

FEELING GOOD

Making the most out of retirement





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Welcome to the winter issue of Feeling good!

Like Aetna’s approach to health in general, this magazine covers a great range of topics. Good health is an important part of enjoying life in retirement, but there is so much more to know.

This issue includes an article about the importance of having a primary care physician (PCP) and knowing your options for care. Plus, great tips on healthy eating, protecting your personal information, wearable fitness trackers and more. Our goal is to help you stay healthy, informed and even entertained. We offer tools and resources to help support your retirement goals, so that you can live your best life.



Contact us

Aetna Member Services

Aetna Medicare Advantage medical plan

SHBP call:

1-866-234-3129 (TTY: 711)

SEHBP call:

1-866-816-3662 (TTY: 711)

Monday through Friday
8 AM to 6 PM, ET

SONJ.AetnaMedicare.com

Enrollment and eligibility

Visit NJ.gov/treasury/pensions or call the New Jersey Division of Pension and Benefits (NJDPB): 1-609-292-7524

Go paperless?

You can have Explanation of Benefits statements, account updates and other paper communications sent straight to your email. All you have to do is register for your secure Aetna member website, supply your email address and agree to receive electronic communications from Aetna.

Visit SONJ.AetnaMedicare.com and choose “Log In / Register” to connect to your secure Aetna member website.



E-HEALTH:

Protecting data in the modern world

By now, it's a familiar story you've likely seen on the news: hackers, info leaks and cybercrime. Though your personal data may be a constant target, that doesn't mean you're powerless. We've outlined some simple actions you can take to protect yourself.

Protect your passwords

- Choose strong passwords. The longer and more complex the password, the stronger it is. Include numbers and symbols. Or try using a phrase or even a complete sentence.
- Avoid using the same password for multiple websites. Write them down by hand and keep in a safe place that you'll remember.
- Resist the temptation to select the auto-fill option for passwords (such as, "Remember me on this computer?"). Never use that option on a computer or tablet that isn't your own.
- Always sign out of password-protected sites when you're done browsing.

To click or not to click

- Resist clicking on links that you receive in an email from untrusted sources or people you don't know.
- Keep your personal information private on social media. Think before accepting friend requests from people you don't know or trust. Accept friend requests only from people who are friends with someone you know.
- Clear your browser history every day by clicking on the "History" tab and selecting "Clear All."

Protect your health information

Health information is highly personal and sensitive. Taking these steps can help protect it. You should also make sure that your insurance company has your back. While it's necessary for different care teams at Aetna to be able to access your information, you want to feel confident that they're the only ones who can.

We push our global cyber security beyond what's expected. We've improved security measures and safeguards. And our cutting-edge technology helps us stay several steps ahead of anyone who shouldn't have access to your personal health data. There's a lot you can do to keep your information private and safe. Having trustworthy coverage you can count on is one of them.



Make sure to register on your secure member website

Visit SONJ.AetnaMedicare.com and choose "Log In / Register" to connect to your secure Aetna member website. Remember to choose a strong password.





MEMBER SPOTLIGHT

Teaching a teacher

How Aetna educated a State of New Jersey retiree

Gerry O'Hare is an Aetna Medicare Advantage member from West Deptford, New Jersey. He's a Veteran and a lifelong teacher. Over the course of his career, he taught elementary and middle school in different school districts in the state of New Jersey.

When Gerry retired, he carefully considered his options for health insurance. He chose Aetna Medicare Advantage for the broad coverage, extensive network and great value.

Having suffered hearing loss during his military service, Gerry now wears hearing aids. He took advantage of Aetna's Healthy Home Visit program where a nurse came to his house to discuss his health. He appreciated that because it was easier for him to hear in his home environment.

During the Healthy Home Visit, the nurse and Gerry discussed how to manage his diabetes, including medication, nutrition, weight loss, and exercise. The nurse taught him important nutrition facts such as which foods to eat, which foods to avoid and how to read labels.

The Healthy Home Visit was a real learning experience for Gerry. With tools and support from his Aetna Medicare Advantage plan, Gerry lost 50 pounds.

