



SECUR

Providing Coordinated Care to Help You Stay as Healthy and Independent as Possible



Plan Overview

January 1 to December 2026

SECUR Health Plan

Plan Overview – 2026

Welcome to SECUR Health Plan

Thank you for considering SECUR Health Plan. We are a Medicare Advantage plan that specializes in Institutional Special Needs Plans (I-SNPs). Our goal is simple: Provide compassionate, coordinated care that helps our members stay as healthy and independent as possible. SECUR Health Plan is an HMO I-SNP with a Medicare contract. Enrollment in one of our plans depends on contract renewal.

Understanding Medicare Advantage and I-SNPs

Medicare is health insurance for people 65 and older, or younger people with certain disabilities. Medicare Advantage (also called Part C) is an all-in-one option offered by private companies. These plans include everything Original Medicare covers and often add extra benefits and drug coverage.

SECUR offers a special type of Medicare Advantage plan called an Institutional Special Needs Plan (I-SNP). This type of plan is designed for people who live in a facility, or in the community but need the same level of institutional care. SECUR serves Citrus, Hernando, Hillsborough, Pasco, and Pinellas counties in Florida.

Your Plan Choices for 2026

SECUR offers three plan options. Each is designed for different living situations and care needs:

- **SECUR Advantage** – this plan is ideal for people who live in a long-term care or skilled nursing facility.
- **SECUR Enhanced** – this plan is ideal for people living in the community who require an institutional level of care and have additional financial assistance.
- **SECUR Edge** – this plan is ideal for people living in the community who require institutional-level care but may not have any additional assistance.

To join one of our SECUR Health Plans, you must be entitled to Medicare Part A, be enrolled in Part B, live in our service area, and have institutional needs. Our service area includes the following counties: Citrus, Hernando, Hillsborough, Pasco, and Pinellas.

This document is available in other formats such as braille, large print, or audio.

For coverage and costs of Original Medicare, look in your current “Medicare & You” handbook, view it online at www.medicare.gov, or get a copy by calling 1.800.MEDICARE (1.800.633.4227), seven (7) days a week, 24 hours a day. TTY users should call 1.877.486.2048. For more information, please call us at 1.833.76SECUR (1.833.767.3287). TTY users should call 711. We are available seven (7) days a week, 8 a.m. to 8 p.m. (ET) from October 1 to March 31, and 8 a.m. to 8 p.m. (ET), Monday through Friday from April 1 to September 30. You can also visit us at www.securhealthplan.com.

Is Your Physician and Pharmacy in the SECUR Health Plan Network?

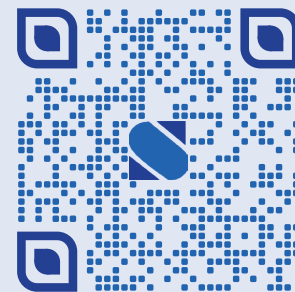
Whether you’re seeking a primary care physician, a specialist, or a nearby pharmacy, we’ve made it easy to find in-network providers and pharmacies that accept your SECUR HMO I-SNP plan. Using in-network providers helps you get the most from your plan while minimizing out-of-pocket costs.

Use our convenient Provider and Pharmacy Lookup Tool to quickly find healthcare providers and pharmacies in your area. Our tool allows you to search by name, location, or specialty, ensuring you can access the care you need, when and where you need it. The tool is located here: <https://app.securhealthplan.com/>.

How to Use the Provider and Pharmacy Lookup Tool

Using our online lookup tool is simple:

1. **Enter Your Location:** Start by entering your ZIP code or city to find providers and pharmacies near you.
2. **Choose a Type:** Select whether you’re looking for a specific type of provider, such as primary care, specialists, or pharmacy. You can also look up facilities such as assisted living and skilled nursing.
3. **View Results:** Browse the list of available providers and pharmacies and view their contact information.



How to Check If Your Prescriptions (or an Acceptable Substitute) are Covered

Managing your prescriptions is essential to maintain your health, and we’re here to help you navigate your drug coverage with ease. Our SECUR HMO I-SNP plans include comprehensive drug coverage, ensuring you have access to the medications you need at an affordable cost. Use our Drug Coverage Tool to find out if your medication is covered under your SECUR HMO I-SNP plan. The tool is located here: <https://app.securhealthplan.com/drug-coverage>.

How to Use the Drug Lookup Tool

Using our online drug coverage tool is simple:

1. **Search by Medication Name:** Simply enter the name of your medication to check it's included in our formulary.
2. **View Coverage Details:** The tool will provide information on the drug's tier, any associated costs, and whether prior authorization or **step therapy** (please see explanation in the next section) is required.
3. **Review Alternatives:** If your medication is not covered, the tool may suggest covered alternatives that you can discuss with your healthcare provider.



