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From Brethren Insurance Services

# WellNow

A resource for your health and wellness

*From our Insurance team*

## Plan for a good retirement

**We hope to have an online solution for INSURANCE enrollment soon.**

**Watch for details in upcoming issues.**



Having financial security is not the only important consideration as you age. You will have to make

decisions about where and how you will live, who will help care for you, how much care you will need, what will happen at the end of your life. This issue of *WellNow* is devoted to those questions.

But there is a special twist. Many of you reading this have elderly parents you are caring for or will eventually be caring for. This issue will help you think and plan for doing that well, but the articles are written for you as you think about your own aging. We believe that independence of mind and heart is as

important as financial independence, and while aging generally means diminishing independence, the longer each of us can make our own decisions and handle our own lives, the better it is for our physical and psychological health, for family and friends who love us, and for those who eventually will help care for us in our old age.

So, if you are an older person reading this, or a person who is thinking ahead to your elder years, we will be giving you information and ideas that we hope will help you make good decisions for yourself, and set the stage for your loved ones and caregivers to make good decisions with you as you need them. ■

*Lynnae, Tammy, Jeremiah, Ed, and Connie*



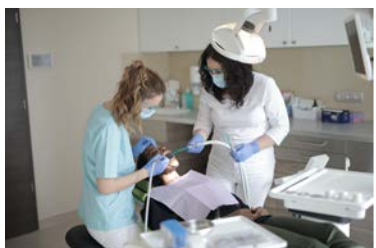
# It's that time again!

Open Enrollment starts November 1



This is the time for you to enroll in new insurance products or update your present coverage without medical underwriting, which means **GUARANTEED COVERAGE** for approved plan packages.

Talk to your HR department or contact Connie Sandman at 800-746-1505 ext. 3366, or [csandman@cobbt.org](mailto:csandman@cobbt.org), to find out which products are offered to you.



- Brethren Medical Plan
- Medicare Supplement
- Dental Insurance
- Vision Insurance
- Long-Term Disability
- Short-Term Disability
- Life Insurance
- Accident Insurance
- Pet Insurance

# Elderly, astute, resourceful, and prepared

The next three pages are filled with advice for staying in control of your life as long as possible

## No one wants to be “diminished”

One of the most difficult things about getting old is diminished capacity. That’s a sophisticated way of saying you just can’t do the things you once could. What makes it hard is that none of us wants to be diminished. We don’t want to think about losing strength and balance, or eyesight and hearing. And we have some anxiety about no longer feeling that we have good health and clarity of mind. Some of us will go into denial and pretend to ourselves that we are not losing capacity.



But our loved ones and friends may see that we are indeed less able, and they will begin to worry that they may have to take over and do things for us and make decisions for us. Suddenly, we find ourselves in a double-bind — we’re no longer able to do many things we once could do, and we are suffering the further indignity of losing our very ability to be independent of mind and to make our own decisions.

But diminished capacity does not have to be the same thing as diminished independence of mind. You can use your inner strength and intelligence to prepare yourself and others for the time when you cannot do things. Think about it. We spend so much time preparing for a secure and generous retirement. Why shouldn’t we prepare to make the difficult physical — and especially the psychological parts of aging — secure and successful, rather than suffer a cascading loss?

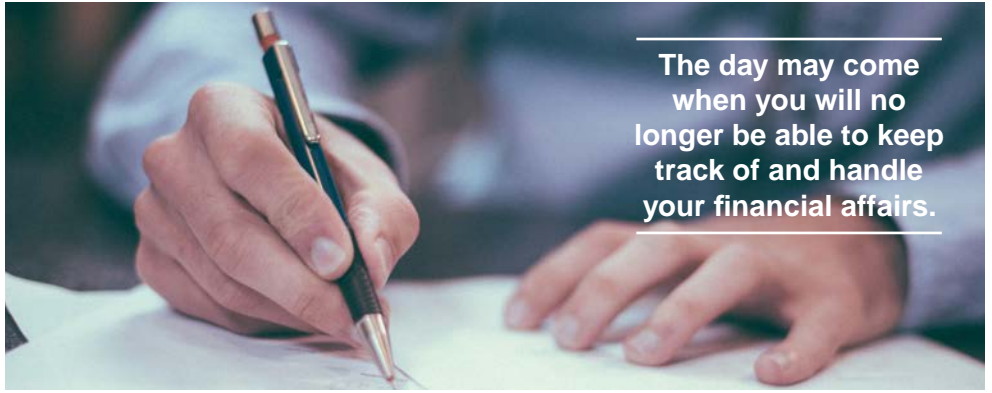
## Pay attention to your capacities if you feel them diminishing

