

# scan club

A NEWSLETTER FOR SCAN HEALTH PLAN® MEMBERS

ISSUE 4, 2022



## Coming Your Way in 2023

*We're approaching the end of the year, and you know what that means...it's time to get familiar with your SCAN benefits for 2023!*

We love offering benefits and services that help keep you at your healthiest. And we work hard to make sure your benefits provide real value each year. We know that's important to you, too, especially since the cost of everything seems to keep going up, including the cost of healthcare.

That's why we're pleased to say that most of the benefits you depend on will remain the same in the coming year. Depending on the SCAN plan you belong to, you may also see new benefits, or current benefits that will be even better in 2023.

In 2022, we welcomed members in Arizona and Nevada. This year, we have more news that you can share with family or friends who live out of state. Please see the message on page 3 from our CEO, Dr. Jain, to find out where we're growing next.

**Turn to page 2 for a highlight of the benefits and services coming your way soon.**

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# Check Your ANOC for These Benefits—and More!



If you've been a SCAN member for a few years, you know how it works: Every year, your benefits change somewhat on January 1. 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 than what's listed in the ANOC—and more than we can include here. Here are just a few things to look for in your SCAN plan for 2023.

## NEW:

### Nurse Advice Line

Health advice is just a phone call away! This new benefit lets you speak with a registered nurse at any time, day or night. There is no cost for these calls. *Available in every SCAN plan.*

## BETTER:

### Vision Benefit

You'll want to check your ANOC for this! In many plans, we changed the vision allowance to renew every year rather than every two years. Yep, that means new glasses (or contacts) every year. *Available in some SCAN plans.*

## ALWAYS POPULAR:

### Mail-order Medications

Use Express Scripts® Pharmacy to get Preferred pharmacy pricing on home-delivered medications. It's easy to get started: Call Express Scripts at 1-877-842-9792. *Available in every SCAN plan.*

### Fitness Membership

Are you taking advantage of your fitness membership? Not only do you get free gym memberships, but you'll find virtual classes, on-demand workouts and more. *Available in most SCAN plans.*

### HEALTHtech

This 24/7 tech-support hotline is used for health-related needs. *Available in every SCAN plan.*

- Members in Southern California continue to have **HEALTHtech+**—the hotline, plus some in-home tech setup, too!

### Chiropractic and Acupuncture

For 2023, we reduced the copay and/or increased the number of visits in many plans. If you use these benefits now, check to see what may be different come January. *Available in some SCAN plans.*

### Hearing Aids

We work with the experts at TruHearing to offer you affordable, fixed-cost hearing aids. Your cost will stay the same in 2023! Call TruHearing directly to schedule an appointment. *Available in every SCAN plan.*



## About Dental

Did you know that Original Medicare does not cover dental care unless it's needed for a medical reason? Yet, good dental health is an important part of your overall health. That's why we work with Delta Dental to provide dental coverage to our members.

Many SCAN plans include dental care, while others give you the option to add coverage for a monthly premium amount.

Your coverage will fall into one of these categories, depending on your SCAN plan:

- **No dental included;** option to add coverage with a dental HMO
- **Preventive dental HMO coverage included;** option to add more dental HMO coverage
- **Comprehensive dental HMO coverage included;** no additional options available
- **Comprehensive dental HMO coverage included;** *plus, new for 2023, an option to add coverage with a dental PPO*

## Where to Find All Your SCAN Plan Details

We encourage you to read your Annual Notice of Change—you should have received it in September. For complete details, find your 2023 Evidence of Coverage at [scanhealthplan.com](https://scanhealthplan.com) (search "EOC"), or call SCAN Member Services with specific questions you may have.

## FROM THE CEO: An Exciting Time of Year

We're at the start of the holiday season, so let me be among the first to wish you very happy holidays!

We're also coming up on the end of the Annual Enrollment Period (AEP), which means people have until December 7 to choose or change their Medicare Advantage plan. Do you know someone who hasn't decided yet?

As the article on our cover page promised, now you can spread the word about SCAN to even more people. During this AEP, older adults in these areas can join SCAN:

- Texas — in Harris and Bexar counties
- Nevada — now in Nye County, as well as Clark County

We're still in the same areas in Arizona and California, with even more plan options to choose from—and with new benefits in our existing plans. (See page 2 for just a few of the highlights.)

In California, our Member Satisfaction Rating\* remains 91%, among the highest in the areas we serve. We're proud of that rating, but it's even more meaningful when we hear that our members are recommending us to their friends and family. And please know we're always working to improve your experience with SCAN, whether you're a long-time SCAN member or new to us this year.

So, thank you for your support and your continued membership in SCAN. We can't wait to serve you in 2023!

