SCAN 2021

BEYOND EXPECTATIONS

SCAN Health Plan® 2021 Sales Agent Guide

What's Inside...

scan HEALTH PLAN®

WELCOME

On behalf of our Sales Leadership team, I welcome you to SCAN!

We've produced this guide as a handy reference containing "everything you need to know" to sell our plans. Our goal is to make SCAN the most agent-friendly MAPD with whom you contract.

This leadership team is committed to you–our selling agents, and to the Medicare beneficiaries that we serve. But we are equally dedicated to ensuring that our agents abide by all federal and state regulatory guidance, and that you "sell with integrity" every time you interact with a client. That's why we contract only with agents who possess and maintain the highest level of personal and business ethics.

SCAN's commitment to CMS and DHCS sales and marketing guidelines is reflected in the manner in which we onboard, educate and provide sales tools for our agents. Our objective is to set you up for business success, and if we succeed, we'll expect to see it in your results as you compliantly sell SCAN plans in 2021 and beyond.

Sincerely,

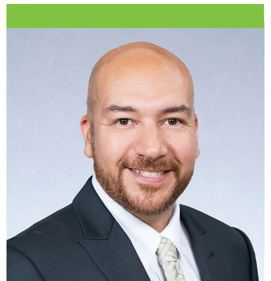
David Milligan
SVP, Sales

David Milligan
SVP, Sales

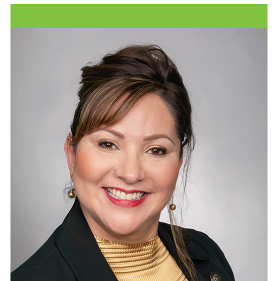
Holly Ackman
VP, Sales Ops, Broker Sales

Michael Lucens
Director, Sales Operations

Stanton Sasaki
Director, Broker Sales



Christopher Bond
VP, Sales



Edith Monge
Manager, Employer Group

Julie Kiefer
Director, Sales Systems

About SCAN Health Plan

OUR MISSION- Keeping Seniors Healthy and Independent.

SCAN Health Plan®, headquartered in Long Beach, California, is a Medicare Advantage Prescription Drug plan serving the needs of 217,000 members. Founded in 1977, SCAN employs over 1,000 people who work diligently to help our members stay healthy and independent.

Today SCAN is the second largest not-for-profit Medicare Advantage plan in California. Our service areas include Los Angeles, Orange, Riverside, San Bernardino, San Diego and Ventura counties in Southern California, and Napa, Sonoma, San Francisco, Stanislaus and Santa Clara counties in Northern California.

SCAN 2021 BEYOND EXPECTATIONS

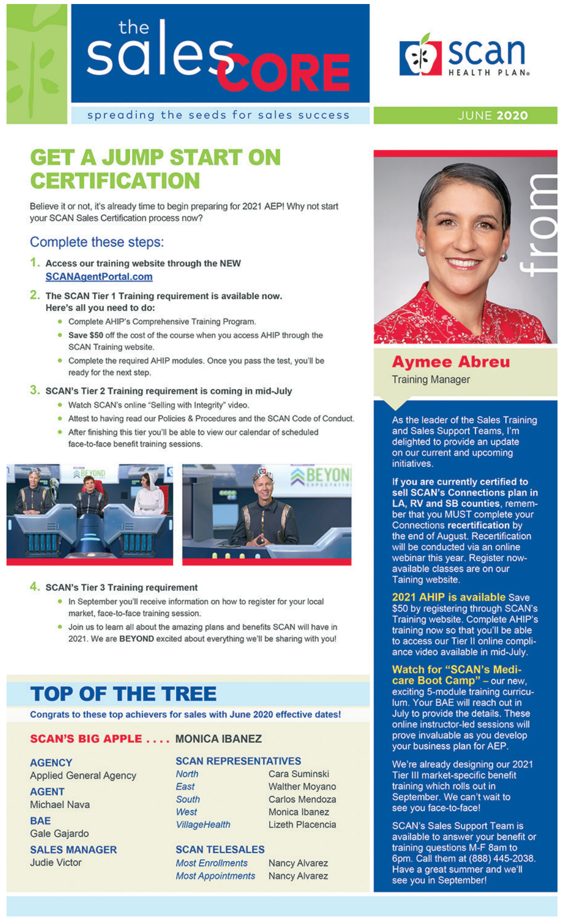
The Best Reasons to Sell SCAN

- SCAN is the second largest not-for-profit MAPD plan in CA – also the third largest in the nation – and one of the fastest growing in the United States!
- We have served seniors from our Long Beach location for over 44 years.
- We only serve people on Medicare.
- Our expert Member Services Advocates are located in Long Beach, California, so they know the marketplace.
- SCAN offers a broad portfolio of products for your eligible clients in selected markets.
- We have competitive plans with rich benefits that can be sold year-round.
- SCAN disenrollment rates are low - that means that during AEP you can concentrate on new business, not retention.
- Our Network Management team works to ensure that we have a full range of quality physicians and other respected providers to meet your clients’ needs.
- SCAN’s Member Service team regularly receives National recognition for the excellent service they provide.

And...ask us about our Stars!

Here's What SCAN Does to Ensure Your Sales Success

1. Our dedicated Sales Support Team (SST) is available to take your calls Monday-Friday 8 a.m. - 6 p.m.
2. There is a dedicated Broker Account Executive (BAE) in each market to serve you.
3. We provide extensive training programs that give you the tools you need to be successful.
4. You will be authorized to sell within 48 hours of successful completion of SCAN's contracting and training certification requirements.
5. SCAN pays commissions at CMS maximum allowable rate – and we offer lifetime renewals to certified agents.
6. We furnish a variety of CMS - approved marketing pieces and customizable marketing tools to help you build your business.
7. You'll receive our "Sales Core" monthly newsletter – it highlights relevant sales tips and updates.
8. SCAN's Sales Training team offers face-to-face courses in local markets such as:
   - Annual Benefit-Certification Training
   - Connections Plan-Certification Training
   - Community-Based Marketing
   - Success in Year-Round Selling
   - How to Conduct a SCAN Sales Presentation
   - Helping your Client Enroll in Part B
   - Why Sell SCAN?
   - How to Retain Clients and Grow your Book of Business


the sales CORE
spreading the seeds for sales success
scan HEALTH PLAN
JUNE 2020

GET A JUMP START ON CERTIFICATION

Believe it or not, it's already time to begin preparing for 2021 AEP! Why not start your SCAN Sales Certification process now?

Complete these steps:

1. **Access our training website through the NEW SCANAgentPortal.com**
2. **The SCAN Tier 1 Training requirement is available now. Here's all you need to do:**
   - Complete AHIP's Comprehensive Training Program.
   - **Save $50** off the cost of the course when you access AHIP through the SCAN Training website.
   - Complete the required AHIP modules. Once you pass the test, you'll be ready for the next step.
3. **SCAN's Tier 2 Training requirement is coming in mid-July**
   - Watch SCAN's online "Selling with Integrity" video.
   - Attest to having read our Policies & Procedures and the SCAN Code of Conduct.
   - After finishing this tier you'll be able to view our calendar of scheduled face-to-face benefit training sessions.
4. **SCAN's Tier 3 Training requirement**
   - In September you'll receive information on how to register for your local market, face-to-face training session.
   - Join us to learn all about the amazing plans and benefits SCAN will have in 2021. We are **BEYOND** excited about everything we'll be sharing with you!

TOP OF THE TREE

Congrats to these top achievers for sales with June 2020 effective dates!

SCAN'S BIG APPLE . . . . MONICA IBANEZ

AGENCY
Applied General Agency
AGENT
Michael Nava
BAE
Gale Gajardo
SALES MANAGER
Judie Victor

SCAN REPRESENTATIVES
North — Cara Suminski
East — Walther Moyano
South — Carlos Mendoza
West — Monica Ibanez
VillageHealth — Lizeth Placencia

SCAN TELESALES
Most Enrollments — Nancy Alvarez
Most Appointments — Nancy Alvarez

from
Aymee Abreu
Training Manager

As the leader of the Sales Training and Sales Support Teams, I'm delighted to provide an update on our current and upcoming initiatives.

If you are currently certified to sell SCAN's Connections plan in LA, RV and SB counties, remember that you MUST complete your Connections **recertification** by the end of August. Recertification will be conducted via an online webinar this year. Register now-available classes are on our Taining website.

2021 AHIP is available Save $50 by registering through SCAN's Training website. Complete AHIP's training now so that you'll be able to access our Tier II online compliance video available in mid-July.

Watch for "SCAN's Medicare Boot Camp" – our new, exciting 5-module training curriculum. Your BAE will reach out in July to provide the details. These online instructor-led sessions will prove invaluable as you develop your business plan for AEP.

We're already designing our 2021 Tier III market-specific benefit training which rolls out in September. We can't wait to see you face-to-face!

SCAN's Sales Support Team is available to answer your benefit or training questions M-F 8am to 6pm. Call them at (888) 445-2038. Have a great summer and we'll see you in September!

Star Ratings

When you put your clients in plans that are 4 Stars and above, you keep your members healthy, independent and HAPPY to refer you.

What you should know…

The Five-Star Quality Rating System for Medicare Advantage Plans is overseen by the Centers for Medicare and Medicaid Services (CMS). The rating was developed to help consumers understand how well each Medicare Advantage plan:

> Helps members stay healthy via preventive services such as screenings and vaccines
> Manages their members' chronic conditions
> Is rated for plan responsiveness and care
> Handles complaints, appeals, and voluntary disenrollment
> Provides telephone customer service

You can have a direct impact on Stars by…

> Accurately explaining plan benefits
> Increasing SCAN member satisfaction by being professional and setting expectations at the time of enrollment
> Educating your clients about SCAN's ancillary benefits and how to access them.

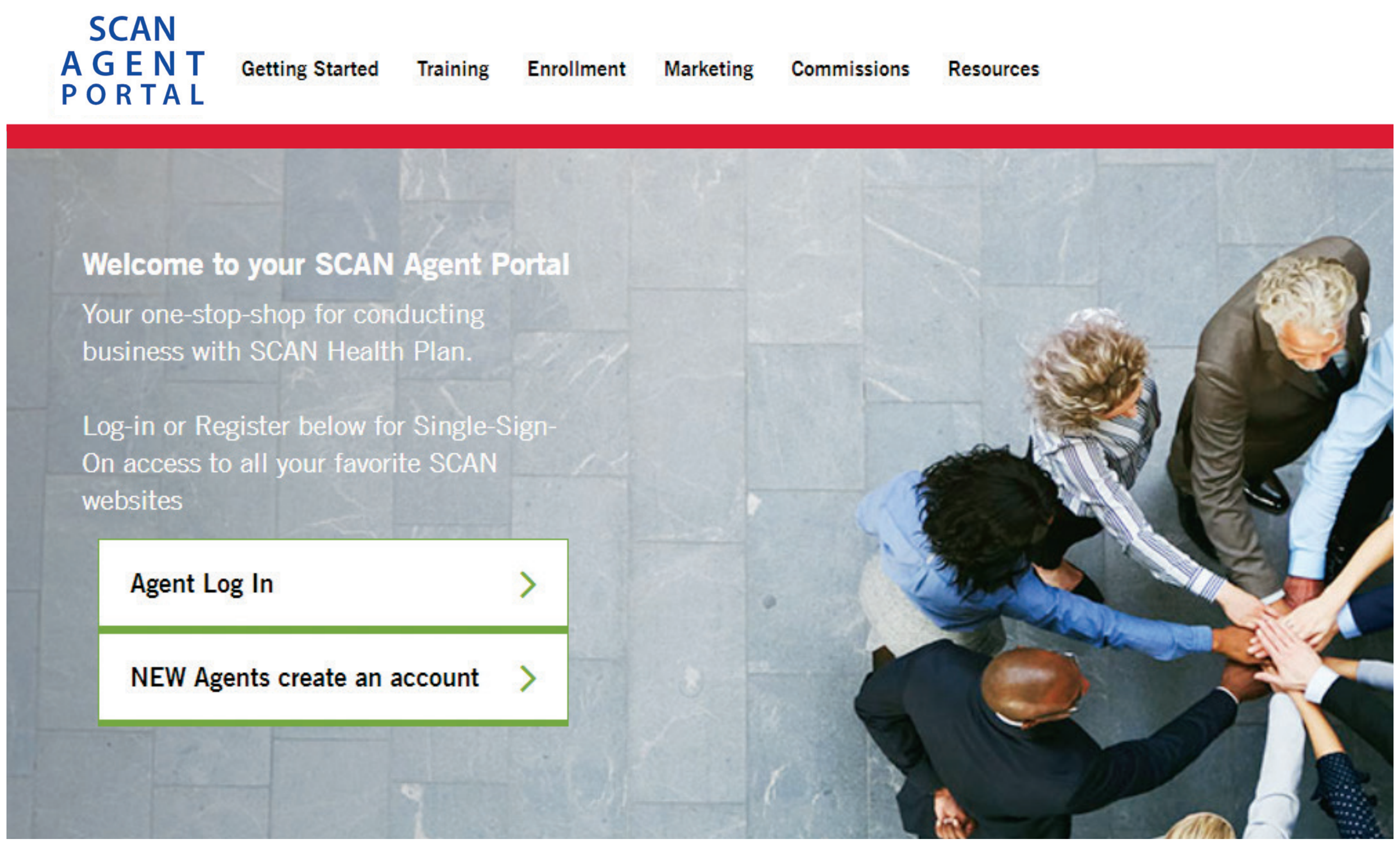
Data to support these star ratings come from surveys, observation, administrative (claims) data, and medical records. Based on criteria established by CMS, each plan's rates and scores are calculated and stars are awarded and published annually prior to the Annual Enrollment Period (AEP).

Improve your member's health care and SCAN Star measures at the same time…

- Educate your client at time of enrollment
- Perform follow-up calls 30, 60 and 90 days after enrollment
- Ensure smooth member on-boarding
- Remind your client about:
  - PCP ASAP--within 90 days
  - Medication Adherence / Just say 90 day
  - Flu Shots and Medical Screenings

Welcome to SCANAgentPortal.com

A One-Stop-Shop for all your SCAN Sales Needs

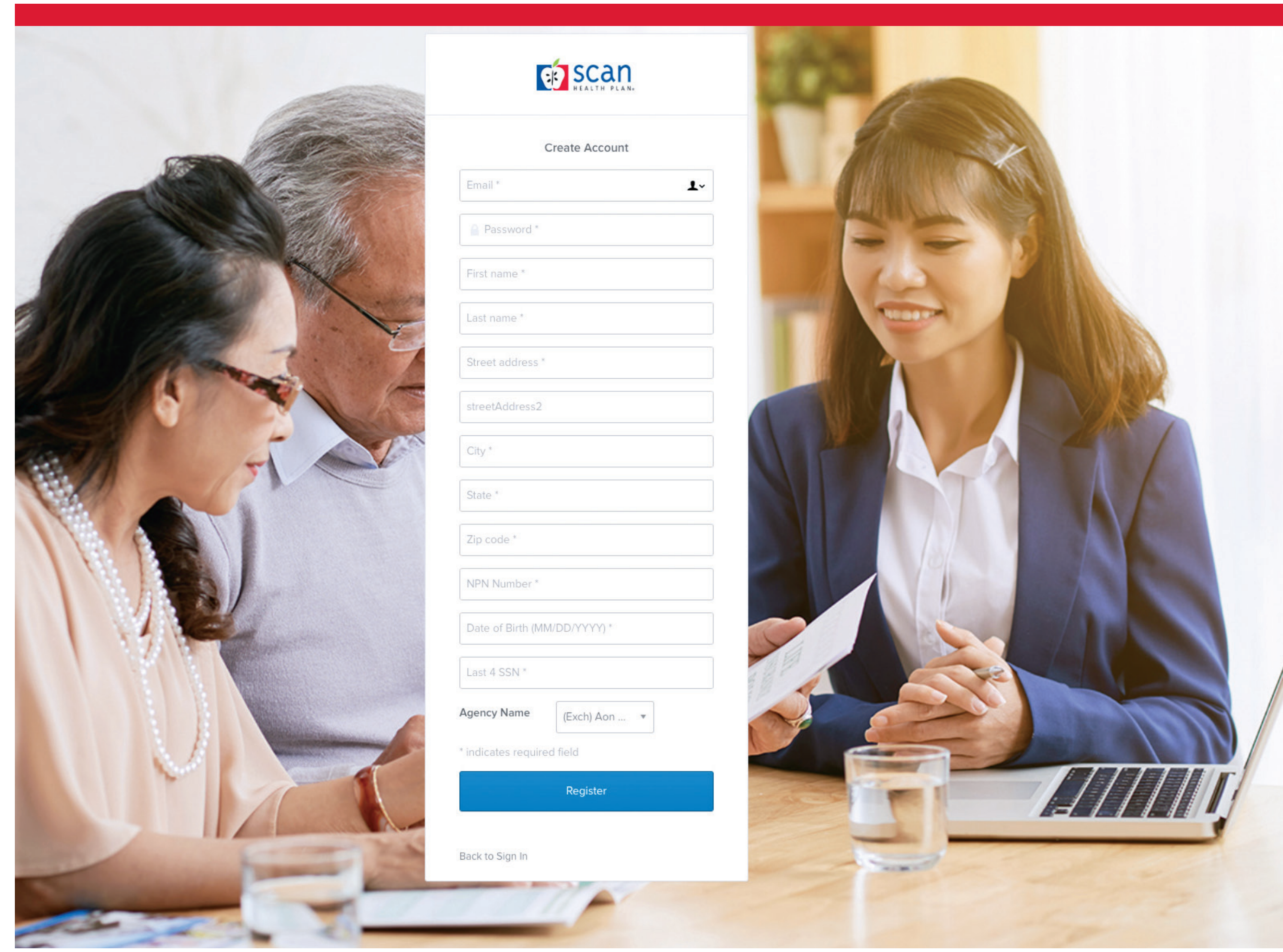


Great news! We've simplified access to all our online sales tools. Check out how easy it is to use the new SCAN Agent Portal.

