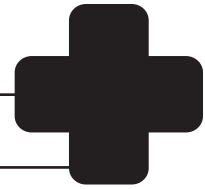


APPROACHING 65?

Here's what you should know about enrolling in Medicare



Dear Savvy Senior,

Can you give me a brief rundown of Medicare's enrollment choices along with when and how to sign up?

– *Approaching 65*

Dear Approaching,

The rules and timetables for Medicare enrollment can be confusing to many new retirees, so it's smart to plan ahead. Here's a simplified rundown of what to know.

First a quick review. Remember that original Medicare has two parts: Part A, which provides hospital coverage and is free for most people, and Part B which covers doctor's visits and other medical services, and costs \$170.10 per month for most enrollees in 2022.

WHEN TO ENROLL

Everyone is eligible for Medicare at age 65, even if your full Social Security retirement age is 66 or later.

You can enroll any time during the "initial enrollment period," which is a seven-month period that includes the three months before, the month of, and the three months after your 65th birthday. It's best to enroll three months before your birth month to ensure your coverage starts when you turn 65.

If you happen to miss the seven-month sign-up window for Medicare Part B, you'll have to wait until the next "general enrollment period" which runs from Jan. 1 to March 31 with benefits beginning the following July 1. You'll also incur a 10 percent penalty for each year you wait beyond your initial enrollment period, which will be tacked on to your monthly Part B premium. You can sign up for premium-free Part A at any time with no penalty.

WORKING EXCEPTIONS

Special rules apply if you're eligible for Medicare and still on the job. If you have health insurance coverage through your employer or your spouse's employer, and the company has 20 or more employees, you have a "special enrollment period" in which you can sign up. This means that you can delay enrolling in Medicare Part B and are not subject to the 10 percent late-enrollment penalty as long as you sign up within eight months of losing that coverage.

DRUG COVERAGE

Be aware that original Medicare does not cover prescription medications, so if you don't have credible drug coverage from an employer or union, you'll need to buy a Part D drug plan from a private insurance company (see [Medicare.gov/plan-compare](https://www.Medicare.gov/plan-compare)) during your initial enrollment if you want coverage. If you don't, you'll incur a premium penalty – 1 percent of the average national premium (\$33 in 2022) for every month you don't have coverage – if you enroll later.

SUPPLEMENTAL COVERAGE

If you choose original Medicare, it's also a good idea to get a Medigap (Medicare supplemental) policy within six months after enrolling in Part B to help pay for things that aren't covered by Medicare like copayments, coinsurance and deductibles. See [Medicare.gov](https://www.Medicare.gov) and click on "Supplements & Other Insurance" to shop and compare policies.

ALL-IN-ONE PLANS

Instead of getting original Medicare, plus a Part D drug plan and a Medigap policy, you could sign up for a Medicare Advantage plan instead (see [Medicare.gov/plan-compare](https://www.Medicare.gov/plan-compare)) that covers everything in one plan. Nearly half of all new Medicare enrollees are signing up for Advantage plans.

These plans, which are also sold by insurance companies, are generally available through HMOs and PPOs and often have cheaper premiums, but their deductibles and co-pays are usually higher. Many of these plans also provide coverage for extra services not offered by original Medicare like dental, hearing and vision coverage along with gym/fitness memberships. Most plans include prescription drug coverage too.

HOW TO ENROLL

If you're already receiving your Social Security benefits before 65, you will automatically be enrolled in Part A and Part B, and you'll receive your Medicare card about three months before your 65th birthday. It will include instructions to return it if you have work coverage that qualifies you for late enrollment.

If you're not receiving Social Security, you'll need to enroll either online at [SSA.gov/medicare](https://www.SSA.gov/medicare), over the phone at 800-772-1213 or through your local Social Security office.

Send your senior questions to: Savvy Senior, P.O. Box 5443, Norman, OK 73070, or visit [SavvySenior.org](https://www.SavvySenior.org). Jim Miller is a contributor to the NBC Today show and author of "The Savvy Senior" book.

“If you're already receiving your Social Security benefits before 65, you will automatically be enrolled in Part A and Part B.”

HOW TO SEARCH FOR SENIOR DISCOUNTS IN 2022



Tips, tools and club memberships that can help you score the best deals

Dear Savvy Senior,

I just turned 60 and would like to know what resources you recommend for locating senior discounts.

– Penny Pincher

Dear Penny,

One of the best, yet underutilized perks of growing older in the United States is the many discounts that are available to older adults.

There are literally thousands of discounts on a wide variety of products and services including restaurants, grocery stores, travel and lodging, entertainment, retail and apparel, health and beauty, automotive services and much more. These discounts – typically ranging between 5 and 25 percent off – can add up, saving you hundreds of dollars each year.

So, if you don't mind admitting your age, here are some tips and tools to help you find the discounts you may be eligible for.

ASK!

The first thing to know is that most businesses don't advertise them, but many give senior discounts just for the asking, so don't be shy.

