



Helping Seniors Of Brevard

www.HelpingSeniorsof Brevard.org

Special Pull-Out Newsletter



If you are a SENIOR searching for assistance in finding services for Health, Household, Financial, Legal or Other Needs,

**CALL:
321-473-7770.**

HelpingSeniorsofBrevard.org



President's Message

Our mission is to improve the quality of life for SENIORS by providing information, education and access to resources.

Dear Friends,

We have officially entered our sixth year of operations. On behalf of the Board of Directors, I am pleased to inform you that Mr. Kerry Fink, a long time radio, television and media person of all types has accepted the position of Executive Director. He has been working with us for four years so he is aware of the task ahead. You will see more of his name

than mine in the future and I am confident that Kerry will expand on the work we have started.

We have come a long way but there is more yet to do. We, both staff and you the potential consumer, know we have a good program but in order to continue and expand our work we must develop a better method of financing our program. To date we have been more than a little dependent on major funding source that some very generous and concerned people have helped us obtain. We must do better.

During my time with nonprofit organizations, I have observed quilt sales, art auctions, annual giving programs, car and other raffles, the telemarketer effort and other tried and tested means of raising revenue, to include the generous government handouts. All work to some degree of achievement but what is really needed is a grassroots effort from the people who want to see such a service in place and those who truly need the support of those of us who can make these programs available and capable of giving aid. And, I think the fundraising effort must not be the primary focus of the organization, rather it should be a means to an end – in this case service to those who need it.

Helping Seniors has added 4 new Board members. We have designed a budget that will support our work, more importantly, we hope to operate so effectively that we are able to channel some of the revenue into an endowment that will improve our efforts to assist people. Our fundraising will depend on our ability to help you understand that your support is going to a good cause. I believe that assisting others in need is something worth doing.

To that end, our revenue acquisition program will be designed upon acquiring United Way funding, Brevard County funding, an Annual Fund drive, some grant writing, a partner/sponsor program where we will earn business support, private donors and if those we assist can make a small donation that would be most helpful.

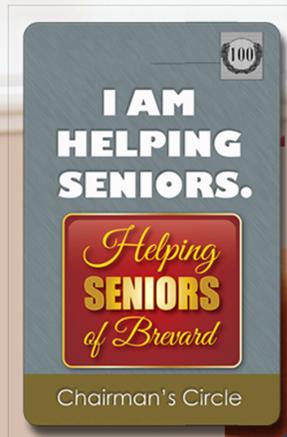
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We are HELPING SENIORS.

Will you help us?

Join the
Helping Seniors
\$100 Club
today.

Call
321-473-7770



How we help:

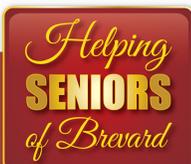
We operate Brevard County's
Helping Seniors Information Line at 321-473-7770

Your donation WILL make a difference in allowing us to continue to offer
NO CHARGE assistance in finding resources to our callers.

-  Affordable housing.
-  "Hands-on" assistance with personal care.
-  Financial planning
-  Housekeeping, cleaning and companion services
-  Assistance with utility bills
-  Legal Help
-  Transportation
-  VA Benefits
-  Medicare & Medicaid Help
-  Resources to organize or downsize
-  Prescriptions and Medication savings

50% of those who call Brevard County home are 50+.
So, by AARP definition, 50% are Seniors.
(25% of Brevard is 65+)

50%



Join today. \$100 one time donation. Your donation WILL make a difference.
Call us today at 321-473-7770 or visit www.HelpingSeniorsofBrevard.org



Helping Seniors Of Brevard



Hospice Care: What to Expect When Your Loved One is at Home

*Pamela Struzinski, VITAS
Healthcare Patient Care Administrator*

A main concern for most people faced with terminal illness is whether they'll be able to die wherever they call "home." Hospice care helps eliminate that worry, making it possible for people to spend their final moments of life in their preferred surroundings.

By definition, hospice is intended to help terminally ill people remain comfortable during the last six months of their lives. The care can be administered at the patient's home, hospice inpatient units as well as hospitals, nursing homes and assisted living communities or residential care facilities.

