

senior review

FREE

October 2023

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2023 Beloit Senior Fair!
Tuesday, October 3

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A Senior Magazine for Living a Healthier, Smarter and More Active Life in Rock County

Respiratory Illness Season is Back

By Casey Stubbs, BSN, RN, CIC, Manager, Mercyhealth Infection Prevention and Control

Each fall and winter, the influenza (flu) virus begins circulating in our communities. Every flu season is different, and the flu can affect people differently. Unfortunately, we cannot predict whether the flu season will be mild or severe. Here is what is known about the flu:

- It causes mild illness in many, but the virus can have severe effects on others, leading to serious illness and even death.
- People 65 and older are at higher risk for developing serious complications from the flu.
- People 65 and older bear the greatest burden of severe flu disease most years.

We also know that the best way to protect yourself and those around you from the flu and its potential serious complications is to get a flu shot. Flu vaccination prevents millions of illnesses and flu-related doctor's visits each year. The vaccine also reduces severity of illness, and can reduce the risk of flu-associated hospitalizations.



Flu vaccines for the 2023-24 flu season have been updated to better match the viruses circulating. Despite the unknowns of the upcoming flu season, we do know that flu shots work and it will benefit you to get it. It will lower your risk of getting ill or suffering with the complications that can come with getting ill with the flu. The Centers for Communicable Disease and Prevention (CDC) recommend that you get your flu shot during September or October, so it's not too early! In addition to getting your flu shot, avoid people who are sick, cover your cough, and wash your hands often.

The more people vaccinated, the more people protected from illness. Do your part to keep your community safe, and get a flu shot this fall!

Contact your doctor if you would like more information about current vaccinations for flu, RSV or COVID-19.

OCTOBER IS BREAST CANCER AWARENESS MONTH

TIPS FOR BREAST CANCER PREVENTION:

Avoid becoming overweight. Avoid gaining weight over time, and try to maintain a body-mass index under 25.

Eat healthy to avoid tipping the scale. Embrace a diet high in vegetables & fruit and low in sugared drinks, refined carbohydrates & fatty foods.

Keep physically active. Increased physical activity, even when begun later in life, reduces overall breast-cancer risk.

Drink little or no alcohol. Women should limit intake to no more than

one drink per day, regardless of the type of alcohol.

Avoid hormone replacement therapy. Menopausal hormone therapy increases risk for breast cancer.

Don't smoke. Long-term smoking is associated with increased risk of breast cancer in some women.

Breast-feed your babies for as long as possible. Women who breast-feed their babies for at least a year in total have a reduced risk of developing breast cancer later.

Get fit and support breast cancer research at the same time. Regular physical activity is associated with a reduced risk of breast cancer.

Source:
ohsonline.com



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How to Become an Organ Donor in Wisconsin

By the Greater Wisconsin Agency on Aging Resources Legal Services Team

Did you know that there are currently more than 120,000 people in the U.S. waiting for an organ transplant and that a new name is added to the waiting list every 9 minutes? Every day, an average of 17 people die in the U.S. waiting for transplants that cannot happen, due to a shortage of donated organs. By donating your organs after you die, you can save up to eight lives. In addition, being an organ donor can help your family cope with your loss by knowing that your organ(s) live on in other people and helped save lives.

Sometimes, people want to become organ donors, but they think they are too old to do it. Age does not matter, however; all that matters is the condition of the organs at the time of death. In fact, 1 out of 3 deceased donors is over the age of 50.



If you would like to become an organ donor in Wisconsin, here are the steps you should follow:

- Complete a Wisconsin Driver License Application, Form MV3001, or Wisconsin Identification Card (ID) Application, Form MV3004, and check the box indicating you wish to be a donor. You can check the box when renewing or first obtaining a license.
- Register your name with the Wisconsin Donor Registry <https://health.wisconsin.gov/donorRegistry/public/donate.html>
- Sign and keep a Donor Card in your wallet.
- Designate someone you trust to be your healthcare power of attorney (POA), and make sure that they are aware of your wishes. When filling out the healthcare POA form, be sure to check the relevant box under “Anatomical Gifts.”

As an organ donor, you can make a difference through transplantation, therapy, education or research. If you are 18 years of age or older, your decision cannot be overridden by your family or any other person, so be sure to share your decision with your family. Registering to be a donor allows you to authorize the donation of your organs, tissues and/or eyes upon your death. You can change your mind at any time prior to your death, as well.



