

scan club

A NEWSLETTER FOR SCAN HEALTH PLAN® MEMBERS

ISSUE 4, 2021



See What's New for 2022

We love offering benefits and services that help keep you at your healthiest.

Our goal is to provide benefits you can depend on year in and year out. But in 2022, your benefits aren't just dependable, they're better than ever!

We're introducing exciting new benefits you'll want to know about. We've made improvements to some of the benefits you appreciate most (like vision care). And we've kept those benefits you depend on SCAN to provide. Read more on page 4 inside.

That's not all we're excited about. If you have friends or family members out of state, they may be able to join SCAN, too! See the message on page 3 from our CEO, Dr. Jain, to find out where SCAN is now available.

This issue of *SCAN Club* is full of more good news and important information to help you get a healthy start on the new year. 2022, we're coming for you!

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Welcome Back to...FUN!

By Ben Singer, SCAN Peer Advocate

The dictionary defines recreation as “an activity done for enjoyment when one is not working.” But what happens when the “enjoyment” goes away? Three SCAN members in California share their insights on how they handled their recreational challenges driven by COVID-19.

“I grew up in Maine,” says 11-year SCAN member **Ted O.** of Dana Point. “My father had a power boat and we’d go out on Little Lake Sebago. That’s where my love of the open water began.”

In California, Ted joined a local yacht club to share his boating enthusiasm. But when COVID came, the club adopted safety protocols, which meant Ted had less time to be on his boat. Fortunately, as COVID improved, Ted made a decision that paid dividends: The 76-year-old volunteered as director of the club’s junior sailing program.



“We teach kids the skills of a lifetime,” he says. “Sailing requires a different focus—being more alert to the wind, the boat’s position or, as crew, responding to the helmsman’s commands efficiently. It also keeps me physically nimble and requires that ‘relaxed focus’ athletes talk about. A day racing, or just recreationally sailing, makes you appreciate being back on the water.”



Henry K., age 74 of La Mirada, felt COVID constraints, too. “When it came, we had our grandchildren move in with us. My wife and I were cooking much more at home because we had to,” he says. “We made new Korean dishes we learned on YouTube. Everyone helped. That brought us closer together and was a positive.”

However, when golf courses closed, Henry began missing golf and friends. “But now I’m back playing. I no longer miss my friends; I **really** miss my swing,” he says laughing. Now that they’re all vaccinated, Henry joins three fellow SCAN members

for monthly golf and a 19th hole recap. “We talk about shots made or missed—mostly missed. That’s the fun part.” He’s glad to be back on the course and looks forward to improving his game.

Patti D., age 70, is a five-year SCAN member. She moved to California from Ohio 40 years ago to enjoy the sunshine. In 1984, she launched “WallyWorld ’84,” a gathering of family and friends that has taken on a life of its own.

Today, newborns to 92-year-olds gather in Mission Bay at 83 RV spots reserved for the event. “There are activities for kids and a chili cook-off. And, of course, there’s the beautiful beach,” says Patti.



So how did COVID impact this event? “In 2020, we had 20 families that understandably withdrew, but another 22 took their place,” she says. “We limited group activities. No hugs—just air hugs. We respected each other’s safety and social distanced. We wore masks. We were in the open air and observed all safety steps.” As a result, Patti reports there were no cases of COVID-19. This year’s event took place in early October and was sold out.

So what effect has COVID had on these members’ recreation? All appreciate the lessons learned. They got their vaccinations and continue to observe social distancing and wear masks as necessary. Most importantly, they embraced change, which helped them adjust when needed. Today, they’re grateful to have time back for fun, family and friends, old and new.

FUN fact: Henry and his golfing buddies are all SCAN Peer Advocates who regularly talk with our members. Top middle photo: Henry with Jerry P. and Ben Singer, who also wrote this article.



Watch videos of Ted, Henry and Patti at scanhealthplan.com/welcome-back.

