

care @ share

VOLUME 16

Member Newsletter

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Disease
Awareness**

**Your 2021
Benefits:
You're all set!**

**Why Getting
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Holiday Gatherings and COVID-19

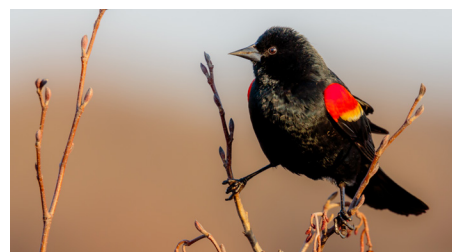
Stay Safe this Holiday Season

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A Message From our CMO



As we approach this holiday season, we are certainly living under far different conditions than any of us had planned months ago. Still there is much to be thankful for; and these holidays, even under these unusual conditions, provide a perfect time for reflection and gratitude. Take time to tell family and friends how much they mean to you, time to reaffirm your own sense of purpose, and time to reconnect with those who make you smile.

End of year is also a good time to take inventory of your health and to make sure you are doing all you can do to stay safe and healthy. We've sprinkled this issue with articles on how to gather with family during the holidays, the importance of getting your flu shot, diabetes and Alzheimer's awareness, medication adherence and provided an autumn safety and wellness checklist.

If you have questions about your health and wellness in general, don't hesitate to contact your doctor or your Customer Experience Team. And if you haven't yet seen your doctor in 2020, now is the time! Even if you are feeling great, seeing your doctor and getting all appropriate screenings and consultations is vitally important, so please don't delay.

As the holidays approach, let us all be uplifted by the spirit and good will of this time of year. Let us look with optimism toward a new year of peace, health and happiness.

Dr. David Sand

Chief Medical Officer

National Diabetes Month

November is National Diabetes Month, a time to raise awareness for this chronic health condition that occurs when the body's blood glucose, also called blood sugar, is too high and insulin is limited. The most common type of diabetes, Type 2, occurs most often in people age 45 and older; and one in four Americans are estimated to have the disease. Over time, having too much sugar in the blood can cause numerous health problems, such as cardiovascular disease, kidney disease, nerve damage and eye problems.

There are numerous lifestyle changes that can be made to delay or prevent Type 2 diabetes and related diseases from occurring. And while there is not yet a cure for diabetes, older adults who have it can take steps to manage it over time and stay healthy.

Preventing Type 2 Diabetes

About 90% of older Americans with diabetes have Type 2, and the chances of developing it depend on a combination of genes and lifestyle. Although risk factors such as family history, age or ethnicity cannot be changed, the National Institute of Diabetes and Digestive and Kidney Diseases (NIDDK) says these lifestyle changes can help to delay or even prevent Type 2 diabetes:

- **Weight loss and management.** Older adults who are overweight or obese are more likely to have insulin resistance and develop Type 2 diabetes but may be able to prevent or delay it by losing 5-7% of their starting weight. For instance, if a person weighs 200 pounds, the goal would be to lose about 10 to 14 pounds.
- **Eating healthy foods most of the time.** Choosing foods with less fat, opting for water instead of sweetened beverages and eating smaller portions and more slowly can reduce caloric intake and help maintain a good weight or help with a weight loss program.
- **More physical activity.** Physical inactivity is one of the largest risk factors for Type 2 diabetes in older adults. Older adults should get at least

30 minutes of physical activity, three to five days a week. Talk with your Care N' Care doctor about which activities are best for you, and how frequent, and what other changes you can make to prevent or delay Type 2 diabetes.

Managing Type 2 Diabetes

For older adults who have Type 2 diabetes, NIDDK suggests managing it with the diabetes ABCs:

A **A for the A1C test.** The A1C test shows your average blood glucose level over the past three months. The A1C goal for many people with diabetes is below 7%.

B **B for blood pressure.** The blood pressure goal for most people with diabetes is below 140/90 mm Hg.

C **C for cholesterol.** You have two kinds of cholesterol in your blood: LDL and HDL. LDL, or "bad" cholesterol, can build up and clog your blood vessels and can cause a heart attack or stroke. HDL, or "good" cholesterol, helps remove the "bad" cholesterol from your blood vessels.

