



When Someone You Love Has Changed

What would the holidays be without the familiar traditions we have come to know and expect? Whether it is your sister's signature gravy or the pitchy renditions of favorite holiday songs, some things never seem to change from one season to the next.

But this holiday you're in town visiting your mom and notice that some things *have* changed—she's changed. Take the cranberry sauce she has been making from memory for as long as you can remember. When she goes to make it this time, she can't seem to recall what it's called or what goes in it. There are other things, too, little ways that she just doesn't seem like herself. The woman who has always been quick to jump in a conversation now seems to struggle to find the right words. The other day she called the TV a "picture box."

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“Everyone’s goal is the same:
to keep you healthy and
independent.”



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Forgetfulness and memory loss are normal parts of aging, but they could also be signs of dementia, which affects memory and behavior. Alzheimer’s disease is the most commonly known, but there are other forms of dementia that have similar symptoms. The holidays are a good opportunity to make note of any changes in a loved one’s behavior since you last saw him or her.

What to Look For

Alzheimer’s is a brain disease that causes slow decline in memory, thinking and reasoning skills. It is more common in people over age 65, but can affect younger people, too. Symptoms vary by the person but there are questions you can ask about the changes you are noticing in your loved one’s behavior.

- Does she have trouble remembering important dates, familiar faces and other information she usually would know? Does she forget what everyday things are used for? Does she ask for the same information over and over?
- Does he have difficulty keeping track of bills, balancing the checkbook or handling other tasks with numbers or multiple steps?
- Does she forget how to do everyday activities, such as drive to the store or feed her cat? Does she misplace things? And then can’t retrace steps to find them?
- Does your loved one lose track of the time, month or season? Are there times when he doesn’t know where he is or how he got there?
- Does she struggle to follow a conversation or find the right word? Does she not pick up on sarcasm? Does she stare at an object or nothing at all for long periods of time?
- Is he making poor decisions he normally wouldn’t, especially when it comes to money or saying inappropriate things?
- Has your family member or friend lost interest in things he or she used to enjoy, such as playing the piano, watching football games on TV or getting together with friends? Does your mom, who usually loves to be surrounded by the kids in the family, now get easily upset by the noise whenever they are around?

Having any of these symptoms doesn’t necessarily point to Alzheimer’s but changes in a loved one’s usual behavior and personality are red flags that something is amiss. It’s important to find out what it is.

How to Help

First, do not ignore the warning signs, assuming they will just go away. Tell your loved one that you have noticed some changes in her behavior and offer to help. Encourage her to schedule an appointment with a doctor and be available to go along. The doctor may order tests to gauge your loved one’s memory, reasoning skills and brain activity.

Like so many conditions, detecting Alzheimer’s early can make it possible for the doctor to recommend treatments that may offer some relief and enable your loved one to stay independent for as many holiday seasons as possible.

What if It’s You?

So, what if you’re on the receiving end of some of these observations? Sometimes we don’t notice changes from day-to-day, so take these comments to heart. See your doctor and tell him or her the concerns your family has. And be honest with how you’re feeling about it all. Everyone’s goal is the same: to keep you healthy and independent. So work together to find solutions that will help keep you that way.

CEO Message: We’re WITH You

By the time you read this, a new President of the United States will have been elected. The holidays will be in full swing. And you will probably be tired of all the health plan information you’ve received during the Annual Enrollment Period (AEP)!

When AEP ends on December 7, we hope you will still be WITH SCAN. We work hard to bring you benefits that are of real value every year—benefits you’ve asked for. For example, many of you told us you would like some help with the cost of prescription drugs. On page 7, you’ll read about the Preferred Pharmacy network we are introducing in 2017.

We also heard you ask for better hearing aid coverage (pun intended!). See page 6 for more information on our 2017 hearing aid benefit. These are just two examples of what you’ll see in the coming year. But there is another important part of your SCAN Health Plan that I want to point out.

You have an entire Member Services team here to help you. If you haven’t called on Member Services before, I invite you to do so. You will quickly learn why so many members have Member Services on speed dial and in their email address list. If you have a question about benefits, a compliment about your doctor, or even a problem with your healthcare, call on Member Services. It’s why they’re here.

On behalf of everyone at SCAN, please accept our warmest wishes for a happy holiday season and a healthy New Year.

