

LifeLines

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AARP Life Insurance Program from



5 Ways To Make Healthy Habits More Convenient

Most of us know how important it is to cultivate healthy habits, and we try our best to make them a part of our daily routines ... but often, convenience can win out over our good intentions. For instance, we might know it's a better option to go to the grocery store and buy the ingredients for a healthy meal, but decide that it's easier to stop at the drive-thru instead.

The good news is that you may not have to choose between health and convenience at all. That's because a growing number of services and technologies are making it easier than ever to work healthy habits into even the most hectic of schedules.

Easier ways to cook at home

1 Grocery delivery services are perfect for those of us who have difficulty — or simply dislike — going to the grocery store. Shop for your groceries online (or by using a service's app), choose your delivery time, and have fresh, healthy ingredients brought right to your door. Many larger grocery chains have their own delivery service, while smaller stores may work with third-party companies. Check with your favorite grocer to see what options they offer.

2 Prep-at-home meal kit delivery combines the convenience of grocery delivery while also taking the guesswork out of what you'll cook with them. Most of these services require a subscription, and allow you to choose what

types of recipes you want to receive and how often you receive them. When your delivery arrives, it'll include a recipe and all the ingredients required to make it. Just be sure you understand the terms of the subscription, such as if it automatically renews and what steps you'd need to take to cancel.

3 Online recipe searches are great for broadening your cooking horizons. Websites like Allrecipes.com and Epicurious can help you find new, healthy meals to cook — free of charge. Or, websites like Supercook can help you decide what to cook with the ingredients you already have; just enter your ingredients and get recommended recipes that use only what you have on hand.

Keeping up with fitness

4 Wearable technology, like fitness trackers or smart watches, can be a great way to remind yourself to work some movement into each day. Many can be set with reminders to get up and walk for "micro-workouts" as short as a

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How To Safely Dispose of Unused Medication

It happens to most — one day, you open the medicine cabinet to realize that you have medications that are expired or that you no longer need. You want to get rid of them, but what's the safest way to do so?

According to the U.S. Food and Drug Administration (FDA), there are a few ways to safely dispose of prescription or over-the-counter medicine. These include:

Medication-specific disposal instructions: Before throwing away a medication, carefully review the label to see if there are specific disposal instructions described. If so, make sure to follow them, as failure to do so could cause harm to others.

DEA-registered "Take Back" programs: These are often the safest way to dispose of unwanted medications. Collection sites may be local hospitals or clinics; mail-in options may be available as well. Visit the DEA's website or call 1-800-882-9539 to find a local authorized collector.

Disposal by flushing: Believe it or not, there are quite a few medications that can be safely disposed of by flushing them down the toilet or sink. As of this writing, these include painkillers such as Percocet and Oxycontin. The FDA maintains a list of medications that can be safely flushed. Be sure to check fda.org for the most recent list before opting to dispose of any medication this way.

Throw them in the trash: If all else fails, you can throw unused medications in the trash. If you choose this option, the FDA recommends taking the medicine out of its original packaging, mixing it with an undesirable substance, such as dirt or kitty litter, and placing it in a bag that can be sealed. This reduces the chance that the medicine will be accidentally ingested by pets or children, or found by anyone looking through the trash for drugs.

For more information, visit the FDA's website at fda.org.

5 Ways To Make Healthy Habits More Convenient

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minute at a time. And, by counting steps and calories burned, you can get a better idea of how much activity you get.

5 Instructional exercise apps can help you learn a new workout discipline, such as exercise routines or yoga, on your own time and in the privacy of your own home. Most of these apps can be customized to your skill level, and some even let you create your own routine to avoid activities that you find particularly strenuous. Also, they can help keep your fitness journey on track by logging how many times you work out and letting you schedule reminders to exercise. Remember to check with your doctor before starting a new exercise plan.

In today's fast-paced world, it's natural that we're all looking for quicker, more convenient ways to do things. Thanks to solutions like these, you can make healthier habits practical and easy, no matter how busy your schedule.

Introducing the New Customer Referral Program

Refer your family and friends today!

As a customer of the AARP Life Insurance Program from New York Life, you know the value of life insurance and the important difference it can make for those who depend on you. It's a great feeling knowing your loved ones will have the funds they need if something were to happen.

Now, through our new **Customer Referral Program**, you can help your family and friends have that *same* peace of mind you enjoy ... by telling them about affordable life insurance coverage from New York Life.

Just like when you purchased your life insurance protection, they won't have to take a medical exam or see a doctor. Their acceptance is based on health information.

There are 2 easy ways for your family and friends to learn more and apply today.

