

HOUSE CALL

KelseyCare Advantage

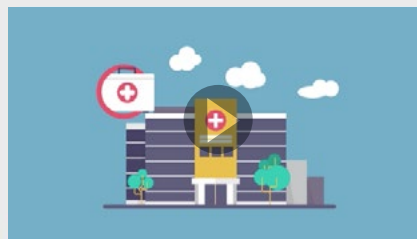
November 2022

HEALTH INSIGHTS: EDUCATIONAL VIDEOS

We know that managing your health can be confusing and we want to help! That's why we are now offering KelseyCare Advantage Health Insights. Visit our website to watch educational videos on a variety of health and wellness topics, created just for you! You'll find videos on everything from your Medicare Advantage plan, to staying safe while navigating online dating! Here are some of the videos that are currently available.

<https://www.kelseycareadvantage.com/already-a-member/member-tools-and-resources/member-videos>

Remember to check back often to see new videos!



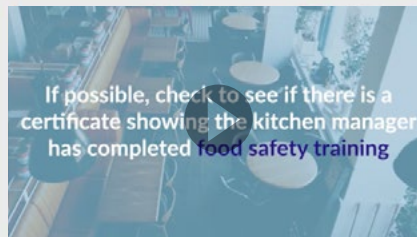
ER or Urgent Care: What's the Right Decision?

Do you know the differences between emergency room care and urgent care? Know these facts before choosing emergency room care over urgent care.



6 Tips to Keep You on Your Feet

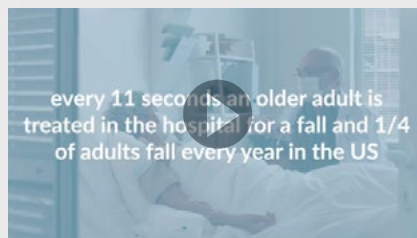
Learn these 6 tips to safeguard yourself from unexpected slips, trips, and falls.



If possible, check to see if there is a certificate showing the kitchen manager has completed food safety training

A, B, "See": Making the Most of Your Vision Benefit

See how easy it is to use your vision benefit and don't miss out on one important value-added benefit through KelseyCare Advantage.



every 11 seconds an older adult is treated in the hospital for a fall and 1/4 of adults fall every year in the US

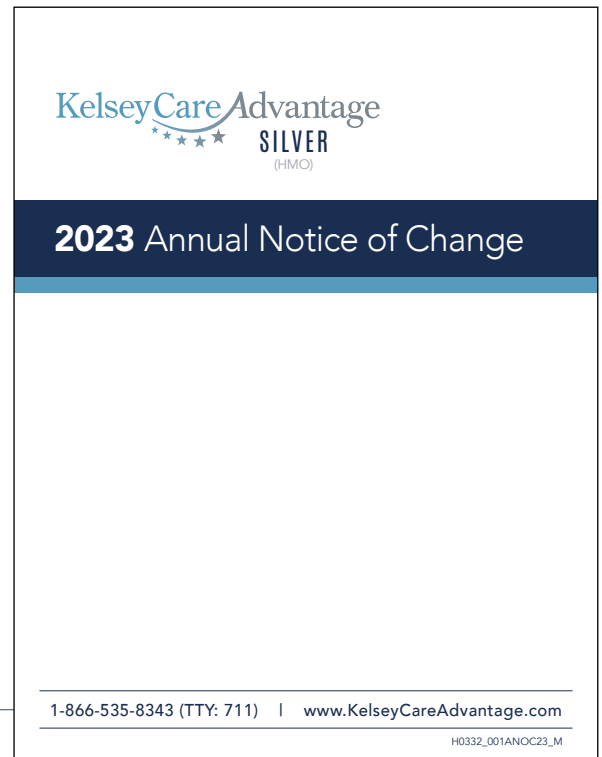
What is a Medicare Advantage Plan?

Medicare can be confusing. Learn what a Medicare Advantage plan is and why it may work best for you or someone you know.

HOW TO READ YOUR ANOC

Each fall, usually in late November, Medicare Advantage plans, including KelseyCare Advantage, send you an Annual Notice of Change (ANOC) letter. Oftentimes this letter gets filed away without a second glance, but your ANOC contains important information on benefit changes that will go into effect the following January. This document highlights any significant changes, including new benefits available to you.

The beginning of your ANOC shows a brief Summary Chart. This chart compares your current year costs, such as your monthly premium, maximum out-of-pocket costs, and copays for in-network primary and specialist visits, to your upcoming years costs under the same plan.



KelseyCare Advantage Gold (HMO) Annual Notice of Changes for 2022

Cost	2021 (this year)	2022 (next year)
Monthly plan premium* *Your premium may be higher or lower than this amount. See Section 2.1 for details.		
Maximum out-of-pocket amount This is the <u>most</u> you will pay out-of-pocket for your covered Part A and Part B services. (See Section 2.2 for details.)		
Doctor office visits	In-Network: Primary care visits: copay per visit Specialist visits: copay per visit	In-Network: Primary care visits: copay per visit Specialist visits: copay per visit

This quick guide is an easy reference but there is much more to learn from your ANOC.

