

ENGAGE

QUARTERLY MAGAZINE 2021 ISSUE 4

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LORI RUND

We bake, cook, decorate, and gather. We honor old traditions and make new ones. Whatever you have in store for the holidays, we hope you enjoy this magical time of the year!

As we present the final issue of 2021, we're grateful for our Blue Medicare Advantage members – and the trust you place in Blue KC all year long. We're pleased to bring you everything from high-quality, affordable, and flexible Medicare Advantage plans to helpful, informative content like this ENGAGE magazine.

In this issue, we'll introduce you to your Benefit Extras for 2022, including

new Blue Benefit Bucks. We'll take a moment to honor and thank our dedicated veterans. We'll introduce you to a couple who might just inspire you to become a volunteer. And we'll even serve up some healthy holiday eating tips.

So, merry reading! And have a healthy, safe, and joyful holiday season.

Lori Rund
VP of Government Programs
Blue Cross and Blue Shield of Kansas City

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Benefit Extras in 2022

Want to get the most out of your insurance? Take advantage of all the Benefit Extras included in your 2022 Blue Medicare Advantage plan. Here's a look at just a few of them – you'll find the full list in your 2022 Member Handbook which you received this month.

Blue Benefit Bucks (BBB)

Blue Benefit Bucks works like a debit card so it's simple to use. It's loaded with the benefits from the plan you chose – putting you in control of your benefits spending. BBB combines your flexible spending benefit allowance (for services like dental, eyewear, hearing, and transportation), over-the-counter allowance (OTC), and Member Rewards all into one handy card. Learn more about this game-changing NEW benefit on page 5!

Dental

Healthy teeth and gums are linked to your overall health. No wonder the dental benefits included in most Blue Medicare Advantage plans have members smiling.

Vision

Most Blue Medicare Advantage plans cover eyewear, such as glasses or contact lenses. And all plans include a \$0 copay annual eye exam.

Hearing

Most of our plans include hearing exams, hearing aid fittings, and hearing aid purchases up to the plan's limit. How's that for music to your ears?

Dr. Sweat's "No Sweat" Workout

Meet Dr. Sweat, Blue KC's Chief Medical Officer. We've partnered with the fall prevention program Nymbi and Nations Hearing to bring you the "No Sweat" balance and cognitive training program.

BENEFITS VARY BY PLAN

Veterans Deserve Our Gratitude and Support



On Veterans Day, we pay our respects to the men and women who've served in the U.S. Armed Forces. Every November 11th, we honor and celebrate their patriotism and willingness to serve for the common good. This day is marked with neighborhood parades, ceremonies, speeches – and moments of silence – to remember those who've made the ultimate sacrifice for our nation.

While Veterans Day has passed, we believe that every day is a chance to celebrate our veterans. That's why Blue KC is committed to serving the health needs of those who have served, not just on November 11th, but 365 days a year.

Attention! It's the Blue Medicare Advantage Flex PPO

Blue KC is not only grateful for our veterans members, we have a Medicare Advantage plan for you. The Flex PPO (no Part D) plan is flexible – just like the name says. It offers all the benefits of a Blue Medicare Advantage plan even if you don't need Part D Prescription Drug Coverage – at a \$0 monthly premium. Flex PPO fits veterans' lives because most veterans have their prescriptions filled at the VA.

To learn why Flex is the plan of choice for so many vets, visit medicarebluekc.com/plans/flex.

Flex (PPO) 2022 Plans include:

- \$0 monthly premium
- \$0 medical deductibles
- \$0 primary care physician copay
- \$500 over-the-counter items allowance, every year
- \$1,000 Blue Benefit Bucks, flexible benefits for dental, hearing aids, eyewear and transportation combined
- 40 hours per year for Member and Caregiver support
- Low \$4,000 annual out-of-pocket maximum in and out of network
- SilverSneakers® fitness membership at no additional cost

Blue Medicare Advantage Plans 2022 Overview

Every year, Blue KC resolves to make our Blue Medicare Advantage plans better than the year before. 2022 is no exception. We are proud to offer four PPO plans and two HMO plans in 2022. Read on to learn more about what's in store for 2022, including the NEW Blue Benefit Bucks (BBB) card!*

*Blue Benefit Bucks (BBB) benefits vary by plan.

