National Senior Health & Fitness Day

National Senior Health & Fitness Day was celebrated on May 27, 2015. The goal for this day is to help keep older Americans healthy and fit. We all know health and fitness cannot be just a one-day event. Here are some tips for staying healthy well into your golden years:

• **Get an annual physical:** The REHP benefits provide for an annual physical with your primary care doctor and other preventive care screenings and immunizations at certain ages. Information on preventive care may be found on www.pebtf.org and is included in the REHP Benefits Handbook, which also may be found on the website.

• **Take all medications as prescribed.**

• **Get active:** We have all heard it before, but it is so important for you to be active each day of the week. Even a simple 30 minute walk helps. Many local health clubs have programs with special mid-morning exercise classes targeted to seniors. According to a 2012 study by the National Institutes of Health, structured exercise can extend life expectancy by 4.5 years. Regular physical activity can lower risk of:
  – Heart disease and stroke
  – High blood pressure
  – Type 2 diabetes
  – High cholesterol
  – Weight gain
  – Colon and breast cancer
  – Depression

• **Eat healthy:** Eat plenty of fruits and vegetables and choose whole-grains such as whole wheat, oatmeal and brown rice. Choose low-fat dairy products, lean meats, fish, beans, eggs and nuts. Limit processed foods, foods high in sodium, saturated fat, trans fats and sugars.

• **Prevent falls:** According to the Centers for Disease Control and Prevention (CDC), one out of three adults 65 years of age and older falls each year. Falls are the leading cause of injury-related deaths among seniors. Check your home for any fall hazards. Don’t have loose carpets or throw rugs that could cause you to slip. Make sure you have sturdy stair railings and consider installing grab bars in the tub or shower. Wear shoes with good support to reduce the risk of falling. Exercise also helps with balance and strength.

• **Pay attention to mental health:** Try to maintain a positive attitude, maintain connections with friends and family, get enough sleep and limit stress.

• **Avoid unhealthy behaviors:** Quit smoking and avoid second-hand smoke, limit alcohol and wear seatbelts.
In 2012, 29.1 million Americans, or 9.3 percent of the population, had diabetes. The rate of diabetes is even higher among Americans age 65 and older at 25.9 percent or 11.8 million seniors affected. Proper diet and physical activity can reduce the risk of diabetes and help to control the condition in people with diabetes. For those diagnosed with diabetes, it is a lifelong condition. The REHP provides the following benefit coverage for members diagnosed with diabetes:

### Coverage for Diabetics

#### Non-Medicare Eligible Retirees

<table>
<thead>
<tr>
<th>Coverage of diabetic supplies differs based on date of retirement</th>
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<tbody>
<tr>
<td>Retired Prior to 7/1/04</td>
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<tr>
<th>Diabetic Supplies:</th>
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<tbody>
<tr>
<td>Insulin</td>
<td>CVS Caremark Prescription Drug Plan</td>
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<tr>
<td>Syringes/Needles</td>
<td>CVS Caremark Prescription Drug Plan</td>
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<tr>
<td>Test Strips</td>
<td>CVS Caremark Prescription Drug Plan</td>
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<tr>
<td>Lancets</td>
<td>CVS Caremark Prescription Drug Plan</td>
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**Diabetic Educational Training:** Diabetic educational training is covered by the health plan at initial diagnosis of diabetes, when your self-management changes due to significant changes in your symptoms or conditions or when your physician decides a new medication or therapeutic process is medically necessary. Training must be provided by a nutritionist or dietitian.

**Diabetic Foot Care:** Routine diabetic foot care is covered by the health plan up to four times per year. Coverage is not provided for women with gestational diabetes.

