

URBAN AGING NEWS

Urban Aging L3C

FREE

Issue 28 | Spring 2022

Info, Insight, & Inspiration for Metro Detroit's Maturing Adults

SUPER AGERS

Artist Shirley Woodson is Aging
with Passion and Style

-INSIDE-

Is a Ladybird Deed the best way to pass property on? See page 18

Share stories of your precious heirlooms. See page 11

Can you Tik Tok? See page 13



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ON MY MIND

By Patrica Ann Rencher

Like so many adult children, I cared for my mother and father until they passed. I felt completely ill-equipped for the logistics of the mission that I undertook with lots of love but very little expertise.

The launch of UAN was my response to this experience and to the fact that so many of my friends endured the same while navigating systems we knew nothing about. And so, I founded this paper to educate older adults, and those who love them – arming us all with empowering information and resources to address the challenges of aging.

Gratefully, this publication has been funded with the modest ad budgets of various committed aging entities, and UAN assists these agencies in promoting their services.

While we have broadened our mission somewhat, we remain clear that our purpose is to connect those who are on their challenging caregiving journey and to proactively educate those who will either be or need a caregiver in the future.

While some read each issue cover-to-cover, others turn to us only during the months or years when they are

actively giving care. Like waters that flow by, it's never the same stream twice, and our readership fluctuates with time. Therefore, we know it's important for each issue to focus on the key matters that caregivers need to know, and to do so several times throughout the year. Some subjects are covered in every single issue because the reader who picks it up is seeking info and each issue must answer the needs.

Our mission is to cover heavy subjects in an uplifting way and we're proud of the inspiring and uplifting seniors we have featured in these pages.

Some readers have asked for more "lifestyle" articles and we've opted to gradually incorporate them while



remaining true to our mission to inform readers about the difficult matters of aging.

For starters, we've added a Super Ager feature that attempts to debunk ageist stereotypes by spotlighting men and women, ages 70 and above, who are actively and healthily aging. See the feature on artist Shirley Woodson on page 5. If you have recommendations for people to feature, please let us know.

Technology is here to stay. We plan to keep UAN available in print and to provide phone numbers and such. But the truth is, so much of the world has moved online. To help you understand what's going on in cyberspace, we've added a technology column. We'll do our best to take some of the mystery out of social media, the internet and technology in general (page 13).

And, finally, because maintaining a sense of humor as we age is important, we've added a comic strip, The New 60. It's a strip about a set of active, age 60-plus friends who are adapting to a new phase of life in a changing world. Just as we're all trying to do.



We hope you enjoy these additions.

Happy Aging,
Pat

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UAN is a free publication circulated throughout metro Detroit

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URBAN AGING NEWS

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Life: After...

Life: After . . . is an Urban Aging News exclusive series, highlighting Motor City seniors who are aging into their greatness. They are doing so by thriving, leading and serving the community that fuels their drive.

Presbyterian Villages of Michigan, a premier provider of senior living and services, announces the election of board members, each with strong ties to Detroit. PVM serves more than 5,000 seniors across the state, in more than 30 communities. Its mission is to serve seniors of all faiths and financial backgrounds while creating new possibilities for quality living. The new board members are:



Lynda Jeffries, PhD - Retired from SBC Communications as External Affairs director for South Oakland County, the former PVM Board chair is returning for another term in office. She also serves on the PVM Village boards for Brush Park Manor Paradise Valley, Woodbridge Manor and Thome Rivertown Neighborhood. She is senior consultant with the Leadership Group, LLC, assisting organizations in capacity building and leadership development.



Paul Bridgewater - Recently retired as the president and CEO of the Detroit Area Agency on Aging, his leadership and experience in directing aging services spans decades. His expertise in policy development has helped to shape the growth of aging services both in Detroit and across the nation.



Dr. Gwendolyn Graddy-Dansby - The retired physician brings an extensive healthcare background to PVM having served as chief medical officer for Henry Ford Health System since 1987 and with PACE Southeast Michigan. She also serves on a number of regional and national boards. PVM emphasizes holistic wellness and encourages individuals to have their needs addressed using a full range of wellness programs available at most properties. They also serve seniors, providing supportive services and empowering older adults to remain in their own homes.



Kenneth L. Hollowell - The president, general manager and CEO of Detroit's WGPR 107.5 FM radio is returning for a consecutive term on the board. He also serves on the board of the Village of Bethany Manor. He brings business expertise to help shape the growth of PVM.

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Super Agers

By Miriam Bingham



When a visual artist is featured on CBS Sunday Morning, you know they've made their mark on the art world. Detroit artist and educator, Shirley Woodson, has earned accolades for her work and is currently making news for her first one-woman show at the Detroit Institute of Arts.

Her Shield of the Nile series, which she began working on in 1984, is on display until June 12.

At 85 years of age, Woodson is a super ager, at the height of her

career and continuing her life's work with no plans of stopping any time soon.

"A creative life is always rejuvenating and always positive," said Woodson.

A Kresge Eminent Artist, she says her love of art started at a very young age, back when she was in elementary school.

Looking back over the years and looking forward toward more time to create, Woodson says she

wholeheartedly embraces her age with the confidence that her work isn't finished just yet.

"I know my current age but I know how I feel," says Woodson. "I feel 21. I mean, I feel that I am just beginning. You're always just beginning. I mean, you're, like, never finished."

She says her formula for living each day with purpose is to take everything day by day. And the biggest factor, she says, is making sure to be the creator of her own life story.

"Take care of your body as best you can. Keep your indulgences at a rate that you can manage. And the big thing is that you'll be in charge. You take charge of what you're going to do."

Super Agers are people who defy aging stereotypes and are living their best lives at 70 years old, 80

years old, and beyond. If you know a Super Ager, let us know who they are so we can share their story.



Photographed by Shekenia Mann Photography



Photographed by Jeff Cancelosi

Michigan's Financial Exploitation Prevention Act Empowers Banks to Ask Questions and Take Action

By Miriam Bingham



Banks and other financial institutions are asking customers more questions as they process transactions. Those extra steps are now required by law, to prevent financial exploitation by those who might seek to manipulate account holders.

