



### Who can join the Sioux Valley SELECT Plan?

If you have both Medicare Parts A and B and live in our service area, you can apply for coverage with the Sioux Valley SELECT Plan. You must physically live in one of these counties to join the SELECT Plan. **In South Dakota:** Aurora, Beadle, Bon Homme, Brookings, Brule, Buffalo, Charles Mix, Clark, Clay, Codington, Davison, Day, Deuel, Douglas, Grant, Gregory, Hamlin, Hanson, Hutchinson, Jerauld, Kingsbury, Lake, Lincoln, Lyman, McCook, Miner, Minnehaha, Moody, Roberts, Sanborn, Spink, Tripp, Turner, Union, or Yankton. **In Iowa:** Clay, Dickinson, Emmett, Lyon, O'Brien, Osceola, or Sioux. **In Minnesota:** Cottonwood, Jackson, Lac Qui Parle, Lincoln, Lyon, Martin, Nobles, Murray, Pipestone, Redwood, Rock, Watonwan or Yellow Medicine

### What coverage do I have when traveling outside the Sioux Valley SELECT service area?

You are covered for emergency services only while traveling outside of the Sioux Valley SELECT service area. Except for emergencies, if you are admitted to a non-Network hospital or receive services from a non-Network surgical center, Medicare will still pay its share of the expenses, but you will be responsible to pay for all remaining facility expenses out of your own pocket.

### If I join the Sioux Valley SELECT Plan, can I continue to see my doctor?

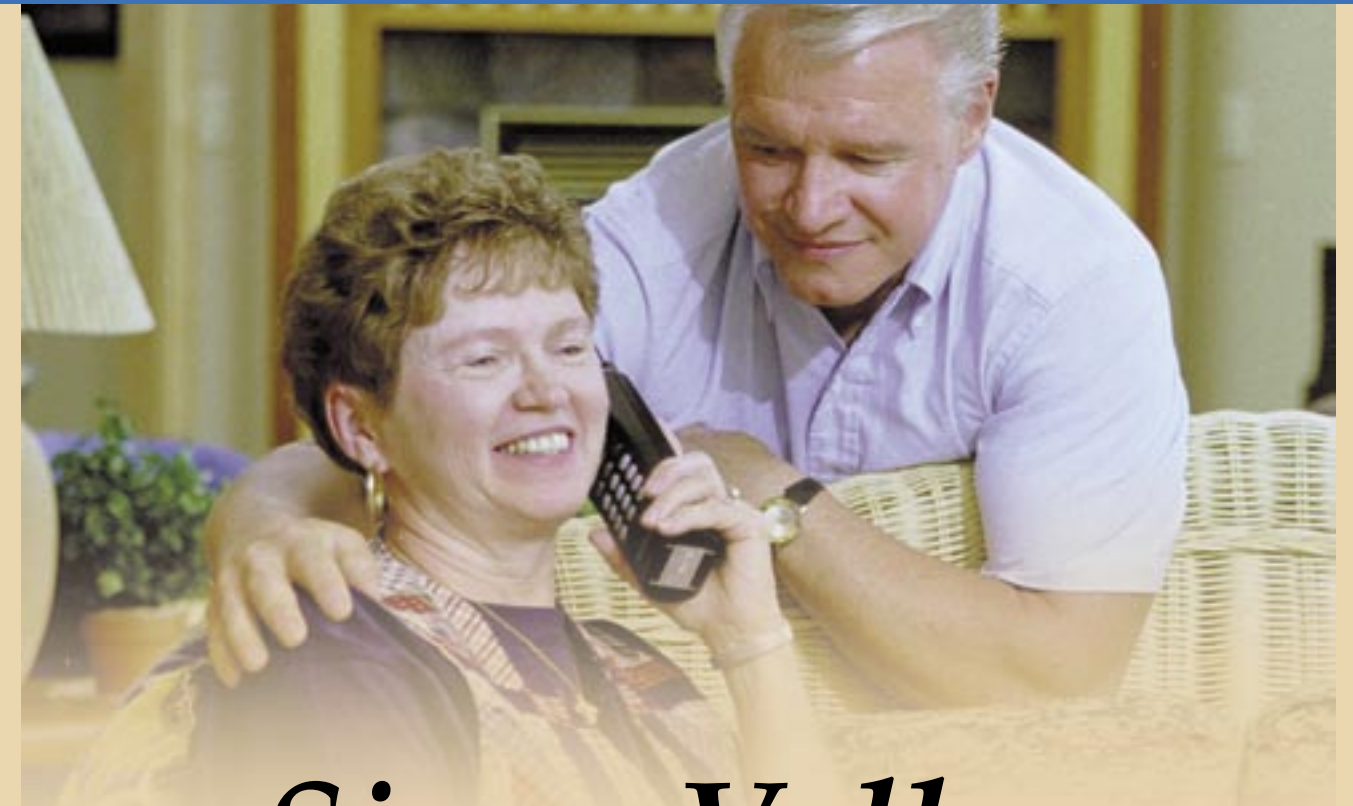
Yes. For services received outside of hospitals and surgical centers, Sioux Valley SELECT will pay for Part B physician expenses no matter what doctor you use. If you receive non-emergency services at a non-Network hospital or outpatient surgery center, your facility expenses will be denied. If you need to be hospitalized, your doctor will need to have admitting privileges at a Network hospital.

