



Protecting Your Most Valuable Possession

You own something so unique that no one else in the world has it and so valuable that people are looking to steal it. The good news is that protecting this precious possession of yours—your identity—is relatively easy once you know how.

They're Smart, But You Can Be Smarter

Identity theft can and does happen to anyone, but people age 50-plus have become favorite targets of scammers. These crooks are becoming more sophisticated every day, but there are ways that you can outsmart them and prevent your identity from ending up in the wrong hands.

A scammer might contact you on the phone or by email or even knock on your front door. He or she might pretend to be from your bank, the IRS or another company you do business with. Whichever method used, the goal is the same: to get you to hand over personal information, such as your Social Security or bank account numbers. Once they have the information, they'll use it to their financial gain and, more often than not, your loss. So, don't let them have it!

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Plus, a special insert with information on savings at the 2018 Discount Marketplace and Preferred pharmacies

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Be stingy with your personal information. Before you give out any information, ask yourself:

- **Do I know and trust this person/company?** Don't be fooled into thinking you can trust a person just because he says so. Scam artists might use your doctor's name or have the right logo on their materials, but take the time to check them out. Until then, keep your information to yourself.
- **Did I contact this person—or did he/she contact me?** Most companies won't contact you out of the blue and ask for personal information. So, if you weren't the one to make the call or send the email, don't give out any information or click on any links until you are sure they are who they say they are.
- **Is it really free?** Be careful about giving anyone your SCAN ID number or Social Security number in exchange for something for free. That "freebie" could end up costing you a lot if your identity is stolen.

Keep documents that contain your personal information, such as tax returns, in a safe place. Better yet, sign up for e-delivery when available; that way, you can view your important documents online and save electronic copies to your computer if you want to keep them. If you do have paper copies, store them securely and shred them before throwing them in the trash.

Be aware of what you share online. Avoid posting personal information, such as your phone number, address, birthdate or birthplace, on social media or other places online. It's also best not to mention the names of your doctors or other personal health information.

Keep an eye on your accounts.

- » Regularly review the statements for your bank and credit card accounts for transactions you didn't do or approve. You can also order a free credit report every year from each of the three national credit bureaus by calling **1-877-322-8228** or visiting www.annualcreditreport.com.
- » Review the Explanation of Benefits (EOB) statements you receive from SCAN. One describes your prescription drug use and the other is a monthly summary of your healthcare services. Contact Member Services right away if there is a service listed that you never received or a pharmacy you didn't use.

Take your time before making a decision. Do you worry you will burden others or appear weak if you ask a family member or a good friend for feedback before making an important decision? Don't! Getting another opinion from someone you trust can be helpful in avoiding fraud. And remember, if a person or company is pressuring you to make a decision on the spot, there's probably good reason to be suspicious.



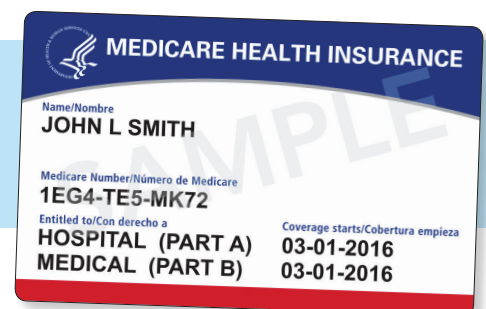
Think before handing over these keys to your identity:

- Social Security number
- Driver's license number
- Bank account information
- Credit card numbers
- Health insurance information, such as your SCAN and Medicare ID numbers
- Birthdate, address or phone number

New, More Secure Medicare Cards on the Way

Starting in April 2018, Medicare will begin mailing new Medicare identification cards to all Medicare beneficiaries. Instead of having your Social Security number on it, this new card will have a unique ID number created just for you.

The mailings will take place over a year's time, so don't worry if someone you know receives his or her new Medicare card before you do. *Your SCAN ID card is still all you need to show when you require medical care. Just continue to use it as you always have.*



Show Only When You Know. Even though SCAN ID cards and soon the new Medicare ID cards do not include Social Security numbers, you still need to protect yourself from fraud. Only give the numbers on these cards to a person or company you know and trust.

**Not sure if the Social Security Administration has your correct address?
Call the SSA toll-free at 1-800-772-1213 (TTY: 1-800-325-0778).**

2018 Discount Marketplace



In addition to the benefits you have through SCAN Health Plan, you can take advantage of discounts on health-related products and services through the SCAN Discount Marketplace. Contact the companies listed below directly for more information, to order products or to arrange for services. Be sure to identify yourself as a SCAN member to get your discount.

