

Introduction to the Summary of Benefits Report
for FIDELIS SECURE LIBERTY (HMO SNP) – Wayne Oakland and Macomb Counties
and FIDELIS SECURE LIBERTY SELECT (HMO SNP) – Wayne County Only
January 1, 2012 - December 31, 2012

Thank you for your interest in Fidelis Secure Liberty (HMO SNP) or Fidelis Secure Liberty Select (HMO SNP). Our plan is offered by FIDELIS SECURECARE OF MICHIGAN, a Medicare Advantage Health Maintenance Organization (HMO) Special Needs Plan (SNP). This plan is designed for people who meet specific enrollment criteria. You may be eligible to join this plan if you receive assistance from the state and Medicare.

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

Please call Fidelis Secure Liberty (HMO SNP) or Fidelis Secure Liberty Select (HMO SNP) to find out if you are eligible to join. Our number is listed at the end of this introduction.

This Summary of Benefits tells you some features of our plan. It doesn't list every service we cover or list every limitation or exclusion. To get a complete list of our benefits, please call Fidelis Secure Liberty (HMO SNP) or Fidelis Secure Liberty Select (HMO SNP) 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 Fidelis Secure Liberty (HMO SNP) or Fidelis Secure Liberty Select (HMO SNP). You may have other options too. You make the choice. No matter what you decide, you are still in the Medicare Program.

If you are eligible for both Medicare and Medicaid (dual eligible) you may join or leave a plan at any time.

Please call Fidelis Secure Liberty (HMO SNP) or Fidelis Secure Liberty Select (HMO SNP) at the 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 Fidelis Secure Liberty (HMO SNP) or Fidelis Secure Liberty Select (HMO SNP) 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 FIDELIS SECURE LIBERTY (HMO SNP) AND FIDELIS SECURE LIBERTY SELECT (HMO SNP) AVAILABLE?

The service area for Fidelis Secure Liberty (HMO SNP) includes these counties in Michigan: Wayne, Oakland and Macomb. You must live in this area to join the plan.

The service area for Fidelis Secure Liberty Select (HMO SNP) includes these counties in Michigan: Wayne. You must live in this area to join the plan.

WHO IS ELIGIBLE TO JOIN FIDELIS SECURE LIBERTY (HMO SNP) OR FIDELIS SECURE LIBERTY SELECT (HMO SNP)?

You can join Fidelis Secure Liberty (HMO SNP) or Fidelis Secure Liberty Select (HMO SNP) 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 generally are not eligible to enroll in Fidelis Secure Liberty (HMO SNP) or Fidelis Secure Liberty Select (HMO SNP) unless they are members of our organization and have been since their dialysis began. You must also receive assistance from the state to join this plan.

Please call the plan to see if you are eligible to join.

CAN I CHOOSE MY DOCTORS?

Fidelis Secure Liberty (HMO SNP) or Fidelis Secure Liberty Select (HMO SNP) 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. For an updated list, visit us at <http://www.fidelissc.com/pdfs/MI-ProviderDirectory.pdf>. 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 except in limited situations (for example, emergency care). Neither the plan nor the Original Medicare Plan will pay for these services

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

Fidelis Secure Liberty (HMO SNP) or Fidelis Secure Liberty Select (HMO SNP) 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 <http://www.fidelissc.com/pharmacy/index.asp>. Our customer service number is listed at the

end of this introduction.

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

Fidelis Secure Liberty (HMO SNP) or Fidelis Secure Liberty Select (HMO SNP) does cover both Medicare Part B prescription drugs and Medicare Part D prescription drugs.

WHAT IS A PRESCRIPTION DRUG FORMULARY?

Fidelis Secure Liberty (HMO SNP) and Fidelis Secure Liberty Select (HMO SNP) 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 <http://www.fidelissc.com/pdfs/2010-Formulary-with-Disclaimers.pdf>.

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 OR GET EXTRA HELP WITH OTHER MEDICARE COSTS?

You may be able to get extra help to pay for your prescription drug premiums and costs as well as get help with other Medicare 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; and see www.medicare.gov 'Programs for People with Limited Income and Resources' in the publication Medicare & You.

* 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 calendar year at a time. Plan benefits and cost-sharing may change from calendar year to calendar year. Each year, plans can decide whether to continue to participate with Medicare Advantage. A plan may continue in their entire service area (geographic area where the plan accepts members) or choose to continue only in certain areas. Also, Medicare may decide to end a contract with a plan.

Even if your Medicare Advantage Plan leaves the program, you will not lose Medicare coverage. If a plan decides not to continue for an additional calendar year, 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 Fidelis Secure Liberty (HMO SNP) or Fidelis Secure Liberty Select (HMO SNP), 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. Please refer to the Evidence of Coverage (EOC) for the QIO contact information.

As a member of Fidelis Secure Liberty (HMO SNP) or Fidelis Secure Liberty Select (HMO SNP), 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 Quality Improvement Organization (QIO) for your state. Please refer to the Evidence of Coverage (EOC) for the QIO contact information.

WHAT IS A MEDICATION THERAPY MANAGEMENT (MTM) PROGRAM?

A Medication Therapy Management (MTM) Program is a free service we 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 Fidelis Secure Liberty (HMO SNP) or Fidelis Secure Liberty Select (HMO SNP) 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 Fidelis Secure Liberty (HMO SNP)

or Fidelis Secure Liberty Select (HMO SNP) 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: 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 administered through DME.

WHERE CAN I FIND INFORMATION ON PLAN RATINGS?

The Medicare program rates how well plans perform in different categories (for example, detecting and preventing illness, ratings from patients and customer service). If you have access to the web, you may use the web tools on www.medicare.gov and select "Health and Drug Plans" then "Compare Drug and Health Plans" to compare the plan ratings for Medicare plans in your area. You can also call us directly to obtain a copy of the plan ratings for this plan.

Our customer service number is listed below.

Please call Fidelis SecureCare Of Michigan for more information about Fidelis Secure Liberty (HMO SNP) or Fidelis Secure Liberty Select (HMO SNP).

Visit us at www.fidelissc.com or, call us:

Customer Service Hours:

Sunday, Monday, Tuesday, Wednesday, Thursday, Friday, Saturday, 8:00 a.m. - 8:00 p.m.
Eastern

Current and Prospective members should call toll-free (877)-372-8085 for questions related to the Medicare Advantage Program. (TTY/TDD (888)-844-5530).

Current and Prospective members should call toll-free (877)-372-8085 for questions related to the Medicare Part D Prescription Drug program. (TTY/TDD (888)-844-5530)

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.

