

ENGAGE

QUARTERLY MAGAZINE | SUMMER 2020

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Habits



LORI RUND

Welcome to your summer issue of ENGAGE.

What's in store in this issue? Popular senior discounts. Informed voting. Time in nature. A sublime salad featuring vine-ripened heirloom tomatoes. And more.

There are 92 days of summer. And that means 92 days to live well. So, let's not only get out and enjoy the fresh air, let's be sure to remember

to wear a mask and follow the advice of health experts. After all, it's up to each of us to keep all of us safe.

Lori Rund

*VP of Government Programs
Blue Cross and Blue Shield of Kansas City*

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EARN MEMBER REWARDS

Blue KC rewards members for engaging in their health. With the Member Rewards Program, you can earn gift cards worth up to \$25 to popular local and national retailers for completing various health actions during the year.

Get Rewarded for Health Actions.

Breast Cancer Screening

The older a woman is, the more likely she is to get breast cancer. According to the Susan G. Komen Foundation, the median age of diagnosis for women in the U.S. is age 62. Screening tests can detect breast cancer early, when the chances of survival are highest.

Diabetic Eye Exam

Diabetics are at higher risk for developing vision problems. Most often the only symptom is blurred vision or the loss of vision. If you are a diabetic, prevention is key and getting an annual eye exam is one way to prevent blindness. Diabetic eye exams should be performed annually unless otherwise directed by your eye doctor.

Flu Shot

Getting a flu shot is the best way to protect yourself against the virus. And it's especially important for people 65 years and older to be vaccinated because they are at high risk of developing serious complications from flu. Set a calendar reminder to get a flu shot before the flu season kicks in.

Annual Wellness Visit

Your Medicare plan covers a yearly appointment to discuss your plan of preventive care. Meet with your primary care physician (PCP) to create a prevention plan based on your unique health needs.

Acupuncture Coverage for Chronic Low Back Pain



The Centers for Medicare & Medicaid Services (CMS) will cover acupuncture for chronic low back pain under section 1862(a)(1)(A) of the Social Security Act. Up to 12 visits in 90 days are covered for Medicare beneficiaries under the following circumstances (effective January 21, 2020):

- For the purpose of this decision, chronic low back pain (cLBP) is defined as:
 - lasting 12 weeks or longer;
 - nonspecific, in that it has no identifiable systemic cause (i.e., not associated with metastatic, inflammatory, infectious, etc. disease);
 - not associated with surgery; and
 - not associated with pregnancy.
- An additional eight sessions will be covered for those patients demonstrating an improvement.
- No more than 20 acupuncture treatments may be administered annually.

– Treatment must be discontinued if the patient is not improving or is regressing.

Physicians may furnish acupuncture in accordance with applicable state requirements. Physician assistants, nurse practitioners/clinical nurse specialists, and auxiliary personnel may furnish acupuncture if they meet all applicable requirements and have:

- A master's or doctoral level degree in acupuncture or Oriental Medicine from a school accredited by the Accreditation Commission on Acupuncture and Oriental Medicine (ACAOM); and
- Current, full, active, and unrestricted license to practice acupuncture in a State, Territory, or Commonwealth (i.e. Puerto Rico) of the United States, or District of Columbia.

Auxiliary personnel furnishing acupuncture must be under the appropriate level of supervision of a physician, physician assistant, or nurse practitioner/clinical nurse specialist.

National Coverage Determination (NCD) for Acupuncture for Chronic Lower Back Pain (cLBP) (30.3.3)



Wear a Mask and Help Slow the Spread

It's easy to do your part to stop the spread of COVID-19: Wear a mask. Emerging evidence from clinical and laboratory studies shows that cloth face coverings reduce the spray of droplets when worn over the nose and mouth.

Cloth face coverings are recommended as a simple barrier to help prevent respiratory droplets from traveling into the air and onto other people. It keeps others safe whenever the person wearing the cloth face covering coughs, sneezes, talks, or raises their voice.

Because COVID-19 spreads mainly among people who are in close contact with one another (within about 6 feet), it's particularly important to wear a mask in settings where people are close to each other or where social distancing is difficult to maintain.

Cloth Face Covering Basics.