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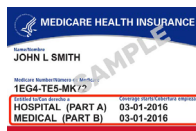
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If you want access to personalized information and features, you'll need to create an account. Visit **Medicare.gov** and select "Log in."

Have the following information ready (for yourself or the person you're helping):

1. Medicare Number – You can find this on your red, white, and blue Medicare card. If you're new to Medicare and don't have your Medicare card yet, you can get your Medicare Number by logging into your Social Security account at **socialsecurity.gov/myaccount**.
2. Last name
3. Date of birth
4. Current address with ZIP code or city
5. Part A or Part B coverage start date as shown on your Medicare card



Once you add this information and select "Next," you can create a username and password and use your new Medicare account. You can write your username and password hint below. Just remember to keep this sheet in a safe place to protect your privacy.

My username:

My password:

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If you have an account, but forgot the username or password, you'll need this information:

1. Medicare Number
2. Last name
3. Date of birth



CMS Product No. 12064
September 2021

Medicare Card Scams: Tips for Protecting Yourself and Your Medicare

By Wisconsin Senior Medicare Patrol Staff

In 2018, Medicare updated the Medicare card from containing a person's Social Security number to a random identifier that includes numbers and letters. That was the last time the card was updated and there is no plan to update it again.



What Does the Card Look Like?

The card from Medicare is a paper card that has a blue banner on the top, a white middle, and a red banner on the bottom. However, you can print your own in black and white.

Examples of Medicare Card Scams

Someone calls you claiming:

- You are getting a new, plastic Medicare card. SCAM!
- Medicare is switching to a card with chip in it. SCAM!
- It's a new year so you need a new card. SCAM!
- You need a black and white card. SCAM!
- They need your Medicare number to see if you have received your new one yet. SCAM!
- They need you to verify your Medicare number so they can confirm you have the correct Medicare card. SCAM!

What Can You Do to Stop New Medicare Card Scams?

- Do NOT answer calls from numbers you do not recognize.
- Do NOT confirm your Medicare number or answer "Yes" to any question.
- Guard your Medicare card and number like a credit card! DON'T share your number, laminate it, make copies, or let anyone else make a copy.

How Can Your Senior Medicare Patrol (SMP) Help?

Your local SMP is ready to provide you with the information you need to PROTECT yourself from Medicare fraud, errors, and abuse; DETECT potential fraud, errors, and abuse; and REPORT your concerns.

SMPs and their trained teams help educate and empower Medicare beneficiaries in the fight against health care fraud. Your SMP can help you with your questions, concerns, or complaints about potential fraud and abuse issues. It also can provide information and educational presentations. Visit your Senior Medicare Patrol at www.smpwi.org or call 888-818-2611.

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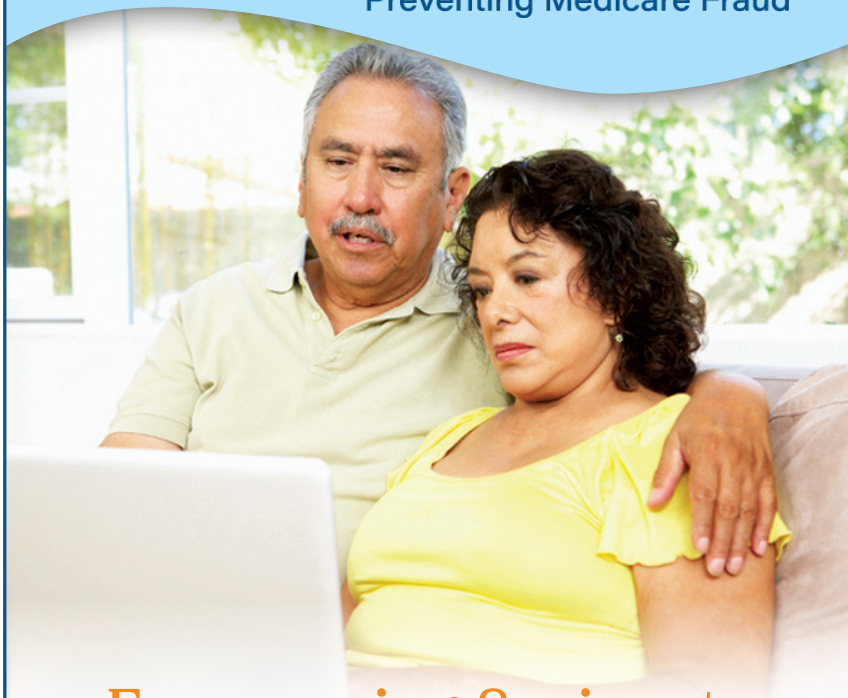
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For information on long term care options, call your local Aging and Disability Resource Center.