Last September, Gov. Gretchen Whitmer signed the Financial Exploitation Prevention Act which requires financial institutions to conduct employee training and put other procedures in place to sensitize them to the signs of financial exploitation. This act protects vulnerable individuals who can't protect themselves from abuse, neglect, or exploitation because of a mental or physical impairment, or because of advanced age.

Along with FEPA, institutions in the community are working to inform older adults about the act.

The Elder Law and Advocacy Center is a nonprofit organization providing education on elder abuse

to people over age 60, especially those in Wayne County.

“Physical abuse, sadly, is sometimes easier to see than financial abuse. That’s why FEPA is so important. This act now has made financial institutions mandatory reporters,” said Tracey Rowens, a staff attorney at Elder Law and Advocacy Center.

“The act came about because sometimes the bank is the first entity to recognize that something is not going well.”

Successful Aging through Financial Empowerment is a program being offered by the Institute of

Gerontology at Wayne State University. It is helping to keep seniors and their money SAFE.

Latoya Hall, the SAFE program director, assisted in the development and implementation of the program. She says, although it saddens her to see older adults being exploited by predators, she is



AN ACT to require financial institutions to report financial exploitation of their customers or members; to allow financial institutions to freeze customer or member transactions or assets under certain circumstances; to provide immunity from criminal, civil, or administrative liability to financial institutions for actions taken in good faith under this act; and to provide for the powers and duties of certain governmental officers and entities.

Act 344 of 2020

Effective September 26, 2021

happy to be able to assist them in navigating the processes to address being a victim.

“Since its inception in 2017, SAFE has provided no cost one-on-one financial exploitation resolution and financial management services to 130 older adults and 40 caregivers, and saved or recovered approximately \$130,000 in funds,” said Hall.

While the act has empowered banks and other institutions to provide more ways to help vulnerable adults, it is a work in progress to address financial exploitation, often called FE, and its effects.

“The body of research on FE is growing,” said Hall. “There’s lots of new and interesting research coming out on the topic and its impacts on urban African-American populations.”

Those who believe they have been a victim of financial exploitation, can go to Michigan.gov for warning signs. For more information, or to put steps in place to recover from financial exploitation, go to SAFE at www.iog.wayne.edu/outreach/success-after-financial-exploitation--safe.

Contact LaToya Hall at 313.664.2608 or l.hall@wayne.edu.

Aging In Place: Home Safety

By Joel P. Ambrose



Joel P. Ambrose, president of HandyPro International, LLC, Farmington, Michigan

Almost 90 percent of Americans over age 50 would prefer to age in place, according to a recent study conducted by Capital Caring Health, a nonprofit provider of elder, advanced illness, and hospice care, in partnership with WebMD. Staying at home can easily be done, in most cases, for a fraction of the cost of moving into an accessible facility.

“Home modification” refers to renovations or retrofits older adults may need to ensure the home is safe. This is best done by a certified aging in place specialist, or a company trained and certified in home modifications.

Begin with assessing your home for safety

Clear entrances and exits – Are they accessible? Are they clear of possible trip hazards, clutter, loose cables/cords and uneven transitions between rooms? The bedroom area should also be accessible, including attention to bed height for ease of entry.

Adequate lighting - It is very important to light dark areas like hallways and closets.

Accessible storage - Shelves should be accessible from the floor with needed items down on lower shelves or countertops for ease of access to prevent injuries. This is especially important in the kitchen.

Safe rest rooms - Up to 80 percent of at-home falls occur in the bathroom. Floors are slippery when wet, and there are hard surfaces, including cabinets and fixtures. Updating flooring to a slip-resistant flooring like vinyl plank is very reasonable to install. Then there are the bathtub and shower hazards. Walk-in tubs and roll-in showers are great solutions for reducing falls, as are grab bars in and around the toilet and tub/shower area.

Tips to be sure you're hiring the right contractor: After you receive a written assessment of the modifications that should be done:

- Obtain at least three bids for the job.
- Your local municipality's buildings codes department and local inspectors can assist with contractor referrals.
- Seek licensed, insured professionals who have been in business for a minimum of three years. They should be able to provide a copy of their license and insurance.

- Note their communication style and ensure that it works for you. Remember, they are salesmen, and a good salesman can sell a hairbrush to a bald man. However, you can always verify what they are saying when they put it in writing.
- Get references from at least three of their recent clients who have had similar work done.
- Check their online reviews. People are not afraid of letting you know about their experience online.
- Finally, check the Better Business Bureau for complaints that may not be made public elsewhere.

Joel P. Ambrose, president of HandyPro International, LLC, Farmington, Michigan, is a licensed contractor specializing in home modifications and professional handyman services. His licensed Aging in Place specialist, Keith Paul, has more than 25 years of experience. They can be reached at 734.254.9160, or jambrose@handypro.com. For more information, go to www.handypro.com.



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Free Coaching for Caregivers: Just What the Doctor Ordered!



Providing light for those who may feel like they're in a dark tunnel, a new program from the Area Agency on Aging 1-B brings individualized support and guidance to caregivers of aging or chronically ill loved ones. The Caregiver Coaching Program matches family caregivers with a compassionate and knowledgeable volunteer coach who can help them find resources, make decisions, navigate a crisis, or lend a listening ear.

The program is free and available to caregivers who live or are caring for a loved one who lives in the AAA 1-B's six-county service region: Livingston, Macomb, Monroe, Oakland, St. Clair or Washtenaw counties.

Program Manager Julie Lowenthal says the Caregiver Coaching Program was started because caregivers are often underserved, overwhelmed, and not getting the help they need. "Taking care of a loved one can be joyful, and it can also be confusing, isolating and downright exhausting," she says. "Family caregivers are shouldering tremendous responsibilities, and they need support."

