



# Your summer guide to healthy eating on a budget







### BUDGET TIP

**\$** Shop at stores that let you stack coupons.

Or use more than one coupon for the same item.

# How to save on good-for-you groceries

You don't have to spend a fortune to eat well. A little planning and some supermarket smarts can go a long way. That's all it takes to fill your cart with healthy and budget-friendly food.

## 1. Think ahead

Kristi King is an RDN, a registered dietitian at Texas Children's Hospital in Houston. She shared this advice, "When you plan your meals and shop with a list, you're much more likely to get items you need — and nothing more."

## 2. Head to the dollar store first

Make your local discount store your first stop. Doing so lets you cross a lot of items off your list for bargain prices. Look for staples like spices, coffee, oats and whole-wheat bread. And avoid high-calorie snacks and sugary desserts. Some dollar stores offer fresh produce, too. So stock up on low-cost fruits and veggies if you can.

## 3. Buy fresh produce you'll (actually) use

Whole produce is usually cheaper than pre-washed and pre-cut options. Still, spending more can be worth it if you hate cutting and chopping. "If prep work keeps you from using up whole fruits and veggies before they go bad, then that's wasted money," says Jill Weisenberger, RD, author of Yorktown, Virginia and author of *Prediabetes: A Complete Guide*.

## 4. Choose fruits at different stages of ripeness

How many times have you had a bunch of bananas turn brown and mushy all at once? To enjoy fruits all week long, buy a mix of ripe, unripe and in between.

## 5. Consider canned

“Canned veggies are picked and processed at their optimal nutrition status,” says King. Also, shelf-stable meats like canned tuna can be cheaper than fresh and easier to prep. Look for “low sodium” or “no salt added” options.

## 6. Shop the freezers

Frozen foods like vegetables, fruits and fish are cheaper than fresh. And they have similar nutrient levels. Plus, fish servings come individually sealed, so you can pull out only what you need.

## 7. Look up and down

Items at eye level are often more expensive than those stocked higher or lower. Cheaper store brand items are typically on the bottom shelves.

## 8. Second-guess sales

Limited-time and buy-one-get-one sales can make us buy things not on our list. Consider whether you’re going to use it, especially before it expires, says King.

## 9. Do a final check

“Before you step in the checkout line, review your cart,” says Weisenberger. Do you need every item? Will each one enhance your well-being and enjoyment? If not, put it back before you pay.

## 10. Change your mind? Take it back.

Many stores will fully refund you or offer store credit. Visit the store’s website to see its return policy before you make the trip.



### BUDGET TIP

Buying in bulk can help you save in the long run if you use it all up. Stick to items that won’t go bad (canned goods, rice) and avoid fresh ones.



## EAT SMART ON THE GO

We eat out more often in summer. But meals away from home are often higher in calories, sugar and unhealthy fats. Here’s how to eat healthy wherever you travel.

### At a fast-food restaurant

- Order chicken or fish grilled, not fried. Fried foods are high in fat and sodium.
- Pick apple slices or yogurt as your side instead of french fries or onion rings.

### At a fair or concession stand

- Look for satisfying, fiber-rich snacks like grilled corn, popcorn or peanuts.
- Avoid sugary beverages. Stay hydrated with water or unsweetened drinks instead.

### At a cookout

- Fill half your plate with high-fiber sides like fruits and salad. Limit mayonnaise-based sides like potato salad to a spoonful, not a scoopful.
- Choose a single main dish — so a burger or a hot dog, not one of each.

### At an ice cream shop

- Downsize to a child’s size.
- Top it off with fresh fruit, not fruit in syrup, which has a lot of added sugar.



# 5 ways to make fruits and vegetables even healthier

Use these tips to get the most nutrition bang for your bite all summer long.

1

## Eat it soon

“Produce starts to lose nutrients soon after it’s harvested,” says Jill Weisenberger, RD. Plan to eat fruits and vegetables within a week of buying them. Also, choose locally grown options when you can. The farther food travels, the more time there for nutrients to get lost.

2

## Put the peeler away

When you peel cucumbers, apples and pears, you throw away valuable nutrients. The skin on these fruits is chock-full of fiber, vitamins, minerals and more, says Weisenberger. Other summer produce with nutrient-rich peels includes eggplant, zucchini and summer squash.

