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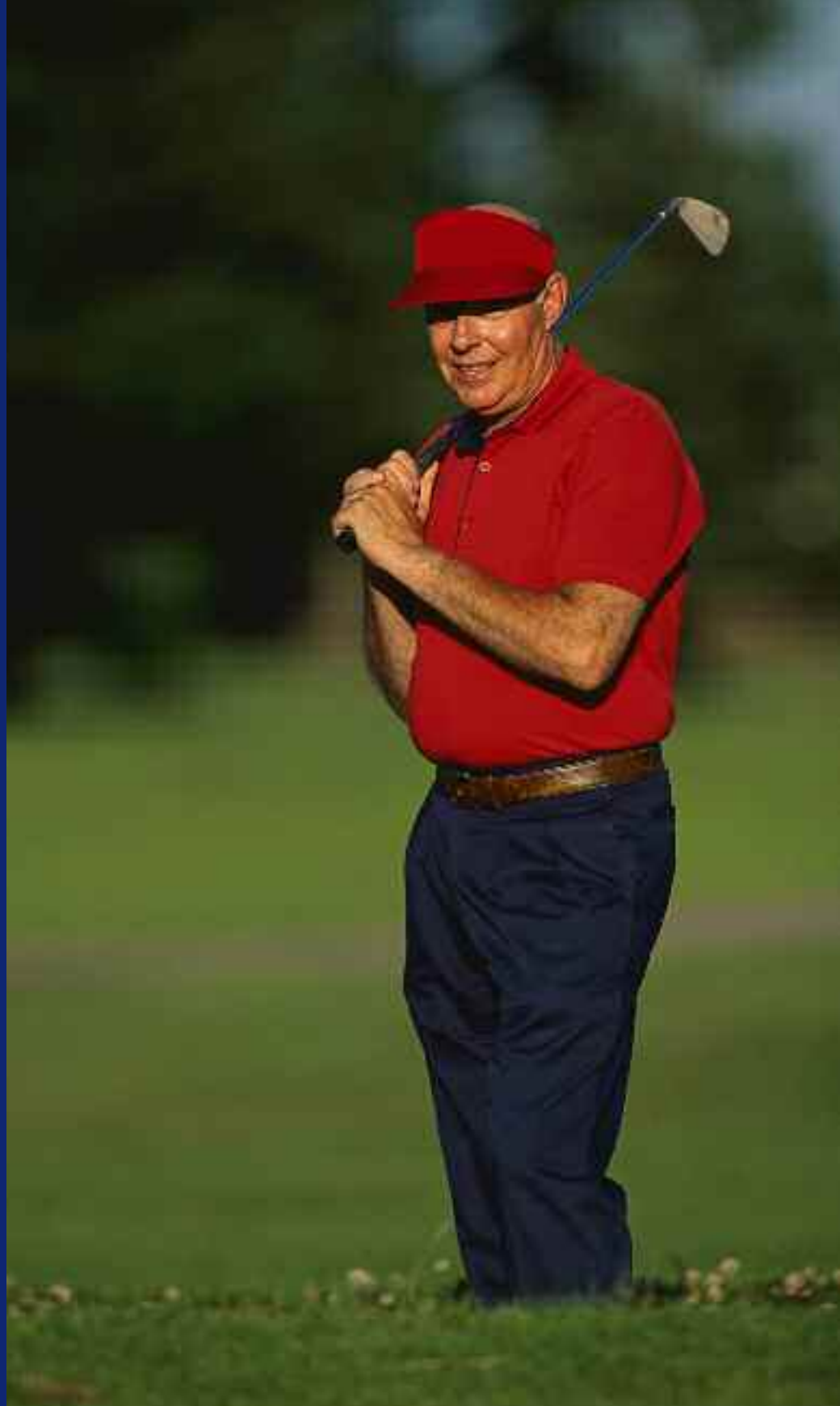
A NEWSLETTER FOR SCAN MEMBERS



HOW TO HAVE A SAFE, ACTIVE SUMMER

Even if you exercise regularly, it can be tempting to just sit it out over the summer. The heat can sap energy and your motivation, but don't give in to temptation. Instead, adjust your activity so you can reap the many benefits of exercise all year-round. Here's how to be safe—and active—this summer:

continued on page 2



INSIDE

Quick Tips: "Wait and See" Works for Many Prostate Cancers.	2
\$205 Million SCAN Foundation Dedicated to Senior Needs.	3
Has Bedtime Become A Nightmare?	4
Farmers Market: Year-Round Pleasure with Summer Treasures.	6
How Steady Are You?	7
Need assistance? SCAN is here to help.	8

How to Have a Safe, Active Summer

Story continued from front page.

