



Thank You for Being Our Member!

We are happy to serve you. We care about your health and well-being. Medicare's Open Enrollment Period for health and prescription drug plans is coming soon. Mark your calendar with these important dates:

October 1, 2019: Start comparing your coverage options for the 2020 plan year.

October 15 – December 7, 2019: If you want to change your Medicare health or prescription drug coverage for 2020, you can make a change during these dates.

January 1, 2020: Your 2020 coverage begins. If you change plans, your new coverage begins on this date. If you did not change plans, any new costs and benefits for your plan begin on this date.

We will be sending you updated materials for the new year. These include a notice of any upcoming changes to your plan. At CareSource, your health comes first. We focus on you to provide health care with heart. Thank you for choosing CareSource. We're excited for the opportunity to serve you for another year!



New Pharmacy Innovation Partner

Beginning on January 1, 2020, medication claims will now be processed by our new pharmacy innovation partner, Express Scripts. Express Scripts will be replacing CVS Caremark as the medication claims processor for CareSource members. This new partnership with Express Scripts will give CareSource additional resources to create more value for you.

How Will These Changes Affect You?

- You will receive a new insurance card in the mail. Remember to bring your new card with you to health care appointments and to your pharmacy.
- CareSource is working hard to ensure that changes to your pharmacy benefits are limited. If you
 ever have questions about which medications are covered, you can see the CareSource preferred
 drug list on CareSource.com. You can also find a local pharmacy on CareSource.com.



We Make It Easy to Find A Doctor

Do you need to find a doctor, hospital, or other primary care provider (PCP)? We make it easy. You can use our online tool at any time to search for a health partner in our network. Our tool is fast, convenient and updated daily with the most recent information.

Features

- **Search** by name, location, specialty and more.
- Filter your results to find what you need quickly.
- Enable 'Location Services' to get suggested options based on where you are.
- **Sort** your results by name, distance or relevancy.

If you need help, just use the online tutorial. It will show you how simple it is to find what you need. Go to FindADoctor.CareSource.com to get started.



Take Your Medicine

Taking medicine as prescribed by your doctor is a key part of staying healthy. Keep these tips in mind to help you stay on track.

Problem	Solutions
I forget to take my medicine.	Take it at the same time each day. You are more likely to form a habit of it. Write yourself a note, set an alarm or download an app on your cell phone, or ask your pharmacy about a pill box to help you remember to take your medication.
I have to take too many pills.	Ask your doctor about alternative drugs you could take less often. There may be a combination drug you could take that would require fewer pills.
I don't like how my medicine makes me feel.	Talk to your doctor or pharmacist. Ask if there is anything you can do to prevent a side effect. Ask about alternatives that may not cause the same problems.

Once you start taking a medication, always keep your follow-up appointments with your PCP. If you can't, call them right away to reschedule. A Care Manager can help you stick to your medication plan, remind you of doctor visits, and more. Just call Member Services at 1-844-607-2827 (TTY: 1-800-750-0750 or 711) if you need help.

Drug Safety: Prescription Drug Take Back Day

Prescription drugs can be an important part of your recovery. They can help you with an illness. They can stabilize a health emergency. They are helpful tools when used correctly. The misuse of drugs, or drugs in the wrong hands, can lead to harm or death. That's why CareSource wants to remind you to safely get rid of any unused or expired medications.

The National Prescription Drug Take Back Day will take place on October 26, 2019. This is a great chance to clear old medications out of your medicine cabinet. You can dispose of medications that have expired or that you are no longer taking. To learn more or to find drug collection sites year-round visit takebackday.dea.gov.

Get Active!

Body mass index (BMI) is a calculation that uses your height and weight to help find out if you are at a healthy weight. BMI estimates how much body fat you have. Having too much body fat can be a problem because it may lead to sickness and other health problems.

Doing plenty of physical activity is one way to help keep your BMI in check. Staying active is one of the best things you can do for your health overall. There are several benefits of staying active, including:

- · Improved sleep
- · Reduced risk of falling
- Improved balance
- Greater joint mobility
- Prevent weak bones and muscle loss
- Extended years of active life
- · Healthy aging
- · Reduced chronic disease
- Maintaining healthy BMI

Taking care of your health sooner rather than later can help you avoid obesity and developing more serious health problems later on in life. The best way to come up with a plan to stay active or find out your BMI is to talk with your PCP.

