

care @ share

VOLUME 15

Member Newsletter

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Awareness**

**Tips for
Improving
Cognition**

**Tips for
Socializing
Safely**

Spending Time Outdoors

And other ways to stay active this Fall...

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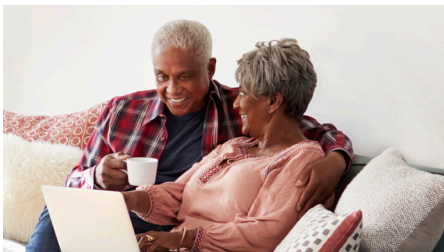
Tips for Improving Cognition and Emotional Health

A lot of attention is focused on maintaining good physical health in seniors, but not so much on their cognitive health...**PG 4**



Breast Cancer Awareness

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Learn More about Fall Prevention

Every 11 seconds, an older adult is taken to the emergency room for a fall-related injury. Falls are a serious problem in the senior population, with 25% of older Americans suffering one every year... **PG 18**



A Message from CEO, Wendy Karsten:

This certainly has been a year unlike any of us have experienced before or could have imagined. All of our lives have been upended in multiple ways – from the loss of a loved one to the sheer frustration of not being able to enjoy life as we would like. My heart goes out to our members, our community, our nation and our world as we battle through this upheaval together.

While the current pandemic dominates the concern of every American, it is not the only healthcare threat on which we need to focus. Heart attacks, strokes and other conditions don't stop, even during a pandemic making it particularly important that all of us continue to take good care of ourselves and practice good health habits. That means eating right, exercising, washing hands frequently, taking medications as prescribed and continuing to focus on any chronic medical conditions so they don't get worse. Central to all of that is seeing your doctor on a regular basis.

I know for some there is a fear of seeing a physician at a time when the public is being asked to practice social distancing to reduce the risk of COVID-19 transmission. If you have a primary care doctor but haven't seen him or her for the past year, please contact their office and make arrangements to connect – either in person or for a "virtual visit" via telehealth, whatever makes you most comfortable. For those who don't have a doctor, there are primary care providers in our network who are available to see new patients right now. Please contact us and we can help make arrangements. Either way, it is vitally important that you see your doctor.

It is also important, even in these stressful times, that you find ways to continue to enjoy life. For that reason we've filled this issue with articles on how to stay active at home and tips for enjoying a fun stay-at-home movie night. Included too are important health-related stories on breast cancer, fall prevention and mental health. Also, be sure to read the information about our new Customer Experience Team that will go live September 1.

We've all been through a lot in our lives and it is important to remember that "this too shall pass." Let's do all we can to make sure that when it does, we are in good health and good spirits so we can once again celebrate good times together.

Wendy Karsten

A handwritten signature in black ink, appearing to read 'W. Karsten'.

Chief Executive Officer

Senior Mental Health: Tips for Improving Cognition and Emotional Health

A lot of attention is focused on maintaining good physical health in seniors, but not so much on their cognitive health. Yet the ability to think clearly, learn, comprehend and remember is just as important for independent living as the absence of chronic illness. Emotional wellness also has a role to play in preventing depression, a key risk factor for dementia.

Fortunately, there is much that we can do to improve our cognition as we get older. And the best news is that it is almost never too late to start with simple tactics that will help you stay sharp and maintain mental well-being. Here are ways you can support brain health, according to the National Institute on Aging:

- 1. Stay mentally active** – People who have hobbies or volunteer, or who make learning a priority, report being healthier and more satisfied with their lives. Working your brain can also be as easy as playing games or crossword puzzles, or practicing your memory by making lists and trying to repeat them later. It is even better if you try these activities with a partner or in a group setting.
- 2. Make time to socialize** – Although it is challenging right now with the COVID-19 pandemic making social isolation a priority, connecting with friends and family has never

been more important. Maintaining relationships is key for emotional health, and socialization may help to reduce the risk of cognitive impairment and dementia.

- 3. Get physical** – Research has shown that physical activity benefits the brain in addition to the heart, in part by helping the brain to maintain old network connections and produce new ones, which are essential for cognitive health. One study reported in the National Library of Medicine found that exercise helped grow the part of the brain critical to memory, learning and spatial ability. The activity does not need to be strenuous. Federal guidelines recommend 30 minutes of activity on most days.

It is also important to be aware of factors that can adversely affect cognitive health. A poor diet, smoking, a sedentary lifestyle, too much alcohol and some medicines such as antihistamines for allergies, muscle relaxants, or sleep aids may harm cognition. Medical conditions can also be risk factors, such as heart disease, diabetes and stroke.

