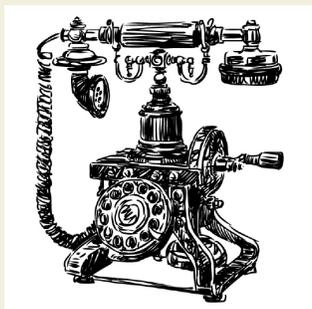




Did You Know ...

Alexander Graham Bell never phoned his wife or mother because they were deaf.



Trivia

Q: Three of rock's greatest guitarists all got their start in the same band, the Yardbirds. Which three guitarists?

Q: What was the Beatles' first single as a group?

Q: In 1952 Richard Nixon made a speech known as the "Checkers" speech in answer to allegations against him. Who or what was the subject of this speech?

Q: What fast-food franchise opened to the jingle, "Hold the pickle! Hold the lettuce!" in 1954?

Answers on page 3 ...

22 Ways to Pay for Home Care

One of the most affordable senior-care options is in-home care. Even so, adding any payment to your budget can be stressful. Fortunately, there are quite a few options for paying for home care you may not have thought of. People have gotten creative with funding, and there are more choices than just savings and long-term care insurance.

The one thing you probably won't be able to use that you may have been counting on is Medicare. In fact, people are often surprised to learn that Medicare doesn't pay for much long-term care of any kind. But there are benefits that do.

Here are 22 creative options for paying for home care. For more details and to learn the pros and cons of each in your situation, please speak to a financial planner.

Insurance

- Private health insurance, which will sometimes pay for a certain amount of home care.
- Disability insurance.
- Auto insurance.
- Life insurance.
- Life settlement, an arrangement in which a third party buys your life-insurance policy and then gets the benefits when you die. (Be sure to do your homework first on the down sides.)
- Viatical settlement—like a life settlement except it's meant for people with a terminal illness.



- Accelerated death benefit: The life insurance company gives you some money before you die rather than paying it all out after.
- Long-term care insurance.

Retirement Benefits

- Work-related salary/benefits.
- Individual retirement accounts (IRAs).
- Employee-funded retirement plans [401(k), 403(b)].
- Annuities.

Continued on page 2...

Senior Quotes

“And in the end, it's not the years in your life that count. It's the life in your years.”

— Abraham Lincoln

“Age does not protect you from love, but love to some extent protects you from age.”

— Jeanne Moreau

“Age is something that doesn't matter, unless you are a cheese.”

— Billie Burke

Health & Happiness Tips

1. Eat fruits and vegetables of a variety of colors every day.
2. Take time every day for deep breathing. Ten minutes of deep breathing can help improve physical and mental health.
3. Spend time in nature. (Go for a walk, sit in a garden.)
4. Stay hydrated by drinking a lot of water even when you don't feel thirsty.
5. Break out of an old routine and try something new.

Client Story: *Fred Morgan*

submitted by Preferred Care at Home of Jacksonville, FL



Fred started his journey in Terre Haute, Indiana where he grew up on his family farm. It was on this farm where he learned the value of hard work and how to manage livestock and grow crops. Years later, Fred left the farm to attend Purdue University where he obtained his BA in Agriculture.

Fred remembers how he helped develop an area in Kissimmee, Florida, long before Disney World and Universal Studios were built. The grounds were nothing but orange trees and swamps at the time, and the mosquitoes were so thick that everyone carried a handkerchief to fan them away.

Fred was also a teacher and a business owner of Morgan Feed Store. He retired and now lives in Jacksonville, Florida.

Recently, Fred celebrated his 93rd birthday and was surrounded by his many friends. Preferred Care at Home Jacksonville has the privilege to provide home care service so Fred can remain where he wants to be: home.

22 Ways ... *From page 1*

Personal Savings & Assets

- Stocks.
- Bonds.
- Savings accounts.
- Real estate/reverse mortgage. With a reverse mortgage, you get money back based partly on what your house is worth.
- Personal property.

Government Assistance

- Medicaid waiver (Home & Community-Based Services/HCBS). In-home care can be cheaper for states than facility care, so some are offering this option.

- Cash & Counseling, another Medicaid program. You get money to use for the care you want. Only a few states offer this. You can check into yours through the National Resource for Participant-Directed Services.

- Program for All-Inclusive Care for the Elderly (PACE), a Medicaid/Medicare program that even people who don't qualify for Medicaid can use. Participants must need nursing-home level care.

- Veterans Benefits. Many veterans and veterans' widows qualify for a little-known benefit called Aid & Attendance. Check for PACE in your area through the National PACE Association.

- Supplemental Security Income (SSI), which is income based, or Social Security Disability Insurance (SSDI). Visit ssa.gov for more.



Tabatha McLaughlin Caregiver of the Quarter

*submitted by Preferred Care at Home
of Nashville, TN*

Tabatha McLaughlin cares for the mind, body and soul of those who have the blessing to know her. She is reliable and compassionate and is often referred to as “Sunshine” because her smile is so bright.

When Tabatha applied to be a caregiver she wrote on the application, “I would love to

bless people who are unable to care for themselves, so I can give them laughter again. My commitment is to give others life again and work with the grateful.” Tabatha has become a valuable member of the Preferred Care at Home team in Nashville, TN, sharing her heart with the community. Combine that attitude and commitment with over 11 years experience in hospitals, nursing homes and doctors’ offices as a tech and as a referral coordinator, and she is a valuable resource and a true blessing. Oh, and she can cook and clean with the best of them.

Thank you, Tabatha, for everything you do for your clients and for us. We are grateful.

Have You Completed a Benefits Checkup?

Have you ever wondered, “Can I get help?” or, “What resources am I eligible for?” Well, with **benefitscheckup.org** you can find out the benefits available to you with a few simple clicks of the mouse. According to BenefitsCheckUp, here are the types of expenses you may get help with:

- Medications
- Food
- Utilities
- Legal
- Health care
- Housing
- In-home services
- Taxes
- Transportation
- Employment training



BenefitsCheckUp guides you through a series of questions that can assist you or a loved one in finding the money you need.

Senior Humor

As a senior citizen was driving down the freeway, his cell phone rang. Answering, he heard his wife’s voice urgently warning him, “Herman, I just heard on the news that there’s a car going the wrong way on Route 280. Please be careful!” “It’s not just one car,” said Herman, “It’s hundreds of them!”

—Submitted by Preferred Care at Home of Memphis, TN



Trivia Answers

from page 1

A: Eric Clapton, Jeff Beck, Jimmy Page.

A: “Love Me Do,” 1962.

A: A cocker spaniel dog named Checkers.

A: Burger King.



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Celebrating life, dignity and independence.™

We understand that long-term care can be costly.
We have built our reputation on providing quality
services at affordable prices.

Services may vary depending on the licensing of each Preferred Care at Home franchise location.