

scan club

A NEWSLETTER FOR SCAN HEALTH PLAN® MEMBERS

ISSUE 4, 2020



Coming Your Way in 2021

HIGHLIGHTS INSIDE!

There's more to your SCAN plan than what's included in your Annual Notice of Changes (not sure what this is? See page 3). We've kept the coverage you've come to depend on year after year. And we've added some new benefits we think you'll really appreciate.

As always, your plan materials have all the details. You'll find those easily in your SCAN online member account and on our website: scanhealthplan.com. We encourage you to learn about your benefits so that you can get the most from your SCAN plan. Keep reading for some of the highlights for 2021.

Your 2021 SCAN Plan Includes The Benefits You Depend On

- No or low copays for primary care visits
- Coverage for specialist care
- Coverage for inpatient hospitalization and outpatient surgery
- Prescription drug coverage
- Mail-order prescriptions
- \$0 Telehealth visits
- Worldwide urgent and emergency care coverage

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NEW IN 2021!

SCAN HEALTHtech: \$0

Ever wished you had a hotline to call with questions about using your tablet, computer or smartphone? SCAN HEALTHtech brings you no-cost technology support to help you with health-related uses.

For example, our experts can help with:





- Telehealth visit set-up and training, including the use of Zoom, Skype, Facetime and other platforms
- Mail-order prescription set-up
- Medical group patient portal access
- SCAN online member account registration

BrainHQ: \$0

Exercise your mind with BrainHQ, an online brain health program. These mental activities give your brain a workout that's tailored to you. Each exercise gets harder as you use it so you're always improving your attention, memory and more. We're pleased to offer this science-based program to all SCAN members.

All the Extras You Appreciate

Your other “more than Original Medicare” benefits are still part of your plan in 2021. These include*:

-  • **Routine chiropractic and/or acupuncture** – Choose a professional through American Specialty Health (ASH). There's no referral from your primary care doctor needed – make the call yourself. ASH: 1-800-678-9133.
-  • **Vision exams and eyewear** – Contact EyeMed for plan details and copay amounts and to find a vision provider near you: 1-844-226-2850.
-  • **Hearing aids** – Same great service through TruHearing, with two models of high quality hearing aids to choose from at low, fixed prices. Call TruHearing at 1-844-255-7148.
-  • **Travel Assurance** – Planning an international trip? Call Member Services for a Travel Assurance Kit with information about your coverage for urgent and emergency care worldwide.

▶ **For more information, visit:**
scanhealthplan.com/extras.

**Benefit availability and copays may vary by SCAN plan and county and if you receive Extra Help. Check your Evidence of Coverage for details.*



SCAN on the go: \$0

Planning a trip within the US? Whether you're out of town or across the country, many of your SCAN benefits travel with you. Call Member Services for a SCAN on the go brochure that explains how to use these benefits should you need them while away from home:

- SilverSneakers®
- CVS MinuteClinic®
- Prescription refills
- Vision care
- Emergency dental
- And more!

More Meds With Your 3-month Supply

In 2021, a three-month refill includes a 100-day supply of your ongoing medications (currently, you get 90 days). That means more meds for your money and more time between refills.



ON THE COVER: We're making safely distanced birthday visits to some of our members who are turning 100. But we are also still making birthday calls to virtually every SCAN member. We want you all to know that we are thinking of you and wishing you the best in this strange and challenging year.

COVERAGE YOU CAN COUNT ON



This is my first Annual Enrollment Period (AEP) as president and CEO of SCAN Health Plan—and I'm excited! I think you will be, too.

To start, let me assure you that we are keeping your benefits consistent—this year has been filled with enough change and uncertainty already! So those SCAN benefits you've come to depend on? They're still here.

And, we're adding some benefits that can be used at home. For example, knowing that so many of us are now using technology to grocery shop, to order medications and for doctor appointments, we're introducing SCAN HEALTH*tech* in 2021.

Think of this as your personal tech hotline when you need help with any health-related use of your computer, tablet or smartphone.

We've highlighted more of your benefits on the facing page, but one thing that's not listed is our ongoing commitment to service. SCAN has grown tremendously over the past few years. In fact, I've been calling SCAN "the biggest small company" around!

