2016 Evidence of Coverage

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CHAPTER 1

Getting started as a member

Chapter 1. Getting started as a member

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SECTION 1 Introduction

Section 1.1 You are enrolled in SCAN Employer Group, which is a Medicare HMO

You are covered by Medicare, and you have chosen to get your Medicare health care and your prescription drug coverage through our plan, SCAN Employer Group.

There are different types of Medicare health plans. SCAN Employer Group is a Medicare Advantage HMO Plan (HMO stands for Health Maintenance Organization) approved by Medicare and run by a private company.

Section 1.2 What is the *Evidence of Coverage* booklet about?

This *Evidence of Coverage* booklet tells you how to get your Medicare medical care and prescription drugs covered through our plan. This booklet explains your rights and responsibilities, what is covered, and what you pay as a member of the plan.

The word "coverage" and "covered services" refers to the medical care and services and the prescription drugs available to you as a member of SCAN Employer Group.

It's important for you to learn what the plan's rules are and what services are available to you. We encourage you to set aside some time to look through this *Evidence of Coverage* booklet.

If you are confused or concerned or just have a question, please contact our plan's Member Services (phone numbers are printed on the back cover of this booklet).

Section 1.3 Legal information about the *Evidence of Coverage*

It's part of our contract with you

This *Evidence of Coverage* is part of our contract with you about how SCAN Employer Group covers your care. Other parts of this contract include your enrollment form, the *List of Covered Drugs (Formulary)*, and any notices you receive from us about changes to your coverage or conditions that affect your coverage. These notices are sometimes called "riders" or "amendments."

The contract is in effect for months in which you are enrolled in SCAN Employer Group between January 1, 2017 and December 31, 2017.

Each calendar year, Medicare allows us to make changes to the plans that we offer. This means we can change the costs and benefits of SCAN Employer Group after December 31, 2017. We can also choose to stop offering the plan, or to offer it in a different service area, after December 31, 2017.

Medicare must approve our plan each year

Medicare (the Centers for Medicare & Medi-Cal (Medicaid Services) must approve SCAN Employer Group each year. You can continue to get Medicare coverage as a member of our plan as long as we choose to continue to offer the plan and Medicare renews its approval of the plan.

SECTION 2 What makes you eligible to be a plan member?

Section 2.1 Your eligibility requirements

You are eligible for membership in our plan as long as:

- You have both Medicare Part A and Medicare Part B (section 2.2 tells you about Medicare Part A and Medicare Part B)
- -- *and* -- you live in our geographic service area (section 2.3 below describes our service area)
- -- *and* -- you are a United States citizen or are lawfully present in the United States
- -- *and* -- you do not have End-Stage Renal Disease (ESRD), with limited exceptions, such as if you develop ESRD when you are already a member of a plan that we offer, or you were a member of a different plan that was terminated.

Section 2.2 What are Medicare Part A and Medicare Part B?

When you first signed up for Medicare, you received information about what services are covered under Medicare Part A and Medicare Part B. Remember:

- Medicare Part A generally helps cover services provided by hospitals (for inpatient services, skilled nursing facilities, or home health agencies).
- Medicare Part B is for most other medical services (such as physician's services and other outpatient services) and certain items (such as durable medical equipment and supplies).

Section 2.3 Here is the plan service area for SCAN Employer Group

Although Medicare is a Federal program, SCAN Employer Group is available only to individuals who live in our plan service area. To remain a member of our plan, you must continue to reside in the plan service area. The service area is described below.

Our service area includes these counties in California:

Los Angeles, Orange, Riverside, San Bernardino, San Diego, Santa Clara, San Joaquin, San Francisco, Marin, Napa and Sonoma Counties (all zip codes covered), and in Ventura County, the following zip codes only:

93002; 93005; 93006; 93007; 93009; 93011; 93013; 93016; 93024; 93031; 93032; 93034; 93042; 93043; 93044; 93062; 93064; 93093; 93094; 93099; 93252; 90265; 91304; 91307; 91311; 91319; 91320; 91358; 91359; 91360; 91361; 91362; 91377; 93001; 93003; 93004; 93010; 93012; 93015; 93020; 93021; 93022; 93023; 93030; 93033; 93035; 93036; 93040; 93041; 93060; 93061; 93063; 93065; 93066

If you plan to move out of the service area, please contact Member Services (phone numbers are printed on the back cover of this booklet). When you move, you will have a Special Enrollment Period that will allow you to switch to Original Medicare or enroll in a Medicare health or drug plan that is available in your new location.

It is also important that you call Social Security if you move or change your mailing address. You can find phone numbers and contact information for Social Security in Chapter 2, Section 5.

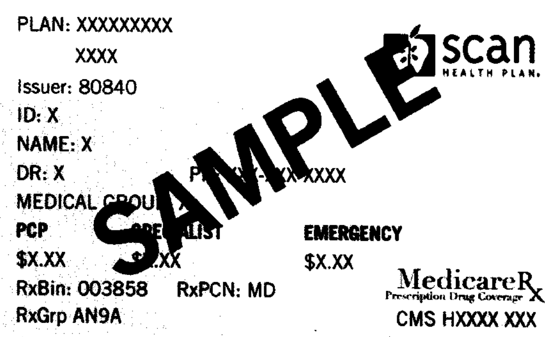
Section 2.4 U.S. Citizen or Lawful Presence

A member of a Medicare health plan must be a U.S. citizen or lawfully present in the United States. Medicare (the Centers for Medicare & Medicaid Services) will notify SCAN Employer Group if you are not eligible to remain a member on this basis. SCAN Employer Group must disenroll you if you do not meet this requirement.

SECTION 3 What other materials will you get from us?

Section 3.1 Your plan membership card – Use it to get all covered care and prescription drugs

While you are a member of our plan, you must use your membership card for our plan whenever you get any services covered by this plan and for prescription drugs you get at network pharmacies. Here's a sample membership card to show you what yours will look like:



As long as you are a member of our plan **you must not use your red, white, and blue Medicare card** to get covered medical services (with the exception of routine clinical research studies and hospice services). Keep your red, white, and blue Medicare card in a safe place in case you need it later.

Here's why this is so important: If you get covered services using your red, white, and blue Medicare card instead of using your SCAN Employer Group membership card while you are a plan member, you may have to pay the full cost yourself.

If your plan membership card is damaged, lost, or stolen, call Member Services right away and we will send you a new card. (Phone numbers for Member Services are printed on the back cover of this booklet.)

Section 3.2 The *Provider & Pharmacy Directory*: Your guide to all providers and pharmacies in the plan's network

The *Provider & Pharmacy Directory* lists our network providers and pharmacies.

What are "network providers"?

Network providers are the doctors and other health care professionals, medical groups, hospitals, and other health care facilities that have an agreement with us to accept our payment and any plan cost-sharing as payment in full. We have arranged for these providers to deliver covered services to members in our plan.

Why do you need to know which providers are part of our network?

It is important to know which providers are part of our network because, with limited exceptions, while you are a member of our plan you must use network providers to get your medical care and services. The only exceptions are emergencies, urgently needed services when the network is not available (generally, when you are out of the area), out-of-area dialysis services, and cases in which SCAN Employer Group authorizes use of out-of-network providers. See Chapter 3 (Using

the plan's *coverage for your medical services*) for more specific information about emergency, out-of-network, and out-of-area coverage.

If you don't have your copy of the *Provider & Pharmacy Directory*, you can request a copy from Member Services (phone numbers are printed on the back cover of this booklet). You may ask Member Services for more information about our network providers, including their qualifications. You can also see the *Provider & Pharmacy Directory* at www.scanhealthplan.com, or download it from this website. Both Member Services and the website can give you the most up-to-date information about changes in our network providers.

What are "network pharmacies"?

Network pharmacies are all of the pharmacies that have agreed to fill covered prescriptions for our plan members.

Why do you need to know about network pharmacies?

You can use the *Provider & Pharmacy Directory* to find the network pharmacy you want to use. There are changes to our network of pharmacies for next year. An updated Provider & Pharmacy Directory is located on our website at www.scanhealthplan.com. You may also call Member Services for updated provider information or to ask us to mail you a Provider & Pharmacy Directory. **Please review the 2017 Provider & Pharmacy Directory to see which pharmacies are in our network.**

The *Provider & Pharmacy Directory* will also tell you which of the pharmacies in our network have preferred cost-sharing, which may be lower than the standard cost-sharing offered by other network pharmacies.

If you don't have the *Provider & Pharmacy Directory*, you can get a copy from Member Services (phone numbers are printed on the back cover of this booklet). At any time, you can call Member Services to get up-to-date information about changes in the pharmacy network. You can also find this information on our website at www.scanhealthplan.com.

Section 3.3 The plan's List of Covered Drugs *(Formulary)*

The plan has a *List of Covered Drugs (Formulary)*. We call it the "Drug List" for short. It tells which Part D prescription drugs are covered under the Part D benefit included in SCAN Employer Group. The drugs on this list are selected by the plan with the help of a team of doctors and pharmacists. The list must meet requirements set by Medicare. Medicare has approved the SCAN Employer Group Drug List.

The Drug List also tells you if there are any rules that restrict coverage for your drugs.

We will send you a copy of the Drug List. To get the most complete and current information about which drugs are covered, you can visit the plan's website (www.scanhealthplan.com) or call Member Services (phone numbers are printed on the back cover of this booklet).

Section 3.4 The *Part D Explanation of Benefits* (the "Part D EOB"): Reports with a summary of payments made for your Part D prescription drugs

When you use your Part D prescription drug benefits, we will send you a summary report to help you understand and keep track of payments for your Part D prescription drugs. This summary report is called the *Part D Explanation of Benefits* (or the "Part D EOB").

The *Part D Explanation of Benefits* tells you the total amount you, or others on your behalf, have spent on your Part D prescription drugs and the total amount we have paid for each of your Part D prescription drugs during the month. Chapter 6 (*What you pay for your Part D prescription drugs*) gives more information about the *Part D Explanation of Benefits* and how it can help you keep track of your drug coverage.

A *Part D Explanation of Benefits* summary is also available upon request. To get a copy, please contact Member Services (phone numbers are printed on the back cover of this booklet). You may access electronic EOB statements by logging in at **Express-Scripts.com**, and go to **Select Communication Preferences** under **My Account**. Click on **Edit preferences** and then choose to get your printed materials online. Then you'll receive your Medicare Part D EOB statements online rather than by mail. There's no cost and you can switch back to paper EOBs anytime. First-time visitors will need to register with their member ID number.

SECTION 4 Your monthly premium for SCAN Employer Group

Section 4.1 How much is your plan premium?

As a member of our plan, you pay a monthly plan premium. In addition, you must continue to pay your Medicare Part B premium (unless your Part B premium is paid for you by Medicaid or another third party).

Your coverage is provided through a contract with your current employer or former employer or union. Please contact the employer's or union's benefits administrator for information about your plan premium.

In some situations, your plan premium could be less

There are programs to help people with limited resources pay for their drugs. These include "Extra Help" and State Pharmaceutical Assistance Programs. Chapter 2, Section 7 tells more about these programs. If you qualify, enrolling in the program might lower your monthly plan premium.

If you are already enrolled and getting help from one of these programs, **the information about premiums in this Evidence of Coverage may not apply to you.** We send you a separate insert, called the "Evidence of Coverage Rider for People Who Get Extra Help Paying for Prescription

Drugs" (also known as the "Low Income Subsidy Rider" or the "LIS Rider"), which tells you about your drug coverage. If you don't have this insert, please call Member Services and ask for the "LIS Rider." (Phone numbers for Member Services are printed on the back cover of this booklet.)

In some situations, your plan premium could be <u>more</u>

In some situations, your plan premium could be more than the amount listed above in Section 4.1. These situations are described below.

- Some members are required to pay a **late enrollment penalty** because they did not join a Medicare drug plan when they first became eligible or because they had a continuous period of 63 days or more when they didn't have "creditable" prescription drug coverage. ("Creditable" means the drug coverage is expected to pay, on average, at least as much as Medicare's standard prescription drug coverage.) For these members, the late enrollment penalty is added to the plan's monthly premium. Their premium amount will be the monthly plan premium plus the amount of their late enrollment penalty.
  - If you are required to pay the late enrollment penalty, the amount of your penalty depends on how long you waited before you enrolled in drug coverage or how many months you were without drug coverage after you became eligible. Chapter 6, Section 10 explains the late enrollment penalty.
  - If you have a late enrollment penalty and do not pay it, you could be disenrolled from the plan.

Many members are required to pay other Medicare premiums

Many members are required to pay other Medicare premiums. As explained in Section 2 above, in order to be eligible for our plan, you must be entitled to Medicare Part A and enrolled in Medicare Part B. For that reason, some plan members (those who aren't eligible for premium-free Part A) pay a premium for Medicare Part A. And most plan members pay a premium for Medicare Part B. **You must continue paying your Medicare premiums to remain a member of the plan.**

Some people pay an extra amount for Part D because of their yearly income. This is known as Income Related Monthly Adjustment Amounts, also known as IRMAA. If your income is greater than $85,000 for an individual (or married individuals filing separately) or greater than $170,000 for married couples, **you must pay an extra amount directly to the government (not the Medicare plan)** for your Medicare Part D coverage.

- **If you are required to pay the extra amount and you do not pay it, you <u>will</u> be disenrolled from the plan and lose prescription drug coverage.**
- If you have to pay an extra amount, Social Security, **not your Medicare plan,** will send you a letter telling you what that extra amount will be.

- For more information about Part D premiums based on income, go to Chapter 6, Section 11 of this booklet. You can also visit http://www.medicare.gov on the Web or call 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048. Or you may call Social Security at 1-800-772-1213. TTY users should call 1-800-325-0778.

Your copy of *Medicare & You 2017* gives information about the Medicare premiums in the section called "2017 Medicare Costs." This explains how the Medicare Part B and Part D premiums differ for people with different incomes. Everyone with Medicare receives a copy of *Medicare & You* each year in the fall. Those new to Medicare receive it within a month after first signing up. You can also download a copy of *Medicare & You 2017* from the Medicare website (http://www.medicare.gov). Or, you can order a printed copy by phone at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users call 1-877-486-2048.

Section 4.2 If you pay a Part D late enrollment penalty, there are several ways you can pay your penalty

May not be applicable for our Employer Group members. For premium information contact your former Employer Group Benefits Administrator.

If you pay a Part D late enrollment penalty, there are 4 ways you can pay the penalty. You can indicate your payment option by selecting the appropriate box on your enrollment form. Contact Member Services if you want to change your payment option. (Phone numbers for Member Services are printed on the back cover of this booklet.)

If you decide to change the way you pay your late enrollment penalty, it can take up to three months for your new payment method to take effect. While we are processing your request for a new payment method, you are responsible for making sure that your late enrollment penalty is paid on time.

Option 1: You can pay by check

You will receive a SCAN statement in the mail each month. Simply tear off the payment stub and send it along with your payment to us in the envelope provided to: SCAN Health Plan®, P.O. Box 511339, Los Angeles, CA 90051-7894. Your payment will be due the 1st of each month. Please make the check payable to "SCAN Health Plan", not Center for Medicare and Medicaid Services (CMS) or Health and Human Services (HHS).

Option 2: You can have the late enrollment penalty withdrawn from your bank account

You can have your late enrollment penalty automatically withdrawn from your checking or savings account each month. The program is free and eliminates the need for you to send a check every month. To choose this option, please contact Member Services. We will be happy to help you set this up. Generally, we will withdraw the payment from your bank account on the 1st of each month. (Phone numbers for Member Services are printed on the back cover of this booklet.)

Option 3: You can pay your late enrollment penalty by credit or debit card

You can have the late enrollment penalty charged to your credit or debit card each month. To choose this option, please contact Member Services. We will be happy to help you set this up. Generally, we will withdraw the payment from your bank account on the 1st of each month.

Option 4: You can have the late enrollment penalty taken out of your monthly Social Security check

You can have the late enrollment penalty taken out of your monthly Social Security check. Contact Member Services for more information on how to pay your monthly penalty this way. We will be happy to help you set this up. (Phone numbers for Member Services are printed on the back cover of this booklet.)

What to do if you are having trouble paying your late enrollment penalty

Your late enrollment penalty is due in our office by the 1st of each month. If we have not received your penalty payment by the 1st of each month, we will send you a notice telling you that your plan membership will end if we do not receive your late enrollment penalty within three calendar months. If you are required to pay a late enrollment penalty, you must pay the penalty to keep your prescription drug coverage.

If you are having trouble paying your late enrollment penalty on time, please contact Member Services to see if we can direct you to programs that will help with your penalty. (Phone numbers for Member Services are printed on the back cover of this booklet.)