Immediately following this chart, you will find the Table of Contents letting you know where to find pertinent plan information. You will need to locate the Changes to Benefits and Costs for Next Year section, shown highlighted.

**Annual Notice of Changes for 2022
Table of Contents**

Summary of Important Costs for 2022.....	1
SECTION 1 We Are Changing the Plan's Name	3
SECTION 2 Changes to Benefits and Costs for Next Year	3
Section 2.1 – Changes to the Monthly Premium	3
Section 2.2 – Changes to Your Maximum Out-of-Pocket Amount.....	3
Section 2.3 – Changes to the Provider Network.....	4
Section 2.4 – Changes to Benefits and Costs for Medical Services	5
SECTION 3 Administrative Changes.....	10
SECTION 4 Deciding Which Plan to Choose.....	10
Section 4.1 – If you want to stay in KelseyCare Advantage Silver.....	10
Section 4.2 – If you want to change plans	11
SECTION 5 Deadline for Changing Plans.....	11
SECTION 6 Programs That Offer Free Counseling about Medicare	12
SECTION 7	

This section covers everything from changes to benefits and costs for next year to directions on locating your Provider Directory.

Next, you will see information about the KelseyCare Advantage provider network. Having access to quality providers, including doctors, hospitals, and specialists, is something KelseyCare Advantage takes very seriously. You can easily access your Provider Directory by viewing it online at www.KelseyCareAdvantage.com or by calling Member Services and asking for one to be mailed to you.

Lastly, this section gives you detailed information regarding any changes to your costs and coverage. You will find a chart for your review showing differences in last year vs the upcoming year copays and out-of-pocket costs.

Coverage costs and copays are important factors when determining a plan that best fits your lifestyle, that's why your ANOC lays out all pertinent information in an easy to review format. Be sure to read through the information thoroughly and call KelseyCare Advantage Member Services at 1-866-534-0556 (TTY: 711) for any questions that you may have. We look forward to seeing you in 2023!

Cost	2021 (this year)	2022 (next year)
Inpatient Hospital Care	<p>In-Network: For Medicare-covered hospital stays.</p> <p>You pay a \$150 copay per day for days 1-4 \$0 copay per day for days 5-90</p> <p>60 lifetime reserve days are covered for \$0 copay per day. Maximum of \$600 per stay</p>	<p>In-Network: For Medicare-covered hospital stays.</p> <p>You pay a \$325 copay per stay.</p> <p>60 lifetime reserve days are covered for \$0 copay per day.</p> <p>Inpatient hospital stays with a confirmed COVID-19 diagnosis will have the \$325 cost-share waived.</p>
Inpatient Mental Health Care	<p>In-Network: You pay a \$150 copay per day for days 1-4 \$0 copay per day for days 5-90</p> <p>Maximum of \$600 per stay</p>	<p>In-Network: You pay a \$325 copay per stay.</p>
Meal Benefit	<p>In-Network: Not Covered</p>	<p>In-Network: You pay a \$0 copay for up to 2 meals per day for 7 days after discharge from an inpatient stay with a COVID-19 diagnosis. Prior authorization is required.</p>
Optional Supplemental Dental Benefits	<p>Optional supplemental benefits are available for an extra premium.</p>	<p>Not available. See the "Dental services (comprehensive)" section within this chart for benefits added to your Medicare Advantage plan.</p>

GREATER HOUSTON PLAN MEMBER ID CARD FOR 2023!



You should receive your new Greater Houston Plan member ID card in December. Your medical and prescription coverage will both be included on one card, effective January 1, 2023.

CAN I SEE MY ID CARD ONLINE?

Yes! You can see your current member ID card online. Just go to your MyKelseyOnline account or visit My Chart/MyKelsey and you will be able to view your ID card.

WHAT CAN I DO IF I DON'T RECEIVE MY 2023 GREATER HOUSTON PLAN MEMBER ID CARD?

If you don't receive your 2023 Member ID card you have a few options.

You can request an ID card by visiting our website at kelseycareadvantage.com and go to:

- Already a Member
- Member Tools and Resources
- ID Card Request Form "Request an ID Card"

Or, you can give our Member Services Team a call at 1-866-534-0556 (TTY: 711) and they will be more than happy to arrange to have a replacement Member ID card mailed to you.

If you are signed up for MyKelseyOnline.com you can always view the electronic version of your ID card via your computer or smart phone.

NEW CLINIC OPENINGS

Kelsey-Seybold Clinic continues to grow and expand so that we can bring our convenient, quality care to a location near you. Here are the clinic locations that we will open in 2022 and those that we plan to open in 2023. We hope to see you soon!

