

Medicare Advantage Prescription Drug Plans (MAPD)

CENTRAL TEXAS

# Inside this Guide

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# Contact Information at a Glance

### Scott and White Health Plan

Sales/To Speak to a Licensed Insurance Agent

1-800-782-5068

TTY: 711

8 a.m.-5 p.m. • Monday - Friday

Fax for Enrollment Applications

254-298-3334

Customer Service

1-866-334-3141

TTY: 711

7 a.m. - 8 p.m. • 7 days a week

### advantage.swhp.org

SeniorCare Advantage PPO is offered by Scott and White Health Plan through its subsidiary Insurance Company of Scott and White, a Medicare Advantage organization with a Medicare contract. Enrollment in SeniorCare Advantage depends on contract renewal.



# We heard what you wanted in your Medicare plan. It's right here.

A Medicare Advantage plan like SeniorCare Advantage PPO from Scott and White Health Plan can help lower your out-of-pocket healthcare expenses and offer you many bonus benefits not available through Original Medicare. If you appreciate value, choice and extra benefits for no additional cost, then SeniorCare Advantage may be right for you.

Enjoy access to all Baylor Scott & White physicians and facilities across Central and North Texas

Prescription drug benefits, vision, hearing and fitness benefits included in all plans Dental benefits included in Platinum plan

This guide highlights the benefits of SeniorCare Advantage PPO and provides the information you need to make an informed decision about your Medicare benefits plan.

# Why is SeniorCare Advantage the right choice for your Medicare health plan?

SeniorCare Advantage offers convenience and peace of mind. When you visit Baylor Scott & White Health providers, your doctors collaborate with the health plan to limit redundancies and seamlessly coordinate your healthcare needs and services. Both Baylor Scott & White Health and Scott and White Health Plan:

- Have a strong, impressive history of local service and commitment to our communities
- Integrate the patient and member experience in a way that other carriers can't
- Offer quality programs that improve health and lower costs
- Give you the tools and personal service you need to manage your health







With a SeniorCare Advantage PPO plan from Scott and White Health Plan, you will have access to the renowned doctors, specialists and facilities of the Baylor Scott & White Health system. Baylor Scott & White Health provides full-range, inpatient, outpatient, rehabilitation and emergency medical services through 50 hospitals

From wellness to acute care and all types of care and services in between, we've got you covered.

and more than 900 clinics and surgery centers.

# How the plan works

As a SeniorCare Advantage member, you have the freedom to visit any Baylor Scott & White Health provider, regardless of where they are located. For your convenience, the SeniorCare Advantage network includes providers beyond Baylor Scott & White Health, as well. Your favorite doctors and specialists are likely in the network. To maximize your SeniorCare Advantage PPO benefits, all care (except for emergencies) should be provided by network providers; however, you have the choice to obtain services out-of-network at the time of service. Just know that if you use out-of-network providers, you will pay more in out-of-pocket expenses.

# Is a primary care physician (PCP) required to direct care?

No. You do not have to select a PCP to direct your care with SeniorCare Advantage PPO plans. You can see a specialist without a referral.

## How do you find a network provider?

Ask your local insurance agent about our provider directories or view "Find a Provider" online at advantage.swhp.org.

## **How Medicare works**

Medicare Part A	Generally helps cover services provided by hospitals (for inpatient services, skilled nursing facilities, or home health agencies).
Medicare Part B	For most other medical services (such as physician's services and other outpatient services) and certain items (such as durable medical equipment and supplies).
Medicare Part C	Medicare Advantage plans, like SeniorCare Advantage PPO, are Medicare-approved private health insurance plans for individuals enrolled in Original Medicare Part A and Part B. Medicare Advantage plans feature additional benefits that Original Medicare doesn't cover, such as vision and hearing care.
Medicare Part D	The part of Medicare that provides outpatient prescription drug coverage. SeniorCare Advantage PPO includes Part D prescription drug coverage at no additional cost.

# Self-service tools you can use anywhere, anytime

Scott and White Health Plan offers a variety of self-service options, so you can manage your healthcare at your convenience. Our member portal is accessible through our website at **advantage.swhp.org**. Through the member portal, you can:

- · View, print or order a member ID card
- See an overview of your benefits and track your out-of-pocket maximum
- Monitor your claims and see the Explanation of Benefits for your healthcare services
- And much more

For a fully integrated experience with your Baylor Scott & White Health providers, you can also access the member portal through **MyBSWHealth.com** or the MyBSWHealth App. Here, you can connect your insurance information with your patient information:

- Pay bills
- · Get test results
- And contact your care team



Medical Plan Benefits*	<b>Basic</b> Network Cost Sharing <sup>1</sup>	Platinum Network Cost Sharing <sup>2</sup>	
Monthly Premium	\$36	\$136	
(must continue to pay Medicare Part B premium)	·	·	
Deductible	\$0	\$0	
Out-of-Pocket Maximum (in-network)	\$6,700	\$3,500	
Primary Care Physician (PCP) Office Visit (or E-Visit)	\$0 copay	\$0 copay	
Specialist Office Visit	\$40 copay	\$20 copay	
Diagnostic Tests, X-rays, Lab Services	\$0-\$75 copay	\$0-\$20 copay	
(separate office visit copay may apply)  Advanced Diagnostic Imaging Services (MRI, MRA,  SPECT, CTA, CT, PET, Nuclear Cardiology)	\$300 copay	\$200 copay	
Physical/Occupational/Speech Therapy (per visit)	\$25 copay	\$25 copay	
Inpatient Hospital	Days 1-5: \$350/day Days 6-90: \$0/day	Days 1-4: \$200/day Days 5-90: \$0/day	
Inpatient Mental Health	Days 1-5: \$318/day Days 6-90: \$0/day	Days 1-5: \$200/day Days 6-90: \$0/day	
Skilled Nursing Facility (SNF)	Days 1-20: \$0/day Days 21-100: \$167.50/day	Days 1-20: \$0/day Days 21-100: \$50/day	
Outpatient Surgery (facility)	\$350 copay	\$100 copay	
Ambulatory Surgical Center (facility)	\$275 copay	\$75 copay	
Ambulance (U.S. only)	\$350 copay	\$75 copay	
Emergency Care (U.S. only; copay waived if admitted within 24 hours)	\$90 copay	\$90 copay	
Urgent Care (U.S. only; copay waived if admitted within 24 hours)	\$50 copay	\$50 copay	
Durable Medical Equipment (DME)	20% coinsurance	20% coinsurance	
Prescription Drug Benefits			
Initial Coverage Amount	\$4,020	\$4,020	
Deductible	\$250	\$50	
Deductible Applies to:	Tiers 3-5	Tiers 3-5	
Copays During Initial Coverage Period			
Tier 1 – Preferred Generic Drugs	\$3 copay	\$2 copay	
Tier 2 – Generic Drugs	\$14 copay	\$12 copay	
Tier 3 – Preferred Brand Drugs	\$47 copay	\$45 copay	
Tier 4 – Non-Preferred Drugs	\$99 copay	\$95 copay	
Tier 5 – Specialty Drugs	28% coinsurance	32% coinsurance	
After Initial Coverage Amount – You Pay			
Preferred Generic Drugs	25% coinsurance	\$4 copay	
Other Generic Drugs and Brand-Name Drugs	25% coinsurance	25% coinsurance	
Total Out-of-Pocket You Pay Before Catastrophic Coverage	\$6,350	\$6,350	
Catastrophic Coverage Amounts – You Pay  The greater of 5% or \$3.60 for generic drugs (including drugs treated as generic) or \$8.95 for all other drugs treated as generic).			

# **Affordable prescriptions**

Affordable prescription drug benefits are included with three of the SeniorCare Advantage PPO plan options. No additional premium payment is required. When you need to fill a prescription, simply present your member ID card at a network pharmacy. Mail-order service is also available. Many medications are available for a 90-day supply for two copays rather than three copays at retail and mail-order pharmacies.

For your health and safety, some drugs may have additional requirements or limits on coverage, including:

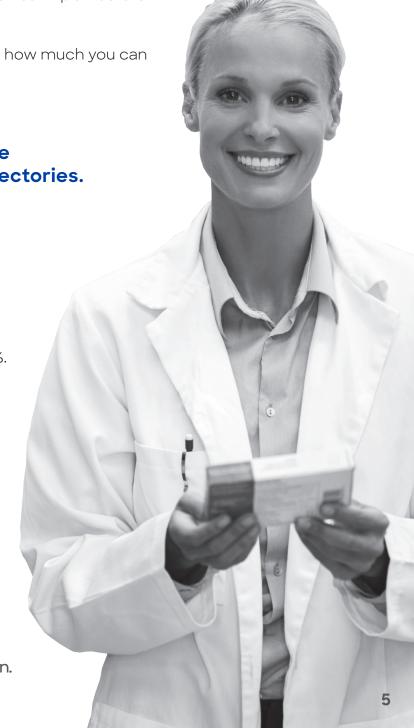
• **Prior authorization:** SeniorCare Advantage requires you or your physician to get prior authorization for certain drugs. This means that you will need to get approval from the health plan before you fill your prescriptions.