As always, before starting any diet or exercise program, check with your physician. And remember: Maintaining cognitive health and emotional connection is important. It may add years to your life and life to your years!



Breast Cancer Awareness

October's Breast Cancer Awareness Month is just around the corner. For American women, breast cancer is the second most common cancer (behind skin cancers), with one in eight developing it sometime in her life. While incidence rates have increased slightly in recent years, the death rate of breast cancer in women over 50 has decreased, likely the result of increased breast cancer awareness, early detection and better treatment. What we know for certain is that getting regularly screened is the most reliable way to detect breast cancer early and treat it successfully. This includes scheduling regular screenings for a mammogram coupled with breast self-exams.

Mammograms

Mammograms are low-dose X-rays of the breast that can find changes or cancer years before physical symptoms even develop. The American Cancer Society says that women over 55 years of age are at an average risk for breast cancer (and no personal or family history of breast cancer) should get screened every other year (unless they choose to continue with their yearly mammograms). Women at high risk are those who have a genetic mutation known to increase breast cancer, or a first-degree relative who does. If you fall into this category, it is important that you consult your Care N' Care physician about screening assessments.

Breast Self-Exams

Breast self-examination can help women become familiar with how their breasts normally look and feel so that they can report any changes to their doctor right away. The National Breast Cancer Foundation recommends women perform these breast self-exam practices at home once a month:

- When in the shower – With the pads of your three middle fingers, press down the entire

breast and armpit area with light, medium and firm pressure feeling for any lump, thickening, hardened knot or any other breast changes.

- In front of a mirror – Visually inspect your breasts with your arms at your sides. Then, raise your arms high overhead and look for any changes in the contour, any swelling or dimpling of the skin, or changes in the nipples.
- When lying down – Place your right arm behind your head. Using your left hand, move the pads of your fingers around your right breast gently covering the entire breast area and armpit with light, medium and firm pressure. Squeeze the nipple; check for discharge and lumps. Repeat these steps for your left breast.

Knowing what changes to look for does not take the place of having regular mammograms and other screening tests.

Report to a healthcare provider right away any changes in:

- How the breast or nipple feels, such as nipple tenderness or a lump or thickening in or near the breast or underarm area; a change in the skin texture or an enlargement of pores in the skin of the breast; a lump in the breast.
- Breast or nipple appearance, such as any unexplained change in the size or shape of the breast; dimpling anywhere on the breast; nipple that is turned slightly inward or inverted; skin of the breast, areola or nipple that becomes scaly, red or swollen, or may have ridges or pitting.
- Or any nipple discharge, particularly clear discharge or bloody discharge.



Did you know?

- The average risk of a woman in the United States developing breast cancer sometime in her life is about 13%. This means there is a 1 in 8 chance she will develop breast cancer.
- The chance that a woman will die from breast cancer is about 1 in 38 (about 2.6%).
- Since 2007, breast cancer death rates have been steady in women younger than 50 but have continued to decrease in older women.
- At this time there are more than 3.5 million breast cancer survivors in the United States.

(Source: American Cancer Society)



Ask our Chief Medical Officer, Dr. David Sand:

How Can I Socialize Safely during the COVID-19 Pandemic?

As the COVID-19 pandemic continues to transform our society as we know it, many seniors are wondering if and when life will ever get back to normal. From sheltering in place to guidelines on masks and grieving lives lost, everyone has been affected by the coronavirus in some way. And seniors are especially vulnerable. According to the Centers for Disease Control and Prevention, people 65 and older have accounted for eight out of every 10 deaths related to COVID-19.

While taking precautions such as frequent handwashing and wearing a face covering out in public are recommended, there are safe ways for seniors to socialize during the COVID-19 pandemic. And as you will read later in this newsletter, social isolation puts seniors at risk of cognitive decline and depression. So read on for some ideas on ways to connect with friends and family and still stay safe.

- **Have a virtual dinner party** via videoconferencing – You may never have heard of Zoom before the pandemic, but one cannot turn on the TV or visit social media without hearing how people are using it to connect. Similar to Skype and FaceTime, Zoom is a web-based platform that enables real-time, “face-to-face” discussions. Some seniors are setting a dinner date and logging on while enjoying a meal and dinner conversation. Amazon’s Alexa Show and Google Home Hub have these capabilities built right into the devices and are voice-controlled, an added convenience. Any of these options can put you in touch with someone else at a moment’s notice.
- **Do a drive-by celebration** – Big occasions such as birthdays, graduations and anniversaries call for festivities, so schedule a parade and celebrate right from your car. Banners, balloons,



even music can all be transported right by the celebrant's front yard as you drive by to mark the special occasion.