MEALS DELIVERED TO YOUR HOME

Fresh, nutritional and delivered to your door at savings of 7% to 20%. Meals for special diets are available.

LifeSpring Home Nutrition

1-800-798-5767
www.lifespringmeals.com

Mom's Meals NourishCare

1-877-347-3438
www.MomsMeals.com/SCAN

Susan's Healthy Gourmet

1-888-396-3257
www.susanshealthygourmet.com

WEIGHT LOSS PROGRAM

Choose a free 3-month program plus \$50 in food savings, or half off the cost of premium programs.

Jenny Craig

1-877-536-6970
www.jennycraig.com/scan

HOME CARE AND PERSONAL CARE SERVICES

Discounted rates on ongoing or temporary help with light housekeeping, shopping, personal grooming, meal prep and more.

AccentCare

1-800-834-3059
www.accentcare.com

Cambrian Home Care

1-877-390-4300
www.cambrianhomecare.com

ComForCare Senior

1-866-931-8431
www.diamondbarca.comforcare.com

Comfort Keepers

1-760-340-2166

Honor

1-844-325-5012
www.joinhonor.com

Nurse Next Door

1-866-279-9991
www.nursenextdoor.com

VNA Care At Home

1-877-862-4471

SUPPLEMENTAL CARE

Discounts of as much as 30 percent on chiropractic care, acupuncture, massage, personal training, nutritional counseling and more.

Healthways WholeHealth Living

1-800-274-7526
http://scan.wholehealthmd.com

TRANSPORTATION SERVICES

Rides for all your transportation needs at savings of up to 20 percent.

National MedTrans Network

1-844-714-2217
www.natmedtrans.com/scan-discount-marketplace

LogistiCare Solutions, LLC

1-877-440-7433
www.logisticare.com

HEARING AIDS, SERVICES AND SUPPLIES

Special savings of up to 60 percent on exams, hearing aids, batteries and accessories.

TruHearing

1-844-255-7147
www.truhearing.com

Epic Hearing Healthcare

1-866-956-5400
www.epichearing.com

HearUSA

1-800-442-8231
https://members.hearusa.com/scan

VISION SERVICES AND SUPPLIES

Discounts up to 35% on eye exams, frames and contact lens.

ContactsDirect

www.contactsdirect.com

EyeMed Vision Care

1-844-226-2850
www.eyemedvisioncare.com

EMERGENCY RESPONSE EQUIPMENT AND SERVICES

Special savings on a personal emergency response system, round-the-clock monitoring and other safety protection supplies, such as fall detection pendants.

Tunstall

1-866-435-2617
www.americas.tunstall.com

INCONTINENCE SUPPLIES

Call directly for discounts on incontinence and hygiene supplies, safety products, nutritional supplements and more.

AC Adderson Healthcare, Inc.

1-888-737-2055
www.acadderson.com



The products and services described here are neither offered nor guaranteed under our contract with the Medicare program. In addition, these services and discounts are not part of SCAN's plan benefits and they are not subject to the Medicare appeals process. Any disputes regarding these products and services may be subject to the SCAN grievance process.

WHY DID THE SCAN MEMBERS CROSS THE ROAD?



To get to a Preferred pharmacy, of course! You have options when filling prescriptions—but with nearby Preferred pharmacies, you can take control of your health *and* your budget.

TO SAVE ON PRESCRIPTION COSTS...



For most SCAN plans, Preferred pharmacies accept **lower** copays, which **lowers** your costs

A 30-day supply of Tiers 2-4 costs **\$5 less** for most SCAN members at Preferred pharmacies*



A 30-day supply of Tier 1 medication costs **\$0** for most SCAN members at Preferred pharmacies



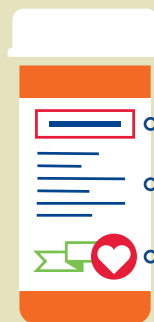
If you use three medications from Tiers 1-4, that's a savings of up to **\$180 A YEAR****

AND KEEP HEALTHY...

Lower-cost prescriptions

Easier on your monthly budget

So you can refill *on time*



✓ THE MEDICATIONS YOU NEED

✓ TO TAKE AS DIRECTED

✓ FOR YOUR GOOD HEALTH

AT A PREFERRED PHARMACY



Saving money on prescriptions is closer than you think—**CHANCES ARE, THERE'S ONE NEARBY**

SCAN HEALTH PLAN® PREFERRED PHARMACIES INCLUDE:

Walgreens
Rite Aid
Walmart
Costco

Ralphs
Safeway/Albertsons
Select independent pharmacies
Express Scripts Home Delivery

See them all at

www.scanhealthplan.com/findapharmacy

Be sure to check the **"SHOW ONLY PREFERRED PHARMACIES"** box



SWITCHING IS EASY—

Your Preferred pharmacy will handle the details



IN PERSON:

Bring in your labeled pill bottle(s)



BY PHONE:

Call your **new** pharmacy and ask them to transfer your prescriptions

What are you waiting for? **CROSS THE ROAD** today.