S **S for stop smoking:** Nobody should smoke, but smoking is especially important for people with diabetes because both smoking and diabetes narrow blood vessels

Some people with Type 2 diabetes can manage their disease by making these lifestyle changes. However, many people with Type 2 will require diabetes medicines, such as pills or insulin. If you have diabetes or are experiencing symptoms of diabetes such as sudden weight loss and fatigue, talk to your doctor about management, prevention and next steps





Your Autumn Safety and Wellness Checklist

With its changing leaves and cooler nights, autumn is a beautiful time of year. It also provides a seasonal harvest of heart healthy foods that are great for your immune system such as beets, broccoli, sweet potatoes, pumpkin, apples, eggplant and kale.

While you're enjoying all that fall has to offer, it is also an ideal time to pause and make sure you're prepared for winter's more extreme weather to come. This autumn, schedule time to take care of these important tasks:

- Get your flu shot.** If you haven't done so already, it's not too late to get your flu shot. That is the number one thing seniors can do for their health this year, as flu season and the COVID-19 pandemic converge.
- Have a home heating system check-up.** The best time to schedule maintenance on your home heating system is before you need it. Have it done now so you're sure to have the heat you need in the cooler months.
- Maintain your vehicle.** If you have a car or truck, now is the time to make sure your tires are in good shape and that your headlights, taillights and signals are working properly.
- Change the batteries.** Twice a year you should change the batteries on your smoke and carbon monoxide detectors. This is also a good time to check the batteries on your flashlights and make sure you have back-up batteries should you need them.
- Prepare for ice and snow.** Winter weather sometimes makes an early appearance. Be sure you're prepared with shovels, salt and car brushes.
- Be mindful of fallen foliage.** Leaves on the ground create a slipping hazard, especially when they are wet. Be sure to maintain your yard to prevent accidental falls.

Following these simple suggestions can help you stay safe and confident over the coming months while still enjoying all of the wonderful beauty that makes fall and winter such a special time of year.

Birding in North Texas

Looking for a healthy hobby that you can do from anywhere regardless of your fitness level and with no prior knowledge or experience necessary? How about bird watching?

Birding, as it's sometimes called by enthusiasts, is an easy no-to-low cost hobby get into, no matter your physical circumstances, making it great for seniors. It can be done out in the woods or from the comfort of your own home. And while a bird book or binoculars can be helpful, all you really need to get started are your eyes and ears.

Bird watching is a particularly great hobby for seniors. Here's three reasons why:

1. It can help you relax and create a sense of mindfulness of being "in the moment." To spot birds and not scare them away you need to be quiet and clam, and that in and of itself creates a welcome escape from the "go, go, go" of the modern world. Instead of surfing TV channels or the internet or being on your phone, you're soaking in nature's well-established stress-relief effect.
2. Bird watching is an excellent way to stay mentally sharp as it uses your brain and that helps the aging process. This is because you're not just passively observing when you go birding. Instead you're watching, interpreting, and classifying (perhaps in a log or simply in your mind) the birds you see.
3. While bird watching can be done out your window or from your backyard, it can also become an excellent source of exercise for those who add walking or low impact hiking into their bird watching routine.

Here in North Texas, there are plenty of good places to go bird watching if you know where to look. In fact, at latest count, there are nearly 650 species of birds documented in Texas. And thanks to our location and diverse eco-regions, bird watching can be year-round activity. Multiple nearby lakes, rivers and creeks create attractive woodland habitat for waterfowl and songbirds.

The best places around Dallas to see birds include Village Creek Drying Beds, White Rock Lake, The Heard Museum & Wildlife Sanctuary, McInnish Park and Trinity Audubon Center. More information on these and other great local birdwatching locations can be found at:

<https://birdinglocations.com/the-top-5-birding-hotspots-in-dallas/>

<https://www.alltrails.com/us/texas/dallas/birding>

<https://www.greensourcedfw.org/articles/north-texas-wild-our-bird-street-guide>.

For help identifying birds, try the Audubon Bird Guide App for iPhone and Android. This digital field guide has over 800 species of birds found in North America. Find more information at www.audubon.org/app.

So what are you waiting for? Time to turn off the TV, grab those binoculars and get started!