- Everyone should wear a mask when going out in public.
- The cloth face covering is meant to protect other people in case you are infected.
- Do NOT use a mask meant for a healthcare worker.
- Continue to keep at least 6 feet between yourself and others. The cloth face covering is not a substitute for social distancing.

Who Shouldn't Wear A Cloth Face Covering?

- Children younger than two years old.
- Anyone who has trouble breathing.
- Anyone who is unconscious, incapacitated or otherwise

unable to remove the mask without assistance.

Source: Centers for Disease Control and Prevention

Don't Fall for Fake Testing Kits

Beware of dummy testing kits being offered through telemarketing calls and door-to-door visits. Scammers use this ruse to obtain information for identity theft or fraudulent billing purposes.

Your Hearing Aid Benefit Is Enhanced for 2020

Millions of people across the country suffer through hearing loss every day. When someone decides to take the step toward better hearing, their quality of life improves, and they start connecting to the world around them in a more profound way. That's why Blue Medicare Advantage offers our members access to an updated selection of high-quality, low-priced hearing aids.

Your benefit covers up to two hearing aids per year for a low copay for either the TruHearing Premium hearing aid or a moderate copay for the TruHearing Advanced hearing aid. Please refer to your Evidence of Coverage or Member Handbook about cost share for your plan. Plus, TruHearing offers a new innovative Slim RIC model and three additional rechargeable styles that will help you stay connected in a more comfortable and efficient way to the people and sounds that matter most to you.

Benefits Include:

- Smartphone-compatibility, allowing you to stream audio directly to your ears
- Own Voice Processing (OVP™), which makes your own voice sound more natural and less distracting; and
- 4 new rechargeable options that conveniently charge overnight and last all day.

Your Hearing Aid Benefit Also Includes:

- Initial hearing exam with a TruHearing provider
- 3 follow-up visits with the provider for fitting and adjustments
- 45-day risk-free trial
- 3-year manufacturer warranty for repairs and one-time loss or damage replacement
- 48 batteries per hearing aid included with non-rechargeable models

Please consult your benefit documents for exact coverage provisions as the services listed here vary by plan. To schedule a hearing exam with a provider in your area, call TruHearing at 1.855.541.3070 (TTY 711). Hours of operation are 8 a.m. - 8 p.m. ET Monday - Friday.

NowThat's a PUZZLE

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

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



Every Vote Counts

1 President. 435 House Seats. 35 Senate Seats. 11 Governorships.

On Tuesday, November 3, Americans will head to the polls to cast ballots for presidential, senatorial, congressional, and local political races. By exercising our right to vote, we can choose leaders who will represent our views in government.

The impacts of voting and political decisions touch nearly every facet of daily life – from safety, to housing, to education, and even our health. So make your voice heard on election day. It's up to you to decide what kind of life you want for you, your children, and your grandchildren.

Be an Informed Voter.

Before you head to the polls, it's important to educate yourself. There are many resources where you can find unbiased and accurate information on the candidates and issues. You can get answers to questions like:

- How do I register to vote?
- What's my voter registration status?
- Where's my polling place?

- How do I get an absentee ballot?
- Where do the candidates stand on issues that matter most to me?

Refreshingly Non-Partisan Voter Education Resources

For election-related answers, check out these handy resources:

Vote 411

Vote 411 is a nonprofit site published by the League of Women Voters. This all-in-one tool lets you register to vote, compare candidates' positions, and see how issues affect your county and state. Visit Vote 411 to find key voting information for your state, locate your polling place, and even see where debates are happening. vote411.org

Ballotpedia

Ballotpedia is the digital encyclopedia of American politics and elections. The nonprofit's goal is to inform people about politics by providing accurate and objective information. The site covers federal, state and local elections, including calendars of dates, parties, candidates, platforms and information on voter ID, polling stations, ballots and absentee voting. ballotpedia.org

HOW TO VOTE IN MISSOURI

NOVEMBER 3, 2020: GENERAL ELECTION

POLLING PLACES ARE OPEN FROM 6 A.M. TO 7 P.M. ON ELECTION DAY.

Important: If you are in line at the closing time of 7 P.M., then you have the right to cast your vote.

