scanclub

A NEWSLETTER FOR SCAN HEALTH PLAN® MEMBERS

ISSUE 3, 2019



Flu Patients Took My Hospital Bed

And Other Reasons to Get a Flu Shot

It's flu season again and you know what that means: Your doctor, your pharmacy, SCAN, the media and anyone else concerned with your health will be recommending that you get your annual flu shot. But what about your fellow SCAN members? What do they have to say about the flu shot?

We asked...and found the answers interesting. Here's some of the information members shared—along with feedback from our medical experts.

'Thank Goodness I Had Gotten My Flu Shot'

First, the vast majority of people who responded to our flu survey said they get the flu shot regularly. "I used to never get flu shots until I started getting the flu every year," one member told us. "For several years in a row, I got the flu with high temperatures and was really sick. Since then, I've had a flu shot every year and haven't gotten the flu."

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Flu Facts

"Getting the flu doesn't just make you feel bad; it can lead to other serious health concerns or make conditions you already have much worse," says SCAN Medical Director Magda Lenartowicz, MD. "The older you are, the harder it is for your body to fight illness, and the more you are at risk for developing these kinds of problems when you get the flu."

- People age 65 and older are most likely to have a more severe case of flu.
- Older adults have more chance of developing pneumonia or another life-threatening complication from the flu.
- Seniors with the flu are more likely to end up in the hospital than younger people who are sick with the flu. And once in the hospital, older adults stay longer than seniors hospitalized for other reasons.



Getting a flu shot each year is one of the best things a senior can do to stay healthy. And because SCAN members can get the shot from their doctor or at the pharmacy with no copay, it's also one of the easiest and most affordable."

—Dr. Magda Lenartowicz

Continued from front page

Another member told us it took a trip to the hospital to fully appreciate the value of having had a flu shot: "I spent three days in the emergency room because they could not find a bed for me. They were all taken with flu patients! Thank goodness I had gotten my flu shot. I did not get the flu and, needless to say, I will continue to get my flu shot every year."

Sick Anyway

The flu shot can help many people avoid getting the flu, but not everyone and not every time. "When first available, I got the flu shot," one member told us. "That year, for the first time in a long time, I got the flu. Next year, got the flu shot, got the flu. Apparently, for me, the only way to ensure I get the flu is to get the flu shot."

Despite this member's experience, the fact is the flu vaccine cannot give you the flu. Still, there are some reasons why you could get sick even after having a flu shot.

- The vaccine does not protect against illnesses other than the flu. So, you might actually be sick with a cold or other illness.
- 2. It takes a few weeks for the vaccine to start protecting you. If you're exposed to the flu before the medicine kicks in, you could still come down with a case of the flu.
- 3. You might have caught a "different" flu. Health experts do a pretty good job of guessing what the most common types of flu are going to be each season, but you could catch one different than what the vaccine protects against.

Even if you do get the flu after having a flu shot, it probably won't be as bad as if you didn't get vaccinated. That's how it was for this member: "I didn't get the shot and got the flu. Sicker than I had been for 50 years. Got the shot again this year and got the flu again but nowhere near as sick. I'll never skip it again."

There are different types of flu vaccines for different groups of people. Two stronger vaccines are made just for people 65 and over. Ask your doctor if one of these might work better for you.

Would you like to take surveys from SCAN?



Join SCANListens—all you need is an email address. You'll receive occasional online surveys from us on a variety of topics. For our flu shot survey, for example, we know the most common

arguments people give for not getting a flu shot, but what about our members specifically? SCANListens is one way we can get feedback to help us better understand our members so we can, in turn, better serve you. To learn more and sign up, go to scanhealthplan.com/scan-listens.

CEO MESSAGE

YOU MATTER ALL YEAR LONG

I'm always struck by how much effort some companies put into getting new customers, and how little they think about the customers they already have. Have you ever noticed, for example, how a phone company will advertise a great deal for people to switch to their plan, but then don't do much to show appreciation for their current customers?



100+ Club members like

Ethel M. on social media

I suppose this is on my mind right now because the Annual Enrollment Period (AEP) for Medicare Advantage plans runs from October 15 through December 7. That means you're probably hearing from a lot of health plans who want you to switch to their plan for 2020. SCAN also works hard during this time of year to bring on new members, but we think it's just as important to show we care for you, your health and your business long after you become a member.

