



COMMUNITY NEWSLETTER

COVENTRY SERVICE PROGRAM



IN MEMORY OF BOB HALDEMAN

We are very sad to report the loss of Coventry's President, Mr. Robert (Bob) Haldeman – a gentle visionary we will miss sorely. Bob and Gail, his wife of 51 years, are the reason for the development of LifeStyle Solutions long term care insurance – this unique

combination of insurance benefits to offer some financial security **and** a service program to help policyholders stay well and active at home, before a claim is ever made.

Bob died in February several days after being admitted to Johns Hopkins Hospital with viral pneumonia after a recent few years fighting cancer.

His visionary leadership continued right up until the end, via phone and computer, encouraging the Coventry team to keep bringing his dreams to reality; including the recent launch of a new assessment of conditions that can create threats to a policyholder's independence (see article on page 2).

We'll especially miss his humble level-headed and quite playful demeanor (just ask about the missing shoes) and his remarkable brainpower that could sometimes make meetings with him like drinking from a fire hose. But we are glad he has left us with his core values of integrity, practical idealism, fairness and servant leadership, which remain at the heart of our company's culture. We are all deeply saddened, but will carry Bob's heritage forward with us as we continue to serve you. *From Phyllis Bailey, Director, Coventry Service Program*



Portland Head Light

Welcome to the **SPRING 2016** newsletter for our LifeStyle Solutions Policyholders!

Our goal is to share information with you about how the Coventry Service Program can help you, and to offer information on a variety of topics, including the latest research. Please feel free to suggest topics for future newsletters!

Highlights of This issue:

- ▶ Remembering a Visionary Leader
- ▶ 7 Tips for Staying Safe as an Older Driver – page 3
- ▶ New Phone Assessment for Threats to Your Independence – pg. 2
- ▶ What is an Age Friendly Community?
- ▶ Does Medicare Cover Long Term Care? Pg. 5
- ▶ New Community of Members Conversations Series – pg. 4



Bob's passing leaves **Bill Neugroschel**, Coventry's CEO, at the helm of the Company. Bill reports that he greatly enjoyed his 18 year "apprenticeship" alongside Bob, and hopes that while no one can ever fill Bob's shoes, that he will keep the ship steady and maintain the path that Bob set for the Company in order to grow our shared legacy.

WE HAVE LAUNCHED A NEW SERVICE !!

We are happy to announce that we have added a new resource to the Coventry Service Program that you can access as part of your **LifeStyle Solutions long term care insurance**, before a claim is ever made.

We are now offering our own research based phone questionnaire that is designed to assess risks that could threaten your independence and ability to stay in your own home as you grow older.

Our goal is to help you identify potential risks and then to collaborate with you around creating practical strategies to decrease or delay some of the risks that are identified.

Why focus on the Conditions or Risks that we did? In our review of the research about the conditions that can threaten a person's ability to live independently as they grow older, seven conditions surfaced associated with high risks for changes in living status – changes such as hospitalization, injuries with potential to disable, residential care placement, etc. So we decided to focus on screening, at least briefly, for these conditions: low activity levels, falls, depression, social isolation, cognitive impairment, incontinence and frailty. **Conditions** **creating** **threats** to independence are also referred to as **CCTI's**. Based on our experience, we also added in the ability to screen for economic insecurity and abuse that could compromise a person's resilience and coping strengths. We focused on these risks because evidence based research offers some guidance about what may help if a risk is present.

The questionnaire was created through careful research on benchmark instruments in existence, a thorough review by a nationally respected gerontologist, Dr. Robert Applebaum; and then tested through a pilot with 30 individuals.

Here is how the CCTI Assessment works:

- 1) A Service Program Team Member takes you through the questionnaire on the phone.
- 2) Afterwards, she identifies challenges *and* what's going well; then calls you back to talk that over as well as suggestions that may help.
- 3) Then you receive a written overview with personalized resource information in the mail.



As a policyholder, you may call us toll-free to schedule your personal CCTI assessment at any time. 1-855-865-4114

Here is what a policyholder in Florida had to say about the new assessment “...*There were several aspects that I especially liked. One was the tone—the style in which you wrote. I realize the whole point is to be personal, but it was personable too, and friendly, more like a letter than a report as opposed to being clinical. The written summary follows a well-constructed format that is very easy to follow and refer to. The risk assessment is good and I expect very helpful to those who take part. The material you enclosed is useful too.*”



Research shows that arts and creative endeavors offer people a sense of mastery and social engagement, which can translate to people living longer and healthier lives with meaning and purpose.

Openness to new ideas and a flexible attitude toward change are the essence of creativity, and may be part of the reason that creative artists such as Tony Bennett maintain their vitality so long in life. And personal creativity does not have to include creation of a “Mona Lisa” type masterpiece – it can be anything you do to express yourself and engage in a bit of “wide open” thinking. (Source: www.creativeaging.org)

Speaking of creativity, the **beautiful quilt featured in this picture is the work of Ms. Linda Morrisette, a Wellness Specialist** on our Coventry Service Program Team. And **recently Dr. Barbara Young, a 95 year old policyholder, published a new book titled “The Persona of Ingmar Bergman: Conquering Demons Through Film”;** about her long term interest in the work of this director and his movies.

