

2023 BROKER PREVIEW



Hey Nevada!

Good news, we've made some exciting changes to our benefits since we last met:



County	Plan	Benefit	New Copay	Original Copay
Clark	Classic	DME	\$0 for items up to \$499;20% for items \$500+	20% for all items
Clark	Classic	Acu/Chiro	\$10/30 visits; combo	\$10/20 visits; combo
Clark	Balance	DME	\$0 for items up to \$499;20% for items \$500+	20% for all items
Clark	Balance	Acu/Chiro	\$10/30 visits; combo	\$10/20 visits; combo
Clark	Heart First	DME	\$0 for items up to \$499;20% for items \$500+	20% for all items
Clark	Heart First	Acu/Chiro	\$5/20 visits; combo	\$10/20 visits; combo
Clark	Venture	DME	\$0 for items up to \$499;20% for items \$500+	20% for all items
Clark	Venture	Acu/Chiro	\$10/30 visits; combo	\$15/20 visits; combo
Nye	Classic	DME	\$0 for items up to \$499;20% for items \$500+	20% for all items
Nye	Classic	Ambulance	\$185	\$200
Nye	Classic	Acu/Chiro	\$10/30 visits; combo	\$10/20 visits; combo
Nye	Balance	DME	\$0 for items up to \$499;20% for items \$500+	20% for all items
Nye	Balance	Acu/Chiro	\$10/30 visits; combo	\$10/20 visits; combo
Nye	Heart First	DME	\$0 for items up to \$499;20% for items \$500+	20% for all items
Nye	Heart First	Ambulance	\$175	\$200
Nye	Heart First	Acu/Chiro	\$10/30 visits; combo	\$10/20 visits; combo
Nye	Venture	DME	\$0 for items up to \$499;20% for items \$500+	20% for all items
Nye	Venture	Acu/Chiro	\$10/30 visits; combo	\$15/20 visits; combo
Clark/Nye	Compass	DME	\$0 for items up to \$499;20% for items \$500+	20% for all items
Clark/Nye	Compass	Ambulance	\$121	\$125

Friendly Reminders

Plan designs and service areas described in this document are pending government approval and are subject to change. For agent use only. Not intended for use as marketing materials for the general public.

Do not distribute, reproduce, edit or delete any portion without the express permission of SCAN Health Plan.

Not all benefits available in all SCAN plans; please refer to plan materials for specific coverage. Members must meet criteria for certain benefits.

Prescription copayments may vary by plan, county, pharmacy type, day supply, benefit stage, or in members who receive “Extra Help”.

2018 – 2022 Star rating applies to all plans offered by SCAN Health Plan except SCAN Healthy at Home and VillageHealth. Medicare evaluates plans based on a 5-Star rating system. Star ratings are calculated each year and may change from one year to the next.

Our Mission To Keep Seniors Healthy & Independent



CONTENTS

1

INTRODUCTION

2

2023 SCAN HIGHLIGHTS

3

SUPPLEMENTAL BENEFITS

4

PRODUCT PORTFOLIO

5

BROKER RESOURCES

LEADING THE INDUSTRY



2nd Largest in CA /
3rd Largest in Nation
Not-for-profit MAPD
270,000 members and growing



Recognized Brand
“Best” MAPD in CA
Four years in a row!



4.5 Stars in CA
Quality care & service
Five years in a row†



91% Satisfaction
(Medicare & You, 2022)
Highest ranking in CA*



Employer of Choice
Great Place to Work
Certified



Platinum Awards
Marketing & communication
Print, social, digital



†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. Every year, Medicare evaluates plans based on a 5-star rating system. *As reported in Medicare & You 2022. Member rating of plan.

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2023 SCAN approach to benefit design

SCAN members are loyal. We know that once they experience the SCAN service difference, they are likely to stay.

This year we've created plans with prospective members in mind, while still staying true to our existing members—improving benefits across the board to help keep all our members healthy and independent.



