

scanclub

A NEWSLETTER FOR SCAN MEMBERS

2009 BENEFITS BETTER THAN EVER

It's true. We are thrilled to announce that your SCAN benefit package for 2009 is better than ever. No benefits have been taken away. No costs have been increased. In fact, there is now a \$0 copayment for some of the generic drugs seniors use most! For more on your benefits for 2009, just turn the page.

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New for '09:

Story continued from front page.

Your 2009 SCAN Benefits

If you were happy with your SCAN coverage in the past, you should like it even more in the coming year. You still have NO monthly premium and there are no changes to most of your current copayments.

The only copayment change is one you'll be happy to hear. It's a change in the cost of 12 widely used generic drugs. No, the cost did not go up – it went away! To see if one or more of your prescriptions is on our new \$0 Select Generic list, see the box on the facing page.

Even better, there is no change at all to your Independent Living Power® benefits. As a SCAN member in Los Angeles, Orange, Riverside or San Bernardino County since December 31, 2007 (or before), you are considered a SCAN Legacy Plan member. As you probably know, Independent Living Power benefits are no longer being offered to incoming members, but we are still proudly honoring the Independent Living Power benefits that Legacy Plan members signed on for. Even if you do not currently use Independent Living Power benefits, they are there for you should the need arise this year. One area that was reduced is your allowance for glasses that went from \$100 to \$75, and for contacts it went from \$130 to \$100 for 2009. So, if this is the year you need new eyeglasses or contacts, you may pay a little more.

If you're happy with your current SCAN coverage, stick with your Legacy Plan. You don't have to do a thing – no phone calls, no forms to fill out.

You do have a new SCAN Option

We want to let you know that you have another SCAN plan available to you now. It's called the SCAN Options Plan and it has some great new benefits – but it also does not have some of the benefits of the Legacy Plan you now have. It does not include Independent Living Power, hearing benefits or transportation. If you use any of these now or think you might in the future, we encourage you to stay with your current SCAN Legacy Plan.

What the Options Plan offers instead is a no-cost fitness club membership, enhanced coverage

for chiropractic and acupuncture services, and a \$0 copayment for doctor and hospital visits. Note that it also has higher pharmacy copayments and more limited drug coverage. *While this may appeal to you right now, we encourage you to think about your needs over the long term before you consider changing from your current SCAN Legacy Plan.*

The Legacy Value

SCAN Legacy Plan members are the only SCAN members to have Independent Living Power benefits. That's valuable, indeed. You need to know that if you switch to another health plan – even to another SCAN plan – you will lose those Independent Living Power benefits. You cannot get them back.

Be a Friend, Bring a Friend

As you can see from the insert, we are getting ready for our annual Straight Talk forums. This is a great time to hear about your SCAN benefits for 2009 and ask questions. Bring a friend with you. It's an excellent opportunity to hear from SCAN senior management, who will also address the "big picture" view of Medicare (of special interest in an election year). We realize it's hard to evaluate a health plan until you've actually made use of its benefits, but as a member you can share your SCAN experiences. To find the Straight Talk nearest you, see the insert in this issue of SCAN Club.



\$0 Prescriptions? Yes!

In an effort to help you manage your prescription costs, we took a close look at the prescription medicines we covered this year. We found 12 generic medicines that are widely used by our members and decided to lower the copayment to \$0 on all 12. These prescriptions are now on the SCAN \$0 Select Generic list:

- ▶ Digoxin
- ▶ Hydrochlorothiazide
- ▶ Amoxicillin
- ▶ Furosemide
- ▶ Estradiol oral
- ▶ Triamterene/Hydrochlorothiazide
- ▶ Levothyroxine
- ▶ Metoprolol tartrate IR and Metoprolol succinate ER
- ▶ Atenolol
- ▶ Klor-Con
- ▶ Potassium Chloride
- ▶ Ranitidine

If you are a member of SCAN through an employer group, your benefits may be different. Please see your Annual Notice of Change for your specific 2009 benefits.

A message
from David Schmidt



AN EXCITING YEAR FOR ALL OF US

Your SCAN benefits are terrific for 2009 – just look at the facing page! Despite the challenging economy, we've been able to pass some savings on to you. We've added benefits and/or lowered costs in every county we serve. At a time when we see so many basic costs soaring, we're very pleased to be able to provide some relief on our end. We can't do anything about the price of gas, but we can help lower your out-of-pocket costs with our new \$0 Select Generic benefit.

We are able to do this because SCAN is in excellent financial health. We are currently the 4th largest not-for-profit Medicare health plan in the nation with 105,000 members. The reason we do it, however, is that seniors are our only business. We are specialists in senior care – and we work hard to maintain that specialty. We talk to our Senior Advocates frequently – and believe me, they give us their honest opinions as to how we're doing and what we can do better! The Member Services team also keeps us all updated as to what's on members' minds. And we hold formal focus groups so we can hear from non-members, too.

