Simply get the medical attention you need and submit a claim to Coventry when you return from your trip.

TRANSPLANTS

Transplants are Medically Necessary, considered non-experimental by Medicare and approved through Coventry's Utilization Management Program.

Transplants currently considered non-experimental include:

- Bone marrow transplants
- Kidney transplants
- Pancreas transplants
- Liver transplants
- Heart transplants
- Lung transplants
- Heart/Lung transplants

Determinations of Medical Necessity shall take into account the proposed Medicare approved procedure's suitability for the potential Member recipient and availability of Medicare approved facilities for performing such procedures.

Please call Coventry Health Care of Iowa, Inc. for more information about Advantra.
Visit us at www.advantraplans.com or, call us:

**Customer Service Hours:
Members**

November 15, 2008 - March 1, 2009

Monday – Friday, 8:00 a.m. – 8:00 p.m. Central Time, and Saturday, 9:00 a.m. – 3:00 p.m. Central Time

March 2, 2009 – November 14, 2009

Monday – Friday, 8:00 a.m. – 6:00 p.m. Central Time

Toll-free: 1-866-901-4692

TTY/TDD 1-877-231-0573 for hearing impaired

Prospective Members

October 1, 2008 – March 15, 2009

8:00 a.m. – 11:00 p.m. local time, seven (7) days a week

March 16 – September 30, 2009

8:00 a.m. – 5:00 p.m. Monday – Friday

Toll-free: 1-866-983-7845

TTY/TDD: 1-888-788-4010 for the hearing impaired

Medicare Prescription Drug (Part D)

24 hours a day; seven (7) days a week, including holidays

Current Members should call toll-free 1-866-294-1211

TTY/TDD 1-800-716-3231

Prospective Members should call toll-free 1-866-983-7845

TTY/TDD 1-888-788-4010

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.

Advantra are Medicare Advantage plans administered by Coventry Health Care of Iowa, Inc., through an HMO Medicare Advantra prescription drug contracts.