

care @ share



Member Newsletter

**Breast Cancer
Awareness**

**Embrace Mindfulness
With Walking Meditation**

**Managing Pain: What
You Should Know About
Your Treatment Options**

**Improve Your
Balance To Prevent
Falls And Stay Active
With Silversneakers**

**Spotlight on Your
2024 Plan Benefits**

In this Issue...

Message from CMO, Dr. Robert DeMartini.....	3
Sign in to Your Member Portal Today!.....	4
How to Read Your Care N' Care (HMO/PPO) Medicare Advantage ID Card.....	5
Managing Pain: What You Should Know About Your Treatment Options.....	6
Understanding the Inflation Reduction Act (IRA).....	7
Breast Cancer Awareness.....	8
Improve your balance to prevent falls and stay active with SilverSneakers.....	10
Embrace Mindfulness With Walking Meditation.....	12
Access to Specialist.....	14
Effective Communication.....	15
Your 2024 Plan Benefits.....	16
Getting Your Annual Flu Shot is Important.....	29
Help Us Help You Stay Healthy and Care N' Community.....	30
Ask Your Customer Experience Team.....	31
Bean & Beef Taco Soup.....	32
Your Autumn Safety and Wellness Checklist.....	33
Crossword.....	34
Stay Connteced.....	35



A Message from CMO, Dr. Robert DeMartini:

This is a time of the year filled with hope and anticipation, 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, managing pain, breast cancer awareness, 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 2024, 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 2024 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 SilverSneakers which helps keep members active and engaged, American Specialty Health for those seeking acupuncture for the relief of lower back pain, TrueHearing makes addressing hearing loss more affordable and Mom's Meals 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 2023 or 2024 benefits or how to use them, please contact your Customer Experience Team at YourTeam@cnchealthplan.com or at 1-877-374-7993. And if you haven't yet seen your doctor in 2023, now is the time! Even if you are feeling great, seeing your doctor and getting all appropriate screenings and consultations is vitally important, so please don't delay. As 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.

Robert DeMartini, M.D.

A handwritten signature in black ink that reads "Robert DeMartini". The signature is fluid and cursive, with a stylized "R" and "D".

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

Sign in to Your Member Portal Today!

Create your accounts to gain access

Register for our Member Portal at mycarencare.com or download the mycarencare app 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
- Upload, print, and submit documents
- Find a provider

Register for our Pharmacy Member Portal at elixirsolutions.com or download the Elixir RX Solutions app 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.

Care N' Care
Benefit Partners

DentaQuest



TruHearing



SilverSneakers



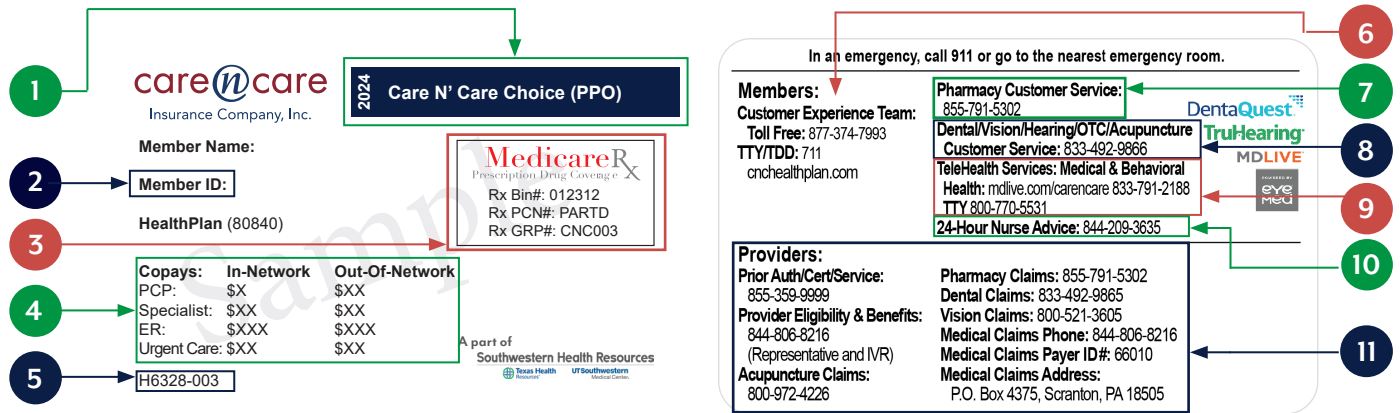
elixir
CRAFTED RX SOLUTIONS

MDLIVE

American Specialty Health



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



Note: This is a sample card. Card will vary based on the plan you are enrolled in.

- 1 **Plan Name:** Name of the plan you are enrolled in. If you are enrolled in an HMO your PCP information will be listed below plan name.
- 2 **Member ID:** Your unique number which links you to your benefits and coverage.
- 3 **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.
- 4 **Copays:** This will list the copays for select services your plan offers. A copay is usually paid at the time of the service.
- 5 **PBP:** CMS official contract and plan number.
- 6 **Customer Experience Team phone number:** 877-374-7993 (TTY 711). The website address for Care N' Care, cnchealthplan.com
- 7 **Pharmacy Customer Service:** If your plan has prescription drug coverage, 855-791-5302. Your prescription drug coverage is administered by our partner, Elixir Solutions.
- 8 **Care N' Care Benefit Partners:** 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) Solutions.
- 9 **MDLIVE Telehealth services:** The website address and phone number for your mdlive.com/carencare, 833-791-2188 (TTY 800-770-5531)
- 10 **24-Hour Nurse Advice:** 844-209-3635.
- 11 **Information for Providers**

Managing Pain: What You Should Know About Your Treatment Options

Pain can impact almost every aspect of your life, leading to limited physical functioning, poor mental health, and reduced quality of life. No matter the cause of your pain, you should receive access to safe and effective pain management options and good communication with your doctor to make informed decisions about what is right for you.¹

When dealing with mild to moderate pain, many people turn to over-the-counter medications. When the level of pain requires stronger therapy, opioid medications may be prescribed. Examples of some commonly prescribed opioids include oxycodone (Oxycontin), hydrocodone with acetaminophen (Vicodin), morphine, methadone, tramadol and fentanyl. Prescription opioids carry serious risks of addiction and overdose. Opioids can slow a person's breathing, often a sign associated with someone experiencing an opioid overdose that can cause death.² In addition to the serious risks of addiction, abuse, and overdose, the use of prescription opioids can have a number of side effects, even when taken as directed³:

- Tolerance—meaning you might need to take more of the medication for the same pain relief
- Physical dependence—meaning you have symptoms of withdrawal when the medication is stopped
- Increased sensitivity to pain
- Constipation
- Nausea, vomiting, and dry mouth
- Sleepiness and dizziness
- Confusion
- Depression
- Low levels of testosterone that can result in lower sex drive, energy, and strength
- Itching and sweating

If you are prescribed an opioid medication, it is important to discuss the side effects and safety concerns with your doctor as a continued part of your pain management plan.

