

2023: Issue 1

Feeling good

All about you

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We protect your information

We're committed to earning your trust by safeguarding your personal information. Our tough standards for system integrity and proper training of Aetna® colleagues help keep your private information private. Check out the **Notice of Privacy Practices** at [FSBPHealth.com/Retiree](https://www.FSBPHealth.com/Retiree) for more details about how we protect your information.



all about YOU

Your health and happiness are the heart and soul of who you are. This issue packs in ideas, tips and convenient ways to stay on top of your health so you can keep on ***Feeling good*** and being you!

Get connected and bring on the benefits

Register for your Aetna® member website and learn how to get the most out of your benefits. Once registered, you can find a doctor or hospital, check your benefits, request a new member ID card, manage your claims and more.

Visit **FSBPHealth.com/Aetna-member-website** to register.

You can also download the Aetna HealthSM app for quick access to resources when you're on the go. Download it by texting **"GETSTARTED" to 90156**. You'll receive a download link. Message and data rates may apply.*

Go paperless!

When you choose to go paperless, we'll send you an email so you can easily link to important health plan documents such as Explanation of Benefits statements, forms that allow someone to talk with us about your coverage and more.



Questions?

We're here to help. Call us at **1-866-241-0262 (TTY: 711)**, Monday–Friday, 8 AM–8 PM ET.

To learn more, you can also visit **FSBPHealth.com/Retiree**

*Terms and Conditions: **aet.na/Terms**

Privacy Policy: **aetna.com/legal-notices/privacy.html**

By texting **90156**, you consent to receive a one-time marketing automated text message from Aetna with a link to download the Aetna Health app. Consent is not required to download the app. You can also download it by going to the Apple App Store or Google Play.

Healthy at Home™



RSVP today

Visit **HealthyatHome.AetnaMedicare.com** to learn dates and times and to register for the webcasts you'd like to attend. You can watch previously recorded webcasts, too.

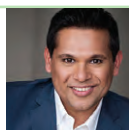
Popular webcast series continues

Be sure to catch these upcoming webcasts featuring celebrity speakers and experts on topics that support you. They're available at no extra cost.

Healthy at
HOME™

Introducing . . .

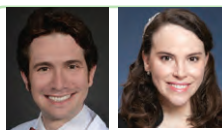
**The Aetna Medicare Healthy
at Home™ Webcast Network**



Heal Your Gut,
Revitalize Your Life
Dr. Partha Nandi



One Rotisserie
Chicken, Three
Easy Healthy Meals
Ellie Krieger



Total Skin Care: Take
the Best Care of the
Skin You're In!
**Dr. Luke Johnson
Dr. Michelle Tarbox**



Minding the Body,
Mending the Mind
Joan Borysenko, PhD



Budget-Friendly
Healthy Meals
Ellie Krieger



Brain Fitness:
Recharge Your
Brain and Your Life
Dr. Heidi Hanna



The New World
of Travel, 2023
and Beyond
Peter Greenberg



Start the Day Right:
Grab-and-Go
Breakfast Recipes
Ellie Krieger



Rediscovering Joy
— the Roadmap to
Your Next Best Self
Amanda Gore



Healthy Mind,
Healthy Life
Dr. Partha Nandi



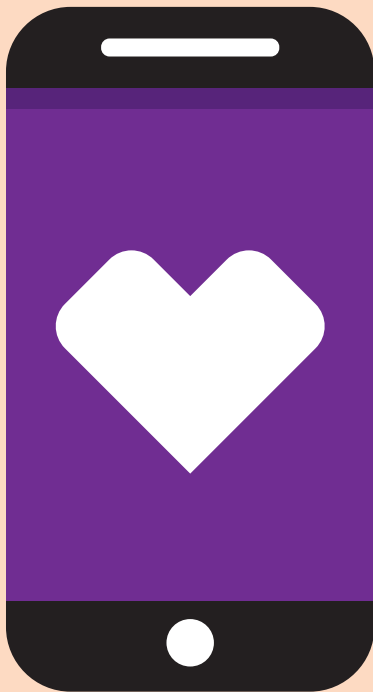
You Have it Made:
Easy, Healthy
Freezer-Friendly
Recipes
Ellie Krieger

**Want to join a fun, no-cost workout from the comfort
of your home?**

Check out Workout Wednesdays with Curtis Adams at **HealthyatHome.AetnaMedicare.com**

Stay connected

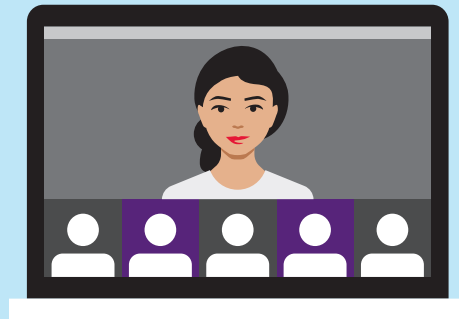
Smartphones



It's a phone, camera, GPS system, bank, internet browser, radio, meeting room and more — and they all fit in your pocket.

