

Boston Seniority

Elderly Commission

Martin J. Walsh, Mayor of Boston



FREE

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Mayor's Spotlight

Making Connections Kicks Off

Effort aims to better connect low-income seniors and persons with disabilities with services

More than 4,000 seniors and persons with disabilities living in the Boston Housing Authority's elderly/disabled developments are getting a knock on their doors from a volunteer asking them how they are doing.

In late February, Mayor Martin J. Walsh joined staff from the BHA and city's Commission on the Affairs of the Elderly to kick off Making Connections, a new initiative to better connect BHA elderly and disabled residents with needed services.

"It's imperative that we lend our seniors and persons with disabilities a helpful hand and provide them with the services they need," said Mayor Martin J. Walsh. "There are a number of valuable services available to our residents, and we want to make sure they can take advantage of the resources we provide."

The joint initiative aims to survey a resident living in each of the 4,339 households in the BHA's elderly/disabled public housing developments in the city by the end of July. Trained volunteers will ask a series of questions to identify the service needs of the household; following the surveys, the Commission on Affairs of the Elderly will then follow up with individualized referrals to insure that the needed services are being provided. Surveys will be conducted at individual sites on a scheduled basis for the next several months.



The program came about as a response to staffing and budget reductions in 2013. In May of last year, the BHA eliminated its Resident Services program for elderly/disabled residents as a result of deep federal budget cuts. Going forward, the BHA joined in partnership with the Commission on Affairs of the Elderly to better explore the needs of its elderly and disabled residents and to insure that residents were better connected to the various resources in the community that will meet those needs for them.

In order to assist with this effort, an Elderly and Disabled Housing Service Committee was created by the Mayor in June 2013. The Committee included experts in public housing management, service delivery to elders and persons with disabilities, resident organizing, affordable housing law, private sector affordable housing management, and affordable housing policy. In addition, the Committee included two residents of BHA elderly and disabled housing. The Committee was charged with:

- Assessing the needs and structure of resident service coordination at BHA,
- Reviewing nationwide best practices of resident support and service coordination in elderly and disabled housing, and
- Creating recommendations for implementation in BHA Elderly and Disabled Housing.

The Committee will be providing recommendations to Mayor Walsh in several months.



Greater Boston Senior Games

SPRING INTO FITNESS!

Training Day

Saturday, **June 7th**, 2014

9:00 AM—12:00 PM at UMASS Boston

Jumpstart your summer fitness routine by joining us for a morning packed with fantastic workouts!



Physical Fitness Classes:

- ◇ Yoga
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- ◇ Cardio/Strength Training
- ◇ Ageless Grace Chair Exercise



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- ⇒ Health screenings
- ⇒ Intellectual Fitness Activities
- ⇒ Information related to Active and Healthy Aging



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Training Day

Saturday, June 7th, 2014
9:00 AM—12:00 PM at UMASS Boston

Registration Form

REGISTER NOW! Complete and **mail** this form to: *Elderly Commission, One City Hall Square, Rm 271, Boston, MA 02201*, or **fax** it to 617.635.3213. Please register by Friday, May 23rd, 2014!

First Name _____

Last Name _____

Street Address _____

Neighborhood/Zip Code _____/_____

Telephone (_____) _____

Email _____

We will email updates regarding the day's activities as the event draws closer. Please provide your email in the space above to receive these updates.

Language(s) Spoken _____

Classes:

Everyone who registers may attend up to two classes. Please indicate your interest in the classes by numbering them 1-7, with 1 being most interested and 7 being least interested. We cannot guarantee you will receive your first choice; spots will be filled on a first-come, first-served basis.

____ Yoga ____ Tai Chi ____ Cardio/Strength Training ____ Zumba

____ Water Aerobics ____ Bootcamp ____ Ageless Grace Chair Exercise

Please indicate if you would be interested in attending brief talks on Healthy/Active Aging Topics:

Yes _____ No _____

Transportation:

There will be free shuttle service from JFK/UMASS to the site of the event. Parking is available at UMASS for a \$6 fee. Please let us know how you will be getting to the event.

Public transportation _____ I will drive _____

For any transportation-related questions, please call us at 617.635.4366.

Social Security

Overpayments

Have you ever received a notice of Overpayment from Social Security? Overpayments occur when you receive benefits that you were not eligible to receive. This may occur when you fail to inform Social Security about eligibility information. However, often you did inform Social Security, but Social Security did not act on the information.

It is important not to ignore this problem, but to take quick and appropriate action. First, determine whether you have been overpaid. If the Social Security notice is not clear, you can call or go to your local office and request this information. Once you learn the facts, you have three options:

Option 1: If you do not believe you were overpaid, it is important to appeal as soon as you can. In addition to the overpayment, Social Security may terminate your benefits for the same reason. For example, if you are on SSI with resources over the permitted amount of \$2,000, you could be assessed an overpayment for the months you had over \$2,000 but also have your benefits terminated because you are over the SSI limit. Appealing a Social Security action is called asking for Reconsideration which involves completing a one

page form. If at all possible, file your Reconsideration within 30 days of the first notice from Social Security and no changes will be made in your benefits until a decision is made. Do not wait longer than 60 days to appeal or you may lose your right to appeal. If you file on time and you lose, you may appeal within 60 days. It is very rare to win your case at the local level, so do not get discouraged. Keep appealing.

