

TIME FOR MEDICARE OPEN ENROLLMENT

Medicare Open Enrollment is from October 15 until December 7 every year. During this period, all people with Medicare can change their Medicare health plans and prescription drug coverage for the following year to better meet their needs.

Benefits and premiums can change from one year to the next. So even if individuals want to keep their current coverage for next year, they should always double-check their Medicare health or prescription drug plans to make sure they understand about any changes that may apply and determine if their current plan is still the best available option.

During the Medicare Open Enrollment Period, the following changes can be made that would take effect on January 1.

- Change from Original Medicare to Medicare Advantage or vice versa.
- Switch from one Medicare Advantage Plan to another.
- Switch from one Medicare Part D (prescription drug) plan to another.
- Enroll in a Medicare Part D plan if enrollment didn't occur when first eligible.

Choosing Medicare and related health care coverage can be challenging. Those wanting assistance may contact the Senior Health Insurance Information Program (SHIIP). During COVID-19 the SHIIP/SMP program is providing Medicare counseling to beneficiaries remotely, via telephone.

The Mason City Elderbridge office is a SHIIP sponsor site for two counselors, Alison Konefes and Pat Otto who perform Medicare D Comparisons and other assistance to Medicare beneficiaries. SHIIP offers confidential, free counseling from trained volunteers.

To find a SHIIP counselor in your county;

- contact Elderbridge by calling 800-243-0378 or visit www.elderbridge.org
- contact LifeLong Links by calling 866-468-7887 or visit www.lifelonglinks.org
- contact the state SHIIP/SMP office by calling 800-351-4664 or visit www.therightcalliowa.gov



September/October 2021

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I receive a Medicare & You handbook each year but am never sure what to do with it. How should I be using my Medicare & You handbook? -Esther

Dear Esther,

I'm glad you asked! The Medicare & You handbook is mailed to all Medicare households each September and contains information on Medicare benefits.

Here are some helpful uses for your handbook:

Learn what's new with Medicare. It's important to know any updates about your Medicare coverage. For example, the 2021 Medicare & You book had updates on lower insulin costs, new acupuncture coverage for back pain, and virtual services. Remember that Medicare Advantage Plans must cover the same benefits that Medicare does; if you see an update to Medicare in your Medicare & You book, you should expect to have those same benefits with your Medicare Advantage Plan, although with possibly different costs or restrictions.

Understand how to enroll. If you are new to Medicare, the Medicare & You handbook can be helpful in explaining how to sign up. It explains who will be automatically enrolled, and who will need to actively sign up. The handbook lists instructions for signing up and offers resources to contact for assistance.

Compare private plans in your area. While there is a general version of the handbook available online, the version mailed to you or sent to you electronically will

contain information specific to the area in which you live. It should contain a list of Medicare Advantage Plans, Part D plans, and supplemental Medigap plans available in your area for you to compare.

See if you qualify for any cost assistance programs. There are a variety of programs that help people save money on their Medicare. The Medicare & You handbook contains the eligibility guidelines (which are usually a person's monthly or yearly income, and sometimes their assets) for these different programs. Use your handbook to see if you may be eligible for Extra Help, the Medicare Savings Program, or a State Pharmaceutical Assistance Program.

Learn about your rights. If you are denied coverage for a health service or item that you believe should be covered, your Medicare & You handbook contains helpful information on filing appeals. It additionally provides tips on protecting yourself from Medicare fraud and medical identity theft.

Use as a reference guide throughout the year. It is tough (and likely impossible!) to memorize everything about how Medicare works. Instead, keep your Medicare & You handbook to use as a reference guide as you need care throughout the year. The book contains an index of topics, as well as a dedicated section to finding out if Medicare covers your test, item, or service.

As you can see, the Medicare & You handbook can be helpful to you throughout the year. I highly recommend keeping it handy! If you don't receive your Medicare & You handbook, you can call 1-800-MEDICARE and request that a copy with information for your area be sent to you. -Marci



September is National Cholesterol Education Month. According to the Centers for Disease Control and Prevention (CDC), more than 102 million American adults have cholesterol that is above a healthy level, and more than 35 million Americans have cholesterol levels that put them at a higher risk of heart disease. High cholesterol normally does not have any symptoms, but it can be detected through a simple blood test. Speak to your doctor about whether you should check your cholesterol levels.

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SEPTEMBER IS HEALTHY AGING® MONTH

Think it's too late to "reinvent" yourself? Think again. According to Carolyn Worthington, editor-in-chief of Healthy Aging® Magazine and executive director of Healthy Aging®, "it's never too late to find a new career, a new sport, passion, or hobby."

