

# living

## SENIOR



PROTECT  
AGAINST  
FRAUD

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SUMMER  
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HEALTH TIPS

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SUMMER  
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# Engaging hobbies for seniors

The value of hobbies is undeniable. A 2014 study published in the Journal of Occupational and Organizational Psychology found that employees who engaged in creative hobbies outside of work were more creative on work projects and had a better attitude on the job, while a separate study published in Psychosomatic Medicine in 2009 reported that individuals who engaged in enjoyable leisure activities had lower blood pressure and a smaller waist circumference.

The myriad benefits of hobbies is good news for seniors, many of whom have ample time for leisure activities. Whether seniors are retired or still working but free from the responsibilities of parenting, the following are some fun and engaging hobbies to fill that free time.

## Cooking

Years spent hustling and bustling through the daily grind of personal and professional obligations might have forced individuals to embrace cooking that emphasized convenience over culinary skill. Now that there's more time to embrace one's inner Emeril, seniors can look to cooking classes or take the self-

taught route and purchase a new cookbook filled with delicious recipes. A well-cooked homemade meal can provide a sense of accomplishment and affords seniors an opportunity to control the ingredients in the foods they eat, which can be important for individuals with health-related dietary restrictions.

## Writing

Many successful individuals have penned their memoirs after long, notable careers and lives. While individuals needn't follow suit with the goal of making their memoirs public, writing can be a great way

for seniors to document their own lives and the lives of their families. Interest in genealogy has risen considerably in recent years, as easily accessible websites like Ancestry.com and 23andMe.com have made it easier than ever for individuals to learn where they came from.

Seniors can contextualize the information provided by genealogy websites by writing about their personal experiences and sharing what they know about the lives of their parents, siblings, grandparents, and other family members.

• CONTINUED ON PAGE 9

living  
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**above:** Whether seniors are retired or still working but free from the responsibilities of parenting, there are a lot of fun and engaging hobbies to fill that free time.

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# How to spot fraud, outsmart criminals and protect yourself from scams

By **Martha Weaver**

CONTRIBUTOR

Criminals are smart. And increasingly sophisticated. With technology and artificial intelligence at their fingertips, they are constantly finding clever ways to take advantage of honest, hard-working Americans. There are a variety of scams criminals use to steal money, and many are turning to more cunning methods that involve bank accounts, debit and credit cards, and gift cards.

People love gift cards; they've been the top requested gift in America for nearly two decades according to the National Retail Federation. But while everyday folks love giving, receiving and using gift cards, unfortunately so do criminals. Just like other payment methods, criminals use intelligent means of stealing money from gift cards - but we have some tips for how to spot them, outsmart the scammers and protect yourself.

Here are our top gift card safety tips:

- Gift cards can only be used at the company on the card. If you get asked to send money or pay for another service

with a gift card, stop and contact law enforcement, even if the fraudster tells you not to talk to anyone or a loved one is in trouble. No real government agency or business will ever reach out and ask you to pay them with gift cards - and you can't pay taxes or bail money with gift cards.

- Check gift card packaging at the store and make sure the gift card hasn't been tampered with. Look for things like ripped or torn packaging or missing scratch-off material over the top of the PIN number. If something doesn't look right, pick another card and show the questionable card to a store associate.

- When you buy a gift card, keep your activation receipt as proof of your purchase.

- Only buy gift cards from trusted sources. If you're offered a deal that's too good to be true, like a big discount on a gift card, it's likely a scam or you're getting a fraudulent card.

- Store your gift cards securely and don't share gift card numbers or PINs with people you don't know.

If you think you have been scammed

or see fraud happening, contact your local law enforcement or the FTC at [ftc.gov/complaint](http://ftc.gov/complaint) or via this toll-free number: 1-877-FTC-HELP. You can also report IRS impersonation scams to the Treasury Inspector General for Tax Administration, visit their website or call 800-366-4484.

The Retail Gift Card Association is the only nonprofit trade organization that represents the gift card industry. We have more than 100 of the world's top brands on our roster, and together our mission is to promote positive gift card experiences among shoppers.

More information about how to have amazing gift card experiences is available at [GiftCardSafety.org](http://GiftCardSafety.org). You can learn more about the gift card industry at [www.thergca.org](http://www.thergca.org).

