HEALTHSTYLES

INDEPENDENTHEALTH.COM

SPRING/SUMMER 2021

Strengthen Hour Bones

Create an online member account

Growing concerns for mental health issues

We've expanded our diabetes benefits

Independent Health.

Independent Health is a Medicare Advantage organization with a Medicare contract offering HMO, HMO-SNP, HMO-POS and PPO plans. Enrollment in Independent Health depends on contract renewal.

INSIDE THIS ISSUE

HEALTHSTYLES

Like the renewal of nature during the warm seasons, now is a great time to rejuvenate your commitment to your health. Start by taking full advantage of an online member account. There are many benefits to using one, and it helps you stay in control of your health care (see page 5).

Have you worried about how you can stay independent at home longer? We have some tips we'd like to share (see page 12).

Don't forget to read the special message from Anthony Billittier IV, M.D., our Executive Vice President and Chief Medical Officer, about getting the important COVID-19 vaccine and continuing preventive care (see page 3).

As the world around us continues to change, our support for you and your health isn't going to change (see page 8). We will always be by your side!

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- 6 Helping you remain healthy and connected
- 7 Health and wellness crossword puzzle
- 9 It's important to share your end-of-life wishes







Schedule your Enhanced Annual Wellness Visit (EAV)

At Independent Health, we want to help you live a healthy life. Completing an Enhanced Annual Wellness Visit (EAV)* with your primary care physician (PCP) is an important way you can maintain or improve your health and well-being.

What is an EAV?

An EAV is a comprehensive annual exam and conversation with your PCP about your health. During this visit, your PCP can help you manage any health concerns before they become a problem and discuss any preventive care you may need. Plus, your EAV is covered in full at a \$0 copayment.

What you need to do

If you have yet to schedule your EAV for 2021, contact your PCP today. You will then be provided with a health risk assessment questionnaire that you will need to complete either before your appointment or at the time of your visit. Your PCP will use the answers in the questionnaire as part of your detailed exam and to create a personalized care plan that's right for you, based on your current medical conditions and health goals. Make sure you schedule any preventive care screenings you may need based on your PCP's recommendations during your EAV.

PLEASE NOTE: Primary care practices are working hard to maintain a safe environment for patients during office visits. You may also be able to have your EAV via telehealth. This means your PCP can set up your EAV through a video chat service like FaceTime or Zoom. Make sure you ask your PCP's office if it provides telehealth services.

*Excludes Independent Health's Medicare Family Choice HMO I-SNP Plan.

Special message from Independent Health

By Anthony Billittier IV, M.D., Executive Vice President, Chief Medical Officer, Independent Health

The past 15 months have been an extremely difficult and challenging time for all of us. As COVID-19 continues to impact our region and nation, it's imperative that we remain vigilant in protecting ourselves and others from this deadly virus. However, now that the COVID-19 vaccine is widely available, there finally seems to be a beacon of light at the end of this long, dark pandemic tunnel.

COVID-19 vaccine information

Public health experts and federal and state governments recommend everyone to get the COVID-19 vaccine. The vaccine is covered with no cost share, meaning you do not have to pay for it. Vaccination is especially important for people with underlying health problems like heart disease, lung disease, diabetes and obesity. People with these conditions are more likely to get very sick from COVID-19.

If you have specific questions or concerns about the COVID-19 vaccine, we encourage you to consult with your primary care physician. For the most up-to-date vaccine eligibility and availability information, visit the New York State website at

www.ny.gov or call the COVID-19 Vaccination Hotline at 1 (833) 697-4829. You may also want to check to see if your pharmacy is distributing the vaccine, too.

Please keep in mind that researchers still do not vet know how long protection lasts for those who are vaccinated. And just because you receive the vaccine doesn't mean you still can't get infected. As a result, wearing a mask, washing your hands regularly and social distancing will continue to be common prevention practices for months to come.

