



**ClearMatch™**  
MEDICARE

# Healthy at Any Age

25 ways to live  
your healthiest,  
most active life

THE SURPRISING  
EFFECTS OF ...

- Volunteering
- Reading
- Playing team sports
- Acting like a kid



The  
one-minute  
health check  
you can do  
at home  
page 10



# How to Age Without Aging

You are no doubt familiar with the term "life span." But have you heard about your "health span?" If life span is the years in your life, health span is the life in your years. Longevity researchers have a term for keeping both these measures high: "successful aging." And they've discovered a lot about how to do it well. In these pages, you'll find the best ways to boost your life span and your health span. Consider this your blueprint for aging gracefully while maintaining your strength, happiness, and passion for life.

GETTY IMAGES

## 1

DAILY HABITS

### Pick up a book

Reading books may extend your life. A study of 3,600 older adults found that book readers were 20% less likely to die of any cause over a 12-year period. But here's the curious part: The longevity boost didn't apply to newspapers or magazines. Books, it seems, are uniquely magical.



## 2

NUTRITION

### Eat a scoop of beans every day

Studies have shown beans and legumes to be powerful foods that reduce inflammation and the risk of obesity. In a study of adults over 70, researchers from Australia found that each additional 20 grams of daily bean intake reduced the risk of dying by about 7% during a 7-year study period. And that's an easy target: Half a scoop of cooked beans weights about 113 grams.

## 4

HEALTHCARE

### Test your blood pressure — then test it again

If you're using an at-home blood-pressure cuff, start checking both arms.

You want to see a similar reading between your right and left. According to a 2020 review of 24 studies, people with systolic readings (the top number) that differ by 5 mm Hg or more between arms have higher rates of cardiovascular death. The risk held even in those who had no pre-existing heart disease. If you notice a big difference between your arms, talk to your doctor.

## 3

EXERCISE

### LIFT WEIGHTS TWICE A WEEK

In a review of 34 studies, researchers from the University of Sydney determined that people who do both aerobic exercise and resistance training (think squats, curls, and pushups) have stronger hearts than those who do just one or the other. They're also less likely to experience age-related muscle loss or frailty. So follow the government's recommendation: Do two resistance workouts per week.

## 5

POSITIVITY

### Keep looking up

After reviewing 30 years of data, researchers from Boston and Harvard Universities discovered that people with higher levels of optimism lived 15% longer than those who were more negative. So take another look at that glass. You sure it's not half full?



# 6

HEALTHCARE

## MAKE A STANDING DATE WITH YOUR DENTIST

Clean, strong teeth don't just look pretty; they also reflect overall health. When the bacteria responsible for tooth decay travel into your bloodstream, they can increase inflammation and wreak havoc on your arteries. In a study from the *Journal of Aging Research*, people who reported not seeing a dentist in more than a year were 30%–50% more likely to die during a 9-year period than those who'd visited their local tooth doctor.

Unfortunately, Original Medicare doesn't cover most dental procedures, and only 12% of older Americans have some form of dental insurance, according to Johns Hopkins Bloomberg School of Public Health. So if you're past due for a checkup, consider a Medicare Advantage plan. Roughly 3 in 4 include dental coverage, according to the Kaiser Family Foundation.



# 9

EXERCISE

## SPEED-WALK FOR 20 MINUTES

A 12-year study from the U.K. sorted 334,000 people into four groups based on their daily activity level and showed that even small increases in activity make a difference. Those in the moderately inactive group were 16%–30% less likely to die than those in the sedentary group. So what does it take to jump into a more active group? You just have to burn 90 to 110 extra calories a day, which you can do with a brisk 20-minute walk.

# 10

DAILY HABITS

## STOP ACTING YOUR AGE

Growing old is largely in your head. Researchers in England asked 6,480 people, average age 66, a simple question: "How old do you feel you are?" People who felt younger were about 41% less likely to die during an 8-year follow-up period. So how do you mentally shed years? Start by lightening up! It's okay to act like a child. One study revealed that adults who behaved playfully were healthier and more active than their more serious peers.



# 7

EXERCISE

## Prevent bone loss

Bone loss and the risk of fractures increase with age, but weight-bearing exercises can dramatically slow the process. So lift some dumbbells. And while you're at it, the National Institutes of Health recommends that you target your biggest support bones by walking, hiking, jogging, playing tennis, and dancing.



