

FITNESS

TOP REASONS TO STAY FIT (AND FABULOUS) IN YOUR 50S



Jen Wood listens to her body when it comes to physical fitness.

PHOTO COURTESY OF FINAL RESULTS FITNESS

By Courtney H. Diener-Stokes » For MediaNews Group

This year is a big one for Jen Wood, co-owner of Final Results Fitness in Montgomery County with her husband, John. In addition to turning 50, she is a brand new grandmother, and life has been throwing her a lot of the curveballs associated with getting older, including menopause, but she is taking them in stride.

Turning the BIG 5-0 hasn't stopped Wood from teaching an intense load of classes and preserving a fit physique. However, these days she is better about listening to her body as she continues to work hard to be a role model for her fitness club members.

"Being in that studio I feel a responsibility for me to look a certain way and be able to carry those heavy classes," she said. "That's hard for me."

On a personal level, Wood said that being a grandmother to her granddaughter has brought about emotions she wasn't prepared for.

"Being a grandmother to Josie and seeing what my daughter went through, there is this new appreciation and deep love for my daughter after bringing a child into the world," she said. "I feel empowered and stronger than ever that Josie is in our lives and it gave me a little bit of a superpower."

Along with that feeling of being superhuman, Woods feels a deep sense of pride and as though she has earned a badge of honor in successfully reaching the second half a century of her life.



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Jen Wood, co-owner of Final Results Fitness, with her newborn granddaughter, Josephine "Josie."



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Fit 50s

FROM PAGE 1

“When you come into the middle ages, we should be honored that we’re here — at this point in our lives and made it here,” she said. “We should not be ashamed of that age — we should be celebrating it.”

Woods sees this pivotal moment in her life as a motivational tool in and outside of the gym. She reflects her motivation onto her gym members.

“I encourage people in class and myself,” she said.

As Wood has aged, she has learned to listen to what her body needs at a given time and she highly recommends this approach for others entering the 50s club.

“After an evening class of Les Milles tone — it’s a hard workout — I really need a Yin yoga class the next morning,” she said. “It’s really paying attention to what our body is telling us.”

Wood said that as we age, the priority with our physical fitness shifts in purpose to serve as providing us with the ability to continue to function in life.

“In our 20s and 30s we are doing HIIT training and hitting it hard, but that’s not where we are,” she said, referring to those in their 50s. “It’s not about beating our bodies up anymore — it’s about taking care of our body.”

According to Woods, functional fitness is a new buzzword in fitness today and an approach that can serve anyone 50+ very well. It is a functional fitness and training approach that centers on preserving everyday functioning with greater ease, such as being able to get up and down from a chair, putting a seat-belt on in the car, getting down on the floor and back up again, along with walking up a flight of steps.

Wood doesn’t see the 50s as an excuse to start slowing down.

“I’m not done at 50,” she said. “Even at 60, it doesn’t mean you can’t push your body that way if you are able to.”

She said you can continue to do the same things you



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Jen Wood is co-owner of Final Results Fitness in Gilbertsville

PHOTO COURTESY OF FINAL RESULTS FITNESS

have always done — such as HIIT classes, CrossFit and running marathons — as long as you listen to your body to enable you to avoid getting injured.

“I know plenty of 50- and 60-year-olds running marathons,” she said.

In order to stay ahead of the eight ball, Wood stressed the importance of paying particular attention to hip mobility and balance as we age, through exercises that work on balance, core

strength and hip strength. “If you don’t use it, you’re going to lose it,” she said.

Once we hit our 50s we need to give our bodies the attention it needs, to enable us to feel and function optimally.

“It’s a balance of eating healthy and exercising healthy,” she said. “You need to maintain flexibility, strength and range of motion.”

Another huge component to feeling optimal, accord-

ing to Woods, is based on what you eat.

From day one, John and I have said you can workout from sunup to sundown, but if you blow your diet it does not matter,” she said. “You have to support your workouts with healthy eating habits to feel better.”

Wood and her husband have been owners of Final Results for over 30 years and have aged with their members.

“We have grown older

with our members and have a mature membership base as well,” she said. “Members that have been with us since our 20s have aged with us.”

Woods feels fortunate that their gym has weathered the storm of the pandemic and that members have taken the ride with them.

“We are blessed to have gone through this pandemic with two closings and over a year later we still have these members that have aged with us,” she said.

Aside from the curveballs, we can be thrown with aging, most also have a lot on their plate to juggle on top of that. Wood encourages us to be kind to ourselves in the process and not lose the motivation to aspire to feel our best.

“We are trying to juggle the home and the kids and the grandkids,” she said. “Do the best that you can with where you are right now and don’t throw in the towel.”

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SPOT OF T

Enjoy the sounds of symphony of summer

By Terry Alburger
Life Engagement Coordinator,
Brittany Pointe Estates

I tend to love every season as it rolls around each year.