What is Step Therapy?

Some drugs in our Part D formulary may require **step therapy**. This means you may need to try a lower-cost or more common medication first, before the plan will cover a more expensive drug for the same condition.

- **Example 1:** For high blood pressure, your doctor may prescribe a generic drug like **Lisinopril** first. If it doesn't work for you, your doctor can request approval to move to a brand-name drug.
- **Example 2:** For diabetes, you may need to try a generic medicine such as **Metformin** before moving to a newer, higher-cost brand drug.

Your doctor can always explain why a certain medication is needed. If the first-step drug is not appropriate for you, your doctor can request an exception so you can get the medication your doctor recommends.

Help Paying for Prescription Drugs

Medicare has a program called "Extra Help" (sometimes called 'Low Income Subsidy' or LIS). If you qualify, Extra Help can lower the amount you pay for your prescription drugs. This program can:

- Pay some or all of your monthly drug plan premium.
- Reduce or remove your drug deductible.
- Lower copays or coinsurance you pay at the pharmacy.
- Eliminate the "coverage gap" stage, so your drug costs stay consistent throughout the year.
- Waive late-enrollment penalties if you sign up after your initial enrollment period.

How Do You Find Out if You Qualify?

You may be eligible if your income and resources fall within certain limits. Many people with Medicaid automatically qualify.

For questions or to apply:

- Call SECUR Member Services at 1.833.76SECUR (1.833.767.3287). TTY users call 711.
- Call Medicare directly at 1.800.MEDICARE (1.800.633.4227), available 24 hours a day, seven (7) days a week.
- Call the Social Security Administration at 1.800.772.1213 (TTY is 1.800.325.0778), Monday through Friday, 8 a.m. to 7 p.m. (ET).
- Contact your state Medicaid office.

If you qualify, you'll get a letter explaining your level of Extra Help and what you will pay at the pharmacy.

When You Can Join

Because SECUR offers I-SNP plans, you can usually join year-round if you qualify.

Here's how enrollment works:

- **SECUR Advantage:** Must live in a facility such as a nursing home or skilled nursing center.
- **SECUR Enhanced:** Must live in the community, require institutional-level care, and have additional financial assistance.
- **SECUR Edge:** Must live in the community, require institutional-level care, and not have additional financial assistance.

If your situation changes, such as moving out of a facility, you may qualify for a Special Enrollment Period. Everyone can also make changes each year during the Annual Enrollment Period (October 15 – December 7).

After You Enroll



Day 1 ENROLLMENT

- Assigned a Primary Care Physician (PCP).
- Signed two key forms: Appointment of Representative (AOR) and Permission to Share Information (PSI).

Within 7 Business Days

COMMUNITY WELCOME VISIT



- Meet the Health Services team.
- Ask questions and learn what to expect.

Days 5-7 ENROLLMENT CONFIRMATION



- Receive Enrollment Verification Letter in the mail.
- Confirms enrollment in your plan.

Day 7 WELCOME CALL



- Member Services calls to check in with a verbal welcome.
- Family/facility can ask questions or request help.

Days 7 -10 MAIL DELIVERY

- Get your Member ID Card.
- Receive a Welcome Kit with:
- Member Rights and Responsibilities
- Advance Directives
- Extra PSI and AOR forms
- And more



FIRST 60 DAYS LEVEL OF CARE REVIEW



- Level of care assessment performed by a non-SECUR Health Plan team member.
- Verifies eligibility for Institutional Special Needs Plan

FIRST 30 DAYS HEALTH RISK ASSESSMENT (HRA)*



- Meet with Care Coordinator for your HRA.
- Ensure:
- PCP is confirmed.
- PSI/AOR forms are complete.

*The HRA takes place within the first 30 days from the effective date with the plan.

FIRST 90 DAYS SERVICE CHECK-IN

- Member Services or Care Coordination calls to:
- Check on your experience.
- See if we can improve your care or support.



How to Reach Us

SECUR Health Plan

12470 Telecom Drive, Suite 301

Temple Terrace, FL 33637

Member Services: 1.833.76SECUR (1.833.767.3287). TTY users should call 711.

Website: www.securhealthplan.com

Hours: Seven (7) days a week, 8 a.m. to 8 p.m. (ET) from October 1 to March 31, and 8 am. to 8 p.m. (ET), Monday through Friday from April 1 to September 30.

