

National Nutrition Month

March is National Nutrition Month and the time to remind ourselves the importance of making informed choices.

It is never too late to begin healthy habits. Regardless of our age, we can all benefit by eating healthy. Simple changes can make a world of difference. Below are a few thoughts to get you started:

- Include healthy foods from all food groups in your diet
- Keep healthy snacks on hand
- Try some new healthy recipes
- Don't rush through your meal, take time to enjoy it
- Stay hydrated. Drinking enough water can be a challenge but is so beneficial. Staying hydrated:
 - Helps organs function properly
 - Lowers Blood Pressure
 - Improves sleep
 - Helps to moisturize your skin

A Registered Dietician can help determine your needs/goals. Depending on your situation, there are some carriers that cover nutritional education. Contact our Member Care Specialists for guidance.

It's not only food we need to consider, as the song goes "Let's get physical!"

The Department of Health and Human Services suggests, 150 minutes of moderate to intense physical activity each week can:

- Reduce stress and anxiety
- Increase energy levels
- Lower blood pressure
- Increase bone density
- Help promote better sleep habits
- Slow weight gain

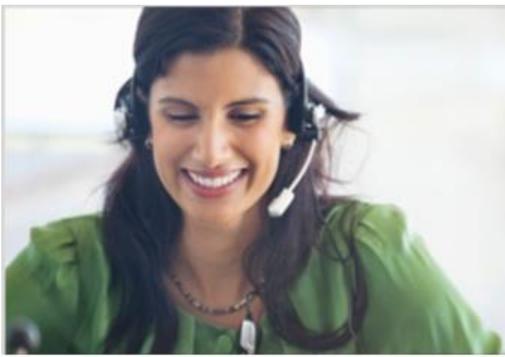
Activities can include:

- Brisk walk
- Running
- Bike ride
- Swimming
- Dance

"The Member Care Specialist, Betty, was knowledgeable, engaged and fun to work with. Fantastic service!"

Retirement Considerations

With the onset of the pandemic, several active employees find themselves questioning if it is the right time to retire, or if they should defer retirement and continue their health coverage through their employer-sponsored health care plan. There are several considerations to think about. You can begin your journey by contacting one of our Member Care Specialists (MCS). A CareCounsel MCS is ready to answer your questions and concerns. For one, if you've reached or are about to reach "age-attained" Medicare (age 65), your MCS is happy to collaborate on an "Introduction to Medicare" conversation. They will introduce you to Medicare, guide you to reliable resources, and offer educational Tip Sheets on various Medicare topics. You'll be given a link to 10 introductory Medicare videos. While you are still employed and contemplating your own personal needs, your MCS will explain when/how you can delay signing up with Medicare and what is required to avoid those dreaded Medicare penalties. CareCounsel is quite knowledgeable with Medicare terms and can break them down to make them easily understandable.



“Kari was the representative who helped me, and she followed up over email three times to keep me updated on the progress of my claim and to let me know that she was keeping an eye on it. She saw it through until it was resolved. Definitely a very positive experience”.

Who’s Caring for You?

Meet **Stoney**; a Member Care Specialist:

1. Stoney’s early years were spent in Oklahoma and Texas. His family relocated to the San Francisco Bay Area where he completed school. Stoney made a conscious decision to remain in the area.
2. He drove across the Country in the middle of the winter. However, he does not recommend a trip like that during that time of year.
3. He loves to be out in nature. Camping is a luxury for him, and he can’t get enough of it.
4. Stoney strives to strike just the right balance with self-care and caring for others. By taking care of himself and being mindful of those around him, he can be fully in tune to others needs.

C-I-CARE

We pride ourselves for delivering concierge level service and appreciate knowing how we’re doing. Every after-call survey you complete is read by leadership and tells us how we are doing. Many include words like compassionate; empathetic; knowledgeable; good listener; caring and being treated like a friend treats a friend. Our MCS team takes pride in their work and practices C-I-CARE. Oh no, another acronym! C-I-CARE stands for:

- **Connect:** We connect with you by using your proper name, or by asking the name you would prefer to be called.
- **Introduce:** We always offer our name and role.
- **Communicate:** We will ask specific questions to ensure we understand your concern. Along with that we will explain how we can assist and offer timeframes for resolution.
- **Ask:** Prior to any outreach on your behalf, we will ask your permission to release your information.

- **Respond:** We will immediately respond to your inquiry and go a step further by anticipating your next need/question.
- **Exit:** We will never leave you hanging. We won’t hang-up until your questions are answered and your concerns have been rectified, or we will offer the next steps for resolution with a timeframe.

A Sample Call Re: Coverage Options

Just because a benefit plan seems richer, it doesn’t necessarily mean that it is the best fit for you. Our caller kept this in mind and contacted our MCS when contemplating a move to another plan offering. The MCS took the time to understand what the caller did and did not like about their current coverage and then explained how medical expenses would be covered under each available option. To close the loop, the MCS provided the plan highlights and Tip Sheets. The caller was so grateful (s)he followed up with an email stating “Thank you so much! You’re the best.”