Living in Pennsylvania, I believe we have the best of all worlds: in fall we enjoy beautiful fall foliage and the crisp clean air of autumn.

In winter, the beauty and serenity of freshly falling and fallen snow.

Spring brings life back to what was undoubtedly a cold, long winter.

And then, there is summer.

Summer is the one season that brings with it its own soundtrack, a summer symphony!

I love getting up early and heading outside with my pup Koda, because there is always music going on. Early morning, we are greeted by the avian arias. A couple of catbirds have taken up residence in our large locust tree and who are very vocal about us being in their neighborhood.

Immediately this caterwauling begins (pun intended), and the two of them create an incessant background to the soundtrack of the morning. They are almost rhythmic in their calls, as if they had rehearsed many times. Add to that, the house wrens who have a nest full of babies in a birdhouse we placed in our garden.

In their desire to protect their babies from the giant four-legged invader and her two-legged companion, they sing in almost a high-pitched trill. It is quite interesting to hear. And, if we are particularly lucky, the mama bird will arrive in the house with food, and the babies will join in a chorus of joyful expectation.



WIKIMEDIA COMMONS

The song of catbirds is part of the orchestra playing the symphony of summer.

Many a day we hear the loud, clarinet-like addition by the local blue jays, not to be outdone by the murder of crows, who often are busily “discussing” amongst themselves how possession is 9/10 of the law, as they steal pears from my neighbor’s trees.

Perhaps my favorite addition to this avian artistry is the cooing of the doves. This soothing sound is a daily staple of our morning concerts. This rounds out the

musicians of the bird section of the band. But that is certainly not the whole orchestra!

This summer, we had a special appearance by the 17-year cicadas as a guest percussion section. If you were lucky enough to witness this phenomenon, you know that the sound emitted by this force created a unique and powerful accompaniment to the avian act. And once their visit ended, our regular summer cicadas took

over with a much more muted sound, but pleasant nonetheless.

An added joyous sound in my neighborhood is the sound of parachutes opening, and the “whooping” of the skydivers! The hum of the jump plane is a soothing background for the summer performance. As the tiny airport from where the jumpers take off and land is at the top of my street, we enjoy this summertime sound almost daily. As the air catches

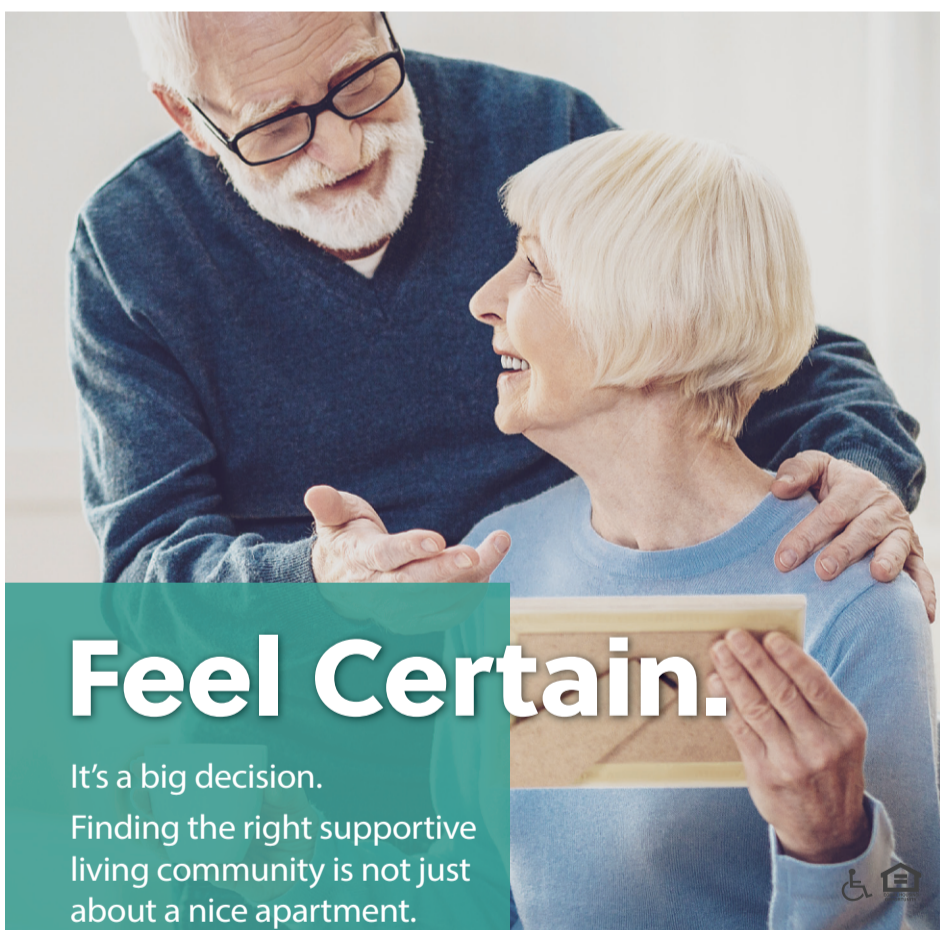
the opening chutes, it makes a very exciting yet serene sound. Yet another entry in the seasonal symphony.

