

# SCAN 2025 Medicare Advantage Offerings Focus on Lower Costs, Expanded Benefits

*Plans Feature Expanded Dental, Vision and Hearing Benefits, New Grocery Allowance, Enhanced Over the Counter Allowances and a New Plan Tailored to Asian Adults*



LONG BEACH, CA, UNITED STATES,  
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[SCAN Health Plan](#), one of the nation's largest not-for-profit Medicare Advantage plans serving older adults, proudly announces its suite of Medicare Advantage products for 2025. These robust offerings are designed to significantly reduce costs and offer greater flexibility for America's seniors.

In addition to the standard and supplemental benefits offered to Medicare Advantage members in 22 counties across California, Arizona, Nevada, Texas and New Mexico, SCAN is introducing new and enhanced benefits to address the needs of older adults. Recognizing that seniors desire flexibility in allowances and cost savings, the new offerings, available in select SCAN plans, include:

- Improved over the counter (OTC) options, available at CVS locations nationwide, and higher allowances with a rollover feature that saves SCAN members' money on routine expenses;
- New grocery allowances\* are now available at retailers across the country and via Instacart, an online delivery service;
- A new Medicare Advantage Plan tailored for older Asian adults, offering a network that delivers culturally and clinically aligned care;
- New dental allowance with \$0 preventative and diagnostic services as well as deep cleanings and other comprehensive services;
- New flexible allowance to assist with expenses for dental, vision and hearing and out of pocket expenses; and

- Enhanced pharmacy benefits that include no deductible, \$0 premium for Tier 1 and Tier 2 prescription drugs and \$0 insulin\*\*\* in select special needs plans (SNPs).

"In designing our 2025 products and benefit offerings, we continue to place a strong emphasis on meeting the unique needs of older adults, rather than adopting a one-size-fits-all approach," said Karen Schulte, president of Medicare for SCAN Health Plan. "As a not-for-profit health plan, SCAN is dedicated to continuously reinvesting in benefits and services that truly matter to older adults, helping them lead healthy and independent lives."

#### New Grocery Allowance Powered by Instacart

[Studies](#) estimate that more than nine million seniors may experience food insecurity by 2050, and seniors experiencing food insecurity are 65% more likely to be diabetic and are also more likely to suffer from conditions such as congestive heart failure and high blood pressure. To alleviate the financial burden of food costs for SCAN members enrolled in its Chronic Special Needs Plans (C-SNPs), SCAN has partnered with Instacart to develop a grocery allowance\*, ensuring that members have immediate access to nutritious, culturally-tailored food options that support their well-being and help them manage chronic conditions, such as diabetes and cardiovascular disease. SCAN's clinical teams collaborated with Instacart to develop a curated list of food and grocery items to meet their dietary needs. SCAN will also offer members that qualify a flexible spending benefit. Qualifying members will receive a flex card with a monthly allowance that allows them to spend according to their SCAN plan.

For some plans, the allowance covers groceries, and the flex card can be used at more than 70,000 participating grocery stores nationwide, covering eligible foods such as fresh produce, frozen meals, salad kits, dairy products, pantry staples, and more.

#### Enhanced Over the Counter Benefit

In partnership with CVS and CVS y Mas, SCAN will offer an enhanced OTC benefit, allowing members enrolled in most SCAN plans to purchase more than 10,000+ health and wellness products at CVS retail stores. SCAN members will receive a preloaded debit card, which is replenished either monthly or quarterly, enabling them to easily purchase thousands of eligible items. This benefit also features a rollover function, permitting unused funds to be carried over to the next period until the end of the year.

#### SCAN Allied in Partnership with Astrana

SCAN understands that healthcare is most effective when it is culturally tailored and personalized. Building on its commitment to pioneering Medicare Advantage plans designed for specific populations of older adults\*\*, such as SCAN Affirm partnered with Included LGBTQ+ Health (HMO), the industry's first Medicare Advantage plan designed for LGBTQ+ seniors, and SCAN Inspired by women for women (HMO), designed by women for women, SCAN has partnered with Astrana to launch SCAN Allied (HMO). This new health plan is specifically designed to meet the needs of Asian older adults in California's Los Angeles, San Francisco, and

San Mateo counties.