- **Take a walk in the great outdoors** – The risk of transmission of the virus outdoors is very low, so taking a walk with a friend or loved one is a great way to get some exercise and stay social. We all need human interaction, and this is a great way to find it.
- **Take a virtual tour of a museum, national park or zoo** – You can visit the Louvre or take an adventure through ancient Egypt all from the safety of your home. Schedule a time with your friend or loved one and log on together at Google Arts & Culture (artsandculture.google.com) to visit places you always wanted to see. Many zoos also have webcams broadcasting real-time videos of their exhibits. Simply log on to your favorite animal kingdom and look for the link to start swinging with the monkeys!

- **Take in a movie** – Some parks and municipalities have been showing classic movies on enormous screens in the outdoors for several years. Some are now revisiting and revitalizing the days of drive-in movies. If you maintain a safe social distance, this can also be a low-risk way to enjoy some time with a friend or loved one. (You can also enjoy a movie night at home ... see the related article in this newsletter.)
- **Relax with music** – Another activity that can be enjoyed via a video call is listening to music. You can even turn up the music so everyone can hear it and sing along together.

Hopefully, these suggestions will give you some safe options for staying in touch with those you like to see on a regular basis. We welcome any suggestions you may have, too, for safe socializing.



The message is clear and the request is simple: Wear a Mask.

You've heard about it, read about it and likely talked with friends about it. The message is clear and the request is simple: wear a mask. When you do, you are not only protecting yourself but you are protecting others around you.

"When you wear a mask covering your nose and mouth, you are helping to contain the respiratory droplets that naturally occur when you breathe, talk, sneeze or cough," said David Sand, MD, chief medical officer at Care N' Care. "Wearing a mask is not a political statement. The simple truth is that wearing a mask and staying six feet apart from people outside of your household is the best way to avoid getting the coronavirus or spreading it to others. We all need to do our part."

The Center for Disease Control (CDC) recommends that you wear cloth face coverings in public settings and around people who don't live in your household, especially when other social distancing measures are

difficult to maintain. This applies to everyone over the age of two years old except for those who have trouble breathing or are unconscious, incapacitated or otherwise unable to remove the mask without assistance.

Cloth face coverings are NOT surgical masks or the N95 respirators you may have read about. Those are critical supplies that should be reserved for healthcare workers and other first responders. Rather, they are simple coverings that can even be made at home. If you would like to make your own, we've provided a simple sewing pattern and instructions on the next page, or you can visit the CDC website for instructions on how to make a mask that doesn't require sewing, <https://www.cdc.gov/coronavirus/2019-ncov/prevent-getting-sick/how-to-make-cloth-face-covering.html>

The most important thing is to make sure your cloth face covering:

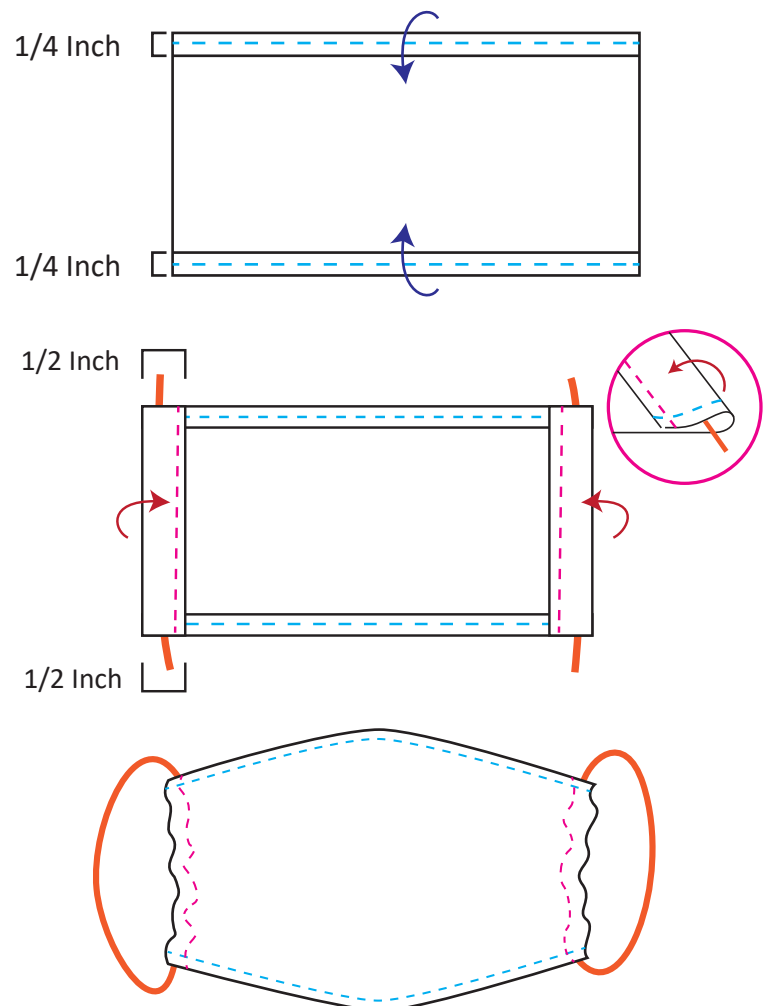
- fits snugly but comfortably against the side of the face
- completely covers the nose and mouth
- is secured with ties or ear loops
- includes multiple layers of fabric
- allows for breathing without restriction
- can be laundered and machine dried without damage or change to shape

