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# Profile:

## Virginia and Raymond Simpson

It's a balmy May day, glistening with sunshine in Harborcreek Township, Pa., just east of Erie. In a red-brick ranch-style home, Virginia and Raymond Simpson, 76, are living out their dream.

"We followed our daughter to Lake Erie and it was like home. We're natives of Long Island, New York, so we love the water and the country roads surrounded in vineyards," explains the petite, brown-eyed Virginia. "We found those things and family right here." The Simpsons migrated to Harborcreek 11 years ago, to retire, when both reached 65.

Their daughter and son-in-law live a few doors away. The Simpson's six grown children and families, including six grandchildren, visit for holidays, special occasions and summer barbecues. Both Virginia and Raymond pursue hobbies. And they devote hours to volunteer work including daily Meals-on-Wheels deliveries.

### On-the-Go Seniors

This afternoon, Virginia is biking two miles to lend a hand as a receptionist at a local monastery. Then she'll tackle some spring gardening. "I'm out every sunny day," she says.

Raymond plans to ready the yard for summer. "I love lawns and the woods," he says. "As a youngster I worked at a golf course, mowing fairways, cutting greens, raking traps. I never got much interested in the game, but the grass and earth—now that's something."

Virginia and Raymond also enjoy camping and canoeing, especially in the Adirondacks. "We just got back from a trip to 'our place' where we've canoed for 50 years—Fish Creek Ponds State Park in Tupper Lake, New York," explains Virginia, a former kindergarten teacher with a master's in education.

"It's pure magic," adds the tall, silver-haired, blue-eyed Raymond, a Syracuse University graduate whose career included selling corporate group health, life, pension and dental insurance for Travelers. "Now, we go in style. We traded in the tent for a nice RV."

### Health Challenges & Excellent Care

Still, the couple has faced their challenges aging. Raymond had a hip replacement a few years ago and Virginia recently underwent a knee replacement. But their active lifestyles and lots of motivation speeded their recovery. Plus, "our hospital care and the care afterwards were excellent," explains Virginia. "Everything was covered under our insurance for both the hip and knee replacements," she recalls. "Our Highmark SecurityBlue took care of us. We got visits when we came home from nurses and therapists who guided us through the recovery. The claims were handled correctly. And we've recovered well and had no problems," she explains. "Raymond also has used Blues On Call to get advice about various medical questions."

Highmark's SecurityBlue<sup>SM</sup> health insurance plan is a Medicare Advantage (MA) health maintenance organization (HMO). MA plans offer greater choices than traditional Medicare, benefits beyond traditional Medicare, including preventive health programs and typically a cost and benefit structure more advantageous to members.

Highmark's Blues on Call provides Highmark members with free access to registered nurses 24/7 who can provide information about medical conditions and treatment options, giving members a greater hand in their health.

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Keystone Health Plan West is a health plan with a Medicare contract with the Federal government.*

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## Satisfied Customers of Highmark SecurityBlue

The Simpsons selected Highmark health insurance immediately upon moving to the state over a decade ago. “We’re now using the Highmark SecurityBlue Value plan because I evaluated it to be the best for our current budget and needs,” explains Raymond. “We have a \$0 premium with co-pays that are clearly identified. This way, we can really manage our costs. In the past we used other Highmark plans where we paid a premium, but we’ve changed our insurance plans over the years as new options have been offered, and this one is doing the trick,” he says.

## SilverSneakers Buffs

The Simpsons also partake several times weekly in the SilverSneakers® Fitness Program, a benefit of their SecurityBlue Medicare Advantage plan. “We just love our SilverSneakers,” says Virginia. Through the program, the Simpsons are eligible for membership at a participating health club where they use the facility and take advantage of SilverSneakers classes and programs. The Simpsons joined the program at the Eastside YMCA in Harborcreek.

“We’re there three to four times a week,” says Virginia. “I use the weight machines, the treadmill and the bike and Raymond likes the bikes, the weights and the pool,” she explains. “And we see friends there.”

## Medicare Advantage Advocates

The Simpsons have been so satisfied with their Medicare Advantage (MA) benefits that they’ve become advocates for the plan through the National Coalition for Medicare Choices, a group of over 400,000 MA beneficiaries in 48 states who form the leading voice in Washington for protecting MA programs.

## With Highmark 10 Years as Seniors

“We went with Highmark the minute we came to Pennsylvania,” explains Virginia. “We were 65 and we needed insurance in our new state. Raymond, of course, is an insurance expert, having spent his career selling it. He picked Highmark and we’ve been happy ever since.”

“This is true,” adds Raymond. But with his health insurance and his health well in hand, he has other things he’d like to share. “Have I told you about my vintage toy collection?” asks Raymond. “I’ve got hundreds of toys!”

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