• Quantity limits: Some drugs have limits on how much you can get at a time.

Visit advantage.swhp.org to view the formulary (drug list) and pharmacy directories.

- <sup>1</sup> To help maximize SeniorCare Advantage PPO benefits, use in-network providers for care; out-of-network cost-sharing for the Basic PPO is 35%. There is a \$750 deductible and \$10,000 out-of-pocket maximum for services received out-of-network.
- <sup>2</sup> To help maximize SeniorCare Advantage PPO benefits, use in-network providers for care; out-of-network cost-sharing for the Platinum PPO is 25%. There is no deductible and \$10,000 out-of-pocket maximum for services received out-of-network.
- \* This is not a complete description of benefits. Please refer to the Summary of Benefits within this guide for more detailed information about the plans. Once enrolled, you may refer to the plan's Evidence of Coverage for benefit details.

To speak to a licensed insurance sales agent, call 1-800-782-5068 (TTY: 711) or visit advantage.swhp.org for more information.



## **Bonus Benefits**

Original Medicare benefits may not be enough to meet your healthcare needs. SeniorCare Advantage not only gives you all the benefits of Original Medicare, like access to doctors and hospitals, but it also includes many bonus benefits to help reduce your out-of-pocket expenses.

Vision, hearing and fitness benefits are included in both SeniorCare Advantage PPO plan options, for no additional premium. Dental benefits are included in the premium for the Platinum plan and are available for an additional \$20 per month in the Basic plan.

SeniorCare Advantage PPO	Basic	Platinum
Routine Eye Exam (one per year; must use a Superior Vision provider)	\$0 copay	\$0 copay
Eyewear (must use a Superior Vision provider)	\$125 annual allowance toward purchase	\$125 annual allowance toward purchase
Routine Hearing Exam (one per year)	\$0 copay	\$0 copay
Hearing Aids	\$1,000 allowance toward purchase every 3 years	\$1,000 allowance toward purchase every 3 years
Gym/Fitness Club Membership (at participating Silver&Fit locations)	\$0	\$0
Dental	\$20 additional premium required; \$2,000 maximum benefit per year	Included; \$2,000 maximum benefit per year



## **Dental Benefits**

Original Medicare does not cover traditional dental care, but the SeniorCare Advantage PPO Platinum plan features dental benefits for no additional premium. For the SeniorCare Advantage PPO Basic plan, you can add dental benefits any time during the year for an additional monthly premium. NOTE: Dental benefits cannot be purchased on a stand-alone basis. If you disenroll from SeniorCare Advantage PPO, your dental benefits will end, too.

**Freedom of choice.** MetLife's Preferred Dentist Program is a dental PPO plan. You can visit any licensed dentist – in or out of the MetLife PDP Plus network – and receive benefits. Find a participating dentist at **metlife.com**.

Dental Benefits	Basic	Platinum
Monthly Premium	\$20	Included
Yearly Benefit Maximum	\$2,000	\$2,000
Deductible	\$0	\$0
Oral Exams, Cleanings (every 6 months)	\$0	\$0
Dental X-rays (every 3 years)	\$0	\$0
Extractions and Fillings	50%	50%
Dentures (every 5 years)	50%	50%



# MetLife

Dental insurance policies are underwritten by Metropolitan Life Insurance Company, 200 Park Avenue, New York, NY 10166.

For additional details on any of the benefits mentioned in these pages, including a full list of exclusions and limitations, please see the Summary of Benefits included in this book and the Evidence of Coverage.

# How to enroll

## **Make Sure You Qualify**

- You must live in our service area. Check the SeniorCare Advantage service area map located in the Summary of Benefits section to ensure you live in our service area.
- You must be enrolled in Medicare Part B.
- You must be entitled to benefits under Medicare Part A. If you do not have Medicare Part A, you can purchase it from Social Security.



## Enroll online, it's simple.

You can enroll online through our website, **advantage.swhp.org**. This is a secure website, so any information you provide is kept confidential. Medicare beneficiaries may also enroll in SeniorCare Advantage PPO through the CMS Medicare Online Enrollment Center located at **www.medicare.gov**.



## Or, enroll by phone.

Call Scott and White Health Plan at 1-800-782-5068 (TTY: 711).



## Or, fill out an enrollment form.

(included within this guide)

Select your plan choice at the top of the form. Use the information on your Medicare card to fill out the top portion of the form. DO NOT send in your card; just copy the information onto the enrollment form. Be sure to sign and date the enrollment form. Your signature on the form indicates that you have read and understand the enrollment process. We cannot process your enrollment form without your signature. Then, be sure to:



## Email your application! Medicare Enrollment@bswhealth.org

**Or, mail it.** Place each page of the completed and signed enrollment form into the postage-paid return envelope included in this guide.

Or, send us a fax. Fax your completed form to 1-254-298-3334.

We will process your application and then send you an acknowledgment letter and a welcome kit, explaining how to access your Evidence of Coverage document. We will also send you a confirmation letter with the effective date of your membership. Your SeniorCare Advantage member ID card will be sent in a separate envelope. For questions about your enrollment, please call 1-866-334-3141 (TTY: 711).



# This is a summary of drug and health services covered in the SeniorCare Advantage PPO plan, offered by Scott and White Health Plan.

#### **Summary of Benefits**

#### January 1, 2020 - December 31, 2020

SeniorCare Advantage PPO is offered by Scott and White Health Plan, through its subsidiary Insurance Company of Scott and White, a Medicare Advantage organization with a Medicare contract. Enrollment in SeniorCare Advantage depends on contract renewal.

This booklet gives you a summary of what we cover and what you pay. It does not list every service that we cover or list every limitation or exclusion. To get a complete list of services we cover, refer to the *Evidence of Coverage*, available on our website at <u>advantage.swhp.org</u> by October 15, 2019.

#### Tips for comparing your Medicare choices

This Summary of Benefits gives you a summary of what SeniorCare Advantage PPO covers and what you pay.

- If you want to compare our plan with other Medicare plans, ask the other plans for their Summary of Benefits booklets. Or, use the Medicare Plan Finder on <a href="https://www.medicare.gov">https://www.medicare.gov</a>.
- If you want to know more about the coverage and costs of Original Medicare, look in your current "Medicare & You" handbook. View it online at <a href="https://www.medicare.gov">https://www.medicare.gov</a> or get 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.

#### Things to know about SeniorCare Advantage PPO

- If you are a member of this plan, you can call us toll free at 1-866-334-3141 or TTY 711, 7 a.m. 8 p.m., seven days a week (excluding major holidays).
- If you are not a member of this plan, you can call us toll free at 1-800-782-5068 or TTY 711, 8 a.m. 8 p.m., Monday Friday.
- Our website: advantage.swhp.org

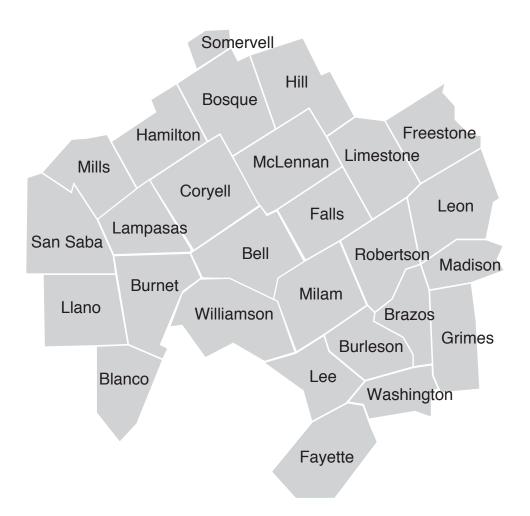
This document is available in other formats such as large print. The document may be available in a non-English language.

#### Who can join?

To join SeniorCare Advantage PPO, you must have Medicare Part A and Medicare Part B, and live in our service area. Our service area includes these counties in Texas: Bell, Blanco, Bosque, Brazos, Burleson, Burnet, Coryell, Falls, Fayette, Freestone, Grimes, Hamilton, Hill, Lampasas, Lee, Leon, Limestone, Llano, McLennan, Madison, Milam, Mills, Robertson, San Saba, Somervell, Washington, and Williamson.

# What is the service area for Central Texas

# Senior Care Advantage PPO?



# The counties in the service area are listed below:

Bell, Blanco, Bosque, Brazos, Burleson, Burnet, Coryell, Falls, Fayette, Freestone, Grimes, Hamilton, Hill, Lampasas, Lee, Leon, Limestone, Llano, Madison, McLennan, Milam, Mills, Robertson, San Saba, Somervell, Washington, Williamson



#### Which doctors, hospitals, and pharmacies can I use?

SeniorCare Advantage PPO has a network directory of doctors, hospitals, pharmacies, and other providers that can be found on our website at <u>advantage.swhp.org</u>. You may use in- or out-of-network providers.

Out-of-network/non-contracted providers are under no obligation to treat SeniorCare Advantage PPO members, except in emergency situations. Please call our customer service number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services

#### What do we cover?

Like all Medicare health plans, we cover everything that Original Medicare covers – and more.