Costs at a Glance

What this is	SECUR Advantage (001)	SECUR Enhanced (002)	SECUR Edge (003)
Total Monthly Plan Premium	\$4.80	\$4.80	\$0
Part B Premium	You must keep paying.	You must keep paying.	You must keep paying.
Medical Deductible (Part C)	\$0	\$0	\$0
Drug Deductible (Part D, does not apply to Tier 1 and Tier 2)	\$615	\$615	\$615
Max Out-of-Pocket (Medical, excludes prescription drugs)	\$8,300	\$2,500	\$3,400
Part D Out-of-Pocket Threshold	\$2,100	\$2,100	\$2,100

Please note: You must continue to pay your Medicare Part B Premium.

Think of the maximum out-of-pocket amount as a safety cap. Once you spend this amount in a year, the plan pays the rest of your covered in-network medical costs.

Physician and Medical Services

With SECUR, you have coverage for the care you need most. Here are some highlights:

- **Primary Care visits: \$0.**
- **Specialists:** SECUR Advantage and SECUR Enhanced is 20% of the cost of the visit, and SECUR Edge is \$25 copay per visit.
- **Emergency care:** Fixed copay per visit, which is \$95 if you have SECUR Advantage or SECUR Enhanced and \$90 for SECUR Edge. Copay is waived if you are admitted within 24 hours.

Inpatient Hospital Care

If you need to stay in the hospital, Medicare helps cover many of the costs. This includes your room (semi-private), meals, general nursing care, and other necessary services or supplies. Care in different types of facilities, such as acute care hospitals, rehabilitation hospitals, psychiatric hospitals, and critical access hospitals, may all be included if medically needed. When you are admitted, your costs are measured in “benefit periods.” A benefit period starts the day you enter the hospital and ends after you’ve been out of the hospital (and have not received skilled nursing care) for 60 days in a row. Each new benefit period means you will pay the Part A deductible again. You could have more than one benefit period in a year. Here’s what you will generally pay in each benefit period:*

- **Days 1–60:** You pay the Part A deductible (\$1,676), then \$0 each day.
- **Days 61–90:** You pay a set daily coinsurance (\$419).
- **Days 91–150:** You pay a higher daily coinsurance (\$838) while using your 60 lifetime reserve days. These reserve days can only be used once in your lifetime. If you have Medicaid, your benefit costs may be less.
- **After 150 days:** You pay all costs.

Note: If you have Medicaid benefits, your costs may be less.

** Cost sharing per day is subject to change as 2026 rates have not been released.*

Please note: For Outpatient Hospital Coverage, benefits are as follows for each SECUR Health Plan:

SECUR Advantage (001)	SECUR Enhanced (002)	SECUR Edge (003) 20% coinsurance
20% coinsurance per visit	20% coinsurance per visit	\$50 copay per visit

Skilled Nursing Facility (SNF) Care

Sometimes you may need more recovery time in a skilled nursing facility (SNF) after leaving the hospital. Medicare covers this care if:

- You had at least a three-day inpatient hospital stay (not counting the day you leave), *unless waived by your plan or doctor through certain Medicare-approved programs.*
- Your doctor certifies that you need daily skilled services (like IV medications, wound care, or physical/occupational therapy) that can only be safely given in a skilled nursing facility.

Covered services include a semi-private room, meals, skilled nursing care, rehabilitation therapies, and other medically necessary supplies. Medicare does not cover long-term custodial care if it's only help with daily living activities (like bathing or dressing).

Your costs depend on how many days you stay in the facility during a benefit period:*

- **Days 1–20:** \$0 each day (after the Part A deductible has been met).
- **Days 21–100:** You pay a daily coinsurance of \$209.50 per day with SECUR Advantage and SECUR Enhanced. If you have SECUR Edge, the cost would be \$150 per day during this time period.
- **Day 101 and beyond:** You pay all costs. If you have Medicaid, your benefit costs may be less.

Note: If you have Medicaid benefits, your costs may be less.

** Cost sharing per day is subject to change as 2026 rates have not been released.*

A benefit period starts when you enter a hospital or SNF and ends once you've been out of both for 60 days in a row. You may have more than one benefit period in a year, and each new period means the Part A deductible applies again.

If you feel you are being discharged too soon, you have the right to appeal that decision. For example, even if you are not improving, you may qualify to stay if skilled services are still needed to keep your condition from getting worse.

