



Straight TeleTalk Conference Transcript from October 16, 2020

*This Straight TeleTalk event about SCAN Health Plan's 2021 Benefits was held on October 16, 2020 at 2 pm for SCAN members who have the SCAN Classic HMO plan for Orange 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.*

[00:00:01.78] DOUG BUSECK: Hello, everybody. We're getting ready to begin the SCAN Health Plan teletalk about your 2021 benefits. Thank you for your patience. .

[00:00:35.95] OK, I'm looking at my teammates here at SCAN. I'm getting the thumbs up, and we are starting our teletalk. A couple of housekeeping notes. First of all, today we're going to be reviewing benefits for the SCAN Classic Plan for Orange County. If this is not your plan, you're on the wrong teletalk. Make sure to check the invitation you received from us, either by mail or email, to see when the teletalk for your plan is happening.

[00:01:05.35] Next, I want to let you know that, while you can hear us, we cannot hear you.

[00:01:55.03] Finally, this call will last about 25 minutes, and then we'll take time to answer some questions. We hope you'll be able to stay with us throughout. You'll have a chance to leave us a message at the very end, and we always appreciate getting feedback on these presentations.

[00:02:12.34] With all of that out of the way, let me introduce myself. My name is Doug Buseck. I've been with SCAN since 1997. I've worked various jobs at SCAN. I love SCAN. I am a SCAN true believer. And I love doing these teletalks. Don't tell my boss how much fun I'm having here at work.

[00:02:31.87] With me is someone I love doing the teletalks with. Her name is Jill Selby. She's our benefits expert. She's SCAN's corporate vice president of product development. Jill, happy Friday. How you doing?

[00:02:48.04] JILL SELBY: Happy Friday, Doug, and hello to everybody listening today. As Doug mentioned, I'm Jill Selby, and I'm SCAN's corporate vice president of product development. I get to design the benefits we're going to talk about here today.

[00:03:01.09] I'm a baby compared to you. I've only been here about eight years. But this is my favorite thing, and this is my favorite county. I am an Orange County resident. I live in Huntington Beach. My parents are probably listening, so please don't tell them we have fun at work, because I tell them we work very hard.



[00:03:17.49] DOUG BUSECK: Right, right, right. Hey, while we're having fun, it's an interesting year, Jill. We're all dealing with the COVID-19 and the impact on that. We're doing these teletalks remotely. We do love the chance to reach out to our members. Interesting year, huh?

[00:03:34.15] JILL SELBY: Gosh, it's been such a challenging year for sure. 2020 is going to go down in the record books. But you know what? The good thing is we're here to talk about 2021. And most of us are working from home. So now, while the teletalk team, you and I would be in the room together, there's just a couple of us here, and the rest are on the phone. We're having to adapt all the way around. But regardless, we're super grateful to have this opportunity to connect with our members today, even if it is by phone.

[00:04:03.06] DOUG BUSECK: Yeah, and I hope all our members are doing well and staying safe. Before we start talking about the benefits, we have a new president and CEO of SCAN. His name is Dr. Sachin Jain, and he has a message for our listeners. He's not able to join us today in person, but he did want to take a moment to greet all of you and to deliver a really important reminder. So through the magic of SCAN technology, we're now going to hear from Dr. Jain.

[00:04:37.10] SACHIN JAIN: Hello. I'm Dr. Sachin Jain. And as the new president and CEO of SCAN Health Plan, I want to first say thank you. Thank you for choosing SCAN, and thank you for your loyalty. I have to tell you, I thought I knew SCAN, but in the few months since I've been on board, I've been struck by the level of truly heartfelt commitment our team has to making sure you have all the benefits, care, and services you can depend on. I hope you get the same sense when you contact us. I'm sure you're going to feel that at the end of this call, once you've heard about your 2021 benefits.

[00:05:09.14] But first, the team actually asked me to send you a very specific message. So as a doctor, let me tell you why, this year, it's more important than ever to get a flu shot. Now, I know some of you are saying, enough about the flu, we've got COVID to worry about. But that's exactly why we need to get vaccinated against the flu. If you get sick with the flu, you're at higher risk of getting other illnesses and complications that can land you in the hospital. And that's the last place that any of us want to go right now.

