



# Helping Seniors Of Brevard

[www.HelpingSeniorsofBrevard.org](http://www.HelpingSeniorsofBrevard.org)

Issue 10

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](http://HelpingSeniorsofBrevard.org)



## *President's Message*

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

As a senior citizen one of my greatest concerns is my perceived lack of overall senior attention to the needs of seniors living in Brevard County. Recently, the Senior Advocacy Council prepared and sent to the Brevard County Commissioners a document citing the results of a locally conducted senior survey which reflected needs of seniors themselves. To my knowledge, this is the first ever survey directed specifically to seniors and those who care for them, and I have lived in Brevard since July of 1988. That is a long time to ignore senior presumptions of their needs.

Interestingly, the most sought after needs were those meetings the education and information requirements to age with dignity and help with finances and managing bills. Close behind was health related issues and assistance with care giving. In the real world in which we seniors live these are real and valid concerns. As we have worked our way through the first year of operating Helping Seniors, we have encountered the same issues but most apparent has been the desire of callers to listen to possible solutions/resolutions to individual problems.

In my own work with seniors I have often encountered the "loneliness" factor. Most of us like to associate with others and when that is taken from us, often through the death of a spouse, we enter a new world, one definitely not to the liking of most of us. One objective of Helping Seniors will be to develop a senior call line, a way to daily communicate with those who live alone or have other requirements to maintain open lines of communication. As we work into 2016 you will learn more about this initiative.

Please remember the auction to be held at Holy Name of Jesus Church on October 17. We do need your support. Read more about our Benefit Auction on page 2.



# Helping Seniors Of Brevard



Get Ready for Medicare  
Annual Open Enrollment,  
10/15/15-12/7/15  
*Lance Jarvis*  
*SHINE*

Medicare's Annual Open Enrollment Period (AEP) is just around the corner. This is the one time each year Medicare beneficiaries can change Medicare Advantage Plans, Part D Prescription Drug Plans, or switch from Original Medicare to a Medicare Advantage plan and vice-versa. Any changes you make during this period become effective on January 1.

Unfortunately, many beneficiaries pay little attention to AEP only to be unpleasantly surprised when they discover that there have been changes to their plan(s) that are not to their benefit. Except in rare circumstances, it is too late to change plans after Open Enrollment closes on December 7.

### Getting Ready for AEP

★ Carefully read the Annual Notice of Change (ANOC) from your plan that describes changes that will take place on January 1. This is your opportunity to see whether the plan will continue to meet your needs in the coming year. All plans are required to mail the ANOC in September and you should receive it soon after that. If you do not receive an ANOC, call the plan and request one.

★ Pay particular attention to changes in premiums, copayments for medical services and medications. Check to see whether your medications will be covered next year. If they will be covered are they on the same copayment tier next year that they are at present? If your plan designated preferred network pharmacies and you go to one of them to get your prescriptions filled, look to see whether that pharmacy will still have preferred network status next year. You will normally save money by going to a preferred network pharmacy.

★ If you are in a Medicare Advantage Plan ask your doctor's office if they will continue to

accept the plan next year. Do not assume that they will.

Choosing the Medicare Advantage or Prescription Drug Plan that best meets your needs can be a time-consuming and complex process. For assistance in evaluating your plan options contact SHINE (Serving Health Insurance Needs of Elders) at (321) 752-8080 or 1-(800)963-5337. A volunteer Brevard SHINE counselor who serves at one of the 12 SHINE locations in our county will contact you. All SHINE services are free, objective and unbiased, and confidential.

**Helping Seniors of Brevard**  
*Benefit Auction*  
FINE ART, ORIENTAL RUGS,  
INDIAN ARTIFACTS, SPORTS & SPACE  
MEMORABILIA AND MORE

**SATURDAY**  
OCTOBER 17, 2015  
6:00 PM - 10:00 PM  
HOLY NAME OF JESUS  
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DONATED BY  
FALASIRI ORIENTAL RUGS

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FOR MORE INFORMATION CALL (321) 473-7770  
WWW.HELPINGSENIORSOFBREVARD.ORG

Volunteers Carol, Renee & Terry sending out hundreds of invitations for the auction. For tickets call (321)473-7770.





## What if I forget to update my beneficiaries?

*Beth Courtney*  
Courtney & Braswell Financial Group

The simple answer is this: If you want the right people to get your money, you'll need to keep your beneficiary designations up-to-date, even if your will or estate plan already is. That's because a beneficiary form will override whatever you've said in your will or estate plan.

