

care @ share

A smiling man in a light-colored sweater carries a laughing child on his shoulders. They are in a field of golden autumn leaves, with the child's arms raised and hands reaching for the leaves. The background is a soft-focus field of similar trees and leaves under a bright sky.

Member Newsletter

**How To Access
Member Portals**

**Covid-19 Vaccine
Who should get a booster?**

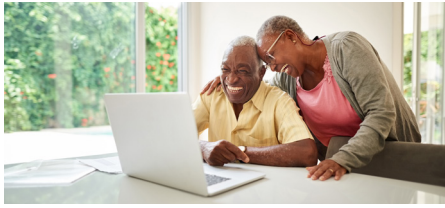
**Learn Surprising Ways
Exercise Can Change
Your Life**

**Make The Most
Of Your Dental
Benefits**

Spotlight on Your 2023 Plan Benefits

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In this Issue...



How To Access Member Portals or How to Request Health Plan Material

Register for our Member Portal at mycarencare.com and take advantage of quick access to important information. (PG 4)



Covid-19 Vaccine

Who should get a booster?

The CDC recommends people age 5 and older who received Pfizer and 18 and older who received Moderna or Johnson & Johnson get a booster dose when they are eligible. (PG 6)



SilverSneakers is celebrating 30 years! Enriching the lives of seniors for three decades

SilverSneakers® is having an anniversary! We wouldn't be where we are without our partners and members. (PG 8)



Learn Surprising Ways Exercise Can Change Your Life

You know exercise is good for your body. But did you also know it's good for shopping and thinking? That's right. Exercise not only strengthens muscles and bones – which makes it easier to stroll the store aisles and tote your bags home – it also helps you think more clearly. (PG 10)



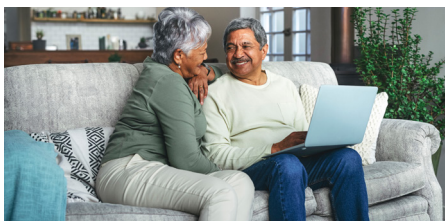
Health Promotion and Education

Staying active is one of the most important things you can do for your health. Regardless of your age, abilities, or size, you can benefit from physical activity. (PG 12)



Make The Most Of Your Optional Dental Benefits

Caring for your oral health is essential, especially as you get older. Seniors are at a greater risk for tooth decay and gum disease, which can affect overall health. (PG 14)



Your 2023 Plan Benefits

Learn how to get the most out of your 2023 Care N' Care (HMO/PPO) Medicare Advantage Plan. (PG 16)



A Message from CMO, Dr. Jason Fish:

It is a wonderful and magical time of year, but it's also the time that we all need to be particularly aware of the health challenges that come with the fall and winter weather. To help you stay healthy and well so you can enjoy all that life has to offer, this issue of Care N' Share features some important articles on why you shouldn't delay in getting your annual flu shot, when to get a COVID booster, and the many benefits that come from exercising and staying active. I encourage you to read all of these and to stay focused on making sure that you are doing all you can, including regular check-ups with your Care N' Care physician, to maintain your good health.

This is also the season to think about your health coverage for 2023, so we've included in this issue articles on how to get the most out of your Care N' Care membership. The benefit package we provide is always based on what our members tell us is most important to them, and that's certainly reflected in our 2023 offerings. In addition to receiving all of the coverage found in traditional Medicare, Care N' Care (HMO/PPO) members will continue to receive a full complement of extra benefits including dental, vision, telehealth services and an outstanding array of pharmacy benefits including an easy way to get everything you need delivered directly to your home.

We're also dedicated to forming partnerships with other like-minded organizations whose programs and mission provide benefits to our members. These include Silver Sneakers (currently celebrating its 30th anniversary) which helps keep members active and engaged, American Specialty Health for those seeking acupuncture for the relief of lower back pain, True Hearing Select which makes addressing hearing loss more affordable and Mom's Meals which provides nutritional access to select Care N' Care members. Information on all of these can be found in this issue.

If you have any questions about your 2022 or 2023 benefits or how to use them, please contact your Customer Experience Team at YourTeam@cnhealthplan.com or at 1-877-374-7993. And of course, always let us know if there is anything we can do to help you stay healthy or to serve you better. As we have said many times, being your partner in your healthcare is something we value greatly, it is why we exist and I can assure you is something we will never take for granted.

Jason Fish, M.D.

A handwritten signature in black ink, appearing to read 'J. Fish', written in a cursive style.

Chief Medical Officer
Care N' Care Insurance Company, Inc.

Did you know you have access to member portals and can request plan materials?

Register for our Member Portal at mycarencare.com and take advantage of quick access to important information such as:

- View all processed medical and pharmacy claims
- Instantly view, download, and save your ID card, or request a hard copy
- Access important plan forms and documents

Register for our Pharmacy Member Portal at elixirsolutions.com for helpful tools and resources such as:

- View pharmacy claims
- View your monthly pharmacy explanation of benefits
- Get drug information and pricing
- Find a network pharmacy
- Transfer your prescriptions to Mail Order
- Existing Mail Order customers can refill prescriptions and track shipping all within the app

The Pharmacy Member Portal is hosted by Elixir Solutions, the Pharmacy Benefit Manager for Care N' Care.



Download your Pharmacy Member Portal App today!

How to Find or Request your Care N' Care (HMO/PPO) Materials:

Evidence of Coverage

If you have a question about what is covered by the plan, please call 1-877-374-7993 (TTY 711), email your Customer Experience Team at yourteam@cnchealthplan.com, or visit www.cnchealthplan.com/plan-documents-2023, to access your Evidence of Coverage online.

The 2023 Evidence of Coverage will be available October 15, 2022. If you would like a copy mailed to you, you may call your Customer Experience Team at the number above, request one online at www.cnchealthplan.com/plan-documents-2023, or email your Customer Experience Team at yourteam@cnchealthplan.com to request an electronic copy or hard copy.

