

HOUSE CALL

KelseyCare Advantage

July 2021

NEW & IMPROVED ELECTRONIC NEWSLETTER!

We're excited to announce a new and improved KelseyCare Advantage House Call electronic newsletter delivered right to your in-box! Now, it's easier than ever to find and read the articles that interest you.

Visit our website to receive the quarterly electronic version of House Call as well as your upcoming 2022 plan benefits and value-added benefits.

- 1 <https://www.kelseycareadvantage.com>
- 2 Already a Member?
- 3 Member Forms
- 4 Scroll down and click on the Email Opt-In Form


We have some exciting new benefits for 2022 that will offer you more plan options and flexibility. We can't wait to share those details with you!

When you sign-up to receive your newsletter and documents electronically, you'll be the first to know about any enhanced benefits and plan changes. Sign up today!

To view this email as a web page, click [here](#).

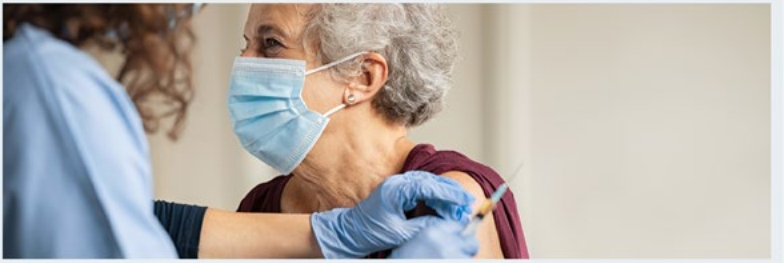
KelseyCare Advantage

Enroll Today!



The second edition of the 2021 KelseyCare Advantage quarterly member newsletter **House Call** is now available!

This edition of **House Call** includes the following topics:



A COVID-19 Vaccine Update

We know that many of our members have questions about when you will begin receiving the COVID-19 vaccine. Although we have requested the vaccine from the State of Texas, and will continue to do so, ultimately it is the State's decision where the vaccine is distributed.

NOW THAT YOU'RE FULLY VACCINATED, WHAT CAN YOU DO?

We're not completely out-of-the pandemic woods, yet. However, with more people getting vaccinated for COVID-19 every day, things are looking brighter. Now that you're fully vaccinated, what exactly can you do?

THINGS YOU CAN DO

Per the Centers for Disease Control and Prevention (CDC), "You can resume activities that you did prior to the pandemic."

- You can resume activities without wearing a mask or staying six feet apart, except where required by law, local businesses, and workplace guidance.
- If you've been around someone who has COVID-19 you don't need to quarantine or get tested unless you have symptoms.

TRAVEL

- You will still be required to wear a mask on planes, buses, trains, and in U.S. airports and stations.

- You do not need to get tested before leaving the U.S. unless your destination requires it.
- When traveling internationally, make sure you know all airline and destination requirements related to travel which may differ from U.S. requirements.

THINGS YOU NEED TO KNOW

- You should continue to watch out for COVID-19 symptoms, especially if you've been around someone who's sick. If you have symptoms, you should get tested, stay home and away from others.
- People who have a weakened immune system due to a condition or medication will need to speak with their Kelsey-Seybold Clinic physician, as they may need to continue taking all precautions to prevent COVID-19.

The CDC is learning more about the COVID-19 vaccines every day and will continue to update their guidelines accordingly.



TRANSPORTATION HOURS OF OPERATION UPDATE



If you would like to schedule transportation to your medical appointments, the hours of operation are:

- **MONDAY THROUGH FRIDAY FROM 6 a.m. to 7 p.m.**
- **SATURDAYS FROM 8 a.m. to 1 p.m.**
- **CLOSED ON HOLIDAYS**

The phone number is
(713) KCA-RIDE or (855) 931-7433.

Please make note of changes to the hours of operation for scheduling transportation to medical appointments. If you have a planned appointment on a Saturday or Sunday, please make sure to schedule your rides ahead of time, including return trips!