For us, that means making a personal connection. For several years now, our Senior Advocates have been making birthday visits to honor our members turning 100 or older (the members of our 100+ Club). It's become obvious during these visits that our "most experienced" members have so much to share about life and healthy aging. Lately, we've started documenting and highlighting their stories so they can be an inspiration to others like they have been to us. (*Find these stories on Instagram and Facebook—see box below.*)

Of course, we can't make birthday visits to all our members. So when we reach out via a call or an invitation, by mail or email, that's our way of making contact. It also helps when you let us know how we're doing and what more we could do to help you stay healthy and independent. We take your feedback—and your loyalty—to heart every day.

With appreciation,

Chris Wing
Chief Executive Officer





@scan_lb



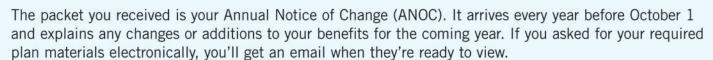
@SCAN Health Plan

Ask Member Services

Looking Ahead: Your 2020 SCAN Benefits

This is my first year as a SCAN member and I received a packet in the mail with 2020 benefits. Do I need to do anything with it?

Happy first year (we call it a "SCANniversary")! Since you're already a member of SCAN, there's nothing you need to do to stay with SCAN.



You might also receive an invitation to join one of our Straight TeleTalks taking place in October. Listen in as an executive from our benefit design team explains your 2020 benefits and answers listeners' questions. Here are other ways to learn more about your benefits:



View your ANOC online. Find it by logging into your member account on the SCAN website. Or type Annual Notice of Change into the search box at the top of any page on scanhealthplan.com, then use the year/county/plan/language filters to find your ANOC.



Call or email Member Services.

We're now open seven days a week from 8 a.m. to 8 p.m. during this busy time of year. Check the back of this newsletter for how to reach us by phone or email.

Fall Prevention Starts Here

Some of the most serious threats to your health and independence may be lurking where you should be able to feel the safest—your home.



Peer Advocate Kathleen McCool talks to SCAN members about some of the common conditions of aging—and falls is a big topic of discussion. "The most common cause of falls is tripping," she says. "And it's usually on something in the home or just outside the home that a member has passed over a thousand times without tripping on it—a rug or bedspread, a crack in the driveway, the hose or the curb by the trash can."

This is cause for concern because falling is one of the most common causes of injury in seniors. Every 11 seconds an older adult is treated in the emergency room for a fractured hip, head injury, broken bones or other injury from taking a tumble.

In addition to the physical pain and injury, a fall can lead to loss of independence. "I've noticed that after a fall or two, seniors become afraid of going out at all," McCool says. "People who used to walk and be active will stay in the house if they can't find someone to walk with them. It totally changes their lives."

Create Your Own Fall-Free Zone

Many falls can be prevented just by taking a good look around the house and yard for potential trip hazards and other ways to make your home fall-free. When SCAN Peer Advocate Ben Singer talks with members about how to prevent falls, he encourages them to install a grab bar in the shower. He explains it this way: "It's like using seatbelts in the car—you don't want to wait to put them on until after there's been an accident."



There are many home safety checklists available that you can use to find hazards in your home. We have one on **scanhealthplan.com**. Just type **Fall Prevention Checklist** into the search bar at the top of any page for a copy to view or print.



REGAIN YOUR FOOTING

Many adults have trouble with their balance as they get older, and this can make a fall more likely. Kathleen McCool recommends these five things if you're having trouble with your balance:

- 1. Talk to your doctor. It could be that a medication is making you feel unsteady or a medical condition is affecting your balance. McCool has found that vertigo is an issue for some members, including her. But, she says, "doctors aren't always familiar with it, so I suggest members ask their doctors about it when they're having balance problems."
- **2.** Have your vision and hearing checked regularly. It makes sense: You're more likely to fall if you're not seeing or hearing well.
- 3. Try exercises that focus on building strength and improving balance, such as workouts with exercise bands or tai chi.
- **4. Slow down and pay attention.** As McCool says, "You don't have to stop doing the things that you love, just do them more mindfully."
- 5. Look for a fall prevention class near you. SilverSneakers® has a "Stability" class for SCAN members with the gym benefit. Many senior centers and local recreation departments have these type of classes, too, so look for what's offered in your community.

