

care @ share

VOLUME 17

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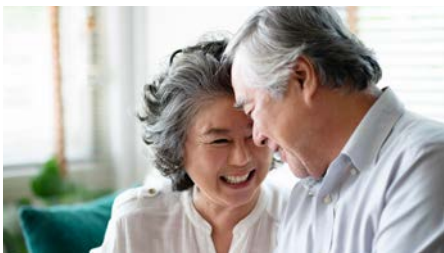
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HAPPY NEW YEAR

Cheers to a Healthy New Year!

It is traditional this time of year to wish everyone a “Happy New Year” and to look at the coming 12 months as a time for new beginnings and happy days. Perhaps this has never been truer than it is now. Our country and the world have endured a challenging 2020 and as we turn the calendar, we have the shared hope that 2021 will be healthier and happier year for us all.

While broadly administering the COVID vaccine will allow everyone to once again enjoy the full beauty of life, there is much that each of us can do on our own to stay healthy and well...which is the theme that runs through this issue of our member newsletter. In here you will find articles on the importance of adopting an exercise program, the benefits of laughter, new ways to add to your happiness, and how working with your hands also helps to keep your mind sharp. There are also articles concerning National Kidney Month and National Cancer Prevention Month – both contain important information for you to know.

Our issue kicks-off with a dozen things you can do to support healthy aging. Some of these are good old basic common sense (like quit smoking and seeing your doctor regularly) while others might not be on your radar (such as trying new recipes or playing brain games). All of these contribute to a healthy lifestyle and we encourage you to make that front and center in your new year’s resolutions.

Yes, 2020 was a painful year. But now it’s a new year and it’s your time to shine. While doctors, loved ones and even your customer experience team can all provide input and access to resources, ultimately the choices are yours. That makes YOU the person most responsible for your ongoing health. Only you can determine the lifestyle you want to lead, the advice you want to follow and the path you want to take. We encourage you to be a smart and engaged consumer when it comes to your health. Let 2021 be a year when you dedicate yourself to living life to its fullest.

From all of us at Care N' Care, Happy New Year!

12 Tips for a Healthier 2021

The pandemic changed the way people lived, socialized and exercised in 2020. And while we are all looking forward to better and healthier times ahead in this new year, there is no better time than now to begin making healthy improvements in your life. Regardless of the conditions around you, good health is always essential.

The best part is that you don't need to be an athlete or a lifelong fitness enthusiast to make small changes in your lifestyle that can add up to big improvements. The number one thing seniors can do for their health is get their annual flu shot...and get the COVID vaccine as soon as it is available. In addition, it is critical to continue following all safety precautions to prevent the spread of COVID-19, including wearing a mask, social distancing, washing your hands often and avoiding large crowds.

With those basic disease prevention precautions in place, here are a dozen other things you can do to support healthy aging:

- 1. Walk.** Walking is an easy, low-cost way to be active. Be mindful of social distancing and bring a mask along just in case.
- 2. Try new recipes.** Explore cookbooks that focus on healthy eating. Consuming a variety of foods will ensure you're getting all of the nutrients you need.
- 3. Quit smoking.** It's never too late to become a non-smoker. Smoking increases blood pressure, decreases exercise tolerance and increases the tendency for blood to clot.
- 4. Stretch every day.** As you age your muscles tighten and lose flexibility. Stretching will make it easier to perform daily physical tasks.
- 5. Stay hydrated.** Don't wait until you're thirsty. Drink fluids throughout the day.
- 6. Mind your meds.** Take all medicine as prescribed by your doctor. Non-adherence, such as skipping doses or cutting your pills in half, can lead to significant health problems.
- 7. Be Mindful.** Studies have shown that meditating – even taking a 30-second break for some deep breaths- can have many positive impacts on your life, including better sleep, reduced anxiety and a sense of inner calm.
- 8. Play brain games.** Crossword puzzles and other mental exercises are important to maintaining great cognitive fitness.



- 9. Declutter.** Reducing clutter around your house can help decrease your risk of falls and accidents that could lead to loss of mobility and independence. Keep your path between rooms clear, beware of extension cords and other things that could trip you, keep the hallways well-lit and use night lights.
- 10. Phone a friend.** Staying in touch with friends and family helps reduce the risk of depression. Your calls to your friends helps them too!
- 11. See your doctor.** It is safe to go to your doctor’s office during the pandemic. Do not delay seeking needed care and don’t put off your regular check-ups or cancer screenings. Those visits help your doctor identify potential health issues before they become a problem.
- 12. Do things that make you happy.** Whether it’s reading, painting, Face Timing with family members or watching your favorite movie on TV, take time to enjoy the simple things in life

If you’re already doing many of the things on this list, there has never been a better time than now to pick out a few you haven’t done and give them a try. With the start of the new year, the time to make healthy lifestyle choices is now. Don’t think of these as just “more New Year’s resolutions” but rather as an opportunity to enjoy wonderful times ahead. You’re never too old to make positive improvements in your lifestyle.

Happiness and Aging: How to Grow Happier as You Get Older

Of all the stereotypes that seem to persist about getting older, perhaps the most stubborn is the notion of grumpy old men—and women. But the reality is actually quite the opposite. In fact, more than 50,000 interviews conducted since 1962 by sociologists at the National Opinion Research Center at the University of Chicago have led researchers to conclude that happiness increases with age. Compiled data from this and two other studies found that there are two ages where happiness peaks: at 23 and again at 69.

With so many people reporting a greater sense of happiness in their Golden Years, are there any overarching guidelines that seem to help foster a sense of satisfaction and enjoyment of life? Yes. Take note of the following and maybe you too can boost your joy quotient as you grow older.

