

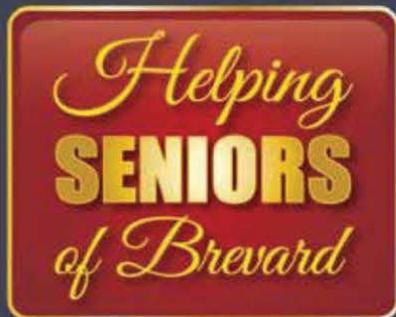


Helping Seniors Of Brevard

www.HelpingSeniorsofBrevard.org

Issue

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.

Greetings,

As we get ready to celebrate this year's best holiday season, we want to take a moment to consider, with all we have been through in 2020, how to celebrate SAFELY as we move through this time. We've made it this far through all COVID-19 issues – let's be sure we stick with the plan – social distancing, mask wearing, hand washing, etc.

There are great holiday safety tips at the CDC.gov website and, especially, during this holiday season, it is a good idea to study their COVID-19 resource pages which are filled with good information designed to keep us safe.

For example, many of us are thinking about attending holiday gatherings, visiting with friends and family, or even traveling and planning overnight stays.

If you attend a gathering, consider bringing your own food, drinks, plates, cups, and utensils. Avoid going in and out of the areas where food is being prepared or handled, such as in the kitchen. Use single-use options like salad dressing and condiment packets, and disposable items like food containers, plates, and utensils.

If you are hosting a gathering, the best option is a small outdoor meal with family and friends who live in your community. Limit the number of guests and clean and disinfect frequently touched surfaces and items between use.

When traveling, check travel restrictions, get your flu shot, and bring extra supplies, such as masks and hand sanitizer.

Alternately, schedule a time to share a meal together virtually, shop online, use contactless services for purchased items like curbside pick-up, shop in open air markets, deliver food to family and neighbors in a way that does not involve contact with others, participate in a gratitude activity, watch sports or movies at home, or play a game.

On behalf of Joe Steckler, our President/Founder, and our entire Helping Seniors team, we want to be the first to wish you the best Holiday Greetings and that we are looking forward to serving you as we move forward SAFELY into the New Year!



Helping Seniors Of Brevard



**Ways to Give
This Holiday Season**
Kerry Fink
Helping Seniors of Brevard



Kim's Corner
*Kim A. Bernard, MS
Education Specialist
Helping Seniors of Brevard*

It's the Most Wonderful Time of the Year

.... As we all make a way to enjoy a SAFE and ENJOYABLE holiday season in 2020, we are so grateful to you for helping us in the work of Helping Seniors!

Your financial assistance allows us to keep the all important **Senior Information Helpline** (321-473-7770) active throughout the holiday season and into 2021, serving those who find themselves in complicated situations and/or just need help getting pointed in the right direction.

Here are three great ways to get involved this year:

#1 – Year End Giving – This year, more than ever, your year-end gift to Helping Seniors helps seniors in need AND, due to special tax incentives, may give back to you as you file your 2020 tax return. Donate today – even your gift of \$25 makes a huge difference. Call **321-473-7770**, we'd be delighted to talk with you about year-end giving, or donate securely online at: **HelpingSeniorsofBrevard.org/donate**.

#2 – Sponsorship – Through the generous help of businesses and organizations who serve Brevard County, we are able to reach the 50% who are 50+ in our county! Call 321-473-7770 to find out our levels of commitment – and the benefits your group receives. Securing your 2021 sponsorship in 2020 may yield a good return on your taxes.

#3 – Helping Seniors Directory – While maximum benefits exist for Helping Seniors sponsors, many choose to focus their efforts on a stand-alone listing in the monthly print/online Helping Seniors Directory. For \$1 per day, your business gets 365 day of coverage in 2021. Call 321-473-7770 and get listed today!

I receive many different types of phone calls throughout my day on our senior help line. Some of the calls are as simple as the need for a handyman service. Some are complex, like the case involving an elderly lady with a disabled son facing eviction. The happiest calls I receive are from a couple of my regulars, who just want to talk about what is going on in the world, or just a hello to chat about everything but nothing at all. However, there are times I receive calls from outside Brevard County.

