



The Hidden Heart Danger of Insufficient Sleep

Regularly sleeping less than six hours per night can lead to health problems that can harm your heart.

By Heidi Godman, *Harvard Health Publishing*

We all know that an occasional night of little sleep makes for a difficult day of grogginess, fuzzy thinking, and mood swings. You might also know that regularly skimping on sleep makes symptoms worse and leads to stress and weight gain. But many people are unaware that insufficient sleep also poses dangerous health risks, especially for your heart.

How much sleep is too little?

Research shows the average person needs seven to nine hours of sleep per night. That can be difficult to achieve as we age, when it's common to sleep a little less than seven hours per night. But if you're getting less than six hours per night, your health is in jeopardy.

For example, a large analysis published online May 27, 2025, by the *American Journal of Lifestyle Medicine*, tied chronic sleep deficiency to high blood pressure, coronary artery disease, stroke, diabetes, obesity, mental health disorders, and even premature death. Other studies have linked chronic sleep deficiency to nearly three times the risk of heart disease (if you have several sleep problems) and a 20% higher incidence of heart attacks.

Why does it hurt the heart?

Insufficient sleep isn't necessarily a direct cause of heart and vascular problems. It triggers a long list of physiological and hormonal changes — such as increases in blood pressure, blood sugar, and inflammation — that contribute to heart problems.

A lack of sleep also disrupts hormones that control hunger and appetite, often causing people to overindulge in

foods rich in fat and carbohydrates — a quick path to weight gain.

Nationwide health surveys have found that people who average less than seven hours of sleep per night have higher rates of obesity, compared with those who get adequate amounts of sleep. Obesity is a major contributor to heart disease, chronic inflammation, and diabetes.

Change your sleep habits.

If you're not getting at least seven hours of uninterrupted sleep on most nights, consider your sleep habits. Are you waking up at the same time every morning? That's essential to help anchor your sleep-wake schedule.

You should also try to go to bed at the same time every night (hopefully that's at least seven hours before your wake-up time).

If you have a hard time falling or staying asleep, try these strategies:

- ◆ **Create a healthy sleep environment.** You need comfy bedding and a dark, cool room (68°F or a little higher is ideal).
- ◆ **Turn off electronic devices.** Shut them down at least an hour before bedtime to reduce your exposure to blue light (which might delay sleep) and remove the temptation to keep watching TV or scrolling on your phone.
- ◆ **Turn the lights low.** Switch off bright overhead lights in your home a few hours before bedtime. That alerts the brain that it's time to wind down.

continued on page 2

continued from page 1

- ◆ **Avoid late-night exercise.** Exercise is stimulating, and it raises your body temperature (which makes it hard to fall sleep). Avoid vigorous activity in the two hours before bedtime.
- ◆ **Skip a nightcap.** Alcohol's sedating effects can help you nod off. But over the next couple of hours, alcohol becomes a stimulant: you're less likely to have deep, restorative sleep.
- ◆ **Cut down on caffeine.** Avoid caffeinated drinks after midday. Caffeine blocks a brain chemical that helps

you fall asleep. Caffeine and alcohol also increase the need to get up to go to the bathroom during the night, which interrupts your sleep.

See your doctor.

Many health problems can disturb sleep, such as chronic pain, restless legs syndrome, sleep apnea, heartburn, incontinence, medication side effects, stress, anxiety, and more. Talk to your doctor to identify and treat underlying conditions or change a troublesome medication. ●

Notice Concerning Forms 1095-B and 1095-C

As part of the Affordable Care Act, PEEHIP is required to provide Form 1095-B to each of its subscribers who were enrolled in the PEEHIP Blue Cross Blue Shield Hospital Medical Group #14000 Plan during the calendar year 2025. These forms were mailed in February 2026 pursuant to IRS requirements. For PEEHIP Group #14000 subscribers, you should have already received this form from PEEHIP. For PEEHIP members who were covered under the VIVA HMO Plan at any point in 2025, VIVA has the responsibility of providing Form 1095-B because it is a fully-insured plan.

The Form 1095-B reports "actual enrolled coverage" of active and non-Medicare-eligible retired members and COBRA beneficiaries and their covered spouses

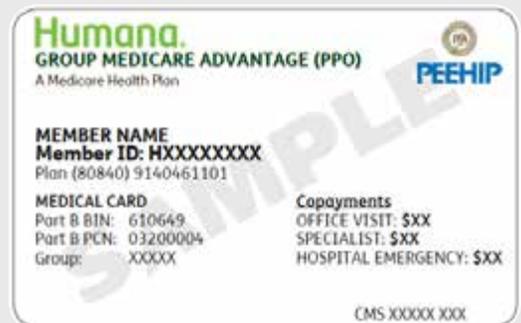
and children. Lastly, for Medicare-eligible members covered on a retiree contract, Medicare, (not PEEHIP or UnitedHealthcare®) would have sent you a Form 1095-B if you met their criteria for receiving one. For more information, please contact Medicare at 800.MEDICARE.

