

NEW TO MEDICARE?

TOP 10 THINGS YOU NEED TO KNOW.

A Better Plan for

Me



scan | medicare advantage



Better Medicare for



Turning 65 has its benefits!

Medicare and your 65th birthday go hand in hand. Whether your birthday is coming up or you're already in your Initial Enrollment Period (more on this on page 4), now's the perfect time to learn everything you can about Medicare.

If you're not sure where to start, don't worry—SCAN Health Plan® can help. We're an award-winning, not-for-profit Medicare Advantage health plan with 45+ years of experience, and we're here to provide you with a Medicare experience that's focused on you.

As part of our commitment to helping you stay healthy and independent, we created this booklet to help you learn everything you can about Medicare. You'll find useful information on every page that can help you learn more about your options.

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If you have any questions, our knowledgeable Medicare Advantage experts are always here to help. Call us at **1-800-524-9542 (TTY: 888-SCAN-TTY)** or visit **scan65.com**.

Top 10 Things You Need to Know About Medicare

There's a lot to know about Medicare—and the more you know, the more confident you'll feel when it comes time to enroll.

To help you along the way, we pulled together this list of the top 10 things you need to know about Medicare so you can explore your options, find the right plan and enroll when you're ready.

1 What is Medicare, and who is eligible?

Medicare is a federal health insurance program available to those 65 and older or those under 65 with certain disabilities or diseases. Medicare has different “parts,” which we explain below.

2 Your Initial Enrollment Period (IEP)

You can first enroll in Medicare during your IEP, which is the 7-month period surrounding your 65th birthday. This enrollment period includes the 3 months before, the month of and the 3 months after the day you turn 65.

3 Special Enrollment Periods (SEP)

Depending on certain qualifying life events—like retiring past 65 or moving out of your covered service area—you may be able to enroll in Medicare during an SEP. If you miss an SEP, there are additional times of the year when you can enroll, such as the Annual Enrollment Period (AEP), but you may not have medical coverage during this gap phase, since there is only one Annual Enrollment Period each year from October 15 until December 7. During AEP, beneficiaries can change their Medicare plan coverage, including joining, dropping, switching to another plan, or adding or dropping drug coverage.

4 Part A: Hospital coverage

Medicare Part A is hospital coverage, which helps cover inpatient hospital stays and skilled nursing facility services, hospice, and home health care.

5 Part B: Medical coverage

Medicare Part B is medical coverage, which helps cover medical services like visits to doctors or other health care providers.

6 Original Medicare

What people refer to as “Original Medicare” is simply Parts A & B put together. While Original Medicare covers hospital and medical services, it doesn't cover 100% of medical costs.

Individuals who choose to enroll in Original Medicare alone can often miss out on benefits like dental, vision, hearing and prescription drug coverage. They may also need to pay a deductible when they get services such as treatment of an illness or injury, and can face up to 20% in out-of-pocket coinsurance fees for most medical costs, like eyeglasses, gym membership and most prescription drugs.

7 Part C: Medicare Advantage, the “all-in-one” alternative

An alternative to Original Medicare is “Part C,” better known as “Medicare Advantage.” This option allows you to choose a plan that bundles additional benefits with Original Medicare, like dental, vision, and more—all in one convenient health plan. You could also benefit from lower out-of-pocket costs, and in some cases, no deductibles.

8 Part D: Prescription drug coverage

Since Original Medicare doesn’t cover all medications, some people purchase a separate prescription drug plan. Copays and deductibles may vary from one Part D plan to another. These plans also require an additional monthly premium. If you don’t have a Medicare drug plan or other creditable prescription drug coverage, you may have to pay a late enrollment penalty if you decide to join a Medicare drug plan later.

9 Medicare Supplement Insurance (Medigap)

Some people choose to purchase a Medicare Supplement Insurance plan (“Medigap”) to cover Original Medicare’s gaps in coverage. While Medicare Supplement Insurance can help with some costs, it may result in high monthly premiums, which can increase year over year. These plans do not cover prescription drugs and generally do not cover dental care or eye and hearing exams.