CEO MESSAGE



Good News Worth Sharing

Good news has been in short supply for a while, which makes what I'm about to share here even more exciting. Starting in January, we will be rolling out some wonderful new benefits in all SCAN plans. I firmly believe they're not only some of SCAN's best benefits, but they're also among the best Medicare Advantage has to offer in the communities we serve. (Read more about them on pages 4 and 5).

Speaking of the communities we serve: We often get asked if SCAN is available in any states besides California. We're happy to now be able to say YES!

During this Annual Enrollment Period, seniors in the following new areas can sign up for SCAN:

- Arizona – in Maricopa, Pima and Pinal counties
- Nevada – in Clark County
- California – in Alameda and San Mateo counties (this now puts us in 13 counties in California!)

We're also adding more medical groups, including those that serve diverse communities, so that as many seniors as possible can take advantage of all SCAN has to offer.

Of course, some things will not change in 2022. SCAN stands behind your benefits and services just as we always have. I know I speak for the entire SCAN team when I say that these are the plans we're proud to offer our own families—and that you can be proud to share with the people you care about, too. Your recommendation is one of the best ways we can introduce more seniors to the many benefits of being a SCAN member.

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



“So proud of this organization for achieving what no other plan in California has done: 4.5 Stars for five straight years!”

*Star rating applies to all plans offered by SCAN Health Plan in California from 2018 to 2022 except SCAN Healthy at Home (HMO SNP) and VillageHealth (HMO-POS SNP) plans. Every year, Medicare evaluates plans based on a 5-star rating system.

Ask Member Services

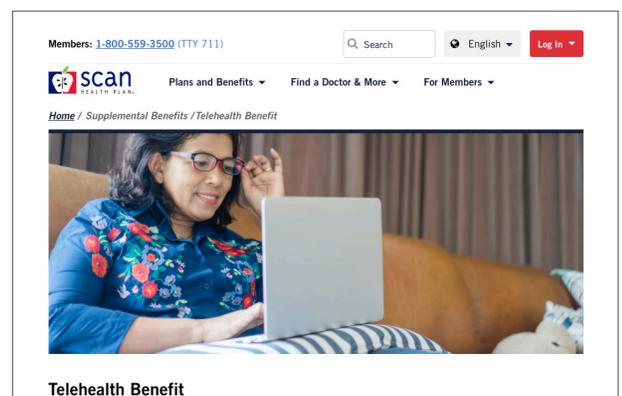
Q: Do I need to do anything to stay with SCAN for 2022?

A: No, nothing at all. Your membership in SCAN automatically continues into the new year. The only exception is if you're interested in changing from one SCAN plan to another. If so, Member Services can help you make the switch.

Q: I'm looking forward to using the new 2022 benefits. Is there anything I can do now to get started?

A: We're excited about your new benefits for 2022, too! New benefits won't be effective until Jan. 1, but there are a few things you can do now to be ready to go in the new year.

- 1 Make a list of the benefits you're interested in and make sure you know what's covered: Is there a copay? A limit to the number of visits, rides, meals, etc.?
- 2 Set up a SCAN online member account. This puts your new benefits at your fingertips starting Jan. 1. Go to scanhealthplan.com/register to sign up now.
- 3 Bookmark the web page scanhealthplan.com/extras, which gives details on and links to your various extra benefits, from SilverSneakers to Fitbit to Telehealth and more. It will be updated Jan. 1 with information on the new-for-2022 benefits.



What's Ahead for 2022

You read it on page 3: SCAN benefits are better than ever! If you've been a SCAN member for a year or more, you know how it works: Every year your benefits change somewhat. The Annual Notice of Change (ANOC) you receive in September outlines what's new or different for the coming year.

Of course, your SCAN plan includes *much more coverage* than what's listed in the ANOC. And more than we can include here. But we do want to call your attention to the “*most*” benefits: *most-requested*, *most-popular* and available in *most* SCAN plans.

New for 2022

These new benefits are available at no cost!

Abridge: This is a health app for your smartphone that records your doctor visits. No more taking notes or trying to remember all the details. Instead, you can listen to your discussion and the doctor's instructions again as needed. You can also share the information with other people involved in your care.