The guest vocalist to this musical menagerie is the aforementioned Koda, who expresses her sheer joy with a playful yip at a passing rabbit, or a “woof” to remind me to toss the stick for her to fetch. Other guest contributors to our song include the children laughing nearby, or the occasional sound

of neighborhood dogs or even a distant radio playing oldies while its owner swims in his pool.

Ah, the sounds of summer! I suppose it would not truly be summer without the sound of an ice cream truck, playing its songs, invoking memories of happy childhoods. It is the perfect time to be still and just listen.

What kind of symphony is playing in your neighborhood? Give a listen, you just might enjoy the music!



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OUTLOOK ON LIFE

Study: You'll live happier and longer if you remain optimistic

Association of Mature American Citizens

There's a song that tells us to accentuate the positive.

Philosopher Norman Vincent Peale wrote a best-selling book that encouraged us to use the power of positive thinking to get along in life.

But now, at a time when too many of us are experiencing bouts of depression due to the pernicious coronavirus pandemic, the question is: "What have I got to be optimistic about," said Rebecca Weber, CEO of the Association of Mature American Citizens.

"For one thing, there is a medical consensus that you'll live a happier and longer life by remaining optimistic," Weber said.

And she backs it up not with anecdotes and glib sayings, but with real, authoritative research from

the Boston University School of Medicine, which found that: "After decades of research, a new study links optimism and prolonged life. Researchers have found that individuals with greater optimism are more likely to live longer and to achieve 'exceptional longevity,' that is, living to age 85 or older."

More than 70,000 people participated in that study, in which the National Center for PTSD at VA Boston Healthcare System and the Harvard T.H. Chan School of Public Health joined BU. They started by assessing their levels of optimism as well as the status of their health and then tracked them over periods of 10 to 30 years.

What they found was "that the most optimistic men and women demonstrated, on average, an 11-15% longer lifespan, and had 50-70% greater odds of

reaching 85 years old compared to the least optimistic groups."

In a nutshell, optimists are people who have hope that everything will turn out alright, and pessimists are those who have a negative view of life and that what can go wrong, will go wrong.

But Dr. Laura Kubzansky at the Harvard T.H. Chan School of Public Health pointed out that "The power of optimism is not just having a sunny disposition but applying this mindset to make positive change."

She also explained that optimism can be inherited 25-30% of the time and, for those who might feel that they are not optimizing their optimistic inner selves, she offers advice.

Look for opportunities

When difficult events happen, turn your focus



PIXABAY

toward a more positive alternative. For example, if you are stuck waiting for an appointment, use this unexpected free time to call a friend or read a book. If an injury or sickness has derailed your usual workouts, focus on what you can do, like gentle stretching or using resistance bands.

"These substitute activities can make you feel more positive and remind you that difficult circumstances will not necessarily continue, and you can overcome barriers to get there," Kubzansky said.

Focus on your strengths

Here is an exercise from the Greater Good Science Center at the University of California, Berkeley. Reflect on your personal strengths, like creativity, perseverance, kindness, curiosity. Choose one and plan how to use it today.

For example, for perseverance, make a list of tasks you have found challenging recently, then try to tackle each one. If you choose curiosity, attempt an activity you've

never tried before. Repeat this process every day for a week. You may use the same personal strength across multiple days or try using a different one each day.

Another way to assess your character strengths is to take the free Values in Action (VIA) Survey at www.viacharacter.org/survey/account/register.

Practice gratitude

Optimists often are thankful for what they have and share it with others. Keep a gratitude journal where you list the many gifts and blessings for which you are thankful, like your current health, a kind gesture you received, a great meal you enjoyed.

Create a mental image of your best possible self

Where do you see yourself in five or 10 years? This exercise helps you address three essential questions: What are you doing now? What is important to you? What do you care about and why?

The archives of science contain numerous stud-

ies on the topic of exceptional longevity, and they have one thing in common, namely that those of us who live the longest have maintained optimistic outlooks as they aged.

As one such piece of research concluded: "The habits and surroundings of centenarians vary from country to country, but the one specific thing that they have in common is their positivity. When difficult situations arise, whether it's the death of a loved one or illness, they're resilient, they adapt, and they stay optimistic. This optimism is evident in centenarian studies around the world."