If we end your membership because you did not pay your late enrollment penalty, you will have health coverage under Original Medicare.

If we end your membership with the plan because you did not pay your late enrollment penalty, then you may not be able to receive Part D coverage until the following year if you enroll in a new plan during the annual enrollment period. During the annual enrollment period, you may either join a stand-alone prescription drug plan or a health plan that also provides drug coverage. (If you go without "creditable" drug coverage for more than 63 days, you may have to pay a late enrollment penalty for as long as you have Part D coverage.)

At the time we end your membership, you may still owe us for the penalty you have not paid. We have the right to pursue collection of the penalty amount you owe. In the future, if you want to enroll again in our plan (or another plan that we offer), you will need to pay the amount you owe before you can enroll.

If you think we have wrongfully ended your membership, you have a right to ask us to reconsider this decision by making a complaint. Chapter 9, Section 10 of this booklet tells how to make a complaint. If you had an emergency circumstance that was out of your control and it caused you to not be able to pay your premiums within our grace period, you can ask us to reconsider this decision by calling 1-800-559-3500 between October 1 to February 14: 8 a.m. to

8 p.m., 7 days a week. February 15 to September 30: 8 a.m. to 8 p.m., Monday through Friday. TTY users should call 711. You must make your request no later than 60 days after the date your membership ends.

Section 4.3 Can we change your monthly plan premium during the year?

No. We are not allowed to begin charging a monthly plan premium during the year. If the monthly plan premium changes for next year we will tell you in September and the change will take effect on January 1.

However, in some cases, you may need to start paying or may be able to stop paying a late enrollment penalty. (The late enrollment penalty may apply if you had a continuous period of 63 days or more when you didn't have "creditable" prescription drug coverage.) This could happen if you become eligible for the "Extra Help" program or if you lose your eligibility for the "Extra Help" program during the year:

- If you currently pay the late enrollment penalty and become eligible for "Extra Help" during the year, you would be able to stop paying your penalty.
- If you ever lose "Extra Help", you must maintain your Part D coverage or you could be subject to a late enrollment penalty.

You can find out more about the "Extra Help" program in Chapter 2, Section 7.

SECTION 5 Please keep your plan membership record up to date

Section 5.1 How to help make sure that we have accurate information about you

Your membership record has information from your enrollment form, including your address and telephone number. It shows your specific plan coverage including your Primary Care Provider/Medical Group/IPA.

The doctors, hospitals, pharmacists, and other providers in the plan's network need to have correct information about you. **These network providers use your membership record to know what services and drugs are covered and the cost-sharing amounts for you**. Because of this, it is very important that you help us keep your information up to date.

Let us know about these changes:

- Changes to your name, your address, or your phone number
- Changes in any other health insurance coverage you have (such as from your employer, your spouse's employer, workers' compensation, or Medi-Cal (Medicaid))
- If you have any liability claims, such as claims from an automobile accident

- If you have been admitted to a nursing home
- If you receive care in an out-of-area or out-of-network hospital or emergency room
- If your designated responsible party (such as a caregiver) changes
- If you are participating in a clinical research study

If any of this information changes, please let us know by calling Member Services (phone numbers are printed on the back cover of this booklet).

It is also important to contact Social Security if you move or change your mailing address. You can find phone numbers and contact information for Social Security in Chapter 2, Section 5.

Read over the information we send you about any other insurance coverage you have

Medicare requires that we collect information from you about any other medical or drug insurance coverage that you have. That's because we must coordinate any other coverage you have with your benefits under our plan. (For more information about how our coverage works when you have other insurance, see Section 7 in this chapter.)

Once each year, we will send you a letter that lists any other medical or drug insurance coverage that we know about. Please read over this information carefully. If it is correct, you don't need to do anything. If the information is incorrect, or if you have other coverage that is not listed, please call Member Services (phone numbers are printed on the back cover of this booklet).

SECTION 6 We protect the privacy of your personal health information

Section 6.1 We make sure that your health information is protected

Federal and state laws protect the privacy of your medical records and personal health information. We protect your personal health information as required by these laws.

For more information about how we protect your personal health information, please go to Chapter 8, Section 1.4 of this booklet.

SECTION 7 How other insurance works with our plan

Section 7.1 Which plan pays first when you have other insurance?

When you have other insurance (like employer group health coverage), there are rules set by Medicare that decide whether our plan or your other insurance pays first. The insurance that pays first is called the "primary payer" and pays up to the limits of its coverage. The one that pays

second, called the "secondary payer," only pays if there are costs left uncovered by the primary coverage. The secondary payer may not pay all of the uncovered costs.

These rules apply for employer or union group health plan coverage:

- If you have retiree coverage, Medicare pays first.
- If your group health plan coverage is based on your or a family member's current employment, who pays first depends on your age, the number of people employed by your employer, and whether you have Medicare based on age, disability, or End-stage Renal Disease (ESRD):
    - If you're under 65 and disabled and you or your family member is still working, your group health plan pays first if the employer has 100 or more employees or at least one employer in a multiple employer plan that has more than 100 employees.
    - If you're over 65 and you or your spouse is still working, your group health plan pays first if the employer has 20 or more employees or at least one employer in a multiple employer plan that has more than 20 employees.
- If you have Medicare because of ESRD, your group health plan will pay first for the first 30 months after you become eligible for Medicare.

These types of coverage usually pay first for services related to each type:

- No-fault insurance (including automobile insurance)
- Liability (including automobile insurance)
- Black lung benefits
- Workers' compensation

Medi-Cal (Medicaid) and TRICARE never pay first for Medicare-covered services. They only pay after Medicare, employer group health plans, and/or Medigap have paid.

If you have other insurance, tell your doctor, hospital, and pharmacy. If you have questions about who pays first, or you need to update your other insurance information, call Member Services (phone numbers are printed on the back cover of this booklet). You may need to give your plan member ID number to your other insurers (once you have confirmed their identity) so your bills are paid correctly and on time.

CHAPTER 2

Important phone numbers and resources

Chapter 2. Important phone numbers and resources

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SECTION 1 SCAN Employer Group contacts (how to contact us, including how to reach Member Services at the plan)

How to contact our plan's Member Services

For assistance with claims, billing, or member card questions, please call or write to SCAN Employer Group Member Services. We will be happy to help you.

Method	Member Services – Contact Information
CALL	**1-800-559-3500** Calls to this number are free. Contact us October 1 to February 14: 8 a.m. to 8 p.m., 7 days a week. February 15 to September 30: 8 a.m. to 8 p.m., Monday through Friday. Note: We are closed on most federal holidays. When we are closed you have an option to leave a message. Messages received will be returned within 1 business day. Member Services also has free language interpreter services available for non-English speakers.
TTY	**711** This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking. Calls to this number are free. Contact us October 1 to February 14: 8 a.m. to 8 p.m., 7 days a week. February 15 to September 30: 8 a.m. to 8 p.m., Monday through Friday. Messages received on holidays and outside of our business hours will be returned within one business day.
FAX	**1-562-989-5181**
WRITE	**SCAN Health Plan** Attention: Member Services Department P.O. Box 22616, Long Beach, CA 90801-5616 MemberServices@scanhealthplan.com
WEBSITE	www.scanhealthplan.com

How to contact us when you are asking for a coverage decision about your medical care

A coverage decision is a decision we make about your benefits and coverage or about the amount we will pay for your medical services. For more information on asking for coverage decisions about your medical care, see Chapter 9 (*What to do if you have a problem or complaint (coverage decisions, appeals, complaints)*).

You may call us if you have questions about our coverage decision process.

Method	Coverage Decisions For Medical Care – Contact Information
CALL	**1-800-559-3500** Calls to this number are free. Contact us October 1 to February 14: 8 a.m. to 8 p.m., 7 days a week. February 15 to September 30: 8 a.m. to 8 p.m., Monday through Friday. Note: We are closed on most federal holidays. When we are closed you have an option to leave a message. Messages received will be returned within 1 business day.
TTY	**711** This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking. Calls to this number are free. Contact us October 1 to February 14: 8 a.m. to 8 p.m., 7 days a week. February 15 to September 30: 8 a.m. to 8 p.m., Monday through Friday. Messages received on holidays and outside of our business hours will be returned within one business day.
FAX	**1-562-989-5181**
WRITE	**SCAN Health Plan** Attention: Member Services Department P.O. Box 22616, Long Beach, CA 90801-5616 MemberServices@scanhealthplan.com
WEBSITE	www.scanhealthplan.com

How to contact us when you are making an appeal about your medical care

An appeal is a formal way of asking us to review and change a coverage decision we have made. For more information on making an appeal about your medical care, see Chapter 9 (*What to do if you have a problem or complaint (coverage decisions, appeals, complaints)*).

Method	Appeals For Medical Care – Contact Information
CALL	**1-800-559-3500** Calls to this number are free. Contact us October 1 to February 14: 8 a.m. to 8 p.m., 7 days a week. February 15 to September 30: 8 a.m. to 8 p.m., Monday through Friday. Note: We are closed on most federal holidays. When we are closed you have an option to leave a message. Messages received will be returned within 1 business day.
TTY	**711** This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking. Calls to this number are free. Contact us October 1 to February 14: 8 a.m. to 8 p.m., 7 days a week. February 15 to September 30: 8 a.m. to 8 p.m., Monday through Friday. Messages received on holidays and outside of our business hours will be returned within one business day.
FAX	**1-562-989-0958**
WRITE	**SCAN Health Plan** Attention: Grievances and Appeals Department P.O. Box 22644, Long Beach, CA 90801-5644
WEBSITE	www.scanhealthplan.com

How to contact us when you are making a complaint about your medical care

You can make a complaint about us or one of our network providers, including a complaint about the quality of your care. This type of complaint does not involve coverage or payment disputes. (If your problem is about the plan's coverage or payment, you should look at the section above about making an appeal.) For more information on making a complaint about your medical care, see Chapter 9 (*What to do if you have a problem or complaint (coverage decisions, appeals, complaints)*).

Method	Complaints About Medical Care – Contact Information
CALL	**1-800-559-3500** Calls to this number are free. Contact us October 1 to February 14: 8 a.m. to 8 p.m., 7 days a week. February 15 to September 30: 8 a.m. to 8 p.m., Monday through Friday. Note: We are closed on most federal holidays. When we are closed you have an option to leave a message. Messages received will be returned within 1 business day.
TTY	**711** This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking. Calls to this number are free. Contact us October 1 to February 14: 8 a.m. to 8 p.m., 7 days a week. February 15 to September 30: 8 a.m. to 8 p.m., Monday through Friday. Messages received on holidays and outside of our business hours will be returned within one business day.
FAX	**1-562-989-0958**
WRITE	**SCAN Health Plan** Attention: Grievances and Appeals Department P.O. Box 22644, Long Beach, CA 90801-5644
MEDICARE WEBSITE	You can submit a complaint about SCAN Employer Group directly to Medicare. To submit an online complaint to Medicare go to www.medicare.gov/MedicareComplaintForm/home.aspx.

How to contact us when you are asking for a coverage decision about your Part D prescription drugs

A coverage decision is a decision we make about your benefits and coverage or about the amount we will pay for your prescription drugs covered under the Part D benefit included in your plan. For more information on asking for coverage decisions about your Part D prescription drugs, see Chapter 9 (*What to do if you have a problem or complaint (coverage decisions, appeals, complaints*).

Method	Coverage Decisions for Part D Prescription Drugs – Contact Information
CALL	**1-844-424-8886** Calls to this number are free. A representative is available 24 hours a day, seven days a week.
TTY	**1-800-716-3231** This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking. Calls to this number are free. A representative is available 24 hours a day, seven days a week.
FAX	**1-877-328-9799** (Attention: Medicare Reviews)
WRITE	**Express Scripts, Inc.** Attention: Medicare Reviews P.O. Box 66571, St. Louis, MO 63166-6571
WEBSITE	www.scanhealthplan.com

How to contact us when you are making an appeal about your Part D prescription drugs

An appeal is a formal way of asking us to review and change a coverage decision we have made. For more information on making an appeal about your Part D prescription drugs, see Chapter 9 (*What to do if you have a problem or complaint (coverage decisions, appeals, complaints)*).

Method	Appeals for Part D Prescription Drugs – Contact Information
CALL	**1-800-559-3500** Calls to this number are free. Contact us October 1 to February 14: 8 a.m. to 8 p.m., 7 days a week. February 15 to September 30: 8 a.m. to 8 p.m., Monday through Friday. Note: We are closed on most federal holidays. When we are closed you have an option to leave a message. Messages received will be returned within 1 business day.
TTY	**711** This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking. Calls to this number are free. Contact us October 1 to February 14: 8 a.m. to 8 p.m., 7 days a week. February 15 to September 30: 8 a.m. to 8 p.m., Monday through Friday. Messages received on holidays and outside of our business hours will be returned within one business day.
FAX	**1-562-989-0958**
WRITE	**SCAN Health Plan** Attn: Grievances and Appeals Department P.O. Box 22644, Long Beach, CA 90801-5644
WEBSITE	www.scanhealthplan.com

How to contact us when you are making a complaint about your Part D prescription drugs

You can make a complaint about us or one of our network pharmacies, including a complaint about the quality of your care. This type of complaint does not involve coverage or payment disputes. (If your problem is about the plan's coverage or payment, you should look at the section above about making an appeal.) For more information on making a complaint about your Part D prescription drugs, see Chapter 9 (What to do if you have a problem or complaint (coverage decisions, appeals, complaints)).

Method	Complaints about Part D prescription drugs – Contact Information
CALL	**1-800-559-3500** Calls to this number are free. Contact us October 1 to February 14: 8 a.m. to 8 p.m., 7 days a week. February 15 to September 30: 8 a.m. to 8 p.m., Monday through Friday. Note: We are closed on most federal holidays. When we are closed you have an option to leave a message. Messages received will be returned within 1 business day.
TTY	**711** This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking. Calls to this number are free. Contact us October 1 to February 14: 8 a.m. to 8 p.m., 7 days a week. February 15 to September 30: 8 a.m. to 8 p.m., Monday through Friday. Messages received on holidays and outside of our business hours will be returned within one business day.
FAX	**1-562-989-0958**
WRITE	**SCAN Health Plan** Attn: Grievances and Appeals Department P.O. Box 22644, Long Beach, CA 90801-5644
MEDICARE WEBSITE	You can submit a complaint about SCAN Employer Group directly to Medicare. To submit an online complaint to Medicare go to www.medicare.gov/MedicareComplaintForm/home.aspx.

Where to send a request asking us to pay for our share of the cost for medical care or a drug you have received

For more information on situations in which you may need to ask us for reimbursement or to pay a bill you have received from a provider, see Chapter 7 (*Asking us to pay our share of a bill you have received for covered medical services or drugs*).

Please note: If you send us a payment request and we deny any part of your request, you can appeal our decision. See Chapter 9 *(What to do if you have a problem or complaint (coverage decisions, appeals, complaints))* for more information.

Method	Payment Requests – Contact Information
CALL	**1-800-559-3500** Calls to this number are free. Contact us October 1 to February 14: 8 a.m. to 8 p.m., 7 days a week. February 15 to September 30: 8 a.m. to 8 p.m., Monday through Friday. Note: We are closed on most federal holidays. When we are closed you have an option to leave a message. Messages received will be returned within 1 business day.
TTY	**711** This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking. Calls to this number are free. Contact us October 1 to February 14: 8 a.m. to 8 p.m., 7 days a week. February 15 to September 30: 8 a.m. to 8 p.m., Monday through Friday. Messages received on holidays and outside of our business hours will be returned within one business day.
FAX	**1-562-989-5181**
WRITE	**SCAN Health Plan** Attention: Member Services Department P.O. Box 22616, Long Beach, CA 90801-5616 MemberServices@scanhealthplan.com
WEBSITE	www.scanhealthplan.com

SECTION 2 Medicare (how to get help and information directly from the Federal Medicare program)

Medicare is the Federal health insurance program for people 65 years of age or older, some people under age 65 with disabilities, and people with End-Stage Renal Disease (permanent kidney failure requiring dialysis or a kidney transplant).

The Federal agency in charge of Medicare is the Centers for Medicare & Medicaid Services (sometimes called "CMS"). This agency contracts with Medicare Advantage organizations including us.

Method	Medicare – Contact Information
CALL	1-800-MEDICARE, or 1-800-633-4227 Calls to this number are free. 24 hours a day, 7 days a week.
TTY	1-877-486-2048 This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking. Calls to this number are free.