OPENINGS OR EXPANSIONS 2022		OPENINGS OR EXPANSIONS 2023	
South Shore Harbor (Janoe Practice)	Now Open	Fairfield	January 2023
Memorial Villages Campus	Now Open	Memorial City Expansion - the 14th floor	February 2023
Memorial City Expansion – the 16th floor	Now Open	Spring Medical and Diagnostic Center Expansion: Level 1 & 2	February 2023
Westchase	Now Open	South Shore Harbor	March 2023
Stafford	Opening Soon!	West University	April 2023
		Cypress	May 2023
		Spencer R. Berthelsen Main Campus Expansion: Levels 2 & 4	May 2023
		Summer Creek Expansion	May 2023
		Clear Lake Expansion	June 2023
		Pearland Expansion	June 2023
		West Grand Parkway Expansion	July 2023



New Memorial Villages Campus

CONVENIENT IN-HOME ASSESSMENTS!

KelseyCare Advantage has partnered with Care Connectors Medical Group (CCMG) to provide in-home, no-cost Annual Wellness Visits and recommended preventative screenings. Members may receive a letter or a phone call from Care Connectors Medical Group (CCMG) about scheduling your in-home assessment. We encourage you to participate in the screening. This is not meant to replace your normal in-clinic care, but it is an extra benefit that includes services above and beyond what you might receive in the clinic:

- Preventative Screenings
- Fall Risk Assessment
- A health system review
- Review/discuss chronic conditions and medications
- Activity of daily living review
- Home Safety Check
- A list of items to discuss with your primary care provider (PCP)

Your Kelsey-Seybold PCP will receive documentation of what took place during your in-home assessment. We hope that you participate and find the visit beneficial. If you have any questions, please call Member Services at 713-442-2273.



Care Connectors Medical Group
Optimizing Health & Outcomes



WINTER HOLIDAY NUTRITION TIPS

The holidays are almost here and it can be so easy to overindulge. We want to help! Here are some tips to help you stay healthy during this tasty and tempting holiday season.

1. STAY HYDRATED

Strive to stay hydrated by drinking plenty of water. Drinking excess sugary or alcoholic beverages and not enough water can leave you dehydrated. Try drinking a full 8oz of water before starting your meal.

2. EAT REGULARLY

Avoid skipping meals in anticipation of one large meal in a day. Ensuring that you eat balanced meals spread evenly throughout the day can prevent overeating.

3. CONTINUE PHYSICAL ACTIVITY

Don't forget to move! Movement such as walking or chair exercises can help your body process the different foods eaten during the holiday season. Exercise has many other benefits including improved mood, better sleep quality and helping blood sugar management.

4. CHECK OUT THE SPREAD

When eating at a holiday gathering where foods might be served family- or buffet-style, it's helpful to do a walk-through before serving yourself. This allows you to see what's offered so you can aim to serve yourself a balanced meal. Put vegetables on your plate first.

5. STAY MINDFUL

Continue to practice mindfulness when eating. This can include eating slowly in order to enjoy your food and staying aware of when you're full or hungry.

6. TRAVELING?

If you're traveling, do your best to plan ahead. Pack some balanced snacks for yourself to have in case you get hungry. Or bring a reusable water bottle to help you stay hydrated. If possible, find out what your schedule might include so you can make sure to eat regularly around your planned activities.

7. HIT THE SNOOZE BUTTON

Make sure to get plenty of rest each night. Inadequate sleep can cause irregularities in the chemicals that tell our body when we're hungry and when we're full.

The holidays are a time to relax, enjoy family, friends, and life! Keep these tips in mind to help you enjoy the season to the fullest.

CONNECTING WITH OTHERS CAN IMPROVE YOUR HEALTH

There is a saying that no man is an island. And for good reason. We need each other. Research shows that interacting with other people can help us live healthier and longer lives.¹

This holiday season just might be the perfect time to find opportunities to connect. Whether you host or attend a party or other event, social activities can go a long way towards preventing loneliness. But, that's not all.

RESEARCH SHOWS THAT SOCIAL INTERACTION:

- May add years to your life¹
- May lower your blood pressure²
- May preserve memory and lower dementia risk³

A FEW WAYS TO CONNECT:

- Find a fitness family by participating in SilverSneakers® workout classes and workshops, offered in-person and online.
- Go to GetSetUp⁴ to access a variety of classes with a focus on making social connections and begin reaping the benefits.

Members of KelseyCare Advantage have access to GetSetUp at no extra cost⁵ as part of your SilverSneakers membership. SilverSneakers has teamed up with GetSetUp to bring you thousands of fun, easy-to-follow, live online classes created for and taught by older adults, in categories like cooking, technology, art and travel. You'll also enjoy bonus classes exclusively for SilverSneakers.