► **Tip:** *Not sure if you want Android or iPhone? Get what your family and friends use to help make connecting compatible.*

Tablet



Virtual Reality

Experience the world right from your living room. Regardless of physical or financial constraints, virtual reality knocks down barriers when you can't get to places.

► **Tip:** *Try the headset before you buy to make sure it's a good, comfortable fit that's not too heavy.*



6 smart gadgets to keep you connected

Remember when the latest in technology was a computer that fit on your desktop? Even then we marveled at how small and smart it was. Well, things keep getting smaller and smarter. Check out these six devices that can help make your life easier.

Play games, go stargazing, look up interesting facts, read a book . . . there's an app for just about anything you like to do or want to try.

- **Tip:** Choose a size based on how you'll use it most. A smaller one may be lighter and easier to hold for reading e-books or playing games. A larger screen may make watching videos and movies more enjoyable.

Smart Watch



It can tell you the time and check your heart rate. It also helps motivate you to move more, track your sleep habits, monitor your calories and live healthier.

- **Tip:** Some brands offer a premium subscription for a deeper level of metrics and can also send reports to your doctor.

Smart Speakers



These are small digital assistants — like Google, Siri and Alexa — that you can ask to do things like check the weather, play a song, create a shopping list or answer a question.

- **Tip:** Before you choose, research everything they can do — especially look at those that can call for help when you need it.

Smart TV



Get more options and smaller bills than cable. And you won't waste money on hundreds of channels you never watch.

- **Tip:** For a great picture, look for a 4K television, which means it supports four times the resolution of high-definition images.

Member spotlight

Find ways to be yourself

“Aetna has proven itself to be all that I thought it would be”

Rosemary Hughes, Aetna Medicare Advantage member

Tools that help you be you!

Retired New Jersey school principal, Rosemary Hughes, lives with her husband, Al, in West Orange, New Jersey. Rosemary is happy to keep on being herself and doing the things she did when still working. Travel and enjoying friends and family are even more fun now because she no longer has restrictions on her time.

“I love West Orange because it is a very convenient location, meaning I can go to good restaurants . . . in New York or go anywhere in the world.” She loves to dance and takes yoga and Zumba® classes. The couple has also recently become great-grandparents. Our great-granddaughter is ***“the joy of our lives.”***

Rosemary and Al have had their share of health challenges. In 2018, Rosemary was diagnosed with breast cancer. ***“When you’re going through breast cancer, it’s a big, scary thing. And you need as much comfort as possible . . .”*** During her treatment, she learned of the switch to Aetna®. Of course, having continuity of care was critical through the transition. Rosemary shared that ***“when Aetna became my carrier, they kept everything going as my doctors had recommended, without skipping a beat.”*** Access to convenient at-home care is important to Rosemary, too. Telehealth is most helpful for Al. ***“My husband has Parkinson’s, and therefore, he is not always able to leave the house to go to a doctor.”***

Rosemary also schedules a Home Visit every year. ***“I like it when the healthy home visit nurse practitioner comes to us. They are able to see both of us at the same time. Very beneficial in our situation . . .”***

The Healthy Home Visit nurse was able to identify a potential health issue with Rosemary’s leg and recommended she tell her doctor. ***“They are able to tell you things about yourself that maybe you weren’t able to find out at your own doctors.”***

Rosemary can be true to herself in retirement because she looks out for her health. ***“I’m grateful to still be alive and able to do what I did 20 and 30 years ago. I am grateful for the health that I have, and I’m very grateful that I’m not only alive to see my great-granddaughter, but to be able to do things with her and be a part of her care.”***

Signify Healthy Home Visit

Call **1-855-984-5121 (TTY: 711)**,
Monday–Friday, 8 AM–8 PM ET.

Or visit

Schedule.SignifyHealth.com/home
to schedule a visit at no extra cost.

Have a story to share? You could be our next spotlight!

We’re looking for Aetna Medicare Advantage members who have had a Healthy Home Visit, enjoy programs such as Resources For Living® or have had a great experience. If interested in sharing your story, contact Aetna® Medicare Member Services. Call **1-866-241-0262 (TTY: 711)**, Monday–Friday, 8 AM–8 PM ET.

Your health

Put your health first



Taking care of you is the first step to living a fuller life. When you feel your best, you can do more, enjoy more, experience more. If you're managing a health condition, it's never too late to make health a priority. And it's always a good time to take action to avoid health problems before they wear you down.

Your primary care doctor is your front line of defense to help avoid illness. They can help you maintain important numbers like your blood sugar, blood pressure and cholesterol.

They can recommend and administer vaccines to help keep you healthy. And they can order age- and gender-appropriate screenings to help detect illness and cancer early when it's more easily treated. Visit your primary doctor regularly.

Schedule your annual checkup today

Regular checkups are especially important because early detection is your best defense against illness. Whether it's heart disease, diabetes or another chronic condition, the sooner you're diagnosed, the better. Don't wait for symptoms to appear.



We can help you choose the right primary care physician.

