

Newsletter

December... What a Month!

2016 ended with three wonderful Senior Choice at Home member events.

On December 7, Senior Choice at Home members were treated to a Lunch & Learn discussion on founding father and cultural phenomenon Alexander Hamilton, led by fellow member John Herzog (*pictured on right in green sweater*). John is the Founder and Chairman Emeritus of the Museum of American Finance and Chairman Emeritus of Spink/Smythe, an auction house specializing in antique stocks and bonds, bank notes, coins, autographs and photographs.

John spoke eloquently on the inauspicious beginnings of Alexander Hamilton, his rise in his newly adopted home during the time of the American Revolution, and the genius he bestowed on the new nation by helping to create our system of government and the finance system that leads the world today. John also spoke about money from the time of the Revolution to present day; Wall Street and our system of stocks and bonds; the creation of the Coast Guard, which was tied to trade and revenue for the new central government; and many of the other contributions of Alexander Hamilton.



Accompanying John's discussion were an array of artifacts and collectibles from, and related to, the era. This included a Revolutionary War bond, a certificate for a subscription to the "Society for Establishing Useful Manufactures" in Patterson, N.J., and flyers for various Hamilton-related tours and sights in New York. After the engaging history lesson, members participated in a lively question and answer discussion with John. It was quite a learning experience.

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Upcoming Member Events

Fairfield Theatre Company February 14, 2017
Member Lunch at Saugatuck Rowing Club March 9, 2017
New Haven Symphony March 19, 2017

Senior Choice at Home, a program of Jewish Senior Services®, is a comprehensive program that provides, coordinates and pays for long term care for older adults. It is designed to provide protection for independent individuals who wish to remain in their homes, ensure their care is paid for, and protect their assets as their healthcare needs evolve. Should one need to live in an assisted living community or receive nursing home care, the program will provide for these too.

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Jewish Senior Services®

The Jewish Home • Goldstein Rehabilitation Center • Assisted Living Residences • Friedman Home Care Agency
Chaifetz Family Hospice • Outpatient Therapy • Home Together™ • Institute on Aging • Private Physician Practice
Senior Choice at Home® • The J Fitness Center • Grasmere by the Sea Adult Day Program

Dr. Bertalan Mesko, PhD, a geek Physician with a PhD in genomics and an Amazon Top 100 Author, envisions the impact of digital health technologies on the future of healthcare and helps patients, doctors, government regulators and companies make it a reality. Here is what he has to say:

The elderly are the fastest growing age group in the developed countries. According to the World Health Organization (WHO), two billion people will be over the age of 60 by 2050. They live surrounded with 21st century technology in a fast-paced, fast-changing world, which more often than not does not take their perspectives, their needs and their characteristics into account. I believe it should change. The world should not only revolve around the young.

Technology helping with eventual falls

As our cells are ageing with us, healing takes a lot more time when you grow old. A lot of seniors have the fear that if they fall, the recovery will take a long time and they will not be able to move around as before. It can result in a lack of mobility, causing depression and other serious conditions that can put the patient in a downward spiral. The TASK Fall Detector, a waterproof, hypoallergenic, watch-like wearable automatically detects when the person wearing it falls on the ground. WalkJoy is offering help to solve this problem with its non-invasive technology aids in the restoration of gait and balance for people with peripheral neuropathy.

Support for better physical activity and walking

RespondWell uses a Kinect sensor to help understand a person's physical limitations and connect them with a therapist who can then create an individualized physical fitness plan. It sends feedback to the designated therapist, so he or she can monitor progress and make changes to the plan accordingly.

Devices for sensing the world better

When you grow old, your sense of hearing and seeing deteriorates gradually. It is worth getting familiar with the existing technologies – phones with huge buttons and volume regulators might be only the first step. The MP3341 Man Down mobile phone app provides a potential lifeline for seniors. It can store up to five contact numbers for instant dialing in case of emergency.

Tricks to keep the brain active and to help remembering things

The Click 'N Dig object locator comes with 6 receivers that can be affixed to important objects such as house keys plus a transmitter which is used to help locate the items themselves.

Tabsafe medication manager was developed to help you keep up with your medication regime. It dispenses all the pills and drugs based on an automated schedule. Pill Reminder Pro might be of great help, too; the app will remind you to take the right pills at the right time with a message.

GTX Corp developed smart shoes for seniors with memory losses with which patients can find the way home and they can orientate quite easily while walking around the street. With the help of Buddi, a smart wearable, a 'safe zone', an area that is trusted enough for an elderly person to travel within comfortably, can be established.

Dress up and eat like a pro

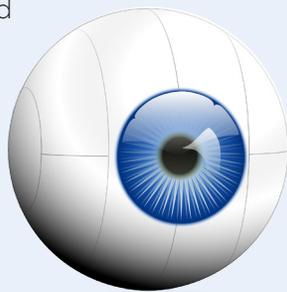
The Wright Stuff offers a range of products that makes dressing up easier for anyone who cannot use one of their hands. The company has Dressing Sticks, one-handed belt, sock aids, and even one-handed nail clippers for people. The Liftware stabilizing handle is a smart utensil that stabilizes hand motion, and enables the hand to shake 70 per cent less. The utensil comes with soup as well as fork attachment to broaden the horizon of meals.