When a loved one is receiving hospice care at home, these are the questions hospice providers are often asked:

1. How will pain be managed? Hospice is an end-of-life care option tailored to the needs of each patient and family. It includes expert pain management, but also goes beyond medical care, by providing emotional and spiritual support. The care is provided by interdisciplinary teams of palliative care experts, including physicians, nurses, home health aides, social workers, chaplains, bereavement specialists and volunteers.
2. IF the patient prefers to remain at home, what kind of assistance and in-home care will be available? Routine home care is available in accordance to the patients' individualized plan of care. Continuous care, during a brief period of crisis, can be available for up to 24 hours a day.
3. What is the role of the family members when their loved one is on hospice care? Family members play an important role by providing personal care to their loved one when hospice teams are not present. The hospice team does not "take over," rather they teach and support families so they can provide the best in-home care possible. For more information call 321-751-6671.



Will Non-Surgical Spinal Decompression Help My Disc Herniation?

*Timothy Bortz, DC
Clinic Owner & Chiropractic Physician
Brevard Chiropractic & Injury Center*

Spinal Decompression Therapy is a non-surgical therapy to relieve back pain and other problems associated with spinal injuries. Bulging discs, herniated discs, degenerative disc disease, pinched nerves, sciatica, and arm or leg pain can often be attributed to your spine asserting pressure on your discs. Poor posture, bad body mechanics, repetitive stress and acute injury can cause your vertebrae to compress your discs or to slip out of alignment which then applies pressure to your discs.

Compressed discs lead to two major problems: a bulge or herniation pressing on a nerve: and brittleness of the disc. The problem is often perpetuated because the compressed disc restricts the flow of nutrients to itself which is needed to heal. Traditional corrective treatments include surgery or chiropractic adjustments. Spinal Decompression Therapy is an alternative FDA cleared treatment option that has shown very good results.

Spinal Decompression Treatment is non-invasive and provides gentle decompression of the disc. You are strapped to the table so that as it moves, it applies a distraction force to the targeted area of the spine, (the compressed disc). A computer controls the distraction force which is applied in between periods of relaxation. This gently pulls the spine, elongating it and creating a small vacuum between the vertebrae which pulls the disc back into shape.

Much like a repetitive stress injury the decompression works in minute increments. Over time that adds up and lets the disc reshape itself, heal and get the proper flow of nutrients going to fight off brittleness and future injuries. Many times patients are able to avoid more costly and invasive procedures.





Helping Seniors Of Brevard



Reverse Mortgage Basics

*Barbara McIntyre
HECM Specialist*

A reverse mortgage is a very flexible type of home-secured loan that's exclusively for homeowners and homebuyers who are age 62 or older. Most reverse mortgages are called Home Equity Conversion Mortgages, or "HECMs," which are insured by the Federal Housing Administration, or FHA. Reverse mortgage loans are not issued by the FHA or any government agency, they're issued by private lenders.

The mortgage allows borrowers to convert some of the equity in their home into income-tax-free funds. There are different loan products to choose from, which can offer the borrower the flexibility to tailor the loan to suit their individual need, and offer different options on:

- What interest rate you are charged
- How much money you can access
- How you receive your funds

Unlike a regular "forward" mortgage or traditional home equity line of credit – monthly principal and interest payments are optional. This provides the borrower with greater financial flexibility and control. As with any mortgage, in order for the loan to remain in good standing the borrower must keep up with property-related taxes, insurance and upkeep. As long as the borrower meets these obligations, the loan does not have to be repaid until the home is sold or it's no longer the primary residence of at least one of the borrowers or a qualified non-borrowing spouse.

The ins and outs of the HECM, reverse can be confusing and complex. I believe strongly that knowledge is power and having a full understanding is critical to making the best decision for you and your family. Please don't hesitate to call me with your questions at (321) 259-7880. Allow me to help you understand.



When is the Right Time to Move into Assisted Living?

*Greg Kennedy, Administrator
Zon Beachside Assisted
Luxury Living*

The most common question I have heard over the years is "When is the right time to place my mother into Assisted Living?" Unfortunately, there is no easy answer and each individual is different based on many factors.

What I cannot stress enough to someone considering Assisted Living is to plan ahead. As is the case in most everything you do, making a quick decision can be very difficult and stressful. Families that look at all options available and take the time to tour as well as experience all that Assisted Living has to offer will know when it is time and the transition will be far less stressful.

