



WINTER 2019

MEMBER *Source*

A Newsletter for CareSource® Members

2020 Open Enrollment: **The Time is NOW**

We are excited to offer great plans and enhancements to our Marketplace members in 2020.

With three silver plans to choose from, picking a plan that may help reduce some of your costs with Cost Share Reductions (CSRs) is easier than ever! Silver plans* are the only ones that offer CSRs for lower deductibles and copays based on your income. We also offer an HSA eligible Bronze plan that you can use in conjunction with your Health Savings Account.

Of course, all Marketplace plans offer Advance Premium Tax Credit that may help lower your monthly premium.

Our optional Dental, Vision and Fitness benefit packages are available with the majority of our plans. For an additional premium, all adults^ on the plan get dental coverage including two checkups per year; routine vision care benefits including glasses or contacts; and membership in the Active&Fit fitness program. Active&Fit offers free membership in a network of fitness centers or up to two home fitness kits.

Enroll.CareSource.com

Easily update your Marketplace application and pick the CareSource plan that is right for you! Go online to **Enroll.CareSource.com** to update your Marketplace application, shop and compare CareSource plans, and to get an estimate of your monthly premium before you decide which plan to choose. Then enroll directly through our site! Truly an easy, one-stop shopping experience!

Give Us a Call!

Our knowledgeable agents are available to help you decide on the best plan for your situation. Call **1-844-539-1733** from 8 a.m. to 8 p.m., Monday through Friday and we can help you pick the plan that is right for you and your budget!

*Limited and Zero CSRs variations are also available for all plans to members of federally recognized tribes and ANCSA corporation shareholders.

^Adult Dental, Vision and Fitness benefits are available to members with an optional Dental, Vision and Fitness plan older than 21 in Kentucky and 19 in all other States. Active&Fit is available to all members age 18 and older in all States.



CareSource®

Your Plan Documents: What's Covered, What it Costs, and More...

Understanding how your health plan works is important. We give you Plan Documents to help explain your plan details. Each year, we mail you updated copies of these important documents. Below is an overview of three key documents.

Summary of Benefits & Coverage – An easy to read summary of commonly used services and costs – including examples for typical health care situations, like a broken bone or pregnancy.

Schedule of Benefits – Complete list of benefit categories and associated cost shares, including some limitations and other important information.

Evidence of Coverage – The contract between CareSource and you including rights, responsibilities, and obligations. It includes details on how the plan works, covered an non-covered services including conditions or limits, and more.

Your Plan Documents are also available in your **MyCareSource.com** account.

If these documents don't answer your questions, please allow one of our Member Services team members to help.



Marketplace Members Can Go Green!

Great news! If you opted to receive email or text from CareSource, you now receive your Explanation of Benefits (EOBs) exclusively through your **MyCareSource.com** secure account. While EOBs were already available in your account, we now send you a text or email (by your preference) to let you know when a new EOB is ready for you to review. We will be adding more documents to this feature in the near future.

To start getting communication from us by email or text when possible, tell us in the *Preferences* section of your **MyCareSource.com** account. Enter your email address and/or phone number. Be sure to check the box to allow CareSource to send email and text you.

If you don't have an account, setting one up is easy! Visit **MyCareSource.com** and click *Sign Up* today!



Express Scripts Pharmacy Innovation Partnership

Beginning January 1, 2020 CareSource will be working with our new pharmacy innovation partner, Express Scripts. All medication claims will be processed by Express Scripts starting on January 1, 2020.

Reminders:

- You should receive your 2020 CareSource member ID card in the mail after you enroll. Bring your new card with you to doctors' appointments and to your pharmacy.
- For questions about which medications are covered, you can find the CareSource preferred drug list on **CareSource.com**. CareSource updates the drug list regularly. You can find the most recent list and the *Find My Prescriptions* tool on **CareSource.com** to look up the medications you take.
- You can also find a local pharmacy on **CareSource.com**. We have many pharmacies that accept CareSource and the list of participating pharmacies may change. If you need help finding a pharmacy, please visit **CareSource.com** or call Member Services.