*Martha Weaver is the Retail Gift Card Association Fraud Ccmmittee chairperson.*

(BPT)

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Protect yourself from fraud by learning how to spot criminals and their tricks.

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# Great part-time jobs for retirees

Many adults nearing retirement age count down the days until they can bid adieu to the daily tasks of commuting and working so they can enjoy much more time for recreation, travel or whatever is they aspire to do.

As enticing as unending free time may seem, some retirees find it is not ideal to be entirely free from the responsibility of working. As current seniors can attest, inflation can drive up the costs of living, meaning that seniors who were once able to afford a certain retirement lifestyle may no longer enjoy that hard-earned luxury. Others may miss the daily opportunities to socialize that working provides, or the way problem-solving on the job stimulates the brain. But even retirees who miss working may not be ready to return to the workforce full-time. That can make part-time employment an ideal fit for mature workers.

Here's a look at some part-time positions that could be a good fit for older adults reentering the workforce.

## Retail sales associate

Working in retail opens seniors up to a wide array of responsibilities and scenarios. Jobs may include greeting

customers, making sales, putting out inventory, and helping customers select merchandise. Being personable and having good customer service skills are necessary traits to have when working in retail. Many stores offer part-time employees flexible hours so schedules can be customized.

## Consultant

Retirees who loved their job but wanted to spend less time doing it can return as consultants. According to *The Balance: Money*, individuals often find they earn more per hour working as consultants than they did as full-time staff members. Consulting is a way to share expertise and experience without making a full-time commitment.

## Customer service rep

A customer service representative is tasked with helping customers solve problems and ensuring customer satisfaction. He or she may work in a traditional office or store location, or answer calls and resolve issues from home.

## School positions

Retirees may want to consider jobs

working in schools or in related capacities. Driving a school bus is an option if people are willing to undergo the proper training and licensing to operate this type of vehicle.

Seniors may also consider working as lunchroom aides or lunch service providers, crossing guards, substitute teachers, and paraprofessionals. School employees will only work a few hours during the day. They'll also enjoy many holidays off as well as summer vacations.

## Receptionist

Receptionists greet patients or customers in office settings. According to AARP, they are the welcoming faces of organizations. Answering phones and light clerical work also may be required of receptionists. Those who want to work off-peak hours can think about working nights and weekends in hospitals or skilled nursing facilities.

(METRO CREATIVE)

Seniors have many different options if they decide they want to return to the workforce in a part-time capacity.

STOCK PHOTO *Living Senior*



# New to Medicare?

## *Here are 5 Medicare mistakes you don't want to make*

As you approach the Medicare golden age of 65, the pressure to choose the right Medicare coverage is a real concern. So many things to keep in mind when choosing a plan. Will your doctors take it? Are your prescriptions covered? What will the copays be? It's enough to make you want to scream!

We asked five top Medicare insurance agents at ClearMatch™ Medicare which mistakes their new-to-Medicare clients may have made ... if they didn't intervene.

### **1. My family member/friend told me their plan is the best plan.**

"Don't enroll in a plan because your friend or family member says that they have the plan, and it is the best plan. The

plan may work tremendously for that individual who recommended it, but it may not meet what you are looking for," says licensed Medicare agent Lawrence Yi. He's been selling Medicare plans at ClearMatch Medicare since early 2020 and relates that no two people's needs are alike. You need to shop and compare different plans to find the plan that is right for you - not your friend.

### **2. I don't need to sign up for a Part D prescription plan.**

"I always tell my clients they must get a separate plan for prescription drugs. Original Medicare does not cover drugs," says Malba Wynn, licensed Medicare insurance agent with ClearMatch Medicare

for over eight years. And while enrollment in a Part D plan is not required, you will face a penalty for the amount of time you went without prescription drug coverage for the rest of your life. So, long story short - you must enroll in a Part D prescription plan when you become eligible.

### **3. I'm not retiring yet, so I'll stay in my employer plan.**

"You should always do a comparison of your group coverage and Medicare," Iris Nelson advises. Nelson knows all about Medicare plans and has been a licensed insurance agent at ClearMatch Medicare for over five years. "About 70% of the time, Original Medicare combined with a Medicare Supplement plan can provide

**above:** Don't go it alone when signing up for Medicare. Do your research and ask for help in understanding the program. **opposite:** Free help is available for seniors signing up for Medicare.