- Our plan members get all of the benefits covered by Original Medicare. For some of these benefits, you may pay more in our plan than you would in Original Medicare. For others, you pay less.
- Our plan members also get more than what is covered by Original Medicare. Some of the extra benefits are outlined in this booklet.

SeniorCare Advantage PPO covers Medicare Part B and Part D drugs. Certain limitations may apply.

#### How will I determine my drug costs?

Our plan groups each medication into one of five "tiers." You will need to use your formulary to locate what tier your drug is on to determine how much it will cost you. The amount you pay depends on the drug's tier and what stage of the benefit you have reached. You can see the complete plan formulary (list of Part D prescription drugs) and any restrictions on our website, advantage.swhp.org.

Premiums and Benefits	SeniorCare Advantage Basic	SeniorCare Advantage Platinum
Monthly Plan Premium	\$36 per month. You must continue to pay your Medicare Part B premium.	\$136 per month. You must continue to pay your Medicare Part B premium.
Deductible	In-Network You pay \$0.  Out-of-Network You pay \$750 for Medicare- covered services.	In-Network You pay \$0.  Out-of-Network You pay \$0 for Medicare- covered services.
Maximum Out-of-Pocket Responsibility (does not include prescription drugs)	In-Network You pay \$6,700 annually.  Out-of-Network You pay \$10,000 annually. Maximum out-of-pocket will not exceed \$10,000 for in-network and out-of-network services combined.	In-Network You pay \$3,500 annually.  Out-of-Network You pay \$10,000 annually. Maximum out-of-pocket will not exceed \$10,000 for in-network and out-of-network services combined.
Inpatient Hospital Coverage	In-Network Days 1 - 5: \$350 copay each day. Days 6 - 90: \$0 copay each day.  Out-of-Network Days 1-5: You pay 35% coinsurance. Days 6-90: You pay 35% coinsurance.	In-Network Days 1 - 4: \$200 copay each day. Days 5 - 90: \$0 copay each day.  Out-of-Network Days 1-5: You pay 25% coinsurance. Days 6-90: You pay 25% coinsurance.

Premiums and Benefits	SeniorCare Advantage Basic	SeniorCare Advantage Platinum
Outpatient Hospital Coverage		
Ambulatory Surgery Center	In-Network You pay \$275 copay.	In-Network You pay \$75 copay.
	Out-of-Network You pay 35% coinsurance.	Out-of-Network You pay 25% coinsurance.
Outpatient Hospital Services	In-Network You pay \$350 copay.	In-Network You pay \$100 copay.
	Out-of-Network You pay 35% coinsurance.	Out-of-Network You pay 25% coinsurance.
<b>Doctor Visits</b>		
Primary Care Providers	In-Network You pay \$0 copay per visit.	In-Network You pay \$0 copay per visit.
	Out-of-Network You pay 35% coinsurance per visit.	Out-of-Network You pay 25% coinsurance per visit.
Specialists	In-Network You pay \$40 copay per visit.	In-Network You pay \$20 copay per visit.
	Out-of-Network You pay 35% coinsurance per visit.	Out-of-Network You pay 25% coinsurance per visit.
Preventive Care	In-Network You pay \$0 copay.	In-Network You pay \$0 copay.
	Out-of-Network You pay 35% coinsurance per visit.	Out-of-Network You pay 25% coinsurance per visit.

Premiums and Benefits	SeniorCare Advantage Basic	SeniorCare Advantage Platinum
Emergency Care	In-Network You pay \$90 copay per visit. If you are admitted to the hospital within 24 hours, for the same condition, the copay is waived.	In-Network You pay \$90 copay per visit. If you are admitted to the hospital within 24 hours, for the same condition, the copay is waived.
	Out-of-Network You pay \$90 copay per visit. If you are admitted to the hospital within 24 hours, for the same condition, the copay is waived.	Out-of-Network You pay \$90 copay per visit. If you are admitted to the hospital within 24 hours, for the same condition, the copay is waived.
Urgently Needed Services	In-Network You pay \$50 copay per visit. If you are admitted to the hospital within 24 hours, for the same condition, the copay is waived.	In-Network You pay \$50 copay per visit. If you are admitted to the hospital within 24 hours, for the same condition, the copay is waived.
	Out-of-Network You pay \$50 copay per visit. If you are admitted to the hospital within 24 hours, for the same condition, the copay is waived.	Out-of-Network You pay \$50 copay per visit. If you are admitted to the hospital within 24 hours, for the same condition, the copay is waived.
Diagnostic Services/Labs/Imaging		
Diagnostic Tests and Procedures	In-Network You pay \$0 copay.	In-Network You pay \$0 copay.
	Out-of-Network You pay 35% coinsurance.	Out-of-Network You pay 25% coinsurance.
Lab Services	In-Network You pay \$0 copay.	In-Network You pay \$0 copay.
	Out-of-Network You pay 35% coinsurance.	Out-of-Network You pay 25% coinsurance.

Premiums and Benefits	SeniorCare Advantage Basic	SeniorCare Advantage Platinum
Diagnostic Radiology Services (e.g. MRI, CAT Scan)	In-Network You pay \$75 - \$300 copay.	In-Network You pay \$20 - \$200 copay.
	Out-of-Network You pay 35% coinsurance.	Out-of-Network You pay 25% coinsurance.
Outpatient X-rays	In-Network You pay \$0 copay.	In-Network You pay \$0 copay.
	Out-of-Network You pay 35% coinsurance.	Out-of-Network You pay 25% coinsurance.
Hearing Services		
Medicare-covered Hearing Exam	In-Network You pay \$40 copay for Medicare-covered hearing exam.	In-Network You pay \$20 copay for Medicare-covered hearing exam.
	Out-of-Network You pay 35% coinsurance.	Out-of-Network You pay 25% coinsurance.
Routine Hearing Exam	In-Network You pay \$0 copay. Limited to 1 visit every year.	In-Network You pay \$0 copay. Limited to 1 visit every year.
	Out-of-Network You pay 35% coinsurance.	Out-of-Network You pay 25% coinsurance.
Hearing Aids	\$1,000 allowance toward the purchase of hearing aids every three years.	\$1,000 allowance toward the purchase of hearing aids every three years.

Premiums and Benefits	SeniorCare Advantage Basic	SeniorCare Advantage Platinum
<b>Dental Services</b>		
Monthly Premium	Covered with additional premium. See "Dental – Optional Supplemental Benefit" below.	Included.
Yearly Benefit Maximum		\$2,000 every year.
Deductible		You pay \$0.
Oral Exams, Cleanings (every six months)		You pay \$0 copay.
Dental X-rays (every three years)		You pay \$0 copay.
Extractions and Fillings		You pay 50% coinsurance.
Dentures (every five years)		You pay 50% coinsurance.
Benefits for dental services are administered and paid by Metropolitan Life Insurance Company. Exclusions and limitations apply. See the <i>Evidence of Coverage</i> for full details on the dental benefit.		
Vision Services		
Eyewear	In-Network and Out-of-Network Combined	In-Network and Out-of-Network Combined
	\$125 allowance toward the purchase of eyewear every year.	\$125 allowance toward the purchase of eyewear every year.
Routine Eye Exam	In-Network You pay \$0 copay for one routine eye exam per year.	In-Network You pay \$0 copay for one routine eye exam per year.
	Out-of-Network You pay 35% coinsurance.	Out-of-Network You pay 25% coinsurance.

Premiums and Benefits	SeniorCare Advantage Basic	SeniorCare Advantage Platinum
Mental Health Services		
Inpatient Visit	In-Network Days 1 - 5: \$318 copay each day. Days 6 - 90: \$0 copay each day.	In-Network Days 1 - 5: \$200 copay each day. Days 6 - 90: \$0 copay each day
	Out-of-Network You pay 35% coinsurance per stay.	Out-of-Network You pay 25% coinsurance per stay.
Outpatient Individual or Group Therapy Visit	In-Network You pay \$40 copay.	In-Network You pay \$20 copay.
	Out-of-Network You pay 35% coinsurance.	Out-of-Network You pay 25% coinsurance.
Skilled Nursing Facility (SNF) Care	In-Network Days 1 - 20: \$0 copay each day.	In-Network Days 1 - 20: \$0 copay each day.
	Days 21 - 100: \$167.50 copay each day.	Days 21 - 100: \$50 copay each day.
	Out-of-Network Days 1-20: You pay 35% coinsurance per day.	Out-of-Network Days 1-20: You pay 25% coinsurance per day.
	Days 21 -100: You pay 35% coinsurance per day.	Days 21-100: You pay 25% coinsurance per day.
Physical Therapy		
Occupational therapy visit	In-Network You pay \$25 copay.	In-Network You pay \$25 copay.
	Out-of-Network You pay 35% coinsurance.	Out-of-Network You pay 25% coinsurance.
Physical therapy and speech and language therapy visit	In-Network You pay \$25 copay.	In-Network You pay \$25 copay.
	Out-of-Network You pay 35% coinsurance.	Out-of-Network You pay 25% coinsurance.