Provider/Pharmacy Directory

If you need help finding a network provider, please call 1-877-374-7993 (TTY 711), email your Customer Experience Team at yourteam@cnchealthplan.com, or visit www.cnchealthplan.com/find-a-provider/ to access our online searchable Provider/Pharmacy Directory.

The 2023 Provider/Pharmacy Directory will be available October 15, 2022. If you would like a copy mailed to you, you may call your Customer Experience Team at the number above, request one online at www.cnchealthplan.com/our-plans-2023/plan-documents-2023/, or email your Customer Experience Team at yourteam@cnchealthplan.com to request an electronic or hard copy.

Comprehensive Formulary

If your plan includes prescription drug coverage and you have a question about covered drugs, please call 1-877-374-7993 (TTY 711), email your Customer Experience Team at yourteam@cnchealthplan.com, or visit www.cnchealthplan.com/pharmacy-information-2023/medication-look-up-2023/ to access our online formulary.

The 2023 Comprehensive Formulary will be available October 15, 2022. If you would like a copy mailed to you, you may call your Customer Experience Team at the number above, request one online at www.cnchealthplan.com/our-plans-2023/plan-documents-2023/ or email your Customer Experience Team at yourteam@cnchealthplan.com to request an electronic or hard copy.

How to Read Your Care N' Care (HMO/PPO) Medicare Advantage ID Card

What can be found on the front of the card?

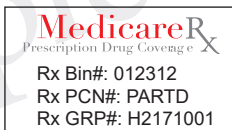
- Member Name: Your name as it appears in our system
- Member ID: Your unique number which links you to your benefits and coverage.
- Copays: This will list the copays for select services your plan offers. A copay is usually paid at the time of the service.
- Medicare Rx Prescription Drug Coverage: If your plan has prescription drug coverage, you will have listed the information the pharmacy needs to fill a prescription (RxBIN, RxPCN, and RxGRP). Please give the pharmacy your Care N' Care Member ID card so they can get this information and fill your prescription on your Care N' Care plan.



Member Name: PCP:
PCP Phone #:

Member ID:

HealthPlan (80840)
Copays: In-Network
PCP: \$XX
Specialist: \$XX
ER: \$XXX
Urgent Care: \$XX



A part of Southwestern Health Resources
Texas Health Resources UT Southwestern Medical Center

H2171-001 Medicare limiting charges apply.

What can be found on the back of the card?

- Information for you, our member
 - The phone number for your Customer Experience Team, 877-374-7993 (TTY 711).
 - The website address for Care N' Care, cnchealthplan.com.
 - If your plan has prescription drug coverage, the phone number for the Pharmacy Customer Service, 855-791-5302. Your prescription drug coverage is administered by our partner, Elixir Solutions.
 - The customer service phone number for your Dental, Vision, Hearing, Over-the-Counter, and Acupuncture benefits, 833-492-9866. These benefits are administered by our Benefit Partners:
 - Dental: DentaQuest
 - Vision: EyeMed
 - Hearing: TruHearing
 - Over-the-Counter: Medline OTC
 - Acupuncture: American Specialty Health (ASH)
 - The website address and phone number for your MDLIVE Telehealth services, mdlive.com/carencare, 833-791-2188 (TTY 1-800-770-5531)
 - The phone number for your 24-Hour Nurse Advice, 844-209-3635.
- Information for Providers is listed on the bottom half of the back of the card.

In an emergency, call 911 or go to the nearest emergency room.

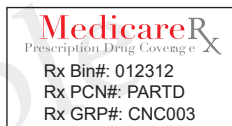


Member Name:

Member ID:

HealthPlan (80840)

Copays: In-Network Out-Of-Network
PCP: \$X \$XX
Specialist: \$XX \$XX
ER: \$XXX \$XXX
Urgent Care: \$XX \$XX



A part of Southwestern Health Resources
Texas Health Resources UT Southwestern Medical Center

H6328-003 Medicare limiting charges apply.

Members:	Pharmacy Customer Service: 855-791-5302	DentaQuest
Customer Experience Team: 877-374-7993	Dental/Vision/Hearing/OTC/Acupuncture Customer Service: 833-492-9866	EyeMed
Toll Free: 877-374-7993	TeleHealth Services, Medical & Behavioral Health: mdlive.com/carencare 833-791-2188	TruHearing
TTY/TDD: 711	24-Hour Nurse Advice: 844-209-3635	MDLIVE
cnchealthplan.com		

Providers:	Pharmacy Claims: 855-791-5302
Prior Auth/Cert/Service: 855-359-9999	Dental Claims: 833-492-9866
Provider Eligibility & Benefits: 844-806-8216 (Representative and IVR)	Vision Claims: 800-521-3605
Acupuncture Claims: 800-972-4226	Medical Claims Phone: 844-806-8216
	Medical Claims Payer ID#: 66010
	Medical Claims Address: P.O. Box 4375, Scranton, PA 18505

Covid-19 Vaccine

Who should get a booster?

The CDC recommends people age 5 and older who received Pfizer and 18 and older who received Moderna or Johnson & Johnson get a booster dose when they are eligible: five months after their second dose of a Moderna or Pfizer vaccine and two months after a Johnson & Johnson (Janssen) vaccine dose. People 5 and older who received Pfizer or 18 and older who received Moderna who are immunocompromised and received a third dose are recommended to receive a booster dose three months after their third dose. People who are 50 years of age and older, immunocompromised persons at least 12 years old who received Pfizer or at least 18 years old and received Moderna or Johnson & Johnson, and persons who received both a primary and booster dose of Johnson & Johnson should receive a second booster dose of an mRNA vaccine four months after their first booster dose.

Moderna:

- Third dose of Moderna is recommended for immunocompromised people age 6 months and older at least 28 days after the second dose.
- This additional dose is a part of the primary vaccine series. Immunocompromised people 18 and older should receive a booster dose three months after their additional dose and a second booster dose four months after their first booster dose.