STOCK PHOTOS Living Senior





more coverage at a lower cost than what you have through your employer. “In this economic climate, not everyone can afford to retire at 65. But staying on your employer plan can cost you more in the long run.

#### **4. Not knowing about a plan’s out-of-pocket maximum.**

“When enrolling in a Medicare Advantage plan, be aware of the maximum out-of-pocket for the plan. That is the most you will pay in copays for hospital and medical expenses for the year,” notes Marcy LePage, ClearMatch Medicare licensed insurance agent for over 4 years. “It’s important that you know the max money you will pay if you are having a bad health year.” For example, if a plan’s

out-of-pocket maximum is \$6,000, you will need to spend that much in copays, deductibles and coinsurance for covered services before the plan pays 100% for costs for covered benefits. Just a side note: there is no maximum out-of-pocket with Original Medicare.

#### **5. I can find a Medicare plan without anyone’s help.**

“Many people try to learn Medicare on their own, which is great. But you should go over all your Medicare options with a licensed agent whose expertise is in Medicare,” says Joellen Ampagoomian, licensed Medicare agent at ClearMatch Medicare for eight years. “There are so many types of Medicare coverage: Supplements, Medicare Advantage

plans, drug plans, dental, cancer, etc. Not all plans are made for everyone. It’s important to know all of your options when you are first enrolling, since your flexibility to make changes in the future may be limited.”

If you are new to Medicare, or just want to speak to someone about your Medicare options, the caring and knowledgeable agents at ClearMatch Medicare are licensed to sell plans from most of the top carriers in the U.S. Give them a call toll-free 1-888-921-1288/TTY: 711, Monday through Friday, 8 a.m. to 8 p.m., and Saturday, 8 a.m. to 2 p.m..

You can also visit [www.clearmatchmedicare.com](http://www.clearmatchmedicare.com) 24/7 to compare plans online.

(BPT)

## **HOBBIES** • CONTINUED FROM PAGE 3

### **Gardening**

Seniors looking for hobbies that get them out in the great outdoors need look no further than their own backyards. Gardening can benefit the body in myriad ways. According to the Mayo Clinic Health System, gardening can burn as many calories as working out in the gym.

In addition, the MCHS notes that individuals who grow their own fruits

and vegetables are more likely to include those foods in their own diets, thus saving them money at the grocery store and also increasing their intake of nutrient-rich foods.

### **Swimming**

Swimming is an ideal exercise for seniors, as it’s low-impact but still a great way to utilize the entire body.

A 2007 study published in the journal Quality of Life Research found that water-

based exercise improves older adults’ quality of life and decreases disability. A separate study published in 2008 in The Journal of Sports Medicine and Physical Fitness found that water-based exercise can improve or help to maintain bone health in post-menopausal women.

These are just a few of the many hobbies seniors can pursue as they look for positive and fun ways to spend their free time.

(METRO CREATIVE)

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# Add to your **Summer** checklist: Getting vaccinated against pneumococcal pneumonia

Summer is here and, for many people, it's a time to kick back, relax and enjoy some much-needed vacation time - and pneumococcal pneumonia shouldn't stand in your way of enjoying all that summer has to offer.

Pneumococcal pneumonia is a potentially serious bacterial lung disease that can disrupt your life for weeks and can even put you in the hospital or be life-threatening. And you're at increased risk if you're 65 or older, or 19 or

older with certain underlying medical conditions like asthma, diabetes, or chronic heart disease.

People often think that pneumococcal pneumonia can only be caught in the winter or during flu season, but it can strike any time of year.

Vaccination helps protect against pneumococcal pneumonia, and is available all year round, so now is the time to get vaccinated and have one less thing to think about when you're

enjoying warmer weather and longer days - whether it's gardening, beach-time or trying out that new grill.

Even if you've already been vaccinated against pneumococcal pneumonia previously, your healthcare provider may recommend another vaccination against it for additional protection.

For more information, visit [knownpneumonia.com](http://knownpneumonia.com) to learn more.

Brought to you by Pfizer.

(BPT)

In addition to sunscreen and staying hydrated, another preventative health step you can take this summer is to ask your doctor or pharmacist about pneumococcal pneumonia vaccination.