Premiums and Benefits	SeniorCare Advantage Basic	SeniorCare Advantage Platinum
<b>Ambulance Services</b>		
Ground Ambulance	In-Network You pay \$350 copay.	In-Network You pay \$75 copay.
	Out-of-Network You pay 35% coinsurance.	Out-of-Network You pay 25% coinsurance.
Air Ambulance	In-Network You pay \$350 copay.	In-Network You pay \$75 copay.
	Out-of-Network You pay 35% coinsurance.	Out-of-Network You pay 25% coinsurance.
Transportation (additional routine)	In-Network Not covered.	In-Network Not covered.
	Out-of-Network Not covered.	Out-of-Network Not covered.
Medicare Part B Prescription Drugs		
Chemotherapy Drugs	In-Network You pay 20% coinsurance.	In-Network You pay 20% coinsurance.
	Out-of-Network You pay 35% coinsurance.	Out-of-Network You pay 25% coinsurance.
Other Part B Drugs	In-Network You pay 20% coinsurance.	In-Network You pay 20% coinsurance.
	Out-of-Network You pay 35% coinsurance.	Out-of-Network You pay 25% coinsurance.

Premiums and Benefits	SeniorCare Advantage Basic	SeniorCare Advantage Platinum
Wellness Program (e.g. fitness)	Silver and Fit is a fitness program that provides members with a complimentary gym membership at participating gyms in your area. This benefit is at no additional cost to you.	Silver and Fit is a fitness program that provides members with a complimentary gym membership at participating gyms in your area. This benefit is at no additional cost to you.
Home Health Care	In-Network You pay \$0 copay.  Out-of-Network You pay 35% coinsurance.	In-Network You pay \$0 copay.  Out-of-Network You pay 25% coinsurance.
Foot Care (Podiatry Services)		
Medicare-covered foot exams and treatment.	In-Network You pay \$45 copay.  Out-of-Network You pay 35% coinsurance.	In-Network You pay \$45 copay.  Out-of-Network You pay 25% coinsurance.
Telehealth Services – Primary Care Visit	In-Network You pay \$0 copay.  Out-of-Network You pay 35% copayment.	In-Network You pay \$0 copay.  Out-of-Network You pay 25% copayment.
Opioid Treatment Service	In-Network You pay \$45 copay.  Out-of-Network You pay 35% coinsurance.	In-Network You pay \$45 copay.  Out-of-Network You pay 25% coinsurance.

Plans may offer supplemental benefits in addition to Part C benefits and Part D benefits.

#### **Referrals and Authorizations**

Referrals from your primary provider for services are not required; however, many services require prior authorization. For complete details, refer to the *Evidence of Coverage*, available on our website at advantage.swhp.org by October 15, 2019.

	Basic \$250 Applies to Tiers 3 - 5.		Platinum \$50 Applies to Tiers 3 - 5.	
Deductible				
Initial Coverage (after you pay your deductible, if applicable)	costs are the total dru your drugs at networ Costs may differ base	ou stay in this stage until your yearly drug costs total \$4,020. Total yearly drug ests are the total drug costs paid by both you and your Part D plan. You may get our drugs at network retail pharmacies and mail order pharmacies. ests may differ based on pharmacy type or status (e.g., mail order, long-term care attC) or home infusion, and 30 or 90 day supply).		
	Standard Retail 30-Day Supply	Mail Order 90-Day Supply	Standard Retail 30-Day Supply	Mail Order 90-Day Supply
<b>Tier 1</b> (Preferred Generic)	You pay \$3.	You pay \$6.	You pay \$2.	You pay \$4.
Tier 2 (Generic)	You pay \$14.	You pay \$28.	You pay \$12.	You pay \$24.
Tier 3 (Preferred Brand)	You pay \$47.	You pay \$94.	You pay \$45.	You pay \$90.
Tier 4 (Non-Preferred)	You pay \$99.	You pay \$198.	You pay \$95.	You pay \$190.
Tier 5 (Specialty)	You pay 28%.	Not Available	You pay 32%.	Not Available
Coverage Gap	For the Basic plan, after your total drug costs (including what our plan has paid and what you have paid) reach \$4,020, you will pay no more than 25% coinsurance for generic drugs or 25% coinsurance for brand name drugs.  For the Platinum plan, after your total drug costs (including what our plan has paid and what you have paid) reach \$4,020, you will pay \$4 for Tier 1 drugs. For drugs no in Tier 1, you will pay no more than 25% coinsurance for generic drugs or 25% coinsurance for brand name drugs.			
Catastrophic Coverage	After your yearly out-of-pocket drug costs (including drugs purchased through your retail pharmacy and through mail order) reach \$6,350, you pay the greater of:  • 5% coinsurance, or  • \$3.60 copayment for generic (including brand drugs treated as generic) and a \$8.95 copayment for all other drugs.			

#### **Information on Your Prescription Benefit**

We encourage you to let us know right away, if after becoming a member you have questions, concerns, or problems related to your prescription benefits. For assistance, call our Customer Service Department at 1-866-334-3141, 7 a.m. – 8 p.m., seven days a week.

Cost-sharing may change depending on the pharmacy you choose and when you enter another phase of the Part D benefit. For more information on the additional pharmacy-specific cost-sharing and the phases of the benefit, please call us or access our *Evidence of Coverage* online.

#### **Dental – Optional Supplemental Benefit**

Dental coverage is an optional supplemental benefit for the SeniorCare Advantage PPO Basic plan, available for an additional \$20 per month.

Dental Services	SeniorCare Advantage Basic
Monthly Premium	\$20 per month
Yearly Benefit Maximum	\$2,000
Deductible	You pay \$0.
Oral Exams, Cleanings (every six months)	You pay \$0 copay.
Dental X-rays (every three years)	You pay \$0 copay.
Extractions and Fillings	You pay 50% coinsurance.
Dentures (every five years)	You pay 50% coinsurance.

Benefits for dental services are administered and paid by Metropolitan Life Insurance Company. Exclusions and limitations apply. See the *Evidence of Coverage* for full details on the dental benefit.

#### **Pre-Enrollment Checklist**

Before making an enrollment decision, it is important that you fully understand our benefits and rules. If you have any questions, you can call and speak to a customer service representative at 1-866-334-3141 (TTY: 711) from 7 a.m. to 8 p.m. seven days a week.

Ur	nderstand the Benefits
	Review the full list of benefits found in the Evidence of Coverage (EOC), especially for those services for which you routinely see a doctor. Visit <a href="mailto:advantage.swhp.org">advantage.swhp.org</a> or call 1-866-334-3141 to view a copy of the EOC.
	Review the provider directory (or ask your doctor) to make sure the doctors you see now are in the network. If they are not listed, it means you will likely have to select a new doctor.
	Review the pharmacy directory to make sure the pharmacy you use for any prescription medicines is in the network. If the pharmacy is not listed, you will likely have to select a new pharmacy for your prescriptions.
Ur	nderstand Important Rules
	In addition to your monthly plan premium, you must continue to pay your Medicare Part B premium. This premium is normally taken out of your Social Security check each month.
	Benefits, premiums and/or copayments/coinsurance may change on January 1, 2020.
	Except in emergency or urgent situations, we do not cover services by out-of-network providers (doctors who are not listed in the provider directory).
	Our plan allows you to see providers outside of our network (non-contracted providers). However, while we will pay for covered services provided by a non-contracted provider, the provider must agree to treat you. Except in an emergency or urgent situations, non-contracted providers may deny care. In addition,

you will pay a higher copay for services received by non-contracted providers.

## Language Assistance/ Asistencia de idiomas



#### **English:**

ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call 1-866-334-3141 (TTY: 711).

#### **Spanish:**

ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-866-334-3141 (TTY: 711).

#### Vietnamese:

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-866-334-3141 (TTY: 711).

#### Chinese:

注意:如果 使用繁體中文, 可以免費獲得語言援助服務。請致電 1-866-334-3141 (TTY:711)。

#### Korean:

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-866-334-3141 (TTY: 711) 번으로 전화해 주십시오.

#### Arabic:

هاتف الصم والبكم: 711 ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 1-3141-334-866 (رقم

#### Urdu:

کریں .(TTY: 711) 186-334-3141 خبردار: اگر آپ اردو بولتے ہیں، تو آپ کو زبان کی مدد کی خدمات مفت میں دستیاب ہیں ۔ کال

#### Tagalog:

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-866-334-3141 (TTY: 711).

#### French:

ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-866-334-3141 (ATS : 711).

#### Hindi:

ध्यान दें: यदि आप हिंदी बोलते हैं तो आपके लिए मुफ्त में भाषा सहायता सेवाएं उपलब्ध हैं। 1-866-334-3141 (TTY: 711) पर कॉल करें।

#### Persian:

فراهم می باشد. با (TTY: 711) 34-334-1 تماس بگیرید. توجه: اگر به زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما

#### German

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-866-334-3141 (TTY: 711).

#### Gujarati:

સૂચના: જો તમે ગુજરાતી બોલતા હો, તો નિ:શુલ્ક ભાષા સહાય સેવાઓ તમારા માટે ઉપલબ્ધ છે. ફોન કરો 1-866-334-3141 (TTY: 711).

