

Take One!
I'm FREE!



Vital!

VITAL INFORMATION FOR A VITAL LIFE®

Stretch Your Limits!

Try Something New This Spring



**Save a Life!
Avoiding Drug
Interactions**

Page 5

**Make More in '24:
Fees That Eat Your
Portfolio**

Page 10

**Embracing
Independence:
The Advantages
of Aging in Place**

Page 13

SPRING 2024



I always get so excited when the days start getting longer and warmer. And even though we haven't had a very cold winter—at least so far...fingers crossed. I do keep finding myself happy that we're out of the winter darkness! Now is the perfect time to start thinking about what new activities you want to try, or which old ones you want to resurrect. You might be able to stop and smell the flowers earlier than you think. Bulbs are already popping through and it's only the beginning of February!

I'm going to join a friend in a jewelry-making class, and I'm taking an online course on generating better AI prompts. More on that in the next issue! Kayaking, like the couple on our cover, is definitely something I am going to do more of. We have so many great lakes and rivers here in Delaware!

If you're just getting back to vigorous exercise, check out the YMCA's tips on page 3. You can't run before you can walk! The programs they offer are fun for all levels and ages. Zumba anyone? And Saint Francis LIFE gives you the heads up to prevent dehydration on page 4. It can creep up on you without even realizing it, and it's dangerous.

Seems these days, everyone's out to get your money. Senior Medicare Patrol has got your back, though. Protect yourself from some of the most common scams. And freeze your credit on all the credit reporting bureaus. Trust one who knows, unraveling identity theft is never-ending. Learn more on page 6. You might be losing money without even realizing it. The chart on page 8 is eye-opening. Check it out.

In our caregiving section, Delaware Hospice shares info on palliative services... something I bet a lot of people aren't even aware they have access to. Find out about it on page 12. And if you've decided there's no place like home, then PACE Your LIFE is the next call to make if you want to grow old gracefully in your own home. Find out how on page 13.

Happy Spring!
Karyn and Heidi

Want Home Delivery?
Visit vitalmagonline.com
to subscribe or
call 302-544-0684



EDITOR IN CHIEF

Karyn Cortez
karync@vitalmagonline.com

CREATIVE ART DIRECTOR

Heidi Atwell

Vital! Magazine is published monthly by Vital Media LLC. Articles are intended for general information purposes only and should not replace your personal advisor's advice. Any reproduction in part or in whole of any part of this publication is prohibited without express written consent of the publisher.

Vital! Magazine
4556 Simon Road
Wilmington, DE 19803
302-544-0684
www.vitalmagonline.com

Unsolicited material in the form of article contributions and community notifications are welcomed and are considered intended for publication. Upon receipt such material becomes the property of Vital Media LLC and is subject to editing. Material will be returned if accompanied by a self-addressed, stamped envelope. Vital Media LLC will not knowingly accept any advertising in violation of U.S. equal opportunity law.



Looking to get more exercise?

Here's how much you need to be walking each day.

By Delaney Nothhaft
USA TODAY

Have you been feeling guilt-tripped by your activity tracker? You've been on the move all day, but it still wants more. You may be wondering, "Sheesh. How much should I walk in a day?" Since the boom of activity trackers like the Fitbit or Apple Watch, many people would be inclined to say around 10,000 steps. This goal may be right for you, and the more steps you take, the better—but it really depends on your current activity level and what your goals are. Recent research has found that walking just 4,000 steps per day decreases the risk of dying from any cause. Many experts contend that any activity is better than no activity, so slowly building up an exercise tolerance may be an excellent place to start. So let's answer some questions you may have about walking.

What are some of the benefits of walking?

Walking, and physical activity in general, can help prevent many different health issues. According to the Mayo Clinic, regular activity can help stave off:

- Heart disease.
- Obesity.
- Diabetes.
- High blood pressure.
- Depression.

Walking is also a stepping stone to more vigorous exercise. Jeremy Golden, the former Director of Athletic Training at Santa Clara University, the former Strength and Conditioning Coach for The University of Virginia Women's Basketball Team, and the current Director of Fitness at Tehama Golf Club in Carmel, California says, "You crawl before you begin to walk, you walk before you

run. You don't want to go all out right away because then you put yourself at risk for injury."

What is the recommended distance to walk each day?

The CDC recommends 150 minutes of exercise per week, which can include walking. These minutes can be broken up into smaller increments, which is helpful for those who may be crunched for time. Sometimes, it can be as simple as taking the stairs or parking farther away from your destination. Activity adds up.

How far is 10,000 steps in miles?

10,000 steps is significant—it adds up to about 5 miles. Walking 10,000 steps does have its benefits—after 4,000 steps, for every 1,000 steps



taken, the overall risk of mortality drops by about 15%.

How much should I walk a day for my weight?

This depends on what your goals are. If you are trying to lose weight, you must be in a calorie deficit. If you are eating more, you may need to walk more, and if you are eating less, you might not need to walk as much. But remember—everyone can benefit from walking, whether or not you want to lose weight.

YMCA of Delaware Offers Tips For a Healthier 2024

Out with the old (habits) and in with the new!

The YMCA of Delaware is dedicated to creating healthier communities and improving the health and well-being of every individual and family we serve. Accomplishing that goal requires Delawareans to examine current habits. Are they all healthy? If not, how can they be tweaked to be healthier? Here are some tips below to help ensure you're off to a great start!

Stop hitting snooze. Snooze, sleep, repeat. The fight against getting out of bed when your alarm goes off has a negative effect on your health. Instead of reaching for that snooze button, make it a habit to get up and get a productive start to your day.

Y Tip: Place your phone or alarm clock on the other side of the room before you go to bed. You will have to

get out of bed to turn off that pesky alarm, meaning you're already in an upright position. Putting a pause on snooze gives you more time to enjoy a longer morning routine, which can consist of healthy habits like exercise or mindfulness activities. It could even make extra time for an early morning workout at the Y!

Skip the sugar. A caffeinated soft drink or large sugar-filled latte sounds like a good pick-me-up during a mid-afternoon slump. However, swapping these sweet treats with water can do wonders for your daily sugar and calorie intake. When this happens, you lower your chances of weight gain and serious health issues like high blood pressure. Trade those sugary beverages for water.

Y Tip: Add fruit to your water if

you're missing the sweetness of sugary drinks. It'll add a hint of flavor without the added sugar. Strawberries, lemons and cucumbers are examples of fun additions to make your water more flavorful. Get creative!