He exercises regularly, eats healthy, and his blood sugar levels are down. Now he's better able to do the things that he loves, especially spending time with his grandchildren and staying active in his community.



Have a story to share?

We're looking for Aetna Medicare Advantage members who have had a Healthy Home Visit, or who enjoy programs such as AbleTo or Resources For Living® to feature in an upcoming issue. If interested, contact Aetna Member Services.

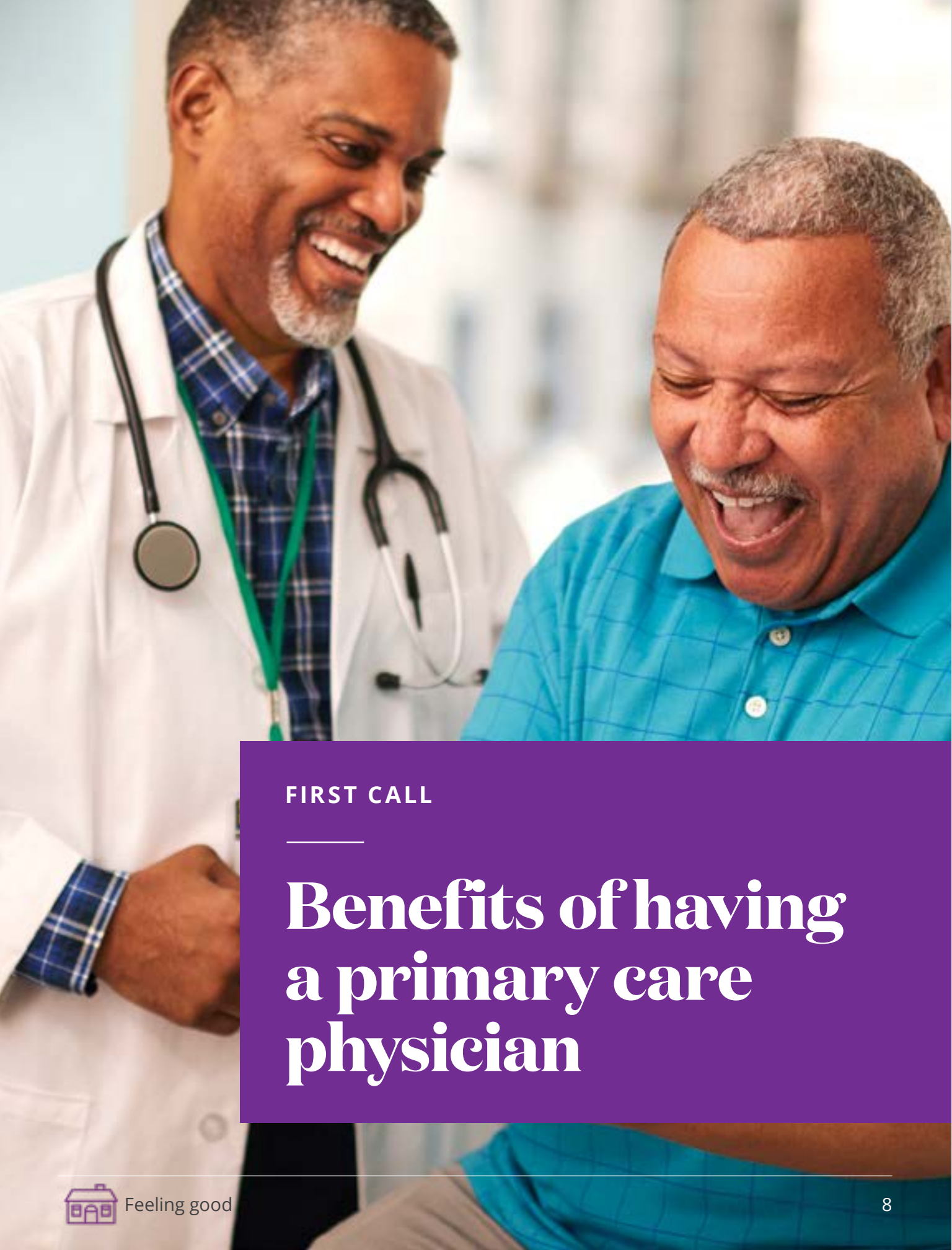
SHBP call:
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1-866-816-3662 (TTY: 711)



[View Gerry's video testimonial](#)





FIRST CALL

Benefits of having a primary care physician

There are many ways to achieve your best health. Having a primary care physician (PCP) is near the top of the list.

