

Be Well

Summer 2025



Most seniors need to be conscientious about their spending so their savings will last through retirement. Below are just a few cost-cutting suggestions.

Set a Budget ... and Stick to It! A budget is a great way to outline your basic needs while showing how much you have to spend on amenities. When creating a budget, keep in mind to: 1) explore all financial assistance available for housing, drug costs, and groceries; 2) take care of your needs before your wants; and 3) allocate some funds for leisure (and don't overspend).

Senior Discounts. As a senior citizen, you are eligible for many discount programs, such as through AARP, but you may need to do some research to find them. For instance, did you know that Tuesdays and Wednesdays are often senior discount days at stores throughout the country.

Smart Shopping. Collecting coupons and joining rewards or loyalty programs from your favorite stores, pharmacies and restaurants are good cost savers. There are even credit card offers that provide select discounts and rewards.

Off-Season Travel. Generally, airfare, hotels, and rental car costs are lower during less-traveled times of the year. If possible – and depending on the region of the country – avoid summer and holiday season rushes when the kids are out of school.

Note: This article is for informational purposes only and should not replace the guidance provided by a licensed financial advisor.



From Our CEO

To continue on last issue's theme, I want to highlight the **2025 Extra Benefits** page in the "Members" tab on **atriohp.com** – additional member benefits that Original Medicare does not cover.

In addition to the **ATRIO Flex Card** benefits that I am sure you are well aware of, the Extra Benefits page provides details on exclusive member services, including hearing exams and aids, how to get meals delivered to you after an inpatient or skilled nursing facility stay, and an annual routine eye exam and an allowance to spend on frames or contact lenses.

Check out the **Extra Benefits** page for additional – and exclusive – member benefits.

Jen Callahan

President and CEO
ATRIO Health Plans

Questions? Contact us!

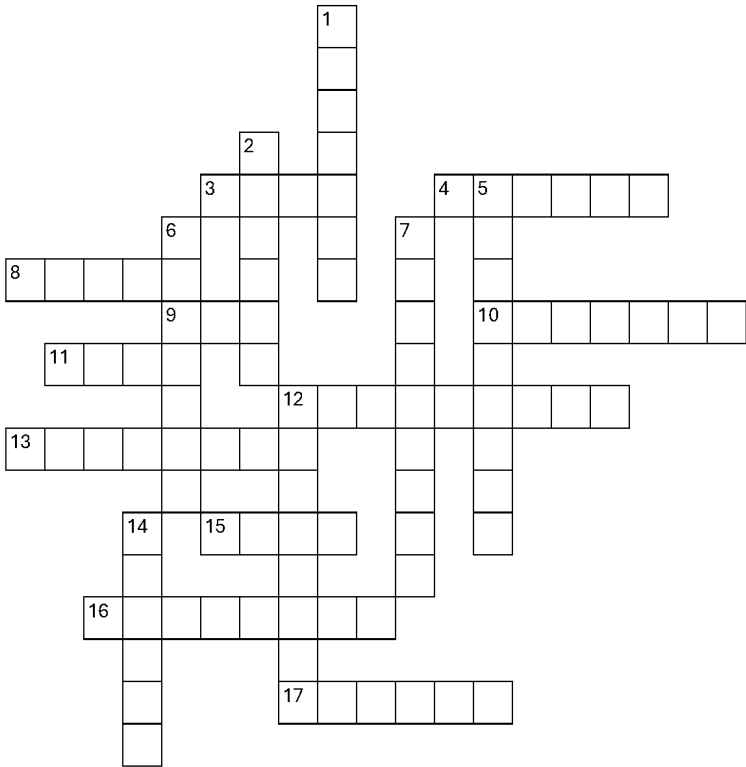
We're here for you.

Call Member Services:

Toll Free: **1-877-672-8620** (TTY 711),
daily from 8 a.m. - 8 p.m. local time
or contact us at **atriohp.com**.

Let's Have a Picnic!