Just call us at **1-866-241-0262 (TTY: 711)**, Monday–Friday, 8 AM–8 PM ET.

Preventive screenings you should know about




See your primary care doctor for your routine physical every year. With your Aetna Medicare Advantage plan, preventive care is covered at 100%. You may have to pay for any tests your doctor orders. Review your plan Summary of Benefits on **FSBPHealth.com/Retiree** for more details and frequency guidelines.

 What	 Who	 When
Alcohol & tobacco	Everyone	Annually
Blood pressure	Everyone	Annually
Breast cancer	Women (age 45 and older) If you are a man concerned about breast cancer, discuss it with your doctor.	Mammogram every 1 to 2 years. Women younger than 50 should talk with their doctor if screening early is appropriate for them.
Cervical cancer	Women	Women age 30 to 65 should be screened with a Papanicolaou smear (Pap smear) and/or HPV testing every 3 to 5 years. Women over the age of 65 can discontinue Pap smears if they have had normal prior Pap smears and are not at high risk of cervical cancer.
Cholesterol	Men (age 35 and older) Women (age 45 and older)	Annually — especially important for those with a high risk of heart disease (smokers, people with high cholesterol, high blood pressure or diabetes, family history, obesity, age).
Colorectal cancer	Everyone	Get a colonoscopy every 10 years starting at age 50 and continuing until age 75.
Lung cancer	Current or former smokers	People between the ages of 55 to 80 with a long history of smoking, who currently smoke, or have stopped smoking within the past 15 years, should get an annual CT scan.
Osteoporosis	Women	Women over the age of 65 should get a bone density test.
Prostate cancer	Men	Every 12 months — your doctor can determine if a prostate cancer screening is right for you.
Hearing	Everyone	Annually
Vision	Everyone	Annually

Know where to go for medical care

You have more ways to get care than you may think

Your primary doctor is the most important person on your health care team but sometimes you have a health concern that can't wait for an appointment. Or you may need an easier way to get care. It helps to know all the options available to you when you can't see your doctor. Use this chart as a handy reference.

	 Minor Teladoc Health or walk-in clinic	 Urgent Urgent care center	 Emergency Emergency room (ER)
When you should use these options:	For minor illnesses: If you need immediate care that isn't serious enough to go to an ER.	For non-life-threatening injuries or illnesses: If you need immediate care that isn't serious enough to go to an ER.	For serious or life-threatening medical needs: If you think your life or health is in serious danger.
Consider for:	<ul style="list-style-type: none">• Allergies• Coughing• Ear infections• Upset stomach• Sinus congestion• Sore throat• Flu symptoms• Pink-eye• Ear infections	<ul style="list-style-type: none">• Allergies• Coughing• Upset stomach• Sinus congestion• Sore throat• Flu symptoms• Pink-eye• Ear infections• Cuts, bumps or sprains	<ul style="list-style-type: none">• Difficulty breathing• Loss of consciousness• Severe burns• Chest pain or suspected heart attack• Severe bleeding• Acute stomach pain• Poisoning
How and where:	1-855-Teladoc (TTY:711) (1-855-835-2362), 24/7 Teladoc.com/Aetna To help you find a walk-in clinic near you, call Aetna® Medicare Member Services.	Visit your local urgent care center or call Aetna Medicare Member Services to find one near you.	Call 911 or go to your nearest ER immediately.

Call us to find help near you. We're available at **1-866-241-0262 (TTY: 711)**, Monday–Friday, 8 AM–8 PM ET. Then jot it down below.

Walk-in clinic:	Urgent care center:
<input type="text" value="name"/>	<input type="text" value="name"/>
<input type="text" value="address"/>	<input type="text" value="address"/>
<input type="text" value="phone"/>	<input type="text" value="phone"/>



Teladoc Health or walk-in clinic

If you're away from home or can't see your doctor, either of these may be a good option. Walk-in clinics can be convenient. Plus, you're often treated faster than in an ER. With Teladoc Health, you can speak with a doctor without leaving your home and they're available 24/7. MinuteClinic Virtual Care™ also allows you to speak with a licensed provider, 7 days a week, without leaving your home.



Telehealth with your doctor

If you can't leave your home, your doctor may still be able to conduct a telehealth visit. You simply "visit" your doctor by electronic means, such as the web, phone or mobile app. Check with your doctor to see if and when this could be an option for you.



Urgent care centers

Urgent care centers can be a good option when you're away from home. They also have flexible hours.



Informed Health® Line

Sometimes you need a quick answer to a health question. Informed Health Line nurses can provide information on more than 5,000 health topics. They may save you a trip to the ER or help you make smarter decisions about your health care. Call **1-855-493-7019 (TTY: 711)**, 24/7 to discuss your health question.



Use the emergency room for serious medical needs

If you think someone's life or health is in danger, don't wait. Call **911** or go straight to the nearest emergency room (ER). But, for less serious illnesses and routine medical needs, use other options.

Declutter your world to improve your health



A life spent acquiring useful items, collectibles and even sentimental gifts usually leads to a happy home. Then one day, you take a look around and wonder when your home became so cluttered.