- 1. Take it slowly.** Take time to adapt to the heat by slowly increasing the time and the intensity of your activity.
- 2. Wear the right clothes.** Choose lightweight, loose-fitting clothing so air can circulate. Avoid dark colors (they absorb heat) and always wear a hat with a large enough brim to shade your face.
- 3. Go out during the coolest part of the day.** Don't go out between 10 A.M. and 3 P.M. There's a reason you see so many walkers getting their miles in early in the day. Or, if your area cools down in the evening, go outside then. Check your local weather report so you know the peak hours to avoid.
- 4. Drink plenty of water.** Drink before and take small sips during exercise. Despite the popularity of sports drinks, you really don't need them unless you're exercising strenuously for more than an hour. Definitely stay away from drinks with caffeine or alcohol in them, both of which cause your body to lose water.
- 5. Wear sunscreen.** Cover all exposed areas, including ears and scalp, even if you'll be in the shade for much of the time.

6. Try water exercise. It feels refreshing and lowers the risk of overheating. Water-based exercises are especially good for anyone with joint problems or physical limitations because the water supports the body while also providing a natural resistance to the muscles. But don't be fooled, even those in great shape can get a vigorous workout in the water if they want it! Many YMCAs, college and community pools offer low-cost programs for seniors.

7. Stop at any sign of overheating. Weakness, headache, swelling in the hands or feet, dizziness, fainting, pale skin or nausea are all signs. Sip on water, rest, and if you're still concerned, call your doctor's office—or talk with one of the nurses available at SCAN OnCall™ at 1-800-793-1717. Look up the topics of heat exhaustion and heat stroke in *Healthwise® for Life* for more details.

Of course you can always choose to exercise in air-conditioned gyms and other fitness facilities. Indoor malls are always kept at a comfortable temperature, so join a mall-walking group or just walk the indoor perimeter of the mall on your own. With a little planning you really have no excuse not to get—or stay—fit over the summer.

QUICK TIPS

“Wait-and-see” Works for Many Prostate Cancers

One in six men will be diagnosed with prostate cancer in their lifetime. Yet new evidence adds credibility to the “wait-and-see” treatment approach. A study followed 9,000 men diagnosed with Stage I or Stage II prostate cancer who did not undergo treatment. After 10 years, only 18 percent ended up receiving treatment. Even then, the average time between diagnosis and start of treatment was 10 years. Of the other 72 percent, some died of other causes while the rest did not have enough cancer progression to warrant treatment. As always, talk with your doctor, find out if your cancer is considered aggressive or not, and decide what the risks and benefits are of all your options. As this study demonstrates, doing “nothing” is sometimes doing enough.

Kitchen Staples: Keep or Toss?

You can tell when most food goes bad—you see mold, it smells “off,” or the package lists a long-past expiration date. But what about kitchen staples, those items you keep on hand and just expect to be fresh and ready when you need them? Like butter. Contrary to popular belief, butter does not keep indefinitely in the refrigerator. It keeps fresh from one to three months (six to nine in the freezer). Most cooking oils should also be refrigerated after opening and will last four to six months. Dried herbs can lose half their flavor after six months. So buy the smallest jars of those you use often and opt for the fresh versions of those you don't. What staples do keep forever? Honey and salt.

\$205 MILLION SCAN FOUNDATION DEDICATED TO SENIOR NEEDS



A message from David Schmidt

I am so pleased to announce to members that SCAN has established a charitable foundation. Called, simply, the SCAN Foundation, this new entity will operate separately from SCAN Health Plan. But it will have a common goal: to serve and support the health care needs of California's seniors.

Chief Executive Officer for the SCAN Foundation is Bruce Chernof, M.D., a nationally known and highly respected health care leader. Most recently Dr. Chernof served as director and chief medical officer of the Los Angeles County Department of Health Services and we are pleased to have him on our team.

As of this writing, Dr. Chernof has been on board for just over a week, so there is much still to be finalized. We do know that the Foundation will be dedicated solely to senior issues. And with \$205 million, it is one of the largest geriatric-focused Foundations in the nation.



