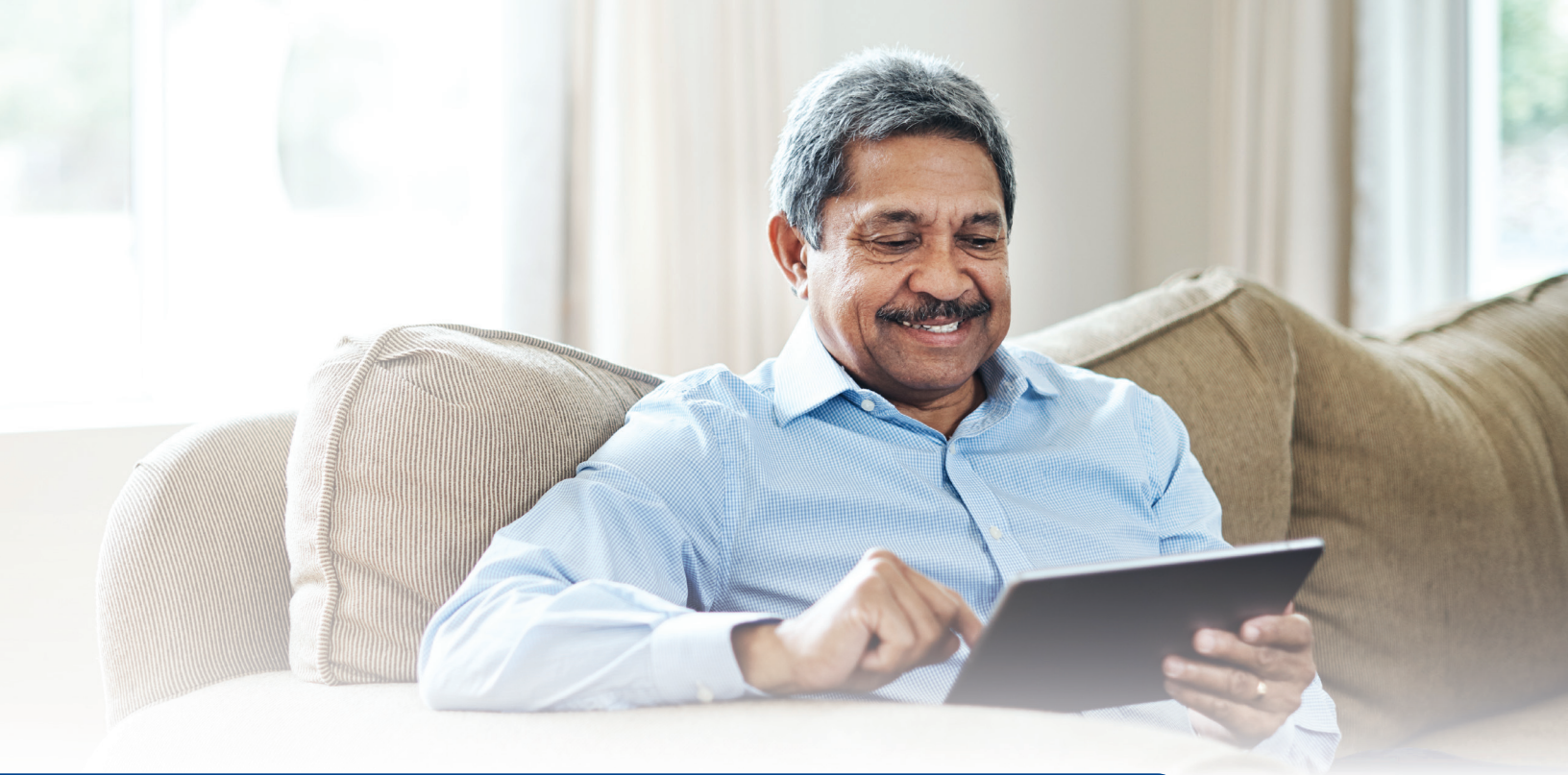




*We're for people
with Medicare*

Things You Need to Know About Medicare





Approaching 65? We can help you get started.

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 Desert 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 Desert Health Plan and one of our representatives can help answer any questions you may have.

Call us at
1-877-807-5791

TTY: 711

Visit us at
www.scan65.com

When can you enroll in Medicare?

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?

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 supplemental 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 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 premium.

SCAN Desert Health Plan keeps your Medicare Advantage moving forward.

SCAN is a nonprofit Medicare Advantage plan for people with Medicare. 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. It's a Medicare Advantage plan that focuses on you, so you can focus on what matters most.

What you can expect with SCAN:

- Comprehensive, all-in-one coverage plans with no or low deductibles
- Low-cost Part D prescription drug coverage
- Included extras for things such as preventive screenings, 24/7 telehealth coverage, a gym membership, Emergency and Urgent Care if you need to travel, and much more²

Hold on to this brochure, and when you're ready, give SCAN a call. We'll answer any additional questions you may have and walk you through the next steps.





*We're for people
with Medicare*

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



More savings, coverage and extras.

Along with low maximum out-of-pocket costs and no deductibles, our Medicare Advantage plans may include many other cost-saving benefits:

- \$0 Plan premiums
- \$0 Primary Care Physician & Specialist visits
- Tier 1 and Tier 2 drugs at \$0 copay¹
- 24/7 telehealth, plus other virtual care benefits
- Comprehensive Dental coverage
- Vision coverage and eyewear allowance
- Quarterly over-the-counter coverage
- Free gym membership

And much more!²

Questions to consider when choosing a Medicare plan:

- Am I eligible? _____

- When can I enroll? _____

- How can I enroll? _____

- Can I afford it? _____

- Can I keep my doctors and specialists? _____

- What kind of coverage can I expect? _____

Visit us at
www.scan65.com

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1-877-807-5791

TTY: 711



Let's connect!

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TTY Users: 711

Or, visit us online at **www.scan65.com**.



Additional Resources:

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, www.medicare.gov

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

¹\$0 copay for Tier 1 Preferred Generic and Tier 2 Generic drugs at SCAN Preferred pharmacies and with mail-order only. ²Benefits listed may not be available in all SCAN plans. Other SCAN plan options are available in this county and plan benefits may differ from those listed here. For accommodation of persons with special needs at meetings, call 1-877-452-5899, TTY: 711. SCAN Desert Health Plan is an HMO plan with a Medicare contract. Enrollment in SCAN Desert Health Plan depends on contract renewal.