- 1. Maintain meaningful relationships** – It doesn't matter if they are close friends or people related to you, research shows that the enjoyment and emotional support older adults get from their relationships is essential for overall satisfaction with life in general. These connections also help combat loneliness, which is linked to depression, heart disease, dementia and other physical ills.
- 2. Cultivate a sense of purpose** – People with a calling tend to be more engaged in life overall.

Examples include volunteering, supporting social causes, participating in religious activities or indulging in a favorite hobby. Everyone needs a reason to get out of bed in the morning. Finding and cultivating a sense of purpose when you retire can replace the usefulness and satisfaction you may have received from your job.

- 3. Make it a point to keep moving** - Experts agree that if there is one strategy that older adults should engage in to stay healthy and happy, it's regular physical activity. Exercise improves blood flow which, in turn, helps the heart and the brain. It enhances strength, endurance, flexibility and balance. The good news is you don't need to run a marathon to reap the benefits of moving regularly. Walking, yoga or tai chi, cycling and swimming all provide benefits. Beyond the physical effects, exercise boosts your mood, improves sleep and raises your self-confidence. Add bonus points if you schedule your activity with an exercise buddy or in a group setting, as that has the added perk of enhancing personal connections. The key is to do it regularly, no matter your activity of choice.

As multiple studies have shown – and as millions of older adults have proven-- these few simple steps can help you get happier as you age and let you enjoy all that life has to offer.

*“We don't stop playing because we grow old.
We grow old because we stop playing.”*

-Nobel Prize winner George Bernard Shaw



Getting the Most from your Hearing Benefit

Most people are not aware that treating hearing loss can improve their quality of life. In fact, 70% of people do not treat their hearing loss¹. But it is important to treat for many reasons including improving cognitive function, keeping you connected with loved ones, and decreasing loneliness². That's why Care N' Care has partnered with TruHearing® to provide you a comprehensive hearing care solution that offers high-quality hearing aids at lower prices.

Your hearing aid benefit covers up to two hearing aids per year. These hearing aids provide you the latest-generation hearing aid models, styles and technologies. They include:

- Powerful hearing aids that help you hear what matters most, wherever you are
- Device sensors that automatically adjust for a natural sound, even while you're moving
- Own Voice Processing (OVP®) that recognizes your voice and makes it sound more natural
- Rechargeable battery options that provide an all-day charge in 3-4 hours³
- A smart app that acts as a hearing aid remote control, allows you to interface with your provider and even tracks your physical activity⁴

As part of the program, a TruHearing provider will consult with you to determine the best hearing aid to address your lifestyle and unique hearing needs.

Your hearing aid benefit also includes:

- Initial hearing exam with a TruHearing provider (\$45 initial exam copay)
- 3 follow-up visits with the provider for fitting and adjustments
- 45-day risk free trial
- 3-year manufacturer warranty for repairs and one-time loss and damage replacement
- 48 batteries per hearing aid included with non-rechargeable models

If you think you are experiencing hearing loss, take our free online hearing screening at CareNCare-HS. TruHearing.com. Or call TruHearing at 1-866-202-0270 to schedule a hearing exam with a provider in your area.

¹Kochkin S. MarkeTrak VIII: The key influencing factors in hearing aid purchase intent. *Hearing Review*. 2012; 19(3):12-25

²Quantifying the Obvious: The Impact of Hearing Instruments on Quality of Life." *The Hearing Review*. Kochkin and Rogin. Jan 2000.

³Rechargeable battery option is available on select styles for an additional \$50 per hearing aid.

⁴In-app interfacing requires provider activation.

TruHearing®



Simple Strategies to Make Your New Year's Resolutions Stick

"It really doesn't matter what exercise you use. The trick is to stick with it. I usually see a large crowd at the health club during January because of New Year's resolutions, but the crowd starts to thin by February. You can find me there regardless of the month, January through December," says Robert, a longtime SilverSneakers member.

We all want to feel better, stronger and more confident. That's why health-related resolutions top many lists every new year. Only a small percentage follow through like Robert, but simple strategies and a strong support network can help you stay motivated and committed to your fitness resolutions this year ... all year!

Set smart goals and create a roadmap

Many resolutions fail because they're too vague. Rather than "train for a marathon," resolve to "exercise for 2.5 hours every week." Keep your goals simple, specific and measurable. "SMART" goals include an endpoint and a roadmap to help you get there. Read "Why Most New Year's Resolutions Fail – But Yours Won't" on the SilverSneakers® blog for more tips on how to make your 2021 resolutions last all year long. (www.silversneakers.com/blog)

Make it fun

Find activities you enjoy and invite people you like to join you. Put that way, exercise sounds like something you want to do rather than something you have to do. Read "Not Motivated to Exercise? Do This..." on the SilverSneakers® blog (www.silversneakers.com/blog) for simple strategies to help keep your fitness resolutions on track.

Find your place with SilverSneakers – online and in person

Goals are easier to achieve when friends are involved. SilverSneakers is a community of like-minded people ready to help you along your journey. As a Care N' Care member, you have access to SilverSneakers at no additional cost.

SilverSneakers members can take classes¹ at any of the thousands of participating locations² nationwide. Also, hiking and walking groups and a variety of unique classes are held at community parks, recreation centers and other neighborhood locations.

If the gym isn't an option, no problem. SilverSneakers LIVE full-length classes and workshops are offered via Zoom³ multiple times every day, including weekends. Pick the classes you want to attend and log on at class time to join other students in these classes led by SilverSneakers instructors. You'll feel like you're at class without leaving home! SilverSneakers On-Demand™ offers a video library with hundreds of online videos you can access whenever you want, from wherever you are. Low- and high-impact workouts, fall prevention classes and stress management workshops are all accessible anytime, anyplace.