The 2.3 million member Association of Mature American Citizens www.amac.us is a vibrant, vital senior advocacy organization that takes its marching orders from its members. AMAC Action is a nonprofit, non-partisan organization representing the membership in our nation's capital and in local Congressional districts throughout the country.

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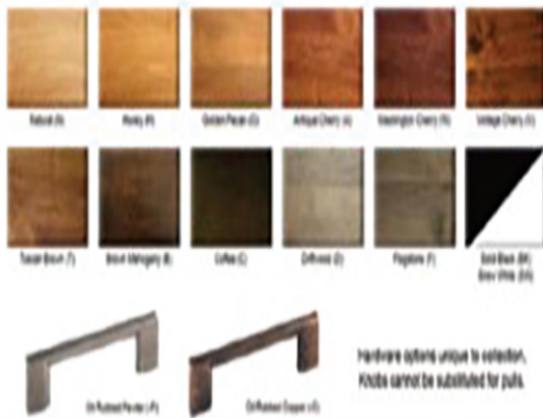
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PROMOTING SENIOR WELLNESS

Staying hydrated is especially important for seniors

By Sandra DeFeo
Business and human resource manager, The Hickman

Staying hydrated is important for everyone but especially in the aging population. The amount of fluid in the body of aging adults decreases, and this means we need to drink water more often.

As we age, the body functions change, and the kidneys work less efficiently. Also feeling thirsty decreases with age making us unaware that we need to drink, which could lead to dehydration. Dehydration can have several detrimental side effects that may include:

- Urinary tract infections
- Delirium and confusion
- Kidney stones
- Increased falls



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- Constipation
- Dry mouth

Our body is made up of about 70% water, making

liquids essential to proper bodily functions. Maintaining a sufficient amount of fluids keeps the systems running smoothly. Water and other liquids ingested through food and drinks are circulated throughout the body in the form of blood and other bodily fluids. These fluids are responsible for distributing oxygen and nutrients throughout the body and play a role in digestion, reproduction, and immunity among other functions. Adequate fluid is needed to eliminate waste through urine and other body functions.

Hydration can be measured by the color of the urine. The lighter the color, yellow, the more hydrated the body. The darker the urine, the more dehydrated

and potentially life-threatening.

Drinking water throughout the day is the best way to stay hydrated. Having a full glass of water first thing in the morning starts the day off right, especially during the hot summer months when it is more critical to help prevent heat exhaustion and heatstroke.

Don't like plain water? Then try flavored waters they are refreshing and tasty. Other excellent sources to keep you hydrated include fruit juices, smoothies as well as fresh fruit and vegetables. Some fruits and vegetables high in water include watermelon, cantaloupe, oranges, peaches, pineapples, cucumbers, tomatoes, peppers and lettuce.

Although coffee, tea, and soda have water in them, they also contain caffeine. Caffeine is a diuretic and pulls fluid from the body and should be a second choice to water.

A well-hydrated body is essential to good health and well-being, and it is recommended to drink water throughout the day to maintain a good balance. Remember to carry a bottle of water with you wherever you go. Lightweight reusable water bottles are good for the environment too. So, drink up!

Promoting Senior Wellness is provided by The Hickman, a Quaker-affiliated licensed personal care home in West Chester. For more information please visit www.thehickman.org

WELLNESS

Go ahead, pamper yourself

Metro Creative Content

The COVID-19 pandemic has left many people scrambling for ways to unwind without risking their health or the health of others.

For more than a year, opportunities to let loose and have fun have been stymied by the cancellation of concerts, theater shows, sporting events, family holidays and so much more in the name of public safety. Individuals can look to coping strategies to find silver linings. Pampering oneself can be a healthy and enjoyable endeavor to explore.

Pampering means different things to different people. Pampering involves indulging in self-care strategies to improve mental, physical and emotional health.

Pampering can provide a respite from stress, enabling one to switch off his

or her brain for a bit. Rest assured that pampering doesn't have to involve big expenses, and many pampering sessions can take place right at home. The following are five pampering ideas to explore.

1. Take a nap

Getting enough restful sleep is essential for your overall health. The Sleep Foundation says people who work multiple jobs or for extended hours may not have enough time for sufficient sleep, and the Centers for Disease Control and Prevention indicates one in three American adults do not get enough sleep.

Getting seven or more hours of sleep per night is important, but you also can add to your sleep bank by taking short naps in the early afternoon. A nap can reduce stress and elevate the mood. Stick to a snooze of 30 minutes or less.

2. Indulge in a luxurious practical item

Instead of splurging on something that is whimsical or unnecessary, allocate some disposable dollars to something functional — but put a luxurious spin on it. Think of buying a set of silk bedsheets or indulge on a high-end cut of meat for a family dinner. You'll feel rewarded without feeling guilty that you were wasteful.

3. Schedule a salon service

Hair, nail or skin services enable you to get away from home for an hour or more and devote time all to yourself. Plus, you'll have the benefit of walking out of the salon looking like the best version of yourself.

