

LivingWell

Fall 2020 • Volume 16 • Issue 4

A publication of



**More Than Just Fire, Lincoln Fire
& Rescue Serves Community
through Medical Services**

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**Taking Care of the Caregiver:
Respite Important to Renew**

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**Applications Being
Accepted for Expanded
Medicaid**

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Hinkleys
**ALWAYS
GIVING BACK**

page 4

*Lloyd and Donna Hinkley give their time and effort to make
their community better; and even in retirement, they continue.*





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Director's Corner

As I sit here in my basement office at home, I'm contemplating the title of this magazine – Living Well.

We have been through so much change recently; so much fear and so much infighting between people with different beliefs and ideas that sometimes it challenges our "Living Well" attitude. I guess it depends on our place and where we are in our life journey. The struggles we have today may be greater or smaller than the struggles of the past. Street protests of today may or may not compare to the street protests of the 60s. Community fear and illness today may or may not compare to

the crisis of polio or the flu of 1918. Not to minimize the past or present – where we are today matters.

While these and other national crises have affected different generations in different ways, we know that how we face challenges and our overall attitude really shapes whether we believe we are "living well." Sometimes, we create happiness and our feeling of wellness based on how we view the situation. I can learn lessons from the positive attitudes of many of my fellow seniors. Your resilience and your actions speak volumes to others. Countless positive lessons can be

learned from our senior generation.

Our cover story is about two of the people who observe and recognize possibilities. Their public service helped form our community and through their philanthropy, they have invested in the community. Lloyd and Donna Hinkley are great examples of those who continue to live well. 



Randall S. Jones

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Living Well (ISSN 1556-9780, USPS 657-630) is published quarterly (January, April, July and October) by Aging Partners and created by News Link, 122 S. 29th St., Lincoln, NE 68510. Last issue: *Living Well* Summer 2020.

Periodical postal rates paid at Lincoln, NE and additional mailing offices. Issues printed: 17,440.

POSTMASTER-Aging Partners address changes to:

Living Well Magazine
1005 "O" St.
Lincoln, NE 68508-3628
Email: livingwell@lincoln.ne.gov
Fax: 402-441-7160
Phone: 402-441-6146
(collect calls accepted)
Toll free: 800-247-0938 (Nebraska only)

Publisher, editor and advertising: David Norris, 402-441-6156
Mailing list and accounts: Deb Elrod, 402-441-6146

Production Coordinators: News Link, 402-475-6397

Living Well is a service of Aging Partners. A voluntary suggested annual subscription of \$12 or any amount is welcome. This magazine is for the 57,200 citizens, 60 years of age and over, who reside in the counties of Butler, Fillmore, Lancaster, Polk, Saline, Saunders, Seward and York in the state of Nebraska, United States of America. However, all readers of all ages are welcome!

This publication's purpose is to educate and inform persons on topics, programs, issues and activities that are of concern to the mature population, their families and community organizations. Specific emphasis is on articles pertaining to the services of Aging Partners. Contents may be reproduced with credit to the magazine.

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Staying Involved



Hinkleys **ALWAYS GIVING BACK**

Lloyd and Donna Hinkley support local organizations and work to make Lincoln a better place.

Lincoln is home for Lloyd and Donna Hinkley. It's where they worked, met, married in 1972 and raised their blended family. It's also where they retired — Lloyd with 57 years in commercial real estate and Donna with 41 years in residential real estate.

And after a big windstorm, you'll still find the Hinkleys picking up twigs at their rental properties.

"Complacency isn't one of our attributes," Lloyd said.

While they've volunteered for numerous organizations and served on various boards throughout the years, Lloyd and Donna remain committed to their community.

Getting Involved

Years ago, Lloyd listened to a sermon on involvement.

"I sensed myself in the bleachers watching the world go by," he said. "I walked out of that sermon and filed for City Council within a week. I wanted to be a participator, not a spectator."

This moment set his life on a new trajectory.

Lloyd was elected to the Lincoln City Council in 1961 and served two terms under four mayors. His list of appointments steadily grew from there, including 10 years on the Lincoln Housing Authority Board,

seven years on the Nebraska Real Estate Commission, three years on the Lincoln Hospital Association Board, five years on the Real Estate Appraisal Board and a stint on the Lincoln/Lancaster County Master Plan Review Committee.

In 1996, Lloyd was appointed to the Mayor's Advisory Committee on Hospital Alternatives and the City's Congestion Management Task Force. Between 2003 and 2007, he was a part of the Charter Revision Committee, and he also served 26 years combined with the Lincoln General Hospital and Bryan Foundation Boards.

In 2012, at age 83, Lloyd was appointed to the Lincoln City Council again for five months to fill in for a councilman who resigned.

He also has received many professional honors, including Nebraska's Realtor of the Year in 1972 and the Realtor Association of Lincoln's Realtor of the Year in 2007.

Now, over the age of 90, Lloyd is serving his second six-year term as trustee for Wyuka Funeral Home & Cemetery.

He recently left two organizations' boards near to his heart: the Seniors Foundation and The Bridge Behavioral Health, which connects people suffering from addiction and related

mental health issues with support and treatment.

Donna, in turn, has volunteered at the Nebraska History Museum for 12 years, and was appointed to the Nebraska Investment Finance Authority in 1999, a responsibility she maintained for eight years. She also uses her free time to help keep Lincoln's Sunken Gardens beautiful.

"We're thankful we have the money and time to give," Donna said. "We love Lincoln, and we want it to stay a vibrant city."

The Hinkleys know charities and organizations are always looking for funds, but serving in the community has helped them develop friendships.

"I really enjoy getting to know people," Lloyd said. "There are so many good, hardworking people in Lincoln."

Along with participating themselves, the Hinkleys encourage others to be involved in their community.

"Every philanthropic organization in Lincoln has a good goal and is meaningful; it's hard to say that one is better than another," Lloyd said. "We're blessed with a lot here."

Through their time in real estate, they've seen Lincoln grow exponentially and noted other changes

within the city, especially in regard to services for older adults. That's why they appreciate the Seniors Foundation and its efforts to help seniors lead better lives.

Seniors Foundation

The Seniors Foundation operated the housing complex at 10th and "O" streets when Lloyd joined in 1994. The complex was later sold to the Lincoln Housing Authority and converted to provide low-income senior housing in downtown Lincoln.

Lloyd served as the foundation's president from 1995-1997 when the downtown senior center was renovated, and he later rejoined as a board member, lending his real estate experience during the leasing and development of Victory Park Campus. The location now provides a medical facility and housing for veterans.

"Those are really big services for someone who hasn't had them," Lloyd said.

Lloyd and Donna believe Lincoln is a great place for seniors — and they are trying to make it even better.

"We have so many great services here," Lloyd said. "But our senior population keeps growing, and there's a need for meals, medical services, transportation and more. The Seniors Foundation has worked hard, but at every turn of the road, there's someone who still needs help."

Lloyd served more than 10 years on the Seniors Foundation. Recently, Lloyd and Donna came to the foundation's rescue when its annual fundraiser, the Keystone Award Luncheon, was canceled due to the COVID-19 pandemic. Typically held in May, the event serves as the organization's largest fundraiser, while recognizing various community leaders and volunteers who've positively impacted the quality of life for Lincoln's seniors.

With the major fundraiser canceled, collecting a greater amount of

donations during Give to Lincoln Day in late May was paramount. To that end, Seniors Foundation President John Croghan called Lloyd and asked if he'd consider being a match donor. He also asked if Lloyd knew of other individuals who'd participate. The answer was: yes and yes.

"I told Donna about it later that day, and she said 'I'm your other investor,'" Lloyd said. "So we both did it."

As a participant in some of the foundation's activities, Donna believes in its organizational value, noting, "Their events provide people with a reason to get out and do something."

Together, the Hinkleys' generosity and leadership gift helped the Seniors Foundation achieve a landmark fundraising effort.

"This was our largest Give to Lincoln Day," Croghan said. "We were thrilled during a difficult year to have such great success, most of which is owed to Lloyd and Donna." 



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More Than Just Fire

Lincoln Fire & Rescue Serves Community through Medical Services

While fire and rescue are in the name of Lincoln Fire & Rescue (LFR), 78 to 80 percent of LFR's call volume relates to medical emergencies. And responding to these incidents is a service the department proudly provides to residents.

"It's a majority of what we do," LFR Captain and Public Information Officer Nancy Crist said. "We are like an emergency medical service that fights fire."

In its rigorous training academy, LFR uses hands-on and computer-generated training in both fire response and emergency medical services. Although LFR employees work a demanding schedule, they train between calls.

"We commit 8 a.m. to 5 p.m. to any kind of training we can come up with," Crist said. "We wear numerous hats, and we have to be proficient in all of them."

Training can include high-performance CPR, using equipment they don't typically use, pulling hoses or exercising.

When You Call 911

With 16 stations strategically placed throughout the city, each LFR station has an engine company and can include a medic unit or truck — a rescue/ladder unit. An engine company is a "typical fire truck" and includes a driver, captain, firefighter and firefighter paramedic.

When 911 is called for a medical issue, dispatchers ask questions while they simultaneously activate an engine company and medic unit, if needed.

"Many people ask why we send a fire engine for medical calls," Crist said. "We have a paramedic or advanced life support provider on every fire engine."

With a typical response time of about 3 to 4 minutes, an engine company can initiate care while one of the City's seven medic units or five reserve medic units arrives. A medic unit is a conventional ambulance crew, which can provide more specialized care and transportation to a hospital.

While on the phone, dispatchers can help a caller through situations and even give instructions about how to perform CPR. Before paramedics arrive, it's helpful to unlock the door and gather all information such as medical history or any medications — a list or physical items.



“Seeing a patient’s medications and knowing medical history helps us build the puzzle of what we need to do,” Crist said, “especially if the patient is unresponsive.”

Many older adults have a File of Life, an envelope that comprises medical information, family contacts, allergies, medications and other information. The envelope has a magnet, so it can be placed on a refrigerator and be easily found during an emergency.

Free to any older adult, a File of Life can be found at senior centers and LFR fire stations and engine companies. When those locations are closed, a File of Life can also be acquired by contacting LFR at 402-326-1348.

