

May 2019

SHIFTING GEARS

Revvng up your retirement





In this issue

6

Member spotlight
A life-saving measure

9

Simple safety
Avoiding falls at home

4 | Travel tips
Coverage that goes with you

12 | Hypertension
Feel the beat

14 | Eat well
Healthy sheet pan recipes

17 | Added value
Making health care work for you

19 | Brain game
Cross the road

A message from your Senior Medical Director

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Welcome to SHIFTING GEARS. In partnership with Aetna, the UAW Retiree Medical Benefits Trust (the "Trust") is providing this resource to you. It contains important information about how you can achieve your best health in retirement.

Like Aetna's approach to health in general, this magazine covers a great range of topics. Health is so much more than just pills or treating symptoms. It's about living your best life and working toward your goals.

This issue includes great tips on healthy eating and travel, home safety and much more.

We're on a mission to make sure health is just as much about travel as it is about treatment, as much about new hobbies as nurse visits. This magazine is just one more way we're helping you stay informed.

Go paperless?

If you prefer to receive this magazine by email, simply register for your secure Aetna member website, supply your email address and agree to receive electronic communications from Aetna.

Visit uawtrust.aetnamedicare.com and choose "Log In / Register" to connect to your secure Aetna member website.

Contact us

Aetna Member Services
Aetna Medicare Advantage medical plan
1-800-663-0885 (TTY: 711)
Monday – Friday
8 a.m. to 6 p.m., all time zones
uawtrust.aetnamedicare.com

Retiree Health Care Connect
Enrollment and eligibility
1-866-637-7555 (TTY: 711)
Monday – Friday
8:30 a.m. to 4:30 p.m., ET

Express Scripts®
Prescription drug plan
1-866-662-0274 (TTY: 711)
24 hours a day, 7 days a week
express-scripts.com

SilverSneakers®
Fitness benefit
1-888-423-4632 (TTY: 711)
Monday – Friday
8 a.m. to 8 p.m., ET
silversneakers.com

Travel tips

Coverage that goes with you

They say it's the journey, not the destination that matters. But maybe it's both. When it comes to the destination, Aetna has nationwide coverage so you won't have to worry. For the journey, we've got some advice to make it as pleasant as possible — even if they're not handing out an in-flight snack on your plane.

Your ideal trip may be taking a drive along California's Pacific Coast Highway, riding a tour train through Alaska or hopping a flight to Key West. Wherever you decide to go, here are some tips for making your travel feel as relaxing as the vacation itself.



Take to the skies

If travelling by air:

- Choose daytime flight times whenever possible to avoid feeling groggy.
- Drink lots of water to stay hydrated. Bring an empty water bottle with you to fill up at the airport once you get through security.
- Try to avoid alcohol, caffeine and heavy food.
- If you're prone to getting airsick, it's a good idea to ask your doctor what you can take and keep it on hand. Keep any other medications you may need close by as well.



On the open road

If travelling by car:

- Always wear seat belts.
- Avoid taking medication that may affect your ability to drive.
- Avoid driving at night, especially on curvy roads, in bad weather or in rural areas.
- Travel with emergency supplies: food, water, first aid kit, medications, spare tire, jumper cables and other necessities.



Need a doctor while away from home?

Prepare for the unexpected

Emergencies don't wait for the right time or place. It's a good idea to research some things in advance, including how to access medical care if needed. Your Aetna Medicare Advantage plan has you covered, so you can spend more time picking out the best spots for photos rather than worrying about coverage.

Even if you need care in a non-emergency situation, Aetna Medicare Advantage travels with you — county to county, and state to state. So, you can leave home with the peace of mind that no matter what arises, you can get the care you need.

If you're travelling abroad and have an emergency that requires instant care due to a sudden illness, injury or condition that can't wait until you return home, Aetna has you covered. You'll need to pay the provider directly at the time of care — then submit a claim to be reimbursed at Medicare rates. Be sure to get a paper copy of your bill at the time of your visit.

There's a great big world out there, and no better time than retirement to go and see it. With Aetna, you can travel knowing that we'll be with you along the ride.

Teladoc® telemedicine is a 24/7 service that allows you to speak to a licensed doctor by web, phone or mobile app. Simply register for the service, then you can schedule a session with a doctor. You'll just have to request a visit and pay the regular \$20 office visit copay. You can use Teladoc for non-emergency conditions such as allergies, sinus infection, rash, cold or flu.