Method	Medicare – Contact Information
WEBSITE	http://www.medicare.gov This is the official government website for Medicare. It gives you up-to-date information about Medicare and current Medicare issues. It also has information about hospitals, nursing homes, physicians, home health agencies, and dialysis facilities. It includes booklets you can print directly from your computer. You can also find Medicare contacts in your state. The Medicare website also has detailed information about your Medicare eligibility and enrollment options with the following tools: • **Medicare Eligibility Tool:** Provides Medicare eligibility status information. • **Medicare Plan Finder:** Provides personalized information about available Medicare prescription drug plans, Medicare health plans, and Medigap (Medicare Supplement Insurance) policies in your area. These tools provide an *estimate* of what your out-of-pocket costs might be in different Medicare plans. You can also use the website to tell Medicare about any complaints you have about SCAN Employer Group: • **Tell Medicare about your complaint:** You can submit a complaint about SCAN Employer Group directly to Medicare. To submit a complaint to Medicare, go to www.medicare.gov/MedicareComplaintForm/home.aspx. Medicare takes your complaints seriously and will use this information to help improve the quality of the Medicare program. If you don't have a computer, your local library or senior center may be able to help you visit this website using its computer. Or, you can call Medicare and tell them what information you are looking for. They will find the information on the website, print it out, and send it to you. (You can call Medicare at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.) • **Minimum essential coverage (MEC):** Coverage under this Plan qualifies as minimum essential coverage (MEC) and satisfies the Patient Protection and Affordable Care Act's (ACA) individual shared responsibility requirement. Please visit the Internal Revenue Service (IRS) website at https://www.irs.gov/Affordable-Care-Act/Individuals-and-Families for more information on the individual requirement for MEC.

SECTION 3 State Health Insurance Assistance Program (free help, information, and answers to your questions about Medicare)

The State Health Insurance Assistance Program (SHIP) is a government program with trained counselors in every state. In California, the SHIP is called Health Insurance Counseling and Advocacy Program (HICAP).

Health Insurance Counseling and Advocacy Program (HICAP) is independent (not connected with any insurance company or health plan). It is a state program that gets money from the Federal government to give free local health insurance counseling to people with Medicare.

Health Insurance Counseling and Advocacy Program (HICAP) counselors can help you with your Medicare questions or problems. They can help you understand your Medicare rights, help you make complaints about your medical care or treatment, and help you straighten out problems with your Medicare bills. Health Insurance Counseling and Advocacy Program (HICAP) counselors can also help you understand your Medicare plan choices and answer questions about switching plans.

Method	Health Insurance Counseling and Advocacy Program (HICAP). (California's SHIP)
CALL	**CA: 1-800-434-0222**
WRITE	**HICAP** **Los Angeles County** 520 S La Fayette Park Pl, Ste 214, Los Angeles, CA 90057 **Orange County** 1971 E 4th St, Ste 200, Santa Ana, CA 92705 **Riverside and San Bernardino Counties** 9121 Haven Ave, Ste 120, Rancho Cucamonga, CA 91730 **San Diego County** 5151 Murphy Canyon Rd, Ste 110, San Diego CA 92123 **Ventura County** 646 County Square Dr, Suite 100, Ventura, CA 93003 **Santa Clara County** 2115 The Alameda, San Jose, CA 95126 **San Francisco County** 407 Sansome St, San Francisco, CA 94111 **San Joaquin County** 3950 Industrial Blvd, Ste 500, West Sacramento, CA 95691 **Marin, Napa, and Sonoma Counties** 1304 Southpoint Blvd., Suite 280, Petaluma, CA 94954
WEBSITE	http://www.cahealthadvocates.org/HICAP

SECTION 4 Quality Improvement Organization (paid by Medicare to check on the quality of care for people with Medicare)

There is a designated Quality Improvement Organization for serving Medicare beneficiaries in each state. For California, the Quality Improvement Organization is called Livanta.

Livanta has a group of doctors and other health care professionals who are paid by the Federal government. This organization is paid by Medicare to check on and help improve the quality of care for people with Medicare. Livanta is an independent organization. It is not connected with our plan.

You should contact Livanta in any of these situations:

- You have a complaint about the quality of care you have received.
- You think coverage for your hospital stay is ending too soon.
- You think coverage for your home health care, skilled nursing facility care, or Comprehensive Outpatient Rehabilitation Facility (CORF) services are ending too soon.

Method	Livanta (California's Quality Improvement Organization)
CALL	**1-877-588-1123**
TTY	**1-855-887-6668** This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.
WRITE	**Livanta** BFCC-Q10 Program 9090 Junction Drive Suite 10 Annapolis Junction, MD 20701
WEBSITE	http://bfccqioarea1.com/

SECTION 5 Social Security

Social Security is responsible for determining eligibility and handling enrollment for Medicare. U.S. citizens who are 65 or older, or who have a disability or End-Stage Renal Disease and meet certain conditions, are eligible for Medicare. If you are already getting Social Security checks, enrollment into Medicare is automatic. If you are not getting Social Security checks, you have to enroll in Medicare. Social Security handles the enrollment process for Medicare. To apply for Medicare, you can call Social Security or visit your local Social Security office.

Social Security is also responsible for determining who has to pay an extra amount for their Part D drug coverage because they have a higher income. If you got a letter from Social Security telling you that you have to pay the extra amount and have questions about the amount or if your income went down because of a life-changing event, you can call Social Security to ask for reconsideration.

If you move or change your mailing address, it is important that you contact Social Security to let them know.

Method	Social Security– Contact Information
CALL	1-800-772-1213 Calls to this number are free. Available 7:00 am to 7:00 pm, Monday through Friday. You can use Social Security's automated telephone services to get recorded information and conduct some business 24 hours a day.
TTY	1-800-325-0778 This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking. Calls to this number are free. Available 7:00 am to 7:00 pm, Monday through Friday.
WEBSITE	http://www.ssa.gov

SECTION 6 Medi-Cal (Medicaid) (a joint Federal and state program that helps with medical costs for some people with limited income and resources)

Medi-Cal (Medicaid) is a joint Federal and state government program that helps with medical costs for certain people with limited incomes and resources. Some people with Medicare are also eligible for Medicaid.

In addition, there are programs offered through Medi-Cal (Medicaid) that help people with Medicare pay their Medicare costs, such as their Medicare premiums. These "Medicare Savings Programs" help people with limited income and resources save money each year:

- **Qualified Medicare Beneficiary (QMB):** Helps pay Medicare Part A and Part B premiums, and other cost-sharing (like deductibles, coinsurance, and copayments). (Some people with QMB are also eligible for full Medi-Cal (Medicaid) benefits (QMB+).)
- **Specified Low-Income Medicare Beneficiary (SLMB):** Helps pay Part B premiums. (Some people with SLMB are also eligible for full Medi-Cal (Medicaid) benefits (SLMB+).)
- **Qualified Individual (QI):** Helps pay Part B premiums.
- **Qualified Disabled & Working Individuals (QDWI):** Helps pay Part A premiums.

To find out more about Medi-Cal (Medicaid) and its programs, contact the California Department of Health Care Services (DHCS).

Method	California Department of Health Care Services (DHCS) – Contact Information
CALL	**The Office of the Ombudsman** 1-888-452-8609 Monday through Friday, 8 a.m. to 5 p.m. PST; excluding state holidays. TTY 711
WRITE	**California Department of Health Care Services** 1501 Capitol Ave., P.O. Box 997413, Sacramento, CA 95899-7413 MMCDOmbudsmanOffice@dhcs.ca.gov
WEBSITE	www.dhcs.ca.gov

SECTION 7 Information about programs to help people pay for their prescription drugs

Medicare's "Extra Help" Program

Medicare provides "Extra Help" to pay prescription drug costs for people who have limited income and resources. Resources include your savings and stocks, but not your home or car. If you qualify, you get help paying for any Medicare drug plan's monthly premium, yearly deductible, and prescription copayments. This "Extra Help" also counts toward your out-of-pocket costs.

People with limited income and resources may qualify for "Extra Help." Some people automatically qualify for "Extra Help" and don't need to apply. Medicare mails a letter to people who automatically qualify for "Extra Help."

You may be able to get "Extra Help" to pay for your prescription drug premiums and costs. To see if you qualify for getting "Extra Help," call:

- 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048, 24 hours a day/7 days a week.
- The Social Security Office at 1-800-772-1213, between 7 am to 7 pm, Monday through Friday. TTY users should call 1-800-325-0778 (applications); or
- Your State Medicaid Office (applications) (See Section 6 of this chapter for contact information).

If you believe you have qualified for "Extra Help" and you believe that you are paying an incorrect cost-sharing amount when you get your prescription at a pharmacy, our plan has established a process that allows you to either request assistance in obtaining evidence of your proper copayment level, or, if you already have the evidence, to provide this evidence to us.

- If you would like to request assistance with obtaining best available evidence and for providing this evidence, please contact Member Services (phone numbers are printed on the back cover of this booklet).
- When we receive the evidence showing your copayment level, we will update our system so that you can pay the correct copayment when you get your next prescription at the pharmacy. If you overpay your copayment, we will reimburse you. Either we will forward a check to you in the amount of your overpayment or we will offset future copayments. If the pharmacy hasn't collected a copayment from you and is carrying your copayment as a debt owed by you, we may make the payment directly to the pharmacy. If a state paid on your behalf, we may make payment directly to the state. Please contact Member Services if you have questions (phone numbers are printed on the back cover of this booklet).

Medicare Coverage Gap Discount Program

The Medicare Coverage Gap Discount Program provides manufacturer discounts on brand name drugs to Part D enrollees who have reached the coverage gap and are not receiving "Extra Help." For branded drugs, the 50% discount provided by manufacturers excludes any dispensing fee for costs in the gap. The enrollee would pay the dispensing fee on the portion of the cost, which is paid by the plan (10% in 2017).

If you reach the coverage gap, we will automatically apply the discount when your pharmacy bills you for your prescription and your Part D Explanation of Benefits (Part D EOB) will show any discount provided. Both the amount you pay and the amount discounted by the manufacturer count toward your out-of-pocket costs as if you had paid them and move you through the coverage gap. The amount paid by the plan (10%) does not count toward your out-of-pocket costs.

You also receive some coverage for generic drugs. If you reach the coverage gap, the plan pays 49% of the price for generic drugs and you pay the remaining 51% of the price. For generic drugs, the amount paid by the plan (49%) does not count toward your out-of-pocket costs. Only the amount you pay counts and moves you through the coverage gap. Also, the dispensing fee is included as part of the cost of the drug.

The Medicare Coverage Gap Discount Program is available nationwide. Because *SCAN Employer Group* does not have a coverage gap, the discounts described here do not apply to you.

Instead, the plan continues to cover your drugs at your regular cost-sharing amount until you qualify for the Catastrophic Coverage Stage. Please go to Chapter 6, Section 5 for more information about your coverage during the Initial Coverage Stage.

If you have any questions about the availability of discounts for the drugs you are taking or about the Medicare Coverage Gap Discount Program in general, please contact Member Services (phone numbers are printed on the back cover of this booklet).

What if you have coverage from a State Pharmaceutical Assistance Program (SPAP)?

If you are enrolled in a State Pharmaceutical Assistance Program (SPAP), or any other program that provides coverage for Part D drugs (other than "Extra Help"), you still get the 50% discount on covered brand name drugs. Also, the plan pays 10% of the costs of brand drugs in the coverage gap. The 50% discount and the 10% paid by the plan are both applied to the price of the drug before any SPAP or other coverage.

What if you have coverage from an AIDS Drug Assistance Program (ADAP)?
What is the AIDS Drug Assistance Program (ADAP)?

The AIDS Drug Assistance Program (ADAP) helps ADAP-eligible individuals living with HIV/AIDS have access to life-saving HIV medications. Medicare Part D prescription drugs that are also covered by ADAP qualify for prescription cost-sharing assistance from the Office of

AIDS in California. Note: To be eligible for the ADAP operating in your State, individuals must meet certain criteria, including proof of State residence and HIV status, low income as defined by the State, and uninsured/under-insured status.

If you are currently enrolled in an ADAP, it can continue to provide you with Medicare Part D prescription cost-sharing assistance for drugs on the ADAP formulary. In order to be sure you continue receiving this assistance, please notify your local ADAP enrollment worker of any changes in your Medicare Part D plan name or policy number.

Office of AIDS – California Department of Public Health
MS7700
P.O. Box 997426
Sacramento, CA 95899-7426
1-916-499-5900
1-916-449-5909 (non-confidential FAX)
http://www.cdph.ca.gov/programs/aids/Pages/Default.aspx

For information on eligibility criteria, covered drugs, or how to enroll in the program, please call (916) 449-5900.

What if you get "Extra Help" from Medicare to help pay your prescription drug costs? Can you get the discounts?

No. If you get "Extra Help," you already get coverage for your prescription drug costs during the coverage gap.

What if you don't get a discount, and you think you should have?

If you think that you have reached the coverage gap and did not get a discount when you paid for your brand name drug, you should review your next *Part D Explanation of Benefits* (Part D EOB) notice. If the discount doesn't appear on your *Part D Explanation of Benefits*, you should contact us to make sure that your prescription records are correct and up-to-date. If we don't agree that you are owed a discount, you can appeal. You can get help filing an appeal from your State Health Insurance Assistance Program (SHIP) (telephone numbers are in Section 3 of this Chapter) or by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

State Pharmaceutical Assistance Programs

Many states have State Pharmaceutical Assistance Programs that help some people pay for prescription drugs based on financial need, age, medical condition, or disabilities. Each state has different rules to provide drug coverage to its members.

In California, the State Pharmaceutical Assistance Program is the Genetically Handicapped Persons Program (GHPP).

Method	Genetically Handicapped Persons Program (GHPP) (California's State Pharmaceutical Assistance Program) – Contact Information
CALL	**1-800-639-0597**
WRITE	**Genetically Handicapped Persons Program** MS 8100, P.O. Box 997413, Sacramento, CA 95899-7413
WEBSITE	http://www.dhcs.ca.gov

SECTION 8 How to contact the Railroad Retirement Board

The Railroad Retirement Board is an independent Federal agency that administers comprehensive benefit programs for the nation's railroad workers and their families. If you have questions regarding your benefits from the Railroad Retirement Board, contact the agency.

If you receive your Medicare through the Railroad Retirement Board, it is important that you let them know if you move or change your mailing address

Method	Railroad Retirement Board – Contact Information
CALL	1-877-772-5772 Calls to this number are free. Available 9:00 am to 3:30 pm, Monday through Friday If you have a touch-tone telephone, recorded information and automated services are available 24 hours a day, including weekends and holidays.
TTY	1-312-751-4701 This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking. Calls to this number are *not* free.
WEBSITE	http://www.rrb.gov

SECTION 9 Do you have "group insurance" or other health insurance from an employer?

If you (or your spouse) get benefits from your (or your spouse's) employer or retiree group as part of this plan, you may call the employer/union benefits administrator or Member Services if you have any questions. You can ask about your (or your spouse's) employer or retiree health benefits, premiums, or the enrollment period. (Phone numbers for Member Services are printed on the back cover of this booklet.) You may also call 1-800-MEDICARE (1-800-633-4227; TTY: 1-877-486-2048) with questions related to your Medicare coverage under this plan.

If you have other prescription drug coverage through your (or your spouse's) employer or retiree group, please contact **that group's benefits administrator.** The benefits administrator can help you determine how your current prescription drug coverage will work with our plan.

CHAPTER 3

Using the plan's coverage for your medical services

Chapter 3. Using the plan's coverage for your medical services

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SECTION 1 Things to know about getting your medical care covered as a member of our plan

This chapter explains what you need to know about using the plan to get your medical care covered. It gives definitions of terms and explains the rules you will need to follow to get the medical treatments, services, and other medical care that are covered by the plan.

For the details on what medical care is covered by our plan and how much you pay when you get this care, use the benefits chart in the next chapter, Chapter 4 (*Medical Benefits Chart, what is covered and what you pay*).

Section 1.1 What are "network providers" and "covered services"?

Here are some definitions that can help you understand how you get the care and services that are covered for you as a member of our plan:

- **"Providers"** are doctors and other health care professionals licensed by the state to provide medical services and care. The term "providers" also includes hospitals and other health care facilities.
- **"Network providers"** are the doctors and other health care professionals, medical groups, hospitals, and other health care facilities that have an agreement with us to accept our payment and your cost-sharing amount as payment in full. We have arranged for these providers to deliver covered services to members in our plan. The providers in our network bill us directly for care they give you. When you see a network provider, you pay only your share of the cost for their services.
- **"Covered services"** include all the medical care, health care services, supplies, and equipment that are covered by our plan. Your covered services for medical care are listed in the benefits chart in Chapter 4.

