



Senior Caregivers Deserve a Hand

In the years after his wife, Glima, was diagnosed with dementia, Bill B. found it increasingly difficult to take care of her, their home and his own health alone. As her condition worsened, “We went from her helping me a little to me doing all of it,” Bill, 89, says. “It became a 24-hour-a-day job.” When Bill had to give up driving because macular degeneration took his eyesight, the couple’s challenges became even greater.

Like Bill, Norma S. knows the realities of being a fulltime caregiver. At 89, she is the sole caregiver for her 93-year-old husband, Carlton, whose dementia has made it so he can no longer care for himself. Norma has health concerns of her own, too: The pain in her feet makes standing in the kitchen to prepare dinner almost unbearable.

Bill and Norma are members of a growing legion of older adults devoting their later years to caring for a spouse or other older loved one. It’s been found that more than one-third of the nation’s more than 34 million unpaid caregivers are age 65 and older.*

We know that many of our members fall into this group, so we wanted to find out more about the challenges they face. We conducted a survey late last year, and asked senior caregivers across the country about their caregiving responsibilities.

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It's important that caregivers know about the support available "so they and their loved ones both can have the best possible quality of life."

—Eve Gelb, SCAN senior vice president

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'He Knows That I Am There'

More than 86 percent of the 1,000 seniors in the SCAN survey said that taking care of their loved one is a rewarding experience. Norma agrees: "I have been physically and mentally able to take care of him, and that's such a satisfying feeling," she says. "He knows that I am there and I will be there."

But being there for a loved one can mean less time and energy for caregivers to take care of themselves. "Most seniors are devoted to the person they are caring for," says Eve Gelb, SCAN senior vice president. "But in many cases, we are seeing that caregivers end up sacrificing their own well-being when they should be able to live their best life, too."

Asking for Help Can Be 'Humbling'

Often, senior caregivers are reluctant to ask for help or to tell others about their challenges until the burden is too much to carry on their own. Bill explains why it was hard for him to ask for help: "All my life, I've always been independent. It was hard to come to terms with realizing I couldn't care for my wife alone. It was very humbling."

Almost half of caregivers worry about the burdens of caregiving and many feel guilty taking time for themselves.

—SCAN caregiver survey, 2017

Connecting Caregivers to the Community

Eventually, the daily challenges of caring for themselves and their loved ones led Bill and Norma to realize they couldn't do it alone—and both found they didn't have to. Bill contacted SCAN, who helped him find a professional caregiver to help with some of Glima's personal needs and a housekeeper who helps with household chores; his sons also help out when they can. For Norma, meal preparation is no longer a problem after a SCAN Peer Advocate suggested she call Meals on Wheels. She says that having nutritious meals delivered "has been a real lifesaver."

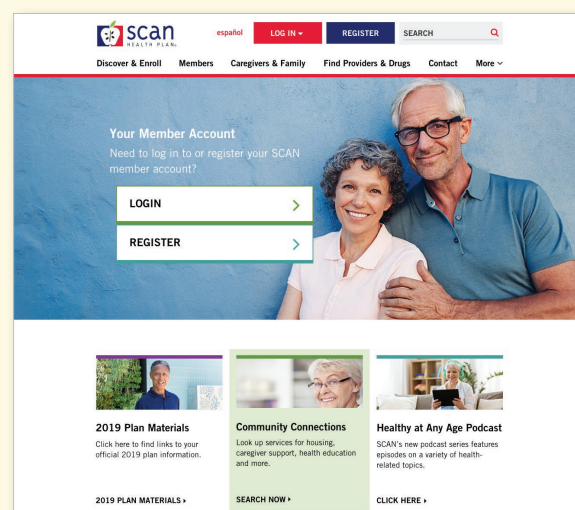
Bill encourages other older caregivers not to be afraid to ask for help. "If you've been independent all your life it can be a hard thing to do," he says, but he and Norma have both learned that even a little help can lighten the load.