Cloth masks should be washed after each use and you should always remember to also wash your hands after touching a used face covering. You can include the cloth mask with your regular laundry, using regular laundry detergent and the warmest appropriate water setting. Then make sure to completely dry the cloth before wearing it again. You can place it in your dryer using the highest heat setting or you can “air dry” it by laying it flat, ideally in direct sunlight, until it is completely dry.

“You may believe you’re healthy enough to naturally fight off the virus, but wearing a mask not only helps protect you but helps protect your family, neighbors and fellow citizens who may be living with illnesses or any condition putting them at high risk,” says Dr. Sand. “Together, we can keep our communities healthy and safe.”

Sewn Mask Instructions

1. Cut out two 10-by-6-inch rectangles of cotton fabric. Use tightly woven cotton, such as quilting fabric or cotton sheets. T-shirt fabric will work in a pinch. Stack the two rectangles; you will sew the mask as if it was a single piece of fabric.
2. Fold over the long sides $\frac{1}{4}$ inch and hem. Then fold the double layer of fabric over $\frac{1}{2}$ inch along the short sides and stitch down.
3. Run a 6-inch length of $\frac{1}{8}$ -inch wide elastic through the wider hem on each side of the mask. These will be the ear loops. Use a large needle or a bobby pin to thread it through. Tie the ends tight. Don’t have elastic? Use hair ties or elastic head bands. If you only have string, you can make the ties longer and tie the mask behind your head.
4. Gently pull on the elastic so that the knots are tucked inside the hem. Gather the sides of the mask on the elastic and adjust so the mask fits your face. Then securely stitch the elastic in place to keep it from slipping.





Your NEW Customer Experience Team Fast, Efficient and always personal.

As part of our ongoing commitment to enhance our responsiveness to members' needs and questions, Care N' Care has created a Customer Experience Team that launched September 1. This new team concept builds upon the commitment and personal service of the existing Healthcare Concierge program while enriching it in many ways.

Among the most important change is that someone from Care N' Care will always be available to take your call. Rest assured, when your call is answered, you will have a team member that is local, knowledgeable about Medicare, understands how your Care N' Care plan works and is dedicated to answering all of your questions.

The creation of the Customer Experience Team is also designed to make it easier for providers to receive information from Care N' Care regarding status on claims or requesting eligibility of a member before a procedure or office visit is scheduled.

Care N' Care is now able to maximize knowledge and competencies in ways that make everyone's experience and interactions with the health plan better than ever.

Getting you fast, efficient answers when you need help is our first priority.

**Same phone number, 1-877-374-7993 (TTY 711)
New email address, yourteam@cnchealthplan.com.**

Care N' Care – Not just caring for you, caring *about* you!

Ways to Stay Active at Home

The coronavirus has changed the way we stay active as many older adults have restricted their usual activities in an attempt to stay protected. But just as sheltering in place is recommended during these challenging times, exercise and staying physically and mentally active are key to maintaining a healthy lifestyle and a strong immune system. Regular physical activity can also help reduce feelings of stress and anxiety, which many of us may be feeling currently.

Safety First.

Before engaging in any type of physical activity, always speak with your doctor to make sure what you have planned is safe and appropriate. Then remember to always:

- Take it slow and listen to your body. A good gauge is to exercise at a level that allows you to talk, but not sing.
- Warm up before exercising and cool down afterward.
- Stay hydrated by drinking water before, during and after exercising, even if you don't feel thirsty.
- Let a friend or loved one know when you plan to exercise or will be out on a walk by yourself. If you'd like, invite a member in your household to join you in your activity.

