

#### 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



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

President's Message

Dear Friends,

There are only four months left until we will raffle the 1951 Ford Victoria hot rod given to us by A.J. Hiers. The drawing will take place February 10, 2018, at the American Muscle Car Museum. Now is the time to pull out all the stops in our efforts to raise as much as we can to help people. For a \$25 donation, you will receive one ticket and for \$100

you will receive five tickets. To order tickets, please go to <u>www.helpingseniorsofbrevard.org</u> and click on the "Win the Classic" tab or call Kay at 321-473-7770. We do need your help. It has been my pleasure to be the founding President of Helping Seniors. We have a small Board of Directors but all are committed to the organization and do as much as possible to attend meetings, help with fund raisers, and assist the organization. Board members receive no

gratuity for serving, only the knowledge that they are doing a service that helps others. This month marks our third full year of operations in Brevard. We hope that we have made a difference in the lives of those we have tried to help. We know that there is always more that can be done, but once we have established an endowment we will be able to provide more assitance. For now we will concentrate on providing information and connecting callers to the services they need. The work we do is challenging, very much needed, and rewarding, as it enables us to meet many wonderful people in our county.

Conducting a car raffle is also a challenge, especially getting the word out about the event. The most important thing we can do now is ask you to make a ticket donation so we can continue our services. We need your support in this endeavor. The car will be staged at the Boniface-Hiers Mazda Dealership, so tell others about its location, check it our yourself, then join us in February at the American Muscle Car Museum for the drawing and a night of entertainment. You will be able to tour the Museum and its \$32 million collection of muscle cars. Hope to see you there.



# Win the Classic! (and help Helping Seniors!)

Helping Seniors is Raffling this beautiful 1951 Ford Victoria Hot Rod - generously donated from the personal collection of AJ Hiers - to help fund our Senior Information Helpline and efforts on behalf of Brevard Seniors.

> Car Raffle: 1 ticket \$25 or 5 tickets for \$100 Donation.

Call 321-473-7770 for Tickets or go online to HelpingSeniorsofBrevard.org/classic

Support Helping Seniors Drawing Feb 10<sup>th</sup> 2018 - Need not be present to Win.







#### The Priority List

Dr. Lee Sheldon, DMD

I'll bet that you have a list of chores to do at home. Some are chores that must be done now, such as fixing a roof leak. Others may be necessary but can be deferred for a while, such as painting the house. Of course, if we delay the painting too long, it then becomes a higher priority.

Do you know that you can set the same priority list for your mouth? Your dentist sees you and comes up with a treatment plan. You see the treatment plan, try to make sense out of it, and then decide whether you want to do it or not. Well, there is a third choice, and that is to discuss your dental priority list with your dentist.

So what do you do? When you see that treatment plan, first make sure that the treatment plan is clear to you. We sometimes use dental terms that only we, in the dental profession, understand. Ask your treatment coordinator to clear up any words that you don't understand. Once the words are cleared, then the next point is to understand the treatment itself. What is the doctor recommending and what is the benefit that you'll achieve? The third point is the priority list. What has to be done now? What can be delayed? What are the consequences of delaying those portions of treatment?

Once you have those answers, you are then equipped to make treatment decisions for yourself, including budgeting for what has to be done now and what will be necessary for the future.

These are always options, and almost always a priority to the treatments associated with those options. Ask questions, and you'll be in better control of your dental treatment.





Serving Those Who Served Their Country

> Pamela Struzinski, VITAS Healthcare Patient Administrator

VITAS brings unique care to veterans near the end of life. U.S. veterans account for 25% of all deaths every year. With more than 1,000 veterans dying in the U.S. each day, it is critical for hospice providers to offer specialized care that veterans need, and show our appreciation for the sacrifices they made for our country.

VITAS strives daily to honor veterans' preferences for care at the end of life and to provide them with respect, comfort and compassion. VITAS provides staff and volunteers with specialized training on the unique needs of veterans.