Please read any letters you get in the mail and call CareSource if you have any questions.

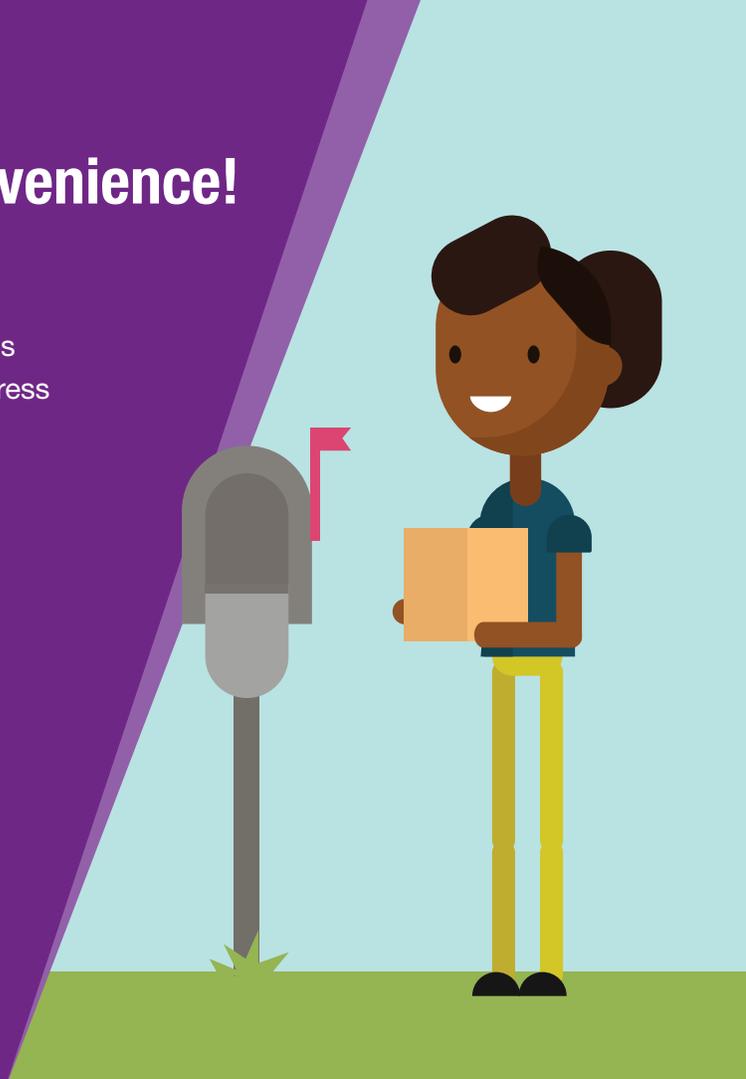
For more information, visit **CareSource.com** 3

Mail Order Prescriptions = Convenience!

Home delivery from Express Scripts gives you an affordable way to get prescriptions that you take regularly for ongoing conditions. If you are receiving home delivery for medications now, your remaining home delivery refills will transfer to Express Scripts, beginning January 1, 2020.

If you need a refill before January 1, please refill your prescription the same way you have been doing it with CVS CareMark. If you find that your remaining refills have not transferred to Express Scripts after January 1, please call **1-800-282-2881**.

You can refill home delivery medications online, by phone, or by mail with Express Scripts. Also, many home delivery medications can be refilled automatically. After January 1, go to your **MyCareSource.com** account and use the *CareSource RxInnovations* link to enroll your eligible prescriptions. You can also visit **Caresource.com** to learn more about mail order options for Marketplace members.



Detecting Fraud, Waste and Abuse – It's About More Than Money

Billions of dollars are spent on fraudulent and hurtful practices each year within the health care system. However, health care fraud, waste and abuse is about much more than money – it's about quality of care. Examples include a provider giving services or prescribing medications that are not needed. This could put your care and health at risk by exposing you to inappropriate care. Your well-being is our top priority, so we take these notices very seriously.