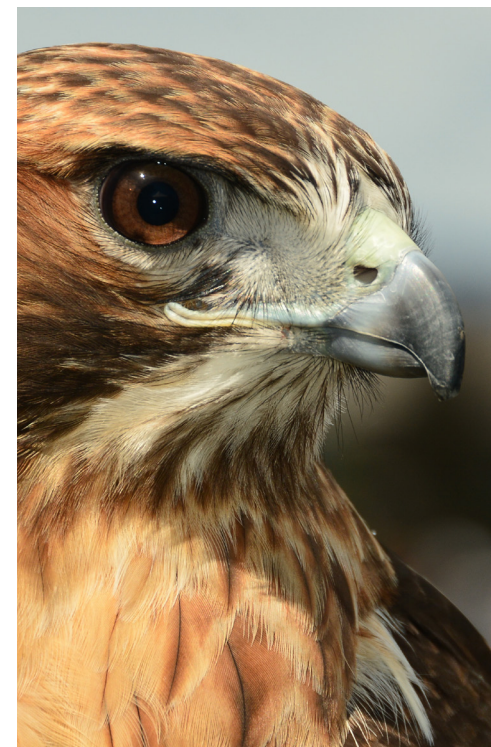
Scissor-Tailed Flycatcher



Great Egret



Red-Winged Blackbird



Red-Tailed Hawk



Northern Flicker



Great Horned Owl

What You Need to Know About Holiday Gatherings and COVID-19

CDC Recommends Those at High Risk Avoid In-Person Events

For many people, the fall and winter holidays are the most wonderful time of the year. Favorite foods, family traditions, gathering with loved ones – these things are often the highlight of the season. But with COVID-19 still spreading in communities throughout our state and across the country, now is the time to start thinking about how you can celebrate the upcoming holidays without putting your health – or the health of others-- at risk.

According to the Centers for Disease Control and Prevention(CDC), those at high risk for severe illness from COVID-19 should not attend in-person gatherings. For older adults-- who are among those at highest risk-- the safest celebration is a virtual one, or one with members of your own household.

For individuals not in a high-risk group, the CDC recommends considering these questions when planning to host or attend a holiday celebration:

- Is the virus rapidly spreading in your community? Higher levels of community spread increase the risk of getting infected.
- Where will the event take place? Weather permitting, outdoor gatherings are safer than indoor ones.

- How long will you be there? Gatherings that last longer pose more risk than shorter events.
- How many people are attending? The more people, the greater the risk.
- Where are guests coming from? Gatherings with attendees who are traveling from different places pose a higher risk than gatherings with attendees who live in the same area.
- Do all guests follow recommended safety precautions? Do the guests adhere to mask wearing, social distancing and frequent hand-washing in their daily lives and will they do so during the event?

The idea of skipping a big family celebration may be unsettling, but there are many ways to soak up the spirit of the season without exposing yourself to unnecessary risk. This includes putting up decorations, lighting some candles, baking cookies together virtually via Zoom or FaceTime, listening to holiday music on the radio or watching your favorite Christmas movies.

“The challenge is to find meaningful ways to celebrate the holidays that are important to you, while keeping yourself and your family members safe,” said Care N’ Care Chief Medical Officer David J. Sand, M.D. “We need to remain cautious, even during the holidays, and for older adults that means keeping close to home.”



Tips for Shopping Safely This Holiday Season

For some people, the hustle and bustle of holiday shopping is a cherished part of the seasonal experience. But holiday shopping usually involves long lines and crowds of people, two things that are not safe for older adults during the ongoing pandemic.

If holiday gift giving is an important part of your holiday celebration and you want to shop in-person, find out which stores near you offer senior shopping hours. These special hours allow older adults to shop before the stores open to the general public.

The safest way to shop this year is to shop online. It is efficient, convenient, and with COVID-19 still spreading, it is much safer for older adults than shopping in busy department stores.

Online shopping is fairly simple, but not all websites operate in the same manner. Generally, you find an item you want to purchase, you click “buy” or “add to cart,” and when you’re ready to make your purchase you “check-out,” which means you put in your name, address and payment information and also choose where the gift should be shipped. One of the perks of online shopping is that you can have the gift sent to your address or directly to your chosen recipient.