This document may be available in other formats such as Braille, large print or other alternate formats.

This document may be available in a non-English language. For additional information, call customer service at the phone number listed above.

Summary of Benefits for Fidelis SecureCare of Michigan (H2323)
FIDELIS SECURE LIBERTY AND FIDELIS SECURE LIBERTY SELECT
January 1, 2012 – December 31, 2012

Benefit Category	Original Medicare	Fidelis Secure Liberty (HMO SNP)	Fidelis Secure Liberty Select (HMO SNP)
<p>1 - Premium and Other Important Information</p>	<p>The Medicare cost sharing amount may vary based on your level of Medicaid eligibility.</p> <p>In 2011 the monthly Part B Premium was \$0 or \$96.40 and may change for 2012 and the annual Part B deductible amount was \$0 or \$162 and may change for 2012.</p> <p>If a doctor or supplier does not accept assignment, their costs are often higher, which means you pay more.</p>	<p>General</p> <p>* Depending on your level of Medicaid eligibility, you may not have any cost-sharing responsibility for original Medicare services.</p> <p>**Please consult with your plan about cost sharing when receiving services from out-of-network providers.</p> <p>\$34.30 monthly plan premium in addition to your monthly Medicare Part B premium*</p> <p>In-Network</p> <p>In 2011 the annual Part B deductible was \$0 or \$162 and may change for 2012.</p> <p>\$6700 out of pocket limit for Medicare-covered services*</p> <p>\$375 plan coverage limit every year for Non-Medicare Supplemental benefits. Contact plan for services that apply.</p>	<p>General</p> <p>* Depending on your level of Medicaid eligibility, you may not have any cost-sharing responsibility for original Medicare services.</p> <p>**Please consult with your plan about cost sharing when receiving services from out-of-network providers.</p> <p>\$34.30 monthly plan premium in addition to your monthly Medicare Part B premium*</p> <p>In-Network</p> <p>In 2011 the annual Part B deductible was \$0 or \$162 and may change for 2012.</p> <p>\$6700 out of pocket limit for Medicare-covered services*</p> <p>\$375 plan coverage limit every year for Non-Medicare Supplemental benefits. Contact plan for services that apply.</p>

Summary of Benefits for Fidelis SecureCare of Michigan (H2323)
FIDELIS SECURE LIBERTY AND FIDELIS SECURE LIBERTY SELECT
January 1, 2012 – December 31, 2012

Benefit Category	Original Medicare	Fidelis Secure Liberty (HMO SNP)	Fidelis Secure Liberty Select (HMO SNP)
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.	In-Network You must go to network doctors, specialists, and hospitals. No referral required for network doctors, specialists, and hospitals.	In-Network You must go to network doctors, specialists, and hospitals. No referral required for network doctors, specialists, and hospitals.

Summary of Benefits for Fidelis SecureCare of Michigan (H2323)
FIDELIS SECURE LIBERTY AND FIDELIS SECURE LIBERTY SELECT
January 1, 2012 – December 31, 2012

Benefit Category	Original Medicare	Fidelis Secure Liberty (HMO SNP)	Fidelis Secure Liberty Select (HMO SNP)
<p>3 - Inpatient Hospital Care</p> <p>(includes Substance Abuse and Rehabilitation Services)</p>	<p>In 2011 the amounts for each benefit period were \$0 or:</p> <p>Days 1-60: \$1132 deductible*</p> <p>Days 61-90: \$283 per day*</p> <p>Days 91-150: \$566 per lifetime reserve day*</p> <p>These amounts may change for 2012.</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 deductible for each benefit period. There is no limit to the number of benefit periods you may have.</p>	<p>In-Network</p> <p>Plan covers 90 days each benefit period.</p> <p>In 2011 the amounts for each benefit period were \$0 or:</p> <p>Days 1 - 60: \$1132 deductible*</p> <p>Days 61 - 90: \$283 per day*</p> <p>Days 91 - 150: \$566 per lifetime reserve day*</p> <p>These amounts may change for 2012.</p> <p>You will not be charged additional cost sharing for professional services.</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</p> <p>Plan covers 90 days each benefit period.</p> <p>\$0 or \$600 copay for each Medicare-covered hospital stay*</p> <p>For Medicare-covered hospital stays:</p> <p>\$0 or:</p> <p>Days 1-60: \$0 copay per day*</p> <p>Days 61 - 90: \$275 copay per day*</p> <p>Plan covers 60 lifetime reserve days. Cost per lifetime reserve day:</p> <p>\$0 or:</p> <p>Days 1 - 60: \$550 copay per day*</p> <p>Except in an emergency, your doctor must tell the plan that you are going to be admitted to the hospital.</p>

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*All cost sharing in this summary of benefits is based on your level of eligibility

A Coordinated Care plan with a Medicare Advantage contract and a contract with the Michigan Medicaid Program

Summary of Benefits for Fidelis SecureCare of Michigan (H2323)
FIDELIS SECURE LIBERTY AND FIDELIS SECURE LIBERTY SELECT
January 1, 2012 – December 31, 2012

Benefit Category	Original Medicare	Fidelis Secure Liberty (HMO SNP)	Fidelis Secure Liberty Select (HMO SNP)
<p>4 - Inpatient Mental Health Care</p>	<p>In 2011 the amounts for each benefit period were \$0 or:</p> <p>Days 1-60: \$1132 deductible*</p> <p>Days 61-90: \$283 per day*</p> <p>Days 91-150: \$566 per lifetime reserve day*</p> <p>These amounts may change for 2012.</p> <p>You get up to 190 days of inpatient psychiatric hospital care in a lifetime. Inpatient psychiatric hospital services count toward the 190-day lifetime limitation only if certain conditions are met. This limitation does not apply to inpatient psychiatric services furnished in a general hospital.</p>	<p>In-Network</p> <p>In 2011 the amounts for each benefit period were \$0 or:</p> <p>Days 1 - 60: \$1132 deductible*</p> <p>Days 61 - 90: \$283 per day*</p> <p>Days 91 - 150: \$566 per lifetime reserve day*</p> <p>These amounts may change for 2012.</p> <p>You get up to 190 days of inpatient psychiatric hospital care in a lifetime. Inpatient psychiatric hospital services count toward the 190-day lifetime limitation only if certain conditions are met. This limitation does not apply to inpatient psychiatric services furnished in a general hospital.</p> <p>Except in an emergency, your doctor must tell the plan that you are going to be admitted</p>	<p>In-Network</p> <p>You get up to 190 days of inpatient psychiatric hospital care in a lifetime. Inpatient psychiatric hospital services count toward the 190-day lifetime limitation only if certain conditions are met. This limitation does not apply to inpatient psychiatric services furnished in a general hospital.</p> <p>\$0 or \$500 copay for each Medicare-covered hospital stay*</p> <p>For Medicare-covered hospital stays \$0 or:</p> <p>Days 1 - 60: \$0 copay per day*</p> <p>Days 61 - 90: \$275 copay per day*</p> <p>Plan covers 60 lifetime reserve days. Cost per lifetime reserve day, \$0 or:</p>