If something doesn't feel right or you suspect a provider is performing services they shouldn't, call Member Services and ask to report fraud.

Drug List Updates

Prescription drugs can be an important part of your recovery. CareSource has a searchable drug list that is updated monthly on our website. Use *Find My Prescriptions* link under *Quick Links* to find the medicines covered under your plan. You can also call Member Services to get help finding out if a medicine is covered and its cost to you.



Are E-cigarettes Really a Healthier Option?

E-cigarettes, or “vaping products,” are electronic smoking systems. They have units filled with a fluid that contains nicotine and flavorings, and can contain tetrahydrocannabinol (THC) and cannabinoid (CBD) oils. The fluid is heated into a vapor, which the person breathes in. That's why using e-cigarettes is called "vaping." There have been over 800 lung injury cases reported in the US so far this year, and 12 confirmed deaths, all attributed to using vaping products.

Because vaping is new, we don't yet know how it affects the body over time. The CDC, along with U.S. Food and Drug Administration (FDA), state and local health departments, and others are investigating a multistate outbreak of lung injury linked to vaping. Patients said that their symptoms showed over a few days to weeks.

Symptoms of lung injury reported by some patients in this outbreak include: cough, shortness of breath, chest pain, nausea, vomiting, diarrhea, fatigue, fever, or abdominal pain. A lung infection does not appear to be causing the symptoms. Findings show that THC plays a role in this outbreak.

Recommendations:

- Don't use vaping products, especially those containing THC.
- If you used e-cigarettes to quit cigarette smoking, do not return to smoking.
- If you use vaping products, do not buy them off the street. Use products created by the manufacturer.
- If you have recently used a vaping product and you have symptoms like those reported above, see your primary care provider (PCP).

If you have any questions or would like more information, please call Member Services.

Source: CDC: Centers for Disease Control and Prevention



For more information, visit [CareSource.com](https://www.caresource.com) 5

5 Steps to Wash Your Hands the RIGHT Way

WET your hands with clean, running water (warm or cold), turn off the tap, and apply soap.

LATHER your hands by rubbing them together with the soap. Lather the backs of your hands, between your fingers, and under your nails.

SCRUB your hands for at least 20 seconds. Need a timer? Hum the “Happy Birthday” song from beginning to end twice.

RINSE your hands well under clean, running water.



Take Care of Your Teeth and **They'll Take Care of You**

Daily brushing and flossing isn't just about fresh breath and a good looking smile. The mouth is the first stop to a healthy body. That's why routine exams and cleanings are very important. Take a look at these 14 disease and health conditions you can help prevent by caring for your teeth.

Possibly Affected By:

Gum Disease (Gingivitis)
Tooth Abscesses

- 1. Heart Disease:** Includes conditions such as coronary heart disease, congenital heart disease, heart attack, and congestive heart failure.
- 2. Clogged Arteries:** A buildup of plaque on the inner walls of the arteries. Arterial plaque reduces blood flow or can block altogether.
- 3. Stroke:** A stoppage of blood flow to the brain, causing brain tissue to die.
- 4. Tooth Loss:** The loss of teeth due to gum disease and tooth decay.
- 5. Respiratory Disease:** Includes disorders affecting the lungs such as asthma, chronic obstructive pulmonary disease, infections, lung cancer, and many other breathing problems.
- 6. Severe Gum Disease:** An infection of the tissues and bones that surround and support the teeth.
- 7. Ludwig's Angina:** A bacterial infection of the floor of the mouth.
- 8. Endocarditis:** An inflammation in your heart's inner lining.
- 9. Brain Abscess:** A collection of immune cells, puss, and other materials in the brain, usually from a bacterial or fungal infection.



MAMMOGRAMS HAVE REDUCED BREAST CANCER DEATHS BY UP TO

40%

SINCE 1990.

Talk to your primary care provider (PCP) about breast cancer and if you should be tested.