Too much stuff can be damaging to your physical and mental health. How? Physically, you have the health risk factors that can come from stress and high blood pressure. If the clutter impairs your movements around your home, you add the risk of a fall hazard. And let's not overlook dust, mold and other allergens that are unhealthy, especially when you are exposed to them 24/7 over time.

Mentally, too much clutter can make it difficult to focus and is often associated with depression and anxiety. Some people who live in cluttered homes have a poorer “working memory” and suffer from insomnia, according to research.

Sources:

WebMD®. 2021. Ways Clutter Negatively Affects Your Health. Available at: www.webmd.com/balance/ss/slideshow-clutter-affects-health. Accessed October 27, 2022. Available at: www.silversneakers.com/blog/clutter-how-to-declutter-improve-health/. Accessed October 27, 2022.



Spend 2 or 3 hours a week to declutter a little at a time so you don't get overwhelmed. Mark it on your calendar!

Need help with the clutter?

Here are some ideas you can try right now.



Change how you think of things

In the first part of your life, you accumulate. Life is all about building and acquiring. You ask yourself, “What do I need to make me happy?”

Now it’s time to ask questions like, “What do I want to do with my time?” and “Who do I want to be at this stage?” Do the things that have piled up in your life help you to do and be those things? If not, consider paring them down.



Choose the real treasures

Consider keeping a single item to represent a memory of each stage of your life such as your family and career. Display one item from a favorite hobby or one special souvenir to represent your favorite vacation.



Host a downsizing party

You can hold a yard sale or give your stuff to someone who will provide a good home for it. You don’t even have to get it out of the house. Invite friends, family and neighbors to a party and show them the items available to take home with them.



Eliminate paper

If stacks of papers are getting in your way, set up a simple filing system. Here are a few items you might salvage from your clutter:

- 1 lockbox
- 2 bins or baskets
- 1 accordion file folder
- 1 discard bin

- Put important papers in a lockbox or other fireproof box, such as your car title, deed, life insurance policy, etc. Store them in a secure place.
- Use one bin for bills not yet paid and the other for actions not yet completed. Review them once a month and discard what’s completed.
- Use the accordion folder for documents and receipts that may impact your taxes.



You can severely reduce junk mail through a nonprofit organization called DMAchoice. Register at **www.DMAchoice.org** to decide what mail you do and do not want. There’s a small processing fee to keep your preferences for a period of ten years.

Your wellness



Mental distress can interfere with so many important things in life — from basic hygiene to taking medicines as prescribed.

The good news is the right help can be just a few clicks away. As an Aetna Medicare Advantage plan member, you can access virtual mental health visits by phone or video through an MDLIVE® board-certified psychiatrist or licensed therapist. There are no visit limits and the copay is \$0.



MDLIVE therapists and psychiatrists are specially trained to treat a number of nonemergency mental health challenges, like anxiety, depression, loneliness, panic attacks and more.

Visit **MDLIVE.com/AetnaMedicareBH** to get started. Or call **1-888-865-0729** (TTY: **1-800-770-5531**) to learn more.



If you or a loved one need immediate help, or if you're concerned there's a danger of self-harm, call **911** or the National Suicide Prevention Lifeline at **988**.

Be a savvy shopper

Higher food prices make it harder to eat healthy. Take this quiz to see if you know how to sink your teeth into a better food budget. See page 28 for answers.



1. Which costs less: curbside pickup or delivery?
2. Is the generic brand always cheaper?
3. When walking down a grocery aisle, where is the best place to look for optimal pricing?
4. Are there ever special discounts on certain foods?
5. Must you buy the whole package?
6. How can you save yourself a trip to the store when you run out of an ingredient?
7. Can you still clip coupons in this digital age?
8. Where can you buy groceries besides at the grocery store?



If you're on a tight budget and wondering how to save on groceries, the Supplemental Nutrition Assistance Program (SNAP) could offer some relief. SNAP is a government program that helps individuals and families buy the food they need to maintain good health. Visit **[BenefitsCheckup.org](https://www.benefitscheckup.org)** to learn more and see if you're eligible.



The Aetna® discount program for members is a great way to save on health and lifestyle products. Categories include vision, hearing and natural products as well as other health and lifestyle services. Call Aetna Medicare Member Services or log in to your member website to learn how you can take advantage of them.

Dive in...

to a pool of health benefits



Not able to get outside or to the gym? Join Workout Wednesdays!

Join senior exercise expert and *Vitality 4 Life* TV show host, Curtis Adams, for **Workout Wednesdays**, a monthly exercise webcast made just for Aetna Medicare Advantage plan members. Visit **HealthyatHome.AetnaMedicare.com** to sign up for a variety of workouts you can do from the comfort of your own home. **You can check out previously recorded webcasts, too!**

The result of a long-term study suggests that swimming may have better health benefits than other types of exercises. This may be due to less impact on the body than running or playing certain sports. Low impact also means pain free and a low injury rate.

With fewer chances of pain, injury, and wear and tear on your body, swimming can be the perfect foundation for a long-term exercise routine.

