



Disclaimer Recording

This Straight TeleTalk event about SCAN Health Plan's 2022 Benefits was held October 21, 2021 at 2 p.m. for SCAN members who have the SCAN Classic HMO plan for LA County, CA. This recording is for informational purposes only and not intended to be a representation of benefits for all SCAN members. Other provider groups and pharmacies are available in SCAN Health Plan's network.

Mention of specific co-pays for appointments or lab services may differ depending on your plan. Please refer to your own SCAN Evidence of Coverage for specific details on your plan benefits.

Every year, Medicare evaluates plans based on a 5-star rating system. SCAN's 4.5 out of 5-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.

SCAN also received 91% Member Satisfaction Rating in the 2022 edition of Medicare & You, the highest percentage for any plan in California.

[00:00:01.10] DOUG BUSECK: Hey, everybody. we're getting ready to begin the SCAN Health Plan TeleTalk about your benefits for 2022. Thank you for your patience. [00:00:21.61] We're going to go over a lot of really useful benefit information. And you may just want to take some notes.

[00:00:38.77] SPEAKER 2: Absolutely. That is right. Great idea, Doug. I've got a couple of SCAN experts on the line, and they'll be giving you a lot of great benefits information.

[00:01:03.64] [00:01:23.33] So again, welcome. Los Angeles County Classic Plan members, welcome to our live TeleTalk. It is my pleasure to officially kick us off now by introducing my co-host, Doug Buseck, and our benefit expert, Jill Selby. Doug welcome to the call.

[00:01:41.01] DOUG BUSECK: Hey, thanks a lot, Alison. My name is Doug Buseck, and I will be your co-host today. I've been with SCAN for 24 years. I've worked there for 24 years, in different departments. Right now I'm working for our health care services team.

[00:01:56.04] Kind of work behind the scenes. I work on some member letters. Some of you may have received some letters from SCAN. Maybe I worked on those. I work with the team to help our members get the benefits that Jill and others have arranged to be available. I'm so happy to be here with Jill today. She's our benefits expert. Hi Jill.

[00:02:17.43] JILL SELBY: Hey Doug, Thanks for joining this afternoon's call. Again, my name is Jill Selby. I'm the Senior Vice President of Product Development, which means that I am the

fortunate one to get to share with you all of the big and improved benefit changes we've made to our LA Classic Plan, starting in 2022. So we're glad you're here.

[00:02:42.86] SPEAKER 2: Thanks so much. Jill, we're glad you're here, as well. It's so great to have a benefit expert on the line.

[00:04:17.18] JILL SELBY: Yeah, that's super awesome. So first I want to say, good job to those who have already gotten their flu shots this flu season. I know I got mine, and it takes about two weeks for full protection to kick in. So we are recommending getting the flu shot as soon as it becomes available each year. And we already know it's out, so if you haven't gotten yours yet, put it on that to-do list.

[00:04:42.39] We've been hearing so much about COVID vaccine, I think we're tired of hearing about COVID vaccine. But we really hope our listeners did get theirs. But the flu is also a very dangerous virus, as well, and getting a bad case of the flu you could land in the hospital, just like those with COVID. And many hospitals are still dealing with COVID patients. So we really want you to do all you can do to stay healthy, and stay out of the hospital. And a simple flu shot can provide that important protection.

[00:05:17.93] Now for those of you who are saying, ooh I haven't even gotten my COVID vaccine yet, and I hope there's not many of you. Some good news is that the Center for Disease Control, so the CDC, says that it's OK to get a flu shot and a COVID vaccine at the same time. And as a reminder, both are available at no cost, and you can get them at your local pharmacy, just like I did.

[00:05:43.94] So put it on that to-do list. Get that flu shot. Get that COVID vaccine shot. We want you to stay healthy.

[00:05:53.06] SPEAKER 2: Absolutely. Great point, Jill. And yes, right now is an excellent time to make sure all of your vaccinations are taken care of, before we hit flu season. In fact, it's a great time to catch up on any preventative care that's needed.

