

GLEN ROCK PERENNIAL

Glen Rock's Senior Connection Newsletter #4 March 2021

UNDERSTANDING MEDICARE

The Following is the first in articles which will be featuring explaining the rules regarding Social Security, Medicare, and other Government Benefit Programs so our fellow Glen Rockers can avoid some of the pitfalls involved in claiming their hardearned benefits. So, you have worked for your entire adult life and now you are considering Retirement. Congratulations, now all you have to do is go down to Social Security, put in your claim, and watch the monthly income stream come in, and you are on your way. STOP!!! You are entering the Twilight Zone of Social Security, Medicare, and other Government Programs. Since most of these programs are irrevocable, meaning it is a one and done deal, you cannot afford to make the wrong choices because you are going to be getting these benefits for the rest of your life. SOCIAL SE-**CURITY** was signed in to law in 1936 by Franklin Delano Roosevelt and was meant to provide senior citizens with an income stream that was created by payroll deductions from workers. When FDR signed it, the average American citizen was living to the age of 62, and benefits could be claimed once an individual reached 65. What could possibly go wrong?

Social Security can be claimed any time between a worker's 62nd and 70th birthday (with certain disabilities qualifying filers to claim before 62). There are various ways to claim your Social Security Benefits. You can claim a benefit as a **worker**, as a **spouse**, as a **divorced spouse**, or as a **survivor**. All of these claiming statuses will be further explained in the next article. Our next article will also include some of the rules for claiming each status as well as a discussion about whether Social Security benefits are taxable and under what circumstances.

MEDICARE was signed in to law by President Lyndon B. Johnson on July 30, 1965.

Medicare was initially signed in to law to provide health coverage and increased financial security for older Americans who had been previously covered by employer linked group coverage. Medicare covers most services deemed "medically necessary," but it does not cover everything. Except in limited circumstances, it does not cover routine vision, hearing and dental care although these may be purchased separately through private insurance companies licensed by the government. Other services that are usually not covered through Medicare are nursing home care, or medical services outside the United States. Everyone must apply for Medicare when they turn 65 or some parts of Medicare carry financial penalties that go on for the life of the claimant with one exception. If a person turns 65 and is covered by an employer group plan and the employer has more than 20 employees, that person may defer claiming as long as he/she is covered by that employer's group plan.

Medicare coverage is divided in to four parts: A, B, C, D

- Part A helps pay the cost of a stay in a hospital or skilled nursing facility
- Part B helps pay bills for physicians and outpatient services such as rehab therapy, lab tests, and medical equipment and most medicines administered in a doctor's office.
- Part C is a different way you can choose to receive Medicare benefits. It consists of Medicare Advantage and Medicare Supplemental plans. These are private health plans provided by certain Government approved health companies.
- Part D helps pay the cost of prescription drugs. You need to enroll in Part D Plans or in Medicare Advantage Plans that include drug coverage.

More on these issues will covered in our next issue.



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GETTING VACCINATED AT A MEGA CENTER

When my husband and I received our vaccine appointment we were both ecstatic! But wait...our appointment was at the Mega Meadowlands site and our unease surfaced. Is it safe? Will there be crowds of people? Will we be waiting in long lines indoors and how will it be managed??? We haven't been indoors anywhere in months and now we were stepping into a 180,000 square foot space???

So needless to say we had some trepidation when entering the Meadowlands Racetrack site. But on we went, double-masked, slathered up our hands with enough anti-bacterial lotion to remove skin and remembered to wear short-sleeve tops beneath our winter coats. From the moment we entered and made our way up the "Appointments only" ramp we were greeted by concerned, responsible, and incredibly helpful National Guard men and women. They guided the short lines, kept everyone moving in precise and safe lanes. First stop was section with well spaced apartment registration desks where we showed our ID and insurance information. We also received an appointment for our second injection which was 3 weeks from the first. We were given a plastic ID card which we then presented every few steps to someone who scanned and checked it. After a short walk we were shown to another area, given our shot and then proceeded into a large room, (always scanning the card) and asked to wait 15 minutes to make sure there was no reaction. The room was quite large, chairs were very spaced apart and in case you needed further assistance or had any questions there were plenty of workers and Guardsmen/women to help you. After 15 minutes, you return your card upon exiting and go back to your car. From start to finish, 40 minutes. Our 2nd appointment for the follow-up vaccine was on the morning of the recent snowstorm. We arrived 2 hours early but because of the storm the Meadowlands center closed early and we were left wondering how we could get another appointment. We waited 48 hours but after not receiving a phone call, we decided to go in person back to the site and try to make an in-person appointment. Again, we were met with efficiency and instead of an appointment were given our second dose. So—Fear Not! Sign up, keep checking, get that appointment! But remember, even after your vaccine you need to keep wearing your mask, washing your hands and (ugh) keep on using hand sanitizer and be safe!

