



SENIOR LIVING

Ways to lend a helping hand to seniors

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Men and women looking to give back to their communities can do so in various ways. Some might coach youth sports teams, while others might organize food and clothing drives for the less fortunate.

Giving back to seniors in your town or city is another way to strengthen your community. Many seniors maintain their independence long past retirement age, but some may need a helping hand as they get older. The following are a handful of ways you can improve the quality of life of seniors in your community.

- Deliver meals. Seniors who are confined to their homes typically need to have their meals delivered to them. Men and women looking to help seniors can volunteer to work with their local Meals on Wheels program. Meals on Wheels boasts a national network of more than 5,000 independently run programs, and these programs rely on more than two million volunteers to deliver nutritious meals to seniors with limited mobility. The need for volunteers to help seniors figures to grow in the coming decades, as Meals on Wheels America notes that the percentage of the population that qualifies as seniors will grow from 18 percent in 2010 to 26 percent by 2050.
- Help around the house. The work required to maintain a

home is considerable no matter a person's age, but that task is even more difficult for seniors. Even the healthiest seniors may not have the mobility or physical strength required to keep up with household chores. Offering to help a senior maintain his or her home is a great way to improve their quality of life. Visit an elderly relative or neighbor and offer to mow their lawn, take out their garbage or perform another task they might find challenging. Performing a few chores around a senior's house won't take long, but such gestures can have a big impact on seniors' lives.

- Invite seniors over for dinner. Many seniors suffer from feelings of isolation, which can contribute to depression. Families are now more geographically diverse, and a senior's children and grandchildren may not live nearby. In such cases, it's easy for seniors to grow lonely and feel isolated from their communities. Inviting seniors over for a weekly dinner or to backyard social gatherings can help them maintain a connection to their communities and reduce their feelings of isolation. Extending such invitations also provides a great way for parents to instill in their children a respect for and appreciation of the elderly.

- Arrange transportation for seniors who no longer drive. Many seniors stop driving when they realize their skills behind the wheel have diminished. But even though they may relinquish their drivers' licenses, seniors still need to keep their doctor's appointments and get out of the house. Speak with your neighbors who also want to help seniors to arrange transportation for those who can no longer get themselves around town. Explain to seniors' physicians when you or your neighbors are most available to get seniors to their appointments. In addition, offer to drive seniors to the grocery store when making your own shopping trips. Many seniors made valuable contributions to the communities they call home. And those communities can give back by helping seniors overcome the demands of aging.



SENIOR NEWS LINE

by Matilda Charles

Time for Medicare Open Enrollment

Here we are again in the middle of the annual open enrollment for Medicare. Information abounds, but AARP especially is encouraging seniors to compare the cost of drug plans with an eye toward saving money.

Here are some of the things you can do during the open enrollment:

- Change from traditional Medicare to an Advantage plan, or vice versa.
- Switch from one stand-alone prescription drug plan to another.
- Drop Part D.
- Sign up for a drug plan if you didn't join one when you first enrolled in Medicare.
- Change from one Advantage plan to another.

You'll be looking for convenience, cost, customer service and coverage.

There are two easy (or at least easier than doing it yourself) ways to pick a plan.

1) Go online to Medicare's Plan Finder (www.medicare.gov/find-a-plan) and start by putting in your ZIP code for plans in your area under the general search. Below that

is the personalized search, but only use that if you're absolutely sure of your computer's virus protection, because it requires you to put in your Medicare number. 2) Call Medicare directly at 1-800-633-4227 or contact your State Health Insurance Program (SHIP) at www.shiptacenter.org.

If you need to learn more, check the AARP site (aarp.org) for A Newcomer's Guide to Medicare or AARP

Medicare Part D Guide. Don't forget that the open enrollment only runs through Dec. 7, 2015. Any changes you make will start on Jan. 1, 2016.

Open enrollment is for those who already have Medicare. If you're just now signing up for Medicare, there is a different enrollment window for you: three months before your 65th birthday, your birthday month, and three months after your birthday.

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