Find Your Fit.

With health clubs in flux and social distancing protocols in place, exercising at home is becoming increasingly popular. If you plan to do so, always exercise on flat and dry surfaces that are free of tripping hazards and wear proper footwear. Make sure you are in reach of a counter, back of a couch or a sturdy chair that is pushed up against a wall in case you lose your balance and need to hold on to something or need to sit down.

Here are four ways to stay physically and mentally active at home.

1. Online fitness videos – SilverSneakers is a fitness benefit included with your Care N' Care membership at no cost to you! They offer a series of videos designed to help you continue your

fitness journey without leaving home. You can choose between Balance, Beginning Exercise, Emotional Health or Pain Management.

- a. SilverSneakers On Demand
- b. SilverSneakers Live
- c. SilverSneakers GO

2. Walking – Walking can improve heart health, lower blood sugar, reduce pain caused by chronic conditions (like arthritis) and boost mental health. Try walking briskly around the house or up and down the stairs for 10 to 15 minutes, two to three times each day. During every commercial on TV, get up and march in place. If you can avoid crowds, take a stroll around your neighborhood or in a local park, maintaining a distance of six feet from others. Other simple aerobic activities like dancing to your favorite song or swimming can also help improve range of motion and strengthen your immune system.
3. Strength and balance training – Muscle-strengthening exercises you can do around your house include chair squats, single-leg stands, wall pushups and stair climbing. In addition to yoga and tai chi, you can also work on balance at home by simply holding onto a sturdy chair, standing on one foot, then the other for 10 seconds and repeating the routine five times. SilverSneakers offers a variety of videos that can help you to regain balance and strength without leaving your home.
4. Gardening – Gardening provides a dose of fresh air and moderate-intensity physical activity. By spending even a short amount of time gardening and potting plants you can maintain motor skills and improve your endurance and strength.

Incorporating physical activities into your everyday life can help improve your overall well-being and remind you to live life to its fullest. By finding fun, enjoyable activities and mixing them up, you're likely to find yourself with renewed energy and an added incentive to stay active on an ongoing basis.





A Movie Night In With Easy-To-Make Snacks

A night in with your favorite movie and a healthy snack on the living room couch can be the perfect way to cool down from a long summer day. It can also be an effective therapeutic and stimulating activity that can help take focus off current ailments and elevate mood. Though the present situation makes it difficult to leave the house and participate in once-loved activities, you can try to recreate the pleasures of a night out with the perfect movie and an arrangement of healthy and delicious treats.

Find the Right Movie, On or Offline.

For an easy and nostalgic watch, pick a classic from your movie shelf. If you're in search of a movie that's not yet in your collection, online streaming sites can help. This is still a fairly new technology that many seniors are not familiar with; but as long as you have an internet connection, it's a great resource.

- If you have a reliable internet connection and a computer and/or smart TV, you have access to a variety of online streaming websites that offer an array of award-winning films including classics and new releases. Do a quick internet search

to explore movie streaming subscriptions like Netflix and Criterion Channel, which offer free monthlong trials for classic and contemporary cinema from around the world.

- Don't hesitate to ask a loved one for assistance. Children and grandchildren will likely understand the newer technology and are just a call away. Once they set you up and you understand the basics, you'll be set for many hours of enjoyment.

Prepare a Popcorn Bar.

Popcorn is as essential to movie night as the movie itself. Despite its bad rap, popcorn is a whole grain, boasting fiber, antioxidants and other health benefits ... when not soaked in movie theater butter! Start with eight cups of plain, freshly popped corn. Then, decide on a selection of popcorn bar toppings that give you and everyone options to choose from.

Try a popcorn mix: Combining a few or more of these toppings can quickly elevate your popcorn without stripping it of its nutrients.

More Simple and Clean Alternatives.

For alternatives to over-processed movie theater foods, try:

- Oven-roasted chickpeas – Chickpeas are packed with nutrients and rich in plant protein and when roasted, offer a light crunch similar to popcorn. Toss dried-off chickpeas with one tablespoon olive oil and one-quarter teaspoon each salt and ground black pepper. In an oven preheated 450°F, roast the chickpeas until crispy for 20 to 25 minutes.
- Apple slices and peanut butter – Try this classic duo for a source of whole-food carbs and fiber and a dose of healthy fats and proteins. You can swap out the apples with celery for a crunchy, lower-carb treat.
- Frozen or chilled grapes – Swap out fruit-flavored gummies with high-antioxidant fruits. Grapes when chilled are nice and refreshing, no fuss to prepare and a sweet and healthy solution to sugary cravings.

