

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

### Section 2.1 Your eligibility requirements

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

- You have both Medicare Part A and Medicare Part B (Section 2.2 below tells you about Medicare Part A and Medicare Part B).
- – *and* – you live in our geographic service area (Section 2.3 below describes our service area). If you have been a member of our plan continuously since before January 1999 and you were living outside of our service area before January 1999, you are still eligible as long as you have not moved since before January 1999.
- – *and* – you are a United States citizen or are lawfully present in the United States.
- – *and* – you do not have End-Stage Renal Disease (ESRD), with limited exceptions, such as if you develop ESRD when you are already a member of a plan that we offer, or you were a member of a different plan that was terminated.

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

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

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

### Section 2.3 Here is our plan service area for Senior Advantage

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

**Senior Advantage Alameda, Napa, and San Francisco counties plan** (for persons who live in this plan's service area and have Medicare Parts A and B). Our service area includes **Alameda, Napa, and San Francisco counties** in California.

**Senior Advantage Contra Costa County plan** (for persons who live in this plan's service area and have Medicare Parts A and B). Our service area includes **Contra Costa County** in California.

**Senior Advantage Greater Fresno Area Basic or Enhanced plans** (for persons who live in these plans' service area and have Medicare Parts A and B). Our service area includes these parts of counties in California, in the **following ZIP codes only**:

- **Fresno County:** 93242, 93602, 93606–07, 93609, 93611–13, 93616, 93618–19, 93624–27, 93630–31, 93646, 93648–52, 93654, 93656–57, 93660, 93662, 93667–68, 93675, 93701–12, 93714–18, 93720–30, 93737, 93740–41, 93744–45, 93747, 93750, 93755, 93760–61, 93764–65, 93771–79, 93786, 93790–94, 93844, and 93888.
- **Kings County:** 93230, 93232, 93242, 93631, and 93656.
- **Madera County:** 93601–02, 93604, 93614, 93623, 93626, 93636–39, 93643–45, 93653, 93669, and 93720.
- **Mariposa County:** 93601, 93623, and 93653.
- **Tulare County:** 93238, 93261, 93618, 93631, 93646, 93654, 93666, and 93673.

**Senior Advantage Greater Sacramento Area and Sonoma County Basic or Enhanced plans** (for persons who live in this plan's service area and have Medicare Parts A and B). Our service area includes **Sacramento County** in California. Also, our service area includes these parts of counties in California, in the **following ZIP codes only**:

- **Amador County:** 95640 and 95669.
- **El Dorado County:** 95613–14, 95619, 95623, 95633–35, 95651, 95664, 95667, 95672, 95682, and 95762.
- **Placer County:** 95602–04, 95610, 95626, 95648, 95650, 95658, 95661, 95663, 95668, 95677–78, 95681, 95703, 95722, 95736, 95746–47, and 95765.
- **Sonoma County:** 94515, 94922–23, 94926–28, 94931, 94951–55, 94972, 94975, 94999, 95401–07, 95409, 95416, 95419, 95421, 95425, 95430–31, 95433, 95436, 95439, 95441–42, 95444, 95446, 95448, 95450, 95452, 95462, 95465, 95471–73, 95476, 95486–87, and 95492.
- **Sutter County:** 95626, 95645, 95659, 95668, 95674, 95676, 95692, and 95836–37.
- **Yolo County:** 95605, 95607, 95612, 95615–18, 95645, 95691, 95694–95, 95697–98, 95776, and 95798–99.
- **Yuba County:** 95692, 95903, and 95961.

**Senior Advantage Marin and San Mateo counties plan** (for persons who live in this plan's service area and have Medicare Parts A and B). Our service area includes **Marin and San Mateo counties** in California.

**Senior Advantage San Joaquin County Basic or Enhanced plans** (for persons who live in these plans' service area and have Medicare Parts A and B). Our service area includes **San Joaquin County** in California.

**Senior Advantage Santa Clara County plan** (for persons who live in this plan's service area and have Medicare Parts A and B). Our service area includes these **parts of Santa Clara County** in California, in the **following ZIP codes only**: 94022–24, 94035, 94039–43, 94085–89, 94301–06, 94309, 94550, 95002, 95008–09, 95011, 95013–15, 95020–21, 95026, 95030–33, 95035–38, 95042, 95044, 95046, 95050–56, 95070–71, 95076, 95101, 95103, 95106, 95108–13, 95115–36, 95138–41, 95148, 95150–61, 95164, 95170, 95172–73, 95190–94, and 95196.