Section 1.2 Basic rules for getting your medical care covered by the plan

As a Medicare health plan, SCAN Employer Group must cover all services covered by Original Medicare and must follow Original Medicare's coverage rules.

SCAN Employer Group will generally cover your medical care as long as:

- **The care you receive is included in the plan's Medical Benefits Chart** (this chart is in Chapter 4 of this booklet).
- **The care you receive is considered medically necessary**. "Medically necessary" means that the services, supplies, or drugs are needed for the prevention, diagnosis, or treatment of your medical condition and meet accepted standards of medical practice.

- **You have a network primary care provider (a PCP) who is providing and overseeing your care.** As a member of our plan, you must choose a network PCP (for more information about this, see Section 2.1 in this chapter).
  - In most situations, your network PCP must give you approval in advance before you can use other providers in the plan's network, such as specialists, hospitals, skilled nursing facilities, or home health care agencies. This is called giving you a "referral." For more information about this, see Section 2.3 of this chapter.
  - Referrals from your PCP are not required for emergency care or urgently needed services. There are also some other kinds of care you can get without having approval in advance from your PCP (for more information about this, see Section 2.2 of this chapter).
- **You must receive your care from a network provider** (for more information about this, see Section 2 in this chapter). In most cases, care you receive from an out-of-network provider (a provider who is not part of our plan's network) will not be covered. *Here are three exceptions:*
  - The plan covers emergency care or urgently needed services that you get from an out-of-network provider. For more information about this, and to see what emergency or urgently needed services means, see Section 3 in this chapter.
  - If you need medical care that Medicare requires our plan to cover and the providers in our network cannot provide this care, you can get this care from an out-of-network provider. In this situation, you will pay the same as you would pay if you got the care from a network provider. For information about getting approval to see an out-of-network doctor, see Section 2.4 in this chapter.
  - The plan covers kidney dialysis services that you get at a Medicare-certified dialysis facility when you are temporarily outside the plan's service area.

SECTION 2 Use providers in the plan's network to get your medical care

Section 2.1 You must choose a Primary Care Provider (PCP) to provide and oversee your medical care

What is a "PCP" and what does the PCP do for you?

Your PCP is a provider who meets state requirements and is trained to give you basic medical care. As we explain below, you will get your routine or basic care from your PCP. Your PCP will also coordinate the rest of the covered services you get as a member of our Plan. For example, in order for you to see a specialist, you usually need to get your PCP's approval first (this is called getting a "referral" to a specialist). Your PCP will provide most of your care and will help you arrange or coordinate the rest of the covered services you get as a member of our Plan.

This includes:

- X-rays
- Laboratory tests
- Therapies
- Care from providers who are specialists
- Hospital admissions, and
- Follow-up care

"Coordinating" your services includes checking or consulting with other plan providers about your care and how it is going. If you need certain types of covered services or supplies, you must get written approval in advance from your PCP (such as giving you a referral to see a specialist). In some cases, your PCP will need to get prior authorization (prior approval) from SCAN or your PCP's medical group. Since your PCP will provide and coordinate your medical care, you should have all of your past medical records sent to your PCP's office.

There are several types of providers that may serve as your PCP, these include: Family Practice, General Practice and Internal Medicine.

How do you choose your PCP?

To view a list of available PCPs, please review our *Provider & Pharmacy Directory* or visit our website at www.scanhealthplan.com. After you have reviewed the list of available providers in your area, please call our Member Services (phone numbers are printed on the back cover of this booklet.)

Please note: If you do not select a PCP within 30 days of your enrollment, SCAN will assign you a PCP.

Your relationship with your PCP is an important one. That's why we strongly recommend that you choose a PCP close to your home. Having your PCP nearby makes receiving medical care and developing a trusting and open relationship that much easier. It is important to schedule your initial health assessment appointment with your new PCP within 120 days of enrollment. This provides your PCP with a baseline of information for treating you.

Each plan PCP has certain plan specialists they use for referrals. This means that the PCP you select may determine the specialists you may see.

Changing your PCP

You may change your PCP for any reason, at any time. Also, it's possible that your PCP might leave our plan's network of providers and you would have to find a new PCP.

If you wish to change your PCP within your contracted medical group or IPA, this change will be effective on the first of the following month. If you wish to change your PCP to one affiliated with a different contracted medical group or IPA, your request must be received on or before the

20th of the month. The change will then be effective the first of the following month. To change your PCP, call Member Services (phone numbers are printed on the back cover of this booklet.)

When you call, be sure to tell Member Services if you are seeing specialists or getting other covered services that needed your PCP's approval (such as home health services and durable medical equipment). Member Services will help make sure that you can continue with the specialty care and other services you have been getting when you change your PCP. They will also check to be sure the PCP you want to switch to is accepting new patients.

Member Services will tell you when the change to your new PCP will take effect. They will also send you a new membership card that shows the name and phone number of your new PCP.

Sometimes a network provider you are using might leave the plan. If this happens, you will have to switch to another provider who is part of our plan. You can call Member Services to assist you in finding and selecting another provider or we will select another PCP within your contracted medical group or IPA for you. You always have the option to call us to change your PCP if you are not happy with the PCP we select for you.

Section 2.2 What kinds of medical care can you get without getting approval in advance from your PCP?

You can get the services listed below without getting approval in advance from your PCP.

- Routine women's health care, which includes breast exams, screening mammograms (x-rays of the breast), Pap tests, and pelvic exams as long as you get them from a network provider.
- Flu shots and pneumonia vaccinations as long as you get them from a network provider.
- Emergency services from network providers or from out-of-network providers.
- Urgently needed services from network providers or from out-of-network providers when network providers are temporarily unavailable or inaccessible, e.g., when you are temporarily outside of the plan's service area.
- Kidney dialysis services that you get at a Medicare-certified dialysis facility when you are temporarily outside the plan's service area. (If possible, please call Member Services before you leave the service area so we can help arrange for you to have maintenance dialysis while you are away. Phone numbers for Member Services are printed on the back cover of this booklet.)

Section 2.3 How to get care from specialists and other network providers

A specialist is a doctor who provides health care services for a specific disease or part of the body. There are many kinds of specialists. Here are a few examples:

- Oncologists care for patients with cancer.

- Cardiologists care for patients with heart conditions.
- Orthopedists care for patients with certain bone, joint, or muscle conditions.

For some types of referrals, your PCP may need to get approval in advance from SCAN (this is called getting "prior authorization"). Prior authorization is approval in advance to get services. Some in-network medical services are covered only if your doctor or other network provider gets "prior authorization" from our plan. Covered services that need prior authorization are marked in the Benefits Chart in Chapter 4, Section 2.1.

Some drugs are covered only if your doctor or other network provider gets "prior authorization" from us. Covered drugs that need prior authorization are marked in the formulary.

It is very important to get a written referral (approval in advance) from your PCP before you see a plan specialist or certain other providers (there are a few exceptions, listed in Section 2.2 above). If you don't have a written referral (approval in advance) before you get services from a specialist, you may have to pay for these services yourself.

If the specialist wants you to come back for more care, check first to be sure that the referral (approval in advance) you got from your PCP for the first visit covers more visits to the specialist.

If there are specific specialists you want to use, find out whether your PCP sends patients to these specialists. Each plan PCP has certain plan specialists they use for referrals. This means that the PCP you select may determine the specialists you may see. If there are specific hospitals you want to use, you must first find out whether your PCP uses these hospitals.

What if a specialist or another network provider leaves our plan?

We may make changes to the hospitals, doctors, and specialists (providers) that are part of your plan during the year. There are a number of reasons why your provider might leave your plan but if your doctor or specialist does leave your plan you have certain rights and protections that are summarized below:

Even though our network of providers may change during the year, Medicare requires that we furnish you with uninterrupted access to qualified doctors and specialists.

- When possible we will provide you with at least 30 days' notice that your provider is leaving our plan so that you have time to select a new provider.
- We will assist you in selecting a new qualified provider to continue managing your health care needs.
- If you are undergoing medical treatment you have the right to request, and we will work with you to ensure, that the medically necessary treatment you are receiving is not interrupted.

- If you believe we have not furnished you with a qualified provider to replace your previous provider or that your care is not being appropriately managed you have the right to file an appeal of our decision.
- If you find out your doctor or specialist is leaving your plan please contact us so we can assist you in finding a new provider and managing your care.

To contact us, call Member Services, (phone numbers are printed on the back cover of this booklet.).

Section 2.4 How to get care from out-of-network providers

SCAN Employer Group does not cover out-of-network services unless such care is rendered as emergency services (including worldwide coverage), urgently needed services, renal dialysis services when you are temporarily outside the service area, or is prior authorized. To obtain information on these places of service, please call Member Services (phone numbers are printed on the back cover of this booklet).

SECTION 3 How to get covered services when you have an emergency or urgent need for care or during a disaster

Section 3.1 Getting care if you have a medical emergency

What is a "medical emergency" and what should you do if you have one?

A **"medical emergency"** is when you, or any other prudent layperson with an average knowledge of health and medicine, believe that you have medical symptoms that require immediate medical attention to prevent loss of life, loss of a limb, or loss of function of a limb. The medical symptoms may be an illness, injury, severe pain, or a medical condition that is quickly getting worse.

If you have a medical emergency:

- **Get help as quickly as possible.** Call 911 for help or go to the nearest emergency room or hospital. Call for an ambulance if you need it. You do *not* need to get approval or a referral first from your PCP.
- **As soon as possible, make sure that our plan has been told about your emergency.** We need to follow up on your emergency care. You or someone else should call to tell us about your emergency care, usually within 48 hours. Please call our plan's Member Services at the telephone number listed on the back your membership card.

What is covered if you have a medical emergency?

You may get covered emergency medical care whenever you need it, anywhere in the United States or its territories. Our plan covers ambulance services in situations where getting to the emergency room in any other way could endanger your health. For more information, see the Medical Benefits Chart in Chapter 4 of this booklet.

In addition, our plan also covers emergency services worldwide as long as the reason for receiving care meets the definition of "medical emergency" that is given above. Please refer to Chapter 4 for more information.

If you have an emergency, we will talk with the doctors who are giving you emergency care to help manage and follow up on your care. The doctors who are giving you emergency care will decide when your condition is stable and the medical emergency is over.

After the emergency is over you are entitled to follow-up care to be sure your condition continues to be stable. Your follow-up care will be covered by our plan. If your emergency care is provided by out-of-network providers, we will try to arrange for network providers to take over your care as soon as your medical condition and the circumstances allow.

What if it wasn't a medical emergency?

Sometimes it can be hard to know if you have a medical emergency. For example, you might go in for emergency care – thinking that your health is in serious danger – and the doctor may say that it wasn't a medical emergency after all. If it turns out that it was not an emergency, as long as you reasonably thought your health was in serious danger, we will cover your care.

However, after the doctor has said that it was *not* an emergency, we will cover additional care *only* if you get the additional care in one of these two ways:

- You go to a network provider to get the additional care.
- – *or* – The additional care you get is considered "urgently needed services" and you follow the rules for getting this urgently needed services (for more information about this, see Section 3.2 below).

Section 3.2 Getting care when you have an urgent need for services

What are "urgently needed services"?

"Urgently needed services" are non-emergency, unforeseen medical illness, injury, or condition that requires immediate medical care. Urgently needed services may be furnished by network providers or by out-of-network providers when network providers are temporarily unavailable or inaccessible. The unforeseen condition could, for example, be an unforeseen flare-up of a known condition that you have.

What if you are in the plan's service area when you have an urgent need for care?

You should always try to obtain urgently needed services from network providers. However, if providers are temporarily unavailable or inaccessible and it is not reasonable to wait to obtain care from your network provider when the network becomes available, we will cover urgently needed services that you get from an out-of-network provider.

For information on how to access urgently needed services in-network please contact your PCP at the telephone number listed on your membership card. Please call our plan's Member Services at the telephone number listed on the back of your membership card if you need additional assistance.

What if you are outside the plan's service area when you have an urgent need for care?

When you are outside the service area and cannot get care from a network provider, our plan will cover urgently needed services that you get from any provider.

Our plan covers urgently needed services worldwide as long as the reason for receiving care meets the definition of "urgently needed services" that is given above. Please refer to Chapter 4 for more information.

Section 3.3 Getting care during a disaster

If the Governor of your state, the U.S. Secretary of Health and Human Services, or the President of the United States declares a state of disaster or emergency in your geographic area, you are still entitled to care from your plan.

Please visit the following website: www.scanhealthplan.com for information on how to obtain needed care during a disaster.

Generally, during a disaster, your plan will allow you to obtain care from out-of-network providers at in-network cost-sharing. If you cannot use a network pharmacy during a disaster, you may be able to fill your prescription drugs at an out-of-network pharmacy. Please see Chapter 5, Section 2.5 for more information.

SECTION 4 What if you are billed directly for the full cost of your covered services?

Section 4.1 You can ask us to pay our share of the cost of covered services

If you have paid more than your share for covered services, or if you have received a bill for the full cost of covered medical services, go to Chapter 7 (*Asking us to pay our share of a bill you have received for covered medical services or drugs*) for information about what to do.

Section 4.2 If services are not covered by our plan, you must pay the full cost

SCAN Employer Group covers all medical services that are medically necessary, are listed in the plan's Medical Benefits Chart (this chart is in Chapter 4 of this booklet), and are obtained consistent with plan rules. You are responsible for paying the full cost of services that aren't covered by our plan, either because they are not plan covered services, or they were obtained out-of-network and were not authorized.

If you have any questions about whether we will pay for any medical service or care that you are considering, you have the right to ask us whether we will cover it before you get it. You also have the right to ask for this in writing. If we say we will not cover your services, you have the right to appeal our decision not to cover your care.

Chapter 9 (*What to do if you have a problem or complaint (coverage decisions, appeals, complaints)*) has more information about what to do if you want a coverage decision from us or want to appeal a decision we have already made. You may also call Member Services to get more information (phone numbers are printed on the back cover of this booklet).

For covered services that have a benefit limitation, you pay the full cost of any services you get after you have used up your benefit for that type of covered service. Once a covered benefit limit is reached, any additional expenses incurred will not count toward your maximum out-of-pocket limit. You can call Member Services when you want to know how much of your benefit limit you have already used.

SECTION 5 How are your medical services covered when you are in a "clinical research study"?

Section 5.1 What is a "clinical research study"?

A clinical research study (also called a "clinical trial") is a way that doctors and scientists test new types of medical care, like how well a new cancer drug works. They test new medical care

procedures or drugs by asking for volunteers to help with the study. This kind of study is one of the final stages of a research process that helps doctors and scientists see if a new approach works and if it is safe.

Not all clinical research studies are open to members of our plan. Medicare first needs to approve the research study. If you participate in a study that Medicare has *not* approved, *you will be responsible for paying all costs for your participation in the study.*

Once Medicare approves the study, someone who works on the study will contact you to explain more about the study and see if you meet the requirements set by the scientists who are running the study. You can participate in the study as long as you meet the requirements for the study *and* you have a full understanding and acceptance of what is involved if you participate in the study.

If you participate in a Medicare-approved study, Original Medicare pays most of the costs for the covered services you receive as part of the study. When you are in a clinical research study, you may stay enrolled in our plan and continue to get the rest of your care (the care that is not related to the study) through our plan.

If you want to participate in a Medicare-approved clinical research study, you do *not* need to get approval from us or your PCP. The providers that deliver your care as part of the clinical research study do *not* need to be part of our plan's network of providers.

Although you do not need to get our plan's permission to be in a clinical research study, **you do need to tell us before you start participating in a clinical research study.** Here is why you need to tell us:

1. We can let you know whether the clinical research study is Medicare-approved.
2. We can tell you what services you will get from clinical research study providers instead of from our plan.

If you plan on participating in a clinical research study, contact Member Services (phone numbers are printed on the back cover of this booklet).

Section 5.2 When you participate in a clinical research study, who pays for what?

Once you join a Medicare-approved clinical research study, you are covered for routine items and services you receive as part of the study, including:

- Room and board for a hospital stay that Medicare would pay for even if you weren't in a study.
- An operation or other medical procedure if it is part of the research study.
- Treatment of side effects and complications of the new care.

Original Medicare pays most of the cost of the covered services you receive as part of the study. After Medicare has paid its share of the cost for these services, our plan will also pay for part of the costs. We will pay the difference between the cost-sharing in Original Medicare and your cost-sharing as a member of our plan. This means you will pay the same amount for the services you receive as part of the study as you would if you received these services from our plan.