Importance of overall preventive care

In addition to taking all necessary steps to protect ourselves from COVID-19, we also have the opportunity to prevent illness and death by following through with our own preventive care. If you have yet to schedule recommended preventive care services for you or a loved one, now is the time to do so. Annual well visits, in person or via telehealth, help people of all ages get the preventive care most appropriate for them. This may include a host of immunizations.



Anthony Billittier IV, M.D.

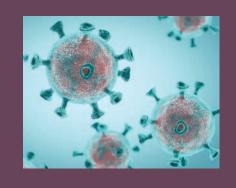
as well as screenings for medical conditions such as diabetes, high blood pressure and certain types of cancer.

The old sports adage "the best offense is a good defense" is equally applicable to your health. Therefore, make sure you speak with your primary care physician about what type of preventive care services you may need. Don't wait or procrastinate—reach out to your doctor today!

How to stay up to date on COVID-19

Every day, new information is being shared about COVID-19. That's why we encourage you to visit www.independenthealth.com/ coronavirus, where you will find the latest vaccine updates, common questions about coverage for

testing and treatment, educational videos, and links to community help. A library of COVID-19 articles and videos can also be accessed through our Healthwise online tool at www.independenthealth.com/ healthwise.



Take advantage of our Premier Wellness Package

Independent Health is proud to once again be named to the U.S. News & World Report annual list of the best health insurance companies offering Medicare Advantage coverage. One of the many reasons we've earned this honor for two straight years is because we provide additional benefits that go above and beyond Medicare coverage through our Premier Wellness Package.

New for 2021, our Premier Wellness Package offers you even more benefits so that you can maintain an active, healthy lifestyle. The package now includes the SilverSneakers® program, which gives you a gym membership with no activation fee, as well as access to virtual exercise classes you can enjoy at home. We have also partnered with American Hearing Benefits to provide enhanced hearing aid coverage.

Other highlights of our Premier Wellness Package include:

Dental benefits

Most of our Medicare Advantage plans offer preventive dental coverage through Healthplex, including routine cleanings, exams and X-rays.

Vision benefits

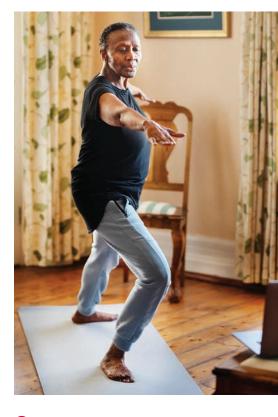
Comprehensive vision coverage for routine and postcataract eye exams and eye wear allowance is provided through EyeMed.

Enhanced Annual Wellness Visit (EAV) A comprehensive annual exam and conversation with your doctor about your health. Since an EAV is a preventive service, it has a \$0 copay (see page 2).

Telemedicine

When you need care for common medical issues and can't reach your primary care physician or are traveling, you can talk with a doctor anytime, anywhere by phone or mobile app through our telemedicine benefit from Teladoc®.

Brook Personal Health Companion A smartphone app that provides free 24/7 Health Coaching support for general health and chronic conditions like diabetes and hypertension. Brook can help you track your nutrition, medications, sleep, activity and more.



MORE QUESTIONS?

To learn more about our Premium Wellness Package, visit www. independenthealth.com/medicare.

Benefits vary by plan. Applicable copays may apply for these benefits. This information is not a complete description of benefits. It describes the benefits for all of our HMO and PPO plans. Some of the benefits mentioned do not apply to Independent Health's Family Choice® HMO I-SNP plan. See your Evidence of Coverage for complete details. SilverSneakers is a registered trademark of Tivity Health, Inc.

How you can be an honorary RedShirt®

Do you have friends or family members who will be retiring soon and/or turning age 65? If so, pass along the RedShirt® Treatment by letting them know we have developed "The RedShirt's Guide to Medicare," which can be downloaded at www.RedShirtTreatment.com/Medicare. This comprehensive guide includes important information they'll need to know when the time comes for them to decide on a Medicare plan.