You can get more information or set up your account at teladoc.com/aetna, or call 1-855-835-2362.



MEMBER SPOTLIGHT

A life-saving measure

Patricia is a 73 year-old retiree. Her husband, Herman, retired after a long career at Chrysler. Patricia had a tough time dealing with some health insurance companies in the past.

Under her old coverage, she worried about expenses she couldn't predict and was burdened by out-of-pocket costs. According to Patricia, "I was paying for everything. I would go to a specialist and it'd come out of my pocket. It was expensive."

When Patricia reached age 65, she became an Aetna Medicare Advantage member. She was excited for this change because she knew how satisfied Herman was with his Aetna plan. She says,

"I didn't want to turn 65, but at least then I could get Aetna."

Patricia appreciates that with Aetna, she and Herman have lower predictable copays, and peace of mind about coverage, cost and quality of care. They always know what to expect. "With Aetna, when I go into an appointment, I know what all my copays are. I know what I'm going to pay. It's just better," explains Patricia.

The savings on copays and unexpected health care costs have given Patricia and Herman more financial freedom and a better quality of life. She adds, "Now I can keep a little more money in my pocket and do what I want to do. Aetna saves me money. The copays are lower. I like that."

Patricia stays active in her community. She does a lot with her church group where, she says, "Everyone knows me." Patricia also keeps active by going to Zumba classes, and line dancing with Herman "to good music like Beyoncé."

Remembering to schedule a checkup can be a challenge for anyone, no matter their age. And going to the doctor can seem like a hassle. That's why Patricia and Herman love their annual reminder and Healthy Home Visit with a doctor or nurse practitioner, which are part of their Aetna Medicare Advantage plan. They enjoy the convenience and comfort of being able to talk with a health professional together in their own home.

One Healthy Home Visit didn't go quite as she expected, and it came at a critical time for Patricia's health.

Patricia recalls, "I'm lucky to be here today. I was having a home visit with a nurse. My usual doctor that comes is great, but this time I had a nurse. She was really good. She took her time, checked everything, very thorough. She took my blood pressure and she gave a strange look. She asked if I had just had coffee or exercised and I said, 'No.' She checked my blood pressure again and she said something didn't seem right. She asked if she could borrow my blood pressure monitor that I always use at home, and she checked the numbers again with that. Then she got up from the table and said she'd be right back."

After making a phone call, the nurse told Herman he needed to get me to the hospital right away. I told Herman I didn't feel sick or anything, but the nurse said my pressure was dangerously high. I told her I would wait to see my doctor, but she insisted. 'You need to go to the hospital right now.'

At first, I thought she was overreacting. I felt ok, and I didn't want to go to the hospital, but Herman drove me there just to be safe. When we arrived, the nurse had already called ahead. They were waiting to take me to the emergency room right away. They gave me some medicine to bring my pressure down and did some testing. My blood pressure was around 180 over 90, very high. I had to stay overnight.

If not for that Aetna homecare visit, I wouldn't be here today. I haven't had another home visit yet, so I haven't seen the nurse again to thank her. She was very good and I'm so grateful."



Patricia and Herman love their annual reminder and Healthy Home Visit with a doctor or nurse practitioner, which are part of their Aetna Medicare Advantage plan.

Have a story to share?

We're looking for Aetna Medicare Advantage members who have had a Healthy Home Visit, or who have utilized a program such as SilverSneakers or Resources For Living, to feature in an upcoming issue of the magazine. If interested, you can contact Aetna Member Services at **1-800-663-0885 (TTY: 711)**.

SIMPLE SAFETY

Avoiding falls at home*

Falls among older adults are a serious issue. A lot of these falls happen at home. But the good news is that there are steps you can take to help keep yourself safe.

Stay active

One of the best ways to prevent falls is to stay physically active. Exercise strengthens your muscles and promotes good balance. And you don't need to train like an Olympic athlete to get there. Even regular, moderate exercise at your own pace can greatly improve your health. Aetna makes it simple, offering benefits like the SilverSneakers program to all UAW Trust Aetna Medicare Advantage members. SilverSneakers gives you access to over 16,000 gyms nationwide, and includes classes like yoga, tai chi and strength training. You can even get a Fit Kit which includes equipment and access to online classes to exercise at home.

