“What I’ve Learned from Sesame Street.”
Sonia Manzano (aka Maria)
On the Power of Making a Difference.

How to Reap the Health Benefits of Friendship

Are Your Credit Cards Safe?

Three Heart-Smart Foods

UnitedHealthcare®
MAKING A DIFFERENCE
Sonia Manzano talks to Renew about her lifelong passion for helping children.

“We do not need magic to transform the world.” – J.K. Rowling
We’d like to share readers’ healthy-habit success stories in a future issue of Renew. In 150 words or less, please tell us how you turn around a bad day or a bad mood. Do you get some fresh air? Call a friend? Go to a fun movie? Your tips and ideas are appreciated!

Also, do you have comments about Renew or a great article idea? We’d love to hear from you.

Submit your response or share your feedback and article ideas at renewAARP.com.

Or write us at:
UnitedHealthcare Renew
P.O. Box 410018
Kansas City, MO 64141-0018

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Please let us know so we can keep you informed about your plan.
“Everybody can be great. Because anybody can serve.” – Martin Luther King Jr.
COFFEE PERKS

Love your morning java? You’re not alone. More than 60 percent of American adults enjoy a daily cup of coffee, according to a 2013 National Coffee Association study. But beyond merely giving you a morning boost, coffee is being linked to potential health benefits. Mayo Clinic reported last year that coffee may protect against Type 2 diabetes, Parkinson’s disease and liver disease (including liver cancer) and also decrease the risk of depression. Add a splash of fat-free milk, and you’re upping your intake of bone-strengthening calcium, too.

But don’t gulp down a whole pot just yet — the American Medical Association maintains that it’s best to drink no more than two to three 8-oz. cups of brewed or drip coffee per day. And avoid coffee shop creations, which can be high in sugar and fat, according to the Academy of Nutrition and Dietetics.

Your best bet when trying to determine your optimal coffee intake is to talk to your doctor at your next annual wellness visit. Then share your new insights with friends — maybe over a cup of coffee.

CAFFEINE CHECK

Keeping tabs on your caffeine intake? This general guideline can help. Up to 400 milligrams per day “appears to be safe for most healthy adults,” according to Mayo Clinic.

- 8 oz. brewed coffee = 95–200 mg
- 8 oz. single-serve brewed coffee = 75–150 mg
- 8 oz. black tea = 14–70 mg
- 12 oz. diet cola = 23–47 mg

Source: Mayo Clinic, 2014
HANDLING UPS AND DOWNS

Having good emotional health can help you cope with life’s obstacles. Here are a few tips for doing just that.

➤ Think positive and be positive

➤ Have someone to confide in

➤ Don’t sweat the small stuff

➤ Eat good, nutritious food

➤ Balance activity with restful sleep

➤ Get outdoors regularly

➤ Set aside quiet time to think and be grateful

➤ Volunteer to help others

{reflections}

Worried?
Please have a seat.

In my many years as a medical doctor, I’ve had some wonderfully memorable interactions with my patients. One of my favorites was when a woman told me, “I worry that I worry too much.” We had a good chuckle once she realized what she had said.

The truth is, many of us spend far too much time and precious energy worrying about things that may never happen. Worry does very little good. And it can do harm, stressing you mentally, physically and emotionally. That’s why I advise people to stop, take a breath and learn to control what they can control — and then let the rest go. Accept that uncertainty and problems are parts of life. Remember to count your blessings, not your worries.

Still worried that you can’t stop worrying? Try this...

Find a nice, comfortable chair in your home. Sink into it. Close your eyes.

Now, think back on all the things you fretted about when you were younger that never amounted to anything. Use that wisdom and perspective to realize that most worries aren’t worthy of your time. Leave that worry in a heap next to your chair and walk away from it.

Feel a little lighter? Good! Feel a little silly? Even better! Have a sense of humor and keep laughing. That may be the best way to dispense with unnecessary worry, after all.

Jeffrey Meyerhoff, M.D., is a member of the Dr. You Health Team.

Knowledge is power. Go to myAARPMedicare.com for articles and tools that may help you strengthen your emotional health. And remember: You know yourself best. So talk to your doctor about any concerns you have about prolonged anxiety or worry.
Clean Away Calories

Bored with household chores? You might perk up when you see how many calories get torched during everyday activities.

<table>
<thead>
<tr>
<th>Calories</th>
<th>Task</th>
</tr>
</thead>
<tbody>
<tr>
<td>167</td>
<td>Washing your car</td>
</tr>
<tr>
<td>149</td>
<td>Raking the lawn</td>
</tr>
<tr>
<td>93</td>
<td>Cooking your own meals</td>
</tr>
<tr>
<td>223</td>
<td>Shoveling snow</td>
</tr>
<tr>
<td>172</td>
<td>Weeding the garden</td>
</tr>
<tr>
<td>130</td>
<td>Pushing a shopping cart down the grocery aisles</td>
</tr>
</tbody>
</table>

(Note: Amounts listed reflect calories that can be burned in 30 minutes by a 155-lb. person, according to Harvard Health Publications, 2004.)

Physical activity is your heart’s best friend. Work up to a goal of 150 minutes of activity per week. Small goals lead to big progress. You can do it! Be sure to check with your doctor before starting any new exercise programs.

HAT TRICK

Time to get your head straight. It’s just plain smart to make a hat a regular part of your everyday attire, no matter where you live or what season it is. Here’s why:

☀ When It’s Sunny
Damaging UV rays can penetrate your skin in a matter of minutes. One way to protect your head and face from the sun is by wearing a high-SPF sunscreen as well as a wide-brimmed sunhat with a tightly woven construction, even if you’re in the shade.