There's big news
for 2022:

**All plans have a \$0 premium and
a \$0 medical and prescription drug deductible.
And all plans include benefit extras!**

1 Blue Medicare Advantage Essential (PPO)

What makes Blue Medicare Advantage Essential our most popular plan? Chalk that up to a \$0 monthly premium, \$0 medical and prescription drug deductibles and low \$3,425 out-of-pocket maximum. In addition, you'll enjoy:

- \$0 primary care provider copay (in-network)
- \$1,000 dental benefit, each year
- \$0 hearing aids, and services for Level 1 devices, a \$500 benefit per ear, annually
- \$500 per year flexible benefit
- \$100 per quarter over-the-counter (OTC) allowance

2 Simply Blue (PPO)

Simply Blue is our most flexible plan. This PPO plan gives you the flexibility to see providers that are in-network and out-of-network as long as they accept Medicare. Other features include:

- Low maximum out-of-pocket of \$4,800 for both in and out-of-network
- \$0 primary care provider copay (in- or out-of-network)
- \$1,000 per year flexible benefit
- \$500 per year over-the-counter (OTC) allowance

3 Simply Blue Advantage (PPO)

Simply Blue Advantage offers a \$75 per month Part B giveback meaning you receive up to \$75 reduction of your monthly Part B premium. This plan also includes:

- \$0 primary care provider copay (in- or out-of-network)
- A maximum out-of-pocket of \$7,250 for both in and out-of-network

4 Blue Medicare Advantage Flex (no Part D) (PPO)

Take advantage of all the benefits of a Blue Medicare Advantage plan even if you don't need Part D Prescription Drug Coverage. Blue Medicare Advantage Flex offers:

- Low maximum out-of-pocket of \$4,000 for both in and out-of-network
- \$0 primary care provider copay (in- or out-of-network)
- \$1,000 per year flexible benefit
- \$500 per year over-the-counter (OTC) allowance

Blue Medicare Advantage Plans Have Real Star Power

The Medicare Star Quality Ratings for 2022 have been announced by Centers for Medicare & Medicaid Services (CMS). And we're pleased to announce that our Blue Medicare Advantage plans rank better than ever.



**Blue Medicare Advantage (PPO) plans
received a 4 out of 5 Star Rating**



**Blue Medicare Advantage (HMO) plans
received a 4.5 out of 5 Star Rating**

Every year, Medicare evaluates plans based on a 5-star rating system.

5 Blue Secure (HMO)

With the Blue Secure (HMO), you get freedom of choice (no referrals) and a focus on helping you navigate your health care choices so that you get the right care, at the right time. Additionally, the plan includes:

- Access to Spira Care providers for your PCP coordinated care
- Low maximum out-of-pocket of \$3,650
- \$0 primary care provider copay
- \$0 hearing aids, and services for Level 1 devices, a \$500 benefit per ear, annually
- \$500 per year flexible benefit
- \$100 per quarter over-the-counter (OTC) allowance

6 Blue Medicare Advantage Spira Care (HMO)

This HMO plan coordinated through Spira Care takes the worry out about how and when to get care. Only Blue KC members can enjoy primary care and coverage under one roof and a healthcare experience that is more personalized, convenient, and affordable. This plan also offers:

- Access to personal Care Guides to support you on your health journey
- Low maximum out-of-pocket of \$3,000
- \$0 primary care provider copay
- \$100 per quarter over-the-counter (OTC) allowance
- \$300 eyewear allowance



Answers to your questions

Have questions about our Blue Medicare Advantage plans? We're here to help. Contact a Blue Medicare Advantage expert at **(866) 508-7140 (TTY:711)**.

NEW for 2022 Blue Benefit Bucks – A Card That's Loaded with Value



Imagine having all your healthcare dollars stored on one card. Then, imagine being in control of your healthcare benefits with every single swipe. That's the flexibility and power of the Blue Benefit Bucks (BBB) card from Blue Medicare Advantage.

BBB works like a debit card. Your BBB Mastercard comes preloaded with the benefits from the plan you chose. You decide how you want to use your benefits. The amount you spend will be deducted automatically from your balance. To track your balance, log in to your account at **Members.NationsBenefits.com/BlueKC**.