In addition to the Medicare benefits offered in all SCAN's plans, SCAN Allied offers a comprehensive suite of supplemental benefits, including:

- \$0 premiums;
- Unlimited acupuncture;
- Flexible dental, grocery and fitness allowances\*; and
- Access to a network of culturally aligned providers, specialists and pharmacies.

#### Special Needs Plans Offerings

In 2025, SCAN's Special Needs Plans (SNP) across California, Nevada, Arizona, Texas and New Mexico will offer expanded benefits in select plans that include the following:

- A new grocery allowance, in partnership with Instacart and flexible allowances for everyday needs, such as wellness items and healthy food and grocery items\*;
- An enhanced OTC allowance; and
- Unlimited virtual health access to urgent care and behavioral health specialists.

While benefits and availability vary by plan and county, all SCAN plans include coverage for doctor visits, preventive care and hospital stays—at \$0 in many plans. Select SCAN plans also provide a variety of value-added benefits, such as over-the-counter medications, gym memberships, acupuncture and chiropractic services, transportation, and hearing aids.

The Annual Enrollment Period for selecting a Medicare Advantage plan for 2025 runs Oct. 15-Dec. 07, 2024.

As of January 1, 2025, SCAN Health Plan will operate in 13 California counties including Los Angeles, Riverside, Orange, San Bernardino, San Diego, Ventura, Alameda, San Mateo, San Francisco, Stanislaus, Fresno, Madera and Santa Clara.

SCAN Health Plan (Nevada) will operate in Nye and Clark counties in Nevada.

SCAN Health Plan (Texas) will operate in Harris and Bexar counties in Texas.

SCAN Health Plan (New Mexico) will operate in Bernalillo and Sandoval counties in New Mexico.

SCAN Desert Health Plan will operate in Maricopa, Pima and Pinal counties in Arizona.

For more information about plan benefits and enrollment details, please visit [www.scanhealthplan.com](http://www.scanhealthplan.com).

\* Eligibility for grocery and fitness benefit is not based solely on chronic conditions. All applicable eligibility requirements must be met before the benefit is provided. Qualifying chronic condition(s) required to be eligible for the SSBCI benefit include cardiovascular disorders, chronic

heart failure, diabetes, cancer, chronic lung disorders. Other chronic conditions may apply. Medical records will be used to establish qualifications for the benefit.

\*\*SCAN's population-specific HMO plans are designed for those populations in mind, but also available to anyone who qualifies for Medicare.

\*\*\*\$0 insulin is available in select SCAN plans only. You won't pay more than \$35 for a one-month supply for each insulin product covered by our plan on our Drug List (Formulary), regardless of cost-sharing tier. This includes insulin products covered through a coverage determination, appeal, or transition.

SCAN Health Plan in California, Nevada, Texas, and New Mexico and SCAN Desert Health Plan in Arizona are HMO plans with Medicare contracts. Enrollment in SCAN Health Plan and SCAN Desert Health Plan depends Medicare on contract renewal. Other providers are available in SCAN's network.

#### About SCAN Health Plan

SCAN Health Plan, one of the nation's largest not-for-profit Medicare Advantage plans, serves more than 277,000 members across California, Arizona, Nevada, New Mexico, and Texas. Founded over 47 years ago by senior activists known affectionately as the "Twelve Angry Seniors," SCAN remains dedicated to its mission to keep seniors healthy and independent. Independence at Home, a SCAN community service, provides vitally needed services and support to seniors and their caregivers regardless of plan membership. SCAN also offers educational programs, community funding, volunteer opportunities and other community services throughout our service areas. To learn more, visit [scanhealthplan.com](https://scanhealthplan.com) or follow us on Twitter [@scanhealthplan](https://twitter.com/scanhealthplan).

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