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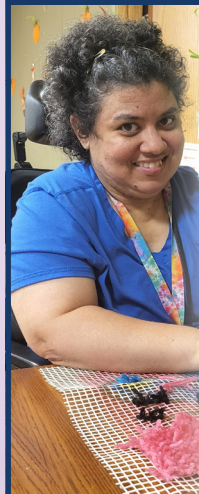


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Dental Dramas *by Kristi Gay, freelance writer*

The month of October means crisp fall days with colorful leaves, cozy sweaters and tall boots, pumpkin-spiced candles and cappuccinos, and of course, **Halloween candy** at the stores and on every reception desk you may visit. With you as my avid readers of the Senior Review, I know my audience is likely dealing with “dental drama” that comes with age and a lifetime of chewing amazing food, drinking amazing drinks, and if you’re like me, telling the dental hygienist you floss about twice as much as you actually do, potentially leading to this dental drama.

That’s why I’m here with Uncle Tom to DISCUSS DENTURES and what that Halloween candy you’re currently reaching for could be swapped with so you can keep that beautiful smile, or at least be able to continue chewing!

To me, he’s Uncle Tom, but to most he’s actually **Dr. Thomas J. Ruffedt, DDS**, who practiced dentistry at Blue Diamond Family Dental on Main Street in Bloomer, Wisconsin for over 40 years, including my own teeth and all of our extended family’s teeth from birth to age 30. I didn’t realize he was THE BEST DENTIST EVER at the time because I had never visited anyone else, but since he retired and I’ve moved around and have seen a handful of other dentists, now I know, HE IS THE BEST. So listen up!

In general we know all sugary foods and candy are not great for our teeth so I’ll skip that since we need to live a little, folks, it’s not like we are going to give up sugar, right!?! So here are Uncle Tom’s, aka Dr. Ruffedt’s Denture Demands for this Halloween season to keep your dentures or if you’re one of the lucky ones, your natural teeth, not only in your mouth but also keep them as beautiful as you are inside and out!

Dr. Ruffedt’s Halloween Denture Demands

- 1) **DROP THE TAFFY!** I know those orange- and black-wrapped caramel peanut butter kisses are a once-a-year delicacy but they will stick to your dentures and send them flying! We don’t need them dislodged or uncomfortable, so have a Reese’s PB Cup instead.
- 2) **JOLLY RANCHERS ARE NOT JOLLY TO YOU** (if you bite them) Biting down on hard foods can put too much pressure on crowns or bridges, leading to cracks or breaks. Try a soft Jolly Ranchers Bites candy instead!
- 3) **STOP CHEWING WITCH NAILS** (or anything else non-food) Subconsciously chewing on non-food things like fingernails, pen caps or pencils can ruin any teeth, especially dentures. Try crocheting or doodling to keep your hands busy instead!



This holiday season that kicks off with Halloween candy and before we know it will be sailing right to candy canes has its potential gleeful moments, potential lonesome moments, or potential stressful moments. But one thing you WON’T be stressing about is your broken or missing teeth or dentures thanks to Dr. Tom Ruffedt. Enjoy the fall and find something that you appreciate about each and every day!

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Medicare’s Open Enrollment Period is
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R I Z N G A U F L M A W L D T
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C P R E S C R I P T I O N S B
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The Importance of Brain Health

By Roger Liddell, Caring Transitions

Our brain is the control center of our body, responsible for our thoughts, emotions, and actions. It regulates our bodily functions, processes information, and enables us to interact with the world. The importance of brain health cannot be overstated, as it directly impacts our overall well-being and quality of life.

Maintaining a healthy brain is essential for optimal cognitive function, memory, and mental well-being. By prioritizing brain health, we can enhance our ability to focus, learn, and adapt to new challenges. It also helps in reducing the risk of cognitive decline, dementia, and other age-related neurological disorders.

Investing in brain health today is an investment in our future selves. By adopting a brain-healthy lifestyle, we can enjoy improved cognitive function, increased productivity, and a higher quality of life as we age.

Understanding the Aging Brain

As we age, our brain undergoes natural changes that can affect its function and performance. It's important to understand these changes to effectively nurture and support our aging brain.