Our veterans' liaisons—most of them veterans themselves—are a huge resource. They work with the VA, Medicare, Medicaid and local organizations to help veterans near the end of life access benefits and resources. They answer questions and provide valuable information about medical, financial and burial benefits.

One of the unique ways VITAS honors veterans is by coordinating special bedside salute ceremonies to pay tribute and properly acknowledge them for their dedicated service to our country. Each veteran is pinned with an American flag, and presented with a certificate of appreciation and a special patriotic blanket made with love by VITAS volunteers.

VITAS also sponsors the South Florida Honor Flight Network that sends World War II and Vietnam veterans to Washington, D.C. to visit their war memorials, along with warm airport receptions where family, friends and community supporters welcome them home.

As the nations' largest provider of hospice care, VITAS is proud to work with veterans at the end of life. For more information, please visit <u>http://www.vitas.com/hospice-care-</u> services/caring-for-veterans.





#### Zon Beachside Assisted Luxury Living and Memory Care is proud to offer our residents the MIND Diet

Greg Kennedy, Administrator

A study by Rush University of Chicago showed that the MIND diet lowered the risk of Alzheimer's by as much as 53% in participants who followed the diet rigorously, and by about 35% in those who followed it moderately well.

The MIND diet is a hybrid of the Mediterranean and DASH (Dietary Approaches to Stop Hypertension) diets. Both diets have been found to reduce the risk of cardiovascular conditions, like hypertension, heart attack and stroke. Some researchers have found that the Mediterranean and DASH diets provide some protection against dementia as well.

The MIND diet includes 10 "brain-healthy food groups" including green leafy vegetables, other vegetables, nuts, berries, beans, whole grains, fish, poultry, olive oil and red wine. The five unhealthy groups include red meats, butter and stick margarine, cheese, pastries and sweets, and fried or fast food.

The MIND diet includes at least three servings of whole grains, a salad and one other vegetable every day, along with a glass of wine. The diet also suggests snacking most days on nuts and eating beans every other day, poultry and berries at least twice a week and fish at least once a week. Dieters must limit eating the designated unhealthy foods to avoid the devastating effects of Alzheimer's, according to the study.

Our residents at Zon enjoy having the option of choosing the MIND diet offering we have for breakfast, lunch and dinner each day!





#### What is Anodyne Therapy?

Dr. Timothy Bortz, DC Executive Medical Director, NeuroMedical Wellness Center

Peripheral neuropathy is prevalent among people with diabetes. One option for helping these patients is Anodyne Therapy, a non-invasive treatment that has received praise in clinical studies. Anodyne Therapy received FDA approval in 1994 & is indicated for the temporary increase in local circulation and reduction of pain. It works by increasing circulation in the area where the patient is experiencing pain. Anodyne Therapy uses monochromatic infrared energy (MIRE) to release nitric oxide from the patient's red blood cells, which improves nerve function and is important for making new blood vessels & healing wounds. As the manufacturer notes, "low levels of nitric oxide are common in people with diabetes and are a major factor in the poor circulation, loss of sensation, chronic falls, foot ulcers, and pain of diabetic peripheral neuropathy." There are several clinical studies that demonstrate significant clinical outcomes including restoration of protective sensation in patients with peripheral neuropathy, pain reduction, increased nerve conduction & faster healing of diabetic ulcers and other chronic wounds. Treatment with the Anodyne system is simple and painless.

The key to this dramatic improvement is that the energy causes the RBC's to release Nitric Oxide. Nitric oxide causes: 1) The blood arteries, vein & capillaries to increase blood flow 2) Promotes new blood vessel growth 3) Reduces platelet aggregation 4)Counteracts the effects of high glucose and cholesterol on blood vessels 5) Directly mediates an analgesic effect 6) Indirectly reduces ischemia (decreased oxygen from reduced blood flow 7) Increases nutrients and reduces inflammation to the nerves.