We expect to invest in such areas as geriatric education, senior-specific diseases, and finding new ways to enable seniors to remain safe and independent at home.

You should understand that SCAN Health Plan had to apply for and receive approval from the California Department of Managed Health Care to create the Foundation. There are strict legal requirements and restrictions on what can and can't be done with the Foundation's dollars. While we are not permitted to use Foundation funds to provide additional or enriched health plan benefits, the Foundation's efforts will indeed serve California seniors.

The Foundation will be an advocate for addressing, studying and advancing healthy and independent aging. It will give us an even stronger voice to affect public policy for the benefit of seniors.

Watch future issues of SCAN Club for updates on Foundation activities as we move forward with this exciting and important venture.

Best regards,

A handwritten signature in black ink that reads "David Schmidt". The signature is written in a cursive, flowing style.

David Schmidt

CEO



SCAN healthcheck

prevention and screening



Has Bedtime Become a Nightmare?

How did you sleep last night? For many seniors, a poor night's sleep happens too often. That does not mean poor sleep is an unavoidable part of aging. Sleep patterns may well change with age, but if you continue to wake up tired—so tired it interferes with your day—that's a problem. And it can make any other health problems worse.

First, though, see if any of these sleep disruptors apply to you:

- Bad sleep habits—you stay up too late, keep the TV on into the night, inconsistent bed and waking up times, etc.
- Caffeine or alcohol too close to bed time

- Medications (ask your doctor or pharmacist if any of the medications you're taking can interfere with sleep)
- Stress and anxiety that make your mind race while you're lying in bed
- Pain or other problems from health issues
- Uncomfortable environment—too noisy, too hot/too cold, etc.

Once identified, most of these sleep disruptors are easily fixed. Your body and mind respond well to routine, so establishing consistent patterns will help improve the quality of sleep you get. If you need help getting a good night's sleep, try these healthy sleep habits:



- ▶ Have a usual bedtime. Note that as you get older you may get sleepier earlier, so adjust your bedtime earlier to take advantage of your natural body rhythm.
- ▶ Get up at the same time each day even if you haven't slept well.
- ▶ Try not to nap during the day.
- ▶ Avoid caffeine (coffee, tea, and certain sodas) for at least 4 to 6 hours before bedtime.
- ▶ Stop smoking or chewing tobacco. Like caffeine, nicotine is a stimulant.
- ▶ Watch when you drink alcohol. It's a myth that an alcoholic drink at bedtime helps you sleep. It may make it easier to get to sleep, but sleep quality will be poor and you're more likely to wake during the night.
- ▶ Limit what you eat close to bedtime. Heavy meals can be a problem, but a light snack may help you sleep.
- ▶ Don't go to bed thirsty—but don't drink so much you have to go to the bathroom either. The most common reason seniors wake at night is to go to the bathroom.
- ▶ Get some physical activity every day, but shoot for the earlier part of the day. Activity can make you more alert, so avoid anything strenuous within 3 or 4 hours of bedtime.
- ▶ Reduce noise around the house. Try earplugs if you need them. Some people find that low volume “white noise” (such as a fan running on slow speed) helps tune out disruptive sounds.
- ▶ Avoid falling asleep in a chair or on a couch. They do not support your body well. Then your sleep is disrupted later, when you have to move to your bed.
- ▶ Keep the room cool and dark.

- ▶ Make sure your pillows and mattress are still comfortable for you.
- ▶ Use the bed for sleeping and sexual activity only. Reading may help you fall asleep, but if it doesn't, do your reading elsewhere. Avoid watching television in bed.
- ▶ This may be difficult, but make a concerted effort to do your problem solving earlier in the day. Try to leave your anxiety somewhere else—some people find writing in a journal helpful.
- ▶ Try doing some relaxing activities before bedtime, such as deep breathing, a warm bath, soft music, or muscle relaxation exercises.
- ▶ If you can't fall asleep, or you wake up in the middle of the night and can't get back to sleep quickly, get out of bed and go to another room until you feel sleepy.

Make the changes that apply to you and give them a few weeks to take effect. If they don't seem to be working, however, be sure to talk to your doctor. Your sleep challenges may be caused by a medical problem that needs a new treatment or a change in treatment.