If you go to the Meadowlands... <u>LOOK FOR THE RACETRACK</u> (that's where vaccines are given) and is in <u>PARKING LOT M.</u> If you have a mobility problem, pull up to the entrance and seek assistance from a National Guardsman. They will direct you according to your needs. There is a ramp (no stairs) entry into the building. Make sure you have your driver's license and any insurance information with you.

"Am I safe or am I being scammed??"

How to avoid CoVid related scams

Scammers are taking advantage of the current environment to try and obtain your personal and financial information. Here are the top COVID-19 scams to be aware of.

- Learn how to <u>tell the difference between</u> a real contact tracer and a scammer. Legitimate tracers need health information, not money or personal financial information.
- Don't respond to texts, emails or calls about checks from the government. .
- **Ignore offers for vaccinations and miracle treatments or cures.** Scammers are selling products to treat or prevent COVID-19 without proof that they work.
- Be wary of ads for test kits. Many test kits being advertised have **not** been approved by the FDA, and aren't necessarily accurate. Almost all authorized home tests don't provide rapid results and require you to send a test sample to a lab for analysis.
- **Vaccine scams:** Be alert when requested to send information or money for a promise to receive a vaccine. Scammers claim to be able to provide a vaccine sooner than expected for a fee.
- Watch for emails claiming to be from the CDC or WHO. Use sites like <u>coronavirus.gov</u> and <u>usa.gov/coronavirus</u> to get the latest information. And <u>don't click on links</u> from sources you don't know.
- Photos of COVID-19 vaccination cards should not be shared on social media. Posting content that
 includes your date of birth, health care details or other personally identifiable information can be
 used to steal your identity.
- Be vigilant and protect yourself from potential fraud concerning COVID-19 vaccines. You will not be asked for money to enhance your ranking for vaccine eligibility. Government and state officials will not call you to obtain personal information in order to receive the vaccine.
- Beneficiaries should be cautious of unsolicited requests for their personal, medical, and financial
 information. Medicare will not call beneficiaries to offer COVID-19 related products, services, or
 benefit review.
- Be suspicious of any unexpected calls or visitors offering COVID-19 tests or supplies. If you receive a suspicious call, hang up immediately.
- Do not respond to, or open hyperlinks in, text messages about COVID-19 from unknown individuals.

If you suspect COVID-19 health care fraud, <u>report it immediately online</u> or call 800-HHS-TIPS (800-447-8477).

Get involved!

Our Glen Rock community is rich with opportunities to get involved, do good and build connections. Whether you are employed, semi-retired, or retired, these organizations all have something to offer. Most groups are currently meeting virtually.

Senior Citizen Advisory Committee. Want to help advocate for seniors here in town? This group advises the Mayor and Council on all things senior-related. Meetings take place the second Tuesday of every month at 1:30 PM. Contact Councilmember Mary Barchetto: mbarchetto@glenrocknj.net

Shade Tree Advisory Committee. This group's mission is to advise the Mayor and Council regarding our Borough's 20,000 shade trees. Meetings take place on the first Tuesday of each month except August at 7:15 PM. Contact email: grstac@glenrocknj.net

Historical Preservation Society. The GRHPS manages the Museum at the Station containing Glen Rock's wonderful collection of historical materials, as well as provides programming for the Borough. Contact: grhistoricalsocie-ty@gmail.com

Arts Council of Glen Rock. This group's mission is to promote, support and celebrate all forms of the arts in Glen Rock. The Arts Council provides an array of artistic experiences for the community throughout the year and fosters connections between local artists and the Borough. Contact: acgr@glenrocknj.net