If you have a bank, brokerage, or retirement account, annuity or life insurance policy, you've probably filled out a beneficiary designation form. Most of the time, we fill them out, and then forget about them. Years pass. Then, when changes happen in our lives – we get married, divorced, lose a spouse, gain a child or grandchild – we might remember to update our will, but oftentimes forget about all those beneficiary forms.

That's where things can get a bit sticky. Not updating those forms could force future generations to pay too much in taxes, not receive their rightful inheritance, or could lead to other unfortunate consequences.

### If your named beneficiary is:

Your spouse, child or grandchild (assuming he or she is an adult)

### Here is where your money will go when you die:

The money will go directly to him or her, bypassing the costly and often lengthy probate process.

### If your named beneficiary is:

Your ex-spouse

### Here is where your money will go when you die:

The money may go directly to that person, whether or not you remarried or named someone else in your will. *Note exceptions via Florida Statute 732.703*

### If your named beneficiary is:

Someone with special needs

### Here is where the money will go when you die:

Anything more than a small cash gift could prevent a person with special needs from receiving government assistance, unless the money goes into a special "supplemental needs" trust.

### If your named beneficiary is:

Your estate

### Here is where the money will go when you die:

The money will directly go to your estate, to be distributed according to your will. If that money was in a retirement plan, the full amount must be paid out – and taxed – within five years. If you name an individual instead, that person can stretch out the payments, and taxes over years or even decades, taking advantage of the potential growth too.

### **Make updating beneficiaries a part of your financial review.**

Consider adding "updating beneficiaries" to the list of things to go over during your annual review with your financial professional. Or, at the very least, update all of your beneficiary forms after you experience a life-changing event, such as marriage, divorce, birth or death of a loved one, or a job change or retirement, since any time you roll over a retirement plan, you'll need to assign a new beneficiary.

### **Ready to update your beneficiary forms, but not sure who to name?**

Contact your financial professional to help to ensure that your financial accounts and contracts are set up correctly, and will benefit the people you want. Live for today, plan for tomorrow! If you would like more information, call (321)735-4994.



For archived articles, radio and television programs, go to:  
[www.helpingseniorsofbrevard.org](http://www.helpingseniorsofbrevard.org)



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

By *Kathleen LaPorte*  
*VITAS Healthcare*  
*Senior General Manager*

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 patient's individualized plan of care. Continuous care, during a brief period of crisis, can be available for up to 24 hours a day. When patients or family members have questions or concerns after business hours, they can often get immediate answers and help by calling an after-hours service.
3. What is the role of 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. Hospice teams realize that no one knows the patient better than the family.

4. What does hospice care cost? Does insurance cover it? Medicare pays for hospice services. Many states have established Medicaid coverage for hospice, and almost all private insurers and managed care plans provide coverage for hospice care as well. VITAS is a Medicare-approved hospice provider. For more information visit [www.VITAS.com](http://www.VITAS.com) or call (321)751-6671,

Helping Seniors of Brevard archive all printed articles, newsletters, radio and television shows. Simply go to [www.helpingseniorsofbrevard.org](http://www.helpingseniorsofbrevard.org) and click the media tab. You'll find a great deal of educational information.

You can also visit      to discover even more! Find our articles in: Senior Scene Magazine, Hometown News, Ebony News Today, and Spotlight Magazine.

### The Importance of Senior Awareness

*Joe Steckler, President Helping Seniors of Brevard*

Consider for a moment the value of Helping Seniors media outreach to the senior population and those who care for them in Brevard. Now consider the many new benefits that could accrue to those in need if we all worked together to spread information to our neighbors, friends, family and co-workers. In this same way peoples of all countries have used word of mouth to pass down stories and information through countless generations.

Brevard County is home to many elder care programs such as Aging Matters, adult daycares, in-home care providers and others that help seniors age with dignity and provide respite for caregivers. These programs exist but must be researched and promoted by all so that more people can know about and access these valuable services. One starting place for information is Helping Seniors at (321)473-7770.



## LET'S TALK SPIT *Dr. Lee Sheldon*

Spit. For some it was cool. For others it was gross. But you know who did it, probably know people who still do it. So what about spit? What about saliva?

Well, we have it. It helps to make the food go down easier. And it has enzymes that start to break down the food as soon as we start chewing, making digestion easier. And yes, we are supposed to chew before we swallow. That's why we have teeth.

But saliva has another not-so-well-known function. It neutralizes acid. The process of neutralizing is known as a "buffer." What breaks down teeth, causing tooth decay? Acids, of course. So when we have good saliva, it neutralizes the acids thus protecting our teeth.

