

THE NAVIGATOR

Charting a Healthy Course

FALL / WINTER 2021



SENIOR HEALTH INSURANCE COMPANY
OF PENNSYLVANIA
(IN REHABILITATION)

Dedicated to Keeping You Informed

Insurance company rehabilitation is a complicated process. We understand you may have questions and concerns. This is why we make it our priority to send regular communications, such as this newsletter and rehabilitation notices. We are committed to providing you with regular updates on developments affecting something very important to you and to us: your long-term care insurance coverage.

THE LATEST ON REHABILITATION

As you know, on January 29, 2020, Senior Health Insurance Company of Pennsylvania ("SHIP") was placed in rehabilitation by the Commonwealth Court of Pennsylvania ("Court"). In 2021, a hearing was held the week of May 17 for the Court to review the Rehabilitator's proposed Plan and on August 25, the Court approved that Plan. Earlier this fall you should have received a notice from SHIP describing the three phases involved in implementing the approved Plan. (You can review the entire Rehabilitation Plan and relevant court filings at shipltc.com/court-documents.)

SHIP is in the preparation period for Phase One of the Plan which includes introducing a combination of premium rate and policy benefit modification options with a goal of continuing to provide meaningful long-term care coverage to policyholders while also reducing SHIP's financial deficit. These premium rate and policy benefit modification options will be mailed in the next few months to policyholders affected by the Plan in the form of a customized Election Package. Please keep a lookout for this important mailing



where policyholders will be asked to select the Option that best meets their needs.

If you have questions about the rehabilitation process, please call a customer service representative dedicated to responding to rehabilitation inquiries at (833) 894-8577 between the hours of 8:00 a.m. and 6:00 p.m. Eastern Standard Time.

YOUR SUMMARY OF CURRENT COVERAGE

We continue to focus on enhancing our policyholder communications. As part of this effort, we recently mailed a personalized Summary of Current Coverage to all policyholders. This summary document was prepared to help you stay informed about your policy and the benefits it provides. We hope this coverage summary is helpful for you! Keep it in your files with your other policy information. We value you as a customer and will continue to do our best in providing you with helpful information and high-quality customer service.

If you have any questions about your Summary of Current Coverage, please call our Customer Service Representatives at (877) 450-5824.

The Healing Power of Pets for Seniors

Pets are true gifts that provide us with tremendous joy—no matter our age. Pets can also play a significant role in boosting our health and wellness in very special ways.

Purpose– Caring for a pet provides a routine and sense of order in our daily lives. Responsibilities that come with caring for another living creature help keep us both mentally and physically occupied and help to ward off feelings of boredom.

Exercise– Pets help us be more active. Whether it's walking a dog or using cat toys to interact with a feline, pets stimulate activity. The tasks involved in taking care of a pet, including feeding, watering, bathing, and walking, stimulate us to move and help improve our overall health.



Therapy– There is good reason that pets are used in therapeutic settings to help people open up. They are a nonjudgmental being to talk to about

problems or worries—even if they do not have much to say back! People who have pets can feel

- like they have someone to communicate with
- and that alone can combat feelings of
- depression and anxiety.
- **Social interaction**– Animals give a sense of a
- presence in the home. Pets help to alleviate the
- isolation that can negatively impact us. Pet
- owners know the joy
- and peace that can
- be felt by simply
- sitting with their
- animals or petting
- them. The
- companionship that
- pets provide can
- help to decrease loneliness by increasing
- serotonin, the “feel good” hormone.
- It's no secret that pets are known to provide
- unconditional love. But it has also been
- scientifically proven that pets can have a
- dramatic impact on a senior's cardiovascular
- health and mental and emotional well-being. In
- addition to love and affection, pets can give their
- owners the gift of a longer, more fulfilling life!



Customer Service: Authorizations

SHIP's rehabilitation court proceedings may require you to make a decision about your long-term care insurance policy. If and when that occurs, SHIP will provide you detailed information related to any decision or required action. For privacy and security reasons, we are only able to discuss your insurance policy with individuals whom you have authorized. If you have an authorized legal representative or anticipate that you will have family members, friends, or other advisors help with any policy decisions or required actions, and have not already provided the appropriate forms, please complete and submit the necessary forms listed below.