*Based on comparison of 2018 medication copayments at Preferred pharmacies versus Standard pharmacies.

**Do the math: \$5 savings x 3 medications = \$15 per month x 12 months = \$180 per year

Still not sure what your prescription will cost? Check your plan materials or call Member Services to find out what your copay will be.

CEO Message: Welcome to SCAN—and 2018

I'm so pleased to welcome you to the first issue of SCAN Club in 2018. Whether you're a new or longtime member, we're happy you're with us. Your trust means a lot to the entire SCAN team, and we work hard to earn it. That's why I'd like to ask for your help.

I receive a lot of surveys and questionnaires from the companies I do business with, and you probably do, too. I want to assure you that SCAN truly takes member input into consideration. Let me give you a few examples:

Transportation. While you told us you appreciate the transportation benefit, you also gave us ideas for improvement. We've been working closely with MedTrans (our transportation partner) to make sure this benefit is as easy to use as possible.

Prescription costs. We know that low prescription copayments are a priority, and our Preferred pharmacies (see insert) are just one way you can save.

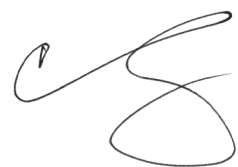
Website. More of you are looking for information online, and so we're continually adding features to our website (read more about the member portal on page 6).

So when you have the chance to give us your feedback, please do so. Whether it's by way of a formal questionnaire, a phone survey or an email to Member Services, we want to hear from you. Your doctor's office and Medicare also want your feedback, and I encourage you to provide it as often as possible.

You see, most of us are only moved to respond when something has gone wrong and we're frustrated. That's understandable, and if that's your experience we want to hear about it. But we also need to hear when things are going well. Hearing what is working helps focus our efforts on what's not. So let us know that, too. I always share your kind words (like those below) with the team.

Thank you again, and I look forward to hearing from you in the months ahead.

With appreciation,



Chris Wing
Chief Executive Officer
SCAN Health Plan

“

I love the way you keep in touch with us ... your telephone team is always there to answer questions and do it with so much grace and politeness.”

– Current SCAN member

ASK MEMBER SERVICES

I already mailed my check for my monthly premium, so why am I receiving a late payment notice?

Chances are it crossed in the mail. Our billing system automatically sends out a late notice if a payment hasn't been processed by five days after the due date. Check your bank statement to see if your check has been cashed. If it has, your account will have been updated and you can throw away the late notice. If not, give Member Services a call.

Even better, consider signing up for automatic payments so you won't ever have to worry about sending a check each month. You can call Member Services to get started with auto-pay. Or, you can set it up from your computer by logging in to the SCAN member portal at www.scanhealthplan.com/members. Then click on the Payments tab at the top and follow the instructions for setting up secure auto-pay with our banking partner.

I'm new to SCAN and have decided I'd like to sign up for Delta Dental. Can I still sign up?

Members who are new to SCAN have two months after their membership begins to enroll in the Delta Dental plan. If you became a SCAN member effective January 1, you have until February 28 to enroll in a dental plan. You can start using your dental benefits the first of the month after we receive your application for Delta Dental or you complete your enrollment over the phone with Member Services. Call Member Services if you have any questions about Delta Dental coverage.

Welcome to SCAN!



We thought the first issue of the newsletter this year would be a good time to review some basics. So whether you are new to Medicare, new to SCAN or are a longtime member, we think the information here will help you better understand how your health plan works—and help you **make the most of the benefits and services we offer.**



Medicare, SCAN and Your Doctor

The American healthcare system is complicated, and Medicare is no exception. Even longtime members tell us they are not entirely clear on how SCAN works.

We're often told: "Your benefits are too good to be true," which is nice to hear, but there's good reason we are able to offer the benefits we do.

We also get letters stating: "I'll never leave SCAN because I love my doctor." Or the opposite: "The wait times at that SCAN office are ridiculous!"

This diagram should help explain how we're able to offer the benefits we do. And how your doctor and other medical providers work WITH—but not for—SCAN Health Plan.

Medicare

The Centers for Medicare and Medicaid Services (CMS) contracts with Medicare Advantage plans, like SCAN, to provide your Medicare benefits. This contract is reviewed every year.



