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Spring Fever?

Time to
Hit the
Road!



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MARCH 2018



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As I write this, it's still February, yet 72 degrees out—hard to believe just this past weekend we skied in the Poconos! Yet, isn't it these hopeful glimpses of spring that inspire us to dream more, energize us to do more, and reassure us that daring to experience more is always well worth the effort? Earlier this month I participated in my first TEDx Wilmington event. If you've not heard of TED talks, they're about "ideas worth spreading." That Friday, 23 impassioned speakers came together before 300 attendees and a worldwide livestream audience to talk about the topic of education. Months-long preparations culminated in thought-provoking conversations about how we're educating our children (our future), what's right, what's wrong, and how we can improve. I thought about the Butterfly Effect: how one small action (or the actions of one person) can amplify across time to have large consequences. Think about it in your own life: small steps that you take today can have an effect far greater than you ever imagined. What are you inspired to do?

If you need a little food for thought, South by Southwest may be just what you're looking for. It's music, it's film, it's tech, it's great minds coming together, it's parties...it's a bucket list event! Find out more on page 3. If the start of spring is your inspiration to start or renew your exercise regimen, you'll want to turn to page 5 to check off the items you need to know to progress safely.

When it comes to your money, we've got your back. Check out pages 6 and 7 to learn how to navigate the world of Medigap, and school yourself on the newest IRS scams. If you're a caregiver, there are programs that will *give* you money (yes, you read that right)—all you need to do is ask. Find out more on page 10.

Spring has sprung! We'll help you with your plans for some day trips on page 12. It's time to hit the road!

Happy March!

Karyn and Heidi



SXSW: It's Just "More"

It began in 1987 as simply a local music festival, but has continually grown in both size and scope ever since. Now, South by Southwest, or simply SXSW, rivals both the Super Bowl and NCAA Final Four in the economic impact it brings to the city of Austin, TX. How? Well let's just say that if it's difficult to succinctly sum up what is SXSW, that's because it has become THE most important international festival for all things on the cutting edge of tech, music, film, comedy and our interactive lives.

SXSW isn't your typical "festival" held on fenced off festival grounds. No, this year from March 9-18 the most influential figures in music, film, and tech converge in Texas' hip capital city as businesses all over the downtown district host events, conferences, concerts, and screenings.

What Can You Expect?

Music, of course, but expect exclusive film screenings and panel discussions from some of the biggest names in tech to give you plenty to think about in between incredible parties. A quick scan of the schedule will give you a taste of what's to come: conference titles that include everything from Faith and Spirituality;

Crowdsourcing Drug Development; Inside Genomics: Your Future, Your Fate; and Marketing in the World of the Arts.

Powerful speakers with unparalleled minds and ideas are the center of SXSW. Past keynote speakers have included Snoop Dogg, Lady Gaga, Dave Grohl, Bruce Springsteen, Quincy Jones, Dr. Neil deGrasse Tyson, Chelsea Clinton, Ava DuVernay, and Mark Duplass. Elon Musk, Al Gore, and Pinterest CEO Ben Silbermann have all been speakers at SXSW, as have former President Barack Obama, Michelle Obama, and Kerry Washington from the TV show Scandal. This year, Melinda Gates is just one of several keynote speakers.

Pick Your Panels Wisely

Accept that you'll miss a lot. There are myriad panels scheduled over the course of South by Southwest, with twenty or more crammed into every hour, hosted all over Austin. If you're overwhelmed by the number of panels, sort the list on SXSW's site (www.sxsw.com) by "venue." The ones in the Austin Convention Center are often the best. Poke around on the SXSW schedule site before you get to Austin to plan your days. But if you're short on time, search the list of panels by conference venue. As a general rule of thumb, the most in-demand sessions are held in the Austin Convention Center because it has

the biggest auditoriums.

It's More Than Music

Yes, big-name bands, indie darlings, and up-and-coming hopefuls all flood into Austin's many bars and live music venues, with hundreds of concerts held each day (many bands play for free in the streets before their evening performances). But there's SO much more to SXSW.

SXSW Film brings together visionaries from all corners of the entertainment and media industry to share the stories and ideas that will shape the future of filmmaking. Attending the film festival doesn't have to cost a lot, either; you can buy film wristbands for as little as \$65. And if there are still seats available, single admissions tickets are sold for \$12, just 15 minutes before showtime.

The **SXSW Interactive Festival** provides a variety of compelling evening networking experiences that complement the many learning opportunities at the SXSW Conference. Growing from a one-night celebration of comedy's biggest names into a week-long whirlwind of a festival, the **SXSW Comedy Festival** presents uniquely diverse programming that highlights exceptional emerging and established talent. Celebrate gaming culture at **SXSW Gaming 2018** via a unique combination of exhibitions, e-sports tournaments, hands-on play, awards,

panels, and more.

Interested in the future of education? The eighth annual **SXSW EDU** returns to Austin March 5-8, presenting scores of compelling sessions, in-depth workshops, engaging learning experiences, mentorship, film screenings, startup events, policy discussions, competitions, exhibitions, networking and more.

See and Be Seen

Along with people watching the "regular folk" (well over 100,000 people attend the events) there are celebrities everywhere. Sometimes, celebrities themselves get in on the fun by doing hilarious stunts, and shows often set up elaborate parties. One year, for example, there was a Bates Motel activation—a fully-functioning motel set up by the A&E series' set designers, where contest winners and press were invited to stay the night—and yes, fake blood was splattered in the shower of Room 1.

