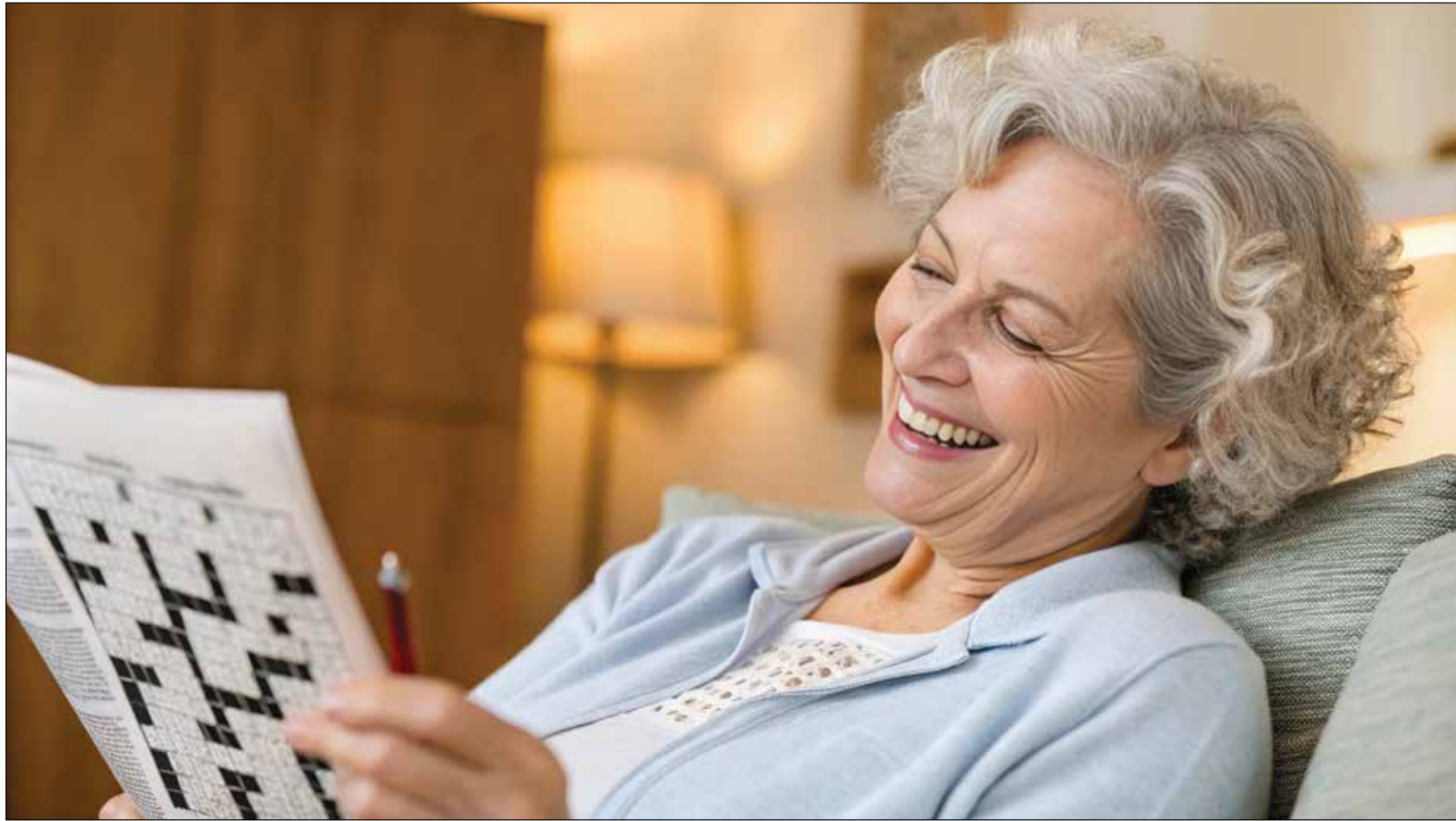


Senior Living





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Finding New Frontiers

Now that you're not so busy tending to a career, retirement offers a long-awaited opportunity to delve into new interests and activities.

Find a fulfilling new hobby and you'll foster a sense of purpose, while also enhancing your mental, physical and emotional health.

GET OUT THERE

Hobbies like gardening, yoga and swimming promote physical activity, which is essential for sustaining strength, mobility and overall wellness.

