

ENGAGE

QUARTERLY MAGAZINE | WINTER 2018

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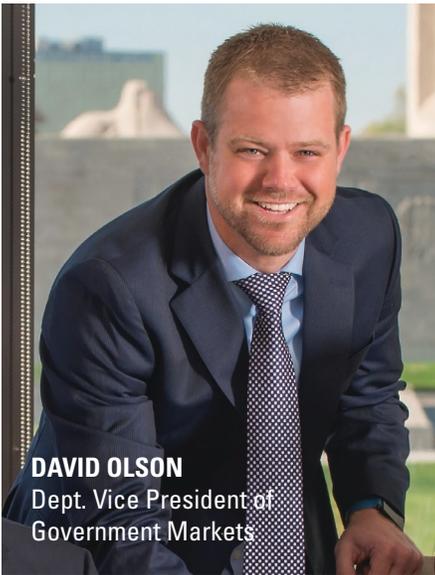
Rock the
SilverSneakers®

MyBlueKCMA.com



Kansas City

BLUE MEDICARE
ADVANTAGE



DAVID OLSON
Dept. Vice President of
Government Markets

Happy New Year! The new year comes with new opportunities to serve our members. We're excited to share our inaugural issue of the Blue Medicare Advantage magazine, *Engage*.

As the calendar turns to 2018, it gives everyone the chance to make healthy lifestyle changes. If you need help getting active or keeping up with yearly health screenings, this issue provides tips to help jump-start your goals.

As Kansas City's local health insurance leader, it's our responsibility to ensure our members

receive the exceptional customer service that the metropolitan area has come to expect.

As your trusted healthcare partner, we look forward to growing our relationship, and inspiring you to become more engaged in your health – today and every day of 2018.

Healthy Wishes,
David Olson

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How to Beat the Winter Blues



Let in More Natural Light

Spend more time outdoors during the day. It will have a positive impact on your mood.



Watch What You Eat

Avoid sweets – they only temporarily curb your feelings of sadness, and may even make them worse. Opt for healthy snacks like fruits and nuts instead.



Exercise During the Day

Studies show that those who get physical activity in bright light show fewer signs of seasonal depression. So work out in a room with lots of windows. Exercise outdoors as the temperature allows.



Spend More Time With Loved Ones

Make time to socialize with people who make you happy. It will calm your nervous system and relieve signs of stress.