10. Mediastinitis: An inflammation of the mediastinum. This area contains the heart, large blood vessels, windpipe, esophagus, thymus gland, lymph nodes and connective tissues.

11. Osteomyelitis of the Jaw: An acute or chronic infection of the jaw bone.

12. Facial Cellulitis: A bacterial skin infection of the face.

13. Pneumonia: An inflammation of the lung that involves fluid filling the air sacs.

14. Sepsis: A overactive immune response to an infection that results in the formation of blood clots that block the flow of blood to vital organs.



The Time is Now – Know the Facts. Get Tested.

Being tested for certain diseases is an important part of your health care. Learn about Hepatitis C and HIV, to find out if you should be tested.



4 MILLION

Americans are living with **Hepatitis C**



Contracted through blood products

sharing needles, injecting drugs, received a blood transfusion between the 1970's or 1980's



Most show no symptoms

or mistake symptoms for the flu



Three quarters of Americans born between 1945-1965, have Hepatitis C.

Talk to your PCP about a blood test for Hepatitis C.



According to CDC,

Americans are infected with **HIV** each year.

50,000



HIV is a virus that weakens your immune system and makes it easier for you to get infections.

IMMUNE SYSTEM



It is treatable through medication.



If you are between the ages of 15 – 65 and are sexually active, it is recommended that you are tested for HIV.



Marketplace plans cover both screenings as a preventive service, which means no cost to you!

1. **HIV** screening once a year for age 15-65 and anyone at a higher risk; and
2. **Hep C** screening once a year if you are at high risk for infection as well as one-time screening for Hep C infection to adults born between 1945 and 1965.



Where Should You Go?

What options do you have when you're unable to see your PCP during normal business hours? Match the injury or illness to where you can be treated.

- | | |
|---|-------------------------------|
| _____ 1. Sinus infection | A. Walk-in Convenience Clinic |
| _____ 2. Immunizations (shots) | B. Urgent Care |
| _____ 3. Sudden paralysis or slurred speech | C. Emergency Room (ER) |
| _____ 4. Sprains and strains | D. MYidealDOCTOR |

CareSource24® is our Nurse Advice Line, available 24 hours a day, 365 days a year. Our nurses can give you advice and help you decide to where you should get treated.

Answers: 1D, 2A, 3C, 4B

Don't let COPD Slow You Down

Chronic obstructive pulmonary disease (COPD) is a long-term lung disease that makes it hard to breathe. The disease is becoming more common, affecting millions of Americans. It is the third leading cause of disease-related death in the U.S.

The good news is COPD is treatable. Work with your PCP to make a plan that is right for you. With a plan, you will know how and when to take your medications, when to call your PCP and when to get emergency care. A management plan will help you track how you are doing, any concerns you may have, and any changes in your health that are important to discuss with your PCP.



Diabetes and Nerve Damage – Keep Your Feet Healthy

If you have diabetes, you are likely to also have neuropathy or nerve damage. This can happen to any part of your body, but the nerves in your feet are most often affected. If you have nerve damage, your symptoms might include numbness, tingling or pain, or you might show no symptoms at all. You may also find that your ability to feel pain, heat, or cold is lower than before.

You can keep your feet healthy by checking them every day. If you notice any changes in the shape or color of your feet, or how they feel (for example, if they become numb or hurt) you should let your PCP know.

Make sure your PCP checks your feet at least once a year. Because people with diabetes are more prone to foot problems, a foot care specialist (Podiatrist) may be on your health care team. CareSource may also cover a pair of diabetic shoes - talk to your PCP.

If you would like to learn about proper foot care, please call us at **1-844-438-9498** (TTY: 711).

Source: CDC (Centers for Disease Control and Prevention)



Tips to Reduce Holiday Stress

Don't let the holidays become something you dread. With a little planning, you can find peace and joy during the holidays.

