



Mabel T. Caverly Senior Center & Services

"A Friendly Place Providing Stepping Stones over Deep Water"

Volume 19, Issue 9

OUR MONTHLY NEWSLETTER

September 2015

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Executive Director Denise's Diary

AUGUST SOCIAL A VERY SPECIAL EVENT – One of our members, Freddie Erickson, went all out for the August Social, providing yummy ribs, delicious baked beans, cornbread, coleslaw, potato salad and a pineapple upside down cake. Thank you, Freddie, and the volunteers who assisted with set up, background music, serving, the door-prize drawing, and clean up: Pat Sledge, Ruth Dawson, Betty Thornton, Nancy Fassett and Kathleen Tonn. Thanks to our Van driver, Tom Graves who had two van trips to accommodate all our wonderful senior attendees.

PARCEL POST FUNDRAISER, THURSDAY, SEPTEMBER 24th

Come one, come all to our 10th Annual Parcel Post Party--our biggest and best fundraiser of the year!!! Tickets are \$20 for non-members and \$10 for members. Open up your hearts and pocketbooks for the best and widest selection of artwork, gift certificates, restaurants, objet d'art, antiques and collectibles. As always, we will have our fun auction of parcel post wrapped packages from around the world. This year we are featuring a Mediterranean banquet starting with hors d'oeuvres, a delicious Italian meal, and a grand dessert. We will feature wine and beer. For the first time, we are having an **on-line auction**, which begins August 23rd and ends on September 23rd at midnight AK time. **Go to:** <http://mtcsc2015.eflea.ca/>

Thank you for being a member of our growing community.

Anchorage Senior Friendly Project is on the move.
Get ready to support this important project for Anchorage.
Slogan: Businesses, Seniors and Community—Working Together To Build a COMMON UNITY
Call Denise at 276-1496 for details.

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IF YOU WISH TO UNSUBSCRIBE, PLEASE CONTACT OUR OFFICE OR EMAIL US AT newsletter@mabeltcaverly.org

September

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
Call & leave a message to reserve Space on our Van 276-1517		1 Fred Meyer Muldoon (10% Disc)	1 Errand Day/Appts. (1 stop per rider)	3 10:30 Activity Meeting – Applebee's	4 NO VAN	5 CLOSED
6 CLOSED	7 Labor Day CLOSED	8 Walmart/Muldoon BOD 5:30pm	9 Errand Day/Appts. (1 stop per rider)	10 Seward Sea Life Ctr \$10 Van fare	11 NO VAN	12 CLOSED
13 CLOSED	14 NO VAN	15 Fred Meyer Abbott Loop	16 Errand Day/Appts. (1 stop per rider)	17 Barnes & Noble Denny's	18 NO VAN	19 CLOSED
20 CLOSED	21 NO VAN	22 Walmart Dimond Burlington/JoAnn's	23 Errand Day/Appts. (1 stop per rider)	24 Red Apple/Costco PPP Fundraiser 6p-9p 1 st Congregational Church	25 NO VAN	26 CLOSED
27 CLOSED	28 NO VAN	29 Sears Mall Carrs	30 Errand Day/Appts. (1 stop per rider, depending on #)	September Birthdays: Joyce Allen-Haught 13 th , Elizabeth Mercurief & Melba Biggs 16 th , Bud Blakemore 18 th , Mary Augustine 19 th , Jane Nelson 20 th , James Morgan 22 nd , Pauline Pergande 27 th , Raymond Marks 29 th		

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Your purchase of advertising space in our monthly newsletter helps to offset our printing and mailing distribution costs. These days, with grants being scarce, and giving at an unprecedented low, your help is even more important and needed. And there's a win/win factor in advertising in our newsletter. Our current readership is over 1000, and grows monthly. A small expense on your part exposes you to seniors (55+), social charities, and local businesses that recognize the value of the ever-growing senior market. You may change your ad monthly at no additional cost.

We'll do the design free of charge.

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Enhanced BC 1/5	\$12/month	\$130/year
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Contact us today by calling (907) 276-1496 or emailing us at newsletter@mabeltcaverly.org		

A Special Note About This Issue



"What fits your busy schedule better, exercising one hour a day or being dead 24 hours a day?"

This month I asked the question, "What is important to Seniors today?" The results were interesting and I have selected a few articles to share with you. As always, MTC offers this information as a service and neither endorses nor supports

findings or opinions of the writers. Enjoy the read!

