# Alameda | San Mateo



SCAN Classic (HMO) SCAN Balance (HMO C-SNP)



Medicare Advantage Plan **2025 BENEFIT HIGHLIGHTS** 

| Plan Details  | SCAN Classic  | SCAN Balance  |
|---|---|---|
| Monthly Plan Premium  | \$0   | \$0   |
| Annual Plan Deductible  | \$0   | \$0   |
| Maximum Out-of-Pocket   | SCAN Classic  | SCAN Balance  |
| Annual Maximum Out-of-Pocket (MOOP)   | \$1,500   | \$1,500   |
| Comprehensive Care  | SCAN Classic  | SCAN Balance  |
| Primary Care Office Visits  | \$0   | \$0   |
| Specialist Office Visits  | \$0   | \$0   |
| Diabetic Self-Management<br>Training  | \$0   | \$0   |
| Diabetic Supplies<br>(lancets, test strips, monitor)                          | \$0   | \$0   |
| Continuous Glucose Monitors<br>(available through DME or at<br>your Pharmacy) | 20% of the total cost at the pharmacy or DME provider     | \$0 at the pharmacy<br>or DME provider                    |
| Durable Medical Equipment   | \$0 for items up to \$99;<br>20% for items \$100 and more | \$0 for items up to \$99;<br>20% for items \$100 and more |
| Annual Physical Exam  | \$0   | \$0   |
| Preventive Services<br>(Medicare-covered screenings)                          | \$0   | \$0   |
| Lab Services and X-rays   | \$0   | \$0   |
| Diagnostic Tests and<br>Procedures  | \$0   | \$0   |
| Outpatient Rehabilitation (e.g. PT, OT, ST)                                   | \$0   | \$0   |
| <b>Diagnostic Radiology</b> (e.g. MRI, CT, ultrasound)                        | \$0   | \$0   |
| Outpatient Mental Health (Individual/Group)                                   | \$10  | \$10  |
| Hospital and Emergency Care   | SCAN Classic  | SCAN Balance  |
| Inpatient Hospital Care   | \$100 per day (1-5)<br>\$0 per day (6-90+)                | \$100 per day (1-5)<br>\$0 per day (6-90+)                |
| Skilled Nursing Facility  | \$0 per day (1-20)<br>\$75 per day (21-100)               | \$0 per day (1-20)<br>\$75 per day (21-100)               |
| Outpatient Surgery  | \$0-\$125   | \$0-\$125   |
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| Emergency Care  | \$90 (worldwide)<br>\$0 (if admitted immediately)         | \$90 (worldwide)<br>\$0 (if admitted immediately)         |
|   | \$90 (worldwide)  | \$90 (worldwide)  |

| Prescription Dru   | ug Coverage                            | SCAN Classic |          | SCAN Balance |          |
|--|--|--------------|----------|--------------|----------|
| Part D Deductible  |  | \$0          |          | \$0          |          |
| Initial Coverage Stage - SCAN Contracted Retail Pharmacies (1-month/30-day supply) |  |              |          |              |          |
| Pharmacy Networ  | ·k                                     | PREFERRED    | STANDARD | PREFERRED    | STANDARD |
| Tier 1: Preferred 0  | Seneric                                | \$0          | \$5      | \$0          | \$5      |
| Tier 2: Generic  |  | \$0          | \$10     | \$0          | \$10     |
| Tier 3:  | Insulin                                | \$35         | \$35     | \$0          | \$0      |
| Preferred Brand  | Other Drugs                            | \$42         | \$47     | \$42         | \$47     |
| Tier 4: Non-Prefe  | Tier 4: Non-Preferred Drug 50% 50% 50% |              | 50%      | 50%          |          |
| Tier 5: Specialty Tier   |  | 33%          | 33%      | 33%          | 33%      |
| Part D Out-of-Pocket Maximum   |  | \$2,000      |          | \$2,000      |          |
| Catastrophic Cov   | erage Stage                            | \$0          |          | \$           | 0        |