While those are the basics of making a purchase online, there are also safety concerns you’ll want to keep in mind to protect yourself from fraud and identity theft.

Here are eight tips for a successful online shopping experience:

- **Shop reputable websites.** With so many websites selling goods online, it can be hard to choose where to shop. One way to be safe is to shop with the retailers you already know and trust. If an online retailer is unfamiliar to you, check out their rating with the Better Business Bureau.

- **Pay with a credit card.** Most credit cards offer fraud protection, while debit cards and e-checks often do not. Always use a credit card or a service like PayPal that keeps your bank information secure.
- **Create secure passwords.** Many websites will ask you to create a username and password before placing an order. Create a secure password that is unique and does not include any personal information such as your birthday, initials, or street address. Instead, create a unique password at least 8 characters long, use special characters such as !#@, and mix upper and lower case letters.
- **Shop from a secure location.** Never use a public WiFi connection when making an online purchase. Your personal information is not secure on a shared public network.
- **Get links.** If your family shares “wish lists,” ask family members to send you links to items on their list.
- **Don’t delay.** Retailers expect more consumers than ever to do their holiday shopping online this year. Shop sooner rather than later to avoid delayed gifts or sold-out stock.
- **Beware of gift card scams.** The best way to avoid gift card fraud is to stick with retailers you know and trust. As with shopping for products, the most reputable way to purchase a gift card online is from the retailer itself. (Supermarkets also sell gift cards to a variety of stores, so you can get your holiday shopping done when you get your groceries.)
- **Question great deals.** There are often great discounts during the holiday shopping rush, but whether you’re shopping online or in-person this old adage nearly always applies: If it looks too good to be true, it probably is.

And last but not least, small businesses across the country have struggled to stay afloat during the pandemic. You can support local businesses this holiday season by shopping on their websites. It’s safest to shop local businesses that you already know and trust. Follow the same safety guidelines mentioned above.





Holiday Favorites

Baked Ham with Brown Sugar Glaze

- 1 (10-lb.) fully cooked whole ham (boneless or bone-in)
- 1/2 c. packed brown sugar
- 1/4 c. Dijon mustard
- 1 tbsp. apple cider vinegar
- 1 1/2 c. apple cider

DIRECTIONS

1. Preheat oven to 325°. Place ham on a roasting rack set in a roasting pan and score diagonally. Cover with foil and bake until warmed throughout, 2 1/2 to 3 hours.
2. During the last 45 minutes of cooking, make glaze: In a small saucepan over medium heat, whisk together brown sugar, mustard, apple cider vinegar, and apple cider. Bring up to a boil, then reduce to a medium simmer and cook until reduced by half, 10 to 15 minutes. Brush glaze on ham every 15 minutes, until an instant-read thermometer inserted in the thickest part reads 140°.
3. Remove ham from oven and let rest 15 minutes before slicing.

Rosemary Roasted Sweet Potatoes

Ingredients for 4 servings

- 3 sweet potatoes
- 2 tablespoons oil
- 1 tablespoon dried rosemary
- 1 teaspoon salt
- 1 teaspoon pepper
- fresh parsley, chopped, for serving

Preparation

1. Preheat the oven to 400°F (200°C).
2. Slice the top and bottom off of the sweet potatoes, and slice potatoes in half crosswise. Rest each half on the broader end, then slice 3 times vertically and horizontally. Turn the potatoes on their side and make 4 or five more slices, to form cubes.
3. Transfer the sweet potatoes to a baking sheet, then add the oil, rosemary, salt, and pepper. Toss to coat evenly.
4. Bake for 35-40 minutes, until the sweet potatoes are tender and starting to brown around the edges.
5. Let cool for 5 minutes. Garnish with chopped parsley before serving

Holiday Fudge

INGREDIENTS

- Cooking spray
- 2 3/4 c. chocolate chips
- 1 (14-oz.) can sweetened condensed milk
- 2 tbsp. heavy cream
- 4 tbsp. butter
- 1 tsp. pure vanilla extract
- 1/4 tsp. kosher salt
- 3 tbsp. Christmas sprinkles

DIRECTIONS

1. Line an 8"-x-8" baking pan with parchment paper and grease with cooking spray.
2. In a medium saucepan over medium heat, melt chocolate, condensed milk, butter, cream, vanilla, and salt together. Stir until smooth then pour into prepared pan.
3. Top with sprinkles and refrigerate until set, 2 hours. Cut into squares to serve.