In a nutshell, keep movie nights simple; but don't be afraid to elevate your usual summer go-to treats.

Popcorn Mixes

Try mixing these with your popcorn to spice things up!

- Light salt, or sea salt
- Black pepper
- Olive oil
- Parmesan
- Garlic
- Rosemary
- Brown sugar
- Ground cinnamon
- Dark chocolate
- Honey
- Peanut butter, or any nut butter
- Dried fruits or nuts



Fall Prevention: Minimize Your Risk

Every 11 seconds, an older adult is taken to the emergency room for a fall-related injury. Falls are a serious problem in the senior population, with 25% of older Americans suffering one every year. Falls are also the No. 1 cause of fatal and non-fatal injuries in those 65 and older, resulting in hip fractures, broken bones and head injuries. which is why taking steps to prevent them is so important.

According to the National Council on Aging (NCOA), many falls are preventable. NCOA recommends the following to help minimize your risk of a fall.

- **Ask for a fall risk assessment.** Your healthcare provider should be able to arrange one for you.
- **Fall-proof your home.** This includes removing throw rugs, installing grab bars and rails in the bathroom, keeping hallways and walkways clear, and increasing the lighting in your home. An occupational therapist is often a good resource to look for things and make recommendations that you might not routinely consider.
- **Find a fall-prevention program.** These classes can help you improve your balance, strength and flexibility.
- Get your vision and hearing checked. It is important to be able to see and hear any potential hazards around you.
- **Have your pharmacist or physician check your medications.** Some prescriptions may cause dizziness, balance problems or other side effects that put you at risk for a fall.

When a fall does occur

If you do fall, it is important to stay calm. Move your arms and legs to see if you have any pain or injuries. If you are able to get up safely, do it slowly by rolling onto your hands and knees, or crawl to the nearest stable structure such as a bed, bathtub or chair. Place one foot flat on the floor and hold on to the furniture or fixture, then brace yourself and use both hands to support yourself as you rise slowly. Be sure to sit down, rest, drink some water and seek medical attention if needed.

If you are unable to move or cannot get up, call out or bang on the floor or wall to get someone's attention. If no one is within earshot, try to crawl to a phone and call for help.

If you live alone, you may want to consider a wearable alert system that can signal for help if you do take a fall. Just knowing that assistance can be summoned in moments may be worth the expense and peace of mind.

Concerned about falling? SilverSneakers can help! SilverSneakers offers virtual Balance Builder classes online covering a variety of topics such as balance, stability and strength yoga. There is even a fall prevention video for learning all the moves you can make to help prevent a fall. Check out the videos here: silversneakers.com/learn/ondemand/. No additional cost - SilverSneakers is part of your plan benefits!





Improved Online Payment Portal

Your monthly premium payment experience has just gotten better!

Care N' Care has improved member online payment portal for an easy, more efficient way to pay your monthly premium.

Enhanced Payment features give members the ability to:

- Make a One-time payment
 - No log-in information needed

OR

- Create an Account for easier payment management
 - choose to become an enrolled payer with a log in and password
 - allows members to save payment methods, view past payment history and print receipts

Helpful Links

- [Pay Online](#)
- [Replace ID Card](#)
- [Request Plan Material](#)
- [Communication Preference](#)
- [Printable Forms](#)
- [2020 Pharmacy Information](#)
- [2020 Plan Documents](#)

To access the payment portal, go to the member section of the Care N' Care website, click on Tools & Resources, (cnchealthplan.com/members/member-tools-resources/), look under Helpful Links for Pay Online.

Start here today! www.cnchealthplan.com/members/member-tools-resources

Pay your bill the easy way. Never mail another check. It's simple, it's eco-friendly, and it's free!

Questions or Need Assistance?

Contact your Customer Experience Team by phone or email.



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



Email: YourTeam@cnchealthplan.com

Dog Breeds

S I B V E E E N A I V S A M O Y E D Y R
V E P T E U U T M C I Y T N G Q R I K O
J O O I N G A W D A C H S H U N D M P Y
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BOXER
BULLDOG
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CORGI
DACHSHUND
DALMATION

DOBERMAN
GERMANSHEPHERD
GOLDENDOODLE
GREYHOUND
HUSKY
IRISHSETTER
LABRADOR
MALTESE

MASTIFF
POINTER
POMERANIAN
POODLE
SAMOYED
SCHNAUZER
SCOTTIE

Share Your Stories



My Story:

I am 86 now. My story has really had its challenges; however, amazingly everything has turned out very well! After 25 years of marriage and three children, I divorced. The divorce was a low point in my life. I wanted to reinvent myself. Over the next 5 years, I created an exercise regimen called Bodymind Harmony that blended the energies of body and mind for overall conditioning and positive thinking! Now, at 86, I am really healthy! I had married the second time at 70. It was a really great marriage. After he died, about a year later, I was diagnosed with breast cancer. It has been 6 years now, and I am doing great-- nothing hurts. During the experience of surgery, chemo, and radiation, I wrote 400 four-line poems beginning with "When I say 'YES' to life." It is now an app.