Option 2: If, on the other hand, you agree that you have been overpaid, you may file a Request for a Waiver of Overpayment Recovery to state that the overpayment was not your fault and you do not have the money to pay it back. You should have the opportunity to meet with a Social Security Representative to present your story. If your request for a waiver is still denied, you should appeal (Request for Reconsideration) and keep appealing if necessary until you reach the Administrative Law Judge where you will have better chances of success than in the local offices. While you are waiting for an Administrative Law Judge hearing, Social Security may start collecting the overpayment from your monthly benefits. If you are on SSI (and still eligible for your benefit), Social Security is not allowed to take more than 10% of your monthly benefits. If you are on Social Security (Disability or Retirement) Social Security can withhold your entire check. Nevertheless you

can speak with a worker in the local office to reduce the monthly repayment amount. One helpful rule is that if you are on the Medicare Part D and receive a Low Income Subsidy, you may have the repayment amount reduced to \$10 a month.

Option 3: If you agree that you have been overpaid and believe it is your fault, you can make a repayment plan as discussed in Option 2.

Here are some important tips when working with Social Security, since this process may take a long time:

1. Keep a detailed record, with copies of all letters you receive from SSA and all you mail to them, and keep a diary of all discussions you have including the date, person you spoke to, and what was said. Be sure to send letters to them through certified mail. Never leave original documents with Social Security. Instead, take it and have them make a copy while you wait. Keep

a copy of any appeal and have them date stamp it as proof that you delivered it on time.

2. Never miss an appeal deadline.

3. Do not let a worker at Social Security discourage you from filing an appeal. As soon as you are denied, appeal. You have a much better chance of success with an Administrative Law Judge.

4. Check back regularly with Social Security to make sure they are acting on your request.

Claims of overpayments cause worry and confusion for many elders. Despite this, it is important to act quickly in order to protect your benefits. Should you have any questions regarding an overpayment or need further assistance, please call Greater Boston Legal Services, Elder, Health and Disability Unit at 1-866-778-0939.

Seniors Count

BNN-TV Channel 9

Boston Seniors Count Cable Television Show

Thursday at 3:30 p.m. Repeated Sundays at
11:30 a.m. & Wednesdays at 2:00 p.m.

For more information call Greg Josselyn
at 617-635-4250



SUPERBUGS

There was a time when we went to the doctor with an ailment, we were only happy when we got a prescription for antibiotics. Antibiotics are among the most commonly prescribed drugs for people. Livestock are given antibiotics to prevent disease and promote growth.

Antibiotics are routinely given for strep throat, certain pneumonias, diarrhea diseases and ear infections. They work on bacterial infections but useless in viral infections.

For nearly a century, bacteria fighting drugs known as antibiotics have helped to control and destroy many of the harmful bacteria that make us sick. In the last 20 years or more, antibiotics are losing their power against some types of bacteria. Today, the superbugs have taken over! These bacteria are unbeatable with today's medicine.

General information: Superbugs are strains of bacteria that are resistant to several types of antibiotics.

According to the US Centers for Disease Control and Prevention (CDC), every year in the US, 2 million or more people are infected by these drug resistant

bacteria "superbugs". They also kill at least 23,000 people. Several familiar forms of infections that are drug resistant: tuberculosis, gonorrhea and staph.

The problem: antibiotics have been over used.

They kill the bad bacteria but there are "good bacteria" in your body that also get killed. Some good bacteria help you digest food, fight infection and stay healthy. Often when you take antibiotics, you may end up with diarrhea after a few days. That is an example of killing the good bacteria in your body.

How can you prevent superbugs from taking over?

1. Listen to your doctor. If your doctor says you don't need antibiotics, follow the doctor's advice.
2. Only take antibiotics when needed.
3. Superbug infections aren't just in hospitals. Some strains can be located in the community.
4. MRSA. There has been a lot of publicity about this infection. Methicillin-resistant staphylococcus aureus is a common superbug. These

are serious bacteria that don't respond to methicillin and related antibiotics. MRSA can cause skin infections and more serious cases, pneumonia or bloodstream infections. MRSA can be life threatening. The CDC estimates that more than 80,000 aggressive MRSA infections and 11,000 related deaths occur each year in the United States.

5. If you feel sick, contact your doctor rather than wait a few days to see if you feel better! Early treatment, cultures and blood tests, help you get an accurate diagnosis and begin treatment.

6. As always, wash your hands frequently, don't share personal items, get plenty of rest and avoid sick people especially if you are in treatment for chemo, radiation or immune-suppressed.

7. If you are prescribed a course of antibiotics, please take the full treatment. If the medicine is making you ill or you are having a bad reaction, call your doctor immediately for further advice.

