

A resource for caregivers



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Resources For Living® program

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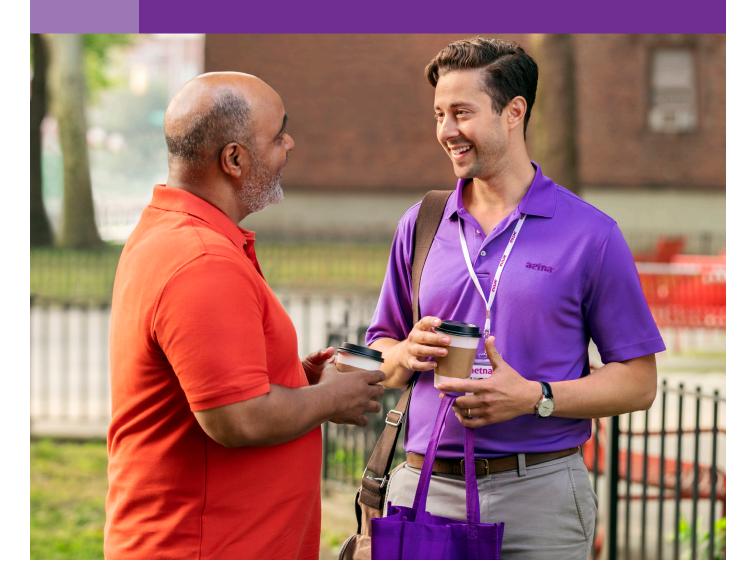
Glossary

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Going local

Get connected to support resources in your community



As an Aetna Medicare Advantage member or caregiver, you have access to special support services through our Resources For Living® program (RFL®). RFL is designed to help you find services in your area — from personal care, housekeeping and maintenance to caregiver support and more.

How we can help you

Just call us and tell us what you're looking for and what's important to you. Our consultants will conduct research on your behalf and give you information on your request. We'll give you the referrals, but it's up to you to decide if you want to use the services. There's no cost to call RFL, and we don't have financial relationships with the companies we refer you to. Our consultants are simply there to help connect you with resources you need.

We can help you find:

| * * * * | e can help you mud. | | |
|---------|---|-----------|---|
| | Transportation to a doctor's appointment | | Financial consultation for debt consolidation or budgeting |
| | Connection to caregiver support groups or a certified peer support specialist | | Legal services for help with preparation of a will or living will |
| | Local referrals to help manage caregiving responsibilities | | Online self-service options for emotional support to supplement a care plan |
| | Home-delivered meals | | Short-term counseling for stress |
| | Senior living options, short and long term | | and anxiety Respite care |
| | Emergency response systems | | Support for common needs like time |
| | Adult day care programs | \bigcup | management, laundry and dry cleaning, or home contractors |
| | Pet care services | | |
| _ | ı choose services that have costs associated with self. But there's no cost to speak with Resources | | |
| О | or more information, visit us on the Aetna M Or call us at 1-866-370-4842 (TTY: 711) , Mon ontinental U.S. time zones. | | |

Addressing cost

Finances may be a concern for you and your loved one. Here are a few quick tips:

| Check their Aetna Medicare Avantage plan to see exactly what is covered. | Look into Social Security disability benefits or life insurance policies. |
|--|---|
| Create a budget. | See if they may be eligible for veteran's benefits. |



Your key contacts

Important information to keep handy



Aetna contacts

If you or your loved one have questions about Medicare coverage, Aetna services, personal health and other related information, check out the numbers below.

| Aetna Medicare 1-855-335-1407 (TTY: 711) Available 7 days a week, 8 a.m. to 8 p.m. |
|---|
| Resources For Living 1-866-370-4842 (TTY: 711) Available Monday through Friday, 8 a.m. to 6 p.m. for all continental U.S. time zones. |
| Medicare Helpline 1-800-MEDICARE (1-800-633-4227) (TTY: 1-877-486-2048) Available 7 days a week, 24 hours a day. |
| Ask a Nurse 24/7 1-800-556-1555 (TTY: 711) Available 24 hours a day, 7 days a week. |

Emergency contacts

This contact sheet can be used to quickly find important information.