This kind of consistent physical engagement can help you fight off chronic illnesses, increase energy levels and improve your cardiovascular fitness.

Creative pursuits such as painting, playing an instrument or crafting can be immensely rewarding and therapeutic. Or perhaps join in a community activity as a volunteer. You could apply your skills and knowledge to assist others, creating a sense of purpose and satisfaction. There are always opportunities, ranging from assisting at local food banks or local fundraisers to tutoring children. Consider joining a travel group tailored for seniors where you can go out on safe, well-organized excursions.

EXPANDING YOUR MIND

Stimulating your brain increases

problem-solving abilities, improves memory and builds intellectual flexibility. Consider hobbies like reading or solving puzzles, which are beneficial for maintaining cognitive sharpness. Many retirees find joy in extending their education, whether through formal classes, self-directed study or online learning. Explore a new language, delve into history or take cooking lessons.

GETTING STARTED

Begin by thinking about activities that you've enjoyed in the past or something you have always wanted to pursue. Create a list of potential hobbies and investigate each one to determine which aligns best with your interests. Start with manageable tasks

and progressively improve your skills and understanding.

Check community center bulletin boards, social media posts and news sites for more information on classes and workshops, since they'll provide opportunities to acquire new skills and connect with others who share similar interests. But establish realistic goals so you can sustain motivation and a sense of achievement. Many hobbies promote social engagement, which is vital for emotional well-being. Participating in clubs, classes or groups can spark new friendships, helping to combat feelings of isolation. Embrace the chance to try something new. You might just discover a passion you never knew was there.

Don't Over-Medicate

Most older adults take more than one medication as we deal with multiple issues associated with aging. The practice, known as polypharmacy, however, presents its own set of risks.

Of course, medicine is prescribed in the hopes of achieving positive health results, managing individual chronic issues or enhancing the general quality of life. But these prescriptions may not interact well, creating adverse reactions. They can even have deadly consequences.

There's a particular worry if you're seeing multiple health-care providers since mix-ups or miscommunication can occur. You might also over-medicate accidentally, by inadvertently taking too many pills or at the wrong dosage.

Experts are paying the closest attention to those who take five or more medications. It's a common practice among those with so-called "multi-morbidity," meaning two or more coexisting chronic conditions. With that many issues, doctors may come up with competing treatment strategies. Those taking five or more medications are at an elevated risk of falls, disability, frailty and increased mortality.



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So how do you know if you're over-medicating? Seniors at greatest risk include those with more than one prescribing doctor, those with chronic mental health issues and residents in nursing homes or other long-term care facilities. Closely follow recommended doses, be on the lookout for inadequately updated medical records, and monitor automated prescrip-

tion refill services.

Take part in medication reconciliation, where you'll compile a detailed list of all medications — including prescription drugs, over-the-counter meds, supplements and vitamins. Then regularly review and update this list with your healthcare providers, discussing any potential drug interactions or other concerns. Be open

about any worries or side effects that you may encounter.

These discussions can involve doctors, nurses, your pharmacist or other health-care providers who can help you better understand the need for each medication and its effectiveness. Specifically ask them to identify possible drug-interactivity issues. You can explore ways to simplify

your regimen — or even discontinue unnecessary medications.

Once you've reviewed everything, follow all medication schedules, including correct dosing and storage conditions. You'll still need to be on the lookout for potential side effects. But by collaborating closely with healthcare providers, you can now move forward with new confidence.

Managing Your Money

Retirement means the end of decades of saving — and the beginning of effectively managing your hard-earned money.

Preparing for it all requires consistent saving during your working years but also a well-thought-out retirement strategy to ensure financial security late in life.

Creating a smart withdrawal plan is essential as retirees move from accumulating wealth to drawing from their savings. Start by evaluating your various retirement accounts, since many seniors have a mix of traditional or Roth IRAs, pensions, 401(k) and Social Security benefits. Each account type comes with its own tax implications and rules for withdrawal, and that can directly influence the timing and tax consequences of a withdrawal.



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NO UNIVERSAL STRATEGY

The order in which you withdraw from different retirement accounts can increase their tax efficiency, while helping you maintain financial stability throughout retirement. But there is no universal approach to these withdrawals since individual needs, timelines and resources can vary so much. Some general principles can serve as a starting point, but

you should tailor things to fit your own personal circumstances.

