Are you feeling lonely?

A resource guide to building community & finding support
Dear Humana member,

Humana is committed to supporting you on your journey to your best health and well-being. Sometimes as we age, this path can become more challenging. We understand that there are factors outside of your doctor's office that can affect your health, and that's where Humana comes in. This toolkit contains great information and resources to help you stay active mentally and physically, get connected, cope with grief, identify symptoms of loneliness and social isolation in yourself or a loved one, and create a plan for how you can have a healthy day, every day.

Loneliness and social isolation affect as many as 43 percent of older adults,¹ and can cause several barriers to achieving your best health. If you are suffering from loneliness and social isolation, it is important that you consult your doctor first; but the more informed you are about how loneliness and social isolation might be affecting you, the better.

Great things are ahead of you when your health is ready for them.

Sincerely,

[Signature]

Roy A. Beveridge, M.D.
Senior Vice President, Chief Medical Officer

How to use your toolkit

This toolkit is designed to help you on your journey to feeling connected and healthy, with vital information, tools, and resources you need right at your fingertips.

Here, you’ll find six sections organized with worksheets, useful tips, and resources that may help make your life easier. Remember, this communication doesn’t guarantee benefits and doesn’t indicate all services received will be covered by your plan. Please refer to your Evidence of Coverage or call Customer Service at the number on the back of your Humana ID card to confirm that the service will be covered by your plan.

Section 1
Understanding loneliness and social isolation....................5

Section 2
Life changes .........................................................8

  2a Housing options ...........................................9

  2b Planning and emotions .................................13

Section 3
Connecting with your community ..............................25

Section 4
Healthcare needs ..................................................32

Section 5
Supporting loved ones .........................................39

Section 6
Resources for Humana members ...............................46
SECTION 1: Understanding loneliness and social isolation

The phrases “loneliness” and “social isolation” can be unclear and confusing. This section defines them and describes how loneliness and social isolation can affect your life and the lives of people you love.
Feeling lonely? You’re not alone.
If you’re feeling lonely, you’re not alone. Anyone can feel lonely. Did you know that it’s common to experience feelings of loneliness even when surrounded by friends and family? Or that feeling lonely can be as dangerous for your health as smoking 15 cigarettes a day?² That’s why it’s important for you to know, no matter your situation, there are things you can do to get the help you need.

What is loneliness?
Loneliness is a feeling of sadness or distress about being by ourselves, or feeling disconnected from the world around us. It may become stronger over time, and it’s possible to feel lonely even when surrounded by those you cherish most.

Loneliness can happen when we feel like we don’t have a sense of belonging, meaningful social engagement, or connection to networks like our neighbors or other friend groups. But it can also happen when we have full lives and are only missing some of those things, or even just one person. Loneliness is a common emotion, and it is likely that at some point in our lives and whatever our age, we will experience it.

What is isolation?
Social isolation is when we’re physically separated from other people. Sometimes this occurs because of life situations, like recovering from surgery, having children who live far away, being busy taking care of someone we love, or the fact that getting older makes it too hard to drive. It can also occur when we lose groups of friends or loved ones, or if getting out of the house just seems like too much effort.

Sources:
² Loneliness Is a Threat to Longevity, Even in People Who Like to Be Alone, AARP, https://stayingsharp.aarp.org/art/connect/15/loneliness-dementia.html
What does this mean for me and my loved ones?

We all need the support of others to make us feel understood and to help us feel like we’re making an impact on the world. Without these bonds, it’s natural to feel defeated or frustrated. It can also be tempting to brush away these feelings because we think they’re silly. But please know that you’re not alone. Did you know that some version of loneliness impacts up to 43 percent of older adults?³

These feelings of social isolation and loneliness, especially among seniors, can actually have a significant impact on health. For example, they can lead to a 64 percent increased chance of developing clinical dementia⁴ and a 32 percent increase in risk of stroke.⁵

We hope you find resources in this toolkit that can help. Remember, Humana, your healthcare providers, and those who love you are here to support and guide you on your way.


Sources:
Navigating life’s many twists and turns can seem overwhelming sometimes. Whether you anticipate these changes or they take you by surprise, the following can help you plan for and manage many such challenges and transitions.
Housing options for older adults

In recent years, housing options for older adults have branched out in extraordinary ways. The next several pages offer a rundown on options.
Independent living: Options for healthy and independent older adults

**Home matching programs.** This type of service matches people interested in finding roommates. Many home matching services also offer counseling to assist applicants in identifying their needs and potential difficulties with this type of housing arrangement.

**Living at home.** As needs change, there are ways to modify the home to help make it safe and easy to navigate, for instance, adding handle bars in the bathroom, widening doorways, and replacing doorknobs with handles.

**Planned adult communities.** These cater to retired, independent individuals who want to own an apartment, home, or condominium within a community that offers services and amenities. Security is usually provided, as well as a variety of sports and social activities.

**Subsidized housing.** Most communities have subsidized apartments available to elderly or disabled individuals with low incomes. These may be known as public housing. A monthly fee typically covers rent, meals, and programs. There are usually long waiting lists, so it’s a good idea to get on one of them as soon as possible.

**Shared housing.** Here, unrelated older adults live together, sharing common areas, responsibilities, and household decisions. This can be an option for those who like sharing space and living with other people.

Note: For both home matching and shared housing arrangements, it’s important to ask about information like fees; how to handle household bills, meals, repairs, and cleaning; and rules around guests and noise level.
Assisted living: Options for people who require help with activities of daily living

When choosing any assisted living residence, be sure to ask for references and check the facility’s reputation.

**Assisted living facilities.** These may stand alone or operate as part of a continuing care community or nursing home. Services generally include medication and meal reminders, and minimal assistance with daily needs. There is access to medical services, but residents must not require skilled nursing or 24-hour care. Many facilities now offer specialized Alzheimer’s care. Many long-term-care insurance policies now include assisted living in their coverage.

**Board and care, personal care, or residential care.** These facilities and their regulations can differ widely from state to state. In addition to housing and meals, they typically provide personal care and supervision, which may include medication reminders as well as help with bathing, dressing, and grooming.

**Continuing care retirement communities.** Continuing care retirement communities (CCRCs) usually consist of three progressive levels of care all at the same location: independent living, assisted living, and nursing home care. People who enter a CCRC generally do so to remain in one place and have all of their care needs met as they age. CCRCs offer a range of recreational activities, as well as personal and healthcare services. Transportation is usually provided.
Nursing homes: Options for adults who need 24-hour care

Nursing homes, also known as convalescent or rest homes, intermediate or extended care facilities, or skilled nursing facilities, generally provide three levels of care:

**Skilled care.** Nursing homes are licensed facilities offering 24-hour nursing supervision and care, physical and mental rehabilitative services, and help with eating, bathing, grooming, toileting, and mobility. They also provide care like wound dressing, feeding tube care, and observation of medical treatments. Physicians are on call 24 hours a day. Specialty services, like urology, neurology, and physical or psychological therapy are also provided.

