





To me, autumn is all about crisp air, apple pies, football and Thanksgiving. It's about hayrides and visits to the pumpkin patch. And making time to marvel at nature's colorful displays. As the days grow colder, it's also time to brace ourselves. After all, it's flu season.

In this issue, we'll share why it's important to take your medications as prescribed. And, we'll invite you to be more aware of breast cancer and the power of gratitude.

And since it's time for Open Enrollment, we'll also introduce you

to some new plans and expanded benefits. As you explore them, don't hesitate to reach out to Customer Service with any questions.

As we head into autumn – and all the wintery days to come - I hope you'll join me in making positive changes in

Hirtz B. Maniel

Let's fall in love with healthfulness, Kirby McDaniel

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Now Hear This-Save with Your

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New For 2019

Always looking to improve your member experience, Blue KC is bringing new benefits to Blue Medicare Advantage plans in 2019. Check out these great benefits that will go into effect on January 1.

New, lower monthly premium

The Blue Medicare Advantage Access premium is dropping from \$65 a month to \$49 a month. That's a savings of \$192 a year.

More choices of physicians

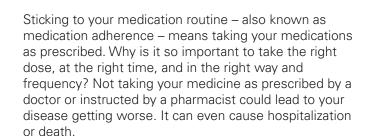
We've expanded our network of podiatrists and ophthalmologists. To find out if your doctor is in this broader network, call our Customer Service team.

\$0 prescription drug copays

Blue Medicare Advantage members can now benefit from a \$0 prescription drug copays on Tier 1 and Tier 2 90-day retail and mail order prescription drugs.

RNs are always on call

Now, all members have access to a 24-Hour Nurseline. Call with your healthcare questions or concerns – any time of the day or night. Members will learn more about this benefit soon, which kicks-off on January 1, 2019!



Ways to Remember Your Meds

- Take your medication at the same time every day.
- Tie taking your medications with a daily routine like brushing your teeth or getting ready for bed. Before choosing mealtime for your routine, check if your medication should be taken on a full or empty stomach.
- Keep a "medicine calendar" with your pill bottles and note each time you take a dose.

• Use a pill container. Some types have sections for multiple doses at different times, such as morning. lunch, evening and night.

Your Prescription Drugs Can't Work if

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- When using a pill container, refill it at the same time each week. For example, every Sunday morning after breakfast.
- Purchase timer caps for your pill bottles and set them to go off when your next dose is due. Some pill boxes also have timer functions.
- When traveling, be certain to bring enough of your medication, plus a few days extra, in case your return is delayed.
- If you're flying, keep your medication in your carry-on bag in case your luggage gets lost. Temperatures inside the cargo hold could damage your medication.



Can't Work if You Don't

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Four Famously Fall Superfoods

Fall is upon us. And there's a bounty of superfoods at their peak.

Apples

Sweet or tart, red or green, apples are delicious.

Be sure to eat the skin –
it has heart-healthy flavonoids. Apples are full of antioxidants and have four grams of dietary fiber per serving.

Parsnips

With a sweet, almost nutty flavor, parsnips are a great addition to rice and potato dishes. They're rich in potassium, and are a good source of fiber.

Sweet Potatoes

Sweet potatoes are more nutritionally dense than white-potatoes and are an excellent source of vitamin A and iron. They have anti-inflammatory benefits, too.

Pumpkins

Pumpkins are perfect for pies, breads and cookies. This veggie is rich in potassium, a good source of vitamin B, and supplies 20 percent of your daily recommended intake of fiber.



Don't let hearing loss hold you back from the things you love. And don't go broke paying for hearing aids.

TruHearing is offering an exclusive hearing aid savings program for Blue Medicare Advantage members. You can save an average of \$980 per hearing aid compared to national average prices. And, you have the freedom to visit more than 4,800 TruHearing locations across the country.

How the program works:

- 1. Call TruHearing at 800-334-1807. You must schedule all appointments through TruHearing.
- 2. TruHearing will answer your questions and schedule a hearing exam with a local hearing health provider.
- 3. At your appointment, the provider will conduct a hearing exam and recommend the appropriate hearing aids for you, if needed.

4. The hearing aids will be shipped to the provider and you'll return to the office 3–10 days later for your fitting and programming.