❄ When It’s Chilly
We lose a large portion of body heat through our head, which is too often exposed to the elements. Keep it covered with a cozy knit hat when the weather gets frigid. For extra ear protection, find a hat with flaps to protect those, too.
10 EASY WAYS TO MAKE A DIFFERENCE

1. Walk dogs at an animal shelter, and get some exercise to boot!
2. Make easy no-sew fleece blankets for the homeless.
3. Double up your next batch of cookies or brownies and deliver the extras to soup kitchen volunteers.
4. Volunteer to read during story hour at the library.
5. Have a yard sale and donate the money you earn to a community charity.
6. Organize a food drive at a local church or school.
7. Share your musical talents with residents at a long-term care facility.
8. Send thank-you notes and care packages to soldiers.
9. Deliver a meal to a homebound person. Keep them company while they eat.

RENEW OFFERS:
- A personal dashboard for tracking your progress.
- Renew reward points redeemable for prizes and local deals.
- An online community to connect with others who are motivated to pursue a healthy lifestyle.

GET STARTED TODAY
Visit RenewBetterHealth.com/start and create your member account right away. Once you’ve activated your account in our member website, you can begin using the Renew program by clicking on the “my Health & Wellness” tab and then on the Renew program icon. It’s that easy! 1, 2

Illustration by: Cary Cochrane
A New Look at Heart Health

YOU HAVE HEARD the warnings: Americans are overweight, sedentary and hopelessly in love with processed junk foods. But here’s the good news: While heart disease is still the No. 1 cause of death in the United States, we are actually doing a lot better than we used to, according to a 2013 study by the American Heart Association.

THEN AND NOW
In the 1960s it was not uncommon for people to die of heart attacks in their 50s or 60s. At that time, the effects of smoking, high blood pressure and obesity were unknown. For heart attack survivors, treatments were limited. Since then, the U.S. death rate from coronary heart disease has been dropping.

A 2014 study by researchers at Yale and Harvard medical schools looked at Medicare patients from 1999 to 2011. The findings are encouraging, including marked declines in death rates for both heart attack and heart failure patients 30 days after hospitalization.

There are several potential reasons for the changes. Health workers are better able today to identify and treat high blood pressure, rates of smoking have decreased, more people are getting the medications they need for lowering cholesterol, and heart attacks are treated more quickly.

BE THE DR. YOU OF YOUR HEART HEALTH
Advances in treatment and technology can only go so far. Your active involvement in your well-being is crucial for your heart’s health.

Dr. You Health Team Member Steven Stern, M.D., Vice President, Cardiac and Orthopedics/Neuroscience, UnitedHealthcare, offers these tips to help protect your heart health:

♥ If you don’t know your blood pressure, get it checked. More than half of all Americans age 60 and older have high blood pressure.

♥ Get your cholesterol checked and learn what the numbers mean.

♥ Eat heart-healthy foods like colorful fruits and vegetables; whole grains; lean proteins such as fish, skinless poultry and beans; and low-fat dairy.

♥ Get moving. Many doctors now say that sitting is the new smoking.

♥ Take your medicines as prescribed.

Know Your Blood Pressure Numbers

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<thead>
<tr>
<th></th>
<th>SYSTOLIC</th>
<th>DIASTOLIC</th>
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</thead>
<tbody>
<tr>
<td>Normal</td>
<td>Below 120</td>
<td>Below 80</td>
</tr>
<tr>
<td>Prehypertension</td>
<td>120–139</td>
<td>80–89</td>
</tr>
<tr>
<td>Hypertension</td>
<td>140–179</td>
<td>90–109</td>
</tr>
<tr>
<td>Crisis Stage</td>
<td>180+</td>
<td>110+</td>
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Source: American Heart Association, 2014
Maximize Your Potential

Dealing with a health issue can be frustrating, but there is a lot you can do to help yourself feel stronger and healthier, despite the challenges of your condition. Ready to give yourself a wellness boost? Read on!

Stay Active, No Matter What

It’s never too late to embrace healthy habits. Even if you’ve never exercised or feel too overweight or ill to be active, the right kind of physical activity can deliver many benefits. “The first rule is short and simple: You gotta move,” says Dr. You Health Team Member Rhonda Randall, D.O., Chief Medical Officer, UnitedHealthcare Retiree Solutions. “The trick is to start small. Start by spending 15 minutes a day doing something you enjoy, like walking in your neighborhood. For extra incentive, exercise with a friend. A little peer pressure can be just what the doctor ordered!” Talk to your doctor before beginning any new exercise program.
Say No to Bad Behaviors, and Yes to Good Ones

Breaking bad habits isn’t easy, but if your lifestyle choices are worsening your health condition, it’s important to do whatever you can to make positive changes. That means it’s time to stop smoking, eat healthier, drink more water and make the required healthy investments in yourself that may help improve your overall health.

Work With Your Health Care Team

Your health care providers are there to help you — and you’re the most important member of that team. The National Institute on Aging advises people to “be involved in making decisions.” That means, among other things, getting an annual wellness visit, following up with recommended screenings and exams, and seeing other health professionals like eye doctors and dentists to help promote overall good health.

Honor Your Emotions

Even the most positive person can experience some difficult emotions, like sadness, frustration or stress, when dealing with a health condition. “I encourage patients to accept the reality of their pain, fear and circumstances, but also to take the high road, allowing a positive outlook and the support of friends and family to walk alongside them,” says Dr. You Health Team Member Jeffrey Meyerhoff, M.D., National Medical Director, UnitedHealthcare Medicare & Retirement, Optum Behavioral Solutions. “Believe me, if you choose the high road, the sun will shine brightly on your road.”

HOW HONESTY CAN IMPROVE HEALTH

An estimated 50 percent of people don’t take their medications as prescribed. If you’re in this group because you think you don’t need a medication, believe it’s too expensive or don’t care for the side effects — whatever the reason — be honest with your doctor about not taking it. There might be a non-pharmaceutical option, a less expensive generic or some other solution available.