“Often, older adults will want their dentures or glasses,” Crist said. “That’s helpful if those are ready for us to take or listed on a File of Life so we can easily find them.”

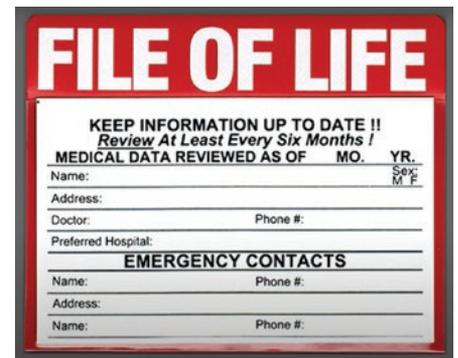
When LFR arrives, it can be

overwhelming to see four to six people during an already stressful situation, but everything is done intentionally for the safety of the patient and crew.

“We come in with a purpose,” Crist said. “Everyone has a role and gets to work immediately.”

Due to COVID-19, those responding on-site to calls wear eye protection, a N95 mask covered with a surgical mask and gloves. During a 911 call, the dispatcher will ask if someone has tested positive for COVID-19, is displaying symptoms, or meets other criteria. If so, they will alert LFR. Then, upon arrival, responders will put on gowns and ask the patient to come to the doorway if possible. If the patient is unable to walk or is unresponsive, responders will enter to assist.

“All this gear can look intimidating,” Crist said. “We are doing it to keep ourselves and the citizens of Lincoln safe.”



A File of Life can be a helpful tool for emergency medical providers. Free to older adults, File of Life can be found at senior centers, Lincoln Fire & Rescue stations and by calling 402-326-1348.

Costs

Many people may be apprehensive to call 911, because they think it’s unnecessary and do not want to incur costs. Crist recommends people call 911 if the situation warrants, so the patient can receive any needed care.

“We always encourage our elder

Continued on page 8.

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Fraud Watch Network

More Than Just Fire

Continued from page 7.

population to call 911,” Crist said. “We can always come and evaluate the patient and determine if they need more medical care.”

Additionally, taxpayer dollars pay for fire services in Lincoln. So when a fire engine arrives to do an assessment, it doesn’t cost.

Crist adds how an engine company can handle many situations such as an allergic reaction, diabetic emergency or help to stabilize patients so they can be safely transported to a hospital, if needed.

A medic unit is a self-sustained enterprise that finances itself. Therefore, costs are only incurred when you use the service, which can be sent through insurance, Medicare or Medicaid.

“If you aren’t sure if you should

call 911 or if something doesn’t seem right about a person — call us,” Crist said. “We can help you make an educated decision whether a transport to a hospital is necessary.”

Here For You

LFR is here to serve the community, and Crist encourages older adults to do what they need to live safely in their homes — including decreasing trip hazards and staying inside when it’s extremely hot or cold.

“I know our older population wants to stay in their homes, but there comes a time when you need to have the hard conversation of asking a person if he or she has the ability to stay home safely or if there is a need to bring in someone a few times a week to help,” Crist said.



LFR also can provide information to older adults about community agencies and resources to help keep themselves and their loved ones safe and healthy. **lv**

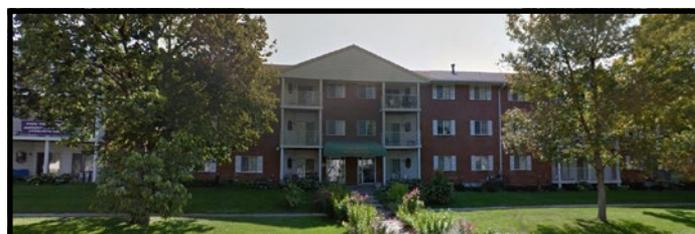
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Opioids and Older Adults: Their Role, Use and Risks

While many are aware of the potential risks associated with using prescribed opioids such as oxycodone, hydrocodone, codeine and morphine, it's important to understand they still have their place in pain management for some patients.

"We have to avoid shifting the pendulum entirely to the other direction and not use them at all," said Dr. Kelly Zach, MD, Innovative Pain & Spine Specialists. "Opioids work for people who function well on them and have improved quality of life. They shouldn't be the only type of therapy, but they can be part of the plan in treating chronic pain."

Opioids are most effective for acute pain and inflammation from trauma or surgery, in addition to being used for chronic pain. Opioids attach to proteins on nerve cells in the brain, spinal cord, gut and other parts of the body to block pain messages sent from the body through the spinal cord to the brain.

Opioids and Older Adults

Older adults may be prescribed opioids following a surgery or for neck, joint, back pain or other chronic pain conditions such as degenerative diseases, arthritis, severe pain conditions and cancer pain.

"We have to discern what type of pain patients have based on their symptoms and diagnosis," Zach said. "That helps us decide if opioids have a role in pain management. They may be part of the plan, not THE plan."

Other types of pain management can be used along with and in place of opioids. Physical therapy, chiropractic care, dietary changes, acupuncture, psychological treatment such as mindfulness and meditation, as well as various types of injections including steroids, radiofrequency, radiofrequency ablation and spinal cord stimulation are all included as possible options.

If opioids play a role in an individual's pain management, doctors will frequently reassess to see if



the medicine is providing a benefit.

"There are always benefits and risks with any medication," Zach said. "But it's whether we can justify the medicine doing what it needs to do and if that outweighs potential side effects."

Continued on page 10.

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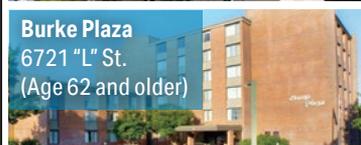
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Opioids and Older Adults: Their Role, Use and Risks

Continued from page 9.

Side effects can include constipation, nausea, vomiting, cognitive slowing, drowsiness, pruritus or itchy skin, bone weakening, dry mouth and tooth decay, hormone decrease, and early onset Alzheimer's disease or dementia. Opioids also cause respiratory depression or slowing. This can be dangerous when mixed with other medications or alcohol.

Doctors should consider a patient's whole medical history and interactions between medications for other conditions.

"By nature, the older population develops conditions with more chronic pain," Zach said. "Managing it is difficult because of the comorbidities, pain and treatment. Opioids have a lot of interactions with other medicines including over-the-counter sleep aids and alcohol."

When starting a new drug, people should always pay attention to how their body reacts and contact their doctor about any concerns.

Opioid Dependence vs. Addiction?

Regular use of opioids can lead to dependence and addiction; both difficult to control.

Dependence is the body's physical reliance on a medicine. As the medicine is discontinued or weaned down, the patient experiences withdrawal symptoms such as body aches, diarrhea, nausea and sweating.

Dependence in some cases can lead to addiction, usually over a long period of regular use.

Addiction is a negative response, harmful or compulsive use of a drug despite it interfering with family, social or work life.

Genetic predispositions and risk factors exist for opioid addiction including a family history of substance abuse, coexisting psychiatric disease such as depression, anxiety, bipolar or post-traumatic stress disorder. Individuals are at a higher risk of developing an opioid addiction if they previously have been addicted to another substance, are male or are young.

"We look at each individual patient and use tools to identify the level of risk and screen for depression and anxiety before prescribing," Zach said.



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- Social withdrawal.
- Using the drug longer than prescribed.
- Drug being used for alternative reasons such as to help anxiety or sleep.
- The inability to decrease use.
- Reckless behavior.
- Withdrawal symptoms if the medicine is not taken routinely.

If a loved one shows these signs, a team approach should be taken to help the individual.

“It’s reasonable to reach out to medical providers, family members and friends to ensure they are seeing the same things and pattern of behaviors,” Zach said. “From there, you can determine a plan of action.”

The Substance Abuse and Mental Health Services Administration (SAMHSA) has a confidential, free help line for individuals and families facing mental and/or substance abuse disorders. The help line provides referrals to local treatment facilities, support groups and community-based organizations and can be reached at 800-662-HELP, TTY: 800-487-4889. 

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New Faces Defeat New Hurdles in Aging Partners' Central Kitchen

Courtney Statham and Zach Hajek work diligently at the Aging Partners Central Kitchen for those who rely on them for meals.

Lead Cook Statham arrives to work at 4 a.m. each weekday to begin prepping meals to be delivered to senior centers. Around 8 a.m., Food Service Worker Hajek arrives to continue the process. Together, the positive pair work efficiently, keeping things upbeat.

Statham worked five years in the food industry before joining the Aging Partners Central Kitchen in March 2019 as driver and was promoted to lead cook in March 2020.

"I was trying to find somewhere that felt like my forever home," she said. "Aging Partners works perfectly."

Statham enjoys working mornings from 4 to 11:30, so she can spend afternoons with her 8-year-old son.

She creates the menu, orders food and prepares it. Hajek assists with food preparation, delivery, sanitizing and doing dishes. His three years of prior experience as a delivery driver helps as he uses the new Aging Partners meal delivery van, partially funded by the Seniors Foundation.

"It's really spacious and has room for all the coolers and hot boxes," Hajek said. "I had to stack the coolers before, and they would sometimes tip over or move around while driving."

Prior to COVID-19, he would deliver the meals to the five Lincoln senior centers and rotate among the four in Bennet, Firth, Hickman

and Waverly. They also prepared extra sack lunches on Fridays for the weekend.

Hajek says he enjoys what he does because of the environment and working with others who care about him as a person.

Changing Conditions

When senior centers closed in March due to COVID-19, patrons who normally came for meals weren't sure what to do. But it wasn't long until Aging Partners was able to provide meals for isolated seniors unable to venture out to get meals.

Statham and Hajek now prepare about 130 individually portioned and packaged meals daily. Instead of delivering to senior centers, meals

are delivered to apartment buildings and homes. Senior center managers assist with delivering to homes and help make much needed social interactions with meal recipients.

"I want to make sure senior center participants are taken care of and not left behind in this pandemic," Statham said.

They also prepare an extra meal for the weekend to deliver with Friday's meal.

Statham and Hajek wear masks and sanitize everything that is touched to ensure the safety of those receiving the meals.

"We take it seriously," Statham said.