Alternatives to Opioid Medications

Care N' Care offers coverage of many alternatives to opioid medications for managing pain. You can check with your doctor to see if any of these options are right for you. Having detailed discussions with your doctor about your

pain management and function goals can help your doctor identify the best treatment with the lowest level of risk.⁴

Some examples include:

- Over-The-Counter (OTC) pain medications, such as acetaminophen (Tylenol®) or ibuprofen (Advil®) that are available through our OTC Catalog
- Coverage of many prescription pain medications that are not opioids
- Exercises including strength training, yoga, and walking at one of our SilverSneakers® participating fitness facilities. SilverSneakers® is a benefit offered to you at no extra cost.
- Physical Therapy
- Interventional therapies including steroid injections
- Acupuncture

To review benefit coverage for these examples, see the Evidence of Coverage posted on our website at: cnchealthplan.com/our-plans-2023/plan-documents-2023/ or call your Customer Experience Team at 1-877-374-7993, October 1st to March 31st, 8 a.m. – 8 p.m. CST, 7 days a week or April 1st to September 30th, 8 a.m. – 8 p.m. CST Monday through Friday. TTY/TDD users should call 711.

Free Resources

If you or a loved one may have a substance abuse disorder, you can access free information from the U.S. Department of Health and Human Services Substance Abuse and Mental Health Services Administration. You may access the SAMHSA website at [samhsa.gov/find-help/national-helpline](https://www.samhsa.gov/find-help/national-helpline) or call 1-800-662-HELP (4357) TTY users call 1-800-487-4889. In addition to these services, Care N' Care covers opioid treatment programs. To get more information on these programs, please call your Customer Experience Team at the number listed above.

1. <https://www.cdc.gov/opioids/patients/index.html>
2. <https://www.cdc.gov/opioids/patients/therapy-expectations.html>
3. <https://www.cdc.gov/rxawareness/information/index.html>
4. <https://www.cdc.gov/drugoverdose/featured-topics/pain-management.html>

Understanding the Inflation Reduction Act (IRA)

What is the IRA?

The Inflation Reduction Act (IRA) that went into effect January 1, 2023, is a landmark United States federal law which aims to curb inflation by possibly reducing the federal government budget deficit, **lowering prescription drug costs**, and investing into domestic energy production while promoting clean energy.

How does the IRA affect you as Medicare member?

- **Vaccines:** Care N' Care covers most vaccines. Medicare has rules on how these vaccines are covered. Some are covered under your Part B benefit (medical benefit), and some are covered under Part D (prescription drug benefit). Prior to the IRA, vaccines covered under Part D could have a copay. However, under the IRA, Care N' Care won't charge you a copayment for vaccines covered under Part D that the Advisory Committee on Immunization Practices (ACIP) recommends. Examples of these vaccines are: Shingrix (shingles), Tdap (tetanus, diphtheria and pertussis/whooping cough), RSV (respiratory syncytial virus), and more. Care N' Care continues to cover your Part B vaccines at no cost to you, such as: flu, pneumonia, COVID-19 and hepatitis B.

It is important to note that what you pay for vaccines will also depend on how and where you get the vaccine. See our Evidence of Coverage, chapter 6, section 8 for more information either online or by calling your Customer Experience Team at 1-877-374-7993. (TTY users should call 711). Hours are October 1 - March 31, 8 a.m. – 8 p.m. Central, 7 days a week: April 1 - September 30, 8 a.m. – 8 p.m. Central, Monday through Friday.

- **Insulin:** For Medicare beneficiaries who use insulin, coverage is provided under Medicare Part D, unless the insulin is used with an external insulin pump. Insulin given with an external insulin pump is covered under Part B. The IRA limits member cost sharing for insulin products to no more than \$35 for a one-month supply. This applies to insulin covered under both Part D and Part B. Although Medicare Part D plans are not required to cover all insulin products, Care N' Care **won't charge you more than \$35 for a one-month supply of each Part D-covered insulin no matter what cost-sharing tier it's on.** You can search for covered insulins on our formulary online. If you need a paper copy of our formulary you can request one by calling your Customer Experience Team at 1-877-374-7993. (TTY users should call 711). Hours are October 1 - March 31, 8 a.m. – 8 p.m. Central, 7 days a week: April 1 - September 30, 8 a.m. – 8 p.m. Central, Monday through Friday.

- **Prescription Drug Costs:** Year-to-year drug price increases exceeding inflation are not uncommon and affect people with both Medicare and private insurance. The Inflation Reduction Act requires drug manufacturers to pay a rebate to the federal government if prices for single-source drugs and biologicals covered under Medicare Part B and nearly all covered drugs under Part D increase faster than the rate of inflation. This will lead to a stronger Medicare for current and future enrollees and discourage unreasonable price increases by drug companies.
- **Medicare Drug Price Negotiation:** For the first time, Medicare will be able to negotiate directly with manufacturers for the price of certain high-spending brand-name Medicare Part B and Part D drugs that don't have competition. This means that people with Medicare will have increased access to innovative, life-saving treatments, and the costs will be lower for both them and Medicare.

What Changes are Coming in 2024 under the IRA?