Find new moves. If you dread your workouts, it's time to switch them up. Getting stuck in a workout rut can lead to plateauing or quitting. Rolling your eyes at the thought of lacing up your sneakers? Try a new workout format!

Y Tip: Did you know the YMCA of Delaware has dozens of group exercise classes to choose from? From Zumba to yoga and water classes, explore your options on our group exercise calendar or meet with one of our certified trainers. Go with a

format you've never tried before or are unfamiliar with—it's a great way to reignite your passion for exercise! Explore our group exercise options at www.ymcade.org.

No nightly scrolling. It's one of the hardest habits to break – lying in bed, scrolling mindlessly. Looking at your phone before snoozing can have negative effects on your quality of sleep. Since we know sleep is just as important for your health as any other activity, power down your device and allow the sandman to do his job, naturally.

Y Tip: Choose nighttime activities that promote sleep, like practicing meditation or relaxation techniques. You will thank yourself in the morning!



Fill Your Cup! Hydration Tips from Saint Francis LIFE

Roughly 75% of Americans suffer from chronic dehydration. Whether in summer or winter, it's important to know the effects of hydration on your health.

Water makes up about 60% of our bodies. We lose water through sweating, urinating and breathing. According to the U.S. National Academies of Sciences, Engineering, and Medicine, women should have 11.5 cups a day, and men should drink 15.5 cups a day. Although that sounds like a lot, we do get 20% of our liquids from the foods we eat.

Looking at the bigger picture, it's important to consider the factors that play a role in your body's water needs. In addition to nutrition, think about your age, health and activity levels as well. As people age, their bodies require more water to regulate their body temperatures. Health conditions like diabetes, a high fever or side effects from medications might affect the loss of fluids or act as a diuretic. If you are more active and exercise throughout the day, you will need to drink more water.

Do you think you might be dehydrated?

Often, we are dehydrated before we even feel thirsty. It's important to drink water even when we don't feel like we need it, and helpful to know the spectrum of dehydration symptoms. Mild to moderate dehydration symptoms include tiredness, dry mouth, increased thirst, decreased urination, dry skin, constipation, dizziness/lightheadedness and headaches. Moderate to severe dehydration symptoms include extreme thirst, lack of sweat, low blood pressure, rapid heart rate and breathing, dark colored urine, sunken eyes and shriveled skin.

When to Get Help

Seek emergency care if you are experiencing:

- Severe diarrhea.
- Blood in stool.
- 3+ days of diarrhea.

- Inability to keep fluids down.
- Disorientation.

You might need blood tests to test kidney function, check sodium, potassium and electrolyte levels. Some patients might need intravenous fluids.

Replenish fluid levels with water, clear broths, frozen water or ice pops, or sports drinks.

Prevention vs. Treatment

Being proactive is the best way to combat dehydration. Carry a water bottle with you. Keep fresh water on tables and nightstands. When you are craving a snack, have a glass of water first. Track your water consumption. Setting reminders might help to make the habit stick as well.

Thinking Outside of the Box

If water seems boring to you, try mixing it up:

- Green tea, mint and lime help digestion.
- Cucumber, strawberry and kiwi support blood sugar and digestion.
- Cucumber, lemon and lime improve hydration.
- Lime, orange and lemon boost immunity.

Get an extra boost with foods high in water:

- Lettuce: 96% water
- Celery: 95% water
- Zucchini: 95% water
- Cabbage: 92% water
- Watermelon: 91% water
- Cantaloupe: 90% water
- Honeydew melon: 90% water

Don't wait to feel thirsty! Learn about how Saint Francis LIFE helps seniors age 55 and older in New Castle County stay hydrated with support from our dietitians, medical team, and other support services. Visit www.saintfrancislife.org to see if you or someone you know qualifies for services and discover how Saint Francis LIFE can help seniors Live More!

**LIVE AT HOME.
LIVE HEALTHY.
LIVE MORE.**



**MEDICAL
AND SOCIAL
SUPPORT
FOR SENIORS**



Trinity Health | Saint Francis
PACE **LIFE**

**Visit saintfrancislife.org
or call 302-660-3380**



Avoiding Drug Interactions

According to the American Society of Health-System Pharmacists, more than 34 percent of seniors take medications prescribed by more than one physician and 72 percent take medications that were prescribed more than six months ago. This is one reason why caregivers need to be aware of the potential for drug interactions. There may be times when multiple medications are needed to manage symptoms or provide relief in some form. Interactions occur when medications don't work in tandem with one another and instead one of the drugs or both of them together adversely affect your loved one's health.

Prescription and over the counter (OTC) medications should both be considered when looking at drug interactions. Herbal remedies and food interactions can be a source of concern as well.

Medication-Medication Interactions

Drug interactions are often a concern for people since as they age, they tend to take more medications. Common OTC medications can cause serious drug interactions as well. For this reason alone, it is critical to take a complete list of medications to both your doctor and your pharmacist.

Pharmacists train in medication and specialize in learning about interactions, which is why experts suggest that individuals use the same pharmacy each time they have a prescription filled. The pharmacy keeps records and flags the account for possible drug interactions. Bring a record of any OTC medications that your loved one takes as well so your pharmacist can have a complete record of medications given at home.

Almost all pharmacies provide printed leaflets with each prescription. Read these leaflets carefully and pay close attention to the side effects and possible drug interactions. If you have a question about the medication, take the leaflet to the doctor with you or call your pharmacist to be sure that the medicine can be safely taken without interaction with other medications.

Depending on the condition being treated, your physician may suggest not taking particular OTC medications. For example, epileptics need to be careful when taking diphenhydramine (e.g. Benadryl) or cold medicines containing phenylpropanolamine (PPA) since these drugs are known to increase seizure frequency. Make sure your doctor is aware of all

health conditions that may affect the medications you need to take. Sometimes one medication can increase or decrease the effectiveness of another. Taking two medications that are similar may produce a reaction that is greater than one would normally expect.

Herbal Remedies

While some individuals have found tremendous health benefits from taking herbal remedies, caregivers should still be concerned when considering their use. Just because an herbal remedy touts that it is all-natural does not mean that it is safe. Some herbal products can cause dangerous interactions with medications that you may be taking. Also, don't take an herbal remedy for the same condition for which medication has already been prescribed unless approved by the doctor. Make sure your doctor has an accurate picture of everything that is taken at home.

