

MAKE THE MOST OF YOUR PLAN

Welcome to 2023 with KelseyCare Advantage! If you're a new member, these tips will help you get started using your plan and all it has to offer. (Even seasoned members will find some helpful reminders about what's covered and how to save money!) Rest assured that your plan has you covered from head to toe, with lower out-of-pocket costs and plenty of savings built in.

Now is the perfect time to create health-related new year resolutions you will want to keep throughout the year.

First, set up your Annual Wellness Visit. If you're brand-new to Medicare, your first well check is called a Welcome to Medicare Exam. **There is no extra cost for a Welcome to Medicare Exam or Annual Wellness Visit.** This exam is different from other doctor visits and should not be confused with a routine physical. Instead, your doctor will check your vitals, ask you questions about your current and past health, and together you'll make a plan for your health in the year ahead. **Remember,** if your doctor orders any tests or screenings you may have a copay or coinsurance. Your Evidence of Coverage shows these costs.

Your plan includes access to the Kelsey-Seybold Clinic's multi-specialty physician group, conveniently located across the Greater Houston area. You can choose your primary care doctor by visiting the **Find a Doctor** page of our website. You'll find the Kelsey-Seybold Clinics, Kelsey Pharmacy, and KelseyCare Advantage all work together to put you and your health needs first.

After scheduling your Annual Wellness Visit, make sure you set up appointments to get your eyes

and ears checked, and teeth cleaned! Putting these appointments on the calendar at the start of the year helps you get the most from your plan. Preventive care also helps find any problems earlier when they may be easier to treat. You can easily locate in-network vision, hearing, and dental providers on the same **Find a Doctor** webpage you visited when choosing a primary care doctor.

YOUR OTC BENEFIT KEEPS MORE MONEY IN YOUR POCKET

Your over-the-counter (OTC) benefit can help you save money every quarter. Watch for your OTC benefit card in the mail. You can use this card to purchase commonly used items such as first aid supplies, vitamins, pain relievers, cold and cough medications, allergy medications, and so much more. You will also receive a paper OTC catalog in the mail, making it easy to see what you can order online or over the phone. **Unused dollars do not roll over so be sure to use your full allowance each quarter.** Find your approved wellness supplies by shopping at participating retail locations. You can also order online, by phone, or by mail. Visit kcaotc.com to check your balance at any time.

With so much that KelseyCare Advantage offers, sometimes it is easy to overlook resources that bring value to your plan. The better you understand your plan the more confident you'll feel using it. If you have questions, you can call our friendly OTC services team for expert help at 1-800-688-2719.

TIPS FOR A HEALTHIER NEW YEAR

EXERCISE

You've probably heard it before, but exercise is good for you! The CDC indicates that regular physical activity can impact your brain health, help reduce your risk of disease, strengthen your bones and muscles, improve your ability to do everyday activities, and help to manage your weight. To maintain your weight, the CDC recommends at least 150 minutes a week of moderate physical activity, but if you are trying to lose weight, then you may need more exercise and to adjust your diet to reduce your calorie intake.

Don't be afraid to break up your workouts into smaller sessions throughout the day, if you feel that will work better for you instead of one long workout.

Remember that SilverSneakers® is included in your KelseyCare Advantage plan giving you access to thousands of fitness locations across the country, or live and on-demand workout classes from the comfort of your own home. If you haven't signed up already, then visit [SilverSneakers.com/StartHere](https://www.silversneakers.com/) to get your SilverSneakers ID number.

Finally, before beginning any new exercise program, make sure you discuss it with your Kelsey-Seybold Clinic doctor first.

EAT WELL

As we age, it's important to eat nutrient-dense foods, which means eating healthy to make every calorie count. The American Heart Association says that this includes eating, "fruits, vegetables, whole grains, non-fat and low-fat dairy, fish and seafood, unprocessed lean meat and skinless poultry, nuts and legumes."

Other American Heart Association recommendations include:

- Switching from white rice to brown rice.
- Drinking water, unsweetened tea, or coffee instead of sugary drinks.