[00:05:37.74] Older adults should get the high-dose flu vaccine, which is covered for the same \$0 copay at your doctor's office or pharmacy. So I'm asking you to take the flu off the list of things we're worried about this year and get your flu shot. We want to see you healthy in 2021. Thank you.

[00:05:55.72] DOUG BUSECK: Great to hear from Dr. Jain, huh?

[00:05:58.45] JILL SELBY: Yeah, super great. And hopefully, one day we'll have an opportunity to all be in person and our members will be able to meet him, but one thing to note, depending how long you've been with SCAN, this is the first time SCAN has actually had a physician leader. So we're super excited about that, and we're really appreciative to have Dr. Jain here.



[00:07:44.65] And you know, Doug, I say this all the time, and for people who have heard me in past years, I just love these teletalks because I always get to share good and exciting news with our members. And you know what? It's no different for 2021.

[00:07:58.66] DOUG BUSECK: Right.

[00:07:58.96] JILL SELBY: So especially when Classic Plan members in Orange County are going to have lower costs, better coverage, and a few new benefits that you'll hear me talk about shortly.

[00:08:10.75] DOUG BUSECK: We have a lot of stuff to cover in one teletalk, Jill, so let me just remind our listeners that they can also find the same benefit information in their annual notice of changes, which is that document that they received at the end of September. That notes all the changes in the plan for 2021.

[00:08:29.29] Also, there's benefit information coming up in the upcoming SCAN Club newsletter, which will be arriving later this month. And the benefit information is available online on our SCAN website. All the 2021 benefit info is now up there.

[00:08:47.77] JILL SELBY: Yeah, that's good information. You know, I know you said, Doug, that we'll be about 25 minutes, and some of you probably got a little worried. I did, too, going to be honest. But fear not, the call goes really quickly. You're going to learn a lot of good stuff. We did one of these calls this morning, and after we were ending the call, we got lots of people saying, oh, I want more information, I loved it. So I promise you'll enjoy today's presentation.

[00:09:12.70] OK, so if you like your 2020 benefits with SCAN, you're really going to like them in 2021 because all of those \$0 benefits you depend on are still in place. And I'm going to go through a list now.

[00:09:29.23] So it still is a \$0 monthly premium, so no cost from a premium perspective, \$0 for your primary care or your specialist visits-- specialist is like a cardiologist, a dermatologist-- no cost for an inpatient hospital stay. And that's for an unlimited number of days. And I just think that's a fantastic benefit for all of our members.

[00:09:53.16] DOUG BUSECK: Yeah.

[00:09:53.45] JILL SELBY: \$0 for many medications, \$0 for urgent care, \$0 for Silver Sneakers, 0 for Fitbit, 0 for transportation-- and that's for 24 one-way trips-- \$0 for telehealth, and \$0 for Personal Emergency Response System.

[00:10:15.22] DOUG BUSECK: That is an amazing amount of zeros, Jill. Zero copays. That's just great.



[00:10:21.73] JILL SELBY: You know what? One of my favorite sayings is zero is a very good number. And we have a lot of those zeros with our benefits. But you know what? The other extras that our members have appreciated over the years are still here, too.

[00:10:34.77] So you, as a Classic member in Orange County, can still take advantage of things like preventive dental. Hopefully you're familiar with that because it's in your 2020 benefits, and will continue in '21, with \$0 exams, x-rays, cleanings, and even those deep cleanings, Doug. I don't know if you've gone to the dentist where your dentist has suggested deep cleanings. That's getting pretty common as we age.

[00:11:00.83] DOUG BUSECK: It is, yeah.

[00:11:01.97] JILL SELBY: Those are \$0. And then if you want to make a note to talk to Member Services, you can add on what we call the Essential Dental Plan. That covers procedures like fillings, bridges, crowns. And that's going to be in place again in 2021. The premium for that is \$10 a month. If you don't have Essential Dental today but want to add it, call Member Services.