# 8

NUTRITION

## Perfect your spinach omelets

Leafy greens are loaded with vitamin K1, while eggs and cheese deliver K2. A high intake of these two essential nutrients could reduce the risk of cardiovascular disease by 21% and 14%, respectively, according to a study of 53,000 people from the *Journal of the American Heart Association*. (Plus, eggs are an amazing source of protein, which older adults need more of to prevent muscle loss.)



## FIND THE RIGHT MEDICARE PLAN FOR YOU

To speak to a caring, licensed insurance agent, call ClearMatch Medicare at 888-921-1316.

# 11

NUTRITION

## Eat 30 plants every week

In a study from the University of California, San Diego, people who ate 30 or more plants every week had the strongest microbiomes, or gut bacteria. Your microbiome is a powerful indicator of overall health, helping predict heart disease, type 2 diabetes, and dementia. If 30 plants sounds like a lot, consider that it's not just vegetables. Fruits, nuts, seeds, beans, and whole grains all fit the menu — as do the olives in your olive oil.



GETTY IMAGES

# 12

POSITIVITY

## STOP TOSSING

In one study, women who fell asleep quickly had better self-control around food than those who tossed and turned for more than an hour. To fall asleep faster, turn off the TV at least 30 minutes before bed and wind down with a book or warm bath.



# 13

DAILY HABITS

## Give some time away

Volunteering can give you a sense of purpose, connect you to other people, and reduce your risk of depression. So it's no surprise that studies have linked volunteering to longer life spans. In one Carnegie Mellon University study of folks 50 and older, those who volunteered at least 200 hours during the previous year were less likely to develop cardiovascular disease.

# 14

DAILY HABITS

## Show up early to Sunday service

Religious people outlived nonreligious people by 9.5 and 5.6 years, respectively, two Ohio State University studies found. The researchers provided several explanations: Religious groups are less likely to drink or do drugs, they encourage mindfulness through prayer, and they give people a sense of control over their lives — which can improve mental health. But a big factor were the people: Churches and synagogues provide a sense of community — and a place to see friendly, familiar faces every week.



# 15

EXERCISE

## Join a softball league

Any physical activity is good for you, but the physical activity you do in the company of others may have the biggest payoff for mental health, according to a 2018 study using data from the CDC. After looking at 1.2 million people, the researchers determined that people playing team sports had slightly fewer "poor mental health days" than people who ride bikes or exercise in a gym. Compared to non-exercisers, they were 22% less likely to have bad days.

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HEALTHCARE

## DON'T FORGET TO FLOSS

Like brushing, flossing also helps to eliminate dangerous bacteria. Compared to non-flossers, those who excavate their teeth daily have a 30% lower death risk, according to the 9-year *Journal of Aging Research* study mentioned earlier.

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NUTRITION

## MAKE ONE SMALL CHANGE TODAY

If a complete dietary overhaul feels impossible to you, just focus on one thing you can manage — like eliminating sugar-sweetened soda, cutting red meat consumption to once a week, or eating a new vegetable every day. In a study of nearly 74,000 people published in *The New England Journal of Medicine*, researchers determined that people who stuck with even small dietary improvements like these reduced their risk of dying by 8%- 17% during the 12-year study period. And once one new behavior becomes a habit, you can start thinking about the next change you want to make.

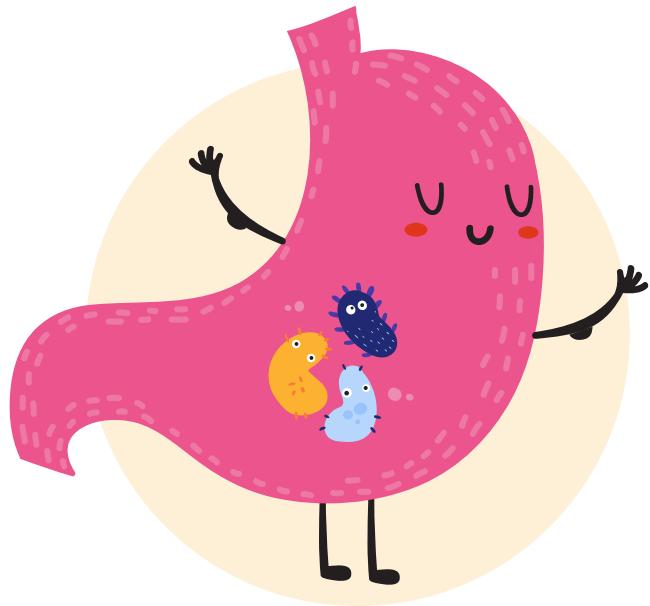


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EXERCISE

## STRENGTHEN YOUR GUT

Exercise can increase the number of healthy bacteria living in your stomach and intestines, according to evidence published in *Exercise and Sport Science Reviews*. These microscopic helpers can boost your immune system, fight off disease, and help keep you thin.



