

# ENGAGE

QUARTERLY MAGAZINE | 2021 ISSUE 1

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Want to Keep Your Brain Sharp?





LORI RUND

In what has been one of the most challenging years of our lifetimes, it's never been more apparent just how important our health is.

Blue Medicare Advantage remains fully committed to your health and well-being. As your partner in health, we encourage you to take advantage of your benefits.

Remember, you're not only entitled to routine preventive care and a 24-hour Nurse Line. You have many supplemental benefits you may not even be aware of including \$0 telehealth, a Member Rewards Program and a behavioral health benefit called Mindful by Blue KC.

And that's just for starters. So please take the time to read your 2021 Member Handbook. If you have any questions, reach out to your

hometown Customer Service Team. They can teach you so much about your benefits. Don't miss the terrific article about them in this issue.

Whether you're new to our family, or have been with us for years, thank you for choosing Blue Medicare Advantage.

Happy and Healthy 2021,

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

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## 2021 Supplemental Benefits

There are more benefits in 2021 than ever before. By using these benefits, you'll get the most out of your Blue Medicare Advantage plan. Please note that benefits vary by plan.

Our plans go beyond the basics to provide you with extra coverage. You already have a long list of extras like the over-the-counter (OTC) allowance, SilverSneakers® fitness benefit, eyewear allowance, hearing aid coverage, and \$0 90-day supply of Tier-1 and Tier-2 drugs. You can expect even more extras this year.

### **NEW and Expanded Benefits in 2021** (Benefits vary by plan)

- Continued coverage for COVID-19 testing and treatment
- \$0 Telehealth (virtual medical visits)
- Companion and Caregiver Support
- Smoking and Tobacco Cessation
- Personal Emergency Response System
- Nutritional Counseling
- Routine foot care not covered by Original Medicare

**Connect to all your benefits. All in one call.**

**1-866-508-7140 (TTY:711)**

To learn more about your extra benefits, or if you have questions on how to get started, give us a call and discover what great Customer Service is all about.



# Featured Services

Blue KC has implemented some operational changes designed to enhance your member experience. We hope you'll take advantage of them.



**ID Cards** – Make sure you've replaced your 2020 ID card with your new 2021 one. It includes our new Pharmacy Benefit Manager, OptumRx.



**New Member Portal** – For helpful tools and information, enjoy the modernized and user-friendly experience at [MyBlueKCMA.com](http://MyBlueKCMA.com).



**Opt-in Text Messaging from Blue KC** – It's a simple, secure way to connect with your healthcare. Call 833-593-1787 to sign up. You can receive important health information including suggestions on where to go for care, policy information and updates, health and wellness tips, and more!



**Autopay** – Do you have a plan that bills you monthly? Sign up for autopay at [MyBlueKCMA.com](http://MyBlueKCMA.com) for year-round convenience.



**Billing Cycle** – For those who receive a monthly paper invoice, expect to get your paper bill around the 15th of every month.

If you have questions call your Customer Service team at 1-866-508-7140 (TTY:711) or visit [MyBlueKCMA.com](http://MyBlueKCMA.com).