Since many companies market these remedies as food supplements, they aren't monitored by the FDA. Without standardized testing, some of these remedies have little data to back up their claims. Some preparations can contain high amounts of metals, such as lead and mercury, due to processing. Contaminants such as pesticides may also be found. Some herbal remedies have been found to contain illicit prescription medicines and were not labeled as such.

If you feel it necessary to take an herbal remedy, consult your physician first. Exercise caution when reading labels. Some remedies have been found to contain so little of an



herb that it is nothing more than a placebo. For example, one research study found that more than 60 percent of ginseng products contained so little ginseng that they were essentially inactive.

Food-Drug Interactions

Certain foods can also affect medications, usually in ways that affect the way medicine is absorbed. Some of these foods or additives to foods include caffeine and vitamin K (found in broccoli). Some medications interact negatively with grapefruit juice, which reduces or eliminates the effect of the medicine. Be aware that:

- Food can slow the absorption of some medicines throughout the body.
- Meals high in carbohydrates can adversely affect the absorption rate of some medications.
- Some medications need food to help it absorb for the body's use.

Alcohol-Drug Interactions

Alcohol is often grouped with foods when considering interactions with medications. The National Institute of Alcohol Abuse and Alcoholism estimates that 25 percent of emergency room admissions may have alcohol-drug interactions as a component of the problem.

Alcohol intensifies the effect of some medications, such as sedatives or pain medicines. Some medications increase the effects of alcohol, causing dizziness, drowsiness, inability to control balance or walk properly. Alcohol can exhaust enzymes needed to metabolize the medication, there-

by prolonging the absorption of the medication, risking more side effects and rendering the medication less effective.

Drug Reactions

Side effects are possible with any medication on the market. Keep a diary at home of any reaction that seems unusual. Some of the items to include in the diary include:

- When was the medication was given?
- How long did it take to notice the reaction?
- What is the nature of the reaction?
- Does it seem to get better or worse as time goes by?
- Is this a known side effect of the medication?
- How much discomfort does it cause in the patient?
- Your physician may suggest other areas to observe.

Your diary will help determine whether or not this is a true drug reaction, a symptom of the underlying disease, or even a new one that may be developing. Your doctor will want to see the diary when trying to figure out how best to treat the reaction.

As caregivers, giving medication can be one of the scariest responsibilities. Being diligent and staying informed is perhaps one of the best remedies. Be certain that you maintain open lines of communication with both the doctor and the pharmacy to better provide care for your loved one.



Safeguarding Your Medicare:

Unmasking Common Scams and Ensuring Your Protection

In an era where healthcare is paramount, especially for seniors, Medicare serves as a lifeline for millions of Americans. However, with the invaluable support that Medicare provides, there also comes the unfortunate reality of scams and fraudulent activities targeting unsuspecting beneficiaries. As advocates for the well-being of seniors, the Delaware Senior Medicare Patrol (SMP) is committed to raising awareness about common scams and equipping individuals with the knowledge to protect themselves from falling victim to fraud.

Understanding the Threat

Medicare fraud takes various forms, ranging from identity theft to phantom billing schemes. It is crucial for seniors and their caregivers to stay informed about these deceptive practices to ensure the integrity of their healthcare benefits. Let's delve into some common scams and explore ways to shield yourself from potential harm.

1 Identity Theft

Identity theft is a pervasive issue that can have severe consequences for Medicare beneficiaries. Scammers often pose as healthcare providers, requesting personal information such as Social Security numbers and Medicare IDs. Armed with this information, they can fraudulently bill Medicare for services that were never provided.

Protect Yourself

Never share your Medicare or Social Security numbers with unsolicited callers or individuals claiming to be from Medicare. Legitimate healthcare providers already have this information and will not ask you to provide it over the phone.

2 Medicare Card Scams

In an effort to enhance security, Medicare has replaced Social Security numbers on Medicare cards with unique Medicare Beneficiary Identifiers (MBIs). However, scammers exploit this transition by claiming to be Medicare representatives and demanding payment for the new cards.

Protect Yourself

Understand that Medicare will never

call and ask for payment or personal information related to the new cards. If you receive such a call, hang up and report it to the Delaware SMP immediately.

3 Unsolicited Calls and Door-to-Door Scams

Fraudsters often use aggressive tactics, such as unsolicited calls or door-to-door visits, to offer unnecessary services, products, or insurance plans. These scams can result in fraudulent billing or the enrollment of beneficiaries in unnecessary programs.

Protect Yourself

Be cautious of unsolicited communications or unexpected home visits. Do not provide personal information to individuals claiming to be from Medicare unless you initiated the contact. Verify the legitimacy of any offers by contacting Medicare or the Delaware SMP.

4 Phantom Billing Schemes

In phantom billing schemes, scammers submit fictitious claims to Medicare for services that were never provided. Beneficiaries may not be aware of these false claims until they receive an Explanation of Benefits (EOB) statement.

Protect Yourself

Regularly review your Medicare Summary Notice (MSN) and EOB statements for any discrepancies or services you did not receive. Report any suspicious activity to Medicare and the Delaware SMP promptly.

5 Medical Equipment Fraud

Some fraudsters target seniors by offering unnecessary medical equipment such as braces,

wheelchairs, or back supports. They may claim that these items are covered by Medicare, only to submit fraudulent claims for reimbursement.

Protect Yourself

Consult your healthcare provider before accepting any medical equipment. Be wary of offers that seem too good to be true and verify the legitimacy of the provider with Medicare or the Delaware SMP.

Delaware Senior Medicare Patrol is dedicated to empowering seniors with the knowledge and tools needed to protect themselves from scams and fraud. By staying vigilant and informed, beneficiaries can contribute to the collective effort to combat Medicare fraud. If you suspect any fraudulent activity or have concerns about the legitimacy of a communication, don't hesitate

to reach out to the Delaware SMP. Together, we can ensure that Medicare continues to serve as a reliable and secure source of healthcare for seniors across our community.

Delaware Senior Medicare Patrol offices are located in New Castle and Milford. We are active in most libraries monthly with an information table, and are available to do presentations at senior centers, service clubs, and social and business groups. If you have an interest in one of our presentations, have noticed an error on your MSN, or would like to report suspected fraud or abuse, please contact us at 302-255-9642 for New Castle County and 302-424-8657 for Kent/Sussex counties. We are here to assist you.