Falls are the number one cause of injuries among older Americans. According to the U.S. Centers for Disease Control and Prevention, one in four Americans age 65 and over fall each year.

See positive results

Changes in your vision are one of the leading causes of falls. You don't need to have the eyes of an eagle, but it is important to have clear vision. This can help prevent falls. Make sure to have your eyes checked regularly, and update the prescription of your glasses whenever necessary.

Open communication is key

If you don't want to talk about falls, you're not alone. Many people feel embarrassed that they've experienced a fall, or are afraid to talk about the topic. But keeping a channel open with your doctor can be very helpful. Let them know if you've fallen in the past and what the situation was around the incident.

Talk about your medications and how they make you feel. Especially if any make you dizzy, weak or affect your balance. Don't be afraid to ask your doctor for suggestions on how to avoid falls in the future. They understand, and are your best ally in keeping you safe and healthy.

Leading causes of falls

- Medications that affect balance
- Unsafe setup in home
- Vision challenges
- Low blood pressure
- Ill-fitting shoes or clothing

Staying safe at home

The vast majority of falls occur in the home. This can be especially dangerous for people who live alone. Fortunately, there are several simple changes you can make in your space to improve safety and prevent falls. And it doesn't require a full remodel.



Some things you can do to help keep you safe in your home:

- Grab bars** ○ Install grab bars and hand rails wherever needed.
- Clutter** ○ Clean up clutter, especially around the floor in high traffic areas including stairs and hallways.
- Tripping** ○ Repair/remove tripping hazards such as electrical cords or loose floor boards.
- Rugs** ○ Remove or secure small, movable rugs.
- Lighting** ○ Ensure that your home is well lit.
- Mats** ○ Add non-slip mats or tread in potentially slippery areas.
- Clothing** ○ Avoid clothing that is too loose, that bunches or drags on the floor.
- Shoes** ○ Wear shoes that fit and have tread: socks are comfy, but slippery.
- Cabinets** ○ Keep items in cabinets that you can reach without using a step stool.

Healthy Home Visits

There are other ways to decrease your chances of a fall at home as well. For example, part of every Aetna Healthy Home Visit includes a review of potential safety hazards in your home. These services and other simple steps can help prevent falls, avoid trips to the ER and maintain your independence — all with the goal of keeping you healthy in your home for longer.

To learn more about SilverSneakers or to schedule a Healthy Home Visit, simply call us at **1-800-663-0885 (TTY: 711)**. We're available Monday – Friday, 8 a.m. to 6 p.m. all time zones. Or you can visit **uawtrust.aetnamedicare.com**.

*Centers for Disease Control and Prevention. "Take a Stand on Falls". September 22, 2017. Available at <https://www.cdc.gov/features/older-adult-falls/index.html>. Accessed February 23, 2019.

Hypertension

Feel the beat**

Under the radar

Hypertension is the medical term for high blood pressure. There are two types of hypertension: primary and secondary. Primary hypertension usually develops over a period of years, whereas secondary hypertension can come on suddenly. This can be caused by several conditions or medications. Both are dangerous, especially because they can lead to a life-threatening illness or event. And, even when your condition is severe, you might not have symptoms.

Some of the main risk factors for high blood pressure are:

- Age
- Family history
- Obesity
- Tobacco
- Drinking too much alcohol
- Stress
- Poor diet
- Lack of physical activity
- Certain chronic conditions (kidney disease, diabetes, sleep apnea)

Possible signs and symptoms:

- Headaches
- Shortness of breath
- Nose bleeds



It's important to remember that hypertension is usually not detected by symptoms. The ones listed to the left are nonspecific to high blood pressure, and often don't appear until the condition has reached a critical or life-threatening stage. That's why taking preventive measures is key.

Screen time

The best way to recognize and treat hypertension is to stay on top of preventive screenings. When you're over the age of 65, it's beneficial to have your doctor check your blood pressure every six months. With your Aetna Medicare Advantage plan, you can get an annual preventive exam at no additional cost.

Try to get your pressure checked on both arms to make sure there's no difference between the numbers. If your screening reveals any cause for concern, your doctor will be able to prescribe the right medication or refer you to a specialist if necessary. Just keep in mind that a copay is required for primary care and specialist appointments, payable at the time of visit.

Get results

When you lower your blood pressure, you lower your risk of heart disease and stroke. That's why it's important to know your numbers.

