



Important information about your **Evidence of Coverage**

As a Senior Care Options (SCO) Plan member, you get the same medical and pharmacy benefits described in the Senior Whole Health (HMO SNP) Evidence of Coverage (EOC).

- Chapter 4 contains benefit charts that show what Senior Whole Health covers (both Medicare and MassHealth benefits). SCO members get the same benefits, even though you are not eligible for Medicare.
- Chapter 5 has information about Senior Whole Health prescription drug benefits. SCO members get all of the same benefits covered under Medicare Part D.

However, there is language in the EOC about eligibility and appeal rights that does not apply to SCO members. Please read below for more information:

- Chapter 1, Section 2.1 of the SWH EOC talks about eligibility for members who qualify for both Medicare and MassHealth Standard (Medicaid). Even if you aren't eligible for Medicare, SCO members still get the same benefits. You only need to have MassHealth Standard, be 65 years or older and live in our service area (see Chapter 1, Section 2.4.)
- Chapter 8, "What to do if you have a problem or complaint (coverage decisions, appeals, complaints)" provides information on how plan members file an appeal. These steps are for members who get both Medicare and Medicaid. There are some differences in how Senior Care Options (SCO) plan members file an appeal. For example, your first appeal is always through Senior Whole Health Senior Care Options (SCO) plan. If your appeal is denied, you do not follow Medicare's second level appeal process. You can file for a Fair Hearing with the Office of MassHealth (Medicaid) Board of Hearings instead. (See Chapter 8, Section 6.4 for more information.) You also have the right to file an appeal if you're unsatisfied unhappy with how a grievance was resolved. Your grievance letter will tell you how you can appeal if you're still not happy.

If you have any questions, call Member Services at 1-888-794-7268 (TTY 711) from 8 a.m. to 8 p.m., 7 days a week.