FOCUS ON THE TAXES

Focus on taxable accounts first, since this allows investments in tax-free or tax-deferred accounts to continue growing. You'll be extending the life of your savings. As a general guideline, after initially accessing taxable accounts, continue to

tax-deferred accounts such as traditional IRAs and 401(k)s, and finally to tax-free accounts like Roth IRAs.

Remember that withdrawing funds from tax-deferred accounts raises your taxable income, and that could potentially push you into a higher tax bracket. That, in turn, could subsequently increase your Medicare premiums. Early retirees receiving subsidies for Affordable Care Act

health insurance should also be cautious about withdrawals from taxable accounts, since these actions can jeopardize your subsidy eligibility.

CALCULATING ANNUAL RATES

Before withdrawals, evaluate your expected living expenses and healthcare costs, factoring in inflation. Factor in investment returns — and life expectancy. Earlier

retirement, after all, will require more savings. Financial planners suggest maintaining a steady, sustainable withdrawal rate of between 3% and 4% of the total retirement portfolio, making annual adjustments for inflation. This kind of conservative withdrawal strategy can reduce the risk of depleting your savings while helping to ensure your financial stability.

Experiencing Hearing Loss?

Having trouble hearing? You're not alone: Some 55% of those over 75 have some sort of hearing loss. In adults aged 64-74, it's 22%.

There are many reasons why, but chief among them is the aging process itself. Presbycusis is diagnosed, and may involve changes to nerves used to hear, the blood flow to the inner ear or how the brain processes speech and sounds.

SYMPTOMS OF HEARING LOSS

Presbycusis typically develops gradually, according to experts. Common indicators include challenges in hearing softer voices and difficulty understanding speech in a noisy place. Some find it hard to understand conversations over the phone. Sufferers may frequently ask friends and family to repeat themselves, wrongly perceive that others are not speaking loudly enough or mumbling, and turn up the volume on televisions and radios to levels that are uncomfortable to everyone else.

PREVENTIVE MEASURES

In many cases, hearing loss could have been avoided. If your hearing is still in great shape, practice good ear health. Steer clear of loud noises and use ear protection.



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A healthy diet can also help prevent hearing loss. Look for foods that are rich in nutrients like omega-3 fatty acids, potassium, zinc and magnesium. Doctors usually recommend fish, leafy greens, eggs and bananas. If your hearing is starting to fail, see a doctor right away. Neglecting the problem could make it worse.

TREATMENT OPTIONS

Hearing loss can lead to related symptoms such as fatigue, dizziness, vertigo and tinnitus. Several factors can worsen presbycusis, including diabetes, long-term exposure to loud noises, inadequate circulation and certain medications. If left untreated, hearing loss can lead to strained social interactions. It's

also been associated with various mental health issues, including anxiety, depression, paranoia and cognitive decline.

GETTING HELP

Hearing aids are commonly recommended for older adults who need to recover some of their diminished hearing, though they are not the only solution. Doctors may

recommend medication or some form of aural rehabilitation to address what has always been a multi-faceted problem. Unfortunately, Medicare covers hearing tests but will not cover the expense of your hearing aids. You may have to use private funds to fill this gap. Some charitable organizations offer assistance to seniors.

Reducing Your Stress

It's especially important to prioritize emotional and mental well-being as we grow older.

Meditation and mindfulness can be effective in alleviating stress, enhancing your quality of life and boosting your overall wellness. These practices are centered on relaxation and being present in your own life, and they can be seamlessly incorporated into everyday life. Studies have shown that those who do see improvements in cognitive functions such as memory, problem-solving abilities and attention.

MEDITATION AND MINDFULNESS

One of the easiest ways to manage management is by paying attention to the present rather than dwelling on past mistakes or future anxieties. This change in perspective, or mindfulness, has been shown to reduce levels of the main stress hormone cortisol, resulting in a more centered way of thinking. Regularly meditating has been proven to alleviate symptoms of depression and anxiety.

You're supporting your emotional health by nurturing a positive mindset while boosting self-awareness and improving your emotional control. Meditation can contribute to lower blood



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pressure, a more robust immune system and better sleep quality. Studies show relaxation can alleviate physical symptoms linked to chronic stress like headaches and muscle tension.