Preparing the individually portioned meals took more time in the beginning, but the process has



Aging Partners Central Kitchen Food Service Worker Zach Hajek delivers meals for senior center members in the new Aging Partners food delivery van. The new van was purchased with funds from the Seniors Foundation, Lincoln Community Foundation, Viking Foundation and The Sowers. The van is used to transport meals to area senior centers and their members.

been fine-tuned. What first took an hour and a half now only takes about 35 minutes, Statham said.

“We have music going, and that helps things go faster,” she said.

One challenge they faced was determining a menu with items that are easy to transport. Cakes and casseroles are hard to package individually, she said.

“We’ve had to switch some items at the list minute when we aren’t able to acquire something,” Statham said. “Thankfully everyone has been understanding. I know it’s frustrating to see a menu and expect a certain item and then get something else instead.”

With the uncertainty for many having senior centers closed, Statham and Hajek appreciate their role and purpose.

“I get my boost knowing so many people depend on our meals,” Statham said. “I think of how I would feel if my grandma couldn’t get a meal. I want to make sure I am doing the best I can for them. I don’t want anyone to feel alone or forgotten.”

Hajek realizes the responsibility too, safeguarding his own health and ensuring the health of others in the community who rely on them for this service. He sanitizes containers before he loads them in the van for delivery and when he brings them back into the kitchen.



Aging Partners Central Kitchen Lead Cook Courtney Statham preps individually packaged meals to be delivered to senior center attendees at home.

Regardless of their willingness to take necessary measures with COVID-19, Statham and Hajek look forward to when things calm down and they can visit with patrons at senior center meals and have more flexibility in meal options. **lw**

Annual Enrollment is here!

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Aging Partners Works through Challenges

While COVID-19 forced Aging Partners' office and senior centers to close in March, its staff continues to serve the senior population.

"We're closely monitoring the numbers and being cautious with the population we serve," Aging Partners Director Randall Jones said. "As a result, we'll be one of the last areas in the community to fully open."

Precautionary steps are being taken for future openings by purchasing clear table screens for client visits and cleaning supplies through federal COVID-19 relief funding.

In the meantime, about 90 percent of Aging Partners' staff is working diligently from home to assist clients.

"We're adapting to provide our services via the phone or video conferencing apps such as Zoom," Jones said.

Staff members are frequently performing wellness checks, including about 800 Medicaid Waiver and 200 care management clients. If a situation requires a home visit, staff members ensure both parties stay as safe as possible.

While social distancing precautions have made things challenging, Jones said he's proud of how his team has used technology to continue providing reliable services.

"Change is hard, and we've had several months of constant change," he said. "But our staff is committed to our mission, and they've adapted and are excited about doing things in a new way. It's rewarding and humbling to work with them."

But employees aren't the only ones who are adapting.

"I think Lincoln's senior community has taken this seriously, and that's why we haven't seen big numbers," Jones said. "Seniors are resilient, and I'm proud of them."

With more seniors isolated at home, Aging Partners created several assistance programs. For example, NeighborLNK helps assist isolated seniors with errands and companionship through phone or video calls, and now has about 50 client-volunteer pairs.

"We've had great feedback from both parties in terms of the relationships being built, lessons learned and more," Jones said.

Another recent challenge was serving individuals who rely on the senior centers' balanced lunches. As a result, the agency expanded its contract with Tabitha Meals on Wheels and began providing deliveries in Lincoln. Aging Partners also expanded its own home-delivered meal program and have delivered more than 16,000 meals so far. Senior center managers deliver the meals, along with fresh fruit, vegetables, and personal care and cleaning items. Various activities such as puzzles also are included.

"Our senior center managers know these individuals,



Jackie Mahlin receives a meal from Butler County Senior Service Director and Program Manager Diana McDonald.

and it's been helpful to keep those connections," Jones said. "Our seniors are so thankful for this service."

Even rural area senior centers are keeping food in seniors' hands by offering drive-up grab-and-go meals. Along with helping individuals to eat healthy, the service helps decrease social isolation, which can lead to depression.

To further boost seniors' moods, hundreds of children have sent in drawings to deliver with meals as part of the Sunshine Kids for Seniors program.

For more information on any of these programs or updates on Aging Partners, visit aging.lincoln.ne.gov. 



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Planning Ahead

Social Security Looks After Your Funds *How to Identify and Report Fraud, Scams*

It's estimated Social Security will pay out about \$1 trillion in benefits in 2020 to 65 million people — about one-fifth of the American population.

About 178 million people will pay Social Security taxes in 2020 to benefit from the program in the future. That's why nearly every American should have an interest in Social Security now.

Social Security is designed to provide a source of income for people after they retire or can't work due to a disability. The program also can support legal dependents — spouse, children or parents — by providing benefits in the event of death. And the agency is committed to protecting American's investment to these vital programs by searching for and communicating about potential fraud and scams.

Fraud

Social Security has zero tolerance for fraud, noting its responsibility to protect the hard-earned money individuals pay into the program. Social Security works closely with the Office of the Inspector General, which Congress designated as the lead agency for fraud detection and prevention.

Social Security aggressively investigates fraud allegations and pursues prosecution of those who commit fraud so money stolen can be restored to the American people.

To do this, techniques are used to identify fraud and help analyze suspicious or questionable claims through analytics, collaborating with

other agencies and technology.

Fraud claims are taken seriously and investigated thoroughly. The agency prevents and detects fraud by monitoring transactions that may demonstrate an intent to defraud the American people.

Social Security also has a number of safeguards to ensure people are paid the right benefit amount at the right time. For example, the agency periodically reviews cases of those receiving disability benefits to verify they are still eligible.

If Social Security determines a person has been paid money he or she should not have received, the agency works to collect any amount paid incorrectly. If the person still receives benefits, Social Security withholds a portion of their monthly payment until the debt, or overpayment, is paid.

Scams

Social Security cautions citizens about ongoing nationwide telephone scams. The agency receives reports about fraudulent calls, text messages and emails from people falsely claiming to be government employees. These scammers often play on emotions such as fear to convince people to provide personal information or funds in cash, wire transfers or gift cards. Scammers also have the ability to make and email fake documents in attempts to persuade people to comply with their demands.

If you receive a suspicious call or are unsure of a caller's identity:

- Do not provide personal information, money or retail gift cards.



- Hang up.
- Report the details of the call to the Office of the Inspector General at oig.ssa.gov.

You can also report suspected fraud, waste and abuse related to Social Security programs at oig.ssa.gov.

Social Security reminds Medicare beneficiaries to maintain awareness and take precautions to avoid falling victim to health care fraud. Scammers may use the pandemic to steal a person's Medicare number, banking information or other personal information. Protect yourself by only giving your Medicare number to your doctor, pharmacist, hospital, health insurer or other trusted health care provider.

If someone calls saying they are from Medicare and asks for your number or other personal information, hang up. Medicare representatives will never:

- Call beneficiaries to ask for or to “verify” Medicare numbers.
- Call to sell you anything.
- Promise you things if you give them a Medicare number.
- Visit you at your home.

- Call to enroll you in a Medicare program over the phone, unless you called first.

Although Medicare cards no longer have Social Security numbers on them to reduce fraud and identity theft, you should still guard your number and card like you would a credit card. Also be sure to check your Medicare claim summaries for errors and questionable bills.

If you suspect Medicare fraud, report it by calling Medicare's toll-free customer service center at 1-800-MEDICARE. You can also visit Medicare online at www.medicare.gov/forms-help-resources/help-fight-medicare-fraud.

Contacting Social Security

During the coronavirus pandemic, the Social Security Administration (SSA) continues to provide help to you and others in the community. The most convenient way to contact Social Security is to visit www.socialsecurity.gov or call at 800-772-1213 or 800-325-0778 (TTY).

While SSA offices are not providing service to walk-in visitors due to COVID-19, SSA remains committed to providing ongoing benefits and vital services. SSA stays ready and able to help by phone with most Social Security matters. Local office phone numbers can be found online at <https://secure.ssa.gov/ICON/main.jsp>. 



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Understanding and Evaluating Long-Term Care Insurance

While no one plans to use long-term care at an assisted living or nursing facility in their lifetime, the National Association of Insurance Commissioners (NAIC) reports about 70 percent of people who reach age 65 are expected to need some form of long-term care at least once in their lifetime.

Nationally, the average cost of long-term care in a nursing home is \$90,000 each year. If you should need in-home care, assisted living or nursing facility care for an extended period, long-term care insurance can provide peace of mind. However, for some, long-term care insurance can be too expensive or the benefits too limited to justify the cost.

What is Long-Term Care Insurance?

Long-term care insurance (LTCI) provides in-home or in-facility care for individuals with chronic illness, disabilities or other conditions requiring ongoing care for an extended period. Care can range from help with activities of daily living to skilled care provided by nurses and therapists.

Traditional health care insurance policies do not cover this type of daily or extended care. Medicare may pay for limited short-term stays in nursing homes under specific circumstances. Many use Medicaid when they need long-term care but cannot afford it. A person must meet certain requirements to be Medicaid eligible, and it may require the liquidation of assets.

What LTCI covers depends on the policy purchased. In general, LTCI can help with the cost of nursing home, assisted living, home health care and adult day care costs. Typically it covers a certain amount per day or gives a lifetime maximum; but for many policies, payment won't kick in until

you've met an elimination period, or certain amount of days in care.

Deciding to Purchase LTCI

Determining whether you should purchase a long-term care insurance policy will depend on factors such as your age, health status, family situation, income and assets.

- **Age and life expectancy:** The younger you are when you purchase LTCI, the lower the premiums. The longer you live, the more likely you will use long-term care. These policies are allowed to underwrite, which means before they agree to sell a policy, they will evaluate your health.
- **Health status:** Consider your health and the likelihood you will use long-term care. An individual's current medical issues and family history of health conditions could indicate a likelihood of requiring long-term care.
- **Family situation:** If an individual does not have family members able to provide care, long-term care in or outside the home may be the only alternative.
- **Income and assets:** LTCI will protect your assets. For example, if you own a farm and want to keep it in the family, you might consider LTCI. Without LTCI, you might have to sell it to cover the cost of your care.

"LTCI is beneficial for people who have assets they want to protect and wouldn't otherwise be able to pay for care without using those assets," said Alicia Jones, Program Administrator for SHIP, formerly SHIIP (senior health insurance and information program).