Add to that our company-wide commitment to do the right thing for our members and you have the SCAN benefits for 2009. We know you have many choices when it comes to health plans. While benefits are obviously important, so is the quality of the company that offers them. How easy is it to get hold of someone when you call? We know our members appreciate the fact that our phones are always answered by a real person! And that's just the most visible example of our "Genuine Assistance" mindset. It's something we ingrain in all employees, regardless of their job description. I like to think it shows.

Best regards,

David Schmidt

CEO



SCAN healthcheck

prevention and screening



It's Flu Shot Time Again

Flu season is on its way, which means it's time for your yearly shot. It doesn't guarantee you won't get the flu, but it is your best "shot" at avoiding an illness that could be serious.

Most people recover from a case of flu just fine. But it can still weaken your body's ability to fight other infections. For some people, the flu leads to other problems that land them in the hospital.

As you may know, the flu shot is reformulated every year with inactive viruses from the flu strains that are likely to hit hard. So if you do end up with the flu even after having a flu shot, you likely got a strain that wasn't in the shot. Even so, research shows that the shot

often protects you from severe complications.

The Centers for Disease Control (CDC) advises everyone over age 50 to get the flu shot. You are at even higher risk of serious complications from the flu if you:

- ▶ Are 65 or older
- ▶ Have a chronic illness such as heart disease, diabetes, kidney failure or lung disease (including asthma)
- ▶ Live in a nursing home or long-term care center
- ▶ Have a weak immune system

In addition, anyone who lives or works with seniors or those at high risk should get the shot.



What to do if you get the flu

Again, the flu shot is your best defense. If you still end up with the flu, stay home, stay away from others, and get plenty of rest. Drink liquids and use over-the-counter medications to relieve symptoms. Check with your doctor about anti-viral medications – they are by prescription only and should be used with caution. If you have any of the symptoms listed below, get medical attention right away. Call your doctor's office, visit your medical group's urgent care center, or go to an emergency room.

- ▶ Trouble breathing or shortness of breath
- ▶ Pain or pressure in the chest or belly
- ▶ Sudden dizziness
- ▶ Confusion
- ▶ Severe vomiting
- ▶ A cough with thick mucous

Also, call your doctor's office if you feel sick and just don't seem to be getting better, or if your fever goes away and then returns. If you can't reach your doctor, phone SCAN OnCall®. Talk to one of our nurses. They are available 24/7 to discuss what is going on at 1-800-793-1717.

Your shot is covered

As a SCAN member, you are covered for a flu shot every year. (Be aware that the nasal spray form of the vaccine is not for older adults, so it is not covered.) Now, you do need to get your shot from your primary care doctor or affiliated medical group. SCAN will not cover the shot if you get it at a community flu shot clinic, such as those held at senior centers or pharmacies. If you do get it at one of these places, however, make sure

to tell your doctor so it can be noted in your medical record. The easiest way is just to call your doctor's office and find out when they will be offering the flu shots this year.

While you're at it, ask if you are current on your pneumovax. This is a shot that helps protect against meningitis, certain strains of pneumonia and blood infections. Most people only need it once in a lifetime, at age 65. People with certain chronic conditions may need a booster shot after five years.

For more information on all things flu related, log on to www.scanhealthplan.com/flu. Or look up "flu" in the index of your Healthwise for Life book.

Who Should Not Get the Shot?

Only a few, specific folks should skip the flu shot. They include people who ...

- ▶ Have an egg allergy
- ▶ Had a bad reaction to the flu shot in the past
- ▶ Had a rare nerve disorder called Guillain-Barre syndrome after a previous shot
- ▶ Are already sick and have a fever (get well first, then get the shot)

Not sure if you should get the flu shot this year? Most people should, so be sure to talk to your doctor about it.

Eleven Going on 70

SCAN helps kids understand aging “first-hand”



We all remember what it felt like to be young. Recently SCAN introduced some youngsters to what it may feel like when they're seniors. It wasn't just a boring lecture, though. The 5th graders at Gault Street Elementary School in Van Nuys took part in some very creative exercises. For instance they experienced:

- ▶ Vision changes by wearing special glasses with blurred lenses
- ▶ Hearing loss by listening to distorted recordings
- ▶ Foot ailments when they had to walk with popcorn in their shoes
- ▶ Limited mobility by wearing special gloves on their hands

The kids had a great time with the interactive activities. But they were perhaps most impressed when one of their friends aged right before their eyes. Thanks to the magic of special-effects movie make-up, 11-year-old Hannah Beloff was transformed into a 70-year-old woman. “The transformation was a real eye-opener for the students and a great way to demonstrate that you really can't judge a book by its cover,” said Gault Street Elementary Principal Brad Albion. “We are grateful to SCAN for bringing this exciting program to the students at Gault.”