Lowenthal says caregivers can feel like they're on call 24/7, without time to take care of their own basic needs. "They are trying to manage a whack-a-mole of ever-changing problems while facing

an ever-growing to-do list and dealing with some very complex emotions that can accompany caregiving," she says. "Without support, these things can add up and lead to burnout, which is not good either for them or the person they are caring for."

The program is designed to be very flexible, structured to respond to each caregiver's needs. "It's a relationship," Lowenthal says, "tailored to that caregiver's specific situation." Once she assesses the caregiver's needs and matches them with a coach, the two consult by phone, as needed, setting their own schedule.

The volunteer coaches serve as mentors and sounding boards. While not therapists, they give caregivers encouragement, compassion, and a place to "feel heard."

Many of these volunteer coaches have cared for a loved one themselves, so they understand the challenges and can relate their own experiences.

The program is funded, in part, by grants from the Ann Arbor Area Community Foundation and the Community Foundation for Southeast Michigan. To find out more about the program, call 800-852-7795, visit MiCaregiverCoach.org, or email coaching@aaa1b.org.



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To inquire about services, please call (313) 937-8291



ELAC is funded by the Michigan Aging & Adult Services Agency, Detroit Area Agency on Aging 1-A, Area Agency on Aging 1-B, The Senior Alliance-Area Agency on Aging 1-C, and with support from the Older American's Act, the Older Michigianians' Act, and in compliance with Title VI of the Civil Rights Act of 1964 and EEOC Social Rehabilitation Act, Section 504.

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(313) 937-8291



Moving from Chasing Memories to Creating Beautiful Moments



The mission of TimeSlips is deceptively simple, to “bring joy to elders and their care partners by infusing creativity and meaning-making into care relationships and systems.” The organization trains people and groups all over the world, ushering forth “a global movement to bring meaning to late life through creative engagement.” These memory conjuring activities can include storytelling, asking open ended “beautiful” questions to prompt meaningful responses, or creative and interactive projects and activities.

For more than 25 years, TimeSlips has brought meaning and purpose into the lives of older adults who are living with memory loss by developing resources that invite caregivers and their loved ones to shift from the expectation of memory restoration to the freedom of imagination.

Free resources include an online training module for friends and family, materials to host “TimeSlips Engagement Parties,” and the TimeSlips Creative Care Imagination Kit. These resources are designed to bring joy and meaning to people who yearn to end isolation and connect with loved ones, especially families that are struggling with memory loss.

The Friends and Family training is a free 45-minute online module that introduces TimeSlips and the core principles of creative engagement. It explores simple ways to weave creativity into daily lives, to create meaningful moments of connection with loved ones.

TimeSlips Engagement Parties are joyful gatherings for friends and family to learn or share

the program’s evidence-based techniques for engaging with those experiencing memory loss.

In addition to these free resources, the Creative Care Imagination Kit is a companion resource to the book *Creative Care* by TimeSlips’ Founder Anne Basting. Each kit contains 15 story prompt cards and 15 “beautiful question” cards, inviting users to respond in any way they like and to imagine stories together, either in a one-to-one exchange or as part of an activity that a whole group can enjoy.

These resources were developed with the support of families and professional caregivers and with funding from the Ralph C. Wilson, Jr. Foundation. To learn more, visit www.timeslips.org, or contact Program Manager Andrew Morton at andrew@timeslips.org or 810.288.8000.

Sankofa: To Look Back

By Lenzi Abma



Lenzi Abma, Founder of CHNO Publishing

During our lifetimes we collect treasures both large and small. The photo albums that belonged to your grandmother. The bowl you bought on a trip to Japan. The textile you watched weavers work while in Ghana.

Our treasures are laced with past experiences. Our family heirlooms hold ancestral memory. Our bric-a-brac is evidence of lessons learned. We value these tangible objects because their stories spark motivation for today and inspiration for tomorrow. To keep the energy conjured by these objects in motion, we have to capture them in writing - and then share their stories.

That is why Urban Aging News and CHNO Publishing are launching a new column, Project Sankofa. Sankofa is a West African term that means "to retrieve - to go back and get it." This column is a space for contributors to retrieve these stories from their memories and to secure them by placing them here.

We hope readers will explore the stories that their trinkets trigger and celebrate the story-treasures you have collected over the years. Use this platform to share your stories with the Urban Aging News community. Your experiences have the power to inspire others.

CHNO Publishing LLC facilitates the creation, promotion, and readership of fiction stories written by Black authors. It seeks to elevate many forms of Black stories, particularly empowering stories that do not center Black suffering. CHNO offers a variety of streamlined services to help authors elevate their provocative and imaginative tales of Black experiences for all readers to enjoy.



Lenzi Abma writes about her loving relationship with her favorite aunt and proudly displays Aunt Lily's coveted teapot. As founder of CHNO Publishing, Abma is seeking to write about your family's heirloom and its accompanying tale. You can contact her at 313.241.6162 or lenzi@chnopublishing.com with the subject line "Project Sankofa" and a short description of what you have to share.

Insurance Covers Some Home Health Service but Private Duty is All on You: A Comparison

By Veronica A. Bilicki, RN BSN BA

Home Health Service

Most home health care agencies are certified by Medicare to provide care to patients. A physician referral is required for a home health care agency to provide services in a patient's home, or where they are residing while under care. The doctor then must establish and regularly recertify a plan of care, setting the frequency for service visits, based on the recommendations of the home healthcare agency's skilled nurse and/or therapist.

The doctor must also certify that a patient needs one or more of the following levels of services. Once these conditions are met, payment for home health care services is usually covered by Medicare, Medicaid, and other commercial insurance. The patient qualifies for:

- Intermittent skilled care: When care is needed or given less than seven days a week.
- Home-bound status care: When leaving home isn't recommended; the patient cannot leave home without help; and/or leaving home takes a considerable and taxing effort. However, a home-bound patient may still be able to leave home for medical treatment, or take short, infrequent non-medical outings.