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ELDER FINANCIAL ABUSE: DON'T LET IT HAPPEN TO YOU!

Older Americans lose \$2.9 billion a year to financial abuse and exploitation, according to a study conducted last year by the National Committee for the Prevention of Elder Abuse. Elder financial abuse has become the “crime of the 21st century” as the growing elder population is targeted by scammers, con artists, and, regrettably, their own relatives and caregivers. Such abuse can be financially and emotionally devastating, especially when an older person is victimized by someone they know and trust. Often cases of financial abuse go unreported because of the fear, shame, or embarrassment that victims feel after they realize what has happened to them.

The Elder Abuse Prevention Project of Greater Boston Legal Services was created to focus on the growing and serious problem of elder abuse. One primary goal of the project is to focus on prevention – in the case of financial exploitation that means informing people beforehand about how to protect themselves before they become victims. In most cases of financial exploitation, it is very difficult to get money or property back after it has been taken from you.

What To Watch Out For

It is very important to understand what

financial abuse is and how to protect yourself from becoming a victim. It can sometimes be difficult to recognize financial abuse, but the more information you have and the better prepared you are, the less likely you will be taken advantage of. The definition of financial abuse or exploitation is “when someone illegally or improperly uses your money or property for their own benefit.” Some common forms of abuse include:

Abuse of a Power of Attorney – These can be valuable legal documents, but it is very important that you hand over legal power over your finances only to someone whom you trust will not take advantage of you.

Abuse of a Joint Bank Account – If you add another person’s name to your bank account, it is crucially important to realize that you have given that person 100% legal ownership of all of the money in the account and they can withdraw that money at any time.

Transferring Your Home – Once you sign over the deed to your property to someone else, you no longer own your property. If you are thinking about doing this, it is very important that you consult your own attorney to explore all of the pros and cons of such an important transaction.

Scams - There are many different scams which are often targeted at the senior

population. The most common current scams are –

* Advanced Fee Lottery or Prize Scams – scammers contact you by phone or e-mail and inform you that you won a lottery or sweepstakes, or are due an inheritance. They then ask you to send money to pay for fees, taxes, etc.

* Grandparent scam - this one starts with a phone call or e-mail from someone claiming to be a grandchild who needs money to help them out of a crisis situation. They often ask that you wire money.

* Computer and internet scams – e-mails which look very official are sent from scammers claiming to be from the IRS, Medicare, a cable or utility company, etc. They often ask you to verify bank information, provide a credit card number, or Social Security number.

Tips To Protect Yourself From Scams

* Never wire or send money to someone you do not know!

* Be aware of unsolicited prizes or gift offers, especially if you have not entered a sweepstakes or lottery. Never pay any money to collect promised winnings.

* Do not provide any personal information such as Social Security number, bank account information, or

credit card information to someone that you do not know and that you did not contact yourself.

* Most reputable companies do not ask you to wire money or use money paks. Investigate any claims made before you wire money or purchase a money pak.

REMEMBER – IF SOMETHING SOUNDS TOO GOOD TO BE TRUE, IT PROBABLY IS!

The Elder Abuse Prevention Project of Greater Boston Legal Services
Betsey Crimmins, Senior Attorney
bcrimmins@gbls.org / (617) 603-1576

Don't Retire, Inspire!

Hosted by Augusta Alban

Tune in to find out how Boston seniors are INSPIRED everyday

On BNN channel 9 on Fridays at 2:30 p.m. and repeated on Saturdays at 11:00 a.m.

On Boston City TV, Comcast channel A-24 and RCN channel 16, Tuesdays and Saturdays at 5:00 p.m.

Collaboration between
Mayor Martin J. Walsh,
the Elderly Commission &
Suffolk University

Reflections from the Road



By: Gabriel Belosevic,
Home Care Nurse Practitioner

Disclaimer: As an NP making house calls, I see a lot of emotionally charged and profound things. I aim to treat the whole patient, which often includes the entire family unit. This column is about one of the more meaningful experiences I have been a part of.

The cat knew it was time.

“This morning Kitty stood on the top of that chair and scratched off a handwritten note that my dad wrote and taped to the door.” Larry’s daughter Sharon explained as chills went up my spine.

Sharon had been sleeping on an air mattress at her dad’s studio apartment since his rapid decline began about a week ago. Family pictures were on every flat surface, big band music was playing on the radio, and the humidifier was bubbling.

Larry’s mouth was wide open, slowly inhaling and exhaling as I listened to his lungs.

“His heart rate has been around 130 the past few days,” she remarked as we looked for a reading on the finger O2 saturation monitor. Nothing. That

was a first for Larry. His hands were warm but limp. One eye was open, one eye was closed but his eyebrows raised symmetrically as we spoke.

“He can still hear everything.” I comment and Sharon quietly nods.

Larry’s been involved with palliative care since shortly after a severe COPD exacerbation about 4 months ago. He still had an e-cigarette on a chain around his neck although he had finally quit about a month ago. Larry wanted to die at home with his family and his cat by his side. Sharon and her sister Deb had stopped by every day, and sometimes stayed overnight for the past 4 months.