BBB has 3 components


Your Flexible Benefits Allowance: Use this allowance for health-related services such as dental, eyewear, hearing, and transportation.

Your Over-The-Counter (OTC) Allowance: Use this allowance to buy non-prescription drugs, and everyday health-related items like pain relievers, vitamins, antacids and more.

Your Member Rewards: You can earn up to \$50 a year by completing any two of the following preventive health activities: flu vaccine, annual wellness visit, breast cancer screening, and diabetic eye exam.

! HELPFUL TIP! Wondering how to get your eyewear at the Optical Center inside your favorite wholesale retailer that may not accept Mastercard? No worries! You can still use your BBB card, just be sure to set up your PIN number by calling: **833-690-0180 (TTY: 711)**. Please always use your BBB card first. In the rare case member reimbursement is needed, contact NationsBenefits at **877-208-2596 (TTY: 711)**.

Blue Benefit Bucks vary by plan.



No Bones About It: Exercise May Prevent Osteoporosis

Good health gives you the ability to continue doing the things you want and need to do. Maintaining an active, healthy lifestyle is the best way to achieve it. As we age, our risk increases for many chronic conditions that can affect our health and independence so it's important to know the facts, your risk factors, and what you can do to stay healthy from head to toe – and that includes your bones.

Facts about osteoporosis

Osteoporosis is a disease that weakens the bones. Fractures caused by osteoporosis occur most commonly in the hip, backbone (spine) and wrist, with minimal or no trauma.¹ Osteoporosis can occur at any age, but the risk increases as you get older.¹ Most people with osteoporosis won't know they have it until they break a bone, but it's more common than you might think. One-half of women and one-quarter of men over age 50 will suffer a broken bone due to osteoporosis.² The risk is higher among women with a family history of broken bones or osteoporosis and who:¹

- have broken a bone after age 50
- had their ovaries removed before their periods stopped
- experienced early menopause
- have had calcium and/or vitamin D deficiency throughout their lives
- were on extended bed rest or were physically inactive

- smoke (smoking may result in less calcium being absorbed through diet)
- take certain medications, including those for arthritis and asthma, and some cancer drugs
- used certain medicines for an extended time
- are small-framed

Osteoporosis may be common, but it is not a normal part of aging. The disease can be treated, and even prevented.

6 ways you can reduce your risk

There are positive actions you can take to protect your bones and prevent osteoporosis and related fractures:³

1. Eat a well-balanced diet.
2. Get enough calcium and vitamin D.
3. Avoid smoking.
4. Limit alcohol intake.
5. Take medications as prescribed.
6. Exercise regularly.

Two types of exercises are important to build and maintain bone density: weight-bearing (walking, stair climbing, tennis, dancing, using elliptical machines) and muscle-strengthening (lifting weights, using elastic bands, yoga, using weight machines).^{4,5}

Just like muscle, bone is living tissue, and regular exercise can help strengthen it. Physical activity also helps maintain muscle strength, coordination, and balance, which can help prevent falls and related fractures.⁴

If you have osteoporosis, ask your doctor which exercises are safe for you.

Fight osteoporosis with SilverSneakers

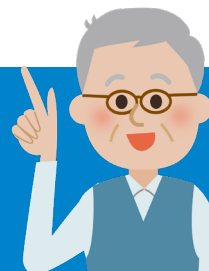
SilverSneakers® is the nation's leading lifestyle and fitness program designed specifically for older adults, and it's included with your Blue Medicare Advantage membership at no additional cost. Join in from your living room or in person. Once you enroll, you'll have instant access to virtual workouts, wellness videos, nutrition workshops and more through SilverSneakers LIVE™ and SilverSneakers On-Demand™. SilverSneakers also offers classes⁶ at participating locations⁷ across the nation where you can use strength equipment and weight machines your bones will love!

Get active, protect your bones, and live every day to the fullest. And always talk with your doctor before starting an exercise program.