To attend a FREE Neuropathy Seminar, call 321-222-9370 & mention this article.





#### The "Donut Hole": The Simple Explanation

Joe Ponds Canadian Meds of Melbourne

During our recent interview with Joe Steckler and Kerry Fink for the wonderful organization, Helping Seniors of Brevard, the subject came up about the "Donut Hole". Frequently seniors find themselves "falling in" this gap without a clear understanding of how it works, and why it is so hard (if not impossible) to get out. Here is the quick and simple version, and how you can stretch your benefits to stay out of the "Hole."

Medicare Part D (prescription) coverage has three distinct parts: the initial coverage, the coverage gap (called the Donut Hole), and finally "catastrophic" coverage. The initial portion is what we are all familiar with where the prescription medication is covered, completely or in part. For this year (2017), this total is a maximum of \$3700 where the beneficiary pays 25% and the plan pays 75%. This is where some folks get confused. When we purchase our medication for, let's say, \$45 a month, the total is actually \$180 applied to the initial coverage! Depending on the number and cost of your medication, this benefit period can pass very quickly putting us in the coverage gap (Donut Hole).

This coverage gap leaves the beneficiary responsible for out-of-pocket costs up to the catastrophic limit of \$4950. Here's the rub: depending on whether you purchase brand name or generic drugs, the amount applied to getting you out of the Donut Hole varies. Because of the increased costs, many Part D members reduce or stop taking their medicine until their benefits renew the following year. The harmful effects to the individual, not to mention the costs to the nation, in long term health care costs are rising annually. While the Affordable Care Act is working to close the Donut Hole, for some, it simply isn't soon enough. Call me at: 321-574-6976 for a free consultation.



What To Expect When You Hire a Home Care Agency Carol Knouse AVID Home Care Services

For anyone who needs assistance with the activities of daily living, in-homecare can be an ideal solution. Home care agencies deliver the services people need to maintain their independence and age in place safely in the comfort of their own home.

Non-medical home care is often confused with home health care. Home care includes services provided by doctors, nurses, therapists, etc. A doctor's order is required to start home health care services. Non-medical home care provides personal care such as assistance with activities like bathing/showering, grooming, oral hygiene, toileting, medication reminders and transfers/ambulation assistance. A doctor's order is not required. Caregivers can also provide light housekeeping, laundry services, transportation, shopping/errands, pet care and meal planning and preparation.

Most home care agencies employ Certified Nursing Assistant (CNAs) or Certified Home Health Aides (HHAs) who have experience with certain conditions in addition to standard elder care. These include Alzheimer's/dementia, non-ambulatory clients, those with paralysis, traumatic brain injuries and any other condition that requires daily assistance.

When you interview a home care agency, the key questions to ask are: 1) Are your caregivers W-2 employees? 2) Aside from licensing, are you also bonded and insured? 3) Do you try to have the same person provide services? 4) Do you have a back-up staffing plan to care for me when my regular aide is unavailable? 5) Do you regularly communicate with me regarding my care and caregivers?

If the answer to any of these questions is no, then you need to look for another home care agency that will provide the quality of care that you deserve.





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

A comprehensive annual eye exam not only helps maintain or enhance one's vision, but may also lead to the discovery 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 even 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 a person's current health status as well as their likely future state of health." – Hetal D. Vaishnav, M.D.

#### 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 digital imaging to ensure that each patient receives the very best care possible. Digital, highdefinition retinal evaluations are revolutionizing the early detection and treatment of eye conditions such as macular diseases, vascular diseases and diabeticrelated 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 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.





#### **Exploitation of the Elderly**

William A. Johnson, P.A. Elder Law Attorney

The number one exploiter of the elderly are their own family members. Usually this takes the form of a family member aettina their name added to the elderly persons account or getting the elderly family member to give the exploiter a durable power of attorney. Most times the elderly victim is unaware that the exploitation has occurred. The exploitation usually only comes to light when another family member visits and starts asking questions. Often times this is too late because once the money has been misappropriated it most likely has been spent. Thus, though the crime is uncovered it is often too late to recover the missing funds. If you suspect that a senior is being abused, exploited or neglected you can anonymously report it to the Florida Department of Children and Families (DCF) at 1-800-96-ABUSE. DCF will investigate any allegations of abuse, neglect or exploitation and take action if wrongdoing is uncovered.