Dr. Tom Lucido



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PARCEL POST FUNDRAISER

Online Auction Opens August 23rd

Visit our online auction at

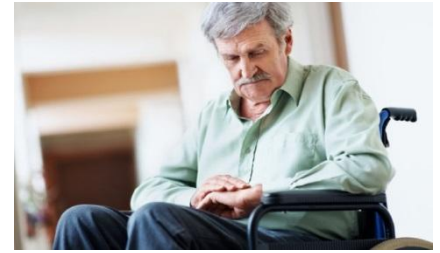
<http://mtcsc2015.eflea.ca/>

We are offering a very nice selection of art, keepsakes, gift certificates, and stay-cations!

Healthy Aging: Preventing Isolation

By Lisa Esposito

Social connection is key for senior well-being. If you're concerned that someone is at risk for isolation, here's how to help.



(picture above is not Joan)

Joan O'Rourke, 80, of Pompano Beach, Florida, is the anti-isolation poster child. An avid boater, the former elementary school teacher sailed into the state 20 years ago not knowing a soul. So she made connections. She joined sailing clubs (one voyage took her to Cuba) and became active in local church groups. O'Rourke saw that for some members, Sunday service was their only chance to be social. "During the week, people are lonely too," she says, which spurred her to start a beach volleyball group. On holidays, she hosts dinners for five or six other seniors who would otherwise spend Thanksgiving or Christmas alone.

Loneliness and isolation can have serious consequences for seniors' physical and mental health. Here's how to tell if a family member, neighbor or friend is experiencing isolation, and some ways to help them reconnect.

Health and Safety Gaps - Among victims of the 1994 Northridge earthquake in California and the fatal 1995 Chicago heat wave, "were isolated elders," says James Lubben, a distinguished professor of social work and director of the University Institute on Aging at Boston College. Natural disasters and climate extremes expose vulnerability, he says: "People look like they're coping pretty well, but they don't have any reserve capacity. . . when the slings and arrows of life come on."

It often takes a medical crisis to reveal a senior's isolation, says Carrie Johnson, assistant director of the Hartford Center of Excellence in Geriatric Social Work at the Boston College School of Social Work. Today's outpatient care "really relies heavily on informal supports, be they family, friends or neighbors," she says. As a hospital discharge planner tries to set up a patient's continued care at home, it can become apparent that he or she is isolated – with no one to pick up prescriptions, change dressings or provide transportation to doctor's appointments. Seniors who fall are at high risk for landing back in the hospital, Johnson notes. With daily rehabilitation exercises ordered, older adults may be too frail or lack enough balance to do them safely on their own. In general, she says, "When you look at the health risks related to isolation, it's going to be around seeking appropriate preventive health care." Avoiding falls, taking medication correctly, exercise and healthy eating are more likely when people have social connections.

Risks and Consequences - Isolation has been associated with people developing more chronic illnesses and facing a higher risk of death. Hypertension, less physical activity, lessened mobility and increased depression have been tied to loneliness and isolation. Not too surprisingly, mental abilities can suffer as a person's world shrinks. Cognitive decline and dementia may become more likely with isolation. Certain factors increase the risk of becoming isolated, according to AARP Foundation. Living alone, losing a close family member or friend, retiring, becoming a parent's caregiver, having language barriers or low income, and living in a rural, inaccessible or unsafe location make people more vulnerable.

Spotting Isolation - Signs of isolation can be subtle. "People become really adept at hiding it," Johnson says. "In our culture, we're not really

willing to share that we're isolated or that we're lacking in support."

Neighbors are often the first to flag isolation, Johnson says. "They are that set of extra eyes on the person to see no one comes or goes. He or she doesn't get their walk shoveled during the winter; that type of thing." Or, mail carriers may call the local senior center and say, "I think this person needs help."

First responders are also in a position to detect isolation. "They get called more frequently to some of these houses," Johnson says. "They'll begin to see this pattern develop of going to Mrs. Smith's house every month, or she's had three falls in the past six weeks."

The Lubben Social Network Scale (developed by James Lubben) looks at two key areas: family and friendships. Questions include: "How many relatives do you see and hear from at least once a month?" "How many relatives do you feel close to such that you could call on them for help?" and "How many friends do you feel at ease with that you can talk about private matters?" If you have fewer than two people on which to rely on individual items, "you're probably skating on thin ice," Lubben says. "You want to have a diversified portfolio, if you will, of family and friends in your network."

7 Ways to Maximize Your Medicare

By Maryalene LaPonsie

Not all Medicare plans are created equal. Here's how to get the best one and then make the most of it. Picking the right plan starts with enrolling in the correct time period.



While all Medicare beneficiaries are entitled to receive the same set of core benefits, seniors

shouldn't assume all plans are created equal. Some Medicare plans offer additional benefits, while others may have limits that could affect when and where you get care. Premiums can also differ between plans, and you might even pay extra depending on when you enroll. Here are some of the key plan differences and seven ways to make the most of your Medicare coverage.