You also need to know that while some discounts are available as soon as you turn 50, most don't kick in until you turn 55, 60, 62 or 65.

SEARCH ONLINE

Because senior discounts frequently change and can vary depending on where you live and the time of the year, the internet is the easiest way to locate them.

A good place to start is at TheSeniorList.com (click on "Money" then on the "Senior Discount" tab), which provides a large list of discounts in categories, i.e. restaurant dining, grocery stores, retail stores, prescription medications, travel

discounts and more.

You can also search for discounts by provider. Go to a search engine like Google and Yahoo and type in the business or organization you're curious about, followed by "senior discount" or "senior discount tickets."

If you use a smartphone, there are also apps you can use like the "Senior Discounts & Coupons" app (available on the App Store and Google Play), which categorizes discounts by age and type.

JOIN A CLUB

Another good avenue to senior discounts is through membership organizations like AARP, which offers its members age 50 and older a wide variety of discounts through affiliate businesses (see AARPdiscounts.com).

If, however, you don't like or agree with AARP, there are other organizations you can join that also provide discounts like the American Seniors Association (AmericanSeniors.org), the American Automobile Association (AAA.com), or for retired federal workers, the National Active and Retired Federal Employees Association (NARFE.org).

TYPES OF DISCOUNTS

Here's an abbreviated rundown of some of the different types of discounts you can expect to find.

Restaurants: Senior discounts are common at restaurants and fast-food establishments – like Applebee's, Arby's, Burger King, Chili's, Denny's and IHOP – ranging from free/discounted drinks, to discounts off your total order.

Retailers: Many thrift stores like Goodwill and Salvation Army,

and certain retailers like TJ Maxx, Banana Republic, Kohl's, Michaels, Ross and Walgreens stores offer a break to seniors on certain days of the week.

Grocery stores: Many locally owned grocery stores offer senior discount programs, as do some chains like BI-LO, Piggly-Wiggly, Fry's Food Stores, New Seasons, Fred Meyer, and Hy-Vee, which offer discounts on certain days of the week but they vary by location.

Travel: American, United and Southwest Airlines provide limited senior fares in the U.S. to passengers 65 and older, while British Airlines offers AARP members discounts of up to \$200. Amtrak provides a 15 percent discount to travelers over 62. Most car rental companies give discounts to 50-plus customers or those who belong to organizations like AARP. Royal Caribbean, Norwegian, Celebrity and Carnival cruise lines offer discount rates to cruisers 55 and over. And, most hotels offer senior discounts, usually ranging from 10 to 20 percent.

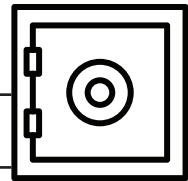
Entertainment: Most movie theaters, museums, golf courses, ski resorts and other public entertainment venues provide reduced admission to seniors over 60 or 65. And the National Park Service offers a lifetime senior pass for those 62 and older for \$80 (see nps.gov/planyourvisit/passes.htm).

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“The first thing to know is that most businesses don't advertise them, but many give senior discounts just for the asking, so don't be shy.”

GET IT TOGETHER

How to organize your records so your family won't have to



Dear Savvy Senior,

I would like to get my personal, legal and financial information organized so my kids will know what's going on when I'm no longer around. Can you offer any ideas on the best way to do this?
– Procrastinating Paul

Dear Paul,

Organizing your important papers and getting your personal and financial affairs in order is a smart idea and wonderful gift to your loved ones. Here are some tips to get you started.

GET ORGANIZED

The first step in getting your affairs in order is to gather up all your important personal, financial and legal information so you can arrange it in a format that will benefit you now, and your loved ones later.

Then you'll need to sit down and create various lists of important information and instructions of how you want certain things handled when you die or if you become incapacitated. Here's a checklist of areas you need to focus on.

PERSONAL INFORMATION

- **Contacts:** Make a master list of names and phone numbers of close friends, doctors, and professional advisers such as your lawyer, accountant, broker and insurance agent.
- **Medical information:** Include a list of medications you take, along with any allergies and illnesses.
- **Personal documents:** Include such items as your birth certificate, Social Security card, marriage license, military discharge papers, etc.
- **Secured places:** List all the places you keep under lock and key such as safe deposit boxes, safe combination, security

alarms, etc.

- **Digital assets:** Make a list of all your digital assets, including everything from social media accounts to online banking accounts to home utilities that you manage online. It should include usernames and passwords. Use Rutgers Digital Assets Inventory Worksheet (njaes.rutgers.edu/mon-ey/pdfs/digital-assets-worksheet.pdf) as a guide.
- **Pets:** If you have a pet, give instructions for the care of the animal.
- **End of life:** Indicate your wishes for organ and tissue donation and write out your funeral instructions. If you've made pre-arrangements with a funeral home include a copy of agreement, their contact information and whether you've prepaid or not.