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# Interesting facts about Alzheimer's disease

Of the roughly 55 million people around the world living with dementia, 60% to 70% are estimated to have Alzheimer's disease, reports the Mayo Clinic.

Alzheimer's disease is a progressive brain disorder marked first by mild memory loss that can worsen and lead to problems with communication and an inability to perform the activities of daily life. The condition is named for Dr. Alois Alzheimer. In 1906, Alzheimer noticed changes in the postmortem brain tissue of a woman who had died of unusual mental illness, which included symptoms of language problems, memory loss and unpredictable behavior. Her brain

showed many abnormal clumps and tangled bundles of fibers. According to the National Institute on Aging, doctors now know those clumps are amyloid plaques and the tangles are hallmarks of the disease.

The National Institutes of Health says Alzheimer's disease is the seventh leading cause of death in the United States and is the most common dementia among older adults. While most people are familiar with Alzheimer's, there is much more anyone can learn. The following are some interesting facts about Alzheimer's.

## Gradual decline

The most common symptoms of Alzheimer's involve a gradual decline in memory, reasoning, language, coordination, mood, and behavior.

## Causes

The Cleveland Clinic says the buildup of plaques and tangles from an overabundance of amyloid and tau protein production block the communication between nerve cells and cause brain cells to die, thus contributing to Alzheimer's. Nerve cell death starts in the hippocampus,

the area of the brain that controls memory. Doctors are not entirely sure what causes this protein build-up.

## Family sees first

Many times family members are the first to recognize a friend or loved one forgetting newly learned information, especially recent events, places and names.

## Look for hints

Issues with thinking and reasoning may include not wearing the right clothes for the weather or not knowing to use oven mitts when taking hot items out of the oven.

## Change begins early

Changes in the brain can begin years before initial symptoms appear, according to the Centers for Disease Control and Prevention. Age is the biggest risk factor for Alzheimer's. Researchers believe that genetics may play a role, but a genetic predisposition to Alzheimer's does not make it an inevitability.

• CONTINUED ON PAGE 15

Alzheimer's disease was first diagnosed at the start of the 20th century. Now, 117 years later, it remains a major health issue affecting millions of people worldwide.

STOCK PHOTO Living Senior



## Annual wellness exam is key to a healthy year for older adults

You've selected your insurance plan for the year. Now, it's time to start using your benefits, beginning with an annual wellness exam.

An annual wellness exam with a health care provider is important for everyone, but especially for older adults. As we age, we are more likely to develop chronic health conditions, according to Dr. J.B. Sobel, chief medical officer for Cigna Medicare, which serves hundreds of thousands of

older adults through its products. An annual wellness exam can help detect potential health issues early so they can be addressed before they worsen, he added.

"By meeting with your primary care provider early in the year, you can highlight the things that are important to you, and work together to develop a plan for your care for the year ahead," Sobel said. "This will ensure you live each day with vitality, happiness and improved health."

Many providers will reach out to schedule an annual wellness exam. If your provider doesn't contact you, make sure to call them.

A number of annual check-ups are available at no extra cost to those with Medicare. They include a "Welcome to Medicare" visit for customers who have just reached Medicare eligibility and an "Annual Wellness Exam" for existing customers. Many Medicare Advantage (MA) plans offer more extensive annual visits at no extra cost. Some even offer

incentives for completing a visit. Talk with your provider and Medicare insurer about your benefits.

Each annual exam may be a little different. Regardless of the type, Sobel offers the following tips to ensure you get the most from your visit.

### Prepare

Before you go, write down anything you'd like to discuss with your health care provider, including changes to your health over the past year. Bring your prescription and over-the-counter medications with you. Ask plenty of questions and take notes. You might even want to take along a family member, trusted friend or caregiver to ensure you understand everything your provider has shared.

### Be open and honest

It's tempting to make things look rosier

• CONTINUED ON PAGE 15

An annual wellness exam with a health-care provider is important for everyone, but especially for older adults.

PEOPLEIMAGES / ISTOCK VIA GETTY IMAGES PLUS *Living Senior*

# How the body changes with age

Aging is an inevitable component of life. Young children often cannot wait until they get older because of the freedoms that seemingly come with being more mature. On the flip side, adults often wish they were young again. Time waits for no person, and with aging comes many changes, many of which manifest physically.