Here are more reasons for older adults to take up swimming:

- If you have arthritis, water-based exercise can help improve the use of affected joints without making symptoms worse.
- Swimming in warm water has been shown to improve mood and decrease depression. People with fibromyalgia also feel less anxiety when swimming.
- It can help maintain or improve bone health for postmenopausal women.

Remember, too, that swimming and moving through water can serve many different types of exercises, including aerobic, cardio and resistance.

Check your area for exercise programs in an indoor heated pool with year-round access. Consider going with a companion to help you stay motivated.

Source:

Centers for Disease Control and Prevention. Health Benefits of Swimming. Available at: https://www.cdc.gov/healthywater/swimming/swimmers/health_benefits_water_exercise.html. Accessed November 1, 2022.

2023 Workout Wednesday webcast lineup

January

Weight Training
& Cardio

February

When You're
Short on Time
3 in 1

March

Negative
Resistance

April

Total Body with
Seated Cardio
Boxing

May

Core & Weight
Training

June

Cardio with
Mind-Body
Recovery

July

Maximize
Strength with
Drop Sets

August

Cardio Balance

September

Toned Arms &
Total Body

October

2,000+ Steps —
Walking Workout

November

Strength Training
with Isometric
Holds

December

Total Body with
Hand-Eye
Coordination

Past workouts are available anytime, on demand!

Caregiver corner

Housing options for older adults who need extra help

When you or a loved one no longer feel safe living alone or can no longer manage your home, there are places you can turn to for help. These living and housing options are based on the level of help you may need.

Level of assistance	How/where
You want to stay in your home as long as possible	From dog walking to grass cutting, and even dressing and bathing, you can get help from nearby service providers.
Spend time in the company of others	Look for adult centers nearby, where you can go to socialize, stay active and possibly enjoy a nice meal with others.
You need medical attention at home	Visiting nurses can ensure that you take your medicine, check vitals and more.
Independent living community	You can live independently in an apartment where help is close by if you need it. Meals are usually served in a dining room and extras may include on-site hair salons, fitness centers, group activities and more.
Assisted living and memory care community	Assisted living provides a deeper level of personal assistance such as medication supervision and quick access to medical staff. Some offer a home-like setting. This option may or may not include memory care services.
Skilled nursing home	Nursing homes may require a physician's referral. They provide full time medical and personal care in a clinical setting with trained on-site medical staff.
Hospice or palliative care	When a person is approaching end of life, hospice or palliative care services can help ease the transition comfortably and with dignity. Hospice care can take place in a hospital, a skilled nursing home or in a private home.



Aetna Compassionate Care™ program

Help is here when you or a family member are facing the advanced stages of an illness. The program is available at no extra cost to you and can help you find:

- Social workers who have tools for community and government resources
- Translation services for non-English-speaking members
- Advanced Illness website with caregiver resources
- Final wishes documents

To learn more about these programs, call Aetna® Medicare Member Services at **1-866-241-0262 (TTY: 711)**. We're available Monday–Friday, 8 AM–8 PM ET.



How to pay for it

Get help to find reputable vendors in your area with the Resources For Living® program. The referral service is free, but you would pay the service provider directly.

To see what in-home medical services your health plan may cover, refer to your Evidence of Coverage (EOC) and Schedule of Cost Sharing (SOC) or call Aetna® Medicare Member Services for any questions.

Your monthly payments may include two parts: Rent for your apartment and a fee for services.

Talk to the finance office about your eligibility for any income- or veteran-based benefits that may help with the cost. If you have long term care (LTC) insurance let them know. Also check with your LTC carrier to see how it can help.

Your Aetna Medicare Advantage plan does not pay for residential services or personal care in an independent, assisted living or memory care community. But it may cover certain medical services when provided by a licensed physician within the facility.*

Placement may be temporary or permanent, which also determines how you pay for it. Your Aetna Medicare Advantage plan covers temporary settings with limitations on the number of days in a stay. Other exclusions may apply. Speak with your doctor and health plan to find out if this option is right for you.*

This option is covered under your medical plan when certified by a physician.* When you enroll in a Medicare-certified hospice program, your hospice services and your Part A and Part B services related to your terminal prognosis are paid for by Original Medicare, not our plan.


*To see what medical services your health plan may cover, refer to your Evidence of Coverage (EOC) and Schedule of Cost Sharing (SOC). You can also call Aetna Medicare Member Services at the number on your Aetna member ID card for any questions.



Resources For Living is a referral program that's part of your Aetna Medicare Advantage plan. Consultants can help you find reputable services in your area, from help with chores or nursing care, to skilled nursing facility options and more.

Eating well

Comfort foods made easy



Here are two wholesome and healthy recipes that can shake up the familiar, but feel like something special. We give you a one-skillet dinner that's as delicious as it is easy. And few things are more comforting than an apple tart that looks like you spent all day baking.

Enjoy!