LEGAL DOCUMENTS

- **Will, trust and estate plan:** Include the original copy of your will and other estate planning documents you've made.
- **Financial power of attorney:** This document names someone you trust to handle money matters if you're incapacitated.
- **Advance health care directives:** This includes a living will and medical power of attorney, which spell out your wishes regarding your end-of-life medical treatment when you can no longer make decisions for yourself.

FINANCIAL RECORDS

- **Financial accounts:** Make a list of all your bank accounts, brokerage and mutual fund accounts, and any other financial assets you have.
- **Debts and liabilities:** Make a

list of any loans, leases or debt you have – mortgages owed, car loans, student loans, medical bills, credit card debts. Also, make a list of all credit and charge cards, including the card numbers and contact information.

“Keep all your organized information and files together in one convenient location, ideally in a fireproof filing cabinet or safe in your home.”

- **Company benefits:** List any retirement plans, pensions or health benefits from your current or former employer including the contact information of the benefits administrator.

- **Insurance:** List the insurance policies you have (life, long-term care, home, auto, Medicare, Medigap, prescription drug, etc.) including the policy numbers, agents, and phone numbers.
- **Property:** List real estate, vehicles and other properties you own, rent or lease and include documents such as deeds, titles, and loan or lease agreements.
- **Taxes:** Include the location of your tax records and your tax preparer's contact information.

Keep all your organized information and files together in one convenient location, ideally in a fireproof filing cabinet or safe in your home. Also be sure to review and update it every year, and don't forget to tell your kids where they can find it.

If you need help, consider getting a copy of *“12 Critical Things Your Family Needs to Know.”* This is a 60-page workbook available at 12CriticalThings.com for \$15 or \$19 for the downloadable versions, or \$25 for a printed copy.

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PREVENTING FALLS AT HOME



Simple tips that can help you minimize your risk

Dear Savvy Senior,
My 80-year-old mother, who lives alone, has fallen several times over the past year. Are there any extra precautions you recommend that can help her with this?
– Worried Daughter

Dear Worried,
Falls are a big concern for many elderly seniors and their families. Each year, more than 1-in-4 older Americans fall, making it the leading cause of both fatal and nonfatal injuries for those age 65 and older. But many falls can be prevented. Depending on what's causing your mom to fall, here are some different tips that can help prevent it.

ENCOURAGE EXERCISE

Weak leg muscles and poor balance are two of the biggest risk factors that cause seniors to fall. Walking, strength training and tai chi are all good for improving balance and strength, as are a number of balance exercises your mom can do anytime like standing on one foot for 30 seconds then switching to the other foot, and walking heel-to-toe across the room.

For additional balance and leg strengthening exercises, see the National Institute on Aging's (NIA) Exercise and Physical Activity website at NIA.NIH.gov/health/exercise-physical-activity.

REVIEW HER MEDICATIONS

Does your mom take any medicine, or combination of medicines, that make her dizzy, sleepy or lightheaded? If so, make a list or gather up all the drugs she takes – prescriptions and over the counter – and contact her doctor

or pharmacist for a drug review and adjustment.

GET A VISION TEST

Poor vision can be another contributor to falls, so your mom should get her eyes checked once a year and be sure to update her eyeglasses if needed. Also be aware that if your mom wears bifocal or progressive lenses, they too can cause falls, especially when walking outside or going down steps. These lenses can affect depth perception, so she may want to get a pair of glasses with only her distance prescription for outdoor activities.

FALL-PROOF HER HOME

There are a number of simple household modifications you can do to make your mom's living area safer. Start by helping her arrange or move the furniture so there are clear pathways to walk through and pick-up items on the floor that could cause her to trip like newspapers, shoes, clothes, electrical or phone cords.

If she has throw rugs, remove them or use double-sided tape to secure them.

In the bathroom buy some non-skid rugs for the floors and a rubber suction-grip mat or adhesive non-skid tape for the floor of the tub or shower, and have a carpenter install grab bars in and around the tub/shower for support.

Also, make sure the lighting throughout the house is good, purchase some plug-in nightlights for the bathrooms and hallways, and if she has stairs, put handrails on both sides.

“Also, to help ensure your mom's safety, and provide you some peace of mind, consider getting her a medical alert device that comes with a wearable emergency button that would allow her to call for help if she were to fall or need assistance.”

For more tips, see the NIA Fall-Proofing Your Home web page at NIA.NIH.gov/health/fall-proofing-your-home.

CHOOSE SAFE FOOTWEAR

Going barefoot or wearing slippers or socks at home can also cause falls, as can wearing backless shoes, high heels, and

shoes with smooth leather soles. The safest option for your mom is rubber-sole, low-heel shoes.

PURCHASE SOME HELPFUL AIDS

If your mom needs some additional help getting around, get her a cane or walker. Also, to help ensure your mom's safety, and provide you some peace of mind, consider getting her a medical alert device that comes with a wearable emergency button that would allow her to call for help if she were to fall or need assistance.

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