## It's Time for the 2021 Medicare Experience Survey

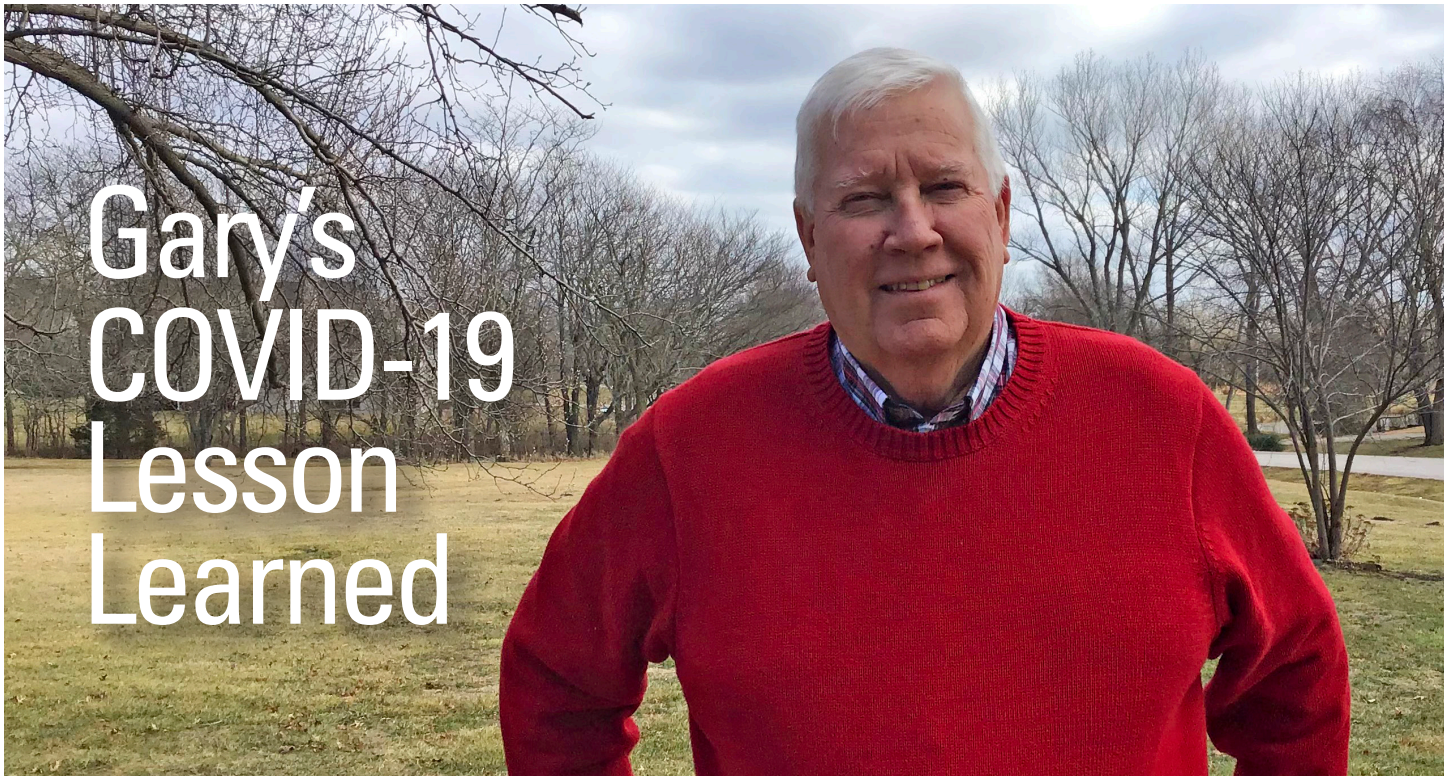
Every year, The Centers for Medicare & Medicaid Services (CMS) send a survey to a group of randomly selected members. It asks about members' experiences with their health plan and providers and gives them a chance to evaluate the care they receive.

If you get this survey, please take the time to complete it. Healthcare ratings count. So does your opinion.



## Your Best Shot Against Flu Season

Between influenza and the ongoing COVID-19 pandemic, it's a challenging time for public health. Do your part to protect yourself—and your community—against preventable illness. Get a **FREE FLU SHOT**. It's not too late!



# Gary's COVID-19 Lesson Learned

Gary Rose had his first contact with COVID-19 in mid-March of 2020. His family had travelled to Pensacola, Florida for spring break. After two sunny days, they chose to drive home as virus cases began to soar and beaches began to close.

Gary owns an insurance agency in Shawnee, Kansas. This active, healthy, 71-year-old has worked through the pandemic because his business is essential to the economy.

“Like many Americans, I discounted the virus as being just a little worse than the normal flu that we get every winter,” said Gary. “That was out of ignorance and probably a little bit of hope,” he added.

Gary’s second contact with the virus was more profound.

On Saturday, October 31, Gary and his wife, Diana, visited their son T.J. and his family. T.J. warned that he was coming down with a cold, but that didn’t deter the couple. They wanted to see their granddaughter Jessa, whose high school team had just won the State Volleyball Tournament in Dodge City, Kansas.

Gary told his son, “We’ll stay outside. We’ll keep our six feet. It will be fine.” The family celebrated Jessa’s victory on a deck and kept a safe distance.

Monday afternoon, Gary left the office feeling tired. He woke up Tuesday morning with a head cold. Being cautious, he called his doctor, who ordered a COVID-19 test. On Wednesday, Gary learned he had the virus.