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*All cost sharing in this summary of benefits is based on your level of eligibility

A Coordinated Care plan with a Medicare Advantage contract and a contract with the Michigan Medicaid Program

**Summary of Benefits for Fidelis SecureCare of Michigan (H2323)
 FIDELIS SECURE LIBERTY AND FIDELIS SECURE LIBERTY SELECT
 January 1, 2012 – December 31, 2012**

Benefit Category	Original Medicare	Fidelis Secure Liberty (HMO SNP)	Fidelis Secure Liberty Select (HMO SNP)
		to the hospital.	Days 1 - 60: \$550 copay per day* Except in an emergency, your doctor must tell the plan that you are going to be admitted to the hospital.

Summary of Benefits for Fidelis SecureCare of Michigan (H2323)
FIDELIS SECURE LIBERTY AND FIDELIS SECURE LIBERTY SELECT
January 1, 2012 – December 31, 2012

Benefit Category	Original Medicare	Fidelis Secure Liberty (HMO SNP)	Fidelis Secure Liberty Select (HMO SNP)
<p>5 - Skilled Nursing Facility (SNF) (in a Medicare-certified skilled nursing facility)</p>	<p>In 2011 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: \$0 or \$141.50 per day*</p> <p>These amounts may change for 2012.</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.</p> <p>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</p>	<p>General</p> <p>Authorization rules may apply.</p> <p>In-Network</p> <p>Plan covers up to 100 days each benefit period</p> <p>No prior hospital stay is required.</p> <p>In 2011 the amounts for each benefit period were \$0 or:</p> <p>Days 1 - 20: \$0 per day* Days 21 - 100: \$0 or \$141.50 per day*</p> <p>These amounts may change for 2012.</p>	<p>General</p> <p>Authorization rules may apply.</p> <p>In-Network</p> <p>Plan covers up to 100 days each benefit period</p> <p>No prior hospital stay is required.</p> <p>In 2011 the amounts for each benefit period were \$0 or:</p> <p>Days 1 - 20: \$0 per day* Days 21 - 100: \$0 or \$141.50 per day*</p> <p>These amounts may change for 2012.</p>

Summary of Benefits for Fidelis SecureCare of Michigan (H2323)
FIDELIS SECURE LIBERTY AND FIDELIS SECURE LIBERTY SELECT
January 1, 2012 – December 31, 2012

Benefit Category	Original Medicare	Fidelis Secure Liberty (HMO SNP)	Fidelis Secure Liberty Select (HMO SNP)
	benefit periods you can have.		

Summary of Benefits for Fidelis SecureCare of Michigan (H2323)
FIDELIS SECURE LIBERTY AND FIDELIS SECURE LIBERTY SELECT
January 1, 2012 – December 31, 2012

Benefit Category	Original Medicare	Fidelis Secure Liberty (HMO SNP)	Fidelis Secure Liberty Select (HMO SNP)
<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>General</p> <p>Authorization rules may apply.</p> <p>In-Network</p> <p>\$0 copay for Medicare-covered home health visits*</p>	<p>General</p> <p>Authorization rules may apply.</p> <p>In-Network</p> <p>\$0 copay for Medicare-covered home health visits*</p>
<p>7 – Hospice</p>	<p>You pay part of the cost for outpatient drugs and you may pay part of the cost for inpatient respite care.</p> <p>You must get care from a Medicare-certified hospice.</p>	<p>General</p> <p>You must get care from a Medicare-certified hospice.</p> <p>Your plan will pay for a consultative visit before you select hospice.</p>	<p>General</p> <p>You must get care from a Medicare-certified hospice.</p> <p>Your plan will pay for a consultative visit before you select hospice.</p>

Summary of Benefits for Fidelis SecureCare of Michigan (H2323)
FIDELIS SECURE LIBERTY AND FIDELIS SECURE LIBERTY SELECT
January 1, 2012 – December 31, 2012

Benefit Category	Original Medicare	Fidelis Secure Liberty (HMO SNP)	Fidelis Secure Liberty Select (HMO SNP)
8 - Doctor Office Visits	0% or 20% Coinsurance	<p>General</p> <p>Authorization rules may apply.</p> <p>In-Network</p> <p>\$0 copay for each primary care doctor visit for Medicare-covered benefits*</p> <p>0% or 20% of the cost for each specialist doctor visit for Medicare-covered benefits*</p>	<p>General</p> <p>Authorization rules may apply.</p> <p>In-Network</p> <p>\$0 copay for each primary care doctor visit for Medicare-covered benefits*</p> <p>0% or 20% of the cost for each specialist doctor visit for Medicare-covered benefits*</p>

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9 - Chiropractic Services	<p>Supplemental routine care not covered.</p> <p>0% or 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>General</p> <p>Authorization rules may apply.</p> <p>In-Network</p> <p>0% or 20% of the cost for each Medicare-covered visit.</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>	<p>General</p> <p>Authorization rules may apply.</p> <p>In-Network</p> <p>0% or 20% of the cost for each Medicare-covered visit.</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>Supplemental routine care not covered.</p> <p>0% or 20% coinsurance for medically necessary foot care, including care for medical conditions affecting the lower limbs.</p>	<p>General</p> <p>Authorization rules may apply.</p> <p>In-Network</p> <p>0% to 20% of the cost for each Medicare-covered visit.</p> <p>Medicare-covered podiatry</p>	<p>General</p> <p>Authorization rules may apply.</p> <p>In-Network</p> <p>0% to 20% of the cost for each Medicare-covered visit.</p> <p>Medicare-covered podiatry</p>

**Summary of Benefits for Fidelis SecureCare of Michigan (H2323)
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 January 1, 2012 – December 31, 2012**