This project was supported, in part by grant number 90MPPG0097-01-00 from the U.S. Administration for Community Living, Department of Health and Human Services, Washington, D.C. 20201.

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

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

WORDS OF WISDOM



“Health lies in action, and so it graces youth. To be busy is the secret of grace, and half the secret of feeling content. Let us ask the gods not for possessions, but for things to do; happiness is in making things rather than in consuming them.”

— Will Durant



Empowering Seniors to Prevent Health Care Fraud

Senior Medicare Patrol (SMP), through a Federal grant, provides outreach and education to Medicare beneficiaries, families, and caregivers, to **Prevent, Detect, and**



Report Medicare fraud, abuse, and errors. The Medicare Trust Fund loses upwards of \$80 BILLION a year due to fraudulent practices. **YOU** can help put a dent in that number by learning how to prevent, detect, and report potential fraud and abuse. Consider having SMP join your next group, service club, or caregiver meeting. Our presentations are short and free. For more information or a presentation, call:



1-800-223-9074 or 302-424-8657

Proteger, detectar, reportar fraudes, abusos y errores de Medicare





Navigating the Terrain:

How Fees and Expenses Impact Your Investment Portfolio Over Time

The journey towards financial success is often accompanied by various fees and expenses. While these may seem innocuous at first, their long-term impact on your investment portfolio can be significant. Understanding the implications of fees and expenses is crucial for investors aiming to optimize returns and build a resilient portfolio.

The Silent Erosion of Returns

Investment fees and expenses act as silent detractors from the overall returns on your portfolio. Whether it's management fees, advisory fees, or transaction costs, each expense chips away at the returns you would otherwise see on your investments. Consider a scenario where your investment generates an annual return of 8%, but management fees amount to 1%. In this case, your net return is effectively reduced to 7%. Over the years, this seemingly modest reduction can accumulate into a substantial difference in your portfolio's value.

The Compounding Effect

One of the most powerful forces in finance is compounding. Unfortunately, fees and expenses work against this force, hindering

the growth potential of your investments. The impact becomes more pronounced over extended periods. For instance, if you invest \$100,000 with an annual return of 7% and face an annual fee of 1%, after 30 years, the difference in the final portfolio value with and without fees could be tens of thousands of dollars.

Choosing Wisely: Low-Cost Investing

Minimizing fees and expenses is a strategic move for investors looking to optimize their long-term gains. Low-cost investment options, such as index funds and exchange-traded funds (ETFs), have gained popularity for their ability to deliver competitive returns while keeping fees at bay. These passive investment vehicles often have lower expense ratios compared to actively managed funds, allowing investors to retain a more substantial share of their returns.

The Importance of Fee Transparency

Investors should prioritize transparency when it comes to understanding the fees associated with their investments. Clear disclosure of fees allows investors to make informed decisions and choose

investment vehicles that align with their financial goals. Brokerages and financial advisors are increasingly recognizing the importance of fee transparency, providing investors with the tools and information they need to assess the true cost of their investment choices.

Fees and expenses play a pivotal role in shaping the long-term

performance of your investment portfolio. While it's challenging to eliminate fees entirely, investors can take proactive steps to mitigate their impact. By opting for low-cost investment options, staying informed about fee structures, and considering the long-term implications, investors can better position themselves for financial success on their investment journey.

Portfolio Value From Investing \$100,000 Over 20 Years

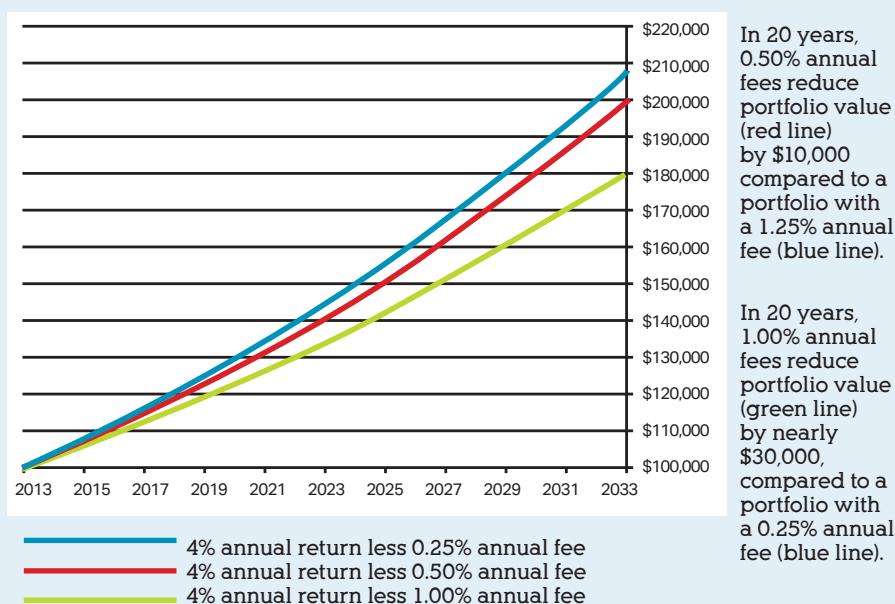


CHART SHOWS AN INVESTMENT PORTFOLIO WITH A 4% ANNUAL RETURN OVER 20 YEARS WHEN THE INVESTMENT EITHER HAS AN ONGOING FEE OF 0.25%, 0.50% OR 1%.

General Enrollment Period For Medicare Part B

By Davida Smith-Reed, Social Security District Manager in Wilmington, DE

If you did not apply for Medicare Part B (medical insurance) within three months before or after turning age 65, you have another chance each year during the General Enrollment Period. The period runs from January 1 to March 31 every year.

If you don't enroll in Part B when you're first eligible for it, you may have to pay a late enrollment penalty for as long as you have Part B coverage. Your monthly premium will increase 10% for each 12-month period that you were eligible for Part B but did not sign up for it. Your coverage starts the first day of the month after you sign up.

To learn more about Medicare, please visit our Medicare Benefits page at www.ssa.gov/benefits/medicare. You may also read our publication at www.ssa.gov/pubs/EN-05-10043.pdf.

This Year, Learn About Social Security Online

Social Security programs touch the lives of more than 71 million people. We work hard to ensure critical benefits and other services are accessible to you. Consider the start of the new year as an opportunity for you to engage with Social Security online. This begins with creating your free and secure personal my Social Security account at www.ssa.gov/myaccount. Once you create an account, you can:

- Apply for retirement, spouses, or disability benefits.