#### Russian:

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-866-334-3141 (телетайп: 711).

#### Japanese:

注意事項:日本語を話される場合、無料の言語支援をご利用いただけます。1-866-334-3141 (TTY:711)まで、お電話にてご連絡ください。

#### Laotian:

ໂປດຊາບ: ຖ້າວ່າ ທ່ານເວົ້າພາສາ ລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ໂດຍບໍ່ເສັຽຄ່າ, ແມ່ນມີພ້ອມໃຫ້ທ່ານ. ໂທຣ 1-866-334-3141 (TTY: 711).



# **Nondiscrimination Notice**

ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call 1-866-334-3141 (TTY: 711).

Scott and White Health Plan complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Scott and White Health Plan does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

Scott and White Health Plan:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
  - Written information in other formats (large print and accessible electronic formats)
- Provides free language services to people whose primary language is not English, such as:
  - Qualified interpreters
  - Information written in other languages

If you need these services, contact the Scott and White Health Plan (SWHP) Compliance Officer at 1-214-820-8888 or send an email to SWHPComplianceDepartment@BSWHealth.org

If you believe that Scott and White Health Plan has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with:

SWHP Compliance Officer 1206 West Campus Drive, Suite 151 Temple, Texas 76502

Compliance HelpLine; 1-888-484-6977 or https://app.mycompliancereport.com/report.aspx?cid=swhp

You can file a grievance in person or by mail, online, or email. If you need help filing a grievance, the SWHP Compliance Officer is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at https://ocrportal.hhs.gov/ocr/portal/lobby.jsf, or by mail or phone at:

U.S. Department of Health and Human Services 200 Independence Avenue, SW Room 509F, HHH Building Washington, D.C. 20201 1-800-368-1019, 1-800-537-7697 (TDD)

Complaint forms are available at https://www.hhs.gov/civil-rights/filing-a-complaint/index.html.



# 2020 Summary of Benefits SeniorCare Advantage PPO

Medicare Advantage Prescription Drug Plan (MAPD)

SeniorCare Advantage PPO is offered by Scott and White Health Plan through its subsidiary Insurance Company of Scott and White, a Medicare Advantage organization with a Medicare contract. Enrollment in SeniorCare Advantage depends on contract renewal.

You must continue to pay your Medicare Part B premium.

Other pharmacies, physicians and providers are available in our network.

Out-of-network/non-contracted providers are under no obligation to treat SeniorCare Advantage members, except in emergency situations. Please call our customer service number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services.

Scott and White Health Plan complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Scott and White Health Plan cumple con las leyes federales de derechos civiles aplicables y no discrimina por motivos de raza, color, nacionalidad, edad, discapacidad o sexo. Scott and White Health Plan tuân thủ luật dân quyền hiện hành của Liên bang và không phân bi ệt đối xử dựa trên chủng tộc, màu da, nguồn gốc quốc gia, độ tuổi, khuyết tât, hoặc giới tính.







Thank you for agreeing to meet with a licensed insurance agent who is either employed by or contracted with Scott and White Health Plan. During your meeting, you are not required to enroll in a plan. The sales agent will not automatically enroll you in any plan you may discuss. Your current or future Medicare enrollment status will not be impacted.

Please initial below which type of produc	ct(s) you want the agent to discuss.	
Medicare Advantage Plans with	Part D Prescription Drug Plans	
Medicare Advantage Plans without	out Part D Prescription Drug Plans	
Optional Supplemental Dental Ir	nsurance Plan	
Beneficiary or Authorized Representative	e signature, phone number and sign	ature date:
	()	
Signature	Phone Number	Signature Date
If you are the authorized representative,	please sign above and print below:	
Representative's Name (printed)	Your Relationship t	to the Beneficiary
To be completed by Agent:		
Beneficiary Name	Beneficiary Phone	
Beneficiary Address		
Initial Method of Contact (indicate if ber	neficiary was a walk-in)	
Where the walk-in took place (i.e., agent	t's office)	
Plan(s) the agent represented during this	s meeting	
Agent Name	Agent Phone	
Date Appointment Completed	Agent Writing # or	r NPN
Agent Signature		
Plan Use Only		

Scope of Appointment (SOA) documentation is subject to CMS record retention requirements.

Agent: If the form was signed by the beneficiary at time of appointment, provide explanation why SOA was not documented prior to meeting.

Y0058\_Scope of Appointment\_M



**Plan Descriptions** 

Medicare Advantage Plans with Part D Prescription Drug Plans

- Medicare Health Maintenance Organization (HMO) Plan A Medicare Advantage plan that
  provides all Original Medicare Part A and Part B health coverage and includes Part D
  prescription drug coverage. Except in emergencies, you can only get your care from doctors or
  hospitals in the plan's network (except in emergencies).
- Medicare Preferred Provider Organization (PPO) Plan A Medicare Advantage plan that
  provides all Original Medicare Part A and Part B health coverage and includes Part D
  prescription drug coverage. PPOs have network doctors and hospitals but you can also use
  out-of-network providers, usually at a higher cost.

Medicare Advantage Plans without Part D Prescription Drug Plans

Medicare Health Maintenance Organization (HMO) Plan — A Medicare Advantage plan that
provides all Original Medicare Part A and Part B health coverage but does not include Part D
prescription drug coverage. Except in emergencies, you can only get your care from doctors or
hospitals in the plan's network.

#### **Optional Supplemental Dental Plan**

Plan offers additional benefits for consumers who are looking to cover needs for dental services. This plan is not affiliated or connected to Medicare. It is not a stand-alone dental plan.

Scott and White Health Plan and its subsidiary Insurance Company of Scott and White are Medicare Advantage organizations with Medicare contracts. Scott and White Health Plan offers HMO plans. Insurance Company of Scott and White offers PPO plans. Enrollment in Scott and White Health Plan or Insurance Company of Scott and White depends on contract renewal.

Dental insurance is provided by Metropolitan Life Insurance Company (MetLife). Each insurer has sole financial responsibility for its own products.

Scott and White Health Plan complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Scott and White Health Plan cumple con las leyes federales de derechos civiles aplicables y no discrimina por motivos de raza, color, nacionalidad, edad, discapacidad o sexo. Scott and White Health Plan tuân thủ luật dân quyền hiện hành của Liên bang và không phân bi ệt đối xử dựa trên chủng tộc, màu da, nguồn gốc quốc gia, đô tuổi, khuyết tât, hoặc giới tính.



Thank you for agreeing to meet with a licensed insurance agent who is either employed by or contracted with Scott and White Health Plan. During your meeting, you are not required to enroll in a plan. The sales agent will not automatically enroll you in any plan you may discuss. Your current or future Medicare enrollment status will not be impacted.

Please initial below which type of produ	ict(s) you want the agent to discuss.	
Medicare Advantage Plans with	Part D Prescription Drug Plans	
Medicare Advantage Plans with	nout Part D Prescription Drug Plans	
Optional Supplemental Dental I	Insurance Plan	
Beneficiary or Authorized Representative	e signature, phone number and signa	ature date:
	()	
Signature	Phone Number	Signature Date
If you are the authorized representative	e, please sign above and print below:	
Representative's Name (printed)	Your Relationship t	o the Beneficiary
To be completed by Agent:		
Beneficiary Name	Beneficiary Phone	
Beneficiary Address		
Initial Method of Contact (indicate if be	neficiary was a walk-in)	
Where the walk-in took place (i.e., agen	nt's office)	
Plan(s) the agent represented during th	is meeting	
Agent Name	Agent Phone	
Date Appointment Completed	Agent Writing # or	NPN
Agent Signature		
Plan Use Only		

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Scope of Appointment (SOA) documentation is subject to CMS record retention requirements.

Agent: If the form was signed by the beneficiary at time of appointment, provide explanation why SOA was not documented prior to meeting.

Y0058\_Scope of Appointment\_M



**Plan Descriptions** 

Medicare Advantage Plans with Part D Prescription Drug Plans

- Medicare Health Maintenance Organization (HMO) Plan A Medicare Advantage plan that provides all Original Medicare Part A and Part B health coverage and includes Part D prescription drug coverage. Except in emergencies, you can only get your care from doctors or hospitals in the plan's network (except in emergencies).
- Medicare Preferred Provider Organization (PPO) Plan A Medicare Advantage plan that provides all Original Medicare Part A and Part B health coverage and includes Part D prescription drug coverage. PPOs have network doctors and hospitals but you can also use out-of-network providers, usually at a higher cost.

Medicare Advantage Plans without Part D Prescription Drug Plans

Medicare Health Maintenance Organization (HMO) Plan — A Medicare Advantage plan that
provides all Original Medicare Part A and Part B health coverage but <u>does not include</u> Part D
prescription drug coverage. Except in emergencies, you can only get your care from doctors or
hospitals in the plan's network.

#### **Optional Supplemental Dental Plan**

Plan offers additional benefits for consumers who are looking to cover needs for dental services. This plan is not affiliated or connected to Medicare. It is not a stand-alone dental plan.