Honesty is at the heart of a doctor-patient relationship and is also essential to your relationship with your pharmacist. Being honest about how you’re taking your meds — and why you’re not taking them as prescribed, if that’s the case — is important to help keep your therapy properly balanced. That can genuinely improve the quality of your health. It may even extend your life.

—Dr. You Health Team Member
Mike Anderson, Pharm.D., Chief Pharmacy Officer,
UnitedHealthcare Medicare & Retirement.

—Dr. Rhonda Randall, D.O., Chief Medical Officer
UnitedHealthcare Retiree Solutions

“The first rule is short and simple: You gotta move.”
Emmett Rychner and Erling Kindem prove that strong friendships can come in all shapes and sizes.

By Emily Gurnon

Friendship Is Ageless

Emmett and Erling from Farmington, Minn., developed a unique friendship.

FRIENDSHIPS CAN BLOSSOM when we least expect them to. Just ask Erling Kindem. The 89-year-old WWII veteran was gardening one day at his home in Farmington, Minnesota, when 2-year-old Emmett Rychner wandered over from next door. “He asked me if I had any ‘matoes,” Erling says.

The unlikely pair became fast friends. For the next year, Emmett would visit nearly every day. Erling would give him ice cream cones (maybe a little too close to dinnertime). Emmett would volunteer to help with the garden, even providing his own tools. “I said, ‘Emmett, you can’t dig with a snow shovel,”’ Erling remembers.

The adults of the two families had had little interaction until Emmett
If you haven’t learned the meaning of friendship, you really haven’t learned anything.

—Muhammad Ali

broke the ice. He told his mother and father he wanted Erling and his wife, Joyce, at his third birthday party. “We were invited to their house for the first time,” Erling says.

The friendship continued to grow. The duo “raced” in their twin John Deere riding mowers, Erling in the large one and Emmett in his battery-powered model. Emmett would stop by with fresh-out-of-the-oven cupcakes his mother had made, and practice his weightlifting with Erling’s 5-pound barbells, amazing and delighting his friend.

When a Twin Cities television station told their story, it went viral. Erling doesn’t really know why. He just knows that the cute blonde kid has been a bright light in his life. “He has shown a lot of love and respect,” Erling says.

Emmett and his family recently moved to another town about 20 miles south, so the friends won’t be seeing each other as often. Before the move, Erling presented Emmett with a special gift: a shiny silver dollar he had been saving for years. He accompanied it with a handwritten note: “To Emmett, may we be friends forever. —Erling.”

FOUR TRAITS OF GREAT FRIENDSHIPS

What does a strong friendship look like? While almost no relationship is without its bumps, Tina B. Tessina, Ph.D, a psychotherapist and author of The Ten Smartest Decisions a Woman Can Make After Forty, says that the strongest friendships share these qualities:

1. COMMUNICATION. The closest connections come through face-to-face time when possible, Tessina says. Good friends do more than just talk over the phone or via email, where you may miss visual clues to how someone is feeling.

2. FREQUENT INTERACTION. The more you can get together, the better, Tessina says. Think of your friendship as a garden that needs continual watering. When you can’t see each other in person, send a card or letter — snail mail is best. “Nothing has more meaning than that thing your friend can hold in his or her hand,” Tessina says.

3. SHARED ACTIVITIES. A solid friendship involves sharing things you enjoy and lending a hand when needed. You might offer to help your friend clean out a closet or prepare for a party.

4. MUTUAL RESPECT AND CARING. You treat each other well. You don’t snipe, bicker or gossip behind each other’s back.

Of course, our friendship landscape changes over time. Find yourself with fewer friends than you would like to have? Dr. You Health Team Member Jeffrey Meyerhoff offers these tips for making new friends:

• Step out of your comfort zone and be open to trying new things.
• Be positive. Others are drawn to positive people.
• Confide in others; they will want to confide in you.
• Consider joining new social groups.
In her longtime role as Maria on Sesame Street, Sonia Manzano has been working — and playing — with Grover and his friends for more than 43 years.

PHOTOS BY BEN BAKER

“Success isn’t about how much money you make, it’s about the difference you make in people’s lives.” — Michelle Obama
Lights Camera Impact!

Whether playing Maria on *Sesame Street*, writing children’s books or working in her community, Sonia Manzano has spent a lifetime making a difference.  

When Sonia Manzano was young, her parents had an expression to sum up the family’s lot in life. “We’re in *la lucha*,” they would say, “The struggle.” Manzano, who is Puerto Rican, grew up in a tenement building in the South Bronx in the 1950s and ’60s. Her construction worker father and seamstress mother worked long days to keep food on the table for their four children.
I try to show real feelings, and I think that’s why kids like me.
— Sonia Manzano

To take her mind off la lucha, Manzano flipped on the television. “I watched hours of TV when I was young,” she recalls during a recent interview, her accent undeniably New York. “Things like Leave It to Beaver and Father Knows Best. I found solace in those shows, but I think at some level I was aware that I never saw anyone of color on TV. I remember thinking, ‘How am I going to contribute to a society that doesn’t see me back?’”

Jump to 1971, when a 21-year-old Manzano was cast as “Maria” on an upstart children’s program on PBS. Little did she know that she was joining what would become one of the most influential shows of all time, playing a character who would make a difference in the lives of millions — in large part by answering the very question that had nagged Manzano as a little girl.

Sesame Street was nothing short of revolutionary in its early days. “When it started in 1969, the show’s mission was to reach underserved inner-city kids so they could gain basic learning skills and start school on the same level as their middle-class peers,” says Manzano, now 64 years old. “But in order to reach those kids, you needed people who looked like them and who lived where they live — a real place.”

So the creators used actors of color and set the show in a neighborhood not unlike the South Bronx of Manzano’s childhood. Two years in, they decided they needed a character to represent America’s Latinos — a group that was all but invisible on TV in those days.