[00:11:30.90] The other benefit that's super important, as I'm wearing eyeglasses in the room here today, is vision care, which is offered through EyeMed. You also don't need a referral from your primary care doctor. Instead, you choose from the vision providers that work with EyeMed. Most vision providers do, but confirm first. And you can call EyeMed or look the providers up on the website.

[00:11:56.00] You know, another benefit that you don't need a referral for is acupuncture and chiropractic that is routine, meaning you can refer yourself. You need to choose a practitioner that works with American Specialty Health, or the word we like to say is ASH. And again, you can find that online or by calling ASH directly. So if you're interested in acupuncture and chiropractic, you should look into that.

[00:12:23.92] And then finally, as I'm running out of breath with all these great benefits, you have a hearing aid benefit. And that's staying the same, too, meaning it's a \$0 hearing exam and offers your choice between two models of high-quality hearing aids. One is \$450, and the other is \$750. And I've got to tell you, these hearing aids are getting quite fancy. You can actually answer your phone and listen to music right through your hearing aids.

[00:12:50.95] DOUG BUSECK: Yeah, yeah. And I hope you can catch your breath today, Jill. There's more benefit info coming. Let me point out to our listeners that all of this benefit information is available on our website. They would go to [scanhealthplan.com/extras](https://scanhealthplan.com/extras). And of course, they could always call our great Member Services team to give them that information also.

[00:13:13.32] JILL SELBY: Yeah, that's a really good point. You're going to hear us say many times on today's call to call Member Services, but we really do mean it. They're a great team.



OK, so covered all the stuff that's staying the same, but now let's talk about what didn't stay the same, because it got better--

[00:13:28.68] DOUG BUSECK: All right.

[00:13:28.86] JILL SELBY: --in 2021. So either costs went down or we added more services. So for example, I don't know how many of our listeners know what a maximum out-of-pocket, or what a MOOP is. I hope you all do, because it is really designed for your peace of mind.

[00:13:48.39] Your MOOP amount is the most you will pay in a given year for your medical expenses. Not your pharmacy expenses, but your medical expenses. And in 2021, we've lowered that MOOP from \$899 to \$799.

[00:14:05.58] Now, a little secret here is you heard me talk about all those zeros earlier. It's probably going to take a whole lot of care for a person to ever hit \$799 because so many things are zero, but you'll want to notate that MOOP is going down.

[00:14:21.76] The other thing that is changing is the over-the-counter benefit. It's still going to be based on a quarterly allowance, the amount you can spend every three months. But this year, if you don't spend your allowance in 2020, it's a use it or lose it.

[00:14:38.08] So if you are learning today for the first time that you had an over-the-counter benefit, you already lost your three quarters that have gone by of OTC spend. But you still have this quarter. But in 2021, if you don't spend it, it automatically rolls over to the next quarter.

[00:14:56.27] DOUG BUSECK: Can you give us an example of that, Jill? How would that work.

[00:15:00.28] JILL SELBY: Sure. So a little bit of like a math story. So let's say your allowance is \$30 per quarter, which it is, and will be in 2021. So you order a few toothbrushes, some toothpaste, a bottle of ibuprofen, let's say in February. That adds up to \$20, just using artificial numbers.

[00:15:21.57] You still have \$10 left in your quarterly allowance, but then you forget about it or you don't need anything else until a few months later. That \$10 will be added to your next quarter, giving you \$40 to spend. And then in that next quarter, if you don't spend that 40, it keeps rolling through the end of the year.

[00:15:43.18] DOUG BUSECK: So I've got a comment about that benefit, but let me break in and remind our listeners that, if they're beginning to get some questions for us, star 3 on their telephone keypad would be where they could leave their questions.

[00:15:57.64] As far as that rolling over benefit, I think our members are really going to appreciate that in that over-the-counter program because we're all getting used to ordering more and more things through the mail. You know, with this whole lockdown and everything, we're all



getting used to it. We want to avoid the crowds. That benefit will send the over-the-counter item directly to their home, correct?