Emergency contacts

| Primary contact |
|--|
| Relationship |
| Address/phone number/email |
| |
| Other contact |
| Relationship |
| Address/phone number/email |
| |
| Other contact |
| Relationship |
| Address/phone number/email |
| Emergency departments |
| In the event of a medical emergency, call 911 or go to the closest emergency room. |
| Police department |
| Fire department |
| Urgent care |
| Primary hospital |
| PCP |
| |
| Other contacts |
| |
| |
| |
| |
| |

Care team

These are the medical professionals you should contact for health advice or to coordinate medical care.

Care team members

MAIN MEDICAL CONTACTS

| | Primary care physician (PCP) | |
|------------|------------------------------|-------|
| E | Phone number | Email |
| | Nurse | |
| ≯ A | Phone number | Email |
| | Pharmacy | |
| 252 | | |
| MAM | Phone number | Email |
| | | |
| | Hospital/emergency care | |
| 4 | Phone number | Email |

OTHER SUPPORT

| | Phone number | Email |
|-------------------|--------------|-------|
| Doctor | | |
| Doctor | | |
| Dentist | | |
| Eye doctor | | |
| Friend | | |
| Neighbor | | |
| Religious contact | | |

Remember to update your (or your loved one's) medical and emergency contact information every year to keep it current.

Reep track of your medicines

We've created a handy sheet for you or your loved one to record all the medicines and prescriptions you may have. Make sure to list the dose and frequency of each one, along with any notes either you or your loved one may need to remember.

| Medicines/prescription | Dose (number of pills) | Frequency | Notes |
|------------------------|------------------------------|-----------|-------|
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| | Pharmacy: |
|-----|-----------|
| 888 | |
| | |



If you live a long distance from a relative or friend who becomes ill, you may not be able to help out with day-to-day care and decisions. Long-distance caregiving is common, but it presents its own set of challenges, including:

- Expenses for travel to visit the loved one
- Time off work for visits and long-distance medical or estate planning
- Frustration due to not being able to see your loved one in person as often as you'd like
- Difficulty recognizing changes in your loved one's health, especially if there are no other close caregivers, which can make care decisions harder

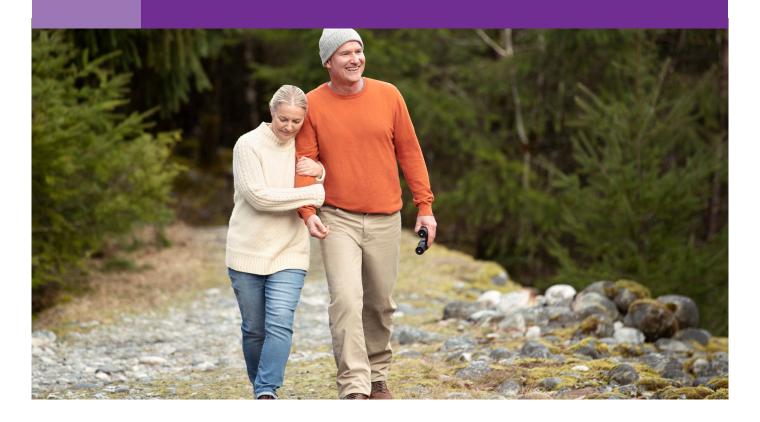
What you can do to help

There are plenty of things you can do to make your role easier, even at a distance. Here are just a few suggestions:

| Create an informal care team nearby your loved one if you're the sole caregiver. This can include neighbors, family, friends, church and other community members. |
|---|
| Ask your loved one to grant you access to their health information. You can talk directly with their doctor (and us at Aetna) to help coordinate their care. |
| Have a formal team of paid help if your relative or friend needs more regular care. You may also consider a geriatric care manager who functions as a "surrogate you" to coordinate care and keep you informed of what's happening. |
| Plan regular trips to see your loved one. Enjoy your time with them and use the visits to talk with doctors, lawyers and financial advisors. |
| Plan family meetings if there are other caregivers involved. Try to divide up tasks and talk about any issues or tensions. |

Remember: If you need any help with figuring out long-distance care, call Resources For Living at **1-866-370-4842 (TTY: 711)** Monday through Friday, 8 a.m. to 6 p.m. for all continental U.S. time zones. Even if you're across the country, Resources For Living can help you find local care options for your loved one.