Enter Manzano, who was chasing a passion for performing that had been sparked at her junior high drama club and the renowned High School of the Performing Arts in Manhattan. Prior to joining the cast of Sesame Street, Manzano also trained at Carnegie Mellon University, where she found her voice in a school production of the rock musical Godspell. The play eventually ran off-Broadway and Manzano received strong reviews, at which point she hired an agent and never looked back.

MARIA’S MESSAGE
*Though thrilled to join Sesame Street, Manzano felt the weight of the role. “The man who originally played Gordon took me aside early on and said, ‘You know, you’re here for your people.’ Talk about pressure!”*

Manzano admits that she and Maria — who she’s now played for an astounding 43 years — are one and the same. “I think I’m down to earth,” she says. “I come across as a sincere person, and I try to be truthful in whatever I’m feeling. I try to show real feelings, and I think that’s why kids like me.”

Like Sesame Street itself, Maria has evolved through the years to mirror changes in society. “Maria was a teen when I started,” says Manzano. “Then, when feminism became a hot topic, she was a feminist. Then she became part owner in the fix-it shop and eventually got married and started a family. That was the real revolution of the show: portraying diverse characters as wanting what everyone else in life wants.”

Sesame Street opened doors for Manzano, who eventually became an Emmy-winning writer for the
show and went on to pen children’s books and give inspirational talks across the country. The show also taught her the importance of giving back. “Women — Latinas — have approached me on the street and told me that they never would have gone into television for a career had it not been for Maria,” says Manzano.

**INSPIRED BY OTHERS**

As for those who’ve made a difference in her own life, Manzano points to her mother. “When I was younger, my mom said, ‘Go get it. Make your own way.’” Manzano also remembers being inspired by certain authority figures, such as her fourth-grade teacher, who took the class to the film version of *West Side Story*, and the junior high counselor who encouraged her to audition for the High School of the Performing Arts.

“These people taught me that it’s important to give back,” says Manzano. “And to do it for a cause that means something to me.” *Sesame Street* films less often these days, which gives the lifelong New Yorker more time to volunteer and focus on her husband, Richard, and their grown daughter, Gabriela (who briefly played Maria’s daughter on *Sesame Street*). Manzano is also working on a memoir and a new children’s book, both of which will be released later this year. And if they’re anything like her previous projects, you can bet they’ll make a difference in lives — both young and old.

Through the Healthy Habits for Life partnership, UnitedHealthcare and Sesame Workshop offer tools and resources to help parents and caregivers gain a greater understanding of the relationship between healthy habits and children’s healthy growth, and to support Sesame Workshop’s mission to help all kids grow up smarter, stronger and kinder! Learn more at [www.sesamestreet.org/food](http://www.sesamestreet.org/food).

**In her words**

In addition to writing scripts for *Sesame Street*, Manzano has also written a number of award-winning children’s books.

“Instead of saying, ‘I wish I knew then what I know now,’ take action. It’s never too late to do things on your own terms.”

In her words

*Sonia’s Words of Wisdom*

“If you want to solve a problem, your best bet is to get a diverse group of people on it — they’ll see things differently.”

“When I speak to parents or grandparents about children, I say, ‘You don’t have to have all the answers. Kids have the answers if we let them come to conclusions.’”

“Instead of saying, ‘I wish I knew then what I know now,’ take action. It’s never too late to do things on your own terms.”

→Learn more about Sonia, including which surprising *Sesame Street* muppet is her favorite, at [renewAARP.com](http://renewAARP.com).
"I am an optimist. It does not seem too much use to be anything else." — Winston Churchill
Why ‘Glass Half Full’ People Experience Less Anxiety

A University of Illinois study explores how some people manage to let life’s stresses slide off their shoulders.

By Brian Krans, Healthline

From the Fonzie to The Dude, some people handle the stresses of life better than others, but scientists are still learning exactly how they do it.

Researchers at the University of Illinois at Urbana-Champaign gave 179 healthy men and women a series of questionnaires regarding how they manage their emotions, stress and anxiety in various scenarios.

The 2013 study, published in the journal Emotion, revealed that people who use an emotional regulation strategy called “reappraisal,” or looking at a problem in a new way, experience less social anxiety and less anxiety in general than those who regularly avoid addressing their emotions.

It sounds like an obvious conclusion, even without research, but it reaffirms the benefits of taking a step back from the rain to see the cloud’s silver lining.

Keeping stress and anxiety levels low is more important than you might think. Both have been linked in numerous studies to heart problems, obesity, increased alcohol and drug consumption, and decreased quality of life.

The Importance of Optimism

According to the National Institute of Mental Health in 2014, anxiety affects an estimated 18 percent of Americans. A 1996 study by the World Health Organization predicted that anxiety and depression, which are often interlinked, could be the second leading cause of disability worldwide by 2020. So managing your mental health is of the utmost importance.

To better understand these common mental health problems, researchers are learning how happy-go-lucky people ward off the negative effects of life’s unavoidable stresses.

“This is something you can change,” said lead researcher Nicole Llewellyn, a University of Illinois graduate student, in a 2013 press release. “You can’t do much to affect the genetic or environmental factors that contribute to anxiety, but you can change your emotion regulation strategies.”

Then again, suppressing your emotions in the short-term during a particularly stressful situation can be a good thing, such as when your boss is chewing you out or, say, when you’re being sized up by an angry grizzly bear.

On the flip side, the University of Illinois researchers said, an always-sunny disposition could have adverse
Choose to be optimistic. It feels better.” — Dalai Lama

effects, causing you to ignore health problems or limiting your empathy for others. Or, you know, by making you think that the snarling grizzly bear wants to cuddle.