- Starting January 1, 2024, there will no longer be partial coverage in the Part D Low-Income Subsidy program (also known as Extra Help). Full benefits will be offered to people with Medicare with limited resources and incomes up to 150 percent of the federal poverty level. For more information on the Extra Help Program, go to <https://www.ssa.gov/medicare/part-d-extra-help> or call Social Security at 800-772-1213. (TTY users call 800-325-0778).
- If you have drug costs high enough to reach the catastrophic coverage stage of drug coverage, you won't have to pay a copayment or coinsurance. This means that for 2024, during the catastrophic stage, the plan will pay the full cost of your Part D prescription drug. You will pay nothing.

Sources:

"Inflation Reduction Act and Medicare", cms.gov, last accessed August 31, 2023, <https://www.cms.gov/inflation-reduction-act-and-medicare>

"Saving money with the prescription drug law", Medicare.gov, last accessed August 31, 2023, <https://www.medicare.gov/about-us/prescription-drug-law>

"Explaining the Prescription Drug Provisions in the Inflation Reduction Act", Kff.org, last accessed August 31, 2023, <https://www.kff.org/medicare/issue-brief/explaining-the-prescription-drug-provisions-in-the-inflation-reduction-act>

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)

Improve your balance to prevent falls and stay active with SilverSneakers

Falling is the leading cause of injuries for seniors¹, making it a common concern for many older adults. But you don't have to let that fear stop you from doing what you love. There are things you can do to reduce your risk of falling.

Learning about fall prevention and working on better balance may help you stay independent longer, giving you the freedom to do your daily activities.² Improving your balance can help strengthen your muscles and improve coordination to give you the confidence you need.

Improve your balance

Regular physical activity can help you improve balance, flexibility, muscle strength and gait, and reduce your risk of falling.³

Find the workout that is right for you. Think about what you and enjoy and where you are in your fitness journey. Many exercises can be done in a seated position so you can stay active without worrying about losing your balance.

Here are a few tips to help:

- Do exercises that make your legs stronger to help improve your balance. You can also try these 3 Calf Stretches to help you stay upright.
- Improve your balance and strengthen your legs and core with this 10-Minute Better Balance Workout.
- Take advantage of SilverSneakers® Balance and Stability workshops and classes such as SilverSneakers Classic, offered in-person at participating locations and online. These classes provide exercise modifications with a chair option for all levels.

Get active with SilverSneakers

SilverSneakers is a health and fitness benefit designed specifically for older adults and is included with your Care N' Care (HMO/PPO) plan at no additional cost.

SilverSneakers is more than a traditional fitness program – it's a way of life. It may help you achieve better balance and help prevent falls. With SilverSneakers, you get access to:

- a nationwide network of participating locations,⁴ with

group fitness classes⁵ at select locations – enroll in as many as you like, at any time

- SilverSneakers LIVE online classes and workshops taught 7 days a week by instructors trained in senior fitness
- SilverSneakers On-Demand library with 200+ online workout videos
- group exercise classes designed for all abilities, (including a 12-week Fall Prevention Series, SilverSneakers Stability class and Balance Builder Workshops)
- SilverSneakers GO mobile app with digital workout programs
- SilverSneakers Community classes offered in neighborhood locations outside of the gym
- Online fitness and nutrition tips

Discover a health and fitness benefit for older adults.

Activate your FREE online account today at [SilverSneakers.com/GetStarted](https://www.silversneakers.com/GetStarted).

Always talk with your doctor before starting any exercise program.

1. [ncoa.org/article/get-the-facts-on-falls-prevention](https://www.ncoa.org/article/get-the-facts-on-falls-prevention)
2. <https://www.nia.nih.gov/health/older-adults-and-balance-problems>
3. <https://www.cdc.gov/falls/index.html>
4. 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.
5. 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. © 2023 Tivity Health, Inc. All rights reserved.



Embrace Mindfulness With Walking Meditation

Mayo Clinic defines mindfulness as “a type of meditation in which you focus on being intensely aware of what you’re sensing and feeling in the moment, without interpretation or judgment.”¹ Meditation is simply the practice of being mindful. Mindfulness meditation may help you reduce stress and be less anxious. Practicing mindfulness can come in handy as the hectic holiday season approaches.

Simply going for a walk can be a good way to practice being mindful. You may already take regular walks for the fitness benefits. That’s good! Walking as part of your daily exercise routine can help improve sleep, memory and the ability to think and learn, and reduce anxiety symptoms.²

Learn how to make every walk a mindful one. Try a walking meditation with a SilverSneakers® master trainer with this video (under 10 minutes). You only need some space and your walking shoes (and a chair if you need it for support). Read the short article first. Then simply hit play and follow along to learn how to be a mindful walker.

- Pay attention to your body’s senses (like breathing).
- Be aware of your environment.
- Tune in to your walk.
- Enjoy practicing mindfulness!

Ready for a challenge? Take a SilverSneakers Walk Strong Express Class.

Get more with SilverSneakers

SilverSneakers, a health and fitness benefit designed specifically for older adults, is included with your Care N’ Care (HMO/PPO) plan at no additional cost.

SilverSneakers gives you access to:

- a nationwide network of participating locations,³ with group fitness classes⁴ at select locations – enroll in as many as you like, at any time

- SilverSneakers LIVE online classes and workshops taught 7 days a week by instructors trained in senior fitness
- SilverSneakers On-Demand library with 200+ online workout videos
- SilverSneakers GO mobile app with digital workout programs
- SilverSneakers Community classes offered in neighborhood locations outside of the gym

If you haven’t already, activate your free online account today at [SilverSneakers.com/GetStarted](https://www.silversneakers.com/GetStarted).

1. <https://www.mayoclinic.org/healthy-lifestyle/consumer-health/in-depth/mindfulness-exercises/art-20046356>
2. <https://www.cdc.gov/physicalactivity/walking/index.htm>
3. 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.
4. 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. © 2023 Tivity Health, Inc. All rights reserved.



Access to Specialist

During your care, you may have different care team members. Your care team may include different specialists that each play a role in your care journey. Sometimes, your doctor may want you to see a specialist for special care. For example, kidney disease, heart failure, physical therapy, or more. We believe everyone should be able to get the care they need. If you have a hard time finding care, we want to help. Teamwork is an important part of your care. Your best health happens when your doctor, specialist and you are all on the same page.

These tips may help:

- Talk to your primary doctor. Your doctor can work with you to find the specialists you need. They can make a referral to a specialist for you. Call your doctor if you have not heard back about your referral after a week.
- If you have questions after your specialist appointment or need help scheduling another appointment, contact

your primary care physician.

