

care @ share

VOLUME 8

Member Newsletter

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**Learn How
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Is there any better time of year than springtime?

I agree with the person who said that "some old-fashioned things like fresh air and sunshine are hard to beat." I agree too with author Jessica Harrelson who wrote that "spring adds new life and new beauty to all that is."

Spring is a time of rebirth and rejuvenation, all of which is best accomplished through physical and mental well-being. That's why this issue of our member newsletter is filled with articles that address both of those dimensions that make a person whole. Of course, it all starts with staying healthy -- and toward that end be sure to read the article on how to reduce your risk for colorectal cancer. Statistically, about one in 21 men and one in 23 women in the United States will develop this disease during their lifetime, making it the second leading cause of cancer death in women, and the third for men. However, due to advances in screening techniques and improvements in treatments, the death rate from colorectal cancer has been falling dramatically. That makes it more important than ever for you to learn all you can about this disease and to make getting screened by a Care N' Care physician a top priority.

On the lighter side, this newsletter also includes tips for eating healthy and nutrition, reminders of how to stay active with our SilverSneakers program and an eye-opening article on the physical and mental benefits that can be achieved through the simple and pleasurable act of gardening. Remember the Chinese proverb: life begins the day you start a garden. Or, as has often been said, gardening adds years to your life and life to your years.

Spring is indeed a wonderful time of year. Enjoy the outdoors. Cherish your family. Reconnect with old friends and take time to make new ones. Do something fun. Find reasons to laugh. Enjoy all the wonders that life here in North Texas has to offer. And know that Care N' Care is here to help answer your questions and provide the care you need to help you live life to its fullest.

Wendy Karsten

Chief Executive Officer
Care N' Care

Need Assistance?

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



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More than a Green Thumb: The Benefits of Gardening

Spending time outdoors can greatly improve your mental and physical health. If you're thinking we mean strenuous exercise like rock climbing or hiking, think again. Something as simple as gardening can have a big impact on your well-being.

The physical benefits of gardening are pretty obvious. Standing, bending, kneeling, digging – gardening is good exercise! Gardening can burn off approximately 300 calories per hour and all that movement can improve muscle tone and strength.

But as you age, it's important that you not only take care of your physical health, but you need to take care of your emotional health as well. That's where gardening comes in. Numerous studies have also shown that regular gardening can have a positive impact on mental health struggles such as anxiety and depression (one of the leading mental health problems affecting older adults).

Even if you've never had a "green thumb," you'll reap the mental health benefits from planting and nurturing your very own garden. Here's why gardening is so good for your emotional health:

- **Naturally incorporates mindfulness.** Mindfulness, the process of being aware of the present moment without judgement, has been shown to improve the symptoms of depression and anxiety. Gardening allows you to be fully in the moment.
- **Provides a sense of purpose.** A healthy garden needs attention. You have to get outside on a regular basis to tend to your garden.
- **It can be fulfilling.** When you take good care of a garden, it pays you back with beautiful blooms and a bountiful harvest that will make you proud.
- **A calming effect on the brain.** When we slow down and take in the beauty of our natural surroundings, we not only feel invigorated but our mental performance improves, too.
- **Provides social opportunities.** If you share a garden with a neighbor or volunteer at a community garden, it will help you stay connected to other people, which is an important part of healthy aging and can help stave off depression.
- **Reduces stress.** According to a study in the Journal of Health Psychology, gardening can lower cortisol levels in your brain. Cortisol is known as the "stress hormone." Too much cortisol can negatively affect your blood pressure and glucose levels.



- **May reduce the risk of dementia.** One study showed that gardening could lower the risk for dementia. This could be because gardening requires the use of many critical functions, including dexterity and sensory awareness.
- **Does wonders for your mood and your health.** Lots of fresh air and sunshine not only cause your body to produce vitamin D, but it also boosts the serotonin levels in your brain which improves your mood and helps you feel calm and centered. But be smart and remember to wear sunscreen.