Worthington is the creator of September is Healthy Aging® Month, an annual health observance designed to focus national attention on the positive aspects of growing older. Now in its second decade, Worthington says September is Healthy Aging® Month provides inspiration and practical ideas for adults, ages 50-plus, to improve their physical, mental, social, and financial well being.

"Use September as the motivation to take stock of where you've been, what you really would like to do if money was no object," says Worthington. "And try it! Who says you have to do something related to what you studied in school? Who says, you can't become an entrepreneur, start your own home business later in life, test your physical prowess, or do something wildly different from anything you've done before? Only that person you see in the mirror!"

To get you started on reinventing yourself, here are some ideas from the editors of Healthy Aging® Magazine (www.healthyaging.net). Maybe they will help you think outside the box:

1. Do not act your age or at least what you think your current age should act like. What was your best year so far? 28? 40? Now? Picture yourself at that age and be it. Some people may say this is denial, but we say it's positive thinking and goes a long way toward feeling better about yourself.
2. Be positive in your conversations and your actions every day. When you catch yourself complaining, check yourself right there and change the conversation to something positive.
3. Have negative friends who complain all of the time and constantly talk about how awful everything is? Drop them. As cruel as that may sound, distance yourself from people who do not have a positive outlook on life. They will only depress you and stop you from moving forward. Surround yourself with energetic, happy, positive people of all ages and you will be happier too.
4. Walk like a vibrant, healthy person. Come on. You can probably do it. Analyze your gait. Do you walk slowly because you have just become lazy or, perhaps, have a fear of falling?
5. Stand up straight! You can knock off the appearance of a few extra years with this trick your mother kept trying to tell you. Look at yourself in the mirror. Are you holding your stomach in, have your shoulders back, chin up?
6. How's your smile? Research shows people who smile more often are happier. Your teeth are just as important to your good health as the rest of your body. Not only is it the first thing people notice, but good oral health is a gateway to your overall well-being.
7. Lonely? Stop brooding and complaining about having no friends or family. Volunteer your time, Take a class, Invite someone to meet for lunch, brunch, dinner, or coffee.
8. Start walking not only for your health but to see the neighbors. Have a dog? You'll be amazed by how the dog can be a conversation starter.
9. Make this month the time to set up your annual physical and other health screenings. Go to the appointments and then, hopefully, you can stop worrying about ailments for a while.
10. Find your inner artist. Who says taking music lessons is for young school children? You may have an artist lurking inside you just waiting to be tapped. Have you always wanted to play the piano, violin, or tuba? Have you ever wondered if you could paint a portrait or scenic in oil? What about working in wood?





The Bertha Stebens Charitable Foundation awarded Elderbridge on Aging a \$5,000 grant to be used for client assistance. Funding will help low-income older adults, caregivers, and individuals with disabilities pay for food, emergency shelter, co-pays on medication, minor home repairs to prevent falling, technology fees for a Lifeline, a Grandpad, and/or other items or services that fill an unmet need. Thank you Bertha Stebens Charitable Foundation for your generous gift and support of the Elderbridge mission.

The Wells Fargo Foundation awarded Elderbridge Agency on Aging a \$5,000 grant to be used for our Client Assistance Program in the Elderbridge region. Client Assistance provides funding for unmet needs for low-income older lowans and adults with disabilities. Funds may be used for food, medical equipment such as a Lifeline or Grandpad, eyeglasses, emergency shelter, utilities, security devices that support safety, dental services, transportation, minor home modifications including ramps, installation of safety bars, and home repairs to prevent falling. On behalf of the Board of Directors, staff, and the consumers we serve, thank you Wells Fargo Foundation for your generous support of our mission.

THINK SQUASH ISN'T FOR YOU? THINK AGAIN!

Adults with healthy eating habits may be able to fight off illnesses quicker than those who don't. From cancer prevention and heart health to keeping Alzheimer's disease at bay, bringing vegetables like squash into your diet may help.

True to their name, winter squash are ideal foods to have on hand during the cooler months. They not only are packed with immune-enhancing nutrients but also work well in heartier dishes and can last a long time in your kitchen.

While you may only think about squash in the fall, adding these dense veggies will pack a punch when it comes to fighting disease and many are available year-round.

Most Popular Types of Squash

Zucchini — This slender (or if forgotten in the garden, enormous) green vegetable is part of the squash family and is a popular veggie well-known for its proven nutritive properties. It's low in carbohydrates, calories, and contains healthy fats. It is great fried, added to casseroles or snuck into baked goods.