Alzheimer's Disease Awareness

At present, 5.5 million Americans are living with Alzheimer's disease. The most common cause of dementia, Alzheimer's is a progressive brain disorder that slowly deteriorates memory and cognitive functioning. Alzheimer's most commonly strikes people 65 years and older, and the risk of developing the disease doubles every five years thereafter. Tragically, Alzheimer's is the fifth leading cause of death among Americans in this age group.

Although everyone's brain changes as they age, Alzheimer's is not a normal part of aging; and there is no way yet to prevent, cure or even slow the disease. But knowing the warning signs and getting checked by a doctor is the most reliable way to detect Alzheimer's early, which may help lessen severe symptoms and improve quality of life for those diagnosed as well as their caregivers.

Why Get Checked?

The greatest known risk factor for Alzheimer's is increasing age, followed by family history and genetics. Often, symptoms first start appearing when people are in their mid-60s. And while there is no

single cure, **early diagnosis can provide a wide range of benefits, including:**

- A better chance of benefiting from treatment. While medications cannot prevent, stop or reverse Alzheimer's, they may temporarily help lessen and slow symptoms, such as memory loss, confusion and aggression. Current treatment focuses on helping slow down memory loss, maintain mental function and manage behavioral symptoms.
- An opportunity to prioritize your health. Lifestyle changes and strategies for overall healthy aging, such as controlling blood pressure, exercising and staying mentally active, may help preserve cognitive function. Research suggests these strategies may even reduce the risk of developing other dementias.
- More time to plan ahead. An earlier diagnosis allows a chance to plan with family and support networks about what you want during each stage of the disease should it occur. This can provide peace of mind, reduce burden on family members and maximize access to resources.

Signs and Symptoms of Alzheimer's

The deterioration of nerve cells in the brain that happens with Alzheimer's causes a slow decline in memory, thinking and reasoning skills. As the disease advances, symptoms get more severe and may include disorientation, confusion and behavioral changes. **The Alzheimer's Association suggests that everyone be aware of these 10 warning signs and symptoms:**

1. Memory loss that disrupts daily life.
2. Challenges in planning or solving problems.
3. Difficulty completing familiar tasks.
4. Confusion with time or place.
5. Trouble understanding visual images and spatial relationships.
6. New problems with words in speaking or writing.
7. Misplacing things and losing the ability to retrace steps.
8. Decreased or poor judgment.
9. Withdrawal from work or social activities.
10. Changes in mood and personality.

If you or someone you know is experiencing these symptoms, schedule an appointment with your Care N' Care doctor so the cause can be determined and proper steps can be taken if needed.





You're All Set for 2021

How many times in life do you have the opportunity to receive great benefits by doing nothing? That's exactly the case now as remaining a Care N' Care member for 2021 requires you to do absolutely nothing.

No need to worry about all of the advertisements filling up your mailbox or the commercials streaming across your television during annual enrollment period. By simply doing nothing, you're all set to continue your membership in the Care N' Care HMO or PPO plan of your choosing. So relax, enjoy the holiday season and rest assured that in 2021 you will continue to receive:

- Quality benefits and services to help you access the care you need at a cost you can afford.
- Additional benefits such as a fitness membership through the SilverSneakers program and an over-the-counter benefit to purchase non-prescription items.
- High-quality, five-star physicians providing excellent care when you need it.
- Access to our new Customer Experience Team to help navigate all your health care needs.

Supplemental Dental Rider Now Available

Care N' Care's HMO/PPO plans help meet most of the everyday dental needs of most of our members. But if you are someone who needs a little something extra to care for your teeth, Care N' Care offers a supplemental dental rider to fill the gap.

For only a \$20 additional monthly premium, the rider covers services most often used without the need for a referral or preauthorization. Features include:

- Nearly 5,000 in-network dentists from which to choose.
- \$3,000 annual benefit maximum (only comprehensive procedures count toward the ABM).
- No annual deductible.
- No waiting period after enrollment.