Yet no matter how big we get, we want to keep a small company feel—especially when it comes to the level of attention we give our members. To that end, we've updated our phone systems, and our Member Service Advocates now go through more training than ever. After all, healthcare can be complicated. We're here to help simplify it for you.

Remember, you don't need to do a thing to stay with SCAN in 2021. And if you have questions, comments or feedback for us, let us know. We're just a phone call or email away.

Thank you for being a SCAN member.

Sincerely,

Sachin H. Jain, MD, MBA, FACP
President and CEO
SCAN Health Plan

THIS JUST IN:

90% Member Satisfaction rating
for the third year in a row!

– As reported in *Medicare & You, 2021*

Ask Member Services

Q: *I've got the 2021 ANOC for my SCAN plan here...What should I be looking for in it?*

A: We send the Annual Notice of Changes (ANOC) to all SCAN members every Fall to let you know of any changes or additions to your benefits for the coming year. The ANOC you just received explains if there will be changes to copayments, coverage or other aspects of your plan in 2021. That's why we encourage you to read the ANOC carefully and thoroughly, so you'll know what to expect starting in January.

If you asked to receive your required plan materials electronically, you'll receive an email when your ANOC is ready to view. Here are some other places to find your ANOC:



View your ANOC online at
www.scanhealthplan.com

- Log in to your member account, OR
- Type *Annual Notice of Changes* in the search box, then use the year/county/plan/language filters to find your ANOC.



Call or email Member Services.

Have you read your ANOC and still have questions? Check the back of this newsletter for Member Services' contact information.

Due for a Mammogram?

Weigh the Benefits, Risks Before You Schedule It

Many of the routine appointments that were postponed due to COVID-19 are starting to be rescheduled, so it's time to think about catching up on the essential preventive care for which you're due—like your routine mammogram.

Why breast cancer screening is important: Breast cancer is the second most common cancer among women. Regular mammograms are the most effective way to detect breast cancer early, when it's easier to treat and patients are more likely to recover.

Why it's important even now: Even though it's still considered best to avoid public places as much as possible, skipping an important cancer screening can be a risk, too. Putting off a mammogram could give cancer time to grow.

What to Consider

If you're due for a mammogram, these steps can help you weigh the risks and benefits of being screened now versus putting it off.

- Talk with your doctor or healthcare team about your personal and family history, when your last screening was done and other factors that could affect your decision.
- Contact the facility where your mammogram will be done to find out what they're doing to make your visit safe. Doctors' offices, labs and imaging centers have procedures in place to protect patients and staff, from curbside check-ins to pre-screenings to cleaning and disinfecting equipment and facilities.
- Have you noticed a change in your breasts or unusual symptoms, such as redness, pain or a lump? If so, call your doctor; he or she will probably want you to get an exam right away.

When You're Good to Go

When you've decided to go for your mammogram, continue to use these safety measures:

- Wear a mask or other face covering that covers your mouth and nose.
- Stay six feet apart from others in the waiting room.
- Use hand sanitizer before and after your visit.

For patients with average risk and no symptoms, delaying an annual screening mammogram for a month or two is probably okay. But putting it off any longer risks missing an opportunity to detect and treat cancer early.



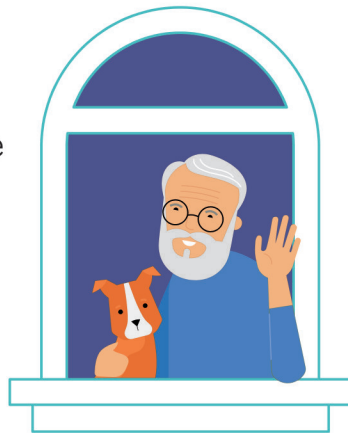
99%

*The **5-year relative survival rate** for women with breast cancer caught early, before it's spread outside the breast area. That means women with stage 1 cancer that is localized are, on average, about 99% as likely as women who don't have that cancer to live for at least 5 years after being diagnosed.*

Source: American Cancer Society website, <https://www.cancer.org/cancer/breast-cancer/understanding-a-breast-cancer-diagnosis/breast-cancer-survival-rates.html>

Is Staying Home as Safe as It Should Be?

If you're like most people, you're staying home more than usual to be safe during the pandemic. So, it makes sense to take this time to make sure your home really is a safe place to be, especially when it comes to falling risks. Can you imagine staying home to be safe from COVID-19, only to trip and fall and end up having to go to a busy emergency room?