Start the conversation



Conversations about your loved one's care needs can be hard.

Here are some tips on how to start the conversation:

| Plan your discussion for a quiet, calm place. |
|---|
| Avoid interruptions and distractions. |
| Think about what you want to say ahead of time. |
| Talk from the perspective of concern and care. |
| Listen to their concerns and don't be critical or confrontational. |
| Reassure your loved one you'll work together to solve their challenges. |

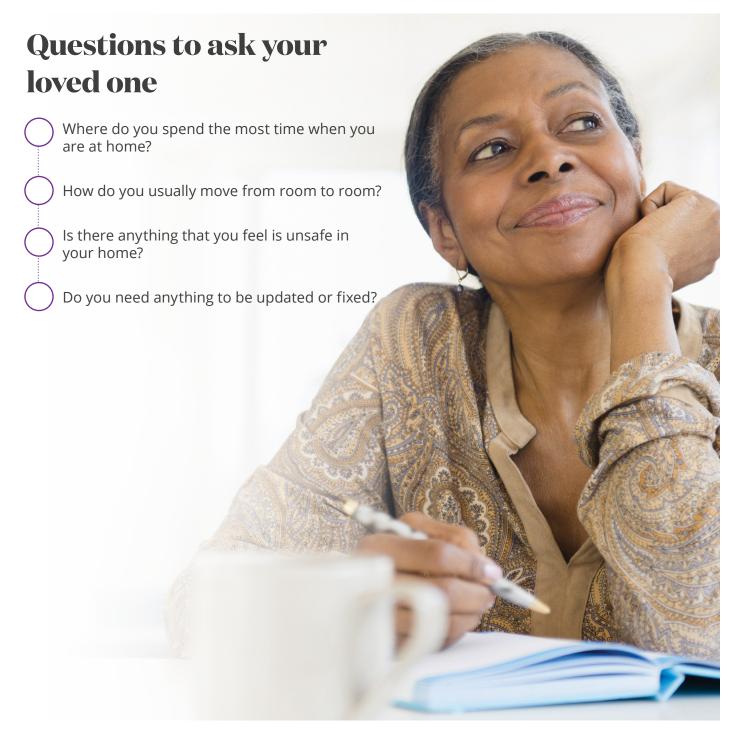


Important questions to ask



Home safety checklist

Everyone has unique safety needs as part of their personal health journey, but there are a few things to keep in mind as you help get everything ready at home.



Checklist

Lighting

Make sure every area of the house is well lighted. Don't forget areas like the garage, basement or front and backyard.

Walkways and steps

Check the driveway for cracks and bumps, or anything that could cause someone to trip. Walk up and down the stairs to make sure nothing's loose or broken, and firmly test the handrails.

Doors and entryways

Doors should be easy to open and free of any obstructions. Doormats should be secured in place without any upturned corners.

Bathrooms

Confirm that toiletries, prescriptions and essential items are all within easy reach. Check that the shower/bathtub has a non-slip mat or strips and, if needed, a grab bar or seating options.

Bedrooms

Ask yourself, "Can my loved one get in and out of bed safely and comfortably?" Remove any clutter or unnecessary hazards to clear the path to the bathroom or hallway.