Although well worth it, tickets for the various festivals can be pricey. But don't let that stop you. There are enough free activities, screenings, concerts and parties throughout the week that you can have the time of your life and not spend a dime. So what are you waiting for?

To find out more about SXSW, visit www.sxsw.com or www.mybucketlistevents.com.



Preventing Kidney Disease

You've probably seen people wear red to draw awareness to heart disease or pink to bring awareness to breast cancer, but kidney disease isn't often the subject of much attention. That's surprising since one in three Americans are at risk for kidney disease.

The kidneys perform several very important jobs for your body. Your kidneys remove wastes and excess fluids from the body and regulate salt, potassium, and acid. Hormones produced by the kidneys stimulate production of red blood cells, regulate blood pressure and metabolism of calcium, and produce vitamin D. That's a lot of work for two organs that are only about four to five inches long, about the size of a large fist.

Risk Factors

The risk of kidney disease is increased if you have any of these risk factors:

- Diabetes.
- High blood pressure.
- Family history of kidney disease.
- Over age 60.

■ Prolonged use of NSAIDs. Every medication you take passes through the kidneys. Over-the-counter medications, such as ibuprofen and naproxen, reduce blood flow to the kidneys and can cause kidney damage if used regularly for too long. The National Kidney Foundation recommends using these pain relievers for no more than 10 days and at the lowest dose possible.

- Chronic urinary tract infections.
- Chronic kidney stones.

Kidney disease often has no early symptoms, so it can go undiagnosed until the disease reaches an advanced stage. Chronic kidney disease can lead to kidney failure. The warning signs are high blood pressure, blood or protein in urine, puffy eyes, hands, or feet, painful urination, and frequent urination, especially at night.

What can you do to reduce your risk?

The good news is that you can greatly reduce your risk of kidney disease by

following these healthy guidelines:

- Stop smoking.
- Maintain a healthy weight.
- Drink alcohol in moderation.
- Lower your salt intake.
- Exercise.
- Use prescription and over-the-counter pain medications (analgesics) for the shortest time possible. Make sure your doctor knows what prescription and over-the-counter medications you take.
- Take antibiotics properly.
- Never take medications prescribed

to someone else.

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Fit for Life

Last month we talked about the four areas of physical fitness that are important for you to focus on to stay healthy and independent: endurance, strength, balance, and flexibility. You're ready to get started! But first things first. Let's talk about safety.

Most older adults, regardless of age or condition, will do just fine increasing their physical activity to a moderate level. However, if you haven't been active for a long time, it's important to start out at a low level of effort and work your way up slowly. Also, if you are at high risk for any chronic diseases such as heart disease or diabetes, or if you smoke or are obese, you should check first with your doctor before becoming more physically active.

Always check with your doctor before you exercise if you have:

- Any new, undiagnosed symptom.
- Chest pain.
- Irregular, rapid, or fluttery heart beat.
- Severe shortness of breath.

You should also check with your doctor if you have:

- Ongoing, significant, and undiagnosed weight loss.
- Infections, like pneumonia, accompanied by fever, which can cause rapid heartbeat and dehydration.
- An acute blood clot.
- A hernia that is causing symptoms such as pain and discomfort.
- Foot or ankle sores that won't heal.
- Persistent pain or problems walking after a fall. You might have a fracture and not know it.
- Eye conditions such as bleeding in the retina or a detached retina. Also consult your doctor after a cataract removal or lens implant, or after laser treatment or other eye surgery.
- A weakening in the wall of the heart's major outgoing blood vessel called an abdominal aortic aneurysm.
- A narrowing of one of the heart's valves called critical aortic stenosis.
- Joint swelling.

If you have had hip repair or replacement:

- Check with your doctor before doing lower-body exercises.
- Don't cross your legs.
- Don't bend your hips farther than a 90-degree angle.

- Avoid locking the joints in your legs into a strained position.

Your activity level is an important topic to discuss with your doctor as part of your ongoing preventive health care. Talk about exercise at least once a year if your health is stable, and more often if your health is getting better or worse over time so that you can adjust your exercise program. Your doctor can help you choose activities that are best for you and reduce any risks.

When you exercise, it is important to do it safely. Follow these tips to avoid injury.

- When starting an exercise program, begin slowly with low-intensity exercises.
- Wait at least 2 hours after eating a large meal before doing strenuous exercise.
- Wear appropriate shoes for your activity and comfortable, loose-fitting clothing that allows you to move freely but won't catch on other objects.
- Warm up with low-intensity exercises at the beginning of each exercise session.
- Drink water before, during, and after your exercise session.
- When exercising outdoors, pay attention to your surroundings. Consider possible traffic hazards, the weather, uneven walking surfaces, and strangers.

Stop exercising if you:

- Have pain or pressure in your chest, neck, shoulder, or arm.
- Feel dizzy or sick to your stomach.
- Break out in a cold sweat.
- Have muscle cramps.
- Feel severe pain in joints, feet, ankles, or legs.

This month, as the weather warms up, make a promise to yourself to up the activity level. Talk to your doctor. Next month we'll get you started with some goals and exercises to try.

