



A choice you can feel at home withSM

COMMUNITY NEWSLETTER

September 2015

COVENTRY SERVICE PROGRAM



Welcome to the first newsletter for our LSS policyholders! Our goal here in the Coventry Service Program is to use this newsletter to share information with you about our Program and Services, and to offer information on a variety of topics, including the latest research. We welcome feedback from you about what might interest you in future issues.

“People living to age 65 in the United States will have an average life expectancy of an additional 20 years.” – Administration of Community Living, US Dept. of Health and Human Services, 2013

HOW DO YOU WANT TO SPEND THOSE YEARS?

“Simply living longer isn’t enough. What we really want is to live longer well, staying healthy enough to continue doing the things we love. While having good genes certainly helps, a growing body of research suggests that how well you age depends largely on you and what you do. Fortunately, research also finds that its never too late to make changes that can help you live a longer and healthier life.”

10 TIPS for Aging Well, from HealthinAging.org

1. Eat a Rainbow-eat fewer calories, more fruits and vegetables, more whole grains, fish and white meats. Limit red meat and whole fat dairy products.

2. Sidestep Falls-walking as little as 30 minutes, three times a week can help you stay physically fit and mentally sharp, lift your spirits and lower your risk of

We’ve talked to many of you, and in the past 6 months, among many requests, we have helped policy holders:

- Find a local “Matter of Balance” class in their area.
- Connect with a local caregiver support group.
- By sending information on how to make a bathroom safer
- By sending a member info on accessible fishing docks in his area so he could keep fishing from his wheelchair.

falls. Bicycling, dancing and jogging are also good weight-bearing exercises that can help strengthen your bones.

3. Toast with a smaller glass-after age 65, limit alcoholic drinks of any kind to 1 per day. If taking certain medications, you might be better not drinking at all. Check with your Dr.

4. Know the low-down on sleep in later life-contrary to popular belief, older people don't need less sleep than younger adults. The National Sleep Foundation suggests 7-8 hours a night.

5. Sharpen your mind-conquering your adversary in a complex computer game, joining a discussion club, learning a new skill or language and staying engaged socially can help keep your brain sharp.

6. Enjoy safe sex-yes, older adults are having sex more often and enjoying it more, research finds. But if having multiple partners or non-monogamous sex, protect yourself with a condom.

7. Get a medication check-as we age, we are more likely to experience medication side effects. Make sure that your healthcare professional knows all the medications that you take, both prescription and over the counter ones, as well as vitamins, herbs and supplements.

8. Speak up when you feel down or anxious-Roughly 1 in 5 older adults suffers from depression or anxiety. Talk with your health professional right away if you experience this.

9. Get your shots-be sure to get vaccines against pneumonia, tetanus/diphtheria, shingles and the flu.

10. Find the right healthcare professional and make the most of your visits-see them regularly, answer their questions frankly, ask questions and follow their advice. If you don't plan to, tell them!

Healthinaging.org is part of the American Geriatrics Society

WHEN TO START RECEIVING RETIREMENT BENEFITS FROM SOCIAL SECURITY

The Social Security Administration says that they are often asked what the "best age" is to start receiving benefits. They answer that there is no one answer for everyone. You need to make an informed decision based on your individual and family circumstances. Good resources to inform yourself are: [When to Start Receiving Retirement Benefits @ www.socialsecurity.gov](#), and [www.aarp.org/work.social-security/info-11-2013](#)

MOVIES "FOR GROWN-UPS" WE'D RECOMMEND

Frank and the Robot- A gentle comedy starring Frank Langella in the not-so-distant future as a not-so-retired jewel thief whose son brings him a robot caregiver that goes to great lengths to please him while keeping him healthy. (Suggested by P. Bailey)

Alive Inside – a moving and insightful documentary about the power of music and its impact on our brains. It chronicles Dan Cohen as he uses music to help awaken the memories of a variety of people with dementia, living both at home and in long term care settings. A very moving and powerful film. (Suggested by all of our staff)

☞ The LifeStyle Solutions Community of Members Conversation Series Fall 2015☞

As a policyholder of LifeStyle Solutions long-term care insurance, you are entitled to use the Coventry Service Program at no cost. Earlier this year, the Service Program began offering interactive phone conversations between members on a variety of topics so policyholders could share what they themselves have learned as they grew older. We began a 'virtual community' with this phone-based series of conversations because research confirms how important social connectedness is to the well-being of us all.

Policyholders who participated in the February to June calls shared wonderful insights and stories on topics like resilience in aging, exploring next steps related to housing as we age, and caring for yourself while caring for another.

Many of you have spoken to one of our wellness specialists who called you to check-in or who consulted with you about information or resources that interested you. Contact with you gives us fresh information about what is on your mind and how we can make our services more responsive.

With the help of our policyholders, we have put together a new series of Community of Members Conversations scheduled for the fall (see below). Please join us in the conversations and share the ideas and insights you have! Conversations generally last 45 - 60 minutes and are conducted on a toll-free conference call phone line. **All calls will be held at 11AM Eastern Time. Once you register for the sessions you want, you will be sent information on how to call in. Register by phone, email or snail mail – instructions are on the back.**

You can sign up for one, several or all of them – it is up to you! Space is limited so sign up now!



September 30 (Wednesday) Keeping Memory Alive - Tips for keeping your brain fit and improving your memory. Do exercise and physical activity protect the brain? What about social connections?

October 7 (Wednesday) Sustaining Health & Well Being: Avoiding Risk Factors That Can Threaten Independence - What are these conditions that create threats to independence? What does current research tell us about how to avoid some of their risks? How does our 7 dimension model of wellness fit in?