> *Here's an example of how the cost-sharing works:* Let's say that you have a lab test that costs $100 as part of the research study. Let's also say that your share of the costs for this test is $20 under Original Medicare, but the test would be $10 under our plan's benefits. In this case, Original Medicare would pay $80 for the test and we would pay another $10. This means that you would pay $10, which is the same amount you would pay under our plan's benefits.

In order for us to pay for our share of the costs, you will need to submit a request for payment. With your request, you will need to send us a copy of your Medicare Summary Notices or other documentation that shows what services you received as part of the study and how much you owe. Please see Chapter 7 for more information about submitting requests for payment.

When you are part of a clinical research study, **neither Medicare nor our plan will pay for any of the following:**

- Generally, Medicare will not pay for the new item or service that the study is testing unless Medicare would cover the item or service even if you were not in a study.
- Items and services the study gives you or any participant for free.
- Items or services provided only to collect data, and not used in your direct health care. For example, Medicare would not pay for monthly CT scans done as part of the study if your medical condition would normally require only one CT scan.

Do you want to know more?

You can get more information about joining a clinical research study by reading the publication "Medicare and Clinical Research Studies" on the Medicare website (http://www.medicare.gov). You can also call 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

SECTION 6 Rules for getting care covered in a "religious non-medical health care institution"

Section 6.1 What is a religious non-medical health care institution?

A religious non-medical health care institution is a facility that provides care for a condition that would ordinarily be treated in a hospital or skilled nursing facility. If getting care in a hospital or a skilled nursing facility is against a member's religious beliefs, we will instead provide

coverage for care in a religious non-medical health care institution. You may choose to pursue medical care at any time for any reason. This benefit is provided only for Part A inpatient services (non-medical health care services). Medicare will only pay for non-medical health care services provided by religious non-medical health care institutions.

Section 6.2 What care from a religious non-medical health care institution is covered by our plan?

To get care from a religious non-medical health care institution, you must sign a legal document that says you are conscientiously opposed to getting medical treatment that is "non-excepted."

- "Non-excepted" medical care or treatment is any medical care or treatment that is voluntary and not required by any federal, state, or local law.
- "Excepted" medical treatment is medical care or treatment that you get that is not voluntary or is required under federal, state, or local law.

To be covered by our plan, the care you get from a religious non-medical health care institution must meet the following conditions:

- The facility providing the care must be certified by Medicare.
- Our plan's coverage of services you receive is limited to non-religious aspects of care.
- If you get services from this institution that are provided to you in a facility, the following conditions apply:
  - You must have a medical condition that would allow you to receive covered services for inpatient hospital care or skilled nursing facility care.
  - *– and –* you must get approval in advance from our plan before you are admitted to the facility or your stay will not be covered.

There is unlimited coverage for inpatient hospital care. Please refer to the Medical Benefits Chart in Chapter 4.

SECTION 7 Rules for ownership of durable medical equipment

Section 7.1 Will you own the durable medical equipment after making a certain number of payments under our plan?

Durable medical equipment includes items such as oxygen equipment and supplies, wheelchairs, walkers, and hospital beds ordered by a provider for use in the home. Certain items, such as prosthetics, are always owned by the member. In this section, we discuss other types of durable medical equipment that must be rented.

In Original Medicare, people who rent certain types of durable medical equipment own the equipment after paying copayments for the item for 13 months. As a member of SCAN Employer Group, however, you will not acquire ownership of rented durable medical equipment items no matter how many copayments you make for the item while a member of our plan. Even if you made up to 12 consecutive payments for the durable medical equipment under Original Medicare before you joined our plan, you will not acquire ownership no matter how many copayments you make for the item while a member of our plan.

What happens to payments you have made for durable medical equipment if you switch to Original Medicare?

<u>If you switch to Original Medicare after being a member of our plan:</u> If you did not acquire ownership of the durable medical equipment item while in our plan, you will have to make 13 new consecutive payments for the item while in Original Medicare in order to acquire ownership of the item. Your previous payments while in our plan do not count toward these 13 consecutive payments.

If you made payments for the durable medical equipment item under Original Medicare *before* you joined our plan, these previous Original Medicare payments also do not count toward the 13 consecutive payments. You will have to make 13 consecutive payments for the item under Original Medicare in order to acquire ownership. There are no exceptions to this case when you return to Original Medicare.

CHAPTER 4

Medical Benefits Chart (what is covered and what you pay)

Chapter 4. Medical Benefits Chart (what is covered and what you pay)

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SECTION 1 Understanding your out-of-pocket costs for covered services

This chapter focuses on your covered services and what you pay for your medical benefits. It includes a Medical Benefits Chart that lists your covered services and shows how much you will pay for each covered service as a member of SCAN Employer Group. Later in this chapter, you can find information about medical services that are not covered. It also explains limits on certain services. (See the Addenda in Section 3 of this chapter for additional information on limitations and exclusions.)

Section 1.1 Types of out-of-pocket costs you may pay for your covered services

To understand the payment information we give you in this chapter, you need to know about the types of out-of-pocket costs you may pay for your covered services.

- The **"deductible"** is the amount you must pay for medical services before our plan begins to pay its share.
- A **"copayment"** is the fixed amount you pay each time you receive certain medical services. You pay a copayment at the time you get the medical service. (The Medical Benefits Chart in Section 2 tells you more about your copayments.)
- **"Coinsurance"** is the percentage you pay of the total cost of certain medical services. You pay a coinsurance at the time you get the medical service. (The Medical Benefits Chart in Section 2 tells you more about your coinsurance.)

Some people qualify for State Medicaid programs to help them pay their out-of-pocket costs for Medicare. (These "Medicare Savings Programs" include the Qualified Medicare Beneficiary (QMB), Specified Low-Income Medicare Beneficiary (SLMB), Qualifying Individual (QI), and Qualified Disabled & Working Individuals (QDWI) programs.) If you are enrolled in one of these programs, you may still have to pay a copayment for the service, depending on the rules in your state.

Section 1.2 What is the most you will pay for Medicare Part A and Part B covered medical services?

Because you are enrolled in a Medicare Advantage Plan, there is a limit to how much you have to pay out-of-pocket each year for in-network medical services that are covered under Medicare Part A and Part B (see the Medical Benefits Chart in Section 2, below). This limit is called the maximum out-of-pocket amount for medical services.

As a member of SCAN Employer Group, the most you will have to pay out-of-pocket for in-network covered Part A and Part B services in 2017 is $3,400. The amounts you pay for copayments and coinsurance for in-network covered services count toward this maximum out-of-

pocket amount. (The amounts you pay for your plan premiums and for your Part D prescription drugs do not count toward your maximum out-of-pocket amount.) In addition, amounts you pay for some services do not count toward your maximum out-of-pocket amount. These services are marked with an asterisk in the Medical Benefits Chart.) If you reach the maximum out-of-pocket amount of $3,400 you will not have to pay any out-of-pocket costs for the rest of the year for in-network covered Part A and Part B services. However, you must continue to pay your plan premium and the Medicare Part B premium (unless your Part B premium is paid for you by Medicaid or another third party).

Section 1.3 Our plan does not allow providers to "balance bill" you

As a member of SCAN Employer Group, an important protection for you is that you only have to pay your cost-sharing amount when you get services covered by our plan. We do not allow providers to add additional separate charges, called "balance billing." This protection (that you never pay more than your cost-sharing amount) applies even if we pay the provider less than the provider charges for a service and even if there is a dispute and we don't pay certain provider charges.

Here is how this protection works.

- If your cost-sharing is a copayment (a set amount of dollars, for example, $15.00), then you pay only that amount for any covered services from a network provider.
- If your cost-sharing is a coinsurance (a percentage of the total charges), then you never pay more than that percentage. However, your cost depends on which type of provider you see:
  - If you receive the covered services from a network provider, you pay the coinsurance percentage multiplied by the plan's reimbursement rate (as determined in the contract between the provider and the plan).
  - If you receive the covered services from an out-of-network provider who participates with Medicare, you pay the coinsurance percentage multiplied by the Medicare payment rate for participating providers. (Remember, the plan covers services from out-of-network providers only in certain situations, such as when you get a referral.)
  - If you receive the covered services from an out-of-network provider who does not participate with Medicare, you pay the coinsurance percentage multiplied by the Medicare payment rate for non-participating providers. (Remember, the plan covers services from out-of-network providers only in certain situations, such as when you get a referral.)
- If you believe a provider has "balance billed" you, call Member Services (phone numbers are printed on the back cover of this booklet).

SECTION 2 Use the *Medical Benefits Chart* to find out what is covered for you and how much you will pay

Section 2.1 Your medical benefits and costs as a member of the plan

The Medical Benefits Chart on the following pages lists the services SCAN Employer Group covers and what you pay out-of-pocket for each service. The services listed in the Medical Benefits Chart are covered only when the following coverage requirements are met:

- Your Medicare covered services must be provided according to the coverage guidelines established by Medicare.
- Your services (including medical care, services, supplies, and equipment) *must* be medically necessary. "Medically necessary" means that the services, supplies, or drugs are needed for the prevention, diagnosis, or treatment of your medical condition and meet accepted standards of medical practice.
- You have a primary care provider (a PCP) who is providing and overseeing your care. In most situations, your PCP must give you approval in advance before you can see other providers in the plan's network. This is called giving you a "referral." Chapter 3 provides more information about getting a referral and the situations when you do not need a referral.
- Some of the services listed in the Medical Benefits Chart are covered *only* if your doctor or other network provider gets approval in advance (sometimes called "prior authorization") from us. Covered services that need approval in advance are marked in the Medical Benefits Chart by a footnote.

Other important things to know about our coverage:

- Like all Medicare health plans, we cover everything that Original Medicare covers. For some of these benefits, you pay *more* in our plan than you would in Original Medicare. For others, you pay *less.* (If you want to know more about the coverage and costs of Original Medicare, look in your *Medicare & You 2017* Handbook. View it online at http://www.medicare.gov or ask for a copy by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.)
- For all preventive services that are covered at no cost under Original Medicare, we also cover the service at no cost to you. However, if you also are treated or monitored for an existing medical condition during the visit when you receive the preventive service, a copayment will apply for the care received for the existing medical condition.
- Sometimes, Medicare adds coverage under Original Medicare for new services during the year. If Medicare adds coverage for any services during 2017, either Medicare or our plan will cover those services.

You will see this apple next to the preventive services in the benefits chart.

Medical Benefits Chart

Services that are covered for you	What you must pay when you get these services
Abdominal aortic aneurysm screening A one-time screening ultrasound for people at risk. The plan only covers this screening if you have certain risk factors and if you get a referral for it from your physician, physician assistant, nurse practitioner, or clinical nurse specialist.	There is no coinsurance, copayment, or deductible for beneficiaries eligible for this preventive screening. The physician office visit copayment will apply if you receive other services at the time of this service. **Prior authorization rules apply**
Ambulance services • Covered ambulance services include fixed wing, rotary wing, and ground ambulance services, to the nearest appropriate facility that can provide care if they are furnished to a member whose medical condition is such that other means of transportation could endanger the person's health or if authorized by the plan. • Non-emergency transportation by ambulance is appropriate if it is documented that the member's condition is such that other means of transportation could endanger the person's health and that transportation by ambulance is medically required. Paramedic intercept services are covered under limited circumstances as defined by Medicare.	$0 copayment for each one-way trip **Prior authorization rules apply for non-emergency ambulance services.**
Annual physical examination* You are covered for one routine physical examination per year. This exam includes screening laboratory services as needed.	$0 copayment for the office visit

Services that are covered for you	What you must pay when you get these services
Annual wellness visit* If you've had Part B for longer than 12 months, you can get an annual wellness visit to develop or update a personalized prevention plan based on your current health and risk factors. This is covered once every 12 months. **Note:** Your first annual wellness visit can't take place within 12 months of your "Welcome to Medicare" preventive visit. However, you don't need to have had a "Welcome to Medicare" visit to be covered for annual wellness visits after you've had Part B for 12 months.	There is no coinsurance, copayment, or deductible for the annual wellness visit.
Bone mass measurement For qualified individuals (generally, this means people at risk of losing bone mass or at risk of osteoporosis), the following services are covered every 24 months or more frequently if medically necessary: procedures to identify bone mass, detect bone loss, or determine bone quality, including a physician's interpretation of the results.	There is no coinsurance, copayment, or deductible for Medicare-covered bone mass measurement. The physician office visit copayment will apply if you receive other services at the time of this service. **Prior authorization rules apply**
Breast cancer screening (mammograms) Covered services include: • One baseline mammogram between the ages of 35 and 39 • One screening mammogram every 12 months for women age 40 and older • Clinical breast exams once every 24 months	There is no coinsurance, copayment, or deductible for covered screening mammograms. You can self-refer within your network for annual mammography screening (1 exam every 12 months). Routine mammography screening does not include MRI. **Prior authorization rules apply**

Services that are covered for you	What you must pay when you get these services
Cardiac rehabilitation services Comprehensive programs of cardiac rehabilitation services that include exercise, education, and counseling are covered for members who meet certain conditions with a doctor's referral. The plan also covers intensive cardiac rehabilitation programs that are typically more rigorous or more intense than cardiac rehabilitation programs.	$15 copayment for each office visit **Prior authorization rules apply**
Cardiovascular disease risk reduction visit (therapy for cardiovascular disease) We cover one visit per year with your primary care doctor to help lower your risk for cardiovascular disease. During this visit, your doctor may discuss aspirin use (if appropriate), check your blood pressure, and give you tips to make sure you're eating well.	There is no coinsurance, copayment, or deductible for the intensive behavioral therapy cardiovascular disease preventive benefit. The physician office visit copayment will apply if you receive other services at the time of this service. **Prior authorization rules apply**
Cardiovascular disease testing Blood tests for the detection of cardiovascular disease (or abnormalities associated with an elevated risk of cardiovascular disease) once every 5 years (60 months).	There is no coinsurance, copayment, or deductible for cardiovascular disease testing that is covered once every 5 years. The physician office visit copayment will apply if you receive other services at the time of this service. **Prior authorization rules apply**

Services that are covered for you	What you must pay when you get these services
Cervical and vaginal cancer screening Covered services include: • For all women: Pap tests and pelvic exams are covered once every 24 months • If you are at high risk of cervical cancer or have had an abnormal Pap test and are of childbearing age: one Pap test every 12 months	There is no coinsurance, copayment, or deductible for Medicare-covered preventive Pap and pelvic exams. The physician office visit copayment will apply if you receive other services at the time of this service. You may self-refer to an OB/GYN within your medical group for routine preventive care. **Prior authorization rules apply**
Chiropractic services (Medicare-covered) Covered services include: • Manual manipulation of the spine to correct subluxation Medicare-covered chiropractic services are covered only through your assigned medical group.	$15 copayment for each office visit **Prior authorization rules apply**
Routine Chiropractic Services (Routine/Non-Medicare covered)* Routine chiropractic services cover medically-necessary routine care. You are covered up to 20 visits per year for routine chiropractic services. You must use contracted plan providers. You can self-refer to an initial chiropractic visit. Any subsequent visits require prior authorization.	$15 copayment for each office visit **Prior authorization rules apply**

Services that are covered for you	What you must pay when you get these services
Colorectal cancer screening For people 50 and older, the following are covered: • Flexible sigmoidoscopy (or screening barium enema as an alternative) every 48 months One of the following every 12 months: • Guaiac-based fecal occult blood test (gFOBT) • Fecal immunochemical test (FIT) DNA based colorectal screening every 3 years For people at high risk of colorectal cancer, we cover: • Screening colonoscopy (or screening barium enema as an alternative) every 24 months For people not at high risk of colorectal cancer, we cover: • Screening colonoscopy every 10 years (120 months), but not within 48 months of a screening sigmoidoscopy	There is no coinsurance, copayment, or deductible for a Medicare-covered colorectal cancer screening. The physician office visit copayment will apply if you receive other services at the time of this service. If during your screening, a diagnostic procedure is required, you will not be responsible for additional copayments. Virtual Colonoscopy is not a covered procedure. **Prior authorization rules apply**
Dental services In general, preventive dental services (such as cleaning, routine dental exams, and dental x-rays) are not covered by Original Medicare. We cover: • Medically necessary oral surgery that is unrelated to the teeth and supporting structures • Surgery of the jaw or related structures • Setting fractures of the jaw or facial bones • Extraction of teeth to prepare the jaw for radiation treatments of neoplastic cancer disease • Medicare-covered pre-transplant dental services • Treatment of congenital malformations, cysts, and malignancies • Dental services performed if you have an underlying medical condition which requires general anesthesia in a network hospital or surgery center setting **See the "Benefits Not Covered By The Plan (Exclusions)" section later in this chapter for information regarding additional dental procedures that are not covered.**	$15 copayment for each office visit. **Prior authorization rules apply**