Warm wishes,



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



\*Member Rating of Plan as reported in *Medicare & You 2023*

## Ask Member Services

**Q:** I'm hearing that it's time for "annual enrollment." Do I need to do anything to stay with SCAN?

**A:** For most SCAN members, there's nothing you need to do to stay with your current SCAN plan. The "annual enrollment period" you're hearing about is for people who want to sign up with SCAN (or another Medicare Advantage plan) for the first time—or switch from one plan to another.

***There is one exception: if you received notice that you were moving from one of our SCAN Plus plans (including Scripps Plus) to SCAN Connections.*** SCAN Connections (HMO SNP) is for people who have both Medi-Cal and Medicare, so we need to get your Medi-Cal enrollment information to make this change official. If this applies to you, we sent you an information packet in October with a Medi-Cal form and more details. If you've not already returned the Medi-Cal form, please do so right away—or just call us at **1-833-782-2080**.

**Q:** Any suggestions for how to make it through the holidays without feeling so lonely?

**A:** The holidays can be hard for many people, for sure. Connecting with others is often the best medicine during these times, and that's what SCAN's Togetherness programs are all about.

With our **Togetherness Callers** program, we'll match you with a SCAN employee who will call to check in and chat with you every week.

Or, if group activities are more to your liking, look into our virtual **Learning Communities**.

Find out more...

**Email:** [togetherness@scanhealthplan.com](mailto:togetherness@scanhealthplan.com)

**Call:** 1-562-997-3156 for Togetherness Callers  
1-562-989-5292 for Learning Communities

**Online:** See a calendar of upcoming events at [scanhealthplan.com/events](https://scanhealthplan.com/events).

# Feeling Retired From Life? Give Back to Get Back Into It!



*“After I retired at age 62, I spent two years watching ‘Judge Judy’ on the couch while my wife kept up with her bowling league and church volunteering. She’d come home and tell me: ‘You’re not happy, you don’t know what to do with yourself.’ And she was right. So, I went out and found part-time work to get me back into life’s purpose.” – SCAN Member Eugene L.*

Eugene found what many older adults discover in retirement: Without a job to go to, and with the kids raised and on their own, it’s easy to lose your reason to get up and out every day. But as Eugene happily discovered, being retired doesn’t have to mean retiring from life. There are many ways to stay connected and active and to find a renewed sense of purpose. One of the best ways is by giving back.

Now 82, Eugene works as a crossing guard in his neighborhood, helping parents and children get to and from school safely. He says the job is rewarding in several ways: The schedule gets him out of the house and provides daily exercise. Perhaps most important, “I’m back in life’s flow and contributing an important service to the community.”

SCAN member William S., 76, has also found purpose in volunteer work that benefits children. He says he and the other seniors in the Compton Hunting and Fishing Club love to introduce local youth to outdoor experiences. Last July, William was chairman of the club’s youth expo, where kids from Compton, Calif., could play fishing games and learn about the outdoors from the club’s members.

The options for volunteering are as endless as the need for help. Maxine M., a SCAN member and one of our Senior Advocates, volunteers with the police department in Anaheim, Calif. As part of the department’s Retired Senior Volunteer Program (RSVP), Maxine and her husband wear special uniforms and patrol designated areas in volunteer-marked police cars. She says their job is “to look out for problems, chat with folks, give out stick-on badges to kids and show a friendly police presence.”

If you’re thinking about volunteering but don’t know where to start, you don’t have to look very far. Eugene, William and Maxine found meaningful ways to help themselves and others right in their backyards.

Need help finding volunteer opportunities in your area? Start here:

- ▶ Check your local government website. Your city may need youth sports coaches, fire auxiliary members, theater ushers or event ambassadors, for example.
- ▶ Volunteer listing websites, like [volunteermatch.org](https://www.volunteermatch.org), [americorps.gov](https://www.americorps.gov) and [idealists.org](https://www.idealists.org), will match opportunities to your location, skills and interests.
- ▶ Are there organizations whose causes you support? If you’re a nature lover, for example, you can participate in the local chapter of an organization like the Sierra Club.
- ▶ Community organizations are always in need of volunteers, so consider contacting your local schools, hospitals, churches and museums and asking what kind of help they need.



## Do you have a skill you’d like to share with other SCAN members?

Maybe you’ve already heard about how you can connect with other SCAN members through our Learning Communities social groups and educational, health and wellbeing classes.

But did you know that Learning Communities is also an opportunity for you to share your expertise and passion with other members as a volunteer leader? We’d love to hear about a class or group you’d like to lead. Call 1-562-989-5292 or email [togetherness@scanhealthplan.com](mailto:togetherness@scanhealthplan.com).