[00:06:08.48] first I want to start by saying congratulations to the SCAN team. You are number one in member satisfaction, right here in California.

[00:06:35.51] DOUG BUSECK: That is so great.

[00:06:36.68] JILL SELBY: Oh my gosh. Yeah, that's so good. In fact, just hearing you say it, it just, it's so amazing. And we're thrilled because we've received the highest Medicare Advantage rate, in all of California. In all of SCAN service areas, we are number one. We tied for number one in San Diego, but our Los Angeles County members, like you listening today, all voted SCAN number one, in terms of member satisfaction. So thank you for that.

[00:07:03.98] And you know, it's not all. We just received a 4.5 star rating from Medicare for the fifth year in a row. We're the only Medicare Advantage plan in California to achieve this. So we're super, super proud.

[00:07:19.23] DOUG BUSECK: Yeah, that is really great news.

[00:07:22.86] SPEAKER 2: Absolutely love it so much. And let's just keep the great news coming. It's such a great way to start this call. The first question I have for you Jill, is, what do you think is the most exciting benefit update for Los Angeles County Classic members for 2022?

[00:07:41.08] JILL SELBY: Oh my gosh, I hate to have to pick only one thing. And I hope our listeners will stay on, because we're going to talk about lots of great things that are coming to LA Classic members. So for LA Classic, I'd have to say it's dental. So not only does SCAN include preventive care in our Classic Plan today-- those are things like regular exams, and x-rays, and even those deep cleanings, which are \$0-- starting in 2022, we've included coverage for procedures like fillings, root canals, crowns and bridges, and a whole lot more. So there's no need for the Essential Dental buy up plan, that many of our members have now. Again, this new and improved comprehensive coverage is going to automatically be included in your plan for 2022, for no additional monthly premium.

[00:08:38.02] DOUG BUSECK: So Los Angeles County Classic Plan members already had no monthly plan premium. But some of our members on the call today may have the Essential Dental plan, and they may be paying a \$10 a month dental premium. So Jill, you're saying that all of the benefits of that Essential Dental plan in 2022 are going to be part of the plan for Los Angeles County Classic, with no monthly dental plan premium. And I just want to let these members today know, if they are currently getting a bill for their dental premium from SCAN, starting in January, they will no longer get a bill. And that's no cause for concern. They have the same coverage. It's just without that monthly cost.

[00:09:30.63] JILL SELBY: Yeah, absolutely. You know Doug, I know a lot of members have questions about this. But they should see very little change with their dental coverage, aside from just getting more coverage, and lower co-pays. They don't even need to change dentists, if you already have a Delta dentist. And you'll receive your information from Delta Dental, probably in early January, with more benefits, and details about what is covered in your plan.

[00:10:01.65] SPEAKER 2: That's great news. Thanks Jill and Doug. Now what other changes for the better can members expect in 2022?

[00:10:10.81] JILL SELBY: Yeah, so let's keep the good news going. So in Los Angeles County, for our Classic Plan members, you will have a lower maximum out-of-pocket benefit. You probably have heard us refer to it as a MOOP. Sounds like a cow mooing, with a P on the end, MOOP. Today it is \$799, and it is lowering down to \$499. And I know in most instances we think lower isn't better. But in this case, it is better, because that is the ceiling, or the maximum, that you would have to pay out of pocket for your medical care.

[00:10:49.04] Now I'm going to talk a little bit about all the great co-pays you have in a little bit, which are all zeros. So the majority of members will never hit that maximum out-of-pocket, but because there are a few benefits that have out-of-pocket co-pays, that's where that lower maximum out-of-pocket of \$499, it benefits you.

[00:11:11.05] The next thing we are improving is we are increasing, or offering, a higher over-the-counter benefit allowance. Those are things like vitamins, you know, cotton balls, toothpaste, things that you would normally buy in a retail pharmacy. You today, in 2021, have a quarterly over-the-counter benefit allowance of \$30. It rolls from quarter to quarter, if you don't spend it. But it goes to zero as you start the new year, and you begin with your new balance.

