



# Code of Conduct



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# Our Mission: Keep Seniors Healthy and Independent

## Letter from the CEO and Chief Risk Officer

SCAN has a long history of serving older adults with dignity and respect. We were founded in 1977 by seniors, for seniors, and that singular focus is one of the key things that still differentiates us.

Today, SCAN is a diverse organization—in the diversity of our business offerings, our customers and clients, and the people who represent SCAN. We are pleased to be an equal opportunity employer who celebrates diversity, equity and inclusion. Having team members from different backgrounds helps us improve on the ways we serve and support our growing membership.

We're excited to see where SCAN can go and how we can bring our mission to more seniors across the country. In doing so, we need to ensure we're building on our strengths. The SCAN Code of Conduct is an important document because it reflects who we are and what's important to us.

SCAN is an amazing organization with a dedication to older adults that is second to none. We don't want anything to jeopardize or diminish our ability to serve the many older adults who would benefit from what we can offer. So you'll see the Code talk about the importance of following laws and abiding by regulations. We also highlight SCAN's Employee Handbook and Compliance Program and ways to report anything you see that may be in conflict with them.

That's because it's on all of us. We are called, first, to be our best selves. To be honest, respectful and do our finest work. But we're also responsible for SCAN. So, we ask you to speak up when you see something that you think may not be the right thing. It's this ongoing commitment and accountability that will help us maintain SCAN's unique culture even as we grow.

We thank you for your dedication to this organization and those we serve, and for adhering to the SCAN Code of Conduct.



**Sachin Jain, MD CEO**  
SCAN Group & SCAN Health Plan



**Ginette Hawkins, SVP**  
Chief Risk Officer



## Letter from the Board of Directors

As individuals and as an organization, we at SCAN are committed to doing business in ways that are ethical, legal and compliant. This pledge is at the heart of everything we do and is fundamental to our ability to fulfill SCAN's Mission to keep seniors healthy and independent.

This means we are committed to complying with the federal and state standards, regulations, policies and contractual commitments that govern the programs in which we participate. By doing so we are being true to who we are and what we represent as an organization. SCAN is well-respected in the healthcare industry and communities we serve, and the strength of our reputation is maintained and enhanced when we act ethically and with integrity.

The Code of Conduct makes clear our values, principles and standards. Upholding these commitments is a responsibility we all share as representatives of SCAN. Thank you for all that you do to support SCAN's Mission and to perform your work in accordance with the Code of Conduct and SCAN's Values.



# THE CODE: A Promise Fulfilled

Following the laws and regulations that apply to our business and upholding the ethical standards we have set for ourselves directly affect our success and ability to effectively serve our members and communities. **This includes respecting one another and those we serve; embracing diversity, equity, and inclusion; and being steadfastly committed to fulfilling the moral imperatives of SCAN's Mission.** These guiding principles serve as the foundation of the Code.

## What is the SCAN Code of Conduct?

Think of the Code of Conduct as the framework for how we perform our work. It is an umbrella over all of SCAN's policies and standards of conduct, including those outlined in the Employee Handbook and SCAN's Compliance Program.

**This Code is our written commitment to act with integrity; to understand and meet the needs of our members and clients; and to hold ourselves to the highest ethical standards.**

While you won't find the answer for every possible situation here, the Code provides information and examples to help you determine a course of action that is consistent with SCAN's values, ethical business standards and legal requirements. It's a guide to help us—as individuals and as a company—to make good on our promises to those we serve and the entities with which we partner.

## So, what's the difference between the Code of Conduct and the Employee Handbook?

Some of what is in the Code is also in the Employee Handbook, but here's the main difference between the two documents:

- **Code of Conduct** defines our values and directs the manner in which we perform our work.
- **Employee Handbook** is much more specific; it provides rules that govern our actions and behaviors.

## Who is the Code for?

The Code applies to all SCAN employees, Board members, contractors, volunteers, subsidiaries, affiliates and other SCAN representatives.\* No matter what job you do or where you do it, you represent SCAN. **That means you—all of us—are responsible for upholding the Code.**



**Each and every one** of us is responsible for doing our job and acting according to the values and standards outlined in the Code. Using the Code in your daily work can help direct you to the most ethical path for your decisions and actions.