The whole family had experienced plenty of differences and disagreements over the years but they had all finally recently come together to see their dad one last time. Thankfully they had all visited while Larry was speaking and eating and able to recognize people and talk in between puffs of inhaler.

Larry might have had spent a few too many nights at the bar years ago and not talked to a few of his kids in years but he was still their dad and today 5 family members were present with Sharon and Deb was on the way.

“Maybe turn him on the side in a bit for a few minutes, just to change positions.”

“He’s so little now, I can handle it, but I’ll wait for Deb.” Sharon mentioned as I held Larry’s hand and put my other hand on his forehead and leaned in nearer to him.

“You are surrounded by so much love and support, Larry. You’ll let us know when you are ready. We just want you to be comfortable and make sure you don’t suffer. Take Care buddy.” Chills again as I grasped his hands then let go.

I put my stethoscope away and said my goodbyes to the family. They all shook my hand or hugged me, looked me in the eyes and said sniffly thank yous through half smiles.

An hour later, I got a call from Sharon telling me that just after Deb had arrived, she and Sharon went to their dad’s side, held his hands said they loved him and told him they were gonna move him then asked if he was ready, his eyebrows raised and he took two deep breaths then quietly stopped breathing. He was ready.

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Hacking & ID Theft: Are You Next?

7 Tips for Protecting Your Identity & Money

At least 110 million consumers were affected by the hack involving Target and Neiman Marcus retailers. Whether or not millions more will have their identities manipulated and finances ruined within the coming months due to more breaches of security at other stores is anyone's guess, says identity theft recovery expert Scott A. Merritt.

“By necessity, I became an expert on identity theft. My information was stolen in 2006, and in repairing the damage, I learned some not-so-obvious ways we can all protect against identity theft in the first place,” says Merritt, CEO of Merritt & Associates (scottamerritt.com) and author of "Identity Theft Do's and Don'ts."

Merritt's problems began quickly. While disputing financial charges and dealing with resulting business problems, in 2007 he was stopped for a traffic violation and arrested on a false outstanding felony warrant. He immediately knew why.

“I had to enlist my U.S. congressman and convince the state police, NCIC, FBI and Secret Service that I didn't commit the felonies. For a few years, I had to prove that the prints did not match the false record in question. After legal action,

however, I was able to have this corrected.”

Unfortunately, the millions affected by the recent hacks may be dealing with similar repercussions in the years ahead, he says.

Before you become a victim of identity theft, Merritt offers seven ways to guard against it.

- Understand how and where it happens. Identity theft is like being robbed when you are away from home; most thefts occur in places where you do business every day. Either a place of business is robbed, a bad employee acts improperly or a hacker breaches the office through the computer.
- Secure your wallet's information. Photocopy everything in your wallet: photos, credit cards (front and back), membership cards – everything. Put the copies in the order the cards are arranged in your wallet, staple the pictures and place them in a strong box or safe.
- Make sure your information is consistent. For all of your identity and financial documents, make absolutely sure, to the smallest detail, that all of your personal information is accurate and consistent! Discrepancies such as using your middle initial on some documents, and not others, or having different



addresses, can wreck havoc in proving your identity, and can compromise your credit score.

- Secure your digital habits and data. Change your passwords at least twice a year on a non-scheduled basis – don't be predictable. Have a strong firewall if you shop online, and only access sites that are protected by a strong firewall and high industry standards. Access accounts of a financial nature only from your personal computer.

- Protect your banking information. While in the bank, keep account numbers and other data out of sight, and avoid stating account numbers, Social Security numbers and similar information out loud. When planning a bank visit, have items such as deposits and withdrawal slips prepared in advance.

- Account for your interactions with vendors. Every time you speak to someone with whom you do business, write down the time, date, name and the purpose or outcome of the call. If an identity theft occurs on the vendor's end, you will be able to reference these prior conversations effectively. Be sure to note any animosity or reluctance from the vendor.

- Don't carry around your birth certificate or Social Security card. Unless it's necessary, keep those vital

items in a safe, or at least a firebox. If you know someone is going to need a copy of your tax returns or your driver's license, for example, make the copies ahead of time. This avoids the need for a firm's employee to leave the room with such information.



“Of course, you can greatly reduce being a victim of such recent hacks that occurred at the major retailers by using cash more often,” he says. “But if you're going to use credit, use a card from a national bank or a national credit union and never a debit card, no exceptions.”

About Scott A. Merritt

Scott A. Merritt is the CEO and sole stockholder of Merritt Ventures, Inc., doing business as Merritt & Associates and author of "Identity Theft Do's and Don'ts." He has more than a decade of experience in the real estate industry, financial planning, insurance, investment services, and has more than a decade in mortgage services, all under the umbrella of Merritt Ventures. Merritt holds a life, accident and health insurance license, and a principal associate real estate broker's license. He has an associate degree in pre-law, a bachelor's degree in business administration and a certificate in computer information systems. He has personally represented himself and won in court hundreds of times to, in part, clear his record from the ravages of identity theft.