- While at your specialist appointment, request care and medication information to be sent directly to your primary care physician.
- Call your insurance or use their website. Check to see if there is a way to see specialists in your area that accept your plan.
- Ask your specialists if they offer telehealth or virtual visits. You may even be able to get an appointment sooner than you expect.
- Ask your specialists if they have an online patient portal. This is a great way to stay in contact with your care team, check lab results, and more.

American Academy of Family Physicians, 2010: Five Ways to Improve Access to Care. <https://www.aafp.org/fpm/2010/0900/p48.html>





Effective Communication

Effectively communicating is critical to providing the best possible patient experience. Being actively involved in your own care, reduces stress, increases your confidence, and encourages you to follow through with the medical recommendations of your provider. Thoughtful conversations with your provider can greatly impact better outcomes. As a patient, you have an opportunity to make the most of your office visit by being organized, providing feedback real time, including any questions or concerns you may have, and following your plan of care discussed with your provider.

Consider these tips when speaking with your provider:

- Making the most of you visit- Staying Organized
 - Have any concerns or issues written down to share with your provider
 - Have your current medication list written down, or bring all of your medications with you, along with your current pharmacy you wish to have your medications sent to Have your ID, Insurance, updated paperwork completed
- Provide real time feedback
 - If there is something the provider is saying that you do not understand, tell them- I do not understand what you are telling me
 - If you have concerns about what they are recommending, let the provider know if you do not feel comfortable with their recommendations
 - Suggest what you feel comfortable trying, or what you feel you can agree to take part improving your care

- Following your discussed plan of care
 - Prior to leaving your office visit confirm with your provider that you understand your next steps- Do you understand what you are being asked to do?
 - Make every effort to follow your care plan- examples- take medications, change diet, improve physical activity
 - If you run into any problems, reach out to your provider, and make changes to your plan of care as needed- Your provider wants you to be successful! Let them know if you need help or additional guidance. This is your health journey! You have got this!

Note: Questions that pertain to Provider and Patient Communication are included in several Patient Experience survey tools deployed within the SWHR Clinically Integrated Network (CIN) and by various payors.

Reference:

Medical School Headquarters – 6 Tips for Improving Patient Communication; 6 Tips For Improving Patient Communication - Medical School HQ
Agency for Healthcare Research & Quality: Tools to Help Patients Communicate Their Needs;
<https://www.ahrq.gov/cahps/quality-improvement/improvement-guide/6-strategies-for-improving-communication/strategy6htools.html>

Your 2024 Plan Benefits

Learn how to get the most out of your 2024 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



Vision Health:
Included Benefit



24-Hour Nurse Line:
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

Stay Active With SilverSneakers

Your fitness benefit from Care N' Care (HMO/PPO)

Because we care about your well-being, Care N' Care includes the SilverSneakers® fitness program. This fitness and lifestyle benefit gives you opportunities to stay active, make friends and connect with your community – all at no additional cost.

Exercise is a key part of maintaining a healthy lifestyle and can support a healthy immune system.¹ SilverSneakers offers a variety of options to help you keep moving, from virtual classes you can do at home to working out at a participating fitness location².

- **SilverSneakers LIVE™** gives you full-length, live classes and workshops on the SilverSneakers website via Zoom³. Classes and workshops are led by expert trainers, and no equipment is needed. Multiple activities are available per day, such as cardio dance and yoga classes, and “The Happiness Effect” and “Balance Builder” workshops.
- **SilverSneakers On-Demand™** gives you access to 200+ online workout videos ranging from easy, low-impact exercises to high-energy cardio. In addition, get information on topics like nutrition, fitness challenges and more. Go to SilverSneakers On-Demand to view on-demand workouts like SilverSneakers Classic, Yoga, etc.
- **The SilverSneakers GO™ mobile app** gives you access to workout programs that can be tailored to your fitness level. You can modify exercises to different levels with just one click, schedule activities and get notifications to stay on track. Go to SilverSneakers GO to download the app today.
- **Memberships to thousands of participating locations²** nationwide means you can visit as many as you want, as often as you like. In addition to equipment, pools, and other amenities², select locations offer group exercise classes designed for all abilities⁴. SilverSneakers also offers fun activities held outside the traditional gym.
- **Stay connected.** Many SilverSneakers members who come for the fitness end up staying for the friendships. Visiting participating locations is a great way to socialize, but until you feel comfortable going to a location, you can also keep up with friends on the SilverSneakers Facebook page. And get the latest program news delivered right to your inbox by subscribing to the SilverSneakers newsletter.

Learn more and start using your SilverSneakers benefit today. Go to SilverSneakers.com to create your account, get your SilverSneakers ID number and use all the digital resources at your convenience. When you're ready to work out at a participating location, find one near you with the handy location finder.

Always talk with your doctor before starting an exercise program.



1. <https://www.ncbi.nlm.nih.gov/pubmed/29713319h>
2. Participating locations (“PL”) are not owned or operated by Tivity Health, Inc. or its affiliates. Use of PL facilities and amenities is limited to terms and conditions of PL basic membership. Facilities and amenities vary by PL.
3. Zoom is a third-party provider and is not owned or operated by Tivity Health or its affiliates. SilverSneakers members who access SilverSneakers Live classes are subject to Zoom’s terms and conditions. SilverSneakers member must have Internet service to access SilverSneakers Live classes. Internet service charges are responsibility of SilverSneakers member.
4. 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.



Dental Health

Make The Most Of Your Dental Benefits

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 partnered with DentaQuest to provide your dental benefits. Our HMO and PPO plans include the following dental benefits provided by DentaQuest.



Important Information!

Care N' Care is excited to announce improved dental benefits designed to expand covered services, reduce your out-of-pocket expenses and promote whole-person health.

Effective January 1, 2024, Care N' Care (HMO/PPO) will provide embedded comprehensive and preventive dental coverage with no additional monthly premium. You read that correctly! All plans offer a maximum annual benefit ranging from \$1,000-\$3,000. (Refer to your Annual Notice of Change (ANOC) for full details regarding the new benefit.)