Barbara Patton
Fort Worth, TX



My Story:

My name is Gail Homer. My story is about celebrating Mother's Day 2020. During these difficult times it's hard to celebrate anything. This year my daughter and I celebrated Mother's Day on our back patio. With stay at home suggested we did exactly that. We normally would go out to dinner, go to a spa and go see a movie, but this year we spent Mother's Day enjoying the outdoors and having a wonderful barbecue dinner at home. We're a very close family and this year we became closer. The photo I will share is of me and my beautiful daughter. We had a wonderful time.

Gail Homer
Wylie, Texas

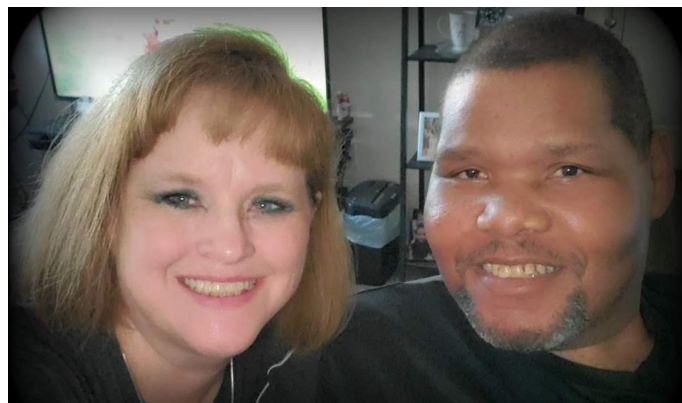
Do you want to share your story with other members of Care N' Care? If you would like us to consider your stories or photographs for a future edition of the Care N' Share member newsletter go to cnhealthplan.com/members/ and click "Share your Stories". We look forward to hearing your story!



My Story:

I try to remain engaged with classmates by participating in class '68 reunion. I was asked to present the guest speaker. My classmate seated next to me. This was the 50th anniversary of our high school graduation.

Deinna Mims Johnson



My Story:

My husband Melis & I meet in 1986 as freshman at South Grand Prairie High School. We reconnected & started dating in June of 2014. In June of 2017, we got engaged then married August 26, 2017. Neither of us had ever been married. On August 27, 2019, Mel had a stroke during hip replacement surgery. He had some other complications and came home in November of 2019 about a week before Thanksgiving. I've been his caregiver since he's been home while working full-time. His stroke affected his right side & mobility. While it's been & is challenging at times, I'm so thankful to still have him here with me & to be able to take care of him.

Heather Peters
Grand Praire, Texas



My Story:

I was one year old (look pretty healthy!) and don't remember much in this picture of me posing with my grandparents. It is interesting looking at it now that I'm as old and older than my grandparents. Lets me see how healthy they look and nobody was overweight! I didn't realize my grandmother was that short! She must be in her 60's. My other grandparents were teachers, but the rural country school closed. I remember they had decided to start a self-laundry in my hometown of Greeley, CO. Grandfather did return to being a principal in the farming community of Windsor, Colorado (1st thru 8th grade). Photo reminds me of being with them as I was growing up. Playing in the playground next to the school, helping pick raspberries in their backyard, etc I can compare whose nose I inherited!

James Domke
Arlington, Texas



Plan Benefit Highlight: COPD *(Chronic Obstructive Pulmonary Disease)*

1. What is Gap Coverage and how does it work?

Cost of medication should never be a reason why you cannot manage your COPD. Gap Coverage ensures that your copay will not increase if you enter the Coverage Gap stage (also known as the Donut Hole) of drug payment. In fact, in many instances your copay may be less in the Coverage Gap than what you paid in the Initial Coverage Stage. You do not have to ask for Gap Coverage. This benefit will automatically apply when the pharmacy fills your prescription. For more information on the different drug payment stages, you can refer to our website: <https://www.cnchealthplan.com/our-plans-2020/gap-coverage-2020/>. To inquire about which current drug payment stage you are in, see your Explanation of Benefits that is mailed to you monthly.