Understand “decisional” capacity. Each of us will eventually lose some of our acuteness, making it harder to make decisions. It is this diminishing capacity that often alerts family members and caregivers to step in. So, if you know this will eventually happen, why not prepare for it? Get ahead of the process and ask for help and assistance before it needs to be pressed on you. If you pay attention to yourself, you will know when it is becoming harder or more confusing to make decisions. When you need some help, ask for it and use the help to make the needed decisions. This way you keep your decisions in your own hands as long as you can.



## Know about legal authority — yours and others'

Know what legal authority you might eventually need to grant to family members. Maybe it begins with something as simple as paying your bills. If you ask someone to help you with this, you can still oversee it. If you voluntarily bring someone into your affairs, you can still have control.



The day may come when you will no longer be able to keep track of and handle your financial affairs.

The day may come when you will no longer be able to keep track of and handle your financial affairs. Be prepared for this. Know who you will trust with durable Power of Attorney for financial decisions and have the documents prepared and signed. This is not a simple matter. You can tailor this document to your needs and circumstances. Consider such things as who has power to change insurance beneficiaries or sell your property. Set up this document, while you can still make such decisions on your own, with an attorney who is experienced in estate planning, and have it ready for when you need it.

## Prepare for when you will need help with health care

You should be ready for the day when you may need help making decisions about your own health care. Choose someone to whom you will grant Power of Attorney for your health care. You can include guidelines for how decisions should be made. There are forms and resources available online, or from your attorney. Discuss this with your family and the one to whom you are giving health care power of attorney, considering your values and life priorities.

Make sure that the person to whom you have given your health care power of attorney is also legally authorized to receive all health information. Don't leave it to health care providers to decide who gets your health information.



## Don't forget about Social Security

If you think the day might come when you cannot receive and manage your Social Security payments, you should have someone appointed as a "representative payee." **Note: The Social Security Administration does not recognize power of attorney. When approved, the representative payee can then receive your SS checks on your behalf. While you can, you should select this person. (The Veterans Administration has similar procedures.)**

Pay attention to your own mind and emotions, and get the help you need before it is pushed on you

If you sense yourself "slipping" or you see that others are concerned, don't wait for someone else to act. Make an appointment with a geriatrician, your primary care doctor, a psychiatrist, or psychologist to examine you and help you determine what you can handle.



## Don't avoid the dreaded driving decision

One of the hardest things to face when you are getting older is that day when you can no longer drive. No one wants to be told he or she has to stop. Here are two stories. In the first, a woman in her mid-eighties begins to have fender benders. Her family members notice there are dents and scrapes all around the perimeter of her car. When they ride with her, they do not feel safe. They suggest that she stop driving, but she will not hear of it. Finally, her son takes her keys, triggering an explosion of anger. In the second story, a man continues to drive well into his nineties. But he stops driving at night. Then he

stops driving to church, which is five miles away; it's too far. The only trip he makes is the mile to the supermarket. Then one day he tells his son he is going to sell his car and stop driving. When he gives up his car, his children help him figure out how to use the bus to get to the supermarket, and he makes friends with the bus driver who carries his groceries for him. He never needed to give up his responsibility for himself and his decisions. And his family did not have to go through a painful scene. Think about your own future. Which way would you like to stop driving?



## Where will you live? Start planning early

Will you try to stay in your home? Will you move to a retirement community? Will you live in a cottage or apartment? Do you want a place where all maintenance and repairs are taken care of? Do you want to find a place with access to transportation, shopping, health care? Will you need some assistance at your place? Will you need to consider assisted living? Do you want to be in a place where there are lots of people — friends, family, and others?