To register for GetSetUp: Log into your SilverSneakers account ([SilverSneakers.com/StartHere](https://www.silversneakers.com/StartHere)), then click on the "Explore GetSetUp" button.

SilverSneakers is more than a fitness program – it's a way of life. You're sure to find something to fit your level, from SilverSneakers Classic, with seated options, to high-intensity Total Body Strength. With



SilverSneakers, you get access to:

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

Go to [SilverSneakers.com/GetStarted](https://www.silversneakers.com/GetStarted) to get your SilverSneakers ID number today. Always talk with your doctor before starting any exercise program.

1. Pantell M, Rehkopf D, Jutte D, Syme SL, Balmes J, Adler N. Social isolation: a predictor of mortality comparable to traditional clinical risk factors. *Am J Public Health*. 2013 Nov;103(11):2056-62. doi: 10.2105/AJPH.2013.301261. Epub 2013 Sep 12. PMID: 24028260; PMCID: PMC3871270.

2. Yang YC, Boen C, Mullan Harris K. Social relationships and hypertension in late life: evidence from a nationally representative longitudinal study of older adults. *J Aging Health*. 2015 Apr;27(3):403-31. doi: 10.1177/0898264314551172. Epub 2014 Sep 23. PMID: 25253728; PMCID: PMC4368483.

3. Sommerlad A, Sabia S, Singh-Manoux A, Lewis G, Livingston G (2019) Association of social contact with dementia and cognition: 28-year follow-up of the Whitehall II cohort study. *PLOS Medicine* 16(8): e1002862.

4. GetSetUp is a third-party service provider and is not owned or operated by Tivity Health, Inc. ("Tivity") or its affiliates. Users must have internet service to access GetSetUp service. Internet service charges are responsibility of user.

5. Charges may apply for access to certain GetSetUp classes or functionality.

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

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

SilverSneakers and the SilverSneakers shoe logotype are registered trademarks of Tivity Health, Inc. © 2

FIGHT THE FLU

Flu season is here and as expected it's time to get your flu shot!

Many of us have become accustomed to getting an annual flu shot or at least hearing about it everywhere we go – it's certainly nothing new. But this year, getting a flu vaccine could be more important than ever.

Thanks to wide-spread pandemic precautions, the 2020 and 2021 flu seasons were mild. However, as precautions minimize and we return to a new "normal," viruses and germs will circulate again and may come back with vengeance. Fewer flu infections from the previous seasons can possibly lead to a larger flu outbreak in the current season as fewer people have developed immunity. The CDC is predicting the current flu season could start earlier and be more severe.

WHAT CAN I DO?

Your best defense against flu and its complications is to get your annual flu shot. Unfortunately, only about half of all Americans get an annual flu vaccine each year and this number is trending lower in recent years. Of all age groups, the 65 and over crowd faces the greatest risk of developing serious complications from flu. We can't lose sight of the importance of this vaccine.

There are several higher dose flu vaccines that are specifically designed for senior adults. They all offer extra protection beyond what a standard flu

shot provides. None of them will guarantee that you won't get the flu, but they will lower your risk.

Talk to your Kelsey-Seybold Clinic physician or pharmacist regarding which vaccine might work best for you as well as any potential side-effects.

WHEN SHOULD I GET THE FLU SHOT?

Flu season typically starts in October, peaks December through February, and usually lasts until May. The CDC recommends getting a flu vaccine by the end of October to be fully vaccinated, since it takes two weeks to reach full immunity.

WHERE CAN I GO TO GET MY FLU SHOT?

Flu shots are available at all Kelsey-Seybold Clinic locations and appointments are recommended to avoid delays.

- Some clinic locations offer Saturday appointments!
- You can get your flu shot at a scheduled doctor's visit.
- At any of our network pharmacies, just show them your member ID card and get vaccinated!
- Or, call to schedule an appointment with an immunization nurse at 713-442-0000.
- You can also schedule through your MyKelsey Online account.



ABOUT THE AUTHOR

Melanie Mouzoon, MD, FAAP, FABM

Dr. Mouzoon is the Managing Physician for Immunization Practices at Kelsey-Seybold Clinic.

After earning her medical degree in 1982 from The University of Texas Health Sciences Center at Houston and completing her Pediatrics internship at the University of Kentucky in 1983, she returned for her residency at The University of Texas Health Sciences Center at Houston, finishing in 1985. Dr. Mouzoon speaks Spanish and Farsi.

HOW MUCH WILL THE FLU SHOT COST ME?

The flu shot is FREE and no charge to you.

IF I AM UP TO DATE ON MY COVID VACCINES, DO I STILL NEED TO GET THE FLU SHOT?

The Covid vaccines do not protect against flu viruses and vice versa. Now more than ever, it is crucial to stay up to date on ALL vaccinations that can help prevent disease, hospitalizations, death and prevent burden on our healthcare system. If you are due for both vaccines, the CDC states that it is okay to get both the flu and Covid vaccine or booster at the same time.