[00:16:22.12] JILL SELBY: Yep, directly to their home. And you know, everyone's ordering everything, including me. My husband says I get a box a day. So keep that little secret between us. And our members can order that over-the-counter order that they make and have it shipped to their home or wherever they may be staying at the time. Some members have been out of the area, staying with family during the pandemic.

[00:16:47.11] And orders, Doug, can be placed three ways. They can either be placed by telephone-- there's a customer service number-- they can order it by mail-- there's a mail order form to be filled out inside the catalog-- or they can do it online. Another benefit--

[00:17:03.67] DOUG BUSECK: [INAUDIBLE]

[00:17:04.30] JILL SELBY: --yeah, you know, there's another benefit we're making even more convenient. And that's our three-month prescription refills on prescription drugs. If you've been on this call before, you might remember or recall us saying a little slogan, is just say 90-day to get you to fill your prescriptions for three months. But you know what? That's not the case anymore because, in 2021, a three-month refill is going to be 100 days supply.

[00:17:31.93] DOUG BUSECK: OK.

[00:17:32.66] JILL SELBY: Yeah. And that gives you more medications for the money, and your supply lasts longer, and for the months that have 31 days, it just goes all the way through for three months. So 100 days supply. And then finally, the benefit-- this is a good note to take, if you're not familiar with this benefit-- is it's called SCAN Returning to Home.

[00:17:55.12] And that's a benefit that applies when you've stayed in the hospital overnight or a skilled nursing facility and you return home, that it has benefits in there including personal caregiving, like feeding, bathing, light housekeeping, a lot of stuff you can't do when you're still weak after coming home. In 2020, we offer our member 28 hours a year of that type of support, but in 2021, it's moving to 40 hours. So--

[00:18:23.96] DOUG BUSECK: Wow.

[00:18:24.49] JILL SELBY: --we made a different change to make it even better.

[00:18:29.96] DOUG BUSECK: Wow, OK. Well, as if that's not enough, now we get to hear what's new in 2021. It seems like the new benefits were really designed to provide the kind of support that we've needed this year. Again, we're getting used to doing more things from home, doing things remotely. It took us a while to figure out how to do these teletalks online also. If I learned one thing this year, it's to always assume now that the camera and the microphones are on.



[00:19:02.06] JILL SELBY: I hear you. I have never cared about my background so much in my life that now you do things on video, like my clothes hanging from the closet and all that.

[00:19:11.95] DOUG BUSECK: Right, right.

[00:19:12.72] JILL SELBY: Yeah, for sure. You know, and we've been planning these benefits even before the pandemic hit. So a lot of people like to say, oh, Jill, you must have had a crystal ball, but it just proves that we had some timely decisions.

[00:19:26.43] So the two new benefits. I'm going to talk about, the first is-- and this would be a good one to write down, and I'm going to enunciate it so you can understand me, so I'll speak slowly-- is called SCAN Health Tech, like shortened for technology, Health Tech. Basically, what that is, it's a no-cost tech support line, live support line when you need help using your smartphone, your tablet, or your computer for health-related support or services.

[00:19:56.55] Now, I know my mom hopefully is maybe not listening today-- sorry, Mom, I'm going to use you as a story-- my daughter, her granddaughter always goes over to help her with her iPad. And she was going to have a visit with a doctor, and so she needed to know how to use the camera.

[00:20:10.82] Well, instead of using her granddaughter, now my mom, as a SCAN member, can use SCAN Health Tech and get some advice on how to use technology for health care. It's a super great option. Write down SCAN Health Tech, and be sure to ask Member Services more information on how to use it.

[00:20:27.56] The next is BrainHQ-- two letters, H and Q-- is a super cool online activity or application that is a science-based program that was designed specifically for older adults that does things like-- you know, we're all working on our physical health, our mental health, our oral health. This is about improving your brain health.

[00:20:51.92] And it works on things like memory, attention, brain speed, a lot of things, even to the point where the brain speed applies to how you react like when you're driving a car. So all sorts of things to keep our brain healthy as we age. So again, BrainHQ. You might want to ask some questions when you call in to Member Services next time.

