

THE NAVIGATOR

Charting a Healthy Course

FALL / WINTER 2024



SENIOR HEALTH INSURANCE COMPANY
OF PENNSYLVANIA
(IN REHABILITATION)

Your Long-Term Care Insurance Rehabilitation Policy Endorsement: What It Is and Why It Is Important

Insurance policies help provide financial protection and lessen risks associated with certain life situations or events. When you invested in your long-term care insurance (LTCi) policy, you did so to protect your assets, help improve your quality of life, and preserve your choices about care in the future.

When Senior Health Insurance Company of Pennsylvania ("SHIP") was placed in rehabilitation by the Commonwealth Court of Pennsylvania ("Court") in January of 2020, a Rehabilitation Plan ("Plan") was developed as required by the Court. The Plan was approved by the Court in August 2021 and affirmed by the Pennsylvania Supreme Court in June of 2023. The Plan presented policyholders with several coverage options from which to choose based on personalized Election Packages. Policyholder elections have been made and fully implemented in nearly every state. To confirm the fully implemented policyholder elections, Rehabilitation Policy Endorsements have been mailed. Policies continue to be serviced and eligible claims continue to be paid as usual.

What Is A Rehabilitation Policy Endorsement?

Rehabilitation Policy Endorsements reflect the policy changes based on policyholder elections associated with the Plan. This Rehabilitation Endorsement includes a Policy Schedule Page (Schedule of Benefits) that reflects the updated benefit provisions for your LTCi policy. Together, the Rehabilitation Policy Endorsement and the Policy Schedule Page (Schedule of Benefits) amend your policy and reflect the premium and benefit changes elected for your LTCi coverage under the Rehabilitation Plan.



Why Is My Rehabilitation Policy Endorsement Important?

The Rehabilitation Policy Endorsement is part of your LTCi policy. The Policy Schedule Page (Schedule of Benefits) in your Rehabilitation Policy Endorsement lists the previous and current benefits included in your policy and their limits. Your Rehabilitation Policy Endorsement also includes a one-page document titled "Understanding the Policy Features". This document was provided as a helpful resource when reviewing your Policy Schedule Page (Schedule of Benefits). All of the documents included in your Rehabilitation Policy Endorsement should be kept together with your LTCi policy for easy reference. Your policy will remain in effect as long as your premium payments are being paid in a timely manner.

What If I Have Questions About My Rehabilitation Policy Endorsement?

If you have any questions, please call our Customer Service Representatives at (833) 894-8577 between the hours of 8:00 a.m. and 6 p.m. Eastern Time.

Thank you for being a valued customer over the years. We are committed to providing you with useful information and delivering the high-quality customer service you deserve.



6 Things That Are Good for Your Bone and Joint Health



Did you know October was Bone and Joint Health Awareness Month? Here are steps (literally and figuratively!) you can take anytime toward maintaining your bone and joint health:

Move around. Sitting all day is not good for your joints. Alternate between sitting and standing to prevent stiffness and strain. Try to stand up and move every 30 minutes and make time for simple stretches throughout the day. Check out WebMD's "Best Dynamic Stretches for Older Adults" at

webmd.com/healthy-aging/9-best-dynamic-stretches-for-older-adults.

you're able to exercise, the best exercises for joint mobility are low-impact like walking, bicycling, or swimming. Having strong muscles around the joints can help take load off the joints.

Eat your veggies. They're one of the best sources of Vitamin C, which stimulates the production of bone-forming cells and increases bone mineral density. A National Library of Medicine study even suggests that Vitamin C's antioxidant effects may protect bone cells from damage. So, load your plate with peppers and potatoes and take a bite of broccoli and brussel sprouts!

Power up with protein & consume more calcium. Getting enough protein is important for healthy bones. In fact, 50% of bone is made up of protein. Think fish, poultry, whole grains, and nuts. And don't forget about dairy products. They are high in both protein and calcium, which is the most important mineral for bone health and the main mineral found in our bones. Other calcium-rich foods include kale, figs, and salmon.

Curb the caffeine consumption. Try to resist that second or third cup of coffee. Studies show that excess caffeine can weaken bones. Replacing that extra cup of coffee with a glass of water can also help your joints since drinking water helps the cartilage regenerate and lubricate, reducing joint inflammation.

- **Avoid poor posture.** Slouching, slumping, and rounded shoulders place additional strain on the spinal and cervical joints. Sitting up straight and keeping your posture aligned can reduce the load these joints bear and may help to lessen subsequent pain.
- **Team up with your doctor.** Certain health conditions and medications can increase the risk of osteoporosis or fractures. prednisone, which is used to treat conditions like arthritis, severe allergies, and immune disorders, can cause bones to break down over time. If you're taking these or other medications that weaken bones, your doctor can help you figure out how to counteract that loss.
- Our bone and joint health keeps us mobile, making other areas of our lives easier and more enjoyable.
- The good news is that you have a lot of control when it comes to maintaining healthy bones and joints! Of course, always check with your doctor before beginning or changing your diet or exercise routine.
- Here's to staying focused on a healthy lifestyle!

CUSTOMER SERVICE CORNER

We Appreciate Our Policyholders and Your Valuable Feedback

We value our policyholders and will continue to do our best to provide high-quality customer service. This is why we are so appreciative when policyholders share their experiences with us. Your feedback is very important to us. We are committed to delivering the excellent service you deserve!