Note: You will need a smartphone and Wi-Fi in order to download this app.

Solutions for Caregivers: We care for caregivers! SCAN Solutions for Caregivers was designed to help support unpaid caregivers. This benefit provides:

- Caregiver coordination sessions
- Home-delivered meals for up to 28 days

Note: Only the caregiver *or* the care recipient needs to be a SCAN member to use this benefit.

Solutions for Togetherness: Most of us have had enough isolation after the past year and a half. Solutions for Togetherness is designed to help SCAN members combat loneliness through:

- Learning Communities—bringing like-minded people together for a variety of personal interest, education, or health and wellness classes.
- Headspace—a popular mindfulness and meditation app. Use it to help counteract stress and anxiety and to help with sleep.



Improved for 2022

Vision: New flexible spending allowance makes for simpler coverage.

Transportation: We've included more rides in most plans.

Always Popular

SilverSneakers: Your \$0 health club benefit proved to be much more than a gym membership during the pandemic. Members were able to take advantage of live virtual classes and a growing library of on-demand workout videos.

Telehealth: Another \$0 benefit that was pandemic-proof! This benefit is a convenient, safe alternative to urgent care.

HEALTHtech: Your 24/7 tech-support hotline.

- Available in some Southern California plans: **HEALTHtech+**. Includes the 24/7 HEALTHtech hotline PLUS some in-home tech support, too.

BrainHQ: Have you tried this yet? It provides online exercises tailored to your brain to enhance memory, brain speed and more.

Chiropractic and Acupuncture: Your copay for these visits won't change, but the number of visits covered in 2022 will change in some plans. If you use these benefits now, check to see what may be different come January.

Hearing Aids: We continue to work with the hearing experts at TruHearing to offer you affordable, fixed-cost hearing aids for the same price as last year! Members consistently give their TruHearing experience top marks.

Personal Emergency Response System (PERS): This is great for peace of mind—both for you and those who care about you. PERS is available for \$0.

▶ Please note that not all benefits on these pages are available in all SCAN plans. So, check your Evidence of Coverage to see what's included in your specific plan. Or, call Member Services: **1-800-559-3500** (TTY: 711), seven days a week from 8 a.m. to 8 p.m.

If your call isn't urgent, we recommend calling later in the week and/or later in the day when the phones tend to be less busy. When you do reach a Member Service Advocate, you'll have their full attention.

Prescription Coverage

As always, you'll want to check our Formulary (list of covered drugs) to see if there are any changes for 2022 to the medications you take. Did any move up or down a tier, for example? Find the 2022 Formulary at scan2022.com/formulary.

Aside from that, there are three things to know about your prescription drug coverage in 2022:

- 1. Preferred pharmacies = lower copayments.** While you can fill your prescriptions at any of the pharmacies in our network, you'll generally pay less at a Preferred pharmacy.
- 2. Mail-order = convenience.** If it's hard getting to the pharmacy, the easiest way to get your ongoing medications is through home delivery from Express Scripts Pharmacy.
- 3. A three-month supply = savings.** Save money and time by getting a three-month supply (up to 100 days) of the medications you take on an ongoing basis.

Many SCAN members will pay \$0 for Tier 1 and Tier 2 drugs at SCAN local Preferred pharmacies and through mail-order from Express Scripts PharmacySM

2022 Preferred Pharmacies

- CVS
- Express Scripts Pharmacy
- Rite Aid
- Walmart
- Costco
- Ralphps/Kroger/Fry's
- Safeway/Albertsons
- Many independent pharmacies

2022 Standard Pharmacies

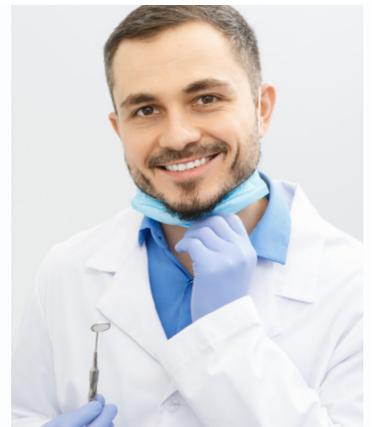
- Walgreens
- Medicine Shoppe
- Select independent pharmacies

What About Dental?