Pfizer:

- Third dose of Pfizer is recommended for immunocompromised people age 5 and older at least 28 days after the second dose.
- This additional dose is a part of the primary vaccine series. A booster dose is recommended for immunocompromised people 5 and older three months or more after their third dose.

Johnson & Johnson

- For people ages 18 and older who are immunocompromised and who received Johnson & Johnson (Janssen) vaccine, a second dose of an mRNA COVID-19 vaccine (Moderna or Pfizer) is recommended at least 28 days after the first dose.
- Everyone who received a Johnson & Johnson (Janssen) vaccine is advised to get a booster dose. An mRNA vaccine is recommended.

People who are immunocompromised may receive a second booster dose of an mRNA vaccine four months after their first booster dose or four months after their additional dose (if the additional dose was received after the booster dose.)





Getting Your Annual Flu Shot is 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. 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 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.

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.

SilverSneakers is celebrating 30 years!

Enriching the lives of seniors for three decades

SilverSneakers® is having an anniversary! We wouldn't be where we are without our partners and members. In the last three decades, millions of seniors have been able to live stronger, healthier lives because of the physical activity, social engagement and mental enrichment opportunities offered by SilverSneakers.

In 1992, SilverSneakers started as a chair-based fitness program in 15 locations in Phoenix and Tucson, Arizona. Now it includes a network of more than 22,000 fitness locations nationwide and hundreds of virtual classes and workshops. See what SilverSneakers is doing to celebrate.

SilverSneakers continues to innovate

SilverSneakers is more than a fitness program – it's a way of life. From simple beginnings, SilverSneakers has gotten better with age. With a focus on helping members get stronger, healthier and more connected, the program offerings have grown too, including:

- memberships to thousands of fitness locations¹ (visit as many as you like)
- group exercise classes² designed for all abilities
- instructors trained in senior fitness
- SilverSneakers LIVE™ full-length classes and workshops (exercise with others, but from the comfort of home)
- SilverSneakers On-Demand™ online workout videos for at-home workouts, available 24/7
- fun activities held outside the gym
- SilverSneakers GO™ mobile app with workout programs, location finder and more

It truly has been a wonderful 30 years and we are excited to see what the next 30 have in store!

We are proud to have three decades of experience understanding the needs of older adults, dynamic fitness trends and the ever-changing health care industry. But much like the amazing SilverSneakers members we serve, we learn something new every day and apply that knowledge to ensure that we are the fitness brand seniors ask for by name.

Always talk with your doctor before starting an exercise program.

1. 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.
2. Membership includes SilverSneakers instructor-led group fitness classes. Some locations offer members additional classes. Classes vary by location.

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SILVERSNEAKERS®

30
YEARS



Learn Surprising Ways Exercise Can Change Your Life

You know exercise is good for your body. But did you also know it's good for shopping and thinking? That's right. Exercise not only strengthens muscles and bones – which makes it easier to stroll the store aisles and tote your bags home – it also helps you think more clearly.¹

It doesn't take much exercise to make a difference. Working your way up to a short cardio workout several times a week, along with some strength training, is recommended², but always talk with your doctor before starting an exercise program.

Here are 4 ways exercise adds more life to your days:

- Muscle mass and bone density improve, leading to better balance and stability which can lower the likelihood of falls.²
- Your heart becomes more efficient at pumping blood, which may lower the risk of a heart attack.²
- Your mind gets sharper as exercise helps produce new brain cells and build new connections between cells.¹
- Some illnesses and chronic conditions may be prevented because overall health and immune function improves.³

GetSetUp⁴ has a series of classes to help add exercise to your week and begin reaping the benefits.

- Coping with Stress Using Music & Movement
- Creating Morning Routines For a Better Day

You have access to GetSetUp at no extra cost⁵ as part of your SilverSneakers membership. SilverSneakers has teamed up with GetSetUp to bring you thousands of fun, easy-to-follow, live online classes created for and taught by older adults, in categories like cooking, technology, art and travel. You'll also enjoy bonus classes exclusively for SilverSneakers. To register for GetSetUp, click here to log into your SilverSneakers account then click on the "Explore GetSetUp" button.

Enjoy the benefits of exercise. Get active with SilverSneakers.

GET STARTED [SilverSneakers.com/StartHere](https://www.silversneakers.com/StartHere)
SilverSneakers® is a lifestyle and fitness benefit designed specifically for seniors, and is included with your

CNC (HMO/PPO) plan at no additional cost. Check out articles from SilverSneakers like 6 Stealth Health Benefits of Exercise to learn why it's important to stay active at <https://www.silversneakers.com/blog/exercise-benefits-older-adults/>. SilverSneakers is more than a fitness program – it's a way of life. You're sure to find something to fit your level, from SilverSneakers Classic, with seated options, to high-intensity Total Body Strength. With SilverSneakers, you get access to:

- SilverSneakers On-Demand™ online workout videos for at-home workouts, available 24/7
- SilverSneakers LIVE™ full-length classes and workshops (exercise with others, but from the comfort of home)
- memberships to thousands of fitness locations⁶ (visit as many as you like)
- group exercise classes⁷ designed for all abilities
- instructors trained in senior fitness
- fun activities held outside the gym⁶
- SilverSneakers GO™ mobile app with workout programs, location finder and more

Go to [SilverSneakers.com/GetStarted](https://www.silversneakers.com/GetStarted) to get your SilverSneakers ID number today.

Always talk with your doctor before starting an exercise program.