The total staff are unbelievably nice and a pleasure to deal with.

The lady I talked to from SHIP was wonderful. I was very relieved after I talked to her.

I called several times and each time the agent was extremely helpful and kind.

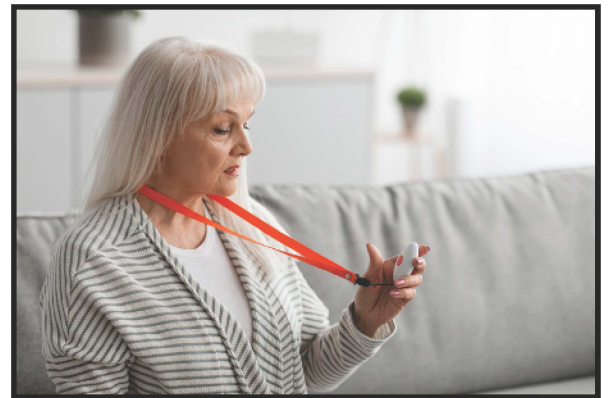
Top Technology for Seniors: Innovations To Make Life Easier

Simple technologies can make a big impact. Here are some of the most useful devices and apps for seniors to make life easier!

Fitness Trackers: Staying fit and healthy is important, no matter our age. There are various fitness devices that can help you monitor your daily activity and track your progress. Some trackers require smartphones and others don't. Fitness trackers are worn around the wrist like a watch and monitor your activity throughout the day, including daily steps, calories burned, heart rate, and sleeping patterns.

Automatic Pill Dispensers: As we age, managing medication schedules can become a challenge and not taking prescribed pills on time and in the proper order can lead to health complications. Peace of mind can come in the form of an automated pill dispenser. These user-friendly devices help make sure you take pills on time and in the right doses. Once you load your pills into the storage compartments and set up your medication schedule, the device sorts and dispenses the pills with a sound or visual reminder when it's time to take your medication. You can even set up the dispenser's companion app on a smart phone to send notifications so you don't need to stay near your dispenser all the time.

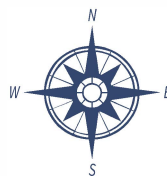
Medical Alert Devices: Falls are a serious problem for older adults trying to live independent lives. One in four older adults fall each year, according to the Centers for Disease Control and Prevention, making falls the leading cause of injury among older adults in the U.S. That's an alarming number, but personal medical devices can help. Medical alert systems are easy to wear, on pendants or bracelets, or in the style of a smartwatch and their systems are monitored 24/7 to dispatch family or first responders as needed. They provide a quick alternative to reaching a phone, remembering phone numbers, or to pressing more than one button. These devices can help individuals live independently and confidently, knowing help is only a press of a button away: lifeconnect24.co.uk/personal-alarm-for-the-elderly



QR Code Readers: A QR ("quick response") code is a square box filled with black shapes and lines. It looks like a barcode, but the image is more complex. When you scan a QR code, your mobile phone or tablet will quickly complete an action, such as opening a website to get more information. In most cases, you just need to open your device's camera app and position your device so you can see the QR code on the screen. Your device should automatically recognize the code, prompting it to ask you if you want to use the code. QR codes are everywhere these days — printed on brochures and in magazines, stuck on windows and billboards, displayed on TV advertisements and news programs, and on restaurant menus - so it's beneficial to know how they work!

Smart-Home Devices: Internet-connected devices contribute to the trend of helping older adults age safely in the comfort of their own homes. These devices can handle all kinds of household tasks remotely through a phone app, including adjusting window shades, and monitoring security cameras, doorbells, and smoke alarms. With simple spoken commands, a smart light bulb connected to a smart device can even turn lights on and off to easily illuminate dark areas to prevent falls.

Sure, the world of technology is constantly evolving and it may seem hard to keep up. But there's no denying the positive impact technology can have on the health and independence of older adults!





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Suite 200
Carmel, IN 46032



Has Your Contact Information Changed?

It is essential that we have your correct contact information on file. This ensures we send important information about your long-term care insurance policy to the right place.

Please get in touch with us if there have been changes to your:

- Address
- Phone number
- Email
- Third Party Designee

You or your authorized legal representative may make changes to your contact information by:

- Calling customer service at (877) 450-5824, Monday through Friday from 8:00 a.m. to 6:00 p.m. (Eastern Time). Customer service will verify the identity of all callers before making changes to any information.
- Submitting a signed written request to: Senior Health Insurance Company of Pennsylvania (In Rehabilitation)
P.O. Box 64913, St. Paul, MN 55164

***New and Improved!* Policyholder Resources on the SHIP Website: Claims Information, Forms, and Common Questions**

We understand that filing a long-term care claim can be confusing. As part of our commitment to supplying policyholders with useful information, we are pleased to announce that the SHIP website, shipltc.com, has been updated to provide more straightforward instructions for filing a claim.

Improvements include dedicated sections for facility benefits and home health care benefits. There are also separate sections for policyholders and providers. The policyholder and provider sections feature simple "how to" directions with links to the required forms and information related to the type of claim being filed. The "Find a Form" resource displays all policyholder and provider forms including their descriptions in one convenient spot for easy download. "Common Questions" are separated into categories so answers can be found more quickly based on subject matter.

We hope you find the new and improved SHIP website policyholder resources to be helpful when filing your claims!