The following are some components of healthy aging that go beyond graying hair and wrinkling skin.

## Bones, joints and muscles

According to the Mayo Clinic, with age bones may become thinner and more fragile. Joints will lose their flexibility, while muscles lose mass and strength, endurance and flexibility. These changes may be accompanied by a loss of stability that can result in balance issues or falls. It's common for the body frame to shrink, and a person may lose a few inches from his or her height.

A doctor may suggest a bone-density test or supplementation with calcium and vitamin D to keep bones as strong as possible. Physical activity that includes strength training can help keep muscles strong and flexible.

## Body fat

As muscle mass diminishes, body fat can increase. The Merck Manual indicates that, by age 75, the percentage of body fat typically doubles compared with what it was during young adulthood. The distribution of fat also changes, which can adjust the shape of the torso.

## Heart

Organs in the body also age, and cells begin to die off, making those organs work less efficiently. The heart is one such organ that changes with age. It pumps more than 2.5 million beats during one's lifetime. As a person gets older, blood vessels lose their elasticity, and the heart has to work harder to circulate blood throughout the body, reports Johnson Memorial Health. Exercise can help keep the heart as strong as possible.

## Urinary tract and kidneys

The kidneys become smaller as a person ages, which means they may not be able to filter urine as effectively. Urinary incontinence may occur due to hormonal changes or because of an enlarged prostate. Furthermore, the bladder may become less elastic, leading to an urge to urinate more frequently.

## Memory and thinking

Older adults experience changes to the brain as they age. Minor effects on memory or thinking skills are common and not usually cause for worry. Staying mentally active by reading, playing word games and engaging in hobbies can help. Following a routine and making lists (as multi-tasking may become challenging) are some additional ways to address memory issues.

These are just some of the changes that can come with aging.

(METRO CREATIVE)

## ALZHEIMERS • CONTINUED FROM PAGE 13

### Live healthy

A healthy lifestyle, which includes adequate physical activity, a nutritious diet, limited alcohol consumption, and not smoking, may help people avoid Alzheimer's.

### Robbed of personality

Alzheimer's can rob a person of his or her personality. As the disease becomes more severe, mood swings, anger, depression, and anxiety may occur. This is combined with the patient forgetting who family members are and potentially lashing out or being disinterested in visitors.

### No cure

There is no cure for Alzheimer's, but doctors use medical management to improve quality of life for patients and their caregivers. Treatments may help maintain brain health and manage behavioral symptoms.

(METRO CREATIVE)

## WELLNESS EXAM

• CONTINUED FROM PAGE 14

than they are when talking to your health care provider, but minimizing what you are feeling can lead to an incorrect diagnosis or prescription. Speak openly about unhealthy habits, like smoking or lack of exercise. Your provider won't judge you. Being honest is the only way your health care provider can help you reach your goals.

### Mind mental health

Your emotional health impacts your physical health. Many people think depression is a natural part of aging, but it doesn't have to be. Talk to your doctor if you are feeling sad, anxious or hopeless. Treatments, such as talk therapy, medication or both, may be covered by Medicare.

### Monitor medications

Adults age 65 and older tend to take more medications than other age groups, increasing the risk for adverse reactions, such as cognitive impairment and falls. It's a good idea to take your medications to your annual wellness exam and discuss any potential problems or side effects you're experiencing. Don't forget about over-the-counter drugs, vitamins or nutritional supplements you take.

### Schedule screenings and get vaccines

There are a number of important health screenings and vaccines that you may need depending on your age and gender, such as colon cancer screening, bone density test, mammogram, flu shot or COVID-19 immunization. Ask your provider about the screenings and vaccines you've had already and schedule any you need as soon as possible. You may even be able to do that before you leave the office. Also, don't forget to visit your eye doctor and dentist. These visits are covered by many MA plans as well.

Find out more at [www.cignamedicare.com](http://www.cignamedicare.com).

"You wouldn't drive your vehicle without proper preventive maintenance, so please don't ignore preventive maintenance for your most prized possession – your health," Sobel said. "An annual wellness exam is a great place to start!"

(STATEPOINT)

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# GRAND OPENING

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- For those with devices – **FREE** cleaning, evaluation, and package of batteries

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Jeffrey Gilane, B.A, H.I.S.  
Cynthia Gilane, BBA  
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