Excerpted from <http://nihseniorhealth.gov>.



FLU SHOTS ARE HERE*

No appointment necessary.

Most insurance accepted.

Stop in today and get your flu shot!

*Vaccine subject to availability. State-, age- and health-related restrictions may apply.

Is Medicare Supplement Insurance (Medigap) Right For You?

Original Medicare does not cover all costs. For instance, it does not cover copayments, coinsurance, and deductibles. That's where a Medicare Supplement Insurance (Medigap) policy comes in. Medigap policies, sold by private companies, can help pay these costs. Some Medigap policies also offer coverage for services that Original Medicare doesn't cover, like medical care when you travel outside the U.S. Medigap policies generally don't cover long-term care, vision or dental care, hearing aids, eyeglasses, or private-duty nursing. If you have Original Medicare and you buy a Medigap policy, Medicare will pay its share of the Medicare-approved amount for covered health care costs. Then your Medigap policy pays its share.

8 things to know about Medigap policies

- 1 You must have Medicare Part A and Part B.
- 2 If you have a Medicare Advantage Plan, you can apply for a Medigap policy, but make sure you can leave the Medicare Advantage Plan before your Medigap policy begins.
- 3 You pay the private insurance company a monthly premium for your Medigap policy **in addition** to the monthly Part B premium that you pay to Medicare.
- 4 A Medigap policy only covers one person. If you and your spouse both want Medigap coverage, you'll each have to buy separate policies.
- 5 You can buy a Medigap policy from any insurance company that's licensed in your state to sell one.
- 6 Any standardized Medigap policy is guaranteed renewable even if you have health problems. This means the insurance company can't cancel your Medigap policy as long as you pay the premium.
- 7 Some Medigap policies sold in the past cover prescription drugs, but Medigap policies sold after January 1, 2006 aren't allowed to include prescription drug coverage. If you want prescription drug coverage, you can join a Medicare Prescription Drug Plan (Part D).
- 8 It's illegal for anyone to sell you a Medigap policy if you have a Medicare Medical Savings Account (MSA) Plan.

Medigap helps pay your Part B bills

In most Medigap policies, when you sign the Medigap insurance contract you agree to have the Medigap insurance company get your Part B claim directly from Medicare. Then, they pay the doctor directly. If your Medigap insurance company doesn't provide this service, ask your doctors if they "participate" in Medicare. If your doctor participates, the Medigap insurance company is required to pay the doctor directly if you request that.

Medigap policies are standardized

Every Medigap policy must follow federal and state laws designed to protect you, and it must be clearly identified as "Medicare Supplement Insurance." Insurance companies can sell you only a "standardized" policy, identified in most states by letters. All policies offer the same basic benefits, but some offer additional benefits, so you can choose which one meets your needs. The Medigap policy covers coinsurance only *after* you've paid the deductible (unless the Medigap policy also pays the deductible).

Each insurance company decides which Medigap policies it wants to sell, although state laws might affect which ones they offer. Insurance

companies that sell Medigap policies:

- Don't have to offer every Medigap plan.
- Must offer Medigap Plan A if they offer any Medigap policy.
- Must also offer either Plan C or Plan F if they offer any plan.

Compare the costs of Medigap plans

Insurance companies may charge different premiums for the same exact policy. The cost of Medigap policies can vary widely. There can be big differences in the premiums that different insurance companies charge for exactly the same coverage. As you shop for a policy, be sure you're comparing the same policy (for example, compare Plan A from one company with Plan A from another company).

Some companies may offer discounts (like discounts for women, non-smokers, or people who are married; discounts for paying yearly; discounts for paying your premiums using electronic funds transfer; or discounts for multiple policies). Others may offer variations on their plans, such as a high-deductible option for Medigap Plan F. Others still may offer Medicare SELECT policies which require you to use certain providers; premiums for these policies may be less than for others.

Medigap Plan F is one of the most popular plans. It provides 100 percent coverage of the gaps in both Part A and Part B Medicare. This means you will receive no medical bills for any Medicare-approved expenses. Plan F pays:

- Part A hospital deductible,
- Part A coinsurance,
- Part B deductible,
- Part B coinsurance and excess charges,
- Skilled nursing facility coverage up to 100 days,
- Copays for doctor's visits.

If you're interested in Plan F, get the rates for Medigap Plan G as well. The only thing Plan F covers that Plan G doesn't is your annual deductible of \$183. If you can find a Plan G that saves you more than \$183/year in premiums, you come out ahead.

Compare Medigap plans side-by-side

The chart below shows basic information about the different benefits Medigap policies cover.