We know how valuable dental coverage is, which is why we've made improvements in many plans for 2022. This will be called out in your ANOC, so if you didn't take a close look before, do so now!

Your coverage will fall into one of these three categories:

- 1. Comprehensive care included;** no added coverage needed.
- 2. Preventive care included;** option to add more coverage.
- 3. No dental included;** option to add coverage.



Where to Find All Your SCAN Plan Details

We've covered the highlights, but here's where to find more information about your specific SCAN plan.

- ▶ **Your mail (or email).** The ANOC was sent to you in late September. We also sent many of you an additional mailer in October outlining your benefits.
- ▶ **SCAN online member account.** The benefits listed in your account won't reflect 2022 coverage until Jan. 1, but if there are other materials available, this is where we'll put them. Example: If we held a Straight TeleTalk for your SCAN plan, we'll upload the recording into your member account so you can listen at your leisure.
- ▶ **Summary of Benefits.** This document is an overview of all your benefits. Go to scan2022.com/summary and search by plan and county to find your summary.
- ▶ **Evidence of Coverage (EOC).** This comprehensive document lists your benefits in detail, along with other important plan information. Go to scan2022.com/EOC and search by plan and county to find your EOC.



Look on your SCAN ID card to find your plan name.

Is SCAN Calling?

How to Be Sure

“Hello, may I speak with Janet? This is her SCAN Healthcare Advocate,” said the voice on the phone. Janet, a SCAN Health Plan member for several years, had never received such a call—but she wasn’t concerned. After all, SCAN Senior Advocates had called her each year on her birthday. And, she’d gotten follow-up calls from Member Services a few times.



“I’m calling to make an appointment to have a representative come to your home,” the voice continued. That’s when Janet became suspicious. She began to ask questions, wrote down the answers and then reported the call to SCAN. She did exactly the right thing.

Unfortunately, con artists are getting more sophisticated and creative. They use details to make you believe they are the real deal. In Janet’s case, the caller ID showed the phone number for SCAN’s business headquarters. This is known as “spoofing.”

Warning signs that it’s *not* SCAN calling:

- ⚠️ *Asking for personal information.* Don’t give out your Medicare, SCAN ID or Social Security numbers.
- ⚠️ *Asking who your primary care doctor is.* Unless you’ve changed your doctor recently, SCAN knows who your doctor is.
- ⚠️ *An offer to do an in-home assessment that seems to come out of the blue.* Yes, SCAN does work with other companies to provide in-home services to our members, but we will usually send a letter to let you know to expect a call. (So don’t throw your SCAN mail away!)

What to Do If Something Seems Not Right

If you’re suspicious, do as Janet did: take notes and report it to SCAN. “Our team will look into it and let you know if it really is a SCAN program,” says Katherine Yue, manager of SCAN’s Special Investigations Unit. “Any details our members can give will help.”

But if you’re at all uncomfortable, tell them to call back later—or just hang up! If it really is important, they’ll call again.

For more examples of fraud schemes and what to do if you think you’ve been scammed, visit scanhealthplan.com/fraud.

YEAR-END HEALTH TIP

As we approach the holidays, many of us let some of our good health habits slide. But there’s one healthy habit you shouldn’t let up on at all: Taking your medications.

If you take a prescription drug to manage a chronic condition, like diabetes or high blood pressure, stick with it! You may not feel different if you skip a few doses here or there—but many chronic conditions don’t have warning signs or symptoms.

Need help sticking to your medication schedule this time of year? Try these tips:

- ➕ **Get a three-month (up to 100 days) supply.** Most SCAN plans offer lower copays when you fill a prescription for three months instead of just one. It also saves on trips to the pharmacy. Ask your pharmacist if your medications qualify for three-month refills.
- ➕ **Sign up for mail-order.** Need even more convenience and savings? Get your meds delivered to you! To get started, go to StartHomeDelivery.com or call Express Scripts Pharmacy at 1-866-553-4125 (TTY: 1-800-899-2114).





