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## Keeping a Positive Attitude in the Midst of Challenges

Most people living in skilled nursing facilities are facing health challenges, which affect not only their physical well-being, but also their overall outlook on life. And while we may not have complete control over our physical health, there are things we can do to take more control over our thoughts.

Norman Vincent Peale, author of the book *The Power of Positive Thinking*, once said, “Change your thoughts and you can change your world.” Can we really alter our future by changing the way we think?

In a study conducted by Harvard University, psychologist Ellen Langer invited men in their 70s and 80s to a weeklong retreat that was made to look like the world 20 years earlier. One group was told to reminisce about the earlier time; another group was told to let themselves be who they were 20 years earlier. When they entered the study, both groups of men were highly reliant on others to do things for them. During the study, these same men began functioning independently, actively completing chores, and showed significant improvements in hearing, memory, strength and intelligence tests. This led Langer to conclude that because people assume their abilities will decline as the age, they allow it to happen.

A study from Yale University showed that negative beliefs about aging may be linked to brain changes related to Alzheimer’s disease – specifically, people who had more negative thoughts about aging had a significantly greater number of amyloid plaques and



neurofibrillary tangles, two conditions associated with Alzheimer’s. On the flip side, another study from Yale demonstrated that positive attitudes about aging could extend one’s life by 7-1/2 years – a greater lifespan gain than lowering cholesterol or blood pressure, maintaining a healthy weight, or quitting smoking.

Repetitive thoughts – such as “Old age comes with pain and suffering” – form neural pathways in the brain. The more you think them, the more ingrained they become in your psyche and your unconscious mind will continue playing these thoughts over and over until they become true.

Fortunately, you can “rewire” your brain by actively thinking positive thoughts and focusing your attention on the good things in your life. Here are some ways you can help “reprogram” your brain into thinking more positively.

*Continued on page 4*

# Six Ways to Get Vision Coverage When You Retire

Helpful information from the National Council on Aging's My Medicare Matters



About 1.3 billion people in the world live with some form of vision impairment. The reasons vary, but the fact is, your risk of developing vision problems drastically increases as you age. Over 91% of people age 55+ use some form of vision correction, so having access to quality vision care is critical as you get older. Issues with vision can increase the risk of falls, driving incidents, and can impact quality of life.

Medicare plans cover a wide variety of services, including doctor visits, home health care, and a range of preventive screenings and treatments, but when it comes to vision coverage, beneficiaries' options are extremely limited. So, what are the available options when you retire?

## Original Medicare (Part A and Part B)

Vision coverage through Original Medicare is limited to mostly preventive and emergency services. Original Medicare generally doesn't cover routine eye exams for eyeglasses or contact lenses. Medicare Part A covers medical emergencies related to your vision if you are admitted to the hospital, and Medicare Part B covers preventive treatments and screening related to diseases affecting your vision.

Medicare Part B covers an annual glaucoma test for at-risk individuals, which includes those with diabetes, African-Americans aged 50+, Hispanics aged 65+, and/

or those with a family history of glaucoma. Annual exams to test for diabetic retinopathy among diabetics, diagnostic tests and screenings for macular degeneration, cataract surgery and one pair of post-surgery eyeglasses or contact lenses are also covered. Medicare will only pay for contact lenses or eyeglasses from a supplier enrolled in Medicare. For each of these services, the out-of-pocket cost is the 20% Medicare-approved amount, and Part B deductible.

## Medicare Advantage (Part C)

One of the easiest options for vision coverage when you retire is Medicare Part C. Part C includes the same emergency and preventive benefits included with Original Medicare, but some Part C plans may also offer additional benefits that include a yearly eye exam, eyeglass frames and lenses, or contact lenses. The cost and coverage for these services vary from plan to plan. The best way to find a Medicare Advantage plan that covers all the services you need is to compare plans online or speak with a licensed benefits advisor.

## Vision Programs

Enrolling in a Medicare Advantage plan to receive vision coverage is not necessarily the best option for everyone, but that doesn't mean you should not be able to get adequate vision coverage. There are national and local programs available that can provide vision care for little to no cost, but there may be additional requirements to participate and resources may be limited.

- EyeCare America ([www.eyecareamerica.org](http://www.eyecareamerica.org)), a service from the Foundation of the American Academy of Ophthalmology, provides free eye exams and up to one year of care for low-income individuals who qualify.
- Local Lions Club chapters (<https://directory.lionsclubs.org>) often have programs to assist those with severe vision impairment. They will be able to provide more information on how to get assistance.