POLLING PLACE LOCATIONS & VOTER INFORMATION

Find out where you are registered to vote and find your polling location:

<https://s1.sos.mo.gov/elections/voterlookup/>

HOW TO VOTE IN KANSAS

NOVEMBER 3, 2020: GENERAL ELECTION

POLLING PLACES ARE OPEN FROM 7 A.M. TO 7 P.M. ON ELECTION DAY.

Important: If you are in line at the closing time of 7 P.M., then you have the right to cast your vote.

POLLING PLACE LOCATIONS & VOTER INFORMATION

Find out where you are registered to vote and find your polling location:

<https://sos.ks.gov/elections/elections.html>



REFER A FRIEND

Do you know anyone – a friend, neighbor or relative – who is shopping for a new Medicare plan? If so, please send them our way. We'd love to speak with them about the benefits of choosing Blue KC as their Medicare partner.

Anyone who is interested in learning more about our Medicare options can call a special number and speak directly with a Blue KC Medicare concierge.



855-514-6013

Thanks for being a valued member. And thanks for passing along our phone number!

Spend 120 Minutes a Week in Nature

Studies have shown that time in nature can lower blood pressure and stress levels, reduce anxiety, improve immune system function and improve mood. If being outdoors is good for our health, how much time must we spend there in order to feel the positive effects?

A June 2019 study by the European Centre for Environment & Human Health at the University of Exeter provides an answer. People who spent two hours a week in green spaces—local parks or other natural environments—were substantially more likely to report good health and psychological well-being than those who didn't.

That time can be all at once or spread out over several visits. Think you can swing 20 minutes a day in a green space? We sure hope so—it's free medicine.

Where to Get a Dose of Nature Therapy?

Ernie Miller Park, 909 North, KS-7, Olathe

A 116-acre nature park consisting of a diverse range of habitats including tallgrass prairies, upland meadows, bottomland forest, a beautiful stream and three miles of nature trails.

Loose Park, 5200 Wornall Road, Kansas City

This 75-acre park boasts long green expanses and a beautiful lake. It's one of Kansas City's most popular, beautiful and historical locations. Stop and smell the roses at the municipal Rose Garden.

Mill Creek Streamway Park, 19425 Wilder Drive, Shawnee

This beautiful linear park has approximately 17 miles of pedestrian and bicycle trails. Round that out with three miles of equestrian trails and open spaces for jogging, picnicking and hiking.

Weston Bend State Park, 16600 MO-45, Weston

Not far from Kansas City, this park has sweeping views of the Missouri River and over 10 miles of trails - including a three-mile paved trail through woody terrain.

Source: Kansas City Parks and Recreation, Johnson County Parks and Recreation District



Living Well on a Budget

Growing older means becoming eligible for all kinds of special deals and discounts. With some companies, you'll only need to be 50 (or older), while others start offering discounts at age 55, 60, or 65. Ready to shop, eat, vacation and be entertained more affordably?

5 Easy Ways to Save Money.

1. Cash in on senior discounts.

Many businesses offer senior discounts – including retailers, restaurants, grocery stores, gyms, utility providers, auto services, hair salons, airlines, travel services, museums and more. Ready to start saving? Ask a business what kind of discounts it offers, or poke around the company's website.

2. Take advantage of veterans' discounts.

Many retailers, grocery stores, restaurants and other businesses give discounts to veterans, so always be sure to ask what's available. And be prepared to show your valid military ID to take advantage of the deals.

3. Join a discount club.

Depending what your interests, lifestyle and purchasing habits are, it may pay off to become a member of a seniors' discount club. Here's a snapshot of four organizations that advocate for and cater to the 50+ crowd:

AARP®

AARP® is a nonprofit, members-only organization whose stated mission

is to "empower people to choose how they live as they age." The organization promotes positive social change and provides resources, advice and discounts on healthcare, employment, income security and travel for members. aarp.org

The Seniors Coalition

The Seniors Coalition is a non-partisan, non-profit, education and advocacy organization that represents the interests and concerns of America's senior citizens at the state and federal levels. A membership entitles you to deals on travel, shopping, car insurance and even a discount healthcare program. senior.org

American Seniors Association (ASA)

The American Seniors Association describes itself as an independent and conservative voice for seniors. The ASA offers a wide array of benefits, including Medicare/insurance plans, roadside assistance, discounts at restaurants, travel benefits, hunting & fishing discounts, and wireless plans. americanseniors.org

National Active and Retired Federal Employees Association (NARFE)

The only organization solely dedicated to the general welfare of all federal workers and retirees, the NARFE delivers valuable guidance, timely resources and powerful advocacy. As a NARFE member, you'll enjoy discounts on travel,

health services, insurance and more. narfe.org

4. Visit public institutions.

Many public libraries, parks, schools, or community centers offer free or discounted services, educational opportunities and events. Are you taking advantage of them? Many parks host free concerts. Some colleges offer reduced or free non-credit college tuition for older adults. And libraries are famous for free programs and classes. Plus, why buy books and movies when you can borrow them?