Choosing your PCP is more than picking a doctor. It means choosing a long-term ally and partner in managing your care and total wellness. It's someone with whom you can develop a level of comfort and trust. And who understands your health history and personal care needs.

Some studies have shown that regular visits with your PCP can decrease your chances of needing to visit the Emergency Room (ER). And, seeing your PCP on a regular basis can even reduce your overall health costs and save you money.¹

Visit your PCP every year

Early detection is your best defense against illness. Whether it's heart disease, diabetes, cancer or any other chronic condition, the sooner you're diagnosed, the better. Don't wait for symptoms to appear. See your PCP for your annual exam every year.

Your PCP can order regular screenings to check things such as your blood sugar, cholesterol and more to help stay ahead of illness. The best part? Your Aetna Medicare plan covers these preventive checkups and screenings at 100%, so there is no extra cost to you.

¹Howley, Elaine K. U.S. News & World Report. "Emergency Room, Urgent Care or Primary Care Physician?" February 7, 2018. Available at: <https://health.usnews.com/health-care/patient-advice/articles/2018-02-07/emergency-room-urgent-care-or-primary-care-physician>. Accessed May 15, 2019.



Don't have a PCP?

We can help you choose the right one for you. Just call us Monday through Friday, 8 AM to 6 PM ET.

SHBP call: **1-866-234-3129**
(TTY: 711)

SEHBP call: **1-866-816-3662**
(TTY: 711)

If you already have a PCP, give us a call to let us know. We'll add them to your Aetna health record.





Coverage that travels with you

If you need care while traveling, Aetna Medicare Advantage travels with you. We provide nationwide health coverage, 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.

Knowing your options for care

A PCP is your main health care provider. However, when you need immediate care there are other options.

This chart shows where you can go when your doctor isn't available. Remember, using the emergency room for non-emergency care like a cold or the flu will usually result in a long wait time. You can reduce your wait time by choosing an alternative option. However, if you have a life-threatening illness or injury, don't wait — go to the nearest ER or call 911 immediately.

 Urgent care center	 Emergency room
<p>Urgent care centers provide care for serious, but not life-threatening situations. Many urgent care centers offer imaging, X-ray and lab services.</p> <p>They treat problems such as:</p> <ul style="list-style-type: none"> • Back/neck pain • Cuts and minor burns • Flu • Sprains and fractures • Sports injuries and more 	<p>The ER is for emergencies that can permanently impair or endanger your life. ERs can be located in hospitals or in freestanding buildings.</p> <p>They treat problems such as*:</p> <ul style="list-style-type: none"> • Chest pain • Severe abdominal pain • Trouble breathing • Uncontrollable bleeding • Other symptoms that may put your life at risk
AVAILABILITY	
<p>Many are open 7 days a week with extended hours</p>	<p>24 hours a day 7 days a week 365 days a year</p>
AVERAGE WAIT TIME	
<p><i>Urgent care centers are also a convenient option for care</i></p> <p>1 – 2 hours</p>	<p><i>The ER is your least convenient option. Using the ER for non-life-threatening issues usually means a long wait time.</i></p> <p>3 hours or more <i>for non-emergencies</i></p>

*This is only a partial list of serious injuries or illnesses that may require an ER visit. In the event of any medical emergency, call **911** or go to the nearest ER immediately.



WEAR TO GO

The upside to wearable fitness trackers

When it comes to physical fitness, everyone's goals and abilities are different, especially as you age. Wearable technology makes it easier to help you move at your best pace.

