

the **GOOD LIFE**

Living healthy longer.

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Avoiding heat stress

When the temperature rises, so does the risk of heat stress. Seniors can be particularly prone to heat stroke and heat exhaustion for several reasons: aging decreases the body's ability to adjust to sudden temperature changes, seniors may have health conditions that make it harder to adapt to heat, and medications can contribute to dehydration.

Protecting yourself from the heat

You can take some simple precautions to avoid heat stress:

Stay hydrated: Drink plenty of cool, nonalcoholic beverages. Once you

feel thirsty, you are already becoming dehydrated.

Dress for the weather: Wear light-colored, lightweight, loose-fitting clothes and a hat that shades your face

Avoid going outdoors during the hottest part of the day: When possible, run errands and go outside in the morning or evening, when temperatures are generally cooler.

Watch out for high humidity: When the humidity is high, the body can't cool itself effectively by perspiring. Pay attention to the weather forecast's heat index to know how hot humidity makes the weather feel.

"Heat stress" continued on back cover.

PO Box 7066
Allentown, PA 18105

tel 800.362.0700
www.penn treaty.com



Proof of caregiver payment required

If your policy provides benefits for a private caregiver or family member caregiver, you may receive reimbursement for eligible home health care services after you have paid your caregiver for those services.

If you have a new claim for benefits for care provided by a private caregiver or family member caregiver, or you have hired a new private caregiver or family member caregiver, we recommend that you pay your caregiver by check because proof of payment will be required prior to receiving reimbursement.

After the initial payment, we will periodically request that you provide proof of payment in the form of copies of the front and back of canceled checks.

Sign up today for automatic monthly bank drafts

When you have your premium payments withdrawn monthly from your bank account, you don't have to write a check each month, and you don't have to worry about missing a payment. Monthly payments by automatic bank draft are 0.5% less than paying monthly by check. To sign up, call Policyholder Services at 1-800-362-0700.

Protect your policy

If you forget or are unable to make a premium payment for your long-term care (LTC) insurance policy, a third-party notification (TPN) can help keep you protected. If you designate a third party, such as a relative, friend or accountant, he/she can prompt you to make your premium payment to help ensure that your LTC policy remains in force. Here's how it works:

Choose a representative. You may designate a person to receive notice from Penn Treaty in the event your LTC policy is about to lapse due to non-payment of premium. You may designate someone or change your designee at any time by calling Policyholder Services at 1-800-362-0700 and requesting a TPN form.

Complete the form. Complete and sign the one-page TPN form available from Policyholder Services. We must have a signed form for the TPN to be valid. Some states also require the signature of the designated individual.

Third Party is notified. If your premium remains due and unpaid for a period of 30 days, Penn Treaty will send a notice to you and also to the person you designated before canceling your LTC policy. This gives your designated third party the opportunity to prompt you to make your premium payment to help ensure that your LTC policy remains in force.

Review. Review your TPN designation yearly to make sure the information is current. Please contact us immediately if your third party's address or phone number changes.

Looking for claim forms?

Most claim forms have a barcode that is specific to each policyholder. If you need claim forms, please call 1-800-362-0700 to request them.

Getting a good night's sleep

Most adults require 7.5 to 9 hours of sleep a night, although everyone's individual sleep needs are different. What's more important than the number of hours you sleep is that you feel well-rested. Sleep helps improve concentration and memory and allows your body to repair cell damage that occurs during the day. If you don't get a good night's rest, you are likely to feel tired during the day, which can affect concentration and could lead to accidents. A lack of sleep can also cause attention and memory problems.

NORMAL SLEEP CHANGES ASSOCIATED WITH AGING

As people age, many experience changes to their normal sleeping patterns. For example, you may feel tired earlier in the evening, have a hard time falling asleep, wake up earlier in the morning, wake up more frequently during the night, or need a nap during the day.

INSOMNIA AND AGING

Although some sleep changes are normal effects of aging, older adults may develop sleep disorders that can affect physical and emotional health. When the following symptoms are experienced on a regular basis, they could be indicators of a sleep disorder:

- Difficulty falling asleep, even when you feel tired
- Trouble getting back to sleep after waking up during the night
- Feeling tired after a night's sleep
- Having difficulty concentrating, or feeling irritable, sleepy or overly emotional during the day
- Relying on sleeping pills or alcohol to fall asleep

POSSIBLE CAUSES OF INSOMNIA

Insomnia may be the result of some other problem that could be treatable. If you are consistently having trouble sleeping, consider whether any of these could be the reason:

- Are you under a lot of stress, or have you had a traumatic experience?
- Are you feeling depressed, anxious, or worried?
- Are you taking any medications that might be affecting your sleep?
- Do you have any health problems that may be interfering with sleep?

TIPS FOR A BETTER NIGHT'S SLEEP

The following tips may help improve your ability to get a good night's rest.

- Get moving. Exercise during the day can help promote good sleep.
- Go outside. Exposure to sunlight helps regulate sleep-wake cycles.
- Limit caffeine late in the day and alcohol close to bedtime.
- Avoid looking at computers, tablets and cell phones before falling asleep.
- Establish a relaxing evening routine, and stick to a regular schedule of going to bed and waking up.
- Keep the bedroom quiet, dark and cool for optimal sleeping conditions.

If you experience insomnia, consider speaking with your doctor about possible causes and treatments.

This is not medical advice. Please consult your health care provider to determine the appropriateness of this information as it relates to your own health.



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 Allentown, PA 18105



ADDRESS SERVICE REQUESTED

“Heat stress” continued from front cover.

Take advantage of air conditioning: If you don’t have air conditioning at home, seek relief on hot days by visiting a mall, library, movie theater, or other air-conditioned location.

Cool off: If you’re feeling uncomfortably warm, try taking a cool bath or shower.

How to help someone experiencing heat stress

If you see someone exhibiting signs of heat exhaustion or heat stroke, do whatever you can to cool the person rapidly and get them medical assistance immediately.

This is not medical advice. Please consult your health care provider to determine the appropriateness of this information as it relates to your own health.

MOVING?

We want to keep you informed, so let us know if you’ve recently moved and/or changed your phone number.

Change-of-address forms can be obtained at www.PennTreaty.com in the “Forms” section.

Or, give us a call at 1-800-362-0700.