

Things You Need to Know About Medicare





We're Here to Help

Approaching 65 is an important milestone in life, and becoming eligible for Medicare is part of that.

Whether you're seeking information about healthcare coverage or you're new to making health insurance decisions, chances are, the choices can be confusing. As you start to explore your options, you'll want to learn more about what Medicare offers. And what it doesn't.

With Original Medicare, you will pay a share of the cost for your coverage. These costs can be high. So, if you're still working or are a public retiree or veteran, compare your current health plan coverage to Original Medicare. If you don't have other coverage, you may want to consider options that work with Medicare.

Use this guide for an overview of your Medicare choices.

Initial Enrollment Period

When can you enroll in Medicare?

You have a 7-month Initial Enrollment Period to sign up for Medicare Parts A, B and D.



Special Enrollment Period (SEP) for Part B:

Time Frame



- If you delay enrollment in Part B because you continued to be covered by an employer group health plan, you have an 8-month SEP to enroll in Part B when the employer plan terminates.

Special Enrollment Period (SEP) for Part D:

Time Frame



- You have a 2-month SEP from the time your "Creditable Coverage" ends. Any policy or plan that includes prescription drug coverage that is as good as the standard Medicare prescription drug plan is considered "Creditable Coverage."

This list is not exhaustive of all available Medicare enrollment periods. For more information, please refer to the list of resources on the back cover of this booklet.



Original Medicare

Original Medicare is provided to qualified individuals when they turn 65. It covers you for many catastrophic health issues, including hospitalization. Medicare pays fees for your care directly to the doctors and hospitals you visit, and you pay a premium, typically deducted from your Social Security check.

This option provides you with flexibility in your choice of doctors, specialists and hospitals. However, expect to pay as much as 20% in out-of-pocket coinsurance for some benefits and services. You may also pay deductibles, which can further increase your financial responsibility.

Advantages

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- Visit any doctor or hospital that accepts Medicare
- Helps with hospital costs
- Helps with doctor and outpatient care

Disadvantages

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- Doesn't cover all benefits, including prescription drugs
- Deductibles for some services
- Coinsurance up to 20% of your medical costs



Part D Plans

If you have Medicare Parts A or B, you can get prescription drug coverage (Part D) either through Medicare Advantage plans (like HMOs or PPOs) or stand-alone Medicare Prescription Drug plans. Stand-alone options are appropriate if you keep Original Medicare coverage, but you must enroll during your Initial Enrollment Period or qualify for a Special Enrollment Period to avoid a late enrollment penalty.

Part D drug costs vary, depending on your medications. Most stand-alone plans have monthly premiums, yearly deductibles and/or copays or coinsurance (what you pay at the pharmacy). Both Medicare Advantage and stand-alone plans offer Extra Help, which helps qualified low-income seniors pay for prescription medications.

Advantages

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- Covers medications not covered by Original Medicare
- Standardized by Medicare
- Extra Help available to lower costs for qualified individuals

Disadvantages

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- May have additional monthly payment
- More benefits to manage with stand-alone option



Medicare Supplements

Some people choose to purchase a supplemental plan to cover some of the “gaps” in Original Medicare, such as deductibles and coinsurance costs. With supplements, you pay a monthly premium based on the amount of coverage you want to add. Generally, the more coverage you add, the higher the premium cost. These policies often don’t cover prescription drugs, vision or dental care, hearing aids or eyeglasses.

Advantages

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- Covers some costs not covered by Original Medicare
- May cover additional deductibles, copayments and coinsurance
- Visit any doctor or hospital you choose that accepts Medicare

Disadvantages

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- Monthly premiums may be significant
- Not all costs for basic and routine healthcare may be covered
- Does not include prescription drug coverage
- Higher monthly costs for increased coverage



Medicare Advantage Prescription Drug Plans

Medicare Advantage Prescription Drug (MAPD) plans can provide a more affordable way to get comprehensive healthcare coverage. MAPD plans partner with a network of pre-approved doctors, specialists and hospitals that choose to serve people with Medicare. Prescription drug coverage is included, and you pay fixed copayments for most services. In some areas, MAPD coverage may be available for no monthly premium.*

However, not all MAPD plans are the same. Check to see if your preferred doctor or hospital is covered in the network. Then, compare plan benefits, copayment costs and services before you make a choice.