Authorization to Release Medical Information: This form gives SHIP permission to provide information about your policy and claims to specific people. It is available on our website at shipltc.com/forms or can be requested by calling Customer Service at (877) 450-5824, Monday through Friday from 8:00 a.m. to 6:00 p.m. Eastern Standard Time.

Power of Attorney (POA) Document: If you have a legal representative who is authorized to make decisions about your finances or care, you must submit copies of the POA paperwork to us. POA documents can be faxed to (952) 983-5254 or mailed to P.O. Box 64913, St. Paul, MN 55164.

Brain Boosters: 5 Practical Ideas for Cognitive Functioning Health

We're living longer than ever before, and advances in healthcare mean we can continue to enjoy doing many of the things we love. However, sometimes with age comes the challenge of possible cognitive decline.

Here are five easy (and fun!) "brain boosting" activities to help keep your brain healthy:

1. Play brain games. When we exercise, our body becomes stronger. The brain also benefits from "mental workouts". Research shows that when our brain neurons are stimulated by new information, such as by playing a word game, we can offset brain deterioration and memory loss.

2. Take a nap. Who doesn't love a good snooze? It's a great way to rest your body, and it rejuvenates your brain as well by helping it sort through your tangle of daily thoughts. In fact, researchers say that seniors over 60 who took a 30- to 60-minute rest performed better on cognitive tests.

3. Read, read, read. This is one of the easiest ways to stimulate the brain. Whether you enjoy holding a book in your hands, downloading reading material to your favorite digital device, or surfing the internet, there is no lack of interesting and informative content to devour!

4. Get social. Studies show that seniors who regularly engage in social interaction maintain their brain function and reduce their risks of depression and dementia. Take walks and chat with your neighbors, meet friends regularly for lunch or a board or card game, find a volunteer opportunity, or join a club that champions a cause you're passionate about.

5. Keep learning. Continuing education of any kind is one of the keys to maintaining long-term brain health. As we age our neurons may slow down, but this doesn't mean we lose the interest to grow or the capacity to learn. Consider taking a class at a local college, community center or online, or teach yourself a new subject.

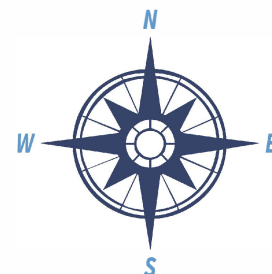
Lifestyle plays a huge role in how well your brain ages. Maintain your brain by staying active and engaged!

HAPPY AUTUMN WORD SEARCH



Find the words in the puzzle. Words can go in any direction or share letters as they cross over each other. (You'll find the Answer Key on the back of this newsletter.)

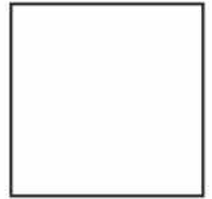
Apples	Bonfire	Chilly	Cider
Cornucopia	Cranberry	Gourd	Harvest
Hayride	Leaves	Pumpkin	Sweater





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OF PENNSYLVANIA
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P.O. Box 64913
St. Paul, MN 55164



**Important Reminder About Keeping You Informed:
Do We Have Your Correct Contact Information?**

Has your address, phone number, or email changed?

It is very important for us to be able to keep you informed about your policy and the rehabilitation actions that may impact your policy. We want to be confident we are sending communications and notices about court activities associated with SHIP's rehabilitation to your correct address. In the future, it may be beneficial to communicate with you via email and we would like to ensure we have your current email address on file.

To update your contact information:

- Call customer service at (877) 450-5824, Monday through Friday, 8:00 a.m. to 6:00 p.m. Eastern Standard Time
- OR
- Mail a signed written request to:
Senior Health Insurance Company of Pennsylvania
(In Rehabilitation)
P.O. Box 64913
St. Paul, MN 55164

**ANSWER KEY TO
WORD SEARCH PUZZLE**