- Yes = the plan covers 100% of this benefit
- No = the policy doesn't cover that benefit
- % = the plan covers that percentage of this benefit
- N/A = not applicable

Medigap Benefits	Medigap Plans									
	A	B	C	D	F*	G	K	L	M	N
Part A coinsurance and hospital costs up to an additional 365 days after Medicare benefits are used up	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Part B coinsurance or copayment	Yes	Yes	Yes	Yes	Yes	Yes	50%	75%	Yes	Yes***
Blood (first 3 pints)	Yes	Yes	Yes	Yes	Yes	Yes	50%	75%	Yes	Yes
Part A hospice care coinsurance or copayment	Yes	Yes	Yes	Yes	Yes	Yes	50%	75%	Yes	Yes
Skilled nursing facility care coinsurance	No	No	Yes	Yes	Yes	Yes	50%	75%	Yes	Yes
Part A deductible	No	Yes	Yes	Yes	Yes	Yes	50%	75%	50%	Yes
Part B deductible	No	No	Yes	No	Yes	No	No	No	No	No
Part B excess charge	No	No	No	No	Yes	Yes	No	No	No	No
Foreign travel exchange (up to plan limits)	No	No	80%	80%	80%	80%	No	No	80%	80%
Out-of-pocket limit**	N/A	N/A	N/A	N/A	N/A	N/A	\$5,240	\$2,620	N/A	N/A

* Plan F also offers a high-deductible plan. If you choose this option, this means you must pay for Medicare-covered costs up to the deductible amount of \$2,240 in 2018 before your Medigap plan pays anything.
** After you meet your out-of-pocket yearly limit and your yearly Part B deductible (\$183 in 2018), the Medigap plan pays 100% of covered services for the rest of the calendar year.
*** Plan N pays 100% of the Part B coinsurance, except for a copayment of up to \$20 for some office visits and up to a \$50 copayment for emergency room visits that don't result in inpatient admission.
**** MA, MN, and WI standardize their Medigap policies differently than other states. Check with your State Insurance Department if you live in one of these states.

For more information call your State Health Insurance Assistance Program (SHIP) (find phone numbers at www.shiptacenter.org) or call your State Insurance Department (find phone numbers at www.medicare.gov/Contacts).

Don't Get Scammed:The IRS Warns About Fake Refunds

The IRS is seeing an emergence of a new scam this filing season and according to the agency, the number of victims has jumped from "a few hundred to several thousand in just days." According to the agency, refunds are wrongly being deposited into taxpayers' accounts. Thieves use victims' real information such as income, dependents, credits, deductions and actual taxpayer bank account information to file a fake return, have the refund deposited into the taxpayers' real bank accounts, and then use various tactics to steal the cash.

There are two versions of the scam thieves are using to collect the fraudulent refund from taxpayers. One involves criminals calling taxpayers acting as IRS-sanctioned debt collection agency officials to tell them the

refund was mistakenly deposited and asking them to forward the money to their "collection agency."

The other features an automated call saying the taxpayer is in danger of being charged with criminal fraud unless s/he returns the refund.

Remember, the IRS will never call requesting payment. If you receive a call like this, do not provide personal information.

What to watch out for:

Taxpayers should be alert to unusual activity such as receiving unrequested tax transcripts or unexpected tax refunds, or if, when you file, you receive a bounce back notification from the IRS that your Social Security number is already associated with a return. This indicates someone else

has filed using your information.

If the IRS adjusts your refund amount, a notice explaining the adjustment will be mailed. If you receive a refund that does not match the amount expected, or receive a refund before filing your return, steps should be taken to return the refund to the IRS via the proper channels immediately. Please note that interest may accrue on the erroneous refund until it is returned.

Taxpayers should also be on guard against phishing emails that contain links or attachments which may contain malware used to steal tax data. Never open an attachment, or click on a link within an email that was sent by an unknown person or from a source you do not know.

What you should do if you receive an unexpected tax refund:

By Direct Deposit:

Contact the Automated Clearing House (ACH) department of the bank where the direct deposit was received and have them return it to the IRS. Then call the IRS at 800-829-1040 (individual) or 800-829-4933 (business) to explain why the refund is being returned.

By Paper check:

The erroneous refund should be sent back to the IRS, by mail, immediately, but no later than 21 days after receipt. Search the IRS website for "erroneous refund" or go to www.irs.gov/taxtopics/tc161 for more information on how to return it and where to mail the check.

Social Security Q&A

Question:
I've decided I want to retire and want to apply for Social Security. Now what do I do?

Answer:
The fastest and easiest way to apply for retirement benefits is to go to www.socialsecurity.gov/onlineservices. Use our online application to apply for Social Security retirement or spouses benefits. To do so, you must:

- Be at least 61 years and 9 months old;
- Want to start your benefits in the next four months; and
- Live in the United States or one of its commonwealths or territories.

Question:
I'm 65, not ready to retire, but I want to apply for my Medicare coverage. How can I do that?

Answer:
The easiest and most convenient way is to apply online! Use our online application to sign up for Medicare. It takes less than 10 minutes. In most cases, once your application is submitted electronically, you're done. There are no forms to sign and usually no documentation

is required. Social Security will process your application and contact you if we need more information. You'll receive your Medicare card in the mail. It's convenient, quick, and easy. There's no need to drive to a local Social Security office or wait for an appointment with a Social Security representative. Get started today at www.socialsecurity.gov/medicareonly.

Question:
I need to apply for disability benefits. Where do I start?

Answer:
Begin by looking at our *Disability Starter Kit*. You can find it online at www.socialsecurity.gov/disability/disability_starter_kits.htm or you can request a copy by calling 1-800-772-1213 (TTY 1-800-325-0778). The Disability Starter Kit will help you prepare for your application and interview. When you are ready, you can apply online at www.socialsecurity.gov/applyfordisability or make an appointment to apply in person at a local Social Security office. And remember, our online disability application is convenient and secure. Don't stand in line, go online at www.socialsecurity.gov.