**Subacute care.** Due to the reduction in the average hospital stay, some people may need the services of a nursing home for rehabilitation, for example, after a hip fracture, stroke, or traumatic brain injury. Families must carefully investigate whether a facility has the proper team of experts on staff to provide the level of care needed for rehabilitation.

**Alzheimer’s disease and other dementia care.** Some facilities offer programs specifically designed to meet the needs of people with dementia. These programs include designated units with specially trained staff, programs, and modifications for those with Alzheimer’s disease.

Sources:
Assessing a Nursing Home or Assisted Living for Person-Directed Care. Pioneer Network, 2017. https://www.pioneernetwork.net/elders-families/questions-to-ask/
Section 2b: Life changes • Planning and emotions

Peace of mind through planning
Grief and loss
Recognizing and coping with anxiety
Making a lifestyle change
Understanding the causes and impact of stress
Identifying and helping manage depression
Helping yourself stay sharp
Peace of mind through planning

Preparing for emergencies is an important way to find peace of mind and help ensure your own and your loved ones' safety in an unexpected situation. Advance planning and sharing simple information can help ease the minds of family members.

- Choose an out-of-town contact your family or household will call, text, or email in order to check on one another should a disaster occur.
- Designate a place where family will meet immediately after evacuating.
- If you have loved ones being cared for at home or in a care facility, keep any caregiver’s contact information with you.
- Provide every member of your family a list of all family and emergency contact numbers.  
- Ask your loved ones to inform you if they are traveling and to take the list of contacts with them.
- Assemble an emergency supply kit including items such as:
  - Battery-powered radio or television with extra batteries (replace batteries regularly)
  - Change of clothes for each family member
  - Copies of important family documents
  - Emergency blankets
  - First-aid supplies
  - Protective undergarments and hygiene supplies
  - Supply of necessary medications (check expiration dates regularly)
  - Water and nonperishable food

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6 Try the Emergency Numbers and Important Contacts sheet on page 15 of this toolkit.
Emergency contacts

Have these numbers ready in the event of an emergency

Police department: ____________________________

Fire department: ____________________________

Poison control: 1-800-222-1222

Emergency contact 1:
Phone: ____________________________
Relationship: ____________________________

Emergency contact 2:
Phone: ____________________________
Relationship: ____________________________

Preferred hospital:
Address: ____________________________
Phone: ____________________________

Primary care physician:
Address: ____________________________
Phone: ____________________________

Doctor:
Address: ____________________________
Phone: ____________________________

Doctor:
Address: ____________________________
Phone: ____________________________
Grief and loss

Though loss is a natural part of life, the grief that follows can be overwhelming. We are rarely prepared for the powerful feelings that can overcome us when a loved one dies. Common emotions of grief can include:

• Anger
• Denial
• Increase in alcohol or drug use
• Relief
• Sadness
• Shock
• Sleep problems
• Weight loss or weight gain
• Withdrawal from social activities

If you recently experienced a death or other loss, the following suggestions may help you cope:

• **Find support.** Try joining a support group. You can locate one through your local place of worship or community center, or ask your doctor for a recommendation.

• **Maintain good nutrition.** When we're feeling down, it's easy to eat poorly or skip meals altogether. Proper nutrition contributes to an overall sense of well-being.

• **Exercise.** This can be a way for people to regain a sense of strength and control. Exercise may also ease feelings of depression.

• **Avoid the use of alcohol and drugs.** Many drugs and alcohol have depressive effects that make bereavement worse, not better. If the grieving person is not able to sleep, he or she should consult a doctor.

• **Maintain rituals or establish new ones.** Create a memory box devoted to the person that you can take out and put away as you wish. Find new ways to increase your well-being, whether that means writing daily in a journal or signing up for a class.

Sources:

How to Deal With Grief. Substance Abuse and Mental Health Services Administration. [http://content.samhsa.gov/ext/item?uri=/samhsa/content/item/200358/200358.html](http://content.samhsa.gov/ext/item?uri=/samhsa/content/item/200358/200358.html)


Recognizing and coping with anxiety

A loved one is only two minutes late and you immediately worry that he or she is hurt or something is wrong. You need to make an important phone call, but you don’t know how you will be able to overcome your nervousness in order to do it.

If your level of nervousness is starting to disrupt your life, it doesn’t mean you’re weak or crazy. You may be one of the millions of people worldwide suffering from a treatable disorder, known as generalized anxiety disorder (GAD). The American Psychiatric Association definition of GAD is “persistent and excessive worry that interferes with daily activities.”

Finding professional help

You may find that with professional support, you can learn to change the emotions and thoughts that lead to anxiety and develop new coping skills. Cognitive-behavioral therapy is one type of treatment option which focuses on the connections between thoughts, feelings, and actions, and may be particularly helpful for people with GAD. If your GAD is related to current or past trauma, other types of therapy may be recommended by your healthcare professional.

You can locate providers by going to Humana.com and clicking on the “Find a Doctor” link, or through Humana Behavioral Health, at 1-800-777-6330 (TTY: 711) or www.humanabehavioralhealth.com

Meditation and mindfulness may help if you’re anxious

• Try deep breathing. When you’re nervous, you can stop and take some deep breaths. Slowly fill your belly and chest, then let the air out slowly as well. This simple action can provide a great deal of relief.
• Try yoga, tai chi, and other exercise. Even a 10-minute walk may enhance energy and reduce tension. It’s important to talk to your doctor before starting any new exercise routine.
• Take a break. That might be a vacation, but it might also mean sitting quietly in a peaceful place, playing with your pet, or gardening.

Sources:

7 https://www.psychiatry.org/patients-families/anxiety-disorders/what-are-anxiety-disorders
Checklist for making a lifestyle change

Making a lifestyle change can be challenging, but worth the effort. This checklist can help you set goals and stick to them. Remember to talk to your doctor before making any changes to your diet or exercise habits.

☐ Focus on how your life will improve
Write down the ways you think making this change will benefit your life. This can help you zero in on a place to get started if the change seems overwhelming.

☐ Deal with situations that trigger your unwanted behaviors
Try not to put yourself in situations that will make it hard for you to maintain your changes.

☐ Monitor yourself
Keep a detailed diary for a week. Each time you don’t call a family member or skip an event, for example, write down your mood, the location, or any outside triggers that you think may have had an impact. You can use the Daily Routine Table at the end of this section to help.

☐ Seek help and connections
You may want to work with a friend, find a coach, see a therapist, or go to 12-step meetings. Change is hard, and outside support can make all the difference.

☐ Set reasonable goals
Aim for small goals that you can measure, like eating five to six vegetables a day, or not having a drink when you have that first craving.

☐ Remind yourself to take it one day or moment at a time
You may fall off the wagon or skip an event you were excited about. Changing behavior is an ongoing journey that doesn’t always go perfectly. What matters is whether you continue your commitment to changing your life.

Sources:
Understanding the causes and impact of stress

Everyone responds to stress in different ways, and situations can cause stress unique to each individual. Here, we'll share some of the most common symptoms of stress and ways to help manage them. If you have any symptoms or questions, it's always best to speak with your doctor.