With navigation tabs now at the top of every page, it's never been easier to get around our website. If you'd like to learn more about what you'll find in each tab, just scroll down the page.

Creating an account on SCANAgentPortal.com is faster than ever. And once you do, you'll have access to everything you need. Each section of the SCAN Agent Portal is filled with tools, resources and information designed to help you manage and grow your book of business. Best of all, with just one username and password, you can:

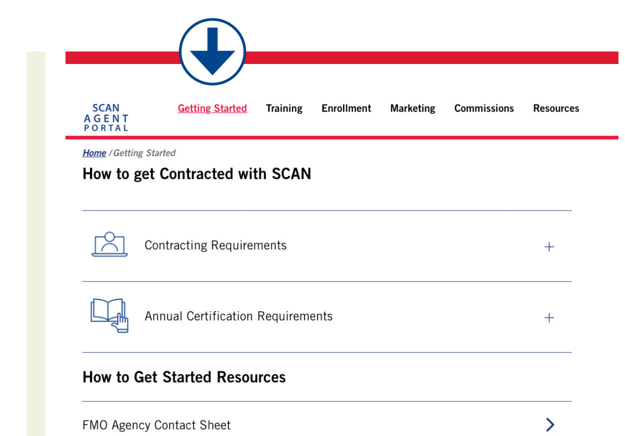
- Access Training Tools and sign up for an upcoming class
- Complete an Electronic Enrollment on SCANCubed
- Order materials on the Marketing Portal
- View statements and sign up for direct deposit on the Commission website
- View or print the SCAN Sales Agent Guide
- Find Provider, Specialty and Formulary lookup tools all in one place
- Use our NEW Electronic Scope of Appointment (SOA)



Here's a closer look at the tools you'll find on SCANAgentPortal.com.

GETTING STARTED

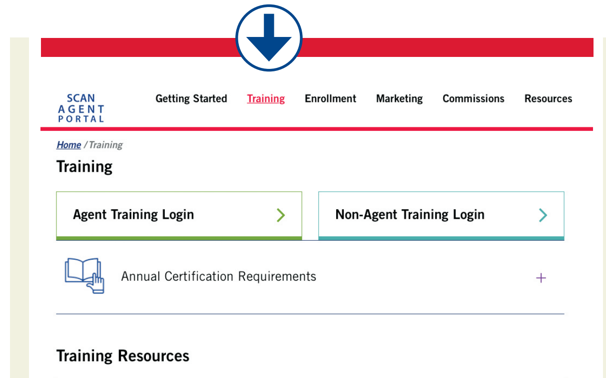
Getting Started is the perfect place to begin for new agents interested in selling SCAN Health Plan. Here you'll find SCAN's contracting and training requirements, along with email links to each department. We've even provided a list of SCAN-contracted Field Marketing Organizations (FMO's) to help you select an agency with which to align.



Welcome to SCANAgentPortal.com - *continued*

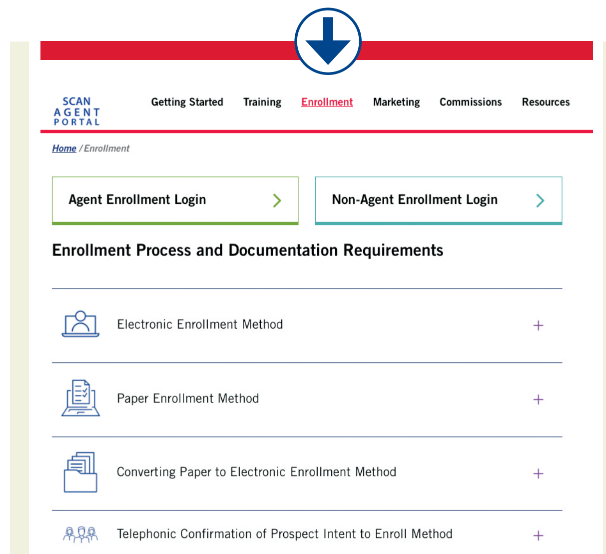
TRAINING

SCAN's training website contains a wealth of training resources including a list of upcoming classes and webinars that will help you "Sell More and Sell Smarter!" It also contains links to handouts, job aides, sales tools and our monthly newsletter, *The SCAN Sales Core.*



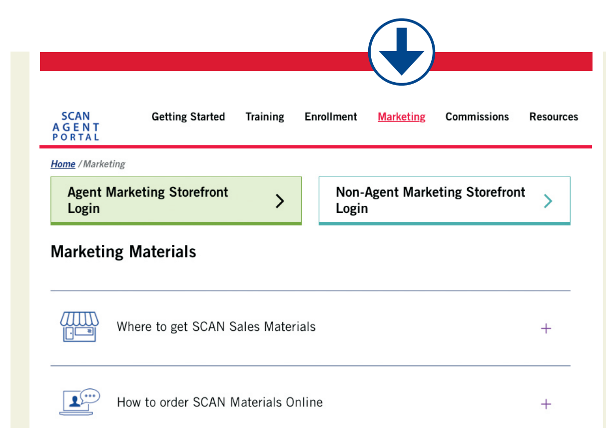
ENROLLMENT

The Enrollment tab provides direct access to SCANCubed, our Enrollment website. This tab also details each of the available methods for submitting your enrollment applications to SCAN. Additionally, you'll find SCAN resources such as the list of ancillary documentation required to accompany your submissions, our Electronic Scope of Appointment (SOA), and a series of video recordings that demonstrate how to use SCANCubed.



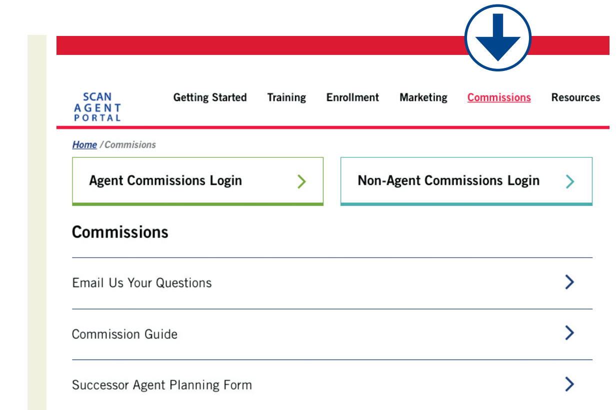
MARKETING

Select the Marketing tab to gain access to SCAN Health Plan's Marketing Storefront where you'll find all you need to know about your sales and marketing materials; how to order them, how to create your own personalized versions, and how to stay SCAN-compliant when conducting sales events.



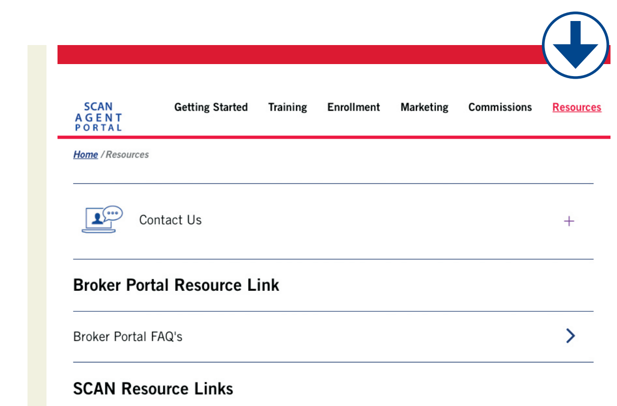
COMMISSIONS

Here's where you'll access the website for your commission statements and, if you haven't already done so, sign up for direct deposit. You can also click Commission Guide to check out the Frequently Asked Questions (FAQ) section which will answer many of your payment-related questions. Print the Successor Agent Planning form to determine if you meet the minimum requirements that qualify you for our Successor Agent Program.

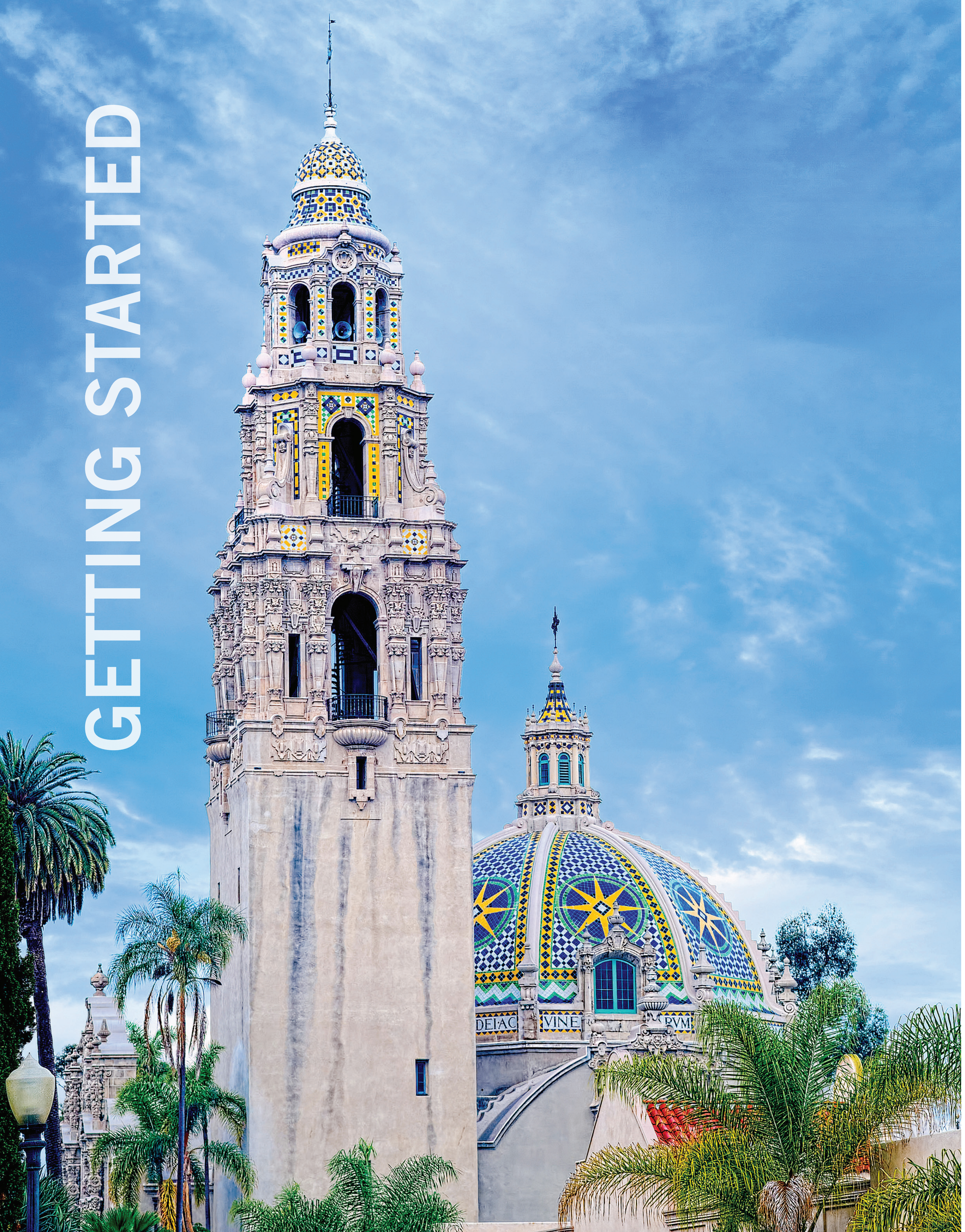


RESOURCES

Click on the Resources tab to access the SCAN Plan Finder and the Provider, Formulary, and Hospital Lookups all in one convenient spot. Importantly, in Contact Us, we provide a list of email addresses and phone numbers for each team member here at SCAN. We're committed to do all we can to support you and your success.



We hope you'll agree that the new, convenient SCAN Agent Portal is just one more reason you'll love to work with SCAN.



Becoming a SCAN Certified Agent

Contracting

In order to sell SCAN MAPD plans, you must be affiliated with an Agency that contracts with SCAN. If you have questions about SCAN's contracted agencies, email:

SCANBrokerContracting@scanhealthplan.com

Interested in contracting?

Contact your agency or your local Broker Account Executive and they'll let SCAN know!

Electronically complete and submit the following paperwork

> Agent Hierarchy Form

> Current CA State Insurance license

> Signed W-9

> Agent Contact Form

> Agent Agreement

Licensing

You must have a current California Accident & Health license to sell SCAN plans. (License must not expire within 45 days of contracting.)

> ***"SCAN Health Plan is rated 90% in Member Satisfaction"***
>
> – Medicare and You, 2020

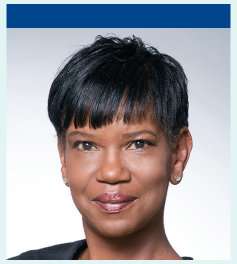
Errors & Omissions (E&O)

Applicants must attest to SCAN that E&O coverage is current (must not expire within 45 days of contracting). Your minimum E&O policy must be written for $1,000,000 per occurrence and $1,000,000 aggregate limit. After onboarding, agents are required to continue to maintain active E&O coverage.

Complete your Training

Once you are fully contracted and have completed all training requirements (see the process on page 15), you'll receive a "Welcome" email officially CERTIFYING you as an authorized SCAN sales agent. Now you can begin selling!

Susana Telleria
Sales Coordinator

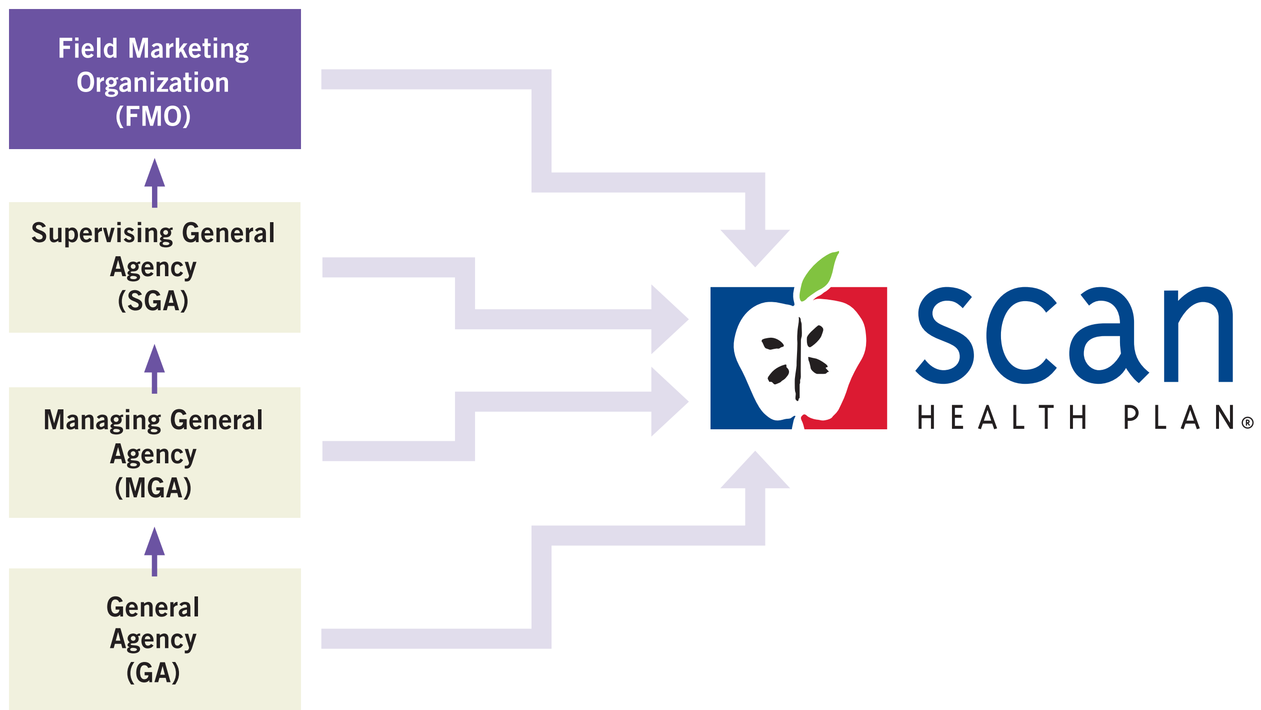


Nichelle Brown
Sales Coordinator

Brittany Perez
Sales Operations Coordinator

Agency/Agent Hierarchy

SCAN contracts numerous "levels" of agencies as part of our agency hierarchy. Field Marketing Organizations (FMO's) are at the top of our hierarchy tiers and are responsible for the oversight of the various types of agencies in their downline.



