



THE NAVIGATOR

Charting a Healthy Course

SPRING/SUMMER 2021



SENIOR HEALTH INSURANCE COMPANY
OF PENNSYLVANIA
(IN REHABILITATION)

Welcome to the Navigator!

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We are excited to launch this inaugural issue of our policyholder newsletter. Welcome and thank you for reading! Each semi-annual issue will provide you with the latest information on the status of SHIP's Rehabilitation, relevant items regarding your long-term care insurance policy, and helpful wellness tips. We hope you find great value in its content and that it will help as you chart a course to living your best life.

REHABILITATION REVIEW AND UPDATE

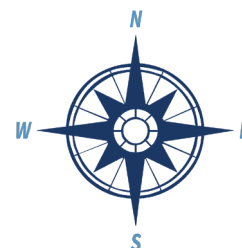
As you are aware, SHIP was placed in rehabilitation by the Commonwealth Court of Pennsylvania ("the Court") on January 29, 2020. A proposed Plan of Rehabilitation and a proposed Amended Plan ("Amended Plan") were filed with the Court during 2020. SHIP has sent and will continue to send you notices to share information about ongoing important activities.

Representatives of the Pennsylvania Insurance Department and the Company continue to meet regularly to work through issues associated with the Rehabilitation Plan. The

next milestone will be a court hearing on the proposed Amended Plan for the Court to consider approval, modification, or disapproval of the proposed Amended Plan. The hearing is scheduled for May 17 at 10:00 a.m. in the Commonwealth Court of Pennsylvania.

Court filings are available for your review at shipltc.com/court-documents. Please visit this website periodically to stay updated on SHIP's Rehabilitation Court proceedings and status.

We want to thank you for your trust as a valued customer over the years. We understand your concerns about rehabilitation and we know it has not been easy. But rest assured, we are working diligently to provide the best outcome possible for you.





Keeping Your Wellness Top of Mind

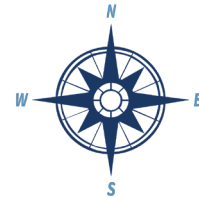
The key to a healthy lifestyle is to focus on activities that you enjoy and that can also help you stay mentally and physically active. Here are a few suggestions to help you boost your wellbeing:

- **Invest in a new hobby.** Studies have found that engaging in hobbies later in life can lead to greater happiness. The cost of starting a new hobby can vary, but you can choose which ones to pursue based on how much money you have available to spend on them.
- **Maintain a schedule.** Human beings are creatures of habit. It might sound counterintuitive but we are better able to deal with change when we have a routine. Maintaining a daily routine can make you feel more in control of things and that can boost your mental health.
- **Take classes.** Flex your creative muscles by pursuing painting or poetry or take a computer course to acquire some technical skills. Many universities offer short-term workshops or one-day classes. Online courses are more common – and affordable – than ever. They offer a great way to learn about your favorite subjects in the comfort of your own home or

wherever you choose to learn (like the beach, for example!).

- **Volunteer, be a mentor, or go into public service.** Contact local religious or other charitable organizations to find opportunities to make a difference in your community. Or change someone's life by being a mentor. Many young people would love the chance to learn from your experience and successes. You could also serve your local area by participating in the political process or assuming a leadership position in your neighborhood. Become a local representative, school board member, or serve on your homeowner's association. All will give you the chance to socialize while making decisions that can directly and positively impact the lives of others.

Injecting a healthy dose of activity into your life can be both mentally and physically rewarding. You deserve to continue living life to the fullest!



Customer Service: Authorizations

Did you know privacy and security requirements only allow us to discuss your policy with those you have authorized? Ask yourself the following questions and, if you answer 'yes', please submit the required documents or authorizations if you have not already done so.

1. *Do you have an authorized legal representative who makes decisions about your finances or care?* Submit copies of your Power of Attorney (POA) documents.
2. *Would you like SHIP to be able to provide information about your long-term care insurance policy and claims to certain people?* Complete and submit your Authorization to Release Medical Information form.
3. *Would you like SHIP to be able to obtain information from your medical providers so we may process your claims in the most efficient way possible?* Complete and submit your HIPAA Claims Processing Authorization form if you have not already done so.

To obtain the Authorization to Release Medical Information or HIPAA Claims Processing Authorization form, visit the "Forms" section of www.shipltc.com or call Customer Service at (877) 450-5824, Monday through Friday from 8:00 a.m. to 6:00 p.m. (Eastern). **Please submit your required documents or authorizations by faxing to (952) 983-5254 or mailing to P.O. Box 64913, St. Paul, MN 55164.** Thank you!

Reducing Stress During the Pandemic

Stress is a constant in life. Often, it seems to be the typical things that cause us stress – health, finances, relationships. But during a pandemic, we find ourselves having to cope with an entirely new stressor. This new stressor can simultaneously impact all those things we already worry about, magnifying our fear and anxiety.

Even with a vaccine and hope on the horizon, you likely still worry about your own health during this time. You may also be concerned about the safety of those you love. Add to that an inability to physically be with your support system and your stress may increase.

Here are some things to consider to help alleviate stress:

- **Stay aware of what causes you stress.** Before you can ease the negative effects of stress, you need to understand what your anxiety triggers are and how you cope. Practice what is called "mindfulness" and become more aware of what is going on in your mind, body, and environment when you feel stress creeping in.
- **Stay active.** Daily physical activity helps you maintain a healthy immune system, boosts mood, and improves sleep. The fact that it also works off stress is the icing on the cake. (And speaking of cake, we all know how well physical activity burns calories!) Even if you are unable to visit a gym right now, consider doing some physical activity after checking with your doctor. This could include a short walk, yard work, stretching, chair exercises, or playing with a pet.
- **Stay connected.** Remember, you are not alone. Just knowing we are sharing this pandemic experience creates a feeling of togetherness. However, as social creatures, we often need more. Schedule time with family and friends to see each other face-to-face via video chats, play games online, join an online book club, or watch

online entertainment. Or simply pick up the phone and chat the old-fashioned way! Keep in mind that as the weather starts to warm up, there may be more opportunities for outside gatherings with appropriate precautions in place.

- **Stay open to new opportunities.** Research shows that engaging in new activities improves mental health and wellbeing. People with hobbies are less likely to suffer from stress, low mood, and depression. So, sign up for that online language course you have always wanted to take or plant that garden you are dreaming about.
- **Stay laughing.** There is a reason for the saying, "Laughter is the best medicine." Finding the funny side in situations is a beneficial life skill. Laughter reduces stress hormones and increases antibody-producing cells that boost our immune system. Turns out, having a good laugh keeps us happy *and* healthy!

Because of the pandemic, we may be physically separated but we are connected to each other by sharing this experience and the associated stress together. Although this stress may seem inescapable, you have control over how you cope. Practice good self-care by staying aware of what causes you stress and doing what you can to stop it in its tracks. Your mind and body will thank you!





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St. Paul, MN 55164

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ADDRESS SERVICE REQUESTED



Has Your Address Changed? Please, Let Us Know!

It is important we keep you informed, so please get in touch with us if your address or phone number has changed. This will assure we are sending your policyholder communications to your correct address.

We will continue to mail you notices about court activities surrounding SHIP's Rehabilitation process to keep you updated about important developments that may require your prompt response.

You or your authorized legal representative may make changes to your address or phone number by:

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