



THE NAVIGATOR

Charting a Healthy Course

FALL / WINTER 2023



SENIOR HEALTH INSURANCE COMPANY
OF PENNSYLVANIA
(IN REHABILITATION)

Rehabilitation Update: Implementation of Policyholder Elections Underway

Insurance company rehabilitations are complex and often involve lengthy court proceedings. SHIP's rehabilitation journey has experienced such complexities and delays:

- In 2021, the Rehabilitation Plan was approved by the Pennsylvania Commonwealth Court enabling SHIP to offer policyholders an array of coverage options to meet their individual needs.
- In 2022, a majority of policyholders received a personalized Election Package in which they were asked to select and submit their Rehabilitation Plan Coverage Option. The implementation of the policyholder elections was then delayed due to legal activities including an appeal filed by certain state insurance regulators to the Supreme Court of Pennsylvania regarding the Rehabilitation Plan.
- In June 2023, the Pennsylvania Supreme Court affirmed the decision of the Commonwealth Court approving SHIP's Rehabilitation Plan. This ruling provided the green light enabling the Rehabilitator to decide to proceed with implementation of policyholder elections.



An Election Effective Date Notice was sent to most policyholders in July and August informing them that implementation of their elections would begin as a result of the Supreme Court of Pennsylvania's favorable ruling. In that same notice, policyholders were also notified that Rehabilitation Plan Policy Endorsements will be sent at a later date reflecting the premium amounts and policy benefits associated with their elections.

There are some policyholders in certain states who have not been mailed a Rehabilitation Plan Election package. Discussions continue to be held with the insurance regulators in those states. If you did not receive an Election Package and would like more information, visit shipltc.com/election-package-overview.

The Rehabilitation Plan's primary goal is to help correct SHIP's financial condition through premium rate and policy benefit modifications while still maintaining meaningful long-term care coverage for our policyholders. The rehabilitation process has been a complicated and time-consuming process. We thank you for your patience and the trust you have placed in us as we navigate through implementation of the Rehabilitation Plan.

Notices will continue to be sent to you when there are important developments to share with policyholders. You are encouraged to visit SHIP's website, shipltc.com, for the latest information and rehabilitation materials.



Emergency Preparedness Planning: Be Ready, Stay Safe

Do you have a plan in place to be prepared for an emergency? Disasters can arise through natural events, such as hurricanes, floods, tornadoes or fires, or man-made occurrences, like power grid failures or contamination of the drinking water supply. Here are basic tips to help secure your safety should disaster strike:



Stay Alert. Monitor TV and radio and follow any alerts sent to your mobile phone about threats in your area. Purchase a water-resistant emergency radio with multiple charging options (battery or hand-crank) to use should the power go out and keep it tuned to your local emergency station to receive updates and other critical information.

Build an Emergency Kit. Check out the U.S. Department of Homeland Security online at ready.gov/kit for a checklist of items you should include in your emergency kit. Do you have pets or service animals? Also online, at ready.gov/pets you can learn how to prepare your pets for disaster too.

Create a support network. Identify family, friends, and trusted others who can provide you with special assistance during an emergency. Discuss with them what help you would need and, as an extra step, practice what you will do in an emergency.

- **Gather necessities.** Most power outages last a short time and are a minor inconvenience. For longer term outages, plan now by gathering a minimum of 14 days' worth of nonperishable food and bottled water. Dry beans, pasta, rice, and rolled oats are good choices but they require electricity for cooking so also have a supply of food that does not, like canned meats, crackers, pretzels, dry milk, cereal, juice, and energy bars. Also, make sure you have at least 14 days' worth of prescription and non-prescription medication.
- **Consider lighting options.** Have a variety of emergency lighting options, especially hand-crank flashlights, candles, solar lanterns, and glow sticks.
- **Have safety supplies nearby.** Make sure to have a fire extinguisher and a stocked first aid kit in an easily accessible place.
- **Manage your money.** Since mail service may be disrupted in an emergency, pre-arrange to receive your Social Security or other regular benefits electronically through direct deposit to a checking or savings account.
- **Pack a "Go Bag".** In an emergency, you may need to evacuate in a hurry. Your "go bag" should be lightweight and include bottled water, nonperishable food, medication and personal hygiene supplies, a change of clothing, some cash, a flashlight and batteries, and pet food, if necessary.
- Thinking about emergencies is never pleasant. However, being prepared can reduce the fear and anxiety that accompany disasters and will help you and those assisting you stay calm and clear-headed in your response to them.

The Advantages of Long-Term Care Insurance

Long-term care insurance (LTCi) can protect your assets, help improve your quality of life, and preserve your choices about care in the future. There are many advantages of LTCi coverage, including:

1. **PROTECTION.** Long-term care services are expensive and can quickly drain your pool of lifetime savings. LTCi can help protect your hard-earned assets, allowing you to use these funds for your own enjoyment or leave them to your loved ones or charities.