Hierarchy Transfer Requests

SCAN allows agents with a current active status to change their agency hierarchy once a calendar year; however, no hierarchy changes are permitted between September 16 – November 30. "Active status" means that you have completed the contracting and training process, and your state license and Errors and Omission policy is current.

If you terminate your agent contract after September 15th, you will not be able to re-contract until the following calendar year.

To initiate the request, email SCANBrokerContracting@scanhealthplan.com and you will electronically receive:

> Hierarchy Transfer Form (NOTE: Forms must be signed and submitted by agent.)

> New W-9 Form

Both forms must be signed and returned no later than the 15th of the month for the transfer to be effective on the 1st of the following month.

The Path to Certification for 2021

For new and returning Agents and Brokers

New Agents

Please complete all your contracting paperwork and then begin the certification process.

Returning Agents

Please recertify according to the instructions below.

> = For New Agents
> = For Returning Agents

1 TO START Go to **SCANAgentPortal.com**

FOR TIER 1, PASS THE AHIP EXAM FOR THESE ONLINE COURSES WITH A SCORE OF AT LEAST 90%.

- > Overview of Medicare Program Basics
- > Medicare Health Plans
- > Medicare Part D Prescription Drug Coverage
- >> Marketing Medicare Advantage Part D Plans
- >> Enrollment Guidance for Medicare Advantage & Part D Plans
- >> Fraud, Waste and Abuse & General Compliance Training

2 FOR TIER 2, COMPLETE THE COURSES BELOW TO GAIN ACCESS TO OUR TIER 3 TRAINING CALENDAR.

- >> Watch our online "Selling with Integrity" Video
- >> Attest to reviewing our Policies and Procedures (P & P's) and SCAN's Code of Conduct

3 FOR TIER 3, SUCCESSFULLY COMPLETE OUR LOCAL MARKET YEARLY TRAINING AND PASS THE EXAM WITH A SCORE OF AT LEAST 85%.

- >> Sales Presentation requirements
- >> Market-Specific Products

NOTE: Connections Plan (FIDE-SNP) requires additional certification training before you can sell it.

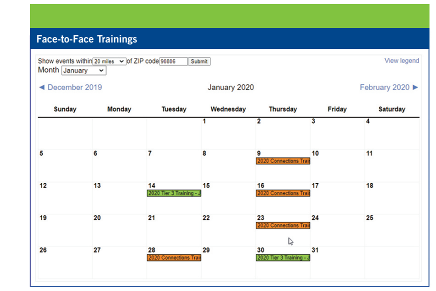
Once you have completed all certification requirements, you will receive SCAN's "You are ready to sell" email. Returning agents will be notified via email that their annual recertification is complete.
DO NOT present SCAN plans prior to receiving your email. Enrollments submitted prior to the date on the email are not eligible for commission.

You are now certified to sell SCAN products!
Note: You will be terminated if you do not keep a current CA Insurance license and E&O insurance or don't complete your annual trainings.

Learn About Training with SCAN

Select the Training tab on **SCANAgentPortal.com** to connect to the SCAN Training Website. There you can enroll in required training classes, view recorded sales trainings and more.

Live Trainings



- Tier 3 Annual Benefit Certification Training
- Success in Year-Round Selling
- Connections Certification Training (You must complete your Annual Certification Training before you are eligible to participate in this class.)

More about the SCAN FIDE-SNP Connections Plan *(available in LA, Riverside and San Bernardino)*

- Members must be 65 years or older, have Medicare and Full Medi-Cal with no share of cost.
- California and SCAN mandate a special certification for agents selling this plan. Recertify annually to be compensated.
- After completing our Connections face-to-face training, pass the exam with a score of at least 85%. When Broker Contracting informs you that your Connections certification is complete, wear your Connections Certified Agent badge whenever you discuss and/or present this plan.

Click and Learn

Grab some popcorn and watch your fill of these Pre-recorded Trainings …

- Plus Plan
- LIS – Low Income Subsidy
- Electronic Enrollment
- Medicare Beneficiary Identifier
- 5-Star Rating Program
- Duals Training
- MA-OEP Training
- Dental Training
- Helping your clients enroll in Part B
- Community Presentations
  - Medicare Basics
  - Making the Most of Your Doctor Visits
  - Preventing Falls
  - Tests You Want to Take
  - Healthy Eating on a Budget
  - Evaluating Your Doctor and Health Plan
  - Tips for Making Good Healthcare Better
  - Stay Active
  - Computer Basics
  - Protect Yourself from Identity Theft and Financial Fraud

Sales Tools

…or peruse these Sales Tools over coffee

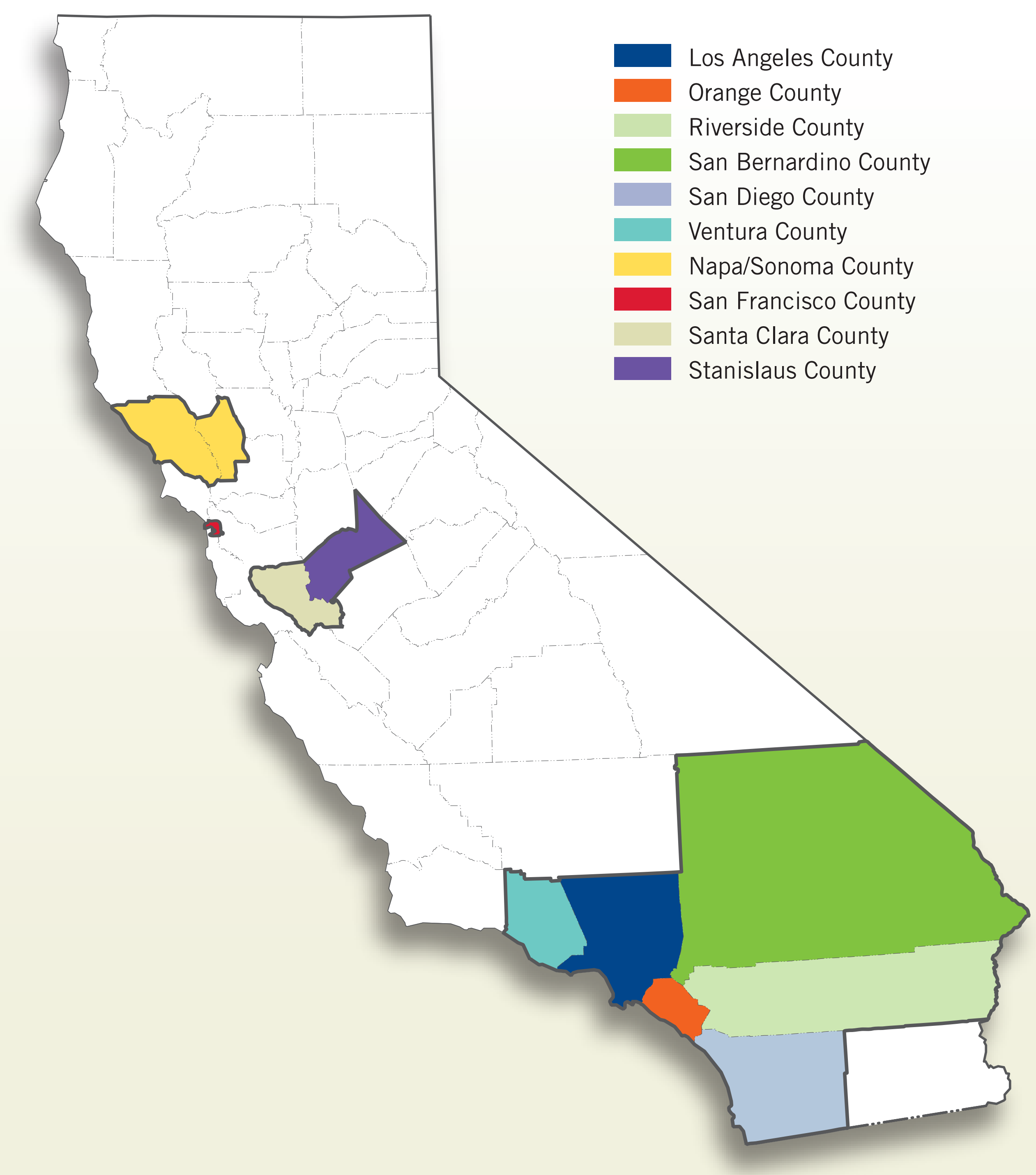
- Sales Enrollment Presentation
- Newsletters
- Materials from our Tier 3 face-to-face training

Quick Links

And there's a handy list of links to government sights—just click on Quick Links!

SCAN’S 2021 Health Plans by County

SCAN Health Plan offers its Classic Plans, Plus Plan and Chronic Special Needs Plans all year long to Age-Ins, Move-Ins, and those with other types of Special Elections Periods (SEPs). For any enrollment outside of AEP, always check the SEP’s requirements.



LOS ANGELES COUNTY

PLANS	DETAILS	CORE EXTRAS	FEATURED EXTRAS	HEALTHY LIVING	INDEPENDENCE
SCAN Classic HMO Healthy/Average	- Our most popular plan - Large provider network - Low MOOP	- Vision - Dental - Transportation - Acupuncture & Chiropractic - Podiatry - Hearing	- Telehealth - Generic Viagra - SCAN HEALT*tech* - SCAN on the go - SCAN Travel Assurance	- $0 Health Club - OTC allowance - Fitbit - BrainHQ	- Respite care - SCAN Returning to Home - PERS
SCAN Balance HMO SNP Diagnosed with Diabetes Mellitus	- Enrollees must have a diagnosis of Diabetes Mellitus - Select network of providers	- Vision - Dental - Transportation +non-medical trips - Acupuncture & Chiropractic - Podiatry - Hearing	- Telehealth - SCAN HEALT*tech* - SCAN on the go - SCAN Travel Assurance	- $0 Health Club - OTC allowance - Fitbit - BrainHQ	- Respite care - SCAN Returning to Home - SCAN Home Advantage - Home delivered meals - PERS
SCAN Prime HMO Healthy/Average	- Low monthly premium - Offers robust supplemental benefits	- Vision - Dental - Transportation - Acupuncture & Chiropractic - Therapeutic Massage - Podiatry - Hearing	- Telehealth - Generic Viagra - SCAN HEALT*tech* - SCAN on the go - SCAN Travel Assurance	- $0 Health Club - OTC allowance - Fitbit - BrainHQ	- Respite care - SCAN Returning to Home - PERS
SCAN Plus HMO Full Dual Eligibles with Managed Medi-Cal, FFS Medi-Cal	- FFS benefit design - LIS directed prescription benefit (for dually eligible) - Offers robust supplemental benefits - Enrollee does not assign their Medi-Cal to SCAN	- Vision - Dental - Transportation +non-medical trips - Acupuncture & Chiropractic - Podiatry - Hearing	- Telehealth - SCAN HEALT*tech* - SCAN on the go - SCAN Travel Assurance	- $0 Health Club - OTC allowance - BrainHQ	- Respite care - SCAN Returning to Home - SCAN Home Advantage - PERS
SCAN Connections HMO SNP Full Dual Eligibles	- Must sign over Medi-Cal to SCAN - $0 benefit design - Offers robust supplemental benefits - Long term care services included (criteria apply)	- Vision - Dental - Transportation +non-medical trips - Acupuncture & Chiropractic - Podiatry - Hearing	- Telehealth - SCAN HEALT*tech* - SCAN on the go - SCAN Travel Assurance	- $0 Health Club - OTC allowance - BrainHQ	- SCAN Returning to Home - SCAN Home Advantage - Home delivered meals - PERS - Long Term Support Services
SCAN Classic II HMO Healthy/Average	- Broadest provider network - Monthly premium - UCLA network	- Vision - Transportation - Acupuncture & Chiropractic - Podiatry - Hearing	- Telehealth - Generic Viagra - SCAN HEALT*tech* - SCAN on the go - SCAN Travel Assurance	- $0 Health Club - BrainHQ	- SCAN Returning to Home

SCAN'S 2021 Health Plans by County - *continued*

ORANGE COUNTY

PLANS	DETAILS	CORE EXTRAS	FEATURED EXTRAS	HEALTHY LIVING	INDEPENDENCE
SCAN Classic HMO Healthy/Average	- Our most popular plan - Large provider network - Low MOOP	- Vision - Dental - Transportation - Acupuncture & Chiropractic - Podiatry - Hearing	- Telehealth - Generic Viagra - SCAN HEALT*tech* - SCAN on the go - SCAN Travel Assurance	- $0 Health Club - OTC allowance - Fitbit - BrainHQ	- Respite care - SCAN Returning to Home - PERS
SCAN Balance HMO SNP Diagnosed with Diabetes Mellitus	- Enrollees must have a diagnosis of Diabetes Mellitus - Select network of providers	- Vision - Dental - Transportation +non-medical trips - Acupuncture & Chiropractic - Podiatry - Hearing	- Telehealth - SCAN HEALT*tech* - SCAN on the go - SCAN Travel Assurance	- $0 Health Club - OTC allowance - Fitbit - BrainHQ	- Respite care - SCAN Returning to Home - SCAN Home Advantage - Home delivered meals - PERS
SCAN Heart First HMO SNP Diagnosed with chronic heart conditions	- Enrollees must have CHF or other specific chronic heart conditions to join - Select network of providers	- Vision - Dental - Transportation +non-medical trips - Acupuncture & Chiropractic - Podiatry - Hearing	- Telehealth - SCAN HEALT*tech* - SCAN on the go - SCAN Travel Assurance	- $0 Health Club - OTC allowance - Fitbit - BrainHQ	- Respite care - SCAN Returning to Home - SCAN Home Advantage - Home delivered meals - PERS
SCAN Prime HMO Healthy/Average	- Low monthly premium - Offers robust supplemental benefits	- Vision - Dental - Transportation - Acupuncture & Chiropractic - Therapeutic Massage - Podiatry - Hearing	- Telehealth - Generic Viagra - SCAN HEALT*tech* - SCAN on the go - SCAN Travel Assurance	- $0 Health Club - OTC allowance - Fitbit - BrainHQ	- Respite care - SCAN Returning to Home - PERS
SCAN Plus HMO Full Dual Eligibles with Managed Medi-Cal, FFS Medi-Cal	- FFS benefit design - LIS directed prescription benefit (for dually eligible) - Offers robust supplemental benefits - Enrollee does not assign their Medi-Cal to SCAN	- Vision - Dental - Transportation +non-medical trips - Acupuncture & Chiropractic - Podiatry - Hearing	- Telehealth - SCAN HEALT*tech* - SCAN on the go - SCAN Travel Assurance	- $0 Health Club - OTC allowance - BrainHQ	- Respite care - SCAN Returning to Home - SCAN Home Advantage - PERS

RIVERSIDE COUNTY

PLANS	DETAILS	CORE EXTRAS	FEATURED EXTRAS	HEALTHY LIVING	INDEPENDENCE
SCAN Classics HMO Healthy/Average	- Our most popular plan - Large provider network - Low MOOP	- Vision - Dental - Transportation - Acupuncture & Chiropractic - Podiatry - Hearing	- Telehealth - Generic Viagra - SCAN HEALT*tech* - SCAN on the go - SCAN Travel Assurance	- $0 Health Club - OTC allowance - Fitbit - BrainHQ	- Respite care - SCAN Returning to Home - PERS
SCAN Heart First HMO SNP Diagnosed with chronic heart conditions	- Enrollees must have CHF or other specific chronic heart conditions to join - Select network of providers	- Vision - Dental - Transportation +non-medical trips - Acupuncture & Chiropractic - Podiatry - Hearing	- Telehealth - SCAN HEALT*tech* - SCAN on the go - SCAN Travel Assurance	- $0 Health Club - OTC allowance - Fitbit - BrainHQ	- Respite care - SCAN Returning to Home - SCAN Home Advantage - Home delivered meals - PERS
SCAN Prime HMO Healthy/Average	- Low monthly premium - Offers robust supplemental benefits	- Vision - Dental - Transportation - Acupuncture & Chiropractic - Therapeutic Massage - Podiatry - Hearing	- Telehealth - Generic Viagra - SCAN HEALT*tech* - SCAN on the go - SCAN Travel Assurance	- $0 Health Club - OTC allowance - Fitbit - BrainHQ	- Respite care - SCAN Returning to Home - PERS
SCAN Plus HMO Full Dual Eligibles with Managed Medi-Cal, FFS Medi-Cal	- FFS benefit design - LIS directed prescription benefit (for dually eligible) - Offers robust supplemental benefits - Enrollee does not assign their Medi-Cal to SCAN	- Vision - Dental - Transportation +non-medical trips - Acupuncture & Chiropractic - Podiatry - Hearing	- Telehealth - SCAN HEALT*tech* - SCAN on the go - SCAN Travel Assurance	- $0 Health Club - OTC allowance - BrainHQ	- Respite care - SCAN Returning to Home - SCAN Home Advantage - PERS
SCAN Connections HMO SNP Full Dual Eligibles	- Must sign over Medi-Cal to SCAN - $0 benefit design - Offers robust supplemental benefits - Long term care services included (criteria apply)	- Vision - Dental - Transportation +non-medical trips - Acupuncture & Chiropractic - Podiatry - Hearing	- Telehealth - SCAN HEALT*tech* - SCAN on the go - SCAN Travel Assurance	- $0 Health Club - OTC allowance - BrainHQ	- SCAN Returning to Home - SCAN Home Advantage - Home delivered meals - PERS - Long Term Support Services