Sources:

6 Easy Dinner Recipes for Two. Available at:

www.silversneakers.com/blog/cooking-for-two-6-easy-dinner-recipes/

Accessed October 28, 2022

One-skillet not-so-stuffed peppers

Ingredients

1 tsp. vegetable oil	½ cup chicken broth
½ yellow onion, chopped	½ tsp. paprika
2 cloves garlic, minced	½ tsp. cumin
1 medium bell pepper, chopped	½ tsp. garlic powder
½ pound lean ground beef	½ tsp. onion powder
⅓ cup uncooked rice	¼ tsp. salt
1 can of diced tomatoes (14.5 ounces)	¼ tsp. ground black pepper
1 cup canned pinto beans	

Optional toppings: jalapeno slices, avocado, cheese or tomatoes

Instructions

1. In a large skillet with a lid, heat oil uncovered over medium heat.
2. When oil is hot, add ingredients in this order:
 - Add onion and garlic, and cook for 3 minutes, or until onion starts to cook down and turns translucent.
 - Add bell pepper and sauté for another 2 to 3 minutes.
 - Add beef and sauté until brown, 4 to 5 minutes.
 - Add rice and stir to combine, toasting rice for about 1 minute.
 - Finally, add tomatoes, beans, broth, and spices and stir to combine.
3. Turn up the heat and bring mixture to a boil. Cover, then reduce heat to low — making sure it's still simmering — and cook for 25 minutes.
4. Once done, stir to fluff rice. If you notice some rice still isn't entirely cooked, cover and cook for an additional 5 minutes. Serve with any optional toppings you like.

Eating well

Apple tart in puff pastry

Sources: Adapted from Scotchandscones.com. Apple Galette Tart in Phyllo Dough. Available at: www.scotchandscones.com/apple-galette-in-phylo-dough/