Happy new year

A new year is the perfect time to reflect and learn from the past. More importantly, it's a time to look forward to the future we want to create. Our resolutions reflect what's important to us. Focusing on our health, family, hobbies, finances, homes and personal goals gives us purpose and a path to a happier, healthier life. And those are resolutions worth keeping.





Always talk with your doctor before starting an exercise program.

1. Membership includes SilverSneakers instructor-led group fitness classes. Some locations offer members additional classes. Classes vary by location.
2. Participating locations ("PL") are not owned or operated by Tivity Health, Inc. or its affiliates. Use of PL facilities and amenities is limited to terms and conditions of PL basic membership. Facilities and amenities vary by PL.
3. Zoom is a third-party provider and is not owned or operated by Tivity Health or its affiliates. SilverSneakers members who access SilverSneakers Live classes are subject to Zoom's terms and conditions. SilverSneakers member must have Internet service to access SilverSneakers Live classes. Internet service charges are responsibility of SilverSneakers member.

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How Working with Your Hands Helps Your Mind

When thinking of healthy aging, thoughts that come to mind are regular check-ups with a doctor, taking proper medications, maintaining a healthy diet and staying relatively active. A good thing to add to this list is mental stimulation through creative pursuits. Whether it is painting, knitting, dancing, expressive writing or any other pastime, creativity does not need to stop as we age and, in fact, it has been shown to be an important part of healthy aging.

Working with your hands also helps your mind! The National Institute of Aging reports that taking on creative pursuits may help with cognitive abilities like memory, creativity and the ability to solve problems. Some activities and how they can help are:

- **Engaging in visual arts:** Older adults working on visual arts like painting saw reduced negative emotions and anxiety, as well as mental, social and spiritual health. Other forms of visual art include pottery, knitting, embroidery or drawing.
- **Participating in music:** Those participating in a choir or playing an instrument saw higher nonverbal memory recall and greater emotional and social health.
- **Creative writing:** Seniors who engage in creative writing often report improvements on how quickly they were processing knowledge, an increased attention span and noticeable improvements in verbal processing.

- **Dance:** Dancing has been shown to improve attention control and general health, including in some cases even lower risk of dementia.

Studies have also shown that those living with advanced memory loss can still benefit from these activities. That's because that, in general, there is better social development through continued participation in these activities given the social aspect of some of these crafts. There are also general improvements in verbal skills, attention and in mood.

While arts and crafts can help improve the mind, they also provide a great benefit to physical health. George Washington University found that older adults who were participating in art programs reported general health improvement, which may result in less frequent doctor visits and usage of medication.

Often, improving our health is in our hands, and in the case of arts and crafts, it is created by our hands. Whether it is knitting, doing a quick jig in your room or singing out a favorite song with a group of friends, small things like these in daily routines can help improve how we age. While more research is needed on the correlation between our hands and our minds (including long-term benefits), it never hurts to bring out the paint tubes and a canvas.

Knit and Crochet for a Cause

Activities like knitting and crocheting are not only good for health- you can donate your knitted or crocheted creations to help those in need. Here are some charities that accept crocheted or knitted items:

Warm up America: Based in Carrollton, TX, accepting knitted or crochet squares, hats, scarves, shawls, or blankets to be donated to those in need nationwide. Visit warmupamerica.org to learn more.

Project Linus: This organization accepts blankets for children in need. "It is our mission to provide love, a sense of security, warmth and comfort to children who are seriously ill, traumatized, or otherwise in need through the gifts of new, handmade blankets and afghans, lovingly created by volunteer "Blanketeers." visit projectlinus.org to learn more.

National WWII Museum's "Knit your Bit": This program accepts knitted or crocheted scarves to be distributed to homeless veterans nationwide. Visit nationalww2museum.org/programs/knit-your-bit to learn more.



Eating Healthy and Cancer Risks

When most of us hear about cancer prevention, our first thoughts turn to avoiding the use of tobacco, followed closely by getting regular screenings, staying out of the sun, remaining physically active and having proper protection from certain viral infections. All are important precautions, but also high on that list of ways to reduce the risk of cancer is eating a healthy diet.

While making healthy selections at the grocery store and at mealtime can't guarantee cancer prevention, what you eat can drastically affect many aspects of your health including your risk of developing chronic diseases like heart disease, diabetes and cancer. The development of cancer, in particular, has been shown to be heavily influenced by your diet.

There are also several studies showing that a higher intake of certain foods could be associated with a lower risk of the disease. These foods include:

- Broccoli
- Carrots
- Beans
- Berries
- Cinnamon
- Nuts
- Olive Oil
- Turmeric
- Citrus Fruits
- Flaxseed
- Tomatoes
- Garlic
- Fatty fish

February is National Cancer Prevention Month. That makes this a perfect time to re-examine your diet and make sure that you are being smart about what you eat.

Here are four tips from the Mayo Clinic that might help:

- Eat plenty of fruits and vegetables. Base your diet on fruits, vegetables and other foods from plant sources — such as whole grains and beans.
- Avoid obesity. Eat lighter and leaner by choosing fewer high-calorie foods, including refined sugars and fat from animal sources.
- If you choose to drink alcohol, do so only in moderation. The risk of various types of cancer — including cancer of the breast, colon, lung, kidney and liver — increases with the amount of alcohol you drink and the length of time you've been drinking regularly.
- Limit processed meats. A report from the International Agency for Research on Cancer, the cancer agency of the World Health Organization, concluded that eating large amounts of processed meat can slightly increase the risk of certain types of cancer.