Scott and White Health Plan and its subsidiary Insurance Company of Scott and White are Medicare Advantage organizations with Medicare contracts. Scott and White Health Plan offers HMO plans. Insurance Company of Scott and White offers PPO plans. Enrollment in Scott and White Health Plan or Insurance Company of Scott and White depends on contract renewal.

Dental insurance is provided by Metropolitan Life Insurance Company (MetLife). Each insurer has sole financial responsibility for its own products.

Scott and White Health Plan complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Scott and White Health Plan cumple con las leyes federales de derechos civiles aplicables y no discrimina por motivos de raza, color, nacionalidad, edad, discapacidad o sexo. Scott and White Health Plan tuân thủ luật dân quyền hiện hành của Liên bang và không phân bi ệt đối xử dựa trên chủng tộc, màu da, nguồn gốc quốc gia, độ tuổi, khuyết tật, hoặc giới tính.



SENIOR*CARE* ADVANTAGE · PPO

Please contact Scott and White Health Plan if you need information in another language or format (Braille).

To Enroll in	SeniorCare	Advanta	ge, Plea	ise Provide t	he Follow	ing Inf	formati	ion:
Please check which medical plan you want to enroll in:  SeniorCare Advantage PPO Basic \$36  SeniorCare Advantage PPO Basic w/Dental \$56  SeniorCare Advantage PPO Basic w/Dental \$56								
LAST Name:	FIRST Name	FIRST Name: Middle Initial:			□ Ms.			
Birth Date: ( / / (M M / D D / Y Y Y Y	)   [	Sex: □M□F			mber:			
Permanent Residen	ice Street Add	lress: (P.O.	Box is no	t allowed)				
City:		County	:		State:		ZIP C	ode:
Mailing Address (or	nly if different f	rom your F	Permanen	t Residence Ad	dress:)			
Street Address:		(	City:	Sta	ate:	ZIP Co	de:	
<b>Emergency contact</b>								
Phone Number:				Relationship	to You:			
E-mail Address:						-		
2	Please Prov	/ide Your	Medica	re Insurance	Informat	ion:		
Please take out you card to complete th		d blue Mec	dicare	Name (as it ap	pears on yo	ur Med	icare car	d):
Fill out this infor		pears on		Medicare Nur	nber			
your Medicare ca	ard.			Is Entitled To:	Ef	fective	Date:	
Attach a copy of	your Medicare	e card or yo	our	HOSPITAL (Pa MEDICAL (Par	t B)			
letter from Socia Retirement Boar		ne Railroad		MEDICAL (Part B) You must have Medicare Part A and Part B to join a Medicare Advantage plan.				
Paying Your Plan Premium								
YIf we determine that you owe a late enrollment penalty (or if you currently have a late enrollment penalty), we need to know how you would prefer to pay it. You can pay by mail, Electronic Funds Transfer (EFT), or credit card each month. You can also choose to pay your premium by automatic deduction from your Social Security or Railroad Retirement Board (RRB) benefit check each month.								
You can pay your monthly plan premium (including any late enrollment penalty that you currently have or may owe) by mail, Electronic Funds Transfer (EFT), or credit card each month. You can also choose to pay your premium by automatic deduction from your Social Security or Railroad								

Retirement Board (RRB) benefit check each month.

	•	
3	<b>A</b>	Danis Van Dia Danis Danis I
5)	,	Paying Your Plan Premium - continued

If you are assessed a Part D-Income Related Monthly Adjustment Amount, you will be notified by the Social Security Administration. You will be responsible for paying this extra amount in addition to your plan premium. You will either have the amount withheld from your Social Security benefit check or be billed directly by Medicare or RRB. DO NOT pay Scott and White Health Plan the Part D-IRMAA.

People with limited incomes may qualify for extra help to pay for their prescription drug costs. If eligible, Medicare could pay for 75% or more of your drug costs including monthly prescription drug premiums, annual deductibles, and coinsurance. Additionally, those who qualify will not be subject to the coverage gap or a late enrollment penalty. Many people are eligible for these savings and don't even know it. For more information about this extra help, contact your local Social Security office, or call Social Security at 1-800-772-1213. TTY users should call 1-800-325-0778. You can also apply for extra help online at www.socialsecurity.gov/prescriptionhelp.

If you qualify for extra help with your Medicare prescription drug coverage costs, Medicare will pay all or

	rt of your plan premium. If Medicare pays only a portion of this premium, we will bill you for the amoun It Medicare doesn't cover.
lf y	ou don't select a payment option, you will get a bill each month.
Ple	ase select a premium payment option:
	Get a monthly bill.
	Electronic funds transfer (EFT) from your bank account each month. Please enclose a VOIDED check or provide the following:
	Account holder name:
	Bank routing number: Bank account number:
	Account type: ☐ Checking ☐ Savings
	Automatic deduction from your monthly Social Security or Railroad Retirement Board (RRB) benefit check.
	I get monthly benefits from: ☐ Social Security ☐ RRB
	(The Social Security/RRB deduction may take two or more months to begin after Social Security or RRB approves the deduction. In most cases, if Social Security or RRB accepts your request for automatic deduction, the first deduction from your Social Security or RRB benefit check will include all premiums due from your enrollment effective date up to the point withholding begins. If Social Security or RRB does not approve your request for automatic deduction, we will send you a paper bill for your monthly premiums.)

# Please read and answer these important questions:

1. Do you have End-Stage Renal Disease (ESRD)? If you have had a successful kidney transplant and/or you don't need regular dialysis anymore, please attach a note or records from your doctor showing you have had a successful kidney transplant or you don't need dialysis, otherwise we may need to contact you to obtain additional information.

☐ Yes

□ No

2. Some individuals may have other drug coverage, including other private insurance, TRICARE, Federal employee health benefits coverage, VA benefits, or State pharmaceutical assistance programs.					
Will you have other <u>prescription</u> drug coverage in addition to SeniorCare Advantage? Yes □ No □ If "yes," please list your other coverage and your identification (ID) number(s) for this coverage:  Name of other coverage:  □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □					
3. Are you a resident in a long-term care facility, such as a nursing home?   If "yes," please provide the following information:  Name of Institution:  Address & Phone Number of Institution (number and street):					
4. Are you enrolled in your State Medicaid program? ☐ Yes ☐ No  If "yes," please provide your Medicaid number:					
5. Do you or your spouse work? ☐ Yes ☐ No					
Please check the box below if you would prefer us to send you information in a language other than English or in an accessible format:   □ Spanish □ Large Print					
Please contact Scott and White Health Plan at 1-866-334-3141 if you need information in an accessible format or language other than what is listed above. Our office hours are 7 a.m 8 p.m., seven days a week. TTY users should call 711.					



#### **Please Read This Important Information**

If you currently have health coverage from an employer or union, joining SeniorCare Advantage could affect your employer or union health benefits. You could lose your employer or union health coverage if you join SeniorCare Advantage. Read the communications your employer or union sends you. If you have questions, visit their website, or contact the office listed in their communications. If there isn't any information on whom to contact, your benefits administrator or the office that answers questions about your coverage can help.

# 5)

# Please Read and Sign Below:

#### By completing this enrollment application, I agree to the following:

Scott and White Health Plan is a Medicare Advantage plan and has a contract with the Federal government. I will need to keep my Medicare Parts A and B. I can be in only one Medicare Advantage plan at a time, and I understand that my enrollment in this plan will automatically end my enrollment in another Medicare health plan or prescription drug plan. It is my responsibility to inform you of any prescription drug coverage that I have or may get in the future. Enrollment in this plan is generally for the entire year. Once I enroll, I may leave this plan or make changes only a certain times of the year when an enrollment period is available (Example: October 15 - December 7 of every year), or under certain special circumstances.

Scott and White Health Plan serves a specific service area. If I move out of the area that Scott and White Health Plan serves, I need to notify the plan so I can disenroll and find a new plan in my new area. Once I am a member of Scott and White Health Plan, I have the right to appeal plan decisions about payment or services if I disagree. I will read the Evidence of Coverage document from Scott and White Health Plan when I get it to know which rules I must follow to get coverage with this Medicare Advantage plan. I understand that people with Medicare aren't usually covered under Medicare while out of the country except for limited coverage near the U.S. border.

I understand that beginning on the date Scott and White Health Plan coverage begins, using services in-network can cost less than using services out-of-network, except for emergency or urgently needed services or out-of-area dialysis services. If medically necessary, Scott and White Health Plan provides refunds for all covered benefits, even if I get services out of-of-network. Services authorized by Scott and White Health Plan and other services contained in my Scott and White Health Plan Evidence of Coverage document (also known as a member contract or subscriber agreement) will be covered. Without authorization, **NEITHER MEDICARE NOR SCOTT AND WHITE HEALTH PLAN WILL PAY FOR THE SERVICES.** 

I understand that if I am getting assistance from a sales agent, broker, or other individual employed by or contracted with Scott and White Health Plan, he/she may be paid based on my enrollment in Scott and White Health Plan.