Each of us **has a duty to report behavior** or actions that are unethical, illegal or otherwise violate SCAN's values, policies or regulatory responsibilities. When you know the Code, you are more easily able to recognize something that should be reported.

## THE CODE: Laying the Foundation with SCAN's Values

SCAN's Values define how we work together on behalf of those we serve. They function as a compass not only for the decisions—both large and small—we make every day in the course of our work, but also how we collaborate to arrive at those decisions.

We do right by our members and clients

We are with them. We are there for them when they need us. We listen to them.

We express ourselves

We champion our beliefs. We listen to others. We debate firmly but respectfully.

We push beyond our boundaries

How it is today does not mean that is how it should be.

We take pride in what we do

We will not settle for mediocrity.

We are agents of change

We are inspired by change. We find new ways to do what we do.

\*Applies to SCAN Group and its affiliates with the exception of The SCAN Foundation, which adheres to The SCAN Foundation Code of Conduct.

# THE CODE: SCAN's Principles of Conduct

There are certain standards we all must follow to ensure we are performing our jobs at SCAN with integrity and respect. This goes beyond just the jobs we do and includes how we act towards and treat others. It is based upon respecting one another, being honest and truthful in all our actions, and honoring diversity. With these as our motivating principles, we support and encourage a thriving, inclusive work environment.

## Protecting What We Know

### Confidential Information

Many of us see confidential information in the course of our work. This is sensitive information that could cause harm to an individual or organization if it were to become public knowledge. It's our responsibility to protect the security and confidentiality of these two kinds of information:

1. **Proprietary information** is confidential information that is related to or involves a company or individual. Example of proprietary information would be details of a contract negotiation between SCAN and a medical group, or planned business expansions.
2. **Protected Health Information (PHI)** is a member's confidential information. This includes their SCAN ID number and any part of the member's healthcare record or information about their health status, services or care received, or payment history that can be linked to a member.

You should only discuss, share or ask for proprietary information or PHI if it is necessary to your job, and only when there's a clear "need-to-know". When someone outside of SCAN is requesting this type of information, follow your department's job-specific procedures for granting access to confidential information.

**If you suspect there's been a breach of confidentiality, it's your responsibility to report it.** See "What to Do If You Think There's Been a Violation - or Could Be" in the Employee Handbook.

- SCAN's HIPAA (Health Insurance Portability and Accountability Act of 1996) employee training course covers Proprietary Information and PHI.
- For more on confidential information, see the Confidentiality and HIPAA section in the SCAN Employee Handbook.

## Protecting What We Have

### SCAN's Assets and Property

We are responsible for respecting and protecting what belongs to SCAN and using the company's assets and property only as designated. Anything supplied to you by SCAN to do your job or created by you while working for SCAN is considered SCAN's property and remains with SCAN even when you are no longer an employee.



**Equipment, materials and supplies** provided by SCAN for you to do your job should only be used for company business. This includes computers, copiers and other communication systems.

- While it is SCAN's responsibility to maintain its property, it is your responsibility to take care of it and report any problems or issues.



**Intellectual** property is a creation of the mind. At SCAN, intellectual property ranges from the company logo to trade secrets to programs developed by the company. Like physical assets, intellectual property belongs to SCAN and must be used only as designated.

- For more on this, see the Company Property section of the SCAN Employee Handbook

### Property Belonging to Others

At SCAN, we also respect and honor the confidential and proprietary rights and intellectual property of other companies and individuals.

- We abide by all applicable laws regarding copyright, trademarks, privacy and financial disclosures.
- We follow fair business practices, which means we don't use improper channels to gain information about competitors or spread false information about them.



## Protecting What We Stand for

Most of us feel we have a basic sense of what's right and wrong, but some choices may not be clear-cut. Accepting a favor from a business associate, for example, or giving a token of your appreciation to a member may be well-intentioned, but they could still be against the law, against company policy or a violation of state or federal regulations. To help navigate the grey areas, use these standards to guide your decisions and actions.



### Conflicts of Interest

A conflict of interest is when employment, a personal relationship or an activity outside of SCAN creates any actual, potential or apparent conflict that may undermine your ability to do your job well or make an objective decision that is in SCAN's best interest.