We'd like to hear about how you express your creative side – tell us what you are up to through a note to: [serviceprogram@coventrycarelink.com!](mailto:serviceprogram@coventrycarelink.com)



Older Drivers: 7 Tips for driver safety



Driving is very important to our sense of independence and can sometimes be challenging for older adults. Until “driverless” cars come to your town, we offer these tips from the Mayo Clinic for older drivers.

- **Stay Physically Active**-it improves your strength and flexibility, making it easier to turn the steering wheel, look over your shoulder and make other movements while driving and parking.
- **Schedule regular vision and hearing tests**-these senses tend to decline with age...and can affect your driving, from hearing emergency vehicles to making it difficult to see clearly or drive at night. Problems might be easier to correct if caught early.
- **Manage any chronic conditions**-work with your doctor to manage any chronic conditions, especially those that might impact driver safety, such as diabetes or seizures. Follow your doctor’s instructions for managing your condition and staying safe behind the wheel. It is equally important to know your medications and their side effects.
- **Understand your limitations-adjust your** vehicle or choose a different one to better meet your needs. Do you need larger, easier to read dials on the dashboards, or would an evaluation by an occupational therapist help you to find assistive devices to help you drive.
- **Drive under optimal conditions**- during the daytime, in good weather, and in familiar areas. Make sure that you are not tired or angry or impaired by alcohol or drugs.
- **Plan ahead**- plan your route ahead of time, even if you have to call for directions. Do not do anything that takes your focus from the road, like eating, talking or texting on the telephone or adjusting the radio.
- **Update your driving skills** –consider taking a refresher course for older drivers...it might even earn you a discount on your car insurance. Courses are offered through community education or local organizations such as your Agency on Aging, or AARP or AAA classes.

Source: www.mayoclinic.org/healthy-lifestyle/healthy-aging/in-depth/senior-health/art-20046397

If you do eventually need to give up your car keys, it doesn’t need to end your independence. Check out your local transportation options way ahead of time so you are prepared and can stay mobile.



Alternative Transportation options



- **Rides in Sight:** 1-855-607-4337 or www.ridesinsight.org Rides In Sight provides information about senior transportation options in local communities throughout the United States. The Independent Transportation Network America researched communities nationwide to build a database of senior transportation options. Now available through the above website and hotline.
- **The Independent Transportation Network (ITN)** Visit their website: <http://www.itnamerica.org/> to learn more about this innovative program offering lifetime mobility. Volunteer and paid drivers offer rides 24 hours a day, 7 days a week for any purpose to their members who subscribe to their service. From their first site in Portland, Maine, they have expanded to 30+ locations around the country and more are in development.
- The **Coventry Service Program** can also help policyholders find local transportation options through our consultation and resource service. Call us at 1-855-865-4114.
- We highly recommend a brochure called **“Before you Give Up the Keys, Create a Roadmap for Transportation Independence”**. You can call and ask to have it mailed (1-800-677-1116), or print it off the following website: <http://www.eldercare.gov/Eldercare.NET/Public/Resources/Brochures/docs/N4a-transportation-brochure-access.pdf>

WHAT IS AN AGE FRIENDLY CITY ?

1 in 3 Americans is now over 50 years of age or older. By the year 2030, 1 out of every 5 will be age 65 or older.

Will your community be ready ????

A livable community is one that works for all ages and abilities, has affordable and appropriate housing and transportation options, and offers supportive community features and services. Once in place, those resources enhance personal independence; allow residents to age in place; and foster residents' engagement in the community's civic, economic, and social life.

The World Health Organization's Global Age-Friendly Cities project and AARP developed a checklist tool to help communities assess where their city's strengths and deficiencies lie.

The checklist measures 8 domains:

- Outdoor spaces and buildings
- Transportation resources
- Housing options
- Social participation opportunities
- Respect and Social inclusion
- Civic participation and employment
- Communication and information
- Community and Health Services



Livable communities make for happier, healthier residents of every age, in all life stages. — Getty Images

A list of cities and towns in the US undertaking Age Friendly Initiatives is available on the AARP website at: www.aarp.org/livable-communities/network-age-friendly-communities/, then click on the member list in the text. New communities are being added all the time. In fact, several team members of the Coventry Service Program are working on age friendly initiatives in their own towns....find out what is going on in yours!

You can also download a copy of the AARP Tool kit for evaluating your community at this same website.



New Community of Members Conversation Series Starts April 26th!

Don't miss the LifeStyle Solutions Community of Members Conversations coming up! Members are welcome to join us & share your insights! To register, call Diane at 1-855-865-4114 X 109 or email her at dmcmaster@coventrycarelink.com. **Seminars are at 11 Central Time, 12 noon Eastern Time.**

Tuesday, April 26th: **"From the Physical Therapist's Mouth – A Guide to Fall Prevention!"** Mr. Gordon Haldeman, MSPT; who is President of his own Physical Therapy practice and Wellness Director for Coventry, brings his practical insights to strengthening your body's ability to avoid falls.