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- Celebration activities
- UnitedHealthcare® giveaways
- A presentation

Date: March 14, 2018	Date: March 16, 2018	Date: March 20, 2018	Date: March 27, 2018
Time: 11:00 a.m. to 1:00 p.m.	Time: 10:30 a.m. to 11:45 a.m.	Time: 2:30 p.m. to 3:30 p.m.	Time: 10:30 a.m. to 12:00 p.m.
Place: UnitedHealthcare® DE Office 4051 Ogletown Rd., Suite 200 Newark, DE 19713	Place: Wilmington Senior Center 1901 N. Market St. Wilmington, DE 19801 (Entrance in rear of building)	Place: Quaker Hill Apartments 200 N.Washington St. Wilmington, DE 19802 (Community room)	Place: Neighborhood House 1218 B Street Wilmington, DE 19801

BRING A FRIEND!
Membership not required.

Please call to let us know you’re coming.
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United in Our Community

United Healthcare is at it again. They’re out and about in our communities throughout the month of March, entertaining and educating people about Dual Special Needs Plans.

What’s a Dual Special Needs Plan, you might ask, and why would I need one? Well, most of us have heard of Medicare, which provides health benefits for people over the age of 65 or those younger than 65 who have a disability. Most of us have also heard of Medicaid, which provides health benefits for people who qualify for the program based on their income level. Dual Special

Needs Plans, or DSNPs for short, provide health benefits for people who are “dual eligible,” which means eligible for benefits under both plans at the same time.

In fact, anyone who is eligible for both Medicaid and Medicare could potentially be helped by a Dual Special Needs Plan. To make it even simpler to navigate the health care system, UnitedHealthcare coordinates Medicaid and Medicare benefits to ensure members get the best of both plans.

Throughout the month of March, four events will focus on educating

and assisting members of the plan about their awesome benefits. Have questions about the plan? This is your perfect opportunity to meet with a Member Advocate one on one. Bring a friend! There will be entertainment and games for everyone to enjoy, and fun giveaways too.

Come see us!

- March 14 from 11 a.m. - 1 p.m. at the United Healthcare Delaware office, 4051 Ogletown Rd., Ste. 200, Newark, DE 19711
- March 16 from 10:30 a.m. - 11:45 a.m. at the Wilmington Senior Center, 1901 N. Market

St., Wilmington, DE 19801 (entrance is at the rear of the building)

- March 20 from 2:30 p.m. - 3:30 p.m. at the Quaker Hill Apartments Community Room, 200 N. Washington St., Wilmington, DE 19802
- March 27 from 10:30 a.m. - 12:00 p.m. at the Neighborhood House, 1218 B St., Wilmington, DE 19801

For more information, call Yolanda Mohammed at 302- 781-6788.

GOIN’ GREEN

Hungry Harvest

Every year, 40% of food goes to waste in this country. Twenty billion pounds of that is produce that’s lost on farms.

The injustice of wasting this much edible food when 20% of the people in the U.S. lack access to a nutritious diet is reason enough to rescue this produce and mend a broken food system. But the impact of wasted food extends beyond our bellies. Almost a quarter of agricultural water is used to grow food that’s not eaten. We generate the equivalent greenhouse gas emissions of 1 in 7 cars by growing, shipping and processing uneaten food. Cutting food waste in half globally could reduce our ecological footprint by 16% and ensure a more sustainable future.

Curious why produce needs rescuing? It’s not because it lacks deliciousness. Sometimes it’s just a little too big, a little too ugly or a little too colorful for grocers to stock. When you put that alongside the surplus created when farmers have a better-than-expected growing season, you end up with an awful lot of produce that’s destined to go uneaten.

At the Farm
Sorting in the Field – Fruits and veggies that don’t meet a specific spec for size, color, weight

or surface blemishes get sorted out and left in the field.

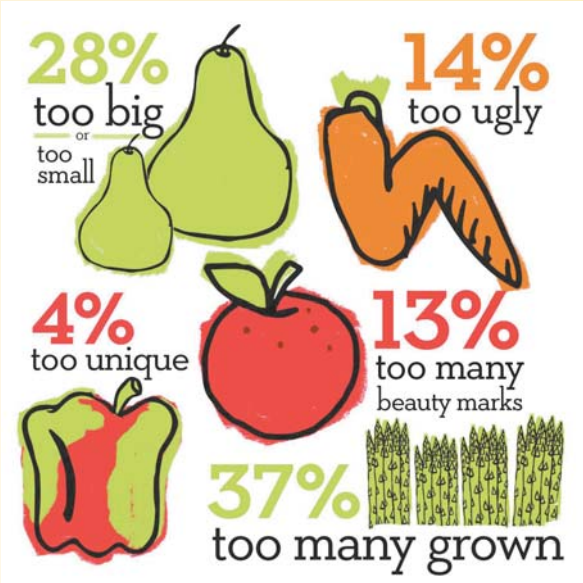
Surplus/Overproduction – Strong seasons with higher-than-expected yields lead to surplus produce that doesn’t have a home in the retail market.

At the Packing House
Many growers harvest their entire crop and have it sorted at a packing facility. Fruits and veggies that don’t meet a very specific spec get sorted out and are destined for waste.

At the Wholesaler
Over-purchasing – Wholesalers periodically find themselves with excess inventory that needs to move. Without a buyer, this produce will go to waste.