Take the next step: Protect yourself, your family, and your friends. Schedule a flu shot today. It's your best shot at prevention!



dispatchhealth

We've all been there. You're sick and you need to see a doctor, but you're not able to get an appointment to see your doctor that day. So, what can you do? KelseyCare Advantage is pleased to offer you an in-network healthcare option that brings medical care to your door: **DispatchHealth!**

Instead of going to a busy ER or Urgent Care when you're sick, DispatchHealth can bring same-day medical care to your home. This service is convenient and affordable, and you can feel confident trusting them to care for you: thousands of patients have given DispatchHealth five stars. DispatchHealth is available **8 a.m. – 10 p.m., seven days a week, including holidays**. Pre-registration is not required.

DispatchHealth can treat a wide range of serious injuries and illnesses, from the flu, migraines, and stitches to urinary tract infections, pneumonia, and COPD exacerbations. They can also perform lab tests, EKGs and more:

COMMON INJURIES & ILLNESSES:

- Bronchitis
- COVID-19 symptoms
- Diarrhea / Nausea / Vomiting
- Dehydration
- Fever
- Flu
- Headache / Migraine
- Nosebleeds
- Respiratory infections
- Pneumonia
- Shortness of breath with COPD
- Significant skin infections
- Strains, sprains and minor fractures
- Urinary Tract Infections
- Weakness
- **And more!**

DISPATCHHEALTH ALSO PERFORMS PROCEDURES SUCH AS:

- EKG
- IV fluids, medications, and antibiotics
- Stitches
- Splinting
- Lancing of abscess (boil)
- Advanced on-site blood testing
- Urinary catheter insertion
- Rapid infectious disease testing (flu, COVID-19, strep, mono, etc.)
- **And more!**

How it works

1 REQUEST A VISIT AT 833-416-4700 OR VISIT DISPATCHHEALTH.COM

When you call, they will ask about your symptoms and give you a timeframe for their arrival.

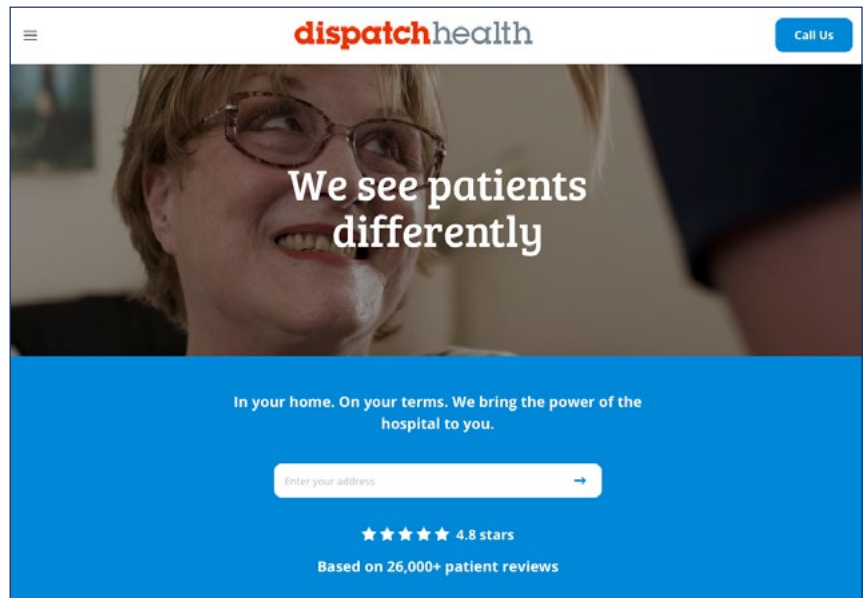
2 ENJOY EXPERT CARE AT HOME

DispatchHealth will send a professional medical team to your home within a few hours. All teams wear personal protective gear, use sterilized equipment, and come equipped with everything they need to treat you.

3 RELAX AND RECOVER

DispatchHealth calls in any prescriptions you need, updates your doctor, and works with Kelsey-Care Advantage to handle billing.

For more information, please visit DispatchHealth.com.



Request a visit at 833-416-4700 for care now. DispatchHealth is available 7 days a week, including holidays, from 8 a.m. - 10 p.m. For more information, please visit DispatchHealth.com.

Disclaimer:

For life-threatening and time-sensitive injuries and illnesses, call 911 or go to the nearest emergency room. DispatchHealth shouldn't be used in a life-threatening emergency and doesn't replace your primary care provider. DispatchHealth complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Visit www.DispatchHealth.com/non-discrimination-statement to learn more. ©2022 DispatchHealth. All Rights Reserved.

HOLIDAY GATHERINGS IN THE COVID ERA

It's important to remember as the holidays draw near that COVID-19 is still around. It's still making people sick, including some sick enough to have to go to the hospital. Even though many people are saying the pandemic is over, COVID-19 could be an uninvited guest at your next celebration.