This checklist represents some of the most common causes of stress:

- Financial strain
- Lack of personal time
- Worrying about a loved one getting worse
- Lack of sleep

Emotional symptoms:
- Anger and irritability
- Anxiety
- Sadness and loss of interest in people or hobbies
- Exhaustion and fatigue
- Isolation and social withdrawal

Physical symptoms:
- Dizziness
- Changes in weight
- Muscle tension and headaches
- Indigestion

Behavioral symptoms:
- Eating more or less
- Sleeping too much or too little
- Isolating yourself
- Nervous or bad habits (e.g., nail biting or using alcohol)

Ways to dispel stress:

- Take time away to relax and do the things you enjoy – even taking a walk every day during your lunch break can help.
- Talk to friends – sharing your feelings with people you’re close to can help you feel better.
- Eat healthy and exercise – being healthy gives you more energy and makes you feel good about yourself.
- Get organized – prioritize and organize your schedule and your responsibilities, and don’t overcommit.
- Look on the bright side – keep a positive attitude and a sense of humor, and remind yourself of all the great things in your life.
- Track your daily activities to help identify what makes you feel stressed and what makes you feel relaxed. You can use the Daily Routine Table at the end of this section to help.
Identifying and helping manage depression

Some level of stress is normal. But chronic stressful situations can increase the risk of developing depression. Prolonged feelings such as sadness, anger, and anxiety shouldn’t be overlooked. Here are a few ways to identify and help manage depression.

**Some symptoms of depression:**
- A change in eating habits resulting in dramatic weight gain or loss
- Feeling tired all the time
- A loss of interest in people or activities that once brought you pleasure
- Becoming easily agitated or angered
- Thoughts of death or suicide

**If you think you may be depressed, visit:**
www.depression-screening.org/depression_screen.cfm to complete a simple and anonymous depression screening test.

**Steps to take if you think you’re depressed:**
- Do some online research and learn as much as you can about depression (e.g., www.nimh.nih.gov/health/topics/depression)
- Identify the causes of your depression (e.g., financial strain, weight gain, relationship problems)
- Talk to a professional
- Make lifestyle changes
- Be committed to your treatment regimen – it takes time
ADDITIONAL RESOURCES:
For more information on stress and depression, visit:
Humana.com/learning-center/health-and-wellbeing/mental-health/stress-anxiety, or call the National Suicide Prevention Lifeline, 24 hours a day, seven days a week: 1-800-273-8255 (TTY: 711)

If you feel you have severe depression that lifestyle changes can’t help remedy, you may need to seek professional help. Here are a few resources to assist you in finding a professional in your area.

Humana.com and click on the Find a Doctor link.
Psychiatrists: www.find-a-psychiatrist.com
Psychologists: locator.apa.org

Humana Behavioral Health*
Call: 1-800-777-6330 (TTY: 711) 24 hours a day, seven days a week
Visit: www.humanabehavioralhealth.com

*Only available to members who qualify
Helping yourself stay sharp!

Although our brain and mental functions decline as we age, there are steps we can take to slow the changes and maximize our brain power. If memory loss seems extreme, please talk to a doctor.

Ways to stay sharp: Feed your brain

- Change your habits: Do your daily tasks with your non-dominant hand (if you're right-handed, try using your left, for example), or read a book in a genre you've never tried.
- Take care of your health! All of the usual guidelines apply: Stop smoking, exercise, drink plenty of water, get enough sleep, and try to eat plenty of vegetables and fruit.
- Challenge yourself: Take a class, learn another language, do a puzzle, or try out online word or math games.
- Practice paying attention: What is everyone in the room wearing? Are there any changes in your neighborhood? Who stars in your favorite TV show?
- Review what you've done and seen: If you're reading a book, summarize its contents to yourself. Try to reconstruct your morning step by step.
- Use your senses: Try to identify every ingredient in your food by taste. Close your eyes and listen to each background noise. What do you hear?
- If you suffer from depression or anxiety, please seek treatment.

Alzheimer’s warning signs

People often fear that memory loss means Alzheimer’s disease. Sometimes it doesn’t. Just in case, here are some other warning signs associated with Alzheimer’s:

- Forgetting what things are for, like not knowing how to use car keys
- Forgetting how to do familiar tasks
- Forgetting simple words
- Getting lost in familiar places
- Putting things in strange places

Sources:


This table can be used to help you track activities in your life you’re proud of, habits you’d like to change, activities that make you feel stressed or ones that make you feel relaxed, events where you interact with friends, classes you’re taking, and much more.

<table>
<thead>
<tr>
<th>Morning</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>✔ Meal</td>
<td>Eat breakfast at 8:30 a.m.</td>
</tr>
<tr>
<td>✔ Medication</td>
<td>Take morning medication at 10 a.m. after eating breakfast</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Noon</th>
<th>Notes</th>
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<table>
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<tr>
<th>Afternoon</th>
<th>Notes</th>
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<table>
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<tr>
<th>Evening</th>
<th>Notes</th>
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</table>

<table>
<thead>
<tr>
<th>Midnight</th>
<th>Notes</th>
</tr>
</thead>
</table>

To download and print additional copies of this page, go to [Humana.com/Caregiver](http://Humana.com/Caregiver) and look for the Caregiver’s Toolkit.
Humana resources that can help members cope with these challenges and transitions are:

**Humana Behavioral Health***
Call: 1-800-777-6330 (TTY: 711)
24 hours a day, seven days a week
Visit: www.humanabehavioralhealth.com

**Humana Find a Doctor**
Visit: Humana.com and click on the “Find a Doctor” link

**Humana in Your Community**
Visit: www.humana.com/about/humana-in-your-community/

**Humana Well Dine®**
Call: 1-866-96MEALS (1-866-966-3257) (TTY: 711),
Monday – Friday, 8 a.m. – 9 p.m. Eastern time, and Saturday, 9 a.m. – 5 p.m.

**Humana Medicare Customer Care**
Call: 1-800-457-4708 (TTY: 711)
Monday – Friday, 8 a.m. – 8 p.m. Eastern time.

**HumanaFirst® Nurse Advice Line**
Call: 1-800-622-9529 (TTY: 711)
24 hours a day, seven days a week
Or visit: www.Humana.com/medicare-support/benefits/health-programs/humanafirst

**Member Assistance Program**
Call: 1-800-767-6171 (TTY: 711),
Monday – Friday, 8:30 a.m. – 6:30 p.m. Eastern time

**SilverSneakers®**
Call: 1-888-423-4632 (TTY: 711),
Monday – Friday, 8 a.m. – 8 p.m. Eastern time
Visit: www.silversneakers.com

* Only available to members who qualify.
** These benefits or services are only available only with select plans, so please check your plan documents or call the number on the back of your ID card to confirm what benefits or services are covered by your plan.
SECTION 3: Connecting with your community

A strong support network can be important as you navigate life changes and transitions. Whether it’s making new friends, getting around, or managing holiday stress, making meaningful connections may be crucial to your emotional and physical well-being.
Tips for staying connected and engaged

• Don’t let being a non-driver stop you from staying active. Use the transportation suggestions in this toolkit to help find ways to get out and about.
• Pets can be great companions. Depending on your physical abilities, having a dog, cat, or other pet in the house can provide you with company and a routine.
• Use digital tools, like email, Skype, and social media, to see photos, updates, and talk to loved ones all over the country.
• Schedule a few times a week to call or visit a friend or relative.
• Join a walking group near you to get exercise and meet people at the same time.
• If you have activities you enjoy, like playing bridge, golfing, or crafting, join a club focused on that hobby.
• Go back to school – many local colleges offer flexible classes for adults to take or audit. These can even be online or at night.
• Volunteer for a cause that’s meaningful to you.