Some cancer risk factors, such as genetics and environment, are out of your control, but research suggest that about 30% and 50% of cancer deaths could be prevented by modifying or avoiding key risk factors and implementing existing evidence-based prevention strategies. That means that your risk of cancer is within your power to change, including your diet.



LAUGHTER: IT REALLY IS THE BEST MEDICINE

Countless people over the years have expounded on the virtues of laughter. A surgeon in the 1300s, Henri de Mandeville, used humor post-surgery to speed recovery in his patients. And Norman Cousins, the longtime editor of the Saturday Review, wrote a book in 1979 on his own brand of therapy when battling a painful and degenerative form of arthritis that left him nearly immobile. His personal prescription included daily doses of the Marx Brothers' films, Candid Camera episodes, and other laughter-inducing distractions.

Since then, there has been a great deal of research into the benefits of laughter on a person's health and well-being. Numerous studies have shown that laughter:

- Releases endorphins, those "feel good" hormones that have both euphoric and calming effects.
- Lowers blood pressure and blood sugar levels, improving glucose tolerance.
- Triggers the release of serotonin, improving mood and lowering tension and depression.
- Improves your immune system response.

Aside from the physiologic health benefits, laughter has a positive effect on social relationships as well. Mirth and merriment are rapid icebreakers in any setting. It removes barriers between people and inspires cooperation. And one study found that women rate a sense of humor as a top-three desirable trait in a mate, while men rate women who laugh a lot higher than females who don't.

So how can you bring more laughter into your life? Patch Adams, the real-life physician played by Robin Williams in a movie of the same name, used big red noses and clown attire to get his patients to smile. But even a more subdued effort can promote chuckles on a regular basis. Here are some ideas to bring hilarity and laughter to your days.

- **Tune into the classics** – The Golden Age of TV brought us some of the funniest comedies that still stand the test of time. Can anyone watch "I Love Lucy," "The Dick Van Dyke Show" or "M*A*S*H*" and not emit a belly laugh?
- **Check out the internet** – One of the richest repositories of funny footage is on YouTube. Log on and do a search for "blooper reels," "crazy cat videos" or "dad dancing" and enjoy the silliness to your heart's content.
- **Schedule some time for group games** – Couples or families have many options for indulging in activities that prompt laughter. Charades is a classic, but other options include a funniest joke contest, or the game "Would You Rather?" during which participants answer pointless questions such as "Would you rather live in a cave or live in a tree house?"

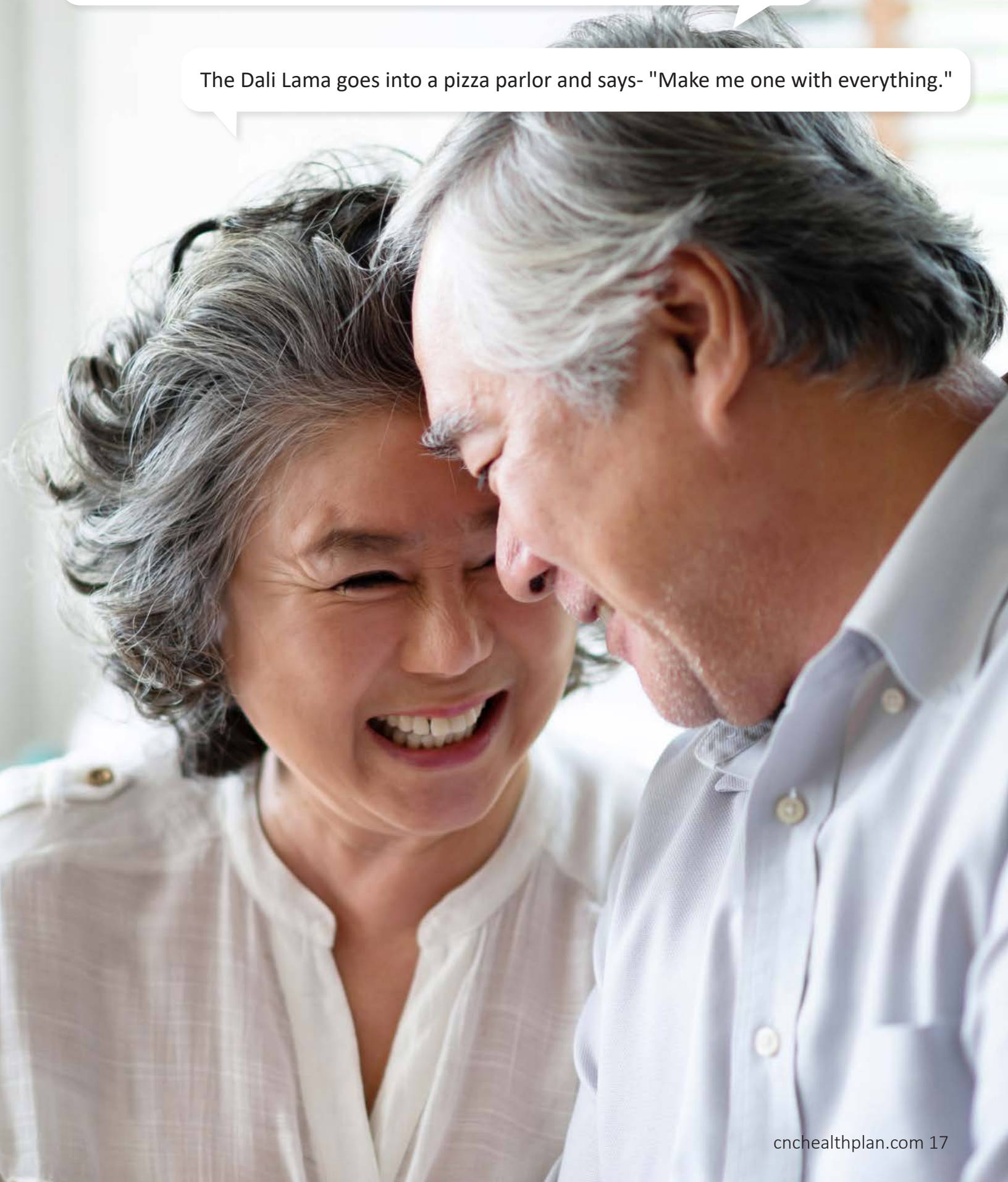
Remember, when you consider the benefits of regular laughter, levity isn't silly at all. It's healthy and it makes you feel good. Now go watch those reruns of "M*A*S*H*. Your body will thank you.