10 The importance of finding the right plan

One of the key things about Medicare is knowing the importance of finding the right coverage *for you*. Choosing the wrong plan could result in unexpected out-of-pocket expenses and difficulties in getting access to the benefits you need—like dental or vision—when you need them the most.

Ready to explore the Medicare options we have for you? Our knowledgeable Medicare Advantage experts are here to help you navigate Medicare so you can find the plan that fits you best. Call us today at **1-800-524-9542 (TTY: 888-SCAN-TTY)** and let’s explore your options together.

QUIZ:

Is a SCAN Medicare Advantage Plan Right for You?

Take this quiz to find out.

1. Do you want to keep costs down with a low (or no) monthly premium?

Yes No

2. Do you want extra benefits like prescription drugs, dental, vision, 24/7 telehealth services, a no-cost gym membership and over-the-counter allowances?

Yes No

3. Do you want all your benefits in one easy-to-use plan?

Yes No

4. Do you want a plan with no deductibles?

Yes No

5. Do you want to avoid unexpected out-of-pocket costs?

Yes No

6. Do you want award-winning customer service you can count on?

Yes No

Your Quiz Results:

If you mainly answered “yes”—A SCAN Medicare Advantage Plan would be a great fit for your lifestyle and needs. Connect with us today to explore which of our plans would be best for you.

If you answered a mix of “yes” and “no” or mostly “no”—You may still have questions about whether a SCAN Medicare Advantage plan is right for you—and that’s okay! There’s so much more to SCAN than what we can cover in this quiz. Give us a call so we can explore our plans together to see which one could work for you.

And remember, no matter how you scored on this quiz, we’re here to help you find the right Medicare Advantage plan for your needs. Chat with us by calling **1-800-524-9542** (TTY: 888-SCAN-TTY), or visit **scan65.com** to explore the options we have for you.

Medicare FAQs

Below are some of the most common Medicare questions to help you along your journey.

When can I enroll in Medicare?

During your Medicare Initial Enrollment Period (IEP). This 7-month period is when you first become eligible for Medicare due to age and includes:

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


How do I get my Medicare card or number?

By signing in to your **MyMedicare.gov** account. If you don't have an account, visit MyMedicare.gov to create one. You can sign in to see your Medicare Number or print an official copy of your card. For questions, call **1-800-MEDICARE (1-800-633-4227)**, available 24 hours a day, 7 days a week except some federal holidays. TTY users can call 1-877-486-2048.

Is Original Medicare enough coverage?

If you're considering Original Medicare, it's important to know that it doesn't cover everything. While Original Medicare provides flexibility in choosing doctors, specialists and hospitals, you are financially responsible for some benefits and services. For example:

- Not all benefits are covered, including benefits like vision, dental, gym membership and most prescription drugs
- You pay a deductible for some services, such as treatment of an illness or injury
- You can expect to pay as much as 20% in out-of-pocket coinsurance for most medical costs, such as eyeglasses, gym membership, and most prescription drugs



If you're considering Original Medicare, it's important to know that it doesn't cover everything.

What are Part D plans?

Part D is a standalone prescription drug plan. Some people may choose to purchase Part D coverage through a separate plan from a private insurer to cover the medications Original Medicare doesn't. Keep in mind that copays and deductibles may vary from one Part D plan to another, and those who select this type of coverage will also be expected to pay an additional premium.

What if I'm still working past age 65?

If you're still working, or are a public retiree or veteran, we recommend comparing your current health plan coverage to the plans that are available in your area each year. If you don't have other coverage, you may want to consider options like supplemental coverage or Medicare Advantage plans like SCAN. Give us a call if you need to explore this further: **1-800-524-9542**.

What can I expect with SCAN?

SCAN ("Senior Care Action Network") is an award-winning, not-for-profit Medicare Advantage plan for people with Medicare that has helped keep seniors healthy and independent since 1977. We have plans and services that are tailored to fit your lifestyle, budget and health needs. SCAN offers 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 to choose from, you have a wide selection of cost-saving benefits that Original Medicare does not cover. Plus, we're known for providing exceptional, award-winning service. It's a Medicare Advantage plan that focuses on you so you can focus on what matters most.



Your Medicare Cheat Sheet

If you need to learn the basics of Medicare in a hurry, use this cheat sheet to get you up to speed quickly.