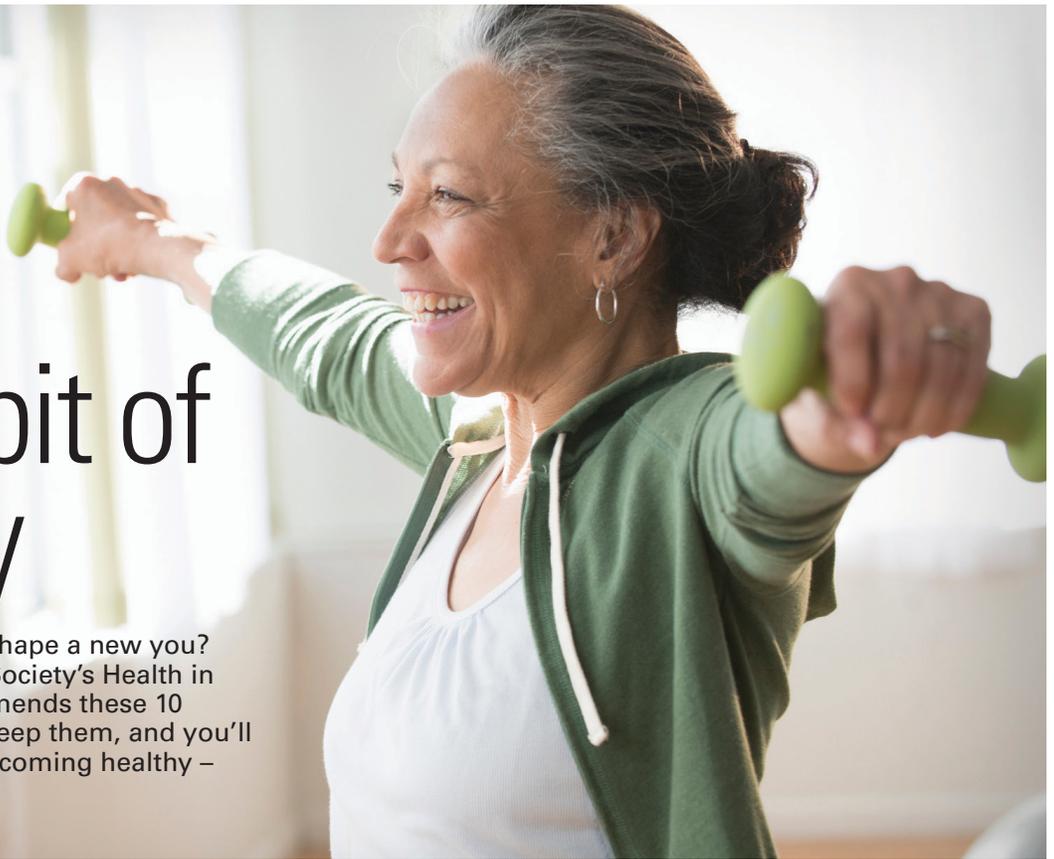


Give Back

Volunteer for a cause you believe in, and your mind, body and spirit will reap the rewards. By giving back, you can ward off signs of depression and improve your sense of well-being.

Get in the Habit of Healthy

It's a new year. Ready to shape a new you? The American Geriatrics Society's Health in Aging Foundation recommends these 10 New Year's resolutions. Keep them, and you'll be well on your way to becoming healthy – and staying that way.



Eat Yourself Well

That means eating more fruits, vegetables, whole grains, fish, low-fat dairy and healthy fats.

Consider a Multivitamin

You may have a nutrition issue that would benefit from an over-the-counter vitamin or nutrition supplement. Find out by speaking with your healthcare provider.

Be Active

Exercises like Tai Chi, water aerobics, walking and stretching can help you control your weight, build muscle and bones, and improve your health, posture and mood. It's healthy to keep moving. And even chronic conditions like heart disease, diabetes and arthritis improve with at least 20 minutes of physical activity daily.

Schedule an Annual Well Visit

Meet with your healthcare provider during your birthday month to discuss health screenings, medications, and any changes in your advance directives.

Guard Against Falls

Exercises such as walking or working out with an elastic band increase your strength, balance and flexibility – which can help prevent falls. Eliminate throw rugs and other tripping hazards. Install grab bars in the tub or shower.

Exercise Your Brain

Read. Do crossword puzzles. Socialize. Take a class. After all, the more you use your mind, the better it will work.

Quit Smoking

It's never too late to quit. In fact, it will help you breathe easier, have more energy, sleep better, and even reduce your risk of health problems like heart disease and cancer.

Speak Up if You're Down or Anxious

Did you know that 1 in 5 older adults suffers from depression or anxiety? Common signs are sadness, fatigue, irritability and loneliness. You may also worry more, and sleep less. If

symptoms last for more than two weeks, talk to your healthcare provider.

Get Sleep

What's enough? At least 7 to 8 hours a night. And avoid daytime naps, which can keep you up in the evening.



**Blue KC
is committed to
bringing you
the highest
quality care.
At every age,
and every stage,
of your life.**

Rock the SilverSneakers®

Need some inspiration to take the first step toward an active life? Meet 72-year-old Syd Bowersox.

Syd, a retired teacher and grandmother from Somerset, Pennsylvania, has been a SilverSneakers member since 2013. In March, she embarked on a 3,200-mile, coast-to-coast bike ride across the southern tier of the United States. The epic ride, organized by WomanTours, started in San Diego and ended in St. Augustine, Florida, 58 days later.

She was inspired to join the ride when she found herself with extra time after retirement. "It's very easy to waste time," she said at the beginning of her trip. "I want to be around for my grandchildren. I'd like to live longer – I love life."

As Bowersox pedaled toward the St. Augustine beach on May 4, she was beaming. "I didn't think I could do it," she admitted. "I am proud of myself."

Not quite ready to bike across the country yourself? Your SilverSneakers membership (included in Blue Medicare Advantage membership) is accepted at fitness locations across the Kansas City metro area.

Visit [SilverSneakers.com/Card](https://www.silversneakers.com/Card) to print your membership card and find a participating fitness location near you, or call 1-888-423-4632 Monday – Friday, 8 a.m. to 8 p.m. ET for more information.



DR. WATTS IS IN

Q & A WITH DR. LARRY WATTS,
BLUE KC MEDICAL DIRECTOR

MEMBER: It's hard keeping all my medications straight. One says to take with food. One says to take on an empty stomach. One says it shouldn't be taken with iron or milk, but I have to take it in the morning. Do I have to follow these instructions exactly?

DR. WATTS: It's important to take your medications as directed in order to manage your chronic conditions and maintain the best possible health. If you need help adhering to a schedule, be sure to talk with your doctor or pharmacist. They can offer recommendations on how to manage your medications – including if it's ok to take them with other medications or vitamins, the foods to avoid, and what to do if you miss a dose. They can also alert you to possible side effects or interactions.