Some organizations that can help are:

• **Area Agencies on Aging:** Area Agencies on Aging (AAA) serve older adults across the country with support like transportation and in-home services. To learn more about the AAA in your area, visit their website at www.n4a.org or call the Eldercare Locator at 800-677-1116 (TTY: 711) Monday – Friday, 9 a.m. – 8 p.m. Eastern time.

• **Connect2Affect:** Connect2Affect is an online directory created by the AARP Foundation, connecting people to transportation, volunteer programs, senior centers, and more. Visit their website at www.connect2affect.org.

• **Eldercare Locator:** The Eldercare Locator is a nationwide service that connects older Americans and their caregivers with trustworthy local support resources. Visit their website at www.eldercare.gov or call 800-677-1116 (TTY: 711) Monday – Friday, 9 a.m. – 8 p.m. Eastern time.

• **Volunteer Match:** This service lets you find volunteer opportunities nearby. Learn more on their website: www.volunteermatch.org.

Sources:
Finding transportation services

Loss of mobility and transportation not only threatens independence, but also can impact self-esteem and sense of connection. Below are the primary types of transportation services available in most communities:

**Dial-a-ride.** This option provides door-to-door service from one location to another. It generally requires advance reservations, may charge a fee or request a donation on a per-ride basis, and may include passenger assistance between the front door and the vehicle.

**Fixed-route service.** Service is provided along an established route with designated stops where riders can get on and off. Generally, service is provided by larger vehicles and runs on a regular route that does not require reservations. Fares are paid for each ride; many communities provide a discount for senior citizens.

**Paratransit service.** This includes shared rides, subscription services, carpooling, and vanpooling. Fees may or may not be attached to this transportation option. In some cases, the passenger may need to complete an application to qualify and then be certified for eligibility.

**Ride-sharing.** These programs match people who need rides with volunteer drivers who have space in their cars. This service is usually scheduled in advance and has a specific destination.

**Subscription service.** This option consists of prearranged routes and schedules based on the needs of the passenger. Riders must register in advance for this service.

**Vanpooling.** This service involves prearranged ride-sharing transportation that operates regularly. Vans may be publicly or privately operated.
Ways to find transportation:

**Area Agencies on Aging:** Area Agencies on Aging (AAA) serve older adults across the country, including transportation support. Visit their website at www.n4a.org or call the Eldercare Locator at 800-677-1116 (TTY: 711) Monday – Friday, 9 a.m. to 8 p.m. Eastern time.

**Connect2Affect:** Connect2Affect is an online directory created by the AARP Foundation, connecting people to transportation and more. Visit their website at www.connect2affect.org.

**Eldercare Locator:** The Eldercare Locator is a nationwide service that connects older Americans and their caregivers with trustworthy local support resources. Visit their website at www.eldercare.gov or call 800-677-1116 (TTY: 711) Monday – Friday, 9 a.m. to 8 p.m. Eastern time.

**The National Transit Hotline:** The hotline provides the names of local transportation providers who receive federal funds to provide service to the elderly and people with disabilities. Call 800-527-8279, Monday – Friday, 9 a.m. to 5 p.m. Eastern time.

**Questions to ask**

Below are some questions that you may find useful:

- Which types of services are available?
- What are the maximum and minimum distances I can travel with this service?
- What is the cost? Is it per ride or round-trip?
- Is there an application process involved in order to qualify for services? If so, who completes the form? Do I need to reapply at any time?
- Do I need to pre-arrange for transportation services? If so, how far in advance must reservations be made?
- Can I make advance reservations for standing appointments, like doctors’ appointments, instead of calling each time?
- Are other people picked up during my ride?
- Can I travel with a companion, and is there a cost for additional passengers?
- What kind of physical assistance will the driver provide?

**Sources:**


Making new friends

Friends support, nurture, and positively affect our lives every day. To make new friends, be sure to go to places where you’ll meet people with whom you have something in common. You could get involved in activities including:

- Classes at the local college or community center
- Community theater
- Craft shows
- Neighborhood events
- Places of worship
- Sporting events
- Tour groups
- Volunteer programs

**Tips for making friends:**

- Ask your current friends about what is likeable and unique about you
- Be a friend and extend yourself to people you like
- Build confidence and work through shyness or anxiety through counseling or public speaking workshops
- Extend your own invitations to get together instead of waiting to be invited
- Realize that some relationships aren’t going to develop deeper
- Let friendships grow over time instead of expecting to be close friends instantly
- Listen and learn about other people’s interests and needs

Sources:


Tips for dealing with family holidays

The holidays can be stressful for many people. The expenses can rack up, and even if we love our families, spending concentrated time with them can push buttons and open old wounds. Here are a few tips and reminders to help you get through the season and make wonderful memories.

**Spending time with family**

- Build some traditions with your loved ones that don’t just involve giving gifts
- Don’t feel like you have to put yourself in situations that you know will make you unhappy; avoid long visits with those who really push your buttons
- Take time to express your appreciation to loved ones; don’t assume that they know how you feel
- Include other family members in holiday planning and preparation
- Call a truce on unfinished business – many families have long-running arguments, but agree to focus on getting along
- Include good friends in family celebrations to help to ease tensions
- Maintain your sense of humor, if you possibly can; often family conflict and stress are due to the variety of personalities and opinions
- Let go of picture-perfect expectations for the holidays, your family, and yourself

**Well-being and balance**

- Be kind to yourself
- If you feel tension mounting, take a break, breathe deeply, then exhale and repeat
- Try to eat a healthy, balanced diet
- Exercise regularly as much as you’re able
- Take some quiet time alone daily, even if it seems hard to find time
- If things get too stressful, reach out for help – call a friend or loved one; the holidays are a great time to connect with others

Sources:

How to Avoid Holiday Family Fights, Real Simple. https://www.realsimple.com/work-life/family/relationships/personality-clashes-family


Humana resources that can help members connect in their community are:

**Humana in Your Community**
Visit: www.humana.com/about/humana-in-your-community/

**Member Assistance Program**
Call: 1-800-767-6171 (TTY: 711),
Monday – Friday, 8:30 a.m. – 6:30 p.m. Eastern time

**Humana Find a Doctor**
Visit: Humana.com and click on the “Find a Doctor” link

**SilverSneakers®**
Call: 1-888-423-4632 (TTY: 711),
Monday – Friday, 8 a.m. – 8 p.m. Eastern time
Visit: www.silversneakers.com

* Only available to members who qualify.
** These benefits or services are only available with select plans, so please check your plan documents or call the number on the back of your ID card to confirm what benefits or services are covered by your plan.
SECTION 4: Healthcare needs

When you feel your best, you are best equipped to handle all that life can throw your way. Staying connected to your healthcare provider and knowing what resources are available to you will help you better prepare for all your healthcare needs.
How could your hearing and eyesight increase loneliness?