What about the time when you can no longer take care of yourself? Familiarize yourself with home health care, with adult day care, and with assisted living. Find out what you will be able to take with and what you will have to give up. Usually, as you move into environments of greater care, you have less space. Think ahead about what you will no longer need. Do you want people suddenly coming and getting rid of your stuff? Familiarize yourself with the nursing center where you may end up if you need extensive care.



## Take the initiative. Announce that you want to hold a family conference.

Create a good process. Instead of waiting for your family members or friends to take action, convene the people you care about and discuss with them what you want and how you want your elder years to proceed.

Discuss the end of your life. Let them know what you want and don't want done. Often people give their children instructions for their memorial service, and you can do that if you want, but it may be much more important for you to discuss how you want your last days to proceed. Do you want hospice? Do you want family and friends to gather around? Do you want to be at home or in the hospital? How much pain medication do you want? These are good questions to answer ahead of time.

## AND, THINK ABOUT THIS

**“Diminished capacity” is not simple** — One last reminder about the complexity of aging. You may at some point have trouble making financial decisions, but you may still be able to decide about health care. Or you may be unconscious for a time and thus unable to make any decisions. Then you may come back to consciousness and be able to resume decision-making. Discuss with your family these “nuances” of consciousness and responsibility.



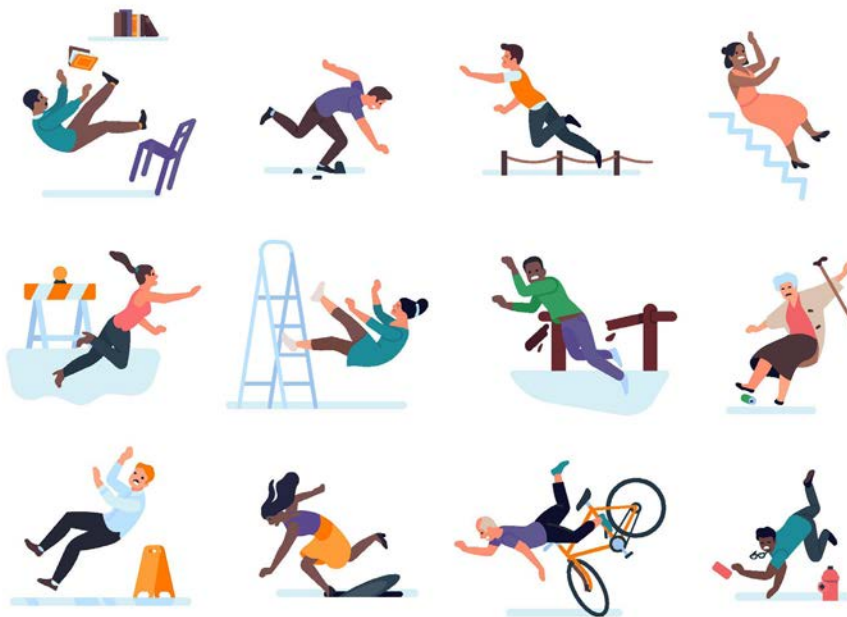
# Documents to protect you and help caregivers

If you want to be prepared for everything ahead including and especially “diminished capacity,” here are documents you should prepare. Keep copies in your attorney’s office, in your own files, in the hands of your adult children, and in the hands of the person who has power of attorney (if not one of your children).

- **Durable power of attorney for finances**
- **Durable power of attorney for health care**
- **Revocable living trust** (if you have one)
- **HIPAA authorization form**
- **Advance health care directive** (also called a living will)
- **Comprehensive medical record** — this will take some time, since your medical records may involve various doctors. Consider having them all sent to you digitally, keeping them in a digital folder, and doing an update every 12-to-24 months.
- **Separate do-not-resuscitate/do-not-intubate order**
- **Insurance** — this would include copies of Medicare, supplemental, and long-term care insurance policy information.
- **Letter of instruction** (which might repeat some of what is in the other documents). Explain funeral/memorial service arrangements you want, your burial/cremation plans, the location of your will and living will, how to gain access to your safe deposit box, all bank account info with numbers and PIN numbers, a complete list of all your user IDs and passwords, contact info for your attorney and other advisers. Obviously, this information needs to be kept secure (either physically or electronically) when it is distributed to the parties above.