As a reminder, Form 1095-B is not required to file your taxes but should be kept with your personal records. Your employer is also required to provide a different form, which is Form 1095-C. This form reports the "offer" of coverage to full-time employees and their eligible spouses and dependents but is not applicable to retirees. Neither of these forms require any action on the part of PEEHIP members, but please retain your copy for your records. ●

Medicare-Eligible PEEHIP Members

The information below pertains to Medicare-eligible PEEHIP retirees or Medicare-eligible dependents of PEEHIP retirees. For more information, visit rsa-al.gov/peehip/retirees/.

As a reminder, **PEEHIP's Medicare Advantage and Prescription Drug Plan transitioned from UnitedHealthcare® to Humana® as the administrator on January 1, 2026.** If you were enrolled in PEEHIP's UnitedHealthcare® MAPD plan, you did not have to do anything to transition to Humana®. You should have received two Humana® ID cards in the mail in December 2025. If you did not receive these cards or have misplaced them, please call your dedicated PEEHIP Humana® Customer Care team at **800.747.0008 (TTY: 711)** Monday – Friday, 7 a.m. – 8 p.m. CT.



Earn Rewards for Healthy Activities with Go365® by Humana® in 2026

As a member of the PEEHIP Humana® Group Medicare Advantage PPO Plan, you have access to Go365® by Humana®, a wellness and rewards program designed to make healthy living fun and rewarding. Go365® helps you stay active, complete preventative services, and participate in social engagement and physical activity that support your overall well-being.

A Simple Way to Stay Motivated

Go365® makes it easy to turn healthy actions into real rewards. By staying active, connecting socially, and keeping up with preventative care, you can earn rewards and keep your health goals on track throughout 2026.

How It Works

When you complete certain healthy activities, you can earn rewards that may be redeemed for gift cards from popular retailers within the Go365® mall. You will begin earning once you have accumulated at least \$10 in rewards. You can continue earning rewards throughout the year. All rewards must be redeemed by 12/31 annually.



Get Active: Physical Activity

GET ACTIVE: Exercise and fitness		
12 or more workouts a month.	\$5 in rewards	\$5 per month 90 days to submit activity (\$60 annual maximum)

The Centers for Disease Control and Prevention recommends 150 minutes of activity a week, such as 30 minutes a day, 5 days a week, to help manage or prevent health problems and maintain independence.¹

Earn \$5 in rewards each month by completing 12 or more workouts, or by using a connected activity tracker (such as Fitbit or Garmin) to record at least 5,000 steps per day. You can also log your workouts online or use a paper tracker. Examples of eligible exercises include walking, yoga, dancing, pickleball, cycling, and gardening. If you use a SilverSneakers® facility, your visits will be automatically recorded monthly.

Get Involved: Social Engagement

GET INVOLVED: Connect and learn		
Attend a health education or art class, participate in an athletic event, social club, or religious gathering or event.	\$5 in rewards	90 days to submit activity (\$10 annual maximum)

Staying connected socially is important in your overall health and well-being. These activities can support long-term mental health and may help reduce the risk of dementia and depression.²

continued on page 4

continued from page 3



Get Healthy: Preventative Services

Activity	Go365® rewards	Activity limit
GET HEALTHY: Preventive screenings		
Annual Wellness Visit	\$25 in rewards	1 per year
Bone density screening	\$20 in rewards	1 per year
Colonoscopy	\$55 in rewards	1 per year
Flu shot	\$5 in rewards	1 per year
Mammogram	\$30 in rewards	1 per year
Medication usage survey	\$10 in rewards	1 per year
For members with diabetes: complete all 4 screenings to be rewarded – HbA1c, diabetic eye exam, kidney urine test, kidney blood test	\$40 in rewards	1 per year

Staying current on preventative care, screenings, and vaccinations is a proactive way to maintain your health and well-being throughout the year.³ Rewards are automatically added to your Go365® account if billed through your Humana® medical or pharmacy plan. This may take up to 90 days.

Getting Started Is Easy!

Your Go365® account will guide you through eligible activities, rewards, and how to redeem them within the Go365® mall. Log into your MyHumana online account at your.humana.com/peehip, click Go365® from your dashboard, and begin tracking activities. You can also request paper materials by contacting your dedicated PEEHIP Humana® Customer Care team at **800.747.0008 (TTY: 711)** Monday – Friday, 7 a.m. – 8 p.m. CT.

¹Centers for Disease Control and Prevention (CDC); Physical Activity Basics: Adult Activity: An Overview | Physical Activity Basics | CDC

²Centers for Disease Control and Prevention (CDC); Social Connection & Mental Health: Social Connection | Social Connection | CDC

³Centers for Disease Control and Prevention (CDC); National Center for Chronic Disease Prevention and Health Promotion: Are You Up to Date on Your Preventive Care? | Chronic Disease | CDC