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Llámeme.



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Para obtener más información, llame al 1-877-622-1905, TTY: 711, de 8 a. m. a 8 p. m. hora local, los 7 días de la semana. UnitedHealthcare Senior Care Options (UnitedHealthcare SCO) es un programa voluntario disponible para personas de 65 años de edad o más. UnitedHealthcare SCO es un plan de atención coordinada con un contrato con Medicare y un contrato con el programa de la Commonwealth de Massachusetts Medicaid. Este plan está disponible para cualquier persona que tenga tanto asistencia médica del Estado como de Medicare. La información sobre los beneficios provista es una síntesis, no una descripción completa de los beneficios. Para obtener más información, comuníquese con el plan. Pueden aplicarse limitaciones, copagos y restricciones. Los beneficios, el formulario, la red de farmacias, las primas y/o los copagos pueden modificarse el 1.º de enero de cada año. Las primas y los copagos pueden variar en base al nivel de ayuda adicional que usted reciba. Comuníquese con el plan para obtener más detalles. Los afiliados no tienen costos directos.

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Healthy Recipe

*All Healthy Recipes are carefully
selected by our expert nutritionist
Melissa Carlson, MS, RD*

Spring Salad with Tarragon Vinaigrette

Ingredients:

- 2 tablespoons red-wine vinegar
- 2 tablespoons extra-virgin olive oil
- 1 teaspoon whole-grain mustard
- 1/4 teaspoon dried tarragon
- Pinch of salt
- Pinch of freshly ground pepper
- 1 clove garlic, crushed
- 1/2 bunch asparagus, tough ends trimmed
- 2 large hard-boiled eggs,
- 1 5-ounce bag mixed salad greens, (about 5 cups)
- 10 cherry tomatoes
- 1 4-ounce can sardines, drained
- 6 olives, (optional)

Preparation:

Whisk vinegar, oil, mustard, tarragon, salt and pepper in a small bowl. Add garlic and set aside.

Bring 1 inch of water to a boil in a medium skillet. Add asparagus, stirring to submerge if necessary, and cook until bright green and crisp-tender, about 3 minutes. Drain and place under cold running water until cooled.

Peel and slice eggs. Divide salad greens between 2 plates and top with the eggs, asparagus, tomatoes, sardines and olives (if using). Remove the garlic from the dressing, stir to combine and drizzle over the salads.



Serves: 2 Calories: 360

Source: http://www.eatingwell.com/recipes/spring_salad_with_tarragon_vinaigrette.html



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Or visit www.thpmp.org/sco.

Representatives are available Monday - Friday 8:00 a.m. - 8:00 p.m.

(From Oct. 1 - Feb. 14 representatives are available 7 days a week, 8:00 a.m. - 8:00 p.m.)

The benefit information provided is a brief summary, not a complete description of benefits. For more information contact the plan. Limitations, copayments, and restrictions may apply. Benefits, formulary, pharmacy network, provider network, copayments/coinsurance may change on January 1 of each year.

Tufts Health Plan is an HMO plan with a Medicare contract and a contract with the Commonwealth of Massachusetts Medicaid program. Enrollment in Tufts Health Plan depends on contract renewal. Tufts Health Plan Senior Care Options is a voluntary MassHealth (Medicaid) benefit in association with EOHS and CMS. You must continue to pay your Medicare Part B premium.

I've Fallen and I Can't Get UP

“Don’t Retire, Inspire”

By: Augusta Alban



Faith is the bird that sings when the dawn is still dark.

That commercial -- "I've fallen and I can't get up" -- makes me livid. What an underhanded sales scam: evoking fear in older people. Scare them to death and they will buy your product. But I found the upside to those words carries more truth than advertising.

Answering the phone late one Sunday evening, I heard the distressed voice of my friend Polly. (Her mother, a 90-year-old treasure happens to live in my building) Mother is alright now, BUT at the time I found her, blood was everywhere, she had no memory of the event or anything that had happened. She was probably on the floor for hours. Polly an occupational therapist was understandably distressed, I should have seen this coming she said according to the latest studies, a high percentage of those over age 60 will have such a fall that may change their lifestyle forever.

I had many questions but this was not the right time. Later I ask my friend what we can do to prevent these life-altering events.

We need to keep ourselves mentally and physically fit; this job is up to us the individual. We need to engage

with others (people we know or new friends) everyday whether it is over the phone, email, face to face. We need to focus, pay attention to are soundings, have a plan as to where we are going and set goals everyday. Stay away from what I call “energy suckers”, they drain you - you know who they are. Strengthen our core (our understanding of who we are - NOT who we are as people of a certain age, but who we are as individuals). Look for things that make you happy books, films, music, etc. Look for people that make you laugh.