Why exercise is important

You don't need to start training like an Olympian: exercise at any level is good.

In fact, walking 30 minutes per day can improve fitness, strength and even lift your mood.² There are a variety of wearable devices that can help you set and achieve your personal exercise goals, whether they are:

- Better muscle tone
- Weight loss
- Improved stamina
- Keeping up with the grandkids

Fitness trackers make it easy for you to track your activity, helping you reach your wellness goals. Low physical activity is one of the leading risk factors for developing serious health issues. The World Health Organization recommends 150 minutes of moderate intensity physical activity each week for adults. However, many people don't reach this recommended target.³

Wearable fitness trackers: Where to start

Today's fitness trackers can measure so much more than the number of steps you take each day. They can track your heart rate, floors climbed, weight, energy use and intensity, sleep patterns and more, depending on the product.

Fitness trackers can cost from \$40 to \$500. Hundreds of these wearable tech products exist on the market, with more released every day. Here are some important factors to consider when choosing the right device for you:

- Price
- Style
- Comfort
- Accuracy
- Ease of use

It's wise to select a model from the most popular brands of wearable fitness trackers. They're the ones that have been researched the most, and will be the most compatible with your phone and computer. They have a lot of online reviews available, which allow you to make an informed decision before you buy. It's also more likely you'll be able to find answers online if a problem with the product arises after purchase.

²National Institute of Diabetes and Digestive and Kidney Diseases. U.S. Department of Health and Human Services. "Walking: A Step in the Right Direction." April 2017. Available at: <https://www.niddk.nih.gov/health-information/weight-management/walking-step-right-direction>. Accessed May 15, 2019.

³Eysenbach, Gunther, et al. JMIR Publications. "Using Fitness Trackers and Smartwatches to Measure Physical Activity in Research: Analysis of Consumer Wrist-Worn Wearables." March 20, 2018. Available at: [ncbi.nlm.nih.gov/pubmed/3187043/](https://pubmed.ncbi.nlm.nih.gov/3187043/). Accessed December 4, 2018.



Get help from a coach

Aetna Medicare Advantage members can take advantage of our Healthy Lifestyle Coaching program. You and your health coach can create a realistic plan to improve your health. This program can also help you quit smoking, lose weight, eat better and more. Your coach will set up regular calls and together, you'll work to reach your health goals. For more information, SHBP call: **1-866-234-3129 (TTY: 711)** SEHBP call: **1-866-816-3662 (TTY: 711)**

Some of the more popular brands are:

- Apple
- Fitbit®
- Garmin®
- Samsung

All these brands offer options with larger display screens to make reading your movement stats easier.

If possible, shop for these devices in person rather than online. If you don't like the look and feel of it on your wrist, chances are you won't wear it. You'll also get a better idea about the style, comfort and use of a given model. The size and clarity of the display screen is easier to gauge in person as well.

Next steps

Many fitness trackers have features that make working out more fun and effective such as run coaching or a swimming mode. There are also features that can help keep you safe, such as heart rate monitoring, sleep monitoring and even a fall detection feature that can send out an emergency call if needed.

Maybe you want one with all the bells and whistles. Or perhaps you just want one that's super user-friendly and doesn't cost a lot. Either way, gear up and get out there. Be sure to consult your doctor before starting any new exercise program.



A step in the right direction

Walking is every bit as good for the body as running or jogging, as long as you're burning the same number of calories. For some, walking may even be a better option because it's practical to add into your daily routine. It's easier to stick to a walking routine with a lower risk of injury while doing it.

Top 5 benefits of walking:

- Improves heart and lung health
- Decreases chances of heart disease, cardiac arrest, stroke and diabetes
- Decreases the risk of obesity
- Lowers cholesterol, blood pressure and blood sugar
- Increases flexibility, range of motion and muscle tone to look and feel better





GET OUT THERE

Stay engaged in your retirement years



It's not you; it's us . . . all of us

Everyone gets lonely from time to time. We all know the feeling, yet it's a topic people tend to avoid. It's time to move beyond the social stigma and tackle the issue head-on.