Benefit Category	Original Medicare	Fidelis Secure Liberty (HMO SNP)	Fidelis Secure Liberty Select (HMO SNP)
		benefits are for medically-necessary foot care.	benefits are for medically-necessary foot care.
11 - Outpatient Mental Health Care	<p>0% or 40% coinsurance for most outpatient mental health services</p> <p>0% or 40% coinsurance of the Medicare-approved amount for each service you get from a qualified professional as part of a Partial Hospitalization Program.</p> <p>“Partial hospitalization program” is a structured program of active outpatient psychiatric treatment that is more intense than the care received in your doctor’s or therapist’s office and is an alternative to inpatient hospitalization.</p>	<p>General</p> <p>Authorization rules may apply.</p> <p>In-Network</p> <p>0% to 20% of the cost for each Medicare-covered individual therapy visit*</p> <p>0% to 20% of the cost for each Medicare-covered group therapy visit*</p> <p>0% to 20% of the cost for each Medicare-covered individual therapy visit with a psychiatrist*</p> <p>0% to 20% of the cost for each Medicare-covered group therapy visit with a psychiatrist*</p> <p>0% to 20% of the cost for Medicare-covered partial</p>	<p>General</p> <p>Authorization rules may apply.</p> <p>In-Network</p> <p>0% to 20% of the cost for each Medicare-covered individual therapy visit*</p> <p>0% to 20% of the cost for each Medicare-covered group therapy visit*</p> <p>0% to 20% of the cost for each Medicare-covered individual therapy visit with a psychiatrist*</p> <p>0% to 20% of the cost for each Medicare-covered group therapy visit with a psychiatrist*</p> <p>0% to 20% of the cost for Medicare-covered partial</p>

Summary of Benefits for Fidelis SecureCare of Michigan (H2323)
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		hospitalization program services*	hospitalization program services*
12 - Outpatient Substance Abuse Care	0% or 20% Coinsurance	<p>General</p> <p>Authorization rules may apply.</p> <p>In-Network</p> <p>0% or 20% of the cost for Medicare-covered individual therapy visits*</p> <p>0% or 20% of the cost for Medicare-covered group visits*</p>	<p>General</p> <p>Authorization rules may apply.</p> <p>In-Network</p> <p>0% or 20% of the cost for Medicare-covered individual therapy visits*</p> <p>0% or 20% of the cost for Medicare-covered group visits*</p>

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January 1, 2012 – December 31, 2012

Benefit Category	Original Medicare	Fidelis Secure Liberty (HMO SNP)	Fidelis Secure Liberty Select (HMO SNP)
13 - Outpatient Services/Surgery	<p>0% or 20% coinsurance for the doctor's services. Specified copayment for outpatient hospital facility services. Copay cannot exceed the Part A inpatient hospital deductible.</p> <p>0% or 20% coinsurance for ambulatory surgical center facility services.</p>	<p>General</p> <p>Authorization rules may apply.</p> <p>In-Network</p> <p>0% or 20% of the cost for each Medicare-covered ambulatory surgical center visit*</p> <p>0% to 20% of the cost for each Medicare-covered outpatient hospital facility visit*</p>	<p>General</p> <p>Authorization rules may apply.</p> <p>In-Network</p> <p>\$0 copay for each Medicare-covered ambulatory surgical center visit*</p> <p>0% or 10% of the cost for each Medicare-covered outpatient hospital facility visit*</p>
<p>14 - Ambulance Services</p> <p>(medically necessary ambulance services)</p>	<p>0% or 20% coinsurance</p>	<p>General</p> <p>Authorization rules may apply.</p> <p>In-Network</p> <p>0% or 20% of the cost for Medicare-covered ambulance benefits*</p> <p>If you are admitted to the hospital, you pay \$0 for Medicare-covered ambulance benefits.</p>	<p>General</p> <p>Authorization rules may apply.</p> <p>In-Network</p> <p>0% or 20% of the cost for Medicare-covered ambulance benefits*</p> <p>If you are admitted to the hospital, you pay \$0 for Medicare-covered ambulance benefits.</p>

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A Coordinated Care plan with a Medicare Advantage contract and a contract with the Michigan Medicaid Program

Summary of Benefits for Fidelis SecureCare of Michigan (H2323)
FIDELIS SECURE LIBERTY AND FIDELIS SECURE LIBERTY SELECT
January 1, 2012 – December 31, 2012

Benefit Category	Original Medicare	Fidelis Secure Liberty (HMO SNP)	Fidelis Secure Liberty Select (HMO SNP)
<p>15 - Emergency Care</p> <p>(You may go to any emergency room if you reasonably believe you need emergency care.)</p>	<p>0% or 20% coinsurance for the doctor's services.</p> <p>Specified copayment for outpatient hospital facility emergency services.</p> <p>Emergency services copay cannot exceed Part A inpatient hospital deductible for each service provided by the hospital.</p> <p>You don't have to pay the emergency room copay if you are admitted to the hospital as an inpatient for the same condition within 3 days of the emergency room visit.</p> <p>Not covered outside the U.S. except under limited circumstances.</p>	<p>General</p> <p>0% or 20% of the cost (up to \$65) for Medicare-covered emergency room visits*</p> <p>Not covered outside the U.S. except under limited circumstances. Contact the plan for more details.</p> <p>If you are admitted to the hospital within 24-hour(s) for the same condition, you pay \$0 for the emergency room visit.</p>	<p>General</p> <p>0% or 20% of the cost (up to \$65) for Medicare-covered emergency room visits*</p> <p>Not covered outside the U.S. except under limited circumstances. Contact the plan for more details.</p> <p>If you are admitted to the hospital within 24-hour(s) for the same condition, you pay \$0 for the emergency room visit.</p>

Summary of Benefits for Fidelis SecureCare of Michigan (H2323)
FIDELIS SECURE LIBERTY AND FIDELIS SECURE LIBERTY SELECT
January 1, 2012 – December 31, 2012

Benefit Category	Original Medicare	Fidelis Secure Liberty (HMO SNP)	Fidelis Secure Liberty Select (HMO SNP)
<p>16 - Urgently Needed Care</p> <p>(This is NOT emergency care, and in most cases, is out of the service area.)</p>	<p>0% or 20% coinsurance</p> <p>Not covered outside the U.S. except under limited circumstances.</p>	<p>General</p> <p>0% or 20% of the cost for Medicare-covered urgently needed care visits*</p> <p>If you are admitted to the hospital within 24-hour(s) for the same condition, you pay \$0 for the urgently-needed-care visit.</p>	<p>General</p> <p>0% or 20% of the cost for Medicare-covered urgently needed care visits*</p> <p>If you are admitted to the hospital within 24-hour(s) for the same condition, you pay \$0 for the urgently-needed-care visit.</p>
<p>17 - Outpatient Rehabilitation Services</p> <p>(Occupational Therapy, Physical Therapy, Speech and Language Therapy)</p>	<p>0% or 20% coinsurance</p>	<p>General</p> <p>Authorization rules may apply.</p> <p>In-Network</p> <p>There may be limits on physical therapy, occupational therapy, and speech and language pathology services. If so, there may be exceptions to these limits.</p> <p>0% or 20% of the cost for Medicare-covered Occupational Therapy visits*</p>	<p>General</p> <p>Authorization rules may apply.</p> <p>In-Network</p> <p>There may be limits on physical therapy, occupational therapy, and speech and language pathology services. If so, there may be exceptions to these limits.</p> <p>0% or 20% of the cost for Medicare-covered Occupational Therapy visits*</p>