NOTE: If you signed up for the \$25 per month optional supplemental dental benefit (also called the “dental rider”), this benefit, including the monthly premium, will end on December 31, 2023 and be replaced by this new dental coverage.

For more information on your new dental benefit, including the full Schedule of Benefits, see Chapter 4 of your 2024 Evidence of Coverage. Detailed dental codes can also be found on the Care N' Care website, at cnhealthplan.com/our-plans-2024/plan-documents-2024/

We encourage you to prioritize regular dental visits and take full advantage of this new coverage. Your best health is our highest priority.

If you have questions regarding the new coverage – or about anything related to your Care N' Care (HMO/PPO) benefits – please contact the Customer Experience Team at 1-877-374-7993 or via email at yourteam@cnhealthplan.com.

Plan Name	Benefit Maximum Per Year (Preventative and Comprehensive both count toward maximum)	Benefit	In-Network (INN)	Out-of-Network (OON)
Care N' Care Classic (HMO) Southwestern Health Select (HMO)	\$3,000	Includes but is not limited to the following: (up to \$3000) <ul style="list-style-type: none"> • Cleaning • Dental X-rays • Fluoride Treatment • Comprehensive Dental (Restorative Svcs, Endodontics, Periodontics, Extractions, Prosthodontics, Other Oral/Maxillofacial Surgery) 	\$0 *Once INN Max Reached 100% of claim cost*	Not Available
Care N' Care Choice Premium (PPO) Care N' Care Choice Plus (PPO) Care N' Care Choice (PPO)	\$3,000	Includes but is not limited to the following: (up to \$3000) <ul style="list-style-type: none"> • Cleaning • Dental X-rays • Fluoride Treatment • Comprehensive Dental (Restorative Svcs, Endodontics, Periodontics, Extractions, Prosthodontics, Other Oral/Maxillofacial Surgery) 	\$0 *Once INN Max Reached 100% of claim cost*	\$0 + Difference between submitted and INN allowable amount *Once INN Max Reached 100% of claim cost*
Care N' Care Choice MA-Only (PPO)	\$1,000	Includes but is not limited to the following: (up to \$3000) <ul style="list-style-type: none"> • Cleaning • Dental X-rays • Fluoride Treatment • Comprehensive Dental (Restorative Svcs, Endodontics, Periodontics, Extractions, Prosthodontics, Other Oral/Maxillofacial Surgery) 	\$0 **Once INN Max Reached 100% of claim cost**	\$0 + Difference between submitted and INN allowable amount *Once INN Max Reached 100% of claim cost*

*An annual maximum is the dollar amount your dental coverage will pay toward the cost of dental services in a benefit plan year. If your dental costs go over that limit, you will have to pay for the cost until the end of the benefit period.



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.

Choose from hundreds of high-quality items in the following categories:



Oral Care



Orthopedic Supports



First Aid



Home Medical



Leg and Foot Care



Skin Care

Two easy ways to order:

Online

medlineotc.com/cnc

Phone

833-492-9866 (TTY 800-770-5531)

We ship your products directly to your door at no additional cost.

Plan Name	Allowance Every 3 Months
Care N' Care Classic (HMO)	\$75
Southwestern Health Select (HMO)	\$100
Care N' Care Choice Premium (PPO)	\$130
Care N' Care Choice Plus (PPO)	\$90
Care N' Care Choice (PPO)	\$90
Care N' Care Choice MA-Only (PPO)	\$75

Allowance 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 U.S. postal service at no additional cost. View the catalog at cnchealthplan.com/our-plans-2024/plan-documents-2024/



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. Must be with EyeMed provider.
- 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	Eye Exam (1 every year, includes refraction)		Non-Medicare Prescription eyewear allowance eye glasses (frames & lenses) or contact lenses	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Care N' Care Classic (HMO)	\$0 copay	Not Available	Up to \$150 allowance toward purchase	Not Available
Southwestern Health Select (HMO)	\$0 copay	Not Available	Up to \$150 allowance toward purchase	Not Available
Care N' Care Choice Premium (PPO)	\$0 copay	\$50 reimbursement max	Up to \$150 allowance toward purchase	Up to \$150 reimbursement
Care N' Care Choice Plus (PPO)	\$0 copay	\$50 reimbursement max	Up to \$150 allowance toward purchase	Up to \$150 reimbursement
Care N' Care Choice (PPO)	\$0 copay	\$50 reimbursement max	Up to \$150 allowance toward purchase	Up to \$150 reimbursement
Care N' Care Choice MA-Only (PPO)	\$0 copay	\$50 reimbursement max	Up to \$150 allowance toward purchase	Up to \$150 reimbursement

Note: For full benefit detail, refer to the Evidence of Coverage on the Care N' Care website, at cnchealthplan.com/our-plans-2024/plan-documents-2024/



Hearing Health

Address your hearing loss for less.

TruHearing®

Thanks to your Care N' Care (HMO/PPO) plan, you have access to savings through TruHearing®. Your 2024 hearing benefit covers up to two TruHearing *Standard, Advanced, or Premium* hearing aids per year with low copayments.

The right hearing aids can change your life.

Research shows that addressing hearing loss can impact your overall health and well-being, including improvements in²



Mental and emotional health



Relationship with spouse or partner



Sense of safety and independence



May is wearing TruHearing Advanced RIC hearing aids.

Your hearing aid purchase includes



Risk-free **60-day** trial period



1 year of follow-up visits



80 free batteries per non-rechargeable hearing aid



Full **3-year manufacturer** warranty



The best tech for less

Enhanced speech clarity

to understand voices above background noise

Bluetooth® streaming

from your phone for convenient calls, music, movies, and more

Fuss-free rechargeability

up to 36 hours with portable charger options³

Hearing Aid Coverage

Care N' Care plans cover up to two TruHearing-branded hearing aids every year (one per ear per year).