Retain

Improved existing plans for increased member satisfaction and retention!



Attract

Designed plans to grow membership—including a plan with “no referrals required” to select specialties.

Our Mission To Keep Seniors Healthy & Independent



CONTENTS

1

INTRODUCTION

2

2023 SCAN HIGHLIGHTS

3

SUPPLEMENTAL BENEFITS

4

PRODUCT PORTFOLIO

5

BROKER RESOURCES

2023 highlights

Stay true to our mission



We provide benefits that allow our members to stay healthy and independent

Consistency



Benefits and plans designed to maintain predictability and to demonstrate our commitment to the Nevada market

New Products & New Service Areas

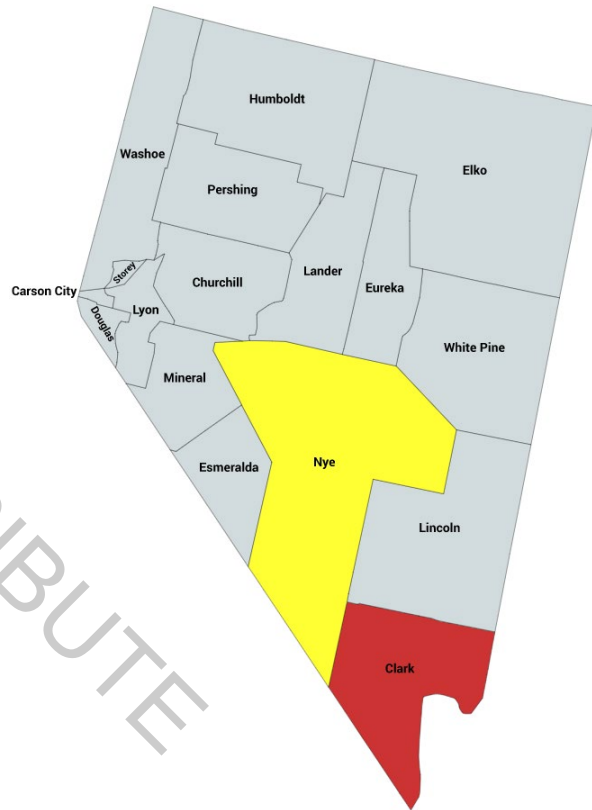


Welcome SCAN Compass!
Welcome Nye County!

HELLO Nye County!

SCAN is pleased to expand
into Nye County for 1/1/23.

We look forward to serving
your Medicare-eligible clients
in 2023.



NEW

SCAN COMPASS

- \$1,200 MOOP
- \$0 PCP and Specialist Visits
- \$50 days 1-3 hospital
- \$0 Tier 1 and Tier 2
- \$50 Quarterly OTC
- 54 one-way trips
- \$300 Vision allowance every year
- \$0 Gym benefit

Self-referral to the following specialists

- Cardiology
- Dermatology
- Endocrinology
- Gastroenterology
- Ophthalmology Services

- OB-GYN
- Podiatry Services
- Outpatient Behavioral and Mental Health
- Outpatient Substance Abuse

Partnered with Intermountain Healthcare

2023 highlights

Benefit	CLASSIC	VENTURE	COMPASS
COUNTY	Clark, Nye	Clark, Nye	Clark, Nye
Part B Give Back	Not covered	\$50	Not covered
Premium	\$0	\$0	\$0
Hospital	\$0	\$150 days (1-6)	\$50 days (1-3)
MOOP	\$900	\$1800	\$1200
PCP/Specialist	\$0/\$0	\$0/\$5	\$0/\$0
OTC	\$75 quarter	\$30 quarter	\$50 quarter
Dental	Comprehensive dental	Comprehensive dental	Comprehensive dental
Vision	\$300 every year	\$200 every two years	\$300 every year
Transportation	54 one-way trips	20 one-way trips	54 one-way trips
Rx copays	\$0 Tier 1 & Tier 2	\$0 Tier 1 & Tier 2	\$0 Tier 1 & Tier 2
Fitness Fitbit Other benefits	Covered Covered	Covered Covered	Covered Covered