- Apply for Medicare.
- Check your application status.
- Request a replacement Social Security number card.

If you do not receive Social Security benefits, you can use your personal my Social Security account to:

- Get personalized retirement benefit estimates.
- Get your Social Security Statement.
- Get estimates for spouse's benefits.
- Get instant proof that you do not receive benefits.

If you receive benefits, you can use your personal my Social Security account to:

- Change your address (Social Security benefits only).
- Set up or change your direct de-

posit information (Social Security benefits only).

- Instantly get proof of benefits.
- Print your SSA-1099.

Your personal my Social Security account has a secure Message Center. You can choose to receive the annual cost-of-living adjustments and the Medicare income-related monthly adjustment amount online. Unless you opt-out of receiving notices by mail that are available online, you will receive both mailed and online notices.

Your personal my Social Security account offers easy access to features that save you time when you do business with us online. Check out our other resources available at www.ssa.gov/oneservices for your convenience.



IRA Contribution Limits for 2024 vs. 2023

Here’s how much you can save for retirement in traditional IRAs and Roth IRAs

By John Waggoner, AARP

Individual retirement accounts (IRAs) are one of the most popular tools for building retirement savings. About 42 percent of U.S. households have an IRA, according to the Investment Company Institute.

But each year, the IRS adjusts the rules for IRA eligibility based on inflation. In 2024, those adjustments will make a big difference in who can contribute to a Roth IRA, and who can deduct contributions to a traditional IRA from their taxable income.

For both traditional and Roth IRAs, you can contribute up to \$7,000 for 2024, up from \$6,500 in 2023. Retirement savers age 50 and older can chip in an extra \$1,000 a year as a catch-up contribution, so \$8,000 in all. A person who turns 50 this year and starts contributing can sock away \$128,000 in an IRA by age 65, not including any investment returns on the principal or contribution increases; a couple could save \$256,000.

Starting with the 2024 tax year, the catch-up cap will be indexed to inflation, meaning people 50-plus can save more as the cost of living goes up. Sadly, the rules for adjusting those caps kept the catch-up amount to \$1,000 next year. From 2025 on, IRA owners ages 60 to 63 will be able to make larger catch-up contributions: up to \$10,000 or 50 percent more than the age-50 maximum, whichever amount is larger. Both provisions are part of the SECURE 2.0 Act, a set of measures designed to promote retirement saving that Congress passed in late 2022.

Traditional IRAs

A traditional IRA allows you to deduct your contribution from your income, which can reduce your taxes and make it easier on your budget to save.

For example, suppose you’re in the 24 percent federal income tax bracket. To save \$7,500 for retirement in a fully taxable account, you would have to earn about \$9,868 before taxes.

With a traditional IRA, however, you can deduct that \$7,500 contribution, meaning that to get \$7,500 to invest, you only have to earn \$7,500. (You can only contribute earned income to an IRA; investment income and Social Security benefits don’t count.)

If you (or your spouse) don’t have a retirement plan of any kind, you can take the full deduction for an IRA. If you do have a retirement plan available from your employer — even if you don’t take advantage of it — your ability to deduct a traditional IRA contribution is limited by your income.

Traditional IRAs — 2023 vs. 2024 deduction limits

Filing Status	2023 MAGI	2024 MAGI	Deduction
Single or head of household	\$73,000 or less	\$77,000 or less	Full
	\$73,001 - \$82,999	\$77,001 - \$86,999	Partial
	\$83,000 or more	\$87,000 or more	None
Married filing jointly or qualified widow(er)	\$116,000 or less	\$123,000 or less	Full
	\$116,001 - \$135,999	\$123,001 - \$142,999	Partial
	\$136,000 or more	\$143,000 or more	None
Married filing separately	Less than \$10,000	Less than \$10,000	Full
	More than \$10,000	More than \$10,000	None

Source: U.S. Internal Revenue Service



You can’t avoid paying taxes on your traditional IRA contributions, as well as any investment gains, forever. When you start taking withdrawals after age 59½, they are taxed as income at your regular tax rate. (If you take money out before age 59½, it is considered an early withdrawal and in most cases you’ll pay an additional 10 percent tax penalty.)

For example, if you are in the 24 percent tax bracket and you take out \$7,500, you’ll get \$5,700 after federal income taxes.

If you are younger than 59½, you’ll owe another \$750 to the IRS.

Starting at age 73, you must take a minimum amount annually from a traditional IRA. This required minimum distribution (RMD) is calculated by the IRS based on your account balance and life expectancy and it, too, is taxable.

Roth IRAs

Contributions to a Roth IRA aren’t deductible, but you pay no taxes when you withdraw your contributions at any age because the money is taxed before it goes into the account. And if you make a qualified withdrawal after you hit age 59½, you pay no taxes on your investment earnings, provided the Roth account is at least five years old. There are no RMDs for Roth IRAs.

There’s one catch: Your ability to make contributions to a Roth IRA is limited by your federal income tax filing status and your modified adjusted gross income (MAGI), which is your adjusted gross income on your 1040 or 1040-SR tax form minus certain deductions, such as student loan interest.

The table below shows the income limits for 2023 and 2024 for making Roth contributions. As with traditional IRA contribution limits, the Roth income limits are adjusted for inflation each year.

Roth IRA — 2023 vs. 2024 contribution limits

Filing Status	2023 MAGI	2024 MAGI	Deduction
Single or head of household	Less than \$138,000	Less than \$146,000	Full
	\$138,000 - \$152,999	\$146,001 - \$160,999	Partial
	\$153,000 or more	\$161,000	None
Married filing jointly or qualified widow(er)	Less than \$218,000	Less than \$230,000	Full
	\$218,000 - \$227,999	\$230,001 - \$243,999	Partial
	\$228,000 or more	\$240,000 or more	None
Married filing separately	Less than \$10,000	Less than \$10,000	Full
	\$10,000 or more	\$10,000 or more	None

Source: U.S. Internal Revenue Service

Advocating for Seniors: The Delaware Long-Term Care Ombudsman Program

As our population ages, the need for long-term care services and support for seniors is on the rise. Ensuring the well-being and rights of our elderly loved ones is of paramount importance. In Delaware, the Long-Term Care Ombudsman Program advocates for the rights and quality of care for residents in long-term care facilities and is committed to safeguarding their well-being and dignity.