4. Take a hot bath

People may be pressed for time when engaging in their



METRO CREATIVE CONENT

Pamper yourself with a hot soak in the tub.

daily beauty and grooming routines. A 10-minute shower before work might not provide the relaxation and sense of escape you need. Set aside a time in the evening to soak in the tub and let stress as well as aches and pains melt away in the water. Scent the water with essential oils for

a relaxing aromatherapy session.

5. Find a simple pleasure

Display fresh flowers on the table, listen to some favorite music while cleaning the house or plan a home-

made meal for yourself accompanied by a fine wine. Planning for a simple pleasure once or twice a week gives you something to look forward to.

Pampering comes in many shapes and forms and is an effective way to reduce stress.



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COVID-19

Pandemic's toll on seniors extended beyond nursing homes



By Judith Graham
Kaiser Health News

As COVID-19 resurges across the country, driven by the highly infectious delta variant, experts are extending our understanding of the pandemic's toll on older adults — the age group hit hardest by the pandemic.

New research offers unexpected insights. Older adults living in their own homes and apartments had a significantly heightened risk of dying from COVID last year — more than previously understood, it shows. Though deaths in nursing homes received enormous attention, far more older adults who perished from COVID lived outside of institutions.

The research addresses essential questions: Which conditions appear to put seniors at the highest risk of dying from COVID? How many seniors in the community and in long-term care institutions might have died without the pandemic? And how many “excess deaths” in the older population can be attributed to COVID?

Of course, it's already known that older adults suffered disproportionately. As of Aug. 4, more than 480,000 people age 65 and older perished from COVID — 79% of more than 606,000 deaths in the U.S. overall, according to the latest data from the Centers for Disease Control and Prevention. (This is likely an undercount because it relies on death certificate data that may not be up-to-date or accurately reflect the true toll of the virus.)

Still, new information about older adults' vulnerabilities is useful as COVID cases climb again and unvaccinated people remain at risk. Some key results from studies published over the past few months:

Death rates varied

In a study published in Health Affairs in June, experts from the Department of Health and Human Services analyzed data for more than 28 million people with

traditional Medicare coverage from February 2020 (the approximate start of the pandemic) to September 2020. (Excluded were about 24 million people in Medicare Advantage plans because data crucial to the study wasn't available.) The researchers compared data for this period with previous years, dating to 2015.

The study examines deaths among individuals with COVID and reaffirms headlines that have trumpeted the toll among older Americans. Medicare members diagnosed with COVID had a death rate of 17.5% — more than six times the death rate of 2.9% for Medicare members who evaded the virus.

A notable finding in the study: Medicare members with dementia were especially vulnerable. If diagnosed with COVID, their death rate was 32%, compared with nearly 14% for those with dementia who weren't infected. Also at substantially increased risk of death from COVID were older adults with serious and chronic kidney disease, immune deficiencies, severe neurological conditions and multiple medical conditions.

Most of the seniors who died of COVID lived outside of nursing homes

The HHS experts' study reported 110,990 “excess deaths” due to COVID during the eight-month period it examined — most likely an undercount because many older adults who died may not have been tested or treated for the virus. The term “excess deaths” refers to a death count higher than the number expected based on historical data. It is a core measure of the pandemic's impact.

Of the excess deaths HHS experts documented, 40% occurred in nursing homes but a larger portion, nearly 60%, were seniors living in other settings.

Other studies suggest far more excess deaths

Estimates of excess deaths in the older population vary widely depending on the period studied, the data sources used and the type of analysis conducted. Another study, published in May in the BMJ (formerly known as the British Medical Journal), calculated 458,000 “excess deaths” in 2020 in the United States. About 72% were people 65 and older, according to the British and American authors.

About two-thirds of these deaths can probably be attributed directly to COVID, the authors noted. Others might be due to acute medical care that was delayed during the pandemic, poor management of chronic medical conditions, the effects of isolation and other factors.

Assisted living residents were affected

Data about the impact of the pandemic on assisted living residents has been scarce, in part because these facilities are regulated by states, not the federal government. A study out in June in JAMA Network Open found the death rate for assisted living residents in 2020 — as the pandemic unfolded — was 17% higher than in 2019. In the 10 states with the greatest community spread of COVID, the death rate for assisted living residents rose by 24%.

“Efforts must be made to support assisted living communities as they work to address infection prevention and control to keep their residents safe,” said Kali Thomas, a study co-author and associate professor of health services, policy and practice at Brown University.

The bottom line

About 80% of people 65 and older have been fully vaccinated, leaving millions of seniors still at risk of COVID. Special attention should be paid to older adults with dementia and other serious neurological conditions, kidney disease and multiple medical conditions. Older adults, especially the eldest groups, who are frail and who live alone or with little support in areas where the virus is spreading rapidly also deserve special outreach and attention.

