

# Today's Options<sup>®</sup> PPO

Dear Today's Options<sup>®</sup> PPO Member,

You should have received your combined 2010 Annual Notice of Change-Evidence of Coverage (ANOC-EOC) booklet between October 15 and December, 31, 2009. This letter is to inform you that there were errors in the documents. Please carefully review the changes provided in this mailing that apply to your plan.

For your plan, Today's Options Advantage 2 powered by CCRx (PPO), the following benefits were either omitted or described incorrectly in your ANOC-EOC booklet:

- Inpatient Psychiatric Hospital/Facility (ANOC: Section 3)
- Health Education and Wellness Programs (ANOC: Section 3)
- Diabetes Monitoring Supplies (ANOC: Section 3)
- Therapeutic Radiological benefit (EOC: Chapter 4, Section 2.1)
- Physician Services (EOC: Chapter 4, Section 2.1)
- Monthly Plan Premium: (EOC: Appendix A)

For a complete explanation of these benefits, effective January 1, 2010, please review the enclosed errata sheet(s).

Because the information we provided to you was incorrect, you have a special opportunity to enroll in a different Medicare Advantage plan if you so choose. From now through March 31, 2010, you may change from your current Today's Options Advantage 2 powered by CCRx (PPO) plan to another plan. Should you decide to change plans, your enrollment in the new plan will begin the 1st of the month after you request enrollment in the plan. This letter serves as proof that you have a Medicare-approved special enrollment period.

Please consider your options carefully. For help comparing plans and joining a plan that best meets your healthcare needs, you may call 1-800-MEDICARE (1-800-633-4227) (TTY users call 1-877-486-2048) 24 hours a day, 7 days a week or your State Health Insurance Assistance Program (see the State Health Insurance Assistance Program enclosure for the phone number in your state), or visit [www.medicare.gov](http://www.medicare.gov).

**If you want to stay in Today's Options Advantage 2 powered by CCRx (PPO), you don't need to do anything. You will still be a member of our Plan for the coming year.** If you wish to make changes, we also offer other products in your area that may have different premiums, copayments, or coinsurance amounts.

If you have questions, or want more information about the other plans we offer, please call Customer Service at 1-866-422-5009 8:00 a.m. to 8:00 p.m. in your local time zone (TTY users call 1-800-958-2692) every day.

Sincerely,

Today's Options

Today's Options® PPO is a Medicare-approved Medicare Advantage plan offered by the following organizations that contract with the Federal government: American Progressive Life & Health Insurance Company of New York and The Pyramid Life Insurance Company, members of the Universal American family of companies.



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## State Health Insurance Assistance Program

<p><b>Arkansas</b> Senior Health Insurance Information Program (SHIIP) Toll Free: 1-800-224-6330 Local: 1-501-371-2782</p>	<p><b>New York</b> Health Insurance Information Counseling and Assistance Program (HIICAP) Toll Free: 1-800-701-0501 Local: 1-800-342-9871</p>
<p><b>Georgia</b> GeorgiaCares Toll Free: 1-800-669-8387 Local: 1-404-657-5258 TTY: 1-404-657-1929</p>	<p><b>North Carolina</b> Seniors' Health Insurance Information Program (SHIIP) Toll Free: 1-800-443-9354 Local: 1-919-807-6900 TTY: 1-919-715-0319</p>
<p><b>Indiana</b> State Health Insurance Assistance Program (SHIP) Toll Free: 1-800-452-4800 Local: 1765-608-2318</p>	<p><b>Oklahoma</b> Senior Health Insurance Counseling Program (SHIP) Toll Free: 1-800-763-2828 Local: 1-405-521-6628</p>
<p><b>Iowa</b> Senior Health Insurance Information Program (SHIIP) Toll Free: 1-800-351-4664 Local: 1-515-281-5705</p>	<p><b>Pennsylvania</b> APPRISE Toll Free: 1-800-783-7067 TTY: 1-717-782-2240</p>
<p><b>Maine</b> Maine State Health Insurance Assistance Program (SHIP) Toll Free: 1-877-353-3771 Local: 1-207-621-0087</p>	<p><b>South Carolina</b> (I-CARE) Insurance Counseling Assistance and Referrals for Elders Toll Free: 1-800-868-9095 Local: 1-803-734-9900</p>
<p><b>Mississippi</b> MS Insurance Counseling and Assistance Program (MICAP) Toll Free: 1-800-948-3090 Local: 1-601-359-4956</p>	<p><b>Texas</b> Health Information Counseling and Advocacy Program (HICAP) Toll Free: 1-800-252-9240</p>
<p><b>Missouri</b> CLAIM Toll Free: 1-800-390-3330 Local: 1-573-817-8320</p>	<p><b>Virginia</b> Virginia Insurance Counseling and Assistance Program (VICAP) Toll Free: 1-800-552-3402 Local: 1-804-662-9333</p>

<p><b>Montana</b>  Montana State Health Insurance Assistance  Program (SHIP)  Toll Free: 1-800-551-3191</p>	<p><b>Wisconsin</b>  Wisconsin SHIP (SHIP)  Toll Free: 1-800-242-1060  Local: 1-608-267-3201  Spanish: 1-888-701-1255</p>
<p><b>Nebraska</b>  Nebraska Senior Health Insurance Information  Program (SHIIP)  Toll Free: 1-800-234-7119  Local: 1-402-471-2201</p>	



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