What do you call a Frenchman who wears sandals? "Philippe Philoppe"

A clown held the door open for me. What a nice jester!

Why did the farmer get an award? He was outstanding in his field.

The Dali Lama goes into a pizza parlor and says- "Make me one with everything."



Online Safety Tips

Despite the belief by some that technology is reserved for the young, the truth remains that older adults are turning to the internet with growing frequency. Seniors have found that the internet is a great way to check in with family and friends, shop, manage appointments, file taxes and even access their bank account (even more so now with stay-at-home orders in place). But while the internet's connectedness and convenience are great, using it safely requires prudent security practices.

Common Fraud Schemes

The Federal Trade Commission reported that 53% of online fraud cases happened to adults age 50 and above. This includes bank fraud, credit card fraud or general identity theft. Of these fraud reports, 23% of victims reported a financial loss, with older adults reporting a higher median loss. According to the FBI, common forms of fraud schemes targeting older adults include tech support scams, government impersonation scams, and home repair scams.

Online Safety Tips

Practicing online safety goes a long way toward protecting your personal information and identity, and there's a lot you can do to minimize some of the risks involved with using the internet.

These include:

- **Using strong and unique passwords.** From your devices to your email account, it is important to make sure that everything online is protected by a strong and unique password. Strong passwords are 8-12 characters long and should include a mix of letters, numbers and symbols. Try not to include personal information, such as names, birthdays or

cities. To help you remember these passwords, it is suggested that you write them down and store them in a secure place away from your devices.

- **Using two-step authentication.** Think of your password as just the first line of defense against malicious attacks to your accounts. Most online services now offer two-step authentication, which is a second layer of security that ensures that people trying to access an online account are who they say they are. Common forms of two-step authentication include answering security questions and email or text notifications.
- **Being wary of urgent emails from senders you do not know.** Whether it is an email asking for personal information or asking you to click a link to download something, if you do not know who sent it, it is often best to ignore it and delete it. If the message is claiming to be from your bank or from the IRS, it is best to contact your bank or tax advisor to confirm if something is fraudulent or not.
- **Being mindful of what you post online.** Everything you post on the internet can never be deleted. Make sure that you are not posting any sensitive information or anything that reflects poorly on your character.

By following these tips, you can rest easier knowing that you have done what you can to navigate the internet safely. If you have trouble figuring out how to apply some of these tips, reach out to someone you know and trust to help you.



Your 2021 Plan Benefits

Learn how to get the most out of your 2021 Care N' Care Medicare Advantage Plan (HMO/PPO).



In this section learn about:



SilverSneakers®:
Included Benefit



Dental Health:
Included Benefit



Over-the-Counter (OTC):
Included Benefit



Hearing Health:
Included Benefit



Dental Health:
Supplemental
Rider



Vision Health:
Included Benefit



Have Questions about your benefits or how to use them?

Call your Customer Experience Team toll-free at 1-877-374-7993 (TTY 711) for questions related to your Care N' Care Medicare Advantage Plan, October 1 - March 31, 8am to 8pm, CST, seven days a week or April 1 - September 30, 8am to 8pm, CST, Monday through Friday.



SilverSneakers®: Included Benefit

More than a fitness program.

The SilverSneakers Experience

SilverSneakers is much more than a fitness program – it’s a way for you to achieve your best health in mind, body and spirit¹.

You will receive an on-boarding mailer from SilverSneakers soon to help guide you through the enrollment process and provide you with the 3 closest fitness locations near you. Visit as many participating locations² as you like and take part in fitness classes³ (at select locations), use amenities and participate in events in your community. You can also verify eligibility online at Siversneakers.com or by calling 866-584-7389.

Enroll in as many participating locations² as you like and take part in fitness classes³ (at select locations), use amenities and participate in events in your community. Visit SilverSneakers.com to learn more.



Memberships to thousands of fitness locations² – visit as many as you wish!



SilverSneakers GO™ mobile app with workout programs, location finder and more



LIVE virtual classes and workshops. Get moving with other members from the comfort of your home with LIVE virtual classes and workshops directly from the SilverSneakers website.



SilverSneakers On-Demand™ online workout videos that feature tips on fitness and nutrition

¹ Always talk with your doctor before starting an exercise program..

² Participating locations (“PL”) are not owned or operated by Tivity Health, Inc. or its affiliates. Use of PL facilities and amenities is limited to terms and conditions of PL basic membership. Facilities and amenities vary by PL.

³ Membership includes SilverSneakers® instructor-led group fitness classes. Some locations offer members additional classes. Classes vary by location.

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Over-the-Counter Benefit: Included

Savings easy and convenient from your home

Over-the-counter (OTC) drugs and supplies can be expensive. That's why Care N' Care (HMO/PPO) offers a way to save money on these items and have them conveniently delivered to your home, saving you time and money.