Please be aware that many sleep medications, both over-the-counter and prescription, may not be good options for older adults. They can increase the risk for falls or bring on other undesirable side effects. They can also interact or interfere with other medications you may be taking. Be sure to talk with your doctor and your pharmacist before trying any medicine or herbal remedies to help you sleep.

Your Healthwise for Life book has more information on sleeping.

Farmers Market: Year-Round Pleasure with Summer Treasures

A half-dozen flavors of honey, freshly baked breads, gourmet cheeses, and more variety of fruits and vegetables than you've seen in one place. That's just the beginning of what you're likely to find at a farmers market. If you haven't found the one nearest you, you don't know what you're missing.

While most farmers markets are open year-round, summer finds the markets particularly enticing, with the warm weather perfect for leisurely exploring the great variety of summer fruits and vegetables. This is the place to find those heirloom tomatoes or that specific type of apricot you can't get in a grocery store.

You've heard time and again that you should get at least five servings of produce every day (see "What is a Serving?" below). Tufts University encourages older adults to choose "bright-colored" vegetables and "deep-colored" fruits. That's never easier than during the summer months, so take advantage of all the options available at your local farmers market. Cooking with what's in season and at the peak of flavor and freshness—isn't that the basis of the most delicious and healthful meals?

Eating what's in season and grown locally is also less expensive. Some farmers markets will accept food stamps and some offer discounts for seniors.

Farmers markets don't just fill your produce basket; they also feed the soul and provide a sense of community. Many people find their trips to the farmers market become much more than just grocery shopping; they're true interactive experiences. You wander among the stalls,



nibble on some of the samples, and talk with the individual growers to find out what's good this week and what's coming soon. One study shows that "people who attend a farmers market have 17 times more social interactions than at a conventional grocery store." That in itself sounds like a key ingredient to good health.

To find the farmers market near you, contact your city's chamber of commerce, or check your local (community) newspaper, or go online to: www.farmernet.com a site just for Southern California markets.

The Benefits of Fresh Produce are Impressive...

Our bodies can process and use the vitamins, minerals, fiber and nutrients in fruits and vegetables better than those you "take" through pills and supplements. As a result, you could have:

- ▶ Improved bowel functioning
- ▶ Reduced cholesterol level
- ▶ Reduced blood pressure levels
- ▶ Reduced risk for cancer
- ▶ Reduced risk of osteoporosis
- ▶ Better memory function
- ▶ Better diet—filling up on healthy fruits and veggies means you're less likely to reach for unhealthy foods
- ▶ Better overall health—healthy foods can help manage your health conditions

What Is a Serving?

Although we hear a lot about getting "5 a day," that's really a minimum goal. Translating servings into standard cup measurements (which the USDA has found is easier for many people to visualize), older men should eat 2 ½ cups of vegetables and 2 cups of fruit every day, and older women should eat 2 cups of vegetables and 1 ½ cups of fruit.

It's not hard to do if you make sure to include fruits and vegetables in your snacks. Then, when planning your lunch and dinner meals, Mary Felando, MS, RD, a consulting nutritionist for SCAN, suggests you picture your plate in quarters. Fill one quarter with a lean protein food like fish, chicken or beans, one quarter with a whole-grain or small potato or yam, and the remaining two quarters with vegetables. The USDA has a terrific online resource, so if you have computer access, log on to www.mypyramid.gov for nutrition information specific to your age, height, weight, and activity level.

HOW STEADY ARE YOU?

It's important to make sure your home is safe, of course. It's even more important to make sure you're steady on your feet. Statistically speaking, you're more prone to fall if you:

- ▶ Are a woman
- ▶ Have fallen before
- ▶ Have a weak lower body
- ▶ Wear glasses or have a vision problem
- ▶ Have more than one chronic illness or a cognitive impairment
- ▶ Suffer from low blood pressure, Parkinson's disease, or have had a stroke
- ▶ Take medications such as those commonly used for anxiety, sleep, depression, blood pressure, pain or fluid retention
- ▶ Wear the wrong shoes (heels, or backless shoes are NOT recommended!)

If you're at all concerned, talk to your doctor about it at your next visit. Your doctor can complete a "physician's fall risk assessment," in which he or she will review your medications, observe you moving (how easily you rise from a chair, balance, walk, etc.), and check your vision. Based on the results, your doctor may modify prescriptions, identify issues that need to be treated, or give a referral for a home safety evaluation.