- 1 Be realistic.** As families change, traditions change as well. Be open to making new ones.
- 2 Stick to a budget.** Before you go shopping, decide how much money to spend. Or make homemade gifts.
- 3 Learn to say no.** Don't stretch yourself too thin by trying to do everything.
- 4 Don't stop healthy habits.** Try to choose healthy meals, and get plenty of sleep and exercise.
- 5 Seek help if you need it.** You may find yourself feeling sad, anxious or not yourself. If these feelings last for a while, talk to your PCP.



Stay Warm, Stay Fit!

As the weather gets cold, we still have to move our bodies. Indoor exercise is a great way to stay healthy. Physical activity is the best tool to improve our health. Below are some fitness options to do indoors when it is cold outside:

- 1 Strength training at home
- 2 Walk laps at the mall
- 3 Community dance class
- 4 Cardio video at home
- 5 Resistance bands
- 6 Yoga
- 7 Take steps instead of elevator
- 8 Pilates
- 9 Cycling bike
- 10 Treadmill

Did you know you that CareSource's optional Adult Dental, Vision and Fitness plans include access to fitness center or home workout kits through the Active&Fit program, at no additional cost? Today, choose to be a stronger, healthier you! Get more info at ActiveandFit.com.

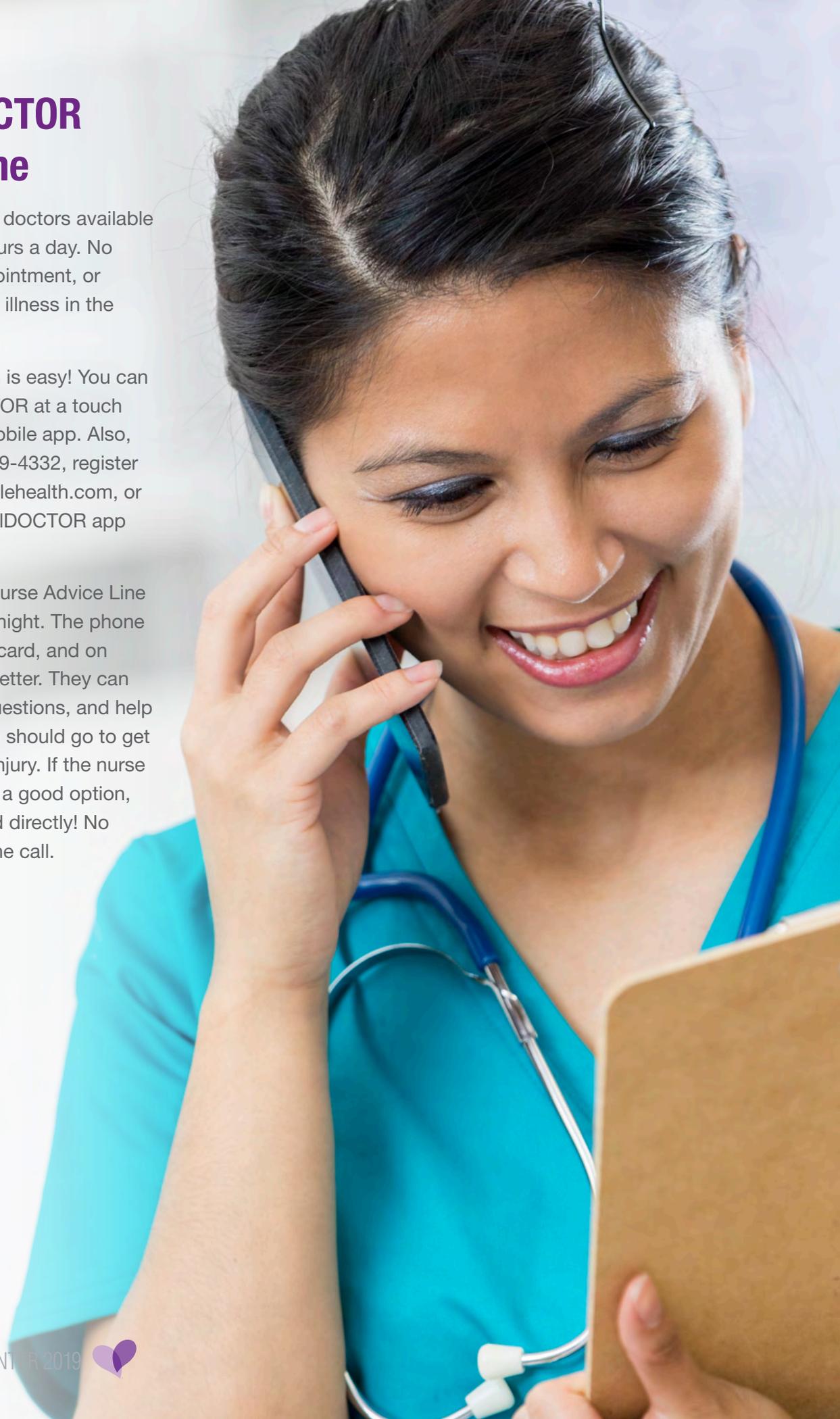


MYidealDOCTOR Telemedicine

MYidealDOCTOR has doctors available to talk with you 24 hours a day. No need to make an appointment, or expose others to your illness in the waiting room.

Getting a consultation is easy! You can access MYidealDOCTOR at a touch on the CareSource mobile app. Also, you can call 1-855-879-4332, register at MYidealDOCTORtelehealth.com, or download the MYidealDOCTOR app for a visit.