**Senior Advantage Santa Cruz County plan** (for persons who live in this plan's service area and have Medicare Parts A and B). Our service area includes **Santa Cruz County** in California.

**Senior Advantage Solano County plan** (for persons who live in this plan's service area and have Medicare Parts A and B). Our service area includes **Solano County** in California.

In addition, this plan applies to members who live outside our Northern California Region's service area if you have been continuously enrolled in Senior Advantage since December 31, 1998, and lived outside our service area during that entire time at the same home address.

**Senior Advantage Stanislaus County Basic or Enhanced plans** (for persons who live in these plans' service area and have Medicare Parts A and B). Our service area includes **Stanislaus County** in California.

**Senior Advantage Part B Only plan** (for members enrolled in Senior Advantage before January 1, 1999, without Medicare Part A). Our service area includes these counties in California: **Alameda, Contra Costa, Marin, Napa, Sacramento, San Francisco, San Joaquin, San Mateo, Santa Cruz, Solano, and Stanislaus**. Also, our service area includes these parts of counties in California, in the **following ZIP codes only**:

- **Amador County**: 95640 and 95669.
- **El Dorado County**: 95613–14, 95619, 95623, 95633–35, 95651, 95664, 95667, 95672, 95682, and 95762.
- **Fresno County**: 93242, 93602, 93606–07, 93609, 93611–13, 93616, 93618–19, 93624–27, 93630–31, 93646, 93648–52, 93654, 93656–57, 93660, 93662, 93667–68, 93675, 93701–12, 93714–18, 93720–30, 93737, 93740–41, 93744–45, 93747, 93750, 93755, 93760–61, 93764–65, 93771–79, 93786, 93790–94, 93844, and 93888.
- **Kings County**: 93230, 93232, 93242, 93631, and 93656.
- **Madera County**: 93601–02, 93604, 93614, 93623, 93626, 93636–39, 93643–45, 93653, 93669, and 93720.
- **Mariposa County**: 93601, 93623, and 93653.
- **Placer County**: 95602–04, 95610, 95626, 95648, 95650, 95658, 95661, 95663, 95668, 95677–78, 95681, 95703, 95722, 95736, 95746–47, and 95765.
- **Santa Clara County**: 94022–24, 94035, 94039–43, 94085–89, 94301–06, 94309, 94550, 95002, 95008–09, 95011, 95013–15, 95020–21, 95026, 95030–33, 95035–38, 95042, 95044, 95046, 95050–56, 95070–71, 95076, 95101, 95103, 95106, 95108–13, 95115–36, 95138–41, 95148, 95150–61, 95164, 95170, 95172–73, 95190–94, and 95196.

- **Sonoma County:** 94515, 94922–23, 94926–28, 94931, 94951–55, 94972, 94975, 94999, 95401–07, 95409, 95416, 95419, 95421, 95425, 95430–31, 95433, 95436, 95439, 95441–42, 95444, 95446, 95448, 95450, 95452, 95462, 95465, 95471–73, 95476, 95486–87, and 95492.
- **Sutter County:** 95626, 95645, 95659, 95668, 95674, 95676, 95692, and 95836–37.
- **Tulare County:** 93238, 93261, 93618, 93631, 93646, 93654, 93666, and 93673.
- **Yolo County:** 95605, 95607, 95612, 95615–18, 95645, 95691, 95694–95, 95697–98, 95776, and 95798–99.
- **Yuba County:** 95692, 95903, and 95961.

**If you plan to move out of the service area, please contact our Member Service Contact Center** (phone numbers are printed on the back cover of this booklet). When you move, you will have a special enrollment period that will allow you to switch to Original Medicare or enroll in a Medicare health or drug plan that is available in your new location.

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

## Section 2.4 U.S. citizen or lawful presence

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

## SECTION 3. What other materials will you get from us?

### Section 3.1 Your plan membership card—use it to get all covered care and prescription drugs

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