It's something to think about. Every year, three million older adults end up in emergency rooms across the country because of a fall—and hundreds of thousands of them are hospitalized with head injuries, broken hips and other serious injuries. The majority of these accidents happen inside or just outside of the home. Often, they're caused by hazards in and around the home—slippery surfaces, electrical cords, loose carpeting, magazine stacks on the floor.

CREATING A SAFE LIVING SPACE

Preventing a possible trip or stumble at home starts with a safety review to find potential hazards. There are many home safety checklists available on the internet to help with this. We have one at [scanhealthplan.com](https://www.scanhealthplan.com). Just type *Fall Prevention Checklist* in the search box on any page.

You can make your home safer with some simple changes:

- **Use nonslip mats on surfaces that tend to get slick** when wet, such as the bathtub or shower, bathroom, porch and kitchen.
- **Put light-sensor night lights** in bedrooms, bathrooms and hallways—wherever you may need to walk after dark.
- **Use brighter light bulbs** in a dark stairway or narrow hallway so you can see your way more clearly.
- **Move items you use often to where they're easy to reach.** For higher storage areas, use a reach stick or a sturdy step stool with a handle on top.



- **Keep a lamp, flashlight and telephone near your bed** for middle-of-the-night emergencies big and small.

- **Install a liquid soap dispenser** on the bathtub/shower wall. No more bending down to grab the shampoo bottle in the slippery shower!
- **Install grab bars** by toilets and bathtubs, and guardrails on staircases and porch steps.

Some of these items, such as grab bars, night lights and non-skid mats, are covered through SCAN's over-the-counter (OTC) benefit. Check your plan materials to see if you have the OTC benefit.



Give Yourself the Once-Over for Safety, Too

Ask yourself these questions to make sure you're outfitted for safety:

Do your shoes fit properly, feel comfortable, have non-skid rubber soles and fully support your feet?

Wear shoes or slippers at all times—even when you're inside the house.

Does your clothing fit well enough that it doesn't drag on the ground or have extra fabric that could trip you up when you walk?

Is your eyewear prescription current?

Make sure you've had your eyes checked within the past two years and update your glasses or contacts as needed.

Do you feel unsteady when you walk? A cane may give you the extra support and confidence you need to get around the house safely.

Are you on your own a lot of the time? If you fall or need emergency help, a personal emergency response system (PERS) can connect you with emergency responders wherever you are. Check to see if PERS is included in your SCAN plan benefits.

What's your mindset? Many seniors, whether or not they have already had a fall, become so afraid of falling that they avoid activities such as walking, shopping or taking part in social activities. This thinking can actually backfire. Staying active is important to keeping you strong and flexible enough to prevent future falls.*

*<https://www.cdc.gov/homeandrecreationalafety/falls/adultfalls.html>



Why a Flu Shot Matters More Than Ever

If you're thinking of putting off your flu shot this year or skipping it all together, there's more reason than ever to reconsider. An annual flu shot is still the best protection we have against the flu. And this year, the case for a flu shot is even stronger due to the added threat from COVID-19.

Extra Protection During a Pandemic

Getting a yearly flu shot has always made good sense for adults 65 and older because they are more likely to develop serious complications from the flu. The Centers for Disease Control and Prevention (CDC) predicts that this fall and winter both flu viruses and the virus that causes COVID-19 will be spreading, which means getting protected from the flu is more important than ever.

To be clear, getting a flu shot does not protect you from the coronavirus but it does reduce the chance that you would have both the flu and COVID-19.

Yes, as miserable as it sounds, it is possible to be sick with both the flu, as well as other respiratory illnesses, and COVID-19 at the same time! And while getting a flu shot may not prevent COVID-19, early research suggests that it could make a case of COVID-19 less severe.*

More Care for Those Who Need It Most

In a typical flu season, hundreds of thousands of people are hospitalized with the flu. This year, hospitals in many areas are already busy treating patients with COVID-19. Adding a high number of people with the flu will only make their job harder and resources scarcer.