Some of the most important factors to consider when making a decision are:

- * Social Isolation – social wellbeing is vitally important to a senior's health
- * Caregiver Stress or Burnout – only another caregiver can appreciate how difficult being a caregiver is
- * Home Safety Concerns – this can be difficult to assess and more difficult to address
- * Are Personal Care Needs Being Met – changes are generally very gradual
- * Wandering Risks – if this is a concern the individual should immediately be assessed by a doctor
- * Agitation and Aggression – putting a plan in place is very important for someone with agitation

Be an educated consumer and plan ahead. There are many tools available to assist families in making these difficult decisions and Zon Beachside can help walk you through these decisions.



ZON BEACHSIDE
ASSISTED LUXURY LIVING



All Durable Powers of Attorney Are Not Created Equally

*William A. Johnson, PA
Elder Law Attorney*

You have been warned. Not all durable powers of attorney are created equally. And most people do not discover this until they try to utilize the durable power of attorney after the principal has become incapacitated. At that point it is too late to execute a new document and the agent may be stuck having to file a costly guardianship action for authority to act.

So how does this happen? First, most people fail to update their durable powers of attorney. Way back on October 1st, 1998, there was a law change that any third party (bank, brokerage, Title Company, etc.) that relied on a durable power of attorney could not be sued by the principal for the agent's actions. If you have a document executed prior to October 1, 1998 it needs to be redone because no one will honor it. Additionally, if your durable power of attorney was executed after October 1, 2011, there are requirements that certain kinds of powers must be signed off in the document alongside that power's paragraph.

Second, Florida law requires a power be granted specifically. So if you have an out-of-state or on-line durable power of attorney that is a "check the box" format it probably is not specific enough to give your agent the powers they may needs.

Third, your agent only has the powers that you give them. Many durable powers of attorney lack critical powers needed for estate planning or for qualifying for public benefits like Medicaid.

WILLIAM A. JOHNSON, P.A.
ATTORNEY AT LAW
ELDER LAW, MEDICAID & ESTATE PLANNING



It's 2017! It's Time to Invest in your Independence.

*Elaine Deremer Cook PE, CGC, PMP,
CEAC, CAPS, ECHM, President
HandyPro of the SpaceCoast*

Did you know that the leading cause of losing your independence is from trips and falls? Just a little trip or fall can land you in the hospital with pulled muscles or worse, broken bones, which is not something we really plan for.

What can you do to invest in your long-term independence? Why not have your home assessed by a professional to determine how to prevent those pesky trips and falls. This assessment will identify areas that can be hazardous such as bathrooms, kitchens and stairways. Use the professional's expertise to come up with ideas that will reduce those hazards and lessen the risk of losing your independence this year while still retaining the beauty of your home.

Some solutions can be easily implemented for little money such as installing grab bars and removing small throw rugs. Others may be a little more costly, but would be considered home improvements that add value to your home and can be financed via a home equity loan from your local bank. These are improvements such as modifying a bathroom into a European Wet Room or adding an elevator or powerlift to access the second floor.

These solutions when invested in will help to ensure your long-term independence as you age in place.

HandyPro of the SpaceCoast is a General Contracting Firm that specializes and is highly certified in Home Accessibility modifications that retain the beauty and the value of the home while creating a safe and comfortable environment for all. Call us at (321) 208-7989 or email me at ecook@handypro.com to schedule your assessment now. We look forward to working with you and welcome your call.



Helping Seniors Of Brevard



The Donut Hole Explained

Lance Jarvis

SHINE 321-752-8080

The “donut hole” is one of the more confusing aspects of Part D Prescription Drug Plans, whether they are stand-alone or incorporated into a Medicare Advantage Plan. Following is a brief explanation of the 4 stages of Prescription Drug Plan coverage.

* In 2017, Part D plans can have up to a **\$400 annual deductible**. This is the amount that the beneficiary must pay for drugs that are covered by the plan – on its drug formulary – before the plan starts paying its share of the cost of medications.

* **The Initial Coverage Period** starts after the deductible is met. Now the plan shares the costs of covered medications with the beneficiary. Some plans pay the entire cost of Tier 1 medications.

The Initial Coverage Period ends when the Part D Plan and the beneficiary together have spent \$3,700 on covered medications. This is where the “donut hole” comes into the picture.