SCAN Health Plan

SCAN is a Medicare Advantage Prescription Drug plan. CMS pays SCAN to provide your Medicare-covered medical and prescription drug benefits. We are able to use those dollars to provide benefits above and beyond what traditional Medicare offers.



Medical Providers

SCAN contracts with local, community-based medical groups, hospitals and other medical providers to deliver your care. Healthcare decisions, like referrals for specialty care, are made at the medical group level. If you disagree with a healthcare decision, that's when SCAN will get involved.



Primary Care Doctor

Your primary care doctor directs your healthcare services. You will see this doctor for your annual physical or wellness visit, as well as for other care needs. Many primary care doctors are part of larger medical group organizations.



Specialists

Should you need specialty care, your primary care doctor will refer you to the specialists he/she works with—typically part of the same medical group organization.

Hospitals

For scheduled hospital stays, your doctor will direct you to the hospital he/she is affiliated with. In a medical emergency, go to your nearest emergency room.

The 3 Cs of Care

Want to get the most benefit from your SCAN coverage? *Follow the 3 Cs of Care:*

1. CONNECT to Care. We don't just mean "see the doctor when you're sick." We want you to connect to care even when you are well.

- ▶ *New doctor this year?* Schedule a get-to-know-you appointment soon. That can be your annual physical or wellness visit, or a shorter visit where you share your main health concern with your new doctor and his/her team.
- ▶ *Same doctor?* We recommend that you get in for that annual visit early in the year, so you have time to follow up on any other preventive care or screenings you are due for in 2018.

2. CHECK Your 2018 Benefits. You already know the benefits you use often, like the copayment to see your primary care doctor. Many of you also know your copayment for a specialist visit. But what about what you pay for a visit to a mental health professional or for physical therapy? Some people assume that those copayments are the same as for a specialist visit and are surprised to learn they are different. That's why we like to say: "Know what you owe before you go." No one likes surprises at the doctor's office!

Your benefits are clearly listed in your member materials—there's no fine print. You can refer to your plan materials at any time on our website: www.scanhealthplan.com. Click "Find SCAN Resources" on the bottom of the page or log in to your SCAN account.

3. CALL With Questions. If you have questions about your benefits, contact SCAN Member Services. We want you to have a great experience with SCAN, so please call whenever we can be of service. The phone number is on your SCAN ID card.

If you have questions related to your healthcare, contact your doctor's office. Your doctor's main number is on your SCAN ID card, but when you call you can ask if there's another number that will connect you directly to your primary care team.



WHAT'S A PCT?

PCT = Primary Care Team

When you join SCAN, we ask you to choose a primary care doctor to oversee your healthcare. Your primary care doctor leads your primary care team, which includes the nurses, medical assistants, front office and other staff who support your care. It also includes the other doctor(s) who may fill in when your doctor is not available.

While the doctor/patient relationship is perhaps the most important, you should feel comfortable with the rest of the team. After all, if you have questions between appointments, a member of the primary care team will likely be helping you. Remember, you can change primary care doctors at any time and for any reason. Just call SCAN Member Services to make that switch.

3 WAYS TO START THE NEW YEAR OFF RIGHT

New Year's resolutions aside, there are a few things we recommend you do to make sure you get a healthy start to 2018.

1 Get a Flu Shot.

If you got your flu shot last fall, good for you! But if you haven't, it's not too late. Flu season lasts until spring, so there's still time to protect yourself.

2 Just Say 90-Day.

Getting a 90-day (three-month) refill of the medications you take regularly just makes sense. Most SCAN plans offer cost savings for 90-day supplies, and you don't have to get refills as often.

3 Be Active Every Day.

That can range from swimming laps or walking the dog to gardening or even marching in place (while seated, if that fits your fitness level). The key is to move your body every day.

‘Hello, please join us for a Straight TeleTalk.’

If you've ever received a call from SCAN asking you to take part in a Straight TeleTalk, we hope you've stayed on the line. Straight TeleTalks are live conference calls that give us the chance to share information with a large number of SCAN members at one time.

In the past, TeleTalks have covered such topics as diabetes, medication use, depression and benefit changes for the coming year. During the calls, members also have the chance to get their questions answered.

If we're holding a TeleTalk that we think would be of interest to you, we'll send you an invitation—either a postcard, phone call or email. There's no need to RSVP; just make a note of the date and time of the TeleTalk so you can be ready to take the call.