- Think about these activities before you commit and consider if you or anyone in your household stands to benefit.
- If there's a potential conflict, ask your supervisor or SCAN's Humans Resources staff for guidance.
- Some activities are allowed with approval.
- For more information, refer to the Conflict of Interest section of the SCAN Employee Handbook.



### Gifts, Financial Incentives and Other Rewards

Our business transactions with vendors, suppliers, contractors and other third parties must be free from influence, or even the appearance of influence. That means that special care needs to be taken when giving or receiving gifts, incentives or business courtesies. **You must never give or receive anything that comes with a personal obligation or that is contrary in any way to SCAN's best interests.**

- SCAN's Gift and Business Courtesy Policy can help you determine if a gift is appropriate - and how to request an exception if you think it's warranted.



- That means bribes, kickbacks or other inducements are never allowed.
- We are never to use or accept any financial or other type of reward that could be seen as trying to induce:
  - Potential or current Medicare beneficiaries to join SCAN.
  - Employees or other licensed professionals to deny or limit care.
  - Medicare beneficiaries, providers or anyone else to commit fraud, waste or abuse



### **Political Activity and Lobbying**

SCAN respects the rights of every individual to participate in and contribute to political organizations or campaigns of their choice. We must follow these guidelines when participating in any type of political activity that is not part of our job responsibilities:

- You must participate in these activities as an individual.
- You may not act as a representative of SCAN in any of these types of activities.
- You may not be reimbursed by SCAN for anything related to these activities.

**This is also important because SCAN is a tax-exempt, not-for-profit organization. Following the guidelines above will help ensure we are abiding by Internal Revenue Service (IRS) regulations and maintain our not-for-profit status.**

If you have any questions about lobbying and political activities, contact SCAN's Policy & Government Affairs department.

# THE CODE: Compliant and Ethical Practices

Each of us must be ready to take the action necessary to prevent, detect, report and correct any business process or behavior that doesn't follow or is inconsistent with this Code of Conduct, the law, SCAN's policies and procedures, or the regulations and sub-regulatory guidance that applies to our work.

## Compliance Program and Training

SCAN's Compliance Program helps ensure that we meet our obligations to comply with governing laws, regulations, regulatory guidance, contract provisions and SCAN policies and procedures.



- Everyone has a role to play in making our Compliance Program effective.
- The best way to stay up-to-date on all of what's expected is to complete your annual Compliance Program and Code of Conduct training.
- To learn more, see the trainings section in the SCAN's Compliance Program.



## What the Code Says

### When a Regulation or Healthcare Policy is Not Clear

You've come up against a regulation or healthcare policy you don't understand. Is it really that important to find out what is required?

- Yes! Not understanding a regulatory or healthcare policy requirement doesn't excuse us from having to comply with it.
- SCAN has a Compliance team ready to help answer any questions you have about regulatory requirements and company policies.
- They will help you understand not just what a regulation or policy states but also what is the intent of that requirement.
- Contact your department's Compliance liaison, Contact SCAN's Compliance Officer or send an email to [compliance411@scanhealthplan.com](mailto:compliance411@scanhealthplan.com).

## Fraud, Waste and Abuse (FWA)



Fraud, waste and abuse are special types of potential compliance issues that have become serious problems in Medicare and Medicaid programs. FWA happens when an individual or organization uses resources inefficiently or inappropriately, bends the rules or intentionally deceives for their or another's benefit. It's often illegal and almost always hurts our company or the seniors we serve.

### **SCAN does not tolerate fraud, dishonesty or criminal conduct of any kind.**

- This holds true for ourselves as well as everyone we do business with—providers, brokers, health plans, pharmacies, pharmacy benefit management companies, and even our members. Each of us at SCAN must pledge to report any potential or actual instances of fraud, waste or abuse that we encounter in our daily work.
- SCAN's Special Investigation Unit (SIU) focuses on raising awareness of FWA, including how to prevent it as well as how to better find and investigate potential FWA cases.
  - For more on FWA, go to the Anti-Fraud Program section in the SCAN Employee Handbook.



