

# Things You Need to Know About Medicare



*A not-for-profit Medicare Advantage plan*

# Ready for Medicare?

Let SCAN be your guide.



Whether you're seeking information about healthcare coverage or you're new to making health insurance decisions, we're happy to help. 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, and these costs can be high. So, if you're still working, a public retiree or a 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 Original Medicare. For instance, there's supplemental coverage as well as Medicare Advantage plans like SCAN Health Plan®.

Use this brochure to learn more about Medicare coverage options, enrollment periods and how to offset some of the high out-of-pocket costs. For more help, see the Additional Resources listed on the back of this brochure. Or, reach out to SCAN Health Plan and one of our representatives can help answer any questions you may have.

Call us at  
**1-877-810-7226**  
TTY: 711

Visit us at  
**SCAN65.com**



# When can you enroll in Medicare?

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You have an **initial 7-month Medicare enrollment period** when you first become eligible for Medicare.

## The 7-month enrollment period includes:

- 3 months before the month of your 65th birthday
- The month you turn 65
- The 3 months after your 65th birthday



## Special Enrollment Periods



There are specific Special Enrollment Periods (SEP) for when you can enroll **outside of the 7-month period**. If you miss these enrollment periods, there are additional times of the year when you can enroll, but you may not have medical coverage during this lapse. Give us a call—we'll answer all your questions and walk you through some of the things you should keep in mind.

If you currently have coverage through your employer, it's important to compare what you have now to what you could receive when you become Medicare eligible.

# Original Medicare: Is it enough?

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If you're considering Original Medicare for your coverage, it's important to know that Medicare alone may not provide all the coverage that fits your needs. While this option provides you with flexibility in your choice of doctors, specialists and hospitals, you are financially responsible for some benefits and services. For example:

- **Not all benefits are covered**, including ones such as eyeglasses, gym membership and most prescription drugs
- **You pay a deductible** for some services
- **Expect to pay as much as 20% in out-of-pocket coinsurance** for most medical costs



## Medicare supplemental insurance and Part D plans.

Some people choose to purchase a Medicare supplemental (Medigap) plan to cover the gaps in coverage of having just Original Medicare. This option, however, *may result in high monthly premiums*, which can increase year over year. A Medigap plan covers some of the financial gaps of Original Medicare but does not cover prescription drugs, and generally does not cover dental care or eye and hearing exams.

Some people also purchase a separate Part D prescription drug plan to cover most medications, which are not covered by Original Medicare alone. Copays and deductibles may vary from one Part D plan to another. You will also be expected to pay an additional monthly premium.

# The quality care you need with the cost savings you deserve.

**SCAN is an award-winning not-for-profit Medicare Advantage plan.** Keeping seniors healthy and independent has been our mission since 1977, and it's the very reason people continue to choose SCAN today. We offer all the benefits of Original Medicare—and much more.

Our comprehensive plans include medical, hospital and pharmacy coverage that's managed between your physician, specialists and hospitals. With many SCAN plans, you have a wide selection of cost saving benefits that are not covered by Original Medicare. Plus, we give you the exceptional service we're known for.



**SCAN is also the only plan in California to achieve a 4.5 out of 5 star rating by Medicare 6 years running<sup>1</sup>.**

#### What you can expect with SCAN:

- SCAN provides easy access to care and benefits that support healthy living.
- SCAN's award-winning member service team provides the personalized service you need.
- We are committed to maintaining your health and satisfaction, year after year.

Hold on to this brochure, and when you're ready, give SCAN a call at **1-877-810-7226 (TTY: 711)**. We'll answer any additional questions you may have and walk you through the next steps.



A not-for-profit Medicare  
Advantage plan

# A plan based on your needs. So you can focus on what matters most.

## All-in-one coverage with many cost-saving benefits and extras.

Along with **low maximum out-of-pocket costs** and **no deductibles**, our Medicare Advantage plans may include many extra benefits beyond Original Medicare, including<sup>2</sup>:

- **\$0 Copay** for Preferred Generic and Generic drugs<sup>3</sup>
- **\$0 Vision exams** plus eyewear allowance
- **Dental coverage available** for preventive and comprehensive services
- **24/7 telehealth**, plus other virtual care benefits
- Quarterly **Over-the-Counter allowance**
- **Free** gym membership
- **Worldwide** urgent and emergency care coverage
- **\$0 Transportation coverage**
- And much more!



SCAN has been named one of **the best Medicare Advantage plans in California** by *U.S. News & World Report* for 2023.

# Questions to consider when choosing a Medicare plan:

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Am I eligible? \_\_\_\_\_

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When can I enroll? \_\_\_\_\_

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How can I enroll? \_\_\_\_\_

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Can I afford it? \_\_\_\_\_

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Can I keep my doctors and specialists? \_\_\_\_\_

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What kind of coverage can I expect? \_\_\_\_\_

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## Let's connect!



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### **Additional Resources:**

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

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

**Medicare**  
1-800-MEDICARE (1-800-633-4227)  
(TTY Users: 1-877-486-2048)  
Available 24 hours, 7 days a week.  
medicare.gov

**Social Security Administration (SSA)**  
1-800-772-1213 (TTY Users: 1-800-325-0778)  
Available 8 a.m. – 7 p.m., Monday – Friday  
ssa.gov

<sup>1</sup>4.5 out of 5 star rating applies to all plans offered by SCAN Health Plan in California from 2018 to 2023 except SCAN Healthy at Home (HMO SNP) and VillageHealth (HMO-POS SNP) plans. Each year, Medicare evaluates plans based on a 5-star rating system. <sup>2</sup>Benefits listed may vary by plan and not all benefits listed may be available in each SCAN plan, call SCAN for more information. <sup>3</sup>\$0 Copay for Preferred Generic and Generic drugs available at SCAN Preferred pharmacies and with mail-order only.

SCAN Health Plan is an HMO plan with a Medicare contract. Enrollment in SCAN Health Plan depends on contract renewal.