Private Duty Services

Patients can privately pay for services as well, and these private duty services do not



Veronica A. Bilicki
Henry Ford Health System C.A.R.E Program

require a doctor's referral. Private duty services, rarely covered by insurance, are available in a person's home, in hospitals, nursing homes or rehabilitation centers and there is no specific level of health required to engage private help. The private agency can also serve as a contact between the patient, physician, family, and other related health care professionals.

Skilled services, such as nursing, are available. Services can also include non-skilled assistance such as food preparation, housekeeping, and hygiene care.

The private duty home care agency works with the patient and family to establish an individually tailored plan of care. The frequency and duration of visits depends on patient preference and budget. The cost is based on the type of services provided.

For more information, contact Henry Ford Health System Caregiver Assistance Resources and Education, or C.A.R.E. Program, at CaregiverResources@hfhs.org, or toll free 866-574-7530.

Life Insurance is Financial Security Assurance

By Gail Sanders



Gail Sanders, Your Pure Benefits

Those who track African American purchasing patterns report an increase in life insurance coverage in the Black community.

The 2021 Insurance Barometer Study, with 346 Black respondents, concludes that 56% of Black Americans now own life insurance policies, the highest rate reported among all racial groups in the 3,000-person survey. The increase is thought to be in response to the impact of the coronavirus on Black Americans who suffered the highest death rate of any racial ethnic group.

In 2022 it's easier to qualify for life insurance, it costs less on average, and covers more medications, diagnoses and age-ranges than at any other time in this country's history. There are various policies to explore and usually a quick turnaround time in which to be covered.

Let me offer you a good way to start on the road to financial security. Begin by asking your family and friends if they have life insurance for themselves and other family members who they are responsible for? If not, ask them what's holding them back? And here's the final question, ask them what they would do if the primary breadwinner of the family were to suddenly die? Then urge them to plan accordingly and to consult a professional.

Since 2018, Gail Sanders has provided life, medical, dental, and vision insurance needs assessment consultation at no cost through her company, Your Pure Benefits. A native Detroit, she worked for more than 25 years in various national third-party health plan administrator companies enrolling/educating employees on company benefits.

She can be reached at gailp@yvaonline.com, or 313.790.3661.

As an insurance consultant and an African-American woman who is a "baby boomer," I'm glad to see the increase in coverage, but I am not satisfied with this one step to shore up financial security. Death adversely affects family finances when there is no life insurance coverage.

Still, life insurance coverage is a good start in the right direction because the economic impact of death is significant. Far too often we hear of someone dying suddenly and there being no life insurance to cover funeral and burial costs. As I tell my clients, soliciting donations or launching a GoFundMe to conduct a funeral are unacceptable options for those who purchase the latest technology, dine at the trendiest restaurants, and drive the latest cars. And yet, some refuse to build a legacy and "take care of business."

Some of my family members don't have work and/or personal coverage, and I am a licensed life insurance company owner with coverage they could secure at reasonable rates.

We need more people in the community to think of purchasing a life insurance policy as being proactive. It's not morbid to plan for the inevitable. And what's worse? Having an uncomfortable conversation, or leaving loved ones without a safety net?

Remember, the costs associated with death is not just a direct cost burden for a family to bury the deceased. The financial implications include indirect costs: Lost earnings and retirement income, mental health costs, social costs, educational costs and many other expenses.



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Southeast Michigan Senior Regional Collaborative



The Senior Regional Collaborative is a non-profit association of government and non-profit organizations that serve seniors and persons living with disabilities. We provide member organizations with networking, training and funding opportunities—helping them to build partnerships and improve the quality of life for older adults and people with disabilities in southeast Michigan.

Our Purpose

Our purpose is to develop a collective framework for advocacy, diversity, awareness and action in support of issues affecting the safety and quality of life of older adults in Southeast Michigan.

Our Vision

Our vision is a region where SRC members combine their collective strength to ensure older adults and people with disabilities live healthier, more fulfilling and productive lives.

For additional information on becoming a member please visit our website at <https://www.semisrc.org/join-the-src.html>

Technology: Making Sense Of TikTok

By Najla Hollins

TikTok is a social media app with user-made videos of three minutes or less. Users, from boomers to millennials, are posting opinions, instructions and rants on every subject from cooking to politics to lifestyle and fashion. TikTok is for pure entertainment, education, and more.

The social media platform can be used for shooting and editing the videos, posting them for others to see. Those who don't want to create videos can still scroll through and discover videos from other creators. According to TikTok, it is "the leading destination for short-form mobile video."

To get started on TikTok, you simply download the app onto your smart device from an app store, set up an account and then TikTok away!

Karen Floyd's son introduced her to TikTok and the 67-year-old says she mostly uses it for discovering content because the app is user friendly. "It's easy to use to me, I'm pretty tech savvy." Floyd says she mostly uses the app for entertainment, favoring TikToks that feature dogs and recipes.

Her husband, 69-year-old Dwight Floyd, says he enjoys using TikTok as well. "I like it because I am just fascinated with clips about how to fix things," he says. "It could be fixing a doorknob, fixing a car tire, it could be fixing any kind of thing."

The Floyds say they are not interested in creating TikToks of their own. "It crossed my mind for a second, and that's about how long it lasted," says Dwight.

If you decide to make your own content, there are dozens of tutorials on the internet. To search for videos of interest already posted on TikTok, place terms in the search bar on the app. Once you find the content you enjoy, be sure to follow that TikToker for more.



Dementia Diagnosis: Legal Steps to Take ASAP

By Attorney Bob Mannor

Finding out that you or a loved one has dementia can seem overwhelming. It is easy to go into denial or avoid making important decisions. However, it is important to complete legal planning while it is still legally possible to do so. Whether you or your loved one received the diagnosis, specialized dementia legal planning is necessary. Here are important points to keep in mind:



At that point I had to interrupt and explain that failing to disclose, or hiding assets, is a felony. Worse, those attempting this will probably get caught because the government now has an asset verification system to track such transfers of the money.

