



Flu Season is Coming

Safeguard Against the Flu with \$0 Flu Shots and Everyday Preventive Care

A yearly flu vaccine is the first and most important action you can take to protect yourself from getting the flu. The flu can be more serious for children, pregnant women, those with health issues, and adults 65 and older. Everyone 6 months and older should aim to get an annual flu vaccine by the end of October.

Take the following everyday preventive actions to help reduce the spread of germs:

- Avoid close contact with those who are sick.
- Wear a face mask when caring for a sick person with the flu.
- The sick person should avoid close contact with others or wear a face mask when around others in the home.
- Wash your hands with soap and water. If soap and water are not available, use alcohol-based hand sanitizer.
- Avoid touching your eyes, nose, and mouth, as germs spread easily this way.
- When you're sick, limit your contact with others as much as possible.

Call the Kelsey-Seybold Contact Center at 713-442-0000 to schedule your \$0 flu shot today! All KelseyCare Advantage members can receive flu and COVID-19 vaccines at no cost!

KelseyCare Advantage members enrolled in our LiveWell Rewards program can also receive a \$25 gift card for getting their annual flu shot.

(LiveWell Rewards are currently available to members enrolled in Platinum, Gold Freedom, Silver, or Silver Freedom plans.)

COVID-19

Understand Your COVID-19 Care Options

As we head into the fall months, we've seen a rise in cases of COVID-19 variants causing upper respiratory infections. Here are some ways to help you prepare and know your care options if you develop COVID symptoms.

- Have **COVID-19 at-home tests** on hand. As COVID numbers rise, there is a higher demand for these tests. We suggest keeping at least one at-home test available for each member of the household.
- Take a **COVID at-home test** before seeking care. If you feel sick with symptoms like cough, muscle aches, runny nose, fever, or tiredness, first take a COVID at-home test. This will help with a treatment plan and any prescriptions needed when you see your provider.
- Kelsey-Seybold's **On-Demand Virtual Care** is here for you! Did you know you can get care from Kelsey-Seybold providers without having to leave your home? On-Demand Virtual care is available 365 days a year—evenings, weekends, and holidays!
- **VideoVisitNOW (VVN)** – Take your COVID test and then connect with the next available Kelsey-Seybold provider right away. The wait time to see a provider averages 20 minutes or less. Your provider can send prescriptions to a Kelsey Pharmacy for delivery to your home or a pharmacy of your choice. Get started by logging into your MyKelsey app or MyKelseyOnline account.
- **E-Visits** – Get a response from a Kelsey-Seybold provider usually in an hour or less. Answer some questions about your symptoms (if you have COVID symptoms, please take a COVID test first). About an hour later, you'll receive a treatment plan. The treatment plan will include



prescriptions sent to a Kelsey Pharmacy or the pharmacy you choose.

We expect to see COVID numbers continue to rise into the fall and winter seasons, so it's important to take precautions when you can.

Follow these healthy tips to help keep you well:

- Wash your hands often and apply hand sanitizer.
- If you are sick, stay home. Try on-demand virtual options if you need care.
- Wear a mask if you are at a higher risk of illness.
- Cover your mouth and nose when you cough or sneeze.
- Get vaccinated.

If you have COVID-19 symptoms (cough, fever, shortness of breath, or other respiratory conditions), please call our 24/7 Contact Center at 713-442-0000 for care support.



Have Questions About Your Plan?

Look to Your EOC for Answers

All KelseyCare Advantage members have access to an important document called the Evidence of Coverage (EOC). The EOC is a contract between you and your Medicare Advantage plan. It comes out in October and tells you what your plan will cover and how much it will cost starting on January 1 of the following year. If you have questions about your plan, the EOC is where you can find answers.

Your EOC is available to you both online and in paper copy. Having your EOC online is particularly handy. You can look at it whenever you want, and you can use the search function on your computer to look up specific things you need to know within your EOC. Access your EOC on our website under *Members* → *Plan Documents*. You can request a paper copy of your EOC by calling the Concierge team at 713-442-2273 (TTY: 711).

Considering EOCs can be over 200 pages, it may be helpful to think of the EOC as a kind of Medicare encyclopedia that you refer to as needed, instead of a book that you sit down and read.