[00:11:42.79] The great news is, starting in January, we're increasing that quarterly allowance to \$50 per quarter. So essentially that means you have \$200 for all of 2022, to spend on over-the-counter products.

[00:11:59.03] We are going to make your vision coverage even better, by making it simpler. And I don't know about you, Alison and Doug, but you know, the simpler the better for me. So we'll keep the zero dollar eye exam that you have today, one time a year. And we are going to make the allowance, which is \$250 every two years, to be used how you choose. So in 2021 you really can only apply it towards frames. But starting in 2022. You can put it towards frames, contacts, glasses, lenses, scratch coating. Whatever you want to do, the \$250 is up to you.

[00:12:44.03] Now I know many of our members in Los Angeles County use transportation. So I'm really happy to tell you that your transportation benefit is increasing, as well. We are increasing the number of trips from 24 one-way trips today, to 32 trips one way in 2022. So again, if you're one of those members who really relies on SCAN transportation, you have more trips coming your way.

[00:13:14.03] The last benefit that I want to talk about is something called, Healthtech. And we have this benefit today, and I'm not sure how many members know about it. But it's a benefit that lets you call a 1-800 number to get a live agent to help you with things like technology, whether it's a smartphone, or a tablet, or your computer, as you use it for accessing your health care and health care needs. So whether it's setting up your prescription delivery process, or it's getting ready for an online visit with your physician, Healthtech can help you out, make sure you're ready. No cost. You can call as many times as you need to.

[00:13:55.19] But we're even improving it, even greater in 2022, by adding an in-home support piece. So if you just are struggling to follow the instructions over the phone, you can ask for someone to come out to your house. It's called Healthtech Plus.

[00:14:15.68] DOUG BUSECK: Oh that sounds really great. Technology is not going away. Let me jump in here and mention that we're getting a number of great questions. But a few of them are very specific, or of a personal nature, which we cannot talk about in an online TeleTalk like this. So let me remind our listeners, if you do have a health related question that's of a personal nature, please feel free to contact your doctor's office. If you have a detailed question related to your benefits, and it's one that Jill and I don't get to today during the TeleTalk, feel free to contact SCAN Member Services. Our question screeners can give you the member service number. And you'll also hear us mention that several times today during the call. So please just keep on listening.

[00:15:12.04] SPEAKER 2: Absolutely. Such a great point, Doug. Thank you so much. Don't want to overshare in a public forum. Now I'm sure listeners are interested to hear, is there anything brand new in 2022?

[00:15:25.24] JILL SELBY: Yeah there's three really great and exciting things for our Classic members. The first is something called Abridge, which is an application you can download onto your phone, as a SCAN member, for no cost. And essentially what it is, it's an application that records health conversations, or conversations you have with your provider.

[00:15:47.32] I'm sure we all can relate. We're in the exam room, or maybe we're on that virtual visit, and you're about to wrap up the visit, and the physician tells you several things you need to do. And trying to remember it all, and know what it means, is difficult. So with the physician's approval to be recorded, you can record the conversation. And what it will do is put forward a summary of the important parts of the conversation.

[00:16:15.79] And as a daughter of two SCAN members, I'm really looking forward to having my parents use this, because I can't go to all their doctor's appointments. And this would allow me to hear what the doctor is saying to my parents, when they're at the physician's office. So it's called Abridge application.

[00:16:34.54] The next is Solutions for Caregivers. I'll keep using my parents as my example. And hopefully you can relate. My mom takes care of my dad full time. And gosh, caregiving is such a tire-- well it's tireless-- but it's a tiring job as well. And we want to make sure we take care of our caregivers, who are caring for our members. So we're going to be offering things like training sessions, and education sessions around caregiving. We also have a piece of the benefit that's around home delivered meals, to perhaps relieve the caregiver from meal preparation.