### Why should I choose the Sioux Valley SELECT Plan over a Standard Medicare Supplement Plan?

Medicare beneficiaries who choose Sioux Valley SELECT Plans are willing to use Network Hospitals and outpatient surgery centers in exchange for a lower premium. Sioux Valley SELECT Plans have the same benefits as the standard supplement plans and are administered by Sioux Valley Health Plan, the same company that provides quality customer services to the Medicare standard supplement plan members.

### What are the benefits of becoming a Sioux Valley SELECT Member?

- Affordable premiums
- No copays
- Paperless claims filing, processed locally and paid promptly
- No prior authorization or precertifications required
- Allows you to choose your own doctor, including specialists, without a referral
- Hospital care provided by quality Network facilities
- Local agents you know and trust sell the Sioux Valley SELECT plan and are available to answer your questions and assist you
- Sioux Valley Health Plan provides local, customer service at our office in Sioux Falls, SD
- Toll-free customer service line staffed by professionally trained Member Service Representatives that know and understand your Medicare benefits
- Free membership to discount card that gives you prescription drug, vision and hearing discounts at participating local pharmacies and providers



# Sioux Valley SELECT

**MEDICARE SELECT SUPPLEMENT INSURANCE**



*Neither Sioux Valley Health Plan nor its agents are affiliated with Medicare or the State/Federal Government.*

### Why do I need a Medicare Supplement Policy?

A Medicare supplement policy, also known as Medigap, is a health insurance policy that fills the “gaps” for your original Medicare plan coverage. If you do not have Medicare supplement coverage, you must pay the deductible and coinsurance amounts out of your own pocket. Without a Medicare supplement plan, your out of pocket expenses might add up.

### What is a Medicare deductible?

A deductible is the amount you must pay each year before Medicare begins paying its portion of your medical bill. There are deductibles for both the Part A (Hospital Insurance) and Part B (Doctor Services) portions of Medicare. Medicare will not start paying on your claims until you have met your annual deductible. See a Sioux Valley Health Plan Outline of Coverage for deductible amounts.

### What is a benefit period and how does the Medicare Part A deductible work?

Medicare hospital benefits are paid on the basis of benefit periods which measure your use of hospital and skilled nursing facility services.

A benefit period starts the day you go into the hospital or skilled nursing facility and ends when you have not received hospital or skilled nursing care for 60 days in a row.

If a person with Medicare goes to the hospital again after 60 days, a new benefit period begins. A person with Medicare must pay the Part A deductible for each benefit period. There is no limit to the number of benefit periods a person with Medicare can have for hospital or skilled nursing facility care.

### How do Medicare Supplement plans work with Medicare?

When you have both Medicare and a supplement plan, you have two payers for your health care services. In most cases, Medicare pays first (or is the primary payer) and your supplement plan pays second (or is the secondary payer). Sioux Valley Health Plan has “crossover” contracts with Medicare. That means you do not have to wait for Medicare to send a statement to you and then file your own claims with Sioux Valley Health Plan. When Medicare gets a claim from your doctors, Medicare will automatically send it to Sioux Valley Health Plan to pay your share of the bill. This means less paperwork for you.



### How important is the “excess charges” coverage?

It depends on what doctors you use. If your doctor “accepts assignment,” that means the doctor will not charge you any more than Medicare approves. However, many doctors do not accept assignment, which means they can then charge you 15% more than the Medicare approved charge. That is the “excess charge.” Providers are not obligated to inform each patient of their assignment status before providing services. If you have Plan F, your Sioux Valley Health Plan will pay that amount. **For Minnesota residents only:** Please note that Minnesota law does not allow doctors to charge more than the Medicare reimbursement rate. You do not need to purchase this rider unless you travel or seek care outside of Minnesota. Both the SELECT Plans and the Standard Extended Plan include this benefit, however, it must be purchased as a rider in the Basic Standard Plan.

### When is the best time to buy a Medicare Supplement policy?

The best time to buy a Medigap policy is during your Medigap open enrollment period which lasts for 6 months. It starts on the first day of the month in which you are enrolled in Medicare Part B. Outside of your open enrollment period, a company must sell you a policy only if you have what is called guaranteed issue rights. If you are not in your open enrollment period and you do not have a guaranteed issue right, an insurance company can refuse to sell you a Medigap policy because of any health problems you may have.



### Is there a waiting period for pre-existing health conditions?

Some insurance companies will place a waiting period of up to 6 months on your policy before your Medicare supplement plan covers pre-existing health conditions. However your Sioux Valley Medicare SELECT coverage will cover you immediately. Your benefits will begin on your first day of coverage.

### What is a Medicare SELECT Plan?

A Medicare SELECT plan is a standard Medicare supplement plan with “Network” restrictions. A Network means a hospital or provider that has an agreement with Sioux Valley Health Plan and has been designated to provide services. Any standardized policy may be sold as a “Medicare SELECT” policy. Medicare SELECT policies have the same benefits as the ten standard Medigap Plans but they cost less.

The Sioux Valley SELECT Plan has lower premiums than standard Medicare supplement plans because you must use specific hospitals and outpatient surgery centers to get insurance benefits from the policy (except in an emergency, then you may use any hospital). When you enroll in Sioux Valley SELECT Plan, you agree to use Network facilities for all of your non-emergency inpatient admissions and outpatient surgical procedures.

For more information call  
**1-888-605-9277**  
**www.svhp.com**