Springtime is the perfect time to reap the health benefits of gardening. If you don't have a yard, consider planting a "container garden" on your porch or patio. Researchers from NASA found that gardening, even in small pots, kept astronauts happy in the harsh environment of outer space. (It works here on Earth, too.)

Whether you choose to grow flowers, fruits, herbs or vegetables in the ground or in pots -- gardening can enhance your life in so many ways. **Happy gardening!**



Reduce Your Risk of Colon Cancer

We hear about prostate cancer awareness for men and breast cancer awareness for women, but there's one cancer that both genders have an equal risk of developing: **colon cancer**.

Colorectal cancer surpasses both breast and prostate cancer as the second-leading cause of cancer in the United States. However, it's a largely preventable disease with early screening and detection.

Ways to reduce your risk of colon cancer include:

- Get a regular colon cancer screening starting at age 50 if you're at a normal risk. For those at high risk, due to personal or family history, your doctor may recommend screenings before age 50.
- Consume between 25 and 30 grams of fiber each day from fruits, vegetables, nuts, beans and whole-grain breads. Eat a low-fat diet and maintain a healthy weight.

- Drink alcohol only in moderation (if you drink), and quit smoking.
- Aim for at least 20 minutes of exercise a day three to four times a week.

Tell your doctor if you experience symptoms such as blood in your stool, a change in bowel habits, weight loss, stools that are narrower than usual, abdominal pains or other gastrointestinal problems.

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Need assistance scheduling your annual screenings? Call your Healthcare Concierge today to get help with setting your appointment and getting you on the road to a healthier you! 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.

New Generic Medications Released — What you need to know

If you are taking a brand medication, you've probably asked the question, "When will a generic be available?" Below are a few key points you need to know regarding the release of a new generic medication:

Generic price

Most people are excited about generic medication releases because of the cost savings. However, did you know that in the first six months after a new generic is released, the total drug cost of that new generic is usually only slightly lower than the brand name medication? This is because the manufacturer that brings the first generic drug to market gets a "six month exclusivity period" meaning that generic is the only one on the market with no competition. So, prices are generally higher during that timeframe. After six months, additional generic options become available and prices start to drop.

Addition to the formulary

In order for a new generic to be added to your Care N' Care formulary, it has to be listed on the master formulary file published by Medicare. This means that there will usually be a delay in adding that medication to the formulary. This timeframe can vary, but it is usually 1-2 months after release. So, the next time a new generic for a brand drug on the formulary comes out, and the pharmacy says it is not on the formulary, you'll know chances are it is due to this delay. Rest assured we are monitoring for the release of new generics and will add them to the formulary as soon as we can.

Common medications that are anticipated to have a generic released in 2019:

Please keep in mind that these release dates are estimates and can change due to a number of factors which we can't control, but at least you know there is a generic on the horizon!

Brand Name	Generic Name
Advair Diskus	Fluticasone/Salmeterol
Forteo	Teriparatide
Lyrica	Pregabalin
Ranexa	Ranolazine
Restasis	Cyclosporine
Travatan Z	Travoprost
Vesicare	Solifenacin



If you need help, just call us! Your Healthcare Concierge and Pharmacy Team are ready to help you get the medications you need! 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.



Celebrate National Nutrition Month® with Healthy Food Choices

We get nutrients from the food we eat. But not all food is good for us. Sometimes it doesn't provide what we need to keep us healthy (Grandma's cookies, anyone?). According to the Centers for Disease Control and Prevention (CDC) poor nutrition contributes to many costly diseases, including obesity, heart disease and some cancers¹.

Sometimes it seems hard to eat healthy. In fact, fewer than 1 in 10 Americans eat the recommended daily amount of vegetables. Fewer than 1 in 7 adults eat enough fruit¹. But eating healthy isn't as tough as we think.

National Nutrition Month®

The Academy of Nutrition and Dietetics focuses on the importance of making informed food choices and developing good eating and physical activity habits³. Nutrition gives our body the energy we need, but exercise keeps us moving as we age. It is essential for healthy aging, and it's never too late to start.