WITH appreciation,

Chris Wing
Chief Executive Officer
SCAN Health Plan

Chief Medical Executive Dr. Romilla Batra is just one of the SCAN employees who took advantage of the flu shots SCAN makes available to employees every year. Have you had your flu shot this year?



MEMBER SERVICES QUESTIONS ANSWERED!



It’s not an emergency, but I have a question about my benefits. What’s the best time to call Member Services?

SCAN’s Member Services team is ready to answer questions about your benefits and help with your other health plan needs from 8 A.M. to 8 P.M. During this time of year, they are available 7 days a week to address questions about new benefits. (Beginning February 15, they will be open Monday through Friday).

Like most businesses, our Member Service Advocates are the busiest in the mornings, on Mondays and the day after a holiday.

▶ If your call can wait, it’s typically easiest to get through Wednesdays through Fridays after 3 P.M. and over the weekend.

Do I call the same number to schedule rides in 2017?

That depends. Members in Ventura and San Diego have been using the ride service, MedTrans, for the past year. Starting in January, MedTrans will provide rides to all members who have a transportation benefit.

If transportation is part of your SCAN benefits, you will receive a new transportation card with the phone number for MedTrans. It will arrive with your 2017 SCAN ID card. Be sure to replace your old transportation card with the new one. The old phone number will no longer work.

To reserve rides for your 2017 medical appointments, call: **1-844-714-2218**.



Take a Shot at the Flu

Once a Year, Every Year

Every year about this time, people start talking about getting a yearly flu shot. Maybe your doctor has recommended it, or some of your friends may have already had theirs. If you are wondering whether you need a flu shot, or you're thinking that you'll take care of it eventually, there are good reasons not to put it off any longer.

Why a Flu Shot?

Catching the flu not only can make you feel terrible, but it can be very dangerous to you and the people around you. Seniors, in particular, are at risk of developing flu-related complications that can lead to hospitalization or worse. One of the best ways to avoid getting sick is to get a flu shot.

Why Now?

There are good reasons why now is the best time to get your flu shot.

1. Influenza season has already begun and will get worse as more people catch the flu and spread it to people around them. Getting your flu shot early reduces your chance of getting sick.
2. You had a flu shot last year, you say, so why bother getting another one? Because every flu season is different, and so is each year's flu shot. With every new flu season, the vaccine is made to protect your body against the most common types of flu expected during the upcoming season. So, even if you didn't get "last year's" flu shot until March, you still need one for this flu season.
3. Protection from last year's flu shot only lasts so long in your body, so you need to be vaccinated every year.
4. It takes two weeks after you receive the shot for it to start protecting you against the flu—another reason to get vaccinated early, before flu season is in full swing.

What If I Get the Flu Anyway?

There is always a chance that you could get the flu even if you had a flu shot. How well the vaccine works depends on many things, such as your age and health and how well the viruses in the vaccine match the kinds of flu that are circulating in the community. But, even if you end up getting sick after receiving a shot, the vaccine can still prevent your flu from going from bad to worse.

ARM YOURSELF AGAINST THE FLU

Getting a flu shot this year is the most effective way of dodging the flu. Here are other steps to take to protect your health—and those you care for:

- Avoid close contact with people who are sick.
- Wash your hands often with soap and water, or use an alcohol-based hand sanitizer.
- Keep your hands away from your eyes, nose and mouth.
- Clean surfaces and objects that may be contaminated with germs with a disinfectant, like Lysol.
- Cover your nose and mouth with a paper tissue when you sneeze or cough. Then, toss it in the trash.
- If you have a fever, stay home until you are fever-free (without taking fever-reducing meds, like Tylenol) for at least 24 hours.

WHEN TO SEE THE DOCTOR

If you do end up with a case of the flu, we certainly hope it's a mild one. But pay attention to how you're feeling. The Centers for Disease Control (www.cdc.gov/takingcare) says these symptoms mean a visit to the emergency room:

- Difficulty breathing or shortness of breath
- Pain or pressure in the chest or abdomen
- Sudden dizziness
- Confusion
- Severe or persistent vomiting
- Flu-like symptoms that improve but then return with fever and worse cough



Caregivers Need TLC, Too!

If you are a caregiver for a spouse or parent, you're probably quick to recognize and respond to your loved one's needs. But are you taking stock of how you feel mentally and physically and giving yourself the same attention as the person you care for?

It's not unusual for caregivers, who are so attentive to their loved ones' needs, not to recognize the toll the job takes on their own health and well-being. Or, maybe you recognize the signs but can't imagine where you'll get the time or the energy to do something about it. But remember, if you don't take care of yourself, you will not be able to take care of the person who relies on you.