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HEALTHCARE

## DO THIS ONE-MINUTE HEALTH CHECK

Wrap a flexible tape measure around the top of your waist, between the top of your hip bone and the bottom of your rib cage. This measurement should be less than half of your height. (A 5-foot-8 person is 68 inches tall, so they should have a waist that's less than 34 inches.) A study in *PlosOne* found that this test was an effective predictor of health — better even than BMI (body mass index), which medical professionals use to gauge obesity. If your waist is bigger than half your height, talk to a doctor about the risk factors of obesity and strategies for losing weight.

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DAILY HABITS

## Unfollow your negative friends

Social media platforms like Twitter and Facebook are breeding grounds for negative emotions like frustration, anger, and fear, according to two studies published in 2020. In one, researchers focused on emotional contagion, which is where you can "catch" negativity from others. This happens faster on social media than it does in the real world, and the researchers found that those affected were more likely to be hostile toward others. So clean out your "friend" list: "Unfollow" anybody who's spreading negativity.

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POSITIVITY

## Find your awe

Older adults who take weekly 15-minute "awe walks" feel a deeper sense of well-being in everyday life, according to a 2020 study at the University of California, San Francisco. The key is to feel something larger than yourself. Nature can make that easy, but you might find it in art, music, or even the sky.



## TALK TO A LICENSED INSURANCE AGENT

The team at ClearMatch Medicare cares about one thing: Finding a Medicare plan that works for you. Just call 888-921-1316.



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DAILY HABITS

## SOAK UP SOME SUNLIGHT

In the U.S., more than 1 in 6 older adults are deficient in vitamin D, according to a study from *Nature*. This increases the risk of muscle loss and related events such as falling, breaking bones, and becoming disabled. People who are low in vitamin D are also more likely to experience Alzheimer's, Parkinson's, and cancer. So how do you up your D? You can do it with food (salmon, mushrooms, milk), supplements (600 IU daily for people ages 51 to 70; 800 IU for older adults), or sunlight. Research suggests that most people can hit their vitamin D quota by going outside between the hours of 10 a.m. and 4 p.m. most days of the week. You just need 5 to 30 minutes with your arms, hands, and legs exposed.



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DAILY HABITS

## STAY CURIOUS

Seeking knowledge has been linked to better mental health and brain functioning in older adults. Find your passion with a site such as Class Central ([classcentral.com](http://classcentral.com)), which offers more than 450 Ivy League courses for free.

BONUS: KEY TO LONGEVITY

## FOLLOW THE JAPANESE

Life expectancy in Japan has soared in recent years, and today the Japanese outlive people in the United States by about five years. The reasons are tough to untangle, but these two Japanese concepts may provide a clue:

### 1. SHINRIN-YOKU

This term translates to "forest bathing." It means to take in the outdoors using all your senses. Shinrin-yoku is linked with lower rates of depression, and people who spend at least two hours in nature every week are more likely to report good health and well-being, according to a large study from the U.K.

### 2. IKIGAI

The Japanese use this word to describe the reason for getting out of bed every morning. So identify your ikigai and nurture it. Research from the journal *Psychological Science* shows that people who live purposefully live longer lives, independent of age or retirement status.



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NUTRITION

## STOP POURING SUGAR INTO YOUR BODY'S GAS TANK

Diets high in sugar are more likely to lead to heart disease, type 2 diabetes, and dementia. And a study from the journal *Cell* offers a clue as to why: Sugar inhibits your mitochondria, the power plants inside each of your cells. To keep your body running efficiently, cut back on sugar-sweetened beverages, the leading source of sugar in a U.S. diet.