Do you have that protection? As we get older, we produce less and less saliva. But here's the real kicker. Most of the medications that we take have a tendency to stop saliva flow, causing "dry mouth." What medications? Everything from hypertension medications, cholesterol medications, antidepressants, antipsychotics, sleep medications, anti-anxiety medications, etc. The list is very long. Check out your own medications on the internet to see if they cause dry mouth, or ask your pharmacist.

So with dry mouth, acid levels increase. When acid levels increase, the teeth then are more likely to decay. But that decay is far more difficult to treat than the cavities that you may have had as a kid.

So what do you do? If there is a way to get off the medications with your doctor's supervision, that might be the first way to go. But let's assume that you have to remain on your medications. Then here are some recommendations. Stop, and yes I mean stop, eating sugar. It's bad for your health and bad for your teeth. Sugar is found in most processed foods.

And it's just bad for you. In particular when you are eating sugar, you are creating an acidic environment in your mouth. Since your saliva can't buffer that acid, the acid just stays in your mouth.

Okay, so you've gotten off sugar, what else can you do? Make sure that you are carrying water with you. When your mouth dries up, take a swig. Another thing you can do is buy some artificial saliva products. You'll find them at the drug store. Your dentist will likely have some samples that you can try as well.

The bottom line here. The drier your mouth, the more the acid. The more the acid, the worse it is for your teeth.

Let's keep our mouths wet and keep our teeth.



Dr. Lee Sheldon established a Charitable Giving Campaign to allow patients to have an exam, X-rays, and a CT scan (if necessary) in exchange for a \$50 donation to Helping Seniors of Brevard County. These services value up to \$500 for your donation and allows for a full evaluation by one of the preeminent dentists in our area. All you need to do is call **(321) 259-9980** and say you were referred by Helping Seniors of Brevard County. Bring a check with you, make it out to HSOBC, and the full examination will be yours! Dr. Sheldon's Charitable Giving Campaign has collected over \$150,000 that has been distributed to organizations in our area.

Did you know Helping Seniors of Brevard offer **FREE** computer classes each week? Please call (321)473-7770 if you would like to participate.





## Benefits of Having a Professional Guardian

*William Johnson, PA Elder Law Attorney*

In Florida, a "professional guardian" is defined as a court appointed guardian that has rendered services to three or more wards (incapacitated persons). In order to serve, professional guardians have to meet certain educational and legal requirements. In recent years, professional guardians have become maligned in the press as having excessive fees or powers. However, having a professional guardian does have its benefits. Here are some of the benefits of having a professional guardian:

1. They can serve when no one else can. Most families are extended all over the United States. The incapacitated person may be in Florida but the children may be in several other states. A professional guardian can serve as the local decision-maker when other family members cannot. The professional guardian can keep the rest of the family informed and involved. A professional guardian can also serve in cases where the incapacitated person has no family.
2. They can serve when there is a conflict in the family. Professional guardians are often called when the family of the incapacitated person has conflict amongst themselves. Having an independent third party professional guardian can relieve family tensions and ensure unbiased decision-making.
3. They can serve when there are limited resources. Most people do not know that professional guardians continue to serve their wards long after the ward's financial resources have been exhausted. Talk to any professional guardian and they can cite dozens of cases where they continued serving after the money was gone.



## I Am a Survivor (A Real Life Story)

*Sandy Nevins*

I am a senior citizen residing in Brevard County that/who has encountered numerous obstacles first-hand, most of which I may add have not been pleasant. I initially contacted Helping Seniors of Brevard almost one year ago and I have to share with you, they have been one of the nonprofit organizations that took their time (and still does today), to help me with resources. In fact, they have even made calls to other agencies to assist getting me help earlier than I could myself. Helping Seniors has also been the ONLY organization to return my calls in a very "timely" manner. I know Kay, the Information Specialist, helps many on the phone, but she always returns my call the same day if she happens to be on the phone helping someone else when I call.

I am on a very limited income and have been faced with various medical issues that have allowed me to claim disability benefits. Although I am not of the nature to take advantage of any "system," I have run up against many issues that I feel/believe are not in the best interest of seniors living in Brevard County. For example, it took over 8 years waiting to get approved for Section 8 housing. In the interim, I lived in deplorable and unsafe housing where I feared each day and night for my safety as I was placed/housed near drug dealers, prostitutes, and drunks. Being a single woman, nor not, nobody would like to be in that position. Sometimes fate dealt out cards that I didn't like, but I am a survivor. It's been hard, really hard!

One of my frustrations and reasons for writing this article, is the lack of respect employees of certain agencies/organizations have given/treated me. And, if that's not bad enough, the lack of return calls. I repeatedly had to call and leave my name and number, day after day.