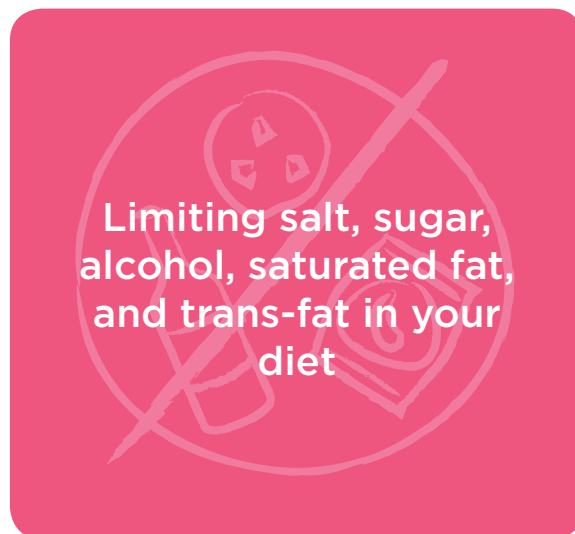
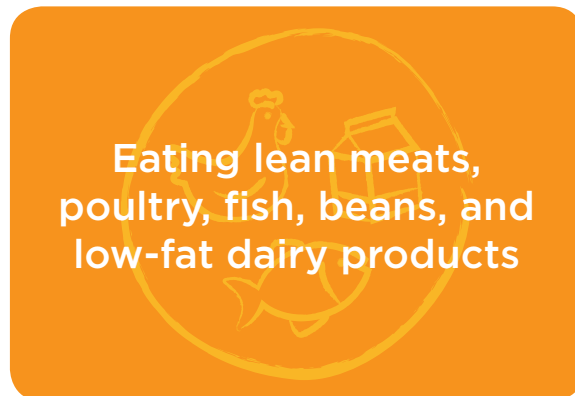
The CDC recommends adults get 150 minutes of moderate-intensity exercise each week. When that is not possible, seniors should be as physically active as their abilities and conditions allow⁴. Even small amounts of exercise can make a difference.

Being physically active helps us perform activities of daily living (ADL), like driving, putting groceries away, playing with grandkids and so much more. Exercise can also help prevent or manage some chronic diseases⁴.

SilverSneakers®, provided by Care N' Care, may help you get and stay active.

Go to [SilverSneakers.com](https://www.silversneakers.com) to check your eligibility, get your ID number or find convenient participating locations. Download the *SilverSneakers GO™* app for adjustable workout programs tailored to individual fitness levels, schedule reminders for favorite activities, find convenient participating locations and more. Always talk with your doctor before starting an exercise program.

Some Keys to Eating Healthy Include²:



Sources:

1. <https://www.cdc.gov/nutrition/about-nutrition/why-it-matters.html>
2. <https://medlineplus.gov/nutrition.html>
3. <https://www.eatright.org/food/resources/national-nutrition-month/national-nutrition-month>
4. https://health.gov/paguidelines/second-edition/pdf/Physical_Activity_Guidelines_2nd_edition.pdf#page=66

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New Providers to Our Network

Our network continues to grow in all specialties. Visit our online provider directory at cnhealthplan.com/search to locate a doctor that meets your needs. You can also contact your Healthcare Concierge for assistance.

PRIMARY CARE PHYSICIAN

Bose, Subhash Chandra M C

Star MD PLLC
Mesquite

Opella, Christopher M MD

Complete Care
Azle

Chandi, Cherry MD

Cherry Chandi MD PA
Lewisville

Pruna, Ernesto

Pruna Family Medicine PLLC
Dallas

Inthanousay, Pohn Paul DO

Pohn P Inthanousay DO
Arlington

Sadiq, Rubia MD

Integrated Medical Services
Benbrook

Lester, Ronald A MD

Syngerergy MSO
Dallas

Smith, Adrienne Patrice

Healogics Specialty Physicians of Texas PLLC
Palestine



Reminder!



Be on the lookout! In the coming months you may receive one of the following surveys in the mail. We encourage you to participate! These surveys are your voice – your chance to help us improve our service to you as a Care N' Care member.