HOW TO BEGIN

To practice mindfulness, start by focusing on your breathing. Locate a quiet spot where you can sit

comfortably, close your eyes and concentrate. Take a deep breath in through your nose, hold it briefly and then exhale slowly through your mouth. Focus on the feeling of your breath, allowing all your other thoughts to fade away. You might focus on your extremities and observe any tension or feelings. Gradually move your attention inward. You're releasing physical

tension while strengthening the mind/body connection. Dedicating just five minutes a day to these practices can quickly reduce stress.

DAILY ROUTINE

Next, begin integrating mindfulness into your daily tasks. When doing things like walking, eating or gardening, try to fully immerse yourself in the present moment. Pay

close attention to the sights and sounds, but also the textures and smells of everything surrounding you. In this way, any still moment in your life can become a moment of mindfulness.

You may find other helpful suggestions through specialty apps or guided meditation sessions, including activities designed specifically for novices.

Travel Tips for Seniors

You've finally gotten to the age where you have the time and money to travel. Get ready to explore the world!

Just remember that any big trip requires thoughtful preparation.

PAPERS IN ORDER

After you've packed all the essential clothing for your trip, make sure you have all your essential personal documents on hand and in an easily accessible place. You should always have a valid government-issued form of identification. Some trips may require a passport. Bring relevant health insurance information and copies of medical records, as needed. In some cases, you may need a separate travel insurance policy for international trips, since Medicare and some private insurance plans don't cover services outside the United States.

WORRIED ABOUT ACCESSIBILITY?

In the modern age, most travel options are designed to be accessible, even for those who need special equipment or assistance. Still, you may want to inform the airline, hotel, cruise line and other transportation providers about any assistance needs and carry-on mobility aids or medical devices. They can provide more information on the



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available assistance while ensuring safe travel for your invaluable medical equipment.

If you can walk short distances but find the distances between airline terminals challenging, airlines are obligated to offer complimentary transportation for senior travelers. Passengers using wheelchairs cannot be left

unattended for more than 30 minutes. Airlines must facilitate pre-boarding for those who may need additional time. Simply notify the gate agent when you arrive.

FOR FREQUENT FLYERS

If you travel or plan to travel frequently, consider enrolling in programs such as TSA

PreCheck or Global Entry to streamline the security process. TSA PreCheck allows U.S. citizens, nationals and lawful permanent residents to expedite their security screening by paying a fee and verifying their identity through the TSA program. Global Entry is designed for travelers who plan to enter and exit the U.S. from other

countries. Clear is another form of pre-boarding clearance sponsored for a fee by a credit card company. For more information on eligibility or to apply, visit [tsa.gov](https://www.tsa.gov). Additionally, travelers with concerns about the security screening process can reach out to the TSA Cares hotline at 855-787-2227 for assistance.

Managing Medicare Rules

While Medicare provides critical health care assistance to seniors, it doesn't cover everything.

Understanding which services are and are not part of the Medicare plan can help you put a plan in place before you have a pressing health issue.

