



Smarter Choices

Smarter Living

Better Health



UHP HEALTHCARE

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**Enclosed: Summary of Benefits
Provider Directory
Schedule of Presentations
Membership Application**



Welcome,

Thank you for your interest in UHP Healthcare for Seniors, a Medicare + Choice health plan. UHP Healthcare for Seniors is available to Medicare beneficiaries, and offers an array of benefits and potential cost savings not available under regular Medicare. Since 1973, UHP Healthcare has been a part of the community. As a federally qualified, non-profit healthcare plan, we are committed to providing convenient access to comprehensive healthcare at affordable rates.

We know you have a choice in health care plans, and that's why we strive year after year to provide you with the care, access, convenience and savings that will make your life easier. We earned a prestigious 5-star award (their highest rating!) from the Los Angeles Times' rating of community health plans, which noted our "best value for the money." And in 2005, our costs are coming down even more.

Today, we offer you the choice of over 50 of the finest medical groups, more than 1,600 private physicians, and 70 affiliated hospitals. Zero premiums, low co-payments, zero deductibles for hospital stays and brand-name prescription drug coverage are just a few of the benefits we offer*. (You continue to pay the Medicare Part B premium). But read on - we've included a summary of benefits, a provider directory, a calendar of upcoming presentations in your area, and some other helpful information to assist you in making a choice. Take your time. Compare us to what else is out there. We think you'll find that UHP Healthcare meets your needs, and your budget.

Sincerely,

* Benefits, copayments, premiums, prescription coverage and service areas may vary and are subject to change on an annual basis.