All answers refer to picnic favorites and essentials.



Down:

- | | |
|--|---|
| 1. A fowl best served fried | 4. Accompanies crackers on a Charcuterie board |
| 2. Interwoven container used to carry things | 8. Best drink to stay hydrated |
| 5. Ground meat patty | 9. Cubes to keep drinks cold |
| 6. Plastic disk thrown through the air | 10. Lawn covering for picnic |
| 7. Wine bottle opener | 11. Picnic-crashing insect army |
| 12. Made with bread, sliced meat, cheese and veggies | 12. Sunburn protection lotion |
| 14. Salad featuring boiled spuds | 13. Portable device for sun and rain protection |
| | 15. Carbonated water drink, often flavored |
| | 16. Plastic instruments for eating food |
| | 17. Cooked sausage made of beef, pork or turkey |

Across:

3. Town's public outside recreation area

(Crossword solution on page 3)

Games People Play



Traditional card and board games are great ways to stay mentally alert at any age. Whether they are played on game consoles, smartphones, or even good ole paper or cardboard, the benefits are numerous.

Playing games helps prevent boredom, relieve stress, and nurture imagination and creativity. Playing games also aids in improving mental agility, boost memory and concentration, and improve mood.

In addition, it also provides an avenue for social interaction, which is also important for seniors' well-being.

If you are looking for a game to play, the list below is a great start.

- | | |
|-----------------------|-------------------------|
| • Trivia games | • Jigsaw puzzles |
| • Sudoku | • Cards |
| • Word puzzles | • Solitaire |
| • Bingo | • Scrabble |
| • Chess | • Backgammon |
| • Mahjong | • Canasta |

Playing just five minutes of puzzle games every day has been shown to boost brain function. Puzzle games can even help prevent cognitive decline and ward off dementia, if played regularly.

So don't forget to take some time out of your day to give your brain some exercise, as well as the rest of your body.



4 Questions ...



on making a photo book

What's the difference between a photo book and a photo album?

Photo books are typically printed on thin paper, bound like a regular book, and offer more design flexibility, while photo albums have thicker, often rigid pages and are designed for more traditional photo display with the ability to add or rearrange photos.

How many photos should be in a photo book and on each page?

The photo book size is more of a personal preference. Regardless of the album size, it's recommended to have no more than 2-3 images per page (on average) to give the images space to breathe.

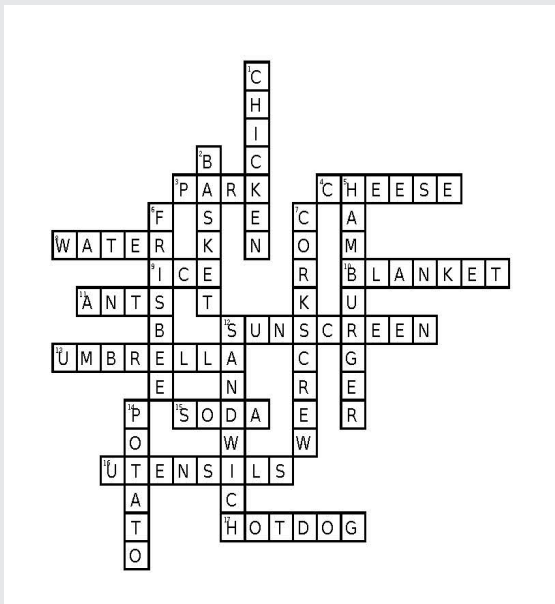
How can I make my photos stand out on the page?

Don't be afraid to try some different things when taking pictures, such as other angles (e.g., an aerial view of your subject) or close-ups (to catch the details). You will be surprised at what you capture.

What are some good sites for me to create my photo book?

There are many websites out there to help you create your photo book, so do your homework when selecting the one that provides the ease of use and photo quality you need. A few sites to start you off on your search are **Shutterfly**, **Mixbook**, and **Walmart Custom Photo Books**.

Crossword Solution



Are You Being Scammed?