**Summary of Benefits for Fidelis SecureCare of Michigan (H2323)
 FIDELIS SECURE LIBERTY AND FIDELIS SECURE LIBERTY SELECT
 January 1, 2012 – December 31, 2012**

Benefit Category	Original Medicare	Fidelis Secure Liberty (HMO SNP)	Fidelis Secure Liberty Select (HMO SNP)
		0% or 20% of the cost for Medicare-covered Physical and/or Speech/Language Therapy visits.*	0% or 20% of the cost for Medicare-covered Physical and/or Speech/Language Therapy visits.*
18 - Durable Medical Equipment (includes wheelchairs, oxygen, etc.)	0% or 20% coinsurance	General Authorization rules may apply. In-Network 0% or 20% of the cost for Medicare-covered items.*	General Authorization rules may apply. In-Network 0% or 20% of the cost for Medicare-covered items.*

Summary of Benefits for Fidelis SecureCare of Michigan (H2323)
FIDELIS SECURE LIBERTY AND FIDELIS SECURE LIBERTY SELECT
January 1, 2012 – December 31, 2012

Benefit Category	Original Medicare	Fidelis Secure Liberty (HMO SNP)	Fidelis Secure Liberty Select (HMO SNP)
19 - Prosthetic Devices (includes braces, artificial limbs and eyes, etc.)	0% or 20% coinsurance	General Authorization rules may apply. In-Network 0% or 20% of the cost for Medicare-covered items.*	General Authorization rules may apply. In-Network 0% or 20% of the cost for Medicare-covered items.*
20 – Diabetes Programs and Supplies	0% or 20% coinsurance for Diabetes self-management training. 0% or 20% coinsurance for diabetes supplies 0% or 20% coinsurance for diabetic therapeutic shoes or inserts.	General Authorization rules may apply. In-Network \$0 copay for Diabetes self-management training* 0% or 20% of the cost for diabetes monitoring supplies* 0% or 20% coinsurance for therapeutic shoes or inserts.*	General Authorization rules may apply. In-Network \$0 copay for Diabetes self-management training* 0% or 20% of the cost for diabetes monitoring supplies* 0% or 20% coinsurance for therapeutic shoes or inserts.*

Summary of Benefits for Fidelis SecureCare of Michigan (H2323)
FIDELIS SECURE LIBERTY AND FIDELIS SECURE LIBERTY SELECT
January 1, 2012 – December 31, 2012

Benefit Category	Original Medicare	Fidelis Secure Liberty (HMO SNP)	Fidelis Secure Liberty Select (HMO SNP)
<p>21 - Diagnostic Tests, X-Rays, Lab Services, and Radiology Services</p>	<p>0% or 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 supplemental routine screening tests, like checking your cholesterol.</p> <p>0% or 20% coinsurance for the digital rectal exam and other related services.</p> <p>Covered once a year for all</p>	<p>General</p> <p>Authorization rules may apply.</p> <p>In-Network</p> <p>0% or 0% to 20% of the cost for Medicare-covered lab services*</p> <p>0% or 0% to 20% of the cost for Medicare-covered diagnostic procedures and tests*</p> <p>0% or 0% to 20% of the cost for Medicare-covered X-rays*</p> <p>0% or 0% to 20% of the cost for Medicare-covered diagnostic radiology services (not including x-rays)*</p> <p>0% or 0% to 20% of the cost for Medicare-covered therapeutic radiology services*</p>	<p>General</p> <p>Authorization rules may apply.</p> <p>In-Network</p> <p>\$0 copay for Medicare-covered:</p> <ul style="list-style-type: none"> - X-rays* - diagnostic radiology services (not including X-rays)* - therapeutic radiology services* <p>0% or 0% to 20% of the cost for Medicare-covered lab services*</p> <p>0% or 0% to 20% of the cost for Medicare-covered diagnostic procedures and tests*</p>

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Summary of Benefits for Fidelis SecureCare of Michigan (H2323)
FIDELIS SECURE LIBERTY AND FIDELIS SECURE LIBERTY SELECT
January 1, 2012 – December 31, 2012

Benefit Category	Original Medicare	Fidelis Secure Liberty (HMO SNP)	Fidelis Secure Liberty Select (HMO SNP)
	men with Medicare over age 50.		
22 – Cardiac and Pulmonary Rehabilitation Services	<p>General</p> <p>Authorization rules may apply.</p> <p>In-Network</p> <p>0% or 20% coinsurance for Cardiac Rehabilitation services.</p> <p>0% or 20% coinsurance for Pulmonary Rehabilitation services.</p> <p>0% or 20% coinsurance for Intensive Cardiac Rehabilitation services.</p> <p>This applies to program</p>	<p>General</p> <p>Authorization rules may apply.</p> <p>In-Network</p> <p>0% or 20% of the cost for Medicare-covered Cardiac Rehabilitation services*</p> <p>0% or 20% of the cost for Intensive Cardiac Rehabilitation services*</p> <p>0% or 20% of the cost for Pulmonary Rehabilitation services*</p>	<p>General</p> <p>Authorization rules may apply.</p> <p>In-Network</p> <p>0% or 10% of the cost for Medicare-covered Cardiac Rehabilitation services*</p> <p>0% or 10% of the cost for Intensive Cardiac Rehabilitation services*</p> <p>0% or 10% of the cost for Pulmonary Rehabilitation services*</p>

Summary of Benefits for Fidelis SecureCare of Michigan (H2323)
FIDELIS SECURE LIBERTY AND FIDELIS SECURE LIBERTY SELECT
January 1, 2012 – December 31, 2012

