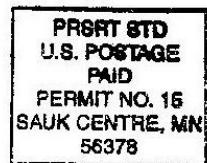




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The Senior's Choice Connection

WINTER 2011

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SPOTLIGHT ON CAREGIVERS

Internet Resources Empower Long-Distance Caregivers

John is 82 and lives in Manhattan. Since the death of his brother, he regularly checks on his 87-year-old sister-in-law who lives about 90 minutes away. She has dementia and needs help with daily needs. An aide lives with her, but John is concerned the help is getting burned out. The last time John visited he noticed his sister-in-law's condition was worsening, and he wonders what he can do to help.

John is a long-distance caregiver, one of an estimated 6.9 million Americans who care for someone living at least an hour away, according to a study by MetLife and AARP. Americans age 85 and older numbered 4.2 million in 2000, the fastest growing segment of the population according to the National Institute on Aging. By mid-century, as baby boomers transition from being the caregiver to needing care, that segment is estimated to swell to 21 million.

“This is a national problem with local solutions,” says Nora Jean Levin, executive director of Caring From a Distance (CFAD), a non-profit organization for distance caregivers.

CFAD's Web site, www.cfad.org, extends resources and advice to caregivers like John who e-mail their questions and concerns or search the site's many resources and links. Help from CFAD is also available by telephone at (202) 895-9465. CFAD helped John consider other solutions such as assisted living, finding adult day care facilities and calling a home care agency to arrange to give the live-in help a break.

Levin understands that despite the obstacles of time and miles, distance caregivers are in a unique position to help.

“Long distance caregivers can offer perspective because they aren't on the scene every day to really observe small changes, and that perspective is very valuable,” she says. “Sometimes if you're in a care situation day after day, you feel overwhelmed and hopeless and you can't see out of that box. But a person who comes in from the outside can help pinpoint a problem and recommend ways to help improve the situation.”

Levin offers these tips to buoy long-distance caregivers:

1. Offer help. Lend a hand solving problems that daily caregivers may not have time to think about. Shop for gadgets that help with daily needs, like telephones with large buttons or “grabber” devices that help seniors reach items they need. Make arrangements for a handicapped permit. If appropriate, help manage finances and pay bills.

2. Don't be a “swooper.” It's really hard when you're the daily caregiver and the long distance caregiver swoops in and tries to change everything. Instead, plan time for listening to problems and perhaps for handling a few, and spend quality time with your loved one.

3. Make observations, but be careful how you share them. “Retain respect for the individual who needs care, and be mindful of preserving personal dignity when every step towards dependence may be viewed as loss of control,” Levin suggests.

4. Visit and look for changes that indicate a need for more care. Is your loved one eating regularly? Is personal hygiene slipping? Are prescriptions unfilled or forgotten? A helpful checklist, “Ten Warning Signs: Your Older Family Member May Need Help” can be found at: <http://www.cfad.org/library/HolidayFactSheetFinal.pdf>.

By Sandy Mau
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CAREGIVER PROFILE



Congratulations to our
Caregiver of the Season!
Julie Wildman

Julie has been with Alternative Senior care for 3 years. She lives in the Brooten area with her husband and 3 children. Julie's past experience caring for her mother with Alzheimer's gives her an understanding and empathy when caring for her clients. The dedication to her clients and their care is obvious to all those who witness it. That dedication and compassionate care is what makes her a wonderful caregiver and we are proud to have her as part of our caring team.

Welcome to the Winter 2011 Senior's Choice Connection

Companionship: A

Natural AntiDepressant

As we move through this cold, long Minnesota winter I've received many calls from the family members of seniors concerned about their loved one being isolated and depressed. Research has shown how important companionship is in regard to both mental and physical health.

Through the loss of friends, family and their mobility, seniors slowly find themselves more and more isolated. Isolation can quickly lead to depression, poor eating habits and medication mismanagement. One of the best antidotes to depression and isolation is companionship, which can be found in many ways — organized activities through a senior center, joining a church or other organizations, and through agencies that provide companion caregivers,

for various activities.

We at Alternative Senior Care recognize how important socialization is to a healthy lifestyle and work hard at providing that service to the seniors in our communities. Whether it's going to get groceries, visiting, going for a drive, playing games, or reading together, our compassionate caregivers can help a senior get through this long Minnesota winter and through months of isolation. Call us to find out you can get a FREE assessment for our services.