Remember LTCI monthly premiums can be costly and can increase over time. If you are on a fixed income, think carefully before

purchasing. If you have the means to pay for monthly premiums and have assets you wish to protect, LTCI might be for you.

"LTCI is right for some and not right for others," Jones said. "Many aren't able to pay for the monthly premiums or are not paying to protect any substantial assets."

Buying LTCI

If you choose to shop for LTCI, the NAIC has a shopper's guide with more information and a checklist at www.naic.org/documents/prod_serv_consumer_ltc_lp.pdf.

To purchase the right policy for you, investigate costs in your area for nursing homes, assisted living and home care. Once you've determined the approximate cost, you can ask for quotes from a local health insurance agent/broker. Compare benefits of the types of facilities, including limits on your coverage and premium cost. Ask about potential rate increases and rate increase history for the company.

If buying LTCI long before you need it, consider adding inflation protection to keep your policy up to date with the rising costs.

Only buy insurance through a reputable agent or company licensed to sell insurance in the state. When purchasing, review the policy for exact coverage.

Some life insurance policies and annuity contracts now include either a built-in long-term care benefit or offer an add-on to your policy that pays for long-term care expenses. Check with your financial partner to see if this type of policy works for you.

Purchasing LTCI is an important decision that should not be rushed. Take your time to ensure your future care is well thought out. 

Hospice Care Can Help Make Most of Finite Time

When exploring specialized care options for a patient with life-limiting illness, focusing on comfort and care rather than restoration and cure, hospice may be the answer. It emphasizes physical, social, spiritual and emotional support for the patient and family/caregiver while helping improve the quality of life during the remaining limited time.

“Hospice is about living with your disease as long as you can, as comfortably as possible, in a home-like setting,” said Bob Bleicher, MD, HoriSun Hospice medical director.

While hospice care typically occurs in the home, residents of long-term and assisted living facilities also qualify.

Medicare, Medicaid, the VA system and most private insurance companies provide payment of hospice services for individuals who have been diagnosed by a physician as having six months or less to live and who choose to forego further treatment for a cure. Patients do not pay anything out of pocket.



What Does Hospice Offer?

Hospice care is directed by the patient and family or caregivers. A team of nurses, doctors, social workers, chaplain, bereavement counselors, physicians, home health aides, volunteers, massage and other therapists and spiritual care providers contribute to the care.

Hospice pays for and provides:

- Medications (includes most of the current meds, morphine, other narcotics, lorazepam and other anti-anxiety medications, steroids, sleep medicine, nausea meds, constipation and respiratory treatments).
- Durable medical equipment, oxygen, hospital beds, commodes, incontinence supplies, walkers, etc.
- Nursing care and other team member attention.
- Wound care.
- Support for caregivers/bereavement.

Hospice does not cover funeral costs, chemotherapy, radiation therapy or aggressive medical treatments that work to cure the disease. Hospice does not furnish 24/7 caregiving; however, a hospice social worker can help find an agency and assist to arrange it. An alternative to needing 24/7 care could be inpatient hospice care at a facility, although the cost of room and board is typically not covered by insurance, Medicaid or Medicare.

Hospice provides regular visits and assistance with issues as they arise. It helps the patient and family or other caregivers with practical expertise and education about pain and symptom management,

Continued on page 20.

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Hospice Care Can Help Make Most of Finite Time

Continued from page 19.

living arrangements, identifying and meeting end-of-life-wishes, the dying process and what to expect, end-of-life financial considerations, relationship and spiritual issues, and access to respite care and other resources. It also provides bereavement support for the family up to a year after the patient's death.

"Most people have never been through the dying experience with anyone," Bleicher said. "They don't know what to expect, how to set up a funeral, call the mortuary or sheriff when someone passes away. But hospice takes care of that, provides comfort and other needs."

Who Qualifies for Hospice?

Hospice care is available to individuals living with an end-stage

disease such as cancer, pulmonary disease, heart disease, ALS, dementia, HIV-AIDS, Alzheimer's and other life-threatening illness.

Anyone can refer a patient for hospice, including the individual, although most referrals come from physicians, clergy, attorneys, friends or loved ones. Once referred, a hospice nurse performs an assessment, and the individual's personal physician must sign a paper certifying the need and that the patient has less than six months life expectancy if the disease follows its expected course. A hospice physician must certify the need.

"It comes down to is the person declining?" Bleicher said. "We evaluate every month to see if they are declining as far as ability to do activities of daily living or in health.

If the patient is losing some of those abilities, they continue to qualify even if it goes beyond six months."

Once individuals enter hospice, they can revoke at any time. Bleicher notes if people decide they're not quite ready after choosing hospice, or there's a new form of treatment, or want regular care, they can always change course.

Bleicher encourages physicians and patients to enroll in hospice care if eligible to see how things go.

"It's amazing what care we can do in the home," Bleicher said. "There are some surprisingly ill people who live a much better quality of life and also live longer by being able to stay at home with their loved ones with a dedicated team of caregivers and the support provided by hospice."

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Discussing Hospice

While entering hospice can be a difficult decision, it can provide relief to just focus on enjoying life.

“We educate families and loved ones that the individual may not get better by going to the hospital as they never exceed a baseline of health,” Bleicher said. “They have to come to terms with that. People in hospice live longer than equally matched diseased/aged group of people who elected not to use hospice. This gives them a chance to say goodbye.”

Although the subject is difficult to discuss, it’s important to take the time to learn more about hospice, ask questions, and learn about your loved ones’ wishes and concerns before the need arises. This can help reduce stress, Bleicher said.

“The best time to talk about it is when everyone is healthy, happy and able to give a reasonable answer,” he said. “This might be years or decades before hospice services are needed.”

Every hospice organization offers a baseline of services. The best way to choose a hospice provider is to ask family and friends about their experiences. Medicare offers an online resource to assess agencies based on evaluations and services. It can be found at medicare.gov/hospicecompare. 

What is Palliative Care?

Often referred to with hospice, palliative care is similar.

However, it is specialized for individuals with serious or life-threatening illness whose health is declining, but who are not ready for hospice care. The goal of palliative care is to provide relief and reduce the severity of symptoms and pain to improve the quality of life, rather than cure the disease.

“For palliative care, we can help a family decide what the goals are for the individual, how much disability they can live with, what can continue to be done with a focus on comfort instead of a cure for the disease,” Bleicher said.

Possible palliative care patients include those with cancer and uncontrolled pain or other symptoms, or someone with end-stage heart or lung disease and severe shortness of breath.

In Lincoln, Nebraska, palliative care usually occurs in a hospital. Medicare will pay for palliative care consultation, but Bleicher feels that to perform this service requires patients be admitted to hospice to take advantage of the nursing, social work, nurses aid, and chaplain services needed for the best outcomes.



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Taking Care of the Caregiver: Respite Important to Renew

Caring for a loved one can be both rewarding and tiring. It's a 24/7 job, and everyone needs a break at times. That's where respite care comes in.

Respite provides short-term relief for the family caregiver to do what they need — connect and catch up with others, run errands, meal plan or do activities such as read a book, take a nap or go for a walk uninterrupted.

Even though a caregiver may take great joy and pride in caring for a loved one to remain at home, the physical and emotional consequences can be overwhelming. Often, not taking respite can lead to caregiver burnout, depression or health problems. Caregivers sometimes are so busy caring for the other person that they ignore their own needs. Respite provides a way to sustain patience and reduce stress, so care can be administered more successfully.

A study conducted in 2015 by the National Alliance for Caregiving and AARP revealed approximately 34 million Americans supplied unpaid care to an adult age 50 or over in the prior 12 months.

Respite can come from friends, family, volunteer groups, faith organizations, local agencies or paid respite workers. It can also occur in the home, or at a facility.

Nebraska Lifespan Respite Network

The Nebraska Lifespan Respite Network began in 1999 as a statewide initiative to promote respite, develop permanent funding and promote the development of training

respite providers. Since then, the organization has worked to increase public awareness of respite through community outreach, training, information and referrals. Nebraska Lifespan Respite Network also provides information on its website, respite.ne.gov, including webinars, email discussion groups, other resources and a respite provider search.

“Knowledge is power; and the more people know, the easier it is to navigate and learn about the supports a person may need,” said Curtis Nielsen, Lifespan Respite program coordinator. “I encourage those who have questions or are new to the process to reach out to a local respite coordinator who can guide them through the entire process.”

The Nebraska Lifespan Respite Network's six respite coordinators have a wealth of knowledge and can assist potential clients, caregivers and providers by supplying information, helping to complete applications, training requirements, billing and more. Call 866-RESPITE (866-737-7483) to find the respite coordinator for your area.

Find or Give Respite

If you are a caregiver looking for respite care but aren't sure where to start, ask trusted family and friends. Tell them what you need help with. Do you need just a couple of hours away? Do you need assistance with meals, light housekeeping or personal care? Give those around you the opportunity to assist. At first, it may not be easy to step away for respite due to an internal reluctance to

leave a loved one or you might feel guilty. Remember, you must care for yourself, too.

Respite funding resources can help pay for friends and family to provide respite care, as long as they are not the primary caregiver.

For those without a good support system or who need additional support, there are options.

Respite.ne.gov allows people to directly search the Nebraska Resource and Referral Service (NRRS) database of Nebraska respite providers.

Nebraska Lifespan Respite Network respite coordinators can help people determine what is available and will work best for them.

If you are interested in signing up to provide respite, you can contact your area's respite coordinator. After applying, individuals will be screened and have a background check, orientation and training.

Respite Funding

If someone isn't able to pay for respite, there are programs for assistance.

The Alzheimer's Association Great Plains Chapter offers limited financial assistance for caregivers living with persons diagnosed with Alzheimer's disease or related disorders. To apply, call 402-420-2540 or visit alz.org/Nebraska.

Medicaid Waiver may help pay for those eligible for Medicaid through services such as adult day care, respite care and transportation. For eligibility and to apply, call Aging Partners at 402-441-7070 or ACCESSNebraska at 855-632-7633.



For those caring for veterans, the Veterans Health Care Center can provide a range of long-term services including nursing home care, in-home care, adult day care, home health and respite care. For more information and to apply, call 866-851-6052.