Services that are covered for you	What you must pay when you get these services
Depression screening We cover one screening for depression per year. The screening must be done in a primary care setting that can provide follow-up treatment and referrals.	There is no coinsurance, copayment, or deductible for an annual depression screening visit. The physician office visit copayment will apply if you receive other services at the time of this service. **Prior authorization rules apply**
Diabetes screening We cover this screening (includes fasting glucose tests) if you have any of the following risk factors: high blood pressure (hypertension), history of abnormal cholesterol and triglyceride levels (dyslipidemia), obesity, or a history of high blood sugar (glucose). Tests may also be covered if you meet other requirements, like being overweight and having a family history of diabetes. Based on the results of these tests, you may be eligible for up to two diabetes screenings every 12 months.	There is no coinsurance, copayment, or deductible for the Medicare covered diabetes screening tests. The physician office visit copayment will apply if you receive other services at the time of this service. **Prior authorization rules apply**

Services that are covered for you	What you must pay when you get these services
Diabetes self-management training, diabetic services and supplies For all people who have diabetes (insulin and non-insulin users). Covered services include: • Supplies to monitor your blood glucose: Blood glucose monitor, blood glucose test strips, lancet devices and lancets, and glucose-control solutions for checking the accuracy of test strips and monitors. • For people with diabetes who have severe diabetic foot disease**: One pair per calendar year of therapeutic custom-molded shoes (including inserts provided with such shoes) and two additional pairs of inserts, or one pair of depth shoes and three pairs of inserts (not including the non-customized removable inserts provided with such shoes). Coverage includes fitting. • Diabetes self-management training is covered under certain conditions. **As defined by Medicare.	$0 copayment for diabetes self-management training $0 copayment for diabetic therapeutic shoes and inserts $0 copayment for supplies to monitor your blood glucose levels Glucose monitors, test strips, and control solutions are only available from one manufacturer (Abbott). Lancets are available from any manufacturer. (Please contact Member Services for more information). Continuous glucose monitors and related supplies are not covered. **Prior authorization rules apply to diabetes self-management training, therapeutic shoes, and inserts.**

Services that are covered for you	What you must pay when you get these services
Durable medical equipment and related supplies (For a definition of "durable medical equipment," see Chapter 12 of this booklet.) Covered items include, but are not limited to: wheelchairs, crutches, hospital bed, IV infusion pump, oxygen equipment, nebulizer, and walker. We cover all medically necessary durable medical equipment covered by Original Medicare. If our supplier in your area does not carry a particular brand or manufacturer, you may ask them if they can special order it for you. The most recent list of suppliers is available on our website at www.scanhealthplan.com. DME supplies are limited to equipment and devices which do not duplicate the function of another piece of equipment or device covered by SCAN and are appropriate for use in the home. Coverage does not include items to be used outside of the home, such as travel oxygen, ramps, portable nebulizers, and other equipment. Repairs and replacements of DME are covered due to breakage, wear, or a significant change in your physical condition. Repairs and/or replacements will be made when medically necessary and covered by Medicare. For information on medication used with DME, please see "Medicare Part B prescription drugs" section in this chapter.	$0 copayment **Prior authorization rules apply**

Services that are covered for you	What you must pay when you get these services
Emergency care Emergency care refers to services that are: • Furnished by a provider qualified to furnish emergency services, and • Needed to evaluate or stabilize an emergency medical condition. A medical emergency is when you, or any other prudent layperson with an average knowledge of health and medicine, believe that you have medical symptoms that require immediate medical attention to prevent loss of life, loss of a limb, or loss of function of a limb. The medical symptoms may be an illness, injury, severe pain, or a medical condition that is quickly getting worse. Cost sharing for necessary emergency services furnished out-of-network is the same as for such services furnished in-network. Includes worldwide coverage for services needed to evaluate or stabilize an emergency medical condition. See "Services we do not cover (Exclusions)" later in this chapter for more information. Non-emergency medications obtained outside the United States are not covered. For more information see Chapter 3, Section 3. If you require monitoring or a period of recovery after your emergency care, you may be placed in "observation" status. This may require you to stay at the facility for several hours or overnight if needed. If this event, you will only pay your emergency care copay while under observation.	$50 copayment for each visit. The copayment is waived if you are admitted to the hospital as an Inpatient either immediately or after a period of observation. If you receive emergency care at an out-of-network hospital and need inpatient care after your emergency condition is stabilized, you must have your inpatient care at the out-of-network hospital authorized by the plan and your cost is the cost-sharing you would pay at a network hospital. If your condition prohibits you from returning to a network hospital, alternative care will be arranged if medically necessary.

Services that are covered for you	What you must pay when you get these services
Health club membership* SCAN Employer Group provides a membership at a participating fitness facility. You can select a fitness club or exercise center from SCAN Employer Group's network of contracted facilities. Please call Member Services for more information.	$0 copayment for membership at participating fitness clubs. Membership includes standard fitness facility services. Any services that typically require an additional fee are not included.
Hearing services (Medicare-covered) Diagnostic hearing and balance evaluations performed by your provider to determine if you need medical treatment are covered as outpatient care when furnished by a physician, audiologist, or other qualified provider.	$15 copayment for each office visit **Prior authorization rules apply**
Hearing services (Routine/Non-Medicare covered)* Covered services include: • Routine hearing tests/screening • Hearing aids • Hearing aid fitting/evaluation You may self-refer to a contracted audiology provider for hearing screening to determine the need for hearing aids. Hearing aids are covered when determined to be necessary and obtained from a contracted provider. There are no benefits for professional services or materials connected with replacement of hearing aids furnished under this plan which are lost or broken, unless the item was otherwise due for replacement. This benefit is provided over a period exceeding one year and is therefore considered a multi-year benefit and may be dropped or modified by SCAN Employer Group from year-to-year without maintaining obligations to the previous contract year.	**Routine hearing test** $15 copayment (1 routine hearing exam every year) **Hearing aid fitting/evaluation** $15 copayment (3 fittings/evaluations for hearing aids in the twelve months after purchase of a hearing aid from a contracted vendor) **Hearing aid coverage** $600 coverage limit for one or two hearing aids every 2 years You pay any remaining costs beyond what SCAN will cover. **Prior authorization rules apply to routine hearing tests.**

Services that are covered for you	What you must pay when you get these services
HIV screening For people who ask for an HIV screening test or who are at increased risk for HIV infection, we cover: • One screening exam every 12 months For women who are pregnant, we cover: • Up to three screening exams during a pregnancy	There is no coinsurance, copayment, or deductible for beneficiaries eligible for Medicare-covered preventive HIV screening. The physician office visit copayment will apply if you receive other services at the time of this service. **Prior authorization rules apply**
Home health agency care Prior to receiving home health services, a doctor must certify that you need home health services and will order home health services to be provided by a home health agency. You must be homebound, which means leaving home is a major effort. Covered services include, but are not limited to: • Part-time or intermittent skilled nursing and home health aide services (To be covered under the home health care benefit, your skilled nursing and home health aide services combined must total fewer than 8 hours per day and 35 hours per week) • Physical therapy, occupational therapy, and speech therapy • Medical and social services • Medical equipment and supplies	$0 copayment for home health services Coinsurance payments will apply for Medicare-covered outpatient injectables and intravenous drugs administered in a home health setting. See "Medicare Part B Prescription Drugs" section in this chapter. **Prior authorization rules apply**

Services that are covered for you	What you must pay when you get these services
Hospice care You may receive care from any Medicare-certified hospice program. You are eligible for the hospice benefit when your doctor and the hospice medical director have given you a terminal prognosis certifying that you're terminally ill and have 6 months or less to live if your illness runs its normal course. Your hospice doctor can be a network provider or an out-of-network provider. Covered services include: • Drugs for symptom control and pain relief • Short-term respite care • Home care For hospice services and for services that are covered by Medicare Part A or B and are related to your terminal prognosis: Original Medicare (rather than our plan) will pay for your hospice services and any Part A and Part B services related to your terminal prognosis. While you are in the hospice program, your hospice provider will bill Original Medicare for the services that Original Medicare pays for. For services that are covered by Medicare Part A or B and are not related to your terminal prognosis: If you need non-emergency, non-urgently needed services that are covered under Medicare Part A or B and that are not related to your terminal prognosis, your cost for these services depends on whether you use a provider in our plan's network: • If you obtain the covered services from a network provider, you only pay the plan cost-sharing amount for in-network services • If you obtain the covered services from an out-of-network provider, you pay the cost-sharing under Fee-for-Service Medicare (Original Medicare)	When you enroll in a Medicare-certified hospice program, your hospice services and your Part A and Part B services related to your terminal prognosis are paid for by Original Medicare, not SCAN Employer Group.

Services that are covered for you	What you must pay when you get these services
Hospice care (continued) For services that are covered by SCAN Employer Group but are not covered by Medicare Part A or B: SCAN Employer Group will continue to cover plan-covered services that are not covered under Part A or B whether or not they are related to your terminal prognosis. You pay your plan cost-sharing amount for these services. For drugs that may be covered by the plan's Part D benefit: Drugs are never covered by both hospice and our plan at the same time. For more information, please see Chapter 5, Section 9.4 (What if you're in Medicare-certified hospice). **Note: If you need non-hospice care (care that is not related to your terminal prognosis), you should contact us to arrange the services. Getting your non-hospice care through our network providers will lower your share of the costs for the services.**	
Immunizations Covered Medicare Part B services include: • Pneumonia vaccine • Flu shots, once a year in the fall or winter • Hepatitis B vaccine if you are at high or intermediate risk of getting Hepatitis B • Other vaccines if you are at risk and they meet Medicare Part B coverage rules We also cover some vaccines under our Part D prescription drug benefit.	There is no coinsurance, copayment, or deductible for the pneumonia, influenza, and Hepatitis B vaccines. The physician office visit copayment will apply if you receive other services at the time of this service. **Prior authorization rules apply**

Services that are covered for you	What you must pay when you get these services
Inpatient hospital care Includes inpatient acute, inpatient rehabilitation, long-term care hospitals and other types of inpatient hospital services. Inpatient hospital care starts the day you are formally admitted to the hospital with a doctor's order. The day before you are discharged is your last inpatient day. There is no limit to the number of medically necessary hospital days covered by the plan. Covered services include but are not limited to: • Semi-private room (or a private room if medically necessary) • Meals including special diets • Regular nursing services • Costs of special care units (such as intensive care or coronary care units) • Drugs and medications • Lab tests • X-rays and other radiology services • Necessary surgical and medical supplies • Use of appliances, such as wheelchairs • Operating and recovery room costs • Physical, occupational, and speech language therapy • Inpatient substance abuse services (Also see "Inpatient Mental Health Care" section in this chapter)	**For each inpatient hospital stay (admission to discharge), you pay the following:** $100 copayment per admission A deductible and/or other cost sharing is charged for each inpatient stay. Your inpatient benefits are based up on the date of admission. If you are admitted to the hospital in 2017 and are not discharged until 2018, the 2017 copayments will apply until you are discharged from the hospital or transferred to a skilled nursing facility. If you get authorized inpatient care at an out-of-network hospital after your emergency condition is stabilized, your cost is the cost-sharing you would pay at a network hospital. **Prior authorization rules apply**

Services that are covered for you	What you must pay when you get these services
Inpatient hospital care (continued) • Under certain conditions, the following types of transplants are covered: corneal, kidney, kidney-pancreatic, heart, liver, lung, heart/lung, bone marrow, stem cell, and intestinal/multivisceral. If you need a transplant, we will arrange to have your case reviewed by a Medicare-approved transplant center that will decide whether you are a candidate for a transplant. Transplant providers may be local or outside of the service area. If our in-network transplant services are at a distant location, you may choose to go locally or distant as long as the local transplant providers are willing to accept the Original Medicare rate. If SCAN Employer Group provides transplant services at a distant location (outside of the service area) and you chose to obtain transplants at this distant location, we will arrange or pay for appropriate lodging and transportation costs for you and a companion.] **Authorization rules apply.** Contact Member Services for details regarding the plan's policy for transplant travel coverage. • Blood - including storage and administration. Coverage of whole blood and packed red cells begins only with the first pint of blood that you need. All other components of blood are covered beginning with the first pint used. • Physician services **Note:** To be an inpatient, your provider must write an order to admit you formally as an inpatient of the hospital. Even if you stay in the hospital overnight, you might still be considered an "outpatient." If you are not sure if you are an inpatient or an outpatient, you should ask the hospital staff. You can also find more information in a Medicare fact sheet called "Are You a Hospital Inpatient or Outpatient? If You Have Medicare – Ask!" This fact sheet is available on the 2 at http://www.medicare.gov/Publications/Pubs/pdf/11435.pdf or by calling 1-800-MEDICARE (1-800-633-4227). TTY users call 1-877-486-2048. You can call these numbers for free, 24 hours a day, 7 days a week.	

Services that are covered for you	What you must pay when you get these services
Inpatient mental health care Covered services include mental health care services that require a hospital stay. You are covered for 90 days per benefit period. A benefit period begins the day you go into a hospital or skilled nursing facility. The benefit period ends when you haven't received any inpatient hospital care (or skilled care in a SNF) for 60 days in a row. If you go into a hospital or a skilled nursing facility after one benefit period has ended, a new benefit period begins. There is no limit to the number of benefit periods. There is a 190-day lifetime limit for inpatient services in a freestanding psychiatric hospital. The 190-day limit does not apply to mental health services provided in a psychiatric unit of a general hospital.	**For inpatient mental health stays, you pay per admission:** $100 copayment Your inpatient benefits are based upon the date of admission. For example, if you are admitted to an inpatient mental health facility in 2017 and are not discharged until 2018, the 2017 copayments will apply until you have not received any inpatient care in an acute hospital, a skilled nursing facility, or an inpatient mental facility for 60 days in a row. **Prior authorization rules apply**

Services that are covered for you	What you must pay when you get these services
Inpatient services covered during a non-covered inpatient stay If you have exhausted your inpatient benefits or if the inpatient stay is not reasonable and necessary, we will not cover your inpatient stay. However, in some cases, we will cover certain services you receive while you are in the hospital or the skilled nursing facility (SNF). Covered services include, but are not limited to: • Physician services • Diagnostic tests (like lab tests) • X-ray, radium, and isotope therapy including technician materials and services • Surgical dressings • Splints, casts and other devices used to reduce fractures and dislocations • Prosthetics and orthotics devices (other than dental) that replace all or part of an internal body organ (including contiguous tissue), or all or part of the function of a permanently inoperative or malfunctioning internal body organ, including replacement or repairs of such devices • Leg, arm, back, and neck braces; trusses, and artificial legs, arms, and eyes including adjustments, repairs, and replacements required because of breakage, wear, loss, or a change in the patient's physical condition • Physical therapy, speech therapy, and occupational therapy Covered services must be received from contracted in-network providers.	**Physician services** Please refer to "Physician/Practitioner Services, Including Doctor's Office Visits" section in this chapter. **Diagnostic and radiological services, surgical dressings, and splints** Please refer to "Outpatient Diagnostic Tests and Therapeutic Services and Supplies" section in this chapter. **Prosthetics, orthotics, and outpatient medical/ therapeutic supplies** Please refer to "Prosthetic Devices and Related Supplies" section in this chapter. **Physical, speech, and occupational therapy services** Please refer to "Outpatient Rehabilitation Services" section in this chapter. **Prior authorization rules apply**

Services that are covered for you	What you must pay when you get these services
Medical nutrition therapy This benefit is for people with diabetes, renal (kidney) disease (but not on dialysis), or after a kidney transplant when referred by your doctor. We cover 3 hours of one-on-one counseling services during your first year that you receive medical nutrition therapy services under Medicare (this includes our plan, any other Medicare Advantage plan, or Original Medicare), and 2 hours each year after that. If your condition, treatment, or diagnosis changes, you may be able to receive more hours of treatment with a physician's referral. A physician must prescribe these services and renew their referral yearly if your treatment is needed into the next calendar year.	There is no coinsurance, copayment, or deductible for beneficiaries eligible for Medicare-covered medical nutrition therapy services. The physician office visit copayment will apply if you receive other services at the time of this service. **Prior authorization rules apply**