[00:21:14.42] DOUG BUSECK: And I want to remind our listeners, Jill, that both of these new programs, the SCAN Health Tech and the BrainHQ, they both begin in January. Now, that's right around the corner, but we'd ask our members, if they have follow-up questions and want to learn more about those, wait until January, and then just give our great Member Services team a call, and they'll go over those details with them.

[00:21:41.52] Members following along with this teletalk using technology are seeing a screen. And at the top, it says Planning to Travel in 2021? And yeah, I think a lot of us are really looking forward to traveling again, Jill.



[00:21:57.75] JILL SELBY: Oh my gosh, I know. And I don't know about you, Doug, but I keep getting these pictures popping up on my Facebook memories with all these vacation pictures from the past.

[00:22:08.13] DOUG BUSECK: Right.

[00:22:08.49] JILL SELBY: And so I'm trying to think positive, and hopefully our members are, too, because SCAN has you covered when the time comes for travel again. And this doesn't have to mean a big vacation, but once you're able to visit family in another state, or even just another part of California, the point of this is that many of your SCAN benefits travel with you. And I think a lot of people don't realize that. They think they have to be in their home where they normally are.

[00:22:35.64] So in 2021, we're introducing SCAN On the Go. And this is a super handy guide with all the benefits you can use while you're away from home. And it's in the United States. Earlier, when we talked about the over-the-counter benefit, I believe I pointed out that you can order and things can be shipped to wherever our members are in the US. And that's just one example of SCAN On the Go. So this booklet kind of lays out all the things that kind of go with you wherever you go.

[00:23:10.68] And then really dreaming big, as we continue to offer what's called SCAN Travel Assurance. And while this isn't new-- we have this this year-- we've put together a handy kit for those of you who are planning your international travels. And the Travel Assurance kit has information you need to know just in case you need to get medical care while you're out of the country. So again, if you're traveling, hopefully in the near future, that's what that's for.

[00:23:43.93] DOUG BUSECK: And both of those, the SCAN On the Go and the Travel Assurance kits, they will be available through Member Services, right?

[00:23:52.06] JILL SELBY: Right. So the members call Member Services when you've got a trip coming up, and ask them to send you SCAN On the Go if you're traveling in the US or SCAN Travel Assurance if you're going on international travel.

[00:24:08.49] DOUG BUSECK: OK. Let me remind everybody to hit star 3 on your telephone keypad if you have any questions for us today. We're going to move into the world of prescription benefit information for 2021. And while there's only a few changes for this upcoming year, these benefits could mean a big savings for our members.

[00:24:30.48] JILL SELBY: Yeah, I'm really excited about this one. So if you've kind of been coasting with us, now's the time to listen up, because we're really pleased to be able to offer big savings on insulin to our members who have diabetes.

[00:24:45.75] Next year, you'll pay \$25 for a one-month supply of all covered insulin pens and vials, including insulin through the gap, or what we all know as that donut hole. So \$25 will





carry through the whole year on all of the insulin pens and vials. Now, this is through any of SCAN's preferred pharmacies. So in a minute, we'll remind you which pharmacies are preferred.

[00:25:17.07] DOUG BUSECK: Yeah, that is an awesome benefit, Jill. Let's keep the good news going and talk a little bit more about prescription drug coverage. Those of you following along online have a nice visual. We have a chart that's just jam-packed with a lot of information. Can you tell us more about the prescription drug coverage benefit, Jill?

[00:25:36.25] JILL SELBY: Yeah, you know, now that I look up on this huge screen, it is a busy chart, but the message is really simple. The only cost that is changing, besides insulin that I just spoke about, is we are lowering the copay for tier three drugs. And those are our preferred brand drugs.

[00:25:56.88] The copay is going down by \$5 when you fill them at a preferred pharmacy. So that means that, in 2021, you'll be paying \$37 instead of the \$42 you're paying in 2020. And remember, when you fill a three-month supply, you're going to get now 100 days worth, instead of 90.

[00:26:18.90] So otherwise, the copays aren't changing in 2021. All tier one drugs are still \$0 at a preferred pharmacy. But I will make this point. It's always a good reminder to look up the medications you take on the 2021 formulary. That's what we call our list of covered drugs.