Ordering the items you need to stay healthy is easy as 1..2..3



Select the health and wellness products you would like from the OTC product catalog



Place one order per calendar quarter, online or by phone



Receive your order – delivered to your door

Care N' Care provides a \$30 credit every quarter toward the purchase of select OTC health and wellness items like pain relievers, cough and cold medicine, vitamins, sunscreens and bandages, through a mail order catalog. Orders are shipped by the US postal service at no additional cost.

From dental floss to bandages – We've got the everyday products you need!



Things to Remember

- \$30 allowance once a quarter for select products listed in the CNC OTC Product Catalog
- Does not roll over each quarter, you must use it or lose it each quarter.
- Download a printable copy of the OTC Product Catalog from the 2021 Plan Documents section of the CNC website, cnchealthplan.com/our-plans-2021/plan-documents-2021/ or call your Customer Experience Team to request a printed copy.

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Vision Health: Included Benefits

Be kind to your eyes.

Sight provides much pleasure, but it’s also an important part of staying safe and independent. Your eyes deserve good care and attention. Good news! Your Care N’ Care plan includes vision benefits to keep your eyes young and healthy.

- Benefits provided by EyeMed.
- Routine Eye Exam includes REFRACTION at no additional cost.
- **HMO members** – Must stay in-network.
- **PPO members** – In-network and out-of-network coverage.
- Locate an in-network vision provider on the Care N’ Care website by using the “Find a Provider” search, cnchealthplan.com/find-a-provider/, Select Find a Vision Provider to access the LARGE network of vision providers.

Use the chart and information below to determine your copay based on the plan you are enrolled in and what your reimbursed amount will be depending on the service.

Plan Name	Routine Eye Exam		Glasses, Lenses Frames, and Contacts	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Care N’ Care Choice (PPO)	\$35 copay	\$50 Copay ¹	\$0 copay ²	\$30 copay
Care N’ Care Choice Plus (PPO)	\$25 copay	\$40 copay ¹	\$0 copay ²	\$30 copay
Care N’ Care Choice Premium (PPO)	\$0 copay	\$35 Copay ¹	\$0 copay ³	\$30 copay
Care N’ Care Choice MA-Only (PPO)	\$20 copay	\$35 Copay ¹	\$0 copay ³	\$30 copay
Care N’ Care Classic (HMO)	\$0 copay	N/A	\$0 copay ³	N/A

¹ You will be reimbursed up to a maximum amount of \$30 for a routine eye exam with submission of paid receipt and completed reimbursement form.

² With a maximum benefit amount of \$100

³ With a maximum benefit amount of \$150

How to access the online form and the printable form is located in the Member Tools & Resources under Helpful Links/Printable Forms on the Care N’ Care website, cnchealthplan.com/members/member-tools-resources/





Hearing Health: Included Benefit

Get back the joy of hearing.

Hearing aids can be expensive—but your Care N' Care hearing benefit makes addressing hearing loss more affordable.

- Benefits provided by TruHearing.
- Member must contact TruHearing directly to schedule hearing exam with an audiologist.
- TrueHearing® information located on the back of your Care N' Care ID card.

Hearing Aid Benefit Includes:

(See reverse for copayment details)



Devices for Your Lifestyle

- Bluetooth connectivity for streaming your favorite music, TV and phone calls straight to your ears¹
- Rechargeable battery options that provide an all-day charge in 3-4 hours²
- A smart app that acts as a hearing aid remote control, allows you to interface with your provider and even tracks your physical activity³



Personalized Care

- Guidance and assistance from a TruHearing® Hearing Consultant
- Professional exam from a local, licensed provider
- Three follow-up visits for fitting and adjustments to ensure you're completely satisfied with your hearing aids



Next-Generation Sound

- Powerful hearing aids help you hear what matters most, wherever you are
- Device sensors automatically adjust for a natural sound, even while you're moving
- Own Voice Processing (OVP®) recognizes your voice and makes it sound more natural

TruHearing® *Select*

2021 Hearing Aid Coverage

Your Care N' Care plans cover up to two hearing aids per year.

Plan Name	Routine Hearing Exam ⁴	TruHearing Advanced 32 Channels 6 Programs	TruHearing Premium 48 Channels 6 Programs
Choice (PPO)	\$45 copay	\$699 copay	\$999 copay
Choice Plus (PPO)	\$45 copay	\$699 copay	\$999 copay
Choice Premium (PPO)	\$45 copay	\$699 copay	\$999 copay
Choice MA-Only (PPO)	\$45 copay	\$699 copay	\$999 copay
Classic (HMO)	\$45 copay	\$599 copay	\$899 copay

Rechargeable battery option is available on select styles for an additional \$50 per hearing aid.



Your benefit also includes:

- + Risk-free 45-day trial period
- + 48 free batteries with non-rechargeable models
- + Full 3-year manufacturer warranty

¹ Smartphone-compatible hearing aids connect directly to iPhone®, iPad®, and iPod® Touch devices. Connectivity also available to many Android® phones with use of an accessory. TV streaming available through most TVs with use of an accessory.

² Rechargeable features may not be available in all models and styles.

³ In-app interfacing requires provider activation.

⁴ Must be performed by a TruHearing® network provider.

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Dental Health: Included Benefit

Oral health is important- not only for your physical health but also for you socially. Good teeth can improve confidence, make you smile more and may have an influence on your overall health. Care N’ Care (HMO/PPO) has you covered! All plans include the following dental benefits*.