1. <https://www.nia.nih.gov/news/new-hippocampal-neurons-continue-form-older-adults-including-those-mci-alzheimers>
2. Langhammer B, Bergland A, Rydwick E. The Importance of Physical Activity Exercise among Older People. *Biomed Res Int.* 2018 Dec 5;2018:7856823. doi: 10.1155/2018/7856823. PMID: 30627571; PMCID: PMC6304477.
3. Campbell JP, Turner JE. Debunking the Myth of Exercise-Induced Immune Suppression: Redefining the Impact of Exercise on Immunological Health Across the Lifespan. *Front Immunol.* 2018 Apr 16;9:648. doi: 10.3389/fimmu.2018.00648. PMID: 29713319; PMCID: PMC5911985.
4. GetSetUp is a third-party service provider and is not owned or operated by Tivity Health, Inc. ("Tivity") or its affiliates.



Users must have internet service to access GetSetUp service. Internet service charges are the responsibility of user.

5. Charges may apply for access to certain GetSetUp classes or functionality.
6. Participating locations (“PL”) are not owned or operated by Tivity Health, Inc. or its affiliates. Use of PL facilities and amenities are limited to terms and conditions of PL basic membership. Facilities and amenities vary by PL.

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

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Health Promotion and Education

Staying active is one of the most important things you can do for your health. Regardless of your age, abilities, or size, you can benefit from physical activity. Physical activity is good for your heart, brain, and reduces risk of disease.

Don't worry if it's been a while since you were active. It's never too late to get started.

Get Active

Try to be a little active each day. Start with activities that you enjoy or include your loved ones.

- Find a workout routine that you enjoy. It could be walking, jogging, or swimming.
- Set an alarm every hour to remind you to move around for a few minutes.
- Stretch before and after you exercise. This will keep you flexible and avoid soreness.
- Take the stairs instead of the elevator.
- Maintain a Healthy Diet
- Eat a well-balanced diet and drink plenty of water; Limit your alcohol intake.

- Reduce your sodium and sugar intake.
- Choose fresh fruits and veggies.

Maintain a Healthy Body Weight

- Try to get 150 minutes of moderate-intensity activity every week.
- Wear comfortable, well-fitting shoes to prevent foot injuries.
- Get plenty of sleep.

Benefits of Good Physical Health

- Reduce your risk of heart disease, type 2 diabetes and metabolism issues, and some cancers.
- Improves your ability to do daily activities and help prevent falls.
- Strengthens your bones and muscles.

Reference: Your Healthiest Self – Physical Wellness Checklist 2020, National Institute of Health – U.S. Department of Health and Human Services; Benefits of Physical Activity 2021, Centers for Disease Control and Prevention





Many people assume that losing bladder control and frequent falls is a part of getting older. It can happen at any time to anyone. The good news is, it can be managed and or treated. Loss of bladder control and frequent falls does not have to keep you from enjoying life. Work with your doctor to create a care plan that works best for you.

Urinary Incontinence Tips:

- Maintain a healthy weight. Extra weight or obesity can put pressure on your stomach & bladder.
- Stop smoking. Smokers are more likely to have chronic coughing, which decreases bladder control.
- Understand your medications. Talk with your doctor to see what medications could be causing bladder issues.
- Get active. Regular physical activity can tighten muscles and improve bladder control.
- Limit alcohol and drinks that have caffeine. These drinks can increase urine.

Fall Prevention Tips:

Keep Open Communication

- Be open and honest with your doctor. They are there to help you.
- Tell your doctor right away if you fell or if are worried about falling.
- Talk about your medications with your doctor. Some medications can cause dizziness.

Physical Activity

- Exercising can improve your balance and make your legs

stronger.

- Always talk to your doctor about what activity is safe for you.

Have Your Eyes and Feet Checked

- Make sure to have your vision checked every year.
- Have your doctor check your feet. Talk about what kind of socks or shoes you should wear.

Make Your Home Safer

- Remove any loose cords, boxes, or papers from walkways or stairs.
- Secure rugs with tacks, double-sided tape, or slip-resistant backing.
- Fix any loose flooring right away.
- Clean spills as soon as they happen.
- Use nonslip mats in your tub and/or shower.
- Put items you use every day in places that are easy to reach.

Resources: Mayo Clinic 2021

<https://www.mayoclinic.org/diseases-conditions/urinary-incontinence/in-depth/bladder-control-problem/art-20046597>Best Practices in Fall Prevention – Training Guide 2017, Agency for Healthcare Research and Quality Fall Prevention: Simple Tips to Prevent Falls 2019, Mayo Foundation for Medical Education and Research Important Facts About Falls 2017, Centers for Disease Control and Prevention, National Center for Injury Prevention and Control

Make The Most Of Your Optional Dental Benefits

Caring for your oral health is essential, especially as you get older. Seniors are at a greater risk for tooth decay and gum disease, which can affect overall health. Regular dental visits help maintain your oral health and save you money by catching problems early. These tips will help you get the most from your dental benefits.

Choose An In-Network Dentist

Get the most value from your dental coverage by visiting an in-network dentist. All network dentists complete a thorough credentialing process to make sure they meet our strict standards.

Keep Up With Preventive Care

Preventive services such as cleanings, exams and X-rays are covered at 100% on most plans. This means you pay nothing if you stay in network. Check your plan for more details. At a check-up, the dentist will evaluate the health of your mouth and look for any signs of cavities, gum disease, oral cancer and other health problems.