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ENTERTAINMENT

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The Heritage of Green Hills

If you attended the first Heritage of Green Hills happy hour in 18 months, you'd be forgiven for not immediately recognizing what type of party was being thrown.

Thanksgiving? Valentine's Day? President's Day? Nope. It was a party for all the holidays at once, an Every Type of Party Party.

Staff members at the Cumru Township, Berks County, healthy life plan community sported a variety of hats to represent all the festive communal events that so many of us missed out on celebrating in person with family, friends and neighbors since last spring.

There were Fourth of July headbands, Easter bunny ears and wedding veils, plus pilgrim, witch, birthday cake, turkey and leprechaun hats.

Meanwhile, the residents



COURTESY OF THE HERITAGE OF GREEN HILLS

Attendees of the Every Type of Party Party at the Heritage of Green Hills included, from left, Cynthia Phillips, Joan Steffen, Cheryl Anderson, Audrey Sterkin and Kathy Wagner.

(some dressed up in fabulous costumes) danced to live music by the Three Amigos Band, which actually included four members for the event.

"It was wonderful to see everyone out enjoying themselves together, as a



COURTESY OF THE HERITAGE OF GREEN HILLS

Heritage of Green Hills food and beverage team members wore festive headwear representing many different holidays and special events.

community," said Heritage of Green Hills Executive Director Doug Walther.

Conveniently, there was an actual holiday to be celebrated around the date of the party — Aug. 9 is International Beer Day — and frothy drinks were enjoyed alongside a clam bake buffet served by the staff, and ice cream sundaes for dessert.

The Heritage of Green Hills continues to monitor and follow the CDC's and local COVID safety protocols, and has recently installed an Accushield kiosk to screen visitors.

FOOD

Former White House chef to speak at Echo Lake

SageLife

Former White House Chef John Moeller will give a presentation, "Dining at the White House," at 11 a.m. on Sept. 14 at Echo Lake, 900 N. Atwater Drive, Tredyffrin Township, Chester County, an innovative SageLife senior living community.

The event is free and open to the public, though reservations are required.

Moeller will discuss his fascinating 13-year journey serving three first families, those of George H.W. Bush, Bill Clinton and George W. Bush. He'll share behind-the-scenes tales of cooking for dignitaries and presidential



John Moeller

children alike.

A native of Lancaster, Moeller graduated from Johnson & Wales in Rhode Island before moving to France, where he worked

grape harvests, studied the language, worked in fine restaurants and trained in Brittany before returning to the U.S.

He worked in several restaurants and hotels until a chef position opened up at the White House. Eventually, Moeller was responsible for all the private meals for the first families and official functions at the White House and Camp David.

Moeller's presentation will be followed by lunch. Tours of Echo Lake also will be available.

RSVP at www.livinggatecholake.com/news/dining-at-the-white-house or call 484-586-4777 for more information.

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What is MOD? A service providing library materials through the mail.

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What is the cost? no cost to eligible residents.

For more information about MOD contact the Library's Outreach Department, Call 610-344-4220 or email avarley@ccls.org or write to the address below. Please include your name, address, phone number and e-mail address.

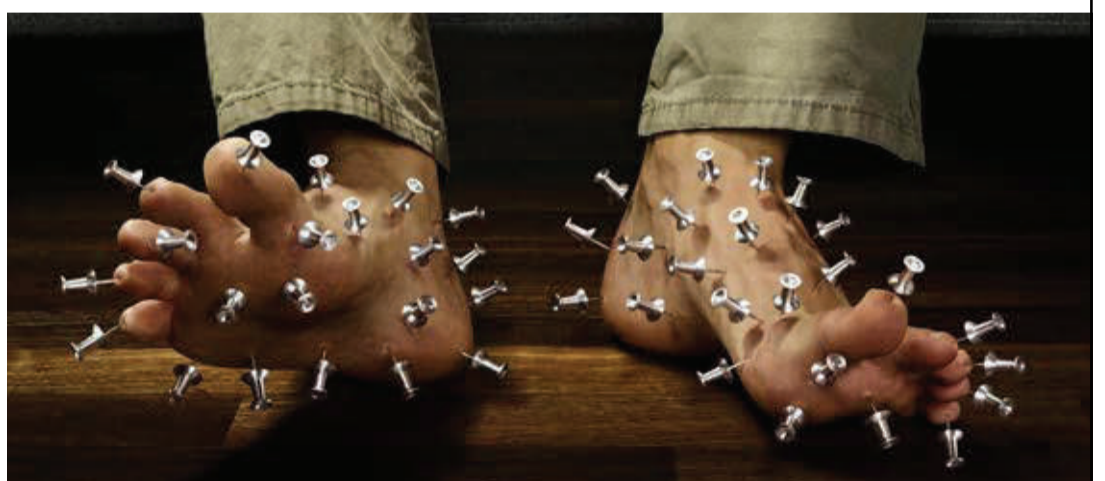


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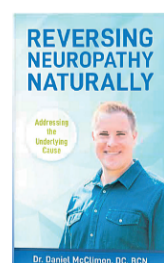
"I cannot believe, it's 3 1/2 months later, and I am able to work in my garden. When I first started, I couldn't even walk 4 minutes, now I am walking 45 minutes. It's like a miracle. I thank God that he sent me here." -Mary S.