October 15 (Thursday) Life After Work - What have you discovered about this phase of your life? What is my purpose? Who am I now? Is volunteering an option for me?

October 28 (Wednesday) Age in Place Home Modification Checklist - We'll take a look at your home environment and key practical modifications you can make that may help you stay independent there.

November 4 (Wednesday) Weight Management as We Age -A look at healthy eating after 50. What exercise options are available such as Silver Sneakers? Do attitude and behavior play a role in managing weight?





November 19 (Thursday) How do you Cultivate Resilience? - What helps you stay resilient as you age? Are stress and isolation risk factors? What's the importance of positive thinking and an attitude of gratitude?

December 10 (Thursday) Coping with Cumulative Life Changing Experiences and Losses - Let's explore productive coping with cumulative loss. Perhaps loss of a spouse/friends/parents. A change in housing or physical abilities. What has worked for you?

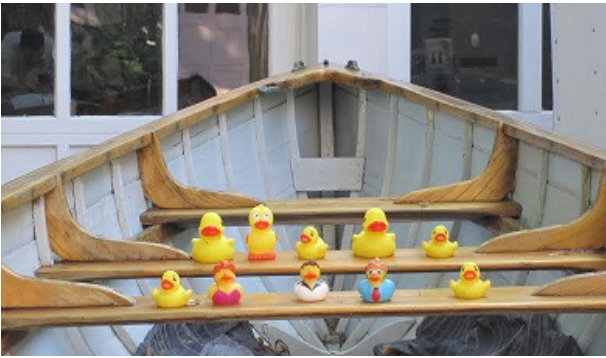
To reserve your spot in an interactive Community of Members phone conversation, call Diane McMaster toll-free at 1-855-865-4114, x 109 or e-mail her at dmcmaster@coventrycarelink.com. Join us at any time – you can sign up for one, several or all of them! If you prefer, you may mail your response to Diane McMaster, Coventry Service Program, 174 South Freeport Road, Suite 2-C, Freeport, Maine 04032

Your Name _____
 Your Address _____
 City _____ State _____ Zip _____
 Best Phone number: _____
 Email Address _____

Instructions for calling in toll-free to the sessions will be sent after you register.

September	October	November	December
	<input type="checkbox"/> 7 th (Wednesday) Sustaining Health and Well Being	<input type="checkbox"/> 4 th (Wednesday) Weight Management as We Age	<input type="checkbox"/> 10 th (Thursday) Coping with Cumulative Life Changing Experiences and Losses
	<input type="checkbox"/> 15 th (Thursday) Life After Work	<input type="checkbox"/> 19 th (Thursday) Cultivating Resilience	Enjoy Your Holidays!! 
<input type="checkbox"/> 30 th (Wednesday) Keeping Memory Alive	<input type="checkbox"/> 28 th (Wednesday) Age In Place Home Modification Checklist		

All Calls will Begin at 11:00 a.m. Eastern Time



Getting your ducks in a row! ☺

We have heard from many of you that you want to keep working in retirement, or change your careers. You have said that this is not only for income, but also gives you a way to use your talents and gifts.

Below are some hints to get you started, or to get your ducks in a row. ☺

8 GREAT TIPS TO FIND JOBS IN RETIREMENT

- 1. Register with temp firms in your local area.**
- 2. Accept an interview even if you don't plan to accept the job-it is practice!**
- 3. Consider having your resume rewritten or updated by an expert.**
- 4. Search for a job in areas that connect older workers with employers seeking to hire them.** Click on www.snapajob.com/job-search and chose your state. Try part-time or temporary status to increase your options.
- 5. When applying for a job, tell the employer you are willing to start working as a consultant or on a project basis.**
- 6. Get info on the prospective employer prior to the interview.**
- 7. Look into companies with fewer than 500 employees.** According to U.S. Bureau of Labor Statistics, employers of this size have created most of the new jobs in the US recently.
- 8. Volunteer with a charity or nonprofit.** It is excellent experience and may lead to employment. It is also easier to find employment while you are working or volunteering.

Excerpts from : <http://www.nextavenue.org/8-great-tips-to-find-jobs-in-retirement>

READING RECOMMENDATIONS

In "*Life Gets Better: The Unexpected Pleasures of Growing Older*", author Wendy Lustbader (who has worked for several decades as a social worker specializing in aging issues) conducted first-hand research with older adults in all walks of life. She found overwhelmingly that they spoke of the mental and emotional richness they have drawn from aging; and rather than experiencing a decline from youth, aging people were happier, more courageous and more interested in being true to their inner selves than were young people she interviewed. A good counter-balance to the "fear of aging" stereotypes in the media.

****Thank you to our editor, Holly Lord, and all the staff contributing to our inaugural issue!****

Ms. Phyllis Bailey, Coventry Service Program Director



Winter in Maine 2015

Contact Us

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PURPOSE OF THE COVENTRY SERVICE PROGRAM

Our program is designed to promote the vitality of our policyholders, and to work with you to decrease any risks that may threaten your independence as you grow older. Our goal is to prevent or delay these from occurring, and to that end we offer our policyholders:

- An initial call to new policyholders to explain the Program and invite participation
- Check in calls periodically to see how you are doing
- Consultation and information at any time. We can help you to identify any challenges or concerns you might have, help you sort out options, and research resources that might be helpful.
- Individual Wellness assessments that are specific to you and your particular situation, followed by a telephone interview with your Wellness Specialist who will share the assessment results and work with you to collaborate on a strategy going forward.

COMMUNITY OF MEMBERS PROGRAM

- These are periodic topical conversations between policyholders using a phone conference or webinar format, and facilitated by staff.
- Please see our [enclosed fall schedule!](#)