Another remedy for exploitation would be filing for guardianship if the victim is an incapacitated person so that the court can appoint a guardian to investigate the exploitation. An emergency temporary guardian can be appointed if an emergency exists usually within ten days. An alternative is to bring a civil action under the exploitation statute or an action for review under the durable power of attorney statute. Both of these can be done if the senior has capacity or by a duly appointed guardian.

Vigilance is the best protection against exploitation. Always have multiple sets of eyes looking things over.







### When is it Time to have Help?

Jennifer Helin Senior Helping Seniors

At Seniors Helping Seniors ® in-home care we consider ourselves the first "rung" on the ladder of care. We are often the initial support someone has in their home. How does someone decide it is time? We see folks who start services a little early, those that are right on time, but unfortunately, too many that start too late.

What is too late? The couples or individuals that wait, wanting to stay independent as long as possible and refuse help, ending up suffering in the long run. They insist they can do it all themselves but run themselves ragged in the process. Worn down, they are at a greater risk for falls. They eat simple, quick meals that can be full of added salt but provide little nutrition. Isolated within their home they lose social contact, miss doctors appointments and lose track of medications. One hospitalization leads to another and a downward spiral begins. It's not a happy story but one we see all too often.

So, when is it time? If you can no longer drive, start services. If it takes three days to clean the house and you are wiped out for the next three, it's time. Have someone come in and do the jobs you no longer like doing. They can make meals, clean up, help keep things organized. Start with a little. Work up as needed. Get used to having someone around when you have the opportunity to decide if you like them. Try services out to see what works. Having a little help now can prevent requiring a huge amount of help later. Take charge by taking care of yourself.





Medicare Annual Open Enrollment Period is Under Way Attention Brevard Medicare Beneficiaries! Lance Jarvis, Co-Area Coordinator for Brevard County SHINE

Medicare Annual Open Enrollment Period runs from October 15 through December 7. For most Medicare enrollees this is the one time each year that you have the opportunity to

\* Switch from original Medicare to a Medicare Advantage Plan

\* Switch from a Medicare Advantage Plan to original Medicare

\* Change to a different Medicare Advantage Plan

\* Enroll in a Prescription Drug Plan if you don't have one

Any changes you make become effective on January 1, 2018.

Take advantage of the Open Enrollment Period to do a health insurance review to see whether your present health insurance plan best meets your needs in 2018. Remember that plans change their premiums and benefits annually.

In Brevard County there are 23 Medicare Advantage Plans and 21 Part D Prescription Drug Plans in 2018. It can be challenging and time-consuming to compare these options and make the right choices.

SHINE (Serving the Health Insurance Needs of Elders) is the easy solution. Well-trained SHINE volunteer counselors can review your needs and current health insurance plan and help you to determine whether another plan would better meet your needs and perhaps save you money. Why not take advantage of SHINE's services? SHINE is an award-winning statewide volunteer program that provides FREE, UNBIASED, and CONFIDENTIAL

counseling and information for people on Medicare. SHINE is a program of the Florida Department of Elder Affairs. SHINE has 12 locations throughout Brevard County and volunteer counselors are available to provide assistance at these locations. To reach a SHINE counselor, call 321-752-8080 in Brevard County or 800-963-533 state-wide.



**Hibiscus Court** 



Please consider making a donation to Helping Seniors of Brevard County. <u>Every</u> dollar counts!

#### Mail your check to:

P.O. Box 372936 Satellite Beach, FL 32937 Or, Call: (321) 473-7770

#### Our Current Underwriters Include:

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