Plan Name	Hear aid	Original Medicare price per aid	Savings/aid	Copay per aid
Care N' Care Classic (HMO) Southwestern Health Select (HMO) Exam: \$0 Copay¹	TruHearing Premium	\$3,250	\$2,351	\$899
	TruHearing Advanced	\$2,720	\$2,121	\$599
	TruHearing Standard	\$1,719	\$1,320	\$399
Care N' Care Choice Premium (PPO) Care N' Care Choice Plus (PPO) Care N' Care Choice (PPO) Care N' Care Choice MA-Only (PPO) Exam: \$0 Copay¹	TruHearing Premium	\$3,250	\$2,251	\$999
	TruHearing Advanced	\$2,720	\$2,201	\$699
	TruHearing Standard	\$1,719	\$1,220	\$499

Schedule an Appointment

1-833-492-9866 | TTY: 711

Hours: 8am–8pm, Monday–Friday

Learn More

TruHearing.com/CareNCare-HS

¹ Must be performed by a TruHearing network provider.

² MarkeTrak 2022.

³ Available on select models. 36 hours of use on a single charge with 5 hours streaming.

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. All content ©2023 TruHearing, Inc. All Rights Reserved. TruHearing® is a trademark of TruHearing, Inc. All other trademarks, product names, and company names are the property of their respective owners. Pricing of TruHearing-branded aids based on prices for comparable aids. Savings may vary. Follow-up provider visits included for one year following hearing aid purchase. Free battery offer is not applicable to the purchase of rechargeable hearing aid models. Three-year warranty includes repairs and one-time loss and damage replacement. Hearing aid repairs and replacements are subject to provider and manufacturer fees. For questions regarding fees, contact a TruHearing Hearing Consultant. 431450_CareNCare_2024_AEP_Flyer_Select_3Tier_0623



Mom's Meals®

Improving life through better nutrition at home

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 members get the nutrition they need for better health at every stage in life

Members under care management with certain chronic conditions may be eligible to receive healthy meals as part of a supervised program to transition to a lifestyle modification. 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).

Our Difference

Refrigerated – Ready to heat, eat and enjoy in minutes.

Medically Tailored – Supports the needs of most common chronic conditions.

Choice of Every Meal, Every Delivery*

Delivery to Any Address – No matter how remote.

Compassionate Customer Service

How it Works

Beneficiaries may receive a maximum of 3 meals a day up to 2 weeks per condition. Immediately following surgery or inpatient hospitalization, beneficiaries may receive 3 meals per day for up to 2 weeks, up to 2 discharges per year.

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



*Initial deliveries will have a variety of meals based on dietary preferences



Acupuncture

Focuses on an energy or life force that flows through the body.

Acupuncture for chronic low back pain

Covered services, when medically necessary 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
- Not associated with pregnancy

An additional eight sessions will be covered when medically necessary, 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)	\$20 copay	Not Available
Southwestern Health Select (HMO)	\$20 copay	Not Available
Care N' Care Choice Premium (PPO)	\$0 copay	30% of the cost
Care N' Care Choice Plus (PPO)	\$20 copay	\$55 copay
Care N' Care Choice (PPO)	\$20 copay	\$60 copay
Care N' Care Choice MA-Only (PPO)	\$20 copay	\$55 copay

Note: For full benefit detail, refer to the Evidence of Coverage on the Care N' Care website, at

cnchealthplan.com/our-plans-2024/plan-documents-2024/ The American

Specialty Health (ASH) logo is a federally registered trademark of ASH and is used with permission herein.





Telehealth Benefit

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



Avoid germs in the ER, Urgent Care Clinic, or doctor's office.



See a doctor on your schedule with on-demand virtual visits 24/7, including nights, weekends and holidays.



Get treated for more than 80 common conditions, including colds, flu, allergies and more.



All MDLIVE doctors are board-certified, licensed, telehealth-trained, and have an average of 15+ years of experience to give you superior care.



Get a prescription or short-term refill of an existing one sent to a pharmacy nearby, in less time than your usual doctor visit.



Avoid costly copays and deductibles of the ER and Urgent Care Clinic.

Visit [mdlive.com/carencare](https://www.mdlive.com/carencare) or Call 1-833-791-2188 (TTY: 1-800-770-5531) to learn more!

Telehealth Service	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)
Primary Care Physician Services	\$0 copay	\$0 copay	\$0 copay	\$0 copay	\$0 copay	\$0 copay
Mental Health Specialty Services	\$25 copay	\$15 copay	\$25 copay	\$25 copay	\$0 copay	\$25 copay
Specialty Services	\$0 copay	\$0 copay	\$35 copay	\$25 copay	\$0 copay	\$10 copay

Note: Wait times may vary, average is less than 15 minutes. Copyright ©2023 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.

24-Hour Nurse Advice Line

Why worry if you don't have to?

Waking up with a fever at 2 a.m.
A cough that won't go away.
A sharp pain in your side.