Loneliness is a primary human emotion, and it's okay to feel alone. But long-term loneliness can become unhealthy.

There is good news, however. Developing and nurturing strong relationships, and staying engaged socially, are shown to have positive health effects. Since not everyone is a social butterfly, Aetna offers programs and benefits to help you get out there and make meaningful connections.

Why is loneliness so taboo?

People seem more willing to talk about financial troubles or physical ailments than to admit to being lonely. Why the extreme attitude? For one thing, people often have feelings of shame or guilt about being alone, as if it's a character flaw or somehow their fault. It's time we change that story.

Loneliness depends on a combination of factors:

- Some people get lonely more easily than others. They feel the need for a lot of social connection, while others can feel satisfied with much less.
- Some people are better able to control the emotions that contribute to feeling lonely.
- The lens we use to view our interactions with others has a big impact on our perceived loneliness.



How is loneliness defined?

Studies define loneliness differently. Researchers seem to agree on one thing: If you think you're lonely, you are. The perception of social isolation and loneliness is all it takes. Regardless of how it's defined, the quality of your social connections has a significant impact on how lonely you may feel.





The culprits

It's common for seniors to experience a shrinking social circle upon retirement, but there's so much more to the story than age or stage in life. The risk factors⁴ are more complicated than you may think:

- Living alone
- Mourning the loss of a loved one
- Being single, divorced or widowed
- Gender (females are more likely than males to experience loneliness)
- Having a long-term health condition or disability (especially those impacting a person's mobility or loss of sensory abilities)
- Having poor general health
- Being a caregiver
- Transportation challenges

No time like the present

When you work, you have more opportunities to be around others and make social connections. Even when raising kids at home, you meet other parents with the same needs and experiences. Retirement may seem like you've been cut off from those connections.

But there are many new opportunities to explore. This is your chance to reconnect with friends and family that you might have lost touch with during your busy years. You can video chat with your grandkids or finally meet a neighbor properly. There are plenty of ways you can expand your social circle.

Volunteering is a great way to meet people in your community. You can take community classes — try painting, a fitness class or pottery. Plus, you'll learn a new skill and do something you really enjoy. Visit your local senior center to meet friends and stay social.

Check out websites like **NextDoor.com**, which can notify you about local events and social opportunities in your neighborhood — book clubs, game nights, block parties and so much more.

How we can help

Understanding what drives loneliness is just part of the battle. Taking action toward positive change is another. That's where we come in.

Aetna offers support to help you make meaningful social connections through our wellness programs:

- **AbleTo program** — This behavioral health program helps treat depression and anxiety for eligible members. An Aetna nurse will coordinate access to licensed therapists and behavior coaches. It includes eight weeks of personalized, structured cognitive behavioral therapy and coaching via secure phone or video.
- **Resources For Living** — Our referral program can hook you up with transportation, help at home, social and recreational activities, caregiver support and more. The referrals are at no extra cost to you. But if you choose to use services that cost money, you'll need to pay those expenses. For example, if you need home cleaning help, you'll need to pay those costs.

You're not alone

Remember, we all feel lonely sometimes. If you're struggling, there's hope. You have the power to change things for the better. And we're here to help.

If you feel lonely or depressed, just call for Aetna nurse support any time, day or night. The Informed Health[®] Line gives you toll-free, 24-hour access to nurses who can help. Just call the nurse line number on the back of your Aetna ID card. There is no extra cost to you for this service.

SHBP call: **1-866-234-3129 (TTY: 711)**
SEHBP call: **1-866-816-3662 (TTY: 711)**

⁴"Feelings of Loneliness, but Not Social Isolation, Predict Dementia Onset: Results from the Amsterdam Study of the Elderly," Holwerda, Deeg, Beekman, van Tilburg, Stek, Jonker, Schoevers





EAT WELL

Healthy recipes made simple

Though you may have a little more time in the day to prepare meals, you may not want to spend it in front of a hot stove or cleaning up a big mess. That's why we carefully selected delicious, healthy recipes that'll keep you going strong, while sparing you from a lot of prep, expense and cleanup.