Prescription Drug Coverage Part D

All SECUR Health Plans include Medicare prescription drug coverage. What you pay depends on:

- Which plan you choose (Advantage, Enhanced, or Edge)
- The tier your drug is listed under in the formulary
- Whether you use a preferred pharmacy or mail order

Understanding Drug Tiers

Medications are grouped into tiers. Lower tiers usually mean lower costs:

- **Tier 1 – Preferred Generic:** Common, low-cost generic drugs. Example: **Lisinopril** for blood pressure.
- **Tier 2 – Generic:** Other generic drugs that may cost a little more. Example: **Metformin** for diabetes.
- **Tier 3 – Preferred Brand:** Brand-name drugs that don't yet have a generic alternative. Example: **Crestor®** for cholesterol.
- **Tier 4 – Non-Preferred Drugs:** Higher-cost brand or specialty drugs. Example: **Januvia®** for diabetes.
- **Tier 5 – Specialty:** Very high-cost medications, often for complex or rare conditions. Example: **Humira®** for arthritis.

What You Pay by Plan

SECUR Advantage (Facility-based I-SNP)

- \$615 annual deductible
- Tiers 1: 25% coinsurance
- With Medicaid, many prescriptions are **\$0 or very low cost**.
- Insulin capped at \$35/month. Most vaccines \$0.
- Long-term care pharmacies included.
- Mail-order is not available for SECUR Advantage members.

SECUR Enhanced (Community I-SNP and have additional financial assistance)

- \$615 deductible
- Tiers 1: 25% coinsurance
- With Medicaid: many prescriptions are **\$0 or very low cost**.
- Same insulin and vaccine protections as SECUR Advantage.
- Local retail pharmacies are included and no mail order required.

SECUR Edge (Community I-SNP without additional financial assistance)

- \$615 deductible applies.
- Tier 1: \$0 copay.
- Tier 2: \$0 copay.
- Tier 3: \$47 copay.
- Tiers 4–5: 25% coinsurance.
- Mail order is available for 90-day supplies at same copay as retail.

Extra Help is Available

If you qualify for Medicare's "Extra Help" program, your costs could be even lower. This program may reduce or eliminate your deductible, premium, or pharmacy copays. (See page 4 for details.)

Extra Benefits You Get with SECUR

Our plans include more than just doctor and hospital care. Depending on your plan, you may receive:

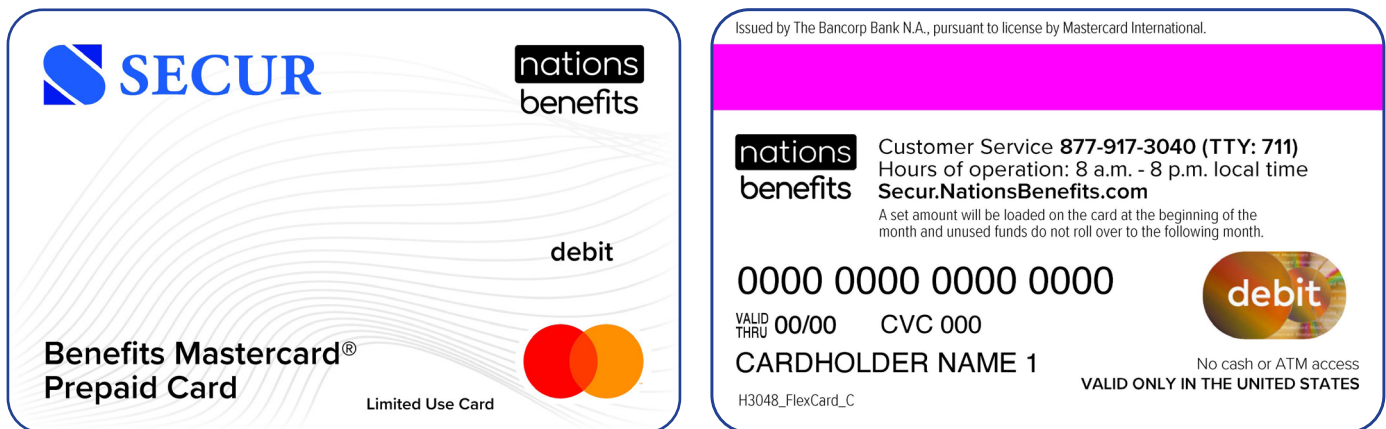
- **Dental:** Allowances ranging from \$1,250 to \$2,600 per year for preventive and comprehensive care.
- **Vision:** Allowances from \$250 to \$360 for glasses or contacts every two years, plus \$0 exams.
- **Hearing:** \$2,000–\$3,600 toward hearing aids every two years, plus \$0 exams and fittings.
- **Transportation:** Up to 60 one-way rides each year to health-related appointments.
- **Meals:** For SECUR Enhanced and SECUR Edge ONLY, members receive up to two (2) meals per day for up to 14 calendar days after each inpatient facility discharge or outpatient surgery. This benefit can be used up to four (4) times per year. If members have a qualifying chronic condition and participate in the care management program, meal benefits are available with authorization needed.**
- **Over-The-Counter Allowance:** A monthly dollar amount for everyday health items.