To contact DMEnsion Benefit Management, refer to your medical plan ID card for the toll-free telephone number, 1-888-732-6161. *If you are enrolled in the CDHP Option, contact the CDHP and not DMEnsion.*

#### Medicare Eligible Retirees

<table>
<thead>
<tr>
<th>Retired Prior to 7/1/04 OR Retired on or After 7/1/04</th>
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<tr>
<th>Diabetic Supplies:</th>
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<tr>
<td>Insulin</td>
<td>SilverScript Prescription Drug Plan</td>
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<tr>
<td>Syringes/Needles</td>
<td>SilverScript Prescription Drug Plan</td>
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<tr>
<td>Test Strips</td>
<td>Medicare PPO or HMO</td>
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<tr>
<td>Lancets</td>
<td>Medicare PPO or HMO</td>
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<tr>
<td>Insulin Pump</td>
<td>Medicare PPO or HMO</td>
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<tr>
<td>Glucometer</td>
<td>Medicare PPO or HMO</td>
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</tbody>
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**Diabetic Educational Training:** Diabetic educational training is covered for people at risk for complications from diabetes or recently diagnosed with diabetes. Contact your Medicare PPO or HMO plan.

**Diabetic Foot Care:** Medicare-covered podiatry care is covered. Contact your Medicare PPO or HMO for details.

**Coaching Programs:** The Medicare PPO and HMO plans offer coaching programs for a variety of illnesses. Contact your plan to find out what it offers.

For additional resources, visit: www.diabetes.org.
The Value of Your Benefits

This is the second in the series of articles that takes a look at the costs of medical care and the out-of-pocket costs for our members. The scenario below is not a real REHP member but the costs represented are typical of what members would see in Pennsylvania.

Charles

Charles retired with over 35 years of service with the commonwealth and is in his late 60s. He had been experiencing some chest pain and shortness of breath and decided to get it checked out. His test results revealed blockages in two arteries and as a result he had cardiac bypass surgery in April 2014. The surgery and cardiac rehab went well and he has taken steps to improve his health. He modified his diet, lost 20 pounds and is now working out at local health club.

Charles paid only $385 for medical care. As a Medicare eligible member who retired on or after 7/1/07, he paid a health care contribution of $1,020 or 1.5 percent of his $68,000 salary for benefits. The contribution is deducted from his monthly pension at $85. Charles also paid the monthly Medicare Part B premium in the amount of $104.90, which is deducted from his Social Security check. His total spent on health care in 2014 was $2,663.80.

Source: Highmark Care Cost Estimator

PEBTF Offers Convenient Ways to Pay Your Monthly Premiums

Survivor spouses and retirees who did not have enough years of service to qualify for full REHP benefits are billed by the PEBTF for their monthly insurance premiums. Dependents who elected COBRA Continuation Coverage also pay a monthly COBRA premium.

Some members pay by mailing a check to the PEBTF but more and more are requesting automatic payment methods. The PEBTF offers convenient methods for paying these premiums:

**Credit Card Payments:** The PEBTF accepts VISA, MasterCard and Discover through its website. To access our secure online payment program, click on “Make a Payment” that appears in the upper right corner of our website, www.pebtf.org. Follow the instructions for entering your information.

**Direct Payment Plan:** If you sign up for this plan, your premium payment will be automatically deducted from your checking or savings account on the 7th of each month. A Direct Payment Authorization Form will be included with your payment coupons.

For more information, contact the PEBTF at 1-800-522-7279, Option #3.
Notify the State Employees Retirement System (SERS) With any Changes

Your health benefits are important and the PEBTF needs to be kept up to date with any changes with your covered dependents. You can enroll an eligible dependent at any time. It is also your responsibility to notify SERS when you have to remove a dependent because he or she no longer qualifies for benefits. Contact SERS* at 1-800-633-5461 in the following instances and SERS will provide the information to the PEBTF:

Address changes:
✓ Notify SERS if you have an address change.
✓ You may also notify the PEBTF of such a change.
✓ The PEBTF should be contacted concerning changes to your telephone number.

Adding a dependent to REHP benefits:
✓ You gain a dependent through birth or adoption
✓ You recently got married or entered into a domestic partnership

Removing a dependent from REHP benefits:
✓ Your son or daughter no longer qualifies for benefits as permitted under the REHP
✓ You got divorced/terminated a domestic partnership
✓ Your spouse/domestic partner passed away

Termination of benefits is effective the date of the qualifying life event so it is important that you notify SERS within 60 days of the qualifying life event or your dependent will not be able to elect COBRA. If you do not remove your dependent after he or she is no longer eligible, you will be responsible for claims incurred.