### What the Code Says

#### **Finding suspicious activity by a SCAN Member**

You think a member let someone else use his SCAN ID card, and you're wondering if you should call him to double-check.

- Better not to call.
- Instead, report it to SCAN's SIU team, along with the details that made you suspicious in the first place.
- They will investigate and take appropriate action if it is indeed fraud.

#### **Uncovering potential FWA by a provider**

You've noticed that one physician orders extensive lab work, regardless of the diagnosis. Is she just being thorough or is this FWA?

- Report this issue so the SIU team can investigate.
- Ordering and getting reimbursed for unnecessary tests are considered abuses of the Medicare program.

# THE CODE: Violations and Consequences

When we fail to live up to our promises—when we don’t behave with integrity, when we bend the rules or we stray from the values and principles we have all agreed to uphold—then we must be prepared to accept consequences.

Employees or other individuals or organizations that we do business with who violate a SCAN value or principle can expect disciplinary action. This could range from having to attend a counseling session to losing their job or ending their contractual relationship with SCAN. For more on SCAN’s values and what ethical behavior means, refer to the Standards of Conduct section in the SCAN Employee Handbook



While SCAN has a zero-tolerance policy for unethical or non-compliant conduct, we also support a culture of mutual respect, tolerance and personal accountability. Depending on the situation, SCAN may use formal or informal disciplinary action in order to allow an individual to change behavior, learn from their mistakes, and grow both personally and professionally.

- The Formal & Informal Discipline section in the SCAN Employee Handbook offers more information on this subject.

## What to Do If You Think There’s Been a Violation

Each of us, regardless of our job title or duties, is responsible for reporting activities that we think could be illegal, unethical or non-compliant.

- If you suspect something, please report it right away.
- Don’t hesitate—it’s your duty to report a potential compliance issue as soon as you become aware of it.

**There are a number of ways to report a violation or potential compliance issue.**

Let your Supervisor know	Call EthicsPoint at 877-863-3362	Submit a report to EthicsPoint online
<p>Supervisors have an affirmative obligation to, in turn, report the suspected violation to Human Resources and/or Compliance.</p> <p>Contact Human Resources, SCAN’s Compliance Officer or your department’s assigned compliance specialist</p>	<p>EthicsPoint allows you to submit your report anonymously.</p> <p>The number is also on the back of your badge.</p>	<p>Report to EthicsPoint online through SCAN Central.</p> <p>Click on “Report a Risk Issue” in the Quick Links section.</p>

## What to Expect After Making a Report

- 1 Your reporting will be kept confidential to the extent possible.**
  - When you report a possible or actual violation, SCAN will share the information only to the extent necessary to investigate and correct the issue.
- 2 You are protected from retaliation.**
  - We do not tolerate retaliation against anyone who has, in good faith, reported or taken part in an investigation of a possible violation of the Code, policies or the law.
  - Any SCAN employee who tries to intimidate or retaliate against another will be subject to disciplinary action that could include losing their job at SCAN.
  - See the Policy Against Discrimination, Harrassment, and Retaliation section in SCAN's Employee Handbook for more information.
  - If you have reported an issue and believe you are being retaliated against, contact SCAN's Human Resources Department or report this issue through EthicsPoint.
- 3 Your report will be taken seriously and thoroughly investigated.**
  - Investigation results may be presented to SCAN's Enterprise Compliance Committee or to the SCAN Board's Compliance Committee to ensure appropriate action is taken.
  - It could be something as simple as implementing a new policy or procedure, or it could require that we self-disclose the issue to government officials.
- 4 You can keep track of your reported issue.**
  - When you report an issue through SCAN Central or directly to EthicsPoint, you will set a password that you can then use to get updates and also to check to see if additional information is needed from you as the potential compliance issue is being investigated.

**Thank you for your commitment to uphold and abide by the laws and regulations that govern SCAN, and the company's values and ethical practices stated or otherwise referenced in this Code.**

## Where to Find Help

If you have a question about anything in this Code of Conduct, there's someone available to help you find the answer. Send an email to [Compliance411@SCANhealthplan.com](mailto:Compliance411@SCANhealthplan.com) or contact SCAN's Compliance Officer, Elizabeth Cordova.