Once you know what your blood pressure numbers are, Aetna may help you bring those numbers down with no-cost support programs, including:

- Healthy Home Visits
- Nurse support and lifestyle coaching
- SilverSneakers and more

Make sure to explore all of the extra programs and benefits we offer as part of your Aetna Medicare Advantage membership. And be sure to check with your doctor prior to starting any new exercise program.

To find out more, call us at **1-800-663-0885 (TTY: 711)**. We're available Monday through Friday, 8 a.m. to 6 p.m., all time zones.

**Mayo Clinic Staff. Mayo Clinic. "High Blood Pressure (Hypertension)." May 12, 2018. Available at: <https://www.mayoclinic.org/diseases-conditions/high-blood-pressure/symptoms-causes/syc-20373410>. Accessed February 4, 2019.



EAT WELL

Healthy sheet pan recipes***

People often think cooking healthy meals at home requires tons of meal prep, expensive organic produce and a lot of work. But eating from restaurants can add up over time and it's difficult to find healthy options. Fortunately, there are lots of fast, easy, healthy and delicious recipes out there. So don't dial for delivery just yet. Read on for ideas on how to eat better while saving time and money.

Sheet pan meals are healthy, tasty and mess free. And they use affordable ingredients that won't break the bank. You don't need to be a master chef or have a culinary degree to prepare them. And the fact that they only require one sheet pan makes for simple cleanup.

Sheet Pan Chicken Souvlaki

Serves 4 (663 calories/serving)

- 2 pounds skin-on chicken thighs, bones removed
- 1 pound small red potatoes, halved
- 1 teaspoon kosher salt, divided
- 2 tablespoons freshly squeezed lemon juice
- 1 1/2 tablespoons olive oil, divided
- 2 tablespoons dried oregano
- 1 tablespoon dried basil
- 1 clove garlic, minced
- 2 medium red or yellow bell peppers, cored, seeded, and sliced into 1/2-inch strips
- 1/4 teaspoon freshly ground black pepper

Instructions

Arrange a rack in the middle of the oven and heat to 400°F. Place a rimmed baking sheet in the oven while the oven is heating.

Season the chicken and potatoes with 3/4 teaspoon of the salt. Place the chicken skin-side down in the middle of the hot baking sheet. Add the potatoes, cut-side down, around the edge of the baking sheet. Roast for 15 minutes.

Meanwhile, add the lemon juice, 1 tablespoon of the oil, garlic, oregano, and basil in a small bowl and whisk to combine. Set aside. Place the peppers with the remaining oil and remaining 1/4 teaspoon of salt in a medium bowl and toss to combine. Set aside.

Flip the chicken skin-side up. Brush the chicken with the lemon-herb mixture. Scatter the peppers around the chicken. Bake until the chicken and potatoes are crispy, and the peppers are tender and browned around the edges, about 15 minutes more. Let cool on the baking sheet for 10 minutes before serving.

Quick tip:

Ask your grocery store butcher to debone chicken thighs for you, at no additional cost.

Storage:

Leftovers can be stored in an airtight container in the refrigerator for up to four days.

Crispy Sheet Pan Gnocchi and Veggies

Serves 4 (284 calories/serving)

- 1 pound fresh, shelf-stable, or frozen potato gnocchi
- 1 (12-ounce) bag mixed baby bell peppers (or 2 medium bell peppers), cut into 1-inch chunks
- 1 pint grape or cherry tomatoes
- 1 small red onion, cut into 1-inch chunks
- 4 cloves garlic, smashed
- 1 teaspoon coarsely chopped fresh rosemary leaves
- 1/4 teaspoon kosher salt
- Freshly ground black pepper
- 2 tablespoons olive oil
- 2 tablespoons coarsely chopped fresh basil leaves
- Grated Pecorino Romano or Parmesan cheese, for serving

Instructions

Arrange a rack in the middle of the oven and heat to 450°F. Line a rimmed baking sheet with parchment paper.

Place the gnocchi, peppers, tomatoes, onion, garlic, rosemary, salt, and a few generous grinds of black pepper in a large bowl. Drizzle with the oil and gently toss to combine. Spread the gnocchi mixture out evenly on the prepared baking sheet.

Roast, stirring halfway through, until the gnocchi are plump and the vegetables are tender and caramelized, 18 to 20 minutes total.

To serve, spoon the gnocchi and vegetable mixture into individual bowls and garnish each bowl with the basil and grated cheese.