"I went from not being able to tolerate wearing my hiking boots to wearing them for 7.5 hours and 3.5 miles over the weekend. No pain in my feet or ankles at all after doing the hiking." - Sharon G.

"To me, it is like celebrating Christmas every day, to be able to get out of bed, to be able to walk in my bare feet, and I also have better balance. I could go on and on because this is so exciting for me." - Susan D.

"I am getting much better. My legs don't hurt when I walk. My feet don't burn at night time. My ankles were extremely painful when I started, and now they very seldom hurt anymore. I can go up and down the steps again. I'm feeling way better, and I'm starting to lose a little weight." - Gerri V.

"I couldn't sleep. I was having terrible pain when I went to bed. I was sleeping less than 2 hours per night. I almost lost my job. Now I can sleep as long as I want. I had blister-like pain under my feet. I don't have that anymore. It is working for me." - Lily N.



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HEALTH INSURANCE

RSVP counselors answer Medicare questions

RSVP

A frequently asked question that RSVP's Medicare counselors often hear is what do their services cost? After all, they've received state training and can tap into extensive resources to help clients navigate the often-bewildering Medicare system. The happy answer is that their services are free.

Pennsylvania, like other states, provides free, confidential Medicare counseling. This service is called PA MEDI and was previously known as APPRISE. RSVP, the nonprofit volunteer community service organization, administers the program in Montgomery County. Aging services agencies offer similar counseling in Bucks, Chester, Delaware and Berks counties.



Wendy Munyon



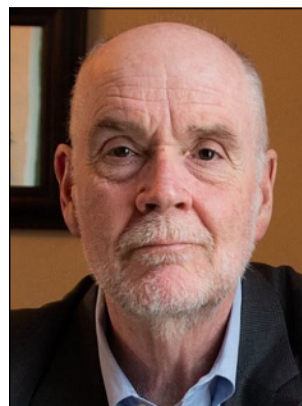
Scott Klesmer



Nancy Morris



Marge Dailey



Ed Rogan

After the spread of COVID-19, RSVP's 28 Medicare volunteer counselors dispensed advice by phone and occasionally in Zoom teleconferences.

In-person meetings will resume at some 27 libraries, public buildings and other community sites throughout Montgomery County, "when public health rec-

ommendations allow it and our host sites reopen," said Douglas Keene, RSVP's PA MEDI coordinator.

"Sometimes people don't believe it's free, especially after you've talked to them for an hour or two," said Ed Rogan, a retired government official and RSVP Medicare counselor for three years. "The counsel-

ors give clear and unbiased advice and have no vested interest in the answers. It's a really great service because people are struggling to understand this stuff and have to make a big decision about what kind of health insurance to get."

FAQ: when to enroll?

Keene said people fre-

quently ask the counselors about the deadline to enroll in Medicare and how to go about it.

"If you're already collecting Social Security, it's automatic and you should receive your Medicare card three months before your 65th birthday," he said. "If you're eligible due to disability, you

should receive a Medicare card prior to your 25th monthly disability payment."

Everyone else must enroll in Medicare within the seven-month period that begins 3 months before they turn 65, said RSVP's Nancy Morris, a Medicare counselor for eight years.

RSVP » PAGE 9



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FROM PAGE 8

“There are three ways you can enroll: over the phone, make an appointment to speak to an agent at the Social Security office or enroll online, but there can be special circumstances,” she said. “If you’re going to be working beyond age 65, you must submit proof you’re covered by a large group health plan through your or your spouse’s employer. You must download a form and have it filled out by the employer.”

“It’s an amazingly complex process,” said Scott Klesmer, a retired pharmaceutical executive who began counseling for RSVP’s PA MEDI program during the COVID lockdown. “Our organization has a lot of experienced counselors who are very good coaches for us new volunteers. If we have questions, there are people and resources for us to reach out to.”

FAQ: Can I delay taking Medicare Part B?

Medicare Part A is hospital insurance. Part B covers doctor visits, tests, shots and other medical costs.

“You can delay Part B if you’re turning 65 and you or your spouse continue to work for an employer with more than 20 employees who provides group health benefits with credible drug coverage,” said Keene, “or if you receive Medicare due to a disability and you or your spouse receive health benefits from an employer with 100 or more employees.”