2. I still can't afford my medication. What should I do?

Speak with your provider about not being able to afford your medication to make sure you are using an inhaler that Care N' Care covers at the lowest possible copays. You can also ask your doctor for information about patient assistance programs.

You may be able to get Extra Help to pay for your prescription drug premiums and costs. This program is also called the "low-income subsidy" or LIS. People whose yearly income and resources are below certain limits can qualify for this help. To see if you qualify for getting Extra Help, see Section 6 of your Medicare & You 2020 handbook or call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. You can call these numbers for free, 24 hours a day, 7 days a week. You can also call the Social Security Office at 1-800-772-1213, between 7 a.m. and 7 p.m., Monday through Friday. TTY users should call 1-800-325-0778. You can also call your State Medicaid Office.

3. Does Gap Coverage apply if I already have LIS?

No, your LIS copays will remain the same in the Coverage Gap stage. In other words, you will not need Gap Coverage, because your copay will not be affected if you enter the Coverage Gap.

Below is a select list of the COPD inhalers that are listed in your Care N' Care formulary that have Gap Coverage along with the assigned copay tier.

COPD Medications	Tier level
Short Acting ("Rescue") inhalers	
Albuterol Sulfate HFA	1
ProAir HFA	3
ProAir RespiClick Aerosol Powder Breath Activated	3
Long Acting ("Maintenance" or "Long term control") inhalers	
Fluticasone-Salmeterol Aerosol Powder (generic for Advair®)	2
Wixela Inhub Aerosol Powder Breath Activated (generic for Advair®)	2
Budesonide-Formoterol Fumarate (generic for Symbicort®)	3
Serevent Diskus Aerosol Powder Breath Activated	3
Spiriva HandiHaler	3
Spiriva Respimat	3
Stiolto Respimat	3
Symbicort Aerosol	3
Trelegy Ellipta Aerosol Powder Breath Activated	3

You can find a complete list of COPD medications in your Comprehensive Formulary or view the list from the online Comprehensive Formulary on the Care N' Care website, cnhealthplan.com/plan-documents-2020/. For more information, refer to your plan [Evidence of Coverage](#), or contact your Customer Experience Team



Annual Notice of Change

It's in the mail!

Each fall, Care N' Care members are sent an Annual Notice of Change (ANOC) packet. This packet provides a summary of any changes in coverage, costs, or services that will be effective January 1.

Those changes include but are not limited to the following:

- Your premium for the upcoming year
- Any changes to the cost or coverage of your medical benefits
- Any new benefits that will be part of your coverage in the upcoming year
- Any changes to the cost of prescriptions in your prescription drug benefit (if you are enrolled in a plan that has prescription drug benefits)
- Any changes to the drugs covered in your prescription drug benefit (if you are enrolled in a plan that has prescription drug benefits)

Inside your ANOC packet, you will receive:

- Information on how to request or view your Evidence of Coverage, Formulary and Provider/Pharmacy Provider Directory for 2021
- Summary of your co-pays, co-insurance, to help you compare your current and past benefits

Look for your ANOC packet of information on or before October 1. If you do not receive your ANOC, please contact your Customer Experience Team by email or phone.



Need Assistance?

Call your Customer Experience Team toll-free at 1-877-374-7993 (TTY 711)

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-2020/plan-documents-2020.

COVID-19 Updates

New – 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/

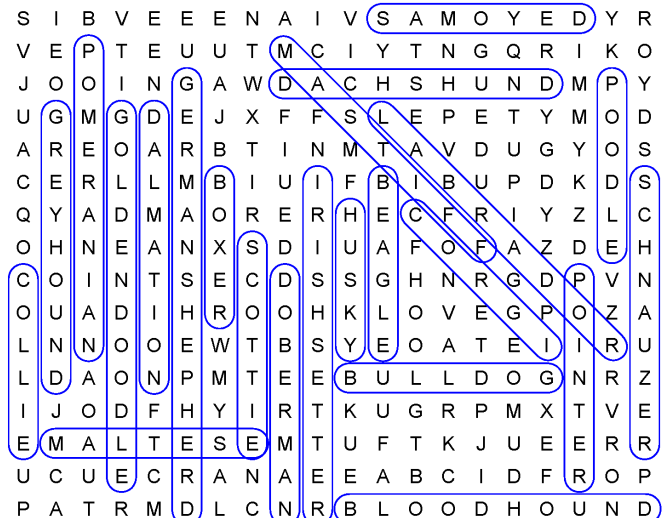
Need A Provider?

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.

1701 River Run, Suite 402

Fort Worth, TX 76107

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

<<ADDRESS>>

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

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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.