Polly’s patient a 90 year old gentleman being treated for therapy due to a minor medical set back shared he was bored at home and missed work. He still drives, has all his marbles, and in relatively good health. When asked what he does at home prior to the injury he looked sad I miss my work he said. With further probing he shared that he still has knowledge to contribute as a mechanical engineer. He would really love to find a job two days a week in a school, I really want to teach not just volunteer. He had some reservation about how to get started. But after some further discussion and increased awareness that he would feel so much better, happier and more vibrant in his life he agreed to take action. All is well that ends well, take

action make your contribution.

If you are not the person you want to be. There is still time! Shift your focus. Embrace your wisdom and living knowledge. YES! It's called LIVING KNOWLEDGE. You can share all you have learned with others! It will make a big difference in someone's life and along the way it will also make a big difference in your life.

Polly and I have gathered our research materials and living knowledge. It has all come together in the form of a VIBRANT LIVING WORKSHOP. We have been asked to give this workshop at senior centers and libraries all over the state. Helping others is rewarding!

The Elderly Commission Seniors are you eligible?

Food Stamp requirements have changed for most senior applications.

The Department of Transitional Assistance no longer counts -

* savings or retirement accounts * your car
* your home * or other assets

For more information or to complete an application contact:

Lorna Heron at
617-635-4335
or email lorna.heron@boston.gov

Boston Fire Department Free Elderly Fire Safety Program

Photo Electric Smoke Alarm and Carbon Monoxide Detector available for owner occupied single family homes/condos

Restrictions Apply

Please call the Fire Safety Program at 617-343-3472 or contact Ernie Deeb directly at 617-635-2359.

You can also view our website online at www.cityofboston.gov/fire or visit the Boston Fire Department on Facebook.

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Tour of Laurel Ridge Rehabilitation and Skilled Care Center

By: Tula Mahl

On a sunny day in February, Boston Seniority staff visited Laurel Ridge Rehabilitation and Skilled Care Center.

This location was recently purchased by Sheehan Health Group and was under a rehabilitation of its own.

The Sheehan Health Group has updated not only the staffing but also the physical space. They have increased staffing levels and this has led to an increase in staff morale. Additionally, Laurel Ridge has set for itself an ambitious pace to renovate the building. First, they are updating patient rooms with more light, calming colors, and more privacy. They are replacing

furniture and updating equipment. Short –term stay accommodations offer spacious rooms with telephone, cable television (on a flat screen), and wireless internet access. Once the rooms are complete they will renovate common areas, then hallways, then administrative offices.

Sheehan Health Group has a modern philosophy of nursing care. They believe in putting the customer and the customer’s needs first. They are working hard to change the stereotype of nursing care. Sheehan Health Group is unique in that their sites are all on-site owner occupied. This means that their management team is made up of the people that are invested in the business. If a client has a concern or question they can talk to the owner that very day. Additionally, they have staff



Continued from page 22

that can speak Spanish, Haitian Creole, and Portuguese. Their amenities include offering flexible hours for therapy dependent on the wants of the client, ethnic meals, and group activities to keep the clients happy and engaged.

On our tour we met nurses, housekeeping, maintenance staff, kitchen staff, and floor staff. Everyone had a joke to share or a story about

their relationship to management or each other. They were like a big happy family and that is how they want their customer's to feel.

Laurel Ridge offers short-term rehab, traditional long-term care and specialized care in the Jamaica Plain community. If you are interested in a tour or learning more you can call them at 617-522-1550.



The Amazing Staff at Laurel Ridge



Wham, Bam, You've Been Scammed

An inside look at the timeshare resale market, one of the top ten scams in the U.S.

By: Chris Kelley

If you are one of the million or so people trying to get rid of a timeshare, a word of warning: proceed with extreme caution. The Better Business Bureau has listed the timeshare resale market as one of the top ten scams in the country.

With the weak economy, many timeshare owners, especially retired folks, can no longer afford to take regular vacations or pay their annual maintenance fees. They become desperate to recoup the money they spent, which makes them vulnerable to the scammers who, like sharks, can smell blood.

A close call

Take the story of Noah Wolf, as reported in Boston.com. After listing his timeshare, Noah was approached by a fictitious Boston company called Property Consultant Services. The company claimed to have a buyer offering double the appraised value for Noah's timeshare. All Noah had to do was pay \$1,092 in advance for a title search. Not to worry though, Noah was told, the money he put up would be held by an escrow company, which was also fictitious.

Luckily Noah saw through the scheme, even though the company claimed to have offices in the glass-and-steel skyscraper

near the Prudential Tower.

The biggest clue this was a scam? A demand for up-front cash, says Brent Maggio, an owner of Timeshare Specialists, a BBB certified company based in Montana that freely educates timeshare owners about the best and safest ways to get rid of their unwanted timeshares.



Brent Maggio,
co owner of
Timeshare
Specialists

Not so lucky

Not everyone is as fortunate as Noah. Esther Bilicki lost more than \$15,000 in a timeshare scam that claimed more than 1,400 victims with over \$2 million in losses, as reported on CBS46.com.

And Earl Nelson, a retired Greyhound bus driver from Idaho, lost \$40,000 to timeshare scammers; as reported on KBOI2.com. Earl had a timeshare for sale in Orlando and was initially relieved when a selling agent called with a buyer.

