What Are You Missing Out On?

_Don’t Let Hearing Loss Keep You From Enjoying Life’s Special Moments_

Does it seem like people are mumbling or need to speak up? Do you have ringing in your ears? If you are experiencing these or other hearing problems, you could be missing out on more than a few words here and there.

Hearing health contributes greatly to your physical and mental well-being and can affect your relationships, career and overall quality of life.

If you’ve been putting off getting your hearing checked, you might be missing out on some of life’s best moments.

*Continued on page 2*
**What might you be missing if you have trouble hearing?**

**Staying connected** – Not being able to hear can affect the important relationships in your life. Participating in social events and conversations with family members, friends and co-workers can help you avoid feeling lonely and isolated. A study by the National Council on the Aging has shown that people with hearing loss who have hearing aids are on average more socially active and less likely to be depressed or worried than people with hearing problems who don’t wear hearing aids.

**Feeling good** – Hearing loss that goes untreated can affect parts of your body other than your ears. Straining to understand words and sounds can leave you feeling tired and stressed. Taking steps to improve your hearing can help you avoid headaches and other problems that keep you from feeling well.

Hearing health is important to your safety, too. Being able to recognize sounds in the environment, like a car horn or warning shout, can keep you safe.

**Being independent** – There’s some evidence that suggests that getting treatment for hearing problems can delay or prevent dementia.* Wearing a hearing aid if you have hearing issues can improve your memory, focus and comprehension, and improve your outlook on life. It makes sense, after all, that the more you hear, the more exercise your brain gets.

**So, how does all this sound?**

If you have been ignoring signs of hearing loss, take steps now to get the help you need.

The first step is to realize you are not alone. As many as 49 million Americans have hearing loss in varying degrees. Hearing loss is one of the most common conditions affecting adults, and the most common among older adults. Yet, most people with hearing loss let it go untreated.

The next step to better hearing is to wait no longer to get help. One in three people age 60 and older has hearing loss that affects his or her quality of life, but most older adults wait at least five years before getting treated. That’s five years that could be spent connecting with loved ones, keeping your brain healthy and feeling better.

Don’t miss another word or special moment. If your SCAN plan has a hearing aid benefit, contact TruHearing at 844-255-7148.


*Hearing loss affects people of all ages. In fact, the majority of Americans with hearing loss are under age 65.*

**Continued from front page**

My husband saw a specialist who gave him a shot. We thought this was part of our benefits, but then we got a bill from the doctor. *Is this a mistake?*

It’s good that you are double-checking before you pay. When you receive any non-routine care, be sure to ask the doctor’s office if there is an additional copayment. If there is, most medical providers ask you to pay it at the time of your visit. You could receive a bill directly from a provider if you didn’t pay the copayment at the time of your visit. Remember, too, to show your SCAN member ID card whenever you see a doctor for the first time or receive care someplace other than your regular doctor’s office, like an urgent care center, emergency room or a facility outside your service area.

If you do receive a bill for services you think SCAN covers, please call Member Services right away. We have a special team ready to help you with your billing questions.

**HEAR MORE, PAY LESS**

If you are already taking steps to improve your hearing health, we are happy to hear it.

Many SCAN Health Plan members take advantage of discounts available on hearing exams, aids and batteries through TruHearing. But did you know that even if you purchased your hearing aids somewhere else, you can still save money by purchasing batteries for your device through TruHearing?

SCAN members can purchase 120 batteries for $39 by calling 844-255-7148. Be sure to mention you are a SCAN member to get the discounted price. This discount is available to all SCAN members, whether or not they have the TruHearing benefit.

HEAR MORE, PAY LESS

Chris Wing  
Chief Executive Officer
SCAN Health Plan

"I wasn’t planning to take part (in the TeleTalk), and when the call came in I was in the middle of doing chores. So I just put my phone on speaker and listened while I finished my chores. I found it really informative. Be sure to invite me to more!"

– Recent Straight TeleTalk Participant

**WHAT TO DO WHEN THE BILL COMES**

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**We’re Listening: A Message From the CEO**

I recently spoke with almost 20,000 SCAN Health Plan members. Over the course of six weeks, we held seven Straight TeleTalk events, where we invited you to listen in on a phone call. During these 30-minute calls, I shared with you why your feedback matters to SCAN – and why it personally matters to me.

Also on the call was either Sherry Stanislaw or Jill Selby – both are senior executives closely involved in planning SCAN benefits every year. They gave examples of some of the changes SCAN made for 2017 as a result of member feedback, including:

» You told us hearing aids were expensive and that our previous coverage made it hard to predict the exact cost. *This year most members have an affordable, fixed-cost hearing aid benefit.*

» You said that you wanted help with the high cost of prescription drugs. *This year you can save money when you fill prescriptions at a pharmacy in the Preferred network.*

We’re still listening! If you’ve called SCAN Member Services recently, you may have been given the option to stay on the line to take part in a survey. If you are given the option, I hope you’ll agree to take part – it’s just five questions, but it’s all important feedback.