Sources:

1. <http://www.nia.nih.gov/health/osteoporosis/>
2. www.nof.org/national-osteoporosis-month/
3. www.nof.org/preventing-fractures/prevention/prevention-and-healthy-living/
4. www.bones.nih.gov/health-info/bone/bone-health/exercise/exercise-your-bone-health
5. www.nof.org/patients/fracturesfall-prevention/exercisesafe-movement/osteoporosis-exercise-for-strong-bones/
6. Membership includes SilverSneakers instructor-led group fitness classes. Some locations offer members additional classes. Classes vary by location.
7. Participating locations ("PL") are not owned or operated by Tivity Health, Inc. or its affiliates. Use of PL facilities and amenities is limited to terms and conditions of PL basic membership. Facilities and amenities vary by PL.

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Now *That's* a PUZZLE

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | | 7 | | 9 | 8 | 4 | | |
| | | 6 | | 5 | | | | 8 |
| 8 | 3 | | | | | | | |
| | | | | 2 | 6 | | 7 | |
| | | 2 | 7 | | 1 | 9 | | |
| | 7 | | 4 | 3 | | | | |
| | | | | | | | 9 | 2 |
| 9 | | | | 1 | | 3 | | |
| | | 4 | 3 | 7 | | 1 | | |

Sudoku is a logic-based, combinatorial number-placement puzzle. The objective is to fill a 9×9 grid with digits so that each column, each row, and each of the nine 3×3 subgrids that compose the grid contains all of the digits from 1 to 9.

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| 5 | 9 | 1 | 6 | 7 | 3 | 4 | 8 | 2 |
| 7 | 4 | 3 | 2 | 1 | 8 | 5 | 9 | 6 |
| 2 | 6 | 8 | 4 | 9 | 5 | 3 | 1 | 7 |
| 6 | 8 | 2 | 5 | 3 | 4 | 9 | 7 | 1 |
| 4 | 3 | 6 | 1 | 8 | 7 | 2 | 5 | 9 |
| 1 | 7 | 5 | 9 | 2 | 6 | 8 | 4 | 3 |
| 9 | 5 | 6 | 7 | 4 | 2 | 1 | 3 | 8 |
| 8 | 2 | 7 | 3 | 5 | 1 | 9 | 6 | 4 |
| 3 | 1 | 4 | 8 | 9 | 6 | 7 | 2 | 5 |



Giving More Than They Receive

What do you do after you've spent a lifetime volunteering, and then retire? If you're Dave and Wanda Harris, you keep volunteering.

Over the course of their married lives, the Kansas City couple has volunteered in many different capacities. When their children were young, they served as members of the school board, coached their kids' basketball, volleyball, and baseball teams – and even manned the concession stands on weekends.

"Service is very important to us, and it's important to our culture, Dave explains. "We've been fortunate in our lives, and we're very glad to give back." To this day, the Harris' are active in their church community, and the couple stays busy helping their three children, six grandchildren, and extended family that includes 12 siblings.

"It's just in our nature to give more than we receive. It's amazing what you receive in return," Wanda and Dave shared.

Once a week, Dave and Wanda put on their volunteer jackets, and report for duty at Saint Luke's East Hospital. Wanda volunteers in the surgery waiting room where she relays updates from the surgical team, keeping families informed. She also makes sure that families are comfortable as they wait for loved ones to be moved out of recovery and into a hospital room.

Wanda elaborates, "It's enjoyable to be able to help people there. I've been a nurse for 44 years, so it was like I couldn't walk away from it totally."

Wanda talks about what it's like to fill an important need at the hospital, and to be valued by patients, doctors, nurses, and staff. "I get a lot of Thank-You's, We-Appreciate-You's, and What-Would-We-Do-If-You-Weren't-Here's," she said with a big smile.

Dave, a retired assistant controller and accounting manager, volunteers at the Diagnostic Center entrance at Saint Luke's East. He provides directions and assists patients who've come in for doctor appointments, lab work, X-rays, MRIs, or CT scans. Sometimes patients are physically challenged and need more help, in which case Dave will grab a wheelchair and escort them to their appointment.

"When I see other people in need, it really helps me focus on how I need to get physical activity, eat properly, and maintain my health," Dave shares. "This is just another powerful incentive to keep volunteering."

Dave also volunteers once a week at Lee's Summit Social Services. Lee's Summit Social Services is a non-profit agency that benefits low-income families and individuals with basic needs such as food, utility and rent assistance, clothing, medical items, school supplies for children, and holiday needs.