Residents' Rights

Residents' rights are guaranteed by the federal 1987 Nursing Home Reform Law. The law requires nursing homes to "promote and protect the rights of each resident" and places a strong emphasis on individual dignity and self-determination. Nursing homes must meet federal residents' rights requirements if they participate in Medicare or Medicaid. Some states have residents' rights in state law or regulation for nursing homes, licensed assisted living, adult care homes, and other board and care facilities. A person living in a long-term care facility maintains the same rights as an individual in the larger community.

Residents' Rights Guarantee Quality of Life

All nursing homes are required "to provide services and activities to attain or maintain the highest practicable physical, mental, and psychosocial well-being of each resident in accordance with a written plan of care that...is initially prepared, with participation, to the extent practicable, of the resident, the resident's family, or legal representative." This means a resident should not decline in health or well-being as a result of the way a nursing facility provides care on a regular basis.

What is the Delaware Long-Term Care Ombudsman Program?

The Delaware Long-Term Care Ombudsman Program, often referred to as LTCOP, is a state-administered initiative that focuses on enhancing the quality of life and care for

residents in long-term care facilities, including nursing homes, assisted living facilities, and other adult care homes. The program operates under the federal Older Americans Act and is dedicated to advocating for the rights and well-being of seniors living in these settings. The Delaware Long-Term Care Ombudsman Program also provides services for those who live in other settings (such as their homes) and receive home and community-based services with access to advocacy, complaint investigation and resolution, and witnessing of advance health care directives.

Advocacy for Residents

The primary role of the Delaware Long-Term Care Ombudsman Program is advocacy for the residents of long-term care facilities. Ombudsmen act as intermediaries between residents and facility staff, ensuring that residents' rights, preferences, and concerns are acknowledged and addressed. They work tirelessly to advocate for residents' best interests, promoting an environment that is conducive to a high quality of life.

Ombudsmen provide a voice for those who may be unable to advocate for themselves due to physical or cognitive limitations. They offer a listening ear to residents and their families, helping them navigate the often-complex world of long-term care facilities.

Education and Training

The Delaware Long-Term Care Ombudsman Program is dedicated to educating residents, their families, and facility staff about residents' rights and the services provided by the program. This education and training helps empower all stakeholders, making them aware of the standards of care and the importance of advocating for seniors.

Problem Resolution

When issues or concerns arise within long-term care facilities, residents and their families can turn to the



Ombudsman Program for assistance. Ombudsmen are skilled at problem resolution and work to mediate conflicts between residents and facility staff, addressing issues such as quality of care, communication problems, and disputes.

Residents can trust that their concerns will be taken seriously and addressed promptly by ombudsmen.

Promoting Residents' Rights

The Delaware Long-Term Care Ombudsman Program is committed to upholding and promoting the rights of long-term care facility residents. These rights, established under federal and state laws, include but are not limited to:

- The right to be treated with respect and dignity.
- The right to participate in care planning and decisions about their own healthcare.
- The right to privacy.
- The right to voice grievances without fear of retaliation.
- The right to have their personal

and medical information kept confidential.

- The right to have a say in their living arrangements.
- The right to be free from abuse, neglect, or exploitation.
- The right to visits.

Ombudsmen ensure that these rights are respected and protected. They work to raise awareness of these rights among residents and staff, ensuring that the rights of seniors are not violated.

What Types of Complaints Does the Ombudsman Program Investigate?

Ombudsmen handle a variety of complaints about quality of life and care. Not all complaints are about the care provided by a facility; some complaints are about outside agencies, services or individuals (e.g., Medicaid or Medicare benefits). They can also receive and respond to complaints from individuals other than the resident (e.g. family member), but still need resident permission to investigate or share information.

The Long-Term Care Ombudsman Program is required by federal law to promote and protect the rights of residents in licensed long-term care facilities. If you have a question or complaint, or to learn more, call our hotline at 855-773-1002, email DHSS_OSEC_Ombudsman@delaware.gov or visit <https://dhss.delaware.gov/dhss/ltcop/>.

YOU HAVE RIGHTS!



CARE You have the right to:

- Receive considerate, respectful, and appropriate care, treatment, and services.
- Receive reasonable continuity of care.
- Choose a personal attending physician.
- Not be transferred or discharged from a facility except for medical reasons, your own welfare, or the welfare of other residents — or for nonpayment of justified charges. You will be given 30 days' notice, except when the situation is deemed an emergency.

INFORMATION You have the right to:

- Receive, prior to or at the time of admission, a written statement of the services provided.
- Receive a written itemized statement of charges and services.
- Receive from the attending physician complete and current information concerning your diagnosis, treatment, and prognosis.
- Inspect all records pertaining to you.
- Have the facility place at your bedside the name, address, and phone number of the physician responsible for your care.
- Receive, in writing, information regarding any relationship the facility has with other health care or related institutions or service providers.
- Examine the most recent survey of the facility.
- Receive information from agencies acting as client advocates and be afforded the opportunity to contact those agencies.
- Request information regarding minimum acceptable staffing levels, as it relates to your care.
- Request the names and positions of staff members providing care to you.
- Request an organizational chart outlining the facility's chain of command, for purposes of making requests and asserting grievances.

DIGNITY You have the right to:

- Respect and privacy.
- Be free from restraints.
- Privacy in your room.
- Privacy during visits by your spouse.
- Retain and use your own clothing and personal possessions.
- Not have to perform a service for the facility.

CHOICE You have the right to:

- Make choices regarding activities, schedules, health care, and other aspects of your life.
- Participate in an ongoing program of activities.
- Participate in social, religious, and community activities.

RESPECT You have the right to:

- Receive from the administrator and staff a timely, courteous, and reasonable response to requests or grievances — in writing, if requested.
- Associate or communicate with others, without restriction.
- Manage your own financial affairs.
- Recommend changes or present grievances to the facility staff, the Long-Term Care Ombudsman, and others.
- Be fully informed of all rights and responsibilities.
- Be free from verbal, physical, or mental abuse; cruel and unusual punishment; involuntary seclusion; withholding of monetary allowances; withholding of food; and deprivation of sleep.
- Receive notice before your room or roommate is changed, except in emergencies, and to have the facility honor requests for a room or roommate whenever possible.
- Exercise your rights as a citizen of the state and the United States of America.

For more information, contact the State Ombudsman at 1-855-773-1002, or email DHSS_OSEC_Ombudsman@Delaware.gov.