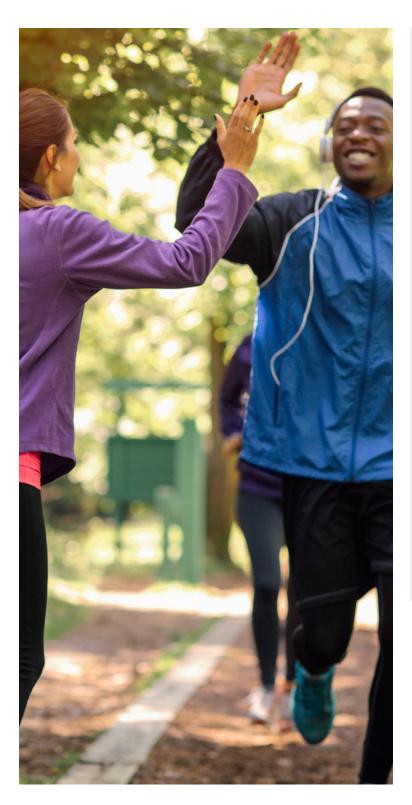
Trouble spots

Mark high-accident zones with bright tape. These could be the top or bottom of the stairs or areas where furniture sticks out.





3 Taking care of you



Practicing self-care is important, and connecting with others can be a great way to relieve tension and stress. Even a simple conversation with friend or family member can make all the difference. Here are some ideas to get you started:

- Research adult day care centers in your area. These could give you some time off to spend with friends, family or others. If you need help, a Resources For Living consultant can help you find centers close to you.
- · Remember to recognize your accomplishments as a caregiver instead of dwelling on your challenges. A counselor or life coach can help you deal with difficult emotions and find new ways to tackle any troubles you face.
- Join a support group that's run by a qualified professional. These groups allow caregivers to talk about common feelings and challenges, and you might even make some new friends. Contact a Resources For Living representative to find out about local meetings in your area.

Remember: If you have any symptoms of depression — extreme sadness, trouble concentrating, apathy, hopelessness or thoughts about death — see a doctor right away.

Common community resources

As a caregiver, it's good to know about the support options available to you. We've put together a list of common services* and a brief description of each.

Your local Area Agency on Aging or Resources For Living can help you find the following services in your local community:

- Retirement communities or Section 8
 housing: Apartments for those who can live
 independently with minimal support services.
- Assisted living: An apartment-like setting with some support services for personal care. It provides both independence and support if your loved one is in relatively good health.
- Skilled nursing facility: Provides 24-hour nursing care for a loved one with a serious condition who has been released from the hospital.
- Home health care: From personal care to skilled nursing services. It includes services like bathing, toileting, housekeeping and meal preparation, wound care, physical therapy and administering medications. It's for those who want to remain in the home but need extra care.
- **Transportation services:** Door-to-door transportation to medical appointments, shopping and local events.
- **Senior centers:** Places where your loved one can socialize, take part in activities or classes, and perhaps share a meal.
- Housekeeping or maintenance: Help with household tasks such as cleaning, laundry, cooking and shopping; or handyman services such as home repairs and yard work.
- Meal services: Home-delivered meals if your loved one can't cook or shop on their own.
 This is often called Meals on Wheels.

- Bill payment and tax assistance: Trained volunteers can help manage monthly finances and file tax returns.
- Social support: Community programs such as Friendly Visitors or phone calls to keep in contact with your loved one living at home.
- Emergency response system: A bracelet or necklace triggers a call to you as the emergency contact or to local emergency services.
- Adult day care: Transportation to a supervised care facility for activities during the day if your loved one needs constant monitoring. Many programs offer Alzheimer's care, for instance.
- Respite facility: Longer-term care for your loved one (up to a couple of weeks) to give you a longer break.
- Hospice care: End-of-life care for when your loved one has less than six months to live.
 The goal is to make them comfortable and ease their passing at home or at a residential facility.
- Area Agency on Aging (AAA): This national association's mission is to help older adults and people with disabilities live with dignity and find care choices in their homes and communities. You can find the national listing at n4a.org.

^{*}Services may not be available in all areas.

Aetna Medicare is a PDP, HMO, PPO plan with a Medicare contract. Enrollment in our plans depends on contract renewal. This information is not a complete description of benefits. Call the number on your ID card for more information. See Evidence of Coverage for a complete description of plan benefits, exclusions, limitations and conditions of coverage. Plan features and availability may vary by service area.



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