Gary described the next four days as “No big deal, just a temperature of 100.5.” By Sunday though, his temperature had spiked to 103.8 and he fell asleep watching the Chiefs’ game. Gary admitted, “I really don’t remember much about what went on that Sunday afternoon.”

Come Monday, Gary was coughing 80 to 90 percent of the time. By Wednesday, Gary—and his abs—were weary from the coughing and Diana had seen enough. She called 911.

Gary was admitted to a local hospital and was also diagnosed with pneumonia. When the hospital staff couldn’t get his oxygen above 90, even with a nasal cannula, he was transferred to Research Medical Center in Kansas City for advanced care that included a full course of the experimental drug Remdesivir.

“I want to give everyone the advantage of my experience, so you don’t have to make the same mistakes I made,” Gary said.

“Don’t think it’s the normal flu. Don’t think it’s a head cold or a case of bronchitis. The medical community has learned so much—they’re doing things now that they didn’t know how to do a few months ago,” he stressed.

Gary was fortunate. He responded well to treatment and was at Research Medical Center for five days. Today, he’s back to work and is passionate about closing the COVID-19 knowledge gap and turning skeptics into believers.

# Your Benefits Matter in a Crisis

The coronavirus has changed our way of life, and as you do your best to protect yourself and others, we're doing our best to keep you well. Blue Medicare Advantage offers benefits to support you during the public health crisis and give you a greater peace of mind.\*

- **COVID-19 Cost Share Protection** – All costs associated with COVID-19 care including testing, treatment and hospitalization will be covered by your Blue Medicare Advantage plan.
- **COVID-19 Tests** – A test for COVID-19 will be covered for free if your healthcare provider orders the test.
- **\$0 Telehealth** – A safe alternative to an in-person office visit. Consult with your healthcare provider from home via the phone or online video.
- **Blue KC Virtual Care App** – If you need care and your doctor is not available, this app connects you with doctors via online video. Blue KC's Virtual Care doctors have undergone additional training for COVID-19. Get the app on the Apple App Store, Google Play or visit [www.BlueKCVirtualCare.com](http://www.BlueKCVirtualCare.com).
- **Companion & Caregiver Support** – Are you feeling isolated due to the pandemic? Could you use a hand with daily tasks or a ride to the pharmacy? Papa is here to help. To learn more, call Papa at 888-905-8301 (TTY 711).
- **Mindful by Blue KC** – A set of tools and resources to help you cope with stress, depression, isolation, substance use, and more. There's a Mindful Advocate in your corner at all times. To talk, call 833-302-MIND (6463) or the behavioral health number on the back of your member ID card.
- **Transportation** – Need a ride to a COVID-19 vaccination appointment? You can request one-way trips (number of trips varies by plan) to plan-approved locations within 50 miles of your pick-up. Transportation is available Monday through Saturday, 4 a.m. – 9 p.m. You are welcome to have a friend or family member with you on the ride. Transportation is provided by American Logistics (ALC). Call ALC Customer Service at 1-833-886-8663 (TTY 711) Monday through Friday, 8 a.m. – 5 p.m. Schedule your ride at least two business days in advance.

\*Benefits vary by plan.



Since the start of the pandemic, more than 500,000 Americans have died from COVID-19. But hope—and protection—is on the way. FDA-authorized vaccines are now available, and they're being distributed to frontline healthcare workers and high-risk populations. Over time, the vaccines will become more widely available to the whole population.

## When will the vaccine become available to you?

It's up to individual states to develop their own prioritization and rollout plans. As you wait your turn to be vaccinated, we encourage you to be patient and to follow the news from your state. **Once you've secured an appointment, please bring your red, white and blue Medicare card or Medicare Number to your visit so your healthcare provider or pharmacy can bill Medicare.**

To learn more about the Kansas COVID-19 Vaccination Plan, visit [www.kansasvaccine.gov](http://www.kansasvaccine.gov).

To learn more about the Missouri COVID-19 Vaccination Plan, visit <https://covidvaccine.mo.gov>.

## Stay safe. Stay up to date.

Things are moving quickly with the vaccine and information changes daily. But you can always find up-to-date information at Blue KC's COVID-19 website.