"There's beauty in the fact that, despite the challenges, people find joy in caregiving," says Eve Gelb. "It's important that we make sure they know about the support available so they and their loved ones can have the best possible quality of life."

*National Alliance for Caregiving and AARP. (2015). *Caregiving in the U.S.*

If You're a Caregiver, SCAN Can Help

We want to help you find information, services and other resources that can relieve some of caregiving's challenges. A good place to start is the **Caregivers & Family** page on the SCAN website. **Click on Community Connections to find help near you.** We also have a series of podcasts about caregiving. You'll find the link on scanhealthplan.com/members.



CEO MESSAGE: Why Star Ratings Matter



I'm proud to say that we've done it again: SCAN has received 4.5 Stars* in Medicare's 5-Star quality rating system for the second year in a row!

SCAN has a 90 percent member rating, as reported in the 2019 *Medicare & You* handbook. And right before we went to print, *U.S. News & World Report* named SCAN one of the best Medicare Advantage plans for 2019. What an honor!

So why is this important? Because much of the information used to develop these ratings comes from you. When you take medications as directed, that counts. When you get needed tests and screenings, that counts as well. And you may not realize it, but your feedback on surveys also plays a role.

If you received a survey from Medicare in the last year, thank you for responding. We know it's easier to find time to answer a survey when something is going wrong, so we appreciate that so many of you made a point to respond with positive feedback. We count on your input—good as well as bad—to ensure our ratings truly reflect what our members experience.

But that's why Star ratings matter to SCAN. Here's why they should matter to you: As a Medicare Advantage plan, SCAN relies on our Medicare funding to deliver the benefits, services and quality providers you've come to expect from us. We're also a not-for-profit plan, so the bonus we earn from our Star rating enables us to offer comprehensive benefits of real value year after year. And 2019 is no exception. In fact, I think you'll find there's never been a better time to be a SCAN member.



Chris Wing
Chief Executive Officer
SCAN Health Plan

*2019 Star rating applies to all plans offered by SCAN Health Plan except SCAN Healthy at Home and VillageHealth plans. Every year, Medicare evaluates plans based on a 5-star rating system.

ASK MEMBER SERVICES Where to Find Your 2019 Benefits

Q: A friend who is also a SCAN member said she found out that some of her benefits are changing next year. Where can I find out what my benefits will be in 2019?

A: If you haven't already reviewed the Annual Notice of Change (ANOC) we sent to you in late September, you'll want to do so before the new year. You'll find out if there are any changes in your benefits in 2019 and what they will be. Many of our members have newly added benefits for 2019, and the ANOC is where you'll see those listed.

Your ANOC is also available to view online by logging in to your member account on the SCAN website. Don't have an account? Type "Annual Notice of Change" into the search box at the top of any page of our website.

If you still have questions after reviewing your ANOC, give Member Services a call. They are open from 8 a.m. to 8 p.m. every day this time of year, except Thanksgiving and Christmas. If you are calling outside those times, you may leave a voice message and expect a call back the next day.



MEMBER SERVICES TIP

Mondays and Tuesdays are always the busiest days. If your call isn't urgent, we recommend calling later in the day and later in the week or during the weekend. Another convenient way to get answers to your non-urgent questions: Email MemberServices@scanhealthplan.com.

A 100-Year Case of the Flu

If you're tired of being reminded to get your flu shot every year, consider yourself lucky! One hundred years ago, there was no such thing as a flu shot.

In 1918, during World War I, flu-like illnesses were reported at a U.S. Army camp. Because there was no way to prevent or treat the new virus, it spread far and wide. Over the next two years, one-third of the world's population came down with this flu and at least 50 million people lost their lives. That's more than the total number of people who died in World War I and the most people to die from the flu in recorded history.



Do It for the Grandkids (and Other Special People in Your Life)

If you're a grandparent, chances are you would do just about anything to keep your grandkids healthy and safe from harm. Getting a flu shot is one of the easiest ways to do just that.

Young children, like people with heart conditions and other serious health issues, are at high risk for developing pneumonia or other dangerous complications when they get sick with the flu.