Don't Let Problems Go Untreated

Dental problems never get better and delaying treatment can make things worse. Since dental benefits don't roll over

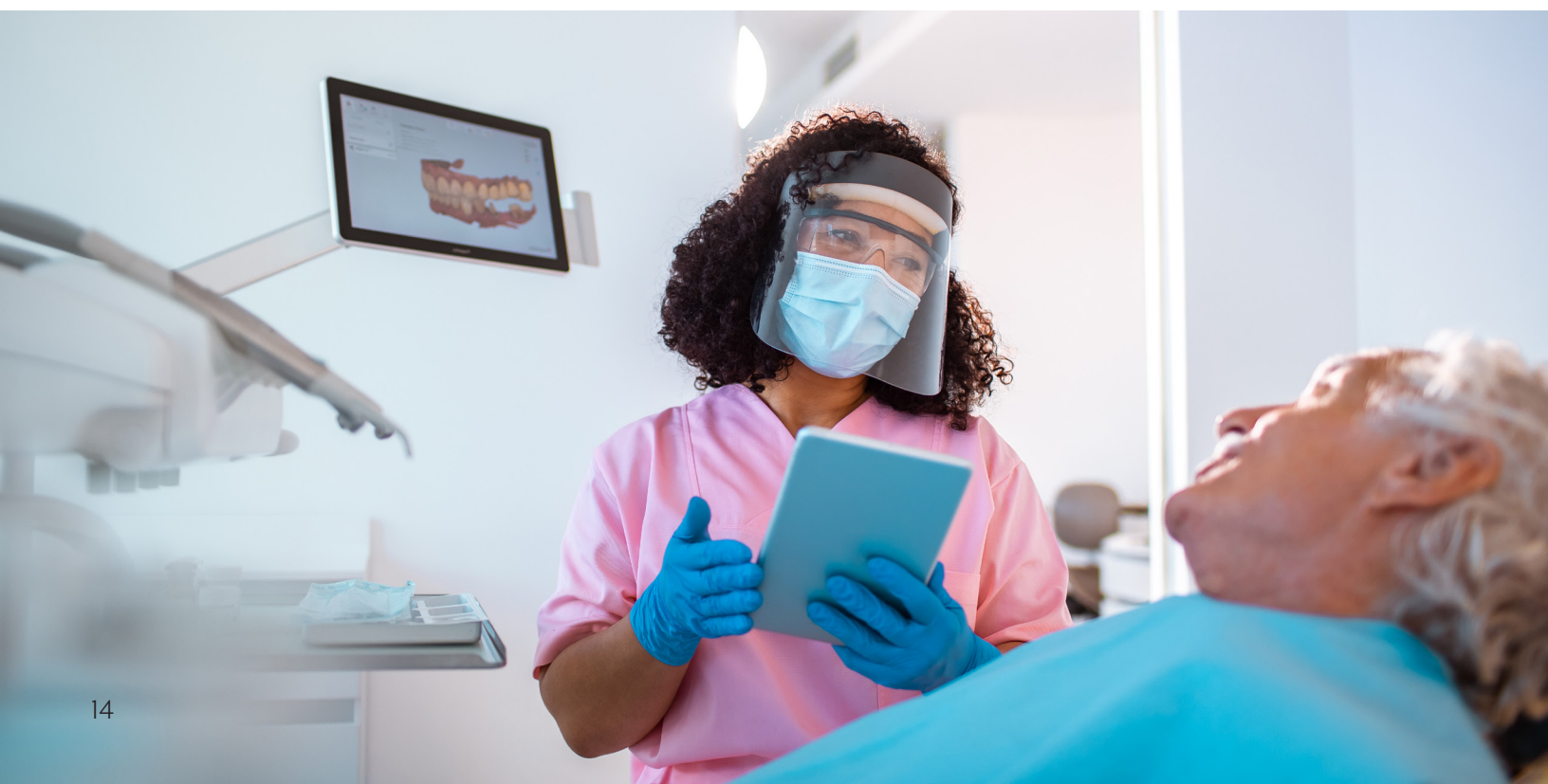
to the next year, use that money now to treat any problems. If your remaining benefits cover only part of a procedure, you may be able to have some work done before year's end and delay the rest until next year.

Request A Pretreatment Review

When your dentist recommends treatment that will exceed \$400, ask for a pretreatment review. Your dentist will contact your plan and an estimate will be provided. You and your dentist can then discuss next steps knowing what will be covered. Pretreatment reviews are typically requested for procedures such as crowns, bridges, dentures and oral surgery.

Know Your Annual Maximum

Because you are responsible for paying costs exceeding your plan's annual maximum, it's good to know what that amount is and how close you are to meeting it. That way, you can work with your dentist to set up a treatment plan and prioritize services to save on costs. If you're unsure of your maximum, contact customer service. An annual maximum is the dollar amount your dental coverage will pay toward the cost of dental services in a benefit plan year.





Brushing Tips

Taking care of your dentures

Dentures and partials are very delicate and can break easily. When you aren't wearing your dentures or partials, store them away from children and pets.

How to Clean Your Dentures

- After you eat, rinse the denture with water to remove food
- Brush your denture after each meal and before bed. This will help prevent staining and will keep your mouth healthy. Brush and floss your natural teeth while the denture is out of your mouth.
- Use a separate soft-bristled toothbrush to clean your denture than you use for your natural teeth.
- Use water, soap, toothpaste, or denture paste. Do not use scouring powder because it can scratch the denture. Do not put bleach on your denture.
- To clean your denture, place a towel in the sink and fill the sink half full with water to protect your denture if you should drop it.
- At night, soak your denture in water (not hot water) to keep it from drying out and changing shape.
- See your dentist if you have any of these problems: difficulty chewing food, cheek biting, difficulty talking, red or sore gums, pain, and cracked corners of your mouth.

Brushing Tips

Brushing your teeth twice a day is essential to good oral health. Brushing removes the bacteria and plaque that cause tooth decay and gum disease. Follow these tips to do it right:

- Use a soft-bristled brush and brush gently. Brushing too hard can cause gum damage.
- Be sure your toothbrush is the right size (generally smaller is better than larger).
- Tilt the bristles (at a 45-degree angle) to the teeth. Slide the tips of the brush under the gums.
- Jiggle the bristles gently so that plaque under the gum will be removed.
- Be sure to brush all sides of the teeth—the outside, the tongue side, and the chewing surfaces.
- For the front teeth, brush the inside surfaces of the upper and lower jaws. Tilt the brush and make several up and down strokes. The front part of the brush should go over the teeth and gum tissues.
- Your toothbrush will only clean one or two teeth at a time. Change its position to properly clean each tooth.
- Don't rush your brush. A thorough brushing should take at least three minutes.
- A pea-sized amount of fluoridated toothpaste is all you need.
- Replace your brush when the bristles begin to spread or wear out.