Ask yourself these questions ...

- Do you feel like you are on an emotional roller coaster, angry one minute and sad the next?
- Have you lost interest in things you used to like to do and the people you used to like to spend time with?
- Do you have to force yourself to eat? Or, are you hungry all the time?
- Do you feel wiped out, even after a full night's sleep?
- Do you seem to get sick more often, and then stay sick longer?

Many people can say "yes" to these questions at one time or another, but if you feel like this regularly, you might be suffering from stress that could impact your health and your ability to care for your loved one.

What Can You Do?

Start by showing yourself some of the same TLC you devote to your loved one. Eat a nutritious diet, and do whatever you can to get restful sleep. Make a daily schedule that includes time for something you enjoy, whether it's tackling a crossword puzzle, calling a friend or taking a walk. Finally, turn to others for help. If you're not sure how, here's how to start:

- Tell your doctor you are a caregiver and let her know if you are depressed or can't sleep or eat.
- When family or friends come to visit and ask what they can do to help, be ready to suggest something, such as picking up some groceries or covering for an hour so you can go to the gym.
- Consider joining a support group where the people can understand what you are going through because they are, too. Look for free support groups in your area offered through a nearby hospital, your church, the local agency on aging or even online.

Caregiving can sometimes seem a lonely job, but there are people willing to help—if you will let them.

When the Holidays Don't Seem Fa-La-Lovely

We've seen the TV specials: The holidays are joyful times filled with love, laughter and good cheer, right? In fact, for many people the holidays can be especially blue. The demands and expectations of the season can leave people feeling sad, anxious and anything but jolly.

Decide what's important.

Would you rather buy too many gifts or not be in debt once the holidays are over? Go to every party or spend quality time with a few good friends? Resist the urge to overspend, overbook and overindulge.

Know that problems don't take a holiday. It can actually make you feel worse if you are expecting your troubles to disappear for a while—and then they don't. You might feel resentful or angry that your problems are now interfering with your holidays.

Don't dwell on the past. It's natural for family and friends who don't see each other often to reminisce, but this can be hard for anyone who has suffered a loss.

Take a break from social media.

It's easy to get a case of FOMO (fear of missing out) scrolling through a stream of vacations, parties and people having a wonderful time—without you. Catch up with special friends with a phone call or e-mail instead.



HOSPICE FRAUD ON THE RISE

We wrote about this fraud scheme in the March/April issue of SCAN Club and our Special Investigations Unit is still getting reports from members who are seeing this scam first-hand. **Here's what to look out for.**

Example: You notice on your Monthly Summary (Part C EOB) from SCAN that "hospice" is listed as a service you received. But ... you have never needed or used such a service.

What could be going on: You may be a victim of hospice fraud. Con artists have been enrolling seniors across the country in hospice care when the services are not needed or received, just so that they (the bad guys) can submit fraudulent bills to Medicare.

Why this is no good: Unfortunately, once enrolled in hospice, a senior may not be covered for services that were covered under Medicare Advantage. This means that some seniors are receiving denials for services and payments, leaving them stuck with the costs.

How they do it: The bad guys get your personal information either by promising you incentives for a "new" type of hospice care, or by stealing your personal information and enrolling you into hospice without you or your doctor knowing.

What you can do: If your Monthly Summary lists services you did not receive, or you receive communications about hospice enrollment, call SCAN Member Services immediately. And remember to never share personal information, such as your Medicare and Social Security numbers, with someone who is not known to you.

To learn more about fraud and what to do, search the SCAN website for "Fraud and Member Protection Resources."

WHAT'S NEW WITH BENEFITS



Improved Hearing Benefit

If you use a hearing aid or need one in the near future, you will want to hear about this! Starting in January, instead of receiving an allowance to put toward the price of your hearing aids, you will be able to buy the device for a flat fee of either \$699 or \$999, depending on the option you choose. That means you can be certain what the hearing aids will cost before you buy them.

SCAN covers up to two hearing aids per year when purchased through the TruHearing Select program. Your benefit also includes three follow-up visits with an in-network doctor to make sure your hearing aids fit right.

If you think you might need a hearing aid, call TruHearing at **1-844-255-7148 (TTY 1-800-975-2674)**.

For more about the improved hearing aid benefit, review your Evidence of Coverage or contact Member Services.