5. Snag a pass to the National Parks.

Here's your ticket to over 2,000 federal recreational sites and national parks. The "America

the Beautiful" National Parks & Federal Recreational Lands Lifetime Senior Pass (\$80) or Annual Senior Pass (\$20) are available to citizens or permanent residents age 62 or over. nps.org

Source: Medicare.org

Eat, Shop, Save Local.

From fast food to restaurants. From groceries to toiletries. From clothing to crafts. From the movie theater to the zoo. If you know where to look, you'll find lots of senior discounts around the Kansas City area.

In fact, there's an ever-growing list at Kansas City on the Cheap – your local resource for freebies, discounts and deals. kansascityonthecheap.com

Taking Control of Urinary Incontinence

When a person leaks urine by accident it's called urinary incontinence. If you live with this embarrassing problem, you're not alone. Millions of Americans – about 1 out of 2 women and 1 out of 4 men – experience urinary incontinence. It's most common in older people.

When the muscles in and around the bladder don't work the way they should, urine can leak. That's the reason behind this common bladder problem.

Urinary incontinence in women may be caused by:

- Weak bladder muscles
- Overactive bladder muscles
- Weak pelvic floor muscles
- Damage to nerves that control the bladder from diseases such as multiple sclerosis, diabetes or Parkinson's disease
- Pelvic organ prolapse, when the muscles and tissues supporting the pelvic organs (the uterus, bladder, or rectum) become weak or loose

Urinary incontinence in men may be caused by:

- Prostatitis – a painful inflammation of the prostate gland
- Injury or damage to nerves or muscles from surgery
- An enlarged prostate gland, which can lead to Benign Prostate Hyperplasia (BPH), a condition where the prostate grows as men age

There are four types of urine leakage. Treatment is based on what type you have:

- Stress Urinary Incontinence (SUI)
- Overactive Bladder (OAB)/Urgency Urinary Incontinence (UUI)
- Overflow Incontinence
- Mixed Incontinence

Is the fear of leaking urine impacting your quality of life? Consult with your care provider to determine what treatment is best for you. And don't delay – urinary incontinence can often be cured or controlled.

Sources: National Institutes of Health, Urology Care Foundation



Show Your Heart Some Love with These 5 Healthy Habits

Staying active is one of the best ways to keep your heart healthy. And keeping your heart healthy is a great way to keep your loved ones' hearts happy. Heart disease is the number one cause of death in the U.S.¹, but it isn't a "normal" part of aging. Even if it runs in your family, heart disease isn't inevitable. Maintaining a healthy weight and keeping your cholesterol and blood pressure at healthy levels will greatly reduce your risk of dying from heart disease.² The best way to do that is to commit to a healthy lifestyle.

To reduce your risk of heart disease:

- 1. Stop smoking.** The toxic chemicals in cigarettes negatively impact the functionality of your heart and blood vessels, which leads to a build-up of plaque in your heart arteries.³
- 2. Choose healthy foods.** Good nutrition helps keep a host of critical risk factors in check—cholesterol, blood pressure, diabetes, weight⁴—and you'll feel better, which could lead to other good habits like exercising.
- 3. Stay active.** Take a daily walk, stretch or do yoga, take a fitness class, ride a bike—as little as 10 minutes a day of physical activity can deliver some health benefits.⁵
- 4. Limit alcohol.** Having more than two drinks per day for men, and one per day for women, can increase your risk of high blood pressure and obesity, which both increase the risk of heart disease.⁶
- 5. Relax.** Learning to manage stress is important to your mental health and your heart health.

Go heart-healthy with SilverSneakers®.