Below are important sections to look for, which are included in every EOC:

Information about Costs

All EOCs have a section where you can find important details about your costs, including premiums, copays, and coinsurance.

Information about Coverage

Every EOC also has a section on plan benefits. This section is usually in the same chapter as the cost information.

Information about Medical Emergencies

It helps to know how your plan covers emergency services before you actually need them.

Along with your EOC, you'll also get your member ID card and instructions on how to get other important documents online or by mail.

Stay Savvy **Avoid Bait and Switch During AEP**

During Medicare's Annual Enrollment Period (AEP) you get bombarded with marketing. Your mailbox fills up with letters and mailers. Your phone rings off the hook. Your TV commercials feature well-known celebrities to convince you to switch. Other Medicare Advantage plans try to lure you away from your current plan. They promise better benefits and lower costs.

Every week we hear from members looking for extra coverage who responded to an ad. Too late, they realize they switched plans and lost their KelseyCare Advantage benefits. **The best way to avoid getting misled by another plan is to know how your KelseyCare Advantage plan works.**

1. **Review your Evidence of Coverage (EOC).** Your EOC is your contract with KelseyCare Advantage. It explains what your plan covers and how much you'll have to pay for certain services. You can find your EOC online at [KelseyCareAdvantage.com](https://www.kelseycaresavvy.com). If you'd like a print copy, call our Concierge team at 713-442-4878 (TTY: 711).
2. **Read your Annual Notice of Change (ANOC).** Sent each September, the ANOC explains how your current plan will change as of January 1.
3. **Attend a member town hall meeting this fall.** Join a call to learn about your plan changes, ask questions, and more. Register at [KelseyCareAdvantage.com/MemberMeetings](https://www.kelseycaresavvy.com/MemberMeetings) for a town hall meeting.

No matter where you are on your health journey, we have a plan for you.

Join Us for a Townhall

Connecting With Members Through Our NEW Monthly Town Hall Meetings

Are you interested in learning more about your 2024 benefits? Join one of our new monthly member meetings.

These town hall-style meetings feature frequently asked questions as well as valuable and timely information about our KelseyCare Advantage plans.

Meetings are easy for you to access either by phone or through an online link on your computer.

Visit [KelseyCareAdvantage.com/MemberMeetings](https://www.kelseycaresavvy.com/MemberMeetings) for more information.

Here's a look at upcoming meetings:

- **October 10 (Tuesday) – 10 a.m.**
Classic (HMO), Signature (HMO), Secure (HMO)
- **October 12 (Thursday) – 2 p.m.**
Freedom (HMO-POS) and Thrive (HMO-POS)
- **October 24 (Tuesday) – 10 a.m.** Honor (HMO)
- **October 25 (Wednesday) – 2 p.m.**
Classic (HMO), Signature (HMO), Secure (HMO)
- **November 7 (Tuesday) – 10 a.m.**
Freedom (HMO-POS) and Thrive (HMO-POS)
- **November 9 (Thursday) – 2 p.m.** Honor (HMO)

Watch Your Mailbox for Your New 2024 ID Cards

New ID Cards for 2024!

Be on the lookout for your new 2024 KelseyCare Advantage ID card! ID cards will be sent out in December before the new plan year takes effect. If you have not received a card by early January, please call the Concierge team at (713) 442-CARE (2273) or toll-free at (866) 535-8343 (TTY: 711). And even though your plan name is changing, your personal KelseyCare Advantage member ID number is **not changing**.

KelseyCare Advantage *****	Plan Name	Member Services	XXX-XXX-XXXX
Name JOHN Q SAMPLE		TTY	XXX
ID Number - 123450000		Prescription Drug (CVS Caremark)	XXX-XXX-XXXX
Issuer (80840) 9210567898	RxBin: 004336	Vision Services	XXX-XXX-XXXX
Policy # H0332	RxPCN: MEDDADV	UM/Medical Authorization	XXX-XXX-XXXX
PCP:	RxGroup: RX20AB	Dental Services (Claims verification)	XXX-XXX-XXXX
PCP \$X, Specialist \$XX	MedicareRx Prescription Drug Coverage	Send Medical Claims to: PO Box 841649 Pearland, TX 77584	
ER \$XXX, Urgent Care \$XX	H0332_<XXX>	Send Mental Health & Substance Abuse Claims to: UBH – PO Box 30757 Salt Lake City, UT 84130-0757	
MOOP \$XXXX, Deductible \$X		WWW.KELSEYCAREADVANTAGE.COM	

What is different about the new cards?