Our CareSource24[®] Nurse Advice Line can also help, day or night. The phone number is on your ID card, and on the back of this newsletter. They can answer your health questions, and help you decide where you should go to get care for an illness or injury. If the nurse thinks telemedicine is a good option, you can be connected directly! No need for another phone call.



Dental Checkups, Eye Exams and More...BINGO!

Taking care of yourself is more than just health care. Do one activity from each category every day. When you get a BINGO, treat yourself by having a picnic in the park or doing something you enjoy.

Nutrition	Activity	Environmental Health	Health Care	Hygiene
Eat a healthy snack 	Play or work outside for 30 minutes	Walk or ride a bicycle instead using the car	Visit your PCP for a wellness visit	Brush and floss your teeth twice a day 
Have a balanced meal	Go for a walk or bicycle ride 	Turn off the lights when leaving a room	Get a flu shot 	Take a shower or bath
Drink plenty of water	Participate in a sport or fitness class	FREE SPACE	Have your vision checked once a year	Wash your hands before eating or cooking
Eat a healthy breakfast	Meditate for 20 minutes	 Recycle	Visit the dentist twice a year for a checkup and cleaning	Wear clean clothes
 Drink a glass of milk	Get 60 minutes of physical activity	Learn to compost	Get the recommended preventive screenings for your age	Get plenty of sleep 

If you, or someone you're helping, have questions about CareSource, you have the right to get help and information in your language at no cost. Please call the member services number on your member ID card.

ARABIC

إذا كان لديك، أو لدى أي شخص تساعد، أية استفسارات بخصوص CareSource، فيحق لك الحصول على مساعدة ومعلومات مجاناً وباللغة التي تتحدث بها. للتحدث إلى أحد المترجمين الفوريين، رجي الاتصال على رقم خدمة الأعضاء الموجود على بطاقة تعريف العضو الخاصة بك.

AMHARIC

እርስዎ፣ ወይም እርስዎ የሚያግዙት ግለሰብ፣ ስለ CareSource ጥያቄ ካላችሁ፣ ያለ ምንም ክፍያ በቋንቋዎ እርዳታና መረጃ የማግኘት መብት አላችሁ። ከአስተርጓሚ ጋር እባክዎን በመታወቂያ ካርዱ ላይ ባለው የአገልግሎቶች ቁጥር ይደውሉ።