> ***"SCAN has competitive plans with rich benefits that can be sold year-round."***

SCAN'S 2021 Health Plans by County - *continued*

SAN BERNARDINO COUNTY

PLANS	DETAILS	CORE EXTRAS	FEATURED EXTRAS	HEALTHY LIVING	INDEPENDENCE
SCAN Classic HMO Healthy/Average	– Our most popular plan – Large provider network – Low MOOP	– Vision – Dental – Transportation – Acupuncture & Chiropractic – Podiatry – Hearing	– Telehealth – Generic Viagra – SCAN HEALT*tech* – SCAN on the go – SCAN Travel Assurance	– $0 Health Club – OTC allowance – Fitbit – BrainHQ	– Respite care – SCAN Returning to Home – PERS
SCAN Heart First HMO SNP Diagnosed with chronic heart conditions	– Enrollees must have CHF or other specific chronic heart conditions to join – Select network of providers	– Vision – Dental – Transportation +non-medical trips – Acupuncture & Chiropractic – Podiatry – Hearing	– Telehealth – SCAN HEALT*tech* – SCAN on the go – SCAN Travel Assurance	– $0 Health Club – OTC allowance – Fitbit – BrainHQ	– Respite care – SCAN Returning to Home – SCAN Home Advantage – Home delivered meals – PERS
SCAN Prime HMO Healthy/Average	– Low monthly premium – Offers robust supplemental benefits	– Vision – Dental – Transportation – Acupuncture & Chiropractic – Therapeutic Massage – Podiatry – Hearing	– Telehealth – Generic Viagra – SCAN HEALT*tech* – SCAN on the go – SCAN Travel Assurance	– $0 Health Club – OTC allowance – Fitbit – BrainHQ	– Respite care – SCAN Returning to Home – PERS
SCAN Plus HMO Full Dual Eligibles with Managed Medi-Cal, FFS Medi-Cal	– FFS benefit design – LIS directed prescription benefit (for dually eligible) – Offers robust supplemental benefits – Enrollee does not assign their Medi-Cal to SCAN	– Vision – Dental – Transportation +non-medical trips – Acupuncture & Chiropractic – Podiatry – Hearing	– Telehealth – SCAN HEALT*tech* – SCAN on the go – SCAN Travel Assurance	– $0 Health Club – OTC allowance – BrainHQ	– Respite care – SCAN Returning to Home – SCAN Home Advantage – PERS
SCAN Connections HMO SNP Full Dual Eligibles	– Must sign over Medi-Cal to SCAN – $0 benefit design – Offers robust supplemental benefits – Long term care services included (criteria apply)	– Vision – Dental – Transportation +non-medical trips – Acupuncture & Chiropractic – Podiatry – Hearing	– Telehealth – SCAN HEALT*tech* – SCAN on the go – SCAN Travel Assurance	– $0 Health Club – OTC allowance – BrainHQ	– SCAN Returning to Home – SCAN Home Advantage – Home delivered meals – PERS – Long Term Support Services

"SCAN is the 2nd largest not-for-profit MAPD plan in CA ... and 3rd largest in the nation"

SAN DIEGO COUNTY

PLANS	DETAILS	CORE EXTRAS	FEATURED EXTRAS	HEALTHY LIVING	INDEPENDENCE
Scripps Classic offered by SCAN Health Plan HMO Healthy/Average	– Our most popular plan – Large provider network – Low MOOP	– Vision – Transportation – Acupuncture & Chiropractic – Podiatry – Hearing	– Telehealth – Generic Viagra – SCAN HEALT*tech* – SCAN on the go – SCAN Travel Assurance	– $0 Health Club – BrainHQ	– Home delivered meals – PERS
Scripps Signature offered by SCAN Health Plan HMO Healthy/Average	– Large network of providers – Scripps Green Network and Hospital	– Vision – Dental – Transportation – Acupuncture & Chiropractic – Podiatry – Hearing	– Telehealth – Generic Viagra – SCAN HEALT*tech* – SCAN on the go – SCAN Travel Assurance	– $0 Health Club – Fitbit – BrainHQ	– Respite care – SCAN Returning to Home – PERS
Scripps Heart First offered by SCAN Health Plan HMO SNP Diagnosed with chronic heart conditions	– Enrollees must have CHF or other specific chronic heart conditions to join – Select network of providers	– Vision – Transportation +non-medical trips – Acupuncture & Chiropractic – Podiatry – Hearing	– Telehealth – SCAN HEALT*tech* – SCAN on the go – SCAN Travel Assurance	– $0 Health Club – BrainHQ	– Respite care – SCAN Returning to Home – SCAN Home Advantage – Home delivered meals – PERS
Scripps Plus offered by SCAN Health Plan HMO Full Dual Eligibles with Managed Medi-Cal, FFS Medi-Cal	– FFS benefit design – LIS directed prescription benefit (for dually eligible) – Offers robust supplemental benefits – Enrollee does not assign their Medi-Cal to SCAN	– Vision – Dental – Transportation +non-medical trips – Acupuncture & Chiropractic – Podiatry – Hearing	– Telehealth – SCAN HEALT*tech* – SCAN on the go – SCAN Travel Assurance	– $0 Health Club – OTC allowance – BrainHQ	– Respite care – SCAN Returning to Home – SCAN Home Advantage – PERS

VENTURA COUNTY

PLANS	DETAILS	CORE EXTRAS	FEATURED EXTRAS	HEALTHY LIVING	INDEPENDENCE
SCAN Classic HMO Healthy/Average	– Our most popular plan – Large provider network – Low MOOP	– Vision – Dental – Transportation – Acupuncture & Chiropractic – Podiatry – Hearing	– Telehealth – Generic Viagra – SCAN HEALT*tech* – SCAN on the go – SCAN Travel Assurance	– $0 Health Club – OTC allowance – BrainHQ	– PERS
SCAN Plus HMO Full Dual Eligibles with Managed Medi-Cal, FFS Medi-Cal	– FFS benefit design – LIS directed prescription benefit (for dually eligible) – Offers robust supplemental benefits – Enrollee does not assign their Medi-Cal to SCAN	– Vision – Dental – Transportation +non-medical trips – Acupuncture & Chiropractic – Podiatry – Hearing	– Telehealth – SCAN HEALT*tech* – SCAN on the go – SCAN Travel Assurance	– $0 Health Club – OTC allowance – BrainHQ	– Respite care – SCAN Returning to Home – SCAN Home Advantage – PERS

SCAN'S 2021 Health Plans by County - *continued*

NAPA/SONOMA COUNTY

PLANS	DETAILS	CORE EXTRAS	FEATURED EXTRAS	HEALTHY LIVING	INDEPENDENCE
SCAN Classic HMO Healthy/Average	- Our most popular plan - Large provider network - Low MOOP	- Vision - Transportation - Acupuncture & Chiropractic - Podiatry - Hearing	- Telehealth - SCAN HEALT*tech* - SCAN on the go - SCAN Travel Assurance	- $0 Health Club - BrainHQ	- PERS
SCAN Compass HMO Healthy/Average	- Low monthly premium - Large provider network - Unique benefits for the healthy and active senior	- Vision - Dental - Acupuncture & Chiropractic - Therapeutic Massage	- Telehealth - SCAN HEALT*tech* - SCAN on the go - SCAN Travel Assurance	- $0 Health Club - OTC allowance - Fitbit - BrainHQ - Weight management program	
SCAN Balance HMO SNP Diagnosed with Diabetes Mellitus	- Enrollees must have a diagnosis of Diabetes Mellitus - Select network of providers	- Vision - Acupuncture & Chiropractic - Podiatry - Hearing	- Telehealth - SCAN HEALT*tech* - SCAN on the go - SCAN Travel Assurance	- $0 Health Club - BrainHQ	- Home delivered meals - PERS
SCAN Heart First HMO SNP Diagnosed with chronic heart conditions	- Enrollees must have CHF or other specific chronic heart conditions to join - Select network of providers	- Vision - Acupuncture & Chiropractic - Podiatry - Hearing	- Telehealth - SCAN HEALT*tech* - SCAN on the go - SCAN Travel Assurance	- $0 Health Club - BrainHQ	- Home delivered meals - PERS

SAN FRANCISCO COUNTY

PLANS	DETAILS	CORE EXTRAS	FEATURED EXTRAS	HEALTHY LIVING	INDEPENDENCE
SCAN Classic HMO Healthy/Average	- Our most popular plan - Large provider network - Low MOOP	- Vision - Transportation - Acupuncture & Chiropractic - Podiatry - Hearing	- Telehealth - SCAN HEALT*tech* - SCAN on the go - SCAN Travel Assurance	- $0 Health Club - BrainHQ	- PERS
SCAN Plus HMO Full Dual Eligibles with Managed Medi-Cal, FFS Medi-Cal	- FFS benefit design - LIS directed prescription benefit (for dually eligible) - Offers robust supplemental benefits - Enrollee does not assign their Medi-Cal to SCAN	- Vision - Dental - Transportation +non-medical trips - Acupuncture & Chiropractic - Podiatry - Hearing	- Telehealth - SCAN HEALT*tech* - SCAN on the go - SCAN Travel Assurance	- $0 Health Club - OTC allowance - BrainHQ	- Respite care - SCAN Returning to Home - SCAN Home Advantage - PERS

SANTA CLARA COUNTY

PLANS	DETAILS	CORE EXTRAS	FEATURED EXTRAS	HEALTHY LIVING	INDEPENDENCE
SCAN Classic HMO Healthy/Average	- Our most popular plan - Large provider network - Low MOOP	- Vision - Chiropractic - Podiatry - Hearing	- Telehealth - SCAN HEALT*tech* - SCAN on the go - SCAN Travel Assurance	- $0 Health Club - BrainHQ	- PERS - Home delivered meals
SCAN Options HMO Healthy/Average	- Low monthly premium - Offers robust supplemental benefits	- Vision - Transportation - Acupuncture & Chiropractic - Therapeutic Massage - Hearing	- Telehealth - SCAN HEALT*tech* - SCAN on the go - SCAN Travel Assurance	- $0 Health Club - OTC allowance - BrainHQ	- Respite care - Home delivered meals
SCAN Plus HMO Full Dual Eligibles with Managed Medi-Cal, FFS Medi-Cal	- FFS benefit design - LIS directed prescription benefit (for dually eligible) - Offers robust supplemental benefits - Enrollee does not assign their Medi-Cal to SCAN	- Vision - Dental - Transportation +non-medical trips - Acupuncture & Chiropractic - Podiatry - Hearing	- Telehealth - SCAN HEALT*tech* - SCAN on the go - SCAN Travel Assurance	- $0 Health Club - OTC allowance - BrainHQ	- Respite care - SCAN Returning to Home - SCAN Home Advantage - PERS

STANISLAUS COUNTY

PLANS	DETAILS	CORE EXTRAS	FEATURED EXTRAS	HEALTHY LIVING	INDEPENDENCE
SCAN Classic HMO Healthy/Average	- Our most popular plan - Large provider network - Low MOOP	- Vision - Dental - Transportation - Acupuncture & Chiropractic - Podiatry - Hearing	- Telehealth - SCAN HEALT*tech* - SCAN on the go - SCAN Travel Assurance	- $0 Health Club - OTC allowance - BrainHQ	- Respite care - SCAN Returning to Home - PERS
SCAN Balance HMO SNP Diagnosed with Diabetes Mellitus	- Enrollees must have a diagnosis of Diabetes Mellitus - Select network of providers	- Vision - Dental - Transportation - Acupuncture & Chiropractic - Podiatry - Hearing	- Telehealth - SCAN HEALT*tech* - SCAN on the go - SCAN Travel Assurance	- $0 Health Club - OTC allowance - BrainHQ	- Respite care - SCAN Returning to Home - PERS
SCAN Plus HMO Full Dual Eligibles with Managed Medi-Cal, FFS Medi-Cal	- FFS benefit design - LIS directed prescription benefit (for dually eligible) - Offers robust supplemental benefits - Enrollee does not assign their Medi-Cal to SCAN	- Vision - Dental - Transportation +non-medical trips - Acupuncture & Chiropractic - Podiatry - Hearing	- Telehealth - SCAN HEALT*tech* - SCAN on the go - SCAN Travel Assurance	- $0 Health Club - OTC allowance - BrainHQ	- Respite care - SCAN Returning to Home - SCAN Home Advantage - PERS

Supplemental Benefits and Services*

VISION
EyeMed
(844) 226-2850

FITNESS
SilverSneakers
(888) 423-4632

ACUPUNCTURE / CHIROPRACTOR
American Specialty Health (ASH)
(800) 678-9133

DENTAL
Delta Dental
(855) 830-6583

HEARING
TruHearing Network
(844) 255-7148

TRANSPORTATION
National MedTrans
(844) 714-2218

MASSAGE THERAPY
American Specialty Health (ASH)
(800) 678-9133

FITBIT™
(800) 559-3500

PODIATRY
Podiatry Plan, Inc.
(800) 367-7762

EMERGENCY RESPONSE SERVICES
Connect America
(800) 559-3500

OVER-THE-COUNTER DRUG BENEFIT
Convey
(877) 494-2892

TELEHEALTH/VIRTUAL M.D. APPOINTMENT
MDLive
(888) 993-4087

SOLUTIONS FOR INDEPENDENCE
SCAN Returning to Home
SCAN Home Advantage
SCAN Home Delivered Meals
(800) 559-3500

RESPITE CARE
(800) 559-3500

WEIGHT LOSS PROGRAM
(800) 559-3500

SCAN TRAVEL ASSURANCE
(800) 559-3500

Provider Lookup:
www.scanhealthplan.com

Select:
"Find Providers & Drugs"

Then Select:
"Supplemental Providers"

NEW New Supplemental Benefits for 2021*

SCAN HEALTHtech
(833) 437-0555
A technology support line that shows members how they can use their computer, tablet or smartphone to access health care and health care-related information.

BRAIN FITNESS
(888) 844-6598
BrainHQ is an electronic application to improve brain health for our members.

SCAN on the go
(800) 559-3500
Members learn how they can access many of their SCAN benefits wherever they go.

*Available in Certain Products

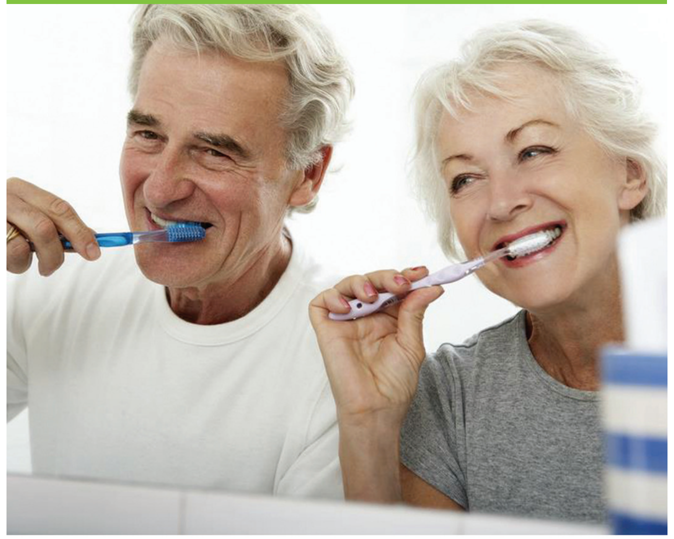
2021 Dental Plan Coverage

SCAN adds value for our members by partnering with Delta Dental.

Depending on the specific health plan and county, beneficiaries may be able to access one of these benefits.

Embedded Dental

- Including the 12 most requested dental services
- $0 Monthly Premium
- $0 Deep Cleanings
- Preventative Care



Optional Supplemental Buy-ups

- Premium ranging from $6-$16 per month

Check your Benefit Highlights and fee schedules for the products and benefits specific to your county.

SCAN Discount Marketplace

SCAN is pleased to offer discounts on these useful additional services. Encourage your members to call SCAN Member Services Department at (800) 559-3500 to request a complete list of value-added services and discounts.