*Retirees with PSERS or an Approved Retirement System should contact the PEBTF at 1-800-522-7279

Survivor Spouse Benefits for Retirees

Part of your retirement planning most likely includes providing for your family if something should happen to you. That’s why it is reassuring to know that spouses may continue health benefits on a self-pay basis when a retiree dies.

If you retired from the commonwealth with enough years of service, you and your spouse continue to have retiree health benefits. Your spouse is eligible for benefits if you should die.

In the event of your death, your spouse may continue health benefits on a self-pay basis. The monthly premium may be paid directly to the PEBTF. If you elected a survivor retirement annuity at the time of retirement, the cost of health coverage is deducted each month from the survivor’s annuity. If the monthly cost of the health coverage is greater than the monthly survivor annuity, the PEBTF will bill the survivor for the entire premium amount.

If you have questions about survivor spouse coverage, you may contact the PEBTF:
Open Enrollment

The Open Enrollment period for non-Medicare eligible members will be held October 19 through November 6, 2015. The Open Enrollment for Medicare eligible members will be held October 26 through November 13, 2015. Open Enrollment is your annual opportunity to enroll in a different health plan. It is also the time of year that you may make changes without a qualifying event, such as removing dependents or canceling your coverage. An Open Enrollment newsletter will be mailed to you in early October.

Seeking Medical Care While on Vacation

The summer season is a time when your family may vacation at the beach or the mountains or spend time sightseeing in a favorite city. It’s never fun if you get sick while on vacation. If your illness is serious enough, don’t wait until you get home to seek care. Urgent and emergency care is covered under all PEBTF medical plans anywhere in the United States. If you have a medical emergency, call 911 or go to the nearest emergency room.

There may be times when you need medical care for a minor ailment such as a respiratory illness, bladder infection, pink eye or swimmer’s ear. An option is to contact your health plan to see if they recommend a provider in the area where you are vacationing. The telephone number appears on your health plan ID card.

- The Aetna plans (PPO and HMO and Medicare PPO and HMO) and UnitedHealthcare CDHP have national networks of providers.
- Highmark PPO for non-Medicare eligible members has the BlueCard Program. You can enjoy in-network coverage anywhere in the United States when you use a participating Blue Cross and/or Blue Shield PPO Provider. To access BlueCard Providers, call 1-800-810-2583. The telephone number is printed on the back of your ID card.
- The regional HMO and Medicare HMO plans also provide coverage for emergency and urgent care while outside of the area.

Care Outside of the Country

You have emergency and urgent care when traveling outside of the United States. There may be instances where a provider may not recognize your medical plan and you will have to pay for the services up front. You may then submit your claim to your medical plan when you return home. You should ask for an itemized billing statement that includes your diagnosis and is translated into U.S. dollars. Highmark’s BlueCard program has access to doctors and hospitals in more than 200 countries and territories. Feel free to contact your plan for more details.

Need a Prescription?

Make sure you have your prescription drug card with you. Most national drug store chains participate with the CVS Caremark and the SilverScript Prescription Drug Plans. So, if you need a prescription antibiotic while on vacation, you’ll be covered. Present your prescription drug card and pay the low copayment at the time of the purchase.
Interesting Facts

June is the month with the longest daylight hours in the Northern Hemisphere. More time for you to enjoy outdoor exercise activities!!

There are 53,364 centenarians (age 100 or above) in the U.S. according to the latest Census Bureau figures. Structured exercise can extend life expectancy by 4.5 years!

Source: National Institutes of Health

Which Countries Consume the Most Calories?
The top countries for average daily consumption are:

- Austria: 3,784
- Turkey: 3,680
- United States: 3,639
- Egypt: 3,557
- Germany & Italy: 3,539

To put these numbers in context, women should eat about 1,600 – 2,000 calories per day and men about 2,000 – 2,400 calories, depending on age and activity level.

Source: Medscape.com

Sleeping less than seven hours each night reduces your life expectancy.

Source: www.medicalnewstoday.com

There are more skin cancer cases due to indoor tanning than lung cancer cases due to smoking.

