

**Annual enrollment ends December 31.  
Call now to make the deadline.**



**[Toll-Free] <1-800-380-4959>, TTY 711**  
8 a.m. – 8 p.m. local time, 7 days a week.



**www.SecureHorizons.com</xxx>**

Dear <Friend>,

Maybe you're not happy with your current health coverage. Maybe it's gotten too expensive. Or perhaps you're just curious about other options that are available.

If so, there may still be time to select a better plan for your needs. The Medicare Annual Election Period (AEP) ends December 31, 2009.

One plan to consider is a **SecureHorizons® MedicareDirect™** plan. It's a Medicare Advantage plan that Medicare calls a "Private Fee-For-Service" (PFFS) plan. SecureHorizons MedicareDirect is not an HMO. That means you can see any doctor or hospital that accepts the plan's terms and conditions. No networks. No referrals. No authorization to access care.

[While other plans may be] [increasing premiums,][reducing benefits,] [or] [withdrawing their plans,] [t][T]his plan offers you benefits that go beyond Original Medicare — for monthly health plan premiums [starting at \$0 premium] [as low as \$0] when you continue to pay your Part B premium.

### **How is a \$0 monthly health plan premium possible?**

Medicare pays SecureHorizons® health plans every month to provide health coverage for our plan members. We use that payment to provide you with the benefits of Original Medicare, plus extras. It really is that simple.

### **Why consider a SecureHorizons MedicareDirect plan?**

- **Plans available starting at \$0 monthly premium beyond what you already pay for Medicare Part B** — This could be less than what you pay for another PFFS plan, a Medicare supplement or even a Part D plan alone.
- **More coverage than Original Medicare**, such as annual routine physical exams and other services not covered by Medicare.
- **Includes nearly all generics covered by Medicare Part D** and most commonly used brand-name drugs.
- **Annual out-of-pocket limit** on what you have to pay for covered services.

**Don't wait. The deadline to enroll for 2010 is December 31, 2009.**

Call now to learn about our plan options, or attend a free meeting near you. Please see other side for details about meetings in your area.

Sincerely,

*Thomas S. Paul*

Thomas S. Paul  
Chief Operating Officer, UnitedHealthcare Medicare Solutions

**DONER**

<b>Internal &amp; External Team</b>	<b>Project Details</b>	<b>Specs</b>	<b>Notes</b>
Date: 7/17/09 Creative/Prod. Mgr.: Julie Chapin Creative: Dan VonDerEmbse, Mike Mehnert Job Number: 9-376500-012	DMS Number: 3159669 Name: 3159669_SH PFFS DEC Letter-R5 Stage: IR File Name: SH PFFS DEC Letter-R5	Ink Colors: 1807 and Black Dimensions: 8.5 x 11 Software: InDesign	<b>R5</b>

# Join us at a FREE informational meeting near you.

Learn how a SecureHorizons® health plan could offer you more while costing you less. You could learn about the benefits of Medicare Advantage plans, as well as Part D prescription drug coverage and Medicare Supplement Insurance plans.

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<Address\_1>  
<City\_1,> <ZIP\_1>

## <Date\_2> <Time\_2>

<Location\_2>  
<Address\_2>  
<City\_2,> <ZIP\_2>

## <Date\_3> <Time\_3>

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## <Date\_15> <Time\_15>

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<Address\_15>  
<City\_15,> <ZIP\_15>

## Annual enrollment deadline is December 31.

Call SecureHorizons now for more information or to reserve your seat.

[Walmart locations are staffed hours, not a meeting. No reservation is required]

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8 a.m. – 8 p.m. local time, 7 days a week.

 **[www.SecureHorizons.com](http://www.SecureHorizons.com)**</xxx>

A UnitedHealthcare® Medicare Solution

A sales representative will be present with information and applications. For accommodation of persons with special needs at sales meetings, call <1-800-380-4959>, TTY 711.

SecureHorizons® MedicareDirect™, a Medicare Advantage Private Fee-For-Service Plan, is offered by UnitedHealthcare Insurance Company, a Medicare Advantage Organization with a Medicare contract. A Medicare Advantage Private Fee-For-Service plan works differently than a Medicare supplement plan. Your doctor or hospital is not required to agree to accept the plan's terms and conditions, and thus may choose not to treat you, with the exception of emergencies. If your doctor or hospital does not agree to accept our payment terms and conditions, they may choose not to provide health care services to you, except in emergencies. Providers can find the plan's terms and conditions on our Web site at: [www.SecureHorizons.com](http://www.SecureHorizons.com).

Limitations, copayments and coinsurance may apply. Benefits may vary by [(Individual plans only) county and plan] [(Group Retiree plans only) employer group.]

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