Seniors are prime targets and, unfortunately, more susceptible to falling victim to the ever-increasing number of scams out there. Be aware of some common tricks that scammers use to get your information.

Never share personal information. Don't provide your Social Security number, bank account or other sensitive information over the phone, online, or to strangers.

Be suspicious of urgency. Scammers often pressure seniors into making quick decisions, so take your time and don't rush into any deal, or simply say "no."

Check spelling. Ignore all emails and texts with poor grammar that come from generic domains or unidentifiable numbers. Anyone can create an email address -- especially emails that look like they come from the organization they are claiming to represent.

Don't open that link. If you can't confirm an email or text's legitimacy, don't open or take action from a link provided within the communication.

Mystery caller. If you're unsure about the person who contacted you, there's nothing wrong with hanging up the phone and contacting a relative or friend for help.

If you suspect a scam regarding your ATRIO plan, call our Member Services at 1-877-672-8620 (TTY 711) or contact us at atriohp.com to report the incident.

Did You Know?

July is **National Ice Cream Month** in the U.S.

Celebrate by hiding your scale and trying a different flavor each day!



Got a newsletter topic? Email us at members@atriohp.com.

August is Summer Sun Safety Month

Excessive and unprotected sun exposure can lead to skin problems like wrinkles, discoloration, skin cancer, and even eye damage. But some simple changes can help to reduce the effects of the sun's rays.

Stay hydrated – Put this at the top of your list: Drink plenty of water to prevent dehydration, especially in the middle of the day when the sun's rays are the strongest.

Cover up – Wearing sunglasses can help protect your eyes from the sun's harmful rays. Buy sunglasses that block out at least 99% of ultraviolet (UV) rays. Also, wearing protective clothing, such as long-sleeved shirts, long pants, and hats, can help shield your skin. Apply sunscreen with an SPF of 30 or higher to all exposed skin, and reapply every two hours or more often if you're swimming or sweating.

The sun will find a way – Even if you find some shade from trees or umbrellas – and even on cloudy days – some harmful rays can still make it through to you. In addition, reflective surfaces can intensify the sun's rays, making them even more dangerous than direct sunlight. Water, snow, sand and even concrete can serve as bouncing points for those rays.

An ounce of prevention – Skin cancer is one of the most common types of cancer. A regular dermatologist check-up is a great way to help ensure any skin cancer is detected early.



Zucchini Bread

INGREDIENTS:

- 1-¾ cups flour (spooned & leveled)
- 1 tsp baking powder
- ½ tsp baking soda
- ½ tsp salt
- 1-½ tsps ground cinnamon
- ¼ tsp ground nutmeg
- ½ cup vegetable oil (or melted coconut oil)
- ½ cup packed light or dark brown sugar
- ½ cup granulated sugar
- 2 large eggs, at room temperature
- 2 tsps pure vanilla extract
- ¼ cup unsweetened applesauce (or sour cream or Greek yogurt)
- 1-½ cups shredded zucchini (no need to blot)
- 1 cup semi-sweet chocolate chips (or raisins or chopped nuts) (optional)

INSTRUCTIONS:

- 1) Preheat the oven to 350°F. Grease a 9x5-inch loaf pan.
- 2) Whisk the flour, baking powder, baking soda, salt, cinnamon, and nutmeg together in a large bowl until thoroughly combined. Set aside. In a medium bowl, whisk together the oil, brown sugar, granulated sugar, eggs, applesauce, and vanilla. Whisk in the zucchini separately. Stir in (or whisk) the wet ingredients into the dry ingredients until combined; do not over-mix. Fold in any optional add-ins like chocolate chips or nuts. Batter should be slightly thick.
- 3) Spread the batter evenly in the loaf pan. Bake for 55-70 minutes (depending on your oven). The bread is done when a toothpick inserted in the center comes out mostly clean with no raw batter. Let the pan cool on a wire rack for at least 1 hour before removing from pan and slicing.