



# Monthly Health Watch

News with a Monthly Health Theme

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## Start Preparing for Your Retirement This September for Healthy Aging Month!

By Andrew Baskin, M.D., National Medical Director for Quality and Provider Performance Management

Fifteen years ago, the non-profit Educational Television Network created Healthy Aging Month to focus attention on the positive aspects of getting older and to encourage people to learn how to increase longevity and avoid preventable declines in physical, mental and emotional health. Healthy aging is of particular interest as life expectancy in the United States continues to rise. According to the Centers for Disease Control and Prevention, in 2007 the life expectancy was 75.4 for men and 80.4 for women<sup>1</sup>.



Andrew Baskin, M.D.

### Also in this issue:

- **Product Corner:** AARP® Essential Premier Health Insurance

One important component of healthy aging is preparation and planning for a healthy retirement. Thanks to advances in medicine and awareness of what it takes to lead a healthy lifestyle, many people are living longer, healthier and more active lives well into their Golden Years. To make sure you are

prepared for retirement, it is important that you take care of your health *and* your finances. Make sure you have a good estimate of what your costs will be for health benefits, as well as long-term care and life insurance. The average 65-year-old couple who retires in 2010 can expect to pay over \$250,000 in medical expenses alone, even with the support of Medicare.<sup>2</sup>

No matter what your age, it's never too early to start thinking about retirement. Continue reading below to learn how you can help protect one of your most valuable assets — your physical health — well into the future.

### 1) Stay current on health information.

It's important to be knowledgeable when it comes to your health. Pay attention to the latest health care news. Read up on current health care advice and tips to stay healthy. Make sure you know the difference between health fact and fiction. For example, are you aware that heart disease isn't just a "man's issue," and actually kills more women than men each year? Which foods are good for you and which aren't? Some of this information tends to change as science makes new discoveries. Ask your doctor if you have any questions about your health. To stay current on health care information, visit the library or use a health reference website such as [Aetna IntelliHealth](#).

<sup>1</sup> Xu JQ, Kochanek KD, Murphy SL, Tejada-Vera B. Deaths: Final data for 2007. National vital statistics reports Web release; vol 58 no 19. Hyattsville, Maryland: National Center for Health Statistics. Released May, 2010.

<sup>2</sup> Retiree Health Care Costs Estimate survey. Fidelity Consulting Services, March 2010.

## 2) Maintain — or embark on — a healthy lifestyle.

You've probably heard it a million times — eating the right foods and getting regular physical activity are the cornerstones of a healthy life. If you don't already, today is the best time to get started on leading a healthier lifestyle. Eliminate bad habits such as smoking and limit your alcohol consumption to no more than one to two drinks per day. Eat a diet low in saturated and trans fats, and high in whole grains, fruits, vegetables, and dairy products to provide your body with the nutrients it needs to be healthy.

Recent studies have shown that regular physical exercise is vital for better physical and mental health. If you do not currently exercise regularly, make sure to ease into it by gradually building up to at least 30 minutes of physical activity, five days a week, and adding strength training and flexibility exercises. Consult your doctor before beginning an exercise regimen.

Also, don't forget the importance of mental health. Take steps to limit stress, which can have a negative effect on both physical and mental well-being. Retirees should be sure to socialize regularly and continue to challenge their brains by taking up new hobbies, learning new skills, or playing games that are mentally stimulating. At your next visit to your primary care physician, ask what steps you can take to maintain good mental health both now and in the future. Your primary care physician can also give you a mental health screening or refer you to a behavioral health specialist if you have any concerns about your mental health.

## 3) Know your numbers.

Do you know your numbers when it comes to your cholesterol, blood pressure and BMI (Body Mass Index)? It's important to stay within what is considered the healthy range for several indicators of good health. Be aware of your cholesterol level, blood sugar level (an indicator of diabetes), blood pressure, and BMI (a measure of your weight in relation to your height). Work with your doctor to get your numbers in a healthy range. Simple tests can quickly reveal where you stand on all of these measures.

For optimal health, your readings should be within the ranges noted below:

- Total cholesterol should be 200 mg/dL or lower
- Fasting blood sugar should be less than 100 mg/dL; higher levels may indicate diabetes
- Target blood pressure is 120/80 mmHg or less
- Aim for a BMI of between 18.5 and 24.9<sup>3</sup>

## 4) Take advantage of preventive care and early detection.

It's safer, and will save you money in the long run, to prevent health problems before they become serious. Medicare offers complete or partial coverage for a variety of preventive care benefits, such as diabetes and heart disease screenings, mammograms, and vaccinations for the flu and pneumonia. Individual plans may also cover annual physicals. Be sure to find out what free or low-cost care is available to you, and take advantage of it!

### *Did You Know?*

- Multiple studies suggest that adults with pets are healthier. According to the [American Heart Association](#), pet ownership has been linked to lower blood pressure, decreased stress and less depression in pet owners, in comparison to people who don't have pets. Older adults with pets were also found to be less susceptible to stress and made fewer visits to physicians.
- The average retiree actually spends about \$640 a month on out-of-pocket costs and health care-related expenses during retirement. According to a [survey](#) by Aetna and Financial Planning Association, 52 percent of those surveyed expect to spend less than \$300 a month.
- Staying socially active in retirement is important for your mental health. Maintaining an active social life as you transition into retirement will not only keep your life more fun and fulfilling - studies show that it also helps to reduce stress and depression and may even help prevent the development of Alzheimer's disease. ([Maintain Your Brain - Alzheimer's Association](#))

<sup>3</sup> [Planforyourhealth.com](http://Planforyourhealth.com)

The most important aspects of a happy and healthy retirement are to be in good health and in good financial standing before you retire. Even if you aren't ready to retire yet, it's never too early to start planning. The Healthy Retirement Readiness Tool through *Plan for Your Health* can help. Just click [here](#) to get started on your free assessment.

***Product Corner: Spotlight on AARP® Essential Premier Health Insurance, insured by Aetna.***

In 2007, there were almost 55 million Americans between the ages of 50 and 64. By 2015, that number is expected to increase to 63 million – nearly 20 percent of the population.<sup>4</sup> A growing number of people in this age group find themselves without health insurance as they transition into retirement or take jobs that do not offer health insurance.

To accommodate this need, in 2008, Aetna teamed up with AARP to offer new health insurance plans to pre-65 retirees, called the AARP® Essential Premier Health Insurance Plans, which are designed to provide both affordable and comprehensive coverage to pre-65 AARP members. Certain plans allow members to see any physician, hospital or specialist for covered services (though members pay less for using in-network providers), and provide dependent coverage. \*

For more information on these and other plans available to people between ages 50 and 64, please visit <http://www.aarp-healthcare.com/products/premierhealth/Aetnathome.aspx>.

\* Always check your plan documentation for plan coverage.

**AARP Essential Premier Health Insurance Plan is the name of the plan provided for AARP members by Aetna Life Insurance Company (Aetna).**

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<sup>4</sup> Smolka G, Purvis L, Figueiredo C. Health coverage among 50- to 64-year-olds. AARP Public Policy Institute Insight on the Issues. AARP Web site. Available at: [http://assets.aarp.org/rgcenter/health/dd155\\_coverage.pdf](http://assets.aarp.org/rgcenter/health/dd155_coverage.pdf).