[00:26:40.66] We do sometimes move medications on or off the formulary or change the tier it's on, so be sure to look on our 2021 formulary to see if there are any changes to any of your medications. And you know what? If you need help looking them up, what do we say, Doug?

[00:26:57.46] DOUG BUSECK: Our Member Service--

[00:26:58.09] JILL SELBY: Call Member Services.

[00:26:58.33] DOUG BUSECK: --team.

[00:26:58.81] JILL SELBY: Yep, yep, they can help you out.

[00:27:01.79] DOUG BUSECK: OK. And you know, Jill, we also have a tool on our website that is a formulary search tool. Members can go to [scanhealthplan.com/findadrug](https://scanhealthplan.com/findadrug) and just type in the medication name that they're taking or that they're interested in, and it'll come right up.

[00:27:24.62] JILL SELBY: Yeah. And you know, while you fill your prescriptions at any pharmacy that's part of the SCAN network, which is basically all the major chains, and even some independent mom and pop pharmacies, you know, I love to save money wherever I can. So your lowest copays are always at preferred pharmacies.



[00:27:44.63] DOUG BUSECK: You know, while we're at it, let me remind our listeners what the preferred pharmacies are. Our list of preferred pharmacies-- and again, these are the pharmacies where you'll get the lowest copayments-- include CVS, including the ones that are located inside the Target stores, Express Scripts Pharmacy, our mail-order program, Rite Aid, Wal-Marts, Costco, Ralph's, Safeway and Albertsons, and also we have selected independent pharmacies.

[00:28:14.30] So those are all the preferred pharmacies. We also have standard pharmacies. Those would be Walgreens, Kroger, Medicine Shop, and other select independent pharmacies.

[00:28:27.84] JILL SELBY: Yeah, thanks for that, Doug. I do want to remind members about mail-order. Not OTC, but mail-order for your prescriptions. And while other pharmacies, like the ones you just read off, may offer their own mail-order, for your SCAN benefits, the only preferred mail-order is through Express Scripts Pharmacy. This is where you're going to save the most out-of-pocket cost.

[00:28:52.67] So \$0 for tier one and tier two when you order a three-month supply through Express Scripts. They offer low preferred pharmacy pricing on other medications. It comes with free standard shipping. No cost for that. They're going to remind you when you're due for a refill.

[00:29:12.15] But the one secret that a lot of people don't know about when it comes to mail-order is that they've said, gosh, Jill, I really want to do a three-month supply, but I can't afford to put out three months of copays all at once. Through SCAN's mail-order, they have payment options.

[00:29:28.49] So they would send you all three months' worth your prescription, but they would bill you at three-month increments, kind of pay it over time. And then lastly, through Express Scripts, you get to talk to a pharmacist 24 hours a day, seven days a week.

[00:29:43.85] DOUG BUSECK: Hey, before we get to our question and answer session, I want to remind members that, if they haven't yet signed up for a SCAN Online member account, now would be a great time. All the plan materials are right there together at your fingertips, and we've even made it easier this year.

[00:30:01.58] We have what's called a single sign-on future, which means that you can connect to different SCAN-related services to your SCAN account. So all you have to do is log in once to be connected to a whole lot of things, like the over-the-counter catalog or the autopay for paying premiums you have, like the Essential Dental.

[00:30:23.93] Express Scripts Pharmacy that Jill just talked about, you can connect to them to track and order your mail-order prescriptions, you're able to view your monthly summaries, and we even have a new health and wellness program, which is called Rally, which is only available with a SCAN online account. And it has some fun fitness challenges and activities. Great stuff.



[00:30:48.17] JILL SELBY: Yeah, no, that's really good to have it all in place. And we're even working to add more services to the online account, Doug. We know people want and need to be able to do more things online. And gosh, remembering different passwords for different programs and platforms can be a real pain.

[00:31:05.21] I'm always having 15 or 20 passwords circling in my head. So making it all available through a SCAN Online member account makes it so much easier. So be sure to check it out, especially for those of you who are participating online with us today.