2. **CHOICES.** Based on your policy's benefit terms, you can choose to receive care in a facility or in your own home.

3. **PEACE OF MIND.** LTCi provides peace of mind to you and your family knowing that funding and alternatives are available for your care.

4. **SUPPORT.** You can consult with call center professionals who can help you navigate the details of your policy, what is covered by your policy, and when benefits are available to you.



**Customer
Service
Corner**

Healthy Eating Tips for Seniors

The holidays are coming and one of the greatest gifts you can give yourself is a healthy diet. If you already live by the tips below, keep it up! If you feel your diet could use a boost of nutrition, following these simple tips can go a long way toward developing healthier eating habits. As always, check with your doctor before making any major changes to your diet.

Stay Hydrated. Even when you do not feel thirsty, drink plenty of water (or low-fat milk or natural fruit juice) during the day. Bodily changes as we age put us at increased risk of dehydration. Hydration keeps the body functioning properly, improves mood, and lubricates our joints – just to name a few benefits!

Reduce Salt Intake. Add zip to your food by seasoning it with citrus, herbs, and spices instead of salt, which can increase blood pressure.

Replace Empty Calories with Nutrient-Rich Ones.

Avoid high-caloric foods like chips and baked goods with little or no nutritional value. Instead, eat whole grains, seafood, lean meats, beans, nuts, and seeds. Choosing fat-free milk and cheese with added vitamin D and calcium improves bone health, muscle movement, and nerve communication. Oh, and fruits and veggies are a key ingredient in a healthy diet and there are so many from which to choose!

- **Add in Healthy Fats.** Not all dietary fats are created equal. Swap out foods with artery-clogging saturated fat for those with polyunsaturated and monounsaturated fats. That means switching from butter, cream, and margarine to oils, nut butters, and avocado.
- **Eat Protein for Power.** Protein is essential for seniors. It helps keep muscles, bones, and joints strong which aids in balance and agility. Fuel your body with lean meats, poultry, eggs, and beans. Protein shakes are also an option but should be discussed with a doctor or dietitian to determine which one is best for overall health.
- **Feel Good with Fiber.** What boosts energy levels, relieves constipation, lowers cholesterol, and manages weight? Fiber! Add more to your diet by including these fruits and vegetables on your plate: berries, mushrooms, beets, sweet potatoes, leafy greens, broccoli, asparagus, and green peppers. You can also eat more whole grains to increase fiber intake. Wild rice, old-fashioned oats, and quinoa are some of the highest fiber-filled whole grains.
- As we age, our food choices are more important than ever, but we are never too old to reap the benefits of better nutrition.
- **Healthy eating and happy holidays!**

Stuffed Green Pepper Recipe



WHAT YOU NEED:

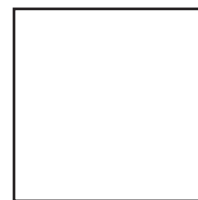
- 4 large and washed green peppers
- 1 pound ground turkey
- 1 cup of uncooked rice
- 1 1/2 cups of tomato sauce with no salt
- 1/2 cup of onion peeled and chopped
- Black pepper

HOW TO PREPARE:

- Cut toward the stem of the green peppers
- Remove all seeds including the pulpy portion of the peppers
- Wash and cook the green peppers in hot water for about five minutes; drain the peppers well
- Brown ground turkey in a saucepan
- Add rice, onion, 1/2 cup of tomato sauce plus black pepper to browned ground turkey
- Stuff all peppers with the mixture then put in a dish
- Pour the remainder of the tomato sauce over the green peppers



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Recent Comment from a
SHIP Policyholder

*"I am grateful SHIP is
there to help me through
this difficult time
in my life."*

Important Reminder: Third Party Designees

Have you named a third party designee for your long-term care insurance policy? It is very helpful to have one or more third party designees in place if you forget or are unable to make a future premium payment for your policy. If you designate a third party, such as a relative, friend, or trusted advisor, they can remind you to make your premium payment to help ensure that your policy remains in force. You may elect up to three (3) third party designees. It is important to keep your designee contact information current by notifying us of any changes. Incomplete or inaccurate information may prevent your designees from receiving late premium notifications from us.

- **To Add or Remove Designees:**

Request the required form by calling Customer Service at (877) 450-5824, Monday through Friday, 8:00 a.m. to 6:00 p.m. Eastern Time. You will need to return the completed form to us with your signature or the signature of your legal representative for processing.

- **To Update an Existing Designee's Information:**

You or your designee may call Customer Service at the number above. We will verify the caller's identity before making changes to any information.