There are legal ways to protect assets without breaking the law: Work with a qualified and experienced elder law attorney who understands the issues related to dementia to learn how to protect assets and still qualify for help to pay for needed care.

Bob Mannor, a certified dementia practitioner, is past president of the National Academy of Elder Law Attorneys-Michigan Chapter; chair of the State Bar of Michigan Elder and Disability Rights section; and one of 19 nationally certified elder law attorneys in the state of Michigan. For more information, visit www.mannorlawgroup.com, or call 810.645.8426.

Before a dementia diagnosis

Create a plan before a crisis: How will bills be paid if mom doesn't remember how? What happens if dad's memory issues get worse? Develop a plan before a crisis occurs. A good plan provides security and guidance for the family when an unexpected health concern arises because there is already a path to follow so that mom and dad's bills can continue to get paid and they can receive the care they need.

After a dementia diagnosis

Don't believe the standard will or trust you already have is enough: The legal documents you had before the diagnosis are not enough. What if the "healthy spouse" dies first. The truth is most of the time, the caregiver spouse dies first. Your standard will or trust is not designed to deal with this likelihood.

Seek out reliable information: This is a very precise area of the law so be sure you consult with an attorney whose practice specializes in elder law and/or estate planning. With good planning and an experienced elder law attorney, the diagnosed person may be able to qualify for Medicaid or veterans benefits to help pay for care at home, in a senior community, or at a nursing home.

The barber is an expert . . . on cutting hair: I remember sitting in the barber chair and a guy coming in saying he didn't know what to do about his mom who had dementia and could no longer live alone. The barber told him to take all his mom's money and hide it, then apply for government benefits. Please do not attempt this street law tactic.

Looking for Volunteers to Participate in the WALLET Study



If interested, contact
Vanessa Rorai at
313-664-2604 or
vrorai@wayne.edu

Because the links between early memory loss and a decline in wealth are on the rise, the WSU Institute of Gerontology is seeking to interview older adults aged 60+. The interview will examine financial decision making, financial management, and completion of cognitive tests and other measures.

- A review of financial records from a primary checking account will be included
- Participants will receive \$100 compensation for completing the study
- All financial records are de-identified and confidential
- Interviews will take place over the telephone



Peter Lichtenberg Ph.D.,
Principal Investigator
Director
Institute of Gerontology, WSU

Have you or a loved one noticed changes in your memory and thinking?

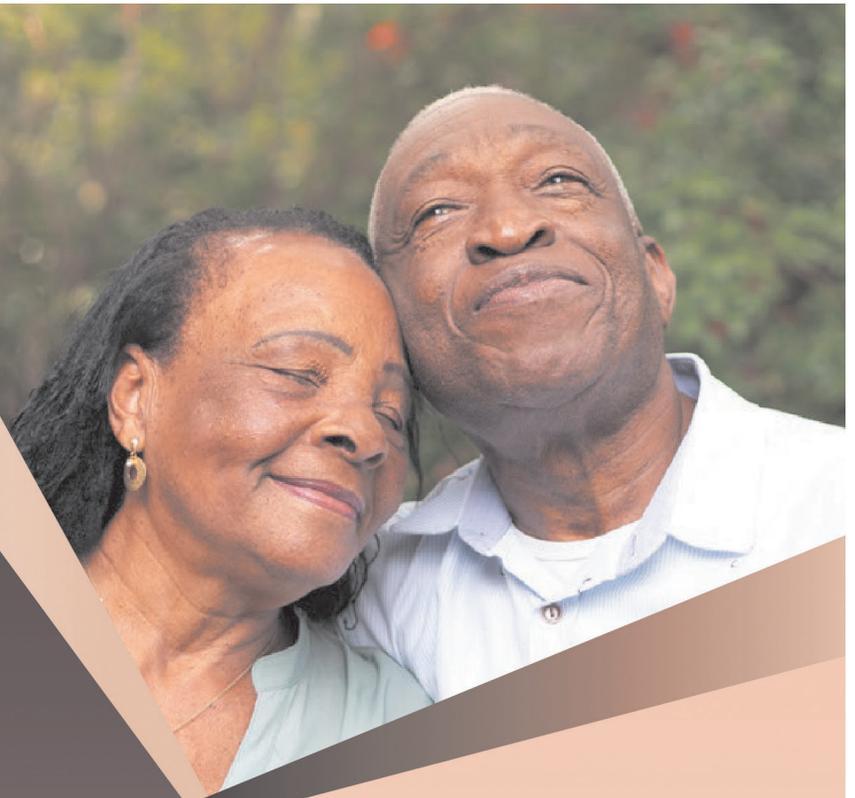
Diverse VCID is a research study using advanced brain imaging and blood-based techniques to better understand how vascular changes cause brain injury and cognitive decline, especially in racially diverse communities.

You may be able to join if:

- You or a loved one has noticed changes in your memory and thinking
- Your doctor has said there are abnormal white matter changes on your brain MRI
- Taking part in Diverse VCID is up to you. If you join, you can leave the study at any time.

Potential benefits:

- The study will be free to you and you will be reimbursed for participating.
- Your doctor can use the results from your MRI scan and bloodwork to help diagnose and treat your medical conditions.
- Your participation could lead to better care for you. It could also help your family and those in your community with memory loss in the future.



Join us on our journey to improve medical care for people with memory loss.

For more information,

please call Danielle Davis at
734-615-8378

or email at
daviscd@med.umich.edu

or visit us at
diversevcid.ucdavis.edu



Choosing Medicare Coverage Options: What You May Need, When Where and Why



Kim Parker, Independent Insurance Advisor

As age 65 approaches the phone starts to ring with telemarketers, unsolicited mail arrives, and some Medicare providers even send text messages to solicit business. In this maze of offers and options, you may opt for original Medicare which provides limited dental and vision coverage. But there are other options as well – and these are some reasons you may want to consider purchasing full coverage instead of the original more basic plan:

You May Need Comprehensive Dental Coverage

Gum and tooth health are important to maintain, making gum disease - including periodontitis, cavities, and even oral cancer - areas of concern. That's because gum disease and oral health affect many other aspects of overall health:

- Gum disease is an inflammatory “trigger” for rheumatoid arthritis which has an estimated annual cost of up to \$20,000 or more for medication and treatment.
- Gum disease influences respiratory infections like asthma and COPD.
- Gum disease increases the risk of aspiration pneumonia by four times in older adults.
- Successful periodontal treatment may improve hypertension management.