For those facing disability-related expenses, the Disabled Person and Family Support program can help with expenses such as respite and home health care. A person 60 or over or disabled may qualify if their income is less than \$1,364 per month, and a couple may have up to \$1,784 per month. To apply, call DHHS at 844-807-1197.

Not Eligible for Other Programs?

The Lifespan Respite Subsidy Program is available only to those who do not qualify for other respite funding programs. Qualifications for this program include income restrictions, and the individual must have a special need and live with an unpaid caregiver in a non-institutional setting. Special needs include, but are not limited to, developmental disabilities, physical disabilities, chronic illness, physical, mental or emotional conditions, special health care needs, cognitive impairments, etc.

The program can provide up to \$125 per eligible client per month, which can also be used for friends or family. Additional funding for exceptional circumstances are also available in certain cases. To find out more information about the program and eligibility, call a local respite coordinator at 402-471-9188 or email dhhs.respite@nebraska.gov.

Moving Forward

Remember, you weren't made to care for others by yourself — build a community around yourself to help. Taking time for yourself may be even more important as we head into winter.

For more information about respite and other Nebraska Lifespan Respite Network resources, visit respite.ne.gov. 

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- Do anything else needed to help reduce stress.

A family caregiver is a person who provides ongoing care for an individual unable to care for themselves. Caregiving is rewarding, but also demanding and stressful. To supply “help for the helpers,” the Nebraska Lifespan Respite Network offers information, education and support.

For more information, including funding sources or becoming an independent respite provider, just call or click:

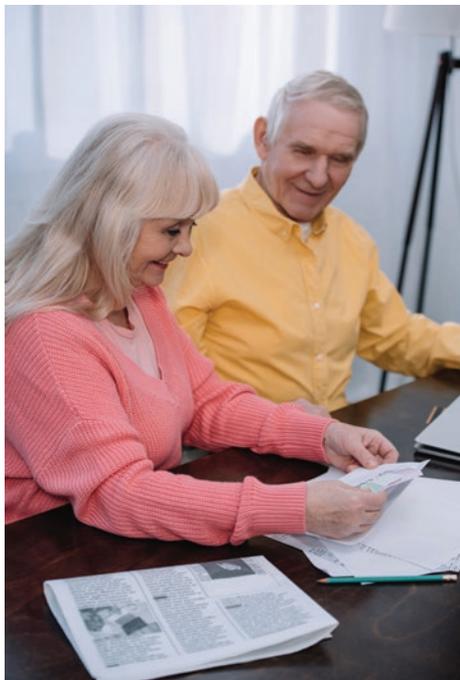
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Applications Being Accepted for Expanded Medicaid



The Nebraska Department of Health and Human Services (DHHS) began accepting applications for expanded Medicaid Aug. 1 with benefits beginning Oct. 1. About 9,000 newly eligible adults have been approved.

The Medicaid expansion, called Heritage Health Adult, expands Medicaid to lower-income Nebraskans ages 19 to 64 who earn up to 138 percent of the federal poverty level. For 2020, this is an income of \$17,609 per year for single adult or \$36,156 for a household of four.

Medicaid expansion enrollees will receive benefits that include



physical health, behavioral health, and pharmacy coverage in a comprehensive, coordinated program. Benefits are provided through managed care health organizations, also known as Heritage Health Plans. Applicants meeting certain conditions will also qualify for dental, vision, and over-the-counter medication coverage.

For individuals found eligible for Heritage Health Adult, services began Oct. 1. Adults can apply at



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any time. Once enrolled, eligible people will be assigned a health plan that coordinates their Medicaid benefits. Members can change plans for any reason during their first 90 days on Medicaid.

Eligible Nebraskans are able to apply for Medicaid:

- Online at www.AccessNebraska.ne.gov
- By phone through ACCESSNebraska at:
 - Omaha: 402-595-1178
 - Lincoln: 402-473-7000
 - Toll Free: 855-632-7633
 - TDD: 402-471-7256
- Paper application
(downloaded from AccessNebraska.ne.gov):
 - By fax at 402-742-2351
 - By email at DHHS.ANDICenter@nebraska.gov
 - By mail at P.O. Box 2992, Omaha, NE 68103-2992
 - In person at any DHHS office

More information regarding Medicaid expansion is available at dhhs.ne.gov/MedicaidExpansion. For general questions, email

DHHS.MedicaidExpansionQuestions@Nebraska.gov.

DHHS administers and manages eligibility for Medicaid through ACCESSNebraska. ACCESSNebraska customer service staff is available toll free at 855-632-7633 Monday through Friday, 8 a.m. to 5 p.m. for questions on applications or individual Medicaid cases. 



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Simple Changes Can Enhance Overall Health

Many have probably heard it before — good nutrition and exercise are important — but even to a greater extent for older adults. While it may be difficult, even small, simple changes can prove beneficial.

It's never too late to start on the road to a healthier and better quality life. The best time to start good diet and daily exercise is today! Commit to caring for yourself by taking these steps.

Physical Activity

Daily exercise is important for individuals of any age, and people age 65 and over can see significant health benefits. Regular exercise improves overall immune function, muscle strength and can help prevent or manage issues such as heart disease and diabetes. It can also decrease a person's risk for falls by improving balance, flexibility and coordination. Because exercise produces endorphins, which act as a stress reliever, it can help a person's mental health, sleep and energy level.

Experts suggest adults should aim for 150 minutes of moderate aerobic activity weekly.

"A simple goal is to be physically active 30 minutes a day, spread out throughout the day," said Jean Ann Fischer, Nebraska Extension Human Sciences Program Leader. "Being physically active 10 minutes at a time may be a good way to establish a schedule."

For those who are not currently physically active, they should start slowly.

"Think about how you can move more naturally throughout the day," Fischer said. "Maybe set a timer so you don't sit more than 20 minutes at a time. Get up and move around purposefully — dance for a few minutes or walk the dog around the house. Start



slow and small, gradually building up over a period of weeks to months."

She adds exercise can also be a good way to engage in social events, which is important for aging adults to feel a sense of purpose and avoid feelings of loneliness and depression.

Fischer notes people should find a form of exercise they enjoy and is appropriate for their fitness level, such as walking, gardening, dancing, water aerobics, swimming, biking, jogging or an indoor stationary bike. Strength-building exercises such as lifting small weights can help improve balance and reduce the risk of falling.

Heading into cooler weather, many individuals may not be able to exercise outside or be comfortable attending a gym or class. However, there are many fitness or strength-building exercises people can do from the comfort of their own living room.

Aging Partners has more than 40 exercise programs available on LNKTV Health YouTube at youtube.com/LNKTVhealth. Aging Partners exercise programs also can be viewed every morning on LNKTV Health and LNKTV City television. Program schedules are available at LNKTVhealth.lincoln.ne.gov and LNKTVcity.lincoln.ne.gov. The channels can be found on these Lincoln cable television systems:

- LNKTV City (ALLO – channel 2, Spectrum – channel 1300, Kinetic – channel 5)



The ChooseMyPlate.gov website and mobile app can assist you in making healthier eating choices.

- LNKTV Health (ALLO – channel 3, Spectrum – channel 1301, Kinetic – channel 10).

Good Nutrition

Healthy eating becomes even more necessary as we age, due to a slower metabolism and difficulty absorbing nutrients such as vitamin B12, calcium, iron and magnesium. It's important to look at how to add these into a diet to enhance overall health.

"B vitamins help decrease the risk for developing anemia," Fischer said. "It's important to eat fruits, vegetables, whole grains and vary the type of protein you eat. This can help maintain your strength, energy and improve how your body metabolizes different compounds."

Simple tips to increase nutrition include:

- Eat more fresh, frozen or canned fruits and vegetables, especially dark green and orange vegetables such as leafy greens, broccoli, carrots or sweet potatoes.
- Vary protein choices with more fish, beans and peas.
- Eat whole grain cereals, breads, crackers, rice or pasta.
- Eat low-fat or fat-free dairy products fortified with vitamin D to help keep bones healthy.

- Eat polyunsaturated and monounsaturated fats by switching from solid fats to oils when prepping and cooking.

Making dietary changes can seem daunting, but start with a few changes by looking for healthier alternatives to a few items or try a new recipe each week.

By stocking up on dry or canned foods, people can limit trips to the store if they wish and stretch options between those trips. Products such as dried or canned black beans, pinto beans, chickpeas; canned or frozen fruits or vegetables; dried fruits and nuts; and whole grain rice, quinoa or barley are good options.

“Canned tomatoes can be great to have on hand to make a variety of Mediterranean, Italian and Mexican dishes,” Fischer said. “They are also high in lycopene, which can help lower your risk of stroke and cancer.”

To make eating changes more enjoyable, take the time to learn new cooking techniques or try new flavors.

“If family traditions are important, think about foods you can connect yourself with your ancestors and try things around that,” Fischer said. “Build in types of vegetables, grains or traditional cooking methods they would have used and challenge yourself that way.”

Be sure to consult a physician prior to making any dietary changes. If an individual wishes to have more personalized care due to a health condition and with telehealth visits more readily offered, they can contact their health insurance or physician for a referral.

For More Information

Individuals should consult their doctor about starting a new fitness or healthy eating regimen, especially if they have a chronic health condition.

There are various ways to incorporate healthy lifestyle choices. For tips about healthy food, recipes, meal preparation, cooking and fitness routines, visit Nebraska Extension’s food resources website at food.unl.edu.

Nebraska Extension provides many free resources to the public, including in-person or virtual sessions with an extension educator. Learn more at extension.unl.edu.

“We also offer dietary guidelines for older adults and training using different products like multi-cookers, canning, freezing, food preservation and more,” Fischer said.

The U.S. Department of Agriculture’s website, ChooseMyPlate.gov, and its mobile phone app, can help people build healthy eating habits. The MyPlate graphic shows how the five food groups should look on a person’s plate, a more contemporary and easier view of the food pyramid.

No matter what efforts are taken to improve health, big or small, they may make a difference. 

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Brain Power

By Tracie Foreman, Aging Partners Community Health Educator

Someone asked me once if I had ever entered a room to get something, then realized I had forgotten what I went in there to retrieve. Only about a hundred times! My children's names have eluded me, as have the names of people I work closely with. Like many of us who are getting older, I've worried about increasing memory loss and the implications that go along with it. As it turns out, most of my fears are unwarranted.

