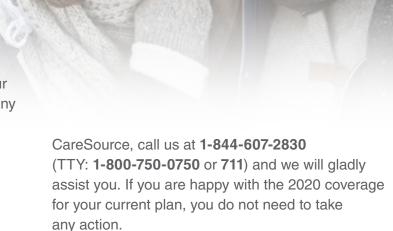
Exciting UpdatesAre Coming in 2020

We're excited to announce changes to our CareSource Advantage® and CareSource Advantage® Zero Premium plans beginning January 1, 2020, including:

- Home-delivered meals after you are discharged from the hospital
- CareSource Advantage members will receive a quarterly allowance for over-the-counter drugs
- Coverage for Telemedicine visits.
 - These visits are conducted using your computer or smart phone to deliver health care services without an in-person visit to your primary care provider (PCP). It can be used any time, day or night.
- An allowance for glasses or contact lenses every year
- Extra supplemental benefits for members with hypertension or diabetes

CareSource Advantage and CareSource Advantage Zero Premium members should have received an Annual Notice of Change (ANOC), in the mail in September. This mailing included the 2020 ANOC booklet, which describes the changes to your plan for 2020. It also included information about how you can access your 2020 Evidence of Coverage, List of Covered Drugs, and Provider and Pharmacy Directory online or request printed copies.

Please call Member Services if you have any questions. We are here to help. If you wish to change your Medicare Advantage plan with



CareSource Advantage Plus® (HMO) Members, Please Note...

If you are a member of our CareSource Advantage Plus (HMO) plan, you should have received a letter telling you the CareSource Advantage Plus plan will not be offered next year. The letter includes important information about selecting a new plan for 2020.





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

DRY your hands using a clean towel or air dry them.

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 recommends that getting your flu vaccine in January or later can still be beneficial. Talk with your PCP or pharmacist about getting your free flu vaccine today!

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 covered by your plan are very important. Take a look at these 14 disease and health conditions you can help prevent by caring for your teeth.

- 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**

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

Possibly Affected By:

Gum Disease (Gingivitis) Tooth Abscesses



Diabetes and Nerve Damage **– Keep Your Feet Healthy**

If you have diabetes, you are likely to also have neuropathy or nerve damage. Your feet are often the area most affected*. Symptoms can include numbness, inability to feel heat or cold, tingling or pain, or you might show no symptoms at all.

Self monitor your feet daily, if you notice any changes in the shape or color of your feet, or experience the above symptoms, contact your PCP. Also, make sure your primary care provider checks your feet at least once a year.

Since people with diabetes are more prone to foot problems, a foot care specialist (Podiatrist) may be on your health care team. CareSource may cover your pair of diabetic shoes - talk to your PCP if this is needed. If you would like to learn more about proper foot care, please call us at 1-844-438-9498 (TTY: 1-800-750-0750 or 711).

*This can happen to any part of your body, but the nerves in your feet are most often affected.

Source: CDC (Centers for Disease Control and Prevention)



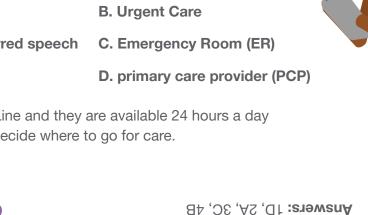
Where Should You Go?

Match the injury or illness to where you can be treated.

- 1. Sinus infection 2. Immunizations (shots)
 - 3. Sudden paralysis or slurred speech
 - 4. Sprains and strains

A. Walk-in Convenience Clinic

CareSource24® is our Nurse Advice Line and they are available 24 hours a day 365 days a year. They can help you decide where to go for care.





Team Up with Your Care Manager

CareSource is dedicated to making a lasting difference in our members' lives by improving their health and well-being. In support of this mission, CareSource offers free personalized care management and education resources for you. Whether it's finding a community resource, making health appointments or assessing next steps for a health goal; your Care Manager is an advocate for your health, and will help you navigate the health care system, programs and benefits. Your Care Team may include doctors, specialists, loved ones and community resources. Together with your Care Team, your Care Manager can help coordinate your care and manage your needs. This may include, but is not limited to:

- Collaborating with doctors to help meet your needs, or find specialists.
- Helping you find available resources, i.e. transportation, food banks, prescription payment assistance, utilities.
- Helping you understand Medicare and provide assistance with the Medicare Extra Help option*
- Understanding your benefits and services.
- Completing the Health Risk Assessment (HRA).
- Reviewing your medical history and medications.