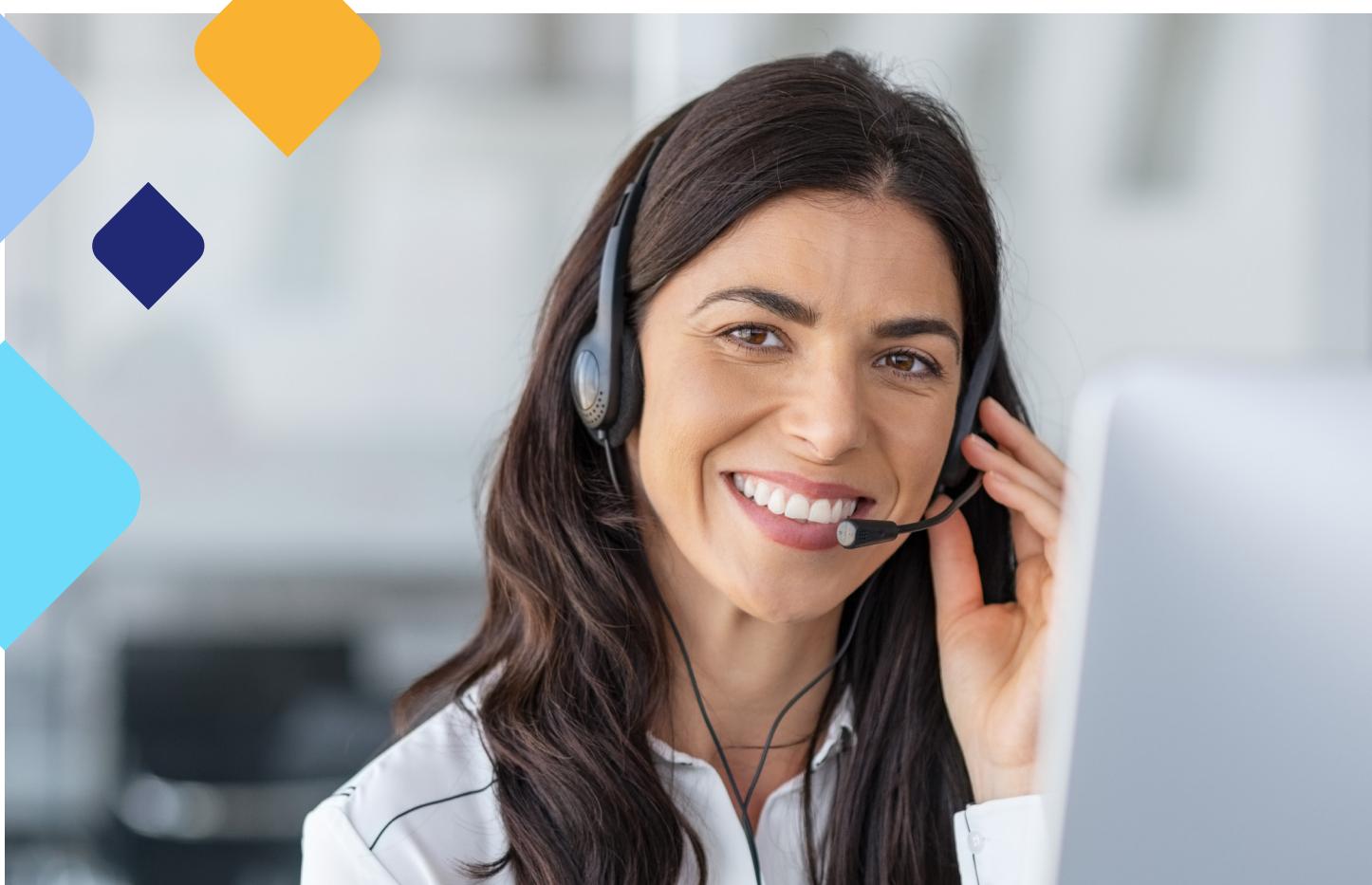
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HEALTHCARE

## Get the medical coverage you deserve

Most people think of good healthcare as something that saves them money. And that's true: The right plan anticipates your needs and makes sure your biggest expenses are covered. But health insurance also keeps you healthy. People who are properly covered live longer than those who aren't.

When researchers from Harvard Medical School crunched the data, they found that uninsured folks had a 37% higher mortality risk than insured people. For explanation, they point to preventive care — think wellness exams and annual physicals. People with better preventive coverage tend to fare better than those without. To make sure your insurance plan provides quality care, give ClearMatch Medicare a call at 888-921-1316. Our caring, licensed insurance agents are here to help.



## We know Medicare inside and out.

Let us help you compare plans to find the coverage that's right for you.



Call us to speak with an agent who can educate you on the basics of Medicare. 888-921-1316



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