There are three ways to participate—

- 1. The easiest way: Just wait for the call.** Shortly before the scheduled time, we will call to let you know the TeleTalk is about to begin. If you want to join in, just stay on the line. If not, simply hang up. The calls last about 30 minutes, but stay for as long as you can.
- 2. Call in from any phone.** Call **1-877-228-2184** and enter the code **113146#** to be connected to the TeleTalk.
- 3. Can't get to a phone? Watch online.** Send an email to StraightTeletalk@scanhealthplan.com at least four hours before the scheduled conference time to let us know you want to participate online. We'll send you a link where you can listen to the live call, view presentation slides and submit questions, all from your computer.



TELETALK TIPS

- If you've changed phone numbers recently, be sure to call Member Services with your current phone number. Note: There's a chance your phone provider may not allow the call to go through. If that happens, dial in by calling **1-877-228-2184** and entering the code **113146#**.
- At the scheduled time, you'll actually receive two calls. If you miss the first one, we'll call again a minute or two later. If you do not want to take part in the call, just hang up both times!
- It takes a while to call everyone, so if you're one of the first to be dialed, you may be waiting for several minutes before the TeleTalk starts.
- You don't have to sit still. Several members have told us they've listened to a TeleTalk while on the go. So go for a walk or continue with your chores while you listen in.
- If you can't take part in the call but are interested in the information, check our website. We post some of the more popular TeleTalks online a few weeks after the live event.

YOUR SCAN ONLINE ACCOUNT JUST GOT EVEN BETTER



You're getting ready to go to your first physical therapy appointment and you've misplaced your SCAN Member ID card—what do you do? If you have an online account with SCAN, you can quickly and easily print a copy of your card from your computer and be on your way to your appointment. This is just one of several new features available through the SCAN member portal.

Take a look at what you can do when you log into your online account on the SCAN website:

- **View or print your SCAN ID card.** It works from any computer, smartphone or tablet so your ID card is always at your fingertips. If your SCAN plan includes the transportation benefit, you can get a copy of that card, too.
- **Update your profile information and preferences more easily.** Click on the new Profile icon on the home page and request e-delivery of your plan materials, change your password and other security information, or add caregivers to your account.
- **Transfer with one click from your SCAN account to your Express Scripts account.** No additional log-in is needed, making it easier to manage all your healthcare and pharmacy benefits. Once you're signed in to your SCAN account, just click on the Care & Prescriptions tab to securely switch to your Express Scripts account.
- **Pay your premium online.** Click on the Payments tab and you can review your recent invoice and payment history and pay your bill right from your computer. You can also set up alerts for when a payment is due or sign up for auto-pay.

Don't have an online account yet? Go to www.scanhealthplan.com/members and click on "Register your member account."

2017: A Very Good Year

As regular readers of SCAN Club know, last year was SCAN's 40th year of serving seniors. We marked the year with several events, activities and celebrations. Here's a look at a few of the highlights.



We Rolled Up Our Sleeves

More than 100 SCAN employees and family members descended on the community center at El Dorado Park West in Long Beach. We painted, planted and generally spruced up the place, which houses a bustling senior center. We were pleased to make this gathering place a little more welcoming.



We Celebrated Lifelong Creativity

In November, SCAN sponsored LEGACY: A Celebration of Senior Artists. This unique art exhibit featured 20 established and emerging local artists. Some of the presenters have been creating for a lifetime; others found a new passion after retirement. All are proof that creativity knows no age limit. The event was held at the Long Beach Senior Arts Colony, one of the EngAGE senior apartment communities, which offer programs in the arts, wellness and lifelong learning.



We Gave Thanks

2017 was also our 25th year of Thanksgiving meal delivery, so our goal was to deliver 2,500 meals to homebound seniors. Mission accomplished! Most important, however, is that those 2,500+ people received not only a traditional turkey dinner but also a visit with one of our warm and friendly volunteers.

Need Assistance? SCAN Health Plan® is here to help.



Sales Information

1-800-547-1317; TTY: 711

8 A.M. – 8 P.M. Pacific Time (PT)

Monday–Friday



Follow us on Facebook

www.facebook.com/scanhealthplan



Visit our web site

www.scanhealthplan.com



Member Services

1-800-559-3500; TTY: 711

8 A.M. – 8 P.M. Pacific Time (PT)

7 days a week from Oct. 1 – Feb. 14

Monday–Friday from Feb. 15 – Sept. 30

Note: Between Feb. 15 and Sept. 30, messages received during weekends and holidays will be returned within one business day

SCAN Health Plan® is an HMO plan with a Medicare contract. Enrollment in SCAN Health Plan depends on contract renewal. 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. You must continue to pay your Medicare Part B premium. Other providers are available in our network.



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4 Welcome to SCAN!



5 The 3 Cs of Care



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