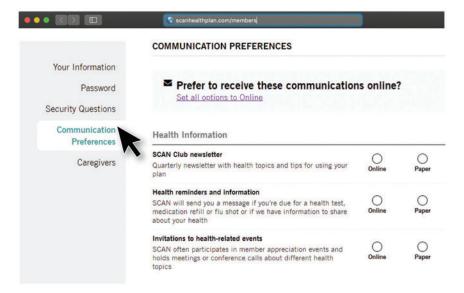
How Do You Want to Hear From Us? Email or Mailbox—the Choice Is Yours

How would you like to hear from SCAN when we've got news or updates related to your care or coverage? You can choose to have many of the materials we usually mail to you delivered another way.

This newsletter, for example, is also available by email—would you prefer to read the e-version rather than this paper copy? Your Explanation of Benefits are always available online in your member account—that might be one piece of mail you'd be happy to do without each month.

If you're okay the way things are now, you don't need to do anything. But if you'd like other options, here's what to do:

- 1. Log into your member account. If you don't have one yet, go to scanhealthplan.com/register to set one up.
- 2. Click on the purple circle with your initials in the upper right of the screen.
- 3. Click on the red button, Manage Profile and Preferences. A new screen will ask you to *enter your password again* (*just to be sure it's really you*). Once you've done that, *click Confirm Account*.
- 4. Click on Communication Preferences on the next screen (find it in the grey area to the left).



5. Click your selections, then Save Preferences. You're done!
But check back from time to time because there are often new options available.



Don't have a member account? You can still set preferences.

As long as you get emails from SCAN, you can set some communication preferences. Scroll to the fine print at the bottom of any SCAN email and click on the link to **choose or change your communication preferences**. It'll take you to a page where you can make your selections.



Are You Caught Up?

Take another look at your 2019 Health Check Record—are there needed tests or other care that still haven't been checked off? Be sure to get them taken care of before the end of the year for a healthier start in 2020.





Find an online copy of your Health Check Record in your member account at scanhealthplan.com.

Visit Your Health Check Record >

\$\$\$ Paying for Vaccines? What You Need to Know

If you need a vaccine or shot, you probably assume you'll get it from your doctor. With Medicare, though, that's not always the case.

SCAN is a Medicare Advantage health plan, so here's how this affects your vaccines:

- Some vaccines are covered under Medicare Part B. This
 is the "medical part" of your SCAN plan. Your yearly flu
 shot and pneumonia vaccine are the two most common
 Part B vaccines. You can get these from your doctor (or
 at your pharmacy) for no copayment.
- Other vaccines are covered under Part D. This is your SCAN prescription drug coverage. So, like other drugs you take, you need to get these vaccines from a pharmacy. You will pay a copayment based on which tier the vaccine is on. And, as with many other medications, you may pay less for these at a Preferred pharmacy versus a Standard pharmacy.

IMPORTANT TO KNOW: While Part D vaccines are available from your doctor, you will need to pay the full cost your doctor charges when you get the shot and then ask SCAN for a refund. SCAN will pay you back the cost of the vaccine minus your copayment. This amount may be less than what your doctor charged you, so you may end up paying more for Part D vaccines at the doctor's office than you would at the pharmacy. If you have questions about your copayment or where to get a vaccine, contact Member Services.

COMMON PART D VACCINES

Name	Tier	Prevents
Adacel	3	Tetanus, diphtheria and pertussis (whooping cough)
Boostrix	3	Tetanus, diphtheria and pertussis (whooping cough)
Shingrix	3	Shingles in people age 50 and older. Requires two shots, so you pay two copayments
Tetanus/ Diphtheria Toxoids- Adsorbed (T-DAP)	3	Tetanus and diphtheria
Zostavax	4	Shingles in people age 50 and older

If You Take Medications, Take This Quiz

Which of these statements do you agree with?

It would be nice to save money on my prescriptions.

I take one or more medications regularly.

I'd rather not wait in line at the pharmacy.

My closest pharmacy is not very convenient.

It would be nice to be able to talk to a pharmacist whenever I wanted.

I'd like an easier way to get my prescriptions.



If you checked any of these boxes, we have a solution for you: *Home Delivery from Express Scripts Pharmacy*sm.