Community Relations Advocacy Network CRAN works to overcome bias attitudes towards persons or groups based on race, color, religion, ethnicity, gender, sexual orientation, age and/or disability status. Meetings occur every third Wednesday of the month. Contact: cran@glenrocknj.net

Glen Rock Environ. Commission & Green Team. Interested in helping our environment locally? Get involved with us these very active groups in all manner of programming and activities. Contact: grec@glenrocknj.net

Glen Rock Pride Committee. This committee promotes awareness and celebrates the inclusion for LGBTQ residents of Glen Rock by planning and executing the Rainbow Flag Raising Ceremony in Wilde Memorial Park in June each year. Contact: https://doi.org/10.1007/journal.com

Stigma-Free Task Force. This organization serves as a committee to represent and develop programming for the greater Bergen County Stigma-Free initiative. It is a countywide movement which aims to reduce the stigma associated with mental illness through programming. Contact Councilmember Caroline Unzaga: cunzaga@glenrocknj.net

• Friends of the Glen Rock Arboretum. FOGRA is committed to the continued existence of the Arboretum as a designated wetland forest into the Conservancy of its native plants and natural habitats for wildlife. Contact: thielk-earboretum.org

Friends of the Glen Rock Library. FOGRPL is a group of residents who help sustain the library's high level of excellence and run fundraising events to generate thousands of dollars for programming and services at our wonderful library. Contact: friends@glenrocklibrary.org

Glen Rock Volunteer Fire Department. The GRFD was formed in 1910 and is composed of citizens like you to protect life and property. Be a part of this brave and giving group. Contact: www.glenrockfd.org

Glen Rock Volunteer Ambulance Corps. The GRVAC provides emergency first aid and transportation 24/7/365 to Glen Rock residents. There are many ways to volunteer to help this wonderful organization. Contact: www.grvac.org

Glen Rock TV. GRTV is a community resource for televising government, educational and current event programs. Be on the inside of Borough events and help with content, and or filming! Contact: www.glenrocktv.org

THERE'S AN APP FOR THAT!

Every generation has had to cope with new and sometimes baffling innovations. Those that were born into a new technology understandably seem to be able to do amazing (to us) things with it (watch a four year old with an iPad or a teenage grandchild with a smart phone). For the rest of us we have had to adapt to each new innovation as they came into our adult life and simply make the best of it. We have weathered the internet, conquered email, Gmail and Facebook; and sallied forth into (for at least some of us) the baffling world of smart phones. For some seniors (and others, like myself) would that there was someone or something that could take us by the hand and guide us through the intricacies of the smart phone. At think we would be forever grateful. If you are in the same boat a good place to start to start rowing could be Understanding smartphones: a simple guide. (www.yourlifechoices.com.au/technology/understanding-your-smartphone/) That's just one of many sites that can introduce you to your phone: the things that your phone can do and the apps that are preloaded on it. And don't forget your children and grandkids as a source of help. They can be a fountain of information about smart phones and apps. Apps can enrich your smart phone experience, they can teach, entertain, challenge, and it seems there are a gazillion of them, and for almost anything you can think of there's an app for that!