[00:32:46.02] OK, Jill, I see you're rolling up your sleeves. You're getting ready. Looks like we've got a stack of questions that have come in from our listeners. You ready to start off the Q&A?

[00:32:56.55] JILL SELBY: I am. All right. So the first question-- we actually have lots of questions about over-the-counter. So the first question is, how many orders can I make? And you can make up to two orders in a quarter.

[00:33:11.91] Catalog, how do I get one? So the 2021 catalog is coming in your mail in December. So hang on tight, and then hang onto it, because you'll get to use it all year. We're trying to save some trees, and we want to send one catalog out per year. You can order online, phone, or by mail. And if you need a new catalog, you can always go online, because we put that catalog on the SCAN website.

[00:33:42.60] Linda is saying, do we have incontinence supplies in the catalog? Yes, we do

[00:34:00.84] And then Richard is asking, can I pay the difference if I go over my amount? And right now, just for protection of everybody's financial privacy and security, you cannot. So we've tried to add a lot of items into the catalog to help you spend right up to your limit, if possible.

[00:34:20.91] Richard is asking, should we get checked for COVID now? I don't know if any of us haven't thought about that on a given day. We all-- you know, you sneeze and you think, oh no, I need to get checked for COVID. If you think you have symptoms or want to be checked for COVID, you need to check with your primary care doctor.

[00:34:39.59] Mary says, does the prescription have to say 100-day instead of 90-day? So that's a really good question. Yes. So the next time you see your physician, either by video or in person or you just call over the phone, and you want that three-month supply, your physician has to write the prescription for 100 days. So definitely let the physician know.

[00:35:03.96] I always have one favorite question of the day, and this is the one that's now come up in every one of these teletalks. It's from Les, and it says, do I need to renew SCAN every year? Absolutely not. You will automatically roll over into SCAN, starting in 2021.



[00:35:22.08] In fact, if you sign something, you're probably signing up for another health plan. So with census collection, with election information, there's a lot of things that are coming at us. You need to know that, if you're happy with SCAN-- and we hope you are-- you do nothing to stay on SCAN.

[00:35:42.96] Karen is asking about the dental, and says, is there a waiting period for dental services? And no, there is not, because the dental coverage with SCAN is HMO, and usually when you have waiting periods, it is with a PPO plan. So there are no waiting periods. If you sign up for dental January 1, you can go to the dentist on the 2nd and get your services under your plan.

[00:36:08.04] Francis says, is there a charge for SCAN On the Go? No. This is what's so great about many of your benefits, you can access them anywhere you want. And I know I couldn't go through all of them, but even a member of ours who is staying with family across the country-- I think in New Hampshire-- broke their glasses and wanted to know if they could go to Lenscrafters with EyeMed, and they could. So that's why this SCAN On the Go kind of outlines for you all the benefits you can use out of the service area.

[00:36:40.57] Ray is asking, what does an ambulance ride cost? It's not changing. It's the same as 2020. It's \$100 per trip.

[00:36:52.45] I think I just answered this question in a different question, but Ladeen is asking, is dental plan an HMO or a PPO? It is an HMO through Delta Dental.

[00:37:05.05] John is asking, how much is an emergency room visit in 2021? So it is \$90 for worldwide emergency services, but if you are admitted to the hospital through the emergency room, that copay is waived.

[00:37:25.27] DOUG BUSECK: Nice.

[00:37:26.70] JILL SELBY: Holly is asking, how do I go to a chiropractor? So the easiest way is to call American Specialty Health, or what we called ASH. You can find a provider near you and schedule your first visit. That number for ASH-- I'll give it to everybody now-- is 1-800-678-9133.

[00:37:52.93] All right, so this is a benefit that I talked about very quickly early in my presentation, which was about a Fitbit. So Mary's saying, can someone at SCAN help me set up my Fitbit? So yes, you can call the Fitbit customer service line. They're more than happy to help you. It's 877-623-4997.