The most recent call I received was from a lady in her late 60's from Milwaukee, Wisconsin. She found us by doing an online search. Her reason for her call was because she wanted to learn computer skills. Since we are not in her area, I did a search and located a few computer skills courses designed for adults.

Another call I received was from an older gentleman in New Port Richey, which as we all know is on the west coast of Florida and not close to Brevard County. When asked about how he learned of our senior help line, he explained that he listens to our radio show.

His concerns were for computer repair. Since we are not in his area, I did some online searching and everything I found was not what he was interested in. I made the recommendation for renewing his membership with Geek Squad through Best Buy, which he was happy with.

Since we serve our Brevard County elders in need, all are welcome to call and are never turned away.

Kim

You can reach Kim at 321-473-7770 or at kim@helpingseniorsofbrevard.org.

Support Helping Seniors of Brevard when you shop at www.smile.Amazon.com. Amazon will donate 0.5% of the price of your eligible purchases to Helping Seniors once you designate us as the charitable organization of your choice. Thank you!



Helping Seniors Of Brevard



Bring Along a Friend

*Lee Sheldon, DMD, PA
Solid Bite*

How important is it for you to have a loved one or friend attend a critical doctor's visit?

Patients often see us to make long-term decisions for their dental care. Things have deteriorated to the point where specialty care is needed.

The new patient sees us for a two-hour visit where x-rays, CT scan, and a full dental evaluation is done. We check mouth acidity, the bite, sometimes the relationship between your spine and your bite (Yes, there is a relationship), periodontal disease, tooth decay, bone availability, tooth to tooth relationship, sometimes a study of your facial musculature. And there's a lot more.

We then often give more than one option for treatment. There are advantages and disadvantages to each option. Can you imagine then going home and explaining what happened to your spouse or loved one? Can you possibly communicate the findings at that two-hour visit effectively?

When major decisions are being made, either dentally or medically, you should have someone with you; someone who is level-headed, someone who knows you, someone who can help you in the decision-making process. There are questions to be asked, costs to be considered. And your loved one knows you and can help you in that process.

As a back-up, there is Zoom, which allows the loved one who can't make it to have a good discussion with the doctor or with the treatment coordinator. It's good but not as good as being there.

So when you know you have a major decision to make, bring someone with you. You'll have someone to discuss things with and bounce ideas off of. And along with the doctor and staff, you'll reassure yourself that your decision is the right one for you.



Planning for the Holidays After the Death of a Loved One

*Kathleen Kashow, General Manager
VITAS Healthcare in Brevard County*

Facing the holidays after the death of a loved one is difficult, especially the first few years.

The bereavement experts at VITAS Healthcare offer suggestions to help you and your family cope, enjoy time, and honor a deceased loved one during the holidays.

- 1. Ask each family member for their thoughts/preferences about participating in holiday traditions.** By talking about what you'll miss most and how to handle the future, you're taking the first step to cope with grief.
- 2. Review holiday activities. Consider what to keep and what to change.** Each member of the family should do only what they feel most capable of. Be kind to yourself and help others understand how you feel and what you need.
- 3. Decide how to include the memory of your loved one.** A chair may be empty, but your loved one will be present in your heart. Look through photo albums and tell stories.
- 4. Respond to invitations.** Plan to be with people you enjoy. Ask a friend to accompany you, and stay only as long as you want. Allow yourself to decline invitations you don't want to accept.
- 5. Realize that your fear of the holidays may be worse than the reality.** Allow yourself to enjoy "golden moments" when you can see the joy of the season. Your loved one would want that for you.

VITAS offers free remote grief support groups led by bereavement specialists. Learn more and sign up at [VITAS.com/grief](https://www.vitas.com/grief).

Kathleen Kashow is general manager for VITAS in Brevard County, Florida. For more information about end-of-life care options, call VITAS Healthcare at 321.339.2893 or visit [VITAS.com](https://www.vitas.com).



Helping Seniors Of Brevard



Blessed to Help Home Healthcare Clients

*Traci Graf, RN
AVID Home Care*

Many people talk about living life with purpose. I am, without a doubt, doing what I was meant to do as a nurse. I was given the amazing opportunity two years ago to lead the incredible Avid team of caregivers who have been providing high quality care to the community. This will be the last article for 2020, and it is time to let everyone know what this responsibility means to healthcare workers.