BURMESE

CareSource အကြောင်း သင် သို့မဟုတ် သင်အကူအညီပေးနေသူ တစ်စုံတစ်ယောက်က မေးမြန်းလာပါက သင်ပြောဆိုသော ဘာသာစကားဖြင့် အကူအညီနှင့် အချက်အလက်များအား အခမဲ့ ရယူနိုင်ရန် အခွင့်အရေးရှိပါသည်။ ဘာသာပြန်တစ်ဦးအား ရွေးချယ်၍ ပြုပြင်သင်္ကြံ၏ အသံဖြင့် ဖြစ်ကြွက်ပေါ်ရှိ အသံဖြင့် ဖြစ် ဝက် င ငြိင်မှုဝက်ပုံရိပ်ကို သို့မဟုတ် ခေါ်ဆိုပါ။

CHINESE

如果您或者您在帮助的人对 CareSource 存有疑问，您有权免费获得以您的语言提供的帮助和信息。如果您需要与一位翻译交谈，请拨打您的会员 ID 卡上的会员服务电话号码。

CUSHITE – OROMO

Isin yookan namni biraa isin deeggartan CareSource irratti gaaffii yo qabaattan, kaffaltii irraa bilisa haala ta'een afaan keessaniin odeeffannoo argachuu fi deeggarsa argachuuf mirga ni qabdu. Nama isiniif ibsu argachuuf, Maaloo lakkoofsa bilbilaa isa waraqaa eenyummaa keessan irra jiruun tajaajila miseensaatiif bilbilaa.

DUTCH

Als u, of iemand die u helpt, vragen heeft over CareSource, hebt u het recht om kosteloos hulp en informatie te ontvangen in uw taal. Als u wilt spreken met een tolk. Bel naar het nummer voor ledendiensten op uw lidkaart

FRENCH (CANADA)

Des questions au sujet de CareSource? Vous ou la personne que vous aidez avez le droit d'obtenir gratuitement du soutien et de l'information dans votre langue. Pour parler à un interprète. Veuillez communiquer avec les services aux membres au numéro indiqué sur votre carte de membre.

GERMAN

Wenn Sie, oder jemand dem Sie helfen, eine Frage zu CareSource haben, haben Sie das Recht, kostenfrei in Ihrer eigenen Sprache Hilfe und Information zu bekommen. Um mit einem Dolmetscher zu sprechen, Bitte rufen Sie die Mitglieder-Service Nummer auf Ihrer Mitglieder-ID-Karte an

GUJARATI

જો તમે અથવા તમે કોઈને મદદ કરી રહ્યાં તમે [થી] કોઈને CareSource વિશે પ્રશ્નો હોય તો તમને મદદ અને મહત્વની માહિતીનો અધિકાર છે. તે અર્થે વિન તમ રી ભ પ મ i પ્ર પત કરી શક ર છે. દ ભ વપરો i ત કરિ મ ટે,કૃપા કરીને તમારા સભ્ય આઈડી કાર્ડ પર સભ્ય સેવા માટે ના નંબર પર ફોન કરો.

HINDI

यदि आपके, या आप जिसकी मदद कर रहे हैं उसके CareSource के बारे में कोई सवाल हैं तो आपके पास बगैर किसी लागत के अपनी भाषा में सहायता और जानकारी प्राप्त करने का अधिकार है। एक दुभाषिए से बात करने के लिए कॉल करें, कृपया अपने सदस्य आईडी कार्ड पर दिये सदस्य सेवा नंबर पर कॉल करें।

ITALIAN

Se Lei, o qualcuno che Lei sta aiutando, ha domande su CareSource, ha il diritto di avere supporto e informazioni nella propria lingua senza alcun costo. Per parlare con un interprete. Chiamare il numero dei servizi ai soci riportato sulla tessera di iscrizione.

JAPANESE

ご本人様、または身の回りの方で、CareSource に関するご質問がございましたら、ご希望の言語でサポートを受けたり、情報を入手したりすることができます (無償)。通訳をご利用の場合は、お持ちの会員IDカードにある、会員サービスの電話番号までお問い合わせ下さい。

KOREAN

귀하 본인이나 귀하께서 돕고 계신 분이 CareSource에 대해 궁금한 점이 있으시면, 원하는 언어로 별도 비용 없이 도움을 받으실 수 있습니다. 통역사가 필요하시면 다음 번호로 전화해 귀하의 회원 ID 카드에 적힌 회원 서비스 팀 번호로 전화하십시오.