Healthcare wearables and telemedicine for fewer visits at the doctor's office

Healthcare wearables such as Withings Blood Pressure monitor, the AliveCore Heart Monitor, the Fitbit Aria for measuring weight, Viatom Checkme for tracing ECG, measuring pulse rate and rhythm, oxygen saturation, systolic blood pressure, physical activity and sleep might help elderly gather data about their organism, and send it directly to the doctor's office.

Thus, they would not need to travel there for checkups, but only if there is a serious problem.

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Senior Choice at Home AND Long Term Care Insurance? Yes!

If someone already has long term care insurance, does Senior Choice at Home make any sense at all? The simple answer is yes.

"I have been asked a number of times why would I need another long term care policy, when I had one from a major insurance company," says member Jerry R. "My answer is that I wanted an immediate safety net in place, so that if anything happened to me, my children did not have to feel the undue burden for my needed care. The policy that I have does not start until paperwork has been completed, approvals have been received and 90 days have elapsed... I also wanted to have an outside, objective and knowledgeable source that could be relied on to advise and facilitate and navigate care. Finally, all I have to say is that when the time came and I really needed them, Senior Choice At Home was there for me."

A long term care insurance policy may be "limited" in terms of its daily benefit and/or the number of years for which it is designed to cover the policyholder. For example, if someone receives \$200/day from their insurance with a benefit period of three years, then the total policy value would be \$219,000 (\$200/day x 365 days/year x 3 years). For someone living in Southern Connecticut, that may not be enough considering that the cost for a live-in aide is approximately \$250-\$300/day and a quality nursing home can exceed \$500/day; two common scenarios for someone requiring long term care. *This is where Senior Choice at Home comes in.*

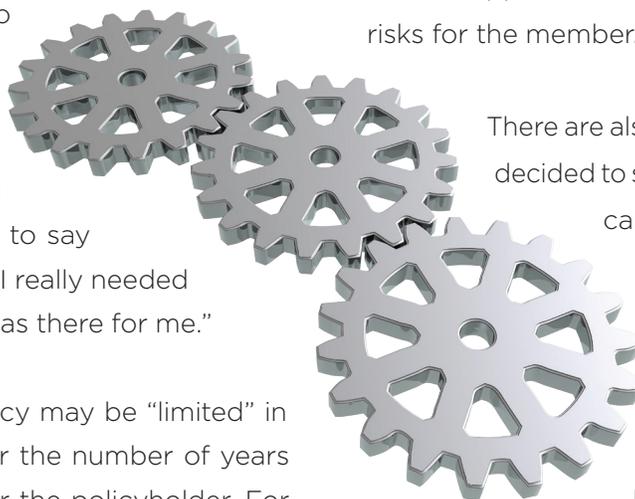
Senior Choice at Home fills the gaps to which a long term care insurance policyholder is exposed. The program is the first payer for the member's long term care needs (all provided by Jewish Senior Services and its staff) with any remaining balance often entirely covered by the existing insurance policy. There may even be a

surplus of the daily benefit, meaning that they have not used the entire daily benefit amount available to them. This results in the policy lasting longer than originally intended; often providing several additional years of coverage. If someone has an insurance policy with an unlimited benefit period (in terms in number of years), then Senior Choice at Home, as the first payer for care, will still supplement the gaps, filling significant holes and risks for the member.

There are also other reasons why our members decided to supplement their existing long term care insurance with Senior Choice at Home, including the zero-day elimination period as well as the comprehensive, reliable care coordination benefit.

If someone wants to plan for their future care and does not already have long term care insurance, then Senior Choice at Home may be a good solution for them. **However**, if someone has a truly outstanding long term care insurance policy in place, such as one with \$500/day in benefits that grows each year due to a compounded interest inflation rider, a low number of elimination days, and a lifetime benefit period, then the Senior Choice at Home **Care Coordination Plan** may be a good option for them.

If you would like to know how your existing long term care insurance policy can blend with Senior Choice at Home, please call our office at (203) 365-6491 to schedule an appointment. We will be happy to review your policy and help you understand how our program can benefit you.





December... What a Month! (continued)

On December 11, more than 70 Senior Choice at Home members and guests celebrated the Program's 100-member milestone at The Harry and Jeanette Weinberg Campus. Attendees enjoyed a delicious buffet brunch in Bennett Hall where Jewish Senior Services President & CEO Andrew Banoff welcomed the group and answered an array of questions. Following, several attendees toured the new campus. We are proud and honored to have earned the trust of 100-plus members, and the program continues to grow with several new members joining since.

The event calendar concluded with a holiday lunch at Pellicci's Ristorante in Stamford on December 13. Members enjoyed a family-style array of traditional Italian fare while discussing their upcoming holiday plans and adventures. At one table, several members discussed their pleasure and enjoyment of one of their newest purchases, the Amazon Echo. Perhaps Alexa made her way into a few new homes soon after.

"The Medical Futurist" (continued)

MC10 develops a Biostamp that is thinner than a Band-Aid, and it has the size of just two postage stamps. The sensors monitor temperature, movements, heart rate, and all these vital signs which can be transmitted wirelessly.

Intouch health and its telehealth network could also help manage diseases. Through its waste network, patients in remote areas or not able to travel have access to high-quality emergency consultations for stroke, cardiovascular, and burn services in the exact time they need it. Canary's monitoring system enables caregivers to keep an eye on people living elsewhere.

Since we are all hopeful to reach a certain age, we need to offer a helping hand to our senior friends and relatives with empathy coupled with our technological knowledge or gadgets.