Avid employs certified nurse's aides, home health aides, and companions. When interviewing people, the staff look for certain outstanding qualities. A passion for caregiving, along with a wide set of skills and the ability to better a client's life are qualities that stand out. Avid strives to help clients maintain the life they want by keeping their independence and staying in their homes until the end of their lives.

Avid has been blessed to partner with area hospice agencies, helping many clients at the end of their lives and their families. The end-of-life stage is a very precious time that only happens once. By providing compassionate, professional caregivers, Avid has allowed many families to focus on connecting with each other instead of worrying about who is tending to the client's physical needs. I have been very proud of the staff this year as they have done a wonderful job in these difficult situations.

At the time of this writing, Avid remains a completely COVID-19-free agency – clients and staff. Client health and safety are top priorities during this stressful time, and Avid's efforts are reflected in the outcomes to date. We are more committed than ever to being the wave of change in home care and continue to provide stellar non-skilled care to Brevard.

Avid is changing the way caregiving is delivered to clients, one person at a time.

Happy Holidays and thank you from all of us at Avid Home Care for allowing us to be part of your lives.



Mental Health Issues Rise Due to COVID-19 & Holidays

*Kevin Kilday, PhD, D.PSc
Holistic Health Center*

Covid and holiday stress affect both men and women, young and old, physically and mentally. Covid safety precautions, the constant rethinking, rescheduling or canceling of shopping, parties, traveling, reunions, and house guests is contributing to a very high increase in stress, drug and alcohol use, depression and anxiety. **Now is the time to be very careful.**

Stress and anxiety are major driving factors behind addictive behaviors and one of the leading causes of relapse in recovering addicts, especially during November and December.

Depression intensifies during the holidays and is on the increase due to Covid, emotional disappointments, physical reactions caused by excess fatigue and stress, family resentments, the loss of love ones, trying to stay sober, or being chronically ill. Hospitals historically report increased mental health emergencies and overdoses during and after the holidays.

Anxiety has been fueled by Covid, the recent elections and future of our country, and just the common fear of the unknown. Anxiety is a medical condition. See a specialist.

Here are suggestions that will help:

1. Get help now if you have relapsed into addictions. Speak to a specialist, mentor, sponsor, friend, seek out online meetings, as you are in a life or death situation.
2. Get help now if you feel down for a sustained period of time. Depression is a real medical condition. See a specialist
3. Prioritize, organize your time, pace yourself, get rest, walk 20 minutes daily, as exercise decreases depression and the effects of stress and anxiety.
4. Spend some quiet time with God, pray, let go of the past, embrace the future, remember what family, friends, and the season is all about. LOVE

Need Help: call Dr. Kevin Kilday, PhD at Holistic Health Center 321-549-0711



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Helping Seniors Of Brevard

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TRUSTED BUSINESSES SERVING BREVARD SENIORS



\$1 per day = 1 year in the



SENIOR SERVICES DIRECTORY

\$1 won't even buy you a good cup of coffee these days ...

BUT

your \$1 can go to work for you today making you many more \$\$\$ in the
Space Coast Senior Services Directory

What does your \$1 per day get you?

- A 4-line Business Directory listing each month, for 12 months, in the print edition of the Senior Scene Magazine – up to 14,000 copies published and distributed, free-of-charge, at over 500 locations throughout Brevard County.
- A 4-line Business Directory listing each month, for 12 months, in the online edition of the Senior Scene Magazine – published atSeniorSceneMag.com.
- A 4-line Business Directory listing each month, for 12 months, in the online edition of the Helping Seniors Newsletter – published atHelpingSeniorsofBrevard.org.
- An online Business Directory listing every day, for 12 months, in the HelpingSeniorsDirectory.com online directory – receiving thousands of visits monthly – and in categories that seniors are actively searching for.
- A good feeling for supporting the work of Helping Seniors of Brevard – the Florida non-profit dedicated to operating the County's Senior Information Helpline.

(Based on annual commitment)

Call Helping Seniors today to get signed up!