Along with personal service and great pricing on hearing aids,
TruHearing will provide the following to eligible Blue Medicare
Advantage members:

- A 45-day trial
- 48 free batteries per hearing aid
- Three provider visits for fittings and adjustments
- A three-year manufacturer warranty for repairs and a one-time loss and damage replacement

Call TruHearing at 800-334-1807 to learn more and to schedule your hearing exam. Customer service representatives are available Monday through Friday, from 8 a.m. to 8 p.m. EST.



Unfortunately, more than 350,000 people in Kansas City and the surrounding region don't know where their next meal will come from. More than 100,000 children don't have access to good nutrition – which jeopardizes their long-term

health and overall well-being.

Food is energy. Food is life.

Hungry to make a significant change, Blue KC has launched a new chapter in our commitment to the health and well-being of our community.

Well Stocked is our new signature program dedicated to increasing access to nutritious food in the city's underserved areas. By ensuring access to nourishing food – and teaching awareness along the way – we can work to give all Kansas

Citians the building blocks to a healthy life.

This initiative deepens our partnerships with local organizations, primarily focused through an expanded relationship with our long-time partner, Harvesters – The Community Food Network. Working alongside Harvesters, we'll mobilize to meet people where they are in the community and provide the food they need to thrive.

We recently held an insightful Food 4 Thought panel – one of three that we'll co-host with Harvesters throughout this year to raise awareness and have conversations about how to solve this issue. The event featured Valerie Nicholson-Watson, President and CEO of Harvesters, and Adriana Pecina, Program Officer at Health Care Foundation of Greater Kansas City. As a board of health and community devotees, we discussed how

community organizations can come together to increase food access for all.

We matched this with a donation of more than \$15,000 raised by our employees, all of which will provide healthy meals to children and families across the Harvesters' network. These donations will directly address the greater need for regular, nutritious meals during the summer months when school is out and food donations are slow.

By joining together, we can address the root of hunger and the health problems that stem from it. We can provide support to the many lives affected by inadequate nutrition.

If you'd like to get involved, we invite you to attend an upcoming Blue KC Food 4 Thought event. And be sure to connect with Blue KC on Facebook and Twitter to learn about future events and ways you can help.





Every Blue Medicare Advantage member has SilverSneakers. This free program gives you access to:

- EVERY one of 14,000 SilverSneakers participating locations nationwide
- On-demand workout videos, plus health and nutrition tips
- Support from trained instructors
- Group classes for all fitness levels, inside and outside traditional gyms

If you're not using your SilverSneakers membership, well, you're missing out.

Sara uses SilverSneakers to get regular exercise and feel stronger and healthier. She stays active and fit so she can do the things she loves – which includes keeping up with her six grandchildren.

"If you have SilverSneakers in your town, and fit the criteria, take advantage of it," advises Sara. "You will be so much healthier. I will be working out as long as I am alive!"

Your free SilverSneakers benefit can provide the resources, support and motivation you need to succeed. You just have to remember to use it! To get your member ID number and get started today, visit

SilverSneakers.com/StartHere and follow the simple instructions, or call **888-423-4632** Monday – Friday, 7 a.m. to 7 p.m. CST.

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Now That's a PUZZLE



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

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.

7	3	b	9	7	5	8	6	٦
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3	セ	S	Z	8	9	6	l	7
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Gratitude is Not Just for Thanksgiving

Want more happiness, joy and energy in your life? Try a good strong dose of gratitude.

Gratitude is a powerful force that we can use to expand our happiness, create loving relationships and even improve our health.

Many scientific studies, including research by renowned psychologists Robert Emmons and Michael McCullough, have found that people who consciously focus on gratitude experience greater emotional well-being and physical health than those who don't.

So, give thanks 365 days a year. Your life will thank you back.

Cultivate gratitude in your daily life and...

- Experience greater levels of joy and happiness
- Feel optimistic about the future
- Get sick less often
- Exercise more regularly
- Have more energy, enthusiasm, determination and focus
- Make greater progress toward achieving important personal goals
- Sleep better and awake feeling refreshed
- Feel stronger during trying times
- Enjoy closer family ties
- Be more likely to help others and offer emotional support
- Experience fewer symptoms of stress

6 **7**



Tis the Season for the Flu

Influenza is a contagious respiratory illness caused by influenza viruses. It can cause mild to severe illness. "The best way to prevent the flu is with a flu shot," says Blue KC's Medical Director, Dr. Rebecca Gernon.

The CDC recommends that everyone six months of age and older get a flu vaccine every year by the end of October. But as long as flu viruses are circulating, you can be vaccinated in January or later.