“Even though you may have listed your property on safe websites with proven track records, get ready to be bombarded by fake brokers and buyers,” Maggio says. “These people have no interest in your timeshare, just your money.”

In Earl's case, the broker told him the buyer was a U.S. Citizen living in Nicaragua. Immediately after convincing Earl to wire about \$20,000 to cover taxes from the sale, the broker said there was another

problem—a mistake on the international paperwork. Someone posing as an IRS agent then called Earl. Thinking he was in trouble with the government, Earl continued to wire money in hopes of clearing his name. He eventually realized he was being robbed and called the FBI, but not before his retirement fund was drained.

Even if you start off suspicious of potential scammers, a good con artist will help you get over your skepticism. They create professional looking websites, business cards and phone numbers, disguise their IP addresses and even pose as real people from legitimate companies and organizations.

And they'll come at you from all angles. Here's a tricky one. After you think you've sold your timeshare, the con-artist will send you a cashier's check that's accidentally made out for too much. The scammer will actually tell you to cash it, but please send back the excess. Days later, you'll learn the buyer and the cashier's check were phony—and you'll be out hundreds, sometimes thousands of dollars.

“If you get scammed, don't be surprised if someone calls saying they can help recover your losses,” Maggio warns. “It's probably the same person who scammed you the first time.”

Playing it safe

After hearing countless heartbreaking stories of scams from distraught timeshare owners, Maggio and his partners at Resort

Closings Inc., an escrow and timeshare closing company with an A+ rating from the BBB, decided to start Timeshare Specialists.

“It was a way to educate sellers on the scams and to present them with positive alternatives for getting rid of their timeshares,” Maggio says. “It is important they know that they have options like donating it to a charity.”

In some cases a timeshare is in such low demand that it's nearly worthless. In those cases, Maggio says, Timeshare Specialists offers a guaranteed transfer program, where his company will creatively market the week to new owners with incentives like free usage. Owners do have to pay for these services, but nothing is due until the timeshare is sold and transferred to a new owner, just like a normal real estate closing.

“These services are in high demand,” Maggio says. “Once you list a week, the scam calls will start coming in. Even if you can weed out the conmen, selling a timeshare is still a complicated and time consuming process that some owners want to avoid altogether.”

For more free advice about scams as well as alternative solutions to the timeshare resale market visit Timesharespecialists.com.

Chris Kelley is a freelance writer who hates scams, scammers and the very thought of anyone getting scammed. You can contact him at chris@polestarcom.com.

Making Connections Kick Off



Volunteers age 50+ needed for Shift work study!

Brigham and Women's Hospital seeks healthy, non-smoking men and women **ages 50-65** to participate in a research study about how sleep timing and workplace lighting impact alertness during work and sleep. Participants will first pass a series of screening tests. Participants will spend 10 consecutive days in the study on a strict schedule, including several overnights.

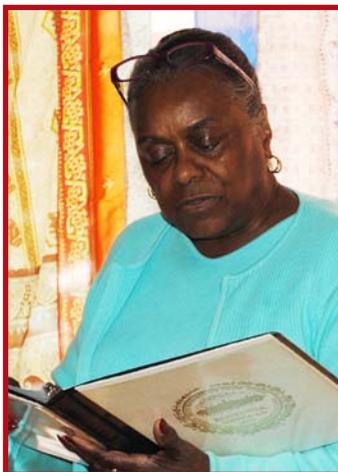
Receive up to \$2,575.
Contact us at 617-525-8904 or email at ShiftWork@research.bwh.harvard.edu if interested.



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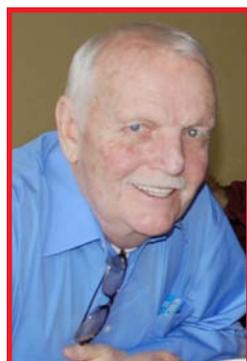
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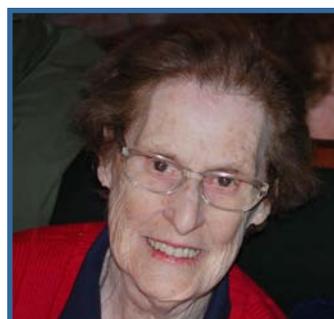
Call **NOW** 617.738.1232

www.BrooklineDentureCenter.com

St. Patrick's Day Luncheon at Barlow's



St. Patrick's Day Luncheon at Corrib Pub Restaurant



St. Patrick's Day Luncheon at Veronica B. Smith Senior Center



St. Patrick's Day Luncheon at Warren Tavern





Martin J. Walsh, Mayor
City of Boston Commission on Affairs of the Elderly
Emily K. Shea, Commissioner

The 2014 Greater Boston Senior Games



Billiards & Bowling: Tuesday, May 13

Golf: Wednesday, May 14

Bocce: Thursday, May 15

Tennis: Saturday, May 17

Half Court Basketball: Saturday, May 17

Swimming: Wednesday, June 4

Eligibility: Men & Women age 50 & over.