The human brain is an amazing thing. Scientists who study brain function report our brains can hold up to seven different thoughts or ideas at one time. Most of us would agree that number seems a bit excessive.

To put things in perspective, it helps to understand, in a simplified manner, how our brains work. Bring to your mind's eye a very large desk.

Imagine your desk has an inbox sitting on it. That inbox is piled high with an ever-growing stack of papers. This is our first level of memory, known as "sensory memory." We cannot escape the fact that all information comes in through our senses. These include sight, smell, taste, hearing and touch. If we see, hear, taste, smell or touch something over and over,

we begin to recognize it. Our inbox is always full because our senses are always working. However, we will actually only pay attention to a small percentage of that information; most we will not.

Next, information is taken from that inbox and brought to the surface of our desk, which represents our second level of memory, known as "short-term memory." You might be surprised to learn our brain only allows about one to 20 seconds for information to stay at this level. This information-sorting process is fast and furious, which means you must have a separate file for everything your brain didn't deem important enough to keep. Let's call this "file 34," better known as the trash. Yes, it's true. About 80 to 90 percent of what comes into our brains goes into this file.

Experts say we need to hear a person's name seven to 10 times before it will move to our next level of memory. When introduced to someone, we only hear their name one time. Is it any wonder names are the No. 1 thing people forget?

The third level of memory is "long-term memory." It's the only drawer in your desk. If you could start to pull that drawer out, it might go on for miles with all the information and memories packed in there. This is why some memories take longer to come to the surface than others.

Someone 20 years of age will have 20 years of memories in their drawer that are exclusive to them; memories only they can draw from. Imagine a person 70, 80 or 100 years old! All of those years of memories crammed into one really big drawer! It is our own "memory of meanings" drawer filled with significant and not-so-significant things that have happened to us throughout our lives.

When we forget something, we begin to pull that drawer out (metaphorically) to find the memory we are looking for. It may be a name, place or date. The older we get, the more our ability to bring a memory to the surface (our "recall process") slows down. The information we are seeking may not come to us until we are getting ready for bed that night!

It may make you feel better to know people of all ages tend to forget. It's just that those of us 60 and over have a heck of a lot more to forget! 

Tips to help you remember:

- Write things down.
- Repeat, repeat, repeat until you remember.
- Create an association for what you want to remember.
- Get hearing aids if you need them.
- Everyone forgets names. If you forget one, just ask the person to repeat it.
- Do activities that stimulate your mind like exercise, puzzles, brain games, game shows, keeping a diary, reading, deep breathing and relaxation techniques.
- Reminisce with friends.



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All About Avocados

You can mix them, mash them, season them, stuff them, put them on toast and even mix them in with scrambled eggs! Hint: It might go with your queso and sour cream as a side of guacamole. Avocados are what's being described.

We all have either heard about avocados and maybe even tried them in some form. Avocados are full of heart-healthy monounsaturated fats and have numerous health benefits, including reduced cholesterol and improving overall heart health function.

Avocados contain a rich content of antioxidants including lutein, which is essential for good vision. Avocados can help with the absorption of nutrients in your diet and reduce inflammation in the body, potentially helping with arthritis. The fatty acid content in avocados is rich, helping with skin quality. They can even improve healing!

This power-packed super food helps absorb nutrients if plant-based diet aspects are included. There have also been a few studies that



Baked Eggs in Avocado

Ingredients:

- | | |
|--------------------------------|-----------------------------|
| 1 avocado | 1 pinch dried |
| 2 small eggs | parsley, or to taste |
| 2 slices bacon, crumbled | 1 pinch sea salt and ground |
| 2 tsp. fresh chives (optional) | black pepper, to taste |

Directions:

1. Preheat oven to 425 degrees F.
2. Crack eggs into a bowl, being careful to keep the yolks intact.
3. Arrange avocado halves in a baking dish, resting them along the edge so avocado won't tip over. Gently spoon 1 egg yolk into the avocado hole. Continue spooning egg white into the hole until full. Repeat with remaining egg yolk, egg white and avocado. Season each filled avocado with chives, parsley, sea salt and pepper.
4. Gently place baking dish in preheated oven and bake until eggs are cooked (about 15 minutes). Sprinkle bacon over avocado.

Source: www.allrecipes.com

suggest avocados might help relieve some symptoms of chemotherapy for someone battling cancer. Studies suggest avocados can lead to a lower body weight and overall weight loss if eaten regularly.

There are many ways we can enjoy our avocados. They can be stuffed with an egg and baked, cut and drizzled with olive oil and baked, diced with your eggs in the morning, or used like a spread on your bread. For any way you want to use them, there may be a recipe out there. Go and explore for yourself! 

Sources: <https://www.webmd.com/food-recipes/all-about-avocados>
<https://daa.asn.au/smart-eating-for-you/smart-eating-fast-facts/food-and-food-products/fast-facts-all-about-avocados/>
<https://www.healthline.com/nutrition/12-proven-benefits-of-avocado#1>
<https://www.healthline.com/nutrition/23-ways-to-eat-avocados>

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Living At Home

Staying Self-Sufficient

By Mitch Sump, Aging Partners program coordinator

It's autumn in the nation's heartland and, per my routine, I'll give a quick weather report at the time of this writing. It is an unusually pleasant July day for Nebraska with an expected high of only 86 and a nice breeze from the west. I get to play at Hillcrest Country Club golf course this afternoon for my first time, and I couldn't have asked for a nicer day (it feels like fall this week!).

The current COVID situation is ongoing and, as you read this, I can only guess what is happening. I am hopeful the senior centers will be open relatively soon. I hope the majority of my Handyman team is accepting work

orders; the drivers are transporting people as opposed to meals; and of course, that you are happy and healthy. Since I am unsure of what will be happening, I offer these fall "to-do" items for your consideration, but nothing too specific (with the following four exceptions).

Lifeline

We are still going strong and doing new installations when possible. We have gotten creative with "driveway" installs and training a bunch of one-time installers, a.k.a. you the clients! It is going well with a few hiccups, but we're getting units installed so clients are getting the security and safety they desire. That's what this program is all about!



Safe Homes for Seniors

The program still exists, but it is currently only being conducted by the Lincoln-Lancaster County Health Department (LLCHD) since our handymen and handywomen are not allowed to enter homes. We certainly appreciate what LLCHD is doing for our clients during this time. So don't hesitate to call them if you have concerns about chemicals in your home.

Heat Is On

I am hopeful the local plumbers and steamfitters union will be offering this program again; but with everything that's happening (or not happening), I can't say for sure. Please call Diana at 402-441-7030 to be put on the list. Availabilities are limited;

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and if the program doesn't occur this fall, at least you will know you tried. For those unfamiliar with this program, here's a quick overview. Local plumbing and HVAC firms offer seasonal checks and basic furnace cleaning prior to winter. Any major repairs and parts are not included but the seasonal checkup is free. Homeowners are not required or obligated to use the firm that did their check for any additional recommended repairs. It's done on a first-come, first-served basis, so please sign up early!

Snow Removal

A number of our handymen/handywomen are not currently accepting work orders. If the current public health emergency situation continues, their availability (or lack thereof) will probably continue, as well. We will do everything we can to assist you in your snow removal needs, but we might be limited to the number of people we can sign up for this seasonal chore. Please call Diana at 402-441-7030 as early as possible to get on the list.

Fall To-Do List:

- Clean your gutters one last time after the leaves have fallen. A little bit of work done now might save you a lot of work later from overflowing gutters and ice dams on your roof.
- After the leaves have fallen, get them raked and off your grass. Leaving them (pun intended) can damage the lawn over the winter due to insects and breakdown of the leaves themselves.
- Disconnect and take your garden hoses inside to prevent frozen pipes.
- Turn your garden over and add composted manure. Turning the garden soil in the fall allows moisture to penetrate the ground further. Adding composted manure in the fall gives it additional time to break down and mix in with your soil.
- Check the foundation of your home for cracks and seal appropriately, if needed. It helps keep critters out and the home warm during winter.
- Clean your dryer vents to improve dryer performance.
- Trim bushes and trees after leaves have fallen.
- Clean up brush and grasses around the house foundation. If you limit areas where mice might be outside, you can reduce the possibility of them "upgrading" to your home.
- Remove window air conditioning units and store them for the winter.
- Set up a call list of neighbors, friends and family to contact every so often during the winter. It's important to do this all the time, but especially when it's too cold to be out and about. We are all in this together!

As always, I need to wrap this up before my editor starts frowning. Be safe and be well, and let us know if we can help you stay self-sufficient! 



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Caregiver Corner

Financial Caregiving: A Role You Can't Prepare For

No matter how much it's anticipated, it can be daunting to be named a financial caregiver for a loved one.

According to the Office for Older Americans, 40 percent of people 60 and over have a Power of Attorney (POA), which is a legal document giving a person, known as an "agent," authority to make decisions about another person's money or property. The person named in a POA is a fiduciary and must be trustworthy, honest and act in good faith. The law requires fiduciaries to manage the property and money for whom it belongs, not for their own benefit.

Caring for someone's finances can include paying bills, managing bank, insurance or other investment accounts. Typically, as the older adult ages, the financial caregiver may take on more of the role until the person dies.

Considering the Role

For more than 20 years, Dee Aguilar has been named her 96-year-old mother's POA. It wasn't until March 2020 though that she began helping her mother manage finances. Due to her mother being in an assisted living facility and the COVID-19 situation, Aguilar began by paying bills, shopping and ordering things for her mother as needed.

"It's important before stepping into the financial caregiver role to ask yourself if you are comfortable with it and ready for the responsibility," Aguilar said. "If you are not, even if it's expected, you shouldn't do it. You can always be a support to another family member doing it."

Recently, Aguilar's mother had an attorney review and update her POA to include a second person if Aguilar had any unforeseen changes in her situation.

It's always best to choose the most fit person for the financial caregiver role, not necessarily the oldest child or one who lives nearby.

"Managing someone else's finances can be a big responsibility," Aguilar said. "I look at the financial funds my mother has available, which is the life cumulation of my parents' work. I need to be very ethical and transparent in what I do regarding her finances. I keep my mother informed and she is ultimately in charge."

Aguilar has networked with people — including a banker, attorney and others — to find answers to her questions about the role.