Visit [www.medicarebluekc.com/covid19](http://www.medicarebluekc.com/covid19).

Feeling anxious or stressed about pandemic life? Remember, you have behavioral health benefits to help. Visit [www.mindfulbluekc.com](http://www.mindfulbluekc.com).

Source: [https://covid.cdc.gov/covid-data-tracker/#cases\\_totaldeaths](https://covid.cdc.gov/covid-data-tracker/#cases_totaldeaths)



## Members' Frequently Asked Questions... and Answers

It's not uncommon to have questions about your Medicare benefits. In fact, here are 10 questions that we get the most.

### MEMBERS' TOP 10 FAQs

#### 1. I've received a bill from my provider. Do I pay or do I wait for Blue KC notification?

First, be sure your provider has your 2021 insurance information. Then wait until you receive an Explanation of Benefits (EOB) from Blue KC. It shows you the patient responsibility portion you owe, if any.

#### 2. What do I do if I think a provider is billing for services I did not get?

Call your provider for an explanation of the bill. You may also call Blue Medicare Advantage Customer Service.

If you are not satisfied with your provider's explanation, you can call the Medicare Advantage Compliance and Fraud, Waste and Abuse Hotline 1-844-227-1790 or report it on-line at [bcbskc.ethicspoint.com](http://bcbskc.ethicspoint.com).

#### 3. How can I find out if a service or procedure is covered by my plan?

Review your Summary of Benefits and Evidence of Coverage documents. These documents can be found in the Plan Benefits section on [MyBlueKCMA.com](http://MyBlueKCMA.com). If you cannot find the service or procedure listed in these documents, Blue Medicare Advantage Customer Service is here to help. Your provider may also be able to help you determine whether a service or procedure is covered by your plan.

#### 4. How do I know if my doctor is in-network?

To find a provider go online at [medicarebluekc.com/find-a-doctor](http://medicarebluekc.com/find-a-doctor) and search by provider name or specialty, download a provider directory, or call Blue Medicare Advantage Customer Service for a copy.

#### 5. How do I use my Over-the-Counter (OTC) benefit?

*\*This benefit varies by plan.*

Members receive over-the-counter (OTC) benefits through our partner program, Healthy Benefits Plus. Your OTC benefit allowance will be automatically loaded onto your card and expires at the end of the allowance period, typically monthly. Use it like a debit or gift card to buy non-prescription drugs and everyday health-related items.

Having trouble with your card? Don't worry. Just pay for your supplies and send us your receipt with your member information and we will reimburse you.

There are several ways to use your benefit. Call 1-833-832-7308; shop online at [healthybenefitsplus.com/bluekcmaotc](http://healthybenefitsplus.com/bluekcmaotc); in person at Walmart, Hy-Vee or CVS stores; or you can mail us your receipt for reimbursement.

#### 6. Are my prescriptions covered?

To see if your medications are covered by your plan you can access the formulary search tool or you may download the 2021 Formulary, both available at [MedicareBlueKC.com](http://MedicareBlueKC.com) and on your member portal at [MyBlueKCMA.com](http://MyBlueKCMA.com). You may request a copy of the 2021 Formulary by calling Customer Service.

#### 7. How do I give permission to Blue KC to speak to someone else on my behalf?

Call Blue Medicare Advantage Customer Service. They can assist you with the required documents so someone else can speak on your behalf.

#### 8. How can I tell if a procedure requires a prior authorization?

Ask your care provider. Your provider will obtain prior authorization for any procedure that requires it.

#### 9. What Durable Medical Equipment (DME) is covered by my plan?

You and your care provider should discuss your medical needs and the provider can submit for approval through your plan.

#### 10. Who should I call if I have any more questions?

Contact Blue Medicare Advantage Customer Service at 1-866-508-7140 (TTY 711). Your hometown team is available seven days a week, 8 AM to 8 PM. 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.

And remember, no question is ever too big, or too small, to ask.

Lesley Conchola



Jennifer Johnson



Jesse Freese

## Your Hometown Customer Service

They live in Edwardsville, Platte County, Blue Springs, and North Kansas City. They root for the Chiefs. And shop at Hy-Vee. Their hearts are in KC, and it shows.