- Adding in veggies to meals such as pizza, tacos, or sandwiches instead of more meat and cheese.
- When you have a taste for something sweet, eat fruit instead of candy and cookies.

You may not know that many products in the grocery store feature the American Heart Association Heart-Check mark, so when you see it you'll know it falls into what they consider a healthy option. You can also visit their website at [heart.org](https://www.heart.org) and use the search button to find and download their Heart-Check Certified Product List (PDF) to help you choose healthier options at the grocery store.

SLEEP

Although a good night's sleep is of great importance, many may find it hard to get for a variety of reasons. It's not uncommon for older adults to:

- Experience aches, pains, or bladder issues that may interfere with sleep.
- Take a medication that causes insomnia as a side-effect.
- Have sleep apnea, which may cause their breathing to stop several times throughout the night.
- Or, struggle with stress, anxiety, or depression, all of which can affect sleep.

Recent research published by the journal PLoS Medicine indicates that getting less than five hours of sleep is associated with up to a 40% increased risk of developing more than one chronic disease such as diabetes, cancer, and heart disease. And, the National Institutes of Health reports that those in their 50's and 60's who got six hours of sleep or less, "were at greater risk of developing dementia later."

SO, WHAT CAN YOU DO?

- Try to stick to a schedule for when you get up and when you go to bed at night.
- Keep your bedroom at a comfortable sleeping temperature, along with dim lighting.
- Try to avoid large meals, alcohol, and caffeine too close to bedtime. Although alcohol might initially make you feel sleepy, once your body processes it, you may wake up and not be able to get back to sleep.
- Try not to nap too much during the day as that might disrupt how much sleep you need at night.
- Exercise and being physically active may help you fall asleep at night.

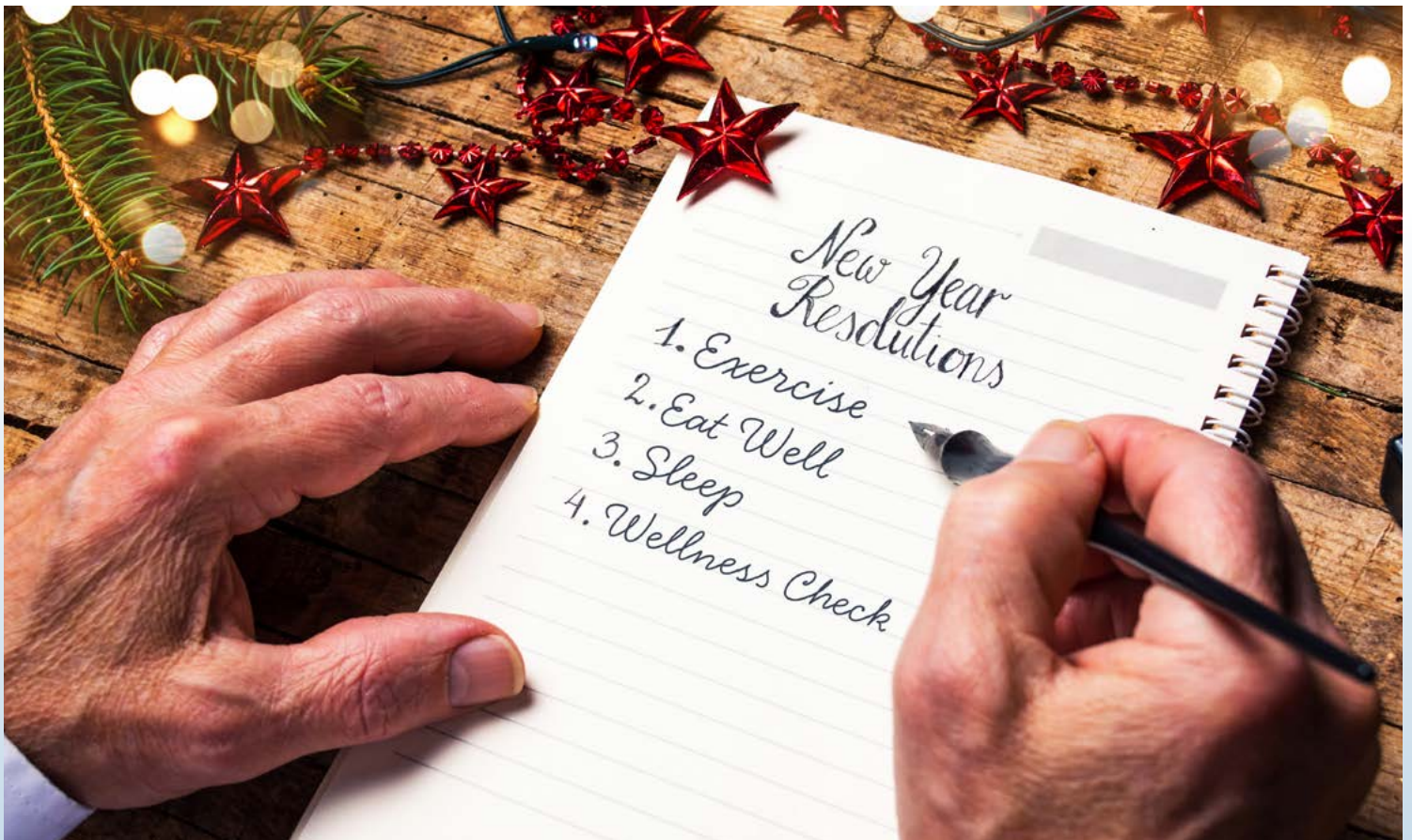
If all else fails, then discuss your options with your Kelsey-Seybold Clinic doctor to determine the right treatment plan to address your sleep issues, including a possible visit to the Kelsey-Seybold Clinic Sleep Center.