Ask a Senior Advocate

Tradition is important to many of us during the holidays. Our lives can change a lot over the years, though, and so our special traditions often change, too. We asked some of our Senior Advocates what holiday traditions they enjoy most: **What is your favorite current holiday tradition?**



“Now that I'm alone, I usually go to my cousin's house for Christmas dinner with her family. There's usually 10 to 12 people gathered around the dining room table. Her son-in-law cooks and brings everything to her house. He also owns a vineyard and a small winery, so we always have different wines to sample. I usually bring an appetizer, and my cousin makes the pies. After dinner, we all play games.”

Sally Colby, age: 74, Member since 2013, Santa Rosa

“When I was a child, our family would visit a dear friend and her family for dessert. One of the desserts really didn't have a name; we just called it Jell-O and ice cream. Even though those family members have left us, my mother continued the tradition of making Jell-O and ice cream for Thanksgiving. And when I started doing the holiday cooking, I would make it, too. To this day, no Thanksgiving dinner is complete without this dessert, along with stories of those who came before us and how much they are truly missed.”

Dottie Sabo, age: 72, Member since 2009, Encino



Are Lower Rx Costs in Your Future?

Here's some good news: Soon you will have a chance to pay even less than you do now for many of your medications.

Q. How can I pay less for my meds?

A. Starting in 2017, you can fill prescriptions at one of the pharmacies in SCAN's Preferred Pharmacy Network (PPN) and pay lower copayments than you pay now for many of your prescription drugs.

Q. What is a Preferred Pharmacy?

A. A Preferred Pharmacy is a pharmacy in our current network that has agreed to offer additional savings to SCAN members. Pharmacies that have decided to continue at the same copays for many prescription drugs are part of what is now called the Standard network.

Q. How do I know if the pharmacy I use now is in the Preferred Pharmacy Network?

A. You can find a complete list of all the pharmacies in the PPN online at **www.scanhealthplan.com**. If you would like a print copy of the Provider and Pharmacy Directory mailed to you, call Member Services or request one on the SCAN website. But this list shows you where most of the pharmacies in our network will be in 2017: either in the Preferred network or in the Standard network.

| Preferred Pharmacy Network Savings for many of your prescription drugs | Standard Pharmacy Network The same copays for many of your prescription drugs |
|---|---|
| <ul style="list-style-type: none">■ Albertsons■ Costco■ Express Scripts Mail Order■ Rite Aid■ Select independent network pharmacies■ Walgreens | <ul style="list-style-type: none">● CVS● Medicine Shoppe● Ralphs● Select independent network pharmacies● Target |

Q. How much will I save when I go to a Preferred pharmacy?

A. The exact amount of your savings will depend on your SCAN plan, but most members will save on average \$3 to \$5 on each medication filled for a 30-day supply in tiers 1 through 4 on the Formulary. For some members, that means \$0 tier 1 medications!

Q. The pharmacy I use now is a Standard pharmacy. How do I switch my prescriptions to a Preferred pharmacy?

A. It's easy to switch pharmacies.
➤ Bring your medication bottle with the label on it to your new pharmacy, or
➤ Call your new pharmacy and ask them to get your prescriptions from the pharmacy you use now.

Q. I like my pharmacist. Can I stay with the pharmacy I use now?

A. Of course. The choice is yours.
➤ If you are using a pharmacy in the Standard network, you can continue to purchase many of your prescription medications at the same copayments you are paying in 2016.
➤ If you are already using a pharmacy that is part of the PPN or if you switch to a pharmacy in the Preferred network, you will automatically receive the lower prices on many of your medications starting January 1, 2017.

The Formulary, pharmacy network, and/or provider network may change at any time. You will receive notice when necessary.

Need Assistance? SCAN is here to help.



Sales Information
1-800-915-7226; TTY: 711
8 A.M. – 8 P.M. Pacific Time (PT) Monday–Friday
(Sales Information is available 7 days a week
between October 1 and February 14)



Member Services
1-800-559-3500; TTY: 711
8 A.M. – 8 P.M. Pacific Time (PT) 7 days a week
Note: Between February 15 and September 30,
messages received during weekends and holidays
will be returned within one business day



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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. ATTENTION: If you speak another language, language assistance services, free of charge, are available to you. Call 1-800-559-3500 (TTY: 711). ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-559-3500 (TTY: 711). 注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-800-559-3500 TTY 711。

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Health and wellness or prevention information

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