Whereas some health insurance companies have overseas call centers, the Blue Medicare Advantage Customer Service Team are fellow members of the Kansas City community. And that makes every interaction, and every phone call, more personal.

"We're right here in Kansas City. We are your neighbors. We're here central time, from 8 a.m. to 8 p.m., seven days a week," Ramona Magers explained.

Lesley Conchola elaborated. "I feel like there's more trust when members know you're from the area. You know where hospitals are located, and what events are going on. It brings the conversation to a whole different level."

For Christine Humphrey, there's something special about working in her community. "There's a different sense of pride when I can help somebody that may be literally down the street from me," she said.

Every conversation is not only a chance to make a personal connection, it's an opportunity

to educate. "Every day, we get the chance to help people understand what's most important to them: their health," said Customer Service Manager Jesse Freese.

### Beyond Q&As

Healthcare is personal. People are passionate about it. Our Blue Medicare Advantage Customer Service Team encourages members to understand everything that's going on with their health—and their health insurance.

"We're not just here for the questions and answers. We're here to actually educate them about their benefits, their rights, and all the things Blue KC offers them. We're teachers," Ramona Magers explained.

Customer Care Advocates teach members about everything from supplemental benefits and in-network providers to prescription coverage and explanations of benefits. They empower members with the knowledge and the tools they need to be smarter healthcare consumers.

### Where every member counts

Jesse Freese said, "The thing I love most about Blue Cross and Blue Shield of Kansas City is that we have literally made the member first in everything we do. It's not just a

slogan. It's actually true."

Most people think insurance companies are in it for the money. Jesse Freese is proud that Blue KC is cut from a different cloth. "As a not-for-profit, we're in it for you. You can call us as much as you want. I promise, we're going to try to take care of you as best we can," Jesse Freese shared.

The Customer Service Team strives for the same goal on every call. "We want them to feel like they were understood. We want them to feel like we care about them. And finally, we want them to feel like we helped them," Jesse Freese said.

**Now that's great hometown customer service at work. Reach your team at 1-866-508-7140 (TTY:711).**

**A big thanks to all the Hometown Customer Care Advocates who participated in this story.**

Lesley Conchola  
Jesse Freese  
Christine Humphrey  
Jennifer Johnson  
Ramona Magers  
Kayla Roberts



# Not Motivated to Exercise? Do This.

## **Follow these three simple steps to get in the groove—and maybe even look forward to your workouts.**

You know all the great reasons to exercise. It can help ward off chronic disease, keep your muscles and bones strong, boost happiness, and even help you stay social. But if you still struggle to lace up your sneakers on most days, you're not alone.

Among adults ages 50 and older, 28 percent are inactive, meaning they are not physically active beyond the basic movements needed for daily life, according to the Centers for Disease Control and Prevention. And among adults 75 and up, that number goes up to 35 percent.

One possible explanation: "As you age, you're not only fighting the normal barriers we all have—convenience, transportation, time, environment, weather, lack of enjoyment—but you're also adapting to change," says Stephen Samendinger, Ph.D., an associate professor at Drexel University College of Nursing and Health Professions, whose research focuses on healthy lifestyle motivation.

Your body might feel a bit achier than it used to or your energy levels might take a hit more often than you'd like, he says. These things are completely normal and shouldn't stop you from being active—but they often still do.

Your goal is to get at least 150 minutes of moderate-intensity aerobic activity each week. You can break it up into however many shorter sessions you want, and do whatever activity you enjoy—dancing, walking, hiking, or swimming are all great options.

If that seems like a lofty target and you feel your fitness motivation slipping, follow these steps to get back on track—and eventually make exercise a habit.

### **Step #1: Change the Way You Set Goals (Hint: Smaller Is Better)**

Setting goals that are too big can actually impede your fitness motivation, Samendinger says. If you haven't jogged in a while and tell yourself your first run will last an hour, you might feel overwhelmed when it comes time to hit the pavement. The result? You don't run at all. "Your goals should be realistic, manageable, and



incremental,” Samendinger says. That way, you’ll be able to hit milestones along the way, which will build your confidence little by little.

Avoid blanket terms like “I’m going to become fit” or “I’m going to lose weight.” Instead, aim for specific goals like “I’m going to walk for 20 minutes after dinner each day” or “I’m going to lift weights twice per week.”