“When something happens, you think about it in a more positive light, a glass half full instead of half empty,” Llewellyn said. “You sort of reframe and reappraise what’s happened and think, ‘What are the positives about this? What are the ways I can look at this and think of it as a stimulating challenge rather than a problem?”

This applies to worries and anxieties we all face, such as fretting over having enough money at the end of the month or wondering if it’s the right time to buy a house.

However, bear in mind that periodic bouts of anxiety are different from generalized anxiety disorder (GAD), a condition that’s currently classified by the Diagnostic and Statistical Manual of Mental Disorders as regular, excessive anxiety and worry that’s difficult to control and leaves a person restless, tired, irritable and sleepless. Those with GAD can’t simply “think positively” to overcome their disorder.

Reducing Everyday Stress and Anxiety

Exercising, eating a healthy diet and getting enough sleep are some of the best and easiest ways to help prevent anxiety.

Breathing exercises — simply taking a moment to breathe deeply during emotional or psychological upheavals — have been used for centuries as the cornerstone of meditation. If you don’t think meditation works, try to find a stressed out Buddhist monk.

Affirmation exercises are also useful for keeping anxiety from taking over, especially in stressful situations. In 2013, researchers at Carnegie Mellon University published a study in the journal PLOS ONE that says even a quick self-affirmation exercise can reduce stress and improve problem-solving skills.

Music is powerful. It can actually affect your brain chemistry, releasing chemicals that create feelings of enjoyment and relaxation, according to discovery.com. So turn on a happy song and get your toes tapping!

Go to positivelyU.com/music to listen to some fun music that just might get you smiling.

Spending time with a pet or visiting a local animal shelter may help replace stress with a positive attitude.
**Positivity in Action**

Start a chain reaction of happiness by trying a few of these fun ideas. (It just might be your favorite to-do list ever!)

**Spend time with your pet.**
Want to get a new “leash” on life? Spend time with your dog outdoors or play with your cat. If you don’t have a pet, consider volunteering at a local animal shelter.

**Watch funny videos.**
Visit cuteoverload.com, one of many sites where you can find funny pictures and videos. Email your favorites to friends to share the fun.

**Have a dance party.**
You can get good exercise just by spending some time grooving to your favorite music, even if you’re just tapping your toes.

**Make a gratitude list.**
Take just a few minutes to write down five things you’re grateful for. Spread your gratitude — call or email others with your list, and ask them what they’re grateful for.

**Give a compliment.**
Even something as simple as telling others you like their hair or outfit can help brighten their day.

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Order your Renew positivity kit today

Adding positive thinking and doing to your life can be great for your mood and health, according to Dan Buettner, author of *Thrive* (2011). That’s why UnitedHealthcare is excited to once again offer our Renew positivity kit for plan members at no additional cost or obligation. The Renew positivity kit can inspire you to live a more positive life and pass that positivity along to others. Order your kit today! Go to renewAARP.com and look for the “order a kit” button.
The science is clear: Making a difference in the lives of others really might help make you happier. In 2013, University of Exeter Medical School researchers reported that volunteering is associated with lowering depression, increasing life satisfaction and enhancing well-being. Want to rev up your own happiness? Find inspiration in the stories of these three difference-makers!

Hug Therapy
William David Binn is on a mission to spread happiness and positivity to everyone he meets — whether at his neighborhood’s senior center in Brooklyn, N.Y., or at a local restaurant — by giving out hug coupons. If people respond favorably to the coupon, Binn says that he “puts hug therapy in action.” This includes telling recipients that they are wonderful people and instructing them to give themselves a hug. He then encourages them to repeat self-affirmations such as, “I love myself and others. I am happy. I am hopeful now and optimistic about my future. I am truly blessed.”

UnitedHealthcare member William David Binn makes happiness a priority by giving out hug coupons in his Brooklyn, N.Y. neighborhood.
It’s a remarkably joyful and confident outlook considering Binn’s tragic youth. When he was just 6 years old, his father abandoned his family. Ten years would pass before Binn saw his father again. “I was the only one amongst all of my friends that didn’t have a father,” says Binn.

Though the loss of his father deeply affected his outlook, Binn was able to eventually find happiness through reading positive psychology books. Retired for 20 years, Binn and his wife, Edith, stay active and engaged in the world around them by attending lectures at the senior center, going to concerts and Broadway plays and kicking up their heels on the dance floor.

But even for Binn, positivity takes practice. Every night he reads a few pages from a book (“Every book I read is about happiness!” he says) and performs his own personal hug therapy. “This helps me relax,” he says. “Nine out of 10 times, I’m asleep before I’ve even finished. It’s a wonderful way to end the day.”

One of a Kind

Sarah Edwards, a young marketing director, fashion stylist and event producer, has always had a generous spirit but couldn’t find a charitable organization that aligned with her passion and schedule. So she started her own — I Am Kindness — in hopes of creating fun and surprising experiences for spreading warmth and care to others.

The first of these experiences was in 2013, when Edwards and a team of 20 helpers, including makeup artists, hair stylists, fashion stylists and a photographer, made a surprise visit to a day center for older adults. They

“Happy Note

“You will experience more happiness when you learn to make other people happy.”
— William David Binn

Sarah Edwards, founder of the organization I Am Kindness, styling residents at Mount Olivet Day Services.

“Happy Note

“It makes me feel a lot more fulfilled and content and happy when I’m doing things that give back.”
— Sarah Edwards, Founder of I Am Kindness

“Happy Note

One of a Kind

Sarah Edwards, founder of the organization I Am Kindness, styling residents at Mount Olivet Day Services.

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Sarah Edwards, founder of the organization I Am Kindness, styling residents at Mount Olivet Day Services.
treated the residents to makeovers, manicures and a new wardrobe, and documented the special event with beautiful photographs.