Our RedShirtsSM are also ready to help those vou care about understand all their Medicare options and answer any questions they may have. They can meet by phone, online, video conference call and in person—whatever is easiest and most comfortable for them. Make sure you tell family and friends to check out the "Find a RedShirt" section of our website at www.independenthealth.com/medicare.

The many benefits of having an online member account

In order to ensure you get the most out of your health care coverage, Independent Health encourages you to create an online member account. Having your own private and secure account allows you to have all your plan information in one convenient place. Plus, since it's available 24 hours a day, seven days a week, you can access your online account whenever you need to.

Among the things you can do when logged into your online member account include:

- Check your medical and pharmacy benefits
- Review all of your claims
- Print your member ID card
- Update your contact information
- Change your primary care physician
- Make your premium payments electronically

In addition, your account gives you access to a variety of tools and resources that can help you take charge of your overall health and well-being. For example:

- Receive personal health recommendations for each member of your family, including annual checkups, flu shots, preventive screenings and more
- Find ways to save money by looking up and comparing costs for your prescription medications



- Use the Brook Health Companion to support your daily health decisions with trusted expertise
- Access Foodsmart (formerly known as Zipongo) to eat healthy at home, at work and on-the-go

 GET STARTED TODAY! If you have yet to create your online member account, simply visit www .independenthealth.com/register and then follow the directions. Registration is quick and easy. You can also access your member account through the MyIH mobile app, which is available for free for both Android™ and iPhone® users.

Get your important plan information electronically

Independent Health is required to provide our Medicare members an Annual Notice of Change (ANOC) and Evidence of Coverage (EOC) each fall. These large documents give an overview of the upcoming changes to your current plan, including benefits, premium rate and cost share, and drug formulary changes (if applicable).

If you wish, you can choose to receive both your ANOC and EOC electronically through your own Independent Health online member account rather than receive them in the mail. If you have yet to create your member account, please visit www

.independenthealth.com/register. You can then go paperless by following these three easy steps:

- 1. Log in at www.independent health.com/login.
- 2. Select "Manage Preferences" from the "Go Paperless" section on vour account home.
- 3. Under "Paperless Preferences." choose "Electronic." Agree and select "Save."

The advantages of going paperless are:

• No matter if you're at home or traveling, you will have access to your documents 24 hours a day, seven days a week.

- You will not have to store these large documents each year.
- You will receive an email notification when a new version of your ANOC is posted with instructions on how to view it.
- It is a voluntary option and can be changed at any time.

This process must be repeated for any Medicare members in your household who would like to receive these important plan documents electronically.

Log in to or register for your online member account today to go paperless!

Strengthen your bones with these foods

People of all ages may be at risk for weak or broken bones. But for older adults, the repercussions can be a major concern. Fortunately, you can help prevent weak and broken bones by making changes to your diet and lifestyle.

Your bones need an array of nutrients to stay strong and healthy. Chief among them are calcium and vitamin D, without which your body cannot adequately absorb calcium.

If you don't have enough calcium in your diet to maintain essential body functions, including muscle control and blood circulation, the body will steal what it needs from your bones. This makes your bones frail and susceptible to weakness and osteoporosis, a disease in which bones lose minerals and become brittle, making them likelier to break.

Simple options for more nutrients

It may not be too difficult to get more calcium in your diet. Foods that are good sources of the nutrient include dairy products, such as milk and cheese, and cruciferous vegetables, such as broccoli and kale.

To increase the amount of vitamin D in your diet, try to include more salmon, sovbeans and tofu. You can also find foods fortified with extra calcium and vitamin D, including milk, fruit juices and cereals.

In addition, consuming healthy protein sources can help preserve bone mass as you age. Protein also keeps muscles strong, which can reduce the risk for falls. To add protein to your plate, try sources like lean red meat, poultry, fish, eggs, kidney beans, nuts and seeds.

Don't forget to keep moving

While eating a healthy diet can boost your bone health, so can exercise. Adults should participate in weight-bearing activities, such as walking, running, hiking, stair climbing and lifting weights, for 30 minutes on most days of the week.