If you have any question, please call our Member Services Department at 713-442-2273 option 2, TTY users can call 711.

MENOPAUSE SYMPTOMS

Can Affect Women in Their 70s and 80s

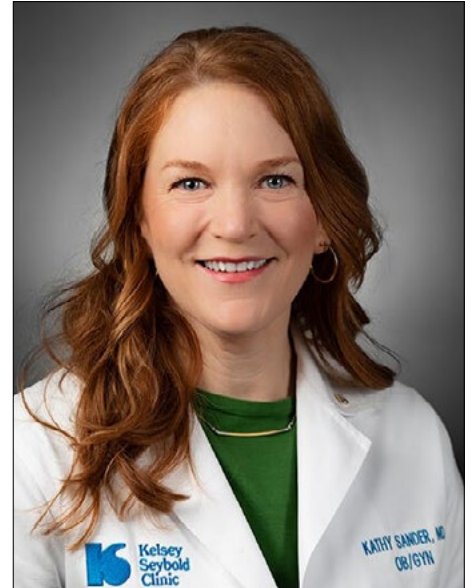
Most women in the U.S. typically experience menopause between the ages of 45 and 55. Often referred to as “the change of life,” menopause is when the menstrual cycle ends as the body produces less of the hormones estrogen and progesterone. However, a Mayo Clinic study found that many women experience hot flashes, night sweats, insomnia, mood changes and other menopause symptoms beyond mid-life and into their 60s, 70s and even their 80s.

The study involved roughly 5,000 women, a majority of whom said they had menopause related symptoms long after what is considered the natural menopause window. Researchers found that women 60 and older who reported moderate to severe hot flashes were likely to be married or in a committed relationship, they were also less likely to self-report their health as “excellent.”

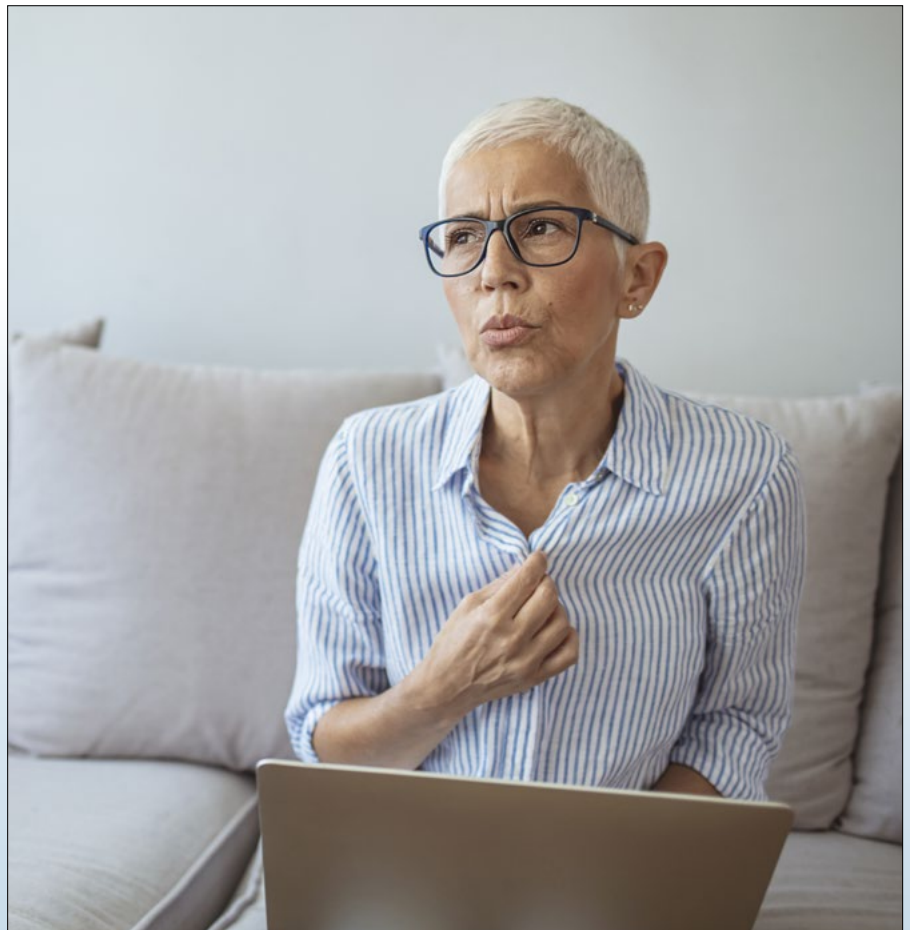
Caffeine appears to increase the chances of menopausal symptoms in women over 70. In addition, the study found that women who used hormone replacement therapy were less likely to report moderate or severe hot flashes, which did not come as a surprise to researchers.