Therefore, those with dental insurance and comprehensive dental coverage may find they can lower their medical costs significantly, and reduce hospital admissions, by treating their gum disease.

You May Need Comprehensive Vision Coverage

Studies conducted here in Michigan show that people with severe vision impairment are also more likely to have diabetes, arthritis, and or mobility issues. They may also experience an increased risk of falls, fractures, poor mental health, cognitive deficiencies, and social isolation.

Common age-related eye problems include age-related macular degeneration, glaucoma, cataracts, dry eyes, and diabetic retinopathy. All of which may be prevented or corrected by:

- Seeing your primary physician regularly to check for diseases that cause eye problems.
- Regular and complete eye exams annually by your ophthalmologist or optometrist, including having your eyes dilated – especially if you have diabetes or a family history of eye disease.

Preparing for the Unforeseen

There are other steps Medicare beneficiaries can take to further protect themselves against financial setbacks when met with unexpected health events. Additional coverage is available through Medicare Advantage or Medicare Supplement plans. These include Accident, Hospital Recovery, and Critical Illness insurance.

These cost-effective solutions also pay cash benefits to the insured person to help cover expenses that health plans do not. This is important because the risk of being hospitalized almost doubles after age 65, with falls being

the leading cause of accidental injuries among Americans in almost every age group.

Another expense to consider is treatment for cancer because the National Cancer Institute reports that approximately 39.5% of men and women will be diagnosed with cancer at some point during their lifetimes.

Staying Covered While Exploring the World

Those who are planning an international vacation should be aware that Medicare coverage is very limited once outside the U.S. International travel medical plans, with or without trip protection, fill the gaps in medical protection.

Simple Solutions for Peace of Mind

In addition to Medicare, there are other types of insurance that should be considered:

- Permanent Life Insurance - Provides lifelong coverage that combines a death benefit with a savings component. Some of these products also include a long-term care benefit.
- Term Life Insurance – Provides coverage at a fixed rate for a specific period of time. The payout helps loved ones by replacing lost income, helping with mortgage payments, protecting the family businesses and more.
- Final Expense Insurance - Provides a lump sum payment to help with end-of-life expenses, such as funeral and burial costs.



Kim Parker, the owner and principal adviser at Forty7 Benefits, is an independent insurance adviser. She focuses on helping individuals, families, and employers make informed decisions concerning insurance coverage and benefits. Her experience spans 20-plus years, in all facets of the health and life insurance industry, with emphasis on Medicare benefits. Contact Parker at 810.350.4117 or kim@47benefits.com.



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The Ladybird Deed



It's considered the simplest and least expensive way to transfer real estate when a person dies – with an equally lovely name – the “ladybird,” or “Lady Bird” deed.

But is that really the case? As with most concepts, what appears simple on the surface may be more complicated in application. Here is an overview of the ladybird deed, along with the benefits and challenges that come with that method of transferring property.

A ladybird deed transfers real estate property to a designated individual or individuals, called the beneficiaries, upon the death of the owner, who is the grantor. Until the grantor dies, they retain full control over the property, and still have the right to dispose of it. This means the grantor can choose to change the beneficiary, or to lease, sell or otherwise dispose of the property at any time. This lifetime power is known as an enhanced life estate.

As long as the grantor still owns the property at the time of death, then the beneficiary of the ladybird

deed automatically takes ownership of the property, without needing a trust or going through probate.

Avoiding probate is what makes ladybird deeds so attractive. It is much cheaper and easier to prepare and record a deed that transfers property upon death than it is to go through a probate proceeding or to create and administer a trust to transfer the property.

There are other benefits as well. Because the grantor retains full control over the property after signing the ladybird, there is no gift or otherwise taxable transfer. Also, if the property is the grantor's home, the grantor continues to qualify for the Principal Residence Exemption and there is no uncapping of the property tax rates. Once ownership transfers, the property taxes will remain capped, provided the beneficiary is a qualified relative and the property is used as a qualifying residence.

So, the ladybird deed can be ideal in some instances, but there are other considerations that are considered hidden risks. These potential problems include, but are not limited to:

Potential conflict if the Property is owned by multiple Beneficiaries after the Grantor's death.

There may be disagreement over the value of and/or whether to keep or sell the property. Such disagreements may require a court proceeding or lawsuit to resolve.

Loss of protection for a vulnerable Beneficiary.

If a beneficiary receiving the property has special needs, or is incapacitated, then the protections that would have been in place under a will or a trust will not be available to protect that beneficiary.

Confusion over what happens if a Beneficiary dies before the Grantor.

Because a ladybird deed is not a will, there is some legal uncertainty about whether the interests of a beneficiary who dies before the grantor are then passed on to the deceased beneficiary's heirs - or if this ownership right instead goes to the remaining living beneficiaries. There is no Michigan statute and very little case law governing ladybird deeds to resolve these issues.

Therefore, while there are pluses there are also serious considerations to take into account and consulting a professional is strongly advised.

Norman E. “Gene” Richards is a partner at the law firm of Cummings, McClorey, Davis & Acho, P.L.C. where he focuses his practice on estate planning and elder law. He assists clients with the development of customized estate plans to address their specific needs, including family-owned businesses, senior adults concerned about long-term care needs, and special needs trusts for children with special needs. He can be reached at 734.261.2400 or nrichards@cmda-law.com.

The New 60

The New 60 presents a new strip every Tuesday and Friday at thenew60comic.com, on Facebook, Instagram, and Twitter; and via a weekly email.