Quick tip:

An excellent dish to include veggies that you likely have on hand.

Storage:

Leftovers can be stored in an airtight container in the refrigerator for up to five days.

***Splawn, Meghan. Kitchn. "Next Week's Meal Plan: 5 Easy Sheet Pan Dinners." November 25, 2018. Available at: www.thekitchn.com/next-weeks-meal-plan-5-easy-sheet-pan-dinners-263175. Accessed December 7, 2018.



Added value

Making health care work for you

Benefits for a better you

As we get older, it becomes even more important to take proactive, preventive steps to take care of our bodies. That's why some health insurance companies like Aetna make it easy for you to stay on top of things. We offer a lot of resources, as shown below, that can make it easy to stay on top of your health.



Is there a doctor in the house?

Under your Aetna plan, the Healthy Home Visit program brings a health professional to you. This annual, in-home appointment includes a comprehensive exam. During the visit, a doctor or nurse practitioner reviews your physical health. And with your permission, they'll check your home for safety. They may also identify any gaps in your care, document long-term conditions, or refer you to one of our nurse support programs to address a specific need.



Screening is the best defense

Life gets busy. And health screenings may not always land at the top of your to-do list. That's why Aetna sends an annual preventive care reminder. It might not be the most exciting notice you receive. But it will keep you up to date on your preventive care — enabling you to enjoy the more exciting things life has to offer, for longer.



Get moving

There are scores of other benefits available through Aetna Medicare Advantage to help you achieve your goals. Take SilverSneakers, for example. This program offers access to more than 16,000 gyms nationwide. For those who don't live in close proximity to any participating gyms, or who just prefer to exercise at home, SilverSneakers can send a "Steps At-Home Kit" in the mail. Each kit includes an instructional DVD and equipment necessary to participate.



Caring with compassion

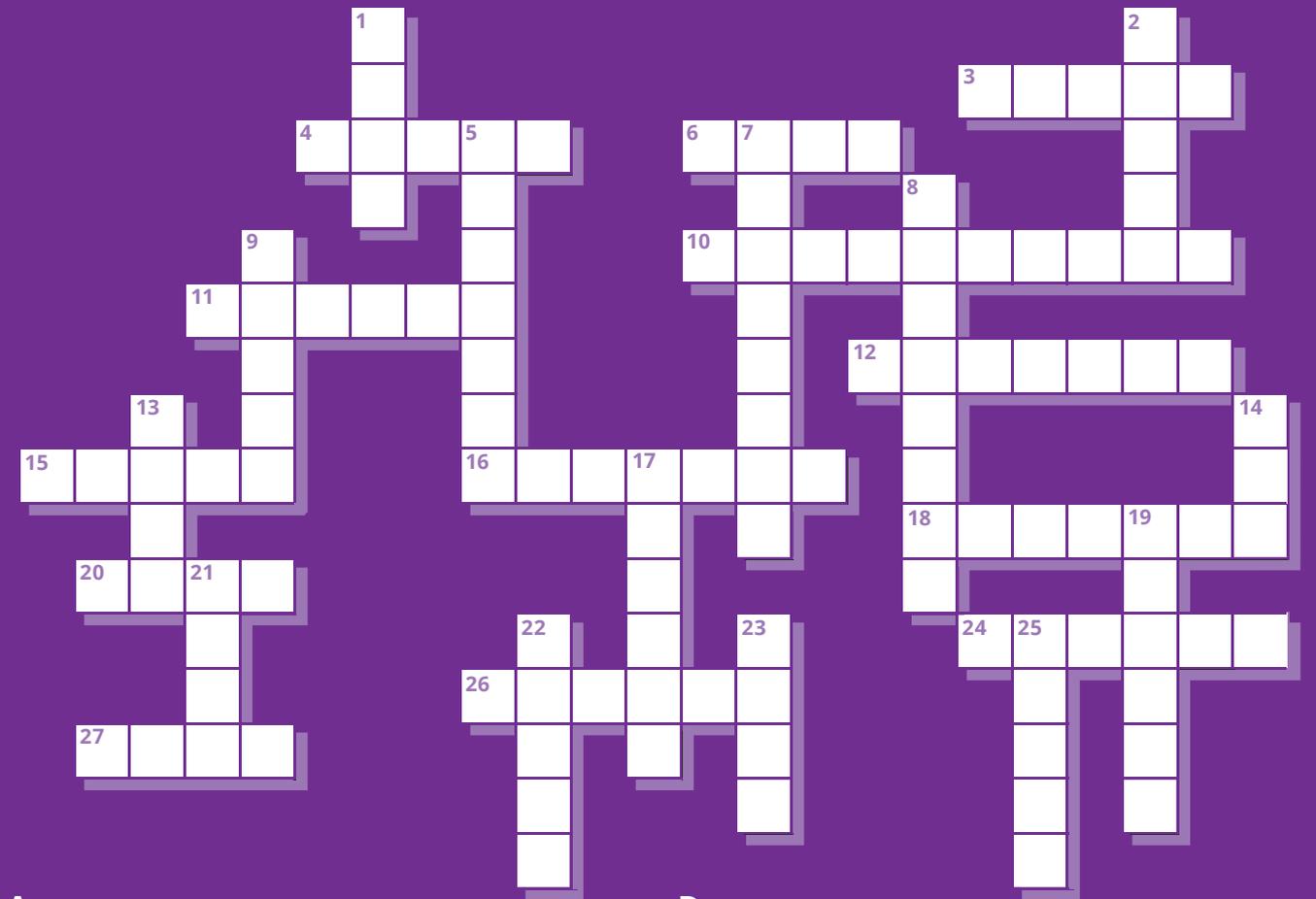
There are times when we need to make difficult choices for ourselves and for our loved ones. The Aetna Compassionate Care program helps members with advanced illness and their loved ones to manage end-of-life and palliative (comfort) care issues. They also help with advance planning tools, advance directive forms, living wills and a lot more. When the time comes, you'll know that you and your loved ones will be well cared for.