It is recommended that women in their 60s, 70s and 80s who continue to experience menopause symptoms talk to their doctors to put together a treatment plan that provides relief and improves their quality of life.

In most cases, medical experts find that if individuals maintain an active lifestyle that includes regular exercise, it can help alleviate hot flashes and other menopause symptoms and also contribute to better emotional health and mood. Dr. Kathy Sander, MD FACOG practices Obstetrics & Gynecology at multiple Kelsey-Seybold locations where she engages with patients and believes that “understanding and best controlling menopausal symptoms are an important part of any plan to grow old gracefully.”



Kelsey-Seybold Clinic's Kathy Sander, MD, FACOG OB/GYN, Gynecology



TIPS FOR A GOOD NIGHT'S SLEEP

Everyone wants it ... a good night's sleep. The question is how do you get it? In fact, sleep deprivation has been shown to put you at risk for conditions such as daytime drowsiness, weight gain, heart disease and stroke.

Here are some Kelsey-Seybold Clinic recommendations to help you unwind after a long day and get your mind and body ready for bed.

SET A SCHEDULE

This means wake up and go to bed at the same time everyday as your body loves a regular sleep schedule.

DRESS FOR SUCCESS

Wear something cool and comfortable as body temperature does rise during the night.

UPGRADE YOUR MATTRESS

Evaluate your mattress and consider that it might be time for a new one. With so many mattress options, take your time to find the one that feels right for your body and offers the support that you need.

DON'T GET BUZZED

In order to get a quality night's sleep, it's best to avoid caffeine and alcohol four to six hours before bedtime.

WATCH WHAT YOU EAT

Pay special attention to what you eat for dinner and try to avoid things that may cause heartburn or indigestion. You also don't want to go to bed hungry, as that can make it hard to fall and stay asleep. So, consider a small, heart healthy snack before bed that's high in protein such as a serving of nuts or yogurt.



DETOX YOUR BEDROOM

Give your bedroom a small make-over by removing the TV, which for many can be a distraction from falling asleep. Make sure your blinds are effectively keeping out the light and remove anything from your room that might be disturbing you with light or sound. You might consider getting a white noise machine (to drown out distracting noises or using a white-noise app on your phone). Make sure you turn down your thermostat to a comfortable temperature as cooler temps produce a better sleeping environment for the body.

Finally, if you continue to have problems sleeping make sure you talk to your Kelsey-Seybold Clinic physician. They can help you figure out the next steps which may include a visit to our state-of-the art Sleep Center for further evaluation. Here's to a good night's sleep!

MAKE HEALTH & WELLNESS YOUR TOP PRIORITY

Eating a nutrient-rich diet and staying active are two important lifestyle choices that can help you feel your best at any age. It's never too late to replace old, unhealthy habits with new ones so you can feel better and do more of the things you love to do. This is the perfect time to commit to taking care of yourself – mind, body, and spirit.