*Members must meet certain conditions and be approved by the Centers for Medicare and Medicaid Services (CMS). Ask your Care Manager for more information.

To request a Care Manager, please call the Medicare Advantage Care Management department at **1-844-679-7867** (TTY: 1-800-750-0750 or 711) or email **MAcaremanagement@CareSource.com**.

Express Scripts Pharmacy Innovation Partnership:

January 1, 2020

We want to remind you about our new pharmacy innovation partner, Express Scripts. Beginning on January 1, 2020, all medication claims will be processed by Express Scripts.

Reminders:

- You should receive a new CareSource member ID card in the mail. 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 Prescription* tool on CareSource.com to look up the medications you take.
- You can also find a local pharmacy on CareSource.com. Many pharmacies 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.

Rx reminders on your phone

Worried you might overlook a prescription that's running low?

CareSource will soon send text messages to Medicare Advantage members who have certain prescriptions that need to be refilled. When our records show you are about to run out of some medicines, we will send you a text message if the phone number we have on file for you is mobile. The text will tell you the pharmacy where your prescription can be refilled and will give you their phone number.

If you choose not to participate in this program, simply reply "stop" to the text.

Are E-cigarettes Really a Healthier Option?

E-cigarettes, also known as "vaping products" are electronic smoking systems. They have units filled with a fluid that contains nicotine and flavorings. and they 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, the U.S. Food and Drug Administration (FDA), state and local health departments, and other clinical and public health partners are investigating a multistate outbreak of lung injury linked with e-cigarette product use, or vaping. Patients said that their symptoms showed over a few days to weeks. A lung infection does not appear to be causing the symptoms. Findings show that THC plays a role in this outbreak.

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

Recommendations:

- Don't use vaping products, especially those containing THC.
- If you used e-cigarettes quit cigarette smoking, do not return to smoking.
- If you use vaping products, do not buy them off the street. Do not add any substances that are not 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).

The CDC continues to work closely with the FDA, public health partners and other agencies on this outbreak. If you have any questions or would like more information, please call Member Services at 1-844-607-2830 (TTY: 1-800-750-0750 or 711).

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 primary care provider (PCP) to make a plan that includes when to take your medications, when to call your PCP and when to get emergency care. Any changes in your health are important to discuss with your PCP.



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.



According to CDC, Americans are infected with HIV each year.



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



It is treatable through medication.



If you are between the ages of 15 – 65 and are sexually active,



If you would like to learn more about HIV or Hepatitis C, please call CareSource at 1-844-438-9498.

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.

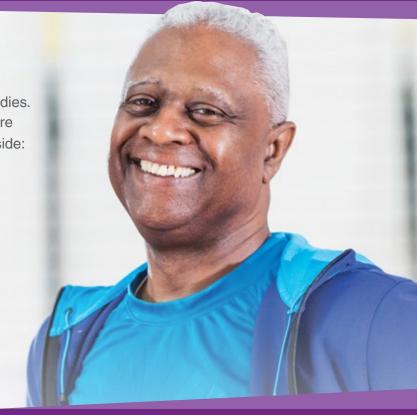
- Be realistic. As families change, traditions change as well. Be open to making new ones.
- Stick to a budget. Before you go shopping, decide how much money to spend. Or make homemade gifts
- **Learn to say no.** Don't stretch yourself too thin by trying to do everything.
- **Don't stop healthy habits.** Try to choose healthy meals, and get plenty of sleep and exercise.
- 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 doctor.

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. Below are some fitness options to do indoors when it is cold outside:

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

Did you know you have access to exercise benefits through Silver&Fit®? Today make the choice to be a stronger, healthier you! For more information go to SilverandFit.com or contact 1-877-427-4788 (TTY: 711).