# HOLIDAY TIPS FOR CAREGIVERS: How to Have *Less Stress and More Joy*

For most of us, the holidays are filled with both joy and stress. And for a caregiver trying to keep up with the season's expectations and added responsibilities, the stress can feel supersized. If you're caring for a loved one, finding ways to make the holidays merry AND manageable is key to creating an experience that both you and your loved one can enjoy.

## 1. Find your holiday spirit.

Take a moment to think about what makes it feel like the holidays for you and your loved one. You may find the simplest things are enough to bring on the holiday feeling, like seeing colorful lights strung around a window, lighting the menorah or sipping hot chocolate while watching "It's a Wonderful Life" or a Hallmark movie marathon.

## 2. Focus on what's most meaningful; let the rest go.

Once you've identified what's meaningful, it will be easier to make decisions about activities, meals and traditions. If music makes the holiday for you or your loved one, for example, say "yes" to a holiday concert and pass on events that mean less to you. Simplify where you can: If you can't imagine the holidays without your traditional family meal, recruit family members and divvy up the shopping, prep and cooking—or better yet, make it a potluck. And when possible, take a break from the situations and people who tend to make the season even more stressful.

## 3. Don't let self-care take a back seat.

The holidays are a time to show our loved ones we care about them. That means caring for yourself, too. Be aware that if you're starting to feel overly tired or emotional, or you lose your desire to do the things you usually enjoy, you may be experiencing caregiver burnout. Don't ignore the warning signs, thinking they will just go away! Doing so could harm both you and your loved one: When your health and wellbeing are at risk, so is how well you're able to care for the person who relies on your help.

Lower your risk of burning out! Put the following at the top of your holiday to-do list:

- **Get enough sleep.** Being well rested can help you think clearly and be positive.
- **Limit sugar and alcohol.** While you might feel you "need" that extra glass of wine or second helping of pie when offered, these unhealthy choices will usually make you feel worse later.
- **Focus on the here and now.** Instead of dwelling on what's missing from your holidays this year, concentrate on what you and your loved one *can* do and enjoy.
- **Turn to technology:** Headspace is a free-for-SCAN members app that includes a host of holiday meditations and song lists for managing stress. Find out more about Headspace at [scanhealthplan.com/extras](https://scanhealthplan.com/extras).
- **Connect with other caregivers:** Another caregiver is likely to be facing similar challenges and may be able to share useful tips about how they manage during the holidays.



## SCAN Caregiver Workshops

*Open to SCAN members who **are** caregivers or people who are caregivers **to** a SCAN member.*

In our online Caregiver Workshop series, you'll share with and learn from other caregivers, plus find a wealth of information, tips and resources on how to protect your mental and physical health. The workshops are offered in English and Spanish.

## To learn more:

- Go online at [scanhealthplan.com/events](https://scanhealthplan.com/events)
- Send an email with your questions to [caregiversupport@scanhealthplan.com](mailto:caregiversupport@scanhealthplan.com)
- Call us at **1-866-406-0991**

# From Flu Shot Skeptic to Advocate



*In 2019, SCAN member Karen C. went to her doctor's office and did something she thought she'd never do—she rolled up her sleeve and got a flu shot. For Karen, it was a turning point in both her attitude and her health.*

“I was 65 and had really resisted getting the flu shot up to that point. I figured I didn't need it because I was healthy,” says Karen. “Plus, I had bought into those conspiracy theories that if I got the shot it would give me the flu.”

But her thinking started to change when she realized that whenever her granddaughter would get sick with a cold, Karen would get one that was even worse. “Three times, what was a cold for my granddaughter turned into bronchitis and then pneumonia for me,” Karen says. “That's when I said, ‘Enough.’”

“**I thought: ‘I've been good this long without it.’ I was wrong.**”  
– SCAN Member Karen C.

“It was clear that my body was telling me it knew better,” she adds. “At that point, whatever reasons I had for avoiding a flu shot were nothing compared to me not wanting to get bronchitis and pneumonia again.”

## Trust Helps

Since starting to get a flu shot every year, Karen has never again gotten sick with the flu—not even when her granddaughter has had a cold. That fact has Karen believing in the flu shot after all.

“Seniors have so much to think about, especially when it comes to their health; it's often hard to know who and what to believe,” she says. “We need be educated so we can take advantage of the preventive measures that will help us stay healthy as our bodies age.”

For Karen, that means trusting in her health plan: “SCAN really promotes healthy living, so when SCAN recommends I get a flu shot, I can trust it's the right thing to do.”

Karen's trust in SCAN led her to sign on as one of our Senior Advocates in Alameda County, Calif. She hopes sharing her story will help fellow SCAN members who aren't sure about a flu shot, but she understands that people may have their own reasons for choosing not to get one.

“A flu shot is a personal decision,” she says. “The thing is, while we can choose to get it or not, we don't get to choose whether we get sick with the flu or develop complications from it. For me, it's not worth taking that chance. It's better to be safe than sorry.”