- Your new plan name will be featured on the card
- Copay amounts may have changed to reflect the 2024 benefits
- Phone numbers on the back of the card have been updated to reflect your new provider details
- Once you receive your ID card in the mail, review it to make sure all your information is correct. After January 1 you can discard your old KelseyCare Advantage ID card. Your new card is your key to accessing your medical, vision, and dental benefits. If you have your prescription drug benefit through KelseyCare Advantage, you will use this card too.

Members with an Over-the-Counter (OTC) allowance will receive a pre-loaded white VISA card in the mail, and members with Over-the-Counter (OTC) and Flex will receive a pre-loaded blue VISA card. Once you receive your card in the mail, call the number on the back to activate it.



New Plan Names.

New Year. New Plan Names. Better-Than-Ever Care.

With any new year comes the opportunity for great change. This year, changes to your KelseyCare Advantage plan bring improved benefits and access.

You will see new plan names that underscore our commitment to your health. In December you will get your new ID card in the mail to reflect these changes. Starting January 1, use this card to access your medical, dental, and vision benefit, plus your prescription drug benefit if offered by your plan. **Your plan will automatically roll over to your new health plan. You do not have to do anything.**

Your 2023 Plan Name	Your 2024 Plan Name
Silver (HMO)	Honor (HMO)
Gold (HMO)	Classic (HMO)
Silver Freedom (HMO-POS)	Honor (HMO)
Gold Freedom (HMO-POS)	Freedom (HMO-POS)
Silver Community (HMO-POS)	Honor (HMO)
Gold Community (HMO-POS)	Freedom (HMO-POS)
Platinum (HMO)	Signature (HMO)

Two new plans are also coming in 2024, bringing you more options to find the right kind of care for you.

New 2024 Plans
Secure (HMO)
Thrive (HMO-POS)

Everyone has a different lifestyle and different needs, so it's important that your plan is the right fit. You may decide that transportation assistance is important to you, but gym membership is not, or that prescription drug coverage is not needed because you have Part D benefits through another source. KelseyCare Advantage has a plan to fit whatever combination of benefits matters most to you.

Same Great Care.

2024 Plan Name	Monthly Premium	Dental, Vision, Hearing	Prescription Drug	Over-the-Counter (OTC)	Flex Card	One Pass	Transportation for Medical Appointments
Honor (HMO)	\$0	✓	X	✓	X	X	20 one-way trips
Classic (HMO)	\$0	✓	✓	✓	✓	✓	20 one-way trips
Freedom (HMO-POS)	\$0	✓	✓	✓	✓	✓	unlimited
Signature (HMO)	\$0	✓	✓	✓	✓	✓	unlimited
Secure (HMO)	\$0	✓	✓	✓	✓	X	unlimited
Thrive (HMO-POS)	\$0	✓	✓	✓	✓	✓	X

If you have questions about your 2024 coverage or think a different plan may better suit your needs, call the Concierge team at 713-442-2273 (TTY: 711).





Find Your Fit with One Pass

More Options and Better Health with One Pass™

Beginning January 1, most KelseyCare Advantage plans* will have access to One Pass™, a program designed to help you stay active and healthy. One Pass offers a wide range of fitness options and serves as an alternative to the SilverSneakers® program.

Here's How to Use Your One Pass Benefits

- Visit YourOnePass.com
- Choose Get Started to create your account with login and password.
- Once you log in, you will see a 9-digit code. (The code begins with the letter A.)
- Write down or print the code and take it with you to any fitness location in the One Pass network.

Find a gym

Choose from a network of over 24,000 gyms, fitness locations, and studios. One Pass even includes boutique gyms like Orange Theory and Pure Barre, as well as the YMCA network.

Work out at home

Join live, online fitness classes and explore on-demand workouts. Unable to access a gym location? One Pass can send a fitness kit direct to your home.

Keep your brain healthy

Get fun activities to help improve memory, attention, focus, and brain speed.