"The best asset for me as the child of a parent who

I'm providing support to is being able to connect with a caseworker at Aging Partners who is invaluable for assistance and reference to resources," she said.

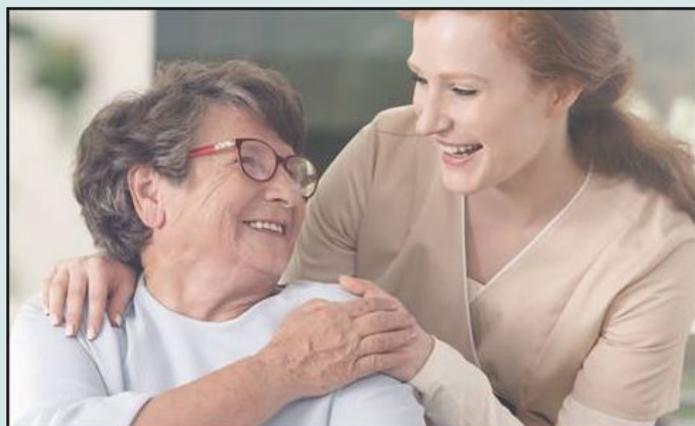
Gathering Information

In some ways, being a financial caregiver means you pay more bills.

"It's not much different than watching your own finances," Becky Leatherman said. "You have to be more thorough and keep better records, because you are responsible to other family members."

Leatherman has served twice as a financial caregiver — as a POA for her mother for six years and her mother-in-law for 10 years. In both situations, it started out small, helping with bills, and eventually taking care of everything up until they both passed. Although she was not named a POA for her mother-in-law and couldn't sign checks, her husband could as he was a POA.

When caring for someone else's finances, it's important to know what type of insurance, Medicare or Medicaid they



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have. Leatherman suggests keeping everything in a file for reference. Items to incorporate are medical plans including member IDs, supplement and drug plans; bank statements; investments; IRAs; pensions; life insurance policies; credit card information; a copy of the will; cemetery plot information; funeral plans if applicable; titles for vehicles; and property and home deeds. It is also helpful to have a notarized POA available, as you may need it working with financial and medical affairs.

Leatherman recently compiled her own file with the necessary information for her children when the time comes. She advises others to let a trusted family member know where to find it.

“I know it seems like a privacy issue, but let someone know if you have life insurance, paid for your funeral costs and where that information is,” Leatherman said. “Even if it’s not a POA, but someone you trust.”

You Can’t Prepare

No matter what situation is presented, remember becoming a financial caregiver is not a role that can be easily learned.

“This isn’t something you can prepare or study for, you only do it a couple of times in your life,” Leatherman said. “I did it for my parent and my in-laws, and every case is different.”

Aguilar says it’s been a learning curve for her.

“Even with an educational background in working with older adults, I had the awareness, but when you’re actually doing it — it’s different,” she said.

The Consumer Financial Protection Bureau’s Office of Financial Protection for Older Americans provides resources for managing someone else’s money. Free guides can be downloaded for varying roles, including power of attorney, court-appointed guardians, trustees and government fiduciaries at www.consumerfinance.gov/consumer-tools/managing-someone-elses-money. 



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402-441-3480

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HEALTH AND FITNESS

- **Health Center** - Exercise classes, fitness equipment and certified personal trainers. ▲ 402-441-7575
- **Senior Health Promotion Center** - University of Nebraska-Medical Center and Aging Partners provide health screenings. ▲ 402-441-6687
- **Caregiver Support Services** - Caregivers receive stress management, exercise, health and wellness assessments, and nutrition counseling. 402-441-7070
- **Fit to Care** - Free tips from a registered dietician and certified personal trainer to help decrease the effects of chronic tension.
- **Health Education Programs** - A variety of topics assisting individuals to make healthy lifestyle choices.

- **Health Screenings** - A variety of screenings include blood pressure, cholesterol, glucose and bone density.
- **Exercise** - Pilates, yoga, stretch and tone classes are available at several locations. Daily fitness programs on LNKTV City (ALLO Channel 2, Spectrum Channel 1300 and Kinetic Channel 5) and LNKTV Health (ALLO Channel 3, Spectrum Channel 1301 and Kinetic Channel 10). ▲
- **Alzheimer's Disease** - Information and referral. 402-441-7070 or 800-247-0938

Living at Home

INDEPENDENT LIVING SUPPORT SERVICES

402-441-7070 or 800-247-0938

- **Care Management Services** - Providing professional assistance in assessing needs, planning and coordinating home care.
- **Lifeline Emergency Response System** - 24-hour emergency access at the press of a button.
- **Supportive Services Program** - Eligible older persons can receive assistance with the cost of in-home services.
- **Durable Medical Equipment** - Providing items that address short- and long-term needs. Lightly used and/or new in-the-box items in stock including crutches, walkers, canes, wheelchairs, bath chairs and toilet risers.
- **Home Handyman Service** - Minor home repairs and maintenance including mowing, leaky faucets, painting, broken light fixtures, and heavy housework services. ▲ 402-441-7030
- **Subsidized and Independent Housing Resource Listings**

LONG-TERM CARE OPTIONS/ CARE MANAGEMENT

402-441-7070 or 800-247-0938

- **Aging and Disability Resource Center (ADRC)** - The Aging and Disability Resource Center assists seniors and persons of all ages with disabilities to obtain information, services and supports.
- **Home and Community-based Waiver Services** - State funded in-home services for those who are Medicaid-eligible and choose to live at home or use community-based services.
- **Senior Care Options** - Long-term care and assessment for Medicaid-eligible persons seeking nursing home care.
- **Assisted Living and Nursing Facilities Resource Listings**

Planning Ahead

HEALTH INSURANCE AND FINANCIAL COUNSELING

402-441-7070 or 800-247-0938

- **Medicare** - what you need to know when you turn age 65; working past age 65; Parts A, B, D and Advantage Plans; Medicare supplements, yearly changes, updates and open enrollment; complaints, errors and appeals; low-income assistance programs.
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- **Legal Counseling** - Free legal advice and referral services for those who meet financial guidelines.

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The charitable foundation that plans, advocates for, and supports the programs and services of Aging Partners. To contribute or volunteer, call 402-441-6179 or visit seniorsfoundation.org.

Staying Involved

SENIOR CENTERS

Social events and activities, health and educational programs. Noon meals, selected evening meals with entertainment, special holiday meals, brown bag and shelf-stable meals for at home. Transportation to the centers is available for a fee. Five centers in Lincoln and four in Lancaster County.

▲ 402-441-7158

LINCOLN/LANCASTER COUNTY SENIOR CENTERS

- Asian Center: 402-477-3446
144 N. 44th St., Suite A, Lincoln
- Belmont Center: 402-441-7990
Belmont Recreation Center
1234 Judson St., Lincoln
- Bennet Center: 402-416-7693
American Legion Hall
970 Monroe St., Bennet
- Firth Center: 402-416-7693
Community Center
311 Nemaha Blvd., Firth
- Hickman Center: 402-416-7693
Hickman Community Center
115 Locust St., Hickman
- Lake Street Center: 402-441-7157
St. James United Methodist Church
2400 S. 11th St., Lincoln
- Downtown Center: 402-441-7154
1005 "O" St., Lincoln
- Northeast Center: 402-441-7151
6310 Platte Ave., Lincoln

Other Services

INFORMATION AND REFERRAL

402-441-7070 or 800-247-0938

Provides help for older adults and their caregivers to resolve questions and concerns about aging. Services include referrals, counseling, social work and care management. Start here to determine alternatives, and arrange services in the Aging Partners service area.

TRANSPORTATION

- **Ride within Lincoln to the Centers**
▲ 402-441-7158
- **Lancaster County Public Rural Transit**
Scheduled transportation to and from Lincoln and rural Lancaster County areas. Handicap accessible.
▲ 402-441-7031
- **Other options in the community**
Listings available at 402-441-7070.

LIVING WELL MAGAZINE

This quarterly publication features stories of interest to older adults and is mailed directly to their homes. To suggest a story idea or advertise with *Living Well*, call David Norris at 402-441-6156 or email dnorris@lincoln.ne.gov. To receive *Living Well* by email instead of in the mail, call 402-441-6146 or email delrod@lincoln.ne.gov.

LIVE & LEARN

A monthly TV show for and about older adults on LNKTV City (ALLO Channel 2, Spectrum Channel 1300, Kinetic Channel 5) and video-on-demand at lincoln.ne.gov (keyword: vod) or Live & Learn's YouTube channel at lincoln.ne.gov (keyword: live & learn). View on LNKTV City or online at lincoln.ne.gov.

- Mondays at 11 a.m.
 - Wednesdays at 5 p.m.
 - Thursdays at 7 p.m.
 - Fridays at 11:30 a.m.
 - Sundays at 3:30 p.m.
- These are minimum airing times. Show re-airs at various other times throughout the month.

CARE MANAGEMENT

All Counties: 800-247-0938

Care Management Coordinator

Joyce Kubicek

- Butler County
Becky Romshek, 402-367-4537
- Fillmore County
Rhonda Stokebrand, 402-759-4922
- Polk County
Amy Theis, 402-747-5731
- Saline County
Michele Tesar, 402-826-2463
- Saunders County
Allison Blake, 402-416-9376
- Seward County: 800-247-0938
- York County, Jerri Merklinger
402-362-7626

MULTI-COUNTY PROGRAMS

- Butler County Senior Services
Diana McDonald, 402-367-6131
- Fillmore County Senior Services
Brenda Motis, 402-759-4922
- Polk County Senior Services
Mark Hartley, 402-764-2252
- Saline County Aging Services
Lori Moldenhauer, 402-821-3330
- Seward County Aging Services
Kathy Ruzicka, 402-761-3593
- York County Aging Services
Lori Byers, 402-362-7626

MULTI-COUNTY SENIOR CENTERS

Butler County

- David City Senior Center
592 "D" St., David City
402-367-6131

Fillmore County

- Exeter Senior Center
217 S. Exeter Ave., Exeter
402-266-2133
- Fairmont Senior Center
519 6th Ave., Fairmont
402-268-2831
- Geneva Senior Center
1120 "F" St., Geneva
402-759-4921

Polk County

- Osceola Senior Center
441 Hawkeye St., Osceola
402-747-8227
- Polk Senior Center
230 N. Main St., Polk
402-765-2311
- Shelby Senior Center
230 N. Walnut St., Shelby
402-527-5158
- Stromsburg Senior Center
118 E. 3rd St., Stromsburg
402-764-8227

Saline County

- DeWitt Senior Center
202 E. Fillmore Ave., DeWitt
402-683-4325 or 402-520-0873

Seward County

- Milford Senior Center
105 "B" St., Milford
402-761-3367
- Seward LIED Senior Center
1010 Manor Drive West, Seward
402-643-4466
- Utica Senior Center
520 "D" St., Utica, NE 68456
402-534-3435

York County

- McCool Junction Senior Diners
c/o Village Hall
323 E. "M" St., McCool Junction
402-724-2525
- York Leisure Home (meal site only)
215 N. Lincoln Ave., York
402-362-5900
- York Area Senior Center
725 Nebraska Ave., York
402-362-2496

SENIOR CARE OPTIONS (SCO) AND MEDICAID WAIVER

- 402-441-7070 or 800-247-0938

Aging Partners News and Events

Start Electronically Receiving Your Copy of *Living Well* Magazine Today!