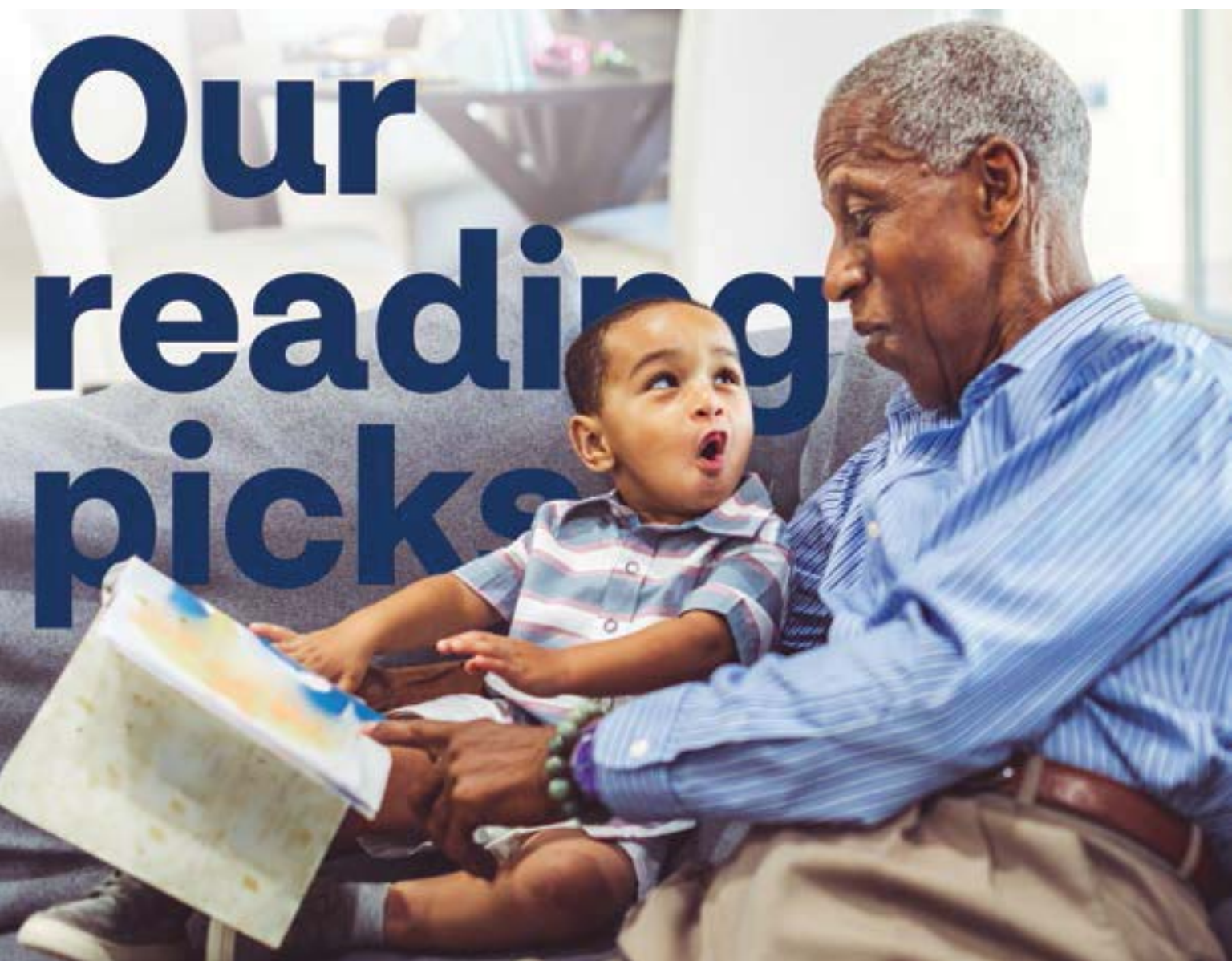
Ingredients

10-inch square of store-bought puff pastry (or Phyllo dough), defrosted	1/4 cup granulated sugar
1/2 cup cinnamon-flavored applesauce	3 tbsp. unsalted butter cut into 1/2-inch pieces
2 medium apples (any tart variety that bakes well, such as Granny Smith)	2 tbsp. melted butter
2 tsp. lemon juice	Coarse sugar for sprinkling

Optional topping: 1 tbsp. melted apple jelly for brushing on tart after baking

Instructions

1. Preheat the oven to 400°F. Line a half sheet baking pan with parchment paper.
2. Peel and core the apples, then cut into 1/2-inch-thick slices. Toss the slices with the lemon juice and 1/4 cup granulated sugar.
3. Unroll the puff pastry onto the lined baking sheet.
4. Spread the applesauce in center of the pastry, leaving a one-inch border.
5. Arrange the sliced apples in a nice pattern on top of the applesauce. Mound them slightly toward the center. Dot with the butter.
6. Turn the corners and edges of the pastry over the filling to form an octagonal rim, pleating the dough as necessary. Brush the top of the pastry rim with melted butter, then sprinkle the crust and filling with sugar.
7. Bake in middle of the oven until the pastry is golden and the apples are tender, about 20 to 22 minutes. Remove from oven.
8. If desired, melt the apple jelly in the microwave on HIGH for 20 to 30 seconds, then gently brush on the tart. Allow the tart to cool until room temperature.
9. Once cooled, cut with a pizza cutter or a sharp knife. **Enjoy!**



Our reading picks

Whether you're a voracious reader or simply pick up a book when it seems like a good read, we strive to have something for everyone. Our mission: to find books that are heartfelt and inspirational, as well as useful in your quest to reach your best health and happiness. Here are our picks . . .

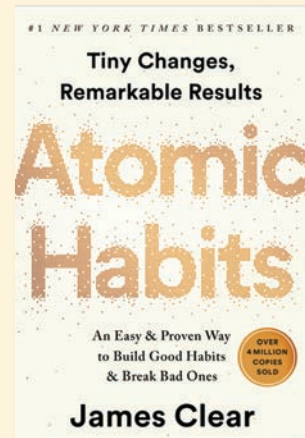




... For your mind

Marie Kondo's Kurashi at Home: How to Organize Your Space and Achieve Your Ideal Life, Netflix star and #1 bestselling author of *The Life-Changing Magic of Tidying Up*.

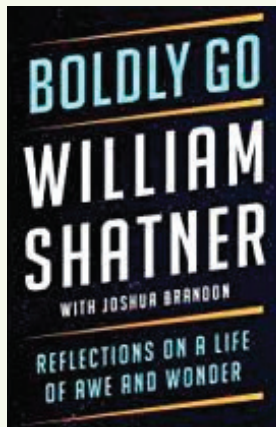
Inspired by the Japanese concept of Kurashi, or “way of life,” *Kurashi at Home* invites you to visualize your best life from the moment you wake up until the end of each day.



... For your health

Atomic Habits: An Easy & Proven Way to Build Good Habits & Break Bad Ones by one of the world's leading experts on habit formation, James Clear.

Atomic Habits will reshape the way you think about progress and success and give you the tools and strategies you need to transform your habits.



... For your life

Boldly Go: Reflections on a Life of Awe and Wonder by William Shatner, beloved star of *Star Trek*, recent space traveler and living legend.

Boldly Go reveals stories of Shatner's life — some delightful, others tragic — as he reflects on what he has learned along the way to his ninth decade, and how important it is to apply the joy of exploration to our own lives.

Brain game

Trivia from the '60s

Test your knowledge from the '60s. Gather your friends and divide into teams for a fun 1960s trivia tournament. Dress the part for extra fun! Answers are on page 29.

1 Who did John F. Kennedy defeat to win the U.S. Presidential Election in 1960?

- a. Richard Nixon
- b. Lyndon B. Johnson
- c. Henry Ford

2 What was the name of the unsuccessful U.S.-backed operation to overthrow Fidel Castro in Cuba in 1961?



3 Which president signed the Civil Rights Act into law?

- a. Richard Nixon
- b. Lyndon B. Johnson
- c. Dwight Eisenhower

4 Which NASA mission saw Neil Armstrong and Buzz Aldrin become the first men to arrive on the Moon?



5 Name either of the two teams that paired off in the first Super Bowl in 1967.

6 Name the four members of the Beatles



7 What was the title of the first James Bond movie?

- a. *Dr. No*
- b. *From Russia with Love*
- c. *Thunderball*

8 In what year did Sesame Street first air on television?

- a. 1960
- b. 1965
- c. 1969



9 What was the name of the hurricane that battered the east coast of the United States for 17 record-breaking days in 1960?