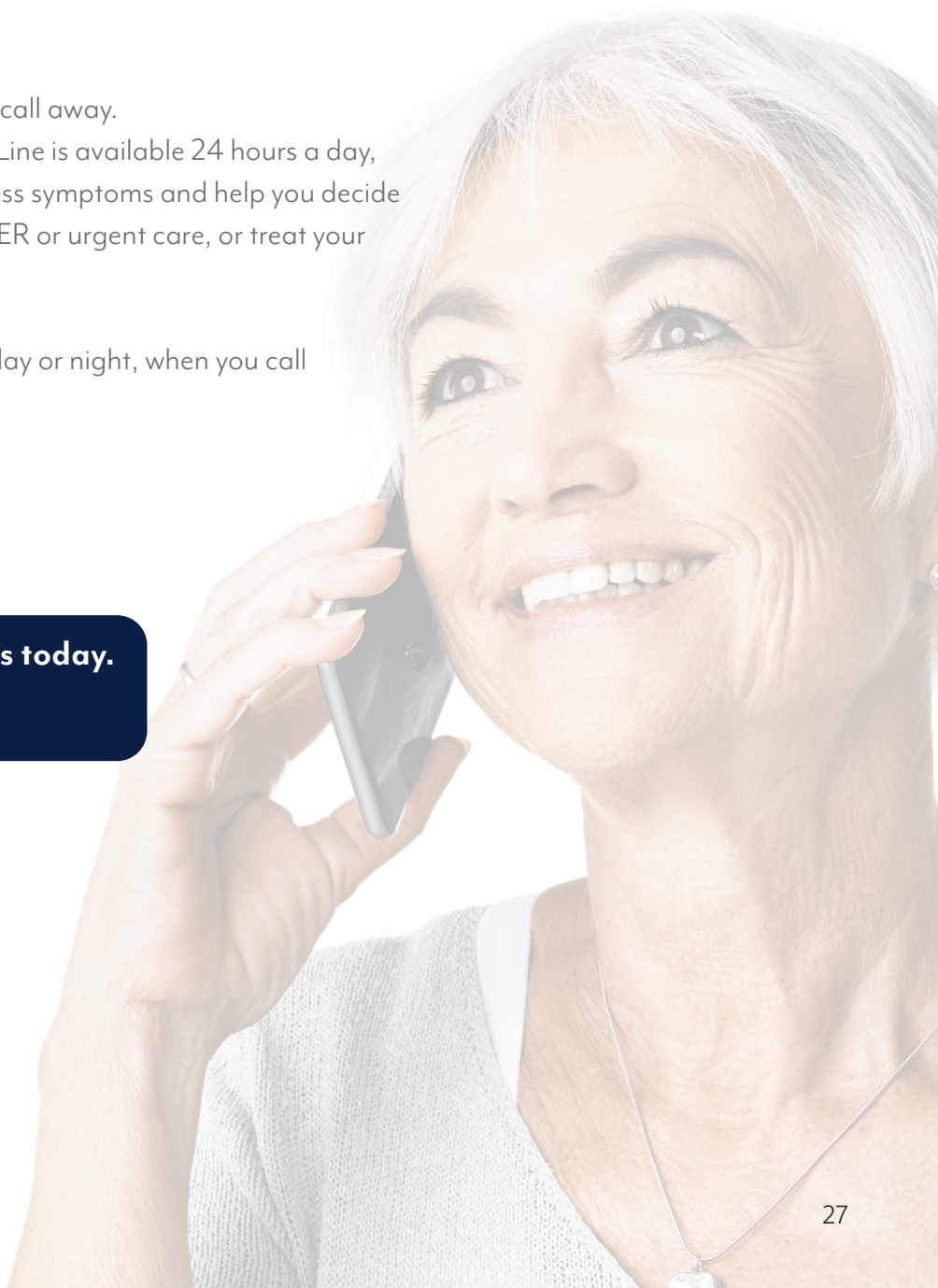
If you're concerned, advice is just a phone call away.
Care N' Care (HMO/PPO) Nurse Advice Line is available 24 hours a day, 365 days a year to answer questions, assess symptoms and help you decide if you should call your doctor, head to the ER or urgent care, or treat your concerns at home.

Registered nurses are available anytime, day or night, when you call our Nurse Advice Line.

It's peace of mind—at no cost to you.

Add us to your phone contacts today.

844-209-3635





Customer Experience Team

Fast, Local, Efficient and Personal Service.

At Care N' Care (HMO/PPO), members have access to a Customer Experience Team based in North Texas who are dedicated to answering questions and helping to understand benefits.

Your Care N' Care Customer Experience Team can help:



EXPLAIN HEALTH BENEFITS. Let your Customer Experience Team take the guesswork out of understanding your health plan coverage. They can answer questions you may have about your health plan benefits, services, claims, or account status.



FIND A HEALTHCARE PROVIDER. Customer Experience Team is available to help you access the healthcare you need. They can assist with locating providers within the Care N' Care network as well as assist you with scheduling an appointment.



VERIFY HEALTH PLAN COVERAGE AND ASSIST WITH CLAIMS AND BILLING PROCESS. Navigating the healthcare system can sometimes be confusing. Your Customer Experience Team can confirm your health plan coverage and assist you with the claims and billing process.

Getting you fast, efficient answers when you need help is our first priority. We're dedicated to providing members with access to the best healthcare and customer service.

Care N' Care - Not just caring for you, caring about you!

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



Getting Your Annual Flu Shot is Important

As we head into the 2023 flu season, getting a flu shot is really important to protect ourselves and our loved ones from flu-related infections and complications. This is true even for the fittest and healthiest among us.

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.

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!



care 
COMMUNITY

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.cnchealthplan.com/find-us-in-the-community/





Ask Your Customer Experience Team

Q: How do I find a dentist and what is covered when I go?

A: To locate a dentist that is in-network, you can search online or call.

- To search online, go to, <https://www.cnchealthplan.com/find-a-provider/> and click 'Find a Dental Provider'.
- Call our dental partner, DentaQuest at 1-833-492-9866 or give your Customer Experience Team a call to help!

If you go out-of-network for your dental services, make sure to complete the Out-of-Network claim form for reimbursement. You can find the out-of-network form at, https://www.cnchealthplan.com/wp-content/uploads/PY2023-_Member-Dental-reimbursement-Form_Final-FF.pdf

Customer Experience Team Spotlight: Flora Lacusong

What is something about you that would surprise people?

I was born and raised in the Philippines and migrated to US in April 2012.

What is one of your guilty pleasures?

I enjoy eating unhealthy food, from chips to all kinds of sweets & treats. Ice cream is my favorite!

What is something you would like to learn to do?

I would love to learn how to do stock trading.

What is your favorite hobby?

Definitely gardening, it is a mood-boosting hobby that is beneficial to my mental and physical health



Bean & Beef Taco Soup

Ingredients

- 1 tablespoon olive oil
- 1 cup chopped yellow onion (from 1 medium onion)
- $\frac{3}{4}$ cup chopped poblano chile (about 1 medium chile)
- 1 pound 93/7 lean ground beef sirloin
- 1 tablespoon minced garlic (about 3 medium garlic cloves)
- 1 teaspoon ancho chile powder
- 1 teaspoon ground cumin
- $\frac{1}{2}$ teaspoon dried oregano
- $\frac{1}{4}$ teaspoon cayenne pepper
- 1 (15 ounce) can no-salt-added tomato sauce
- 1 (15 ounce) can no-salt-added pinto beans, rinsed and drained
- 1 (15 ounce) can no-salt-added black beans, rinsed and drained
- 1 (10 ounce) can diced tomatoes and green chiles (such as Rotel)
- $1\frac{1}{2}$ cups unsalted beef broth
- 1 cup fresh or frozen (and thawed) corn kernels
- $\frac{3}{4}$ teaspoon kosher salt
- $\frac{1}{3}$ cup chopped fresh cilantro, plus more for garnish
- 1 medium ripe avocado, cut into small cubes
- $\frac{3}{4}$ cup tortilla strips (about 1 ounce)
- $\frac{1}{2}$ cup sour cream
- 2 ounces pre-shredded Mexican cheese blend (about $\frac{1}{2}$ cup)
- Lime wedges