Benefit Category	Original Medicare	Fidelis Secure Liberty (HMO SNP)	Fidelis Secure Liberty Select (HMO SNP)
	services provided in a doctor's office. Specified cost sharing program for program services provided by hospital outpatient departments.		
23 – Preventive Services and Wellness/Education Programs	<p>General</p> <p>No coinsurance, copayment or deductible for the following:</p> <ul style="list-style-type: none"> - Abdominal Aortic Aneurysm Screening - Bone Mass Measurement. Covered once every 24 months (more often if medically necessary) if you meet certain conditions. - Cardiovascular Screening - Cervical and Vaginal Cancer Screening. Covered once every 2 years. Covered once a year for women with Medicare at high risk. - Colorectal Cancer Screening - Diabetes Screening - Influenza Vaccine - Hepatitis B Vaccine for 	<p>General</p> <p>\$0 copay for all preventive services covered under Original Medicare at zero cost sharing:</p> <ul style="list-style-type: none"> - Abdominal Aortic Aneurysm screening - Bone Mass Measurement - Cardiovascular Screening - Cervical and Vaginal Cancer Screening (Pap Test and Pelvic Exam) - Colorectal Cancer Screening - Diabetes Screening - Influenza Vaccine - Hepatitis B Vaccine - HIV Screening - Breast Cancer Screening (Mammogram) - Medical Nutrition Therapy Services - Personalized Prevention Plan Services (Annual 	<p>General</p> <p>\$0 copay for all preventive services covered under Original Medicare at zero cost sharing:</p> <ul style="list-style-type: none"> - Abdominal Aortic Aneurysm screening - Bone Mass Measurement - Cardiovascular Screening - Cervical and Vaginal Cancer Screening (Pap Test and Pelvic Exam) - Colorectal Cancer Screening - Diabetes Screening - Influenza Vaccine - Hepatitis B Vaccine - HIV Screening - Breast Cancer Screening (Mammogram) - Medical Nutrition Therapy Services - Personalized Prevention Plan Services (Annual

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Summary of Benefits for Fidelis SecureCare of Michigan (H2323)
FIDELIS SECURE LIBERTY AND FIDELIS SECURE LIBERTY SELECT
January 1, 2012 – December 31, 2012

Benefit Category	Original Medicare	Fidelis Secure Liberty (HMO SNP)	Fidelis Secure Liberty Select (HMO SNP)
	<p>people with Medicare who are at risk</p> <ul style="list-style-type: none"> - HIV Screening. \$0 copay for the HIV screening, but you generally pay 20% of the Medicare-approved doctor's visit. HIV screening is covered for people with Medicare who are pregnant and people at risk for the infection, including anyone who asks for the test. Medicare covers this test once every 12 months and up to three times during a pregnancy. - Breast Cancer Screening (Mammogram) Medicare covers screening mammograms once every 12 months for all women with Medicare age 40 and older. Medicare covers one baseline mammogram for women between the ages of 35-39. - Medical Nutrition Therapy Services. Nutrition Therapy is for 	<p>Wellness Visits)</p> <ul style="list-style-type: none"> - Pneumococcal Vaccine - Prostate Cancer Screening (Prostate Specific Antigen (PSA) test only) - Smoking Cessation (Counseling to stop smoking) - Welcome to Medicare Physical Exam (Initial Preventive Physical Exam) Authorization rules may apply. <p>HIV screening is covered for people with Medicare who are pregnant and people at risk for the infection, including anyone who asks for the test. Medicare covers this test once every 12 months and up to three times during a pregnancy. Please contact plan for details.</p> <p>In-Network</p> <p>This plan does not cover supplemental education/wellness programs.</p>	<p>Wellness Visits)</p> <ul style="list-style-type: none"> - Pneumococcal Vaccine - Prostate Cancer Screening (Prostate Specific Antigen (PSA) test only) - Smoking Cessation (Counseling to stop smoking) - Welcome to Medicare Physical Exam (Initial Preventive Physical Exam) Authorization rules may apply. <p>HIV screening is covered for people with Medicare who are pregnant and people at risk for the infection, including anyone who asks for the test. Medicare covers this test once every 12 months and up to three times during a pregnancy. Please contact plan for details.</p> <p>In-Network</p> <p>This plan does not cover supplemental education/wellness programs.</p>

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Summary of Benefits for Fidelis SecureCare of Michigan (H2323)
FIDELIS SECURE LIBERTY AND FIDELIS SECURE LIBERTY SELECT
January 1, 2012 – December 31, 2012

Benefit Category	Original Medicare	Fidelis Secure Liberty (HMO SNP)	Fidelis Secure Liberty Select (HMO SNP)
	<p>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 and may include a nutritional assessment and counseling to help you manage your diabetes or kidney disease.</p> <ul style="list-style-type: none"> - Personalized Prevention Plan Services (Annual Wellness Visits) - Pneumococcal Vaccine. You may only need the Pneumonia vaccine once in your lifetime. Call your doctor for more information. - Prostate Cancer Screening (Prostate Specific Antigen (PSA) test only) Covered once a year for all men with Medicare over the age of 50. - Smoking Cessation (Counseling to stop 		

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Summary of Benefits for Fidelis SecureCare of Michigan (H2323)
FIDELIS SECURE LIBERTY AND FIDELIS SECURE LIBERTY SELECT
January 1, 2012 – December 31, 2012

Benefit Category	Original Medicare	Fidelis Secure Liberty (HMO SNP)	Fidelis Secure Liberty Select (HMO SNP)
	<p>smoking) Covered if ordered by your doctor. Includes two counseling attempts within a 12-month period. Each counseling attempt includes up to four face-to-face visits.</p> <ul style="list-style-type: none"> - Welcome to Medicare Physical Exam (Initial Preventive Physical Exam). When you join Medicare Part B, then you are eligible as follows: During the first 12 months of your new Part B coverage, you can get either a Welcome to Medicare Physical Exam or an Annual Wellness Visit. After your first 12 months, you can get one Annual Wellness Visit every 12 months. 		
24 – Kidney Disease and Conditions	<p>0% or 20% coinsurance for renal dialysis.</p> <p>0% or 20% coinsurance for kidney disease education</p>	<p>General</p> <p>Authorization rules may apply.</p>	<p>General</p> <p>Authorization rules may apply.</p>

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Summary of Benefits for Fidelis SecureCare of Michigan (H2323)
FIDELIS SECURE LIBERTY AND FIDELIS SECURE LIBERTY SELECT
January 1, 2012 – December 31, 2012

