

Today's Options® PFFS

Medicare Advantage Health Plans



Member Appeals and Grievances

Today's Options® PFFS allows members to submit complaints to the plan which become either appeals or grievances.	<ul style="list-style-type: none">• If a member is dissatisfied with the services provided, such as sales, enrollment, or service processes, the member has the right to file a grievance with the plan. The plan will review the grievance, take corrective action as necessary, and notify the member. A grievance does not involve an appeal.
	<ul style="list-style-type: none">• Members have the right to file an appeal with the plan to request a reversal of a decision not to provide benefits or services. The member may file the appeal with the plan and has additional options to expedite the appeal.
	<ul style="list-style-type: none">• Value-added items and services (VAIS) included with the plan do not have appeal rights; however, members may file grievances regarding services received.
For more information about the appeals and grievances policies and procedures, please contact Today's Options PFFS at 1-866-568-8921, 8:00 a.m. to 8:00 p.m. in your local time zone (TTY users call 1-877-907-2986) 7 days a week.	

Today's Options® PFFS is a Medicare-approved PFFS plan offered by the following organizations that contract with the Federal government: American Progressive Life & Health Insurance Company of New York and The Pyramid Life Insurance Company, members of the Universal American family of companies.

A Medicare Advantage Private Fee-for-Service plan works differently than a Medicare supplement plan. Your provider 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 provider does not agree to accept our payment terms and conditions of payment, they may choose not to provide health care services to you, except in emergencies. If this happens, you will need to find another provider that will accept our payment terms and conditions. Providers can find the plan's terms and conditions on our website at www.TodaysOptions.com.



A Healthy Collaboration®