ANNUAL WELLNESS CHECK-UPS

An Annual Wellness Visit is covered by your KelseyCare Advantage plan at no additional cost and is a great time to touch-base with your doctor regarding your health and discuss any concerns, update vaccinations, check your vital signs like your blood pressure and do important blood work that might discover a small problem before it becomes a big problem. **Schedule your Annual Wellness Visit today by calling 713-442-0000.**

Focusing on these four areas of: exercising, eating well, getting enough sleep, and getting an Annual Wellness Visit won't solve all of your problems, but it will definitely put you on the right path to a happier, healthier 2023!

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VALENTINE'S DAY IS ON THE WAY

As we celebrate this day of love, don't forget to stay safe. To help, we put together a video of online dating safety tips, but some of these common sense tips can also be used as a guide for potential love interests that you meet in normal, everyday activities.

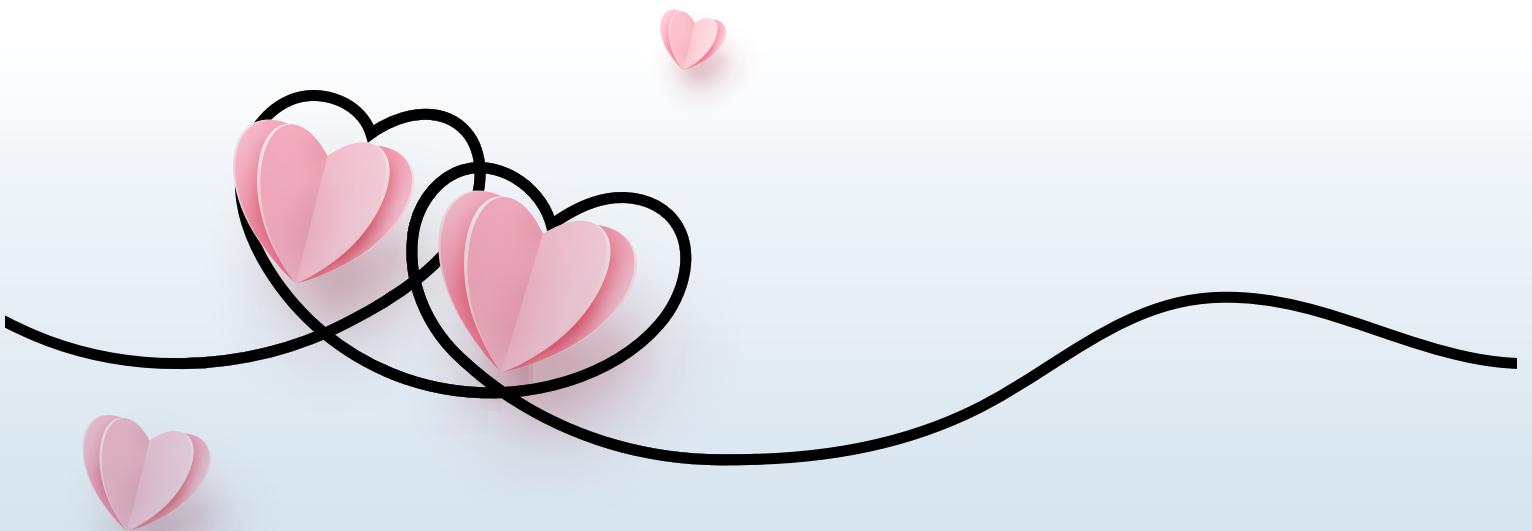
You can watch it by visiting our website at kelseycareadvantage.com and click on:

- "Already a Member"
- "Member Tools & Resources," followed by "Member Videos," then scroll down to...
- Click "Online Dating Tips for Seniors"

Everyone deserves love and companionship. Don't be afraid to pursue it, but also stay smart and safe while doing it!

Here are three highlights from the video:

- 1** Don't give anyone money, purchase gift cards for them, or reveal any personal information such as your:
 - Address (at least not right away)
 - Birthday
 - Social security number
 - Children's personal information
- 2** If your love interest keeps avoiding you and never wants to meet in person, then it's probably a scam artist. Scammers love to say they're travelling.
- 3** Take it slow! Scammers like to move fast and "love bomb" people as a form of distraction so you don't start to ask too many questions about them. Don't get so caught up in your emotions that you can't see if someone is trying to take advantage of you.



YOUR VOICE MATTERS

In March, it will be time for our KelseyCare Advantage members to complete the annual Consumer Assessment of Healthcare Providers and Systems (CAHPS) survey.

Members are randomly selected to complete this survey by the Centers for Medicare & Medicaid Services (CMS) about their experiences with and ratings of their health care providers and their KelseyCare Advantage plan.

Common questions on the survey include:

- What is the ease of getting needed care and seeing specialists?

- What is the ease of getting appointments and care quickly?
- Do your doctors communicate well?
- Are your healthcare services coordinated well?
- Is information that you need provided to you quickly by the plan?
- Is it easy for you to get prescriptions filled?

The survey results will be made public by CMS in the Medicare & You Handbook published each Fall and on the Medicare Plan Finder at medicare.gov. If selected, please make your voice heard by completing this important survey.

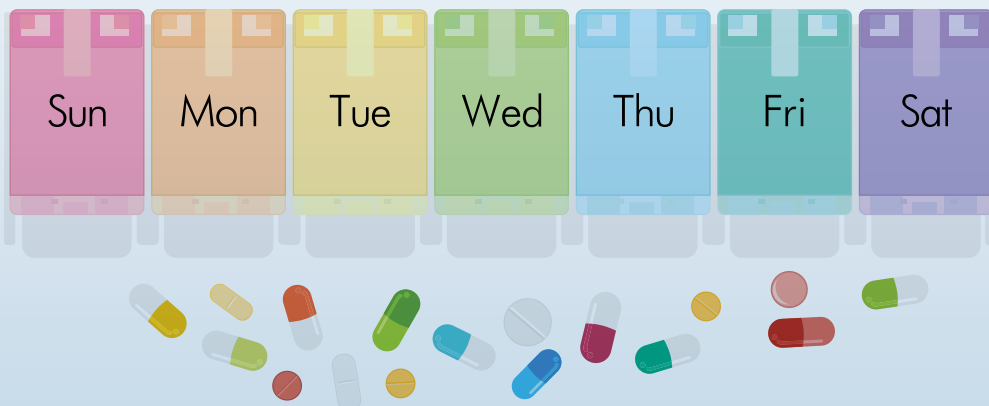
LOOKING TO SAVE MONEY ON DRUG COSTS? *Use a Preferred Pharmacy!*

January is a perfect time to transfer your medications to preferred pharmacies within the KelseyCare Advantage plan. Transferring your medications to a preferred pharmacy can save out-of-pocket costs on each prescription fill, adding more money to your pocket each month. Kelsey Pharmacy, HEB, and CVS are preferred pharmacies.