Benefit Category	Original Medicare	Fidelis Secure Liberty (HMO SNP)	Fidelis Secure Liberty Select (HMO SNP)
	services.	<p>In-Network</p> <p>0% or 20% of the cost for renal dialysis*</p> <p>\$0 copay for kidney disease education services*</p>	<p>In-Network</p> <p>0% or 20% of the cost for renal dialysis*</p> <p>\$0 copay for kidney disease education services*</p>
25 – Outpatient 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 of 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</p> <p>General</p> <p>\$0 annual deductible for Part B-covered drugs.*</p> <p>0% or 20% of the cost for Part B covered chemotherapy drugs and other Part B covered drugs.*</p> <p>Home Infusion Drugs, Supplies and Services</p> <p>\$0 copay for home infusion drugs that would normally be covered under Part D. This cost-sharing amount will also cover the supplies and services associated with</p>	<p>Drugs Covered Under Medicare Part B</p> <p>General</p> <p>\$0 annual deductible for Part B-covered drugs.*</p> <p>0% or 20% of the cost for Part B covered chemotherapy drugs and other Part B covered drugs.*</p> <p>Home Infusion Drugs, Supplies and Services</p> <p>\$0 copay for home infusion drugs that would normally be covered under Part D. This cost-sharing amount will also cover the supplies and services associated with</p>

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Summary of Benefits for Fidelis SecureCare of Michigan (H2323)
FIDELIS SECURE LIBERTY AND FIDELIS SECURE LIBERTY SELECT
January 1, 2012 – December 31, 2012

Benefit Category	Original Medicare	Fidelis Secure Liberty (HMO SNP)	Fidelis Secure Liberty Select (HMO SNP)
		<p>home infusion of these drugs.</p> <p>Drugs Covered under Medicare Part D</p> <p>General</p> <p>This plan uses a formulary. The plan will send you the formulary. You can also see the formulary at http://www.fidelissc.com/pdfs/2010-formulary-with-disclaimers.pdf 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, or, - 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</p>	<p>home infusion of these drugs.</p> <p>Drugs Covered under Medicare Part D</p> <p>General</p> <p>This plan uses a formulary. The plan will send you the formulary. You can also see the formulary at http://www.fidelissc.com/pdfs/2010-formulary-with-disclaimers.pdf 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, or, - 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</p>

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**Summary of Benefits for Fidelis SecureCare of Michigan (H2323)
 FIDELIS SECURE LIBERTY AND FIDELIS SECURE LIBERTY SELECT
 January 1, 2012 – December 31, 2012**

Benefit Category	Original Medicare	Fidelis Secure Liberty (HMO SNP)	Fidelis Secure Liberty Select (HMO SNP)
		<p>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>Total yearly drug costs are the total drug costs paid by you, the plan and Medicare.</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 Fidelis Secure Liberty (HMO SNP) for certain drugs.</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 that cannot be met by most</p>	<p>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>Total yearly drug costs are the total drug costs paid by you, the plan and Medicare.</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 Fidelis Secure Liberty Select (HMO SNP) for certain drugs.</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 that cannot be met by most</p>

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Summary of Benefits for Fidelis SecureCare of Michigan (H2323)
FIDELIS SECURE LIBERTY AND FIDELIS SECURE LIBERTY SELECT
January 1, 2012 – December 31, 2012

Benefit Category	Original Medicare	Fidelis Secure Liberty (HMO SNP)	Fidelis Secure Liberty Select (HMO SNP)
		<p>pharmacies in your network. These drugs are listed on the plan's website, formulary, 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</p> <p>You pay a \$0 annual deductible.</p> <p>Initial Coverage</p> <p>Depending on your income and institutional status, you pay the following:</p> <p>For generic drugs (including brand drugs treated as generic), either:</p>	<p>pharmacies in your network. These drugs are listed on the plan's website, formulary, 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</p> <p>You pay a \$0 annual deductible.</p> <p>Initial Coverage</p> <p>Depending on your income and institutional status, you pay the following:</p> <p>For generic drugs (including brand drugs treated as generic), either:</p>

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Summary of Benefits for Fidelis SecureCare of Michigan (H2323)
FIDELIS SECURE LIBERTY AND FIDELIS SECURE LIBERTY SELECT
January 1, 2012 – December 31, 2012

Benefit Category	Original Medicare	Fidelis Secure Liberty (HMO SNP)	Fidelis Secure Liberty Select (HMO SNP)
		<ul style="list-style-type: none"> - a \$0 copay or - a \$1.10 copay or - a \$2.60 copay <p>For all other drugs, either:</p> <ul style="list-style-type: none"> - a \$0 copay or - a \$3.30 copay or - a \$6.50 copay <p>Retail Pharmacy</p> <p>You can get the drugs the following way(s):</p> <ul style="list-style-type: none"> - one-month (31-day) supply - three-month (90-day) supply <p>Long Term Care Pharmacy</p> <p>You can get the drugs the following way(s):</p> <ul style="list-style-type: none"> - one-month (31-day) supply <p>Mail Order</p>	<ul style="list-style-type: none"> - a \$0 copay or - a \$1.10 copay or - a \$2.60 copay <p>For all other drugs, either:</p> <ul style="list-style-type: none"> - a \$0 copay or - a \$3.30 copay or - a \$6.50 copay <p>Retail Pharmacy</p> <p>You can get the drugs the following way(s):</p> <p>one-month (31-day)</p> <ul style="list-style-type: none"> - supply - three-month (90-day) supply <p>Long Term Care Pharmacy</p> <p>You can get the drugs the following way(s):</p> <ul style="list-style-type: none"> - one-month (31-day) supply <p>Mail Order</p>

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Summary of Benefits for Fidelis SecureCare of Michigan (H2323)
FIDELIS SECURE LIBERTY AND FIDELIS SECURE LIBERTY SELECT
January 1, 2012 – December 31, 2012

Benefit Category	Original Medicare	Fidelis Secure Liberty (HMO SNP)	Fidelis Secure Liberty Select (HMO SNP)
		<p>You can get the drugs the following way(s):</p> <ul style="list-style-type: none"> - three-month (90-day) supply <p>Catastrophic Coverage</p> <p>After your total yearly out-of-pocket drug costs reach \$4700, you pay a \$0 copay.</p> <p>Out-of-Network</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. 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 Fidelis Secure Liberty (HMO SNP).</p>	<p>You can get the drugs the following way(s):</p> <ul style="list-style-type: none"> - three-month (90-day) supply <p>Catastrophic Coverage</p> <p>After your total yearly out-of-pocket drug costs reach \$4700, you pay a \$0 copay.</p> <p>Out-of-Network</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. 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 Fidelis Secure Liberty (HMO SNP).</p>

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January 1, 2012 – December 31, 2012