Yellow — Besides the color, yellow squash differs from zucchini with a larger bottom and more tapered neck. The nutty flavor contrasts well with zucchini's more cucumber-like taste. Eating yellow squash can lower cholesterol levels, provides antioxidant benefits, lowers blood pressure and more.

Pumpkin — This slightly sweeter winter squash is used both in savory dishes and sweet desserts. Pumpkin has exceptional antioxidant properties due to the presence of alpha and beta carotenes.

Spaghetti — oval-shaped, spaghetti squash is yellow or orange colored, and after cooking can be separated into long, thin strands that look similar to spaghetti (hence the name!). It is often used as a healthy substitute to traditional spaghetti.

Butternut — This winter squash is larger in size and often roasted whole with its seeds and rind. It adds a nice flavor to chili and pasta dishes and is great roasted with a small amount of butter and cinnamon.

Acorn — aptly named because when fully grown, they look quite similar to large acorns, with a delicious twist of being green and heavily ridged around the exterior. Acorn squash is a winter squash, meaning that it grows longer on the vine before harvest. Besides the delicious taste, it is also more nutrient-dense than any of its summer squash relatives, making it an invaluable part of a healthy and balanced diet.

Patty Pan — Also known as scallop squash due to its scalloped edges, patty pan squash is a small, brightly colored, summer variety. It is a good source of folate, manganese and vitamin C, and ranks extremely low in calorie count. Patty pan tastes great roasted, grilled or fried.

Benefits of Adding Squash to Your Diet

- Strengthen bones with valuable trace elements such as calcium and zinc.
- Regulate blood sugar as a good source of fiber and vitamin B, which help stabilize insulin and glucose levels.
- Boost immunity with antioxidants such as vitamin C.
- Prevent heart disease with cholesterol-lowering pectin.
- Fight lung cancer and other respiratory illnesses with high amounts of vitamin A.
- Support Eye health with vitamins and minerals good for preserving eyesight.



Pumpkin-Oatmeal Muffins

These healthy pumpkin-oatmeal muffins will get you in the mood for fall. Sprinkling the muffins with pecans adds a nutty crunch to every bite. Serve them for breakfast or as a grab-and-go snack.

Ingredients

3 ½ cups old-fashioned rolled oats	1 teaspoon baking powder
1 ½ cups reduced-fat milk	1 teaspoon pumpkin pie spice
1 cup unseasoned pumpkin puree	¾ teaspoon salt
½ cup light brown sugar	2 large eggs, lightly beaten
1 ½ teaspoons vanilla extract	½ cup chopped pecans

Directions

1. Preheat oven to 375 degrees F. Stir oats, milk, pumpkin, brown sugar, vanilla, baking powder, pumpkin pie spice, salt and eggs together in a large bowl until fully incorporated.
2. Lightly coat a 12-cup muffin tin with cooking spray. Spoon the batter into the prepared muffin cups, filling each almost to the top. Sprinkle evenly with pecans.
3. Bake the muffins until a toothpick inserted in the center comes out clean, 25 to 30 minutes. Let cool in the pan for 10 minutes, then transfer to wire rack. Serve warm or at room temperature.

Servings: 12, Tips to make ahead: Wrap airtight and refrigerate for up to 2 days or freeze for up to 3 months. Source: EatingWell.com, August 2020

OLDER WORKER EMPLOYMENT PROGRAM

A growing number of older Iowans are choosing to join or stay in the workforce well past the traditional retirement age. But whether they are working by choice or out of economic necessity, many find the job market to be quite challenging. Older workers take twice as long as younger workers to find employment.

To help address this issue, the Iowa Department on Aging administers an Older Worker Employment Program to assist older Iowans gain and maintain employment and increase their self-sufficiency. Elderbridge sponsors this program locally.

Components of the Older Worker Employment Program

In collaboration with Iowa Vocational Rehabilitation Services, the Older Worker Employment Program (OWEP) uses federal funds to house an Older Worker Employment Specialist at Elderbridge where employment services are provided to Iowans aged 55 or older with disabilities.

Older Worker Employment Program Qualifiers:

- Age 55 or older
- Have a disability that is a barrier to employment
- Eligible for and active with Vocational Rehabilitation Services

Employment Specialists assist job candidates in the following ways:

- Completing various vocational assessments and identifying a job goal.
- Job-seeking skills, completing applications, preparing for interviewing, writing resumes, and contacting employers.
- Advocating with businesses to hire work-ready job candidates.
- Tracking and ensuring training of job candidates who are newly hired so that they become familiar with and understand the workplace culture, expectations, and how to handle situations on the job.
- Discussing how the job candidate is adjusting to the new job and providing guidance as needed.
- Providing follow-up contacts for up to one year after an individual is stable in their employment.
- Establishing successful and effective networks of connections with business customers and the Aging Network.
- Communicating and collaborating with Vocational Rehabilitation staff to provide assistance to job candidates.