Vaccination is especially important if you're 65 years or older. Dr. Gernon explains why. "As we age, our immune defenses become weaker. This puts us at greater risk of developing serious complications from the flu."

Still wondering if a flu shot is right for you? Have a conversation

YOUR BLUE KC COVERAGE

Blue Cross and Blue Shield of Kansas City (Blue KC) will pay 100 percent of the allowable charge if you receive your flu shot from an in-network provider.



Most primary care doctors, pediatrician practices, clinics and pharmacies offer flu shots.

to make sure there are no restrictions and the vaccine is available.

Call before your appointment

MYTH:

The flu shot can give me the flu.

MYTH:

Vaccines are not proven to prevent the flu.

MYTH:

I should wait to get vaccinated so that I'm covered through the end of the season.

MYTH:

It is better to get the flu than to get a flu vaccine.

FACT:

Flu viruses used in flu shots are inactive. so they cannot cause infection.

FACT:

If you get the flu vaccine, vou are about 60% less likely to need treatment for the flu.

FACT:

People should get a flu shot as soon as they are available because it takes about two weeks for antibodies to develop.

FACT:

Getting the flu shot reduces the potential for illness and prevents time lost from normal activities.

STAY HEALTHY



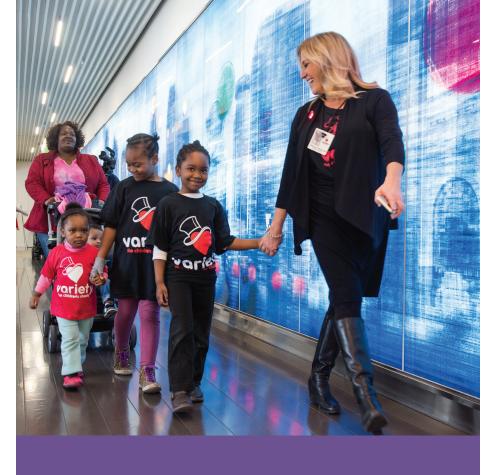
Cover your nose and mouth with a tissue when you cough sneeze.



Wash your hands often with soap and water, or use an alcohol-based nand sanitizer.



Avoid touching your eyes, nose or mouth so you don't spread germs.



80 Years of Community Impact

Throughout our 80 years in Kansas City, we've been committed to supporting local charities and community organizations that advance health services and community wellness, education and community enrichment and arts, culture and civic engagement.

Just last year, we supported 312 organizations, and Blue KC employees volunteered more than 10,000 hours in the community. This commitment to volunteerism helps create a stronger, happier future for Kansas City.

Blue KC has a rich legacy of doing. Because the more we give, the more we get back.

Caring Program For Children

Blue KC employees donated \$42,375 to fund medical equipment to children with special needs.

United Way

More than 400 employees raised over \$199,600 to support local non-profits under the United Way.

KVC Holiday Heroes

Employees gave money and donated toys and gifts for kids in foster care at KVC.

Harvesters

Employees donated over 3,463 pounds of food, provided 91,638 meals and volunteered over 120 hours to feed underserved individuals and families.



October is National **Breast Cancer Awareness** Month – an annual campaign to raise awareness of breast cancer and the importance of early detection.

Breast cancer is the second most common kind of cancer in women. About one in eight women born today in the United States will get breast cancer at some point in their lifetimes.

The good news is that most women can survive breast cancer if it's found and treated early. A mammogram – the screening test for breast cancer – can help find breast cancer early when it's easier to treat.

> Are you up to date on your mammogram?

Always at Your Service

NAKERA HIGGINS Customer Service Representative

Our world-class Customer Service Representatives know how to solve just about any issue. Now you can know a little bit about them. Meet Nakera Higgins.

ON YOUR DESK

Pictures of my family and nephew, Jace. There's also a calendar, and some of my awards.



YOUR GO-TO LUNCH

We have a great cafeteria. At least twice a week I order a chicken quesadilla.

DREAM VACATION

Cruise to Jamaica.

LOVE MOST ABOUT YOUR JOB

Helping Blue KC members!

WHAT INSPIRES YOU?

Seeing how my younger brothers and sisters look up to me. I'm the oldest of six.

PROUDEST LIFE MOMENT

Being an aunt.

LIFE MOTTO

Shoot for the moon. Even if you miss, you'll land among the stars.