> Emergency Response Services/Equipment
> Hearing Aids and Services
> Home Delivered Meals
> Home Care and Personal Care Services
> Incontinence Supplies
> Supplemental Care (like Chiropractic)
> Transportation
> Weight Loss
> Vision Services
> And more...

Keeping Prescription Medications Affordable

NEW Introducing New 2021 Insulin Savings (including Coverage Gap)

Humalog, Humulin, Lantus, Lyumjev, Toujeo pens and vials will be covered for:

> $0 in all Balance plans and

> $25 preferred pharmacy copay (1 mo. supply) in many Classic and other plans*

NEW All other T3 medications will get reduced preferred pharmacy copays

> $37 (1 mo. supply) in many Classic & other plans*

*Rx Benefits may vary by county and plan. Check your Benefit Highlights for your county-specific Rx benefits.

SCAN has many more options to keep medications affordable:

- **Make it Mail Order.** *Most* SCAN plans offer members $0 Tier 1 and Tier 2 medications through Express Scripts Pharmacy for a 3-month supply. All other medications get Preferred pharmacy pricing. And the standard shipping is free! To get started, members should contact the Express Scripts Personal Enrollment Specialist at (877) 842-9792 (TTY users call 711).
- **Preferred Pharmacies = Lower Copayments.** These are pharmacies in the SCAN network that offer even lower copayments than Standard pharmacies for most drugs.

SCAN's Preferred Pharmacies

– Express Scripts Pharmacy	– Walmart	– Safeway/Albertsons
– CVS	– Costco	– Select independent pharmacies
– Rite Aid	– Ralphs	

- **3-Month Supply = Savings.** Most SCAN plans offer discounts on a 3-month supply (up-to 100 days). By adding convenience to saving money, we encourage improved medication adherence.

Look online for the most up-to-date information. You'll find PDFs of these documents on our website, but both are available as searchable tools.

Pharmacy Directory: **www.scanhealthplan.com/pharmacy**
Formulary: **www.scanhealthplan.com/formulary**

SCAN's Pharmacy Overview

Understanding Part D Stages

Stage 1 Yearly Deductible

Most SCAN Plans do not have a Yearly Deductible.

Stage 2 Initial Coverage

This stage begins when members fill their first prescription of the year. Members will pay the applicable copayments or a coinsurance for each prescription. SCAN pays the rest.

SCAN members stay in this stage until the "Total Drug Costs" reach $4,130 for the year. When this happens, members move into Coverage Gap.

SCAN cost + Member's cost = TOTAL DRUG COST $4,130

Stage 3 Coverage Gap *(aka Donut Hole)*

The member may continue paying copayments (flat amount) for some drugs and/or 25% of the price for generic and brand-name drugs. This is in addition to what SCAN covers.

Members stay in this stage until their "Out-of-pocket costs" for the year reach $6,550. When this happens, they will move into Catastrophic Coverage.

OUT-OF-POCKET COSTS $6,550

Stage 4 Catastrophic Coverage

In this stage, members' copayments or coinsurance are smaller.

SCAN PAYS THE REST UNTIL THE END OF THE YEAR

2021 Diabetic Benefits

Part B Diabetic Supplies

For Blood Glucose Monitoring*

Test Strips (Abbott)
Traps blood sample to test blood glucose levels via monitors

Lancets (all manufacturers)
For finger stick to test blood glucose levels

Glucose Monitor (Abbott)
Reads blood glucose levels

Glucose-control solution (Abbott)
For checking accuracy of meter and test strips

Therapeutic Shoes and Inserts≠

Therapeutic Shoe (Custom Molded or Depth)
If medically necessary criteria are met for sensitive feet or neuropathy (nerve damage)

Shoe Inserts (2 pairs)
If medically necessary criteria are met for sensitive feet or neuropathy (nerve damage)

Durable Medical Equipment (DME) *- requires authorization*

Insulin Pump
For continuous insulin administration

CGM
For continuous glucose monitoring

SCAN agents are authorized to sell within 48 hours of successful completion of SCAN's contracting and training certification requirements.

Part D Diabetic Supplies*

Diabetic Supplies*	Tier
Alcohol Swabs For cleaning skin prior to lancet use	2
Syringes To draw insulin from vials to inject into skin	2
Needles for insulin pens To inject insulin from insulin pens	2
Insulin Pen and Vial (Humalog, Humulin, Lantus, Lyumjev, Toujeo) For blood glucose level control	3
Non-Insulin Pen and Vial For blood glucose level control	
- Bydureon, Byetta, Victoza, Ozempic , Trulicity	3Δ

* Prescription needed ≠ Referral needed Δ Step Therapy

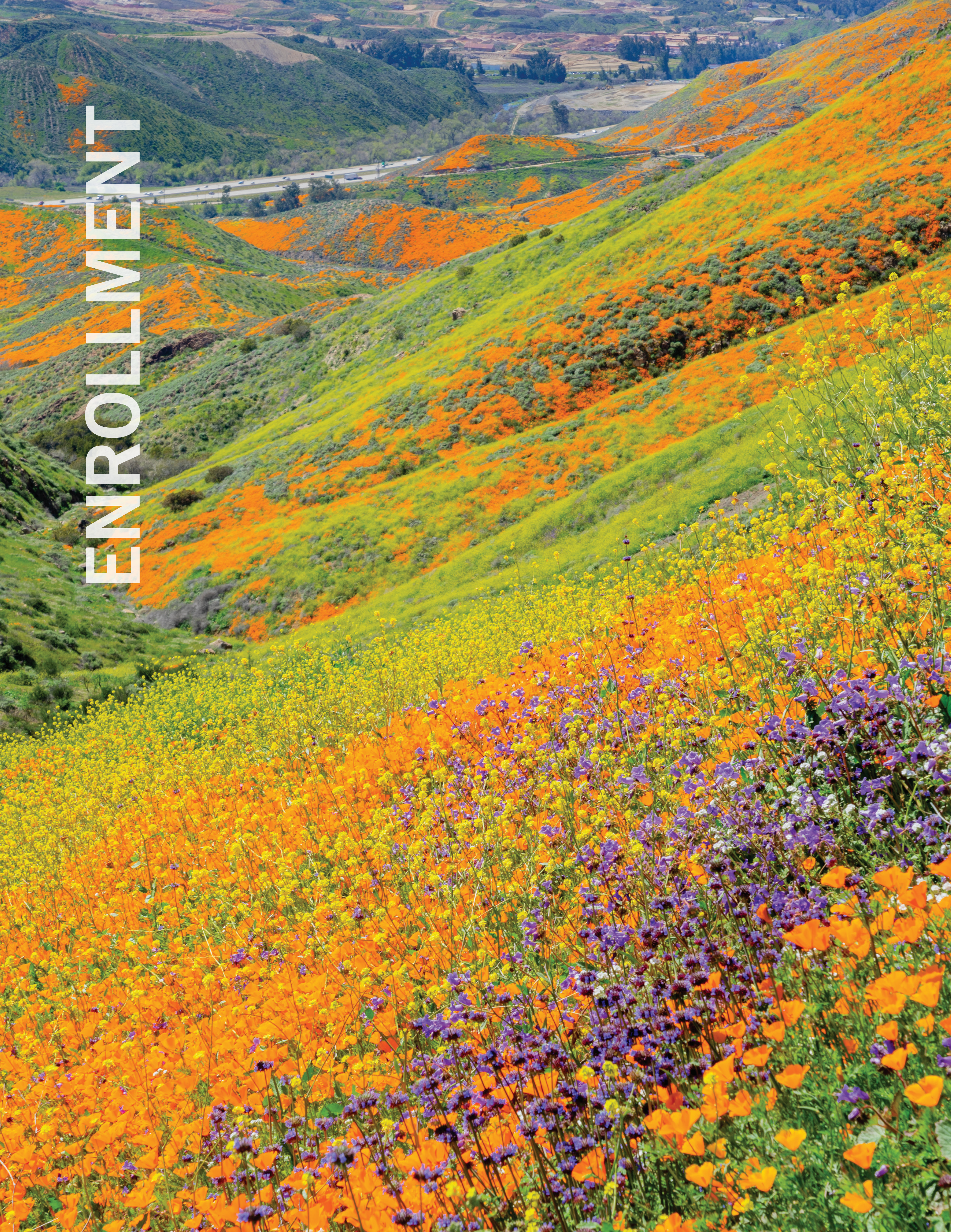
"We provide extensive training programs that give you the tools you need to be successful."

Jared Pacheco
Sales Trainer Coordinator

Aymee Abreu
Manager, Sales Training and Development

Jeannie Jurado
Sales Trainer

Taylor Wasko
Sales Trainer



Client Eligibility

Is your client eligible? They are if they:

> Are entitled to Medicare Part A, and enrolled in Part B.

> Live in SCAN's service area.

> Must be a U.S. citizen or lawfully present in the United States.

> Understand that they must continue to pay Part B premiums (if not paid for by Medicare or another third party).

Enrollment Periods

For those just turning 65

Three months before, the month of, and three months after their 65th birthday.

3 | 2 | 1 | Their Birthday Month | 1 | 2 | 3

For all others

Annual Enrollment Period (AEP)
October 15 - December 7, 2020

Special Enrollment Period (SEP)
All year round

Other important dates

Open Enrollment Period (MA-OEP)
January 1 - March 31, 2021

Enrollment Lock-in Period
April 1 - December 31, 2021

MA-OEP Between January 1 and March 31

Beneficiaries have one allowable switch from their MAPD Plan and can either:

- Return to Original Fee-For-Service Medicare plus a Prescription Drug Plan, or
- Select a new MAPD plan

After March 31:

> No further plan switching is permitted unless they qualify for a Special Enrollment Period (SEP).

Beginning October 15 (and ending December 7):

> Switch to any plan they wish. Their new plan will go into effect on January 1.

With SCAN, you can sell even during Lock-In! In addition to Special Enrollment periods, (which may allow applicants to join, switch or drop an MA Plan outside the AEP or MA-OEP), we also have products you can sell during lock-in.

Special Enrollment Period (SEP)

Beneficiaries may enroll other times during the year if they:

- Move out of their existing plan's service area
- Are institutionalized
- Have limited income and resources, and qualify for Extra Help
- Are dually eligible for Medicare and Medicaid and qualify for a Low Income Subsidy (LIS)
- Many other SEP's may be available

Whenever they enroll in a new Medicare Advantage plan, they are automatically disenrolled from their previous plan.

Eligibility for Special Enrollment Periods (SEP)*

CATEGORY	WHO CAN I SELL TO?	WHEN CAN I SELL IT?	INFORMATION NEEDED
Age-In's & Disability	Anyone turning 65	From 3 months before birth month to 3 months after (7 months total)	Restrictions apply if they delay Part B Medicare Card is proof they recently received Medicare A & B entitlement
	MA-OEP for Age-ins	From birth month to 2 months after (3 months total). One switch after MA/MAPD plan is chosen.	
	Disabled Medicare Recipient turning 65	From 3 months before birth month to 3 months after (7 months total)	
	24th month of Disability	From 3 months before to 3 months after their 24th month of disability benefits	
Move-In's	Moved and now outside plan's service area or new plan options are available	From 1 month before to 2 months following the month of move	Member Verbal Attestation
	Returned to U.S.	2 months following return	
	Moved to or from a Long-Term Care facility	From the 1st day in the facility & up to 2 months after discharged	Date of Discharge & Name of Long Term Care Facility
Low Income Subsidy (LIS/Extra Help)	Status change in Dual Eligible (Full/Partial) or Part D Subsidy	Within 60 days from status change effective date	Medicaid # or Award Letter
	Maintained status in Dual Eligible (Full/Partial) or Part D Subsidy	One allowable switch in Quarters 1, 2 & 3 (not during AEP) based on application received date.	SSA Award Letter
	State Pharmacy Assistance Program		Application or Award Letter
Chronic SNP	Qualifies for SNP due to Diabetic diagnosis or Congestive Heart Failure (CHF)/ Cardiovascular Disease (CVD) diagnosis	Year-round	Permission to send Health Information form and Pre-Enrollment Qualification Assessment Tool
Losing Coverage	Part D Subsidy (LIS) terminated	Within 3 months of any change or notification of change	SSA, Medicaid or SPAP letter
	PACE Disenrollment	Up to 2 months after the effective disenrollment date	Disenrollment letter
	Loss of Creditable Drug Coverage	From the month notified to 60 days after coverage loss	Loss of Coverage letter
	Employer Group Coverage Termination	Up to 2 months after the month that coverage ends	Term Letter from Group - w/proof of Creditable Coverage
	Medicare Ending Contract	Oct 15 - Feb 28 or Specific Dates on Term Letter	Term Letter from MA Plan
	Loss of CSNP Criteria	Up to 3 months after the month that coverage ends	Term Letter from CSNP Plan
	Dual Eligible loss of status	Within 3 months after loss of eligibility	State Notice
Administrative Delay	Entitlement determination is not made timely by SSA and/or received by individual in a timely manner	From date notified and continues for 2 months	SSA Notice of Administrative Delay Letter
FEMA-Declared Emergency or Major Disaster	Beneficiary (or decision maker) who resides in, or resided in an area FEMA has declared an emergency or major disaster	Start of the incident and for 4 full calendar months thereafter	Proof of residence

*CMS may grant SEP's to individuals or groups in certain exceptional conditions. Contact us for additional details.

Application Enrollment Process*

Before You Enroll the Client

- COLLECT a signed SCOPE OF APPOINTMENT (SOA) PRIOR to presenting any SCAN plan. For more information regarding SOA rules, refer to page 47.
- CONDUCT a thorough needs analysis to choose the right plan for their health care needs
- COMPLETE a compliant Sales Presentation on your client's plan choice using SCAN Benefit Highlights and the SCAN Sales kit.

Paper Enrollment

When you're Face-to-Face with your client using a SCAN Sales Kit with paper enrollment forms

Complete the paper enrollment forms and have your client sign and date them to confirm their enrollment. Then give them the Receipt of Application form (found in the Sales kit).

Ensure that:

– Any changes or errors were initialed by the enrollee
– Just one plan name is checked
– A payment option is chosen if a plan has a premium, or the prospect owes a Part D late enrollment penalty
– The Primary Care Physician's name and Group ID number is included
– The member (or Authorized Representative) signs and dates the form
– Your enrollment form is legible
– **You get paid – include your name and National Producer Number (NPN)**

Now You're Ready to Submit

Submit all paper applications within 24 hours of the beneficiary's signature date to SCAN Health Plan. Find the checklist of forms you are required to include with your enrollment submission in the **Additional Documentation Checklist** section on page 45.

Choose one of these ways to submit your paper application:

OVERNIGHT TO

SCAN Health Plan
Enrollment, Reconciliation &
Premium Billing Department
3800 Kilroy Airport Way, Suite 100
Long Beach, CA 90806

HAND DELIVER TO

SCAN office, Monday – Friday between 8:00 a.m. – 5:00 p.m.

IMPORTANT: If you leave the enrollment form with a beneficiary, ensure you get paid by including your name and National Producer Number (NPN). Then, using the postage paid envelope enclosed in the Sales kit, the beneficiary can mail the enrollment directly to SCAN

*SCAN offers a variety of methods for submitting your applications. Please check with your agency for specific guidelins.

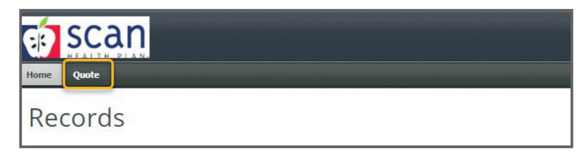
Electronic Enrollment

When you're Face-to-Face with your client using SCANCubed, SCAN's Electronic Enrollment tool.

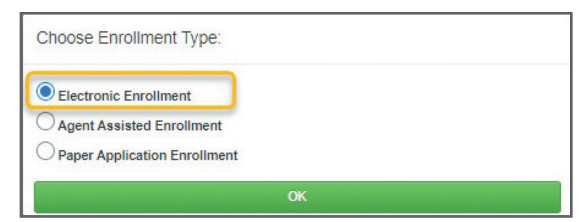
1 Login to **SCANagentportal.com** and select the Enrollment tab to access SCANCubed.

NOTE: You must use Google Chrome as your browser.