Switching to a preferred pharmacy is easy! Call the new, preferred pharmacy that you choose, let them know you would like to transfer your medications, and let them know the pharmacy that you are currently using. Your new pharmacy team will take care of rest! And be sure to tell your doctor you switched to a new pharmacy.

To find a Pharmacy:

- Visit kelseycareadvantage.com
- Click Already a Member.
- Then, click on Prescription Drug Benefits, Find a Pharmacy "Search Here."
- Finally, enter your zip code to find a preferred pharmacy near you.



TAKE BACK CONTROL OF YOUR BLADDER

As we grow older, some of the things we spent a lifetime taking for granted become challenges. One of those things is bladder control. At some point, we find ourselves thinking differently about a road trip or a three-hour movie. These activities suddenly require extra planning. Welcome to incontinence.

Incontinence is a condition affecting older adults who accidentally leak urine. The loss of bladder control can be embarrassing and cause some folks to avoid their normal activities. The good news is incontinence can often be stopped or controlled.

Incontinence is not always a function of getting on in years. It can happen for many reasons, including urinary tract infections (UTIs), vaginal infection or irritation, or constipation. Some medications can cause short-term bladder control problems. When incontinence lasts longer, it may be due to:

- Weak bladder or pelvic floor muscles
- Overactive bladder muscles
- Damage to nerves that control the bladder from diseases such as multiple sclerosis, diabetes, or Parkinson's disease
- Diseases such as arthritis that may make it difficult to get to the bathroom in time
- Pelvic organ prolapse – when pelvic organs (such as the bladder, rectum or uterus) shift out of their normal place. When pelvic organs are out of place, the bladder and urethra are not able to work normally, which may cause urine to leak.

There are treatments to manage urinary incontinence. Deciding which one is best for you depends on the type of bladder control problem you have, how serious it is and what best fits your lifestyle. Talk to your Kelsey-Seybold doctor.



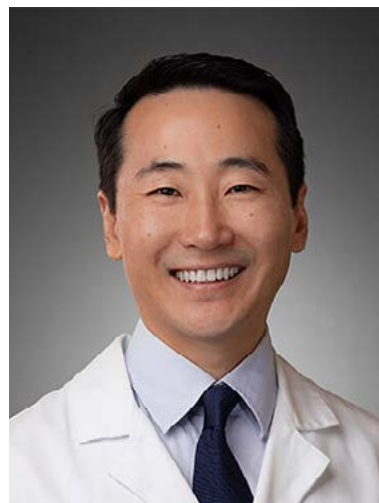
Among the techniques he/she might recommend are:

BLADDER CONTROL TRAINING

- Pelvic muscle exercises (also known as Kegel exercises) strengthen the muscles that support the bladder, which can help you hold urine in your bladder and avoid leaks.
- Learn to control strong urges to pee so you can make it to the bathroom in time. For example, you can try distracting yourself to help keep your mind off needing to urinate, taking long relaxing breaths, holding still, and squeezing the pelvic floor muscles.
- Schedule time to pee. For example, you can set a plan to urinate every hour. As time goes on, you can slowly extend the time between bathroom breaks.

MEDICAL TREATMENTS

- Medications may be prescribed. However, some have been associated with a higher risk of cognitive decline in adults over age 65. Talk with your Kelsey-Seybold doctor about which medications, if any, would work best for you.
- Vaginal estrogen cream may help relieve urge or stress incontinence. A low dose of estrogen cream is applied directly to the vaginal walls and urethral tissue.
- Medical devices may also be used to manage urinary incontinence, such as a catheter that drains urine from your bladder; a urethral insert that helps prevent leakage; and a vaginal pessary ring that provides pressure to lessen leakage.
- Surgery can sometimes improve or cure incontinence if it is caused by a change in the position of the bladder or blockage due to an enlarged prostate.