Preventive Cleaning

- Two Every 12 Months
- Flouride Application



Dental X-Rays

- Complete Series
- One every 36 Months



Dental Exams

- Periodic Oral Exam
- Diagnostic Oral Exam

Member Copay for Covered Services (per visit)

	Care N’ Care Classic (HMO)	Care N’ Care Choice (PPO)	Care N’ Care Choice Plus (PPO)	Care N’ Care Choice Premium (PPO)	Care N’ Care Choice MA-Only (PPO)
In-Network	\$0	\$0	\$0	\$0	\$0
Out-of-Network		\$0	\$0	\$0	\$0

*For full benefit detail, refer to your Evidence of Coverage. Detailed dental codes can also be found on the Care N’ Care website, at cnhealthplan.com/our-plans-2021/our-benefits-2021/



EXTRA, EXTRA!

Supplemental Dental Rider gives you additional coverage, if you need it.

Sometimes we need a little something extra to care for our teeth. Care N' Care offers a supplemental dental rider to fill the gap.

Care N' Care's (HMO/PPO) Plans help meet most of your everyday dental needs. The rider covers services most often used without the need for a referral or preauthorization. You can choose from almost 5,000 in-network dentists. Members receive all of the services with only a \$20 additional monthly premium.

Additional Benefits*:

- \$20 Monthly Premium
- \$3,000 Annual Benefit Maximum (ABM)
- No Annual Deductible
- Only Comprehensive procedures count toward the ABM
- No waiting Period after Enrollment

*For full benefit detail, refer to your Evidence of Coverage. Detailed dental procedure codes can also be found on the Care N' Care website, at cnchealthplan.com/members2021/your-2021-benefits/



National Kidney Month

March is National Kidney Month, a time to raise awareness for kidney disease. While kidney disease can develop at any time, older adults are the ones most at risk because as we age, so do our kidneys. The greatest risk factors for kidney disease include being over the age of 60, followed by high blood pressure, diabetes, kidney stones and a family history of kidney failure. Because kidney disease often develops slowly and with few symptoms, getting screened annually, especially for those at higher risk, are the first steps to slowing its progression.

Signs and Symptoms of Kidney Disease

One of the most commonly diagnosed kidney diseases in older adults, particularly in women over the age of 65, is urinary tract infection (UTI). It is also common with older adults living in long-term care facilities or adults with a catheter. UTIs may affect the lower urinary tract (the bladder and the urethra), and/or the upper urinary tract (kidneys and ureters). The Yale School of Medicine found that 10% of women in this age group recorded having a UTI in the past 12 months, with the incidence increasing to near 30% of women over the age of 85.

Symptoms of UTI can include:

- Discolored (cloudy, bloody), odorous, or thick urine
- A burning sensation when urinating
- Incontinence
- Increased frequency and urgency in urination
- Pain in the lower abdomen, pelvic area, below the ribcage and above the waist felt on one or both sides of the back
- Fever
- Nausea and vomiting

In addition to these physical symptoms, UTI can cause behavioral changes in older adults. Restlessness, hallucination, social withdrawal, agitation and confusion may all be signs of UTI and should be discussed with your Care N' Care physician.

Prevention

The National Kidney Foundation urges adults over the age of 60 to get screened annually for kidney disease. Additionally, urinary problems may be prevented by:

- Drinking more water
- Avoiding alcohol, caffeine, and other carbonated beverages
- Urinating frequently
- Practicing genital hygiene by washing with plain water, or mild soap and rinsing and drying thoroughly
- Eating more fiber, as constipation can make UTI symptoms worse.

Diagnosis and Treatment

Treatment of UTIs usually includes the administering of antibiotics, but proper diagnosis may also reveal other underlying causes. And due to the atypical symptoms found in older adults, it is challenging to distinguish between a UTI, and other asymptomatic bacteria found in urine. That makes it even more important to see your Care N' Care doctor if you experience any of these symptoms...and to encourage those you know to do the same.





Time Management Tips for Everyday Life

People who are retired often say that they are busier than when they were working. If that is the case for you, then investing a little time in reading about ways to maximize the hours in your day could pay big dividends on your enjoyment of life. And isn't that what retirement is all about? Here are three time management tips you may find useful.

1. Create a To-Do list – Many seniors have multiple areas of their life that require attention and responsibility. These may include managing a health condition for themselves or a spouse, fulfilling various family obligations or keeping up with household chores. And then there are the leisure time activities where you want to spend time, such as playing bridge or golf with friends, volunteering at church, planting in your garden or planning a vacation. Whether you keep separate lists to manage different aspects of your life or one master listing, it is important to record it somewhere. Studies have shown that actually writing notes with pen and paper makes it likelier that you will remember and retain the information. Many people say that the modest act of crossing something off the list as “done” gives them a sense of accomplishment that simply makes them feel better. But whether you prefer the “Reminders” function on your phone or one of the many apps that can help you stay organized, get in the habit of keeping a To-Do list to stay organized.

2. Prioritize your list – It is probably impossible

to complete everything on your list in one day. Prioritizing your list will help you decide which tasks to tackle first. Some people use an “A-B-C” rating to rank the urgency of an activity, with “A” being the most important. Or you may want to use due dates instead. No matter the methodology, it is important to assign some time frame by which items on your list need to be completed. And do not confuse urgent with important. An urgent task requires immediate attention but is usually aimed at meeting someone else's needs. Important tasks are ones that advance our personal goals and bring us closer to personal satisfaction and fulfillment.

3. Stop multitasking – Somewhere in the last two decades, multitasking became a “thing” to be praised, a badge of efficiency for getting things done. But recent studies have shown that multitasking is not efficient and can even be counterproductive. Why? When you multitask, you are forcing your brain to switch from one task to another. It hinders concentration on any one undertaking. One study found that it takes 50 percent more time—or longer—to complete each task if you are multitasking than if you had focused solely on each project, one at a time.