*Continued on page 8*



## Property Tax Exemptions for Eligible Veterans

*Dennis Vannorsdall  
Veteran Service Mgr.*

### Basic Property Tax Exemption:

Eligible resident veterans with a VA certified service-connected disability of 10 percent or greater are entitled to a \$5,000 property tax exemption. Veterans must establish this exemption with the county tax official or property appraiser official in the county in which he or she resides by providing documentation of the disability. The unremarried surviving spouse of such a disabled ex-service member, who on the date of the disabled ex-service member's death had been married to the veteran for at least five years, is also entitled to the exemption.

### Additional Property Tax Exemptions:

Any real estate owned and used as a homestead by a veteran who was honorably discharged and has been certified as having a service connected, permanent and total disability, is exempt from taxation if the veteran is a permanent resident of Florida and has legal title to the property on January 1 of the tax year for which exemption is being claimed.

Any real estate owned and used as a homestead by the surviving spouse of an Armed Forces member, who died from service-connected causes while on active duty is exempt from taxation if the member was a permanent resident of Florida on January 1 of the year or in which the member died. If, upon the death of the veteran, the spouse holds the legal or beneficial title to the homestead and permanently resides there, the exemption from taxation carries over to the benefit of the veteran's spouse until he or she remarries, sells, or disposes of the property.

### Combat Related:

Any partially disabled veteran who is age 65 or older, any portion of whose disability was combat-related, and who was honorably discharged, may be eligible for a discount from the amount of ad valorem tax on the homestead commensurate with the percentage

of the veteran's permanent service connected disability. Eligible veterans should apply for this benefit at the county property appraiser's office.

For more information regarding veteran property tax exemptions and discounts, please contact your county property appraiser or your county veteran service office. You can reach my office by calling (321) 633-2012.

### Denial and Dissent...Dementia is a Dirty Word

*Jennifer Helin, Seniors Helping Seniors*

Last year several friends came to me for an opinion on a mutual girlfriend. "Do you think she has dementia?" My immediate reaction was, "Oh my, you haven't said the word dementia in front of her, have you?" I am not a doctor, but I suggested she see one to check her thyroid, current medications and vitamin levels to rule out anything that could be causing the symptoms.

Months later, our friend was much more like herself thanks to updated blood work and changes in her medications. Our relief was short lived however as she began to slowly display more dementia-like symptoms.

Dementia is hard on family and friends but more on the person facing the challenges it brings. Early diagnosis would benefit as there are many new treatments and trials. Is an intervention necessary? Should someone step in? Should I?

Because what I do in my profession, I want an intervention. I want her to seek early treatment. But, what does she want? I can only imagine she wants time to process this puzzle that is dementia. Perhaps to come to terms with it and I would think she would want us to treat her as we always have.

I have found several bloggers that are sharing their journey with the world on dementia. If you want to learn more, I encourage you to look up Blogger Rick Phelps or NPR's Greg O'Brian for his Inside Alzheimer's series. I also encourage you to push for early intervention. Most importantly, support your loved one where they are and know you are not alone on this journey.



# Helping Seniors Of Brevard

Continued from page 6 (Sandy Nevins)

Once I got to speak to a person, I had to give out personal information to not just one, but as many as six people. That shows me they are not keeping good records or one hand doesn't know what the other is doing...bad management! I waited an entire year to have foot surgery as a result of not getting back return calls. Thank goodness Helping Seniors of Brevard jumped in to help me get a ramp so I could get into my home after the surgery. My next obstacle was to make arrangements ahead of time to get a meal delivered. Once again, no return calls even though I was promised someone would call me. Never did get a call until a day *after* my surgery. Sad, so sad. Now I know why so many seniors simply give up with frustration.

I can truly say I am at my end of tolerance. I believe there needs to be some type of accountability. It's not right to send seniors to nursing homes for simple conditions, meals and adaptations. I can only imagine how much money could be saved if only (certain agencies) /everyone did their jobs. I thank Helping Seniors of Brevard for helping me age with dignity and invite anyone reading this to call them if they are looking for resources. They at least, will get you pointed in the right direction.

Want to donate to Helping Seniors of Brevard?  
Simply mail your donation to: Helping Seniors of Brevard, Inc. ~ P.O. Box 372936 ~ Satellite Beach, FL 32937 or visit:  
[www.helpingseniorsofbrevard.org](http://www.helpingseniorsofbrevard.org)



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[www.atlanticshoresrehab.com](http://www.atlanticshoresrehab.com) 321-953-2219

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