Source: Fox News, 1/31/14

Reminder: Referrals for specialist care are needed if you are enrolled in:

Non-Medicare Eligible Plans
- Aetna HMO
- Keystone Health Plan Central HMO

Medicare Eligible Plans
- Aetna Medicare HMO
- Geisinger Medicare HMO

www.pebtf.org
Healthy Summer Fruits

These fruits are in season, are low in calories and can be purchased at local farmers markets.

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<thead>
<tr>
<th>Summer Fruits</th>
<th>Calories/Portion</th>
<th>Fiber</th>
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<tbody>
<tr>
<td>Apricots</td>
<td>70 calories for 4 apricots, 3 grams fiber</td>
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<tr>
<td>Blackberries</td>
<td>60 calories for 1 cup; 7 grams fiber</td>
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</tr>
<tr>
<td>Blueberries</td>
<td>100 calories for 1 cup, 3 grams fiber</td>
<td></td>
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<tr>
<td>Cantaloupe</td>
<td>50 calories for 1/4 medium melon, 1 gram fiber</td>
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<tr>
<td>Grapes</td>
<td>60 calories for 1/2 cup, 1 gram fiber</td>
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</tr>
<tr>
<td>Honeydew</td>
<td>50 calories for 1/10 medium melon, 1 gram fiber</td>
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<tr>
<td>Nectarines</td>
<td>60 calories for 1 medium, 2 grams fiber</td>
<td></td>
</tr>
<tr>
<td>Peaches</td>
<td>60 calories for 1 medium, 2 grams fiber</td>
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<tr>
<td>Plums</td>
<td>70 calories for 2 medium, 2 grams fiber</td>
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<tr>
<td>Raspberries</td>
<td>50 calories for 1 cup, 8 grams fiber</td>
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</tr>
<tr>
<td>Strawberries</td>
<td>50 calories for 8 medium berries, 2 grams fiber</td>
<td></td>
</tr>
<tr>
<td>Watermelon</td>
<td>80 calories for 2 cups, 1 gram fiber</td>
<td></td>
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<tr>
<td>Source: <a href="http://www.fruitsandveggiesmorematters.org">www.fruitsandveggiesmorematters.org</a></td>
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Quick Fruit Ideas

- Make a classic peach melba – poached peaches, vanilla ice cream or yogurt and raspberry sauce or just slice peaches and add to ice cream or yogurt for a refreshing and easy dessert
- Add apricots to baked chicken
- Blend strawberries or blueberries in your breakfast smoothie along with a banana
- Top cold or hot cereal with blueberries
- Freeze grapes for an easy snack or add them to chicken salad
- Slice strawberries and add to shortcake for a seasonal treat – just use more strawberries than shortcake to keep it healthier
- Choose fruits from the above list for an easy fruit salad
- Search the Internet for recipes to incorporate fruit into every meal

Summertime Strawberry Banana Smoothie

Blend together:
- 1 banana
- 1 cup strawberries
- ½ cup vanilla yogurt
- ½ cup low fat milk (you may also use Soy milk or Almond milk)
- Pinch of cinnamon
- 1 cup ice
Preventing sunburn

Oh, those lazy days of summer! It’s wonderful to get out in the sun but be careful when it comes to over exposure. Follow these sunburn prevention tips:

- **Use only water-resistant or waterproof sunscreen.** It should protect against both UVA and UVB rays and have an SPF of at least 15. Reapply every 2 hours and after swimming or sweating.

- **Wear protective clothing** when possible. Always include a hat and sunglasses.

- **Limit sun exposure between 10 a.m. and 2 p.m.** This is when UV rays are strongest. If your shadow is shorter than you are, get out of the sun.

- **Keep children in the shade and in protective clothing.** Follow the same sunscreen rules for them that you would for yourself. Don’t use sunscreen on children younger than 6 months old. They should be kept out of the sun. If a child under age 1 gets sunburn, call your pediatrician right away. Also seek emergency care if a child of any age has a sunburn with fever, blistering, severe pain or lethargy.

- **Be aware that water, snow and sand all reflect UV rays** and increase your chances for sunburn.

Source: UnitedHealthcare