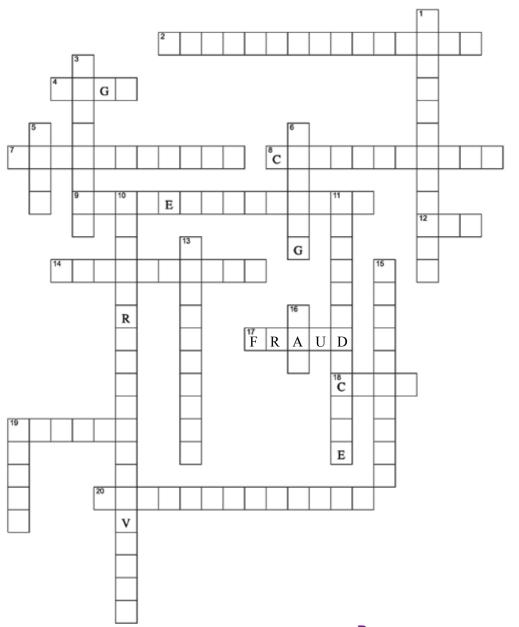
Holiday Schedule

In observance of major holidays, CareSource will be closed on the following days:

- Memorial Day: Monday, May 25, 2020
- Independence Day (Observed): Friday, July 3, 2020
- Labor Day: Monday, September 7, 2020
- Thanksgiving Day: Thursday, November 26, 2020
- Christmas Day: Wednesday, December 25, 2020



Find Answers To The Clues Using This Newsletter!



19. Scrub

16. Oat

15. Иеигоратћу

13. Urgent Care 11. Telemedicine

10. Primary Care Provider

6. Vaping

5. Hep C

3. Fourteen

1. Silver and Fit

Down Answers:

20. Holiday Stress

19. Stroke

18. COPD

17. Fraud

14. Mammograms

12. Flu

9. Express Scripts

8. Care Manager

7. Text Message 4. Yoga

2. Nurse Advice Line

Across Answers:

Across:

- 2. CareSource24
- 4. Stay Fit Option 6 Namaste
- 7. New Rx Reminders
- 8. Can help you complete your Health Risk Assessment (HRA)
- 9. 2020 Pharmacy Partner
- 12. Season that lasts for 6 months
- 14. Reducing deaths by 40% since 1990
- 17. Detecting _____, Waste and Abuse
- 18. 3rd leading cause of disease-related death in the U.S.
- 19. A stoppage of blood flow to the brain, causing brain tissue to die
- 20. 5 tips to reduce

Down:

- 1. Fitness Benefit
- 3. Number of diseases and health conditions you prevent when caring for your pearly whites
- 5. 4 million Americans are living with
- 6. Under investigation with the CDC & FDA
- 10. PCP
- 11. visits through your computer or smart phone
- 13. is to Sprains and Strains
- 15. Diabetes and Nerve Damage
- 16. Main Ingredient in recipe
- 19. Step you hum the happy birthday song to time

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 ချေး့ဖျကု ပုပြု သင်္ကြာ၏ အသင်္ကြုံ ကြဲကြက်မြေပါ် ရှိ အသင်္ကြုံ ကြဲ ဝက်ငေ ငြာ်င်မှုဝက်ျဝ်နြံက်သို့သို့ စာငျှိုန်။

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 indigué 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



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Instagram.com/CareSource



Pinterest.com/CareSource

IMPORTANT PLAN INFORMATION

Homemade Granola

Prep Time: 5 minutes | Cook Time: 25 minutes | Total Time: 30 minutes | Servings: 6

Ingredients

- 2 cups old-fashioned oats (not instant)
- 1/4 cup maple syrup
- 1/4 cup dark brown sugar
- 1 1/2 teaspoons cinnamon
- 2 tablespoons vegetable or canola oil
- 1/2 cup nuts chopped
 Suggestions: chopped pecans, walnut or sliced almonds
- 1/2 cup dried fruit like craisins and golden raisins
- 1/2 cup coconut optional

Instructions

- Preheat oven to 325.
- Mix together all ingredients except nuts, dried fruit and coconut
- Spread on a parchment lined cookie sheet. (or sprayed cookie sheet)
- Bake 20 minutes, stirring once.
- Add nuts, dried fruit and coconut.
- Bake 5 more minutes.
- Remove from oven and cool completely.
- Store in an airtight container.

Place in jar or cellophane bag and tie it with ribbon to give it as a gift.

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