BE PROACTIVE! More than 2 million fractures can be attributed to osteoporosis every year. These fractures can often affect your health and quality of life. Talk with your doctor to learn if you should be screened for osteoporosis or before making dietary or lifestyle changes.



Helping you stay active and connected

Independent Health wants to make sure our members are staying on top of their overall health and wellbeing while being safe and vigilant at home. That's why we are offering healthy and engaging virtual activities through our online Health Hub. Simply visit www.independenthealth.com/healthhub to view a calendar of upcoming classes and events. You can register for as many as you would like at no additional cost to you.

In addition, Independent Health and the Independent Health Foundation continue to partner with a variety of organizations throughout Western New York to provide you with programming and resources to help keep you active and connected. This includes Fitness in the Parks, Reddy Bikeshare and Healthy Options Buffalo, just to name a few. Learn about all our community initiatives and happenings by visiting www.independenthealth.com/events.

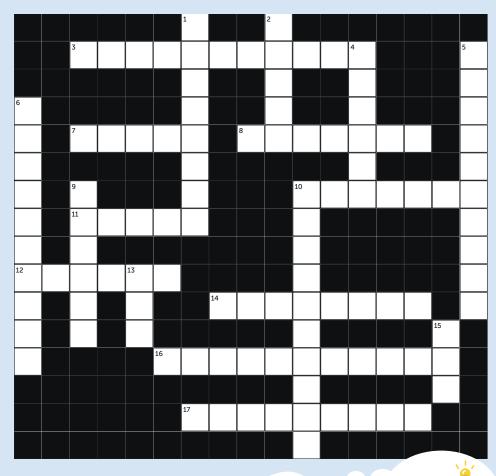
Health and wellness crossword puzzle

ACROSS

- 3 When blood sugar levels are higher than normal, but not high enough to be considered diabetes
- 7 Most people should drink about six to ____ glasses of water a day
- 8 Daily exercise, eating a healthy diet and getting enough sleep can all improve
- **10** Exercise lowers your risk for heart
- 11 About two-thirds of U.S. adults are overweight or
- 12 Choose sunscreen with an SPF of or higher
- **14** Four types of exercise include aerobic, balance, stretching and
- 16 Physical activity can help lower blood pressure and
- 17 An X-ray that can find breast cancer before you have any symptoms

DOWN

- 1 Both cigarettes and e-cigarettes contain this addictive substance
- 2 Adults need at least hours of sleep per night
- 4 Deep breathing, stretching and meditating are ways to help manage ____
- 5 Starting at age 50, adults should be screened for this cancer



- 6 Care you receive to prevent illness or disease; for example, shots and screening tests
- 9 Rinse canned goods to help reduce the amount of
- 10 Symptoms include feeling hopeless, worthless, irritable or "empty"
- 13 Consume alcohol in moderation; up to one drink per day for women, and up to drinks per day for men
- **15** Vaccine everyone ages 6 months and older should get every year



Health and Wellness Crossword Solution

ula .2l	gram
OWT .Z[KO
10. Depression	ı
muibo2 .9	
6. Preventive	
5. Colorectal	
4. Stress	
Z. Seven	
J. Micotine	S -

DOWN

ACross



Your health and safety matter greatly to us

Independent Health has an organizationwide approach to member safety. Member safety is improved by creating and maintaining processes and structures whose application reduces the probability of adverse events resulting from exposure to the health care system.

Independent Health's Patient Safety Subcommittee is a clearinghouse for the collection of safety activities across the organization. This committee has responsibilities to organize reporting on existing patient safety activities and to screen "for and report opportunities/ initiatives to support members, providers and internal staff with member safety efforts."

Make sure you're also taking the steps to stay healthy. Visit the "Healthy Living Tips & Guidelines" page under the "My Health" section at www .independenthealth.com to learn how you can protect the health of you and your loved ones. There you will find a variety of resources on preventive health care, immunizations, chronic diseases, behavioral health, prescription medications, smoking cessation and more.