PROUDEST WORK MOMENT

A member made a point to call my supervisor to say what a great job

MOST MEMORABLE MEMBER CONVERSATION

There's a member who shares my birthday, July 26th. Me and the fellow Leo have a great bond.

ENGAGE IN COMMUNITY EVENTS



Marriott Overland Park

10800 Metcalf Avenue. Overland Park

A big thank you to our 2018 event partners!





Kansas City



Monday, Oct. 29 10 am - 4 pm

Free Event!

Spend the day exploring aging services in Johnson County. Meet local vendors, participate in educational sessions and attend health screenings.



Visit JCPRD.com/LiveWellAgeWell for more details and to see a list of vendors, or call (913) 826-3030.

National Gold Medal Award Winner for Excellence!





Rooting Around for a New Fall Soup?

Meet the humble parsnip – a root vegetable that is related to carrots, but sweeter. Parsnips, in all their creamy white glory, are packed with nutrients, and make for a deliciously healthy seasonal soup.

Parsnip Sage Browned Butter

Makes ½ gallon (64 ounces)

YOU'LL NEED

- 1-11/2 quarts peeled, cubed parsnips
- Vegetable broth/water enough to cover parsnips
- 1-3 sprigs fresh thyme
- ¼ cup diced onion
- 1 bay leaf
- 2 cups half and half
- 2 tablespoons fresh sage leaves
- ½ cup 1 cup unsalted butter
- Salt & pepper to taste
- ½ teaspoon ground nutmeg

GARNISH OPTIONS

- Pumpkin seeds, toasted & salted
- Croutons
- Pumpkin seed oil
- Crispy sage leaves

METHOD OF PREPARATION

- 1. For parsnips: Put in large pot with stock or water, ground nutmeg, thyme, bay leaf, sage leaves and onion. Cover and bring to a simmer.
- 2. For browned butter: Put butter in pot and melt and allow to simmer. Stir when needed and once butter is browned and smells toasted, remove from heat. Should take 15-20 minutes.
- 3. Once parsnips are almost done, add half and half and simmer for 5-10 minutes uncovered.

- 4. Once parsnips are completely tender, remove from heat, strain and save all parsnip cooking liquid. Discard thyme sprigs and bay leaf.
- 5. In a kitchen blender, add parsnips, 1-2 cups of parsnip cooking liquid, and ¼ cup brown butter.
- 6. Turn blender on high and remove top while blender is still running.
- 7. Slowly drizzle in cooking liquid until puree starts a vortex.
- 8. Once vortex has started, slowly add brown butter. Add more fresh sage if desired.
- 9. Season with salt and pepper. Adjust with more cooking liquid and/ or browned butter. You many not need all cooking liquid and/or butter.
- 10. Once the soup is silky and velvety smooth, it's finished.
- 11. Serve in bowls and garnish as desired.
- 12. Enjoy.

OPTIONAL PREPARATION

For a festive seasonal twist, and a boost of protein, add shrimp or scallops.

- 1. In medium-hot sauté pan add 1 tablespoon butter, 1 tablespoon diced onion, 1 teaspoon minced garlic, and 1-3 cups of raw shrimp or scallops.
- 2. Sauté for 2 minutes and deglaze with 1-2 tablespoons white wine. Remove from heat and season to taste with salt, pepper, and garnish with fresh thyme leaves.
- 3. Add sauté mix on top of soup.

From the kitchen of Chef Kyle Williams. Bon appetite!

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PRSRT STD U.S. Postage PAID Blue Cross and Blue Shield of Kansas City

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

1-866-508-7140, TTY 711

Telephone lines are open 8 a.m. to 8 p.m., 7 days a week. You may receive a messaging service on weekends and holidays from April 1 to September 30. Please leave a message and your call will be returned the next business day.

Blue Cross and Blue Shield of Kansas City's Blue Medicare Advantage includes both HMO and PPO plans with Medicare contracts. Enrollment in Blue Medicare Advantage depends on contract renewal.

Medicare Advantage Compliance and Fraud, Waste & Abuse Hotline (anonymous 3rd Party Vendor): 844-227-1790

Blue Cross and Blue Shield of Kansas City is an independent licensee of the Blue Cross and Blue Shield Association. The HMO products are offered by Blue-Advantage Plus of Kansas City, Inc. and the PPO products are offered by Missouri Valley Life and Health Insurance Company, both wholly-owned subsidiaries of Blue Cross and Blue Shield of Kansas City.

Health and wellness or prevention information.