3

## Add healthy fats

Some vitamins and healthy compounds are fat-soluble. This means you absorb them better when you eat them with a little fat. Healthy fats from foods like olives, seeds and nuts also keep you fuller longer. Try adding chopped walnuts to your salad, or dip apple slices in peanut butter.

4

## Stay out of hot water

Ever notice that the water turns green when you boil broccoli? That’s because the water-soluble vitamins and minerals in the broccoli seeped into the cooking water. To avoid pouring nutrients down the drain, skip boiling your veggies and steam, roast, stir-fry or grill them instead.

5

## Play with heat

Heat has a different effect on different nutrients. When you cook cauliflower, for example, the heat makes certain anti-inflammatory compounds easier to absorb. Yet cooking lowers levels of heat-sensitive nutrients, like vitamin C. To maximize the perks of veggies, eat a mix of raw and cooked.

## \$ BUDGET TIP

Americans throw out \$161 billion worth of food each year!\* To keep your cash, freeze fruits and vegetables you can’t eat before they go bad to enjoy later.







### WANT ANSWERS TO HEALTH QUESTIONS RIGHT WHEN YOU NEED THEM?

Become an Aetna Dual Eligible Special Needs Plan, or D-SNP, member, and you can call our 24/7 Nurse Line to speak with a licensed nurse, 24 hours a day, 7 days a week.

\* FOR FOOD WASTE STATISTICS: U.S. Department of Agriculture. [Food Waste FAQs](#). Accessed May 3, 2024.

# 6 hydrating foods in season right now

Staying hydrated is vital for total-body health. And did you know we get about 20 percent of our water through food? Fortunately, summer fruits and veggies are high in water. And in-season produce is typically cheaper — two great reasons to stock up on these foods.

PRODUCE	WATER CONTENT	BONUS BENEFITS
	95%	Tomatoes contain lutein and zeaxanthin. These are two compounds that help reduce the risk of chronic eye diseases.
	93%	These peppers get their red color from capsanthin, a red pigment. Capsanthin has anti-cancer properties.
	93%	Spinach is full of minerals like iron and calcium, as well as vitamin K. These may be important for maintaining a healthy heart.
	92%	Lycopene is the compound that makes watermelon red. It may help lower blood pressure, and offer a bit of sunburn protection, too.
	87%	One large orange contains more than a full day's supply of vitamin C. Vitamin C is vital for healthy immune system function.
	86%	A cup of raspberries has nearly 10 grams of fiber. Eating more fiber helps you maintain a healthy weight and keeps you regular.



## 5 SUBTLE SIGNS YOU'RE DEHYDRATED

Dehydration isn't always obvious. Feeling thirsty is a sign most of us recognize. Here are five other red flags to watch for:

- 1 Dry mouth, lips and eyes
- 2 Dizziness
- 3 Tiredness with no clear reason for it
- 4 Dark yellow urine (it should look like diluted lemonade)
- 5 Fewer restroom breaks than usual



# No-cook summer supper

No one wants to be near a hot stove during the dog days of summer. Fortunately, you don't have to be. Check out this no-cook dinner made with low-cost ingredients. With it, you can dig in to a healthy, homemade meal without breaking a sweat.



Aetna Dual Eligible Needs Plan, or D-SNP, members get an Extra Benefits Card with a monthly allowance they can use for certain everyday expenses.

## Chicken-almond salad sandwich

Made with slivered almonds, juicy grapes and a splash of vinegar, this is a fresh spin on classic chicken salad. Swapping in light Greek yogurt for mayo keeps it creamy and light while adding protein.

**SERVES:** 4

**PREP TIME:** 15 minutes

**TOTAL TIME:** 15 minutes

- 2 8-oz. cans chunk chicken breast in water
- 1 cup low-fat Greek yogurt
- 2 tsp. vegetable oil or olive oil
- 1 tsp. vinegar
- 1 cup grapes, halved
- ¼ cup sliced almonds
- ½ tsp. salt
- 1 tsp. black pepper
- 2 tsp. mustard, divided
- 8 slices whole-wheat bread
- 8 large pieces lettuce
- 1 small tomato, sliced

Drain and rinse chicken to remove excess sodium. In a large mixing bowl, stir together the yogurt, oil and vinegar. Add the chicken, grapes, almonds, salt and pepper. Stir gently to mix. Spread ½ tsp. mustard on each of 4 slices of bread; top each with 2 lettuce leaves, tomato slices and chicken salad. Top with the remaining 4 bread slices and enjoy.