1. Enroll at the right time - Most people have an initial enrollment period for Medicare that runs from three months before their 65th birthday until three months after their birthday month. Neil Krishnaswamy, a certified financial planner with Exencial Wealth Advisors in Plano, Texas, says enrolling in a timely fashion is important to minimize costs. "Be sure to enroll in the proper time period, or you could be subjected to some late penalties," he says. For example, Medicare Part B premiums increase 10 percent for every 12 months a person waits to enroll.

2. Pick the right type of plan - The next way to maximize Medicare benefits is to select the right type of plan. Retirees have two main options: Original Medicare or Medicare Advantage.

Original Medicare includes Parts A and B and offers benefits paid directly by the government. Most people don't pay any premiums for their Part A coverage. Part B premiums will cost most people \$104.90 a month in 2015, and comes with a \$147 deductible. Medigap, or Medicare Supplement plans, can be purchased to complement original Medicare coverage. Those who buy a Medigap plan should do so during their initial Medicare enrollment period to avoid medical underwriting and potentially obtain lower premiums.

Medicare Advantage plans, sometimes called Medicare Part C, are offered through private health insurance companies and come with a

variety of premiums and deductibles. By law, these policies must include everything covered by Medicare Parts A and B, and many have additional benefits built-in such as dental, vision and prescription drug coverage.

Travel is a main consideration when deciding between original Medicare and Medicare Advantage. While original Medicare is accepted by providers nationwide, a Medicare Advantage plan may have a limited local network. "If you're a retiree and live in an RV, you might be better off with an original policy," says John Sarich, a vice president at VUE Software, a firm that works with insurance companies to automate processes. Out-of-network expenses could add up quickly for Medicare Advantage participants who need medical attention away from home.

3. Double check the details when enrolling in Medicare Advantage - According to Greg Hammer, owner of Hammer Financial Group in Schererville, Indiana, it isn't simply premiums that can vary with Medicare Advantage plans. They may have different deductibles, copayments and out-of-network costs. "The big advantage of original Medicare and Medigap policies is that you know exactly what's going to be your total out-of-pocket cost for the year," Hammer says.

Medicare Advantage doesn't offer that certainty, which means people selecting one of these plans need to be sure they fully understand all the potential costs. They should also find out whether their preferred doctors participate in the network and how they can access specialist care.

For Medicare Advantage plans set up as HMOs, all care, including specialist referrals, may be routed through a primary care provider. Other plans may allow participants more direct access to specialist care.

4. Evaluate your prescription drug needs - To make the most of Medicare coverage, beneficiaries need to ensure their medications are covered by their plan. Medicare Advantage plans that include prescription drug coverage use formulas that dictate which medications are covered and what copay is required. In some plans, brand name or more expensive medicines come with higher copays.

Original Medicare does not include prescription drug coverage, so participants need to purchase a separate Part D plan. Going without prescription drug coverage comes at a cost as well. Medicare beneficiaries without coverage for 63 days or more may be subject to a Part D late enrollment penalty.

5. Make use of wellness programs – Once you've selected your plan, it's time to make the most of it. "Every Medicare Advantage plan has a drug adherence program," says Rajeev Kapoor, partner in the digital health care practice of A.T. Kearney, a global management consulting firm. Plans may have incentives, such as coupons or discounts, to encourage patients to take medications as prescribed. Kapoor says similar government adherence programs may be available to Medicare beneficiaries in some areas.

Some health insurance companies also run wellness programs that give Medicare Advantage plan participants access to special benefits like reduced gym membership fees. Other programs may connect participants to nurses or wellness coaches who provide personalized assistance in reaching health goals.

6. Get your free preventive care - Whether you have original Medicare or Medicare Advantage, you're entitled to free preventive care as part of your benefits. These services are typically provided without any out-of-pocket costs. They include the following, among others:

- Annual wellness visit
- Smoking cessation counseling
- Cancer screenings
- Diabetes screenings
- Flu shots
- Bone density tests

For a complete listing of covered preventive services and how often they can be used, consult the Guide to Medicare's Preventive Services.

7. Don't overlook telehealth options - One last way to maximize your Medicare is to use mobile health technology, often called telehealth. Medicare Advantage plans, in particular, may offer ways for you to connect with a physician via email or over the phone. Kapoor says telehealth offers multiple benefits: It can be less stressful for seniors and may make them more likely to seek help for small medical problems before they turn into major health concerns. "If questions can be answered remotely, that removes the stress of going to the doctor or emergency room," Kapoor says.



*"Yoo-hoo! My husband gets the senior-citizen discount!
Yoo-hoo, Officer, yoo-hoo!"*

CN

Thank you so much for pledging to Mabel T. Caverly Senior Services through Pick, Click & Give. Should you choose, August 31st is the last date to do so.