Chris Chon, MD, Chief of Urology

“Urinary incontinence can severely impact the quality of life as we get older. However, patients don’t need to suffer in silence. There are many possible treatment options that can be tailored to each patient’s needs, ranging from non-invasive options (ie pelvic floor physical therapy) to minimally invasive surgeries. I would encourage patients to seek consultation with a urologist to see what options are available to them” - Chris Chon, MD

Talk to your doctor if you experience incontinence or detect any signs of a bladder problem, such as needing to urinate more frequently or suddenly, cloudy urine, blood in the urine, pain while urinating and urinating eight or more times in one day. Together, you will develop a treatment plan that’s right for you.

HEALTH OBSERVANCES

JANUARY:

GLAUCOMA AWARENESS MONTH

This is Glaucoma Awareness Month and it's also the perfect time for you to get your vision checked! According to the National Eye Institute, glaucoma is the leading cause of vision loss and blindness in the U.S., there are no early symptoms, and half of people who have it, don't know they have it.

There's no reason to put off this important exam. You pay **\$0 copay** when you use an in-network provider for your annual glaucoma screening. Although there is no cure for glaucoma, early detection and treatment can help stop any further damage to your eyes.

Remember, everyone over the age of 60 should get screened annually! Call today to schedule an appointment with either a Kelsey-Seybold Clinic optometrist at 713-442-0000 or with our network partner Vision Services Providers (VSP) at 1-800-877-7195.

FEBRUARY:

AMERICAN HEART MONTH

Heart disease is the number one killer of Americans and is the leading cause of death worldwide. Also, did you know that 1 in 3 women are diagnosed with heart disease annually? So, what can we do? Here are some tips from the American Heart Association:

1. Don't smoke
2. Maintain a healthy weight
3. Control your blood sugar, cholesterol, and treat high-blood pressure
4. Moderately exercise for at least 150 minutes per week
5. Get regular check-ups

With a healthy life style heart disease is often preventable, so let's do everything we can to stay heart-healthy! And, don't forget that Friday, February 3rd is National Wear Red Day!

MARCH:

NATIONAL KIDNEY MONTH

Your kidneys work hard! You may know that they filter waste, drugs, and excess fluids from the body. Did you know that they also balance the body's fluids, release hormones that regulate blood pressure, control the production of red blood cells, and produce a type of Vitamin D that promotes healthy bones? They take care of you, so take care of them!

- Drink plenty of water to help remove the toxins from your body. When you don't drink enough water, then your kidneys can get clogged, leading to kidney stones or an infection.
- Eat healthy! This will help prevent other chronic diseases such as diabetes and high blood pressure, which can damage your kidneys.
- Limit salt as it can raise the protein in your urine, damaging the kidneys.
- Be careful when taking certain over-the-counter medications such as nonsteroidal anti-inflammatory drugs (NSAIDs) and analgesics as they are generally safe, but if used too often they may damage the kidneys. Common analgesics are aspirin, acetaminophen, and naproxen. A common NSAID is ibuprofen. Also, use caution with vitamin supplements and herbal extracts. It is always best to discuss any over-the-counter medications, vitamins, and supplement that you take, with your Kelsey-Seybold Clinic doctor.



Did you know members will see lower costs on insulin and vaccines beginning in 2023?

It doesn't matter what cost-share tier it is on or if you have paid your deductible. Members taking insulin that is covered by a prescription drug plan will pay no more than \$35 for a month supply of each covered insulin product. Members with a prescription drug plan will also pay nothing out-of-pocket for recommended vaccines, including shingles vaccine and Tetanus-Diphtheria-Whooping Cough vaccine.

For more information call Member Services at 866-535-8343 (TTY: 711).

GET PEACE OF MIND BY SCREENING FOR COLORECTAL CANCER



March is Colorectal Cancer Awareness Month

Colorectal cancer often doesn't cause symptoms until it is advanced, and recent data shows the number of new cases of colorectal cancer is increasing in younger populations. That is why the American Cancer Society recommends regular colorectal cancer screening for people at average risk starting at age 45. Those who are in good health and with a life expectancy of more than 10 years should continue regular colorectal cancer screening through age 75.