Dave drives a van to a local grocery to pick up close-to-date products for donation to Lee's Summit Social Services food pantry. His service has been essential throughout the COVID-19 pandemic. What's more, loading and unloading donations has proven to be great exercise.

"I encourage folks to volunteer because you stay active and you get that exercise," Dave says. "It's really amazing how you benefit emotionally and physically in return for the volunteering you do."

It's widely reported that volunteering has numerous emotional and physical health benefits for older adults. According to a study done by the Corporation for National and Community Service, adults over age 60 who volunteer reported higher levels of well-being and lower disability than those who did not. A study done by Wharton College found that volunteers feel more useful, capable, and confident. And the National Institute on Aging has stated that participating in meaningful social activities such as volunteering, can improve longevity, improve mental health, and reduce the risk of dementia.

Dave and Wanda plan to stay engaged in their volunteer efforts for years to come, and hope others will join them. They leave us with this final thought. "We hope that when someone reads this story, they'll come to understand the rewards in volunteering and will be inspired to get out and do the same thing."

VOLUNTEER OPPORTUNITIES

Blue KC is grateful for all that Dave and Wanda Harris do to make our region a better place to live. We invite you to volunteer for a cause that you care deeply about. Saint Luke's East Hospital and Lee's Summit Social Services is always looking for volunteers. If you're interested, here's who to contact.

Michele Malone
Volunteer Services Manager
Saint Luke's East Hospital
816-347-4621
mmalone@saint-lukes.org

Tonee Schwartz
Special Service Coordinator
Lee's Summit Social Services
816-525-4357 ext:106
tonee@lssocialservices.com

For opportunities outside Lee's Summit, use these links to browse and sign up in your area!

United Way
<https://www.unitedwaygkc.org/get-involved/volunteer>

Volunteer Match
<https://www.volunteermatch.org/>



Are You Armed to Fight the Flu?

Flu season is upon us once more – with its tell-tale fevers, chills, aches, pains, and fatigue. But fortunately, the flu is preventable. The best way to protect yourself, and others, from the influenza virus is to get a yearly flu shot.

Safe, Effective, and Free.

Flu shots are **FREE** of charge with Blue Medicare Advantage plans, so schedule yours today! You can also earn \$25* by getting your flu shot in 2021! To register and claim a gift card, visit [MedicareBlueKC.com/Rewards](https://www.MedicareBlueKC.com/Rewards) or call **1-833-601-3817 (TTY:711)**.

*Maximum of two, \$25 healthy rewards per year.

Where to get vaccinated?

Flu vaccines are offered in many locations, including primary care doctors and local pharmacies. Be sure to call in advance to confirm vaccine availability and see if an appointment is required.

Have You Been Boosted Yet?

The CDC recommends that all adults aged 18 and older should get a COVID-19 booster shot either six months after their initial Pfizer or Moderna vaccine doses or two months after their Johnson & Johnson shot.

The CDC Director Rochelle P. Walensky M.D., M.P.H states, "Booster shots have demonstrated the ability to safely increase people's protection against infection and severe outcomes and are an important public health tool to strengthen our defenses against the virus as we enter the winter holidays."

The CDC urges all unvaccinated adults to get a COVID-19 vaccine as soon as possible. You can find available vaccines near you at [vaccines.gov](https://www.vaccines.gov). If you have questions about vaccines or boosters, consult with your healthcare provider or pharmacist.

What's on Your Plate for the Holidays?



It's the time of year when we deck the halls – and our holiday tables – with rich, indulgent foods. We love all the classics like honey glazed ham, turkey smothered in gravy, candied yams, and buttery mashed potatoes. And joy to the world for eggnog, sugar cookies, and peppermint bark!

It's easy to put on extra pounds over the holidays. But what if we told you that you can have your yule log cake, and eat it too? With just a little effort, you can feast – in moderation. The key is to follow these nutritionist-approved tips.

5 Tips for Healthy Holiday Eatin'

1. Don't skip meals before a holiday feast.

Think you should skip breakfast or lunch so that you can 'save those calories' for holiday dinner? Think again. If you eat a well-balanced breakfast and lunch before heading to the most celebrated meal of the day, you can keep yourself from overindulging.