Health Outcomes Survey (HOS)




A multiple choice survey that contains a series of questions about your health.

The Consumer Assessment Of Healthcare Providers And Systems Survey (CAHPS)

A multiple choice survey that contains a series of questions about your member experience.

YOUR “GO TO” GUIDE

FOR WHERE TO GO WHEN YOU NEED MEDICAL CARE.

	WHEN TO GO:	YOUR COST/TIME:
DOCTOR'S OFFICE 	<ul style="list-style-type: none">• Routine checkups, screenings, immunizations• Preventative care• Prescriptions/medications• Referral to see a specialist• Fever and flu symptoms• Chronic pain	<ul style="list-style-type: none">• Coinsurance/copay and/or deductible• Primary Care Physician usually lowest copay• May need appointment• Shorter wait times• Doctor on call 24/7
URGENT CARE 	<ul style="list-style-type: none">• Covers similar health concerns as doctor's office• For urgent symptoms, call your doctor's office. If your doctor's office is closed, consider going to an urgent care facility.	<ul style="list-style-type: none">• Costs lower than ER• Same day appointments• Wait times vary• Call to confirm the urgent care facility accepts your insurance.
EMERGENCY ROOM 	<ul style="list-style-type: none">• Critical injuries or illness• Sudden numbness/weakness• Uncontrolled bleeding• Seizure/loss of consciousness• Shortness of breath• Chest pain• Overdose	<ul style="list-style-type: none">• Highest cost• Open 24/7; no appointment needed;• Wait times may be very long• Higher risk of exposure to infection

These suggestions do not substitute for the advice of your doctor or your personal judgment.

As always, if it is an emergency, call 911.



Ask Your Healthcare Concierge

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-dental-provider/> and click 'Dental Provider Search'.

Call our dental partner, FCL Dental at 1-833-492-9866 or give your Healthcare Concierge a call to help!

Your In-Network dental benefits included with your health plan covers:

- Preventative services
- Comprehensive Oral Evaluations
- Periodontics (up to 2 quadrants per year)
- Denture adjustments

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/printable-forms/>.

care@care Insurance Company, Inc. 2019					
DENTAL - WE'VE GOT YOU COVERED!					
When it comes to finding the right plan for your dental, Care N° Care (PPO/PPD) Health Plan has you covered! As a Care N° Care member, you receive these dental benefits at no additional cost.					
COVERED DENTAL BENEFITS					
Benefit	Care N° Care Classic (HMO)	Care N° Care Choice (PPO)	Care N° Care Choice Plus (PPO)	Care N° Care Choice Premium (PPO)	Care N° Care Choice MA-Only (PPO)
Member Copay (Per Visit)	\$0	\$25	\$20	\$10	\$10
Diagnostic					
Clinical Oral Examinations					
D0120	Periodic Oral Evaluation			1/6 months	
D0150	Comprehensive Oral Evaluation - new or established			1/12 months (new)	1/36 months (established)
*Either two (2) D0120 or one (1) D0120 & D0150 per year					
Radiographs / Diagnostic Imaging					
D0230	Intraoral, complete series (includes bitewing)			1/36 months	
D0230	Intraoral, periapical face film			1/12 months	
D0270	Bitewing, single film			1/12 months	
D0272	Bitewings, two films			1/12 months	
D0273	Bitewings, three films			1/12 months	
D0274	Bitewings, four films			1/12 months	
*Choose one (1) per year: D0130/D0230 or D0230, D0270, D0272, D0273, D0274					
Preventative					
Dental Prophylaxis					
D1120	Prophylaxis - Adult			1/6 months	
Periodontics (Up to 2 quadrants per year)					
D4341	Periodontal Scaling and Root Planing, per quadrant			1/12 months	
D4342	Periodontal Scaling and Root Planing, 1-3 teeth			1/12 months	
Adjustments to Dentures (Total of 2 per year)					
D5410	Adjust complete denture - maxillary				
D5411	Adjust complete denture - mandibular				
D5412	Adjust partial denture - maxillary				
D5413	Adjust partial denture - mandibular				
*You bear the member's responsibility					



