Travel well with TRAVEL TRAVEL STRATEL STRATEL

With SCAN you can travel with confidence, knowing SCAN has you covered.



Have a Safe and Healthy Trip

This kit is all about what to do should you get sick or injured while traveling. While chances are you will never need it, we hope it assures you that SCAN has you covered. Bon voyage!

Before You Go: A Pre-Trip Health Checklist

See your doctor

Make an appointment with your doctor to make sure it's safe for you to travel. Be sure to ask about extended refills of your medications and any necessary vaccinations.

Pack to travel well

Medications you take on a regular basis.

Bring enough to last a few extra days, in case you end up being away longer than expected. Almost out? Get refills before you go. Then pack them in your carry-on luggage—clearly labeled and in the original containers.

Healthy snacks. Small snack packs of nuts or dried fruit and other healthy foods will help stave off hunger on long trips with unpredictable mealtimes.

Your SCAN ID card and other important health documents. If you have an ongoing medical condition, consider wearing a medical ID bracelet in case of an emergency.

D Plan time to recharge

Build time in each day's itinerary to rest. Pushing yourself to do more than you usually do just because you're on vacation increases the risk of getting sick or hurt.

When You're Away: What to Do If You Get Sick or Injured

1. Understand the Care That's Covered

Most vacation plans don't include a visit to the local doctor. But if you are away from home for several weeks or even months, you might wonder if you can take care of some routine medical appointments while you're gone. The short answer is no.

Your SCAN plan does not include coverage for routine or preventive care while you're away from your regular doctor.

You are covered for the unexpected illnesses and injuries you can't predict and plan for.

If in doubt, call SCAN Member Services.

Worldwide Coverage for Urgent and Emergency Care

Urgent Care

A minor health condition that can't wait for you to return home and see your regular doctor, such as:

- Cut or minor burn
- Earache
- Sprain or joint pain
- Upper respiratory
 infection or bronchitis
- Urinary tract infection
- Vomiting and diarrhea

Emergency Care

A serious medical emergency that poses a threat to your life or body, such as:

- · Chest pain or pressure
- Head injury
- Severe abdominal pain
- Shortness of breath or pneumonia
- Sudden, severe headaches, paralysis or weakness
- Bleeding that won't stop

2. Get The Care You Need

If traveling within the United States, you can usually follow the same steps as if you were at home. In an urgent situation, go to an urgent care center or doctor's office with extended hours. In an emergency, call 911 or head for the nearest hospital emergency room.

If traveling outside of the country, it's best to do a little homework first. Find out:

- Is there a local equivalent to 911?
- · What medical facilities are available at your destination?

3. Pay For The Care; Save The Paperwork

In most cases, you will need to pay the full charges for your visit when you are treated. Keep all receipts and paperwork and then file a claim with SCAN to ask for a refund. (Tip: if on a cruise, ask for a copy of your "passenger folio," as well as your payment receipt.) You can find out how to do this on page 4.

NOTE: SCAN will reimburse you for covered out-of-network emergency and urgent care services at **Original Medicare reimbursement rates** less any copays associated with your care. You will be responsible for any remaining costs.

4. Follow Up With Your Doctor

Make an appointment with your regular doctor after you return home. He or she will review the care you received, arrange follow-up care and make sure any new medications work with your overall treatment.

SCAN Travel Assurance Is <u>Not</u> Travel Insurance

SCAN Travel Assurance is a summary of how your SCAN healthcare coverage works for you while you're out of the country. This is different than travel insurance, which covers things like lost or stolen luggage or trip cancellations.

You Paid for Covered Care: How to Get Repaid

To ask for a refund for any services covered under your SCAN plan:

- 1. Get all your paperwork from the provider, including an original and official receipt for the amount you paid and copies of your medical or visit record.
- 2. Fill out a claim form:
 - Use the "Member Claim Form" if you are asking for a refund.
 - Use the one titled "for Foreign Provider" if you are asking us to pay the provider directly.

You can find these forms online (search "Claim Forms" at scanhealthplan.com) or by calling SCAN Member Services.

- **3.** Attach the original payment receipt, medical record and any other related paperwork to the form. Keep copies for your records.
- **4.** Send the completed claim form and documents within 36 months of receiving the care to: SCAN, Attn: Claims Department, P.O. Box 22698, Long Beach, CA 90801-5616.

If all information is complete, you should receive a refund within 60 days. If we need additional information or your claim is not approved, we will let you know what to do next.

SCAN Member Services is here to help. Call to find out where to get a claim form, how to fill one out or the status of a claim you've already submitted.

Keep these numbers with you

SCAN Member Services:

(Find the number on the back of your SCAN ID card and write it here)

Primary Care Doctor:

(Write your doctor's phone number and/or email here)

For more information about Travel Assurance, including coverage limitations, visit **scanhealthplan.com/extras**.

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