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New Policies Address Historic Health Disparities

By Sharon R. Williams



“Access to inpatient and ancillary services has been compromised by the pandemic, further exacerbating patient access to care and wellness,” says Brown. He also says healthcare institutions need to be led by those who reflect the demographics of the communities they serve in order to leverage cultural knowledge and develop community solutions.

Local healthcare institutions are looking for ways to eliminate the separate and unequal delivery of healthcare in our communities. According to Andrea Roberson, a metro Detroit community clinic executive, this will mean addressing traditional barriers to health equity and access to clinical care including social determinants of health like substandard housing, under and unemployment, and insufficient health insurance coverage.

Roberson says the increasing use of telemedicine will also be a factor in the equation. “People in low income or rural/frontier communities may not have access to internet/Wi-Fi and/or tech devices such as smart phones/tablets/computers to leverage telemedicine options.”

Consumers can combat institutional racism and discrimination in healthcare using many weapons. First, 80% of health status is determined by self-management. Proper nutrition, exercise, regular connection with your primary care provider and

medication adherence are critical to health and wellbeing.

Those who feel they have been improperly treated because of discriminatory practices can file a grievance with the treating institution, and report complaints to one of the entities listed below:

- Michigan Department of Licensing and Regulatory Affairs, 517-241-0205
- Michigan Attorney General, 517-241-1029
- Michigan State Medical Society – regulating physicians, 800-352-1351
- Michigan Department of Insurance and Financial Services – regulating health plans, 877-999-6442
- Michigan Long Term Care Ombudsman – regulating long term care facilities, 866-485-9393

Sharon Williams is an enterprising leader in the health care and community-based services industries. She has led transformative initiatives with the Senior Resource Center, SE MI; Detroit Area Agency on Aging; and the NCOA-Aging Mastery Program. She is the CEO of Williams Jaxon Consulting, LLC and can be reached at sharonr.williams@comcast.net.

According to the National Center for Health Statistics, overall U.S. life expectancy was reduced by an average of 1.5 years in 2020 because of COVID. White Americans had a 1.2 year drop in life expectancy while Black and Hispanic people lost more than three years in life expectancy. Such is the battle of healthcare disparities in the United States, driven by institutionalized disproportionate investment and generations of unequal health treatment in communities of color. Higher infant mortality rates and worse outcomes from chronic health conditions are the result.

The American Medical Association addressed historical racism that has been deeply embedded in medical institutions, saying, “The effects of this history have been far reaching for the medical profession and, in particular, the legacy of segregation, bias, and exclusion continues to adversely affect African American physicians and the patients they serve.”

Another factor is a shortage of healthcare professionals working in the community. W. Randall Brown, an executive with a large hospital system, says clinician and paraprofessional shortages may impact the quality of the patient experience, especially in the wake of COVID.

“It’s so important for older adults and their caregivers and families to have access to home and community-based services, yet many do not know where to turn for help in their communities. This can lead to disparities and poorer health outcomes, so it’s critically important to get the word out to diverse communities about these options to support aging well at home.”

~ Sandy Markwood, executive director, USAging

The Eldercare Locator, a national toll-free service (1-800-677-1116), which USAging administers for the U.S. Administration for Community Living, can help older adults and caregivers connect to these resources in their communities.

NEWS BRIEFS

Aging In Place

Live a Tech-enhanced Life Check out the www.techenhancedlife.com website and explore ways to ease the challenges of growing older with this nonprofit community of Longevity Explorers, looking at the future of aging in a tech world.

Assistive devices help older adults and people with disabilities be more independent and stay connected with family and friends. From picture-based phones to innovative memory reminders and cooking and mobility assistance tools, the Assistive Technologies team at Region 2 Area Agency on Aging can help you to learn about the many available devices to ensure safely aging in place. To learn more, call 517.592.1223 or email: it.assist@r2aaa.net.

Caregivers

The Alzheimer's Association - Michigan Chapter offers Respite Care Assistance scholarships providing relief to those caring for individuals living with Alzheimer's disease or a related dementia. The scholarships are aimed at helping to reduce stress and improve the quality of care provided by caregivers. They can be used to cover the cost of adult day services as well as in-home or overnight care by others, including professional caregivers, family, neighbors or friends. For more information about these programs, call the 24/7 Helpline at 800.272.3900 or send an email to helplinegmc@alz.org.

Universal Dementia Caregivers is offering Emergency Respite Support to those who have utilized their advice or services in the past, including for training or coaching. Upcoming UDC programming includes: Boot Camp full day (in person), 4/2; Everything you want to know about Hospice lunch and Learn 4/7; Caring & Sharing Support group, 4/21 (Zoom); and Self-Care Exercise program, 4/28. For respite application or to register for sessions, call 248.509.4357 or email: info@universaldementia.org.

MedicAlert Wandering Support - The Alzheimer's Association Michigan Chapter offers MedicAlert with Wandering Support grants, provide financial assistance to those living with or caring for someone with Alzheimer's disease or a related dementia. The program provides a 24-hour nationwide emergency response service to facilitate the safe return for individuals with dementia who wander or have a medical emergency. For more information about these programs, please call the 24/7 Helpline at 800.272.3900 or send an email to helplinegmc@alz.org.

Interfaith Volunteer Caregivers - For 29 years IVC has been providing free volunteer assistance to seniors and disabled adults in Macomb, Oakland, and St. Clair Counties to help them remain independent in their own homes longer. Services include transportation, grocery shopping, food pantry deliveries, indoor/outdoor chores, light housekeeping, minor home repairs, friendly visits/phone calls, and respite breaks. Please call the Roseville office at 586-757-5551, for more information or to give the gift of time as a volunteer.

Do You Know CPR? - The Detroit Area Agency on Aging and the American Heart Association are offering a 3-session Blood Pressure Management training to caregivers. In addition to the Cardio Pulmonary Resuscitation training, participants receive blood pressure monitoring devices and educational sessions on lifestyle modifications for hypertensive patients, mental health tools and more. Contact: Crystal White, Detroit Area Agency on Aging, at: 313.446.4444, ext. 5288.

