For Secure Horizons
Medicare+Choice Plan Members

Member Handbook

Secure Horizons Discount Drug Program
is an exclusive provider of the Medicare-approved drug discount card program.

For help or more information, please call
Secure Horizons Customer Service Department
at 1-800-950-9355 (TDHI 1-800-557-7595),
7:00 a.m. to 9:00 p.m., Monday through Friday.

The Secure Horizons Discount Drug Program
Member Handbook is not a legal document.
The official Medicare program provisions are
contained in the relevant laws, regulations
and rulings.
Your Secure Horizons Medicare+Choice Plan is participating in the Medicare-approved prescription drug discount program. As a Medicare-approved sponsor, we are pleased to provide the Secure Horizons Discount Drug Program exclusively to members of the Secure Horizons Medicare+Choice Plan. Medicare has approved our Discount Drug Program; however, it is separate from the Medicare program.

As a Secure Horizons Medicare+Choice Plan member, you will be automatically enrolled in the Secure Horizons Discount Drug Program at no additional premium. Your Secure Horizons Medicare+Choice Plan identification card that you received upon enrollment in the Secure Horizons Medicare+Choice Plan will let you access the Secure Horizons Discount Drug Program through our network of pharmacies and the PacifiCare Prescription Solutions Mail Service Pharmacy.

The Secure Horizons Discount Drug Program is not intended to replace any prescription drug benefits that you may already receive through your Secure Horizons Medicare+Choice Plan.

This booklet explains how to receive savings on common oral prescription medications through the Secure Horizons Discount Drug Program. It provides a description of the Secure Horizons Discount Drug Program and your rights and responsibilities as a Secure Horizons Medicare+Choice Plan member. It also explains our responsibilities to you.

Detailed Description of the Secure Horizons Discount Drug Program

The Secure Horizons Discount Drug Program is designed to help you save money on the cost of many of the most common prescriptions you have filled at local retail or mail order pharmacies in our network. When using our Discount Drug Program at one of PacifiCare’s network pharmacies or mail service, you will be entitled to either PacifiCare’s negotiated rate or the pharmacy’s usual and customary price, whichever is lower.

As a member of the Secure Horizons Discount Drug Program, you will use your Secure Horizons Medicare+Choice Plan member ID card when you drop off your prescriptions at one of PacifiCare’s network pharmacies or utilize PacifiCare’s Prescription Solutions Mail Service Pharmacy. The Secure Horizons Discount Drug Program allows you to get instant savings when you pick up your prescription or order your prescription through mail service. If your membership card is ever damaged or lost, please call Customer Service to get a new card, at 1-800-950-9355 (TDHI 1-800-557-7595), 7:00 a.m. to 9:00 p.m., Monday through Friday.

Automatic Enrollment and How to Decline

As a Secure Horizons Medicare+Choice Plan member, you are automatically enrolled in the new Secure Horizons Medicare-approved Discount Drug Program and there is no annual membership fee. As a member of Secure Horizons Medicare+Choice Plan, the only Medicare-approved drug discount program you may be enrolled in is the Secure Horizons Medicare-approved Discount Drug Program.
You may be enrolled in other drug discount cards that are not approved by Medicare. To find out which drug discount cards are approved by Medicare, or for more information, call Medicare at 1-800-MEDICARE (1-800-633-4227). TDHI users should call 1-877-486-2048. You can also visit www.medicare.gov on the Web and select “Prescription Drug and Other Assistance Programs”.

If you do not wish to participate in the Secure Horizons Discount Drug Program, please call our Customer Service Department at 1-800-950-9355 (TDHI 1-800-557-7595), 7:00 a.m. to 9:00 p.m., Monday through Friday.

If you would like to enroll in another Medicare-approved drug discount card program, you must disenroll from the Secure Horizons Medicare+Choice Plan. Please see the section titled Disenrollment and Special Election Period.

Additional Assistance: Up to $600 Credit to Help Pay for Your Prescription Drugs

In addition to your existing health plan prescription coverage and the Secure Horizons Discount Drug Program, if you meet specific income requirements you may be able to receive a credit of up to $600 per year from Medicare to help pay for prescriptions obtained using the Secure Horizons Discount Drug Program. (Please note: This credit is not meant to be a replacement of any current prescription coverage you may have. Thus, you should not drop your current drug coverage if you qualify for this $600 credit). Please see the enclosed Additional Assistance Application for details. The Additional Assistance Application was also enclosed in the pre-enrollment kit you received from Secure Horizons Medicare+Choice Plan. If you did not receive this application, please call Secure Horizons Customer Service at 1-800-950-9355 (TDHI 1-800-557-7595), 7:00 a.m. to 9:00 p.m., Monday through Friday.