Get social

Attend social events and activities to meet people with similar interests. One Pass provides access to more than 20,000 free social events and classes

Visit YourOnePass.com to find a participating fitness location near you.

*One Pass is available to KCA members with our Classic, Freedom, Signature, and Thrive plans.

Easier Access to Information You Need

Your Plan Information at Your Fingertips

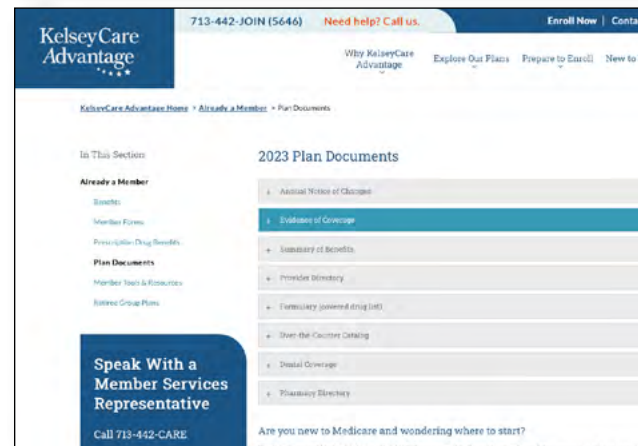
Great news! Our KelseyCare Advantage website has been updated with a fresh new look to make it even easier for you to find information about your KelseyCare Advantage plan.

You can find important plan documents such as your:

- Annual Notice of Change (beginning October 1)
- Evidence of Coverage (beginning October 15)
- Statement of Benefits (beginning October 15)

You can also view information about your prescription drug plan such as your Covered Drug List (Comprehensive Formulary), prescription drug costs, and pharmacy locator.

Visit us at [KelseyCareAdvantage.com](https://www.kelseycareservice.com) to explore the changes.



Fraud Waste & Abuse

Current Trends in Healthcare Fraud

- **Telemedicine Fraud:** Do not fall for TV ads and other types of advertising promising free durable medical equipment from suppliers. These are schemes where the telemarketers will use and sell your ID.
- **Prescription Drugs:** Be vigilant about the number of pills/capsules that are in your medicine bottles. Does it match the prescription amount?
- **Robo Calls:** Robo calls are an ongoing issue within Healthcare. Telemarketers and fraudsters will call telling you that they need your bank information to process payments. Or they will tell you they are holding a relative hostage and then ask for your bank information. If you get a call like this, hang up and immediately notify law enforcement.

Never give anyone your personal information!

If you suspect fraud associated with your KelseyCare Advantage account, contact the KelseyCare Fraud Waste and Abuse hotline at 713-442-9595 or email medicarefraudhotline@KelseyCareAdvantage.com

Understanding and Managing Your Blood Pressure

Keep Your Blood Pressure Under Control

High blood pressure, also known as hypertension, is a major health concern among older adults. As we age, changes occur in our body's vascular system, leading to stiffer arteries and an increase in blood pressure. This elevation in blood pressure can affect even those with healthy lifestyles who may feel perfectly fine. High blood pressure, often referred to as "the silent killer," frequently shows no visible or noticeable signs of illness, and many people may be unaware they have it, despite affecting nearly half of all adults.

If left uncontrolled, high blood pressure can result in serious health issues. The good news is that most people can manage their blood pressure effectively.

Understanding Blood Pressure

Blood pressure measures the force of blood pushing against artery walls when the heart pumps blood. Healthcare professionals use a blood pressure cuff around your arm, which tightens and then gradually loosens to measure your blood pressure. This measurement consists of two numbers. The first or upper number is called systolic blood pressure. Systolic is when the heart contracts and pushes out blood. The second or lower number is called diastolic blood pressure. Diastolic is when the heart relaxes and fills with blood.

Blood pressure is recorded as systolic over diastolic numbers (for example, a blood pressure reading of 120/80 means 120 systolic over 80 diastolic), and blood pressure levels are categorized based on these two values.

- **Low Blood Pressure (Hypotension):** Systolic blood pressure (the first number) lower than 90 or diastolic blood pressure (the second number) lower than 60 may cause symptoms

like lightheadedness, weakness, dizziness, or fainting.