Tuesday, May 10th: **"Saving Your Story for Your Friends and Family"**. Join us for a lively discussion of how to preserve what matters to you about your own story, for the younger people in your life, using some of the new tools coming from leaders in the guided autobiography movement.

Tuesday, May 24th: **"Advance Care Planning"** – Preparing an Advance Care Medical Directive or Living Will is your chance to control decisions about your health. It records your wishes for medical care/treatment that you do or do not want and helps your family and your doctor understand your wishes. We'll talk about why creating your own Advance Directive is a great pro-active move and how to get that done!

What LONG TERM CARE Supports Are Covered by Medicare?

In the Coventry Service Program, policyholders often ask what long term care supports and services are covered by Medicare. **Our hope is that you never need these services, but we are glad that you planned ahead by purchasing LifeStyle Solutions long term care insurance and the options it gives you,** since what is covered by Medicare is typically somewhat limited. Medicare coverage is usually for care deemed medically necessary and which is part of an acute episode of illness. Privately purchased long term care insurance provides significant financial protection for a broader array of options.

MEDICARE HEALTH INSURANCE

Private LONG TERM CARE INSURANCE (LTCi)

<p>1. Covers only medically necessary care and focuses on medical acute care, such as doctor visits, drugs, and hospital stays. It also covers short-term services for conditions that are expected to improve, for example, services such as physical therapy to help you regain your function after an accident or medical issue. Typically a 3 day hospital admission is required for skilled nursing facility coverage, called “a <i>qualifying hospital stay</i>.”</p>	<p>1. Depending on what you chose in your policy, LTCi typically can cover a range of services and supports you may need for substantial deficits with at least 2 Activities of Daily Living. This is not typically for medical care, but rather assistance with these Activities of Daily Living (which are bathing, dressing, toileting, eating, continence and transferring between bed & chair), sometimes considered chronic care. LTCi may also cover custodial care when there is a significant cognitive impairment present.</p>
<p>2. Covers a medically needed short stay in a skilled nursing facility, hospice care or home health medical care. May also cover limited out-patient medical services deemed “medically necessary”. Usually is for “<i>health care given when you need skilled nursing or therapy staff to manage, observe and evaluate your care,</i>” also known as intermittent skilled care.</p>	<p>2. Again, LTCi does not cover acute medical needs, but may cover chronic needs after an acute episode if substantial deficits remain in two of the six Activities of Daily Living; or there is significant cognitive impairment. Does not require the policyholder to have had an acute medical episode first.</p>
<p>3. Does not cover long term care in a nursing home for custodial care, nor services at your home for this long term need. Does not ever typically cover assisted living or adult day care services. “<i>Medicare doesn’t cover custodial care if it’s the only kind of care you need</i>”.</p>	<p>3. Once a policyholder has qualified for benefits, a long term care insurance policy may cover chronic care at home, in adult day care services, in an assisted living setting or in a long term care facility. The benefits, elimination (waiting) period, the daily benefit amount and duration of coverage are specific to what you selected when you purchased your individual policy.</p>

These are “loose” guidelines to help you identify the differences between your medically necessary Medicare coverage, and your long term care insurance policy coverage for long term supports and services. **If you have questions about your specific LifeStyle Solutions policy with Coventry CareLink, please call Lifestyle Solutions Customer Service at the toll free number: 1-877-782-4663.** FYI, Medicare.gov is a great website to look up just about any question you might have about Medicare, whether you are getting ready to enroll, or have had it for a while but have questions about coverage. There is even a place to look up specifics for each state with lists of providers, doctors, hospitals, plans and suppliers. Sources: www.Medicare.gov ; Administration on Aging at www.longtermcare.gov

MOVIES FOR “GROWN UPS” WE’D RECOMMEND

The Best Exotic Marigold Hotel (I&II): British retirees travel to India to take up residence in what they believe is a newly restored hotel. Less luxurious than advertised, the Hotel nevertheless slowly begins to charm in unexpected ways. (Judi Dench, Maggie Smith)

Quartet At a home for retired musicians, the annual concert to celebrate Verdi’s birthday is disrupted by the arrival of Jean, an eternal diva and the former wife of one of the residents. (Maggie Smith, Michael Gambon, Billy Connolly)



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 help you prevent these from occurring, and to that end we offer our policyholders:

- ◆ An initial call to new policyholders to explain the Program and invite participation; as well as 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.
- ◆ A new phone assessment of your risk for conditions that could threaten your independence. (See article on page 2!)
- ◆ An individual Wellness assessment specific to you, your functional fitness and situation.
- ◆ Periodic topical **Community of Member Conversations** between policyholders using a phone conference format, facilitated by Service Program staff. (See page 4!)

☞ Special thanks to Holly Lord, Wellness Specialist, for once again serving as editor. ☞



Spring Tulips from a Seattle policyholder!

Policyholders can contact us at:

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