Your calls to Member Services also help us know what’s on your mind. Whether it’s questions about the future of the Affordable Care Act, or “ObamaCare” (it’s not going anywhere for now), or concerns over service received at a doctor’s office, we’re here to listen, to help and to continually improve.

So please keep the comments coming. They really do make a difference. I look forward to sharing with you how we’ve used your feedback in the coming year.

WITH appreciation,

Chris Wing  
Chief Executive Officer
SCAN Health Plan

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– Recent Straight TeleTalk Participant
Just Say 90-Day!

For chronic conditions like diabetes, high blood pressure, or high cholesterol, 90-day supply prescriptions just make sense, since you’ll probably be taking the same medication on an ongoing basis. Learn more about potential savings and other benefits.

HEALTH

One study found that patients on a 90-day supply of medication were less likely to be hospitalized than patients on a 30-day supply of the same type of drug.

SAVINGS

Did you know many SCAN plans cover 3 months’ supply (90 days) of many generic medications for just 2 copayments? That’s a month of medication for free!

90-DAY SUPPLY

savings are available for most medications in tiers 1 and 2 of the SCAN Formulary.

On average, SCAN members taking 3 or more drugs can save up to $115 per year by switching to a 90-day supply.

To check which tiers your medications fall in, find the Formulary on our website: www.scanhealthplan.com/helpful-tools/formulary-search

If your medications aren’t available in tiers 1 or 2, ask your doctor about available alternatives that are in tiers 1 or 2.

CONVENIENCE

90-day supply discounts apply at retail pharmacies and through Express Scripts Home Delivery.

No need to remember to refill as often—with 90-day supplies you refill your medications just 4 times per year instead of 12.

A Life Shaped by Exercise

When she was 11 years old, Nancy Britton took a plunge that would end up shaping her health and her life over the next six decades. The plunge was a literal one – into a pool when she joined a competitive swim team. Working out with the team several days a week introduced Nancy to exercising on a regular basis. Sixty years later, she says that the introduction “greatly affected my life” and that she has made certain to be active nearly every day since. Nancy’s workout has changed over the years to include yoga, biking, hiking, dancing, swimming and running. She has trained for and run a marathon, multiple triathlons and half-marathons, and more 5Ks and 10Ks than she can remember. Last year, at age 70, she completed a half-marathon in Bend, Oregon, with her sister. These days, one of her favorite ways to exercise is a 45-minute gravity class at the local YMCA three mornings a week. The feeling she gets from exercising is what has kept Nancy constantly moving all these years. “Exercise just makes me feel so much better,” she says. “I love being strong and limber and able to do the things I am doing at 71.”

An Unexpected Bonus

The usual benefits that exercise brings, like keeping a healthy weight and looking fit, are also incentives to keep with her exercise routine. There have been unexpected benefits, too. Nancy has become close friends with a group of 13 women she met at the gravity class at the Y. The “Gravity Girls” work out, go to the movies, take group field trips and vacation together. “Socializing was never really something I was looking for in exercise,” Nancy says, “but these friendships have been an unexpected bonus.”

STICKING WITH IT

Even for a regular exerciser like Nancy, there are things that can make keeping with a routine easier. What motivates her might just inspire you to make exercise a regular part of your life, too.

Make it fun. Try different activities and settings until you find an exercise routine that you enjoy. Nancy says that when she was taking ballroom dancing lessons, for example, “I was having so much fun I didn’t even realize what a great workout I was getting!”

Be flexible. Don’t give up if you have to take a break. “There have been some short lapses in my regular routine,” Nancy says, “but I always tried to find different ways to keep exercising and then picked up my routine again as soon as I could.” When she and her husband are traveling, for example, they find vigorous hikes to take wherever they are.

Adjust your routine as needed. After injuring her knee last year, Nancy has modified what she does in her gravity class so that it’s still a fun workout but not as hard on her knees.

Set realistic targets. Nancy says she probably won’t be doing as much competitive running since she hurt her knees, but she still has set a goal to log 500 miles in 2017. “We’ll see how it goes,” she says. “I might have to combine walking and running to get there … but having a goal gives me an incentive to get out the door.”

Make it for you. Whether you work out alone or in a group,” Nancy says, “exercise is really something to do for yourself.”

*Not available in all SCAN plans.
**Based on SCAN review of prescription drug claims from 2016 of approximately 20,000 SCAN members with 3 or more maintenance drugs from non-preferred pharmacies. Savings may vary depending on individual plans, drugs and pharmacies. Medicare has not reviewed or endorsed this study.

Stay in The Conversation

The possibility of being too sick or injured to speak for yourself is probably something you would rather not think about, let alone to talk about with others. But considering how you would want to be treated and discussing those wishes with the important people in your life could be one of the most meaningful things you do for yourself and your loved ones. An advance directive is the best way to do this. Here’s how to create an advance directive that can help your voice be heard, even if you are not able to speak for yourself.

1) Think about what’s meaningful to you. Is it important that decisions about your care be consistent with your religious beliefs? Would you want to stay in your home? What life-prolonging medical treatments would you want or not want? And, this is important, who do you want to be making decisions about your healthcare if you can’t?