To learn more about these programs, just give us a call at **1-800-663-0885 (TTY: 711)**. We're available Monday – Friday, 8 a.m. to 6 p.m., all time zones. Or you can visit **uawtrust.aetnamedicare.com**.

BRAIN GAME

Visit uawtrust.aetnamedicare.com for the answers!

Cross the road



Across

- 3. Popular riding mower brand
- 4. Bygone Ford model
- 6. Golfer Mickelson
- 10. San Francisco bridge
- 11. A relative
- 12. Florida marine mammal
- 15. Greeting and farewell in Hawaii
- 16. Type of pie
- 18. Singer who sat on "The Dock of the Bay," Otis
- 20. Popular fizzy drink
- 24. Common ankle injury
- 26. Writer Hemingway
- 27. Chicken ala _____

Down

- 1. One of the Great Lakes
- 2. Baseball superstar Mike and a species of fish
- 5. NBA team in Oklahoma City
- 7. Folks from Indiana
- 8. The first state
- 9. Tree dweller of Australia
- 13. Horse and mallet game
- 14. Moving part in machinery
- 17. University of Wisconsin animal
- 19. Minnesota State Park or RV
- 21. Crazy as a _____
- 22. NFL Quarterback Tom
- 23. Name seen on many elevators
- 25. Popular fish for a Friday night fry

Important phone numbers and websites

Aetna Member Services:

Aetna Medicare Advantage medical plan

1-800-663-0885 (TTY: 711)

Monday – Friday, 8 a.m. to 6 p.m.
all time zones

uawtrust.aetnamedicare.com

Retiree Health Care Connect:

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1-866-637-7555 (TTY: 711)

Monday – Friday,
8:30 a.m. to 4:30 p.m. ET

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24 hours a day, 7 days a week

express-scripts.com

SilverSneakers:

Fitness benefit

1-888-423-4632 (TTY: 711)

Monday – Friday, 8 a.m. to 8 p.m. ET

silversneakers.com

Aetna Medicare is a PDP, HMO, PPO plan with a Medicare contract. Enrollment in our plans depends on contract renewal. This information is not a complete description of benefits. Call **1-800-663-0885 (TTY: 711)** for more information. Out-of-network/non-contracted providers are under no obligation to treat Aetna members, except in emergency situations. Please call our customer service number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services. Participating physicians, hospitals and other health care providers are independent contractors and are neither agents nor employees of Aetna. The availability of any particular provider cannot be guaranteed, and provider network composition is subject to change. See Evidence of Coverage for a complete description of plan benefits, exclusions, limitations and conditions of coverage. Plan features and availability may vary by service area.



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