[00:38:20.87] And for those of you who are wondering what a Fitbit is, it's kind of an activity tracker that you wear on your wrist like a wristwatch, and it counts the number of steps that you take in a day. And if you haven't gotten a Fitbit, you can call Member Services and inquire.



[00:38:37.60] All right, Jerome asked the same question I read earlier, do I need to re-enroll for next year? No, do nothing. You will roll forward to be a SCAN member.

[00:38:47.77] All right, so Debra, this is a really good question. It says, is there a cap or a limit on the medical services? Meaning like do you get up to so much, and then SCAN cuts you off? No. SCAN will cover all medically necessary services.

[00:39:03.89] There is no dollar amount that's a cap. That maximum out-of-pocket that I spoke of earlier is if there are any benefits that have a copayment, the most copayments you would pay in total in 2021 would be 799. But your services don't cap out. They go on as long as they are medically necessary.

[00:39:26.36] DOUG BUSECK: That's great.

[00:39:27.79] JILL SELBY: Yeah. This person said, how can I find the SCAN Member Services? We're just a phone call away. I think we haven't listed SCAN Member Services phone numbers. So the first number is on the back of your ID card always, but I'll give you SCAN Member Services' number. It's 800-559-3500.

[00:39:53.17] And I think we have time for a couple more? OK. So George is asking about the Fitbit. He's saying it's basically what I said, it's \$0 for a Fitbit tracker to go on your wrist. I think they come in a couple colors. And you can check it out, you can look on our website for Fitbit, or you can call Member Services.

[00:40:14.17] Scott said, did I miss information about Health Club? So that was part of my long list of zeros that I talked about earlier. Silver Sneakers is still available at \$0. And I know some of the gyms are starting to slowly open up with limited capacity, so if you went to the gym before with Silver Sneakers, you can still do that again.

[00:40:34.39] And the last question we're going to take, I think, here is, is there basic vision services? So yes, basically there is a \$0 eye exam with an allowance for frames. So those are still entitled to you.

[00:40:52.06] OK, two last comments, and then we'll end here. First is Theresa giving us compliments, great job today. So thank you.

[00:41:01.24] DOUG BUSECK: Thank you.

[00:41:01.39] JILL SELBY: We try to make sure this is meaningful. And then Stuart says, my mom wants to switch to SCAN. Bring her on, Stuart. We'll call her and welcome her when you sign her up. It says, does signing up with SCAN take care of canceling the other plan? So yes.

[00:41:18.19] So that's why it works in the other direction, which is what I was telling you earlier. If you sign anything about your health care, it'll kick you off SCAN. If you want to come



to SCAN, the SCAN will take them off the former health plan. So again, sorry if we didn't get your question today, but I appreciate those that we were able to get to.

[00:41:36.90] DOUG BUSECK: Yeah, thank you very much, Jill. And if there are still questions that you have that we couldn't get to, feel free to contact our Member Services department. They're available seven days a week this time of year, from 8:00 in the morning till 8:00 at night.

[00:41:52.00] JILL SELBY: Hang on, hang on. So we don't have our colleagues on the other side hating Jill and Doug, don't everyone call in as soon as we're done here. We have hundreds, if not thousands, of you listening, so that would mean some very long hold times. So just jot your question down and make a note to call soon.

[00:42:11.47] DOUG BUSECK: Yeah, you know, they're typically busiest in the mornings, but yeah, if your question can wait, you can call later in the week, or even over the weekend, or even during the evenings. The phone number for Member Services is on your SCAN member ID card, but I'll give it to you now. It's 1-800-559-3500. And if you'd like, you could even send an email to our Member Services team. Their email address is [memberservices@scanhealthplan.com](mailto:memberservices@scanhealthplan.com).

[00:42:46.93] Be sure to visit our website for more information about your benefits or to review our prescription formulary, the list of drugs. It's an easy web address to remember. That address is [scanhealthplan.com](http://scanhealthplan.com).

[00:43:11.06] Thank you again for joining us today and for choosing SCAN as your health plan. Stay safe out there, everybody.

[00:43:18.60] JILL SELBY: Bye, and thanks for trusting SCAN with your health care. Have a great weekend, everybody. Bye bye.