Services that are covered for you	What you must pay when you get these services
Medicare Part B prescription drugs These drugs are covered under Part B of Original Medicare. Members of our plan receive coverage for these drugs through our plan. Covered drugs include: • Drugs that usually aren't self-administered by the patient and are injected or infused while you are getting physician, hospital outpatient, or ambulatory surgical center services • Drugs you take using durable medical equipment (such as nebulizers) that were authorized by the plan • Clotting factors you give yourself by injection if you have hemophilia • Immunosuppressive Drugs, if you were enrolled in Medicare Part A at the time of the organ transplant • Injectable osteoporosis drugs, if you are homebound, have a bone fracture that a doctor certifies was related to post-menopausal osteoporosis, and cannot self-administer the drug • Antigens • Certain oral anti-cancer drugs and anti-nausea drugs • Certain drugs for home dialysis, including heparin, the antidote for heparin when medically necessary, topical anesthetics, and erythropoiesis-stimulating agents (such as Epogen®, Procrit®, Epoetin Alfa, Aranesp®, or Darbepoetin Alfa) • Intravenous Immune Globulin for the home treatment of primary immune deficiency diseases Chapter 5 explains the Part D prescription drug benefit, including rules you must follow to have prescriptions covered. What you pay for your Part D prescription drugs through our plan is explained in Chapter 6.	$40 copayment for part B drugs. Non-Medicare covered injectable drugs are not covered by SCAN Employer Group. SCAN Employer Group covers injectable chemotherapy drugs administered as anti-cancer agents that are covered under Original Medicare. **Prior authorization rules apply.**

Services that are covered for you	What you must pay when you get these services
Obesity screening and therapy to promote sustained weight loss If you have a body mass index of 30 or more, we cover intensive counseling to help you lose weight. This counseling is covered if you get it in a primary care setting, where it can be coordinated with your comprehensive prevention plan. Talk to your primary care doctor or practitioner to find out more.	There is no coinsurance, copayment, or deductible for preventive obesity screening and therapy. The physician office visit copayment will apply if you receive other services at the time of this service. **Prior authorization rules apply.**
Outpatient diagnostic tests and therapeutic services and supplies Covered services include, but are not limited to: • X-rays • Radiation (radium and isotope) therapy including technician materials and supplies • Surgical supplies, such as dressings • Splints, casts and other devices used to reduce fractures and dislocations • Laboratory tests • Blood - including storage and administration. Coverage of whole blood and packed red cells begins only with the first pint of blood that you need. All other components of blood are covered beginning with the first pint used. • Other outpatient diagnostic tests	**You pay the following per visit:** **Standard x-rays** $0 copayment **Standard lab services** $0 copayment **Standard diagnostic procedures and tests** $0 copayment Examples of non-radiological diagnostic services include, but are not limited to EKG's, pulmonary function tests, sleep studies and treadmill tests. **Blood services** $0 copayment **Medical supplies** $0 copayment **Therapeutic radiological procedures** (such as Radiation Therapy, Gamma Knife and Cyber Knife procedures) $0 copayment **Diagnostic radiological procedures** (such as specialized scans such as CT, SPECT, MRI, MRA, Myelogram, Cystogram, ultrasound, and diagnostic nuclear scans) $0 copayment **Prior authorization rules apply.**

Services that are covered for you	What you must pay when you get these services
Outpatient hospital services We cover medically-necessary services you get in the outpatient department of a hospital for diagnosis or treatment of an illness or injury. Covered services include, but are not limited to: • Services in an emergency department or outpatient clinic, such as observation services or outpatient surgery • Laboratory and diagnostic tests billed by the hospital • Mental health care, including care in a partial-hospitalization program, if a doctor certifies that inpatient treatment would be required without it • X-rays and other radiology services billed by the hospital • Medical supplies such as splints and casts • Certain screenings and preventive services • Certain drugs and biologicals that you can't give yourself **Note:** Unless the provider has written an order to admit you as an inpatient to the hospital, you are an outpatient and pay the cost-sharing amounts for outpatient hospital services. Even if you stay in the hospital overnight, you might still be considered an "outpatient." If you are not sure if you are an outpatient, you should ask the hospital staff. You can also find more information in a Medicare fact sheet called "Are You a Hospital Inpatient or Outpatient? If You Have Medicare – Ask!" This fact sheet is available on the Web at http://www.medicare.gov/Publications/Pubs/pdf/11435.pdf or by calling 1-800-MEDICARE (1-800-633-4227). TTY users call 1-877-486-2048. You can call these numbers for free, 24 hours a day, 7 days a week. Coinsurance payments will apply for Medicare-covered outpatient injectables and intravenous drugs administered in an outpatient setting. See "Medicare Part B Prescription Drugs" section in this chapter.	**Emergency services** Please refer to "Emergency Care" section in this chapter. **Observation services:** Please refer to "Emergency Care" or "Outpatient Surgery, Including Services Provided at Hospital Outpatient Facilities and Ambulatory Surgical Centers" sections in this chapter. **Outpatient surgery** Please refer to "Outpatient Surgery, Including Services Provided at Hospital Outpatient Facilities and Ambulatory Surgical Centers" section in this chapter. **Laboratory and diagnostic tests, x-rays, radiological services, and medical supplies** Please refer to "Outpatient Diagnostic Tests and Therapeutic Services and Supplies" section in the chapter. **Mental health care and partial hospitalization** Please refer to Outpatient Mental Health Care" and "Partial Hospitalization Services" sections in this chapter. **Chemical dependency care** Please refer to "Outpatient Substance Abuse Services" section in this chapter. **Screenings and preventive services** Please refer to the applicable sections in this chapter.

Services that are covered for you	What you must pay when you get these services
Outpatient hospital services (continued)	**Drugs and biologicals that you can't give yourself** For applicable copayments see "Medicare Part B Prescription Drugs" section in this chapter. **Prior authorization rules apply for the above services.**
Outpatient mental health care Covered services include: Mental health services provided by a state-licensed psychiatrist or doctor, clinical psychologist, clinical social worker, clinical nurse specialist, nurse practitioner, physician assistant, or other Medicare-qualified mental health care professional as allowed under applicable state laws. Services must be received from a contracted network provider unless prior authorized.	**Psychiatrist visit** $15 copayment for each therapy visit in a group or individual setting **Non-Psychiatrist visit** $15 copayment for each therapy visit in a group or individual setting **Prior authorization rules apply**
Outpatient rehabilitation services Covered services include: physical therapy, occupational therapy, and speech language therapy. Outpatient rehabilitation services are provided in various outpatient settings, such as hospital outpatient departments, independent therapist offices, and Comprehensive Outpatient Rehabilitation Facilities (CORFs).	**Occupational therapy** $15 copayment for each office or clinic visit **Physical and/or speech language therapy** $15 copayment for each office or clinic visit **Prior authorization rules apply**
Outpatient substance abuse services You are covered for services to treat chemical dependency in an outpatient setting (group or individual therapy).	$10 copayment for each therapy visit in a group or individual setting **Prior authorization rules apply**

Services that are covered for you	**What you must pay** when you get these services
Outpatient surgery, including services provided at hospital outpatient facilities and ambulatory surgical centers You are covered for outpatient services performed in an ambulatory surgical center or an outpatient hospital facility. **Note:** If you are having surgery in a hospital facility, you should check with your provider about whether you will be an inpatient or outpatient. Unless the provider writes an order to admit you as an inpatient to the hospital, you are an outpatient and pay the cost-sharing amounts for outpatient surgery. Even if you stay in the hospital overnight, you might still be considered an "outpatient." For radiological services received in an outpatient hospital facility, see "Outpatient Diagnostic Tests and Therapeutic Services and Supplies" section in this chapter.	$0 copayment for each visit. **Prior authorization rules apply**
Partial hospitalization services "Partial hospitalization" is a structured program of active psychiatric treatment provided in a hospital outpatient setting or by a community mental health center, that is more intense than the care received in your doctor's or therapist's office and is an alternative to inpatient hospitalization. Partial hospitalization also includes chemical dependency treatment.	$25 copayment for each partial hospitalization visit. **Prior authorization rules apply**

Services that are covered for you	What you must pay when you get these services
Physician/Practitioner services, including doctor's office visits Covered services include: • Medically-necessary medical care or surgery services furnished in a physician's office, certified ambulatory surgical center, hospital outpatient department, or any other location • Consultation, diagnosis, and treatment by a specialist • Basic hearing and balance exams performed by your PCP, if your doctor orders it to see if you need medical treatment • Second opinion by another network provider prior to surgery (See "How to Obtain a Second Opinion" later in this chapter) • Non-routine dental care (covered services are limited to surgery of the jaw or related structures, setting fractures of the jaw or facial bones, extraction of teeth to prepare the jaw for radiation treatments of neoplastic cancer disease, or services that would be covered when provided by a physician) • Allergy testing and treatment (performed in a physician's office): Coverage includes allergy serum and injection services. Members may receive a home visit in lieu of a physician office visit when medically necessary. **Authorization rules apply.**	**Primary care visit** $15 copayment for each office visit **Specialist visit** $15 copayment for each office visit **Prior authorization rules apply**
Podiatry services Covered services include: • Diagnosis and the medical or surgical treatment of injuries and diseases of the feet (such as hammer toe or heel spurs). • Routine foot care for members with certain medical conditions affecting the lower limbs	$15 copayment for each office visit **Prior authorization rules apply**

Services that are covered for you	What you must pay when you get these services
Prostate cancer screening exams For men age 50 and older, covered services include the following - once every 12 months: • Digital rectal exam • Prostate Specific Antigen (PSA) test	There is no coinsurance, copayment, or deductible for an annual PSA test or digital rectal exam. The physician office visit copayment will apply if you receive other services at the time of this service. **Prior authorization rules apply**
Prosthetic devices and related supplies Devices (other than dental) that replace all or part of a body part or function. These include, but are not limited to: colostomy bags and supplies directly related to colostomy care, pacemakers, braces, prosthetic shoes, artificial limbs, and breast prostheses (including a surgical brassiere after a mastectomy). Includes certain supplies related to prosthetic devices, and repair and/or replacement of prosthetic devices. Also includes some coverage following cataract removal or cataract surgery – see "Vision Care" later in this section for more detail. Outpatient medical/therapeutic supplies, appliances and devices include: Surgical dressings, and splints, casts; leg, arm, back, and neck braces and other devices used for reduction of fractures and dislocations. Repairs and replacements of prosthetics and orthotics are covered due to breakage, wear, or a significant change in your physical condition. Repairs and/or replacements will be made when medically necessary and covered under Medicare. Prosthetic devices implanted in an inpatient/outpatient setting are covered under the inpatient hospital/outpatient surgery benefit and no additional copay will apply.	$0 copayment **Prior authorization rules apply**
Pulmonary rehabilitation services Comprehensive programs of pulmonary rehabilitation are covered for members who have moderate to very severe chronic obstructive pulmonary disease (COPD) and a referral for pulmonary rehabilitation from the doctor treating the chronic respiratory disease.	$15 copayment for each office visit **Prior authorization rules apply**

Services that are covered for you	What you must pay when you get these services
Screening and counseling to reduce alcohol misuse We cover one alcohol misuse screening for adults with Medicare (including pregnant women) who misuse alcohol, but aren't alcohol dependent. If you screen positive for alcohol misuse, you can get up to 4 brief face-to-face counseling sessions per year (if you're competent and alert during counseling) provided by a qualified primary care doctor or practitioner in a primary care setting.	There is no coinsurance, copayment, or deductible for the Medicare-covered screening and counseling to reduce alcohol misuse preventive benefit. The physician office visit copayment will apply if you receive other services at the time of this service. **Prior authorization rules apply**
Screening for lung cancer with low dose computed tomography (LDCT) For qualified individuals, a LDCT is covered every 12 months. **Eligible enrollees are:** people aged 55 – 77 years who have no signs or symptoms of lung cancer, but who have a history of tobacco smoking of at least 30 pack-years or who currently smoke or have quit smoking within the last 15 years, who receive a written order for LDCT during a lung cancer screening counseling and shared decision making visit that meets the Medicare criteria for such visits and be furnished by a physician or qualified non-physician practitioner. *For LDCT lung cancer screenings after the initial LDCT screening:* the enrollee must receive a written order for LDCT lung cancer screening, which may be furnished during any appropriate visit with a physician or qualified non-physician practitioner. If a physician or qualified non-physician practitioner elects to provide a lung cancer screening counseling and shared decision making visit for subsequent lung cancer screenings with LDCT, the visit must meet the Medicare criteria for such visits.	There is no coinsurance, copayment or deductible for the Medicare covered counseling and shared decision making visit or for the LCDT. The physician office visit copayment will apply if you receive other services at the time of this service. **Prior authorization rules apply**

Services that are covered for you	What you must pay when you get these services
Screening for sexually transmitted infections (STIs) and counseling to prevent STIs We cover sexually transmitted infection (STI) screenings for chlamydia, gonorrhea, syphilis, and Hepatitis B. These screenings are covered for pregnant women and for certain people who are at increased risk for an STI when the tests are ordered by a primary care provider. We cover these tests once every 12 months or at certain times during pregnancy. We also cover up to 2 individual 20 to 30 minute, face-to-face high-intensity behavioral counseling sessions each year for sexually active adults at increased risk for STIs. We will only cover these counseling sessions as a preventive service if they are provided by a primary care provider and take place in a primary care setting, such as a doctor's office.	There is no coinsurance, copayment, or deductible for the Medicare-covered screening for STIs and counseling to prevent STIs preventive benefit. The physician office visit copayment will apply if you receive other services at the time of this service. **Prior authorization rules apply**

Services that are covered for you	What you must pay when you get these services
Services to treat kidney disease and conditions Covered services include: • Kidney disease education services to teach kidney care and help members make informed decisions about their care. For members with stage IV chronic kidney disease when referred by their doctor, we cover up to six sessions of kidney disease education services per lifetime. • Outpatient dialysis treatments (including dialysis treatments when temporarily out of the service area, as explained in Chapter 3) • Inpatient dialysis treatments (if you are admitted as an inpatient to a hospital for special care) • Self-dialysis training (includes training for you and anyone helping you with your home dialysis treatments) • Home dialysis equipment and supplies • Certain home support services (such as, when necessary, visits by trained dialysis workers to check on your home dialysis, to help in emergencies, and check your dialysis equipment and water supply) Certain drugs for dialysis are covered under your Medicare Part B drug benefit. For information about coverage for Part B Drugs, please go to the section, "Medicare Part B prescription drugs." Routine dialysis is not covered outside of the United States and its territories. See Chapter 3, Section 2.2 for rules regarding out-of-area dialysis services.	**Kidney disease education services** $0 copayment **Dialysis services** You pay a $0 copayment for each Medicare-covered dialysis treatment. This includes both professional (nephrologist dialysis clinic visits) and dialysis facility visits. Dialysis received as a hospital inpatient will be covered under your hospital inpatient benefit. **Prior authorization rules apply**

Services that are covered for you	What you must pay when you get these services
Skilled nursing facility (SNF) care (For a definition of "skilled nursing facility care," see Chapter 12 of this booklet. Skilled nursing facilities are sometimes called "SNFs.") You are covered for 100 days per benefit period. No hospital stay is required. A benefit period begins the day you go into a hospital or skilled nursing facility. The benefit period ends when you haven't received any inpatient hospital care (or skilled care in a SNF) for 60 days in a row. If you go into a hospital or a skilled nursing facility after one benefit period has ended, a new benefit period begins. There is no limit to the number of benefit periods. Covered services include but are not limited to: • Semiprivate room (or a private room if medically necessary) • Meals, including special diets • Skilled nursing services • Physical therapy, occupational therapy, and speech therapy • Drugs administered to you as part of your plan of care (This includes substances that are naturally present in the body, such as blood clotting factors.) • Blood - including storage and administration. Coverage of whole blood and packed red cells begins only with the first pint of blood that you need. All other components of blood are covered beginning with the first pint used. • Medical and surgical supplies ordinarily provided by SNFs • Laboratory tests ordinarily provided by SNFs • X-rays and other radiology services ordinarily provided by SNFs • Use of appliances such as wheelchairs ordinarily provided by SNFs • Physician/Practitioner services Generally, you will get your SNF care from network facilities. However, under certain conditions listed below, you may be able to pay in-network cost-sharing for a facility that isn't a network provider, if the facility accepts our plan's amounts for payment. • A nursing home or continuing care retirement community where you were living right before you went to the hospital (as long as it provides skilled nursing facility care). • A SNF where your spouse is living at the time you leave the hospital.	**For skilled nursing facility stays, you pay per benefit period:** $0 copayment Your skilled nursing facility benefits are based upon the date of admission. If you are admitted to a skilled nursing facility in 2017 and are not discharged until 2018, the 2017 copayments will apply until you have not received any inpatient care in an acute hospital, a SNF, or an inpatient mental health facility for 60 days in a row. **Prior authorization rules apply**