Hearing or vision loss can be difficult to pinpoint in yourself, but can also make us start avoiding situations where it’s hard to hear or see clearly because we feel embarrassed or confused.

In the U.S., up to two-thirds of adults over 70 will experience some age-related hearing loss, according to Harvard Medical School.\textsuperscript{10} Along with that, the CDC tells us that more than 3 million Americans are legally blind or visually impaired. These problems can make us feel more stressed and alone. They can also prevent us from doing activities we enjoy, like watching television, cooking, or handling our household business. If you are having trouble hearing or seeing, please get in touch with a medical professional.
Do you need a hearing test?

☐ Do you sometimes feel embarrassed when you meet new people because you struggle to hear?

☐ Do you feel frustrated when talking to members of your family because you have difficulty hearing them?

☐ Do you have difficulty hearing or understanding coworkers, clients, or customers?

☐ Do you feel restricted or limited by a hearing problem?

☐ Do you have trouble hearing in the movies or in the theater?

☐ Do you have difficulty hearing when visiting friends, relatives, or neighbors?

☐ Does a hearing problem cause you to argue with family members?

☐ Do you have trouble hearing the TV or radio at levels that are loud enough for others?

☐ Do you feel that any difficulty with your hearing limits your personal or social life?

☐ Do you have trouble hearing family or friends when you are together in a restaurant?

If you answered yes to three or more of these, please talk with your doctor or another hearing health provider about whether or not you need to have your hearing checked. Learn more at www.nidcd.nih.gov/hearing

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10 Hearing loss may be linked to mental decline. Harvard Health Publications. http://www.health.harvard.edu/blog/hearing-loss-may-be-linked-to-mental-decline-201301225824

Sources:
Communicating with your healthcare provider

A good doctor-patient relationship is one in which you both work together to solve medical problems and maintain your health. The only way physicians will know what is troubling you, which medications may or may not be working, and other important factors is if you tell them.

Choosing a doctor or healthcare provider

The first step is to choose a doctor you can speak easily and openly with. When talking with friends, relatives, and other medical professionals, ask for doctor recommendations. Ask specific questions to figure out if he or she might be right for you. Try to find several to choose from. When you meet with a doctor, try some of these tips to encourage good communication:

• Bring a list of questions and concerns with you
• Don’t hesitate to ask as many questions as you need
• If something is unclear to you or worries you, be sure to request an explanation and clarification until you feel comfortable with the answer

Remember that you don’t have to stay with a doctor if you don’t feel comfortable. You may need to meet with a few different healthcare providers until you find the right match.

Helping your provider understand you

Answering your doctor’s questions is important to help you get the right diagnosis and treatment. Be sure to answer questions as completely and honestly as possible.

Don’t hesitate to mention a symptom or experience you have. Sharing a brochure or article on the subject might be a helpful way to open the conversation.

If you realize there is something that you forgot to ask during the visit, call the doctor’s office. When leaving a phone message, it’s important to explain your exact reason for calling.
Discussing diagnosis and treatment

When you receive a new diagnosis and are given treatment recommendations, you may want to raise some important questions with your healthcare provider, such as:

☐ What did you base your diagnosis on?
☐ Is it possible that I might need additional tests to complete the diagnosis?
☐ Are there other possible diagnoses or explanations for my condition or symptoms?
☐ What symptoms or changes in my condition might I expect?
☐ Is the goal of the treatment(s) to cure my condition or just lessen the symptoms?
☐ Are there other possible treatments?
☐ Are there any foods, medications, or exercises that I should either take or avoid?

Consider bringing a friend or relative with you if you know you’ll be discussing a recent diagnosis, possible surgery, or any other serious topic. Besides offering support, another person might think of questions, and can help by taking notes for later.

Sources:


Here are some common screenings and vaccinations you may want to consider having on a regular basis to help maintain good health. Since each person is different and has different needs, please consult with your doctor for the best course of action*.

<table>
<thead>
<tr>
<th>SCREENINGS AND EXAMS</th>
<th>WHO</th>
<th>HOW OFTEN</th>
</tr>
</thead>
<tbody>
<tr>
<td>Comprehensive eye exam</td>
<td>Men and women 50+</td>
<td>Every 2 – 4 years. At age 65, every 1 – 2 years. If your loved one has diabetes, test for diabetic retinopathy annually.</td>
</tr>
<tr>
<td>Diabetes</td>
<td>Men and women 40+ unless there is increased risk</td>
<td>Every 3 years. For people with diabetes, annual HbA1c test, LDL cholesterol test, kidney test, and an eye exam are recommended.</td>
</tr>
<tr>
<td>Breast cancer screening</td>
<td>Women 40+</td>
<td>Every 1 – 2 years. Under 50 (self-exam), Over 49 (Mammogram).</td>
</tr>
<tr>
<td>Pap tests and pelvic exams</td>
<td>Women 18+</td>
<td>At least once every 3 years.</td>
</tr>
<tr>
<td>Cholesterol</td>
<td>Men and women 18+</td>
<td>Every 5 years, or annually if your loved one has above normal levels.</td>
</tr>
<tr>
<td>Prostate exam</td>
<td>Men 50+</td>
<td>Tests include digital rectal exam and prostate-specific antigen test. Talk to your doctor about which tests and schedule are best.</td>
</tr>
<tr>
<td>Flu shot</td>
<td>Men, women, and children 6 months+</td>
<td>Once a year.</td>
</tr>
<tr>
<td>Pneumonia shot</td>
<td>Men and women 65+</td>
<td>Once in a lifetime.</td>
</tr>
</tbody>
</table>

*This communication doesn’t guarantee benefits and doesn’t indicate all services received will be covered by your plan. Please refer to your Evidence of Coverage or call Customer Service at the number on the back of your Humana ID card to confirm that the service will be covered by your plan.
Humana resources that can help members cope with healthcare needs are:

**Drug List and Pharmacy Locator**
Visit: Humana.com/pharmacy/medicare/tools

**Humana Behavioral Health***
Call: 1-800-777-6330 (TTY: 711) 24 hours a day, seven days a week
Visit: www.humanabehavioralhealth.com

**Humana Find a Doctor**
Visit: Humana.com and click on the “Find a Doctor” link

**Humana at Home***
Call: 1-800-432-4803 (TTY: 711)
Monday through Friday, 8:30 a.m. – 5 p.m. Eastern time
Visit: Humana.com/AtHome

**HumanaFirst® Nurse Advice Line**
Call: **1-800-622-9529** (TTY: 711) 24 hours a day, seven days a week
Visit: www.Humana.com/medicare-support/benefits/health-programs/humanafirst

**Member Assistance Program**
Call: 1-800-767-6171 (TTY: 711),
Monday – Friday, 8:30 a.m. – 6:30 p.m. Eastern time

* Only available to members who qualify.
** These benefits or services are only available with select plans, so please check your plan documents or call the number on the back of your ID card to confirm what benefits or services are covered by your plan.
Helping a loved one maintain his or her health and well-being is a very important and often difficult role to play. It’s a role that can sometimes leave you feeling tired, stressed, trapped, or a combination of all three. That’s why it’s important for you to know that Humana is committed to providing support and guidance for our members.
Caring for yourself

When you’re busy caring for someone else, you tend to easily brush aside your own health and personal needs. Doing so can compromise your mental and physical health and well-being, and put you at risk of developing health problems. It’s not always easy, but making the time to care for yourself is so important. Keeping up on doctors’ appointments, social events, health, and hobbies creates a positive impact on your life. And the healthier you are, the better equipped you’ll be in meeting your own needs and the needs of your loved one.