MEMBER: How will I know if my prescriptions will be covered in 2018?

DR. WATTS: Every time you fill a prescription, know this. Blue KC is committed to providing you with a first-rate drug plan, and helping you to take full advantage of your pharmacy benefits. If you were a member last year, you should have received your member materials for the new benefit year beginning January 1, 2018. The 2018 Formulary was enclosed with the 2018 Annual Notice of Change/ Evidence of Coverage documents. Check the 2018 Formulary for any changes to the drugs you're taking such as copay increases/decreases, the addition or removal of drugs, and/or restrictions on drugs. For a complete list of prescription drugs covered by Blue Medicare Advantage, visit [MyBlueKCMA.com](https://www.MyBlueKCMA.com), or call Customer Service (1-866-508-7140) for a printed copy.



Well, Well, It's Your Annual Wellness Visit

Did you know that Medicare covers a yearly appointment to discuss your plan of preventive care for the year ahead?

Wondering what to expect during your first Annual Wellness Visit? You and your doctor, or healthcare provider, will create a prevention plan based on your needs. As part of the visit, your provider will:

Give you a health-risk assessment.

This may include a questionnaire that you complete (with or without the help of your doctor) before or during the visit. It captures your health status, injury risks, risky behaviors and urgent health needs.

Take your medical and family history.

Make a list of your current providers,

durable medical equipment (DME) suppliers and medications. Medications include prescription medications, as well as vitamins and supplements that you may take.

Create a written 5-10 year screening schedule or check-list.

This checklist depends on your individual health status, screening history and what age appropriate, Medicare covered, preventive services you are eligible for.

Identify risk factors and current medical and mental health conditions along with related current or recommended treatments.

Check your height, weight, blood pressure, and body mass index.

Screen for cognitive impairment.

Cognitive impairment includes diseases such as Alzheimer's or other forms of dementia. Medicare does not require that physicians use a test to screen patients. Doctors are asked to rely on their observation of the patient or on reports by the patient and others.

Review risk factors for depression.

Review your functional ability and level of safety.

This includes screening for hearing impairments and your risk of falling. Your doctor must also assess your ability to perform activities of daily living such as bathing and dressing and also your level of safety in your home.

Give health advice and referrals to health education or preventive counseling services or programs aimed at reducing identified risk factors and promoting wellness. These include weight loss, physical activity, smoking cessation, fall prevention, and nutrition.

Medicare Advantage Plans cover all preventive services the same as Original Medicare. This means Medicare Advantage Plans will not be allowed to charge cost-sharing fees, coinsurances, copays or deductibles) for preventive services that Original Medicare does not charge for as long as you see in-network providers. If you see providers that are not in your plan's network, charges will typically apply.

Note: If you receive any additional services or screenings during the Annual Wellness Visit, then you may have an additional charge for those services. Services not included will be billed separately. You may be charged your usual copay and deductible if the additional service is covered by Medicare. If you receive any additional services not covered under Medicare, such as a routine hearing exam, then you or your supplemental insurance will be responsible for 100% of its cost.

Always at Your Service



ALEXIS ANDREWS
Call Center Representative

Answering all questions on the first call. It's a tall order, but it's what Alexis Andrews, a Customer Service Representative, strives to do every day.

When a Blue Medicare Advantage member phones our Customer Service team, they can expect high-touch service. Relationships are important here.

"We want you to know you're not a member ID number. You are family to us," Ms. Andrews shared.

Customer Service means helping members understand the bills they receive. Resolving any discrepancies. And keeping members informed on how Blue Medicare Advantage compares to original Medicare plans.

Ms. Andrews recalls the story of a member who was afraid about having a total knee replacement because it would require extensive rehabilitation.

"She was worried because she didn't fully understand her rehab options, and what her plan would cover," said Ms. Andrews.

Ms. Andrews explained to the member that she'd start her recovery at a personal care facility, and then transition to outpatient rehabilitation for physical therapy.

"I walked her through the timeline for her healing so that she felt confident about going through the surgery." Today, the member is walking on a new knee.

Stories like this one are what Ms. Andrews loves about her job. She gets joy from helping members fully understand their benefits, so that they can always make better healthcare decisions.

It's another good day when "I hear that smile on a member's face."

Now *That's* a PUZZLE



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

This is a zigzag word puzzle. Words go left, right, up, down, not diagonally, and can bend at a right angle. There are no unused letters in the grid, every letter is used only once.

WINTER SPORTS

- BIATHLON
- BOBSLEIGH
- CURLING
- FIGURE SKATING
- ~~HOCKEY~~
- SKELETON
- SKI JUMPING
- SLALOM
- SNOWBOARDING
- SNOWMOBILING

Answer:

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

Pay Attention to Prevention

Preventive or routine care is one of the most important ways to engage in your health. That's because when a condition is diagnosed early, it's usually easier to treat. Are you up to date on your screenings?