## **\$0 Prescription Drugs**

Pay \$0 for Tiers 1 and 2 (up to a 100-day supply) at preferred retail and Express Scripts mail-order pharmacies.

| Dental Services                                 | SCAN Classic                                    |                      | SCAN Balance      |
|---|---|----------------------|-------------------|
| Dental coverage to support your overall health. | Dental Plan CAC44                               | Essential Dental     |                   |
|   | These dental services are included in your plan | \$10 monthly premium | \$2,000 Allowance |
| DIAGNOSTIC AND PREVENTIVE DENTAL*               |   |                      |                   |
| Oral Exams (2 per year)                         | \$0   | \$0                  | \$0               |
| Dental X-rays                                   | \$0 (2 per year)                                | \$0 (2 per year)     | \$0 (1 per year)  |
| Prophylaxis<br>(cleaning - 2 per year)          | \$0   | \$0                  | \$0               |
| COMPREHENSIVE DENTAL                            |   |                      |                   |
| Restorative Services<br>(fillings, crowns)      | Not covered                                     | \$8-\$390            | \$0               |
| Endodontics (root canals)                       | Not covered                                     | \$5-\$395            | \$0               |
| Periodontics (deep cleaning)                    | \$0   | \$0-\$380            | \$0               |
| Prosthodontics (tooth replacement/dentures)     | Not covered                                     | \$13-\$440           | Not covered       |

<sup>\*</sup>Services do not count towards allowance maximum (SCAN Balance only)

# **SCAN COVERS THESE VALUABLE EXTRAS**

## Extras that help you stay healthy and independent

| Benefits   | SCAN Classic                                    | SCAN Balance                                    |
|--|---|---|
| Vision (routine)                                       |   |   |
| Eye exam   | \$0 (1 every 12 months)                         | \$0 (1 every 12 months)                         |
| Coverage for eyewear                                   | \$200 limit allowance every year                | \$250 limit allowance every year                |
| Hearing  | \$550-\$850 per aid/year                        | \$550-\$850 per aid/year                        |
| Transportation*  | \$0 (24 one-way trips per year)                 | \$0 (24 one-way trips per year)                 |
| Non-medical**  | Not available                                   | 12 of the 24 trips                              |
| Over-the-Counter (OTC)                                 |   |   |
| Can be used at CVS locations, online or over the phone | \$75 allowance per quarter with rollover        | \$75 allowance per quarter with rollover        |
| Fitness  | \$0 (One Pass)                                  | \$0 (One Pass)                                  |
| Acupuncture and<br>Chiropractic Services               | \$0 per visit (36 Acupuncture visits per year)  | \$0 per visit (36 Acupuncture visits per year)  |
| (routine)  | \$0 per visit (30 Chiropractic visits per year) | \$0 per visit (30 Chiropractic visits per year) |

## Extras that connect you to even more care and support

| Benefits                                     | SCAN Classic   | SCAN Balance   |
|--|--|--|
| Telehealth Urgent Medical                    | \$0  | \$0  |
| Telehealth Behavioral Health                 | \$0  | \$0  |
| Nurse Advice Line                            | \$0 (per phone visit)  | \$0 (per phone visit)  |
| HealthTECH                                   | \$0 support line   | \$0 support line   |
| Personal Emergency<br>Response System (PERS) | \$0 (includes installation and monthly fees)   | \$0 (includes installation and monthly fees)   |
| Respite                                      | Not covered  | Up to 40 hours per year (4-hour minimum per visit)                                     |
| SCAN Returning to Home**                     | After hospital or skilled nursing facility stay  | After hospital or skilled nursing facility stay  |
| In-home Care Visits                          | \$0 personal in-home care visits 40 hours per year/4 hour min                          | \$0 personal in-home care visits<br>40 hours per year/4 hour min                       |
| Home-Delivered Meals                         | \$0 home-delivered meals up to 28 days per year  | \$0 home-delivered meals up to 28 days per year  |
| Home-Delivered Meals                         | Up to 28 days of home-delivered meals are available to members with chronic conditions | Up to 28 days of home-delivered meals are available to members with chronic conditions |
| Worldwide Care                               | Urgent or emergency care when outside of the U.S.                                      | Urgent or emergency care when outside of the U.S.                                      |

<sup>\*50-</sup>mile limit will apply to each one-way trip. \*\*Criteria and limitations apply.