[00:17:11.53] And I do want to remind our members, in LA Classic, which you all are on, that your plan already includes what's called a respite care benefit. This provides short term breaks for unpaid caregivers. Like my mom, who's unpaid, taking care of my dad, up to 40 hours a year. And this allows her to go to her medical appointments, maybe have some social time with her friends, while someone is at home taking care of my dad safely.

[00:17:41.80] The last thing that's brand new, it's called Solutions for Togetherness. I know that, in general, older adults really do struggle with social isolation, and loneliness. We are introducing two things under the Togetherness benefit.

[00:17:57.40] One is called Headspace, which is another application you download on your phone, or on your iPad, or on your tablet. And it really is giving you tools and activities around managing stress, maybe learning how to get a better night's sleep, all the things that just kind of calm your mind, which we all know tends to raise when we're by ourselves.

[00:18:22.00] And the last thing is Learning Communities. And this is bringing like-minded members together in a virtual way. We hope to do it in person, down the line. But I know many of us, like my own parents, as they're aging, a lot of their friends aren't living anymore. And so they want to find ways to meet new people. And Learning Communities is one of them.

[00:18:44.75] DOUG BUSECK: That sounds great.

[00:18:45.89] SPEAKER 2: This all sounds fantastic. I agree. All right. Sometimes what hasn't changed is just as important as what's new. So what benefits are remaining the same in 2022?

[00:18:59.64] JILL SELBY: Yeah, and this is where we feel really confident, and have a lot of pride in offering our members these really strong benefits, that will continue in 2022. It still is a \$0 monthly plan premium. It's still \$0 to visit your primary care physician, as well as a specialist visit has a zero co-pay. We still offer \$0 for inpatient hospital care, whether you voluntarily go to the hospital for a procedure, or whether you have an unplanned event that forces you into the hospital, it's \$0 for an unlimited number of days.

[00:19:40.41] We offer our members up to 30 total visits to either see a chiropractor or an acupuncturist. You can combine the visits, however you choose, for a low co-pay of \$15 per visit.

[00:19:55.77] We have fixed hearing aid costs. And I know a lot of people have avoided looking into getting hearing aids for fear of the price. SCAN has low fixed hearing aid costs, as low as \$450 per hearing aid.

[00:20:11.11] We have a \$0 telehealth benefit with a company called MDLIVE, which connects you to board certified physicians. We still have \$0 for SilverSneakers fitness membership. And I know a lot of people are like, oh, I'm not comfortable thinking about going into a gym. Well do know that SilverSneakers offers both in-home kits-- kits that you can have shipped to your home, to keep you moving and grooving-- or you can also participate in online classes. So don't think that SilverSneakers is only going to the big box gyms.

[00:20:48.27] We offer a \$0 Fitbit benefit. Hopefully everybody's familiar with a Fitbit. It's a watch type device, that fits on your wrist, and it tracks your movement, how many steps you make. We certainly, our goal is to keep our members moving, because if you don't use it, you lose it.

[00:21:07.38] The last two benefits are worldwide urgent and emergency care coverage, as well as a \$0 personal emergency response system, which is the pendant that you push around your neck. You know, we've seen it on TV, I've fallen and I can't get up. That that's what the personal emergency response system is.

[00:21:27.44] DOUG BUSECK: Jill you just listed so much coverage, at no cost. And I want to assure members that there is nothing that they need to do to keep their SCAN plan for 2022. Their membership will automatically continue into next year, unless they choose to change it.

[00:21:49.41] JILL SELBY: Yeah, you know that's a really good reminder. I tell my parents about this all the time. Because we know that there are scams out there-- not SCAN but scams. You know, I get a lot of phone calls that are scams. I get people that leave stuff on my doorstep. This is the time of year where people will try to tell you that you need to sign something to keep your SCAN coverage, and as you said, Doug, it's not true.

[00:22:16.06] The only time our members have to take action is if they want to make a change. If you're happy with your SCAN plan, and you love what you're hearing on today's call, then you do not need to do a thing. You will continue in SCAN Classic in January 2022.