Most SCAN plans offer big savings through Home Delivery. How big? How's \$0 for medications on Tier 1 and Tier 2*? That's for a 90-day supply. Even medications on higher tiers have Preferred pharmacy pricing.

Shipping is always free. Plus, pharmacists are available 24/7 for any questions or concerns, and Express Scripts offers flexible payment plans on medications ordered through Home Delivery.

Now's a great time to sign up for Home Delivery—it'll save you time and effort during the holidays and set you up for a healthy new year!

*90-day \$0 Tier 1 and Tier 2 home delivery medications are not available in the following plans: Plus (HMO), Connections (HMO SNP), Connections at Home (HMO SNP), VillageHealth (HMO-POS SNP) and certain employer group-sponsored coverage.

What's Your Reason for Missing a Mammogram?

'I don't have any symptoms and I feel fine. I often check for lumps on my own, so I figure I'll notice if there's a problem.'

Many women with breast cancer don't have symptoms. That's why breast cancer screening is so important: Mammograms can catch cancer long before a tumor is big enough for you or your doctor to feel. This is important because cancer that's found early is easier to treat and to beat. The American Cancer Society says that close to 100 percent of women with cancer caught and treated in the earliest stages are still alive five years later.

'No one in my family has had breast cancer. Besides, I've lived this long without it, so I probably won't get it, either.'

Getting a regular mammogram is very important, even if you're healthy and don't have any risk factors. Almost 75 percent of breast cancer patients don't have a family history of breast cancer or other risk factors.

How to Be Your Own Breast Friend

If you're a woman over age 65 with an average risk of breast cancer:

- Get a mammogram every two years.
- Do a self-examination at least once a month.



If you have a higher risk for breast cancer or are over age 75: Talk with your doctor about the best breast screening plan for you.

Remember, there is no copayment for your screening mammogram. Not sure if you're due? Check your Health Check Record or contact your doctor. Be on the lookout for a reminder from SCAN, too.

Be on Watch for Enrollment Scams



Is your mailbox or email brimming these days with information from various Medicare plans? If so, you've probably already guessed it's the Annual Enrollment Period (AEP), and Medicare plans are busy competing for your attention. Unfortunately, crooks are also busy

during this time, coming up with healthcare scams to take advantage of seniors.

So how do you protect yourself from these scams? Often the safest action during this time of year is no action!

As a member of SCAN, you DON'T need to do anything to stay a member of SCAN.

If someone claiming to be from SCAN or another company calls on you, saying you need to sign paperwork to renew your membership with SCAN, think twice. Unless you're changing from one SCAN plan to another, there is no need to "renew" each year.

Or, someone might show up to help you sign up for a new benefit offered by Medicare. Before you give any personal information to a stranger, do some research. If they're legitimate, they won't mind you asking questions. They should give you the full name of the business they represent and their contact information so you can get in touch with them if and when you're ready. Pressure to "sign now" is usually a bad sign.

We're sorry to say that scammers target seniors at all times of year, not just during AEP. We've listed some of the most common scams on our website, along with tips to help you avoid being a victim of fraud—and what to do if you are. Learn more at:

scanhealthplan.com/fraud

Need Assistance? SCAN Health Plan is here to help.

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Sales Information 1-800-547-1317; TTY: 711

8 a.m. – 8 p.m. Pacific Time (PT) Seven days a week from Oct. 1 – Mar. 31 Monday – Friday from Apr. 1 – Sept. 30

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Visit our website www.scanhealthplan.com



Member Services 1-800-559-3500; TTY: 711

8 a.m. – 8 p.m. Pacific Time (PT) Seven days a week from Oct. 1 – Mar. 31 Monday – Friday from Apr. 1 – Sept. 30

Note: Between Apr. 1 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. Other providers and pharmacies are available in our network.



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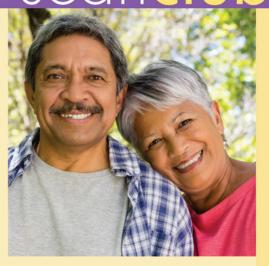
Health and wellness or prevention information

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Be on Watch for Enrollment Scams



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1 message

Kevin Omahony <komahony@thedotcorp.com>

Thu, Sep 26, 2019 at 2:27 PM

To: Joe Agnew <jagnew@thedotcorp.com>, Cari Mitchell <cmitchell@thedotcorp.com>





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