This delicious Italian Orzo Spinach Soup is simple, flavorful and so comforting. It can be made vegetarian depending on the stock you choose, and keeps well in the fridge too.



Italian Orzo Spinach Soup⁵

Ingredients:

- 2 tablespoons olive oil
- 1 small white onion, peeled and diced
- 1 cup diced carrots
- 1 cup diced celery
- 3 cloves garlic, peeled and minced
- 6 cups chicken or vegetable stock
- 1 (14-ounce) can fire-roasted diced tomatoes
- 1 ½ cups (about 8 ounces) whole wheat orzo pasta
- ½ teaspoon dried thyme
- ¼ teaspoon dried oregano
- ¼ teaspoon dried rosemary
- 4 cups loosely packed spinach
- Salt and black pepper
- Optional toppings: Freshly grated Parmesan cheese, crushed red pepper flakes

Directions

1. Heat oil in a large stockpot over medium-high heat. Add onion and sauté for 4 minutes until soft. Add carrots, celery and garlic, and sauté for an additional 3 minutes. Add chicken stock, tomatoes, orzo (pasta), thyme, oregano, and rosemary and stir to combine. Bring soup to a simmer, stirring occasionally. Reduce heat to medium-low and simmer for 10 minutes, stirring occasionally, until the pasta is al dente (cooked so as to be still firm when bitten).
2. Stir in the spinach and cook for 1-2 minutes until it is bright green and wilted. Taste, and season with salt and black pepper as needed. (Also feel free to add more of the thyme, oregano and rosemary, if you'd like.)
3. Serve warm, garnished with your desired toppings.

Total time: 30 minutes

Prep time: 5 minutes

Cook time: 25 minutes

⁵Martin, Ali. Gimme Some Oven. "Italian Orzo Spinach Soup." February 15, 2017. Available at: www.gimmesomeoven.com/italian-orzo-spinach-soup-recipe. Accessed April 1, 2019.





This easy baked 10–Minute Salmon is a delicious and nutritious way to have dinner on the table in minutes

...with a dose of omega-3 fatty acids and filling protein, without much cleanup! Try them all or pick your favorite version. This healthy recipe is gluten, grain, dairy, nut, egg and soy free.

10-Minute Salmon, 3 Ways⁶

Begins with:

- Three 4–6 ounce fillets of wild salmon, cleaned and dried
- Salt and pepper to taste

Choose a topping:

Olive and garlic version

- 4 olives, chopped
- 1 teaspoon garlic, finely minced
- Salt and pepper to taste

Mustard and garlic version

- 1 teaspoon Dijon mustard
- 1/2 teaspoon garlic, finely minced
- 1/4 teaspoon lemon juice

Special spice rub version

- 1/2 teaspoon smoked paprika
- 1/2 teaspoon coconut sugar (or brown sugar)
- 1/4 teaspoon garlic powder
- Salt and pepper to taste

Directions

1. Preheat oven to 375°F.
2. Place dry salmon fillets on a parchment paper-lined baking sheet.
3. Sprinkle each fillet with salt and pepper (to taste), regardless of topping of your choice.
4. Choose a topping version. Mix together the topping ingredients listed in a small bowl. The quantities listed in the ingredients above are for 1–2 fillets. You can make each version separately or double/triple for all 3 fillets. Evenly distribute the topping on the salmon fillets.
5. Bake about 10 minutes or until the thickest part of the salmon is cooked through (fish should turn a light pink color and flake easily). Enjoy warm.

Note:

A 6 oz. piece of salmon contains approximately 270 calories, 34g protein and 14g of fat (mostly heart-healthy omega-3s).

⁶Amer, Chelsey. Chelsey Amer Nutrition. "10 Minute Salmon, 4 Ways." April 5, 2017. Available at: chelseyamernutrition.com/10-minute-salmon-4-ways. Accessed April 1, 2019.