Sorting at the Wholesaler – Produce that arrives at the wholesaler but doesn’t meet their retail customer spec will often go to waste if another buyer cannot be found.

That’s where Hungry Harvest comes in. Hungry Harvest works every day to rescue this fresh and delicious produce, whose only crime is being a little off-size, off-color, a little ugly or a



little overproduced. They pack this produce into weekly variety boxes and deliver it right to your doorstep, often at a fraction of what you would pay at the grocery store. In just a few short years, Hungry Harvest has rescued over 5 million pounds of food from going to waste and in the process, provided access to over 700,000 pounds of fruits and veggies to those who are food insecure.

If you live in Maryland, Washington, DC, Virginia, Greater Philadelphia, Southern New Jersey, Northern Delaware, South Florida or the Triangle area in North Carolina, you’re in luck! Hungry Harvest can deliver to your doorstep. Get started now! Visit www.hungryharvest.net.

FREE Legal Service: The ADRD Legal Voucher Program

Delaware currently operates a legal services program for older persons funded under Title III of the Older Americans Act. This statewide program provides support for a range of legal concerns including powers of attorney and living wills; consumer issues; housing problems; and benefits issues (such as Medicare and Medicaid). Unfortunately, the demand for services far exceeds the supply.

Legal services have been identified as a specific unmet need among persons with Alzheimer's Disease and related dementias (ADRD) and their caregivers. These issues were not only addressed through the development of the *Delaware State Plan to Address Alzheimer's Disease and Related Disorders and Caregiver Support Blueprint for Delaware*, but also in a 2011 assessment, the *Legal Needs of Older Delawareans*. The Division of Services for Aging and Adults with Physical Disabilities (DSAAPD) has broadened the scope of the current legal services offered in the State to include a program that is tailored to meet these needs and that provides fast-track access for the ADRD population. In particular, DSAAPD has expanded access to legal supports to persons with ADRD and their caregivers by offering legal services from dementia-competent elder law attorneys located throughout Delaware via a voucher system. The focus of this service is to make available those legal supports most frequently identified as needed by this population, such as estate planning, including living wills, powers of attorney, and related documents, with an emphasis on making sure that such documents are developed before individuals reach advanced stages of ADRD. In addition, this ADRD-targeted service provides legal supports to individuals with ADRD on issues such as defense against guardianship, Medicaid/Medicare, and related concerns.

Caregivers: Support is Right Around the Corner

Are you new to caregiving? Or have you been in the role for many years? Either way, Easterseals can help! Through our partnership with the Division of Services for Aging and Adults with Physical Disabilities, Easterseals has created programs to support those caring for loved ones with Alzheimer's disease or dementia.

Caregiver burnout is real. Stress stems from many factors, one of which is simply a lack of understanding about Alzheimer's or dementia and the behaviors that are associated with them. Easterseals' Savvy Caregiver training program gives caregivers the confidence they need to effectively continue in their caregiving role. At the workshop, you'll not only learn how to better care for your loved one, but you'll enjoy the added bonus of meeting other caregivers in a similar role. The workshop series is free and is offered statewide throughout the year; group training is also available.

- Delawareans with Alzheimer's disease or related dementias are eligible for legal vouchers. In order to receive a voucher, the individual or their family member must go to one of the six Caregiver Resource Centers (CRC) located throughout Delaware. After completing a pre-service questionnaire about their need, they will receive one voucher and a list of eligible attorneys. The CRC's are:
- Kent County:**
 - Modern Maturity Center
302-734-1200
www.modern-maturity.org
 - Sussex County:**
 - Georgetown CHEER Community Center
302-515-3040
www.cheerde.com/cheer-community-center
 - Georgetown Easter Seals Delaware and Maryland's Eastern Shore
302-253-1100
www.easterseals.com/de
 - New Castle County:**
 - Easter Seals Delaware and Maryland's Eastern Shore
302-324-4444
www.easterseals.com/de
 - Newark Senior Center
302-737-2336
www.newarkseniorcenter.com
 - Wilmington Senior Center (bilingual)
302-651-3400
www.wilmingtonseniorcenter.org

Each legal voucher is worth \$275, the cost of an in-person consultation with an eligible attorney. Participants may receive additional vouchers, if eligible. The program ends May 31, 2018.



Are you caring for someone with Alzheimers or Dementia?

Easterseals Caregiver Resource Center can offer assistance, including vouchers to consult with an attorney, respite funding to take a break and education through the Savvy Caregiver workshops.

For more information call 302-221-2087 or email resources@esdel.org

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DELAWARE HEALTH AND SOCIAL SERVICES
Division of Services for Aging and Adults with Physical Disabilities

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Assisted Living • Memory Care • On-site Rehabilitation

www.FiveStarSeniorLiving.com

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Day Trippin’

Sure, a day at home is cozy and quiet—but some days you just feel the urge to get out and explore the world! Experiencing someplace new is exciting, stimulating, and can often be educational. Even though mobility or health conditions may limit options, that doesn’t take away from the fact that getting off the couch can be downright inspirational. Use the list below as a jumping off point, add your favorite haunts, and then go on—get out of the house!