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Strawberry Shortcake



Total Time: 60 Minutes



Servings: 6 Servings



INGREDIENTS

- 1 1/2 pounds strawberries, stemmed and quartered
- 3 T sugar
- 1 ¼ c Self-rising Flour
- 2 T Sugar
- ½ c Whipped Cream
- ¼ t Zest of a Lemon peel
- 2 t Whipped Cream for brushing
- 1 t Sparkling Sugar or Castor Sugar



Courtesy Of: Chef Henry

INSTRUCTIONS

1

STRAWBERRIES - Mix strawberries with 3 tablespoons sugar and refrigerate while juices develop, at least 30 minutes.

2

SHORTCAKE - Heat oven to 400° F.

- In a bowl mix the flour, sugar, and the lemon zest.
- Add the cream till the dough comes together and forms a soft dough.
- On a sheet pan drop the dough and brush with the cream and sprinkle then sprinkling with the sugar.
- Bake for 8 to 10 minutes or until it is golden brown.

3

WHIPPED TOPPING - Using a mixer, beat the heavy cream, sugar, vanilla, and lemon zest until soft peaks form, about 1 1/2 to 2 minutes.

Find the full calendar of events and RSVP to attend at **CareNCommunity.com**

April

April 17 12 PM Rx Talk- Ask a Pharmacist	Fellowship Corner Senior Center, 1601 New York Ave Fort Worth, TX 76104	Join us for an educational from one of our pharmacy team members. Our doctors will cover some of the top questions seniors have about their medications
April 18 10 AM Healthy Cooking Demonstration with Chef Henry	Forest Hill Senior Center, 7004 Forest Hill Dr Forest Hill, 76140	Join us at the Forest Hill Senior Center and see what healthy delight Chef Henry will be preparing this time!

May

May 7 10 AM Loteria	The Magnolia Senior Center, 709 Magnolia St 76012	“Loteria” is the Spanish word for lottery. While it is a game of chance, the rules of the game are more similar to bingo and it consists of a set of 54 cards. Each card has a different picture and its corresponding name in Spanish underneath. Let’s play!
May 10 10AM Adult Coloring	Fellowship Corner Senior Center, 1601 New York Ave Fort Worth, TX 76104	Remember coloring as a child? What about coloring as an adult? Before you dismiss this colorful craze as silly, ‘just another fad’ or for people with too much time on their hands – try it out. Researchers say coloring can improve emotional, mental and even physical health. Join us for a session and see for yourself.
May 21 1:30 PM Healthy Cooking Demonstration with Chef Henry	NorthPark YMCA, 9100 Beach St Fort Worth, 76244	Join us at the Forest Hill Senior Center and see what healthy delight Chef Henry will be preparing this time



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Stay Connected



Local Treasures

Looking for things to do outdoors? Check out our new online library for local walking trails, activities, museums, fairs and festivals. Also a list of dog-friendly places. Enjoy!

Visit bit.ly/seniorlinks to learn more



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.cnhealthplan.com/2019-plan-documents.



Go Paperless!

IT'S QUICK & EASY!

Remove the clutter and reduce the mail you receive from Care N' Care. Sign up online to receive certain communications electronically, such as:

- Newsletters
- Plan material
- Health & Wellness educational information
- Event information
- Other important plan notifications

Go to www.cnhealthplan.com/communication-preference/ and choose how you want to hear from us!



Meet our Leadership!

Committed and innovative team working together every day to provide affordable Medicare coverage and quality care to our members.

To learn more about Care N' Care's leadership team www.cnhealthplan.com/about-us/leadership-team/

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Care N' Care Insurance Co. Inc.



Insurance Company, Inc.

1701 River Run, Suite 402

Fort Worth, TX 76107

<<FIRST NAME>> <<LAST NAME>>
<<ADDRESS>>
<<CITY>>, <<STATE>> <<ZIP>>

Health and wellness or prevention information.



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



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