Providing value to you through our prescription drug plans

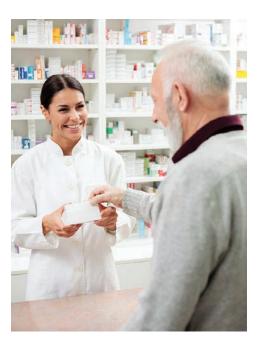
When it comes to choosing which Medicare Advantage plan will work best for you, prescription drug coverage can play a big role in your decision process. At Independent Health, our prescription drug plans are built around benefits, programs and services that provide you with more value and make it easier for you to better manage your overall health.

Affordable medication options

- Under most Independent Health Medicare Advantage individual plans, copayments are \$0 for Tier 1 medications. In fact, no plan has a Tier 1 copay that's more than \$4. Many important medications are on Tier 1 of our drug formulary, including those to treat diabetes, high blood pressure, cholesterol, glaucoma, osteoporosis, thyroid conditions and more.
- Many medications for managing chronic conditions are available as a 90-day maintenance supply. Upon meeting your plan deductible (if applicable), you pay only 2.5 copays for a 90-day supply. This saves you half a copay every three months or two full copays each year.
- New for 2021, we have introduced Special Senior Savings for select insulins (see page 11 for more information).

We're here to offer additional support

• Independent Health offers a Medication Therapy Management (MTM) program to eligible Medicare Advantage plan members who take medications for multiple chronic conditions. Our MTM pharmacists



are available to review our members' medications, identify possible side effects and interactions, and suggest equally effective, lower-cost drug options when available and appropriate.

- As a physician-led health plan, Independent Health works closely with primary care doctors and other health care providers to see to it that our members have access to the right medications and are taking them safely and properly.
- In order to ensure you get your medications when you need them, our locally staffed Pharmacy Help Desk is available 24/7 to help resolve any issues your pharmacy may experience when filling your prescriptions.

Going above and beyond to ensure you receive quality, affordable drug coverage is just another way Independent Health is delivering the RedShirt® Treatment every day.



Mental health is an important part of overall health and well-being at every stage of life. Unfortunately, a person's mental health can change over time, depending on many factors. When the demands placed on a person exceed their resources and coping abilities, it can lead to a wide range of mental and behavioral health conditions that affect one's mood, thinking and behavior.

COVID-19 and mental health

According to the National Alliance on Mental Illness, about one in five adults experiences mental illness each year. Examples of mental illness include depression, anxiety disorders, schizophrenia, eating disorders and addictive behaviors.

To complicate matters further, a recent survey conducted by the U.S. Centers for Disease Control and Prevention (CDC) found that about 41% of respondents "reported an adverse mental or behavioral health condition" as the result of the COVID-19 pandemic. Fear. frustration, sadness and social isolation has led to increasing rates

of depression and anxiety over the past vear.

The good news is mental illness is treatable. Treatment depends on the type of mental illness you have, its severity and what works best for you. If you have a mild mental illness with well-controlled symptoms, treatment from your primary care provider may be sufficient. However, often a team approach is appropriate to make sure all your psychiatric, medical and social needs are met.

It's OK not to be OK

If mental health issues are disrupting your life, reach out for help. That might mean calling a family member or friend for emotional support or contacting your health care provider. In addition, Independent Health has a comprehensive team of behavioral health case managers that is dedicated to helping our members obtain care and treatment for mental health issues. You can speak with one of our case managers by calling (716) 529-3945 (TTY: 711), Monday through Friday from 8 a.m. to 4 p.m.

It's important to share your end-of-life wishes

People who plan for care at the end of life are more likely to get the medical treatment they want, and their loved ones experience less stress and anxiety. Preparing a health care proxy form is one way to make sure your wishes are fulfilled should you become incapacitated.

A health care proxy is a document that allows you to appoint someone to act as your health care agent for medical decisions and speak on your behalf if you are unable to due to illness or injury.