When you receive *Living Well* magazine by email, you have direct access to many services. Click your mouse on any website listed and you are linked directly to a service or advertiser's website. There are wonderful stories in every issue of *Living Well*. By visiting the Aging Partners website, you will find current and past issues. Call Deb Elrod at 402-441-6146 or email her at delrod@lincoln.ne.gov to sign up.



Health and Fitness

Aging Partners Fitness Center

555 S. 9th St.
Monday through Friday
8 a.m. to 4 p.m.

At this time, the fitness center will be operating on appointments only. Please call to make an appointment for the fitness center. This will be necessary as long as health directives related to social distancing and limits on the amount of people gathering are in place.

All ages are welcome at the fitness center. Cardio equipment, strength training equipment, free weights, balance and other exercise aids are available. \$10 monthly

suggested contribution for age 60 and over and family caregivers of any age. \$15 fee for under age 60. A certified personal trainer is available by appointment only and at no additional cost.

For most Health and Fitness classes, there is a \$4 per class suggested contribution for age 60 and over and family caregivers of any age or a \$5 per class fee for under age 60. Punch cards are available. Preregistration is required for all classes by calling 402-441-7575. Please register early. Classes that do not have sufficient enrollment will be canceled. *Please note that all classes are subject to cancellation or changes at any time due to the current COVID-19 pandemic.*



Aging Partners Health and Fitness Classes go Online with Zoom

The COVID-19 pandemic has changed a lot of things. One thing it has not changed is our need to stay active and exercise to maintain physical and mental health and prevent injury.

In order to flatten the curve of COVID-19, some of our health and fitness classes will be going online this fall. The online experience cannot compare to in-person group classes but they actually have some great advantages. You can do them from the comfort of your own home

so no travel time is needed. Every student has a front row seat to view instruction and postures up close.

Zoom classes will open up 15 minutes before and after our scheduled online classes to allow for socialization, laughter and questions from students.

Contributions are welcome and can be mailed in. Suggested amounts are \$4 for age 60 and over and family caregivers of any age or \$5 fee for under age 60 for classes meeting one time per week and \$2/\$3 for classes meeting two times per week. Punch cards are available.

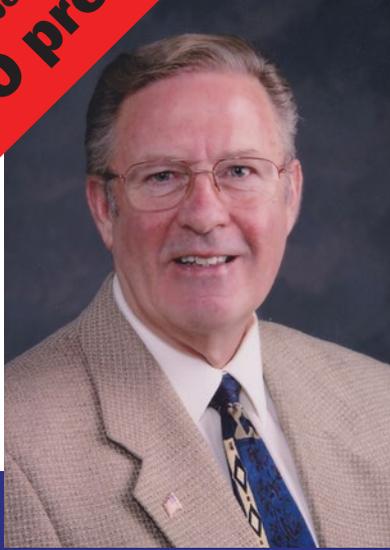
We will have an abbreviated schedule this fall due to the pandemic. Classes that will be offered via Zoom are Tai Chi Moving for Better Balance, Qigong, and Dance for Life.

Please call 402-441-7575 to register for your zoom classes during the months of October, November and December. You will be sent information about how to access Zoom and the specific classes you are interested in. Prior to the classes, you will need to download the Zoom app on your device. You will need to register in order to receive the access code to enter a class.

Continued on page 38.

All Health and Fitness programs and services and Senior Center events are subject to cancellation or changes at any time due to the current COVID-19 pandemic. Public health social distancing and sanitation guidelines will be followed. Class size may be limited to 10 people or less. Please call early to register and confirm class status. Thank you!

AEP
annual enrollment period
October 15 - December 7
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²Coverage does not include preexisting conditions.

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Aging Partners News and Events

Continued from page 36.

Evidence-Based Tai Chi – Moving for Better Balance Classes

Evidence based programs are supported by the Nebraska Department of Health and Human Services Injury Prevention Program and the state of Nebraska Unit on Aging. Because all Tai Chi – Moving for Better Balance Classes are progressive, no registrations will be accepted after the fourth class of each session.

Tai Chi – Moving for Better Balance Level I

Tuesdays and Thursdays
11 a.m. to noon
Oct. 13 through Dec. 22
(no class Nov. 26)

This class is for people new to Tai Chi or those wanting to continue working on the basic Tai Chi Moving for Better Balance 8 Forms. It is a

fall prevention program that uses the principles and movements of Tai Chi to help older adults improve their balance and increase their confidence in doing everyday activities. Suggested contribution is \$2 per class or \$40 per session.

Tai Chi – Moving for Better Balance Level II

Tuesdays and Fridays
1 to 2 p.m.
Oct. 13 through Dec. 22
(no class Nov. 27)

This class is for people who have completed one or more sessions of Tai Chi Moving for Better Balance Level I. Classes are designed for people who want to continue with the traditional 8 forms with less instruction and some variations. Suggested contribution is \$2 per class or \$40 per session.

The following classes are open to join at any time during the session but registration is still required.

Qigong Refresh and Recharge

This ancient, meditative practice focuses on slow, gentle movements which help to relieve aching muscles and stiff joints, improve balance, flexibility and increase energy. Movements begin from a chair, move to standing forms, closing with seated stretches and stimulating breath exercises. This class is appropriate for individuals at all levels of ability.

- Mondays, 10 to 11 a.m.
Oct. 12 through Dec. 14
- Thursdays, 2 to 3 p.m.
Oct. 15 through Dec. 10
(no class Nov. 26)

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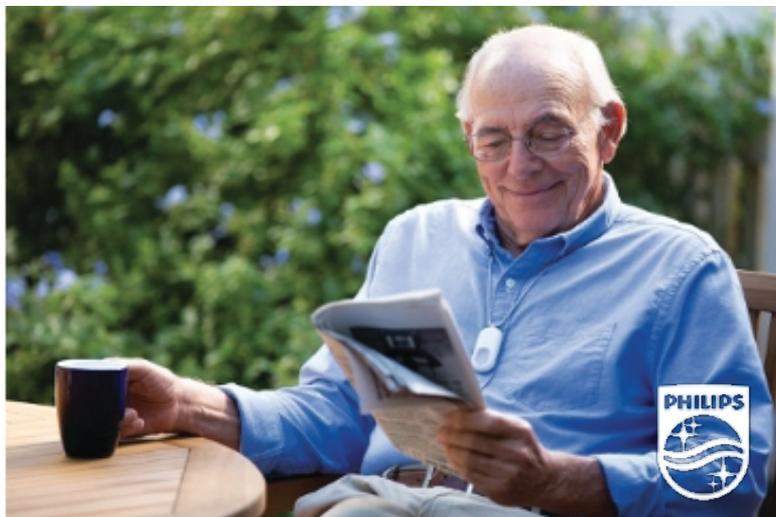
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Coverage outside the home provided where AT&T wireless network coverage is available. AutoAlert does not detect 100% of falls. If able, users should always push their button when they need help.



Dance for Life

Each class focuses on balance, strength and cardio health through a unique combination of dance steps done to popular oldies music. Synchronized movements isolate and strengthen muscle groups, increase heart rate and improve core stability. Participants warm-up from the chair, move to standing, transition to dance then cool down with standing and seated movements.

- Mondays, 2 to 3 p.m.
Oct. 12 through Dec. 14

Foot Clinics/Senior Health Promotion Services

Aging Partners Foot Clinics and UNMC Senior Health Promotion Services are being held at temporary locations due to COVID-19 and will be by appointment only during

the months of October, November and December. This is to assure that all social distancing and sanitation guidelines are followed. Please call 402-441-7506 to make an appointment for clinic services. Please note that the foot clinics are subject to cancellation or changes at any time due to the current COVID-19 Pandemic.

Auld Pavilion Senior Health Promotion Center
1650 Memorial Dr.

Services available to people age 60 and over include comprehensive foot care, blood pressure, blood glucose, cholesterol screenings, and health education. Osteoporosis screenings and ear care will not be available. \$15 suggested contribution will help these services continue.

- Wednesdays, 9:30 a.m. to 1:30 p.m.
Oct. 7, 14 and 28
Nov. 4 and 18

Northeast Senior Center Senior Health Promotion Center
6310 Platte Ave.

Services available to people age 60 and over include comprehensive foot care, blood pressure, blood glucose, cholesterol screenings, osteoporosis screenings and health education. Ear care will not be available. \$15 suggested contribution will help these services continue.

- Thursdays, 9:30 a.m. to 1:30 p.m.
Oct. 1, 8, 22 and 29
Nov. 5, 12 and 19 

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A special invitation to the 57,200 age 60 and over adults, their families and caregivers residing in Butler, Fillmore, Lancaster, Polk, Saline, Saunders, Seward and York counties in Nebraska.

Your contribution helps Aging Partners publish the area's premiere resource for those 60 and over. Join us in supporting healthy, full and independent living.

___ Check or money order payable to *Living Well* enclosed.

Sorry, we don't accept credit cards.

Questions about subscribing? Contact Deb Elrod at delrod@lincoln.ne.gov or 402-441-6146.

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