One of the key changes that occur in the aging brain is a gradual decline in cognitive abilities. This decline is a normal part of the aging process and can manifest as difficulties with memory, attention, and processing speed. However, it's important to note that not all cognitive changes are inevitable or irreversible. By implementing brain-healthy habits, we can mitigate the impact of aging on our cognitive function and maintain a sharp mind.

Another aspect of the aging brain is the increased vulnerability to neurological disorders such as Alzheimer's disease and Parkinson's disease. While aging is a risk factor for these disorders, there are lifestyle modifications and strategies that can help reduce the risk and delay their onset. By understanding the aging brain, we can take proactive steps to protect and nurture our cognitive health.

FACTORS THAT AFFECT BRAIN HEALTH

Diet and Nutrition for Brain Health

The food we eat plays a vital role in brain health. Proper nutrition provides the necessary nutrients for brain function and supports the growth and maintenance of brain cells. A diet rich in antioxidants, omega-3 fatty acids, vitamins, and minerals can help reduce inflammation, protect against oxidative stress, and promote neuroplasticity.

Foods such as fatty fish, nuts, seeds, berries, leafy greens, and whole grains are particularly beneficial for brain health. It's important to adopt a balanced and varied diet that includes these brain-healthy foods while minimizing the consumption of processed foods, saturated fats, and added sugars. Proper hydration is also essential for brain function, so make sure to drink an adequate amount of water throughout the day.



Exercise and Physical Activity for Brain Health

Regular physical exercise not only benefits our body but also has a profound impact on brain health. Engaging in aerobic exercises, such as walking, jogging, swimming, or cycling, increases blood flow to the brain, promotes the release of growth factors, and stimulates the formation of new neurons.

Exercise also helps reduce the risk of chronic conditions such as obesity, diabetes, and hypertension, which can negatively affect brain health. Aim for at least 150 minutes of moderate-intensity aerobic exercise per week, along with strength training exercises to maintain muscle mass and overall fitness. Find activities that you enjoy and make them a regular part of your routine.

Mental Stimulation and Brain Exercises

Just like our muscles, the brain needs regular exercise to stay fit and sharp. Engaging in mentally stimulating activities and brain exercises can improve cognitive function, enhance memory, and promote neuroplasticity.

Activities such as reading, solving puzzles, playing strategy games, learning a new instrument, or engaging in creative pursuits challenge the brain and stimulate the formation of new neural connections. It's important to consistently challenge yourself with new and varied mental activities to keep your brain active and engaged.

Sleep and Its Impact on Brain Health

A good night's sleep is essential for brain health and cognitive function. During sleep, the brain consolidates memories, processes information, and repairs itself. Lack of sleep or poor sleep quality can impair cognitive performance, memory, and mood.

To optimize sleep quality, establish a regular sleep routine, create a comfortable sleep environment, and prioritize relaxation before bedtime. Aim for 7-9 hours of quality sleep each night. If you're struggling with sleep, consider implementing relaxation techniques, such as deep breathing or meditation, and avoid stimulants like caffeine before bedtime.

Stress Management and Brain Health

Chronic stress can have a detrimental impact on brain health. Prolonged exposure to stress hormones can lead to inflammation, oxidative stress, and damage to brain cells. It can impair memory, attention, and decision-making abilities.

Implementing stress management techniques, such as mindfulness meditation, yoga, or engaging in hobbies and activities that bring joy and relaxation, can help reduce stress levels and promote brain health. Prioritizing self-care and finding healthy coping mechanisms for stress are crucial for maintaining optimal cognitive function.

Get Ready! The Barrage of Insurance Commercials is About to Begin

By Ingrid Kunderling, SMP Program Director

It's that time of year when the airwaves will be full of Medicare commercials touting that the insurance coverage you have right now isn't good enough, and that you're missing out on benefits that you are entitled to. You're probably familiar with these advertisements: they often feature a celebrity, a well-known figure that you can "trust". The timing of the commercials coincides with Medicare's Open Enrollment Period, which is October 15 – December 7, 2023. This is the time of year that Medicare health and drug plans can make changes – things like cost, coverage, and what providers and pharmacies are in their networks. And the October 15 – December 7 period is also when people with Medicare can change their Medicare health plans and prescription drug coverage for the following year to better meet their needs.

Before you change plans, or sign up for Medicare when you're eligible, it's important to do some fact-finding to make sure that you understand what benefits and plans are available to you where you live. You want to have accurate information to make coverage choices that best meet your needs.