HERE ARE THREE WAYS YOU CAN IMPROVE YOUR QUALITY OF LIFE, STARTING TODAY:

1. **Make healthy choices at every meal.** A nutrient-rich diet can increase your energy, improve cognitive function, help manage weight, and reduce your risk for certain diseases.^{1,2} Also, remember to stay hydrated by drinking water throughout the day.
2. **Get moving.** The Centers for Disease Control and Prevention recommends that seniors get at least 150 minutes of moderate aerobic activity a week – about 30 minutes a day, five days a week. A brisk walk, exercise class, or bike ride are great options. Even 10 minutes of exercise can deliver health benefits!³
3. **Stay connected.** Engaging with other people is important to our physical and mental health.⁴ Sometimes social opportunities slow down as we age, but it's important to find ways to connect with others in ways that are enjoyable to you.

Ready to get on board, but not sure where to start? **Your SilverSneakers benefit** from KelseyCare Advantage is a great first step. SilverSneakers® is the nation's leading fitness and lifestyle program for seniors, and eligible KelseyCare Advantage members get it at no additional cost. SilverSneakers members have access to classes⁵ and workshops on fitness, nutrition, stress management, recipes, health articles, social opportunities, and more. You can participate in person or from the comfort of home. For many members, SilverSneakers is a life-changing decision. Last year, 86% of members said SilverSneakers improved their quality of life.⁶ Now it's your turn!

PARTICIPATE IN SILVERSNEAKERS EVENTS ONLINE OR IN PERSON

You can join live SilverSneakers fitness classes from home, or by taking your member ID number to a participating location near you.⁷ Either way, SilverSneakers offers something for members of all fitness levels and abilities, and it's a great way to meet new people!

Join a live class from home by visiting www.SilverSneakers.com/Live or choose from a library of fitness and nutrition videos at www.SilverSneakers.com/OnDemand. It's the perfect way to celebrate a healthier new you. Get Started Today! Remember to always talk with your doctor before starting an exercise program.

Sources:

1. National Institutes of Health, <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC4983622>, Accessed 3/4/2021
2. U.S. National Library of Medicine, <https://medlineplus.gov/nutritionforolderadults.html>, Accessed 3/4/2021
3. American Heart Association, <https://www.heart.org/en/healthy-living/fitness/fitness-basics/aha-recs-for-physical-activity-in-adults>, Accessed 12/2/2020
4. Centers for Disease Control and Prevention, cdc.gov/features/social-engagement-aging/, Accessed 12/2/2020
5. Membership includes SilverSneakers instructor-led group fitness classes. Some locations offer members additional classes. Classes vary by location.
6. 2019 SilverSneakers Annual Participant Survey
7. 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.

SilverSneakers® is a fitness program for seniors that is included at no additional charge with qualifying Medicare health plans. Members have access to 16,000+ fitness locations¹ across the country that may include weights and machines plus group exercise classes² led by trained instructors at select locations. Access online education on SilverSneakers.com, watch workout videos on SilverSneakers OnDemand™ or download the SilverSneakers GO™ fitness app, for additional workout ideas. Members often get together for social activities and create a sense of community.

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UNDERSTANDING MEDICARE PRESCRIPTION DRUG STAGES OF COVERAGE

Understanding the Medicare Prescription Drug Stages of Coverage can at times seem difficult. Here are some definitions to help simplify what certain terms mean when used in your KelseyCare Advantage plan.

DEFINITIONS

Copay – A preset amount for which you are responsible for certain prescription medications.

Coinsurance – A preset percentage of the negotiated prescription medication cost for which you are responsible.

Drug Tiers – Different cost sharing levels to which drugs are assigned:

Tier 1: Preferred Generics

Tier 2: Non-Preferred Generics

Tier 3: Preferred Brands

Tier 4: Non-Preferred Drugs

Tier 5: Specialty Tier

Part D – The prescription medication coverage component of Medicare Advantage plans with drug coverage.