“I don’t think everybody gets terrific information from their employer,” said Wendy Munyon, a retired corporate lawyer in her fifth year as an RSVP Medicare counselor. “If you’re self-employed, you can’t delay Part B. And if you’re taking COBRA you also can’t delay.”

“It’s important for people to know that if you fail to enroll on time, there’s a 10% penalty for each 12-month period that you should have been covered,” said Mun-

yon. “And you pay that penalty for the rest of your life.”

There is a similar penalty for failing to initially enroll in a Medicare Part D prescription drug plan.

“The complexity and the timelines are very confusing to people,” said Marge Daily, a retired human resources manager and RSVP Medicare counselor for two years. “It’s confusing if you haven’t been dealing with medical benefits and policies. The fact that you can be penalized if you don’t sign up in a timely fashion is just shocking to people.”

FAQs: changes, extra help and more

Other frequently asked questions include:

What rules and coverage have changed this year?: For 2021 and so far, 2022, the answer is nothing. In 2023, the Medicare Part B, Medicare Advantage and Medicare Part D enrollment periods will be aligned. Medicare coverage will begin the month after enrollment, whether you enroll

during your initial eligibility period or during the general enrollment period.

Can people with limited incomes get assistance with prescription drug costs?: “Yes, Extra Help is a Medi-

insure against costs not covered by Part B. You can also sign up for a stand-alone prescription drug plan (Part D). Medicare Advantage plans are managed care plans offered by private insurers and

Advantage or prescription drug plan to another.

For more info

Bucks County: 267-880-5700

Chester County: 610-344-5004

Delaware County: 484-494-3769

Montgomery County, RSVP: 610-834-1040, ext. 120

Berks County: 610-374-3195

RSVP’s website includes extensive links to Medicare resources. Visit rsvpmc.org/medicare-help. If you’re interested in becoming a Montgomery County Medicare counselor, contact Douglas Keene at 610-834-1040, ext. 112, douglask@rsvpmc.org.

Nonprofit RSVP connects volunteers to dozens of community service opportunities. Its programs improve the lives of vulnerable populations in the community by focusing on education and wellness. For more information, visit rsvpmc.org, email volunteer123@rsvpmc.org or call 610-834-1040, ext. 123.

“It’s important for people to know that if you fail to enroll on time, there’s a 10% penalty for each 12-month period that you should have been covered. And you pay that penalty for the rest of your life.”

Wendy Munyon, a retired corporate lawyer in her fifth year as an RSVP Medicare counselor

care program to help people with limited income and resources pay their Medicare prescription drug costs,” said Keene. “Contact us for the details.”

What is the difference between Original Medicare and Medicare Advantage?: Original Medicare includes hospital (Part A) and medical (Part B) coverage. You can purchase a supplemental, or Medigap coverage, to

cover Parts A and B, and often prescriptions as well. PA MEDI counselors can help you choose which options best fit your needs.

What is open enrollment and when does it take place?: From Oct. 15 to Dec. 7, Medicare recipients can switch from Original Medicare to Medicare Advantage, and sometimes vice versa. They can also switch from one Medicare



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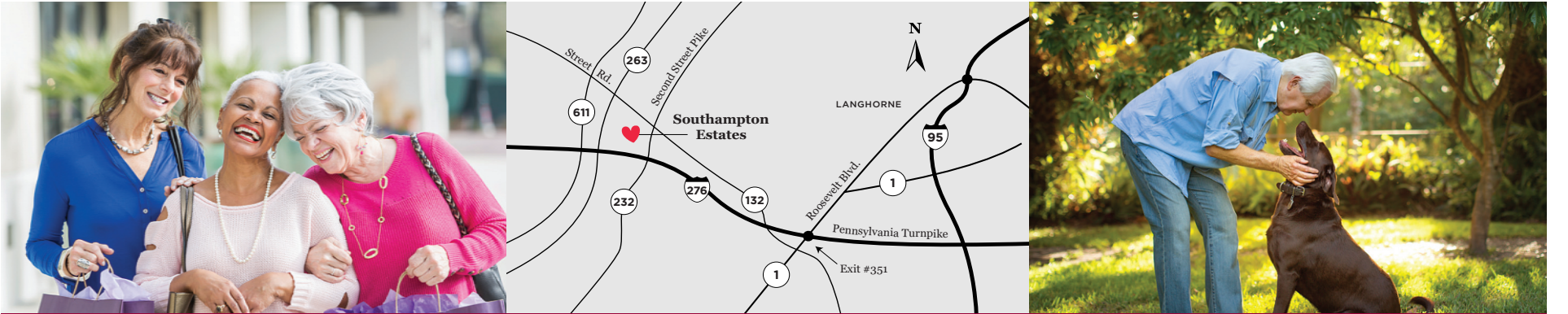
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