### Benefits that help you with everyday needs

| Special Supplemental<br>Benefits for the<br>Chronically III (SSBCI) | SCAN Classic | SCAN Balance  |
|---|--------------|---|
| Non-Medical Transportation  | Not covered  | 12 one-way trips per year<br>See Transportation above |

Eligibility for this benefit is not based solely on chronic conditions. All applicable eligibility requirements must be met before the benefit is provided. Qualifying chronic condition(s) required to be eligible for the SSBCI benefit include cardiovascular disorders, chronic heart failure, diabetes, cancer, chronic lung disorders. Other chronic conditions may apply. Medical records will be used to establish qualifications for the benefit.

## TAKE A LOOK AT THESE PLAN HIGHLIGHTS



#### \$0 for the medications members use most

That's right, \$0 for drugs on Tier 1 and Tier 2 of our generous Formulary (list of covered drugs) at preferred pharmacy locations. And, for Balance plan members, formulary insulins are also \$0.



### Over-the-Counter (OTC) coverage with CVS

Use a SCAN debit card on eligible OTC items at CVS. Place an order over the phone—or shop online or at your local CVS pharmacy.



### In-home support when you need it

With Returning to Home, SCAN provides in-home care and meals after a hospital stay. Because extra help can mean all the difference in your recovery.



#### A dental benefit to cover what Medicare doesn't

Whether you choose the SCAN Classic or SCAN Balance plan, your teeth will thank you! Check the chart to see what each SCAN plan offers.

Please refer to your Summary of Benefits for more details about all the benefits and services you get with your Medicare Advantage Plan. If you have any questions, just call us. An authorized SCAN representative will be happy to help you.

## **DARING TO CARE DIFFERENTLY SINCE 1977**

The Senior Care Action Network (SCAN) was founded by seniors, for seniors. Their goal was to bring together the services and support they needed to age safely in their own homes. Today SCAN is an award-winning Medicare Advantage plan. We're still non-for-profit. And we're still committed to keeping seniors healthy and independent.



www.scanhealthplan.com

1-877-870-4867 TTY: 711

SCAN Classic (HMO) and SCAN Balance (HMO C-SNP) are HMO plans with Medicare contracts. Enrollment in SCAN Health Plan depends on contract renewal. You must continue to pay your Medicare Part B premium.

You won't pay more than \$35 for a one-month supply and no more than \$105 for a three-month supply of each insulin product covered by our plan, no matter what cost-sharing tier it's on. Most adult Part D vaccines are covered by our plan at no cost to you. For more information, please refer to your "Drug List" (Formulary). If you have questions about the Drug List, you can also call Member Services. Prescription copay/coinsurance may vary by plan, county, pharmacy type (e.g., Preferred or Standard, etc.), day supply, Part D benefit phase, or in members who receive "Extra Help." You can fill your prescriptions at any of our network pharmacies, but you may pay less at a Preferred pharmacy. Check your Evidence of Coverage or call Member Services for details (phone numbers for Member Services are printed on the back cover of your Evidence of Coverage).

You can get prescription drugs shipped to your home through our network mail-order delivery program. Express Scripts Pharmacy<sup>SM</sup> is our Preferred mail-order pharmacy. While you can fill your prescription medications at any of our network mail-order pharmacies, you may pay less at the Preferred mail-order pharmacy. Typically, you should expect to receive your prescription drugs within 14 days from the time that Express Scripts mail-order pharmacy receives the order. If you do not receive your prescription drug(s) within this time, please contact SCAN Health Plan's Member Services. For your mail-order prescriptions, you have the option to sign up for an automatic refill program by contacting Express Scripts Pharmacy at 1-866-553-4125, 24 hours a day, 7 days a week. TTY users call 711. You may opt out of automatic deliveries at any time.