Working with this panoply of apps requires that you be at least passingly familiar with you smart phone or device. So here's a bit of an introduction. Your smart phone runs on an operating system (that makes it work). There are two predominant systems; Apple/IOS and Android. They differ in that Apple/IOS is a closed proprietary system that runs on Apple devices. Android is an "open" system supported by Google which run on phones other than Apple/IOS; such as Samsung; Motorola; etc. (there is also an app that allows Android phones to run IOS apps but it's too technical for this short article). Most phones come with some apps installed. Getting to know what's on your phone should be a first step. Some apps on your phone will be active while others, to be activated, must be installed (you usually just hit "install" but always know what you're installing or uninstalling and why). Apps that are not preloaded that you might think useful (some are listed below) can be downloaded from Apple store (for iPhones): and you can find information at <u>Download apps and games</u> on your iPhone or iPad - Apple Support. For you Android phones (Samsung, etc.) you could use Google Play Store at Google Play and (if the term applies) when there just type in "senior apps' in the search box; you'll be surprised. Questions to consider before you hit "install" on any app are: is it free; does it have ads; what are it privacy settings; what information does it collect and importantly what permissions is it prompting you for. A good source for understanding mobile apps is the FTC Understanding Mobile Apps | FTC Consumer Information. So, after exploring your phone and an overview of apps you'll find that regardless of which phone you have there are literally hundreds of apps for it and some are really, really amazing. For instance there is an app for enlarging key boards for easier typing; an app for fonts for easier reading and magnifying glass apps to name a very few. Google Play (senior apps). There's an app for texting, voice mail, video chat and free overseas calls if both parties have the same app (to know more you can visit What WhatsApp Is and How Its Messaging Works). All of these URL's (addresses) are only suggestions, not endorsements, and you can find many other app stores and apps that you may be more comfortable using. Always read the fine print! There is an old movie with Spencer Tracy in which the protagonist, discussing innovation, says; Yes, you can have the telephone. But you loose the charm of distance. Yes, you can have the airplane but the clouds will smell of gasoline!" Whether or not that's true it points to the fact that all new things come with pluses and minuses. Apps are wonderful but the choices can be overwhelming and you must always know who you are dealing with. Smart phones are ubiquitous and marvelous ways to stay in touch with family and friends, even to see them in voice chat, but they come with Robo calls and occasionally shady characters. Yet on balance for the informed these devices are amazing even if they do on occasion get lost! OH!.... but..... "THERE'S AN APP FOR THAT" Keep on learning!!!

LIBRARY NEWS ...

For a reader, nothing is better than curling up with a new book. Faced with isolation and boredom during the pandemic, what was once just a pastime is now almost a lifeline! Thanks to the efforts of the Glen Rock Public Library, we all can continue to enjoy new stories and literary adventures. They have taken many steps to make in-person browsing safer and offer a host of digital services for those not venturing out of the house.

Still enjoy visiting the library? You can do so safely. The first hour (10 am to 11 am) of browsing on weekdays is reserved *for seniors only*. The library has enacted strict social distancing and sanitizing protocol, which have allowed them to remain open and available to the public. On busy weekdays and weekends, visitors are assigned a time slot for my book browsing in fifteen-minute increments. These assignments allow the library to regulate how many patrons are in the building at one time, and they cap the number at 25. If you visit on a slower weekday, you may find you are one of only a handful of guests.

As an additional precaution, all library staff and visitors are required to wear masks, public computers, sitting areas, newspapers and magazines are currently off limits, and interactions with staff are conducted between a Plexiglas screen. If you're anxious at the thought of taking home a book that's been recently read by someone else, rest assured that books are only accepted for return in the outdoor drop boxes, where they are quarantined for 72 hours. The library has also made hand sanitizer available throughout the building and bathrooms are open to the public one person at a time.

For those who do not wish to go indoors, the library offers a convenient Door side Service. To use the service, you must have a library card and online password, for which you can apply online or with a phone call to the library. With your library ID, you can place your request for materials through the Glen Rock library online catalog. A simple and helpful video on how to place this request can be found at the bottom of the webpage, www.glenrocklibrary.org/ doorsideservice. Once a request is made online, patrons are contacted via text or email when their materials are ready. They are asked to call the library when they arrive for pick up with their library card handy, while a staff member will place items on a table outside and wait for borrowers to approach the door with their card. Face coverings are also required for these visits. Staying at home? You can still borrow new materials. Visit www.glenrocklibrary.org/ elibrary to learn more about the apps you can download to a computer, tablet or smartphone to access books and entertainment. The apps OverDrive and Libby allow you to download eBooks and eAudiobooks directly to your phone or reading device. Once you download these apps, you will be asked to log in with your library ID and password. A simple set-up service helps you connect the app to the Glen Rock library, and then your audio and digital book browsing can begin! You may borrow up to 5 titles at a time and can place holds on books as well. This service also grants access to over 250 magazines in several languages.

Another app, Hoopla, is available to Glen Rock library cardholders and gives you access to more books and audiobooks, as well as movies, tv shows and music. You can borrow up to 10 titles per month. Kanopy, a film app, gives you access to over 30,000 classic and indie movies and documentaries.

Visit glenrocklibrary.org/elibrary to find the links to these services. For questions about these free resources, you can contact a librarian via message at www.glenrocklibrary.org/contact-us, via phone at 201-670-3970, or via email at GLRKCIRC@BCCLS.ORG.