Your 2023 Plan Benefits

Learn how to get the most out of your 2023 Care N' Care (HMO/PPO) Medicare Advantage Plan.



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



Acupuncture:
Included Benefit



Mom's Meals:
Included Benefit



Telehealth:
Included Benefit

Have Questions about your benefits or how to use them? Contact your Customer Experience Team.



1-877-374-7993 (TTY 711) October 1 - March 31, 8 a.m. to 8 p.m., CST, seven days a week or April 1 - September 30, 8 a.m. to 8 p.m., CST, Monday through Friday.



YourTeam@cnchealthplan.com



SilverSneakers®

More than a fitness program.



Feel Your Best With SilverSneakers

SilverSneakers is a program designed with you in mind. Care N' Care (HMO/PPO) members have the opportunity to join, at no extra cost, a group of like-minded people focused on maintaining good health and independence.

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.



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



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.



Classes³ designed for seniors. Whether indoors or outdoors, beginner or experienced, SilverSneakers offers fitness classes fit for everyone



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



With your Care N' Care plan you have SilverSneakers included, you get all of the location access, virtual classes, workshops, on-demand videos, and perks of membership at no cost.



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

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.

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.

SilverSneakers and the SilverSneakers shoe logotype are registered trademarks of Tivity Health, Inc. SilverSneakers LIVE, SilverSneakers On-Demand and SilverSneakers GO are trademarks of Tivity Health, Inc. © 2022 Tivity Health, Inc. All rights reserved. Care N' Care Insurance Company Inc. (Care N' Care) is an HMO and PPO plan with a Medicare contract. Enrollment in Care N' Care depends on contract renewal.

Dental Health

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! Our HMO and PPO plans include the following dental benefits* provided by DentaQuest.

- **HMO members** – Member **MUST** stay in dental provider network.
 - Using an out-of-network provider is not covered, you will be responsible for all costs.
- **PPO members** – In-Network and Out-of-Network coverage.
 - Going out-of-network is not recommended.
 - If you go out-of-network you may be required to pay out-of-pocket and be reimbursed the standard contracted amount MINUS any copay owed.
- Locate an in-network dental provider by searching online at the DentaQuest website or the Care N' Care website.
 - CNC Dental Provider Search cnchealthplan.com/find-a-provider/
 - <https://dentaquest.com/texas/members/find-a-dentist#>.



Preventive Cleaning

- Two Every 12 Months
- Fluoride Application



Dental X-Rays

- Complete Series
- One every 36 Months



Dental Exams

- Periodic Oral Exam
- Diagnostic Oral Exam

Copay for Covered Services (*per visit*)

	Care N' Care Classic (HMO)	Southwestern Health Select (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	\$0
Out-of-Network	Not Covered	Not Covered	\$0	\$0	\$0	\$0



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 (HMO/PPO) offers a supplemental dental rider to fill the gap, provided by DentaQuest.

Care N' Care's HMO and 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 \$25 additional monthly premium.

Additional Benefits*:

- \$25 Monthly Premium
- \$7,500 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 the Evidence of Coverage. Detailed dental procedure codes can also be found on the Care N' Care website, at cnchealthplan.com/our-plans-2023/plan-documents-2023/

DentaQuest[®]





Over-the-Counter Benefit

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 \$60 for Care N' Care Classic HMO, Southwestern Health Select HMO, Care N' Care Choice PPO, Care N' Care Choice Plus PPO, Care N' Care Choice Premium PPO, and \$40 for Care N' Care Choice MA -Only PPO 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.



Things to Remember

- Allowance is 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 2023 Plan Documents section of the CNC website, cnchealthplan.com/our-plans-2023/plan-documents-2023/ or call your Customer Experience Team to request a printed copy.



Vision Health

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. With Care N’ Care HMO/PPO), all plans include a vision benefit powered by EyeMed to keep your eyes young and healthy.

- Benefits provided by EyeMed.
- Refraction test included during routine eye exam. 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 Classic (HMO)	\$0	Not Covered	\$0 copay ¹	Not Covered
Southwestern Health Select (HMO)	\$0	Not Covered	\$0 copay ¹	Not Covered
Care N’ Care Choice (PPO)	\$0	\$50 Copay ¹	\$0 copay ²	\$25 copay ²
Care N’ Care Choice Plus (PPO)	\$0	\$40 copay ¹	\$0 copay ²	\$30 copay ²
Care N’ Care Choice Premium (PPO)	\$0	\$35 Copay	\$0 copay ³	\$30 copay ³
Care N’ Care Choice MA-Only (PPO)	\$0	\$35 Copay	\$0 copay ³	\$30 copay ³

¹You will be reimbursed up to a maximum amount of \$30 for a routine eye exam with submission of paid receipt and completed reimbursement form. ²With a maximum benefit amount of \$100. ³With a maximum benefit amount of \$150. All vision benefits provided by EyeMed.





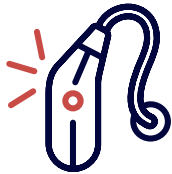
Hearing Health

Get back the joy of hearing.

Better hearing helps you stay connected to the ones you love and is important to your health— that’s why Care N’ Care (HMO/PPO) offers a hearing aid benefit through TruHearing. Hearing aids can be expensive—but our hearing benefit makes addressing hearing loss more affordable.

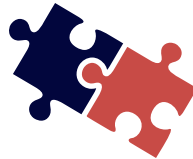
Hearing Aid Benefit Includes:

(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
- Schedule an appointment
1-833-492-9866 | TTY: 711
Hours: 8 a.m.–8 p.m., Monday–Friday
- Check your hearing
TruHearing.com/CareNCare-HS



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*

Hearing Aid Coverage

Care N' Care plans cover up to two hearing aids per year⁵.