DELAWARE HEALTH AND SOCIAL SERVICES
Long Term Care Ombudsman

Unlocking Better Lives Through Palliative Services: Keeping Chronic Conditions Under Control

As you're reading this article, chances are you or someone you know is grappling with a chronic health condition. In fact, 6 of 10 adults in the United States cope with some sort of chronic illness. And 4 of 10 adults juggle two or more chronic conditions at the same time.

These conditions can have a significant negative impact on the quality of life for the people experiencing them. A chronic condition can limit a person's ability to do the things they want, not to mention the lengths needed to care for or manage each condition.

Yet transformative support is available that many people don't take advantage of—palliative services.

Understanding palliative services

The lack of turning to palliative care often starts with the lack of awareness about what these services can do, or a misperception about them. Many people confuse palliative care with hospice care. What's the difference? A major one is that hospice care is for terminally ill patients who have a life expectancy of six months or less. Palliative care can help patients at any stage of any chronic serious illness, far ahead of life's final months. Palliative care can be especially

helpful to people diagnosed with cancer, congestive heart failure, COPD, ALS, Parkinson's disease, Alzheimer's disease or kidney failure.

Different palliative care programs may provide a different variety of services. But as a prime example, let's look at Delaware Palliative (which is a separate program run by Delaware Hospice).

Delaware Palliative provides these advantages to patients enrolled in the program:

- **Symptom Management:** Controlling symptoms and addressing concerns to enhance the quality of life.
- **Care Coordination:** Helping patients and families navigate the complex healthcare system for seamless care.
- **Support and Education:** Guiding patients and families through the maze of chronic illness.
- **Advance Care Planning:** Empowering patients to make informed decisions about their future care.

The positive effects of Delaware Palliative

Another valuable advantage of Delaware Palliative

is that experts deliver the services wherever the patient calls home, whether a private residence, assisted living facility or nursing home. After all, home is where the vast majority of patients prefer to be.

Delaware Hospice was a participating provider in a six-year Medicare Care Choices Model that tested the outcomes of receiving supportive and palliative services. As indicators of keeping patients at home with higher satisfaction, the care model yielded these results:

- 14% fewer visits to the emergency department,
- 26% fewer hospital admissions,
- 38% fewer days in an intensive care unit.

No wonder 96% of family caregivers say they would recommend palliative services to friends and other family members. And the sooner patients begin receiving Delaware Palliative services, the greater the impact on improving their lives.

Learn more about how Delaware Palliative can unlock a better quality of life despite chronic conditions. Call 800-838-9800 or visit DelawareHospice.org/programs/palliative-care.



DELAWARE HOSPICE™

Since 1982

Your Guide Through Serious Illness Care

Offering the area's most comprehensive serious illness support, Delaware Hospice walks with you and your loved ones through each step of the journey.

Get the help you need – contact us today.
302.478.5707 • DelawareHospice.org



Embracing Independence: The Advantages of Aging in Place

As individuals enter their senior years, the concept of “aging in place” emerges as a viable and beneficial choice. Aging in place involves staying in one’s home while accessing necessary support and care services. This deliberate decision holds sentimental value and offers practical advantages, contributing to a fulfilling and comfortable life for seniors.

One primary benefit of aging in place is the preservation of a familiar environment. Home represents more than a physical space; it encapsulates cherished memories, a sense of belonging, and the comfort of one’s surroundings. Aging in place allows seniors to continue residing in a place filled with warmth, family events, milestones, and familiar spaces that hold a lifetime of stories. This continuity fosters emotional well-being and provides stability during the natural progression of aging.

Independence is fundamental to aging gracefully, and choosing to age in place empowers seniors to maintain control over their lives. The ability to make personal choices, manage daily routines, and live on one’s terms contributes to invaluable autonomy. Seniors who age in place often experience a higher

quality of life, engaging in activities that bring them joy, pursuing hobbies, and following routines that suit their preferences.

Aging in place does not imply isolation; rather, it encourages social connectedness. Seniors who remain in their communities can maintain relationships with neighbors, friends, and family members. Social connections are crucial for emotional health, and the community support system plays a vital role in providing companionship and assistance when needed, reducing the risk of loneliness and enhancing overall happiness.

Moreover, aging in place is often a more cost-effective option compared to institutional care. While assisted living facilities and nursing homes come with significant financial commitments, seniors who choose to age in place can avoid these substantial costs. The financial savings can be allocated towards enhancing the home environment, accessing additional support services, or enjoying leisure activities that contribute to a fulfilling retirement.

PACE Your LIFE, a Program of All-Inclusive



Care for the Elderly (PACE) in the Milford Wellness Village, offers community-based care with a full-circle approach to enable seniors to continue living in their own homes. Our program coordinates care for all medical and social support needs, easing the stress for seniors and their loved ones. A healthcare team, including a primary care provider, nurse practitioner, specialists, social workers, physical & occupational therapists, and more, creates an individualized care plan for each participant. Contact us at 302-865-3565 or visit www.paceyourlifemwv.com to see if you or someone you know qualifies for services.

**Your Life,
Your Home,
Your Way**
Contact us today.

1-833-772-3302
1-833-722-3302 TTY(711)
www.paceyourlifemwv.com



21 West Clarke Ave., Suite 1010
Milford, DE 19963

**Our priority is to keep you living at home
while providing essential services.**

PACE is a national program of coordinated care for adults age 55 and over who meet the criteria for nursing facility placement but want to stay in their homes for as long as possible.

- ✔ Coordinated health care
- ✔ Medication management
- ✔ Social activities
- ✔ Transportation and more.



“The people made PACE Your LIFE stand out. My mother found fellowship & warm staff. She gets up everyday and waits for the bus. Even if it is not her scheduled day, just so she never misses.”

—Monica



“I care for both my father and aunt in our home. Our goal was to keep them safely at home. PACE Your LIFE has reduced the stress of caregiving and allows them to stay at home.”

—Cammy



To learn more today,
scan the QR Code,
visit our website
paceyourlifemwv.com
or call us at
302-865-3565!