Directions

1. Heat oil in a large saucepan over medium-high.
2. Add onion and poblano; cook, stirring often, until lightly browned, about 6 minutes.
3. Add ground beef; cook, stirring to crumble, until no longer pink, about 7 minutes.
4. Add garlic, ancho chile powder, cumin, oregano and cayenne; cook, stirring constantly, until fragrant, about 1 minute.
5. Add tomato sauce, pinto and black beans, diced tomatoes, broth, corn and salt; bring to a boil over medium-high. Reduce heat to medium; simmer, undisturbed, about 10 minutes.
6. Remove from heat; stir in cilantro. Top evenly with avocado, tortilla strips, sour cream and cheese. Serve alongside lime wedges.



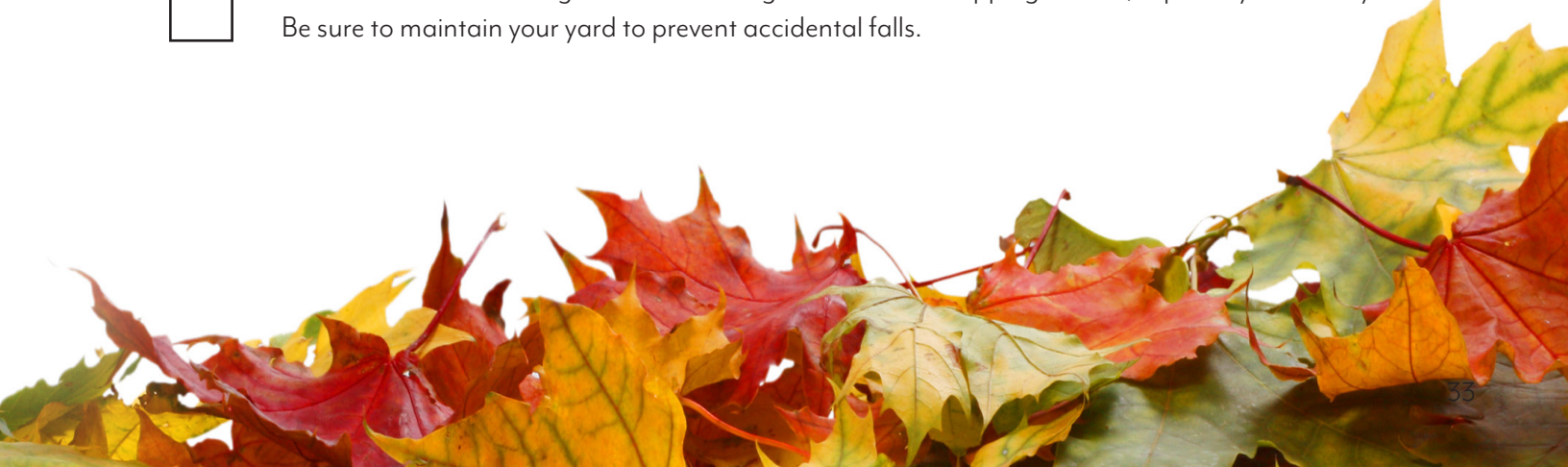


Your Autumn Safety and Wellness Checklist

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

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

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

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

Autumn

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

PUMPKIN
COOL
ORANGE
OCTOBER
YELLOW
NOVEMBER

ACORN
SEASON
CHESTNUTS
PINE CONE
LEAF
APPLE

SQUIRREL
HALLOWEEN
SQUASH
PEARS
THANKSGIVING
CORN

HAYSTACK
FALL
RAINCOAT
HARVEST
SEPTEMBER
CHANGE

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-2023/plan-documents-2023/.

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

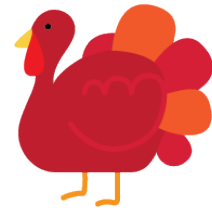
Tools and Resources

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 23
Customer Experience Team
Department Closed.



Christmas Day
Monday, December 25
Customer Experience Team
Department Closed.

Stay Social



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



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



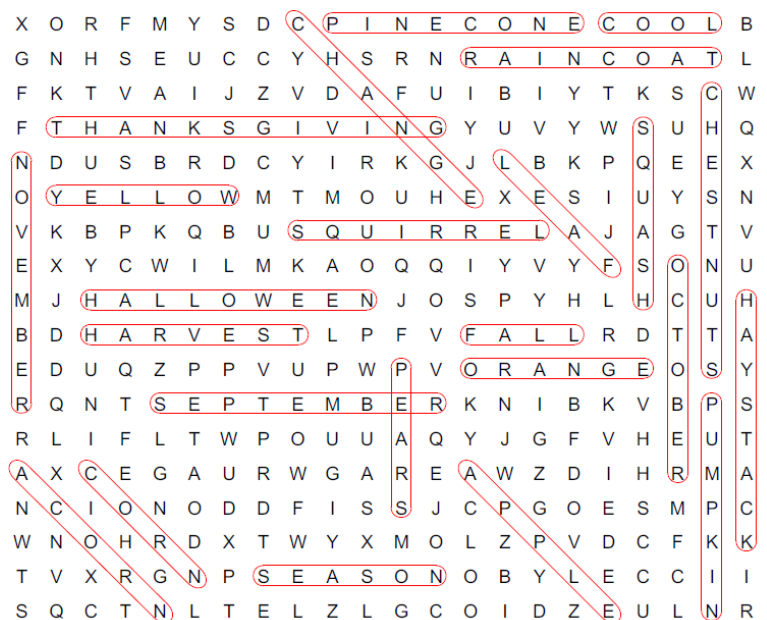
[@CNCHealthPlan](https://twitter.com/CNCHealthPlan)



[Care N' Care Insurance Co. Inc.](https://www.youtube.com/CareN%27CareInsuranceCo.Inc)



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





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.

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.



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, 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.