When you take the time to care for yourself, you’ll:

• Stay healthier
• Maintain a more positive outlook
• Feel better about yourself
• Have more energy and feel more relaxed
• Maintain better relationships with friends and family

Ways to find time for yourself:

• Schedule time in your daily “to-do” list
• Create personal space in your home where you can go to relax and do the things you enjoy
• Ask family and friends for help caring for your loved one and with daily chores
• Look for ways to streamline daily tasks
• If possible, call in professional help, which may include a cleaning service or professional care provider, or look into volunteer organizations as another option

Here are some important things to find the time to do:

• Schedule routine medical checkups – set aside some time in your calendar for your own appointments
• Exercise regularly – try going for a walk, even if it’s only for 15 minutes a day
• Eat healthier – cook at home more often so you can control what’s in your food
• Make time for the things you enjoy – if you love to read, put aside some time each day to do so
• Get plenty of sleep – if you can’t get enough sleep at night, try taking a short nap during the day
Make time to visit your doctor for:
• A yearly physical exam
• Important screenings (e.g., Pap smear, colonoscopy)
• Shots (e.g., flu, pneumonia)
• A checkup when there are changes in your health

Simple exercise tips:
• Get outside and walk
• Take the stairs instead of the elevator or escalator
• Walk or ride a bike instead of driving
• Dance – try turning on some music while you clean
• Utilize your home and household items – many common items can be used to exercise, from chairs to cans of food

Simple ways to eat healthy:
• Control your portion size – try using smaller dishes
• Eat slower – it’ll give your body time to digest and you’ll feel fuller faster
• Eat a well-balanced diet filled with nutrient-rich foods like whole grains, spinach, berries, and nuts
• Drink plenty of water – it will keep you feeling fuller throughout the day
• Don’t skip meals – it can lead to out-of-control hunger and overeating

WANT WELLNESS TIPS?
Visit Humana.com/learning-center/health-and-wellbeing/healthy-living for wellness tips on everything from exercise and healthy eating to causes of chest pain and information on heart disease.
Make caring for others a positive experience for you:

- Expand your knowledge
- Encourage involvement from family and friends
- Realize that not everyone can help, and be OK with that
- Explore support groups – you’re not alone
- Lean on friends for emotional support – that’s what friends are for
- Team up with professional services for additional help

Create more happiness in your life. You deserve it.

As a caregiver, you have a lot to feel good about. Boost your level of happiness by focusing on the positive aspects of your life and the things that are going right.

Here’s an idea: Keep a journal. Use it before you go to bed to write down three things that went well that day. Be sure to make a note of why they went well and how it made you feel.
Caregiver support groups: A tool to help you cope

Support groups provide a safe, non-threatening environment in which to share feelings and problems, and receive feedback, suggestions, and information. Support groups are based on the idea that sharing information and feelings is not only good, but also helpful for the person talking as well as for the rest of the group listening.

Types of support groups

• Broadly defined vs. narrowly focused groups
• In person, online, or over the phone
• Open or closed to new members after the group starts meeting
• Peer- or counselor-led
• Time-limited vs. ongoing

Locating available support groups

• Coworkers or friends
• Local hospitals
• Through the local chapter of an association focusing on what you’re dealing with (i.e., Alzheimer’s Association)
• Your doctor, clergy person, or social worker
• Your state’s Office on Aging

Sources:
Section 5: Supporting loved ones

Coping when a loved one is terminally ill

Unfortunately, many of us will experience the terminal illness of a loved one at some point. Family members often feel overwhelmed by the decisions, emotions, and daily responsibilities during this difficult period. However, there are ways to gain the support you need.

Initial questions to address include:

- Will the patient be cared for at home, in a hospital, or at a free-standing hospice facility? If at home, who will provide the hands-on care?
- How long is the patient likely to live?
- What are the usual patterns of this particular disease or condition? Is the late-stage progression rapid or slow? How much pain is often involved? What else might be important to know about the late stages of this disease or condition?
- If the patient wishes to die at home, what will the actual hands-on care involve: medical equipment or any special medical procedures?

The answers to these questions may be different in each case. Based on the information available, families and patients need to make the care decisions that are best for them. This is not a decision that should be faced alone. Professionals are available to educate you about this process and to help you with terminal care decisions, including:

- Patient’s physician
- Hospital social worker or discharge planner
- Geriatric care manager
- Hospice intake staff

Your personal reaction and needs

At this late stage, people are often in shock. You may experience acute symptoms of grief such as sadness, anger, numbness, and anxiety, as well as disturbances in sleep, eating patterns, and memory. It is easy to become isolated from others during this period, but it’s important to make sure you have regular contact with people who can support and help you.

Sources:


Give the gift that keeps on giving: straight talk on end-of-life care. STAT News, December 2016. https://www.statnews.com/2016/12/30/straight-talk-end-life-care/

Humana resources that can help members support the needs of loved ones are:

**Advance Care Planning**
Visit: MyHumana account and click on MyDirectives

**HumanaFirst® Nurse Advice Line**
Call: 1-800-622-9529 (TTY: 711)
24 hours a day, seven days a week
Visit: www.Humana.com/medicare-support/benefits/health-programs/humanafirst

**Humana Behavioral Health**
Call: 1-800-777-6330 (TTY: 711)
24 hours a day, seven days a week
Visit: www.humanabehavioralhealth.com

**Humana at Home**
Call: 1-800-432-4803 (TTY: 711)
Monday through Friday, 8:30 a.m. – 5 p.m. Eastern time
Visit: Humana.com/AtHome

**Humana Medicare Customer Care**
Call: 1-800-457-4708 (TTY: 711)
Monday – Friday, 8 a.m. – 8 p.m. Eastern time

**Humana Well Dine®**
Call: 1-866-96MEALS (1-866-966-3257) (TTY: 711)
Monday – Friday, 8 a.m. – 9 p.m. Eastern time, and Saturday, 9 a.m. – 5 p.m.