Plan ahead with these four easy steps:

- 1. Think about what is important to you and what type of care you want and do not want to receive.
- 2. When designating your health care agent, select someone you trust, such as a family member or close friend. Share with them your thoughts, beliefs and preferences about how you would want to be treated for the remainder of vour life.
- 3. Make sure loved ones know the choices you have made and who your health care agent is.
- 4. Put your health care choices in writing using a health care proxy form.

Health care proxy forms are available from your doctor, at hospitals and in the "Frequently Used Forms" section at www .independenthealth.com. Once your form is signed, keep the original and give copies to your doctors and health care agent.

Assure Advantage helps members better manage chronic heart failure and diabetes

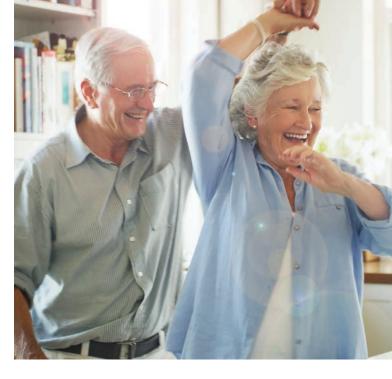
Chronic diseases are long-term conditions that require ongoing medical care and/or limit activities of daily living. Three in four Americans ages 65 and older have more than one chronic condition, according to the Centers for Disease Control and Prevention. The good news is you can still live a fulfilling life even if you have multiple chronic conditions—as long as you manage them well.

As a way to help eligible Medicare beneficiaries who have both chronic heart failure and diabetes better manage these conditions. Independent Health offers Assure Advantage*, a chronic condition special needs plan. Assure Advantage members receive specialized health benefits and programs that are tailored to their unique needs. All of their care is coordinated by an experienced staff of health care providers and nurses from Family Choice of New York.

Eligibility requirements

Individuals are able to enroll in Assure Advantage yearround. However, to be eligible for the plan, you must meet all of the following criteria:

- Reside in Erie County
- Have chronic heart failure and diabetes.
- Must be entitled to or enrolled in Medicare Parts A and B



High satisfaction marks

A recent survey** of members enrolled in Assure Advantage showed 93% are satisfied with the plan and 92% would recommend it to others.

To learn more about this plan, call us at (716) 635-**4900** or **1 (800) 958-4405** (TTY: **711**), Monday through Friday from 8 a.m. to 8 p.m.

*This plan requires the use of participating providers, except in the case of emergency care, urgent care or out-of-area renal dialysis. This information is not a complete description of benefits. **Survey conducted by Independent Health in January 2021 with 386 members surveyed and 278 members responding (72%).

Family Choice plan provides an extra level of care

Independent Health Medicare Family ChoiceSM HMO I-SNP plan* is specifically designed to meet the unique needs of nursing home and assisted living facility residents. Members receive regular visits by a Family Choice nurse practitioner (NP) or physician assistant (PA), who is on call 24/7.

The responsibilities of the NP or PA include:

- Working with the member's physician and facility staff to identify potential problems before they become serious
- Minimizing unnecessary and disruptive emergency room visits and hospital stays whenever it's safe and appropriate
- Keeping in close contact with the member's family and making sure that they are involved in the care-planning process

TO LEARN MORE about the Family Choice plan, visit www.independenthealth .com/medicare or call (716) 635-4900 or 1 (800) 958-4405 (TTY: 711), Monday through Friday from 8 a.m. to 8 p.m.

*This plan is available to all individuals eligible for Medicare who are entitled to Medicare Part A and enrolled in Part B. Members must be a permanent resident of a participating nursing or assisted living facility, qualify for an institutional level of care as defined by the State of New York, and select and use a primary care provider who participates with Independent Health.

Expanded diabetes benefits for our members

More than a quarter of U.S. adults ages 65 and older are currently living with type 2 diabetes. Unfortunately, older adults are more likely to experience complications from this disease.

Although type 2 diabetes cannot be cured, it can be controlled with proper management. That's why Independent Health offers enhanced diabetes benefits to help our members manage their unique needs, live healthier and save money.