Total Drug Cost – Your prescription medication payments (copays or coinsurances) plus any payments made on your behalf by your Part D plan benefits.

Total Out of Pocket Cost – Any payments (copays or coinsurances) that you have made for your prescription medications or others (manufacturer discounts, patient assistance programs, etc.) made on your behalf. This does not include payments covered by your Part D plan benefits.

Year-to-Date – Any information gathered starting January 1st up to the current day.



Please see the next page for descriptions of the stages of coverage.

UNDERSTANDING MEDICARE PRESCRIPTION DRUG STAGES OF COVERAGE (continued)

It's important for KelseyCare Advantage members with Medicare prescription drug coverage to understand how the different stages of coverage work to prevent paying more than anticipated for your Part D drugs.

Your Part D coverage will assist with covering a certain portion of the negotiated drug cost depending on the stage of coverage which you are in during the prescription fill. The coverage stage will also affect the copay or coinsurance amount for which you are responsible.

STAGE 1 - YEARLY DEDUCTIBLE STAGE

You will pay a yearly deductible of \$100 on drugs placed on Tiers 3, 4 and 5. You must pay the full cost of those drugs until you fulfill the plan deductible. Tier 1 and 2 generic drugs are not subject to the deductible and you will begin the benefit year paying initial coverage stage (stage 2) copays for these products. There is no deductible for select insulins. You pay \$30 - \$35 for a 30-day supply of select insulins. Please refer to KelseyCare Advantage's Formulary for further information about tier placement and cost sharing for select insulins.

STAGE 3 - COVERAGE GAP STAGE OR "THE DONUT HOLE"

In this stage, you will pay 25% of the negotiated drug cost for generic and brand medications placed in Tier 3, 4 and 5. Copays for generic medications placed in Tier 1 and Tier 2 will remain the same as what you were responsible for during the initial coverage and deductible stages. There is additional gap coverage for select insulins. You pay \$30 - \$35 for a 30-day supply of select insulins. Please refer to KelseyCare Advantage's Formulary for further information regarding prescription medications and associated tiers. You will remain in the Coverage Gap Stage until your year-to-date "out-of-pocket costs" reach a total of \$6,550.

STAGE 2 - INITIAL COVERAGE STAGE

Once the deductible for drugs placed on Tier 3, 4 and 5 is fulfilled, you will enter the Initial Coverage Stage and depending on the tier placement of your drugs, you will be responsible for a copay or coinsurance. Please refer to KelseyCare Advantage's Formulary for further information about tier placement and cost sharing. You stay in this stage until your year-to-date "total drug costs" reach a total of \$4,130.

STAGE 4 - CATASTROPHIC COVERAGE STAGE

You enter catastrophic coverage when your year-to-date "out-of-pocket costs" reach a total of \$6,550. During Stage 4, KelseyCare Advantage pays most of the cost for your drugs.

Members who are not participating in the Medicare "Extra Help" program can expect to pay:

- The greater of \$3.70 or 5% for a generic medication regardless of drug tier.
- The greater of \$9.20 or 5% for a brand medication regardless of drug tier.

You will stay in the catastrophic coverage stage for the remainder of the coverage year.

Please note, at the beginning of each plan year, all benefits will reset, and you will be placed back into Stage 1 or the deductible stage. Coverage limits may change yearly, please check your plan's Evidence of Coverage (EOC) and Annual Notice of Change (ANOC) annually.

HELP DURING THE DONUT HOLE, *and More*

For many seniors, the Stage 3 Coverage Gap or the “donut hole” is the stage of most concern, because it means paying more out-of-pocket. However, there are a few things to keep in mind that may help you through this stage.