### Step #2: Find an Activity You Truly Enjoy

You’ve heard this before, but it’s worth repeating. Enjoyment is a huge predictor in whether or not you’ll continue exercising, Samendinger says.

A sense of achievement, mastery, or winning triggered these positive emotions the most, the researchers say. The results make sense: Exercise should feel rewarding, Samendinger says. And this should stem from wanting to improve yourself, master skills, or develop relationships.

Avoid looking at weight loss or food as your primary reward—that can backfire quickly and negatively impact your relationship with exercise, Samendinger says.

For ideas on finding a workout you enjoy visit <https://www.silversneakers.com/blog/best-exercise-older-adults/>.

### Step #3: Hold Yourself Accountable— or Find Someone Who Will

If you have a hard time motivating yourself, enlist the help of a friend. Working out with another person—whether it’s your spouse or someone in your COVID bubble—can actually be extremely healthy and helpful.

For instance, if you told a friend you’d go for a walk or hike at 9 a.m. on Saturday, you’ll feel responsible to that person, which will minimize your chances of backing out. Plus, you can set goals together and push each other along the way.

The key is to find a way to hold yourself accountable. Another option: Join a fitness class, ideally with people your own age like the many classes offered by SilverSneakers.

### Make the Most of Your SilverSneakers Benefit

SilverSneakers is included in your Blue Medicare Advantage plan at no extra cost to you. To find a participating fitness center near your home, go to [silversneakers.com](https://silversneakers.com) and enter your zip code.

*Always talk to your doctor before starting an exercise program.*

*SilverSneakers is a registered trademark of Tivity Health, Inc. SilverSneakers On-Demand is a trademark of Tivity Health, Inc. © 2020 Tivity Health, Inc. All rights reserved. SSFP2928\_1020*



# Now *that's* a PUZZLE

**Sudoku** is a logic-based, combinatorial number-placement puzzle. The objective is to fill a 9x9 grid with digits so that each column, each row, and each of the nine 3x3 subgrids that compose the grid contains all of the digits from 1 to 9.

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

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

# Want To Keep Your Brain Sharp?



As we age, our brains change – and along with it, so do our mental functions. Mental decline is common, and it's one of the most feared consequences of aging. But cognitive decline is not necessarily a foregone conclusion.

Research has shown that the adult brain is not stagnant — it's constantly at work, producing new cells and forming neural connections through a process called neuroplasticity. And whenever you challenge yourself to learn something new or try a new activity you are harnessing your brain's ability to rewire itself in response to the stimulation you give it.

There are ways to improve your cognitive health. So keep them top of mind and make them part of your routine—they could make you function better.

## 6 ways to improve brain health

### 1. Take care of your physical health

*Tip: Manage chronic conditions, quit smoking, get enough sleep and limit your alcohol consumption.*

### 2. Manage high blood pressure

*Tip: Oftentimes, high blood pressure doesn't show any signs. Routine doctor visits can pick up changes, even if you feel fine.*

### 3. Eat healthy foods

*Tip: Consume fruits and vegetables, whole grains, lean proteins, low-fat or non-fat dairy. Limit solid fats, sugar and salt.*

### 4. Be physically active

*Tip: Get at least 2.5 hours of physical activity each week. Set a goal of 30 minutes every day.*

### 5. Keep your mind active

*Tip: Read, play games, take a class, teach a class, learn a hobby, or volunteer.*

### 6. Manage your stress

*Tip: Try relaxation techniques like meditation and yoga, get regular exercise and stay positive.*

## How are you socializing safely during the pandemic?

Share your ideas at [EngageNewsletter@BlueKC.com](mailto:EngageNewsletter@BlueKC.com) for a chance to be featured in our next issue of ENGAGE.

## Have you noticed a change in your cognitive abilities?

The Alzheimer's Association has created a checklist to recognize the warning signs. If you have any concerns, fill it out and share the sheet with your doctor.