**A Program of All-Inclusive
Care for the Elderly**



Crossword

By Dave Fisher

1	2	3	4		5	6	7	8	9		10	11	12	13
14					15						16			
17					18						16			
20					21						22			
23				24					25	26				
				27				28					29	30
31	32	33				34						35		
36						37						38		
39					40						41			
42				43						44				
				45					46				47	48
50	51						52	53				54		
55						56					57			
58						59						60		
61						62						63		

©www.mirroreyes.com

Answers on page 6

ACROSS

- 1. Cain’s brother
- 5. Lace tip
- 10. Bargain
- 14. Naked
- 15. Fondle
- 16. Being
- 17. Fear of heights
- 19. Sounds of disapproval
- 20. Foot digit
- 21. Ranted
- 22. Brute
- 23. Lengthwise
- 25. All
- 27. Estimated (abbrev.)
- 28. Putting on clothes
- 31. Captivate
- 34. Boundary
- 35. Observe
- 36. Queue
- 37. Polite
- 38. Immediately
- 39. American Dental Association
- 40. Diversions
- 41. Quizzes
- 42. Greeter
- 44. Container
- 45. Lawn covering
- 46. Sweepstakes
- 50. An alloy of iron
- 52. Ribbed fabric
- 54. Caviar
- 55. Celestial bear
- 56. Rowdy
- 58. Cripple
- 59. Parental brother
- 60. Border
- 61. Neuter
- 62. Fainted
- 63. D D D

DOWN

- 1. Diminish
- 2. Breakfast strip
- 3. Made a mistake
- 4. Fifth sign of the zodiac
- 5. Shocked
- 6. Orchard
- 7. A rounded projection
- 8. Outer skin layer
- 9. Darjeeling or oolong
- 10. Dissuades
- 11. Writers of literary works
- 12. Requests
- 13. For fear that
- 18. Light refractor
- 22. Superlative
- 24. We are (contraction)
- 26. Facial covering
- 28. Scuba user
- 29. Tidy
- 30. Obtains
- 31. Talon
- 32. Conceal
- 33. Painlessness
- 34. Sedimentary rock
- 37. Rotating disks
- 38. Dispatched
- 40. Objective
- 41. What a book is called
- 43. Smooth
- 44. Fled suddenly
- 46. Fine thread
- 47. Wear away
- 48. French for “Red”
- 49. Affirmatives
- 50. Totals
- 51. Snare
- 53. Part of a candle
- 56. Partially opened flower
- 57. Color of some sunsets

SHRIMP SPINACH BACON ALFREDO

This shrimp bacon spinach alfredo is a decadent and creamy pasta dish that is perfect for a special occasion or a date night at home. With succulent shrimp, crispy bacon, and fresh spinach, this dish is both elegant and delicious. Impress your guests with this restaurant-worthy meal!



INGREDIENTS (FOR 4 SERVINGS):

- 2 tablespoons oil
- 4 cloves garlic cloves, chopped
- 2 lb shrimp
- 3 cups spinach
- ½ onion, chopped
- 2 teaspoons salt
- 1 teaspoon black pepper
- 2 cups heavy cream
- 1 lb fettuccine pasta, cooked
- 6 slices bacon, cooked and chopped
- 1 cup parmesan cheese
- ½ cup fresh parsley, chopped

PREPARATION:

- 1. Heat oil over medium heat in a large pot.
- 2. Cook the garlic and the shrimp until the shrimp is pink, then remove the shrimp.
- 3. Add the spinach, onions, salt, and pepper, cooking until the onions are translucent.
- 4. Pour in the cream and bring to a boil.
- 5. Add the fettuccine, stir until the pasta is evenly cooked.
- 6. Mix in the cooked shrimp, bacon, parmesan, and parsley until the cheese is melted.
- 7. Enjoy!

Nutrition Info

Estimated values based on one serving size.

- Calories 1413
- Fat 81g
- Carbs 102g
- Fiber 4g
- Sugar 9g
- Protein 82g

<https://tasty.co/recipe/shrimp-bacon-spinach-alfredo>



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

Answers on page 6 (courtesy of KrazyDad.com)

Who Reads Newspapers?

The Wall Street Journal is read by people who run the country.

The New York Times is read by people who think they run the country.

The Washington Post is read by people who think they ought to run the country.

USA Today is read by people who think they ought to run the country but don't understand *The Washington Post*.

The Los Angeles Times is read by people who wouldn't mind running the country, if they could spare the time.

The Boston Globe is read by people whose parents used to run the country.

The New York Daily News is read by people who aren't too sure who's running the country.

The New York Post is read by people who don't care who's running the country, as long as they do something scandalous.

The San Francisco Chronicle is read by people who aren't sure there is a country, or that a country is a good idea in the first place.

The Miami Herald is read by people who are running another country.

The Chicago Tribune is read by people who live in the Midwest, which readers of the other newspapers don't think is part of the country.

The Funny Bone

Time for Some Classic One-Liners!

- Two guys walked into a bar. The third guy ducked.
- How do you get a country girl's attention? A tractor.
- Why are elevator jokes so good? They work on many levels.
- What would the Terminator be called in his retirement? The Exterminator.
- What did Tennessee? The same thing as Arkansas.
- What do you call a fake noodle? An impasta.
- Did you hear about the restaurant on the moon? Great food, no atmosphere.
- Sundays are always a little sad, but the day before is a sadder day.
- You're American when you go into a bathroom and when you come out, but what are you while you're in the bathroom? European.
- Shouldn't the "roof" of your mouth actually be called the ceiling?
- What did the juicer say to the orange during quarantine? Can't wait to squeeze you!
- What's Forrest Gump's password? 1forrest1
-
- A linguistics professor was lecturing his class one day.
- "In English," he said, "A double negative forms a positive. In some languages, though, such as Russian, a double negative is still a negative. However, there is no language wherein a double positive can form a negative."
- A loud voice from the back of the room piped up, "Yeah, right."
-
- Robert went to his lawyer and said, "I would like to make a will but I don't know exactly how to go about it." The lawyer smiled at Robert and replied, "Not a problem, leave it all to me."
- Robert looked somewhat upset and said, "Well, I knew you were going to take a big portion, but I would like to leave a little to my family too!"
-
- Three retirees, each with a hearing loss, were playing golf one fine March day. One remarked to the other, "Windy, isn't it?"
- "No," the second man replied, "it's Thursday." The third man chimed in, "So am I. Let's have a beer."



FIND YOUR STRENGTH. FIND YOUR Y.

At the Y, you'll find countless opportunities to get moving and experience the joy of better health. All it takes is one first step!

*Financial assistance is available.

» **JOIN TODAY!**
FIND YOUR Y AT
WWW.YMCADE.ORG.