How to Obtain Discount Drugs Through Secure Horizons Discount Drug Program

In order to receive a discount through the Secure Horizons Discount Drug Program, or to use any of the $600 credit should you qualify, you must fill your prescriptions through a PacifiCare network pharmacy or PacifiCare’s Prescription Solutions Mail Service Pharmacy. You'll find a list of PacifiCare network pharmacies in the Secure Horizons Discount Drug Program Pharmacy Directory enclosed. You may also access the Secure Horizons Discount Drug Program Pharmacy Directory on our Web site at www.securehorizons.com. As a member of the Secure Horizons Medicare+Choice Plan, you are able to obtain drug discounts at a PacifiCare network pharmacy or designated mail service pharmacy.

If you fill your prescription at a pharmacy that is not in PacifiCare’s network, you will not be able to use your Secure Horizons Discount Drug Program to obtain a discount on your prescription.

Service Area

Secure Horizons Discount Drug Program service area is in the same service area as outlined in your Secure Horizons Medicare+Choice Plan Evidence of Coverage and Disclosure Information. For additional information on your service area, please go to the Secure Horizons Web site at www.securehorizons.com.

Secure Horizons Discount Drug List

You will receive discounts on all CMS-allowable prescription medications. You will also find enclosed a preferred list of some of the most common oral prescription medications used by people with Medicare, which the Secure Horizons Discount Drug Program will offer at an even greater discount.
If the prescription drug your doctor prescribes is not on the Secure Horizons Discount Drug List, you will pay the retail pharmacy’s full price. You should share the Secure Horizons Discount Drug List with your physician so he/she can determine if there may be another drug on the list that may be more effective for your condition. Information on medications available at discount prices with the Secure Horizons Discount Drug Program can be found on the Secure Horizons Web site at www.securehorizons.com, or by contacting our Customer Service Department at 1-800-950-9355 (TDHI 1-800-557-7595), 7:00 a.m. to 9:00 p.m., Monday through Friday.

Note: Prescription drugs on the Secure Horizons Discount Drug List and their prices may change. To make sure that you have the most recent listing of prescription drugs and discounts available call our Customer Service Department.

**Discount Prices on Prescription Drugs**

With your Secure Horizons Discount Drug Program, many prescription drugs you purchase will be at a discount. The Secure Horizons Discount Drug Program will help you save between 10% to 30% on the cost of all of your prescriptions. The amount you pay when you pick up your prescription will vary according to the prescription drug. You will usually pay a lower price when you receive a generic drug, and your pharmacist is required to tell you if there is a price difference between a brand-name drug and the equivalent generic drug.

Remember, if your prescription drug is not listed on the Secure Horizons Discount Drug List, or if you go to a pharmacy that is not on the list of network pharmacies, you will not be able to use the Secure Horizons Discount Drug Program to obtain a discount on your prescription.

However, you may be able to use the $600 credit (if you have qualified) towards the purchase of those prescriptions not listed on the Discount Drug List at a network pharmacy or designated mail service pharmacy. In other words, for those members who are eligible for the $600 credit, you can use this credit for certain prescription drugs not included on the Secure Horizons Discount Drug List.

**PacifiCare’s Prescription Solutions Mail Service Pharmacy**

You may save money if you fill your prescriptions through PacifiCare’s Prescription Solutions Mail Service Pharmacy. The price you pay for the drug through our Mail Service Pharmacy may be less than the price you pay when you pick up your prescription at one of Secure Horizons network pharmacies. Typically, you are able to order a larger supply if you fill your prescription through our Mail Service Pharmacy. For example, most prescriptions filled through Prescription Solutions will last you at least 90 days so you’ll order less often and could make fewer copayments.

As a Secure Horizons Discount Drug Program member, you will get PacifiCare’s lowest negotiated discount price when purchasing through Prescription Solutions Mail Service Pharmacy.
Getting Started with Prescription Solutions is Easy!

Just call 1-800-562-6223 (TDHI 1-800-498-5428), and Prescription Solutions will get a new prescription from your doctor. All they need from you is your prescription and your doctor's name and telephone number. Representatives from Prescription Solutions are available to assist you by phone, Monday through Friday, 5:00 a.m. to 9:00 p.m. PST, and Saturday and Sunday from 7:00 a.m. to 7:00 p.m. PST.

The Secure Horizons Discount Drug Program also provides you with access to over-the-counter (OTC) medications through mail order. The OTC medications included in our program include access to more than 550 of the most popular OTC products including, but not limited to, cold and flu medications, pain relievers, skin care products and vitamins. On OTC orders of $25 or more or when purchased in conjunction with a mail service prescription order, your items will be shipped free of charge.