COMPASS ONLY:

Self-referral to specialists

Cardiology

Dermatology

Endocrinology

Gastroenterology

Ophthalmology

OB-GYN

Podiatry Services

Outpatient Behavioral & Mental

Health

Outpatient Substance Abuse

MORE EXTRAS for greater support

Core Extras

- **BETTER:** Vision
- **BETTER:** Dental
- Transportation
- Acupuncture
- Chiropractic
- Podiatry
- Hearing
- Travel Assurance

Solutions for Healthy Living

- Over-the-Counter
- Fitbit
- Gym benefit
- BrainHQ

Solutions for Independence

- Returning to Home
- Home Advantage
- Emergency Response System

Solutions for Virtual Care Access

- Telehealth (urgent care)
- **NEW!** Nurse Advise Line
- Health*tech*
- Abridge (health conversations app)

Solutions for Caregivers

- Caregiver training & support
- Home-delivered meals
- Respite Care

Solutions for Togetherness

- SCAN Learning Communities
- Headspace (mindfulness app)

DENTAL it's everywhere



Nevada

Comprehensive Embedded

Robust preventive and restorative services

Optional PPO Buy-Up

Obtain greater coverage for a premium

California

Limited Embedded

Limited preventive services

Comprehensive Embedded

Robust preventive and restorative services

Optional PPO Buy-Up

Obtain greater coverage for a premium

Arizona

Comprehensive Embedded

Robust preventive and restorative services

Optional PPO Buy-up

Obtain greater coverage for a premium

Texas

Comprehensive Embedded

Robust preventive and restorative services

Optional PPO Buy-Up

Obtain greater coverage for a premium



DENTAL what's new in 2023



OPTIONAL PPO DENTAL PLAN

Nevada

Premium: \$22

Dental Maximum: \$0 In-Network; \$2,000 Out-of-Network

California

Premium: \$42

Dental Maximum: \$0 In-Network; \$2,000 Out-of-Network

Arizona

Premium: \$32

Dental Maximum: \$0 In-Network; \$2,000 Out-of-Network

Texas

Premium: \$25

Dental Maximum: \$0 In-Network; \$2,000 Out-of-Network



*not available in all plans; refer to benefit grids

COMPETITIVE RX benefits

FORMULARY



A comprehensive formulary that meets the needs of older adults

- ~1,500 medications

GENERICS



\$0 copay on 90% of medications older adults take

- \$0 T1 & T2 medications at local preferred retail & mail (~750 medications)

INSULIN



SCAN Balance Plans: \$0

All other participating plans: \$25 Preferred/\$35 Standard

- Includes gap coverage

BRANDS



Low brand copays with up to 100-day supply savings

- \$20 off a 3-month supply on over 500 brand-name medications

GROWING our footprint in 2023



In 2023, SCAN will serve Medicare beneficiaries in TEXAS

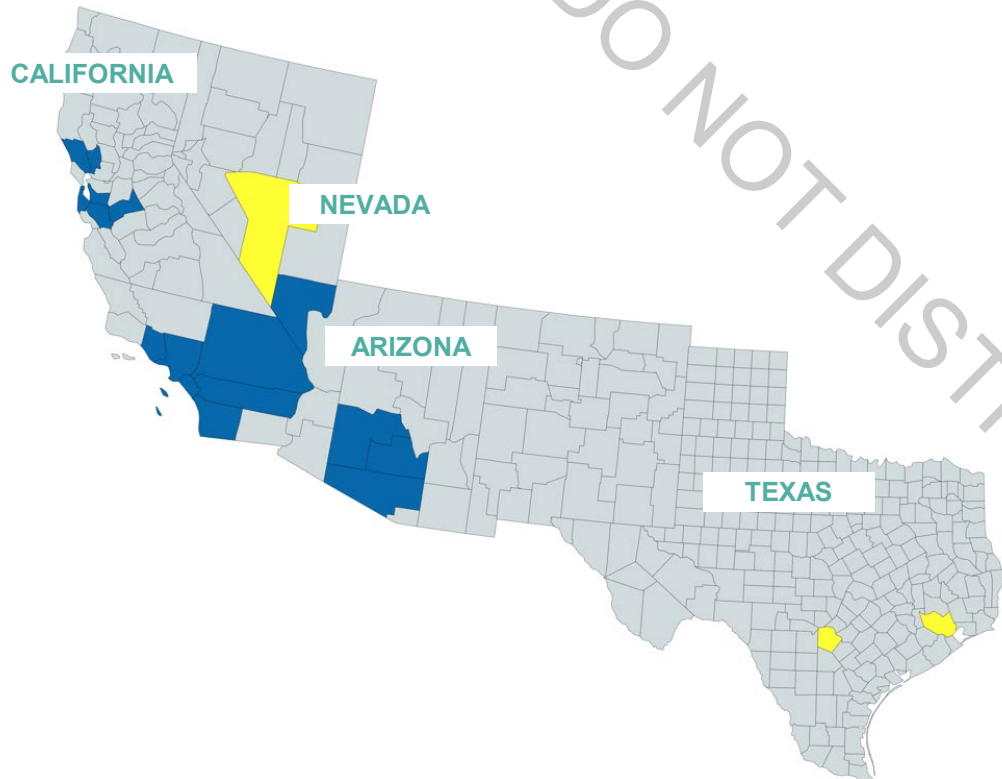
- **2 counties**
- Harris
- Bexar

TEXAS

	Harris County (Houston)	Bexar County (San Antonio)
Marketing Name	SCAN Health Plan	SCAN Health Plan
Medicare Eligibles	584,000	310,000
Products	Classic Balance HeartFirst Venture	Classic Balance HeartFirst Venture
Network	IntegraNet Health	IntegraNet Health Prospect Health Services Texas



GROWING our footprint in 2023



In 2023, SCAN will serve Medicare beneficiaries in more counties than ever:

- **6 counties** in Southern California
- **7 counties** in Northern California
- **3 counties** in Arizona
- **2 counties** in Nevada
- **2 counties** in Texas

Our Mission To Keep Seniors Healthy & Independent



CONTENTS

1

INTRODUCTION

2

2023 SCAN HIGHLIGHTS

3

SUPPLEMENTAL BENEFITS

4

PRODUCT PORTFOLIO

5

BROKER RESOURCES

Core Extras

VISION

SCAN offers a routine vision care benefit for all plans. Plans vary, but in general, this benefit includes an eye exam and coverage for eyewear every 12 months.

Improved in 2023: every year allowances

DENTAL

All SCAN plans provide medically needed dental services that are covered by Original Medicare. In addition, most SCAN plans include preventive dental services and/or an option to sign up for supplemental dental coverage for an additional monthly premium.

Improved in 2023: Dental PPO optional buy up

TRANSPORTATION

This benefit provides transportation to medical appointments, pharmacies and dentists. A taxi, wheelchair van and other modes to meet members' physical needs are also available.

ACUPUNCTURE, CHIROPRACTIC & MASSAGE THERAPY

Many SCAN plans include self-directed access to routine acupuncture and chiropractic; some plans also offer therapeutic massage services.

PODIATRY

SCAN covers routine podiatry services that usually aren't covered by Original Medicare. This routine care includes services such as removing calluses and trimming toenails.

HEARING

This benefit includes hearing exams and gives members a choice of hearing aids at a reduced cost.

SCAN TRAVEL ASSURANCE

SCAN coverage travels with members even when out of the country. Travel Assurance provides worldwide emergency and urgent care and helps facilitate claims reimbursement.

Solutions for Virtual Care Access

SCAN HEALTH^{tech}

SCAN's technology support line helps members use a computer, tablet or smartphone to access healthcare—and health-related information. A few areas for help can include:

- Skype/Zoom/FaceTime training for doctor visits
- telehealth visit overview
- setup on personal equipment (phone, tablet, or computer)
- prescription delivery setup
- *and more.*

ABRIDGE (Health Conversations App)

Abridge - health conversations app is a smartphone app that helps members understand and follow through on their doctor's advice. Members can record health conversations, get an interactive summary and share it with caregivers.

TELEHEALTH

This convenient option to urgent care lets members talk to a board-certified physician from the comfort of their home 24 hours a day, 7 days a week, 365 days a year for \$0.

NEW! NURSE ADVISE LINE

Connect with a Nurse for advice based on your current symptoms, 24 hours a day, 7 days a week. Confer with qualified nurses to help decide where and how to seek medical care.

● ————— Benefits that enable our members to receive timely access to health care services and supports.

Solutions for Healthy Living

OVER-THE-COUNTER (OTC)

Members receive a quarterly over-the-counter (OTC) benefit to purchase commonly used OTC health products.

FITBIT FITNESS TRACKER

Members can receive a Fitbit brand activity tracker every two years at no cost, helping them build and track healthy habits.

BRAINHQ

BrainHQ provides online exercises that enhance memory, brain speed and other functions to boost brain health. BrainHQ is designed specifically for older adults and is offered at no cost to SCAN members.

HEALTH CLUB

A health and fitness program that provides gym access, fitness classes and programs, on-demand workouts and other online resources.

● ————— **Benefits that support a healthy and active lifestyle.**

Solutions for Independence

EMERGENCY RESPONSE SYSTEM

A personal emergency response system (PERS) provides peace of mind and enables members to remain at home, living safely and independently. Another no-cost benefit.

RETURNING TO HOME

This benefit provides help with support and personal care services immediately following a discharge from a hospital or skilled nursing facility, including meals.

HOME ADVANTAGE

Members who have experienced a recent fall or illness that has caused them decreased capability can ask for a no-cost Home Advantage assessment and safety recommendations.

HOME DELIVERED MEALS

This program offers fully prepared meals, delivered to our members' doorstep when needed. Nearly 60 meal choices to select from at no cost.

● ————— Benefits that can help members stay independent in their own homes for as long as possible.

Solutions for Caregivers

CAREGIVER TRAINING

A series of classes that provide information, skills training and support for caregivers.

RESPIRE CARE SERVICES

This benefit provides caregiving hours for members who experience a debilitating health condition, allowing their regular full-time, unpaid caregiver to take a break.

CHRONIC CONDITION MEALS

Helping members manage chronic health conditions includes ensuring they have proper nutrition. This benefit provides \$0 home-delivered meals.

Benefits that offer support for members who are caregiving or receiving caregiving services.

Solutions for Togetherness

SCAN LEARNING COMMUNITIES

SCAN Learning Communities bring like-minded people together for in-person health education classes to maintain good mental and physical health.

HEADSPACE

Headspace is a mindfulness and meditation app that can help counteract the negative side effects of loneliness, stress and anxiety.

Benefits that help members get connected, feel less alone and improve health.

Our Mission To Keep Seniors Healthy & Independent



CONTENTS

1

INTRODUCTION

2

2023 SCAN HIGHLIGHTS

3

SUPPLEMENTAL BENEFITS

4

PRODUCT PORTFOLIO

5

BROKER RESOURCES

NEVADA

DO NOT DISTRIBUTE

Clark

Service Area/County List	Clark	Clark	Clark	Clark
Plan Name	SCAN Classic	SCAN Venture	SCAN Heart First	SCAN Balance
Maximum Out-of-Pocket (MOOP)	\$900	\$1,800	\$900	\$900
Member Premium	\$0	\$0	\$0	\$0
Part B Premium Give Back	\$0	\$50	\$0	\$0
INPATIENT SERVICES				
PCP/ SPC Copay	\$0/\$0	\$0/\$0-\$5	\$0/\$0	\$0/\$0
Inpatient Hospital	\$0 (unlimited days)	\$150 per day (1-6) \$0 per day (7-90+)	\$0 (unlimited days)	\$0 (unlimited days)
Outpatient Hospital (Surgery)	\$0	\$275	\$0	\$0
Diagnostic Radiology	\$0	\$0 (ultrasound); \$25 other	\$0	\$0
Urgent Care	\$0	\$10	\$0	\$0
RX COPAYS				
Preferred Retail	\$0/\$0/\$37/\$95/33%	\$0/\$0/\$40/\$95/33%	\$0/\$0/\$37/\$95/33%	\$0/\$0/\$37/\$95/33%
Standard Retail	\$5/\$9/\$47/\$100/33%	\$10/\$20/\$47/\$100/33%	\$5/\$9/\$47/\$100/33%	\$5/\$9/\$47/\$100/33%
Insulin Savings (T3)	\$25/\$35	\$25/\$35	\$25/\$35	\$0/\$0
SUPPLEMENTAL BENEFITS				
CORE EXTRAS	Vision, Dental, Transportation, Chiro/Acu, Podiatry, Hearing, SCAN Travel Assurance, SCAN on the go	Vision, Dental, Transportation, Chiro/Acu, Podiatry, Hearing, SCAN Travel Assurance, SCAN on the go	Vision, Dental, Transportation, Chiro/Acu, Podiatry, Hearing, SCAN Travel Assurance, SCAN on the go	Vision, Dental, Transportation, Chiro/Acu, Podiatry, Hearing, SCAN Travel Assurance, SCAN on the go
SOL. FOR VIRTUAL CARE ACCESS	Abridge, Telehealth, HEALTHtech, Nurse Advice Line	Abridge, Telehealth, HEALTHtech, Nurse Advice Line	Abridge, Telehealth, HEALTHtech, Nurse Advice Line	Abridge, Telehealth, HEALTHtech, Nurse Advice Line
SOL. FOR HEALTHY LIVING	Gym, FitBit, OTC, BrainHQ	Gym, FitBit, OTC, BrainHQ	Gym, FitBit, OTC, BrainHQ	Gym, FitBit, OTC, BrainHQ
SOL. FOR INDEPENDENCE	Returning to Home, PERS		Returning to Home, Home Advantage, PERS	Returning to Home, Home Advantage, PERS
SOL. FOR CAREGIVERS	Caregiver Training, Chronic Condition Meals	Caregiver Training, Chronic Condition Meals	Respite Care, Caregiver Training, Chronic Condition Meals	Respite Care, Caregiver Training, Chronic Condition Meals
SOL. FOR TOGETHERNESS	Headspace, SCAN Learning Communities	Headspace, SCAN Learning Communities	Headspace, SCAN Learning Communities	Headspace, SCAN Learning Communities