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- Vision USA ([www.aoafoundation.org/vision-usa](http://www.aoafoundation.org/vision-usa)), a program of the American Optometric Association and Mission Cataract USA ([missioncataractusa.org](http://missioncataractusa.org)) both offer vision services for those without insurance, including Medicare or Medicaid. Vision USA provides free eye exams for low-income Americans and Mission Cataract USA offers free cataract surgery to those who qualify.

As you begin to research your Medicare options, keep in mind the enhanced services you may need to maintain, or maybe even improve your quality of life. Having yearly eye exams and updated prescriptions or dental cleanings and fillings may not be the things you consider when choosing a Medicare plan, but they should be.

To get help discovering a plan that covers your needs, try taking the My Medicare Matters Medicare Questionnaire at [www.mymedicarematters.org](http://www.mymedicarematters.org), which allows you to compare plans online or connects you to free professional advice from licensed benefits advisors. You can also contact your local State Health Assistance Insurance Program (SHIP) at [www.shiptacenter.org](http://www.shiptacenter.org), for access to federally-funded Medicare counseling from trained staff members.

*The National Council on Aging (NCOA) is a respected national leader and trusted partner to help people aged 60+ meet the challenges of aging. Their mission is to improve the lives of millions of older adults, especially those who are struggling. Through innovative community programs and services, online help, and advocacy, NCOA is partnering with nonprofit organizations, government, and business to improve the health and economic security of 10 million older adults by 2020.*

## Aging & Caregiving in the News

### Information, updates and interesting tidbits

#### In this issue:

- Farmers market food safety
- Impostor scammers rip off seniors' cash

#### Locally Grown—But Is It Safe?

Today there's increasing emphasis on eating fresh, healthy, locally produced foods, and farmers markets are flourishing. There are more than 8,500 farmers markets in the U.S., where consumers can purchase fruits, vegetables, herbs, eggs, meats, seafood and prepared food.

But Penn State University food scientists offered a word of caution to consumers. They studied the food handling practices of vendors and found that many do not take the



recommended precautions, such as wearing disposable gloves when handling food. Seniors and others who are at higher risk of foodborne illness ("food poisoning") may want to talk to their doctor before eating prepared foods at farmers markets. And remember, even "natural," organically grown produce can be contaminated with potentially dangerous bacteria. So be sure to wash fruits and veggies thoroughly before consuming them. If you purchase perishable food, refrigerate it promptly, and cook to the recommended temperature.

#### "Grandparent Scam" Con Artists Now Asking for Cash

If you're a regular reader of this publication, you've probably read warnings about "the grandparent scam." A con artist calls a senior pretending to be a beloved grandchild who is in a jam, and asks for money. These crooks are experts at impersonation; they might even get information from the family's Facebook pages. When a senior falls for the ruse, the scammer most often asks the victim to wire money, or to purchase gift cards and provide the number (so the scammer can redeem them). But these days, the Federal Trade Commission warns, more of these crooks are asking victims to mail cash. The FTC says that though seniors aren't likely to hand over cash to other con artists, when it comes to their "grandchildren," they will—losing an average of \$9,000!

To learn more about this and other types of fraud, visit the FTC website ([www.consumer.ftc.gov/features/scam-alerts](http://www.consumer.ftc.gov/features/scam-alerts)).

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**Positive Attitude** *from page 1*

### **Be conscious of your thoughts**

Your thoughts are very powerful. The first step to reprogram your brain is to be conscious of them. If you find yourself thinking “Life is hard,” notice what you’re thinking and choose another thought to replace it. You may choose to shift your thoughts to “Life is hard and I continue to experience joy every day” or “Life is a blast and the challenges I face simply make me stronger.” If you change your thoughts, you can form new pathways in the brain which may, in turn, change your experience of life.

### **Practice gratitude**

We all have something to be thankful for. Your job is simply to discover those things and give thanks for them. Once you start focusing on the good things in your life, you’ll start attracting more and more things to be thankful for. It’s always good to begin your day with gratitude. When you get up in the morning, acknowledge the beauty of the day and all you have to be grateful for. When you start your day with gratitude, you’ve wired your brain to notice the good in your life.

### **Surround yourself with people and things that support a positive attitude**

People can take on other people’s energy without even being aware of it. If you find yourself feeling negative, find some positive people to hang out with. Read a book with a positive message or listen to music that inspires you.

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