There are things you can do to protect yourself and your guests. **Here's what you can do right now:**

- Get up to date on your COVID-19 vaccines. Being fully vaccinated and boosted makes it less likely that you are infected, less likely that you will spread it if you do get infected, and less likely to end up in the hospital.
- Stock up on COVID-19 tests.
- Assume that other people have COVID-19. As more and more people get COVID-19, it's more likely that you'll run into them. Begin taking common sense precautions today so you don't ruin the celebration.

Here's what you can do before the event:

- Get tested. Do an at-home COVID-19 test before you attend any big events to help lower risk for everyone.
- Stay home if you're sick. If your test comes back positive, don't risk other people's health and safety. Call the organizer and let them know you can't make it.
- Wear your mask. If you've been exposed to COVID-19, remember that even if you are vaccinated and boosted, you could still pass the virus to others (although the chance is lower). If you choose to attend an event after a COVID exposure, make sure you keep your mask on and think about remote options to help protect others.

Here's what you can do during the event:

- Outside events are much safer than inside events. If your event has indoor and outdoor features, try to stay outside, weather-permitting.
- Consider wearing a mask. Even though you're up-to-date on your vaccines, it's still possible to get COVID-19. Wearing a mask at these events can help to lower your risk even more. If you do wear a mask, it should be an N95 or KN95, or double masks.
- Be careful when eating. If the event has food, eat outside if possible. And minimize the amount of time your mask is off if eating or drinking inside.

Here's what you can do after the event:

- Get tested if you hear that someone who was there tested positive. If you were exposed to COVID-19, you should get tested three to five days after the event. And you should wear a mask for 10 days after the exposure, so you don't accidentally give it to someone else.

There are certain party guests that none of us want. COVID-19 is one of them. Enjoy your celebration, but be sure to make health and safety a priority.



SETTING A HOLIDAY GIFT GIVING BUDGET

The holidays are right around the corner, and it's easy to get in over-your-head financially during this season of giving. To help avoid that from occurring, here are some tips to help you set a gift giving budget!

First, create a budget for the gifts that you want to give. There are several ways to do this.

- Set aside a percentage of your budget to go towards gift giving. It's easiest to start this early in the year and depending on your annual income, experts recommend anywhere between 1% - 5% to be saved for gift giving.
- Another method is to determine how much you want to spend per person and add that up for your budget.
- Or, you can create categories for family, friends, neighbors, service providers, etc. Set a dollar amount for each category, then divide by the number of people in each category. This will give you a budget amount for each person.

To help your budget stay on track:

- Consider setting up a separate gift giving bank account so that you know that all of the money in that account is for that purpose.

- Take advantage of sales and buy gifts early if possible.
- If you need to bring in some extra income, consider taking on holiday work, babysitting, or dog sitting.
- Instead of buying gifts for some people who may be on your list, consider making something for them, or giving them a holiday card with some homemade treats.
- Look for meaningful gifts that may not cost a lot of money, such as a book from someone's favorite author, a gift certificate to their favorite restaurant or that can be used towards something they really want. You might even ask other family or friends to go in with you towards a gift for someone special.

Remember, it doesn't matter how much or how little a gift costs. What matters is that it comes from the heart! If you plan on giving gifts this holiday season, then make it as stress-free as possible by setting a budget and sticking to it!



CONQUERING THE HOLIDAY BLUES

For most people, the holiday season is a time for celebration, parties and gatherings among family and friends. But for many others, it is the most emotionally challenging time of the year. Stress and anxiety can build throughout November and December, causing even those who typically are content most of the year to experience isolation, sadness and a lack of fulfillment. This is often referred to as the “holiday blues.”

According to Kelsey-Seybold’s Chief of Occupational Medicine Patrick Carter, M.D., M.B.A., F.A.A.F.P., the leading causes for suffering depression, or feeling “blue,” may include fatigue from increased holiday activity, financial worries, and family tensions.

Dr. Carter notes that setting unrealistic expectations for oneself increases the likelihood of becoming depressed. People typically hold on to what they remember as the “ideal” holiday from past years and then become sad when they can’t reproduce it. There are also expectations around the holidays that everything must be “perfect,” however, perfection is almost impossible to achieve.

To reduce heightened expectations, Dr. Carter says people should try to be honest with themselves about what they can and cannot do during the season. He urges everyone to set realistic goals for the holidays, pace themselves and get enough rest so they don’t feel run down.

Here are Dr. Carter’s suggestions for managing the factors that may cause stress, sadness or anxiety this holiday season:

- **Money issues.**

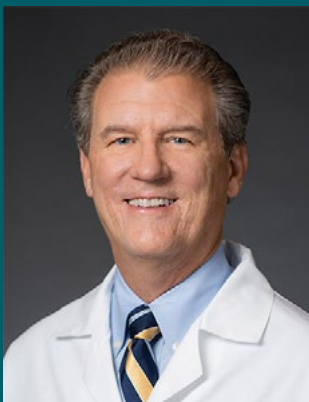
Rather than running up credit card debt over the holidays, consider cutting your gift list to the bare minimum and setting a realistic spending cap. Family members will understand.