Edwards had just one stipulation for the volunteers. “Mine is a ‘me’ generation. I really wanted us to be engaged and present because that was just going to add to the value of the experience,” says Edwards. “So I asked everyone to put their cell phones away.” It worked. Edwards says the entire group connected with each other.

There have been many other kind acts generated by I Am Kindness: goody bags for metro bus drivers, flowers given to passersby on a busy downtown street, ice cream socials for children and more surprise visits to senior centers. “I Am Kindness helps instill confidence in people,” says Edwards.

However, Edwards says that it shouldn’t take a big event to show kindness to others. And it shouldn’t be limited to certain people. “Everybody needs kindness. It doesn’t matter if you’re a CEO of a company; you still need kindness, maybe some days more than others,” she says with a laugh.

Edwards says she owes her generous spirit to her mother, who is a nurse, and to her grandmother, Arlene, a lifelong volunteer.

Edwards says: “My grandma applies kindness in her everyday life — and sometimes that can be even more powerful than a big organization.”

Barbara Hensley founded Hope Chest for Breast Cancer to help financially challenged people get the support they need.

Spreading Hope

After losing both her younger and older sisters to breast cancer, Barbara Hensley could have been swallowed up by her grief and sadness. Instead, she founded Hope Chest for Breast Cancer, which helps financially challenged people battling breast cancer get nutritious meals delivered to their doors and quick access to emergency funds that assist with rent, utilities and transportation.

Her inspiration for Hope Chest came years earlier while accompanying her older sister, Patsy, to a chemo treatment. There, Hensley met a young woman named Nancy who was battling breast cancer. As Nancy sat receiving chemo, her three young children played at her feet because she could not afford childcare. “This was the a-ha moment for me,” Hensley recalls.

In 2001, she left her successful corporate job to start Hope Chest. “I wanted to raise money to help the Nancys of the world,” she says.

The organization raises money through its three consignment stores, donations from individuals and events put on by third-party beneficiaries, such as the annual UnitedHealth Group Hope Chest Fashion Show. The money raised is given to the Hope Chest Emergency Assistance fund that supports breast cancer patients in need of a little help through a difficult time. •
A Closer Look at Bone Health

Q: One of my friends just fell and broke her hip. Is there anything I can do to strengthen my bones so I don’t have the same experience?

A: I’m sorry to hear about your friend. But I’m glad you’re using this opportunity to take charge of your own health and be your own Dr. You! With some changes to your diet and daily activities, you can definitely help protect yourself against fractures.

First, know that though they appear as solid as concrete, your bones are living, growing body parts. Your body acts a bit like a busy construction worker repairing the roads — constantly replacing old, damaged bones with new, healthy tissue. You can help this process by supplying the right building materials. Eat calcium-rich foods, such as low-fat dairy products and green, leafy vegetables. And ask your doctor about your vitamin D levels, too. This nutrient helps you absorb calcium. If you fall short, you may need a supplement.

Another way to build bone is through exercise. The best workouts involve some impact on your bones — for example, walking, running, dancing and tennis. This might sound strange at first. But remember, bones are living tissue. When you make them work a little harder, they grow stronger. For the best bone health, do low-impact activities for 30 minutes at least four times per week. And add strength-training exercises — such as weight lifting, push-ups or dumbbell lifts — two times per week to build bone, not just big biceps.

Finally, make sure you aren’t putting up any roadblocks that make your body’s bone construction job more difficult. Smoking makes it harder to use the calcium you consume. Drinking too much alcohol also shrinks your bones, increasing your risk for the bone-thinning disease osteoporosis.

Trade these habits for good ones to help protect your bones for years to come. •

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To find out if you have osteoporosis (which means “porous bones”), talk to your doctor. He or she can conduct a medical evaluation to estimate your bone health and may also recommend a bone density test.

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Dr. Reed Tuckson, author of The Doctor in the Mirror.
Why a trio of red fruits — tomatoes, apples and cranberries — is good for your heart.

**RED IS THE COLOR** we associate with the heart. So it’s a happy coincidence that certain red foods may help keep us heart-healthy.

In fact, new research shows that including tomatoes, apples and cranberries in your daily diet may help lower your risk of heart disease. It’s news that Dr. Robert Ketroser, director of the preventive cardiology clinic at Fairview Southdale and Fairview Ridges hospitals of the University of Minnesota, enjoys sharing with his patients. “That’s exactly what a lot of our visits are about — it’s not just portion control anymore,” he says. “It’s more and more about, ‘What foods should I be eating?’”

Fortunately, there are many ways to enjoy heart-friendly tomatoes, apples and cranberries. So get ready to go red.
Cranberries

The cranberry should not make its only appearance at holiday dinners. Cranberries are in the big leagues when it comes to their antioxidant punch.

One of only three fruits native to North America, cranberries were used by tribes in what would become Wisconsin and New England for dyes and medicine. Today, Wisconsin is the largest producer of cranberries, followed by Massachusetts, according to the United States Department of Agriculture.

In 2013, the Advanced Nutrition Journal reported that cranberry products may help lower total cholesterol and “bad” cholesterol as well as increase HDL, or “good” cholesterol. A 2012 study published by the American Heart Association found that drinking a low-calorie cranberry beverage for eight weeks appeared to reduce risk factors for heart disease in adults.

► EAT’EM UP: It’s easy to eat a serving of sweetened dried cranberries each day. Toss them into your oatmeal or yogurt, add them to a spinach salad or stir them into wild rice with toasted pecans.

Tomatoes and tomato products are the kings of lycopene, a type of antioxidant. A 2013 study from scientists at Tufts University in Boston showed that eating lycopene-rich foods like tomatoes regularly for 11 years lowered the risk of heart disease by 26 percent.

► EAT’EM UP: Top your egg-white omelet with salsa. Stuff fresh tomatoes with tuna, capers and olives. Drink a 6-ounce glass of low-sodium tomato juice for breakfast or as an afternoon snack.