## DO YOU HAVE CARE STILL DUE FOR 2022?

Don't put needed care off until the new year. There's still time to check things off your list and avoid the first-of-the-year rush for appointments and other care.

- ✓ **Prescriptions:** Be sure to put in your refill order with the pharmacy before you run out of your medications. And, ask if your prescription has refills left. If it doesn't, you might need to see your doctor to get the prescription renewed.
- ✓ **Doctors' appointments:** Schedule visits now before your doctor's office starts getting more calls for last-minute appointments. You may be able to have a telehealth visit with your doctor from home.
- ✓ **Screenings and tests:** Are you due for a mammogram, diabetic eye exam or other important test? Call sooner rather than later to schedule; these appointments are often made several weeks out.
- ✓ **Vaccines:** Had your flu shot for this season yet? COVID-19 booster? Get them at your doctor's office or pharmacy.

Find a list of your needed care and vaccines in your SCAN online member account—click on “Health Check Record.” Don't have an online account yet? See the next page for why you should.

# What's Keeping Offline?

If you don't have a SCAN online member account yet, we know you have your reasons—perhaps one of those listed below. But you might be surprised to find there are reasons you'll *want* to get connected after all.

## I like all my information in one place, where it's easy to find.

That's exactly what a SCAN online member account provides. All the materials related to your SCAN plan are in one place online and just a click or two away. That's everything from your SCAN ID card to the Monthly Summaries that list the health services you've received. And if you have a printer, you can print out a copy of anything you want to have in-hand.

## I'm worried about protecting my personal information.

Your SCAN online account is protected by your password. In fact, the only way to email with SCAN Member Services is through your online account, and that's because the information you share there is secure. And, because you can link to other health-related accounts from your SCAN online account, there's only one sign-in needed. That means only one password to remember!

## Using the computer is confusing—and stressful.

We get it, and that's why SCAN has experts available 24/7 to help with any of your health-related technology issues, including setting up and getting comfortable with your SCAN online account. Call *HEALTHtech*: 1-833-437-0555 (TTY: 711).

## Doing things online seems so impersonal.

We know there are times when you might want to talk directly to a live person, and you can always call Member Services to do that. But when you want the quickest response, going online allows you to do many things in just seconds and even after-hours. Things like:

- Get a copy of your SCAN ID card
- Pay your premium
- Order prescriptions for home delivery through Express Scripts Pharmacy®

## I can't afford internet service.

You may be eligible to get low-cost or free internet service through a federal program available to low-income households. Find out more at **affordableconnectivity.gov** (available in English and Spanish), or call 1-877-384-2575.

To sign up for a SCAN online account, go to [scanhealthplan.com/register](https://scanhealthplan.com/register).

## Know and Protect Your Hospice Benefits



Did you know that Medicare has special benefits for end-of-life care outside of your SCAN plan?

It's important to know what your hospice benefits are, what they're for and when they should be used. This will ensure your benefits are there if you ever need them—and will help protect you and your benefits from fraud.

### Hospice in a Nutshell

Hospice is a program that provides support and care for people who are terminally ill, as well as support for their families. Hospice care focuses on the patient's quality of life and comfort, treating the ailments associated with their diagnosis. Once you enroll in hospice, Original Medicare will cover everything you need related to your terminal illness, but the care you get must be from a Medicare-approved hospice provider. Hospice benefits are separate from any of your SCAN benefits.

### Be Aware of Hospice Scams

Fraudsters are taking advantage of the way hospice benefits work by trying to enroll healthy patients in hospice.

Follow a few simple guidelines to stay safe from this and other healthcare frauds:

- Before doing anything, talk to people you trust. Be sure you and your doctor have discussed your condition and agree on the type of care you need. SCAN Member Services can help you understand your benefit options.
- Never accept gifts (such as money, gift cards or groceries) in return for healthcare services.
- Contact your local Senior Medicare Patrol (SMP) with questions or concerns about potential fraud and abuse issues. Visit **smpresource.org** or call 1-877-808-2468.

Need Assistance? **SCAN Health Plan®** is here to help.



**Sales Information**

**1-800-547-1317; TTY: 711**

8 a.m. – 8 p.m.

Seven days a week from Oct. 1 – Mar. 31

Monday – Friday from Apr. 1 – Sept. 30



**Member Services**

**1-800-559-3500; TTY: 711**

8 a.m. – 8 p.m.

Seven days a week from Oct. 1 – Mar. 31

Monday – Friday from Apr. 1 – Sept. 30

MemberServices@scanhealthplan.com



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## 6 Straight Years of 4.5 Stars!



\*2023 star rating applies to all plans offered by SCAN Health Plan in California from 2018 to 2023 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.