321-473-7770

or email us at

Info@HelpingSeniorsofBrevard.org



Helping Seniors Of Brevard



Be Patient – Follow a Plan

*August H. Velten, CLU
August Velten & Associates, Inc.*

It should come as no surprise that the economy is one of the most important issues during this election cycle. As I write this article, the election results are still up in the air.

But, here's something that may surprise you. More than 90% of investors say they plan to change their portfolio in the next 12 months following this election.

During each election cycle it's common to see surveys asking investors, "Do you plan to make any changes to your portfolio as a result of the election?" It is only the confident who answer, "No I don't plan any changes."

I believe the confident investor has a proper balance of market risk assets and protected principal assets. Of course, as we age, protecting principal assets becomes paramount. We want to protect our standard of living.

Assets at risk in the market should be designated for quality of life expenses. Vacations, cars, eating out, etc., would be examples of quality of life expenses.

Therefore, adjusting our asset mix during this election cycle should be more about tax efficiency. What are we to expect in the way of new tax legislation? We should not need to panic about paying essential bills because of potential market volatility.

Having a proper asset mix of assets with market risk and assets with principal protection should give you confidence during this election cycle.

We will be discussing this topic, as well as maximizing Social Security, in our upcoming informational classes. Classes are currently being held at our Learning Center in Melbourne, Florida. Contact us at 321-622-5418 for class dates and times.



Health Impact of Loneliness Part II

*Kelly McDavid-Rallis, Administrator
Home Health Care Resources Corp.*

Often, older adults with Alzheimer's, dementia, and mental health issues are living alone and unstimulated. This is catastrophic to their health and can even create a "will to die" in the older adult. The good news is that there are ways to help older adults so that they can have a healthier and happier life.

Unfortunately, more than 40% of adults middle-aged and older who need assistance with day-to-day activities due to cognitive decline and memory loss do not receive the help they need.

What Can You Do If You Are Experiencing Loneliness?

Loneliness and social isolation in older adults are serious public health risks affecting a significant number of people in the United States. Your doctor can assess your risk and get you connected to community resources for help.

Home Health Care Resources Corp. can connect you to a free national service that helps find local resources for seniors. We can also put you in contact with agencies that work with nonprofits, governments, and businesses to provide community services and senior programs, including the Aging Mastery Program® that is shown to increase social connectedness and healthy eating habits.

For ongoing relative content please like the Facebook page of Home Health Care Resources Corp. to stay updated on how you can help the senior in your life age in place at: <https://www.facebook.com/hhccregion7>

If you know a senior who lives alone, share the Friendship Line. The Friendship Line at Institute on Aging is the nation's only accredited 24-hour toll-free hotline for older and disabled adults. It is both a crisis intervention hotline and a warmline (non-urgent calls); their services provide reassurance, crisis intervention, information, and referrals. The toll-free Friendship Line is available 24 hours every day of the year at 800-971-0016 or 415-972-3778.



The Hard Truths About Discussing Public Benefits

By Justin Linzmeier
Law Office of
Amy B. Van Fossen, P.A.

During the holiday season, families gather together, often from long distances. You may notice your parents are aging more than you remembered. If so, it may be time to talk with them about long-term care and how to pay for it.

It is a common misconception that Medicare will pay for long-term care. However, Medicare coverage will often be exhausted by the 60th or 90th day of admission into a skilled nursing facility. Then one will begin private-pay.

A second common misconception is that a long-term care insurance policy will cover your care needs. Long-term care insurance usually contributes \$3,000 - \$5,000/month towards care costs, although long-term care can cost \$8,000 - \$10,000/month.

Our clients' largest fear as they age is that they will run out of money and options. When it comes to paying for long-term care, you can: (1) pay privately, which could deplete one's assets; or (2) qualify for governmental public benefits, which have strict financial requirements.

One of the most useful forms of help that adult children can provide for their parents is information about community resources that are available to enhance their independence.

A local elder law attorney can prepare the necessary legal documents and help you maximize your parent's income, long-term care insurance and retirement savings, and qualify for VA or Medicaid benefits, if applicable. They will also be familiar with local living communities and in-home care agencies. An elder law attorney can support their wishes to be happy, healthy and independent as possible during the aging process.