SilverSneakers is the nation's leading fitness and lifestyle program for seniors, and it's included in your Blue KC health plan. SilverSneakers gives you the tools you need to stay active and healthy and an entire community of support. Eighty-eight percent of members say SilverSneakers improved their quality of life.⁷

SilverSneakers includes:

- memberships to thousands of participating locations⁸ nationwide - visit as many as you wish!
- classes for all fitness levels⁹
- group fitness programs outside traditional gyms⁹
- instructors trained specifically in senior fitness
- health and nutrition tips along with SilverSneakers On-Demand™ videos
- SilverSneakers GOTM mobile app with workout programs, location finder and more

GET STARTED TODAY

Questions? Visit SilverSneakers.com or call 1-888-423-4632 (TTY: 711), Monday through Friday, 8 a.m. to 8 p.m. ET.

Always talk with your doctor before starting an exercise program.

Sources:

1. American Heart Association, www.heart.org/idc/groups/ahamah-public/@wcm/@sop/@smd/documents/downloadable/ucm_491265.pdf Accessed 12/21/2017
2. Centers for Disease Control and Prevention, "Prevention: What You Can Do," www.cdc.gov/heartdisease/what_you_can_do.htm
3. <https://www.nhlbi.nih.gov/health-topics/smoking-and-your-heart>, Accessed 12/3/2019
4. American Heart Association, www.heart.org/en/healthy-living/healthy-eating/eat-smart/nutrition-basics/aha-diet-and-lifestyle-recommendations, Accessed 12/3/2019
5. American Heart Association, www.heart.org/en/healthy-living/fitness/fitness-basics/aha-recs-for-physical-activity-in-adults, Accessed 12/3/2019
6. American Heart Association, www.heart.org/en/healthy-living/healthy-eating/eat-smart/nutrition-basics/alcohol-and-heart-health Accessed 12/3/2019
7. 2018 SilverSneakers Annual Participant Survey
8. 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.
9. Membership includes SilverSneakers instructor-led group fitness classes. Some locations offer members additional classes. Classes vary by location.

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Summer Heirloom Tomato Salad



Nothing says summer like heirloom tomatoes. Pick up the most beautiful ones you can find. Toss them in a bowl with a few simple ingredients. And you'll have a stunning and delicious salad in minutes.

MAKES 2 QUARTS

INGREDIENTS

- 3 cups vine-ripened heirloom tomatoes, different colors and sliced or cubed
- 1 cup vine-ripened heirloom grape or cherry tomatoes
- 3-5 tablespoons fresh basil, finely cut
- 1 cup fresh mozzarella cheese cut into medium cubes
- 1-4 tablespoons white vinegar
- 4 tablespoons extra virgin olive oil
- 1-2 whole lemons, juiced
- Salt and fresh cracked pepper, to taste

DIRECTIONS

1. In a large mixing bowl, gently mix together everything but the cheese.
2. Gently fold in the mozzarella cheese.
3. Season to taste with salt, pepper and optional garnishes.
4. Serve and enjoy!

GARNISH

- Fresh basil, chopped
- Lemon zest
- Extra virgin olive oil, drizzled
- Chili flakes, few pinches

CHEF NOTES

Serve this summer salad alongside or on top of freshly grilled bread seasoned with olive oil. For an extra pop of flavor, add shaved aged Parmesan cheese and balsamic glaze.

From the kitchen of Chef Kyle Williams. Bon appétit!

Virtual Connections

While you're following stay-at-home recommendations, there are many ways to engage your mind, spirit and sense of wanderlust. Don't let summer pass you by without a trip to a National Park. Free adventures await – all you have to do is connect online.

National Parks at Home

The National Parks Service and Google Arts & Culture offer virtual tours of:

Kenai Fjords National Park

Hawai'i Volcanoes National Park

Carlsbad Caverns National Park

Bryce Canyon National Park

Dry Tortugas National Park

EXPLORE NOW:
<https://artsandculture.withgoogle.com/en-us/national-parks-service/parks>

The National Parks Foundation offers virtual tours of:

Clara Barton National Historic Site

Hot Springs National Park

Virgin Islands National Park

Hamilton Grange National Memorial

Crater Lake National Park

New Bedford Whaling National Park

EXPLORE NOW:
<https://www.nationalparks.org/connect/blog/take-virtual-visit-national-park>



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

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.