* **The Coverage Gap**, more widely known as the **donut hole**, is the stage when the plan stops paying for medications and the insured person is responsible for the drug costs. Some plans continue to share costs for the lowest tier medications.

In 2017 there is a 60% discount for covered brand name drugs while in the donut hole. For covered generic medications, the discount is 51%. However, the insured gets credit for having spent 100% of the covered drug costs. This hastens the insured person’s exit from the donut hole.

The Coverage Gap/donut hole stage ends when the insured alone has covered drug costs of \$4,950.

* **Catastrophic Coverage** is the last stage. The copayment for covered generic or preferred medications available from multiple sources is 5% of the cost or \$3.30, whichever is greater. For other covered medications, the copayment is 5% or \$8.25, whichever is greater. These amounts apply for the balance of the year.



VA National Cemeteries Now Offering Pre-Need Determinations

Dennis Vannorsdall
Veteran Service Officer

The Department of Veterans Affairs (VA) recently announced that it now provides eligibility determinations for interment in a VA national cemetery prior to the time of need. Through the Pre-Need Determination of Eligibility Program, upon request, individuals can learn if they are eligible for burial or memorialization in a VA national cemetery. Previously, eligibility was not determined until a veteran had passed which added undue stress on survivors and family members.

Interested individuals may submit VA Form 40-100007, Application for Pre-Need Determination of Eligibility for Burial in a VA National Cemetery, and supporting documentation, such as a DD Form 214, if readily available, to the VA National Cemetery Scheduling Office by: toll-free fax at 1-855-840-8299; email to Eligibility.PreNeed@va.gov; or mail to the National Cemetery Scheduling Office, P.O. Box 510543, St. Louis, MO 63151.

VA will review applications and provide written notice of its determination of eligibility. VA will save determinations and supporting documentation in an electronic information system to expedite burial arrangements at the time of need. Because laws and personal circumstances change, upon receipt of a burial request, VA will validate all pre-need determinations in accordance with the laws in effect at that time.

Eligible individuals are entitled to burial in any VA national cemetery, opening/closing of the grave, a grave liner, perpetual care of the gravesite, and a government-furnished headstone or marker or niche cover, all at no cost to the family. Veterans are also eligible for a burial flag and may be eligible for a Presidential Memorial Certificate.

For more information, visit www.cem.va.gov or call 800-827-1000.



Helping Seniors Of Brevard



Comprehensive Annual Eye Exams May Be a Key to the Early Detection of Serious Medical Conditions
Dr. Hetal D. Vaishnav
The Eye Institute for Medicine & Surgery

A comprehensive eye exam not only helps maintain or enhance one's vision, but may also lead to the discover of potentially serious systemic medical conditions, such as diabetes, high blood pressure, lupus, sarcoid, rheumatoid arthritis or multiple sclerosis. In some cases, infectious diseases have been discovered.

"This is why we encourage every one of our patients to have at least a yearly examination that includes dilation of the eyes, which can yield detailed information about the person's current health status as well as their likely future state of health," comments Dr. Hetal D. Vaishnav.

Advanced, state-of-the-art Imaging

At the Center for Retinal Care at The Eye Institute for Medicine & Surgery, the doctors combine thorough eye examination techniques with state-of-the-art imaging to ensure that each patient receives the very best care possible. Digital, high definition retinal evaluations are revolutionizing the early detection and treatment of eye conditions such as macular diseases, retinal diseases and diabetic-related disorders.

"The good news is that by detecting these problems early, we are often able to help our patients maintain or regain their eyesight, and we are also able to coordinate care with their primary care physician and other specialists to help our patients achieve their best possible quality of life," reports Dr. Vaishnav.

To schedule an appointment with one of the eye specialists at The Eye Institute for Medicine & Surgery, please call (321) 722-4443 or visit SeeBetterBrevard.com. Appointments are available in the Rockledge, Melbourne, and Palm Bay offices.



From the Executive Director...
Kerry Fink

HELPING SENIORS has already served over 1700 individual cases – via our Helping Seniors Information Hotline at 321-473-7770 – all free of charge, and thanks to the kindness of those who stood financially with HELPING SENIORS to bring this much needed help.

We're excited about the road ahead – we live in a county that, by AARP definition is 50% senior – with 1:4 persons 65+. Our goal is to serve you, valued Brevard Senior, with information that is beneficial for you and your situation. At the same time, we need your help, to make our organization go and grow.