Contact us and schedule an initial consultation where we can review your circumstances in an intimate setting and discuss how our Brevard County Elder lawyer can help you. Call Amy B. Van Fossen, P.A. at 321-345-5945. We look forward to meeting you.



Holiday Gift Giving – 2020 Style

Jennifer Helin
Seniors Helping Seniors

Trying to find that perfect gift can be difficult, especially for a senior who already has everything they need. What can they truly use? Here are suggestions we have tried or have been given to us from our seniors or their families:

- *Gift certificate for their own "Outside Day"*
Make a date for the family to spend the day. Weed, repair, or paint a few things, plant some flowers. Order lunch or dinner afterwards and eat on the porch. The gift of your time is an awesome thing, even if it is distanced.
- *Gift certificates for their favorite takeout restaurants.* Research who in the area they would like, make sure they deliver, and print out a menu to give with the gift card.
- *Dementia related gifts good for everyone.*
Induction cooktop – only produces heat when the pan is on it and automatically turns itself off after 2 hours. Day clocks – displays the day, date, time, time of day, and has five alarm options for medication reminders. Red dinnerware – allows those with dementia to differentiate what is on their plate and encourages appetite. Automated medication boxes – the door opens, and an alarm goes off, reminding the person to take only that dose. The Electronic Caregiver - safety alert that can also give medication and activity reminders and track health statistics.
- *Consider a gift of independence.* Seniors Helping Seniors' gift certificates are a good way to introduce in-home help to a senior who may be "on the fence." We also have a Holiday Helper special that sends a senior in to help with the preparations and potential loneliness of the holidays. They can help write cards to family, decorate, or make cookies. Whatever would bring joy during this isolated time. Our seniors wear masks, wash hands, and carry hand sanitizer. To date, our clients and caregivers have remained Covid-19 free! Please give us a call, 321-722-2999.



Helping Seniors Of Brevard



Why Plan Early for Long-Term Care?

Tara Bailey
MPA, CMC, RG, CSA, BCPA, CDP
Total Long-Term Care Consultant Services

Very few people consider the importance or need to plan for long-term care when they are just starting out in their working life.

According to Mary Pickett, MD, a faculty editor of Harvard Health Publishing, two of every three Americans who reach age 65 will at some point need long-term care for up to three years. The majority of those over the age of 40 have never done any planning for how they may pay for long-term care should, and when, they need it most.

A few options in pre-planning may save significant heartache when care needs arise. While some feel that family members can assist in daily care, not all are able to do so. Spouses may also be limited on their ability to adequately care for their loved one. Planning ahead is truly the best defense against being unable to fund the care you may need.

Health insurance plans and Medicare **will not cover** long-term care needs. Medicare will cover short stays in rehab following an acute illness, as well as some therapy following rehab, but they do not help with custodial care. Medicaid may assist in costs after a person's financial assets are exhausted, as well as the VA Aid and Attendance.

Consider the following average needs and costs:

- 1) Home health care assists with at-home care. Without a long-term care policy, these costs are all out of pocket. There are options regarding independent caregivers, agency caregivers, etc. Costs in Brevard range from \$15/hour to \$25/hour or more. For a detailed explanation of the difference in caregivers, the following article is a good reference point:

<https://www.payingforseniorcare.com/homecare/agency-or-independent-caregiver>

- 2) Long-term care insurance policies are best obtained while one is younger and in better health. The premiums will be lower. Watch for riders in the policy that dictate the 'elimination period' (the number of days that one must pay out of pocket before the policy is activated); home health care assistance (financial caps on what the policy will pay). Hourly costs can quickly exhaust a policy cap. To learn more about how Long-term care policies work, please see:

<https://www.nerdwallet.com/blog/insurance/long-term-care-insurance/>

- 3) Assisted Living may be necessary for those who require 24-hour care or supervision. There are options for people who prefer smaller group home settings (\$2,500/month - \$7,000/month) all the way up to larger communities that may run \$4,000 +/month. Additional costs for consumable goods are often out of pocket.
- 4) Skilled Nursing Facilities may be the only option for some who require 24-hour hands-on care. These costs can range from \$9,000/month on up.
- 5) Transportation back and forth to appointments may become quite prohibitive for those who no longer drive or have family or friends to assist them. There are some organizations in Brevard that can assist with these tasks. Some rides can be covered through Medicare Advantage Plans, Medicaid Plans. For others, these costs may be out of pocket and can cost as high as \$75 for one way.