Plan Name	Routine Hearing Exam ¹	TruHearing Advanced 32 Channels 6 Programs	TruHearing Premium 48 Channels 6 Programs
Care N' Care Classic (HMO)	\$45 copay	\$599 copay	\$899 copay
Southwestern Health Select (HMO)	\$45 copay	\$599 copay	\$899 copay
Care N' Care Choice (PPO)	\$45 copay	\$699 copay	\$999 copay
Care N' Care Choice Plus (PPO)	\$45 copay	\$699 copay	\$999 copay
Care N' Care Choice Premium (PPO)	\$45 copay	\$699 copay	\$999 copay
Care N' Care Choice MA-Only (PPO)	\$45 copay	\$699 copay	\$999 copay



Your benefit also includes:

- + Risk-free 45-day trial period
- + 48 free batteries per aid
- 3-year extended warranty
- 3 provider visits within first year of hearing aid purchase

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.

⁵ Benefit is limited to TruHearing's Advanced and Premium hearing aid.

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Mom's Meals

Better health begins with the meals we eat.

At Care N' Care (HMO/PPO), we recognize the importance of having access to the right nutrition, which is why we have partnered with Mom's Meals.

Whether recovering from a stay in the hospital or skilled nursing facility or managing a chronic condition, we ensure you get the nutrition you need for better health.

The benefit is only eligible to members post discharge and under care management with certain chronic conditions including AIDS, asthma, chronic obstructive pulmonary disease (COPD), congestive heart failure, coronary artery disease, diabetes, hypertension, and chronic kidney disease (CKD).

Chronic Conditions

- Beneficiaries may receive a maximum of 3 meals a day up to 2 weeks per year per condition.

Post-Discharge

- Immediately following surgery or inpatient hospitalization, beneficiaries may receive 3 meals per day for up to 2 weeks, up to 2 discharges per year.

Health-Specific Menus

Dietitian designed to support the nutritional needs of most common health conditions

Reliability

High quality, refrigerated meals arrive at your home when you need them the most

Simple

Meals last for 14 days in the fridge—just heat, eat and enjoy in 2 minutes or less

How it Works

1. Contact your case manager or health plan
2. Case manager or health plan will provide paperwork to Mom's Meals
3. Meals are delivered to your home

The Right Nutrition

Menus tailored to meet the needs of most major health conditions.



Heart-Friendly



Gluten Free



Lower Sodium



Renal-Friendly



Cancer Support



Pureed



Diabetes-Friendly



General Wellness



Vegetarian





Acupuncture

Acupuncture for chronic low back pain

Covered services include:

Up to 12 visits in 90 days are covered for Medicare beneficiaries under the following circumstances:

For the purpose of this benefit, chronic low back pain is defined as:

- Lasting 12 weeks or longer;
- Nonspecific, in that it has no identifiable systemic cause (i.e., not associated with metastatic, inflammatory, infectious, etc. disease);
- Not associated with surgery; and
- Not associated with pregnancy.

An additional eight sessions will be covered for those patients demonstrating an improvement. No more than 20 acupuncture treatments may be administered annually. Treatment must be discontinued if the patient is not improving or is regressing.

Plan Name	Acupuncture Service	
	In-Network	Out-of-Network
Care N' Care Classic (HMO)	\$15 copay	Not Covered
Southwestern Health Select (HMO)	\$15 copay	Not Covered
Care N' Care Choice (PPO)	\$15 copay	\$70 Copay
Care N' Care Choice Plus (PPO)	\$15 copay	\$40 copay
Care N' Care Choice Premium (PPO)	\$0 copay	30% of the cost
Care N' Care Choice MA-Only (PPO)	\$15 copay	\$40 copay



Telehealth Benefit

MDLIVE[®]

The quality care you need from the comfort and safety of your home.

MDLIVE Telehealth Benefits

Your Care N' Care (HMO/PPO) benefits cover MDLIVE virtual doctor visits. Get convenient care for minor illnesses and other non-emergency medical conditions-without having to leave your couch.

Use Your Virtual Benefits



- Affordable alternative to urgent care clinics and the ER
- Avoid drive time and long waits in a waiting rooms



Available 24/7

- Talk with a doctor in 15 minutes* by phone or video, 24/7, even weekends and holidays



Prescriptions If Needed

- Your provider can send prescriptions to your preferred pharmacy and refill existing medications.

Talk To An MDLIVE Board Certified Doctor For Help With Many Medical Conditions Including:

- | | | |
|-----------------------|-----------------|----------------------------|
| • Allergies | • Headache | • Sinus Problems |
| • Cold & Flu | • Insect Bites | • Sore Throat |
| • Cough | • Prescriptions | • UTI (Adult Females, 18+) |
| • COVID-19 Assessment | • Pink Eye | • Yeast Infections |
| • Ear Pain | • Rash | |

Visit mdlnext.MDLIVE.com/home, app.mdlive.com/landing/carencare or Call 1-833-791-2188 to learn more!

Have Questions or Need Assistance? Contact your Customer Experience Team.



1-877-374-7993 (TTY 711) October 1 - March 31, 8 a.m. to 8 p.m., CST, seven days a week or April 1 - September 30, 8 a.m. to 8 p.m., CST, Monday through Friday.



YourTeam@cnhealthplan.com

*Wait times may vary, average is less than 10 minutes. Copyright ©2022 MDLIVE Inc. All Rights Reserved. MDLIVE may not be available in certain states and is subject to state regulations. MDLIVE does not replace the primary care physician, is not an insurance product, and may not be able to substitute for traditional in-person care in every case or for every condition. MDLIVE does not prescribe DEA controlled substances and may not prescribe non-therapeutic drugs and certain other drugs which may be harmful because of their potential for abuse. MDLIVE does not guarantee patients will receive a prescription. Healthcare professionals using the platform have the right to deny care if, based on professional judgment, a case is inappropriate for telehealth or for misuse of services. MDLIVE and the MDLIVE logo are registered trademarks of MDLIVE, Inc. and may not be used without written permission. For complete terms of use visit <https://www.MDLIVE.com/terms-of-use/>. Care N' Care Insurance Company Inc. (Care N' Care) is an HMO and PPO plan with a Medicare contract. Enrollment in Care N' Care depends on contract renewal.