Warm regards,

Cindy Karasch, president



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SENIOR HEALTH & LIFESTYLES

Vaccinations Recommended this Flu Season

The Centers for Disease Control and Prevention (or CDC) is recommending several vaccinations for seniors this season: one for seasonal flu; one for pneumonia; and, depending on your age and living circumstances, a Tdap booster shot for whooping cough. Here's what you should know.

Seasonal flu

Just like every other year, a seasonal flu shot is strongly urged by the CDC, especially for seniors age 65 and older, because they have the highest risk of developing dangerous complications. The flu puts more than 200,000 people in the hospital each year and kills around 24,000 — 90 percent of whom are seniors.

You also need to know that this year's seasonal flu vaccine will protect you against the H1N1 swine flu, too, all in one shot. Seniors also will have the option this year of getting the new high-potency flu vaccine instead of a regular flu shot.

This new FDA-approved vaccine — known as the Fluzone High-Dose — will help boost your immune response, which will give you extra protection from influenza.

To locate vaccination sites near you, call your county health department or the CDC information line at 800-232-4636 or visit flu.gov. If you're a Medicare beneficiary, Part B will cover your flu vaccination, but if you're not covered, you can purchase one at many retail pharmacy chains for around \$25 to \$30.

Note: If you're allergic to chicken eggs, have a history of Guillain-Barré syndrome or have had a severe reaction to a flu shot in the past, you should not get vaccinated without consulting your doctor first. If you're ill with a fever, you should wait until your symptoms pass.

Pneumonia

The second vaccination the CDC is recommending to seniors is for pneumococcal pneumonia (the vaccine is called Pneumovax). Pneumonia causes around 40,000 deaths in the U.S. each

year, many of which could be prevented by this vaccine. If you're older than age 65 and haven't already gotten this shot, you should get it now.

Also covered under Medicare Part B, a shot of Pneumovax will provide you protection that will last for up to ten years, and you can get it on the same day that you get your flu shot.

Whooping cough

Whooping cough, formally known as pertussis, is on the rise this year with wide outbreaks in California and various other U.S. locations. That's why the CDC is also recommending all adults, ages 19 through 64, get a one-time dose of the Tdap vaccine (it contains three vaccines for tetanus, diphtheria and acellular pertussis) in place of the Td (tetanus, diphtheria) booster shot.

Even if you've had a Td booster within the recommended 10-year mark, you should still get a Tdap shot now for protection against whooping cough.

The Tdap vaccine, however, is not recommended to seniors age 65 and older unless you're around infant children or are living in a community where a whooping cough outbreak occurs. The best move is to talk to your doctor about what's best for your specific situation.

Medicare Part B does not cover the Tdap vaccine, but some private health plans and many Medicare Part D prescription drug plans do. Be sure you check yours. If it's not covered, a Tdap booster shot will cost you around \$50 to \$75.

Savvy tip: In addition to getting vaccinated, the CDC reminds everyone that the three best ways to stay healthy during flu season are to wash your hands frequently with soap and water, cover your mouth and nose when you cough or sneeze and stay home if you're sick.

For more information on the recommended vaccines for older adults, see www.cdc.gov/vaccines.

By Jim Miller
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<http://www.savvysenior.org>

Best Cell Phone Plans for Seldom-Calling Seniors

For seniors who don't use their cell phone very often but still want one for emergencies or occasional calls, there are a number of low-cost plans available depending on your specific needs. Here's where to find some of the cheapest deals.

Prepaid plans

The best way infrequent cell phone users can save money is with a prepaid cell phone — also known pay-as-you-go phones. With a prepaid phone, there's no contract, no fixed monthly bills, no credit checks and no hidden costs that come with traditional cell phone plans.

With this type of service, you buy a special prepaid phone (they can cost anywhere from \$10 to \$100), then pre-purchase a certain amount of minutes (for talk or text) that must be used within a specified period of time.

While there are many prepaid phones on the market today, the cheapest deal for occasional users belongs to T-Mobile (t-mobile.com, 800-866-2453), which has

a 30-minute plan for \$10 and minutes don't expire for 90 days. That averages out to \$3.33 per month.

If, however, you need more talk time, check out T-Mobile's "Gold Rewards" annual plan, where \$100 gets you 1,000 minutes that are good for a full year. And with all T-Mobile pay-as-you-go plans, if you replenish your account before your minutes expire, your unused minutes will roll over.

TracFone (tracfone.com, 800-867-7183) also offers some nice value plans that start at \$10 for 50 minutes per month.

Senior-friendly phones

If you don't mind spending a little more, Consumer Cellular and Jitterbug are two other popular options for seniors because they offer inexpensive low-use plans and senior-friendly phones.