So, when you protect yourself against the flu, you're protecting those close to you, too. When you think about it this way, getting a flu shot is really just another way to show the special people in your life that you love them.

The 100-year anniversary of the 1918 flu is a reminder of how far we have come. In the past century, there have been four major outbreaks of influenza in the world, including one as recent as 2009, but the international medical community is

When should you get your flu shot? NOW! Flu season usually starts around October and can last into May.

constantly finding ways to protect us. One of the most effective ways is, you guessed it, the flu shot your doctor recommends every year.

The World's Best Flu Defense

Today, health experts, scientists and doctors agree that a yearly flu shot is the most effective way to avoid getting sick with the flu. It's been proven to prevent illness, doctor's visits and hospital stays. A flu shot is especially important for people who are at risk of developing complications from the flu. Those include children, seniors and people with ongoing health problems, such as asthma and heart disease.

ARE YOU CAUGHT UP ON YOUR CARE?



Take a look at the Health Check Record SCAN sent you earlier this year. Are there any tests or screenings that you didn't get done yet? There is still time to get caught up on any unfinished healthcare business before the new year. If you have some recommended care that hasn't been checked off yet, call your doctor right away to schedule it.

Don't have the paper copy of your 2018 Health Check Record anymore? Find it online by logging into your member account on the SCAN website (www.scanhealthplan.com/members). The online version is updated by SCAN monthly and you can add to it at any time. You can also print it out to review with your doctor.

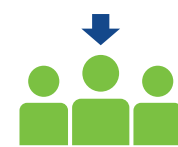
WHEN IT COMES TO YOUR DENTAL HEALTH, YOU'RE IN THE DRIVER'S SEAT

Your Delta Dental® plan* covers many types of care, so you can steer your oral health in the right direction for your good health *and* your budget.



A GREEN LIGHT TO CHOOSING YOUR DENTIST

With your Delta Dental plan, you can see any dentist in the DeltaCare USA network.



Choose a dentist when you sign up.

OR



Let Delta Dental choose a dentist for you—your dentist's name and office info will be confirmed on your welcome letter.

+ Change at any time.

+ Change at any time.

To find a DeltaCare USA dentist near you:



Type your address in the "Find a Dentist" box at www.deltadentalins.com/SCAN.

To choose or change your dentist:



Call Delta Dental Customer Service at 1-855-830-6583 (TTY: 711).

MAP YOUR ROUTE TO GOOD ORAL HEALTH

Schedule an evaluation *before* you need dental care. This lets you meet your dentist and the staff to decide if they're the right fit. At this appointment, you can expect to:



Fill out paperwork with such information as your emergency contact, medical history and primary care doctor's name.



Have a thorough exam of your teeth, gums and mouth.



Ask if you'll have a cleaning at this appointment or at a follow-up visit.



Discuss any treatment recommendations.

YOUR JOURNEY, YOUR DECISION

You're in the driver's seat—even when you're sitting in the dentist chair. Decide whether recommended treatments or procedures are the right direction for you by asking:



What is the procedure and why do I need it?



How much will I have to pay out of pocket (copays if covered, or full costs if not)?



Is the treatment covered under my Delta Dental benefits?



Any other questions or concerns?

Be confident in your dental care, and start on the road to good oral health today.

Questions?