EYE EXAMS

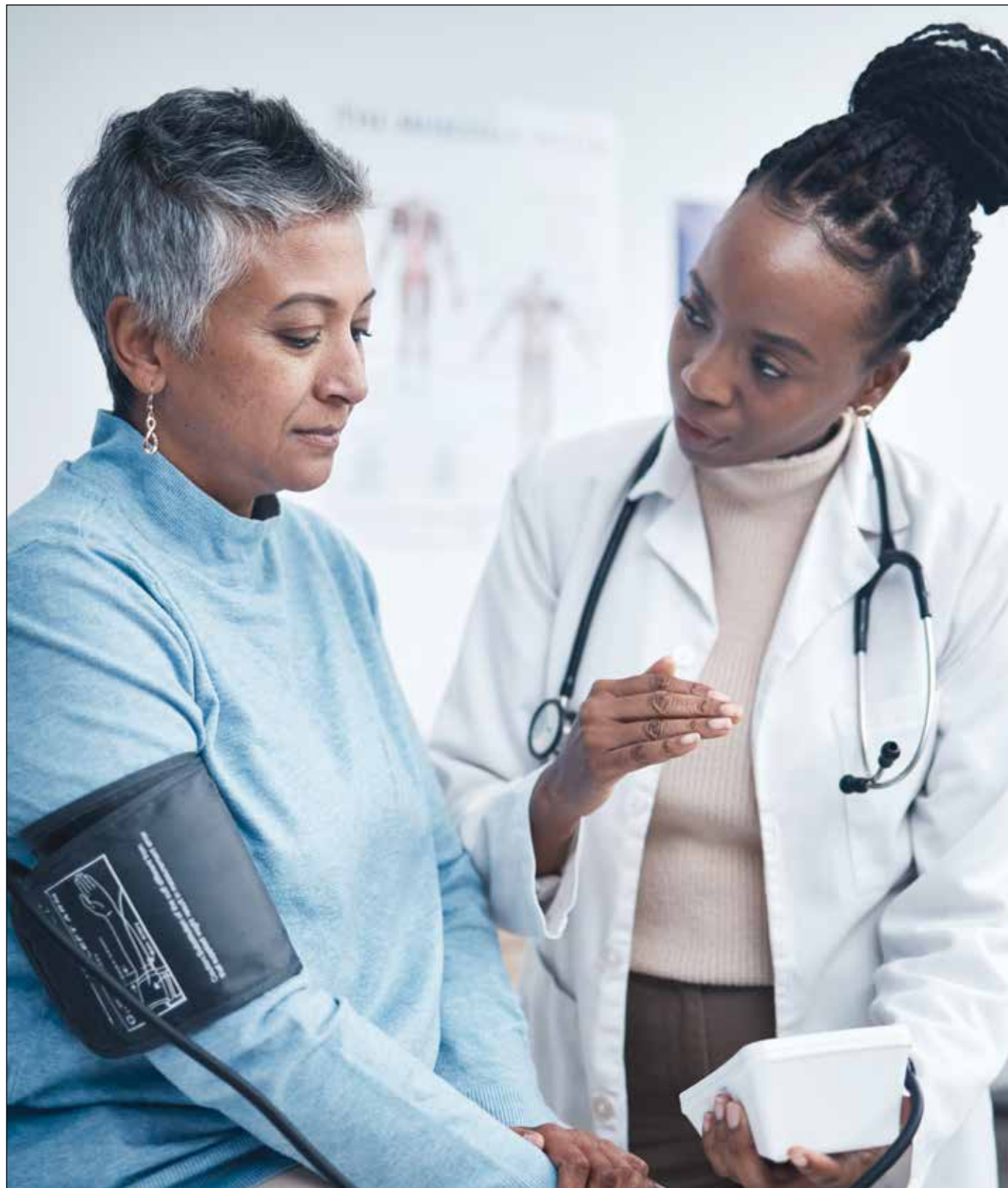
Medicare typically does not cover routine eye exams, eyeglasses or contact lenses, except in specific situations like post-cataract surgery and diabetic eye exams. Consider private vision insurance plans or the discounted vision services provided by organizations like AARP to manage these costs.

DENTAL WORK

Most dental procedures are not covered — including routine cleanings, dentures and fillings. Seniors may need to obtain separate dental insurance or find low-cost dental clinics and discount programs.

HEARING AIDS

Hearing aids are not covered, so many seniors end up paying out of pocket. Others turn to supplemental insurance plans that include hearing aid benefits or take advantage of community programs that offer financial support for these essential devices.



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PODIATRY SERVICES

Medicare covers certain treatments for foot conditions, but does not include routine foot care services. Look into

Medicare Advantage plans that may offer enhanced podiatry coverage. Community health clinics may also provide free or low-cost services.

NURSING HOME CARE

There is only limited coverage for nursing home care. Specifically, short-term skilled nursing care in a nursing

home or rehabilitation facility is covered after a hospital stay, but long-term custodial care or assisted living expenses are not. Look into your Medicaid eligibility or long-term care insurance options.

CHIROPRACTIC SERVICES

Medicare provides coverage for spinal manipulation and certain chiropractic services related to specific medical conditions, but it does not extend to comprehensive ongoing chiropractic care.

MASSAGE THERAPY

Massage therapy for general relaxation or wellness is usually not covered by Medicare. Look for practitioners who offer senior discounts or consider other therapies covered by Medicare like acupuncture and physical therapy.

COSMETIC SURGERY

Medicare does not reimburse for elective cosmetic surgeries or procedures performed solely for aesthetic reasons. You'll have to explore private financing options or consider non-surgical cosmetic treatments.

OVERSEAS CARE

Healthcare services obtained outside the United States are not generally covered by Medicare. Exceptions are made only for rare emergency situations or specific cases. Seniors who frequently travel or live part-time elsewhere should consider travel insurance or international health insurance.