To date, all of our funding has come through efforts of businesses and individuals who see the value of what HELPING SENIORS does – our history is that we are NOT government funded and our services are not paid from your hard-earned tax dollars. We exist because of the support of people who care and take that extra step in HELPING SENIORS.

We invite you to join us in this absolutely necessary funding aspect, through your own charitable giving. We need YOU! We have established, as Joe mentioned, a \$100 club – a simple way to register your vote that HELPING SENIORS does matter. Call today to 321-473-7770 and join. We are better together in our efforts to ensure Brevard County lives up to its reputation as an Elder-Friendly community.

Thank-you for taking time to read through this and thank-you, in advance, for HELPING SENIORS!

Sincerely,
Kerry Fink
Executive Director



You may also make a donation on www.helpingseniorsofbrevard.org



Helping Seniors Of Brevard

Continued from page 1

However, our program thrust will be on our \$100 Dollar a Year Donor Program.

The \$100 Dollar a Year Donor Program will be a continuing effort to acquire 1,000 donors to the program. If someone wants to donate more and also to other Helping Senior efforts to raise money, that will be much appreciated. If we concentrate on holding to a budget of \$240,000 a year and do our work the way it can be accomplished, consider the capability that we have built into our fundraising program to build our own endowment to assist those in need in our county. And, a box score on our progress will be maintained in the monthly newsletter. We intend to keep you informed so (we hope) that you will want to support our work.

Yes, we have an ambitious program in mind. With a good plan, honesty on all fronts and your support we can make this happen. When we built the first Alzheimer's Center, we started with zero funding and when we opened the doors to serve people, we had \$25,000 remaining on a building cost of about \$790,000. It can be accomplished but it will take work, donor support and a lot of prayer. Make 2017 a year of progress built on your support. Thank you!



Want to receive our newsletter via email? Simply register on www.helpingseniorsofbrevard.org

Our Current Underwriters Include:

Al Dia today

www.aldiatoday.com

Barbara McIntyre, CSA-Home Equity Retirement Specialist
321-698-4739

Barefoot Bay Tattler

www.barefoottattler.com

772-664-9381

Brevard Chiropractic & Injury Center & Neurogenx Nerve
Center of Rockledge

www.neurogenx.com/rockledge 321-586-2240

Canadian Meds of Melbourne

sales@canadianmeds-melbourne.com

321-574-6976

Cobblestone Real Estate (The Waters)

www.livecobblestone.com 321-802-6847

Courtney & Braswell Financial Group

www.courtneybraswellfg.com 321-735-4994

Ebony News Today

www.ebonynewstoday.com

Ear Care

www.earcare.net 321-252-4685

Handypro of the Space Coast

www.spacecoastfl.handypro.com 321-208-7989

Hometown News

www.hometownnewsol.com 321-242-1013

In Home Personal Services

www.ihps.com 321-984-0706

Kindred At Home

www.kindredathome.com 321-725-4799

Organized Creative Designs

www.ocd-organizer.com 321-431-9664

Riverview Senior Resort

www.riverviewseniorresort.com 321-312-4555

Senior Scene Magazine

www.seniorscenemag.com 321-777-1114

Seniors Helping Seniors

www.seniorcarebrevard.com 321-722-2999

Dr. Lee Sheldon, DMD

www.dr.leesheldon.com 321-369-9788

Spotlight Magazine

www.spotlightbrevard.com 321-961-3636

The Eye Institute

www.seebetterbrevard.com 321-722-4443

The Fountains of Melbourne

www.kiscoseniorliving.com 321-473-9494

Veterans Realty of Brevard

www.veteransrealtybrevard.com 321-868-1833

VITAS Innovative Hospice Care of Brevard

www.vitas.com 321-751-6671

Watercrest Senior Living Group-Market Street Memory
Care Residence

www.marketplaceresidence.com/viera.html

321-253-6321

William A. Johnson, P.A.

www.floridaelderlaw.net 321-253-1667

WMEL AM 1510 Radio

www.1060wmel.com 321-241-1060

Wuesthoff Health System

www.wuesthoff.com 321-636-2211

Zon Beachside Assisted Luxury Living

www.ZonBeachside.com 321-777-8840