More information can be found at cnchealthplan.com/members2021/your-2021-benefits/.

We are honored that you have joined with more than 10,000 of your neighbors here in North Texas in choosing Care N' Care to be your health care partner, and we will work hard every day and in every way to continue to earn that trust.

Thank you for being a part of our family!

Important Help With Medication Adherence

If you're like many Americans over the age of 65, properly managing your medications may be one of the most important health care challenges you face daily. Statistically, nearly nine in 10 adults 65 and older are currently taking prescription medicine; and more than one-third of Americans in that age bracket take at least five prescriptions (the typical 75-year-old takes more than 10 prescriptions).

While amazing pharmaceuticals are allowing people to live longer and healthier lives, if medications aren't taken properly, quality of life does not improve, and in many cases, it declines. Consider:

- An average of 700,000 people each year experiences adverse reactions to their medications that land them in the emergency room.
- A whopping \$290 billion is the estimated annual cost of patients failing to take their medications properly.
- It is estimated that, on average, 50% of patients in the U.S. do not take their medications correctly. Nearly 33% never fill their first prescription at all.

This is where medication adherence comes in and why Care N' Care has partnered with AdhereHealth to help members with chronic conditions better manage their medications. AdhereHealth brings to Care N' Care and its members a proven track record of working with health plans nationwide and touching nearly 30 million consumers to improve health outcomes through medication adherence.

Using data analytics and their unique insights, AdhereHealth helps identify Care N' Care members who may not be taking their medications and work directly with them and their doctors to resolve adherence challenges. Assistance may take the form of regular medication reviews with licensed clinicians, synchronizing the delivery of multiple medications directly to members' homes, coordinating transportation to the doctor or pharmacy, and even help address any financial barriers you may be facing.

The partnership with AdhereHealth is part of Care N' Care's R.E.A.C.H. program, which is designed to make sure you and your fellow members get the added resources, education and solutions you need when you need them most. Through R.E.A.C.H.—which stands for Resources for Enhanced Access to Community Health—Care N' Care has joined with some of the nation's most widely respected health care companies to provide these at no additional cost or copay to you.

"This program greatly expands the scope of services we are able to offer while also reminding our members of the importance of consistent self-care," said Care N' Care Chief Medical Officer David J. Sand, M.D. "If you have challenges obtaining your medications or following your doctors' recommendations, you now have AdhereHealth by your side."

You are invited to contact our Customer Experience Team to find out if you are eligible to be part of the AdhereHealth program or any of the other value-added services available through R.E.A.C.H.



This Year, Getting Your Annual Flu Shot is Especially Important.

Getting an annual flu vaccine is always important, but this year it is even more so because the ongoing COVID-19 pandemic puts seniors at particularly high risk. Unlike the coronavirus however, the flu is a familiar foe with safe and effective vaccines readily available. Not only will getting a flu vaccine reduce your risk from flu and hospitalization, but it will help reduce the burden on our health care system as it continues to respond to the ongoing pandemic and help preserve medical resources for patients needing intensive care.

Adults 65+ Have the Highest Risk of Flu-Related Hospitalization. The flu can be serious for everyone. But for adults 65 years and older, the risk of flu-related complications and hospitalization is particularly high. About 85% of seasonal flu-related deaths in the United States occur among people 65 years and older, and between about 50 and 70% of flu-related hospitalizations have occurred among people in this age group. This happens because the immune system gradually weakens with age, making it harder for older adults to fight off infections such as the flu or COVID-19. Even after recovering from the flu, older adults may never fully regain their pre-flu health and abilities; and

Don't delay. Flu season is here, so do this RIGHT AWAY. If you have any questions or need help finding where to get a flu shot, contact our Customer Experience Team; and they can find a convenient place close to home.

those with chronic conditions are at an even higher risk of developing more serious and prolonged complications, significantly impacting their lifestyle.

Benefits to Flu Vaccination

The best way to protect against flu and its serious complications is with a simple flu vaccine.