2. Stay hydrated, so you don't mistake thirst for hunger.

It's easy to forget to drink enough water during the holidays, especially when we're overwhelmed with splendid food and libations. To help avoid dehydration, drink water throughout the day and refill your glass during holiday dinner.

3. Give recipes a healthy tweak.

Most any favorite holiday dish can be made healthier – yes, even mashed potatoes! You can cut the amount of butter in half and add in plain Greek yogurt. This will make the potatoes creamy while adding protein. Get creative with ingredient substitutions and explore recipe makeovers that can boost the nutrition of your holiday recipes.

4. Fill your holiday plate with vegetables.

Because vegetables are hydrating and high in fiber, they fill us up with fewer calories. They are also an important source of many nutrients, including potassium, folate (folic acid), vitamin A, and vitamin C. If you eat your vegetables first, you'll find that they'll take the edge off your appetite.

5. Carve out time to exercise.

Just like you'd schedule a holiday activity with your family, schedule time for exercise that you enjoy. Take a walk in the fresh air. Take a spin on the exercise bike. Or unwind with a yoga or Tai Chi session.

Sources: Nutrition.gov, United States Department of Agriculture, Centers for Disease Control and Prevention.



HEALTHY WINTER SOUP

Makes 1.5 gallons

When sweet, silky butternut squash and earthy, nutty parsnips simmer away in a vegetable broth flavored with savory herbs and mild yellow curry...you'll be bowled over.

INGREDIENTS

- 1 cup carrot, peeled and diced
- 1 cup onion, peeled and diced
- 1 cup celery, diced
- 1 small butternut squash, peeled, seeded, and diced
- 2 cups parsnip, peeled and diced
- 3 garlic cloves, peeled and minced
- 2 tablespoons fresh thyme, chopped
- 2 tablespoons rosemary, chopped
- 2 teaspoons mild yellow curry, ground
- 1 gallon vegetable stock or water
- 2 tablespoons extra virgin olive oil
- 1 bay leaf
- Salt and pepper, to taste

DIRECTIONS

1. In a large pot on high heat, begin by sautéing the onions in oil for 3 minutes.
2. Add the rest of the vegetables and sauté for 5-8 minutes.
3. Add liquid, then add seasonings to taste.
4. Reduce heat and bring to a simmer, then cover with a lid.
5. Allow to simmer for 1-2 hours. Stir occasionally.
6. Remove the lid and taste. Add more seasonings if needed.
7. Serve in bowls and garnish.

OPTIONAL GARNISH

- Avocado, cubed
- Fresh parsley, chopped

TIP: This soup freezes well, so enjoy those leftovers at a later date!

From the kitchen of Blue KC. Bon appétit!



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

(866) 508-7140 (TTY:711)

For accommodations of persons with special needs at meetings call **1.844.239.4038, TTY 711**

Medicare Advantage Compliance and Fraud,
Waste & Abuse Hotline (anonymous 3rd Party Vendor):
1.844.227.1790

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Health and wellness or prevention information.

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Engage in Member Meetings

Member Benefits Showcase

Coming Soon: Member Benefits Showcases

Ever wonder if you're taking full advantage of your benefits? Join us for an upcoming member meeting to learn about everything you're entitled to. We'll introduce you to new Blue Benefits Bucks. Show you how to use your flexible benefit allowance, over-the-counter benefit, and Member Rewards. We'll even give you a chance to visit with our partner vendors like NationsBenefits, Best Buy Lively, SilverSneakers, and Papa Health.

We'll be mailing you an invite in mid-January, with instructions on how to sign up and reserve your spot.

Benefits vary by plan.

Save the Dates (2022)

| | | |
|-----------------|--|------------------|
| March 22 | Diamond Conference Center - North Kansas City, MO | 10 a.m. - 2 p.m. |
| | | 4 p.m. - 7 p.m. |
| March 23 | Unity Village, Grand Ballroom - Unity Village, MO | 10 a.m. - 2 p.m. |
| March 24 | Thompson Barn - Lenexa, KS | 10 a.m. - 2 p.m. |
| March 29 | Stoney Creek Conference Center - St. Joseph, MO | 10 a.m. - 2 p.m. |