You'll also want to find out if your doctor suggests any changes to your activity level. You may find that he or she wants you up and moving—just carefully. So find activities that improve balance, such as tai chi, stretching and walking. Some senior centers offer classes specifically



geared for balance and coordination. In general, improving muscle strength, especially in your legs and core (trunk), will improve your balance.

It's also smart to design your day around your energy level. If you're always more fatigued in the afternoon, don't do your errands, chores or exercises then. Plan your activities for the time of day you have the most energy. Remember, it's all about keeping you strong and healthy enough to live independently.

Don't Lose Sight of Good Balance

Good vision is essential to good balance, so make sure you get your eyes checked regularly. As a SCAN member you're covered for a routine eye exam once a year and a pair of glasses every 24 months. SCAN contracts with Vision Service Plan (VSP) for vision care benefits. Call VSP directly at 1-800-877-7195 to find an optometrist near you—no referral is necessary.

For Members Who Use Prescription Medications ...

Every month you receive an Explanation of Benefits (EOB) statement from Express Scripts, the pharmacy benefit company that SCAN works with. The monthly EOB gives you information on the prescriptions you had filled in the previous month. We wanted to let you know that, beginning in August, your EOB statement will look different.

Medicare has updated the EOB format to include more – and more complete – information. Here's what's new to your EOB:

- ▶ If you changed health plans during the year, the EOB now includes a record of your total out-of-pocket costs and total drug payments.

- ▶ A section that shows which coverage period you are currently in – the deductible phase, the initial coverage period, the coverage gap, or into catastrophic coverage.

If you have any questions about your new EOB – or any part of your pharmacy drug benefits through Express Scripts, please call the SCAN Member Service department (find the phone number on the back of this newsletter and on your SCAN membership card).

Providing assistance and information for our valued members.

Need Assistance? SCAN is Here to Help.



Member Services—Call Member Services for answers to questions about your SCAN coverage, eligibility for services, copayments, and more. Member Services is available 7 days per week, 7 A.M. to 8 P.M.

1-800-559-3500 TTY Users: **1-800-735-2929**



SCAN OnCall®—Talk to a registered nurse any time of day, 7 days a week. Call SCAN OnCall® when you have health-related questions, for instance about a medical condition, a medical test, or a medication and its side effects. **1-800-793-1717**



Transportation—SCAN offers a transportation benefit for all our members. Call this number 24 hours in advance to arrange a ride to and/or from your doctor appointments or your pharmacy. We'll take care of the rest.

Schedule a ride: **1-866-779-0560**

Status of ride: **1-866-779-0561**



TTY Users—7 A.M. to 8 P.M., 7 days per week

1-800-735-2929



Website—Our website is for members as well as their family and friends. www.scanhealthplan.com

Thank you for putting your trust in SCAN. We are looking forward to hearing from you.

8

SCAN is Expanding in Arizona

We're pleased to announce that we are planning to expand our presence in Arizona starting next year. In 2006, SCAN opened a plan in the Phoenix area providing long-term care under a state contract. Since then, we've grown to nearly 2,000 members in Maricopa County. Although it is still subject to regulatory approval, we plan to begin offering a traditional Medicare Advantage plan in our Arizona market beginning in 2009. "We are very excited by the prospect of making SCAN available to even more people here in Phoenix" says Tom Lescault, president of SCAN Health Plan Arizona. "We have many people living here who have either moved from California or who have friends in California who are members of SCAN." Look for more information about this exciting move—including information on how to refer a friend—in the next issue of SCAN Club.

PODEMOS AYUDARLE EN SU IDIOMA

Si usted necesita ayuda para entender esta información en su idioma, por favor llame a SCAN® al **1-800-559-3500**. Cuando utilice los servicios para el cuidado de la salud, usted tiene el derecho a un intérprete sin costo alguno. Pida un intérprete si el doctor o el personal no hablan su idioma.



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SCAN has a contract with the Federal Government. SCAN is a Medicare Advantage prescription Drug Plan (MAPD) offered by SCAN Health Plan, which is a Special Needs Plan and an HMO with Medicare Advantage contracts. SCAN also contracts with the Department of Health Care Services (DHCS) for Medicare/Medical eligible beneficiaries and for those who meet specific eligibility requirements. Please see the Plan Evidence of Coverage for details. Limitations and Exclusions may apply.