- **Call to speak with a New York Life representative** and apply directly over the phone by calling 1-800-459-1488.*
- **Request a free information kit** by mail** by calling the same number listed above.

We appreciate your continued trust in New York Life as your life insurance provider, and hope you'll take the opportunity to share this information with someone you know and care about. As you know, having life insurance can make an important difference during a time when it matters most.

*Voice application not available in all states.

**Includes details on costs, eligibility, limitations and exclusions.

Gardening Tips: Blooms For Autumn

Autumn, with its cooler temperatures, predictable weather and absence of bugs and other pests, can be a great time to spend in the garden. Enjoy the crisp air and fall sunshine while you plant some of these autumn-friendly plants:

Pansies. These beautiful flowers thrive when planted in the fall and can last up to two seasons with proper care.

Spring bulbs. Because they need a dormant, cold period before they can bloom, fall is the best time to plant bulb-based plants such as tulips.

Shrubs and grass. Fall is a good time to plant these yard staples, provided the soil is still warm enough to allow the roots to establish themselves before the first frost.

Cool-weather vegetables. There are a number of veggies, such as lettuce, kale, spinach and radishes, that can be planted in the fall. Be sure to consult the seed packet and make sure there's enough time for the plant to reach maturity before the ground freezes.

This short list contains just some of the plants that can flourish in your autumn garden. Your local nursery and the internet can provide even more recommendations. No matter which autumn blooms you choose, fall gardening is a wonderful way to spruce up your yard and enjoy one of the most beautiful seasons of the year.

DID YOU KNOW?

Tulip bulbs were more valuable than gold in 17th century Holland.

Roses are in the same family as some favorite foods like apples, peaches, pears and almonds.

Sunflowers are among the fastest growing plants with the tallest ever recorded clocking in at 30 feet.

Is Your AARP Membership Still Current?

Stop guessing and enroll in AARP Automatic Renewal — it'll save you 25% off your next year of membership.

Because your AARP membership is separate from your relationship with New York Life, your membership could be coming up for renewal — or possibly even expired — without you realizing it.

Enroll in Automatic Renewal to ensure uninterrupted access to the valuable discounts, resources and information that AARP membership provides. Plus you'll keep an ally on issues that matter to you like Social Security and Medicare.

Enrollment is easy and offers you:

Continuous Membership. Your exclusive benefits and services continue without interruption.

Time Savings. One less bill to remember and no stamps or checks needed.

Environmental Friendliness. Less paper generated with fewer renewal mailings.

No Risk. You can cancel at any time.

True Savings. You save 25% off your next year of membership.



Added Bonus: When you renew today, you'll also receive a **FREE Deluxe Travel Organizer!**

Enroll in Automatic Renewal today at aarp.org/reneworextend or call AARP at 1-888-463-0142 to take advantage of this discount and free gift!

Dues are not deductible for income tax purposes. One membership includes spouse/partner. Annual dues include \$4.03 for a subscription to *AARP The Magazine*, \$3.09 for the *AARP Bulletin*. Dues outside U.S. domestic mail limits: Canada and Mexico — 1 year/\$17, all other countries — 1 year/\$28. Please allow three to four weeks for delivery of membership kit and gift. Free gift offer subject to change.

Service Made Easy

*Visit Your New York Life
Customer Service Website Today.*

As a customer of the AARP Life Insurance Program from New York Life, you have the option to access your life insurance account, update your beneficiaries and make payments — all from the comfort of your own home.

With the Customer Service Website, you'll find it easy to manage your life insurance account online. To get started, all you have to do is visit nylaarp.com/service, and create a unique customer login using a personal email address and your life insurance certificate or contract number. Once you're signed in, you can ...

Update your account information.

The Customer Service Website gives you quick access to coverage details for all of your policies. You can update your personal information, including your mailing address if you happen to move.

Access important forms.

The Customer Service Website also gives you access to important forms you may need throughout the life of your coverage. This includes paperwork required to change the owner of a policy, or designate a new primary payor on your account. In addition, your beneficiaries can access a claim form here without having to log in.

Make a payment, or sign up for Automatic Bill Pay to save up to \$12 a year.

Another important feature of the Customer Service Website is the easy-to-use online premium

payments. Through the website, you have the option to make a one-time payment, or sign up for Automatic Bill Pay to have premiums automatically deducted from your bank account.

With Automatic Bill Pay, you can save up to \$12 a year off your premiums, and you'll enjoy the convenience of never having to write a check or mail your payment.

To begin using the Customer Service Website today, just visit nylaarp.com/service.

Need to update your beneficiary information?

It's easy. Visit nylaarp.com/service today. As you know, keeping this information up-to-date will ensure your life insurance benefit will go to the right person in a timely manner.