

Underwritten by

PacifiCare[®]
Life and Health Insurance Company

SecureHorizons[®]
by UnitedHealthcare

SecureHorizons[®] Medicare Supplement Insurance Plans

Choose the SecureHorizons[®] Medicare Supplement Insurance plan from PacifiCare Life and Health Insurance Company that best meets your needs and budget.*

SecureHorizons Medicare Supplement Insurance plans

Benefit	What Medicare Pays	What SecureHorizons Medicare Supplement Insurance Plans Pay				
		Plan A IMS-POL A	Plan C IMS-POL C	Plan F** IMS-POL F	Plan G IMS-POL G	Plan J** IMS-POL J
Medicare Part A Hospital Care						
First 60 days	100% after Part A deductible	Nothing	\$1,024 Deductible			
Days 61–90	All but \$256 per day	\$256 per day				
Days 91–150 (using lifetime reserve days)	All but \$512 per day	\$512 per day				
Extended Hospital Coverage (up to an additional 365 days in your lifetime)	Nothing	100% of Medicare Eligible Expenses				
Benefit for blood	All but first three pints	First three pints				
Skilled Nursing Facility Care						
First 20 days	Approved Amounts	Nothing	Nothing	Nothing	Nothing	Nothing
21–100 days	All but \$128 per day	Nothing	Actual billed charges up to \$128 per day			
Medicare Part B Physician's Services and Supplies						
Deductible	Nothing	Nothing	\$135	\$135	Nothing	\$135
Coinsurance	80% after Part B deductible	Generally 20% of Medicare Approved Amounts				
Excess charges	Nothing	Nothing	Nothing	100%	80%	100%
Benefit for blood	All but first three pints	First three pints				
Additional Benefits						
Emergency Care outside U.S.	Nothing	Nothing	Generally 80% of Medicare Approved Amounts (after \$250 yearly deductible)			
At-Home Recovery	Nothing	Nothing	Nothing	Nothing	Actual approved charges up to \$40 per visit for up to 7 visits per week	
Preventive Care	Nothing	Nothing	Nothing	Nothing	Nothing	\$120

* Policy is attained age-rated with rates adjusted based on age. Or, policy may be issued age-rated, with rates based on age category when policy is issued. This is a commercial message from PacifiCare Life and Health Insurance Company, a private insurance company not connected with or endorsed by the U.S. government or the federal Medicare program. For specific costs and further details of the coverage, including exclusions, any reductions or limitations and the terms under which the insurance policy may be continued in force, see your agent or write us. An agent may call.

** Plans F and J also have options called High Deductible Plan F and High Deductible Plan J. These high deductible plans pay the same or offer the same benefits as Plans F and J after one has paid a calendar year \$1,900 deductible. Benefits from High Deductible Plan F and J will not begin until out-of-pocket expenses are \$1,900. Out-of-pocket expenses for this deductible are expenses that would ordinarily be paid by the policy. These expenses include the Medicare deductibles for Parts A and B, but do not include the plan's separate foreign travel emergency deductible.