2) Talk about these decisions with the special people in your life. This might make some of your loved ones uncomfortable or emotional, but reassure them that you are doing this for them as much as for yourself. Making end-of-life decisions for someone else is never easy, but having a clear guide for making difficult decisions in an emotional time. Talking with your doctor can help you determine what types of care you might want and when.

3) Write it down. An advance directive can be as simple or detailed as you like. SCAN recommends the easy-to-use Five Wishes form. You can get a copy of this and other planning tools on our website, www.scanhealthplan.com on the Caregivers and Family page under “Planning Ahead.”

4) Share copies of your advance directive with people close to you. Make sure your primary care team also has a copy for your medical record.

5) Revisit your advance directive at least once a year, and update it if your wishes have changed.

It’s tempting to put off thinking about uncomfortable possibilities. Without a plan, though, your family and your primary care team may not know what to do. Letting them know now ensures that you will always have a say in the most important decisions in your life.

1) Share tips from your colleagues.

First, ask your doctor if you are fit for exercise. If the answer is yes, start with light exercise for 15 minutes a day. Then increase the time, distance or repetitions gradually so that you reach a safe heart rate. Try different types of workouts, and consider inviting someone to join you. It’s more fun that way.

Xavier Martinez, 78
San Juan Capistrano, Member since 2008

Listen to your body when you are exercising: If it feels uncomfortable, ease up; if it hurts, stop.

Kathleen McCool, 70
Long Beach, Member since 2014

Fraud Is Back in a New Way

We are sorry to say that scam artists are at it again. This time, they are calling on the phone, saying they work for the government’s health department and using various tactics to get people to give them their personal information. The crooks have even found a way to make it appear that the caller ID number is coming from a government hotline. Once the scammers get to tell them their personal information, like Social Security numbers, they use it to steal from bank accounts or commit other kinds of fraud.

This latest scam is another reminder to protect yourself by never giving out any personal information to a stranger. The government wants you to know that its staff will never use a hotline to make an outgoing call. The fact is that the hotline number is for consumers like you to call to report instances of fraud just like these.

TIME FOR A CHECK-UP!

Coming Soon: Your 2017 Personalized Health Check Record

You may be familiar with the Health Check Record that is mailed to SCAN Health Plan members each year. It's filled with reminders about tests that are due and tips for managing your personal healthcare.

The Health Check Record has even more information for you to use this year. Some of the medical groups SCAN works with have sent us information to include, such as lists of their Urgent Care centers, patient portals and patient service phone numbers. If your medical group is participating, we’ll fill in this information for you. If they’re not, you’ll find a chart where you can fill in the information for your doctor.

Look for your 2017 Health Check Record to arrive in May. In the meantime, get started documenting your care with the immunization card below. Cut it out and use it to keep track of the immunizations recommended by your doctor.

Ask a Peer Advocate...About Starting to Work Out

Even people who exercise all the time will tell you that the hardest part of working out is getting started. Our Peer Advocates know that starting to exercise, whether you are new to it or are getting back into it, can be intimidating. So we asked some of them: What tips do you have for someone who is just starting to exercise?

“First, ask your doctor if you are fit for exercise. If the answer is yes, start with light exercise for 15 minutes a day. Then increase the time, distance or repetitions gradually so that you reach a safe heart rate. Try different types of workouts, and consider inviting someone to join you. It’s more fun that way.”

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Immunization Record for: __________________________ (Last name, First Name, Middle Initial)                     Birthdate: __________________________ (Month, Day, Year)

Take this record with you whenever you visit your doctor. Have your doctor’s office update it each time you receive an immunization.

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<thead>
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<th>Vaccine</th>
<th>Type of Vaccine</th>
<th>Date Given (Mo/Day/Yr)</th>
<th>Healthcare Professional or Clinic Name</th>
<th>Due Date for Next Dose</th>
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<td>Other</td>
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SAVINGS

CONVENIENCE

Did you know many SCAN plans cover a 3-month supply of the same type of drug1

¹Briesacher, B.A.; Kaila, S.; Fouayzi, H., et al. Impact of Initial Days' Supply of

*Not available in all SCAN plans.

90-day supply (90 days) of many generic medications for hospitalization
or more drugs can $115 per year by switching to a

To check which tiers your medications fall in, find the
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SCAN Health Plan® is an HMO plan
with a Medicare contract. Enrollment in SCAN Health Plan depends on
contract renewal. Other providers
are available in our network.

Health and wellness or prevention information

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MAY/JUNE 2017

4 Just Say 90-Day!

6 Stay in the Conversation

7 Fraud Is Back in a New Way

The Formulary, pharmacy network, and/or provider network may change at any time. You will receive notice when
necessary. This information is not a complete description of benefits. Contact the plan for more information.
Limitations, copayments, and restrictions may apply. Benefits, premiums and/or copayments/co-insurance may change on January 1 of each year. SCAN Health Plan complies with applicable Federal civil rights laws and
does not discriminate on the basis of race, color, national origin, age, disability, or sex. ATENCION: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-559-3500 (TTY: 711). 注意：如果您使用中文，您可以免费获得语言援助服务。請致電 1-800-559-3500 (TTY: 711)。