[00:22:37.30] SPEAKER 2: That at the end there is super important information, team. All of it's important, but that especially. You can't get away from these scams anymore. It's really too bad.

[00:22:46.18] I have just a few more questions, before we get to our listeners' questions. Pharmacy benefits are usually top of mind for our SCAN members. Have there been any changes in that area?

[00:22:59.77] JILL SELBY: Yeah, and we say that pharmacy benefits are top of mind because typically seniors want to know, do you have my doctor? And do you cover my drugs? So much like the improvements I mentioned earlier, we also improved the pharmacy benefits. So your pharmacy coverage is getting better starting in January.

[00:23:18.77] So today, our members are covered for \$0 for tier one prescription drugs. Those are really the common generics. The tier two drugs are also going to \$0 co-pay, at SCAN preferred pharmacies starting in January, as well. You can also take advantage of tier one and tier two for a \$0 co-pay at our mail order company called Express Scripts. The other great news is tier one and tier two drugs, as well as tier three insulins, are covered through the coverage gap. Sometimes we refer to that as the donut hole. So again tier one, tier two, \$0 co-pay. Tier one, tier two, and tier three insulin are covered through the gap.

[00:24:12.79] We've also, for the second year in a row, reduced our tier three co-pays. These are where our brand drugs start sitting. We are reducing the 30 day supply, or the one month supply, from \$37 down to \$30, at a SCAN preferred pharmacy. If you are one of our members who takes insulin, your select insulins are still covered at \$25, at a preferred pharmacy. Those select insulins, I'll name a few-- Humulin, Humalog, Lantus. Those are the name of some of the insulins. If you want to know if your specific insulin is covered, you should call and speak with SCAN member services.

[00:24:56.97] And then I'll put one last plug about convenience and savings. And why I say convenience is if you order all your drugs at an increment of one month's supply, I think you'll be going to the pharmacy a lot. So if you fill your prescriptions for three months, which is now 100 days worth of drugs, not 90, but 100 days, you not only get a convenient supply, but there are also some savings that you can get where you are paying for your copays, like that tier three co-pay that will be \$30 starting in January.

[00:25:33.58] SPEAKER 2: That is awesome. Thanks so much, Jill. Now even if people are taking notes, this is a lot of information. It's great information, a lot of information, that I'm sure your members are going to want to remember. Before we keep going, where can members find this information, after the call today?

[00:25:53.22] DOUG BUSECK: That's a really good question, Alison. And you know, there's even more benefits available to our members, that we don't even have time to cover today during

the TeleTalk. So we want our members to put all their benefits to use. And let me tell you here, just briefly, to answer your question, where they can get more information.

[00:26:13.44] The annual notice of changes was mailed in September. Some of our members got it through postal mail. Other members preferred to get it through email. And that one lists all the changes that Jill has been going over. We're also sending a special mailing this month that outlines many of these exciting benefits, both what's new, and what is remain the same. And you may have received that already. But if not, we anticipate it'll arrive any day now.

[00:26:45.57] Also, on the website you'll find your plan materials are all online, including the very detailed evidence of coverage document. Now to get there you would go to scan2022.com/eoc . EOC is Evidence Of Coverage, and you could get that document. And that has a lot of plan details in there for you. And you know, because many of the benefits we're talking about today in the TeleTalk are not new, like that Fitbit that Jill mentioned and the telehealth benefit with MDLIVE, members can use those benefits now, while we're still in 2021. And they can find a whole section devoted to those extra benefits at SCANhealthplan.com/extras

[00:27:42.58] SPEAKER 2: Great information. Thank you so much, Doug. Now, speaking of the website, so many of us, myself included, have started doing more things online over the past year and a half, while we've been social distancing. What sort of online programs and resources does SCAN offer?

[00:28:01.61] JILL SELBY: Yeah, so I already mentioned two of the new apps coming in January, Headspace, which is that mindfulness application, and the Abridge app, which is that ability to record health conversations. Both are at zero cost, no limit of use.