2 Once NSCACubed has loaded, select **Quote** in the upper left corner.

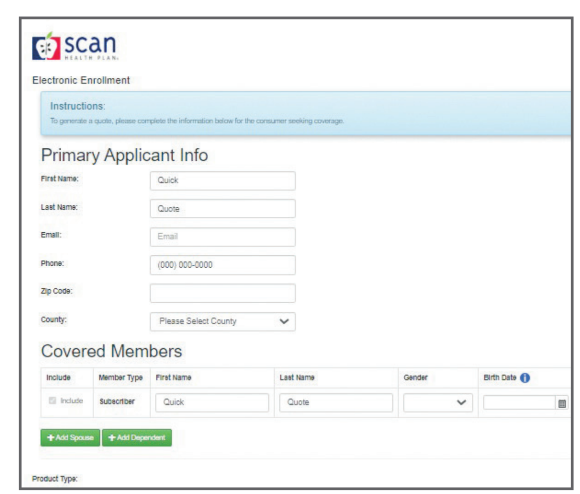


3 Then select **Electronic Enrollment** and click **OK**.



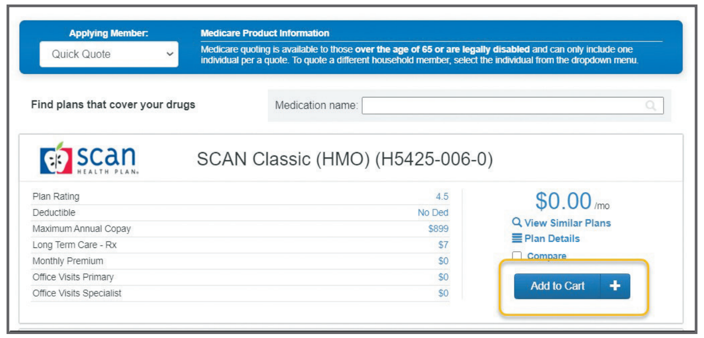
4 Enter your **Primary Applicant information** and select **Continue**.

NOTE: Make certain this information is accurate as it will auto-populate your enrollment application.

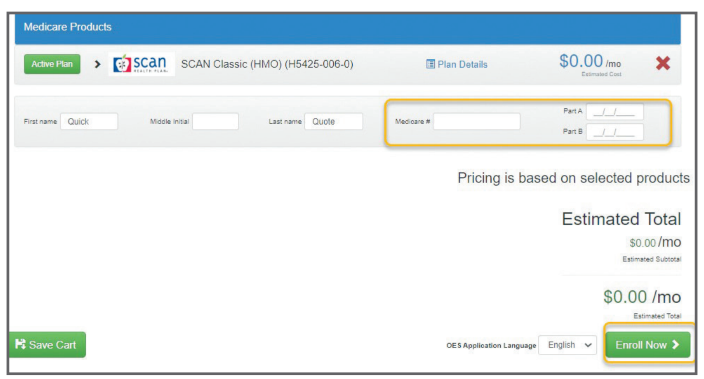


Application Enrollment Process - *continued*

5 Select the SCAN plan your client has chosen and **Add to Cart**. Select **Shopping Cart** to review and continue.



6 While reviewing your shopping cart, enter your client's Medicare Beneficiary Identifier (MBI) and Part A & B effective dates. Once entered select **Enroll Now** to begin the enrollment application.



7 Immediately submit the Electronic Enrollment to SCAN while still with the client.

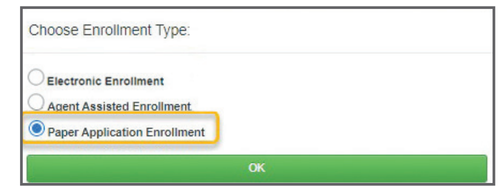
8 Then provide your client with the Receipt of Application form (found in the Sales kit) after entering the Confirmation Number generated by SCANCubed.

Converting Paper Enrollment to Electronic Enrollment

After a day of completing Face-to-Face applications with your clients, you may choose to use SCANCubed for faster processing.

1 Login to **SCANagentportal.com** and select the Enrollment tab to access SCANCubed.

2 Select **Quote**. Choose **Paper Application Enrollment**. Then click **OK**.



3 Enter the entire contents of the paper application into our SCANCubed electronic enrollment system within **24 hours** from the date of your client's signature.

4 Submit the original paper enrollment form to SCAN by FEDEX, regular mail, or drop-off. Write "EEDUP" on the top of the first page of the enrollment application to alert SCAN that you have already entered the data.

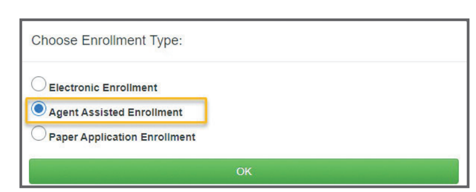
NEW Agent-Assisted Electronic Enrollment

When you're not able to meet with your client Face-to-Face, BUT they do have access to email.

The SCANCubed Agent-Assisted Electronic Enrollment feature allows you to complete a telephone application and then send your client a link to review and sign it. Once complete, the enrollment will automatically be submitted to SCAN.

1 Login to **SCANagentportal.com** and select the Enrollment tab to access SCANCubed.

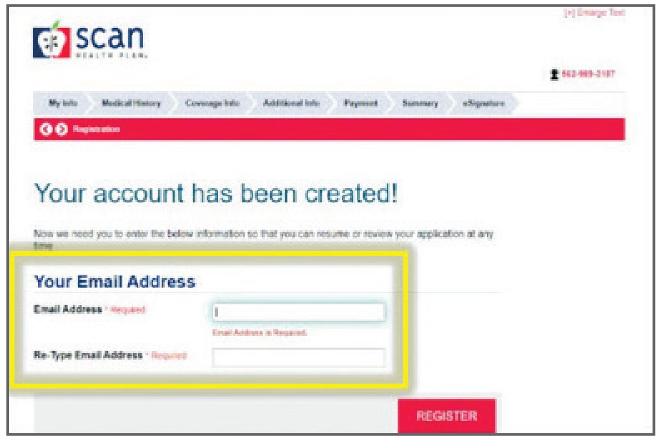
2 Select **Quote**. Choose **Agent-Assisted Enrollment**. Then click **OK**.



Application Enrollment Process - *continued*

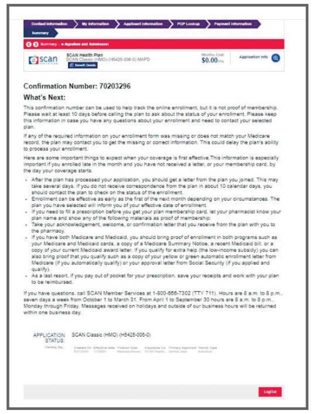
3 After selecting **Enroll Now**, enter your **CLIENT'S email address** (twice) and click **Register**.

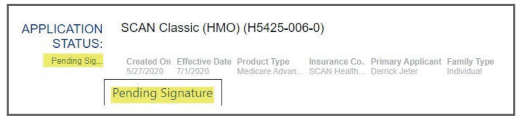
NOTE: To use this method, your client *must have an email address*. You should not use your own email address.



4 Complete the application with your client over the phone, then click **Submit**.

5 Once you submit the application, you will receive an online confirmation page. Keep the confirmation number for your records. You'll notice that the application status says, "Pending Signature."



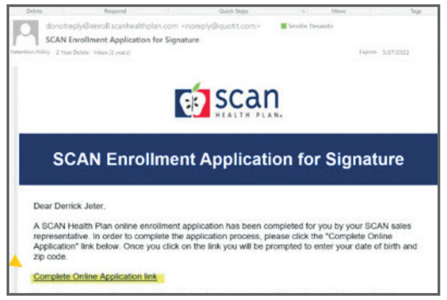


6 Your client will receive an email with the link to sign the application.

7 Instructions for your client

Accessing the application

- **a)** Open the email from **donotreply@enroll.scanhealthplan.com**
- **b)** Click on the link that says **Complete Online Application Link**.
- **c)** Enter Date of Birth and Zip Code for security purposes
- **d)** This information must match the application you submitted for your client to continue
- **e)** Click **Submit.**



Completing the e-Signature page

- **a)** Agree to the terms and conditions
- **b)** Select **"I am the person listed on this enrollment form"**
- **c)** Type in name twice, EXACTLY as it appears in the above section
- **d)** Click **Submit Application**

You and your client will receive a confirmation email with the enrollment confirmation number once the process is complete!

NEW Telephonic Confirmation of Prospect Intent to Enroll

When you're not able to meet with your client face-to-face, and they don't have access to email, we still have an option for you!

What is Telephonic Confirmation of Prospect Intent to Enroll? It's a 3-way phone interview that agents and applicants must complete together so that SCAN can process the enrollment application while making sure the submitting agent gets credit for the application.

Overview of Process

- The agent conducts a compliant sales presentation and completes a paper enrollment over the phone
- When the prospect consents to finalizing enrollment, the agent initiates a 3-way call with SCAN and the agent stays on the line
- The Telephonic Confirmation representative validates the prospect's intent to enroll by asking both agent and prospect a series of questions
- The representative then provides a confirmation code to the agent
- The agent enters the code on the enrollee signature line of the enrollment form in lieu of a "wet" signature
- The agent submits the completed enrollment form to SCAN within 24 hours

SCAN's Telephonic Confirmation Representatives are available to take calls Monday–Friday from 8:00 am – 5:00 pm (PST) at (855) 662-7226.

NOTE: All calls are recorded.

Important Rules and Requirements

You're ready to submit the enrollment for your client. Before you do, double-check the information we've provided here to make sure your submission goes smoothly.

Additional Documentation Checklist

Please complete and submit these required documents:

Required Forms for All Plans

- √ Scope of Appointment
- √ Coordination of Services
- √ Dental Provider Selection (for plans with embedded Dental coverage)
- √ Dental Enrollment (for optional Dental coverage)

Required Forms for Heart First and SCAN Balance

- √ Chronic SNP Pre-Enrollment Qualification Assessment
- √ Permission to Send Health Information

Required Documents to Leave with the Beneficiary

Always provide the beneficiary with:

1. A Sales kit which contains:
   a) Summary of Benefits
   b) Formulary
   c) Multi-language insert
2. The Plan Star Rating document

SCAN disenrollment rates are low – that means that during AEP, you can concentrate on new business, not retention.

Important Rules and Requirements - *continued*

Things to Remember

- Any changes or errors must be initialed by the enrollee
- Just one plan name should be checked
- If a plan has a premium or the prospect owes a Part D late enrollment penalty – a payment option must be chosen
- Include the Primary Care Physician's name and Group ID number
- Have the member (or Authorized Representative) sign and date the form
- Make certain your enrollment form is legible
- If enrolling electronically, complete the Receipt of Enrollment form and leave with your client as proof of enrollment

Rules for Scope of Appointment and Consent to Contact

SCAN Certified Agents have access to Scope of Appointment (SOA) and Consent to Contact (C2C) forms on the SCAN Marketing Storefront. SOA is also available electronically on **SCANAgentPortal.com**.

SCOPE OF APPOINTMENT (SOA) forms are valid only for the month they were signed by the beneficiary.

For example:

- An SOA signed on March 2nd allows you to contact prospects until March 31st
- An SOA signed on March 30th allows you to contact prospects until March 31st (that's only one day!)
- It's possible that you may need to get more than one SOA form signed prior to completing the client's enrollment application

CONSENT TO CONTACT (C2C) forms, also known as Lead Cards, are valid for 365 days from beneficiary's signature date.

For example:

- C2C/Lead Card signed on March 2, 2020 allows for Sales Agents to contact prospects until March 1, 2021

NOTE: Brokers and Agencies must keep SOA/C2C records for 10 yrs. SCAN may request proof of SOA/C2C at any time for audit purposes.

Resolving Enrollment Issues

Incomplete Enrollments

If you are notified that you submitted an incomplete enrollment

- Correct and resubmit that enrollment within 21 days of the application date.
- If you miss that deadline, you will have to submit a new application.

For incomplete enrollments based upon a Special Election Period (SEP)

- Resolve within seven days or a new application must be submitted.

C-SNP Eligibility Changes

If your client had a loss of C-SNP status

- Resolve within 30 days of enrollment or client will be disenrolled. If they no longer qualify for the C-SNP and want to enroll in another plan, they can call Member Services to complete a telephonic agreement rather than a long enrollment form.

What You Need to Know about C-SNP's

Pre-Enrollment

> When enrolling a new member into the SCAN Balance or Heart First plans, complete both the Pre-Qualification Assessment Tool and the Permission to Send Health Information form. Submit with enrollment forms as usual.

> Provide the extra Permission to Send Health Information form to the enrollee. Encourage scheduling an appointment with their new PCP during the first month of enrollment so that we can receive the PCP's diagnosis quickly.

MONTH 1

DAYS 1-31
SCAN verifies diagnosis by contacting the member's previous or new PCP.

If we discover this month that the required diagnosis doesn't exist, then your Broker Account Executive (BAE) will advise (via phone or a report) that you need to find another SCAN product that is appropriate.

NOTE: *Members are still active, so no additional Permission to Contact is required.*

MONTH 2

DAYS 1-30
If SCAN is unable to verify the diagnosis, we'll send out a Disenrollment Letter (Day 2-7) but we'll still continue to attempt verification during the rest of the month. If we can subsequently confirm the diagnosis, then we may stop the disenrollment process and send a notification letter to the member stating that they continue to be eligible for the plan.

DAYS 15-30
Your BAE will let you know if you need to contact your member to urge them to get an appointment with their new PCP to verify the diagnosis. (Provide another Permission to Send Health Information form, as needed.) You should not call the physician or SCAN.

NOTE: *Member is still ACTIVE, so no additional Permission to Contact is required.*

MONTH 3

SCAN sends out the disenrollment letter within the first 10 days of this month if a member remains on the "unable to verify" report. This letter indicates the member is now disenrolled and explains the Special Election Period.

> You cannot contact your disenrolled members.

> If you receive a call from any of these disenrolled members, obtain a new Permission to Contact. Then you can work with client to determine which alternative SCAN plan works best for them.

NOTE: *SEP is open through the two calendar months following the disenrollment date.*

What Your Enrollee Will Receive

After your member's enrollment form is approved, here's what they'll receive:

> Verification letter

> Approval letter

> SCAN member ID card

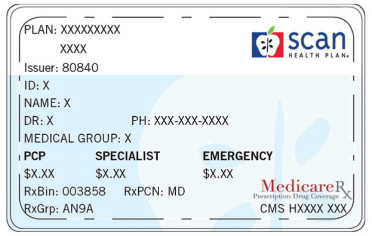
> Quick Start Guide

> Transportation card*

> Welcome call

> SCAN Club newsletter

> An emailed invitation to "Go Green" and receive SCAN materials electronically



Under certain circumstances, they will also get:

> A letter informing them how to get help with Medicare premiums (if they qualify)

> A health questionnaire

> An OTC guide*

> A call to arrange for health services (if you filled out the Coordination of Care form when you enrolled the client)

** Check your specific plan benefits.*

Tools to Help You Sell

Materials You Can Order Online

SCAN has all the sales materials you'll need to successfully sell our plans.
And they are available for you to order online.

To get the following materials, go to the Marketing Storefront at SCANAgentPortal.com.

- Enrollment Kits
- Benefit Highlights
- Brochures
- Flyers (Event and Non-Event)
- Provider Directories
- Formularies
- Dental Information
- Enrollment Forms
- Temporary ID Cards

Sales Tool Kit includes:

- Lead Card
- SCAN Balance Pre-Enroll Qualification Assessment
- Heart First Pre-Enroll Qualification Assessment
- Coordination of Services Form
- C-SNP Permission to Send Health Information form
- Scope of Appointment Form
- Plan Rating Sheets

Access to SCAN's Sales and Marketing Tools

There are 3 ways to get SCAN materials

1. Contact your Agency. They should have a supply on site.
2. If you don't have access to a local Agency, order from the Marketing Storefront at: **SCANAgentPortal.com**
   (If you are a new agent, please allow 48 hours to receive your username and password.)
3. Contact your local BAE (see page 70 for phone numbers) to make pick-up arrangements in advance.

Marketing Storefront Instructions

1. Select the county, materials, and which language you wish to order.
2. Select "Place Order," review your materials and quantities, and confirm the shipping address. Click on "Click here to Complete Order."
3. An email confirmation will be sent after your order is placed, and a UPS tracking number will be sent when the materials ship. Allow two business days for processing and two to three business days for delivery.

SCAN Sales Material Quantity Limits for Individual Agents

(per 30 day period)

Plan Benefit Highlights	200
Sales Kit Enrollment Books	50
Provider Directories	30
Plan Brochures	300
Event & Non-Event Flyers	1000

Submitting Marketing Materials for Approval

The SCAN name, logo and MA promotional materials may only be used with express written consent.

If you would like to use the SCAN logo or any materials that promote SCAN Health Plan products in print or on your website, you must submit a request to SCAN for our review prior to your use.

1. If the materials contain no benefit information or sales events, they will typically be reviewed and approved within two business days.
2. If your materials contain specific benefits and/or a list of sales events, they must be filed with CMS which typically requires five days.

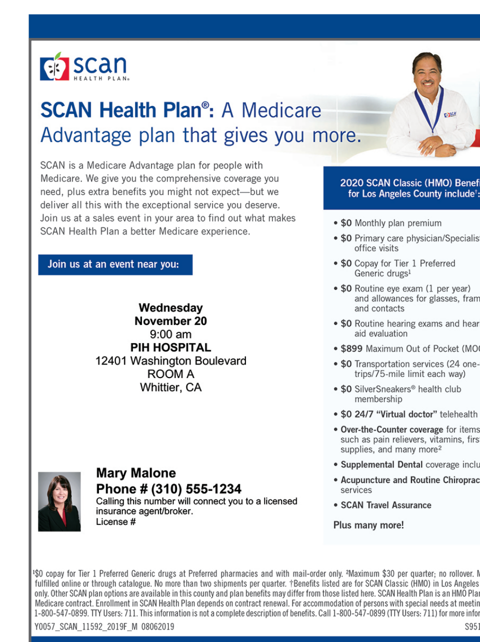
NOTE: You may not manipulate or alter any PDF's or artwork provided by SCAN. Also, you may not allow outside designers or distributors to edit SCAN materials.