- 1** KelseyCare Advantage shares the cost of your medications by providing coverage of all Tier 1 and Tier 2 generic drugs during the coverage gap or donut hole. Consult with your prescribers to ensure that you are using a preferred or non-preferred generic product when possible.
- 2** You pay \$30 - \$35 for a 30-day supply of select insulins during the coverage gap or donut hole. Please refer to KelseyCare Advantage’s Formulary for further information about tier placement and cost sharing for select insulins.
- 3** The Medicare Coverage Gap Discount Program provides manufacturer discounts on brand name drugs to Part D enrollees who have reached the coverage gap and are not already receiving “Extra Help.” A 70% discount on the negotiated price (excluding the dispensing fee and vaccine administration fee, if any) is available for those brand name drugs from manufacturers that have agreed to pay the discount. The plan pays an additional 5% and you pay the remaining 25% for your brand drugs.
- 4** You also receive some coverage for generic drugs on Tier 5. The plan pays 75% of the negotiated price for generic drugs and you pay the remaining 25% of the price.

If you have a Low Income Subsidy, it’s important to note that your coverage levels may be different. Please consult your Evidence of Coverage, or call Member Services for more information.

If you have questions or concerns, please call Member Services, available daily from 8 a.m.-5 p.m., at 713-442-CARE (2273) or 1-866-535-8343. TTY/TDD users can call 711.

REAL TIME BENEFITS TOOL

Kelsey-Seybold Clinic is proud to provide our members with the highest quality of care. This includes getting you the most cost-effective medications as soon as possible. This is why Kelsey-Seybold Clinics now uses an electronic real-time benefit tool (RTBT).

This tool helps your doctors connect directly with your health insurance data to communicate accurate medication coverage information in real time. This allows for better discussion with your doctor about any questions or concerns with prescription price or insurance coverage during your office visit with your doctor. This tool can inform doctors of what medications are covered under your insurance, inform them of any utilization requirements, such as a prior authorization or quantity limit, and give rough estimates of your copay. In turn,

this also limits any issues receiving your medication at the pharmacy and back and forth communication with your doctor after the visit.

Overall, with this new technology, your doctors will be better suited to provide you with great healthcare. By removing the ambiguity of prescribing new medications, we will be able to get you the most cost effective medication faster. This tool only works with your help. Always bring your most updated insurance information to your doctors’ visits to keep our information up to date. All Kelsey-Seybold doctors have this tool available to them, and some outside doctors may have this feature as well. We encourage you to engage with all of your doctors about this tool and how it can best serve you.

OVER-THE-COUNTER BENEFIT

We know that having an over-the-counter (OTC) benefit is important to you! That's why we provide a \$25 quarterly allowance that can be used towards the purchase of approved OTC products.

These OTC products include allergy relief, cough and cold medicine, antacids, pain relievers, vitamins, first aid products, and more.

HOW TO RECEIVE YOUR OTC PRODUCTS

First, to review the OTC catalog for the list of approved products, visit our website at KelseyCareAdvantage.com and click on:

- Already a Member
- Plan Documents
- Over-the-Counter Catalog

IN-STORE PURCHASE

The approved items in the OTC catalog are available for purchase at all Kelsey Pharmacies in Houston and the greater Houston area.

MAIL DELIVERY

You can also receive your OTC items through the mail. If you call a Kelsey Pharmacy by 4 p.m. Monday – Friday, we will mail your order the following business day. Ordered products are shipped by standard mail and are typically delivered in 7 - 10 business days.

IN-STORE PICK UP

If you call a Kelsey Pharmacy by 4 p.m. Monday - Friday, then your order can be picked up after 1 p.m. the following business day.

ANY QUESTIONS?

Your \$25 quarterly allowance includes sales tax as applicable and does not roll-over to the next quarter or year. If the total cost of your order is higher than your allowance, then you will be responsible for paying the difference out-of-pocket.

If you have any questions contact KelseyCare Advantage Members Services from 8 a.m. - 5 p.m., Monday – Friday, at 713-442-9452 or toll-free at 1-866-534-0577. TTY users can call 711. Member Services will be more than happy to answer any questions that you may have about your OTC benefit.