- Flu vaccination helps keep people from getting the flu. While there is no 100% guarantee of flu avoidance, vaccines have been shown to reduce the chance of getting the flu by 40-60%.
- Flu vaccination can reduce the severity of illness in people who get vaccinated should they get sick. Studies consistently find that flu vaccination is effective in reducing the risk of medical visits and hospitalizations associated with the flu.
- Flu vaccination is an important preventive tool for people with chronic health conditions. It has also been shown to reduce hospitalizations among people with diabetes and chronic lung disease and lower the risk of heart attack and stroke.
- Flu vaccines are specifically designed to help protect adults 65 years and older.



Holiday Foods

T P S A R S Y N M C U H B P F
 A A U P C T R S A A M O A U F
 A E G P R F N W S N I T T M C
 X G A L A M O E H D Q C U P S
 K G R E N X I E E Y C H R K D
 I N C P B G Q T D C R O K I R
 T O O I E R S P P A O C E N E
 A G O E R E O O N L O Y P S
 M F K F R E E T T E L L I I S
 A Q I Y Y N O A A T S A O E I
 L F E H S B N T T H Q T U F N
 E U S C A E B O O X S E M D G
 S D Z G U A A E E P T A Z M X
 H G B J C N Y S S Q H A C M S
 O E Y J E S F R U I T C A K E

Turkey
 Rolls
 Tamales
 Ham
 Mashed Potatoes
 Green Beans
 Cranberry Sauce
 Sweet Potatoes
 Pumpkin Pie

Egg Nog
 Sugar Cookies
 Apple Pie
 Fruitcake
 Hot Chocolate
 Fudge
 Dressing
 Candy Cane

Stay Connected

2021 Plan Documents

ANYTIME, ANYWHERE!
 View and download important plan documents no matter where you are— just by accessing them online anytime. Find plan documents at www.cnchealthplan.com/our-plans-2020/plan-documents-2021.

COVID-19 Updates

COVID-19 Resource Website: <https://www.cnchealthplan.com/members/covid-19/>. We now have in place a new section on our website where we encourage you to turn as your one-stop shop for important information as it relates to the coronavirus.

You also can sign-up for special alerts that will let you know when new information is added to the website.

Stay Social

-  @CareNCare
-  @CareNCareHealth
-  @Care N' CareHealthPlan
-  Care N' Care Insurance Co. Inc.
-  [Pinterest.com/CareNCareInsuranceCompany](https://www.pinterest.com/CareNCareInsuranceCompany)

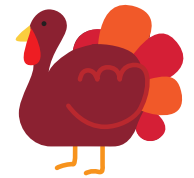
Tools and Resources

Would you like to pay your premium online? Replace your ID card? Look for a provider near you? Use the Care N' Care website to do all that and more at: www.cnchealthplan.com/member-tools-resources/

Need A Provider?

Do you need to find a new doctor or looking for a facility in our network? Visit the Care N' Care website for real-time provider information. The easy to use search tool is available 24/7 at cnchealthplan.com/search.

Holiday Hours



Thanksgiving
 Customer Experience Team
 Department Closed.



Christmas Day
 Customer Experience Team
 Department Closed.



New year's day
 Customer Experience Team
 Department phones open.

T P S A R S Y N M C U H B P F
 A A U P C T R S A A M O A U F
 A E G P R F N W S N I T T M C
 X G A L A M O E H D Q C U P S
 K G R E N X I E E Y C H R K D
 I N C P B G Q T D C R O K I R
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 E U S C A E B O O X S E M D G
 S D Z G U A A E E P T A Z M X
 H G B J C N Y S S Q H A C M S
 O E Y J E S F R U I T C A K E



Insurance Company, Inc.

1701 River Run, Suite 402

Fort Worth, TX 76107

<<FIRST NAME>> <<LAST NAME>>

<<ADDRESS>>

<<CITY>>, <<STATE>> <<ZIP>>

Y0107_21_612_C

Health and wellness or prevention information.



We're Here for You!

Questions or need assistance? Contact your Customer Experience Team by phone, or email:



Email: yourteam@cnchealthplan.com



Call: 1-877-374-7993 (TTY 711)

October 1 - March 31, 8am to 8pm, CST, seven days a week or April 1 - September 30,
8am to 8pm, CST, Monday through Friday.