Send your request to use the SCAN logo and materials to: **SCANMarketingSubmissions@scanhealthplan.com**. We will reply within two business days with our approval, a request for additional information or the timeframe for CMS approval (which is dependent on your material's content).

Do not use or distribute these materials until you have received an approval email from SCAN. Websites must not state that you represent Medicare or any branch of the federal government.

To order customized flyers from the Marketing Storefront

1. For Non-event flyers, select the County and the preferred flyer layout.
2. For Event flyers, you must register your events with SCAN first. Once registered, events will be listed on the left side of the flyer preview screen. You may select between two to eight events per flyer depending on the flyer type.
3. Use the "Update Preview" button on the site to review and correct your customized flyer prior to ordering.
4. Add a quantity to your cart, continue ordering or select "Place Order." Finally review materials and quantities, confirm shipping address, and click "Click here to Complete Order."
5. An email confirmation will be sent to you after your order is placed; a UPS tracking number will be sent to you once shipment is mailed.



scan HEALTH PLAN

SCAN Health Plan®: A Medicare Advantage plan that gives you more.

SCAN is a Medicare Advantage plan for people with Medicare. We give you the comprehensive coverage you need, plus extra benefits you might not expect—but we deliver all this with the exceptional service you deserve. Join us at a sales event in your area to find out what makes SCAN Health Plan a better Medicare experience.

Join us at an event near you:

Wednesday
November 20
9:00 am
PIH HOSPITAL
12401 Washington Boulevard
ROOM A
Whittier, CA

Mary Malone
Phone # (310) 555-1234
Calling this number will connect you to a licensed insurance agent/broker.
License #

2020 SCAN Classic (HMO) Benefits for Los Angeles County include†:

- **$0** Monthly plan premium
- **$0** Primary care physician/Specialist office visits
- **$0** Copay for Tier 1 Preferred Generic drugs[1]
- **$0** Routine eye exam (1 per year) and allowances for glasses, frames and contacts
- **$0** Routine hearing exams and hearing aid evaluation
- **$899** Maximum Out of Pocket (MOOP)
- **$0** Transportation services (24 one-way trips/75-mile limit each way)
- **$0** SilverSneakers® health club membership
- **$0 24/7 "Virtual doctor"** telehealth care
- **Over-the-Counter coverage** for items such as pain relievers, vitamins, first aid supplies, and many more[2]
- **Supplemental Dental** coverage included
- **Acupuncture and Routine Chiropractic** services
- **SCAN Travel Assurance**

Plus many more!

[1]$0 copay for Tier 1 Preferred Generic drugs at Preferred pharmacies and with mail-order only. [2]Maximum $30 per quarter; no rollover. Must be fulfilled online or through catalogue. No more than two shipments per quarter. †Benefits listed are for SCAN Classic (HMO) in Los Angeles County only. Other SCAN plan options are available in this county and plan benefits may differ from those listed here. SCAN Health Plan is an HMO Plan with a Medicare contract. Enrollment in SCAN Health Plan depends on contract renewal. For accommodation of persons with special needs at meetings, call 1-800-547-0899. TTY Users: 711. This information is not a complete description of benefits. Call 1-800-547-0899 (TTY Users: 711) for more information.

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Visit us online at **www.scanhealthplan.com**.

Note: To download a PDF of your flyer, please contact your SCAN BAE.

Marketing Storefront FAQ's

Why can't I access the Storefront?

There may be several reasons. Perhaps you are not yet entered into the system as a new Agent. Typically, it takes two to four days to gain access to the Storefront once you've become active to sell SCAN. Or you may be trying to access the site with an email address that is different from the one you registered with SCAN. Contact the SCAN Sales Support Team for help at (888) 445-2038.

How do I add sales events to a flyer?

Your sales events must first be submitted by your agency contact to SCAN Seminar Submissions at **SeminarSubmission@scanhealthplan.com**. Events must be submitted at least ten business days in advance of the event. Once approved, the events will be uploaded to the Storefront for you to include on any event flyer layout.

PLEASE NOTE: Under no circumstances are you allowed to add events on blank flyer shells that have not been previously submitted to SCAN. You also may not manipulate or add any information to the flyers after they have been customized in the Storefront and delivered to you. Any changes that were not approved by CMS may result in your termination.

My information (name, mailing address, or phone) is incorrect and needs to be changed. How can I update or change my personal information?

Here are 2 ways:

1. You can update your information on the Storefront by clicking on the "Edit Profile" on the upper right-hand corner of the home page.
2. Contact the SCAN Sales Support Team and provide them with the correct information. It can be corrected in the system typically the same day or sooner.

Can I add my photo or more than one phone number to materials/flyers?

Yes, you may add your photo to your materials--just go to your Storefront account and edit your profile to include your photo.

What if I'm trying to order an item on the Storefront and it's out of stock or not available?

Please contact SCAN's Sales Support Team and let them know about the item you wish to order. They will contact SCAN Marketing and provide you with an estimate of when the item will be back in stock. We appreciate your patience.

Questions?

Contact the SCAN Sales Support Team for help at (888) 445-2038.
You may also contact your SCAN Broker Account Executive for questions or assistance.

Guidelines for Planning and Working an Event

ALL sales events must be submitted to SCAN. Our process requires that you work through your contracted broker agency who will submit events on your behalf.

	EDUCATIONAL EVENTS	FORMAL & INFORMAL MARKETING & SALES (M&S) EVENTS
Definition	Any event that is advertised as Educational and does NOT include a sales presentation or other M&S activities.	ANY event that includes a sales presentation or M&S activities.
What are M&S Activities?	Giving any type of sales presentation. Handing out or mentioning plan-specific benefits info and advertising materials. Discussing premiums or copay amounts. Handing out or collecting applications.	
Report to SCAN?	Not required. CMS may secret shop these events.	YES. CMS secret shops these events. All events must be submitted on the approved CMS template to SCAN **(SeminarSubmission@scanhealthplan.com)** for broker agents.
Important to Note	Advertisements must display this disclaimer: "This event is only for educational purposes and no plan-specific benefits or details will be shared."	All products to be discussed must be announced at the start of any formal presentation.
Meals & Gifts?	Both are permitted: Up to a total of $15 per attendee (retail value). Promo items may have SCAN's name, website & toll-free number. All advertising and explanatory material promoting free gifts must include "There is no obligation to enroll" verbiage.	Light snacks only and no-obligation gifts permitted up to a total of $15 per attendee (retail value). Promo items may have SCAN's name, website & toll-free number. All advertising and explanatory material promoting free gifts must include "There is no obligation to enroll" verbiage.
Hand-Outs?	Any defined by CMS as Educational, but no plan-specific info or bias toward one plan type over another.	All plan brochures and pre-enrollment advertising materials including enrollment forms, Business Reply Cards, and lead cards. Scope of Appointment forms are required if subsequent meeting is requested. Additionally, a CMS-approved sales presentation is available for use at **scan.cmpsystem.com**
Business Cards?	Permitted ONLY on request. May not be attached to educational materials.	Permitted.

Your Sales Event Submission Process

Make sure you have exact information on the location of your event! SCAN Compliance Assessors must be able to locate you.

Work directly with your agency's designated coordinator. They are responsible for processing all Event Submission requests from contracted agents. They will:

- Complete the "SCAN Broker Sales Event Template"
  (Contact **SeminarSubmission@scanhealthplan.com** for a template.)
- Submit requests **10 business days** in advance of the event or the event's advertisement to:
  SeminarSubmission@scanhealthplan.com

NOTE: We are closed weekends and holidays.

The email subject line must include your **Agency Name, "New Event"**, and the **event month and year**.
Example: ABC Agency - New Event – January 2021

SCAN's Sales Event Coordinator will respond within two business days of receipt of your request. If accepted, you will receive a confirmation email. If rejected, your agency will be asked to make corrections and resubmit.

Wait for SCAN's approval before marketing or conducting your sales event. We'll send you a confirmation email.

Now you are ready to advertise and/or conduct your sales event!

Sales Event Modifications and Cancellations

In the event that you need to modify or cancel a scheduled sales event, notify your agency coordinator immediately.

To Cancel or Modify Your Submission

Communicate all cancellations and modifications to your agency coordinator no less than 72 hours prior to the scheduled date. SCAN will send an email confirmation of the cancellation/modification to your agency coordinator.

A. If cancelled within 48 hours of scheduled date:

- Post a sign stating that the event was cancelled and include notice of alternate event opportunities
- You must appear at the site at the scheduled time and stay 15 additional minutes, unless event was cancelled due to weather
- Advise attendees of the cancellation and possible alternate events
- Event cancellations must also be submitted to SCAN

B. If cancelled more than 48 hours prior to the scheduled date:

- Notify beneficiaries in the same way you advertised the event, (e.g., phone call, newspaper announcement)
- If unable to attest that you reached attendees, follow the method stated in A

C. If cancelled due to non-attendance, follow the method stated in A.

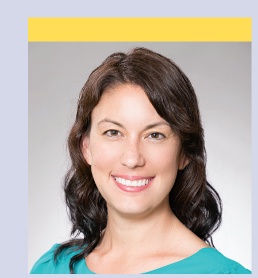
D. If beneficiary sent an RSVP, personally call them and advise of cancelled event.

- Ensure you have permission to call (PTC)

E. Keep documentation of your cancellation. Include the list of beneficiary names, phone numbers, and the date and time you notified them.

Terry Paine
Manager

Jennifer Desamito
Supervisor



Chanyn Sanchez
Business Analyst Associate

Christian Guerrero
Sales Operations Specialist

Sales Event Modifications and Cancellations - *continued*

	EDUCATIONAL EVENTS	FORMAL & INFORMAL MARKETING & SALES (M&S) EVENTS
What CAN I Do?	Host in a public venue. Include communication activities and distribute communication materials. Answer beneficiary-initiated questions. Set up a future marketing appointment. Hand out business cards and contact information to beneficiaries. Display a banner with SCAN's name and logo.	Accept applications, enroll beneficiaries, set up one-on-one sales appointments (requires an SOA), and request permission to call the attendee. Compare SCAN plans to other Plan/Part D sponsors (using statistical data). Use sign-in sheets that must be clearly labeled as "optional." If the event is informal, you must wait to be approached before discussing our products.
What CAN'T I Do?	Include marketing or sales activities. Distribute marketing materials or enrollment forms. Conduct a marketing/sales event immediately following the educational event in the same general location. Discuss or distribute plan-specific benefits or materials.	Conduct "cherry-picking" activities such as health screenings. Require attendees to provide contact information before or during the event. Use contact information collected for a raffle/drawing for ANY other purpose. Serve meals or provide gifts that may be turned into cash. Solicit enrollment prior to the start of AEP (October 15 - December 7).

How to Stay Compliant

SCAN Sales Integrity Performance Audits

As a SCAN sales agent, you are expected to conduct your sales and marketing efforts in an ethical and compliant manner. This includes complying with established performance standards for selling SCAN to beneficiaries. The purpose of SCAN's sales training program is to ensure you know what constitutes acceptable sales activities and performance in accordance with governing federal and state laws, and SCAN requirements.

SCAN's Sales Integrity Standards for all Agents and Brokers Include the Following Minimum Performance Levels:

- Achieving less than a 10% rate of rapid disenrollments, denials, or withdrawals for new enrollees with the plan
- No late enrollment application submissions (submit applications to SCAN within 24 hours of beneficiary signature date)
- No deficiencies identified in Sales Integrity field assessments
- No deficiencies identified in CMS Secret Shopper assessments of sales events
- No outbound enrollment calls without documented permission to contact (Telesales and telephonic brokers)
- Achieve 90% compliance with call script adherence (Telesales and telephonic brokers)
- No deficiencies identified on CMS' Telesales Language interpreter/TTY assessments
- No substantiated sales allegations
- No deficiencies identified in random broker enrollment audit
- No deficiencies identified in website reviews
- No deficiencies identified in broker advertisement reviews
- No deficiencies identified in Permission to Contact (POC) & Scope of Appointment (SOA) audits
- No deficiencies identified in contracting, licensing, appointment, and certification status assessments
- Attend all sales events filed with SCAN ("approved sales event") unless there is a valid exception

An unexcused failure to attend an approved sales event will result in a written warning. The second time an unexcused failure to attend an approved sales event occurs in a 12-month time period may result in termination from being able to sell SCAN to beneficiaries through any sales channel.

Failure to consistently meet SCAN's sales compliance standards and expectations will result in disciplinary action. The impact to beneficiaries resulting from non-compliant sales practices as well as prior precedent will be taken into account in determining appropriate disciplinary action. SCAN's progressive disciplinary action includes counseling, performance coaching, additional training, written warning, corrective action, last and final written warning, suspension, and termination.

SCAN publishes a monthly newsletter, "The Sales Core," which highlights relevant sales tips, compliance information, and marketing updates.

Sales Event Modifications and Cancellations - *continued*

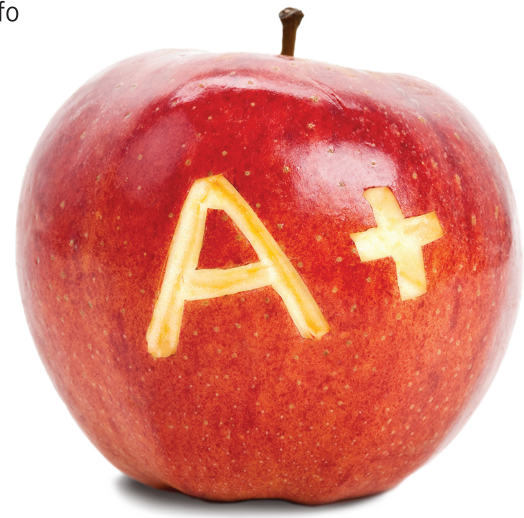
Here are the components of a compliant Sales Presentation. If you do them all, you will be rewarded with a SCAN Sales Assessor score of 100%.

Things You Should ALWAYS Do		
	√	Show up on time and be where you said you would be
	√	Clearly identify any sales event venue with signage
	√	If a sign-in sheet is used at a sales event, it must clearly state "Optional"
	√	State that you don't represent Medicare or any branch of the Federal Government
	√	Have Scope of Appointment (SOA) signed prior to beginning presentation (you must keep these forms for 10 years and provide a copy if requested)
	√	Discuss ONLY the products identified on the SOA
	√	Hand out only CMS-approved materials (carries a CMS code)
	√	Schedule appointments in Long Term Care facilities (upon beneficiaries request only)
	√	Conduct sales in common areas like cafeterias, conference or recreational rooms, and pharmacies (but away from counter and waiting areas)

Things You Should NEVER Do		
	X	Not show up to your scheduled sales event that was filed with SCAN
	X	Approach beneficiaries in common areas
	X	Conduct door-to-door solicitation, including leaving information such as a leaflet or flyer at a residence or car
	X	Conduct unsolicited telephonic or electronic solicitation, including leaving electronic voicemail messages or text messaging
	X	Discuss any product NOT identified on the SOA
	X	Serve meals – snacks are OK
	X	Give gifts over $15 retail value
	X	Require attendees to provide contact information
	X	Use personal contact information obtained to notify individuals of raffle or drawing winnings for any other purpose
	X	Have a sign-in sheet that does not state "Optional" and/or insist that sales event attendees sign your sign-in sheet
	X	Insist that sales event attendees sign your sign-in sheet
	X	Make any absolute statements ("*We are the best!*")
	X	Use high-pressure tactics
	X	Make inaccurate statements
	X	Make disparaging remarks about the Federal Government or another MA organization
	X	Market or discuss the coming year's plans prior to October 1 or enroll a prospect before October 15th*
	X	Conduct any sales activities whatsoever in hospital patient rooms, waiting rooms, dialysis treatment areas, or at pharmacy counters

**Compensation will not be paid and disciplinary action may occur for January 1st effectives, if SCAN receives the enrollment prior to October 15th with your Rep Code.*

Things You Should Always Explain



- The Plan Star Rating and refer to **www.medicare.gov** for more info
- Where to find the Multi-Language insert
- Eligibility requirements
- Enrollment, disenrollment and lock-in periods
- Requirement to continue to pay Part B
- The Late Enrollment Penalty (LEP)
- Plan premiums, co-insurance & co-pays
- Possible higher costs or non-payment if a non-network provider is used
- SNP's, eligibility, and the loss of coverage (disenrollment) criteria
- Where to find covered prescription drugs (formulary)
- The cost of covered prescription drugs
- That members must use network pharmacies
- The "coverage gap"
- Prior authorization/step therapy/exception/transition process and quantity limits
- How drug coverage works with SNP's
- The Referral Process

Things Health Care Providers May – and May Not – Do

Health Care Providers must remain neutral in MA enrollment decisions but may engage in discussion if asked for advice.