COVID-19 Magnifies Caregiver Challenges

Before COVID-19, Paul wouldn't have said that being the sole caregiver for his wife, Irma, was necessarily easy. Irma's Alzheimer's had advanced so that she needs constant help and attention. But much of the support that he relied on to help manage Irma's care stopped during the pandemic and has been slow to restart. Paul has struggled to manage the extra responsibilities, and it's taking a toll on his physical and mental health.

Like Paul, many caregivers found the challenges of caring for a spouse, a parent or other loved one were magnified by the pandemic. After all, family caregivers are often providing support for older adults with chronic conditions or disabilities—the people most at risk of COVID-19.

At the same time, caregivers were cut off from much of the support they counted on before the pandemic. That means they are doing more personal care and household chores, while also taking on some of the more clinical tasks usually performed by trained professionals. All with little or no relief.

It's no wonder that family caregivers report being more anxious, depressed and tired since the pandemic began. They also report having more trouble sleeping, less social contact, greater food insecurity and more financial worries.*

If you're a caregiver feeling the strain of caring for a loved one, we encourage you to reach out to find the support you need. Here's where to start...

Use Your SCAN Benefits and Website

- ▶ Some SCAN plans include a **respite care benefit**. This is for the unpaid caregiver to a SCAN member. It provides 40 hours of caregiver relief services a year. Learn more about this benefit at scanhealthplan.com/extras; then click on "Caregiver Support Benefit." To find out if your plan includes respite care, check your plan materials or call SCAN Member Services.
- ▶ Also on our website: scanhealthplan.com/caregivers-and-family. This page includes information and links to trusted organizations. To find specific services near you, click on "Community Connections" and enter your zip code. There's a wide variety of services and support to connect with.

Connect With Caregivers

Talking with other caregivers can help you feel less alone. Connect by phone, in an online chat room or by joining an ongoing support group. Here are a few places to begin:

- ▶ **The Caregiver Action Network Caregiver Help Desk: 1-855-227-3640.** Caregiving experts are available from 5 a.m. to 4 p.m. PT to answer questions or lend a listening ear.
- ▶ **The Family Caregiver Alliance website: caregiver.org.** Here you can find a caregiver support group near you, as well as many resources and articles for family caregivers.

Take Advantage of Technology

When COVID-19 put a stop to in-person meetings, technology stepped in to keep us connected. But if you find it intimidating or just plain frustrating to use technology for health-related purposes, SCAN HEALTHtech can help. Give the hotline a call. There's no cost and they have the same schedule you do: 24/7.

- ▶ **HEALTHtech hotline: 1-833-437-0555 (TTY: 711)**

Find Condition-specific Insight

Many organizations that focus on a particular health issue provide condition-specific caregiving tips on their websites. For example, you'll find information specific to caring for a loved one with Alzheimer's on the Alzheimer's Association website: alz.org.



SCAN also offers a series of podcasts on caregiving.
scanhealthplan.com/podcasts

*Family Caregiving During the Pandemic (pubmed.gov.ncbi.nlm.nih.gov)

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



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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 April 1 – Sept. 30

MemberServices@scanhealthplan.com



REGISTER ONLINE

For all your plan info

scanhealthplan.com/register

Have you moved? Changed your phone number? Please call or email Member Services, or make the change in your SCAN online account, to let us know.

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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ISSUE 4, 2021

This just in: SCAN recognized again for quality and service.



For even more good news, get a peek inside at new benefits coming your way in 2022.

Star rating applies to all plans offered by SCAN Health Plan in California from 2018 to 2022 except SCAN Healthy at Home (HMO SNP) and VillageHealth (HMO-POS SNP) plans. Every year, Medicare evaluates plans based on a 5-star rating system.

*Member Rating of Plan as reported in *Medicare & You 2022*