**Member Assistance Program**
Call: 1-800-767-6171 (TTY: 711),
Monday – Friday, 8:30 a.m. – 6:30 p.m. Eastern time

* Only available to members who qualify.
** These benefits or services are only available with select plans, so please check your plan documents or call the number on the back of your ID card to confirm what benefits or services are covered by your plan.
Humana offers many valuable resources for our members to help maintain their health and well-being. We hope that you are able to take advantage of all these offerings and that they provide you with the support and guidance you need. Remember, some benefits may only be available with select plans, so please check MyHumana.com or call the number on the back of your ID card for more information.
Advance care planning

Making healthcare choices for yourself or a loved one can be very challenging. Those choices can sometimes change both the quality and the length of your loved one’s life. Talking about these choices in advance helps you respect the values and wishes of your loved one. This is called advance care planning.

Humana At Home can support your advance care planning in a way that’s comfortable for you. We offer an online tool where you can create, update, and share a universal digital advance directive. For our members facing serious, life-limiting illness, we offer medical, emotional, and spiritual support from professionals with end-of-life expertise. That support may be in person or over the phone. Our experts reach out to you and help your family make decisions together, so you’re all on the same page.

To use the online advance directive tool, sign in to your MyHumana account and locate the link to MyDirectives.

Go365® by Humana*

Go365 is a wellness and rewards program that rewards you for doing healthy things like exercising, working with a health coach, getting preventive exams and screenings, and completing your Go365 Health Assessment. When you complete eligible activities, you’ll earn Bucks** that can be spent in the Go365 Mall on gift cards, fitness apparel, pedometers, and more!

Sign in at Go365.com. If you already have a MyHumana account, sign in with the same user name and password. Otherwise, you’ll need to register at Go365.com before signing in. If you don’t like using a computer and would like to receive printed materials, call the number on the back of your Humana member ID card.

*May not be available in all plans. Please check to see if Go365 is included in your health plan.

**Bucks have no cash value and can only be spent in the Go365 Mall. Bucks must be earned and redeemed in the same plan year. Bucks not spent by 12/31 will be forfeited.
**HumanaFirst® Nurse Advice Line**

Whether you have an immediate health concern, questions about a particular medical condition, or would like general information about any of Humana’s health resources, we’re here to help. Members can call to be referred to many support services, including our nurse hotline, where you can get expert advice and guidance from a specially trained nurse – at no additional cost. HumanaFirst is not available in all markets.

Call the Nurse Advice Line at: 1-800-622-9529 (TTY: 711)

Or visit: Humana.com/medicare-support/benefits/health-programs/humanafirst

**Humana At Home**

If you or a loved one has a serious condition, such as heart disease or diabetes, and has trouble with daily activities, you may be selected for Humana At Home℠ care management services at no extra cost. If selected, you will be called or visited by a care manager on a short-term or ongoing basis. We also offer online tools through Humana.com to help you keep track of care. Many Humana At Home services are included as part of your Humana insurance benefits, and at no extra cost.

Some ways a care manager might help include:

- Answering questions about health conditions and medicine that come up between doctors’ visits
- Helping to sort through medical bills and paperwork
- Supporting locating transportation, meals, social services, and other helpful resources

To learn more, please call 1-800-432-4803 (TTY: 711) Monday – Friday from 8:30 a.m. – 5 p.m. Eastern time.

Or visit: Humana.com/AtHome.

* Only available to members who qualify. May not be available in all plans. Please check your plan documents to see if Humana at Home is included in your health plan.
**Humana Behavioral Health**

At Humana Behavioral Health, we take a holistic, mind-and-body approach to healthcare to address the whole person. Our quality behavioral health services encourage faster recovery and improve clinical outcomes while reducing costs for our members.

When you or your family members need a place to turn for mental health or substance abuse issues, Humana Behavioral Health can help by connecting you or your family member to the right level of care at the right time.

To obtain behavioral health benefit services for you or family members covered by your health plan, please contact the toll-free customer service number on the back of your behavioral health benefit card, or call **1-800-777-6330** (TTY: 711) 24 hours a day, seven days a week. Be sure to select the behavioral health option. An associate will work with you to select an appropriate mental health or substance abuse provider for members who qualify.

You may also search for providers using our online Provider Lookup: www.humanabehavioralhealth.com

**Humana Find A Doctor Service**

Visit [Humana.com](http://www.humana.com) and click on the “Find a Doctor” link to get help finding a doctor.

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* Only available to members who qualify. May not be available in all plans. Please check your plan documents to see if Humana Behavioral Health is included in your health plan.
Humana in Your Community

Humana is here for you: Your community Humana location is a place to start with healthy and happy. There is always something exciting going on – come enjoy a variety of special events, programs, and activities designed to help you improve your physical and mental health.

Many of the events Humana offers can be used by anyone at no cost. Humana membership is not required. Each location has a customer service specialist on site to answer your questions. Plus, licensed Humana sales agents are available to help you navigate your healthcare choices and enroll in a Humana plan.

Stay happy and healthy by taking advantage of health education classes and weekly walking groups. Spend time with friends or make new ones when you attend our social gatherings and community events.

To find a location near you and learn more, visit: www.humana.com/about/humana-in-your-community

Humana Medicare Customer Care

To verify your recent enrollment, request a member ID card, check the status of a claim, or ask questions about your plan, please call: 1-800-457-4708 (TTY: 711) Monday – Friday, 8 a.m. – 8 p.m. Eastern time.

Our automated phone system may answer your call on Saturday, Sunday, and some public holidays. Please leave your name and telephone number, and we'll call you back by the end of the next business day.
Humana Well Dine®

This program provides nutritious meals to eligible Medicare members recovering from an inpatient stay in a hospital or skilled nursing facility. Meals also are available for some Humana Medicare members who are enrolled in a qualified chronic-condition special needs plan. The chronic conditions supported by this program include diabetes, chronic obstructive pulmonary disorder (COPD), congestive heart failure (CHF) and some other cardiovascular disorders.

Patients may call 1-866-96MEALS (1-866-966-3257) (TTY: 711) to see if they are eligible for Well Dine under their plan benefits and to request participation in the program. Representatives are available Monday through Friday, 8 a.m. to 9 p.m. Eastern time, and Saturday, 9 a.m. to 5 p.m. Please have your Humana member ID card handy when you call. A discharge nurse or a Humana at HomeSM coordinator also may order meals for a patient.

Member Assistance Program*

Humana’s Member Assistance Program (MAP) is a program for Humana Medicare Advantage members, offering counseling and caregiving support from caring professionals at no additional cost.

You can work with a MAP resource specialist who will listen to your concerns and needs. We know it can be overwhelming to find appropriate local resources to help care for loved ones, and MAP will provide you with referrals that can help.

You also can call for one-on-one support and connection to counselors. Whether you need a listening ear, are coping with stress, or want help having difficult conversations on topics like Alzheimer’s and dementia or moving to assisted living, MAP is here for you. There is also a robust website full of videos, informational articles, and tips.

Call MAP at 1-800-767-6171 (TTY: 711), Monday – Friday, 8:30 a.m. – 6:30 p.m. Eastern time.