Advantages

- Covers most of the gaps in Original Medicare
- Prescription drug coverage is included
- Low or no plan premiums and copayments for many plans
- Many plans provide coverage or optional supplemental coverage for vision, dental, hearing aids, glasses and worldwide care during travel

Disadvantages

- You generally must choose doctors, specialists and hospitals within the plan's network
- Using a provider outside of the network can be costly

*You must continue to pay your Medicare Part B premium.



SCAN Health Plan®

A Medicare Advantage Plan
Created with You in Mind

Now that you understand a little more about Medicare, you may be ready to start exploring Medicare Advantage plan options. When you do, SCAN will be with you every step of the way so you can make a confident decision that's best for you.

SCAN was created for seniors by seniors over 40 years ago in Southern California. Since then we've established a long history of finding and investing in ways to keep seniors healthy and independent. It's been our singular focus and it's the heart of our mission. Get to know us, and you'll understand why you don't just have SCAN. You're WITH SCAN.



What It Means to Be with SCAN Health Plan

SCAN is a non-profit Medicare Advantage plan. That means our focus always stays on you. When you call, we'll connect you to a real person—someone who will take the time to address your needs for however long it takes. We believe a little personal attention can provide a lot of peace of mind.

Take a closer look and you'll see that SCAN provides everything you expect in a Medicare Advantage plan:



- Comprehensive, all-in-one plans with no or low deductibles
- Prescription drug coverage included
- Extra coverage for things such as preventive screenings, vision and dental, emergency and urgent care when you travel, plus many more![†]

[†]Benefits listed may not be available for all plans. Call SCAN for information. SCAN Health Plan is an HMO plan with a Medicare contract. Enrollment in SCAN Health Plan depends on contract renewal. The Formulary, pharmacy network and/or Provider network may change at any time. You will receive notice when necessary. This information is not a complete description of benefits. Contact the plan for more information. Limitations, copayments and restrictions may apply. Benefits, premiums and/or copayments/coinsurance may change on January 1 of each year.



If You Have Questions, We Have the Answers You Need

We understand that making a decision about Medicare is important and there are a lot of things to consider. Contact us and we'll take the time to address any questions you may have about your eligibility, benefits and overall costs, including:

- ▶ **Am I eligible?**
- ▶ **When can I enroll?**
- ▶ **How can I enroll?**
- ▶ **Can I keep my doctors and specialists?**
- ▶ **Can I afford it?**
- ▶ **What kind of coverage can I expect?**



Let's Connect!

Learning more about SCAN is easy.
Just give us a call or meet us in person.

Call 1-877-810-7226

8 a.m.–8 p.m., Monday–Friday

TTY Users: 711

FIND A SCAN EVENT

Call for one in
your neighborhood.

INDIVIDUAL APPOINTMENTS

We can meet with you
at your home or office.

Or visit us online:
www.scanhealthplan.com

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For Additional Information, Contact the Resources Below



Health Insurance Counseling and Advocacy Program
(HICAP): **1-800-434-0222**



My Medicare Matters from the National Council on Aging
(NCOA): **www.mymedicarematters.org**



Medicare: **1-800-633-4227** (TTY Users: **1-877-486-2048**),
available 24 hours, 7 days a week, or you can visit their
website: **www.medicare.gov**



Social Security Administration (SSA): **1-800-772-1213**
(TTY Users: **1-800-325-0778**), available 7 a.m. to 7 p.m.
Monday–Friday, or you can visit their website: **www.ssa.gov**

SCAN 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. ATTENTION: If you speak another language, language assistance services, free of charge, are available to you. Call 1-877-810-7226 (TTY: 711). ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-877-810-7226 (TTY: 711). 注意: 如果您使用中文, 您可以免費獲得語言援助服務。請致電 1-877-810-7226 (TTY: 711).