Don't forget if you have a question or a suggestion for the Perennial, please contact Kathy McCann at grperennial@glenrocknj.net

FIND US!!!!

If you are looking to access The Glen Rock Perennial online, simply go to glenrocknj.net

In the search bar type the word: perennial (that will take you to the link for the Senior newsletter). You can find previous publications there as well.

Fitness during the pandemic

The COVID 19 Pandemic has posed many challenges to the global society. Its spread has been controlled with social distancing which has resulted in a sedentary lifestyle for many Americans. This has specially taken a toll on the elderly and frail who tend to decondition, physically and emotionally.

As a Geriatrician, it has been a challenge to advise my patients to stay at home, socially isolated and yet maintain an active lifestyle. The immediate benefits of exercise are improved mood and energy, better sleep, and weight maintenance. The long-term benefits are improved strength, flexibility, and fitness which further reduces cardiac risk, falls, and frailty.

The exercise regimen has to be individualized in the senior population based on age, physical ability, and underlying illnesses. There are 4 broad categories of exercises that can be beneficial to the older adults.

Aerobic exercises involve the use of large muscle groups which improve body's ability to utilize oxygen. The examples of aerobic exercises are brisk walking, swimming, dancing, biking, and use of cardio equipment like treadmills and stationary bikes. For individuals with osteoarthritis, the exercises should involve low stress on the joints like swimming and water aerobics.

Muscle strengthening involves weight bearing exercises and resistance training. It can be started with homemade weights like soup cans and/or water bottles. Gradual incremental strengthening is advised for individuals with chronic pain and inflammation. Breathing should remain normal during weight lifting and joints should not be locked in a tightened position.

Flexibility is the most important for overall good health as it helps with activities of daily living like reaching out for objects, tying shoe laces, and turning to look over while reversing a car. Examples of flexibility activities would include stretches and yoga. They are best performed after aerobic and strengthening exercises when the body is warmed up.

Balance exercises like Tai Chi improve coordination and decrease the risk of falls especially in the elderly. This is significantly beneficial in reducing falls related morbidity and mobility problems.

Exercise in any form improves overall quality of life, augments physical and emotional health, and lowers health care expenditures. All exercise programs, for older adults should be individualized after discussion with a health care provider.

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"We All Fall Down"

This line from a children's song (Ring Around the Rosie) which is thought to have surfaced in the 16th century in connection with a London tragedy might apply to conditions we find ourselves in to-day. That is; we all fall down (maybe). In fact falling is a serious business which may not get enough of our attention. Consider this: according to the New Jersey DHS falls are the leading cause of moderate to severe injuries to older adults in our state. Every 8 minutes a person over 60 is treated in an emergency room because of a fall. The importance of this should be as shocking as they are ignored. But it doesn't have to be that way. There are steps that can be taken to mitigate the chances of falling. They are pretty simple and we should all be aware of them.

Most of what follows is common sense but isn't it common sense that we often overlook or fail to rely on? So let's see what's common about most common falls. They usually involve one or more of the following: Vision deficits; medications; chronic conditions; obstacles in our environment: compromise of our balance and gait. Each of these need be paid attention to and the necessary steps should be taken to address them.

<u>Vision deficits:</u> Going for a simple eye exam is a start along with an open discussion of alternatives. Keep in mind that a simple thing like the use of bifocals might heighten your risks.

<u>Medications and conditions</u>: Go visit with your doctor. Ask about any medications you take or conditions you suffer from that might raise the risk of a fall. Openly discuss any concerns you may have.

(Note: that in both of these suggestions the "open discussion" part is as important as the "going" part.)

<u>Your environment:</u> It's not as simple as it might first appear. It's not just the random little rug at the foot of the stairs or spilled water in the kitchen though these things are important. It can encompass as well your footwear, lighting, banisters, etc. Advice on this can be had from both the New Jersey DHS and the NCOA (both site are shown below)

<u>Balance & Gait:</u> Lastly, we come to what heads practically everyone's list of things to be aware of in prevention. As we age our strength declines, along with this decline both our balance and gait may suffer and change. Moderate exercise is recommended by virtually every authority on aging where that is physically possible. Reach out to take advantage of programs offered by Medicare such as Silver Sneakers or others in your nearby community. Group activities can be both rewarding and beneficial.