Note: When using our mail order service for discounted medications on the Secure Horizons Discount Drug List, you must purchase prescriptions in a quantity of a 90-day supply of your medication.

Disenrollment and Special Election Period

If you choose not to participate in the Secure Horizons Medicare-approved Discount Drug Program, you will not be eligible to enroll in a different Medicare-approved prescription drug discount card program from another company, unless you disenroll from the Secure Horizons Medicare+Choice Plan.

You may disenroll from Secure Horizons Medicare+Choice Plan at any time and for any reason. However, if you choose to enroll in another Medicare+Choice plan or Medicare-approved drug discount card program, contact that plan to verify their policy for new enrollments. Some Medicare+Choice plans will only accept new enrollments during a designated period, unless you qualify for a Special Election Period.

You may qualify for a Special Election Period if:

- You move out of the Secure Horizons Medicare+Choice Plan service area.
- You enter or leave a skilled nursing facility (like a nursing home).
- You enroll in, or disenroll from, a Medicare Managed Care plan that offers a Medicare-approved card.
- Secure Horizons stops offering the Secure Horizons Medicare+Choice Plan or the Secure Horizons Discount Drug Program.
- Secure Horizons Medicare+Choice Plan violates some material provisions of its contract with the member.

What to Do if You Have Problems or Complaints

If, at any time, you have concerns or problems related to the Secure Horizons Discount Drug Program, you have the right to make a “grievance” or a complaint. A grievance is a complaint or dispute about the way we are serving you.

For example, you may file a grievance if:

- You have a problem calling Secure Horizons Customer Service.
- You are unhappy with the service from the Secure Horizons Discount Drug Program or the network pharmacy where you filled your prescription.
• One of PacifiCare’s network pharmacies fails to sell you a prescription drug at or below the advertised price. *(Please note: The prescription drugs on the Secure Horizons Discount Drug List and their prices may change.)* To make sure that you have the most recent listing of prescription drugs and pricing, you may call Secure Horizons Customer Service at 1-800-950-9355 (TDHI 1-800-557-7595), 7:00 a.m. to 9:00 p.m., Monday through Friday.

• One of PacifiCare’s network pharmacies will not apply the balance of your $600 credit or fails to inform you of the amount remaining from the $600 credit.

• One of the network pharmacies does not charge you the lower of the negotiated price or usual or customary price.

• One of the network pharmacies fails to inform you of the difference in price between your prescription drug and a lower-priced generic equivalent, if available.

If you make a complaint, we must be fair (unprejudiced and unbiased) in how we handle it. We can’t treat you unfairly (discriminate against you) because you made a complaint.

**Protecting Yourself Against Medicare Fraud**

If you believe that you were not charged the correct price for a prescription drug, or that your $600 credit may have been applied toward a prescription you never obtained, contact the pharmacist and/or Secure Horizons Customer Service Department about your concerns. If you still suspect fraud after speaking to the pharmacist or Secure Horizons, you should contact the Office of Inspector General for the Department of Health and Human Services at 1-800-HHS-TIPS (1-800-447-8477).

**Privacy Notice**

The same Privacy Rules apply to the Secure Horizons Discount Drug Card Program as to the Secure Horizons Medicare+Choice Plan. The Privacy Notice is included in your Secure Horizons Medicare+Choice Evidence of Coverage and Disclosure Information. In addition to the notice provided in your Secure Horizons Medicare+Choice Plan Evidence of Coverage and Disclosure Information, the following statements also apply:

• Secure Horizons Medicare+Choice Plan, acting in the capacity of a Medicare-approved exclusive drug discount program sponsor only may not use or disclose your protected health information to market non-endorsed products or services.

• Secure Horizons Discount Drug Program members are not required to authorize any additional uses or disclosures of their protected health information.

• In addition to making complaints to the Secretary or to Secure Horizons Medicare+Choice Plan as is stated in the Secure Horizons Medicare+Choice Evidence of Coverage and Disclosure Information, members may also make complaints to Medicare if they believe that their privacy rights have been violated.
Secure Horizons Medicare+Choice Plans are offered by PacifiCare,® which contracts with the federal government.

For More Information

For help or more information about the Secure Horizons Discount Drug Program, please call our Customer Service Department 1-800-950-9355 (TDHI 1-800-557-7595), 7:00 a.m. to 9:00 p.m., Monday through Friday.

Or, write to us at:
Secure Horizons Customer Service Department
P.O. Box 400046
San Antonio, TX 78229

Or, visit our Web site at:
www.securehorizons.com

You can also call Medicare at:
1-800-MEDICARE (1-800-633-4227)
TDHI users should call 1-877-486-2048.
Or, look at www.medicare.gov on the Web. (Select “Prescription Drug and Other Assistance Programs”).