[00:28:18.17] But you know, we've already offered several online services, even this year. Telehealth, you heard me mention earlier, through MDLIVE is a great option for urgent care, when something comes up after hours, or you're not sure what to do. These visits can take place right from the comfort of your home. You don't have to go sit-in an urgent care lobby. It can be as simple as a phone call. Or it can be a virtual visit, when a member can see the MDLIVE doctor and the doctor can see you.

[00:28:51.02] To take full advantage of all the online resources, I highly recommend signing up, and using a SCAN online member account. It's always been the fastest way to find member materials, but it's also a great way to get these added benefits and services. So there's something called BrainHQ, which is a mental fitness program. It works around memory. You know, recalling people's names, maybe reaction skills, which is good for those of you who still drive. And then of course Rally, which is the health and wellness program.

[00:29:25.49] And here's a tip-- our members who get a no cost Fitbit, which is a new one every two years. A Fitbit can be linked up with Rally, which is an easy way to track progress, and take part in some of the fitness challenges that Rally offers. So sign up for a SCAN account.

[00:29:45.99] DOUG BUSECK: Let me add something here about that SCAN member account. Besides the brain games, and the rally challenges that Jill just mentioned, members can take care

of other things, too. For instance, they can view their monthly summaries, which lists their medical services for each month. They also can place their over-the-counter item requests, and their prescription drug home delivery orders. They can also set their communication preferences. Earlier in the TeleTalk, we mentioned some members get documents through their email. What this means is that members can tell us if they prefer to get certain materials either in the postal mail or online. Right now, I can tell you the most popular materials to get online are the annual notice of changes, and those monthly summaries we talked about. The best part of all of this is that this can all be done with what's called a single sign on, which means our members can log into their SCAN online account just once. They do not have to keep a pile of additional passwords on the side. They log in once. And once they're on, they can then connect to, well, for example, BrainHQ, or even Express Scripts, our pharmacy company.

[00:31:11.89] SPEAKER 2: All great information, Doug, especially that single sign on. One password. I need that in my life.

[00:31:18.61] All right, I have one more question for Jill, before we take more questions from our listeners. I am looking ahead and being optimistic that we'll be able to travel more freely in 2022. Does SCAN cover any care when members are traveling?

[00:31:36.53] JILL SELBY: Yeah, that's a good question, Alison. And I, too, am going to think positive, because I sure hope there's a trip in my future. But we are here for our members, when they're ready to travel. SCAN covers urgent and emergency care, worldwide. And while the coverage isn't new, you have it today, we decided to put together a handy kit, for those of you that are planning international travel. The kit is called Travel Assurance. Not insurance, but assurance, because the kit has lots of great information that members need to know, just in case they need medical care when you're out of the country. And we certainly hope that's not the case, but it's better to be prepared ahead of time.

[00:32:19.55] Now we have the holidays coming, and I can't believe it's going to be Thanksgiving soon. And many of us may be going to visit friends and family in other states. There are actually many SCAN benefits that travel with you. We call them portable. So for example, SilverSneakers works with health clubs across the country, and members can go to any one of them, the booklet for that is called SCAN On the Go, and that outlines benefits that can be used across the US.

[00:32:50.69] SPEAKER 2: Sounds great. Let's go on a trip. Jill, where can your members get a listing of all those benefits?

[00:32:59.07] JILL SELBY: So you've been hearing us kind of push you guys to go to the website, only because there's so much great information there. So this information is on the SCANhealthplan.com/extras site, but you voted us you know number one in California for a member services. And so we're always here to help. And you can reach out and ask for a printed guide. So if you are traveling internationally, you'll ask for Travel Assurance. And if you're a traveling within the US, you'll ask for SCAN On the Go.

[00:33:36.72] SPEAKER 2: Excellent. Thank you so much. So much great information. Thank you again, Jill and Doug. Now let's answer some member questions. I'll turn this back to you, Jill, to get us started on those.