If you have been diagnosed with diabetes, you are eligible for the following enhanced benefits:

- Special Senior Savings for a 30-day supply of select insulins from the first day of coverage, including the deductible and coverage gap stages*:
 - » \$35 copays for Independent Health Medicare Advantage Part D plan members.
 - » \$11 copays for Independent Health's Assure Advantage® HMO C-SNP plan members (see page 10 for more information).

- \$0 diabetic monitoring supplies, including glucose monitors, lancets and test strips.
- \$0 copay for diabetic labs (Hb A1c, GFR).
- \$0 copay for an endocrinologist office visit.
- \$0 copay for consultation with a nutritionist.

In addition, we give all of our members free access to Health Coaching support from expert dietitians and diabetes educators through the Brook Personal Health Companion mobile app. If you have a smartphone, you can download Brook at no cost by visiting www .independenthealth.com/brook.



*Only self-injected insulin meets the criteria for a Part D covered drug and is eligible for the cost savings under the Senior Savings Model (insulin received through a pump or oral diabetic medication is not eligible). This cost-sharing only applies to beneficiaries who do not qualify for a program that helps pay for your drugs ("Extra Help"). To find out which drugs are select insulins, review the most recent Drug List at independenthealth.com/formulary.

English: ATTENTION: If you do not speak English, language assistance services, free of charge, are available to you. Call 1-800-665-1502 (TTY: 711).

Independent Health complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

Spanish: ATENCIÓN: Si no habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-665-1502 (TTY: 711).

Independent Health cumple con las leyes federales de derechos civiles aplicables y no discrimina por motivos de raza, color, nacionalidad, edad, discapacidad o sexo.

Chinese: 注意: 如果您使用繁體中文, 您可以免費獲得語言援助服務。請致電 1-800-665-1502 (TTY: 711).

Independent Health 遵守適用的聯邦民權法律規定,不因種族、膚色、民族血統、年齡、 殘障或性別而歧視任何人。

HEALTHSTYLES

The Wellness Magazine for Independent Health Members

KEITH PAGE

Editor

Material published in *HealthStyles** is not intended to provide personal medical advice. Consult your physician before making changes in your health care regimen. Benefits discussed in *HealthStyles** may vary by plan.

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Health and wellness or prevention information



For more ways to keep yourself healthy, follow us on Facebook or Twitter!

Ways to stay safe and independent at home

Over the years, you might have noticed that some of your daily activities have become more difficult. Think traveling up and down stairs or opening jars. However, you can take steps to remain active, preserve your independence and get the most out of life.

Below are just a few of the basic changes you can make around your home. For more ideas, talk with your doctor about activities you're struggling to do. He or she can offer solutions tailored to your specific needs and concerns.

Around the house

- To prevent tripping and reduce fall risk, remove loose rugs, clean up piled clutter and discard or donate old furniture.
- Wear shoes or non-slip footwear.
- If a doorway is too narrow to accommodate your wheelchair or walker, install offset hinges to give the door extra clearance when it swings.
- Switch out round doorknobs with lever-style handles that are easier to grip and open.

In the bathroom

- Add bars to your shower to help prevent falls. Make sure they are at an easy-to-grab height.
- Mount grab bars to help you get on and off the toilet.

In the kitchen

- Keep the appliances you use most on the counter so that they're within easy reach.
- Use rollout shelves in cabinets to make it easier to reach items you need.
- Trade heavy cookware for lightweight pots and pans, especially if you have arthritis.

For nighttime safety

- Place a flashlight next to your bed in case of a power outage.
- Plug in night-lights to guide you from your bedroom to the bathroom.

Finding a community of support

If you need assistance, ask friends, family members or neighbors to lend a hand. Maybe a loved one could pick up your prescriptions while doing their



own shopping. Or double one of your favorite dinner recipes and bring the leftovers to your neighbor in exchange for help mowing the lawn.

Another useful resource? Your local Area Agency on Aging. These organizations address the needs and concerns of older adults, offering services to help you live independently and safely at home. Call 1 (800) 677-1116 or visit www.eldercare.acl.gov to learn more.