***The meal benefits mentioned are part of a special supplemental program for the chronically ill. Not all members qualify.*

Your SECUR Flex Card

Your SECUR Flex Card works like a prepaid debit card, but it is only for approved health-related expenses. You can use it to buy everyday over-the-counter (OTC) items, foods (depending on your plan), or medical supplies. Funds are automatically loaded to your card each month.

Here's what your Flex Card looks like:



Popular OTC Items

Here are some of the most commonly ordered OTC items that members can use their SECUR Flex Card. For a complete list of over-the-counter items, please visit the website at www.securhealthplan.com.

Item	Covered with Flex Card
Hand sanitizer gel (8 oz)	✓
Disposable gloves (large)	✓
Underpads	✓
Attends for women	✓
Disposable adult washcloths	✓

For only SECUR Enhanced and Edge members, you will be able to use your flex card to purchase food items. Here are some of the most commonly purchased food items.

Item	Covered with Flex Card
Eggs	✓
Cereals and Granola	✓
Yogurt	✓
Canned and fresh vegetables	✓
Sandwiches, rolls and wraps	✓

Retailers that Honor Flex Card

The following are some of the retailers that honor the flex card in the SECUR Health Plan service area:



Here's a summary of the extra benefits you may receive, depending on your plan:

Benefit	Advantage	Enhanced	Edge
Flex Card	\$100	\$100	\$115
Dental	\$2,600 allowance/ year	\$1,250 allowance/ year	\$1,500 allowance/year
Vision	\$360/2 years + \$0 exams	\$250/2 years + \$0 exams	\$250/2 years + \$0 exams
Hearing	\$3,600/2 years + \$0 exams	\$2,000/2 years + \$0 exams	\$2,000/2 years + \$0 exams
Transportation	60 rides/year	60 rides/year	60 rides/year
Meals	Not covered	Post-discharge & chronic condition meals	Post-discharge & chronic condition meals

Dental Services: Dental x-rays, other diagnostic services, prophylaxis (cleaning), fluoride treatment, other preventive dental services, oral exams, and comprehensive dental.

Vision Services: Routine eye exams, contact lenses, eyeglasses (lenses and frames).

Hearing Services: Routine hearing exams, fitting/evaluation for hearing aid and hearing aid types.

Transportation: Members must schedule the ride at least 40 hours in advance of the scheduled appointment.

Meals: For SECUR Enhanced and SECUR Edge, members can receive up to two (2) meals per day for up to 14 calendar days after each inpatient facility discharge or outpatient surgery. This benefit can be used up to four (4) times per year.

Members that have a qualifying chronic condition and participate in the care management program. Authorization is needed.**

** The meal benefits mentioned are part of a special supplemental program for the chronically ill. Not all members qualify.

Please note: For SECUR Advantage members, the flex card cannot be used for food items.

Staying Connected with SECUR Health Plan

At SECUR, our focus is always on YOU. We want to make sure you have the care, benefits, and support you need to feel confident about your health every day. Whether you live in a facility or at home, our plans are built to meet you where you are.

From explaining your benefits to helping you order OTC supplies or schedule rides, our Member Services team is here to guide you. Think of us as your partner in making healthcare easier and more personal.

Thank you for considering SECUR Health Plan. We look forward to supporting your health and independence in 2026 and beyond.

**Member Services: 1.833.76SECUR (1.833.767.3287).
TTY users should call 711.**

**Hours: Seven (7) days a week, 8 a.m. to 8 p.m. (ET)
from October 1 to March 31, and 8 a.m. to 8 p.m. (ET),
Monday through Friday from April 1 to September 30.**

Disclaimer: SECUR Health Plan is an HMO I-SNP with a Medicare contract. Enrollment in SECUR Health Plan depends on contract renewal. Benefit availability and amounts may vary by plan selection in service area. The benefit information provided is a brief summary, not a complete description of benefits. For more information, contact the plan.

**Cost sharing per day is subjected to change as 2026 rate have not been released.*

***The meal benefits mentioned are a part of a special supplemental program for the chronically ill (SSBCI). Not all members qualify.*

For accommodations of persons with special needs, call 1.833.76SECUR (1.833.767.3287). SECUR Health Plan complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

NOTES: