

scan club

A NEWSLETTER FOR SCAN MEMBERS

NOVEMBER/DECEMBER 2017



Finding Her ‘Peace on Earth’

Julie Landry had dabbled in painting at times in her life, but it wasn't until she was 61, had moved to Laguna Woods Village and had begun taking advantage of the retirement community's art facilities and workshops that she started painting regularly.



SCAN members Julie and Michael Landry

Another positive turn came after Julie's move to Laguna Woods. About six years ago, she attended a Medicare planning session in the community, where she was introduced to SCAN Health Plan. "When I retired, I kept the same insurance company my employer had used, but the monthly fees and copays immediately started to rise," she remembers. "I was blown away by what SCAN was offering. I joined because SCAN was such a good deal."

Many of Julie's works are landscapes painted outdoors (like the one she's working on in the photo with her husband, Michael). For the cover of our holiday issue, though, we think her painting "Peace on Earth" best expresses our hope that the holidays find you nestled in good health, joy and peace.





Help and Hope for Brighter Days

When he had less gray in his hair and more spring in his step, Raúl enjoyed many pastimes—catching up on the latest sports news after he got home from work, playing poker with friends once a week and spending his vacations visiting his children and their families. Now retired and in his 70s, though, Raúl finds he is losing interest in the hobbies, places and people he used to enjoy. It doesn't help that he can't sleep, and now that the holidays are here, he can't shake a constant feeling of being empty, without purpose ... without hope.

We all feel down from time to time, especially when faced with changes that come with getting older. It's normal to feel sad or anxious if you retire from a lifetime of work, are no longer able to do things as you once did or if you lose someone close. For most people, these feelings get better with time—you adjust and find a “new normal.” But for others, like Raúl, the sorrow continues and depression or anxiety (or both) begins to take its toll on their health and quality of life.

More Than the Blues

How can you tell the difference between the blues and *depression*? Start by checking off the items below that apply to you.

- I'm sleeping more or less than I usually do.
- I have a hard time concentrating, remembering things or making decisions.
- I'm not interested in doing anything anymore or am just too tired.
- I have lost weight or gained weight without meaning to.
- I cry or get angry more than usual.

Other symptoms may be signs of *anxiety*, including:

- I'm afraid of certain people, places or events, even though they are not harmful to me.
- I'm more tense than usual.
- I often find it hard to catch my breath.
- Sometimes my heart pounds for no reason.

If you experience any of these symptoms for more than two weeks, it's time to talk to someone about it. (See below for where to turn.)

When Grief Grows

For anyone who is grieving the recent loss of a loved one, it's normal to feel sad and even depressed. It's when the deep sorrow and distress do not ease over time and affect your ability to function that there may be a more serious problem that needs to be treated.

Not the Norm

While it might be common for seniors to become depressed or anxious, it doesn't have to be a fact of growing older. There are things to do that can help you cope with difficult life changes and that may help you feel better.

- *Make physical activity a part of your regular routine.* A strong body promotes good mental health by preventing health problems that could lead to depression.
- *Stay connected to family and friends.* Feeling isolated and alone is a common cause of depression, which becomes a vicious cycle. You feel depressed because you're lonely, but depression can cause you to withdraw even more.
- *Make time for your own peace.* Take time out of every day to soothe your mind and soul by doing something peaceful that you enjoy, like praying, meditating or playing or listening to music.

There Is Help

Depression and anxiety are real medical conditions that can improve through treatment.

1. **Make an appointment with your doctor to describe your symptoms.** He/she may do a physical exam or order lab work to rule out physical causes. If no physical condition is found, your doctor may prescribe an antidepressant medication or give you a referral to see a mental health specialist.

Tip: If you are referred to a mental health provider, know that copay amounts to see these specialists may not be the same as what you pay to see other kinds of specialists. Find out your copay amount for mental health services by checking your Evidence of Coverage on the SCAN website or the Annual Notice of Changes mailed to you recently, or by calling Member Services.

2. **If it's an emergency and you are thinking about harming yourself, contact someone who can help immediately,** such as 911 or the emergency hotlines listed here:

National Suicide Prevention Lifeline
1-800-273-8255 (TTY: 1-800-799-4889)

Institute on Aging's Friendship Line
1-800-971-0016

CEO Message: On Our Way to 5 Stars

I am so pleased to announce that SCAN Health Plan earned 4.5 Stars in the CMS 5-Star quality rating system for 2018!*

This is not the first time we've earned 4.5 Stars, but it is still something we celebrate. You see, CMS raises the bar every year. What was good enough last year may not be good enough this year. That's why the ratings change every year, too. It encourages us to keep looking for ways to improve.

You may not know this, but you and your doctors play a big role in our Star rating. Here are just a few examples of what's included in the 5-Star program:

- Screening tests—including mammograms and colon cancer kits
- Preventive care—like flu and pneumonia shots
- Medications—taking needed medications as prescribed
- Doctor appointments—from getting appointments to wait times at the office
- Service—getting answers to your questions and help when you need it

We know you get a lot of information from SCAN and from your doctor, too. Much of it is related to these Star measures.

So I would ask you to please take a look at (or listen to) these reminders. We don't send them to be a nuisance or to be wasteful. Our team puts a lot of thought into our 5-Star efforts—all of which are designed to make sure you get the care you need and the service you deserve.

We will keep shooting for 5 Stars. We hope you will help us get there. If you have suggestions, please let us know.

With appreciation,



Chris Wing
Chief Executive Officer
SCAN Health Plan



Chris Wing with SCAN employee Troy Shaffer and SCAN member (and Troy's mom) Lois

*Star rating applies to all plans offered by SCAN Health Plan except SCAN Healthy at Home and VillageHealth plans. 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.

ASK MEMBER SERVICES

We got a call from someone who said she was working with SCAN and might be able to help us with our premiums. Is this legitimate?

That's always a good question to ask! SCAN does work with a service called **My Advocate** to help identify members who could be eligible for Medi-Cal or other social assistance programs, like Extra Help. So, you might get a call from a *My Advocate* representative asking if you'd like to look into these programs. If you do, he or she will ask some questions to see which programs you might qualify for and then help you apply.

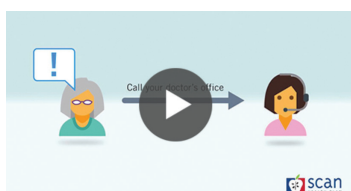
Didn't receive a call but think you might be eligible? Visit www.MyAdvocateHelps.com and click on "Savings Programs."

I'm not feeling well and need to see a doctor. How do I know if I should go to an urgent care center?

Sometimes you need to see a doctor for something that's not an emergency but that also can't wait for a routine doctor's appointment. **You should still call your doctor's office first**—many offer same-day or next-day appointments just for these types of issues.

If it's after hours or your doctor isn't available, go to an urgent care center that works with your doctor. Find out which centers work with your doctor in advance so you will know where to go when you need urgent care.

Want to know more? Watch a video on our website to learn more about what to do when you need urgent care. It's at www.scanhealthplan.com/members, then scroll down to "Where to go when you need care now."





A Holiday Gift, From You to You

Let's face it, the holidays can be trying for anyone wanting to eat healthy and especially if you have diabetes. While we might be good about sticking to our meal plans and exercise routines most of the year, it's easy to give ourselves a "pass" this time of year. Maybe that's why the American Diabetes Association chose November for American Diabetes Month—to serve as a reminder of the importance of managing your diabetes every day. Even during the holidays.

Don't have diabetes? Most of these tips are good for you, too, and can help you avoid overeating and gaining extra holiday pounds. So, everyone read on!

- Holiday meals are often eaten at irregular times, so think ahead. You may need to adjust when you eat your snacks, for example, to keep your blood sugar level.
- If you're the cook, have healthy snacks handy to nibble while you're in the kitchen—something like raw carrot sticks with a low-calorie dip and a glass of sparkling water.
- The best way to make up for eating a little more than usual is to be active. Look for ways to move more—lifting a fork at holiday get-togethers doesn't count.

Look at Old Traditions in a New Light

Try making healthier versions of your favorite holiday foods—substitute broth for milk and butter in your mashed potatoes. Forget green bean casserole and steam fresh green beans instead, then add a squeeze of lemon juice and sprinkling of herbs. Use less sugar or replace up to half of the amount with a sugar substitute. Is cobbler or pie your specialty? Often, you can use half the sugar and no one will even notice!

Think about starting new, healthier traditions. Instead of going straight from dinner to dessert, for example, what about inviting others to take an after-meal walk around the neighborhood to look at the holiday decorations? Chances are, others will be looking to stretch their legs instead of their waistlines, too!



It's OK to Be a Picky Eater

Being selective about what you eat will help you stay within your meal plan. Try to keep your total carbohydrate intake like any other regular day. Can't decide between two carbohydrate foods? Try a little of each, but take small, sample-sized portions. Sarah Bellefleur, a nutritionist and SCAN's director of Network Quality, suggests limiting yourself to three bites: "You can still taste your favorite foods and not feel like you are missing out."

Let friends and family know you are trying to stay on your meal plan and could use their help. A good host would prefer knowing ahead if a guest has special dietary needs rather than either of you being hurt or embarrassed at the table. Offer to bring a fresh vegetable side dish or a salad with leafy greens.

Did You Fall Off the Sleigh? Hop Right Back On!

So, you slipped up and ate something you shouldn't have—that's no excuse to scrap your plan until the New Year. Pick up where you left off by making healthy choices for your next meal.

Tip: Keeping a log of what you eat can make it easier to get back on track should you stumble.



Be Informed and Be Aware of Opioid Addiction

There has been a lot of talk lately about opioids and the risks that come from taking these powerful prescription pain medications. We thought it would be helpful to answer a few questions you might have about addiction.

What are opioids? Hydrocodone/acetaminophen, morphine, oxycodone, tramadol and fentanyl are examples.

What is the difference between drug tolerance, drug dependence and addiction? *Drug tolerance* is when your body gets used to the effects of a drug over time.

With *drug dependence*, the way your body works changes because you have taken the drug for a long time. When you stop taking the drug, these changes can cause you to have withdrawal symptoms.

Addiction is a disease that affects your brain and how you behave. You are addicted to a drug when you believe that your body or mind cannot function without the medication.

How would I know if I am addicted? Answer these questions honestly:

- Do I use my opioid more often than how it was prescribed?
- Have I ever had vomiting, diarrhea or nausea after quitting for a while? Or, have I decided to quit before but never been able to?
- Have I ever been in trouble at work, in relationships or with the law because of my opioid use? Have I ever risked my safety or someone else's because of the drug, such as when driving or taking care of children?
- Do I change doctors often to find one that will prescribe opioids?
Do I go to the emergency room just to get opioids?

If you answered "yes" to several of these questions, you may be addicted.

What should I do if I think I'm addicted? First, realize that only you can make the decision to stop using the drug. But that doesn't mean you have to do it alone. Ask for support from family and friends you trust, and have an honest discussion with your primary care doctor. He/she can connect you with support groups and other helpful resources and may also be able to prescribe a medicine to help ease your cravings for the opioid.

As always, remember to talk to your doctor before stopping or reducing your medications and if you have any questions or concerns.

Source: Centers for Disease Control and Prevention, www.cdc.gov, "Non-Opioid Treatments for Chronic Pain"







More support can be found through these organizations:

Narcotics Anonymous
www.na.org or
 1-818-773-9999

SAMHSA's National Helpline
 1-800-662-HELP

LET'S TALK ABOUT PAIN

When your body's in pain, you know it. Each of us experiences pain in different ways, though, so it can be difficult to describe your pain. Having tools to help you explain what you feel—a sort of pain language—can help your doctor recommend a treatment plan that's best for you. Before your doctor's visit, think about the questions below.

Where is my pain?	Be as specific as you can. Does your back hurt on one side and not the other, for example?
When am I in pain?	Does the pain occur only in the morning or does it come and go? Is the pain worse when you move a certain way?
What kind of pain am I having?	What does it feel like? Does your pain ache, burn or throb? Is it a stabbing, sharp pain? Or is it a combination of these?
How does it affect my life?	Does it keep you from the things that you want to do or what you used to be able to do?
How bad is my pain?	<p>Your doctor might ask you to describe your pain using a picture scale, like this one:</p> <p style="text-align: center;">Wong-Baker FACES® Pain Rating Scale</p> <div style="display: flex; justify-content: space-around; align-items: center;"> <div style="text-align: center;">  0 No Pain </div> <div style="text-align: center;">  2 A Little Pain </div> <div style="text-align: center;">  4 A Little More Pain </div> <div style="text-align: center;">  6 Even More Pain </div> <div style="text-align: center;">  8 A Whole Lot Of Pain </div> <div style="text-align: center;">  10 Worst Pain </div> </div>

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Our Members Really Are

Family



Beatriz Sereno and mom, Josefina, with Dianna Diress and mom, Cecelia



Jackie Beery with mom, Jean

You often hear SCAN employees say that they believe every SCAN member should be treated with the same patience, caring and respect as their own parents, spouses and other loved ones deserve. Sometimes, in fact, the member *is* the employee's mother, father, sister or other family member.

That's why, when trying to think of how to celebrate our 40th anniversary with employees, it seemed only natural to invite their family members who are also SCAN members. A true "SCAN Family Reunion."



Senior Advocates Chenoa Jorgensen and Kathleen McCool

'Treat Every Caller Like My Mom'

It seemed someone at every level of the company had a SCAN member at the party—from our most senior executives to our front-line staff. We so enjoyed meeting them all, and they enjoyed swapping stories about how they became SCAN members.

Troy Shaffer, vice president of Member Services, told us he brought his mom on board as soon as he realized the level of service SCAN provided: "My team knows to treat every caller like my mom—because it really could be her on the phone!"

Sometimes, Parents Do Know Best

While many employees were the ones to recommend SCAN to their family members, that's not always how it works. In Marshall Forest's case, his parents were SCAN members first. They liked the company so when Marshall was job-hunting, SCAN made the cut.

He says he appreciates the members-first attitude. "I see the company's mission in action every day," he says. "It's spoken from the top down, and no decision gets made without first considering what it would mean to the member."

It's not surprising that many of the SCAN Senior Advocates have family members who belong to SCAN. After all, a Senior Advocate is a SCAN member who works part-time at SCAN, so often his or her spouse is also a member. But two of our Senior Advocates are sisters—and their younger sister is also a SCAN member. "We're so different from each other and it seems the older we get the less alike we are," says older sister Maureen Mandel. "But all three of us are really happy with SCAN."

SCAN CEO Chris Wing says the family connection means a lot to SCAN. "When someone wants to share SCAN with the people they care about most," he says, "it's a strong vote of confidence that we are getting some things right."



Neil Burt with mom, Claydine



Some of our centenarian members, like Marjorie R., joined the celebration.



Senior Advocate Xavier Martinez with wife, Anne



Centenarian Clifford P.

“When I’m on the phone with a member, I think of that person as if he or she is a member of my own family calling.”

– A SCAN Member Service Advocate



Olivia Skinner with mom-in-law, Linda

Ways to Save on

Meds in 2018

With 2018 just a calendar page away, it's time to check on your prescription benefits and to take advantage of ways to save money on the medications you'll be taking in the New Year.

First, check our List of Covered Drugs (the Formulary) to see if there are any changes for the medications you take for 2018.

To view the Formulary, go to www.scanhealthplan.com/findadrug. Or, you can request a printed copy by following the instructions in the Annual Notice of Changes recently sent to you.

Your SCAN plan includes coverage for thousands of medications, including those our members use most. But there are other ways to save even more:

- **Save with generic medications.** Ask your doctor if there are generic alternatives or other drugs that work as well as what you currently take but are on lower tiers of the Formulary (and therefore cost less).
- **Save with 90-day supplies.** If you haven't done so already, ask your doctor if you can get 90-day supplies of the prescription medications you take regularly. Many SCAN plans offer savings for 90-day supplies. Check your plan materials or call Member Services to find out if yours does.
- **Save at a Preferred pharmacy.** Preferred pharmacies generally accept lower copays for many medications, so you save every time you get a prescription filled. If the pharmacy you use is not listed in the box at left, it's probably a Standard pharmacy—and your copays generally will stay the same in 2018. That's good news. But if you want to save money, consider switching your prescriptions to a Preferred pharmacy. You don't have to wait until 2018—those savings are in place now!



ATTENTION INSULIN USERS

If you use insulin, you'll want to know that in 2018 all covered insulins will be on Tier 3. If you've been using Humalog or Humulin vials, this may mean a higher copay. So, we encourage you to take advantage of the tips listed at right for saving money on all of your medications. (While unfortunately there is no generic for insulin yet, you can still save on insulin and other medications you take on an ongoing basis with 90-day supplies and by filling your prescriptions at Preferred pharmacies.)

PREFERRED PHARMACIES

- Walgreens
- Safeway/Albertsons
- Rite Aid
- Select independent pharmacies
- Walmart
- Express Scripts Home Delivery
- Costco

Website Formulary Search Better Than Ever!

Checking to see if a drug is on the Formulary is easy. First, find the Formulary search tool by typing www.scanhealthplan.com/findadrug or go to "Find Providers & Drugs" at the top of the SCAN website home page. Then, type in a drug name or select "Search by Letter" to get an alphabetized listing of all drugs on the Formulary. Once you have selected the listing for your drug, you will be able to find out:

- If the drug is covered
- Which tier it is on
- If it's available in 90-day supplies
- If any approvals are needed first, along with instructions

You can also:

- Click on "View Alternatives" to find similar drugs available—including those on lower (less expensive) tiers
- Print or email the results to share with your doctor

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



Sales Information

1-800-547-1317; TTY: 711

8 A.M. – 8 P.M. Pacific Time (PT)
Monday–Friday



Follow us on Facebook

www.facebook.com/scanhealthplan



Visit our web site

www.scanhealthplan.com



Member Services

1-800-559-3500; TTY: 711

8 A.M. – 8 P.M. Pacific Time (PT)
7 days a week from Oct. 1 – Feb. 14
Monday–Friday from Feb. 15 – Sept. 30

Note: Between Feb. 15 and Sept. 30,
messages received during weekends
and holidays will be returned within
one business day

SCAN Health Plan® is an HMO plan with a Medicare contract. Enrollment in SCAN Health Plan depends on contract renewal. The Formulary, pharmacy network, and/or provider network may change at any time. You will receive notice when necessary. This information is not a complete description of benefits. Contact the plan for more information. Limitations, copayments, and restrictions may apply. Benefits, premiums and/or copayments/co-insurance may change on January 1 of each year. You must continue to pay your Medicare Part B premium. Other providers are available in our network.



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NOVEMBER/DECEMBER 2017



4 A Holiday Gift,
From You to You



5 Be Informed About
Opioid Addiction



7 Ways to Save on
Meds in 2018