Services that are covered for you	What you must pay when you get these services
Smoking and tobacco use cessation (counseling to stop smoking or tobacco use) If you use tobacco, but do not have signs or symptoms of tobacco-related disease: We cover two counseling quit attempts within a 12-month period as a preventive service with no cost to you. Each counseling attempt includes up to four face-to-face visits. If you use tobacco and have been diagnosed with a tobacco-related disease or are taking medicine that may be affected by tobacco: We cover cessation counseling services. We cover two counseling quit attempts within a 12-month period, however, you will pay the applicable cost-sharing. Each counseling attempt includes up to four face-to-face visits.	There is no coinsurance, copayment, or deductible for the Medicare-covered smoking and tobacco use cessation preventive benefits. The physician office visit copayment will apply if you receive other services at the time of this service. **Prior authorization rules apply**
Transportation (Routine) Routine transportation is provided in a taxi or wheelchair van for non-emergent qualifying medical services. This does not include ambulance transport. See the "Ambulance Services" section earlier in this chapter. Wheelchair transports must meet plan criteria. Rides must be canceled if you no longer need the transportation. If a ride is not cancelled before the driver has been dispatched to get you, the ride will count and will be deducted from your annual ride limit. Transportation arrangements should be made 24 hours in advance for a passenger vehicle and 48 hours in advance for wheelchair service. The SCAN Transportation Department may be contacted to schedule a ride. Please call the number on your SCAN Transportation card or contact Member Services at 1-800-559-3500.	$0 copayment for each one-way ride. You are covered for unlimited trips when using SCAN-contracted transportation providers and only when being transported to SCAN-contracted providers and facilities within the SCAN service area. **Prior authorization rules apply**

Services that are covered for you	What you must pay when you get these services
Urgently needed services Urgently needed services are provided to treat a non-emergency, unforeseen medical illness, injury, or condition that requires immediate medical care. Urgently needed services may be furnished by network providers or by out-of-network providers when network providers are temporarily unavailable or inaccessible. Cost sharing for necessary urgently needed services furnished out-of-network is the same as for such services furnished in-network. Includes worldwide coverage for services needed to evaluate or stabilize an urgent medical condition. For more information, see Chapter 3, Section 3. When are in your plan's service area, you must receive urgent care services from an in-network provider, when available. Coinsurance payments will apply for Medicare-covered outpatient injectables and intravenous drugs administered in an outpatient setting. See "Medicare Part B Prescription Drugs" section in this chapter.	$25 copayment for each visit

Services that are covered for you	What you must pay when you get these services
Vision care (Medicare-covered) Covered services include: • Outpatient physician services for the diagnosis and treatment of diseases and injuries of the eye, including treatment for age-related macular degeneration. Original Medicare doesn't cover routine eye exams (eye refractions) for eyeglasses/contacts. • For people who are at high risk of glaucoma, such as people with a family history of glaucoma, people with diabetes, and African-Americans who are age 50 and older: glaucoma screening once per year. • For people with diabetes, screening for diabetic retinopathy is covered once per year. • One pair of eyeglasses or contact lenses after each cataract surgery that includes insertion of an intraocular lens. (If you have two separate cataract operations, you cannot reserve the benefit after the first surgery and purchase two eyeglasses after the second surgery.) Medically necessary eye exams require a referral from a Plan Physician to a Plan Specialist to diagnose and treat diseases of the eye including glaucoma and cataracts. **Intraocular lens** There is no charge for a standard intra-ocular lens (IOL). However, for an additional fee, you may request the insertion of a presbyopia-correcting IOL (e.g. Crystalens™, AcrySof RESTOR™, and ReZoom™) in place of a conventional IOL following cataract surgery. You will pay an additional fee for non-conventional IOL's recommended or directed by your physician. You are responsible for payment of that portion of the charge for the presbyopia-correcting IOL and associated services that exceed the charge for insertion of a conventional IOL following cataract surgery. You should discuss the extra cost with your ophthalmologist PRIOR to surgery so that you clearly understand the extent of your financial responsibility.	**Eyewear after cataract surgery (Medicare-covered)** $15 copayment **Eye Exam (Medicare-covered)** $15 copayment for each medically necessary eye exam **Prior authorization rules apply**

Services that are covered for you	What you must pay when you get these services
"Welcome to Medicare" Preventive Visit The plan covers the one-time "Welcome to Medicare" preventive visit. The visit includes a review of your health, as well as education and counseling about the preventive services you need (including certain screenings and shots), and referrals for other care if needed. **Important:** We cover the "Welcome to Medicare" preventive visit only within the first 12 months you have Medicare Part B. When you make your appointment, let your doctor's office know you would like to schedule your "Welcome to Medicare" preventive visit.	There is no coinsurance, copayment, or deductible for the "Welcome to Medicare" preventive visit.

Independent Living Power/Long Term Services and Supports (LTSS)*	
SCAN Health Plan offers unique home and community-based services designed to keep you healthy and independent. These services are offered under the Independent Living Power/Long Term Services and Supports (ILP/LTSS) program. Qualifying members are eligible for up to $500 per month of these additional services. Services are only available in Los Angeles, Orange, Riverside and San Bernardino Counties. Please Note: You must be eligible to qualify for ILP/LTSS. An assessment is required annually. Once you are enrolled with ILP/LTSS, you must agree to receive your personal care and related homemaking services from SCAN Health Plan. Contact SCAN Employer Group for details.	
Homemaker Service You are eligible to receive assistance with light cleaning, grocery shopping, laundry and meal preparation.	You pay $15 per visit.
Home Delivered Meals You are covered for home delivery of meals to meet nutritional needs.	You pay $0.
Personal Care Services You are covered for in-home assistance for tasks such as bathing, dressing, eating, getting in and out of bed, moving about/walking, and grooming.	You pay $15 per visit.
Emergency Response System You are covered for the installation of a personal emergency response device that alerts emergency medical personnel to provide immediate help. There is no cost for installation.	You pay a monthly service fee of $15 per month.
Transportation Escort Services You are eligible to receive an escort to assist you during transportation to and from medical appointments.	You pay $15 per visit.
Personal Care Coordinator SCAN staff will provide personal assistance to coordinate your Long Term Services and Supports services.	You pay $0.
Inpatient Custodial Level Care You are covered for up to 5 days for post-acute or respite support in a skilled nursing facility. You may use this service following a hospital discharge, ER visit, or for respite care purposes.	You pay $0.
In-Home Caregiver Relief SCAN provides alternative caregiver services in your home when a regular caregiver can't be there.	You pay $15 per visit.
Community-Based Adult Services (CBAS)-Adult Day Health Care Services in a CBAS facility include supervised activities, peer support, meals, companionship, and recreation services	You pay $15 per visit.
Incontinence Supplies Members who qualify may be eligible to receive selected incontinence supplies, such as diapers, briefs and pads, to maintain skin integrity	You pay $0

SECTION 3 What services are not covered by the plan?

Section 3.1 Services we do *not* cover (exclusions)

This section tells you what services are "excluded" from Medicare coverage and therefore, are not covered by this plan. If a service is "excluded," it means that this plan doesn't cover the service.

The chart below lists services and items that either are not covered under any condition or are covered only under specific conditions.

If you get services that are excluded (not covered), you must pay for them yourself. We won't pay for the excluded medical services listed in the chart below except under the specific conditions listed. The only exception: we will pay if a service in the chart below is found upon appeal to be a medical service that we should have paid for or covered because of your specific situation. (For information about appealing a decision we have made to not cover a medical service, go to Chapter 9, Section 5.3 in this booklet.)

All exclusions or limitations on services are described in the Benefits Chart or in the chart below.

Even if you receive the excluded services at an emergency facility, the excluded services are still not covered and our plan will not pay for them.

Services not covered by Medicare	Not covered under any condition	Covered only under specific conditions
Services considered not reasonable and necessary, according to the standards of Original Medicare	✓	
Experimental medical and surgical procedures, equipment and medications. Experimental procedures and items are those items and procedures determined by our plan and Original Medicare to not be generally accepted by the medical community.		✓ May be covered by Original Medicare under a Medicare-approved clinical research study or by our plan. (See Chapter 3, Section 5 for more information on clinical research studies.)
Private room in a hospital.		✓ Covered only when medically necessary.

Services not covered by Medicare	Not covered under any condition	Covered only under specific conditions
Personal items in your room at a hospital or a skilled nursing facility, such as a telephone or a television.	✓	
Full-time nursing care in your home.	✓	
*Custodial care is care provided in a nursing home, hospice, or other facility setting when you do not require skilled medical care or skilled nursing care.		✓ Custodial care services are covered if you met the state nursing facility level of care criteria.
Homemaker services include basic household assistance, including light housekeeping or light meal preparation.		✓ Homemaker services are covered if you met the state nursing facility level of care criteria.
Fees charged for care by your immediate relatives or members of your household.	✓	
Cosmetic surgery or procedures		✓ • Covered in cases of an accidental injury or for improvement of the functioning of a malformed body member. • Covered for all stages of reconstruction for a breast after a mastectomy, as well as for the unaffected breast to produce a symmetrical appearance.
Routine dental care, such as cleanings, fillings or dentures.	✓	
Non-routine dental care.		✓ Dental care required to treat illness or injury may be covered as inpatient or outpatient care.

Services not covered by Medicare	Not covered under any condition	Covered only under specific conditions
Routine foot care		✓ Some limited coverage provided according to Medicare guidelines, e.g., if you have diabetes
Home-delivered meals		✓ Home-delivered meals are covered if you met the state nursing facility level of care criteria.
Orthopedic shoes		✓ If shoes are part of a leg brace and are included in the cost of the brace, or the shoes are for a person with diabetic foot disease.
Supportive devices for the feet		✓ Orthopedic or therapeutic shoes for people with diabetic foot disease.
Routine eye examinations, eyeglasses, radial keratotomy, LASIK surgery, vision therapy and other low vision aids.		✓ Eye exam and one pair of eyeglasses (or contact lenses) are covered for people after cataract surgery.
Reversal of sterilization procedures and or non-prescription contraceptive supplies.	✓	
Acupuncture	✓	
Naturopath services (uses natural or alternative treatments).	✓	
Services provided in Veterans Affairs (VA) facilities.		✓ Emergency room services are covered if medically necessary. (See Emergency Care earlier in this chapter)
Services received outside the service area that were previously authorized to be provided in-network (including but not limited to oxygen, routine blood tests, chemotherapy, and/or non-emergency surgery)	✓	

Services not covered by Medicare	Not covered under any condition	Covered only under specific conditions
Complementary Alternative Medicine (CAM) and/or non-conventional medicine. Examples include, but are not limited to: homeopathy, yoga, polarity, massage therapy, healing touch therapies, and bioelectromagnetics.		✓ Unless it is medically necessary according to Medicare guidelines and authorized by your plan physician or plan medical director (or designee) or SCAN.
Court-ordered care or evaluation services.	✓	
Treatment for conditions resulting from acts of war (declared or not), or an act of war that occurs after the effective date of your current coverage for hospital insurance benefits or supplementary medical insurance benefits.	✓	
Services provided in a local, state, or federal government facility.		✓ Except when payment under the plan is expressly required by federal or state law or is in accordance with Medicare guidelines.
Optional or additional accessories to Durable Medical Equipment, corrective appliances, or prosthetics that are primarily for the comfort or convenience of the member or for use primarily in the community, including home remodeling and vehicle modification.	✓	
Durable Medical Equipment items that do not primarily serve a medical purpose and which are not reasonable and necessary to treat an illness or injury. (See Durable Medical Equipment and Related Supplies in this chapter.)	✓	

Services not covered by Medicare	Not covered under any condition	Covered only under specific conditions
Services received outside of your network if you traveled to such location with the express purpose of obtaining medical services, supplies, and/or drugs, without prior authorization.	✓	
Non-Medicare-covered organ transplants.	✓	
Medical and hospital services of a transplant donor when the recipient of an organ transplant is not a SCAN Health Plan member.	✓	
Immunizations not covered by Medicare. (See "Immunizations" under this chapter.)	✓	
Dental splints, dental prosthesis, or any dental treatment for the teeth, gums, or jaw or dental treatment related to temporomandibular joint syndrome (TMJ).	✓	
Services for conditions covered by workers' compensation.	✓	
Any service or material provided by another vision or medical plan or non-contracted provider.	✓	

Services not covered by Medicare	Not covered under any condition	Covered only under specific conditions
Vision services and/or materials that are primarily for cosmetic purposes, including but not limited to, blended (no-line) bifocal or trifocal lenses, photochromic lenses, tinted lenses, progressive or multifocal lenses, the coating or laminating of the lens or lenses, UV (ultraviolet) lenses, polycarbonate/high index lenses, anti-reflective coating, scratch resistant coating, edge polish and other cosmetic processes, nonstandard or elective contact lenses and plano lenses (nonprescription).	✓	
Non-emergency transportation by ambulance.		✓ Unless it is medically necessary according to Medicare guidelines and authorized by your plan physician or plan medical director (or designee) or SCAN.
Foreseen services received out of area.		✓ Except dialysis within the United States
Medical marijuana.	✓	
Biofeedback		✓ Unless it is medically necessary according to Medicare guidelines and authorized by your plan physician or plan medical director (or designee) or SCAN.
Residential treatment services for substance abuse.	✓	
Routine care or elective medical services from non-plan providers without a SCAN Health Plan-approved referral or prior authorization.	✓	

Services not covered by Medicare	Not covered under any condition	Covered only under specific conditions
Maintenance therapy		✓ Unless it is medically necessary according to Medicare guidelines and authorized by your plan physician or plan medical director (or designee) or SCAN.
Over-the-Counter purchases	✓	
Services rendered in excess of visit limits or benefits maximums.	✓	
Surgical treatment for morbid obesity		✓ Unless it is medically necessary according to Medicare guidelines and authorized by your plan physician or plan medical director (or designee) or SCAN.
Incontinence supplies		✓ Incontinence supplies may be covered under the ILP/LTSS benefit if you meet the state nursing facility level of care criteria.
Nutritional supplements or formulas that are administered orally		✓ Nutritional supplements may be covered under the ILP/LTSS benefit if you meet the state nursing facility level of care criteria.

*Custodial care is personal care that does not require the continuing attention of trained medical or paramedical personnel, such as care that helps you with activities of daily living, such as bathing or dressing.

Addenda

Plan Limitations

The following items, procedures, benefits, services, drugs, supplies, and equipment are limited under the SCAN Employer Group plan:

- Covered Services are available only through plan providers in the network you select (unless such care is rendered as emergency services, urgently needed services, or out-of-area renal dialysis services when you are temporarily outside the service area, worldwide emergency services, or is prior authorized). Previously authorized services to be provided in-network (such as but not limited to oxygen, routine blood tests, chemotherapy, and/or non-emergency surgery) are not covered outside the service area.
- Covered services provided by non-plan providers are limited to unforeseen urgently-needed services or dialysis services when you are temporarily outside the service area, emergency services and authorized post-stabilization care anywhere in the world, and services for which you have obtained prior authorization. In unusual and extraordinary circumstances, urgently needed services are also covered within the service area when SCAN Employer Group providers are temporarily unavailable or inaccessible. In these circumstances, covered services should be provided by physicians and other practitioners affiliated with Medicare.
- If you seek routine care or elective medical services from non-plan providers without a SCAN Employer Group approved referral, neither SCAN Employer Group, Original Medicare, nor most Medical supplemental insurance policies (e.g. Medigap) will pay for your care and you will be required to pay for the full cost of such services.
- SCAN Employer Group covers all medical services that are medically necessary, are covered under Medicare, and are obtained consistent with plan rules. You are responsible for paying the full cost of services that aren't covered by our plan, either because they are not plan covered services, or they were obtained out-of-network where not authorized.
- Plan providers may discuss alternative therapy that may not be covered by Medicare or SCAN Employer Group. Not all alternative therapies discussed may be medically necessary. All treatment requires a prior authorization. Please call Member Services at the phone number listed in Chapter 2.
- Members are fully responsible for all applicable copayments as listed in Chapter 4. Copayments are non-negotiable.

How to obtain a second opinion?

You have the right to request a second medical opinion about your care from your PCP or specialist if you disagree with the opinion of your physician or you wish for confirmation of a diagnosis, medical necessity or the appropriateness of a medical treatment or procedure. If you wish to request a second medical opinion, simply contact your PCP. Please note that prior authorization for a second opinion must be obtained through your PCP before a second medical opinion can be approved.