Sources: Centers for Disease Control and Prevention and KidsHealth

Did You Know?

CareSource Advantage offers fitness benefits through the Silver&Fit® Exercise & Healthy Aging program. You can see a list of participating fitness centers by visiting SilverandFit.com.







Emergency Rooms (ERs) are for emergencies. If you've ever been to one for a minor injury or illness, you know waiting to see a doctor can take a LONG time.

If you need care on the weekend, or at night, you may think the ER is your only option. We want you to know it isn't. You have choices for where to get the best care for your situation.

- 1. CareSource24 is our Nurse Advice Line and they are available 24 hours a day 365 days a year. Talk to a nurse anytime for advice on how to treat minor injuries and illnesses at home. Our nurses can advise if you can wait for an appointment with your PCP, or if you should go to the ER, get care at a clinic or use telemedicine. The CareSource24 telephone number can be found on the back of your CareSource member ID card.
- 2. Walk-in convenience clinics are great for quick care when your PCP is closed or you can't get in soon enough. These are clinics you find in your local pharmacy or grocery, like CVS Minute Clinics®. They are normally open evenings and weekends, with no appointment needed.
- 3. Urgent care clinics are for injuries or illnesses, where you may need a shot or x-ray. They can handle many of the reasons people go to an ER including treatment for minor broken bones and wound care. Urgent care clinics are normally open evenings and weekends.
- 4. Emergency Rooms are for true emergencies...things like heart attacks, stroke, trouble breathing, and serious injuries.
- 5. The CareSource mobile app can assist in helping you find the nearest in-network provider. You can download the CareSource mobile app from the app store.

You can get quick care when you need it if you choose the best place for your care.

Personal Support for You!

We all have our struggles. Finding support to focus on your emotional health is important. Whether you are expecting a new child, looking to manage depression, anxiety, or chronic pain, or dealing with the overwhelming tasks of daily life, CareSource is here to support you. There are resources and tools available in myStrength that you can use.

myStrength is a free personalized resource to improve your mood and help you overcome the challenges you face. myStrength is safe and secure, just for you. It has proven tools that can help strengthen your mind, body and spirit.

Log in to myStrength through your MyCaresource account and click the myStrength link to activate this resource today.

Having issues logging in? Just call Member Services at **1-844-607-2827** (TTY: **1-800-750-0750** or **711**) if you need help.



Update to Quality Improvement Organization (QIO) Contractor

The Centers for Medicare & Medicaid Services (CMS) announced they have contracted with a new Quality Improvement Organization (QIO) for Medicare beneficiaries in the state of Ohio. Starting June 8, 2019, Livanta is the QIO for Ohio Medicare beneficiaries, including CareSource members. Livanta is paid by Medicare to check on the quality of care for people with Medicare. Livanta is an independent organization. It is not connected with CareSource.

You should contact Livanta if:

- You have a complaint about the quality of care you have received
- You think coverage for your hospital stay is ending too soon
- You think coverage for your home health care, skilled nursing facility care, or Comprehensive Outpatient Rehabilitation Facility (CORF) services are ending too soon.

Livanta's contact information is:

Address: Livanta BFCC-QIO Program

10820 Guilford Road, Suite 202 Annapolis Junction, MD 20701

Phone: 1-888-524-9900

(TTY: 1-888-985-8775)

Monday - Friday: 9 a.m. - 5 p.m. Saturday - Sunday: 11 a.m. - 3 p.m. 24-hour voicemail service is available

Fax: 1-833-868-4059

Please note that the Evidence of Coverage (EOC) for your plan previously listed KEPRO as the QIO for Ohio. The contact information listed above for Livanta should replace the contact information for KEPRO in your EOC. This affects pages 31-32 of the EOCs for the CareSource Advantage® (HMO) and CareSource Advantage Plus® (HMO) plans and pages 31-32 of the EOC for the CareSource Advantage® Zero Premium (HMO) plan.

An updated EOC for your plan that includes the contact information for Livanta will also be available on our website at caresource. com/oh/plans/medicare/plan-documents.