PENNSYLVANIA DUTCH

Wann du hoscht en Froog, odder ebber, wu du helpscht, hot en Froog baut CareSource, hoscht du es Recht fer Hilf un Information in deinre eegne Schprooch griegie, un die Hilf koschtet nix. Wann du mit me Interpreter schwetze witt, Bel alstublieft met het Ledenservice nummer op uw lid ID -kaart.

RUSSIAN

Если у Вас или у кого-то, кому Вы помогаете, есть вопросы относительно CareSource, Вы имеете право бесплатно получить помощь и информацию на Вашем языке. Для разговора с переводчиком. Пожалуйста, позвоните по телефону отдела обслуживания клиентов, указанному на вашей идентификационной карточке клиента.

SPANISH

Si usted o alguien a quien ayuda tienen preguntas sobre CareSource, tiene derecho a recibir esta información y ayuda en su propio idioma sin costo. Para hablar con un intérprete. Por favor, llame al número de Servicios para Afiliados que figura en su tarjeta de identificación.

UKRAINIAN

Якщо у вас, чи в особи, котрій ви допомагаєте, виникнуть запитання щодо CareSource, ви маєте право безкоштовно отримати допомогу та інформацію вашою мовою. Щоб замовити перекладача, Зателефонуйте за номером обслуговування учасників, який вказано на вашому посвідченні учасника

VIETNAMESE

Nếu bạn hoặc ai đó bạn đang giúp đỡ, có thắc mắc về CareSource, bạn có quyền được nhận trợ giúp và thông tin bằng ngôn ngữ của mình miễn phí. Để nói chuyện với một thông dịch viên. Vui lòng gọi số dịch vụ thành viên trên thẻ ID thành viên của bạn.

CareSource complies with applicable state and federal civil rights laws and does not discriminate on the basis of age, gender, gender identity, color, race, disability, national origin, marital status, sexual preference, religious affiliation, health status, or public assistance status. CareSource does not exclude people or treat them differently because of age, gender, gender identity, color, race, disability, national origin, marital status, sexual preference, religious affiliation, health status, or public assistance status.

CareSource provides free aids and services to people with disabilities to communicate effectively with us, such as: (1) qualified sign language interpreters, and (2) written information in other formats (large print, audio, accessible electronic formats, other formats). In addition, CareSource provides free language services to people whose primary language is not English, such as: (1) qualified interpreters, and (2) information written in other languages. If you need these services, please call the member services number on your member ID card.

If you believe that CareSource has failed to provide the above mentioned services to you or discriminated in another way on the basis of age, gender, gender identity, color, race, disability, national origin, marital status, sexual preference, religious affiliation, health status, or public assistance status, you may file a grievance, with:

CareSource
Attn: Civil Rights Coordinator
P.O. Box 1947, Dayton, Ohio 45401
1-844-539-1732, TTY: 711
Fax: 1-844-417-6254

CivilRightsCoordinator@CareSource.com

You can file a grievance by mail, fax, or email. If you need help filing a grievance, the Civil Rights Coordinator is available to help you.

You may also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office of Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

U.S. Department of Health and Human Services
200 Independence Avenue, SW Room 509F
HHH Building Washington, D.C. 20201
1-800-368-1019, 800-537-7697 (TDD)

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.



PO Box 8738
Dayton, OH 45401-8738

CareSource.com

Member Services Dept:

1-888-815-6446
TTY 1-800-648-6056

CareSource24®

24-Hour Nurse Advice Line:
1-866-206-7879
TTY 1-800-648-6056

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No Internet? Call Member Services for help.



GET YOUR FLU SHOT — It's not too late!

Did you know the flu season can last from October all the way to May? The CDC says getting your flu vaccine late can still be beneficial. Talk with your PCP or pharmacist about getting your free flu vaccine today. They may also be able to recommend other vaccines to help keep you healthy!