You can download the "Know the 10 Signs" PDF here: <https://www.alz.org/media/documents/10-signs-checklist.pdf>

*Sources: National Institute on Aging and Alzheimer's Association*

# Pasta with Shrimp, Artichokes and Spinach



**SERVES 2-4**

## INGREDIENTS

1 pound shrimp, peeled and deveined  
1 pound pasta, fresh uncooked  
2 tablespoons pancetta, cut into small cubes  
½ cup yellow onion, peeled and finely diced  
½ cup cremini mushrooms, cut in half  
2 cups spinach  
2 tablespoon sundried tomatoes, cut in thin strips  
¼ cup artichoke hearts, halved  
1 teaspoon fresh thyme, chopped  
2 tablespoons basil, chopped  
3 garlic cloves, peeled and minced  
Salt and ground black pepper – to taste  
Salted butter, as needed  
Olive oil for cooking, as needed  
2 tablespoons parsley, freshly chopped  
1 tablespoon parsley, fresh chopped  
½ cup dry white wine

## DIRECTIONS

1. Pasta: Bring medium pot of salted water to a boil. Reduce to simmer and cover. Do not add pasta yet.
2. Vegetable Mix: In large shallow pot, on high heat, add oil, pancetta, mushrooms, and onions season with salt and pepper and stir for 6-8 minutes.
3. Add pasta to boil water and begin to cook. Stirring every 1 minute.
4. Shrimp: While vegetables & pasta are cooking, in medium sauté pan on high heat, add butter to pan with shrimp and garlic and season with salt and pepper. Sauté until shrimp are cooked then deglaze with white wine.

5. Add sundried tomatoes, artichoke, thyme and spinach to vegetable pan and cook another 3-5 minutes. Season to taste.
6. Strain pasta from water and put pasta in vegetable pan. Add 2 cups of pasta cooking liquid to pan and allow to simmer for 1-2 minutes. Season to taste.
7. Add shrimp pan contents to vegetable and pasta pan.
8. Add butter, basil and season to taste.
9. For plating: place pasta mixture in bowl and garnish as desired.
10. Enjoy!

## GARNISH

Baguette, fresh baked  
Parmesan cheese, freshly grated  
Drizzle of extra-virgin olive oil  
Fresh cracked pepper  
Parsley, freshly chopped  
Lemon juice – squeeze from fresh lemon  
For spice – add chili flakes!

## CHEF'S NOTES

- Can buy fresh uncooked pasta at store. Cooks in 1-3 minutes.
- May substitute other proteins if shrimp is not desired. Or make vegetarian by omitting shrimp and increasing vegetable content.
- Make gluten free by using gluten free pasta.
- For reduced calorie, omit butter and use only extra virgin olive oil.

*From the kitchen of Chef Kyle Williams  
Bon appétit!*



# BLUE MEDICARE ADVANTAGE

PRSR 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**

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*

*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.*

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## VIRTUAL CONNECTIONS

While you're following stay-at-home recommendations, there are ways to engage your mind, spirit, and sense of wanderlust. Enjoy amazing sights and experiences – without leaving home.

### 10 Virtual Tours (no passport required)

#### Georgia Aquarium

[www.georgiaaquarium.org/webcam/ocean-voyager](http://www.georgiaaquarium.org/webcam/ocean-voyager)

#### Great Wall of China

[www.thechinaguide.com/destination/great-wall-of-china](http://www.thechinaguide.com/destination/great-wall-of-china)

#### The Louvre

[www.louvre.fr/en/visites-en-ligne](http://www.louvre.fr/en/visites-en-ligne)

#### Machu Picchu

[www.youvisit.com/tour/machupicchu](http://www.youvisit.com/tour/machupicchu)

#### The Met

[www.metmuseum.org/art/online-features/met-360-project](http://www.metmuseum.org/art/online-features/met-360-project)

#### Monterey Bay Aquarium

[www.montereybayaquarium.org/animals/live-cams](http://www.montereybayaquarium.org/animals/live-cams)

#### San Diego Zoo

<https://zoo.sandiegozoo.org/live-cams>

#### The Smithsonian

<https://naturalhistory.si.edu/visit/virtual-tour>

#### The Vatican

[www.museivaticani.va/content/museivaticani/en/collezioni/musei/tour-virtuali-elenco.html](http://www.museivaticani.va/content/museivaticani/en/collezioni/musei/tour-virtuali-elenco.html)

#### Yellowstone National Park

[www.nps.gov/yell/learn/photosmultimedia/virtualtours.htm](http://www.nps.gov/yell/learn/photosmultimedia/virtualtours.htm)