



# Things You Need to Know About Medicare





# Turning 65? 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, 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. 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 guide to learn more about Medicare coverage options, enrollment periods and how to offset some of the high out-of-pocket costs. For more help, use the Additional Resources listed on the back of this booklet. Or you can call SCAN Health Plan directly at 1-877-810-7226 and one of our representatives can help answer any questions you may have.

# When can you enroll in Medicare?

There are certain times when you can enroll in Medicare to avoid paying penalties.



## Initial enrollment:

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:

If you delay initial enrollment because you were covered by an employer health plan, you have an **8-month Special Enrollment Period (SEP)** to enroll after your employer plan ends.

This is not a complete list of all available Medicare enrollment periods. There may be additional times of the year when you can enroll. If you have questions, give us a call. We'll help you understand your eligibility and walk you through some of the things you should keep in mind.

Call **SCAN** at **1-877-810-7226**

or visit us online at [www.scan65.com](http://www.scan65.com).

# Original Medicare. Parts A and B.



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 monthly 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

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

## Disadvantages

- Not all benefits are covered, including most prescription drugs
- You pay a deductible for some services
- Expect to pay up to 20% in out-of-pocket coinsurance for your medical costs

# Prescription drug coverage.

## Part D Plans.



You can get prescription drug coverage (Part D) through a stand-alone prescription drug plan. Stand-alone options cover prescription drugs if you keep Original Medicare coverage, but they are generally separate from other plans and don't help with medical deductibles or coinsurance.

Part D drug costs vary, depending on your medications. Most stand-alone prescription drug plans have monthly premiums, yearly deductibles and/or copays or coinsurance (what you pay at the pharmacy). People with stand-alone prescription drug plans may also qualify for "Extra Help," which helps qualified, low-income seniors pay for prescription medications. Extra Help is provided separately from plans that offer Part D coverage.

### Advantages

- Covers medications not covered by Original Medicare
- "Extra Help" program is available for qualified individuals

### Disadvantages

- May have an additional monthly payment
- Stand-alone plans require more management
- Does not address deductibles and copays of Original Medicare

# Medicare Supplements.



Another option is 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. Lower-cost policies often don’t cover prescription drugs, vision or dental care, hearing aids or eyeglasses.

## Advantages

- Helps cover deductibles and coinsurance of Original Medicare
- Covers some costs not covered by Original Medicare

## Disadvantages

- Monthly premiums can be costly
- Does not include prescription drug coverage

# Medicare Advantage plans.



Medicare Advantage plans can provide a more affordable way to get comprehensive healthcare coverage. These plans partner with a network of pre-approved doctors, specialists and hospitals. Prescription drug coverage is sometimes included, and you will pay fixed copayments for most services. In some areas, MAPD coverage is available for no additional monthly premium.\*

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

## Advantages

- Prescription drug coverage is sometimes included
- Low or no additional plan premium and copayments for many plans
- Some plans provide coverage for extras such as vision care, dental options, hearing aids, and worldwide coverage when you 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.

At SCAN, we offer comprehensive, all-in-one coverage that may surprise you. You get all the benefits of Original Medicare, prescription drug coverage built in, plus many extras that are not covered by Original Medicare. And it's all delivered through the exceptional service we are known for. It's what sets us apart. Because when it comes to your Medicare Advantage plan, that's how it should be.

### What it means to be with SCAN Health Plan:

- ✓ SCAN is a non-profit Medicare Advantage plan
- ✓ We offer comprehensive, all-in-one coverage
- ✓ Our plans include extras for things such as preventive screenings, glasses and contacts, hearing aids, dental options, a gym membership, coverage when you travel, plus more!<sup>1</sup>
- ✓ Every phone call handled during business hours by a real person, ready to help you

**Call SCAN at 1-877-810-7226**

8 a.m.–8 p.m., Monday–Friday, TTY Users: 711

Or learn more at [www.scan65.com](http://www.scan65.com).



# When you have questions, we have answers.

There are a lot of things to consider when making a decision about Medicare.



**You might be thinking about questions such as these:**

**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 keep my doctors and specialists?**

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**Can I afford it?**

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**What kind of coverage can I expect?**

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When you're ready, give SCAN a call. We'll answer any questions and give you all the time you need to review our plans and find what's right for you.



## 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):  
[www.mymedicarematters.org](http://www.mymedicarematters.org)

Medicare: 1-800-633-4227 (TTY Users: 1-877-486-2048),  
available 24 hours, 7 days a week, [www.medicare.gov](http://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](http://www.ssa.gov)

<sup>1</sup>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.

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You don't have SCAN. You're **WITH SCAN.**