### NUTRITION INFO

#### PER SERVING:

441 calories, 40 g protein, 35 g carbs, 6 g fiber, 15 g fat (2 g saturated), 12 g sugar, 471 mg sodium

***If you qualify for both Medicare and Medicaid, you may be eligible for an Aetna® Dual Eligible Special Needs Plan (D-SNP).***

***If you're 65 or older and have diabetes or an eligible heart disease, you may qualify for an Aetna® Chronic Condition Special Needs Plan (C-SNP). C-SNPs are currently available in select counties in IL and PA.***

***You may be eligible for an Institutional Special Needs Plan (I-SNP) if you've lived (or plan to live) in a participating facility for 90+ days or you have Medicare Part A (hospital insurance) and Part B (medical insurance).***

Aetna Medicare is a HMO, PPO plan with a Medicare contract. Our DSNPs also have contracts with state Medicaid programs. Enrollment in our plans depends on contract renewal. Plan features and availability may vary by service area. Participating health care providers are independent contractors and are neither agents nor employees of Aetna. The availability of any particular provider cannot be guaranteed, and provider network composition is subject to change. If your plan's Extra Benefits Card includes roll over, any unused amount will rollover into the next month. The monthly amount can be rolled over through the end of the plan year but will not carry over into the next plan year.

The benefits mentioned are part of special supplemental program for the chronically ill. Eligibility is determined by whether you have a chronic condition associated with this benefit. Standards may vary for each benefit. Conditions include Hypertension, Hyperlipidemia, Diabetes, Cardiovascular Disorders, Cancer. Other eligible conditions may apply. Contact us to confirm your eligibility for these benefits.

Eligibility for the Model Benefit or Reward and Incentive (RI) Programs under the Value-Based Insurance Design (VBID) Model is not assured and will be determined by Aetna after enrollment, based on relevant criteria (e.g., clinical diagnoses, eligibility criteria, participation in a disease state management program).

For mail order, you can get prescription drugs shipped to your home through the network mail order delivery program. Typically, the main order drugs arrive within 14 days. You can call the phone number on your member ID card if you do not receive your mail order drugs within this time frame. Members may have the option to sign-up for automated mail order delivery. To send a complaint to Aetna, call the Plan or the number on your member ID card. To send a complaint to Medicare, call 1-800-MEDICARE (TTY users should call 1- 877-486-2048), 24 hours a day/7 days a week. If your complaint involves a broker or agent, be sure to include the name of the person when filing your grievance. For accommodations of persons with special needs at meetings, call 1- 833-258-3132 (TTY: 711).

We comply with applicable Federal civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability or sex and do not exclude people or treat them differently because of race, color, national origin, age, disability or sex. If you speak a language other than English, free language assistance services are available. Visit our website, call the phone number listed in this material or the phone number on your benefit ID card.

In addition, our health plan provides auxiliary aids and services, free of charge, when necessary, to ensure that people with disabilities have an equal opportunity to communicate effectively with us. Our health plan also provides language assistance services, free of charge, for people with limited English



proficiency. If you need these services, visit our website, call the phone number listed in this material or on your benefit ID card.

If you believe that we have failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability or sex, you can file a grievance with our Grievance Department (write to the address listed in your Evidence of Coverage). You can also file a grievance by phone by calling the Customer Service phone number listed on your benefit ID card (TTY: 711). If you need help filing a grievance, call the Customer Service Department at the phone number on your benefit ID card.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights at [https://ocrportal.hhs.gov/ocr/cp/complaint\\_frontpage.jsf](https://ocrportal.hhs.gov/ocr/cp/complaint_frontpage.jsf).