While this is not an exhaustive list of considerations for long-term care costs, it certainly should drive home the point that planning ahead for long-term care needs is essential for all people, especially those who are still decades away from retiring.

Tara Bailey, MPA, CMC, BCPA, CSA, CDP, RG
Total Long-term Care Consultant Services, Inc.



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We are grateful to all our current underwriters!

Call 321-473-7770 for sponsorship information

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www.amybvansson.com

321-345-5945

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www.avidhomecareservices.com

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www.barefoottattler.com

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CarePlus Health Plans, Inc./Humana

www.careplushealthplans.com

321-751-7645

CSI Caregiver Services, Inc.

www.csicaregiver.com

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www.ebonynewstoday.com

321-220-4216

Enhanced Property Investments

www.enhancedpropertyinvestments.com

321-351-3222

Eye Clinic and Laser Institute

www.youreyeclinic.com

321-453-3937

Hibiscus Court Assisted Living and Memory Care

slm.net/Senior-living/fl/Melbourne/hibiscus-court/

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Holistic Health Center

www.holistichealthcenter.us

321-549-0711

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www.homehealthcrc.com

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www.palmbayhearingaids.com

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www.reversefunding.com/barbara-mcintyre

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Helping
SENIORS
TRAVEL CLUB

2021 FOUNDATION CRUISE HELPING SENIORS OF BREVARD

May 30th - June 6th 2021 - 7-Night Cruise Round Trip Port Canaveral



Sail with friends and family from Brevard County! Special Exclusive Helping Seniors Programs on board plus Special Musical Guest Lorri "I'd Like to Teach the World to Sing" Hafer, Jazz/Big Band Singer, who has toured the world with the Glenn Miller Orchestra, The Tommy Dorsey Orchestra and Les Brown's Band of Renown.

BACK TO SEA SPECIAL:

Deposit BEFORE 01/05/21

Book an Inside Cabin
& receive FREE Upgrade
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SPECIAL 7 NIGHT CRUISE TO HELP OUR SENIORS

Interior Deluxe Stateroom	\$ 790.00 per person
Ocean View Stateroom from	\$ 890.00 per person
Ocean View Balcony Stateroom from	\$ 930.00 per person
Junior Suite from	\$1320.00 per person
Quad & Triple Cabins Available	CALL FOR PRICING

Original Birth Certificate & Photo ID Required -or- Passport

Price Includes...

- Cabin * All Port Charges * All Taxes * Travel Insurance
 * Gratuities * Admin Fee * Fundraising Donation – Helping Seniors of Brevard * Special Seminars
 * Private Cocktail Party * World Class Casino * Comedy Shows * All Meals * All Entertainment
 * Work-Out Facilities * World Class Spa * Great Dancing * Live Bands

Price does not include...

- Wine, soda, specialty coffee, bottled water or liquor drinks •Alternative Restaurants •Parking •Excursions

Itinerary...

- Sunday May 30th Leave Port Canaveral at 6:00PM • Monday May 31st Ocean Cay Private Island
- Tuesday June 1st Ocean Cay Private Island • Wednesday June 2nd Fun Day at Sea
- Thursday June 3rd Cozumel Mexico • Friday June 4th Costa Maya Mexico
- Saturday June 5th Fun Day at Sea • Sunday June 6th Arrive Port Canaveral

EARLY BOOKING INCENTIVE - Deposit BEFORE 01/05/21 - Book inside & receive free upgrade to Balcony

Payment Information

Initial deposit \$400.00 per couple

Final payment March 1, 2021

Cancellation: \$35.00 Admin fee • After 03/01/21 No Refunds

Contact: Helping Seniors of Brevard Travel Club Office 321-978-5211
 or Chris Morse 818-430-1480 Cell
 Cruising the Sea of Excellence



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