Benefits of the Older Worker Employment Program

Research shows that people who work into the latter half of their 60s (or beyond) benefit from a number of things, including a more secure financial future, improved access to insurance options and increased socialization. According to the U.S. Bureau of Labor Statistics, Iowa currently has the ninth highest employment-to-population ratio in the nation for workers aged 55 or older, at 43 percent.

For more information, contact Marsha Harmonson, Older Worker Specialist for Elderbridge at 800-243-0678 or mharmonson@elderbridge.org.

AROMATHERAPY STRESS RELIEF FOR SENIORS AND CAREGIVERS

Caring for an older adult is a tough job. It's also difficult to be the person whose body or mind is declining. This chronic stress can decrease the quality of life for both seniors and caregivers. It also increases the chances of developing serious physical and mental health issues. A simple, but effective, non-drug stress management technique called aromatherapy uses the powerful positive effect of scent on the body to help both seniors and caregivers improve health and well-being.

Smells can instantly trigger significant memories as well as affect the body's nervous system. When the nose smells something, the olfactory nerve is triggered. It signals the parts of the brain that control emotions, mood, and memory. These parts also control the autonomic nervous system, which is responsible for the fight-or-flight and relaxation responses. This explains why scents can cause physical reactions.

Seniors and caregivers can benefit from aromatherapy in many ways, including:

- Less stress
- Improved sleep
- Improved digestion (reduced constipation)
- Reduced pain levels
- Reduced anxiety and depression

For seniors with Alzheimer's or dementia, aromatherapy can help reduce challenging behaviors that are caused by anxiety or mild discomfort.

Experiment with different ways of scenting the environment until you find what works best. Popular scents to relieve stress, calm, and soothe:

- Lavender
- Rosemary
- Peppermint

There are dozens of scents available, so don't limit yourself to this list. Whatever scents please you or your older adult will work just fine.

SEPTEMBER/OCTOBER 2021 MENU				
		1	2	3
		COOK'S CHOICE	Scalloped Potatoes w/Ham Breadstick Broccoli & Baked Apples	Salmon Patty Baked Sweet Potatoes Coleslaw & Mixed Fruit
6	7	8	9	10
Ground Beef Stroganoff Egg Noodles Steamed Carrots & Fruit	Chef's Salad w/Breadstick Apricots Hot Milk Cake w/Berry Mix	Taco Casserole Mexican Rice Pears & Peanut Butter Cookie	Roast Turkey w/Roll Mashed Potatoes w/Gravy Broccoli & Mandarin Oranges	Philly Sloppy Joe Potato Wedges Mixed Vegetables & Apple
13	14	15	16	17
Goulash Lettuce or Spinach Salad Garlic Parmesan Green Beans Mandarin Oranges	Tuna Salad or Crab Salad Sandwich Potato Salad Beets Mixed Fruit	Salisbury Steak Mashed Potatoes w/Gravy Asparagus & Fruit Molasses Cookie	Brown Sugar Glazed Pork Baked Sweet Potatoes Broccoli Banana	COOK'S CHOICE
20	21	22	23	24
Crispy Parmesan Chicken over Spaghetti Steamed Carrots Rice Pudding	Swedish Meatballs over Rice Mixed Vegetables Apple Slices Chocolate Chip Cookie	BBQ Pulled Pork Sandwich Sweet Potato Fries Corn Strawberries	Creamed Chicken over Biscuit Green Beans & Peaches Mixed Berry Crumble	Meatloaf Mashed Potatoes w/Gravy Asparagus Apricots
27	28	29	30	1
Ham & Bean Soup Corn Bread Coleslaw & Banana	Sloppy Joe Potato Salad Green Beans & Fruit	Half of a Turkey Sandwich Cup of Potato Soup Baby Carrots & Mixed Fruit	Liver & Onions/Beef Patty Mashed Potatoes w/Gravy Mixed Vegetables & Peaches	Roast Turkey Mashed Potatoes & Broccoli Hot Milk Cake w/Berry Mix
4	5	6	7	8
COOK'S CHOICE	Scalloped Potatoes w/Ham Whole Wheat Roll Broccoli Applesauce	Greek Marinated Chicken Roasted Red Potatoes Zucchini & Summer Squash Rice Pudding	Chili Cinnamon Roll Steamed Carrots Pears	Oven Fried Chicken Baked Sweet Potatoes Beets Apple Slices
11	12	13	14	15
Apple Pork Chops Roasted Red Potatoes Broccoli & Cookies	Philly Sloppy Joe Sweet Potato Fries Mixed Vegetables & Apple	Hot Beef w/Gravy & Roll Mashed Potatoes Green Beans & Oranges	Baked Honey Chicken Sweet Potato Fries Carrots & Banana	Crunchy Pollock or Cod Fillet Potato Wedges & Corn Berry Fluff Jell-O Salad
18	19	20	21	22
Ground Beef Stroganoff Egg Noodles Green Beans & Oranges	Chicken a la King Biscuit Mixed Vegetables & Peaches	COOK'S CHOICE	Ham & Bean Soup Corn Bread Broccoli & Apple Crisp	Meatloaf Baked Potato Asparagus & Pears
25	26	27	28	29
Mushroom & Swiss Burger WW Bun Potato Salad Baby Carrots	Liver & Onions -OR- Beef Patty Mashed Potatoes w/Gravy Mixed Vegetables	Ham Loaf Sweet Potatoes Cauliflower Mixed Fruit	Baked Chicken Parmesan w/Spaghetti Zucchini & Summer Squash Pears	Hearty Veg Beef Soup Breadstick Lettuce/Spinach Salad Mandarin Oranges
29	30	31		
Chicken, Orange, & Almond Salad & WW Roll Steamed Carrots Mixed Berry Crisp	Meatloaf Baked Potato Asparagus Pears	Creamy Dijon Chicken Roasted Red Potatoes Green Beans Strawberries & Bananas		