Medical

Michigan Dental Association - Donated Dental Services Program provides comprehensive treatment to patients lacking adequate income to pay for dental care. Eligibility requirements include: 65 or older, have a permanent disability, or qualify as medically fragile. Emergency services not provided. To request an application, contact Karn Cornell, DDS Coordinator, at 517.347.0054, or kcornell@michigandental.org

Detroit Area Agency on Aging offers evidenced-based health and wellness workshops through its Community Wellness Centers. Classes to reduce arthritis pain and increase balance to reduce falls are offered. For times and locations, call 313.446.4444 or visit <https://www.detroit seniorsolution.org>.

In-home COVID-19 Vaccinations and Booster Shots - Homebound seniors, their family members, and their caregivers can receive in-home COVID-19 vaccinations and booster shots. Call the Detroit Area Agency on Aging to schedule at 313.446.4444. For appointment and/or walk-in Michigan sites call the COVID-19 Hotline at 888.535.6136 (press 1) 8 a.m. to 5 p.m., Monday-Friday, and 10 a.m. to 2 p.m., Saturday and Sunday.

Medicare - Original Medicare doesn't currently cover at-home over the counter COVID-19 tests. More information will be available in early spring about Medicare-covered OTC COVID-19 test kits. Currently, Medicare beneficiaries pay nothing for COVID-19 testing performed by labs when ordered by an authorized health care professional. Beneficiaries may get one lab-performed test per year without an order at no cost. Medicare Advantage members should check with their plan for coverage.

NEWS BRIEFS

Finances/Employment

Financial First Friday - Memory & Money: What's the Connection? Lecture by international aging expert and director of the Wayne State University-Institute of Gerontology Peter Lichtenberg, Ph.D., on Friday, April 1 at 1:00 p.m. To join the Zoom session, use Meeting ID: 927 0127 8791 and Passcode: 640918 If you would like to be added to the email list for Financial First Friday alerts, contact SAFE Program Director LaToya Hall at 313.664.2608 or l.hall@wayne.edu.

Money Smart Expo with Money-Saving Tips: Money Smart Expo with Money-Saving Tips: Need info on benefits to help with food, medicine or utilities? Attend the Southeast Senior Regional Collaborative's annual Money Smart Expo, April 20, from 10 am - noon and learn what you may be eligible for. This year's theme, Use Online Technology to Claim Your Financial Independence, explores Online Banking, Telehealth, Online Grocery Shopping and Accessing 5 Key Benefits for Seniors Online. Register for the virtual event at <https://tinyurl.com/3kat9juw>, or directly access the event by phone at: 312.626.6799.

AARP Foundation Senior Community Service Employment Program, seeks workers for paid training positions. Custodial, administrative support, clerical, data entry, tutor, child care, and food service positions available. To be eligible, you must be 55+, unemployed, reside in Wayne, Macomb, or St. Clair Counties, meet income guidelines, and be looking for full-time or part-time employment. Call 313.964.4821 to apply.

Fair Housing Tester - One way to help make fair housing a reality in Metro Detroit is to become a tester. Testers pose as home seekers and contact the same apartment building or office at closely spaced intervals to seek housing or a housing accommodation. The testimony and reports of testers can help to prove discrimination. Stipends awarded. To register for the Fair Housing Center of Metropolitan Detroit's training, call 313.579.3247, or visit <https://www.fairhousingdetroit.org/special-events>.

Research

Alcohol Complicates Surgery - According to the McMaster Aging Portal, an online source for healthy aging information, people who drink alcoholic beverages are at higher risk of complications during and after surgery. Alcohol consumption can reduce heart and immune system function, prolong bleeding time, and increase the body's stress response. The less alcohol you drink before surgery, the better. To learn more, visit: <https://www.mcmasteroptimalaging.org/blog/detail/videos/2022/03/01/alcohol-and-surgery-a-dangerous-combination>

Social Time



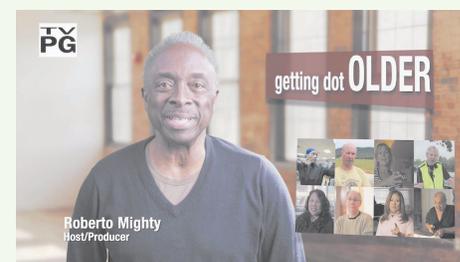
A virtual social group with icebreakers, games, poems, videos, and general topics for anyone feeling isolated is being hosted by the Healthier Black Elders Center at Wayne State University. Join by telephone or online. Tuesdays, 1:00 - 2:00 pm through June 28, 2022.

Join here: <https://bit.ly/partyline2021> or by phone at: Phone #: 1-646-876-9923 Meeting ID: 952-2204-2553 Passcode: 2021. For information, contact Sarah Whitney at 313.664.2616 or swhitney@wayne.edu

AARP Friendly Voice - Isolation doesn't mean you have to be alone. Sometimes just hearing a friendly voice can help. Trained AARP Friendly Voice volunteers are eager to give you a call. To request a call for yourself or an isolated loved one, call 1.888.281.0145 and leave your contact information.

The St. Pat Irish Festival returns - live on Sunday May 1, COVID permitting. From 1 to 9 pm, old and new friends will gather inside and outside St. Patrick Senior Center for a celebration of Irish singing, playing, dancing, food, beverages, games, raffles, and family fun. Proceeds support the many services of St Pat including affordable, nutritious lunches (currently carryout), an on-site clinic, virtual and in-person health programs, transportation, dance and exercise classes, activities ranging from craft-making to a gospel choir, and much more. The center is located at 58 Parsons, behind Orchestra Hall. For more information, visit www.stpatsrctr.org, or call; 313.833.0082.

Getting dot OLDER - A new public television series produced by Roberto Mighty features expert commentary and intimate revelations about aging from diverse Baby Boomers. Season 1 ended mid-March on Channel 56, but producers strongly encourage Boomers to tell their story for next season through online video interviews. See www.gettingolder.com for details.





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