FRAUD ALERT: COVID-19 SURVEY SCAMS

The U.S. Department of Health and Human Services Office of Inspector General is alerting the public about fraud schemes related to the novel coronavirus (COVID-19). Scammers are using telemarketing calls, text messages, social media platforms, and door-to-door visits to perpetrate COVID-19-related scams.

PROTECT YOURSELF

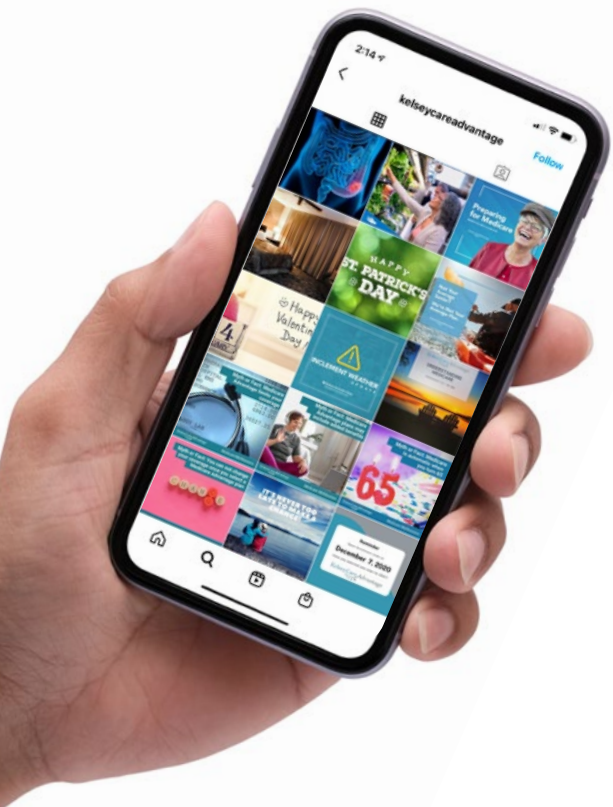
- Be cautious of COVID-19 survey scams. Do not give your personal, medical, or financial information to anyone claiming to offer money or gifts in exchange for your participation in a COVID-19 vaccine survey.
- Offers to purchase COVID-19 vaccination cards are scams. Valid proof of COVID-19 vaccination can only be provided to individuals by legitimate providers administering vaccines.
- Photos of COVID-19 vaccination cards should not be shared on social media. Posting content that includes your date of birth, health care details or other personally identifiable information can be used to steal your identity.
- Be aware of scammers pretending to be COVID-19 contact tracers. Legitimate contact tracers will never ask for your Medicare number, financial information, or attempt to set up a COVID-19 test for you and collect payment information for the test.

If you suspect COVID-19 health care fraud, report it immediately by calling 800-HHS-TIPS (800-447-8477) or call the KelseyCare Advantage fraud hotline at 713-442-9595.

For more information visit: <https://oig.hhs.gov/fraud/consumer-alerts/fraud-alert-covid-19-scams/>

A COVID-19 Vaccination Record Card is shown, partially covered by a blue surgical mask. The card has the title "COVID-19 Vaccination Record Card" and a subtitle "Please keep this record card, which includes medical information about the vaccines you have received." It contains fields for "Last Name", "Date of birth", "First Name", and "Patient number". There is a table with columns for "Vaccine", "Product Name/Manufacturer", "Lot Number", "Date", and "Healthcare Provider or Clinic". The table has four rows for "1* Dose COVID-19", "2* Dose COVID-19", "3* Dose COVID-19", and "4* Dose COVID-19". The "Date" column has a format of "mm dd yy". The "Healthcare Provider or Clinic" column is partially visible on the right side of the card.

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, and Instagram! 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

KelseyCare Advantage

11511 Shadow Creek Parkway | Pearland, TX 77584