Nye

Service Area/County List	Nye	Nye	Nye	Nye
Plan Name	SCAN Classic	SCAN Venture	SCAN Heart First (C-SNP)	SCAN Balance (C-SNP)
Maximum Out-of-Pocket (MOOP)	\$900	\$1,800	\$900	\$900
Member Premium	\$0	\$0	\$0	\$0
Part B Premium Give Back	\$0	\$50	\$0	\$0
INPATIENT SERVICES				
PCP/ SPC Copay	\$0/\$0	\$0/\$5	\$0/\$0	\$0/\$0
Inpatient Hospital	\$0 (unlimited days)	\$150 per day (1-6) \$0 per day (7-90+)	\$0 (unlimited days)	\$0 (unlimited days)
Outpatient Hospital (Surgery)	\$0	\$275	\$0	\$0
Diagnostic Radiology	\$0	\$0 (ultrasound); \$25 other	\$0	\$0
Urgent Care	\$0	\$10	\$0	\$0
RX COPAYS				
Preferred Retail	\$0/\$0/\$37/\$95/33%	\$0/\$0/\$40/\$95/33%	\$0/\$0/\$37/\$95/33%	\$0/\$0/\$37/\$95/33%
Standard Retail	\$5/\$9/\$47/\$100/33%	\$10/\$20/\$47/\$100/33%	\$5/\$9/\$47/\$100/33%	\$5/\$9/\$47/\$100/33%
Insulin Savings (T3)	\$25/\$35	\$25/\$35	\$25/\$35	\$0/\$0
SUPPLEMENTAL BENEFITS				
CORE EXTRAS	Vision, Dental, Transportation, Chiro/Acu, Podiatry, Hearing, SCAN Travel Assurance, SCAN on the go	Vision, Dental, Transportation, Chiro/Acu, Podiatry, Hearing, SCAN Travel Assurance, SCAN on the go	Vision, Dental, Transportation, Chiro/Acu, Podiatry, Hearing, SCAN Travel Assurance, SCAN on the go	Vision, Dental, Transportation, Chiro/Acu, Podiatry, Hearing, SCAN Travel Assurance, SCAN on the go
SOL FOR VIRTUAL CARE ACCESS	Abridge, Telehealth, HEALTHtech, Nurse Advice Line	Abridge, Telehealth, HEALTHtech, Nurse Advice Line	Abridge, Telehealth, HEALTHtech, Nurse Advice Line	Abridge, Telehealth, HEALTHtech, Nurse Advice Line
SOL FOR HEALTHY LIVING	Gym, FitBit, OTC, BrainHQ	Gym, FitBit, OTC, BrainHQ	Gym, FitBit, OTC, BrainHQ	Gym, FitBit, OTC, BrainHQ
SOL FOR INDEPENDENCE	Returning to Home, PERS		Returning to Home, Home Advantage, PERS	Returning to Home, Home Advantage, PERS
SOL FOR CAREGIVERS	Caregiver Training, Chronic Condition Meals	Caregiver Training, Chronic Condition Meals	Respite Care, Caregiver Training, Chronic Condition Meals	Respite Care, Caregiver Training, Chronic Condition Meals
SOL FOR TOGETHERNESS	Headspace, SCAN Learning Communities	Headspace, SCAN Learning Communities	Headspace, SCAN Learning Communities	Headspace, SCAN Learning Communities

Clark and Nye

Service Area/County List	Clark, Nye
Plan Name	SCAN Compass
Maximum Out-of-Pocket (MOOP)	\$1,200
Member Premium	\$0
Part B Premium Give Back	\$0
INPATIENT SERVICES	
PCP/ SPC Copay	\$0/\$0
Inpatient Hospital	\$50 per day (1-3) \$0 per day (4-90+)
Outpatient Hospital (Surgery)	\$100
Diagnostic Radiology	\$0
Urgent Care	\$0
RX COPAYS	
Preferred Retail	\$0/\$0/\$37/\$95/33%
Standard Retail	\$5/\$9/\$47/\$100/33%
Insulin Savings (T3)	\$25/\$35
SUPPLEMENTAL BENEFITS	
CORE EXTRAS	Vision, Dental, Transportation, Chiro/Acu, Podiatry, Hearing, SCAN Travel Assurance, SCAN on the go
SOL. FOR VIRTUAL CARE ACCESS	Abridge, Telehealth, HEALTHtech, Nurse Advice Line
SOL. FOR HEALTHY LIVING	Gym, FitBit, OTC, BrainHQ
SOL. FOR INDEPENDENCE	Returning to Home, PERS
SOL. FOR CAREGIVERS	Caregiver Training, Chronic Condition Meals
SOL. FOR TOGETHERNESS	Headspace, SCAN Learning Communities