Here are a few important things to know before you make the decision to call the number on the TV screen:

- While the commercials use the word Medicare, the telephone numbers that are displayed on these commercials are NOT Medicare, but rather a licensed insurance agent or broker. The fine print on the bottom of the TV screen states that these plans are not affiliated with any government program or agency.

- The benefits mentioned (eyeglasses, hearing aids, rides to appointments, etc.) are benefits that MAY be offered with certain Medicare Advantage plans. Medicare Advantage plans vary greatly from state to state, and even county to county, so it is important to do your homework. In some cases, there are additional costs associated with these benefits or eligibility guidelines that must be met to qualify.
- Some commercials mention that you may qualify for money added back to your Social Security check each month. Be careful, as there are conditions that apply to this statement. This rebate is something that you may be eligible for IF you purchase a Medicare Advantage plan AND live in a certain area of the country. It is important that you understand if you live in an eligible area.



What's the bottom line? By responding to the TV commercials, you may end up with a Medicare Advantage plan that is not available in your area, does not include your preferred health care provider, or has costs you were not anticipating. And since the new plan doesn't go into effect until January 1, 2024, you may not find out these things until it's too late.

What can you do to make sure that you understand all your options?

- Do your homework and become an informed consumer. Make sure that you understand the differences between Medicare Part A, B, C, and D and other plans available such as Medigap. Yes, it can be complicated, but there are available resources across the state of Wisconsin that provide unbiased information, at no cost to you.

Important Resources for Wisconsin Medicare Beneficiaries:

- Benefit Specialists at local Aging and Disability Resource Centers (ADRCs) and aging units in every county and tribe offer benefits counseling. For contact information, visit <https://www.dhs.wisconsin.gov/adrc/consumer/index.htm>.
- Contact Medicare directly by calling (800-633-4227) or visiting <https://www.medicare.gov/>.
- The Medigap Helpline (800-242-1060): operated by the Wisconsin Board on Aging and Long-Term Care provides counseling for all Wisconsin Medicare beneficiaries on Medicare, Medicare supplement insurance, employer-based health insurance, Medicare Advantage plans, long term care insurance and related topics.
- The Wisconsin Medigap Part D and Prescription Drug Helpline (855-677-2783: answers questions from Wisconsin residents aged 60 and over about Medicare Part D and other prescription drug coverage options.
- The Wisconsin Senior Medicare Patrol (888-818-2611) has a toll-free helpline for Medicare beneficiaries and their families to call to report suspected Medicare fraud, errors, and abuse. Visit us online at <https://www.smpwi.org/>

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Do You Qualify for Social Security Spouse's Benefits?

Reprinted from blog.ssa.gov

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Social Security benefits are a crucial part of millions of Americans' retirement income. If you don't have enough Social Security credits to qualify for benefits on



your own record, you may be able to receive benefits on your spouse's record.

To qualify for spouse's benefits, you must be one of the following:

- 62 years of age or older.
- Any age and have in your care a child younger than age 16, or who has a disability and is entitled to receive benefits on your spouse's record.

Your full spouse's benefit could be up to one-half the amount your spouse is entitled to receive at their full retirement age. If you choose to receive your spouse's benefits before you reach full retirement age, you will get a permanently reduced benefit. If you wait until you reach full retirement age to receive benefits, you'll receive your full spouse's benefit amount, which is up to one-half the amount your spouse can receive. You'll also get your full spouse's benefit if you are under full retirement age, but care for a child and one of the following applies:

- The child is younger than age 16.
- The child has a disability and is entitled to receive benefits on your spouse's record.

If you're eligible to receive retirement benefits on your own record, we will pay that amount first. If your benefits as a spouse are higher than your own retirement benefits, you will get a combination of benefits that equal the higher spouse benefit.

For example, Sandy qualifies for a retirement benefit of \$1,000 and a spouse's benefit of \$1,250. At her full retirement age, she will receive her own \$1,000 retirement benefit. We will add \$250 from her spouse's benefit, for a total of \$1,250.

Want to apply for either your or your spouse's benefits? Are you at least 61 years and nine months old? If you answered yes to both, visit <https://www.ssa.gov/retirement> to get started today.

Are you divorced from a marriage that lasted at least 10 years? You may be able to get benefits on your former spouse's record. You can find out more by visiting <https://www.ssa.gov/benefits/retirement/planner/applying7.html> page for more information.

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