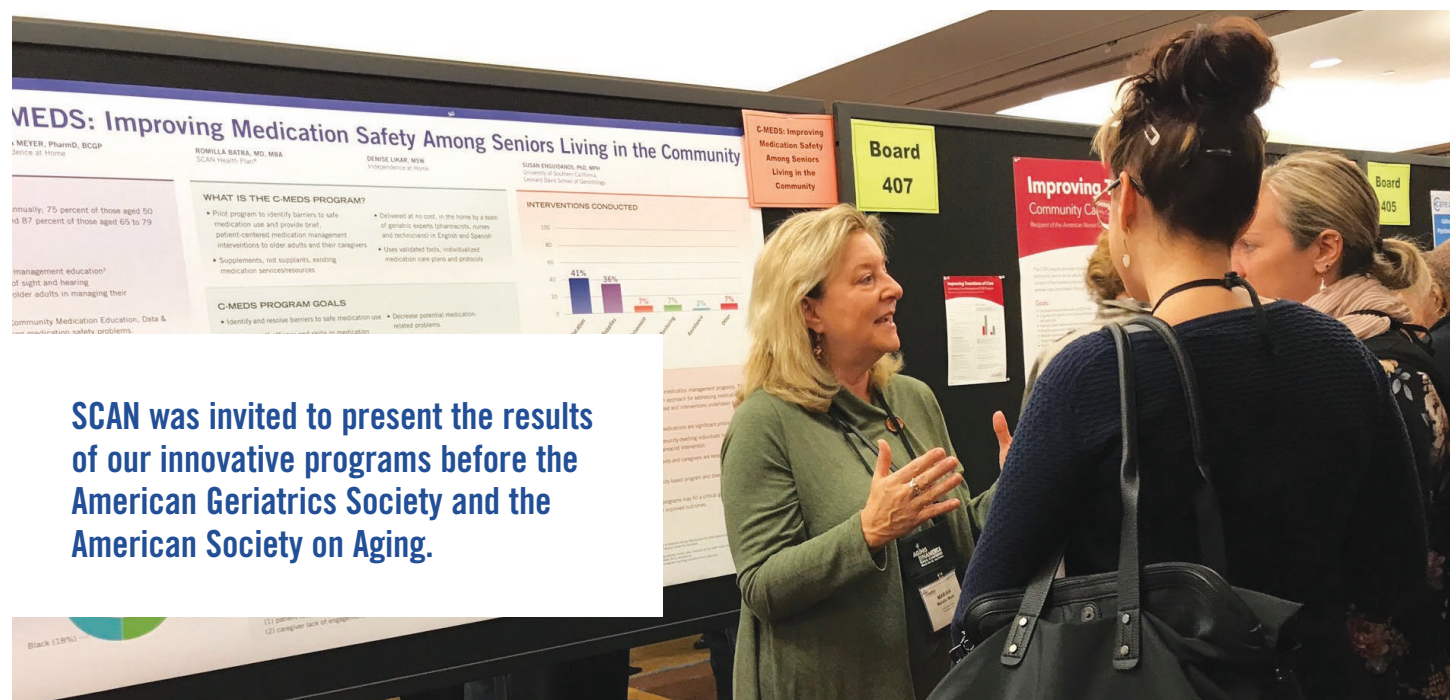
Delta Dental Customer Service
1-855-830-6583 (TTY: 711)
5 a.m. to 6 p.m.
Monday through Friday

www.deltadentalins.com/SCAN



*All SCAN plans provide the preventive dental services that are covered by Original Medicare. Most SCAN plans also offer the option to sign up for additional supplemental dental coverage at an additional monthly premium. Some SCAN plans offer dental coverage as part of your regular benefits. Check your plan materials or call SCAN Member Services to learn more.

A RETURNING INVESTMENT IN SENIORS



Helping seniors in the community has always been an important part of what we do at SCAN. When you hear that SCAN is a “not-for-profit” company, it means that every year we invest both time and money in the communities we serve to help seniors, whether they are SCAN members or not.

In 2018, we continued this work in several ways:

- **The Independence at Home toll-free resource and referral line.** A call to 1-866-421-1964 connects seniors and their caregivers to services and support.
- **Volunteer Action for Aging.** VAA offers one-time events, like our Thanksgiving meal delivery, and recurring programs, like Guided Autobiography. Learn more at <https://scan.samaritan.com>.
- **Health education.** We have a wide variety of health education topics that our team can bring to different locations in the community.
- **Innovative program development.** This is when our experts work to solve problems they see when they are working with seniors and their caregivers. One example is the medication safety program we created to make sure only needed medications are being taken, and that they are taken as directed.