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- Free aids and services to people with disabilities to help them communicate better, such as:
  - ✓ Qualified sign language interpreters
  - ✓ Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Free language services to people whose primary language is not English, such as:
  - ✓ Qualified interpreters
  - ✓ Information written in other languages

If you need these services, contact Aetna Medicare Preferred Plan (HMO D-SNP) between 8 AM-8 PM, 7 days a week by calling **1-860-409-1221**. If you cannot hear or speak well, please call **711**. Upon request, this document can be made available to you in braille, large print, audiocassette or electronic form. To obtain a copy in one of these alternative formats, please call or write to:

Aetna Medicare Preferred Plan (HMO D-SNP)  
Aetna Medicare PO Box 7405 London, KY 40742  
1-860-409-1221  
TTY/TDD 711  
California Relay 711

### HOW TO FILE A GRIEVANCE

If you believe that Aetna Medicare Preferred Plan (HMO D-SNP) has failed to provide these services or unlawfully discriminated in another way on the basis of sex, race, color, religion, ancestry, national origin, ethnic group identification, age, mental disability, physical disability, medical condition, genetic information, marital status, gender, gender identity or sexual orientation, you can file a grievance with *Aetna Medicare Grievances*. You can file a grievance by phone, in writing, in person, or electronically:

- By phone: Contact Aetna Medicare Grievances between 8 AM and 8 PM, 7 days a week, by calling **1-866-409-1221**. Or, if you cannot hear or speak well, please call [TTY/TDD 711].
- In writing: Fill out a complaint form or write a letter and send it to:  
Aetna Medicare Grievances  
PO Box 14834 Lexington, KY 40512
- In person: Visit your doctor's office or Aetna Medicare Preferred Plan (HMO D-SNP) and say you want to file a grievance.
- Electronically: Visit Aetna Medicare Preferred Plan (HMO D-SNP) website at [AetnaMedicare.com](http://AetnaMedicare.com)

### OFFICE OF CIVIL RIGHTS – CALIFORNIA DEPARTMENT OF HEALTH CARE SERVICES

You can also file a civil rights complaint with the California Department of Health Care Services, Office of Civil Rights by phone, in writing, or electronically:

- By phone: Call **916-440-7370**. If you cannot speak or hear well, please call **711** (Telecommunications Relay Service).
- In writing: Fill out a complaint form or send a letter to:  
**Deputy Director, Office of Civil Rights**  
**Department of Health Care Services**  
**Office of Civil Rights**  
**P.O. Box 997413, MS 0009**  
**Sacramento, CA 95899-7413**

Complaint forms are available at [http://www.dhcs.ca.gov/Pages/Language\\_Access.aspx](http://www.dhcs.ca.gov/Pages/Language_Access.aspx).

- Electronically: Send an email to [CivilRights@dhcs.ca.gov](mailto:CivilRights@dhcs.ca.gov).

### OFFICE OF CIVIL RIGHTS – U.S. DEPARTMENT OF HEALTH AND HUMAN SERVICES

If you believe you have been discriminated against on the basis of race, color, national origin, age, disability or sex, you can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights by phone, in writing or electronically:

- By phone: Call **1-800-368-1019**.  
If you cannot speak or hear well, please call **TTY/TDD 1-800-537-7697**.
- In writing: Fill out a complaint form or send a letter to:  
**U.S. Department of Health and Human Services**  
**200 Independence Avenue, SW**  
**Room 509F, HHH Building**  
**Washington, D.C. 20201**

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

- Electronically: Visit the Office for Civil Rights Complaint Portal at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>.

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Si habla un idioma que no sea inglés, se encuentran disponibles servicios gratuitos de asistencia de idiomas. Visite nuestro sitio web o llame al número de teléfono que figura en este documento. (Spanish)

如果您使用英文以外的語言，我們將提供免費的語言協助服務。請瀏覽我們的網站或撥打本文件中所列的電話號碼。(Traditional Chinese)

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Kung hindi Ingles ang wikang inyong sinasalita, may maaari kayong kuning mga libreng serbisyo ng tulong sa wika. Bisitahin ang aming website o tawagan ang numero ng telepono na nakalista sa dokumentong ito. (Tagalog)

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បើលោកអ្នកនិយាយភាសាផ្សេងក្រៅពីភាសាអង់គ្លេស សេវាកម្មជំនួយផ្នែកភាសាមានផ្តល់ជូនដោយឥតគិតថ្លៃ។ សូមចូលមើលគេហទំព័ររបស់យើងខ្ញុំ ឬហៅទៅកាន់លេខទូរស័ព្ទដែលមានរាយនៅក្នុងឯកសារនេះ។ (Khmer)

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