TEN YEARS YOUNGER

After my 91-year-old mother finished having her hair cut and shaped, the stylist announced, "There, now you look ten years younger!"

My mother, unimpressed, replied, "Who wants to look 81 years old?"

BLACK AND WHITE

Attending a wedding for the first time, a little girl whispered to her mother, "Why is the bride dressed in white?"

"Because white is the color of happiness, and today is the happiest day of her life," replied her mother.

The child thought about this for a moment, then said, "So why is the groom wearing black?"

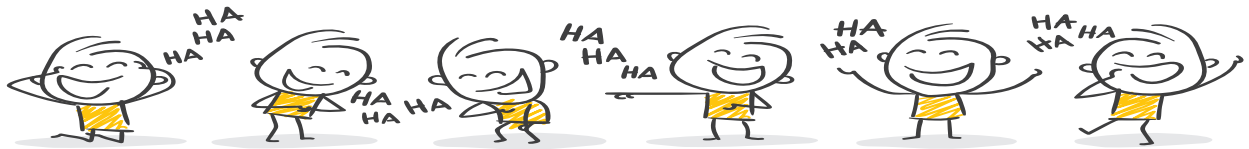
THE WRONG WISH

A married couple, both 60 years old, were celebrating their 35th anniversary. During their party, a fairy appeared to congratulate them and grant them each one wish.

The wife wanted to travel around the world. The fairy waved her wand and poof — the wife had tickets in her hand for a world cruise.

Next, the fairy asked the husband what he wanted. He said, "I wish I had a wife 30 years younger than me."

So the fairy picked up her wand and poof — the husband was 90.





1190 Briarstone Drive, Suite 3
Mason City, Iowa 50401

It is Our Mission to Advocate for and Empower Older Adults, Caregivers and Individuals with Disabilities to Pursue Independent Healthy Lives.

Returned Service Requested

The Elderbridge Agency on Aging. . .

Created under the Older Americans Act, Elderbridge has been meeting the needs of Iowans age 60 years and older and their caregivers for more than 40 years.

Elderbridge serves older Iowans in a 29-county area in Northwest and North Central and Central Iowa with the goal of providing the necessary information and resources to empower our constituents to manage their lives and the aging process to the best of their and our abilities.

To learn more about the services Elderbridge provides to older Iowans, contact an Elderbridge office or visit www.elderbridge.org.

Mason City
1190 Briarstone Drive
(641) 424-0678 or 800-243-0678

Fort Dodge
308 Central Avenue
(515) 955-5244 or 800-243-0678

Carroll
603 North West Street
(712) 792-3512 or 800-243-0678

Spencer
714 10th Avenue E., Suite 1
(712) 262-1775 or 800-243-0678

The Bridge Newsletter Order and Change of Address Form

Mailing information:

Name: _____

Address: _____

City/State/Zip: _____

Send to:

The Bridge - Elderbridge
1190 Briarstone Drive, Ste 3
Mason City IA 50401

Change of Address

The Bridge is available to persons aged 60+ living in our 29-county service area without charge. If you wish to give a voluntary donation to help defray costs, the suggested donation is \$5.