State & National Parks

Every state in our country offers natural beauty in one way or another, and visiting a national park is a wonderful way to connect with nature, sightsee the outdoors, learn some history, and relax. Research some parks in your area to see what’s nearby. If you’re a U.S. citizen or permanent resident age 62 or over, a Lifetime Pass that gives you access to all our national parks is just \$10. Get one in person at any federal recreation site, or via mail (processing for mailed applications is an additional \$10; application can be found at store.usgs.gov/pass/senior_pass_application.pdf).

Local Museums & Historic Buildings

Museums are a perfect way to spend the day, rain or shine. Don’t think they’re all about Picasso, either. With museums like the Burlingame Museum of Pez Memorabilia in Burlingame, CA (every Pez ever made—all 900 of them!), the Apothecary Museum in Alexandria, VA (no, this is NOT a Harry Potter movie set), and the Museum of Bad Art in Dedham Square, MA (art so bad, it’s good), visiting a museum is a fun way to dis-

cover history, appreciate art, or learn fascinating facts.

Brunch & Movie

Pick a favorite breakfast or lunch spot to grab a bite while catching up with a friend, then catch the latest matinee.

Arts & Crafts

It’s a fact: creativity promotes healthy aging, so get yourself over to a painting or pottery class to tap into your artsy side. Many classes are all about having a good time, no experience necessary.

Shopping Trip

If you have some items on your shopping list, then this day trip kills two birds with one stone. Hit the local mall, or if it’s a nice day, stroll the outlets.

At The Summit Retirement Community we encourage exploration! Whether for dining, shopping, religious services or other fun excursions, our residents love our complimentary Connections Transportation service. For more information please call us at 302-635-9024 to speak with a Senior Lifestyle Counselor or visit www.thesummitretirement.com.

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Winter’s Not Over Yet

Life can be a just a little more challenging for everyone during the winter months. With the cold temperatures come ice, sleet and snow, making for dangerously slippery sidewalks, and in their wake, the potential for a wide range of injuries. Going outside? Headed to the bus stop? Waiting for a ride? Here are a few tips to consider.



Avoid Slipping on Ice. Walk slowly and consciously. Black ice forms after melting occurs, so wear shoes with good traction and non-skid soles. Replace a worn cane tip to making walking easier. Exercise caution when getting in and out of vehicles or stay inside until the roads and sidewalks are clear. Avoid carrying large and heavy items. Keep hands empty so arms are free to move for stabilization. Use a backpack if possible, but don’t overpack it.

Kick Off Your Shoes. If you must go out, take off your shoes as soon as you return indoors. Snow and ice of-

ten attach to the soles of your shoes, and once melted, can lead to slippery conditions inside your home.

Cover Up. Cold temperatures can lead to frostbite and hypothermia. Dress warmly in very cold temperatures and cover all exposed skin. Use a scarf to cover your mouth to protect your lungs.

Plan Alternatives. Download the DelDOT app. There you’ll find DART “Real-Time” bus informa-

tion that can assist you with safely planning bus travel and transportation any time of the year.

The Delaware Transit Corporation, a subsidiary of the Delaware Department of Transportation (DelDOT), operates DART First State. Real-Time Transit Information is available on the free DelDOT App (iOS and Android), as well as on DART’s Trip Planner at www.DartFirstState.com. The above tips are from Accident Fund, United Heartland and the Center for Disease Control and Prevention.

H	A	R	E	M	B	E	T	S	P	E	L	T
A	R	A	R	A	E	C	H	O	A	M	I	A
F	E	I	S	T	F	R	A	U	I	A	M	B
T	A	N	T	A	M	O	U	N	T	N	I	P
					D	O	G	H	A	L	L	S
H	O	B	N	O	B	A	B	E	L	E		
E	R	R	O	R	S	E	E	R	E	S	S	E
M	A	I	M	S	W	O	R	N	S	E	T	A
S	L	E	I	G	H	I	N	G	A	L	A	C
					N	O	R	M	S	S	C	T
	S	P	A	D	E	E	S	T				
D	I	R	T	W	E	A	V	E	R	B	I	R
E	T	U	I	D	A	L	E	E	Y	R	I	E
K	E	N	O	E	V	E	N	S	T	O	N	E
E	D	E	N	R	E	S	T	S	E	N	D	S

6	3	1	2	5	8	9	7	4
8	9	4	6	7	1	5	3	2
7	5	2	4	9	3	6	8	1
3	4	5	9	2	6	8	1	7
2	8	9	7	1	5	4	6	3
1	6	7	3	8	4	2	5	9
9	1	6	5	3	2	7	4	8
4	7	8	1	6	9	3	2	5
5	2	3	8	4	7	1	9	6

Brain Teaser Answer:
“Whole” and “Half.” The obvious idea is that the list is of ordinal numbers. However, it is actually a list of the names of the inverse fractions of the natural numbers. That is, 1/1, 1/2, 1/3, etc.