* May not be available in all plans. Please check your plan documents to see if MAP is included in your health plan.
More Healthy Savings*

- Complementary and alternative medicine such as chiropractic, acupuncture, and massage services
- Dental services from an in-network dentist or specialist (doesn’t replace other dental coverage)
- Hearing aids and batteries
- Jenny Craig® weight-loss program services
- Lifecard® online health information manager
- Lifeline® medical alert and falls-detection service
- Nutrisystem® auto-delivery programs
- Prescriptions not covered under your plan
- Vision services and eyewear from EyeMed

For more information, visit Humana.com or call the customer care number on the back of your Humana member ID card.

MyHumana

MyHumana.com

The MyHumana website gives members access to their information anytime. Members can check on claims, find out details about benefits, estimate medical costs, and more.

Prescription Drug Resources

Humana.com/pharmacy/medicare

If you’re a Humana Medicare member, you may want to read about the programs available to help you manage medicines, find out about mail order pharmacies, and get the most value from Rx benefits. You can also find a Drug List and Pharmacy Locator at: Humana.com/pharmacy/medicare/tools

* This communication doesn’t guarantee benefits and doesn’t indicate all services received will be covered by your plan. Please refer to your Evidence of Coverage or call Customer Service at the number on the back of your Humana ID card to confirm that the service will be covered by your plan.
SilverSneakers®

Get moving, have fun, and get healthier — at no additional cost — when you attend SilverSneakers® Fitness classes at a local participating health club or rec center. There are a variety of classes available, whatever your fitness level and ability. At-home workout kits are also available if classes aren’t convenient for you. Staying active may help you feel better and have more energy. So whether it’s a Zumba® class, walks around the block, or chasing your grandkids, find something that moves you. Talk with your doctor about how you can get and stay active.

* Please check your plan documents to see if SilverSneakers is included in your health plan. Visit www.silversneakers.com or call 1-888-423-4632 (TTY: 711), Monday – Friday, 8 a.m. – 8 p.m. Eastern time. Have your Humana member ID card handy when you call.
DEVELOPED FOR YOU BY HUMANA

This publication offers general information and is not a substitute for professional advice. Humana is a Medicare Advantage organization and a stand-alone prescription drug plan with a Medicare contract. Enrollment in this Humana plan depends on contract renewal.

Humana is a Medicare Advantage HMO, PPO and PFFS organization with a Medicare contract. Enrollment in any Humana plan depends on contract renewal. This information is not a complete description of benefits. Contact the plan for more information. Limitations, copayments and restrictions may apply. Benefits may change each year. Personal information about participants and members of their households remains confidential according to all applicable state and federal laws, unless disclosure is allowed by such laws. No amount of this gift card can be used to purchase Medicare-covered services, nor can it be converted to cash. The products and services described above are neither offered nor guaranteed under our contract with the Medicare program. In addition, they are not subject to the Medicare appeals process. Any disputes regarding these products and services should be addressed with Customer Support by calling the number on the back of your Humana member ID card. This material is provided for informational use only and should not be construed as medical, legal, financial, or other professional advice or used in place of consulting a licensed professional. You should consult with an applicable licensed professional to determine what is right for you. Information from other websites or sources is provided for your convenience only and does not constitute or imply endorsement by Humana EAP and Work-Life Services or its parent, subsidiaries, or affiliates. The products and services described above are neither offered nor guaranteed under our contract with the Medicare program. In addition, they are not subject to the Medicare appeals process. Any disputes regarding these products and services should be addressed with Customer Support by calling the number on the back of your Humana member ID card.

Discrimination is Against the Law

Humana Inc. and its subsidiaries (“Humana”) comply with applicable Federal civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability, or sex. Humana does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

Humana provides:

• Free auxiliary aids and services, such as qualified sign language interpreters, video remote interpretation, and written information in other formats to people with disabilities when such auxiliary aids and services are necessary to ensure an equal opportunity to participate.

• Free language services to people whose primary language is not English when those services are necessary to provide meaningful access, such as translated documents or oral interpretation.

If you need these services, call 1-800-767-6171 or if you use a TTY, call 711.

If you believe that Humana failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with:

Discrimination Grievances
P.O. Box 14618
Lexington, KY 40512 - 4618

If you need help filing a grievance, call 1-800-767-6171 or if you use a TTY, call 711.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at https://ocrportal.hhs.gov/ocr/portal/lobby.jsf, or by mail or phone at:

U.S. Department of Health and Human Services
200 Independence Avenue, SW
Room 509F, HHH Building
Washington, D.C. 20201
1-800-368-1019, 800-537-7697 (TDD)

Complaint forms are available at http://www.hhs.gov/ocr/office/file/index.html
Multi-Language Interpreter Services

**English:** ATTENTION: If you do not speak English, language assistance services, free of charge, are available to you. Call 1-800-767-6171 (TTY: 711).

**Español (Spanish):** ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-767-6171 (TTY: 711).

**繁體中文 (Chinese):** 注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-800-767-6171 (TTY: 711)。

**Tiếng Việt (Vietnamese):** CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-800-767-6171 (TTY: 711).

**한국어 (Korean):** 주의: 한국어를 사용하시는 경우, 언어 지원 시스템을 무료로 이용하실 수 있습니다. 1-800-767-6171 (TTY: 711)번으로 전화해 주십시오.

**Tagalog (Tagalog – Filipino):** PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-800-767-6171 (TTY: 711).

**Русский (Russian):** ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-800-767-6171 (телемайп: 711).

**Kreyòl Ayisyen (French Creole):** ATANSYON: Si avèk Kreyòl Ayisyen, gen sevis ép pou lang ki disponib gratis pou ou. Rele 1-800-767-6171 (TTY: 711).

**Français (French):** ATTENTION : Si vous parlez français, des services d’aide linguistique vous sont proposés gratuitement. Appelez le 1-800-767-6171 (ATS : 711).

**Polski (Polish):** UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-800-767-6171 (TTY: 711).

**Português (Portuguese):** ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para 1-800-767-6171 (TTY: 711).

**Italiano (Italian):** ATTNENZIONE: In caso la lingua parlata sia l’italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-800-767-6171 (TTY: 711).

**Deutsch (German):** ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-800-767-6171 (TTY: 711).

**العربية:**
ملحوظة: إذا كنت تتحدث انكدر اللغة ، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. إتصل برقم 1-800-767-6171 (رقم هاتف الصم والبكم: 711).

**日本語 (Japanese):** 注意事項：日本語を話される場合、無料の言語支援をご利用いただけます。1-800-767-6171 (TTY: 711) まで、お電話にてご連絡ください。

**فارسی (Farsi):**
توجه: اگر به زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم می باشد. با 1-800-767-6171 تماس بگیرید (TTY: 711).

**Diné Bizaad (Navajo):** Díí baa akó nínízín: Díí saad bee yáñíít'í'go Diné Bizaad, saad bee áká'ánída'áwo'déé', t'áá jiik'eh, éí ná hóló, koji' hó'díínih 1-800-767-6171 (TTY: 711).