[00:33:52.06] JILL SELBY: OK, so Robert in, of course, everyone's in LA. So Robert says he was denied for a shower chair. What can he do? So this is one of those examples that Doug mentioned earlier, like we probably have to ask you a lot more specifics. But the best thing to do, Robert, is to call Member Services, and read them the denial letter and they can work with your medical group.

[00:34:23.65] Helene said, I received two different ANOCs, those annual notice of change. And I don't know which one is right. What do I do? So why don't you call Member Services, Helene, and we can make sure you have the correct one.

[00:34:39.63] Lynn in Santa Monica says, I haven't been able to see my doctor for almost two years because I'm medically stuck at home. Can you send someone to my home to draw my blood? So Lynn, call Member Services. See what options there are out there. Because maybe we can work with your medical group to see if you can get home care. So give Member Services a call.

[00:35:05.75] Linda in Torrance says what can I do if I received a denial for a particular service? So it sounds a lot like the Robert question earlier. You can always appeal any denial you get. You need to contact Member Services, Linda, and they can start the appeal process for you.

[00:35:25.94] So Maria in Redondo Beach says, what are all the benefits? I don't do computers. Can you send me a booklet? What are the co-pays? What if I need a new doctor? I know we covered a lot of things on this call today, Maria, but give Member Services a call, and they can walk you through all the changes, and very slowly. And I'll just tell you, your co-pays for specialists are zero, just like your hospital, just like your primary care doctor, all zeros.

[00:35:54.88] Let's see here. Jim says, I see all the ads on TV. It's crazy. I do too. It's Medicare Advantage season on TV, wanting me to go to other insurance companies where I have dental, vision, and hearing. What about scams? So Jim, I don't know where you joined us in the call, but you have all of those benefits, as part of this SCAN Classic Plan. You've got improved dental. You've got improved vision. You've got low cost hearing. Make sure you talk to us before you begin shopping for other plans, because I think we have very good benefits.

[00:36:33.02] Let's see here. Doug, do you want to take this question from Dolores?

[00:36:37.60] DOUG BUSECK: Sure. Sure, Dolores in Sherman Oaks wants to know, will Ralph's Pharmacy still be a preferred pharmacy? And the answer is yes. And for anybody out there who's wondering if their pharmacy is preferred or not, or what preferred pharmacies are there in the area around where you live, that quick call the Member Services would help you out quite a bit. They'd be able to help you locate a preferred pharmacy near you.

[00:37:10.11] Want me take the one from Mark?

[00:37:12.45] JILL SELBY: You know, I'm going to jump in. He's got a lot a lot of dental questions. So let me go there, and then I'll go to that question. So a lot of questions about dental. And rather than read names off, and read each question, because a lot of the questions are pretty common. I'm going to give you a little quick overview, for anybody who was inquiring about dental.

[00:37:33.34] So first of all, the dental is offered through Delta Dental. The Delta Dental partnership with SCAN is an HMO dental plan. It is not a PPO dental plan. I know many of you had asked that. To get the new dental benefits, all those improvements I talked about, you do not need to do anything.

[00:37:58.01] You automatically become enrolled in the new dental plan starting January 1st. And if you're currently paying a premium for dental, you don't need to do anything. We will stop the invoices. We will stop any automatic withdrawal. Everything will happen automatically. You do not need to do anything.

[00:38:20.83] Sometime in December you will get a new dental ID card, so you want to make sure you swap out your cards, just like you do with your SCAN card. And you'll also get a new fee schedule in the mail. So better benefits, you do nothing. Go ahead Doug.

[00:38:39.90] DOUG BUSECK: Sure. Well that question from Mark in Torrance. He's wondering, and yeah, we don't know when you joined us in the TeleTalk. Mark is asking, is there an increase on the OTC, the over-the-counter benefits? And yes, the good news is you have \$30 allowance per quarter this year. And then beginning in January, the slate is wiped clean, as Jill said, and you start with a new allowance of \$50 each quarter. That \$50 does roll over from quarter to quarter, so make sure you keep tab of what you got. And if you have some dollars left over, now in 2021, make sure you use that up before the end of the calendar year.