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Crossword By Dave Fisher Answers on page 13

1	2	3	4	5		6	7	8	9		10	11	12	13
14						15					16			
17						18					19			
20					21						22			
					23					24	25			
26	27	28	29				30	31						
32							33						34	35
37													36	
38														
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42														
				43										
44														
45	46													
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ACROSS

1. Seraglio
6. Wagers
10. Fur
14. A kind of macaw
15. Reflected sound
16. Dogfish
17. A belligerent little mongrel dog
18. German for “Madam”
19. Poetic foot
20. Equivalent
22. Bites
23. Man’s best friend
24. Corridors
26. Associate
30. Poplar tree
32. Mistake
33. Prophetesses
37. Disable
38. Avowed
39. Bristle
40. Sledding
42. Exclamation expressive of regret
43. Standards
44. Grass cutting tool
45. Garden tool
47. Eastern Standard Time
48. Soil
49. Finch-like bird
56. Decorative case
57. Broad valley
58. Lofty nest
59. Gambling game
60. Not odd
61. Rock
62. Biblical garden
63. A musical pause
64. Dispatches

DOWN

1. Dagger handle
2. District
3. Shower
4. At one time (archaic)
5. Bullfighter
6. Confuse
7. Beige
8. Part of a comparison
9. Not northern
10. In a non-hurting manner
11. Electronic letters
12. Hobbles
13. Checks
21. Unruly crowd
25. Beer
26. Skirt lines
27. By mouth
28. French cheese
29. Designation
30. Eras
31. Large mass of ice
33. Breaststroke
34. Chair
35. Carve in stone
36. Rice beer
38. More conniving
41. Deity
42. She plays roles
44. South southeast
45. Located
46. Wrinkled fruit
47. What’s happening
48. Apollo astronaut Slayton
50. Overhang
51. Beers
52. 8 bits of data
53. Weightlifters pump this
54. Peel
55. D D D D

CELEBRATE PI DAY!
HEALTHY BUT STILL
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KIWI LIME PIE

Come March 14, millions of people worldwide will celebrate a mathematical constant (3.14) and their sweet tooth. It's Pi Day! And this Kiwi Lime Pie will satisfy your cravings for creamy, citrusy goodness for just 219 calories per slice. Superfood Bonus: Eggs contain fat-blocking choline and vitamin D, which may help with weight loss.



Serves 12

INGREDIENTS

- 1 tablespoon ground flax
- 4 graham cracker sheets, broken in pieces
- ½ cup uncooked oats
- 2 tablespoons pumpkin seeds
- 1 14-oz can of sweetened, condensed milk
- 5 egg yolks, beaten
- 4 limes, juice and zest
- 4 kiwis, cut into thin slices

DIRECTIONS

1. Heat oven to 375°. In a bowl, mix flax with 2 Tbsp water; set aside.
2. In a food processor, process graham crackers and oats into fine crumbs; transfer to a second bowl. Using a clean coffee grinder, grind pumpkin seeds; add to graham cracker mixture. Add flax mixture and stir until a coarse meal forms.
3. In an 8" pie plate, press graham cracker mixture into bottom of pan and up the sides.
4. In a third bowl, whisk condensed milk, yolks, juice and 4 tsp zest until a thick, cream-like mixture forms; pour over unbaked crust and smooth the top with a rubber spatula.
5. Bake until edges are firm but center still jiggles when you shake the pan, 12 to 15 minutes; let cool 30 minutes. Decorate with kiwi slices.
6. When pie is fairly cool, cover with plastic wrap and chill at least 1 hour or up to 8 hours before serving; cut into 12 slices.

Per Serving: 219 calories, 7 g fat (3 g saturated), 34 g carbs, 1 g fiber, 6 g protein



Sudoku Fill in the blank squares so that each row, each column and each 3-by-3 block contain all of the digits 1 thru 9.

6		1						4
8							3	
	5			9				1
		5	9			8		
			7	1	5			
		7			4	2		
9				3			4	
	7							5
5						1		6

Answers on page 13

(courtesy of KrazyDad.com)



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Registration is required for all activities. If you are a member of the 55+ Lifestyle Program, certain activities are free of charge. Contact the centers for full program schedule.

County Executive Matthew Meyer
Department of Community Services
Division of Community Resources

NCCDE.ORG/55PLUS
New Castle County Happenings

THE FUNNY BONE

Four men are in the hospital waiting room because their wives are having babies. A nurse goes up to the first guy and says, “Congratulations! You’re the father of twins.”

“That’s odd,” answers the man. “I work for the Minnesota Twins!”

A nurse says to the second guy, “Congratulations! You’re the father of triplets!”

“That’s weird,” answers the second man. “I work for the 3M company!”

A nurse tells the third man, “Congratulations! You’re the father of quadruplets!”

“That’s strange,” he answers. “I work for the Four Seasons hotel!”

The last man is groaning and banging his head against the wall. “What’s wrong?” the others ask.

“I work for 7 Up!”

Instead of “the John,” I call my toilet “the Jim.” That way it sounds better when I say I go to the Jim first thing every morning.

BRAIN TEASER

David showed a piece of paper to Kenneth, while covering the top part of it with his hand. The visible portion below his hand read as follows:

- THIRD
FOURTH
FIFTH
SIXTH
SEVENTH
EIGHTH
NINTH
TENTH

David said, “My hand is covering two words, the first two words in this list of ten words. The list follows a completely and indisputably logical sequence. None of the words are repeated. I’ll bet you \$50 that you cannot tell me what those two words are on your first try. You can say the two words in either order.”

Kenneth could not see any reason not to accept this wager, and said “First and second” for the easy \$50 win. However, after David moved his hand away, Kenneth realized he had lost, and indeed, there was not even an argument to be made. What were the two hidden words?

Answer on page 13

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