Through our community giving, SCAN provides grants to nonprofit organizations that are making a real difference in the lives of seniors like the ones here:

- The man who found hope after receiving basic necessities, case management, health services, counseling and temporary housing to help him get on his feet through the PATH Activating Wellness Among Seniors Project in Los Angeles

- A couple who was able to repair a broken ramp using emergency funds given by SCAN to Covia in Sonoma County, so that now they can leave their home safely
- The homebound man with bone cancer who now receives meals through the Jewish Family Service’s Foodmobile program in San Diego, providing him with important nutrition and a regular friendly visitor

We are committed to supporting the good work of organizations like these that help seniors remain healthy and independent. That’s an investment we feel good about, and we hope that as a member of SCAN Health Plan, you do, too.

For more information, see our most recent Community Report at www.scanhealthplan.com/about-scan.



Seniors and community volunteers spend quality time together through Volunteer Action for Aging.

Bring Rx Savings Home in 2019 With Express Scripts



Starting in January, when you get your prescriptions filled through mail-order, it can save you trips to the pharmacy and some cash, too. Switch to Express Scripts’ Home Delivery in the new year to fill your prescriptions and you will get the same high-quality medications and great service you now receive at your local pharmacy but with these extra benefits:

- 90-day supplies of Tier 1 and Tier 2 medications for \$0 copayment*
- Low Preferred pharmacy pricing on many other medications
- 24/7 phone access to a pharmacist

More savings. On average, SCAN members can save \$150 per year with Home Delivery†. That means you will be spending less and getting more.

More convenience. Prescriptions are conveniently delivered on time and to your home or office.

More ways to manage your medications. Express Scripts will send you reminders when your medication is due for a refill. They also offer several payment options to work with your budget and a website and mobile app where you can manage your medications online.

HOW TO MAKE THE SWITCH:

Contact your doctor’s office after January 1 and ask them to send your 90-day prescriptions directly to Express Scripts. If you have any questions, call Express Scripts 24 hours a day, 7 days a week:

1-866-553-4125 (TTY: 1-800-899-2114).

* The \$0 copay for Tier 1 and Tier 2 drugs is not available in all SCAN plans. Your copayments may vary depending on the pharmacy you choose (e.g., Preferred Retail, Standard Retail, Mail Order, etc.) or whether you receive a 30- or a 90-day supply or when you enter another phase of the Part D benefit. Check your Evidence of Coverage or call SCAN Member Services for details.

† Based on review of prescription drug claims for SCAN members with three or more maintenance medications. Savings may vary depending on individual plan, drugs and pharmacies. This study was conducted by SCAN Health Plan® in August of 2018.

SCAN Pharmacy Network Update CVS and Walgreens Trade Places in the New Year

Sometimes our pharmacy network changes so we can continue to meet our members’ pharmacy needs, and 2019 is one of those times. **Beginning in January, CVS will be a SCAN Preferred pharmacy.** This may be welcome news for those of you who switched from CVS before to take advantage of lower copayments offered at Preferred pharmacies. Once CVS becomes a Preferred pharmacy in January, you will be able to take advantage of these savings at any CVS location, including those in Target stores.

Note that Walgreen’s, which is now a Preferred pharmacy, will be a Standard pharmacy starting January 1, 2019. If you are a Walgreen’s customer, your copayments for your prescriptions may go up in 2019. Prefer to save? Switch to one of the Preferred pharmacies below.

2019 Preferred Pharmacies (Lower copayments on many drugs)	2019 Standard Pharmacies
Express Scripts Home Delivery	Walgreens (New in 2019)
CVS (New in 2019)	Kroger
Rite Aid	Medicine Shoppe
Walmart	Select independent pharmacies
Costco	
Ralphs	
Safeway/Albertsons	
Select independent pharmacies	

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 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. This information is not a complete description of benefits. Call 1-800-559-3500 (TTY: 711) for more information. Other providers and pharmacies are available in our network.



SCAN Club Editor
3800 Kilroy Airport Way, Suite 100
Long Beach, CA 90806-5616
SCANClub@scanhealthplan.com

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