Consumer Cellular

(consumercellular.com, 888-345-5509) sells two "Doro" simplified cell phones that cost either \$25 or \$30. And they offer a \$10-per-month "casual" calling

FINANCE & CONSUMER RESOURCES



plan, plus 25 cents per minute, and no long-term contract. They even give a 5 percent monthly service discount to AARP members.

Jitterbug (jitterbug.com, 800-918-8543), which makes the best senior-friendly cell phone on the market, sells its Jitterbug J phone for \$99, with calling plans that start at \$15 per month for 50 minutes and no contract. Both services do, however, charge a one-time activation fee of \$35.

Free cell phones

If you're living on a limited income, you may even be able to get a free cell phone and free airtime each month through a program called SafeLink Wireless, which was created by TracFone, and is currently available in 29 states including the District of Columbia.

To qualify, you'll need to show that you're receiving certain types of government benefits, such as Medicaid, Food Stamps or SSI or have a household income at or below 135 percent of the poverty line — that's \$14,621 for an

individual and \$19,670 for a family of two. To learn more or apply, call 800-723-3546 or visit safelink.com.

If, however, you don't qualify or if your state doesn't yet have a SafeLink program, another option to check into is the 911 Cell PhoneBank. This is a program that provides free, emergency-only cell phones to seniors and victims of abuse. To see if there's an emergency cell phone program near you, contact your local law enforcement agency or see www.911cellphonebank.org/agencies.asp. **Savvy tip:** If you're in a long-term cellular contract and want to escape without paying the hefty early termination penalty, see cellswapper.com or celltradeusa.com. These companies match cellular customers who want out of their contracts with people who are willing to take them over.

By Jim Miller
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ROTATING TOPIC:

Reviewing Your Medicare D Options

Reviewing your Medicare Part D options during the open enrollment season (Nov. 15 to Dec. 31) is actually a smart thing to do every year, but it's particularly important this year because of all the cost, coverage and plan changes coming in 2011. Here's what you should know.

Donut-hole coverage

One of the biggest changes to Medicare Part D next year is the shrinking of the "donut hole" coverage gap. In 2010, seniors fall into the coverage gap when their prescription drug expenses total \$2,830 for the year. At that point, you pay all of your drug bills until the total cost of your drugs for the year reaches \$6,440. After that, your insurer picks up most of the bill.

But starting in 2011, seniors who hit the donut hole will get a 50 percent discount

on brand name drugs and a 7 percent discount on generic drugs. So if you've been paying extra for coverage in the donut hole, now is a good time to review your options. You may be able to switch to a less expensive plan and still end up with similar coverage because of these new discounts.

Cost, coverage changes

Rising premiums, the elimination of some popular drug plans and the addition of some new low-cost plans are the other changes you need to be aware of.

While the average Part D premiums will increase by just \$1 in 2011 to \$30 per month, several of the more popular drug plans that millions of retirees are enrolled in are increasing by an average of 10 percent.

Also new in 2011, Medicare is requiring insurers to cut back or consolidate the

duplicate drug plans they offer to help make the selection process easier. This reduction, however, means that several popular plans like United Healthcare's AARP Medicare Saver plan and Universal America's PrescribRX Bronze plan will be discontinued. Seniors in these plans will automatically be switched into different plans by the same company.

If you're in a plan that's being dropped and you're being moved over to another plan, or if your premiums are rising sharply, you definitely need to reassess your options. Another Medicare drug plan may provide better coverage at a lower price.

You also need to know that several new low-cost drug plans are entering the market next year. The Humana Walmart-Preferred Rx plan is the cheapest at only \$14.80 per month, but be aware that your out-of-pocket costs for this plan will vary greatly depending on where you purchase your medications.

How to compare plans

When comparing drug plans, be sure to consider the whole pricing package

including premiums, deductibles and co-pays. Low-premium plans could cost you more if you have to pay high co-payments for your medications. Also, be sure the plan you choose covers all of the drugs you take with no restrictions.

To compare plans, use Medicare's online Plan Finder Tool (www.medicare.gov/find-a-plan) where you type in your ZIP code, drugs and dosages and select the pharmacies you use. You'll get a cost comparison for each plan available in your area.

Or, if you don't have Internet access or could just use some help, call Medicare at 800-633-4227 and they can do the comparing for you right over the phone.

Some other helpful resources are the Medicare Rights Center, which staffs a toll-free hotline at 800-333-4114, and your State Health Insurance Assistance Program (SHIP), which provides free personalized help with Medicare decisions. Call 800-677-1116 or visit shiptalk.org for contacts.

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