What Is Medicare?

Medicare was created in 1965 and is a federal health insurance program that's only available to those 65 and older (or those under 65 who are living with certain disabilities or diseases).

Medicare was designed to help with medical costs as we age. **The type of Medicare coverage you get depends on which plan you choose.**

The Parts of Medicare You Need to Know

Medicare consists of four parts: A, B, C and D. Each of these parts covers a certain service (more on this on the next page).

Medicare was designed to help with medical costs as we age.

Your Initial Enrollment Period (IEP)



Your IEP is a 7-month period surrounding the day you turn 65



3 months before the month you turn 65



Your 65th birthday month!
Happy birthday!



3 months after the month you turn 65

The Medicare Plan Options Available

A + B	C	D
<p>Parts A + B = Original Medicare</p> <p>Parts A and B make up Original Medicare. This option only covers basic medical and hospital services, like doctor visits and hospital stays, so you'll need to get extra coverage or pay out of pocket for benefits like prescription drugs, dental, vision or hearing.</p>	<p>Part C = Medicare Advantage Plan</p> <p>You can enroll in a Medicare Advantage plan with a private insurance company once you've signed up for Medicare. These plans may offer additional coverage and benefits beyond Original Medicare, such as hearing, vision, dental, wellness programs and even transportation.</p>	<p>Part D = Prescription Drug Plan</p> <p>If you decide to enroll in Original Medicare alone, you can choose to add additional prescription drug coverage to your plan by enrolling in a Part D plan. Certain Medicare Advantage plans also include Part D coverage.</p>

Choose Medicare Advantage Coverage You Can Count On

Our Medicare Advantage plans are a great option for those who want to keep costs low while enjoying more coverage than Original Medicare alone. With SCAN, you could enjoy benefits like:

- ✔ **\$0** or low monthly plan premium
- ✔ **\$0** or low-cost primary and specialty care visits
- ✔ **\$0** or low-cost prescription drug coverage
- ✔ Dental coverage options
- ✔ **\$0** vision and hearing exams
- ✔ A large provider network
- ✔ Low yearly out-of-pocket maximums
- ✔ **\$0** fitness membership
- ✔ **\$0** telehealth visits—available 24/7
- ✔ A quarterly over-the-counter allowance
- ✔ **\$0** transportation benefits
- ✔ **\$0** or low-cost inpatient care stays
- ✔ Worldwide urgent and emergency care coverage

*Benefits listed may vary by plan and not all benefits listed may be available in each SCAN plan; call SCAN for more information.

Let's chat!

Our SCAN experts are ready to help bring you up to speed and find the Medicare Advantage plan that fits you best. Give us a call today at **1-800-524-9542 (TTY: 888-SCAN-TTY)**.

5 Ways SCAN Can Better Support Your Health Care Journey

There's nothing more important than your health. That's why SCAN is committed to providing you with Medicare Advantage plans designed to help you stay healthy and independent. And we don't stop there: check out a few of the ways we're here to support you in your journey to better health.



Over 45+ years of experience

Since 1977, SCAN (“Senior Care Action Network”) has helped keep seniors healthy and independent. As a mission-driven, not-for-profit health plan, we specialize in Medicare Advantage. And we're experts in getting you the coverage you need to fit your lifestyle, budget and health needs.



Award-winning customer service

When it comes to delivering high-quality coverage and service, we work hard to help keep you healthy. We treat all our members like family, providing compassionate support when needed.



We're right here in your neighborhood

Nothing hits closer to home than your health and wellbeing. SCAN has a wide network of providers in your community to ensure you have the care and services you need, close to home.



We're dedicated to helping you save money

A major factor in keeping seniors healthy and independent is providing the care they need while keeping costs low. We're here to bridge that gap between high-quality care and affordable plan options so you can focus on putting more money back in your pocket.



We meet you where you are on your journey to better health

SCAN has plans and services that are tailored to every lifestyle. We can meet you right where you are in your Medicare journey and help you live your best life.

Questions to Consider When Choosing a Medicare Plan:

Am I eligible?

When can I enroll?

How can I enroll?

Can I afford it?

What kind of coverage can I expect?