10 What was America's largest company in 1960?

- a. Kellogg's®
- b. General Motors
- c. McDonalds

11 In what year did the last episode of Howdy Doody air?

- a. 1960
- b. 1962
- c. 1967



12

What movie won the Oscar for Best Picture (along with 10 other Oscars) in 1960?



13

What did the California Medical Association call “a medical menace” in 1964?

- a. The flu
- b. Chicken pox
- c. Skateboards

14

What year did Spiderman first make his appearance?

- a. 1972
- b. 1962
- c. 1969



15

What was the name of the popular talking doll that was first introduced in 1962?

16

What was the biggest dance craze in the 1960s?

- a. Tango
- b. The twist
- c. The two-step



17

While trying to create textured wallpaper, what product was accidentally invented in 1960 by Alfred Fielding and Marc Chavannes?

18

What Ford model made its debut in 1964?

19

Which singing group is said to have opened doors for African American artists to reach mainstream success.

- a. The Temptations
- b. The Supremes
- c. Michael Jackson

20

Who was the owner of the farm where Woodstock happened in 1969?



21

On what date did man first land on the moon?

- a. July 20, 1969
- b. August 1, 1969
- c. July 1, 1968

22

What television show featured the wisecracking hippie character, “Kookie”?

23

What 1961 movie was an adaptation of William Shakespeare’s “Romeo and Juliet”?

24

What was the title of Marilyn Monroe’s last film?

- a. *The Misfits*
- b. *Gentlemen Prefer Blondes*
- c. *The Seven Year Itch*

25

Which nation won the most medals at the 1964 Summer Olympics in Tokyo, Japan?



Answers



to grocery quiz on page 15

- 1. Curbside pickup can cost less for many reasons**, even though you're paying to put gas in your car to go to the store.
 - Most stores and delivery services charge a fee. But for curbside pickup, stores often waive the fees on orders over a certain amount.
 - Delivery service order platforms often mark up the prices, in some cases as high as 20%.
- 2. Not always.** Depending on volume and purchasing power, **brand names can be cheaper.** Higher costs can be disguised in different size packaging. The easiest way to find out which costs less is to compare the unit prices (typically the price per ounce, pound, or count) for different brands.
- 3. Look at the top and bottom shelves.** Brands that pay extra to put their products at your eye level may also bump up their prices to cover that cost. Take a little time to scan the upper and lower shelves to see if there are better deals.
- 4. Perishables like meats and baked goods are sometimes discounted for fast sale.** Check the bakery and meat departments for markdowns. As long as you can use it or freeze it right away, it won't go to waste.
- 5. Yes and no.** There's not much you can do about groceries packaged by the manufacturers. **But you can ask to break up products that are packaged in the grocery store.** For example, if you only need a half pound of ground beef but all are packaged at a pound or larger, talk to the butcher.
- 6. Research substitutions.** If you're out of baking powder, you can make some with 2 parts cream of tartar and 1 part baking soda. A quick search on the internet can help you find cheap and easy food substitutions that could save you a trip.
- 7. Absolutely! If you have a smartphone, you can even download cash-back apps** such as **Ibotta®** or **Fetch® Rewards**. Also, most **supermarkets offer free loyalty cards and/or apps** that provide special deals, coupons and savings for members. Some grocers' loyalty programs offer savings on gas.
- 8. Check out pharmacies, hardware stores and dollar stores near you.** Many of these stores have refrigerator and food sections. They also may offer special deals not available at your grocery store.

Sources:

8 Ways to Save Money on Groceries That Aren't Coupons. Available at: www.silversneakers.com/blog/save-money-on-groceries-that-arent-coupons/
Accessed October 27, 2022.



to 1960s trivia on page 26–27

1. Richard Nixon
2. The Bay of Pigs invasion
3. Lyndon B. Johnson
4. Apollo 11
5. The Green Bay Packers and the Kansas City Chiefs
6. John Lennon
Paul McCartney
Ringo Starr
George Harrison
7. *Dr. No*
8. 1969
9. Hurricane Donna
10. General Motors
11. 1960
12. *Ben Hur*
13. Skateboards
14. 1962
15. Chatty Cathy
16. The Twist
17. Bubble wrap
18. The Mustang
19. The Supremes
20. Max Yasgur
21. July 20, 1969
22. 77 Sunset Strip
23. *West Side Story*
24. *The Misfits*
26. The Soviet Union won 96 medals, beating out the United States with only 90 medals.



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Permanent	Send us a copy of your Durable Power of Attorney (POA) for health care , which names your health care proxy. Your health care proxy can make medical decisions when you are unable. They can also speak on your behalf to obtain information relating to your plan.	Mail a copy of your health care POA to: HIPAA Member Rights Team PO Box 14079 Lexington, KY 40512-4079 Or fax to: 1-859-280-1272

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