Those with a family history of the disease or who have certain other risk factors should talk with their doctor about beginning screening at a younger age. Several different tests can be used to screen for colorectal cancer. Speak to your

Kelsey-Seybold doctor to find out which tests might be right for you.

Many of the symptoms of colorectal cancer can actually be caused by something that isn't cancer, such as infection, hemorrhoids, irritable bowel syndrome, or inflammatory bowel disease.

In most cases, people who have these symptoms do not have cancer. Call your Kelsey-Seybold doctor if you experience:

- Change in bowel habits, such as diarrhea, constipation, or narrowing of the stool, that lasts for more than a few days;

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- A feeling that you need to have a bowel movement that is not relieved by doing so;
 - Rectal bleeding;
 - Dark stools, or blood in the stool;
 - Cramping or abdominal (belly) pain;
 - Weakness and fatigue;
 - Unintended weight loss.

If colorectal cancer is the cause, symptoms often appear only after the cancer has grown or spread. That's why it is best to be tested before developing symptoms. Colorectal cancer found through screening is usually easier to treat. Screening can even prevent some colorectal cancers by finding and removing pre-cancerous growths called polyps.

When colorectal cancer is found early, the five-year relative survival rate is 90%. This means nine out of 10 people with early-stage cancer survive at least 5 years. But if the cancer has had a chance to spread outside the colon or rectum, survival rates are lower.

If you are diagnosed with colorectal cancer, treatment depends on how early it is found, but may include surgery, radiation, chemotherapy, and targeted therapies. It is important for you to be able to talk frankly and openly with your doctor, and to ask questions if you don't understand something.

Several test options are available for colorectal cancer screening:

STOOL-BASED TESTS:

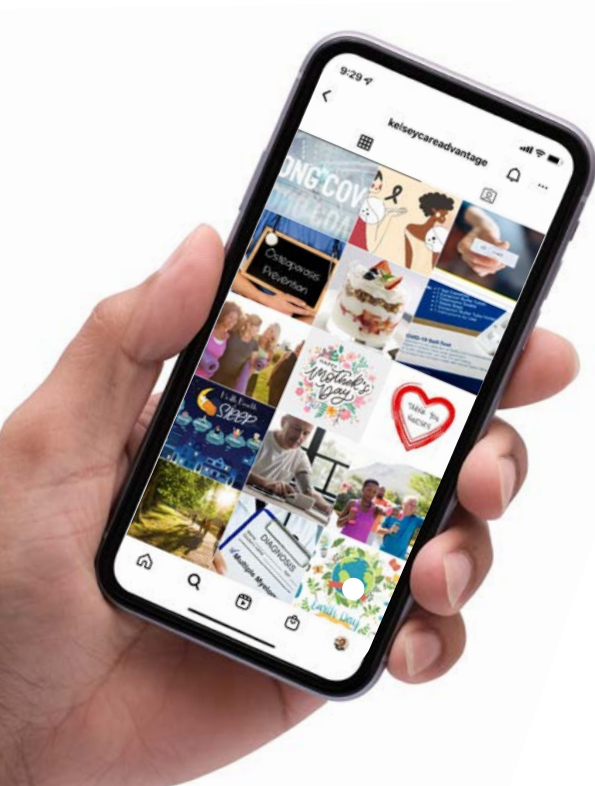
- Highly sensitive fecal immunochemical test (FIT) every year
- Highly sensitive guaiac-based fecal occult blood test (gFOBT) every year
- Multi-targeted stool DNA test (mt-sDNA) every 3 years

VISUAL (STRUCTURAL) EXAMS OF THE COLON AND RECTUM:

- Colonoscopy every 10 years
- CT colonography (virtual colonoscopy) every 5 years
- Flexible sigmoidoscopy (FSIG) every 5 years

There are differences between these tests to consider, but the most important thing is to get screened, no matter which test you choose. Talk to your health care provider about which tests might be good options for you.

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

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