**Release of Information:** By joining this Medicare health plan, I acknowledge that Scott and White Health Plan will release my information to Medicare and other plans as is necessary for treatment, payment and health care operations. I also acknowledge that Scott and White Health Plan will release my information, including my prescription drug event data, to Medicare, who may release it for research and other purposes which follow all applicable Federal statutes and regulations. The information on this enrollment form is correct to the best of my knowledge. I understand that if I intentionally provide false information on this form, I will be disenrolled from the plan.

I understand that my signature (or the signature of the person authorized to act on my behalf under the laws of the state where I live) on this application means that I have read and understand the contents of this application. If signed by an authorized individual (as described above), this signature certifies that 1) this person is authorized under State law to complete this enrollment and 2) documentation of this authority is available upon request from Medicare.

Signature:	Today's Date:
If you are the authorized representative, you must sig	n above and provide the following information:
Name:	
Address:	
Phone Number: ()	
Relationship to Enrollee:	
Office Use Only:	
Agent Name:	NPN:
Agent Signature:	Date:
Enrollment Period: ☐ IEP ☐ AEP ☐ SEP (type):  Effective Date of Coverage:	_

You must continue to pay your Part B premium.

Name: Date:	
Typically, you may enroll in a Medicare Advantage plan only during the from October 15 through December 7 of each year. There are exceptions to a Medicare Advantage plan outside of this period.	
Please read the following statements carefully and check the box if the states checking any of the following boxes you are certifying that, to the best of you for an Enrollment Period. If we later determine that this information is incorre	ur knowledge, you are eligible
□ I am new to Medicare.	
□ I am enrolled in a Medicare Advantage plan and want to make a change d Advantage Open Enrollment Period (MA OEP).	uring the Medicare
☐ I recently moved outside of the service area for my current plan or I recent a new option for me. I moved on (insert date)	tly moved and this plan is
$\square$ I recently was released from incarceration. I was released on (insert date) $\_$	·
☐ I recently returned to the United States after living permanently outside of U.S. on (insert date)	f the U.S. I returned to the
$\square$ I recently obtained lawful presence status in the United States. I got this st	catus on (insert date)
□ I recently had a change in my Medicaid (newly got Medicaid, had a change assistance, or lost Medicaid) on (insert date)	e in level of Medicaid
□ I recently had a change in my Extra Help paying for Medicare prescription Extra Help, had a change in the level of Extra Help, or lost Extra Help) on (ii	
□ I have both Medicare and Medicaid (or my state helps pay for my Medicare Help paying for my Medicare prescription drug coverage, but I haven't had	
□ I get extra help paying for Medicare prescription drug coverage.	
☐ I no longer qualify for extra help paying for my Medicare prescription drugentra help on (insert date)	gs. I stopped receiving
☐ I am moving into, live in, or recently moved out of a Long-Term Care Facilit home or long term care facility). I moved/will move into/out of the facility on	
□ I recently left a PACE program on (insert date)	
☐ I recently involuntarily lost my creditable prescription drug coverage (coverage on (insert date)	erage as good as
□ I am leaving employer or union coverage on (insert date)	
□ I belong to a pharmacy assistance program provided by my state.	
$\square$ My plan is ending its contract with Medicare, or Medicare is ending its con	ntract with my plan.
□ I was enrolled in a plan by Medicare (or my state) and I want to choose a d in that plan started on (insert date)	lifferent plan. My enrollment
☐ I was enrolled in a Special Needs Plan (SNP) but I have lost the special need to be in that plan. I was disenrolled from the SNP on (insert date)	
□ I was affected by a weather-related emergency or major disaster (as declar Management Agency (FEMA). One of the other statements here applied to make my enrollment because of the natural disaster.	
If none of these statements applies to you or you're not sure, please contact 1-800-782-5068 (TTY users should call 711) to see if you are eligible to enroll through Friday, 8 a.m 5 p.m.	



SENIOR*CARE* ADVANTAGE · PPO

Please contact Scott and White Health Plan if you need information in another language or format (Braille).

<ol> <li>To Enroll in SeniorCa</li> </ol>	re Advantage,	Please Provide t	he Following	Information:			
Please check which medical plan you want to enroll in:  SeniorCare Advantage PPO Basic \$36  SeniorCare Advantage PPO Basic w/Dental \$56  SeniorCare Advantage PPO Basic w/Dental \$56							
LAST Name: FIRST Name	me:	Middle Initial:		Λr. □ Mrs. □ Ms.			
Birth Date: ( / /) (M M / D D / Y Y Y Y)	□M □F (	ome Phone Number: )	Alternate ( )	e Phone Number:			
Permanent Residence Street A	Address: (P.O. Box	is not allowed)					
City:	County:		State:	ZIP Code:			
Mailing Address (only if differe	nt from your Perm	anent Residence Ad	dress:)				
Street Address:	City:	Sta	ate: ZIP	Code:			
Emergency contact:							
Phone Number:		Relationship t	to You:				
E-mail Address:							
Please P	rovide Your Me	dicare Insurance	Information:	:			
Please take out your red, white card to complete this section.	and blue Medicare	Name (as it ap	ppears on your M	edicare card):			
Fill out this information as in your Medicare card.     OR -	• Fill out this information as it appears on your Medicare card.  Medicare Number						
Attach a copy of your Medic letter from Social Security of Retirement Board.	Attach a copy of your Medicare card or your letter from Social Security or the Railroad      MEDICAL (Part B)  You must have Medicare Part A and Part B to join.						
Paying Your Plan Premium							
YIf we determine that you owe a late enrollment penalty (or if you currently have a late enrollment penalty), we need to know how you would prefer to pay it. You can pay by mail, Electronic Funds Transfer (EFT), or credit card each month. You can also choose to pay your premium by automatic deduction from your Social Security or Railroad Retirement Board (RRB) benefit check each month.							
You can pay your monthly plan premium (including any late enrollment penalty that you currently have or may owe) by mail, Electronic Funds Transfer (EFT), or credit card each month. You can also choose to pay your premium by automatic deduction from your Social Security or Railroad Retirement Board (RRB) benefit check each month.							

3		Paying Your Plan Premium - continued
	/	i dynig fodi i idir i cimani continuca

If you are assessed a Part D-Income Related Monthly Adjustment Amount, you will be notified by the Social Security Administration. You will be responsible for paying this extra amount in addition to your plan premium. You will either have the amount withheld from your Social Security benefit check or be billed directly by Medicare or RRB. DO NOT pay Scott and White Health Plan the Part D-IRMAA.

People with limited incomes may qualify for extra help to pay for their prescription drug costs. If eligible, Medicare could pay for 75% or more of your drug costs including monthly prescription drug premiums, annual deductibles, and coinsurance. Additionally, those who qualify will not be subject to the coverage gap or a late enrollment penalty. Many people are eligible for these savings and don't even know it. For more information about this extra help, contact your local Social Security office, or call Social Security at 1-800-772-1213. TTY users should call 1-800-325-0778. You can also apply for extra help online at

W	ww.socialsecurity.gov/prescriptionhelp.
pa	you qualify for extra help with your Medicare prescription drug coverage costs, Medicare will pay all or art of your plan premium. If Medicare pays only a portion of this premium, we will bill you for the amount at Medicare doesn't cover.
lf y	you don't select a payment option, you will get a bill each month.
PΙ	ease select a premium payment option:
	Get a monthly bill.
	Electronic funds transfer (EFT) from your bank account each month. Please enclose a VOIDED check or provide the following:
	Account holder name:
	Bank routing number: Bank account number:
	Account type: ☐ Checking ☐ Savings
	Automatic deduction from your monthly Social Security or Railroad Retirement Board (RRB) benefit check.
	I get monthly benefits from: ☐ Social Security ☐ RRB
	(The Social Security/RRB deduction may take two or more months to begin after Social Security or RRB approves the deduction. In most cases, if Social Security or RRB accepts your request for automatic deduction, the first deduction from your Social Security or RRB benefit check will include all premiums due from your enrollment effective date up to the point withholding begins. If Social Security or RRB does not approve your request for automatic deduction, we will send you a paper bill for your monthly premiums.)
4	
	Please read and answer these important questions:
1.	Do you have End-Stage Renal Disease (ESRD) ? ☐ Yes ☐ No
	If you have had a successful kidney transplant and/or you don't need regular dialysis anymore,

**please attach a note or records** from your doctor showing you have had a successful kidney transplant or you don't need dialysis, otherwise we may need to contact you to obtain additional information.

2. Some individuals may have other drug coverage, including other private insurance, TRICARE, Federal employee health benefits coverage, VA benefits, or State pharmaceutical assistance programs.				
Will you have other <u>prescription</u> drug coverage in addition to SeniorCare Act If "yes," please list your other coverage and your identification (ID) number(s Name of other coverage:    ID # for this coverage:	s) for this coverage:			
3. Are you a resident in a long-term care facility, such as a nursing home?  If "yes," please provide the following information:  Name of Institution:  Address & Phone Number of Institution (number and street):	☐ Yes ☐ No			
4. Are you enrolled in your State Medicaid program? ☐ Yes ☐ No  If "yes," please provide your Medicaid number:				
5. Do you or your spouse work? ☐ Yes ☐ No				
Please check the box below if you would prefer us to send you information in a language other than English or in an accessible format:  □ Spanish □ Large Print				
Please contact Scott and White Health Plan at 1-866-334-3141 if you need information in an accessible format or language other than what is listed above. Our office hours are 7 a.m 8 p.m., seven days a week. TTY users should call 711.				