Healthy Eating Recipes

Enjoy online cooking videos featuring healthy and delicious recipes at www.UHC.TV.

Apples

A 2013 study at Ohio State University found that healthy adults who ate an apple a day for four weeks reduced their LDL (bad) cholesterol by as much as 40 percent.

► EAT’EM UP: Spread apple wedges with almond butter for an easy snack or sprinkle thinly sliced apples with cinnamon and bake them at 200 degrees for 2½ hours, flipping slices halfway through. Allow apple chips to cool in the oven for one hour.

Healthy Eating Recipes

Enjoy online cooking videos featuring healthy and delicious recipes at www.UHC.TV.
Take the Plunge

Dive into this refreshing look at the many benefits of water workouts.

BY ANNABELLE CARR

PROFESSOR JANE KATZ begins each day by immersing herself in water. "I don’t even wake up until I’m in the pool," says the 71-year-old author of Your Water Workout. “I love to slip in and just float and stretch for a while, warming up before beginning my laps. And each time, I’m reminded of water’s healing properties,” says Katz, a member of the United States Performance Synchronized Swimming Team that competed at the 1964 Olympics in Tokyo.

Not a swimmer like Katz? You don’t need to be. In fact, you don’t even need to get your hair wet. From soothing Ai Chi (an aquatic version of Tai Chi) to high-tech “hydrobikes” and buoyant weights, aquatic exercise offers a safe workout option for every fitness level — with scores of health benefits.

For starters, just walking back and forth in the shallow end of a pool provides natural resistance training that can build stronger muscles. Water workouts may also help decrease blood pressure, improve circulation and calm your nervous system. According to an article published in 2012 in the International Journal of Exercise Science, aquatics significantly improved strength and range of movement in study participants who were older than 65 years of age.

At the Aquatic Exercise Association’s conference in 2013, scientists demonstrated that this low-impact exercise can help reduce arthritis, combat obesity, maintain bone mass and metabolism, and stabilize the body's core — reducing the risk of falls and injuries outside the water.

Katz, a synchronized swimming pioneer, calls aquatic exercise “the great equalizer. It takes you down to one-tenth of your body weight in chin-deep water, and it works for everyone in terms of stretch, range of motion, buoyancy and comfort.”

“It’s also a great social outlet,” says Katz. “And if you don’t know how to swim yet, aquatic fitness is the perfect introduction to the wonderful world of water.”

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Make a Splash:

Most community pools and full-service fitness centers offer at least one form of aquatic fitness. Check swimmersguide.com to find a class near you. For additional water workout tips, read Katz’s book, Your Water Workout.

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Track Your Progress

Keep a log of your current activities to see how much exercise you’re getting now. Then decide how much you need to add. Just remember to consult your doctor before beginning any new exercise program.
Look to the Stars

These celebrities have made big names for themselves in pop culture — but they also make a big difference in the world around them. Can you match the power players to their favorite charitable causes? The answers are on page 34.

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<th>A.</th>
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1. Kickstart Kids, a foundation that uses martial arts to teach at-risk kids self-confidence and perseverance.

2. National Women’s History Museum, an organization that collects and exhibits the contributions of women in America.

3. United Service Organizations Inc. (USO Show), a nonprofit organization that provides programs, services and live entertainment to U.S. troops.

4. Save the Manatee Club, a charity that seeks to protect this endangered species and their marine habitat.

5. Amnesty International, a movement that seeks to promote human rights.

6. Habitat for Humanity, a philanthropy that works to broaden access to affordable housing.
JAN AND JOE COOLS will never forget the moment they first saw Machu Picchu in Peru. “We came through the Sun Gate from the Inca Trail, and our guide, Juan, was so disappointed to see that Machu Picchu was cloud-covered,” recalls Jan, 61, a semi-retired child psychiatrist from Marquette, Michigan. “We were exhausted but very happy to be there. Juan pulled out a bottle of champagne to surprise us, and reminded us to first give a drop to Pachamama, the ‘Mother Earth.’ As we did so, the clouds began to part and we could all see Machu Picchu.”

The Cools are part of a new trend of travelers seeking enrichment and adventure on vacation. They booked their trip through Road Scholar (RoadScholar.org), created by Elderhostel, a nonprofit that organizes educational tours geared at older adults. The program’s mission is to encourage lifelong learning — at an affordable price.

Today, Road Scholar offers 5,500 programs in all 50 states and 150 countries around the world. Since 1975, it has enrolled more than 5 million participants. Last year, approximately 94,000 travelers enrolled in Road Scholar programs.
with 70 percent of participants booking a second trip through the program.

The average cost for programs is $173 per day in the U.S. and $351 per day (not including airfare) on international trips. Fees include accommodations, meals, lectures, activities, transportation within the program, taxes, gratuities and a travel assistance and insurance plan.

James Moses, president and CEO of Road Scholar, says the biggest growth areas have been in active, outdoor programs. Another popular type of trip is intergenerational — programs specifically tailored for grandparents taking their grandkids on vacation.

The Cools heard about Road Scholar from neighbors and other people they met while on vacation. “We were initially drawn to Road Scholar because of the emphasis on education, and we were not disappointed,” Jan says. “The lectures in Peru were given by local professors, teachers and experts who were so engaging and interactive. Our guide was fabulous and so knowledgeable and willing to share his own personal life and experiences. We felt more a part of the culture and environment.”

But not all Road Scholar programs require trekking — or long-haul flights. You can go birding in California, cross-country skiing in Vermont, or study jazz and jambalaya in New Orleans, to name just a few of the U.S. tour options. Each of the programs is assigned an activity level rating from Easy to Challenging so you can choose the right trip for you. And since the groups range from 15 to 30 people, it’s a great option for solo travelers.

“Diversity is important to us and integral to learning,” says Moses. So each year, Road Scholar awards nearly $200,000 in scholarships to adults who might otherwise not be able to attend a program.