Prevention Screening Schedule

Screening	Procedure	Frequency	Ages
Breast cancer*	Mammogram	Every 2 years	50-74
Colorectal cancer	Colonoscopy	Every 10 years	50-75
	Flexible sigmoidoscopy	Every 5 years	50-75
	Cologuard®	Every 3 years	50-75
	Fecal occult blood test	Annually	50-75
Diabetes eye disease**	Check for eye damage from diabetes	Annually if diabetic retinopathy is present; if not every 2 years	18-75
Diabetes kidney disease**	Check for kidney damage from diabetes	Annually	18-75
Diabetes A1C**	Have A1C levels checked for controlled blood sugar	Annually, or as doctor directed	18-75
Osteoporosis	Check bone mass	At least once	65+
Osteoporosis after a fracture*	Check bone mass	Within 6 months of fracture	65-85
Urinary incontinence	Urine sample evaluation	When leaking urine is experienced	All

* For Women ** For individuals with diabetes



Blue KC is committed to keeping you healthy. That means making a habit of being the highest rated health plan in the region.

ENGAGE IN COMMUNITY EVENTS

FOR THE MIND

Bridge Club

Gregg/Klice Community Center,
1600 John "Buck" O'Neil Way,
Kansas City, MO 64108,
\$2 drop-in fee, 816-513-0652
Duration: Ongoing

FOR THE BODY

Active Aging (60+)

Senior Water Aerobics

Gregg/Klice Community Center,
1600 John "Buck" O'Neil Way,
Kansas City, MO 64108, \$5 drop-in
fee, 816-513-0652

Pickle Ball

Monday, 2:30-4:30pm, Hillcrest
Community Center, 10401 Hillcrest
Rd., Kansas City, MO 64134,
816-513-8560

Badminton

Tuesday and Wednesday, 11-1pm
Hillcrest Community Center, 10401
Hillcrest Rd., Kansas City, MO
64134, 816-513-8560

Cooking Class

Every other Wednesday, October –
March, Garrison Community Center,
1124 E. Fifth St., Kansas City, MO
64106, \$24 session/ \$5 drop-in fee,
816-784-1140

FOR THE SPIRIT

Senior Art Classes (60+)

Monday, 1-2:30pm, Brush Creek,
Hillcrest, 3801 Emanuel Cleaver II
Blvd, Kansas City, MO 64130,
\$24/ Session, \$4 walk-in fee,
816-513-8560, Duration: 4 weeks

Valentine's Brunch

February 14. Please call to confirm
exact time. Hillcrest Community
Center, 10401 Hillcrest Rd., Kansas
City, MO 64134, 816-513-8560

Arm Knitting

Tuesdays, 10:30-1:00pm
Westport Roanoke Community
Center, 3601 Roanoke Rd., Kansas
City, MO 64111, 816-513-7660

Social Clubs

Gregg/Klice Community Center,
1600 John "Buck" O'Neil Way,
Kansas City, MO 64108,
816-513-0652
Hillcrest Community Center, 10401
Hillcrest Rd., Kansas City, MO 64134
816-513-8560
Westport Roanoke Community
Center, 3601 Roanoke Rd., Kansas
City, MO 64111, 816-513-7660



**BLUE MEDICARE
ADVANTAGE**

Blue Cross and Blue Shield of Kansas City
2301 Main St., Kansas City, MO 64108

1-866-508-7140, TTY 711

Telephone lines are open 8am to 8pm, 7 days a week. You may receive a messaging service on weekends and holidays from February 15 to September 30. Please leave a message and your call will be returned the next business day.

Blue Cross and Blue Shield of Kansas City's Blue Medicare Advantage includes both HMO and PPO plans with Medicare contracts. Enrollment in Blue Medicare Advantage depends on contract renewal.

You must continue to pay your Medicare Part B premium. Please note that enrollment in a Blue Medicare Advantage plan is limited to specific times of the year. This information is not a complete description of benefits. Contact the plan for more information. Limitations, copayments, and restrictions may apply. Benefits, premium and/or copayments/coinsurance may change on January 1 of each year.

Blue Cross and Blue Shield of Kansas City is an independent licensee of the Blue Cross and Blue Shield Association. The HMO products are offered by Blue-Advantage Plus of Kansas City, Inc. and the PPO products are offered by Missouri Valley Life and Health Insurance Company, both wholly-owned subsidiaries of Blue Cross and Blue Shield of Kansas City.

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