You are not required to take any action in response to this notice, but we recommend you keep this information with your EOC for future reference. If you have any questions, please call Member Services at 1-844-607-2827 (TTY: 1-800-750-0750 or

711). We are open 8 a.m. to 8 p.m. Monday through Friday, and from October 1 through March 31 we are open the same hours, seven days a week.



Tired of Snail Mail? Go Green!

Now you can choose to get an email or text notification instead of paper Explanation of Benefits (EOBs).

If you have already chosen to receive email or text from us, you will receive your EOB solely through your **MyCareSource.com** secure account. Your EOBs are already in your account. We will send you a text or email (by your preference) to let you know when a new EOB is ready for your review.

You can view your claims and EOB two ways:

- 1. You can see individual claims under the Claims tab. Click on the + on the right side of the page to see the detail for each claim.
- 2. You can see a PDF of your EOB by clicking on the Documents tab.

Update your Preferences in **MyCareSource.com** to get communication from us by email or text when possible. Make sure we have your correct email and/or mobile number, and that you check the box to allow us to send email and text to you.

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

Our Mobile App is Easy to Use

See what's new with the CareSource mobile app.

- View and share your digital CareSource ID card
- Find-A-Doctor, hospital, clinic, urgent care or pharmacy near you.
- Call CareSource24, Nurse Advice Line and speak with a registered nurse 24 hours a day, 365 days a year.
- Access your secure My CareSource account
- View your claims
- Check your copayments, deductibles, balances and even make a payment (if applicable*)
- And more!

Download the app and check it out now.

*Based on health plan

*iPhone is a registered trademark of Apple, Inc. The App Store is a service mark of Apple, Inc. Google Play and Android are registered trademarks of Google, Inc.









Have Diabetes?

Get Tested for Kidney Disease

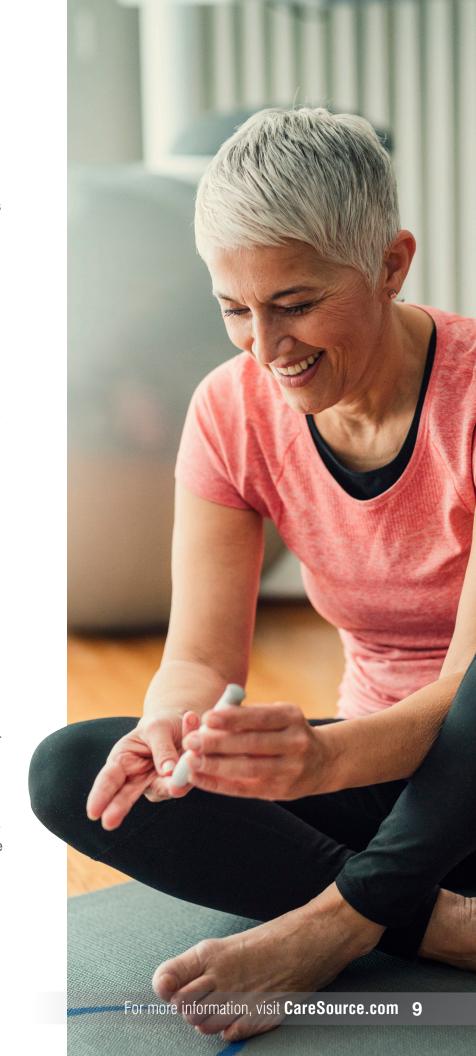
If you have diabetes, your blood glucose (sugar) levels are often too high. Over time, this can damage your kidneys. Your kidneys clean your blood. If your kidneys are damaged, waste and fluids build up in your blood stream instead of leaving your body.

Kidney damage from diabetes is called diabetic nephropathy. It usually occurs slowly, over many years. Most people with diabetic kidney disease do not have symptoms. You can take steps to protect your kidneys and to prevent or delay kidney damage.

The only way to know if you have diabetic kidney disease is to get regular screenings. These screenings, or tests include a urine test to detect protein in your urine and a blood test to show how well your kidneys are working.

You should get tested every year for kidney disease if you have type 2 diabetes or have had type 1 diabetes for more than 5 years.