#### **Please Read This Important Information**

If you currently have health coverage from an employer or union, joining SeniorCare Advantage could affect your employer or union health benefits. You could lose your employer or union health coverage if you join SeniorCare Advantage. Read the communications your employer or union sends you. If you have questions, visit their website, or contact the office listed in their communications. If there isn't any information on whom to contact, your benefits administrator or the office that answers questions about your coverage can help.

### **Please Read and Sign Below:**

#### By completing this enrollment application, I agree to the following:

Scott and White Health Plan is a Medicare Advantage plan and has a contract with the Federal government. I will need to keep my Medicare Parts A and B. I can be in only one Medicare Advantage plan at a time, and I understand that my enrollment in this plan will automatically end my enrollment in another Medicare health plan or prescription drug plan. It is my responsibility to inform you of any prescription drug coverage that I have or may get in the future. Enrollment in this plan is generally for the entire year. Once I enroll, I may leave this plan or make changes only a certain times of the year when an enrollment period is available (Example: October 15 - December 7 of every year), or under certain special circumstances.

Scott and White Health Plan serves a specific service area. If I move out of the area that Scott and White Health Plan serves, I need to notify the plan so I can disenroll and find a new plan in my new area. Once I am a member of Scott and White Health Plan, I have the right to appeal plan decisions about payment or services if I disagree. I will read the Evidence of Coverage document from Scott and White Health Plan when I get it to know which rules I must follow to get coverage with this Medicare Advantage plan. I understand that people with Medicare aren't usually covered under Medicare while out of the country except for limited coverage near the U.S. border.

I understand that beginning on the date Scott and White Health Plan coverage begins, using services in-network can cost less than using services out-of-network, except for emergency or urgently needed services or out-of-area dialysis services. If medically necessary, Scott and White Health Plan provides refunds for all covered benefits, even if I get services out of-of-network. Services authorized by Scott and White Health Plan and other services contained in my Scott and White Health Plan Evidence of Coverage document (also known as a member contract or subscriber agreement) will be covered. Without authorization, **NEITHER MEDICARE NOR SCOTT AND WHITE HEALTH PLAN WILL PAY FOR THE SERVICES.** 

I understand that if I am getting assistance from a sales agent, broker, or other individual employed by or contracted with Scott and White Health Plan, he/she may be paid based on my enrollment in Scott and White Health Plan.

**Release of Information:** By joining this Medicare health plan, I acknowledge that Scott and White Health Plan will release my information to Medicare and other plans as is necessary for treatment, payment and health care operations. I also acknowledge that Scott and White Health Plan will release my information, including my prescription drug event data, to Medicare, who may release it for research and other purposes which follow all applicable Federal statutes and regulations. The information on this enrollment form is correct to the best of my knowledge. I understand that if I intentionally provide false information on this form, I will be disenrolled from the plan.

I understand that my signature (or the signature of the person authorized to act on my behalf under the laws of the state where I live) on this application means that I have read and understand the contents of this application. If signed by an authorized individual (as described above), this signature certifies that 1) this person is authorized under State law to complete this enrollment and 2) documentation of this authority is available upon request from Medicare.

Signature:	Today's Date:
If you are the authorized representative, you must sig	n above and provide the following information:
Name:	
Address:	
Phone Number: ()	<u></u>
Relationship to Enrollee:	
Office Use Only:	
Agent Name:	NPN:
Agent Signature:	
Enrollment Period: ☐ IEP ☐ AEP ☐ SEP (type)  Effective Date of Coverage:	

You must continue to pay your Part B premium.

Name: Date:	
Typically, you may enroll in a Medicare Advantage plan only during the annual enroll from October 15 through December 7 of each year. There are exceptions that may allow a Medicare Advantage plan outside of this period.	
Please read the following statements carefully and check the box if the statement applies checking any of the following boxes you are certifying that, to the best of your knowledg for an Enrollment Period. If we later determine that this information is incorrect, you may	e, you are eligible
□ I am new to Medicare.	
□ I am enrolled in a Medicare Advantage plan and want to make a change during the Me Advantage Open Enrollment Period (MA OEP).	dicare
☐ I recently moved outside of the service area for my current plan or I recently moved an a new option for me. I moved on (insert date)	d this plan is
☐ I recently was released from incarceration. I was released on (insert date)	
☐ I recently returned to the United States after living permanently outside of the U.S. I re U.S. on (insert date)	turned to the
$\square$ I recently obtained lawful presence status in the United States. I got this status on (inse	rt date)
☐ I recently had a change in my Medicaid (newly got Medicaid, had a change in level of Nassistance, or lost Medicaid) on (insert date)	/ledicaid
□ I recently had a change in my Extra Help paying for Medicare prescription drug coverage Extra Help, had a change in the level of Extra Help, or lost Extra Help) on (insert date) _	
☐ I have both Medicare and Medicaid (or my state helps pay for my Medicare premiums) Help paying for my Medicare prescription drug coverage, but I haven't had a change.	) or I get Extra
□ I get extra help paying for Medicare prescription drug coverage.	
☐ I no longer qualify for extra help paying for my Medicare prescription drugs. I stopped extra help on (insert date)	receiving
☐ I am moving into, live in, or recently moved out of a Long-Term Care Facility (for examphome or long term care facility). I moved/will move into/out of the facility on (insert date)_	•
□ I recently left a PACE program on (insert date)	
☐ I recently involuntarily lost my creditable prescription drug coverage (coverage as goo Medicare's). I lost my drug coverage on (insert date)	d as
□ I am leaving employer or union coverage on (insert date)	
□ I belong to a pharmacy assistance program provided by my state.	
☐ My plan is ending its contract with Medicare, or Medicare is ending its contract with m☐ I was enrolled in a plan by Medicare (or my state) and I want to choose a different plan in that plan started on (insert date)	•
☐ I was enrolled in a Special Needs Plan (SNP) but I have lost the special needs qualificati to be in that plan. I was disenrolled from the SNP on (insert date)	on required
☐ I was affected by a weather-related emergency or major disaster (as declared by the Fe Management Agency (FEMA). One of the other statements here applied to me, but I was make my enrollment because of the natural disaster.	
If none of these statements applies to you or you're not sure, please contact Scott and Wh 1-800-782-5068 (TTY users should call 711) to see if you are eligible to enroll. We are ope through Friday, 8 a.m 5 p.m.	





## 2020 Star Ratings

#### Scott and White Health Plan - H2032

#### 2020 Medicare Star Ratings\*

The Medicare Program rates all health and prescription drug plans each year, based on a plan's quality and performance. Medicare Star Ratings help you know how good a job our plan is doing. You can use these Star Ratings to compare our plan's performance to other plans. The two main types of Star Ratings are:

- 1. An Overall Star Rating that combines all of our plan's scores.
- 2. Summary Star Rating that focuses on our medical or our prescription drug services.

Some of the areas Medicare reviews for these ratings include:

- How our members rate our plan's services and care;
- How well our doctors detect illnesses and keep members healthy;
- How well our plan helps our members use recommended and safe prescription medications.

For 2020, Scott and White Health Plan received the following Overall Star Rating from Medicare.

\*\*\*\*
3.5 Stars

We received the following Summary Star Rating for Scott and White Health Plan's health/drug plan services:

Health Plan Services:

Drug Plan Services:

3 Stars

The number of stars shows how well our plan performs.

5 stars - excellent 4 stars - above average

3 stars - average

2 stars - below average

🖈 1 star - poor

Learn more about our plan and how we are different from other plans at www.medicare.gov.

You may also contact us 7 days a week from 7:00 a.m. to 8:00 p.m. Central time at 866-334-3141 (toll-free) or 711 (TTY).

Current members please call 866-334-3141 (toll-free) or 711 (TTY).

\*Star Ratings are based on 5 Stars. Star Ratings are assessed each year and may change from one year to the next.

SeniorCare Advantage PPO is offered by Scott and White Health Plan through its subsidiary Insurance Company of Scott and White, a Medicare Advantage organization with a Medicare contract. Enrollment in SeniorCare Advantage depends on contract renewal.

ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call 1-866-334-3141 (TTY: 711). ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-866-334-3141 (TTY: 711). CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-866-334-3141 (TTY: 711).

# SeniorCare Advantage PPO

Medicare Advantage Prescription Drug Plan (MAPD)

SeniorCare Advantage PPO is offered by Scott and White Health Plan through its subsidiary Insurance Company of Scott and White, a Medicare Advantage organization with a Medicare contract. Enrollment in SeniorCare Advantage depends on contract renewal.

You must continue to pay your Medicare Part B premium.

Other pharmacies, physicians and providers are available in our network.

Out-of-network/non-contracted providers are under no obligation to treat SeniorCare Advantage members, except in emergency situations. Please call our customer service number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services.