[00:39:28.19] JILL SELBY: Yeah. OK, so Francis from San Dimas has two questions. Number one, she's interested in home care. Is this covered? So for our SCAN Classic members, home care is covered after a hospitalization. You get up to 40 hours a year of personal care like bathing, meal preparation, as well as home delivered meals. But that has to be following a hospital stay.

[00:39:54.92] Francis is also asking, what's the cost for transportation to medical facilities, and will it increase? So there's no cost to use SCAN transportation. That is a benefit with a \$0 co-pay. But you have 32 rides as opposed to the 24 rides that you have today.

[00:40:16.41] You know this is a really good question. Even my own parents get confused with this, Doug. And that has to do with kind of what's the difference between SCAN and my medical group? So Anna in Calabasas says, what is the role of Optum with SCAN? Like, how do I know if I have a Classic Plan? Is it an HMO? So Anna, Optum is your medical group. Your doctor belongs to a medical group. SCAN is your insurance plan. We are an HMO. And if you're on this call, you are a Classic member, but you can always look on your ID card, or call Member Services.

[00:40:54.86] Doug, you want to answer Elizabeth?

[00:40:57.88] DOUG BUSECK: Sure. Elizabeth in Monterey Park is interested in holistic medicine, and she's asking if acupuncture is covered. And it definitely is. And we offer acupuncture through ASH which remind me, Jill, that's American-- what does ASH stand for?

[00:41:17.94] JILL SELBY: It's American Specialty Health.

[00:41:34.91] JILL SELBY: I love this question from Judith in Newhall, who asked, why isn't SCAN offered in other states? Well, guess what Judith? We are going to be in Arizona, in Phoenix, in Tucson, starting in 2022. So just around the corner here in January. And we're also going to be offering SCAN to Medicare eligibles in Clark County, Nevada, which is Las Vegas. So if you know any friends or family that live in those geographies, have them give SCAN a call.

[00:42:07.70] You know I'm going to take one more question here, and that's from Evaline from Stevenson Ranch, who's asking about the shingles shot. We've talked about COVID vaccines. We've talked about flu shots. So now when it relates to the shingles shot, it is covered. It is a tier three copay, for each shot. It's two rounds. And you get that through your pharmacy.

[00:42:35.00] So I think we're going to turn it over to you, Alison.

[00:42:38.67] SPEAKER 2: Wonderful. Thank you so much.

I want to give you that Member Services phone number. It is 1-800-559-3500 or TTY-711. I'll repeat it again. Member Services phone number 1-800-559-3500.

[00:44:18.39] All right, I'm going to turn this back now, to our experts to bring us to the finish line. Let's start with you first Doug.

[00:44:25.91] DOUG BUSECK: OK. Thanks Alison. I'd like to put in a plug right now for that Member Services team. They are working from 8:00 in the morning until 8:00 PM, seven days a week to answer calls, and make sure members understand their benefits. But remember, many of the benefits we talked about today don't take effect until January 1. Our website has information on all the benefits that are available to you now.

[00:44:53.84] It's a busy time of year for Member Services, but the phones tend to slow down a bit later in the day, and towards the end of the week, or over the weekend. So you might consider calling at those times. I want to thank everyone for listening today. I hope everyone has a good weekend. Let me turn it over to Jill.

[00:45:12.94] JILL SELBY: Yeah, Doug, a quick wrap up. I just want to say how much we appreciate our LA Classic members and really enjoy these types of events. Hopefully you sense it's a live event. So we're speaking to you directly. So listeners, on behalf of all of us at SCAN Health Plan, we thank you for your loyalty, and look forward to serving you, with all of these great benefits we just covered, in 2022.

[00:45:37.36] Have a great weekend, everybody.

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