SCAN 2023 product grid

**New 2023
markets**

Plan Name	Southern California						Northern California						Arizona			NV		TX	
	Los Angeles	Orange	Riverside	San Bernardino	San Diego	Ventura	Napa/Sonoma	Santa Clara	San Francisco	Stanislaus	Alameda	San Mateo	Maricopa	Pima	Pinal	Clark	Nye	Harris	Bexar
Classic	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
Options						X		X											
Venture	X	X	X	X									X	X	X	X	X	X	X
Signature					X														
Alta					X														
Prime	X	X	X	X															
Compass							X									X	X		
Heart First		X	X	X	X		X				X	X	X	X	X	X	X	X	X
Balance	X	X					X			X	X	X	X	X	X	X	X	X	X
Connections																			
Connections at Home	X		X	X	X														
Affirm	X		X																
VillageHealth	X		X	X															
Healthy at Home	X	X	X	X															

X = new in 2023

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Our Mission To Keep Seniors Healthy & Independent



CONTENTS

1

INTRODUCTION

2

2023 SCAN HIGHLIGHTS

3

SUPPLEMENTAL BENEFITS

4

PRODUCT PORTFOLIO

5

BROKER RESOURCES

AGENT resources

HAVE MORE QUESTIONS?

Contact the SCAN Sales Support Team
(888) 445-2038

SalesSupportTeam@scanhealthplan.com

Mon - Fri (8 a.m. - 6 p.m. PST)

Need a contract?	SCANBrokerContracting@scanhealthplan.com
Commission questions?	SalesCompensation@scanhealthplan.com (562) 637-1220
Access the agent portal:	SCANAgentPortal.com You'll receive an email notification when access has been granted
Telephonic enrollment line:	(855) 662-7226 <i>Monday through Friday (8 a.m. - 6 p.m. Pacific Time)</i>
Submit paper enrollments:	SCAN Headquarters Enrollment, Reconciliation & Premium Billing Department 3800 Kilroy Airport Way, Suite 100 Long Beach, CA 90806

Member Services
Monday through Friday
(8 a.m. - 8 p.m. Pacific Time)

California	(800) 559-3500
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Arizona	(855) 650-7226
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Nevada:	(855) 827-7226
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Texas	(855) 844-7226
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Need to find a...

Provider	www.scanhealthplan.com Click on "Find a Doctor & More" then "Doctor"
Pharmacy	www.scanhealthplan.com Click on "Find a Doctor & More" then "Pharmacy"
Medication	www.scanhealthplan.com Click on "Find a Doctor & More" then "Formulary Drug"

Preferred Pharmacy Network

CVS	H-E-B	Costco
Express Scripts	Walmart/Sam's Club	Kroger/Ralphs/Fry's
Rite Aid	Safeway/Randalls/Albertsons	and many more...

Delta Dental

www.deltadentalins.com
(855) 830-6583

In-language Support Services

Full Suite of Enrollment Materials

- ▶ Currently available in Spanish, Chinese and Korean.
- ▶ From enrollment to renewal, our in-language resources will help you better meet the needs of the communities you serve.
- ▶ Culturally relevant reference materials, including member newsletter.



Website Fully Translated:

scanhealthplan.com/es/ (*Spanish*)
scanhealthplan.com/zh/ (*Chinese*)
scanhealthplan.com/ko/ (*Korean*)



Broker Portal

Customized materials and self-service options



Broker Support Team

Multi-lingual agents dedicated to your success

The Future is **BRIGHT...**

270,000+ members and growing

- 4 states
- 20 counties
- New diversity focused products
- Competitive benefits
- Over 750 \$0 medications on the formulary

Let's grow together

- Get certified for 2023
- Attend a local area training
- Pre-order your AEP materials
- Count on your Broker Account Executive
- **SELL, SELL, SELL**