- **Normal Blood Pressure:** For most adults, normal blood pressure is defined as systolic pressure below 120 and diastolic pressure below 80.
- **Elevated Blood Pressure:** Systolic pressure between 120 and 129 with diastolic pressure below 80. High Blood Pressure: Systolic pressure of 130 or higher or diastolic pressure of 80 or higher. In older adults, especially those with isolated systolic hypertension, the first number (systolic) is often 130 or higher, while the second number (diastolic) remains below 80.

Do I Have High Blood Pressure?

Anyone can develop high blood pressure, and some medical conditions or factors you can't change may increase your risk. These include:

- **Age:** The likelihood of high blood pressure rises with age, particularly isolated systolic hypertension.
- **Gender:** Before age 55, men have a higher risk, while women are more likely to develop high blood pressure after menopause.
- **Family History:** A family history of high blood pressure can increase your risk.
- **Race:** African Americans are at greater risk for high blood pressure.

High blood pressure often exhibits no visible symptoms, making regular blood pressure checks crucial for early detection. If your blood pressure readings are consistently high at multiple check-ups, your doctor may suggest home monitoring.



Managing High Blood Pressure

To control high blood pressure, you can make lifestyle changes and, if necessary, take medication. Treatment requires ongoing evaluation, especially if you have other conditions like diabetes.

Lifestyle Changes to Prevent and Lower High Blood Pressure

- **Maintain a Healthy Weight:** Ask your doctor about weight management if needed.
- **Exercise:** Moderate activities like brisk walking or swimming can help lower high blood pressure. Take advantage of the free fitness options available to you through SilverSneakers! And always consult your doctor before starting an exercise plan if you have underlying health issues.
- **Adopt a Heart-Healthy Diet:** Follow a balanced diet.
- **Limit Salt Intake:** As you age, your body becomes more sensitive to salt, so reduce your daily sodium intake.
- **Moderate Alcohol Consumption:** To lower the risk of high blood pressure, men should have no more than two drinks per day. Women should have no more than one.

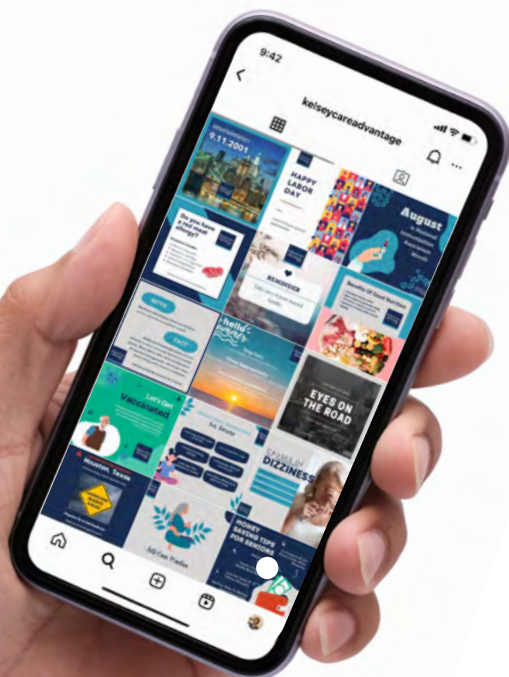
- **Quit Smoking:** Smoking increases your risk of high blood pressure and other health problems. It's never too late to quit.
- **Get Quality Sleep:** Address sleep issues, such as snoring or sleep apnea, to help lower blood pressure.
- **Manage Stress:** Coping with stress can positively impact high blood pressure.

Your doctor may prescribe medication to lower your blood pressure to a safe level, especially for isolated systolic hypertension, which is common in older adults. Medications can control blood pressure but may need to be taken long-term. Your doctor will work with you to find the best treatment plan tailored to your health and well-being.

Use your OTC allowance to order supplies from our Over-the-Counter (OTC) Benefits Catalog. The catalog includes blood pressure monitors to help you keep track of your blood pressure at home. Log in to kcaotc.com for more information.

KelseyCare Advantage members enrolled in our LiveWell Rewards program can also receive a \$25 gift card for getting their blood pressure screening. (LiveWell Rewards are currently available to members enrolled in Platinum, Gold Freedom, Silver, or Silver Freedom plans.)

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, Instagram, and LinkedIn! On our social media sites, you'll see a variety of health and lifestyle 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