- **Memories of a deceased loved one.**

This can be especially saddening if these are the first holidays without your special someone. Remind yourself that dying is a natural part of life. Try to spend time with friends and family who understand and share your loss.

- **Strained family dynamics.**

In today’s world with high divorce rates and fragmented families, stress is commonly experienced as family members quarrel over sharing holiday time with the children following a divorce. Try creating new family traditions with new memories. These don’t have to be expensive or elaborate.



Patrick Carter, MD, MBA, FAFPP

Dr. Patrick Carter is Medical Director for Care Coordination and Quality Improvement and Chief of Occupational Medicine at Kelsey-Seybold Clinic.

In 2002 and 2003, Dr. Carter was the recipient of the Leonard D. Moise Teaching Award from the Family Medicine Residency Program at Baylor College of Medicine. In 2009, Dr. Carter was named Harris County Family Physician of the Year by the Harris County Academy of Family Physicians.



- **Don't get overwhelmed.**

Don't let the pressures from shopping, coordinating social functions and negotiating family issues get you down.

- **Delegate.**

Don't try to do it all by yourself. Break down tasks and dole them out to friends and family so they become more manageable.

- **Spend some time alone.**

Some people love the energy and exuberance of holiday parties and activities. For others, it's exhausting. If you find yourself getting a little anxious, take a breather. Relax and recharge your batteries.

- **Let go of the past.**

Don't be disappointed if your holidays are different than they used to be. Life brings changes. Don't dwell on the "good old days." Embrace the present as well as the future. Chances are, you've got some "good old days" that are still in the making – don't miss them by constantly looking back.

- **Avoid drinking too much alcohol.**

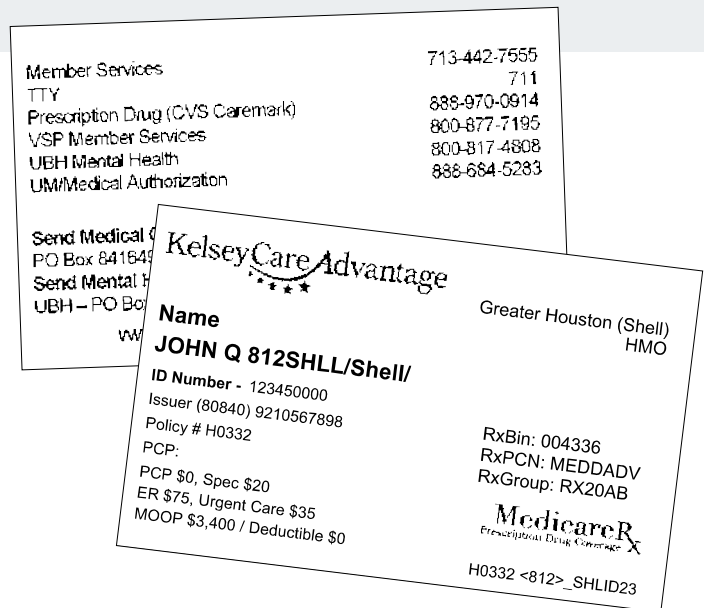
It's easy to overindulge around the holidays, but excessive drinking can make you feel more depressed. Remember that driving under the influence is dangerous and illegal.

- **Don't hesitate to seek professional counseling.**

If, despite your best efforts to remain upbeat, you find yourself feeling down for a sustained period of time, get professional counseling. True clinical depression is serious. There are treatment options that could make a big difference in your outlook.

Greater Houston Plan Updates for 2023!

Good news! In 2023 Part D Prescription drug coverage is now **included** in your KelseyCare Advantage Greater Houston Plan. Here are some highlights on what this means for you.



Insulin

First, you won't pay more than \$35 for a one-month supply of each insulin product covered by our plan, no matter what cost-sharing tier it's on.

Enhanced Drug Coverage

Second, as a part of our enhanced drug coverage for 2023, KelseyCare Advantage is covering the following Tier 2 drugs: Sildenafil (generic Viagra), Vitamin D2, Folic Acid, and Vitamin B12.

Pharmacies

We want to make it as easy as possible for you to get your prescriptions on time and our **Kelsey Pharmacies** offer a few options for your convenience:

- You can pick-up your prescription from any Kelsey Pharmacy.
- Same & next day courier delivery, at no cost!
- Mail delivery
- Refills can be requested online at keleypharmacy.com, with the Kelsey Pharmacy app, or by calling a Kelsey Pharmacy location.