CareSource offers a Disease Management Program that can help you learn about your health and how you can better manage your specific health conditions. Our goal is to make sure you have the right tools to stay as healthy as possible. This program is available to you at no cost. If you would like additional information on these conditions, please call 1-844-438-9498.



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 تساعده، أية استفسارات بخصوص CareSource، فيحق لك الحصول على مساعدة ومعلومات مجاناً وباللغة التي تتحدث بها. للتحدث إلى أحد المترجمين الفوريين، ُرجى الاتصال على رقم خدمة الأعضاء الموجود على بطاقة تعريف العضو الخاصة بك.

AMHARIC

አርስዎ፣ ወይም እርስዎ የሚያግዙት ባለሰብ፣ ስለ CareSource ጥያቄ ካላቸው፣ ያለ ምንም ክፍያ በቋንቋዎ እርዳታና መረጃ የማግኘት መብት አላቸው። ከአስተርጓሚ *ጋ*ር እባክዎን በመታወቂያ ካርዱ ላይ ባለው የአገልግሎቶች ቁጥር ይደውሉ፡፡

BURMESE

CareSource အကြောင်း သင် သို့မဟုတ် သင်အကူအညီပေးနေသူ တစ်စုံတစ်ယောက်က မေးမြန်းလာပါက သင်ပြောဆိုသော ဘာသာစကားဖြင့် အကူအညီနှင့် အချက်အလက်များအား အခမဲ့ ရယူနိုင်ရန် အခွင့်အရေးရှိပါသည်။ ဘာသာပြန်တစ်ဦးအား ခြေး့ဖျကု ပုပြု သင်္ကြာ၏ အသင်္ကြုံ ကြဲကြက်ဖြေပါ် ရှိ အသင်္ကြုံ ကြဲ ဝက်ငေ ငြောင်မှုဝကိုုဝ်ုနံက်သိုုသို့ တင်္ချိုန်။

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-Servicenummer auf Ihrer Mitglieder-ID-Karte an

GUJARATI જો તમે અથવા તમે કોઇને મદદ કરી રહ્યાં તેમ ાંથી કોઇને CareSource વિશે પ્રશ્નો હોર્ તો તમને મદદ અને મ હહતી મેળિનો અવિક ર છે. તે ખર્ય વિન તમ રી ભ ષ મ i પ્ર પ્ત કરી શક ર છે. દ ભ વષરો તિ 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, कपया 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 궁금한점이 있으시면, 원하는 언어로 별도 비용 없이 도움을 받으실 수있습니다. 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 helfscht, hot en Froog baut CareSource, hoscht du es Recht fer Hilf un Information in deinre eegne Schprooch griege, 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.



P.O. Box 8738 Dayton, OH 45401-8738

HOW TO REACH US

Member Services Dept: 1-844-607-2827 (TTY: **1-800-750-0750** or **711**)

CareSource24® 24-Hour Nurse Advice Line: 1-866-206-0569

JOIN US



Facebook.com/CareSource



Twitter.com/CareSource



Instagram.com/CareSource



Pinterest.com/CareSource

IMPORTANT PLAN INFORMATION

Tips for Cold and Flu Season

Cold and flu season is coming. Keep you and your family healthy by following these simple tips.

- 1. Get a flu shot. Getting a flu shot each year is the best way to prevent the flu. CareSource members can get a yearly flu shot at no charge.
- 2. Know where to go. Flu shots are available from doctor's offices, departments of health and health clinics. Sometimes pharmacies and supermarkets offer flu shots, too. Call your primary care provider (PCP) about where to go in your area.
- 3. Learn the signs of a cold verses the flu. A cold is caused by a virus and clears up by itself in one to two weeks. The flu can be more serious. Remember, antibiotics cannot kill the viruses that cause a cold. Only take an antibiotic if a doctor prescribes it. You may want to ask your PCP if an antibiotic is really needed.
- **4. Call if you need help.** You can call our 24-hour Nurse Advice Line, CareSource24, at any time. The number cans be found on your CareSource member ID.



CareSource is an HMO with a Medicare contract. Enrollment in CareSource depends on contract renewal. SKU: Y0119_OHMA-M-0565_C | © 2019 CareSource. All Rights Reserved.