CAREGIVERS

Resources to help



We're dedicated to helping our members achieve health, happiness and peace of mind, at every stage in their health journey. So, we include resources to help you, and anyone who helps you with your health care decisions, at no additional cost.

Your Aetna Medicare Advantage plan includes benefits and programs such as the following:



AbleTo program

This behavioral health program helps treat depression and anxiety for eligible members. An Aetna nurse will coordinate access to licensed therapists and behavior coaches. It includes eight weeks of personalized, structured cognitive behavioral therapy and coaching via secure phone or video.



Resources For Living

Our life consultants research options in your area. They can connect you or your caregiver with resources such as house cleaning, lawn care, housing and more. The referral service is included with the plan at no extra cost. You pay only the cost of the services you end up using. This program also provides access to caregiver support groups and respite facilities for short-term care to relieve caregivers when they need it.



Durable medical equipment

Your plan covers devices such as wheelchairs, walkers, blood sugar monitors, commode chairs, oxygen equipment and more. Check your plan documents for cost-sharing amounts.



Home health care

If you need medically necessary skilled care such as injections, wound care and tube feeding, we'll cover this benefit. Check your plan documents for cost-sharing amounts.



24-hour nurse line

The Informed Health Line is available 24/7 to answer any questions you or your caregiver may have. They can help give advice if it's after hours or if your regular doctor isn't available.





Nurse case managers

We have nurses who can help you and your caretaker coordinate care or learn more about your condition. They can help you navigate the health care system, at no extra cost.



Aetna Compassionate CareSM program

Should end of life care become a necessity, we can help your caretaker coordinate services during this stressful time. We can also help connect caretakers and loved ones to a social worker or grief counselor for added support.

Original Medicare covers hospice care at a Medicare-certified hospice. Your Aetna Medicare Advantage plan may provide extra coverage as well. Check your plan documents for details.

Find out how to start using these services:

SHBP call: 1-866-234-3129 (TTY: 711)

SEHBP call: 1-866-816-3662 (TTY: 711)

We're available Monday through Friday, 8 AM to 6 PM ET.

For more information

For more information, you or the person who helps you with health care decisions can visit SONJ.AetnaMedicare.com/support to download a copy of the caregiver guidebook, "Supporting You: A Resource for Caregivers," as well as other resources.



BRAIN TRAINING:

Word finder: Judge of character

Find these hidden words in the puzzle.

Hint: words may appear vertical, horizontal, diagonal or backwards.

ADVANTAGE

AETNA

BENEFIT

COVERAGE

DOCTOR

EASY

FAMILY

HAPPINESS

HEALTH

MEDICARE

PEACE

PERSONAL

SEAMLESS

SUPPORT

TRAVEL

X	H	T	M	B	O	X	C	E	L	A	L	A	T	N
L	F	W	E	P	Q	N	Q	B	A	D	Y	N	Q	O
B	E	N	E	F	I	T	W	H	N	V	D	T	C	V
G	E	H	B	E	H	F	A	N	O	A	O	E	U	F
C	C	U	C	E	S	P	D	S	S	N	C	A	I	X
S	R	A	A	S	P	U	K	M	R	T	T	S	W	H
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E	I	Q	E	R	Z	J	O	J	O	B	R	S	C	P
W	V	Z	A	K	T	C	B	F	D	D	W	X	W	O

Visit SONJ.AetnaMedicare.com for the answers.



Important phone numbers and websites

Aetna Member Services:

Aetna Medicare Advantage medical plan

SHBP call: 1-866-234-3129 (TTY: 711)

SEHBP call: 1-866-816-3662 (TTY: 711)

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Enrollment and eligibility:

Visit **NJ.gov/treasury/pensions** or call the New Jersey Division of Pension and Benefits (NJDPB): **1-609-292-7524**



Aetna Medicare is a HMO, PPO plan with a Medicare contract. Enrollment in our plans depends on contract renewal. This information is not a complete description of benefits. **SHBP call 1-866-234-3129 (TTY: 711) and SEHBP call 1-866-816-3662 (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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