In addition to the Kelsey Pharmacies, you can also fill prescriptions at CVS retail stores or through their mail-order; or at HEB Pharmacies.

Preferred Retail and Mail Order Cost-Sharing (Initial Coverage Limit)

Below you will find the copay grid for the preferred retail cost-sharing, initial coverage limit. Please keep in mind that you may experience additional savings by using a preferred retail pharmacy, instead of a standard retail cost-sharing pharmacy.

Tier	30-day supply	60-day supply	90-day supply
Tier 1 (Preferred Generic)	\$0 copay	\$0 copay	\$0 copay
Tier 2 (Generic)	\$0 copay	\$0 copay	\$0 copay
Tier 3 (Preferred brand)	\$40 copay	\$80 copay	\$100 copay
Tier 4 (Non-preferred drug)	\$80 copay	\$160 copay	\$200 copay
Tier 5 (Specialty Tier)	31% coinsurance	31% coinsurance	A long-term supply is not available for drugs in Tier 5
Tier 6 (Select Care Drugs)	\$0 copay	\$0 copay	\$0 copay

Standard Retail Cost-Sharing (Initial Coverage Limit)

For your review, here is the copay grid for the standard retail cost-sharing, initial coverage limit.

Tier	30-day supply	60-day supply	90-day supply
Tier 1 (Preferred Generic)	\$3 copay	\$6 copay	\$9 copay
Tier 2 (Generic)	\$15 copay	\$30 copay	\$45 copay
Tier 3 (Preferred brand)	\$45 copay	\$90 copay	\$135 copay
Tier 4 (Non-preferred drug)	\$90 copay	\$180 copay	\$270 copay
Tier 5 (Specialty Tier)	31% coinsurance	31% coinsurance	A long-term supply is not available for drugs in Tier 5
Tier 6 (Select Care Drugs)	\$0 copay	\$0 copay	\$0 copay

More Information / Questions

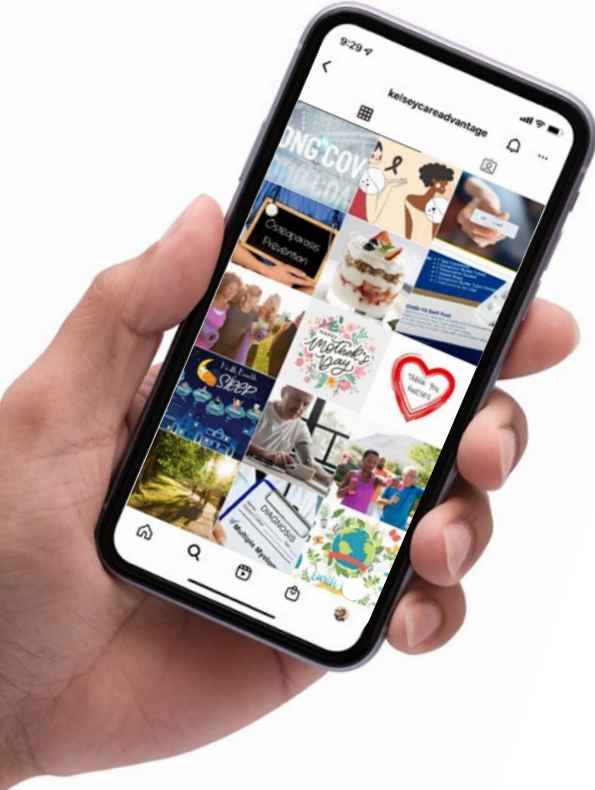
For more information on your prescription drug benefits, please refer to your Greater Houston Plan Annual Notice of Change or Summary of Benefits. You can also give our Member Services department a call with any questions that you may have about your plan coverage at: **1-866-534-0556 (TTY: 711)**.

Disclaimer

KelseyCare Advantage, a product of KS Plan Administrators, LLC is an HMO and POS Medicare Advantage plan with a Medicare contract. Enrollment in KelseyCare Advantage depends on contract renewal. This information is not a complete description of benefits.

Limitations, copayments, and restrictions may apply. Benefits, premiums and/or copayments/coinsurance may change on January 1 of each year. The formulary, pharmacy network, and/or provider network may change at any time. You will receive notice when necessary.

CONNECT WITH US ON SOCIAL MEDIA!



Don't forget to stay social with us ... If you haven't already, then please connect with us on Facebook, Twitter, Instagram, and LinkedIn! On our social media sites, you'll see a variety of health and life-style features, KelseyCare Advantage plan updates, and you can see Kelsey-Seybold Clinic updates such as clinic closures or changes to hours of operation, due to bad weather.

- See what's new with SilverSneakers, which is included in your KelseyCare Advantage plan
- See cutting edge health and fitness information and share it with your friends and family
- Contact us with questions that you have about the plan

We hope to connect with you soon!



Important Plan Information

11511 Shadow Creek Parkway | Pearland, TX 77584

KelseyCare Advantage