SCAN facilitator Judy Velarde had a great time working with the students and hopes that this program will

expand to schools throughout Southern California. “As our society ages, this type of education is more important than ever,” she says. “We hope to help young people better understand, and relate to the seniors in their lives.”

While this was the first time bringing Senior Sensitivity training to kids, the program itself is not new to SCAN. We have provided a more intense version of this training to our employees for many years. SCAN board members have also taken part in it – as have many of our physician groups.

“Everyone who takes part in this popular program comes away with a new appreciation for what it means to be a senior in our society,” says Judy. “That can't help but affect how they then treat the seniors they come across.” As Gault Principal Brad Albion said: “It's important that people of all ages begin to better understand the aging process and recognize that growing older is just another part of life's experience.”



What Does “Genuine Assistance” Mean?

Senior care has been our focus for over 30 years now. We understand the health issues people with Medicare face and we want you to know that we are here for you when you need us. We'll answer your questions and help solve any problems that might crop up. If you haven't called our Member Services team yet, we encourage you to do so with any concern you may have. They are here for you and are fully trained in all aspects of your SCAN benefits. But don't take our word for it. Here's what one of your fellow SCAN members had to say.

“SCAN went out of their way to help me get answers.”

- Marjorie Ellis, SCAN member for 3 years

Marjorie Ellis heard that seniors should consider getting a shingles vaccine. She had several friends who had shingles and she knew it was a bad virus. She decided to call SCAN to see if the vaccine was covered.

Ms. Ellis learned from SCAN Member Services that most people buy the vaccine themselves at a pharmacy and then take it to their doctor to be administered. When she called around to her local pharmacies, however, she was not able to find the vaccine. So she called SCAN again for help.

SCAN Member Services Representative Kim Wells told Ms. Ellis she would research it and get back to her. The next day, Kim called with the name of a pharmacy in Ms. Ellis' neighborhood that had the vaccine. Ms. Ellis



made an appointment and picked up the vaccine on the way to her doctor.

What impressed Ms. Ellis most was not just that Kim was able to find a pharmacy that had the vaccine, but that she helped so quickly. Ms. Ellis never had to push for her request; it was taken care of within a day. She says she feels the SCAN staff is incredibly well-trained to do as much as we can for their members “They really gave 100 percent and did what was necessary to help me.”

MEMBER SERVICES Question Answered!

Can I change my Primary Care Physician?

Of course, if you wish to change to a new Primary Care Physician, you may do so at any time and for any reason. To do so, just call SCAN Member Services. If you call by the 20th of the month, your change will be effective by the 1st of the next month. If you call between the 21st and the end of the month, please be aware that you will have to wait an additional month for the change to take effect. For example, if you call before September 20th, you can

start seeing your new doctor starting October 1. If you call between September 21st and September 30th, however, you'll have to wait until November 1.

To find out what doctors are available in your area, go to our web site: www.scanhealthplan.com and follow the “current members” link.

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

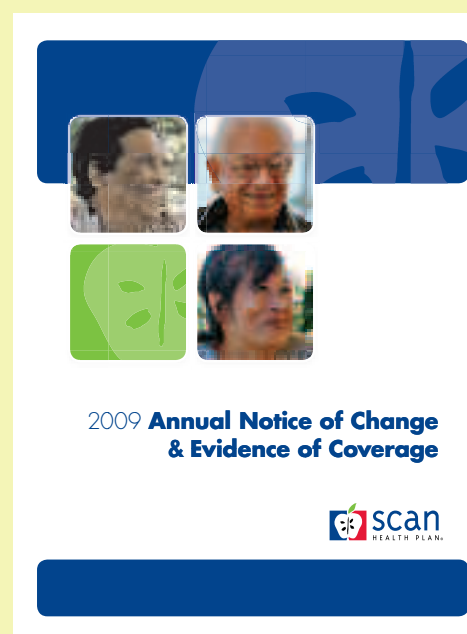
Thank you for putting your trust in SCAN. We are looking forward to hearing from you.

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Find More Benefit Information Here

Every year we send you a mailing that explains your SCAN benefits for the coming year. This year your “Annual Notice of Change” will look a little different. That’s because CMS (Medicare) developed a new, standard format for all health plans to use.

It still includes all the information you need to know about your health plan, but if you have any questions we invite you to call us. SCAN Member Services representatives are up-to-speed on all the 2009 benefits. They are standing by to help make sure you fully understand your SCAN health plan.



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.

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Legacy Plan