This brief article began with a line from a child's rhyme which may have surprised you with both it's age and subtext.. But it's sometimes old saws that connect us to new ideas. If actively preventing falling is a new idea it's subtext is move; move; move. It's good for you!



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WHAT IS ZOOM?

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Zoom is a FREE web-based video conferencing system available for connecting with friends, family and sometimes community meetings, etc.

You can either create a meeting of your own for others to join using your own meeting code and password, OR you can log into a meeting created for you, using a code and password provided to you by the originator of the Zoom session,

Zoom is a way to connect with other throughout the pandemic to lessen the feelings of isolation.

HOW TO CREATE A ZOOM ACCOUNT:

You can create a Zoom meeting for you and one other person, or a group of people. Simply

- Go to www.zoom.com
- You will need to create an account using an email address, where they will send you a confirmation email to that account.
- Once you open your email and choose to activate your account (simply follow the instructions) you fill out your name and create your own password. You should not be asked for more information than that.
- You will be given a meeting link, and a meeting code that is for you to use when creating your own zooms. (You do NOT need this code to access a meeting sent to you by another user).
- A basic FREE account allow for you to create a meeting for more than two people that can last for 40 minutes with up to 100 participants.

JOINING A ZOOM MEETING

If you receive an email from a friend or family member who has set up a Zoom session and would like you to join in, contained in the invitation to join is a meeting ID and a password.

- Go to www.zoom.com
- Select "Join a meeting" Next to Start a meeting.
- Enter the Meeting ID and Password sent to you.
- Once you start your Zoom meeting, you will see a screen with your video picture on it. There will be a choice on the bottom under your video that says "join with Video" or "join without video". Select JOIN WITH VIDEO.

For more extensive tips on how to navigate a Zoom session with more comprehensive slides, please go to the GR Borough page under the senior newsletter tab for a slide presentation on how to Zoom!

For anyone interested in learning more ways in which technology can enrich your life, you may want to consider looking more into:

https://seniorplanet.org/locations/new-york-city//

Senior Planet is an organization affiliated with the AARP that was created to help older adults with technology services. During covid, there are many online courses you can sign up for. There is also a hotline for you to call for any technology questions. If you find these courses helpful, you can become a member for a donation of your choosing. The nearest location is NYC.

Are you ready to start playing the fastest growing sport in the United State? If the answer if yes, then you want to play Pickleball. You never heard of it well here is a very brief History thanks to Anne Camp.

Pickleball was invented in 1965 on Bainbridge Island, a short ferry ride from Seattle, Washington. Three dads – Joel Pritchard, Bill Bell, and Barney McCallum -- whose kids were bored with their usual summertime activities -- are credited for creating game. Pickleball has evolved from original handmade equipment and simple rules into a popular sport throughout the US and Canada. The game is growing internationally as well, with many European and Asian countries adding courts."

"Pickleball has a very interesting name, especially since no pickles are used. According to Barney McCallum, the game was officially named after the Pritchards' dog Pickles, who would chase the ball and run off with it. According to McCallum,"

This happens to be a wonderful game for seniors. It is played on a court only 22 ft. by 44 ft., with a light paddle and a light ball similar to a wiffleball. The equipment does not place a strain on your body and you do not have to run much, this is a game of reflexes and control rather than running and power. And during this difficult time you can be outside, get some exercise, and talk to people so it has a socialization aspect.

If you want to learn more about the game go to www.usapa.org and you can read the rules and learn some history. If you want to see the game being played, again use the internet and go to www.Pickleballchannel.com.

Now if this interests you, when the snow melts and the tennis courts at Wilde Park are dry, we play on Tuesday and Thursday mornings. During the winter we start at 10AM, and when the weather warms up we play starting

at 8AM. So if you do want to join us you can email me, Mark Sabow at <u>marksabow@hotmail.com</u> and I will add your name to the distribution list.



Did you have a box like the one below outside your home??



NOSTALGIA NEWS...

We have a lot of unique seniors in Glen Rock! We would like to know what the most interesting job is that you've ever had! If you would like to send us your answer (we will publish the answers but not anyone's names) please direct your answer to us via email at

grperennial@glenrocknj.net

OR YOU CAN MAIL IT TO...

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