Registration: May Events Pre-registration Deadline: **Friday, May 2.**
Swimming Pre-registration Deadline: **Friday, May 23.**

Contact: Michael McColgan at 617-635-4168 or michael.mccolgan@boston.gov.
* Registration form located on back cover

St. Patrick's Day Celebration at St. Monica's Church





2014 Greater Boston Senior Games Official Registration Form

May 13th, 14th, 15th, 17th & June 4th



REGISTRATION DEADLINE 05/02/14 (unless otherwise noted)

(Please Print)

First Name:		Last Name:		
Address:		Apt #	City:	Zip:
Date of Birth: Month ___ Day ___ Year ___		Male <input type="checkbox"/> Female <input type="checkbox"/>		Telephone: ()

Please check the events that you would like to participate in:

(Please Note: Transportation is not provided for the events below)

Bowling: Select <u>one</u> start time. Start time confirmed on first come, first served basis.	<input type="checkbox"/> (8:00 a.m. start time) TUESDAY, MAY 13, 2014 - Boston Bowl, Morrissey Blvd, Dorchester - \$10.00 – (includes 3 games and shoes.) Cash or checks payable to Boston Bowl on the day of tournament. Please <u>do not</u> send payment with registration.
	<input type="checkbox"/> (10:30 a.m. start time) TUESDAY, MAY 13, 2014 - Boston Bowl, Morrissey Blvd, Dorchester - \$10.00 – (includes 3 games and shoes.) Cash or checks payable to Boston Bowl on the day of tournament. Please <u>do not</u> send payment with registration.
<input type="checkbox"/> Billiards: TUESDAY, MAY 13, 2014 - Starting at 9:00 a.m. Boston Bowl, Morrissey Blvd, Dorchester - \$6.50 - Cash or checks payable to Boston Bowl on day of the tournament: Please <u>do not</u> send payment with registration.	
<input type="checkbox"/> Golf: WEDNESDAY, MAY 14, 2014 - Registration at 7:00 a.m. at William Devine Golf Course, Dorchester. Shotgun start at 8:00 a.m. - Mandatory \$15.00 golf cart fee will be charged to each participant, including Devine Course Members . In addition, there will be a greens fee of \$25.00 for all non-members for a total of \$40.00 . Cash or checks payable to Fund for Parks & Recreation at the Course on day of the tournament. Foursomes should request Foursome Golf Registration Form by calling 617-635-4366.	
<input type="checkbox"/> Bocce: THURSDAY, MAY 15, 2014 - Starting at 9:00 a.m., Langone Park, North End. Teams should request Bocce Team Registration Form by calling 617-635-4366.	
<input type="checkbox"/> Half Court Basketball: SATURDAY, MAY 17, 2014 – Registration at 8:00 a.m. at Madison Park Community Center. (\$20 fee per player - cash payable on day of Event) Teams should request Team Registration Form by calling 617-635-4366.	
<input type="checkbox"/> Tennis: SATURDAY, MAY 17, 2014 - Registration at 9:00 a.m. Sportsmen's Tennis Club 950 Blue Hill Ave Dorchester - \$18.00 Fee . Cash or checks payable to Sportsmen's Tennis Club. Please check preference: Doubles <input type="checkbox"/> / Singles <input type="checkbox"/>	
<input type="checkbox"/> Swimming: WEDNESDAY, JUNE 4, 2014 - Registration 9:00 a.m. Holland Community Center, 85 Olney St, Dorchester Please select event(s): Breast Stroke 50 M <input type="checkbox"/> / Breast Stroke 100 M <input type="checkbox"/> / Freestyle 50 M <input type="checkbox"/> / Freestyle 100 M <input type="checkbox"/> Shuttle From JFK T Stop beginning at 8:00 a.m. Note Special Swimming Registration Deadline: 05/23/14	

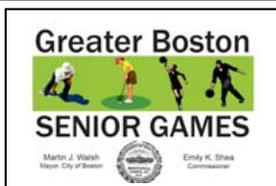
Please return this Registration Form to: Commission on Affairs of the Elderly – One City Hall Square, Room 271 – Boston, MA 02201 - Attention: Michael McColgan Or fax to 617-635-3213, or scan and email to michael.mccolgan@boston.gov

For more information call 617-635-4366

ALL GREATER BOSTON SENIOR GAMES PARTICIPANTS MUST SIGN THIS WAIVER

I hereby agree to hold harmless the organizers and sponsors of the 2014 Greater Boston Senior Games from any and all claims of whatsoever kind and nature which I may have, or at any time in the future have, of any injury arising out of my participation in the 2014 Greater Boston Senior Games. I am in good physical condition and have no medical restrictions that would prohibit my participation in the 2014 Greater Boston Senior Games.

Signature:	Today's Date:	Your age as of 05/13/14:
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Martin J. Walsh, Mayor
City of Boston – Commission on Affairs of the Elderly
Emily K. Shea, Commissioner