PROVIDERS ARE PERMITTED TO

- ☺ Provide plan names and marketing materials, as long as they do so for ALL their contracted plans
- ☺ Display posters and flyers in waiting rooms
- ☺ Provide information on LIS
- ☺ Offer information sources such as Plan marketing reps, Medicaid & Social Security office info, CMS website and Medicare 800 number
- ☺ Include materials in admissions packets (for Long-Term Care facilities) that advise of their plan contractual relationships

PROVIDERS ARE NOT PERMITTED TO

- ☹ Offer Scope of Appointments or accept enrollment forms
- ☹ Distribute plan materials or applications
- ☹ Mail marketing materials on behalf of plan
- ☹ Make phone calls or offer anything of value to persuade patients to enroll in a specific plan
- ☹ Accept compensation directly or indirectly from plan for enrollments
- ☹ Conduct health screenings as a marketing activity
- ☹ Provide patient information (i.e., patient lists)

Sales Agent Compensation

Compensation Policies and Procedures

To be eligible for payment, you must maintain a current state insurance license and complete your annual training certification. Please refer to the section "**COMMISSION ELIGIBILITY**" in the SCAN Broker Commission Guide for further details.

SCAN pays commissions:

- Only if an enrollment is completed by a broker who was already certified at the time of the enrollment.
- At the CMS maximum allowable rate based on the Medicare Advantage Prescription Drug (MARx) cycle year data.
- On Lifetime Renewals if you maintain a current state insurance license and complete your annual training certification.
- At the maximum allowable rate for the current year – not the yearly rate when plan was sold.
- For renewal memberships at the start of the calendar year – not the anniversary date. Renewals are paid monthly, not upfront for the year.
- At the CMS maximum allowable rate in a lump sum for members who are new to Medicare.
- At the CMS maximum allowable pro-rated amount for members who move from an existing MAPD or PDP plan.
- At the pro-rated amount upfront each month. If an adjustment to compensation is necessary due to changes to MARx data, over/under payments are corrected when the member data is received from CMS.

If an agency fails to recertify annually, commission payments will stop to both the agency and their up-line.

Termed Agents and Agencies must recertify by 12/15/2021 to continue to receive renewals

2021 Commission Rate for Contracted Agents

Initial year enrollments $672
Renewal commissions $336

Sales Agent Compensation, continued

National Producer Number (NPN) Questions?

Contact us at:
SCANbrokercontracting@scanhealthplan.com
or call 562-989-5157

Change in Payee

When requesting changes to the payee name or Tax ID, you must complete a new electronic W-9. Send your "Payable to" change request to **SCANBrokerContracting@scanhealthplan.com** and an electronic W9 will be sent to you via email.

This will ensure the payments are issued accurately. The change will take effect in the next commission cycle provided that the request was submitted prior to the 15th of the month. This change will not affect renewal payments and agents will continue to be paid according to the initial payout. All new enrollments will be paid to the new payee. SCAN will not adjust renewal payments for payee or Tax ID changes.

Updating your Contact Information

- ☑ **Name**
- ☑ **Address**
- ☑ **Phone Number**
- ☑ **Email Address**

To update your contact profile, send an email with the revised information to
SCANBrokerContracting@scanhealthplan.com

Questions about commissions? For any issues, email us at **SalesCompensation@scanhealthplan.com**

For complete information, review the 2021 SCAN Commission Guide.

SCAN Successor Agent Program

Good news for you as you plan for the future! SCAN has a Successor Agent program that provides you with the ability to transfer your book of business to another SCAN contracted agent. ***Your intent to transfer your business upon your passing must be prearranged as part of your financial plan. Heirs may not institute the process.***

What is a Successor Agent?

A qualified agent who will service the members in the book of business you transfer to them in exchange for renewal commissions.

When does a Successor Agent agreement make sense?

Exiting the business (e.g., retirement, illness, or sale)

Requirements:

> Agents transferring and receiving book of business must be in good standing according to SCAN's contracting requirements and certified to receive renewal commissions with SCAN

> Original Agent transferring book of business must be paid directly by SCAN

> Agents must complete Successor Agent Transfer Form

> Annual renewal payments must exceed $5,000

Death of an agent

Requirements:

> Agents transferring and receiving book of business must be in good standing according to SCAN's contracting requirements and certified to receive renewal commissions with SCAN

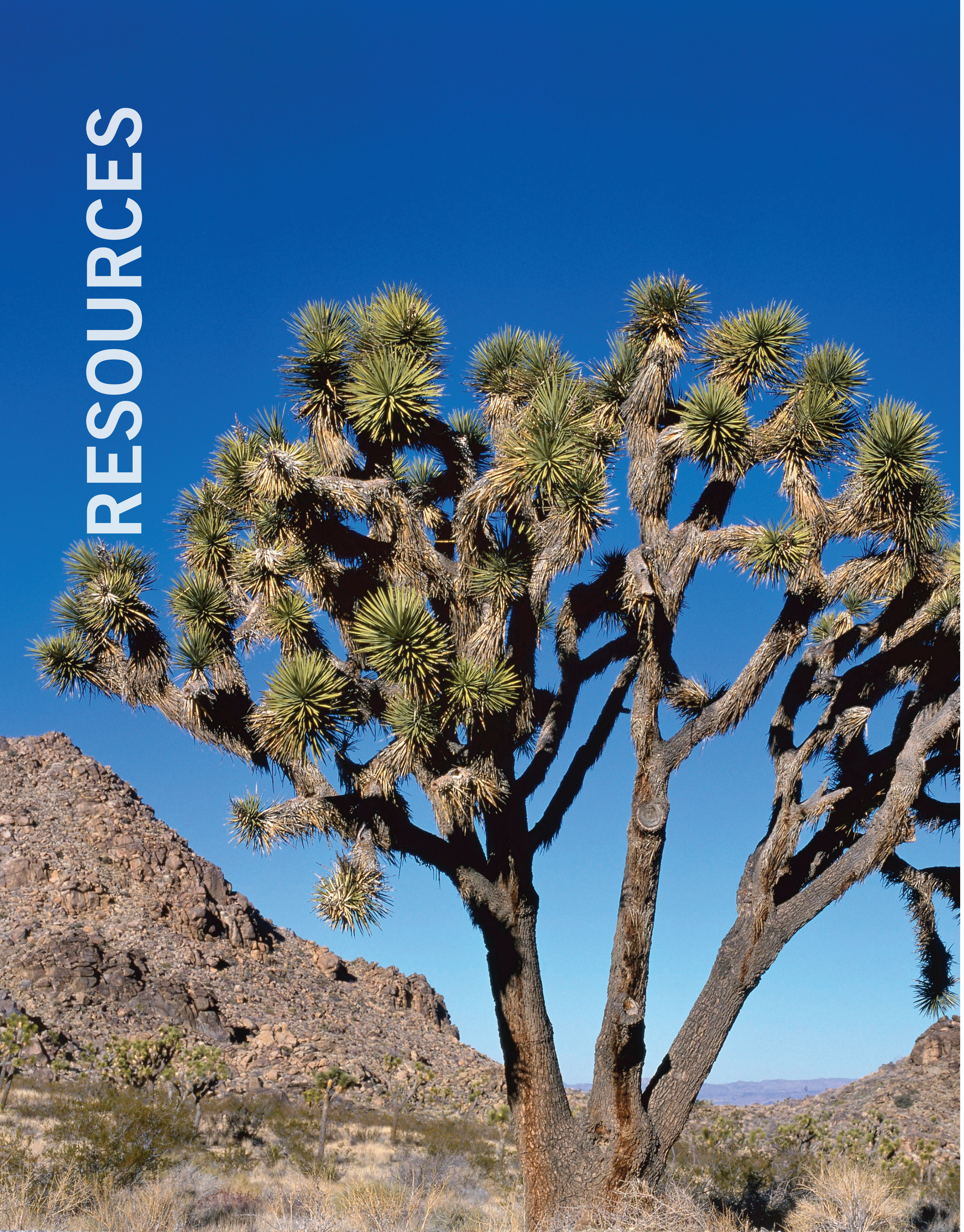
> Original Agent transferring book of business must be paid directly by SCAN

> Agents must complete Successor Agent Transfer Form

> Annual renewal payments must exceed $5,000

Questions? Reach out to your local Broker Account Executive (BAE) or call SCAN's Sales Support Team at (888) 445-2038.

SCAN pays commissions at CMS maximum allowable rate – and we offer ifetime renewals to certified agents.



Accessing Your Dedicated Service Team

Got sales support questions?

For help with benefits, eligibility, enrollment, network, formulary, and more, contact the Sales Support Team (SST).

Monday through Friday
8 a.m. - 6 p.m. Pacific Time
(Extended hours during AEP)
(888) 445-2038

Got general questions?

Reach out to your local Broker Account Executive (see last page of this guide). They are your Concierge Team. They're in your neighborhood and there to help.

The Sales Support Team (SST) is HERE in Long Beach

When an SST member takes your call, they will be able to investigate and answer your questions on the spot. And even if they don't have an immediate answer, they will do the legwork and get back to you ASAP!

Yes! We can help you with:

- Medicare verification - A&B effective dates
- LIS/SEP last used date
- SCAN benefits verification
- Broker/Agent training look-up and assistance with scheduling
- Doctor search (PCP/Specialist)
- CARA status
- General questions on: Contracting, ordering sales materials, commissions issues
- Low Income Subsidy (LIS) status verification
- Medi-Cal verification - Aid Codes/Share of cost
- Formulary search
- Supplemental provider contact info: Silver Sneakers, TruHearing, EyeMed, Delta Dental, etc...
- Application status
- Verify agent of record

No! We cannot help you with:

- Member issues
- Prospects wanting to inquire about or join the plan
- Ordering ID cards. But we can provide you with instructions on how to order them.

Accessing Your Dedicated Service Team - *continued*

SST advises that you have the member call Member Services for:

- PCP Changes
- Pharmacy issues - SST can give them BIN/GRP/PCN#
- Billing/Claim issues
- Disenrollment issues - member received a letter/call from SCAN
- National Med Trans for ride availability or scheduling

Here's a sample of the questions SST is most frequently asked:

Q: Will the SST be able to answer my Commission questions?

A: *The SST can help you with commission pay dates. Any other commission questions should be directed to Sales Compensation by calling (562) 637-1220 or sending an email to* **SalesCompensation@scanhealthplan.com***. Your questions will be answered within 24 to 48 business hours.*

Q: Can the SST help with member issues?

A: *Unfortunately, no. The SST doesn't have access to member records. The member should call a Member Services Advocate for assistance at (800) 559-3500.*

Q: My client is new and has not received his SCAN membership card. Can I order a card through the SST?

A: *The SST can't order a card. SST can connect agents to Member Services to place an ID card order for the member.*

Q: Will the SST be able to speak to my client on the phone?

A: *No. The SST is not allowed to speak directly to clients or members due to CMS regulations.*

Q: When will members receive their Delta Dental cards?

A: *Delta Dental sends out new ID cards with a Welcome packet to new members only. Additionally, we will send out Welcome letters when there is a change to the member's program (e.g., they changed from the Basic plan to the Enhanced plan on Dental). When a member changes dental offices, Delta will generate a letter confirming the dental office change and effective date of the change, but ID cards are not part of that letter.*

Q: My client is a SCAN member and I lost their phone contact information. Can the Sales Support Team give me the information?

A: *Per HIPAA guidelines the SST cannot give out any member's personal information.*

Resources and Contact List

Member Services

Monday through Friday
8 a.m - 8 p.m. Pacific Time
(800) 559-3500

Best time to call?
Wednesday, Thursday, and
Friday afternoons

Sales Support Team (SST)

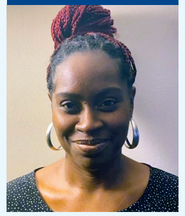
Monday through Friday
8 a.m - 6 p.m. Pacific Time
Extended hours during AEP
(888) 445-2038

Larry Napier
Sales Support Rep

Valerie Sherlock
Sales Support Rep

Britney Jenkins
Supervisor

MaryAnn Ortega
Sales Support Rep



Nicole Williams
Sales Support Rep

Sandra Cortez
Sales Support Rep

June Finley
Sales Support Rep

SCAN Agent Portal

SCANAgentPortal.com

Commission Assistance

SalesCompensation@scanhealthplan.com
(562) 637-1220

Sales Training

ScanSalesTraining@scanhealthplan.com

Contracting Department

SCANBrokerContracting@scanhealthplan.com
(562) 989-5157

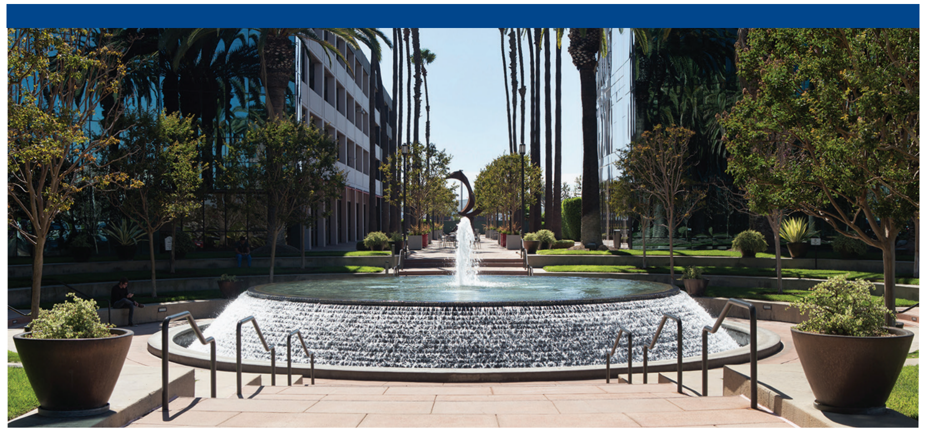
Telephonic Intent to Enroll

(855) 662-7226

Our expert Member Services Advocates are located in Long Beach, California, so they know the marketplace.

SCAN Offices

CORPORATE OFFICE



3800 Kilroy Airport Way, Suite 100, Long Beach, CA 90806
Main Line: (562) 989-5100

Your SCAN Broker Account Executives (BAEs) are your local go-to team for all questions regarding your relationship with SCAN. They can provide you with:

- Agent and Agency Recruitment and Oversight
- One-on-one instruction on topics ranging from Medicare basics to enhanced Selling Skills
- Product and Benefit trainings delivered in your local county
- Face-to-Face field support for all your selling needs

And their number one job is Service. Expect them to provide you with lots and lots of it!

Director, Broker Sales:

STANTON SASAKI
(310) 782-4020
ssasaki@scanhealthplan.com

Project Coordinator:

HANG PHAM

Business Development Representatitve:

TRACEY PATRICK

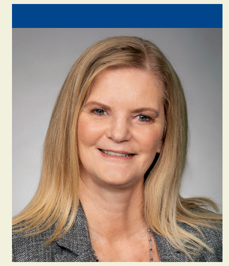
REGIONAL OFFICES

NORTH

Northern CA Regional Office
1255 Treat Blvd., Ste. 300
Walnut Creek, CA 94597

Sales Coordinator:
Hang Pham
(562) 308-2742

Broker Account Executive:



SHERRY AGUIRRE
Napa, Sonoma, San Francisco, Santa Clara and Stanislaus Counties
(562) 754-0410
saguirre@scanhealthplan.com

EAST

Corona Regional Office
555 Queensland Circle, Ste. 101
Corona, CA 92879

Sales Coordinator:
Serena Sanchez
(562) 989-8387

Broker Account Executive:

DAN RIVERA
Riverside and San Bernardino Counties
(949) 207-4214
drivera@scanhealthplan.com

WEST

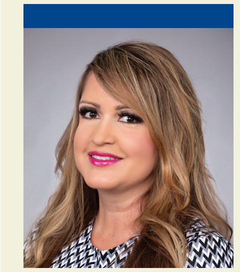
Glendale Regional Office
450 North Brand Blvd., Ste. 600
Glendale, CA 91203

Sales Coordinator:
Ana Martic
(562) 989-5100 ext. 4902

Broker Account Executive:

ELSA RAPP
LA West and Ventura Counties
(310) 489-3154
erapp@scanhealthplan.com

Broker Account Executive:



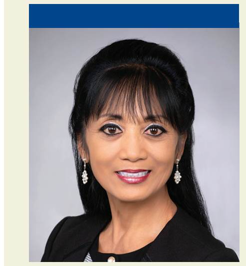
NORMA GARCIA
LA East
(310) 938-8521
ngarcia@scanhealthplan.com

SOUTH

San Diego Regional Office
9655 Granite Ridge Drive, Ste. 200
San Diego, CA 92123

Sales Coordinator:
Paula Villasenor
(562) 308-5812

Broker Account Executive:



GALE GAJARDO
Orange County
(714) 698-3450
ggajardo@scanhealthplan.com

Broker Account Executive:

ROBIN BARTLEY
San Diego County
(562) 310-9529
rbartley@scanhealthplan.com

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