Easy Black Bean Chili

- 1 medium yellow onion
- 3 cloves garlic
- 2 tablespoons olive oil
- 1/3 cup dry quinoa
- 1 cup water
- 3 15-ounce cans black beans, drained (not rinsed)
- 2 28-ounce cans diced tomatoes, fire roasted if possible
- 4 tablespoons salted butter (replace with 2 tablespoons olive oil or refined coconut oil for vegan)
- 1 15-ounce can corn (or 1 1/2 cups frozen corn)
- 1 tablespoon yellow mustard
- 1 tablespoon Worcestershire sauce
- 1/2 cup ketchup
- 2 tablespoons each chili powder and dried oregano
- 1 tablespoon each garlic powder and cumin
- 1 1/2 teaspoons kosher salt
- 1 teaspoon smoked paprika



1. Dice the onion. Mince the garlic.
2. In a large pot or Dutch oven, heat the olive oil over medium heat. Add the onions and garlic and sauté for 5 to 7 minutes, until tender.
3. Add all other ingredients except for the smoked paprika. Simmer for 25 minutes, then stir in the smoked paprika. Serve immediately with toppings of your choice. Store leftovers refrigerated for up to 3 days, or frozen for 3 months.

Spiced Roasted Fruit

- 1/4 - 1/2 cup packed brown sugar
- 1/2 teaspoon ground cardamom or cinnamon
- 6 cup fresh fruit, such as grapes, berries, and/or sliced pears
- 3 tablespoon butter, melted
- Ricotta cheese, yogurt, or oatmeal (optional)
- Crispy Oats (optional)

1. Preheat oven to 450°F. In a small bowl combine brown sugar and cardamom.
2. Line a 15x10-inch sheet pan with parchment paper.
3. Spread fruit evenly in prepared pan.
4. Drizzle with butter and sprinkle with sugar mixture.
5. Bake, uncovered, 10 to 15 minutes or until fruit is soft and starting to brown.
6. Let cool slightly. If desired, serve over ricotta, yogurt, or oatmeal and top with Crispy Oats. Makes 4 servings.



Crispy Oats:

Preheat oven to 350°F. Combine 1 cup regular or quick-cooking oats and 3 tablespoons each packed brown sugar and melted butter. Spread evenly in baking pan and bake at 350°F for 15 minutes, stirring once. Remove and cool in pan. Transfer to a storage container. Cover and store at room temperature up to 3 days or freeze up to 1 month

Help Us Help You Stay Healthy

Like All Medicare Advantage plans in the country, Care N' Care is part of a "Five STARS" program established by the Centers for Medicare and Medicaid Services (CMS). Among other things, this program tracks how many of our members participate in various preventive health programs, such as routine blood pressure tests and annual flu shots, as well as how good a job we do together in managing any chronic conditions such as diabetes or arthritis.

The more our members participate, the higher our star rating. More stars mean a better plan – for example, members may get better care and better, faster customer service.

Throughout the year you may receive information from us encouraging you to participate. Hopefully you have always been attentive to taking care of yourself, to visiting your doctor regularly and to maintaining good health. But now you can do your part in making Care N' Care work better for everyone. In short, it's your turn to be a STAR!



By Care N' Care Insurance, Inc.

Empowerment. Independence. Lifestyle.

Care N' Care Welcomes You! Join us for some fun and connect with your community.



Find more events and learn more at www.cnhealthplan.com/find-us-in-the-community/



Fall

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

- | | | | | |
|---------|----------|-----------|-----------|------------|
| acorn | changing | harvest | pumpkins | squirrels |
| apples | colors | jacket | raking | trees |
| autumn | fall | leaves | red | vegetables |
| birds | football | mushrooms | scarecrow | yellow |
| bonfire | frost | orange | spiders | |

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-2022/plan-documents-2022/.

Update Us Today

Have you recently moved? Do you have a new phone number? Do you have a new email address? Let us know! It's simple to update your member information. Email the Customer Experience Team with your updated information: yourteam@cnchealthplan.com

Stay Social



[@CareNCare](https://www.facebook.com/CareNCare)



[@CareNCareHealth](https://www.instagram.com/CareNCareHealth)



[@CNCHealthPlan](https://twitter.com/CNCHealthPlan)



[Care N' Care Insurance Co. Inc.](https://www.youtube.com/CareNCareInsuranceCo.Inc)



[Pinterest.com/CareNCareInsuranceCompany](https://www.pinterest.com/CareNCareInsuranceCompany)

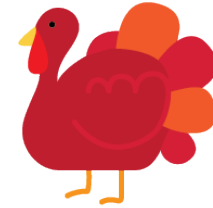
Tools and Resources

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
Thursday, November 24
Customer Experience Team
Department Closed.



ACORN	COLORS	LEAVES	SCARECROW
APPLES	FALL	MUSHROOMS	SPIDERS
AUTUMN	FOOTBALL	ORANGE	SQUIRRELS
BIRDS	FROST	PUMPKINS	TREES
BONFIRE	HARVEST	RAKING	VEGETABLES
CHANGING	JACKET	RED	YELLOW



Insurance Company, Inc.

1603 Lyndon B. Johnson Freeway, Suite 300

Farmers Branch, TX 75234

FIRST NAME LAST NAME

ADDRESS

CITY, STATE ZIP

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,

8 a.m. to 8 p.m., CST, Monday through Friday.

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