By creating to-do lists, setting priorities and fully focusing on the tasks at hand, you'll be able to best achieve your short-term goals and long-term objectives. And what better way to achieve peace of mind?



Heart Healthy Beef Pot Roast

1 (5 pound) bone-in beef pot roast
salt and pepper to taste
1 tablespoon all-purpose flour, or as needed
2 tablespoons vegetable oil
8 ounces sliced mushrooms
1 medium onion, chopped
2 cloves garlic, minced

1 tablespoon butter
1½ tablespoons all-purpose flour
1 tablespoon tomato paste
2½ cups chicken broth
3 medium carrots, cut into chunks
2 stalks celery, cut into chunks
1 sprig fresh rosemary
2 sprigs fresh thyme

Directions

1. Generously season both sides of roast with salt and pepper. Sprinkle flour over the top until well coated, and pat it into the meat. Shake off any excess.
2. Heat vegetable oil in a large skillet over medium-high heat until hot. Sear the roast on both sides for 5-6 minutes each, until well browned. Remove from the skillet and set aside.
3. Reduce the heat to medium and stir in mushrooms and butter; cook for 3-4 minutes.
4. Stir in onion; cook for 5 minutes, until onions are translucent and begin to brown. Add garlic, stir for about a minute.
5. Stir in 1 1/2 tablespoons flour; cook and stir for about 1 minute. Add tomato paste, and cook for another minute.
6. Slowly add chicken stock, stir to combine, and return to a simmer. Remove skillet from the heat.
7. Place carrots and celery in the slow cooker. Place roast over the vegetables and pour in any accumulated juices. Add rosemary and thyme.
8. Pour onion and mushroom mixture over the top of the roast. Cover slow cooker, turn to high and cook the roast for 5-6 hours, until the meat is fork tender.
9. Skim off any fat from the surface and remove the bones. Season with salt and pepper to taste.

Before and After your Doctor's Appointment: Making the Most of Your Visit

Preparing for Your Appointment

Before your appointment you can make sure you get the best possible care by being an active member of your healthcare team. Being involved means being prepared and asking questions. Asking questions about your diagnosis, treatments, medicines can improve the quality, safety, and effectiveness of your healthcare. Taking steps before your medical appointments will help to make the most of your time with your doctor and health team.

Prepare your Questions

Time is limited during doctor visits. Prepare for your appointment by thinking about what you want to do during your next visit. Do you want to:

- Talk about a health problem?
- Get or change a medicine?
- Get medical tests?
- Talk about surgery or treatment options?

Write down your questions to bring to your appointment. The answers can help you make better decisions, get good care, and feel better about your healthcare.

During Your Appointment

During our appointment, make sure to ask the questions you prepared before your appointment. Start by asking the ones that are most important to you.

Understand the answers and next steps

Asking questions is important but so is making sure you hear – and understand – the answers you get. Take notes. Or bring someone to your appointment to help you understand and remember what you heard.

If you don't understand or are confused, ask your doctor to explain the answer again. The questions you may want to ask will depend on whether our doctor gives you a diagnosis; recommends a treatment, medical test or surgery; or gives you a prescription for medicine.

Questions could include:

- What is my diagnosis?
- What are my treatment options? What are the benefits of each option? What are the side effects?
- Will I need a test? What is the test for? What will the result tell me?
- What will the medicine you are prescribing do? How do I take it? Are there any side effects?
- Why do I need surgery? Are there other ways to treat my condition? How often do you perform this surgery?
- Do I need to change my daily routine?

Find out what you are to do next. Ask for written instructions, brochures, videos, or web sites that may help you learn more.

After Your Appointment

After you meet with your doctor, follow his or her instructions to keep your health on track. Your doctor may have you fill a prescription or make another appointment for tests, lab work, or a follow-up visit. It is important for you to follow your doctor's instructions. It is also important to call your doctor if you are unclear about any instructions or have more questions.



Other times to call your doctor

There are other times you should follow up on your care and call your doctor. Call your doctor:

- If you experience any side effects or other problems with your medicines.
- If your symptoms get worse after seeing the doctor.
- If you receive any new prescriptions or start taking any over-the-counter medicines.
- To get results of any tests you've had. Do not assume that no news is good news.
- To ask about test results you do not understand.

Your questions help your doctor and healthcare team learn more about you. Your doctor's answers to your questions can help you make better decisions, receive a higher level of care, avoid medical harm, and feel better about your healthcare. Your questions can lead to better results for your health.

HELPFUL TIPS

These steps will also help prepare for your appointment:

- Ask someone to go to your appointment with you to help you understand and remember answers to your questions
- Create a health history that includes your current conditions and past surgeries or illnesses. Bring it to your appointments.
- Know your family's health history, such as your parents' health conditions.
- Bring all your medicines with you.

Source: <https://www.ahrg.gov/healthliteracy/patient-education/ask-your-doctor/after-appointment.htm>.



Flowers

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

ROSE
 LILY
 HYACINTH
 CARNATION
 TULIP
 DAFFODIL
 LAVENDER
 POPPY
 BEGONIA
 COSMOS
 SUNFLOWER
 DAISY
 MARI GOLD
 LANTANA
 HYDRANGEA



Stay Connected

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-2021/plan-documents-2021.

COVID-19 Updates

Member 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

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.

Member Alerts

Stay Informed with Member Alerts. If you do not receive emails from Care N' Care, you could be missing out on timely information. No worries, we post the Member Alerts as they happen on the member section of the Care N' Care website.

Find all Member Alerts here online, <https://www.cnchealthplan.com/members/member-tools-resources/member-alerts/>



Insurance Company, Inc.

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Fort Worth, TX 76107

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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.