Benefit Category	Original Medicare	Fidelis Secure Liberty (HMO SNP)	Fidelis Secure Liberty Select (HMO SNP)
		<p>You can get drugs the following way:</p> <ul style="list-style-type: none"> - one-month (31-day) supply <p>Out-of-Network Initial Coverage</p> <p>Depending on your income and institutional status, you will be reimbursed by Fidelis Secure Liberty (HMO SNP) up to the plan's cost of the drug minus the following:</p> <p>For generic drugs purchased out-of-network (including brand drugs treated as generic), either:</p> <ul style="list-style-type: none"> - A \$0 copay; or - A \$1.10 copay; or - A \$2.60 copay <p>For all other drugs purchased out-of-network, either:</p> <ul style="list-style-type: none"> - A \$0 copay; or - A \$3.30 copay; or - A \$6.50 copay. <p>Out-of-Network Catastrophic Coverage</p> <p>After your yearly out-of-</p>	<p>You can get drugs the following way:</p> <ul style="list-style-type: none"> - one-month (31-day) supply <p>Out-of-Network Initial Coverage</p> <p>Depending on your income and institutional status, you will be reimbursed by Fidelis Secure Liberty Select (HMO SNP) up to the plan's cost of the drug minus the following:</p> <p>For generic drugs purchased out-of-network (including brand drugs treated as generic), either:</p> <ul style="list-style-type: none"> - A \$0 copay; or - A \$1.10 copay; or - A \$2.60 copay <p>For all other drugs purchased out-of-network, either:</p> <ul style="list-style-type: none"> - A \$0 copay; or - A \$3.30 copay; or - A \$6.50 copay. <p>Out-of-Network Catastrophic Coverage</p> <p>After your yearly out-of-</p>

MCE 12_55 MI

CMS Approved 09/30/11

*All cost sharing in this summary of benefits is based on your level of eligibility

A Coordinated Care plan with a Medicare Advantage contract and a contract with the Michigan Medicaid Program

Summary of Benefits for Fidelis SecureCare of Michigan (H2323)
FIDELIS SECURE LIBERTY AND FIDELIS SECURE LIBERTY SELECT
January 1, 2012 – December 31, 2012

Benefit Category	Original Medicare	Fidelis Secure Liberty (HMO SNP)	Fidelis Secure Liberty Select (HMO SNP)
		pocket drug costs reach \$4,700, you will be reimbursed in full for drugs purchased out-of-network.	pocket drug costs reach \$4,700, you will be reimbursed in full for drugs purchased out-of-network.
26 – Dental Services	Preventive dental services (such as cleaning) not covered.	<p>In-Network</p> <p>\$0 copay for Medicare-covered dental benefits*</p> <p>\$0 copay for the following dental benefits:</p> <ul style="list-style-type: none"> - oral exams - cleanings - dental x-rays <p>\$400 plan coverage limit for preventive dental benefits every year</p> <p>Plan offers additional comprehensive dental benefits.</p>	<p>In-Network</p> <p>\$0 copay for Medicare-covered dental benefits*</p> <p>\$0 copay for the following dental benefits:</p> <ul style="list-style-type: none"> - oral exams - cleanings - dental x-rays <p>\$400 plan coverage limit for preventive dental benefits every year</p> <p>Plan offers additional comprehensive dental benefits.</p>

Summary of Benefits for Fidelis SecureCare of Michigan (H2323)
FIDELIS SECURE LIBERTY AND FIDELIS SECURE LIBERTY SELECT
January 1, 2012 – December 31, 2012

Benefit Category	Original Medicare	Fidelis Secure Liberty (HMO SNP)	Fidelis Secure Liberty Select (HMO SNP)
		\$400 plan coverage limit for comprehensive dental benefits every year.	\$400 plan coverage limit for comprehensive dental benefits every year.
27 – Hearing Services	Supplemental routine hearing exams and hearing aids not covered. 0% or 20% coinsurance for diagnostic hearing exams	In-Network \$0 copay for hearing aids. - 0% or 0% to 20% of the cost for Medicare-covered diagnostic hearing exams* - 0% of the cost for supplemental routine hearing exams - 0% of the cost for hearing aid fitting evaluations	In-Network \$0 copay for hearing aids. - 0% or 0% to 20% of the cost for Medicare-covered diagnostic hearing exams* - 0% of the cost for supplemental routine hearing exams - 0% of the cost for hearing aid fitting evaluations

Summary of Benefits for Fidelis SecureCare of Michigan (H2323)
FIDELIS SECURE LIBERTY AND FIDELIS SECURE LIBERTY SELECT
January 1, 2012 – December 31, 2012

Benefit Category	Original Medicare	Fidelis Secure Liberty (HMO SNP)	Fidelis Secure Liberty Select (HMO SNP)
28 – Vision Services	<p>0% or 20% coinsurance for diagnosis and treatment of diseases and conditions of the eye.</p> <p>Supplemental routine eye exams and glasses not covered.</p> <p>Medicare pays for one pair of eyeglasses or contacts after cataract surgery.</p> <p>Annual glaucoma screenings covered for people at risk.</p>	<p>In-Network</p> <p>\$0 copay for:</p> <ul style="list-style-type: none"> - one pair of eyeglasses or contact lenses after cataract surgery* - glasses - contacts - lenses - frames - 0% or 0% to 20% of the cost for exams to diagnose and treat diseases and conditions of the eye* - 0% of the cost for supplemental routine eye exams. 	<p>In-Network</p> <p>\$0 copay for:</p> <ul style="list-style-type: none"> - one pair of eyeglasses or contact lenses after cataract surgery* - glasses - contacts - lenses - frames - 0% or 0% to 20% of the cost for exams to diagnose and treat diseases and conditions of the eye* 0% of the cost for supplemental routine eye exams.

Summary of Benefits for Fidelis SecureCare of Michigan (H2323)
FIDELIS SECURE LIBERTY AND FIDELIS SECURE LIBERTY SELECT
January 1, 2012 – December 31, 2012

Benefit Category	Original Medicare	Fidelis Secure Liberty (HMO SNP)	Fidelis Secure Liberty Select (HMO SNP)
Over the Counter Items	Not covered.	<p>Please visit our plan website to see a 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>Please visit our plan website to see a 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>
Transportation (Routine)	Not covered.	<p>General</p> <p>Authorization rules may apply.</p> <p>In-Network</p> <p>\$0 copay for up to 12 round trip (s) to plan-approved location every year.</p>	<p>General</p> <p>Authorization rules may apply.</p> <p>In-Network</p> <p>\$0 copay for up to 12 round trip (s) to plan-approved location every year.</p>
Acupuncture	Not covered.	<p>In-Network</p> <p>This plan does not cover Acupuncture.</p>	<p>In-Network</p> <p>This plan does not cover Acupuncture.</p>