# The art of not falling



As you get older, falling is almost inevitable. Your muscles are weaker, your balance isn't what it used to be, and stairs are harder to climb because you just don't pick your feet up as high as you used to.

Almost everyone age 70 or older has fallen a time or two. Friends and relatives take falling as a sign that you are losing your ability to live independently. So, you should have a high motivation to keep from falling, to stay on your feet. Here are some tips on not only building stumble-proof habits, but creating a safer space in which to live and relax —

- Non-slip pads under area rugs help them stay in place and decrease the likelihood of bunching up.
- Bright lights also help you avoid tripping on things you can't see.
- When things are stored in low, accessible places, it eliminates the need for climbing footstools or ladders.
- Things like getting dressed/undressed or even just taking shoes off/putting them on are more of a sitting activity as we age — much safer that way!
- Flat shoes, sandals, or slippers with non-skid soles are the best choice, and can still be fashionable while keeping us safer as we age. Walking around in your stocking feet is never a good choice, unless your socks have non-skid soles.
- Getting up too quickly from a chair is a whole new experience in old age, so it's always best to take a moment to steady yourself before starting off.
- Regular exercise and regular doctor checks are important — especially with your eye doctor so you know you are seeing properly.
- Canes, walkers, and rollators are things that help you stay upright. Cause for concern comes in the form of clutter on the floor, which can cause tripping hazards — even your pet. Be careful your pet doesn't get tangled in your feet.
- A walk-in shower is easier than a tub, and grab bars in your bathrooms are a confidence booster!
- Many people prefer single-story homes when they get older, but if you're not lucky enough to live on one level, handrails on staircases are a MUST!
- Keep your mobile phone charged and with you at all times to give yourself a chance for help when you need it. Download one of the free mobile apps, such as FallSafety Pro, that alerts emergency contacts within 45 seconds when it detects that you've fallen.



# LOL



“Ever notice the older we get, the more we’re like computers? We start out with lots of memory and drive, then we become outdated and eventually have to get our parts replaced.”



## Brethren Insurance Services offers Long-Term Care Insurance all through the year



insurance makes sure that you will get the care you need. It helps assure that the cost of your custodial care will not eat up your savings. Finally, and this is one of the best things about LTCI, it can help protect your children and other relatives from having to use their resources to care for you.

If you're interested in purchasing coverage, you should know that eligibility for benefits is determined by the inability to meet at least two of these six activities of daily living—bathing, eating, dressing, toileting, continence, or transferring. Cognitive impairment can also trigger benefits.

It's difficult to think about the fact that a debilitating condition or a disabling injury might leave you unable to care for yourself, or that when you reach your twilight years, the time will come when you will need some extra care. Long-term care

Brethren Insurance Services offers Long-Term Care Insurance for all members and employees of the Church of the Brethren and their family and friends; and also for employees of Church of the Brethren-affiliated agencies, organizations, colleges, and retirement communities and their families and friends.

If you are interested in obtaining this coverage, contact Brethren Insurance Services at [insurance@cobbt.org](mailto:insurance@cobbt.org) or 800-746-1505 for a free, no-obligation proposal.



### About us

Church of the Brethren Insurance Services provides the following products - dental, vision, basic life and accidental death & dismemberment, supplemental life and AD&D, dependent life and AD&D, long-term disability, short-term disability, accident insurance, and Medicare supplement for eligible Church of the Brethren employees

Dental, vision, and Medicare supplement coverage may also be available for eligible retired Church of the Brethren employees.

For eligibility information, call Connie Sandman at 800-746-1505, ext. 3366, or contact your human resources representative.

Medical and ancillary plans (named above) may be available to Brethren-affiliated employer groups.

Long-Term Care Insurance is available for all members of the Church of the Brethren, their family and friends, and employees of Church of the Brethren-affiliated agencies, organizations, colleges, and retirement communities.