In 2015, Road Scholar will celebrate its 40th anniversary with new six-week cultural immersions in destinations like Paris and Florence.

The Cools are going to Tibet, Nepal and Bhutan with Road Scholar next year. “Trips abroad can be difficult to arrange,” Jan says. “Road Scholar makes the process relatively simple. We can spend our time preparing for the trip and not worrying about the details or the safety.”

Beyond Road Scholar, you can explore affordable educational travel opportunities by contacting nonprofit organizations such as local churches, university alumni groups and fraternal benefit societies.
FEELING A LITTLE CAUTIOUS about using your credit card lately? It’s no wonder. News of database breaches at major retailers seems to be more frequent than ever. It’s enough to make people consider putting all their credit cards in the shredder.

But that’s not necessary, says Ken Chaplin, senior vice president at TransUnion Interactive. Instead, you are your own best ally in the fight against credit card fraud. “Consumers shouldn’t be afraid,” says Chaplin. “The key is to monitor your personal information.”

How do you safeguard your credit cards and keep fraud at bay? Here are three important ways to help make sure your plastic is secure.

1. Check Your Accounts Regularly
Gone are the days when you had to wait a month to see your credit card statement. Today you can log on to your accounts online as frequently as you want to monitor activity. Some credit card companies allow you to set up “fraud alerts” that notify you of out-of-the-ordinary purchases. It’s
smart to call your credit card company and ask them what safety nets are in place or available for your account.

Chaplin also recommends reviewing your credit report at least once a year. That can be done for free at websites such as annualcreditreport.com. Look for accounts you don’t recognize or balances that do not match your records.

2. Protect Your Social Security Number
Your Social Security number is all a thief needs to open up a credit card account or, worse, steal your identity. So don’t carry your Social Security card in your wallet. If your Medicare card or any other form of identification has the number listed, make a photocopy and black out the first five digits of your Social Security number, says Chaplin. Put the original in a safe place and carry the copy in your wallet. Also, don’t leave your Social Security card, credit cards or bank statements in open view. (It’s always wise to shred outdated or unneeded papers.)

“Our research has shown that for close to 32 percent of individuals who are victims of identity theft, the perpetrator is usually someone in close proximity, perhaps a family member or a caregiver,” says Chaplin.

3. Be Careful Online
If you are outside your home and using a public Wi-Fi access point, realize that anyone with enough technical knowledge can watch your every click — which makes you particularly vulnerable if you’re online shopping at your local coffee shop. Therefore only make online transactions from a secured, password-protected network, says Chaplin.

Also make sure you have anti-virus software installed on all of your devices, such as a PC, laptop, tablet or smartphone. And whenever you make a purchase, check to see that the website URL (the address at the top of the screen) reads “https” — not just “http.” The “s” means it is secure. By monitoring your accounts, protecting your personal information and being careful when shopping online, you can confidently charge on.

“Consumers shouldn’t be afraid. The key is to monitor your personal information.”
—Ken Chaplin, TransUnion Interactive

Ford’s tips for choosing a password and keeping it secure:

✔️ Use upper and lowercase letters, add spaces and use special characters such as asterisks.

✔️ Don’t use common words, spell your name backwards or use repeated sequences of numbers.

✔️ If the website allows you to opt for two-step authentication, do it. For example, a bank site might ask for the answer to a security question along with entering your password.

✔️ Come up with unique passwords for each website you visit and change them several times a year.

✔️ Change your email password frequently. Email can be a treasure trove for an online thief because so much banking information is sent electronically.
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**BRAIN BOOSTER ANSWERS:**

A) Meryl Streep: 2; B) Annie Lennox: 5; C) Jimmy Buffett: 4; D) Chuck Norris: 1; E) Bo Derek: 3; F) James Earl Jones: 6
Get an early start on your annual care

An annual wellness visit and physical exam can help you get a healthy start to the year. Both at no additional cost to you.

**YOUR ANNUAL CARE** is vital to living a healthier life. It all starts with two yearly visits: your annual wellness visit and the routine physical exam.

The annual wellness visit is a great chance to meet with your doctor and create a plan for prevention. It includes a check of height, weight and blood pressure. A routine physical exam includes a complete head-to-toe exam. These yearly visits are both covered by your plan at a $0 co-pay.*

Try to schedule these visits early in the year to get a head start on preventive care for the year. To make it more convenient for you, UnitedHealthcare works with providers to combine these two visits into one. Call your primary care doctor to schedule yours today.

*A co-pay or co-insurance may apply if your doctor includes additional screening or tests, and/or if your plan has a network and you see an out-of-network doctor.

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**WHAT TO EXPECT**

During your annual wellness visit, your doctor will check your blood pressure, height and weight, as well as your physical and emotional well-being. Your doctor will also talk with you about any questions or concerns you may have. This is a great chance for you to ask questions such as:

- What can I do to help maintain or improve my overall health?
- What types of physical activity are right for me?
- Are the drugs, supplements and/or vitamins I’m taking appropriate for me? Am I taking them correctly?
- Whether I’m home or out and about, what can I do to prevent falls and other accidents?
- How do I know if I should be concerned about any changes in my mood or memory?
- Based on my medical and family history, what tests or screenings do I need?

**HOW TO PREPARE**

To help make the most of your annual wellness visit, bring:

- A list of any prescriptions or over-the-counter drugs, vitamins and supplements you take.
- Notes about your medical history and your family health history.

**DON’T FORGET YOUR CHECKLIST**

Visit [renewAARP.com](http://renewAARP.com) for a checklist to take with you to your annual wellness visit and other doctor visits. You and your doctor(s) can use it to talk about which screenings you need.

*If you have questions about your benefits or coverage, please call Customer Service at the number on the back of your member ID card.*
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