According to the CDC, flu shots “reduce the risk of flu illness by between 40% and 60% among the overall population during seasons when most circulating flu viruses are well-matched to the flu vaccine.” So, getting your flu shot can help keep you out of the hospital at a time you really don't want to be there. And, it can make sure doctors and other healthcare workers are able to focus on treating the patients who need them most.

No Copay, No Hassle, Less to Worry About

Medical experts say that, for most people, the flu shot should not be delayed because of the COVID-19 pandemic. And remember: SCAN members pay \$0 for a flu shot at their local pharmacy or doctor's office. (Note: if you have an office visit copay, you may still pay that amount, but nothing extra for the flu shot).

There are several types of flu vaccines recommended for older adults.

Find out more at [cdc.gov/flu/highrisk/65over.htm](https://www.cdc.gov/flu/highrisk/65over.htm)

Then talk with your doctor about which type of shot is right for you.

*<https://www.medrxiv.org/content/10.1101/2020.06.29.20142505v1>

Oh, the Places You Can Go...

With a SCAN Online Member Account

A SCAN online member account lets you easily and quickly use different SCAN-related accounts—without having to visit multiple sites and log in separately.

Here is just some of what you can do when you log in to your SCAN online account:

- 1 Get health and fitness information and support with Rally, our new, online wellness program.
- 2 View your plan materials and Monthly Summaries.
- 3 Pay your premiums—no stamps or envelopes needed!
- 4 Order and manage your mail-order prescriptions through Express Scripts.

Haven't set up your online member account yet?

It takes just a few minutes to register. Then, you can be off to wherever your online account and your SCAN benefits take you. Go to scanhealthplan.com/register.

Dancing for Her Life



“

Moving around and stretching makes you more limber, and it's so refreshing. It makes me feel special.”

– SCAN member Deborah F.

SCAN member Deborah F. has loved to dance since she was a young girl. But since an accident seven years ago left her disabled, Deborah is finding that in addition to the joy dancing gives her it is also providing the motivation to reclaim the active life she enjoys so much.

'Enough Is Enough'

Deborah was an on-the-go 60-year-old when, while backing up to view a photo on her living room wall one night, she fell backwards over a coffee table. The fall broke her neck and back. Over the next seven years, she underwent multiple surgeries to try to repair her broken bones, improve her mobility and relieve the chronic pain she felt. It was after the fifth and final surgery that Deborah says she thought to herself, “enough is enough.”

She decided it was time to take back her life. Deborah says that decision got her thinking about the dancing she used to do at her church and at the dance halls when she was younger, as well as the routines she used when she taught aerobics.

“I just started moving to music, nothing

choreographed,” she says. “I dance in my front room, all the way down the hall and in the living room, all around the house.”

Climbing Out of the Sardine Can

Doctors surgically inserted titanium rods that run from the center of her back into her neck, so Deborah says she is careful to listen to her body to know how far she can go. “I've learned to stretch, which I was so afraid to do. It not only helps my movement, but it feels so good, too.

“I feel like I've been in a sardine can for so long. I just want to get out and, like a flower, open up!”

Although she admits that coming back from her injuries has been challenging, Deborah says she has been able to stay positive with help from her husband, hobbies and positivity books that she claims “give you a kick in the boot.” She enjoys passing time quilting, gardening and even cleaning. “If there's music on when I'm cleaning, I can't keep my feet from moving,” she says. “I do what I can and don't let it get me down. I'm picking up the pieces and starting over—That's what I have to do.”

SCAN supports its employees who are able to volunteer during the pandemic, giving them paid time off to support our community organizations. Most often, we are needed to help deliver meals. We are so proud of our team members who are stepping up where needed (like Melanie Weir, pictured) to ensure that those who rely on home-delivered meals continue to receive them.

“

It was great to see the appreciation seniors had for the meals. The sweet thank you notes posted to their doors made our day!”

– SCAN employee Jennifer Rosas



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)

Seven days a week from Oct. 1 – Mar. 31

Monday – Friday from Apr. 1 – Sept. 30



Follow us on Facebook

www.facebook.com/scanhealthplan



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 April 1 – Sept. 30

MemberServices@scanhealthplan.com



REGISTER ONLINE

For all your plan info

scanhealthplan.com/register

The cover photo for this issue as well as one of the photos below are from our 100+ Club birthday celebrations, which continue to take place at a safe distance.

Other providers and pharmacies are available in our network.



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