

Savvy Senior – November Columns

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Single Seniors: Looking for Love and Companionship Online

Online dating isn't just for twenty and thirty-something's! As a matter of fact, boomers and seniors have become the fastest-growing group of Internet daters, and the numbers keep on growing.

Online Dating

If you're interested in dating again or are just looking for a friend to spend time with, dating Web sites provide an easy way to meet hundreds of single people without ever having to leave home.

If you're not sure whether to take the plunge or not, try visiting a few dating sites and look around. Most services allow you to check out their members at no cost or obligation. Then, if you like what you see, you can sign up (fees range between \$20 and \$60 per month) and start e-mailing members you're interested in or they can e-mail you. Most sites also offer instant messaging and chat rooms. Here are some other tips to help you get started.

- Research your options: There are dozens of Internet matchmaking sites out there to choose from including the big general interest ones like *Match.com* and *eHarmony*; over-50 dating sites such as *PrimeSingles.net*, *SeniorFriendFinder.com* and *SeniorMatch.com*; and niche sites that match people based on their interests, religion and ethnicity like *ChristianCafe.com*, *BlackSingles.com* and *JewishFriendFinder.com*. Before choosing, research the differences, looking at things like the percentage of men vs. women and how many of them live in your area. Don't be afraid to try out different sites or more than one at a time. Online-Dating-Zone (www.online-dating-zone.com) is a good resource to help you compare. (Note: If you don't want to spend any money try *PlentyofFish.com*, a free dating Web site that's become very popular.)
- Create an honest profile: When you join a dating site you'll need to create a personality profile that reflects who you are which can include photos, hobbies, interests, family history, dreams, goals, favorite activities and more. If you need some help, AARP offers an interactive Personal Ad Maker that can help you create a good profile for free. Go to www.aarpmagazine.org/lifestyle and click on "Create your own personal ad" at the bottom of the page. Sites like *ProfileHelper.com* or *E-cyrano.com* can also help you for a fee.
- Be safe: When you register with a dating service you remain anonymous. No one gets access to your full name, address, phone number or e-mail address until you decide to give it out at your own discretion. So be very prudent with giving out your personal information. And before meeting in person, chat on the phone at least several times, and always meet in a public place.

- Be skeptical: In an effort to get more responses, many people will exaggerate or flat out lie in their profiles, or post pictures of themselves that are extremely flattering and not very true-to-life. So don't believe everything you see or read. If they look or sound too good to be true, they probably are.
- Make the effort: A lot of times, people – women especially – sit back and let others come to them. Don't be afraid to make the first move. When you find someone you like, send a short note that says, "I really enjoyed your profile. I think we have some things in common." Keep it simple.
- Don't take rejection personally: If you don't get a response from someone, don't let it get in your head. Just move on. There are many others that will be interested in you and it only takes one person to make Internet dating worthwhile.

Another Option

If dating sites don't appeal to you, consider joining a social-networking site. Today, there are a variety of sites (*Eons.com*, *Boomj.com* and *Rezoom.com*) created specifically for boomers and beyond that are great places to meet people without the stigma or looming pressure of finding a mate.

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

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It's Re-evaluation Time for Medicare Part D Beneficiaries

Because nearly everything about Medicare's "Part D" prescription drug plans can change from year-to-year, during the open enrollment period (Nov. 15 to Dec. 31), all seniors with a Part D plan should do some comparison shopping to ensure you're getting the best drug coverage at the lowest cost. Here's how to do it.

Do-It-Yourself

If you have Internet access, sizing up and comparing your Medicare drug plan with the many other plans that are available to you is relatively easy. Start by making a list of the drugs you currently take along with their dosages. Then go to Medicare's Prescription Drug Plan Finder tool (www.medicare.gov/mpdpf) and click on "Find and Compare Plans." From there you simply plug in your personal information, zip code, along with the prescription drugs and dosages you currently take, and you'll get a cost comparison breakdown for each plan available in your area. This tool also provides a five-star rating system that evaluates each plan based on past customer service records, and suggests generics or older brand name drugs that can reduce your costs.

If you find a better deal, before switching plans, there are several other areas you need to double-check to ensure good coverage, including:

- Total costs: Don't judge a plan strictly by its monthly premium cost. Low-premium plans are often associated with higher prescription co-payments and may prove to be the costliest plans. So take a look at the whole pricing package, including premiums, deductibles, co-pays and coverage gaps that may apply.

- Pharmacy network: Make sure the pharmacies you regularly use are in the plans' network.
- Drug restrictions. Some plans may require you to get permission or try a number of cheaper drugs before they will cover particular prescriptions. Call the provider to find out!
- Coverage gap: Find out if your plan will cover any drugs in the coverage gap known as the doughnut hole. Next year, Part D will cover most drug bills up to \$2,830, and then you're on your own until your out-of-pocket cost total \$4,550. Some plans offer some gap coverage, but they're usually limited to generics drugs.

Find Help

If you need some help or if you don't have Internet access to compare drug plans, or don't feel confident in working through the information on your own, ask one of your kids or a close friend to help you. You can also call Medicare at 800-633-4227 and they will do the drug plan comparing for you over the phone. Some other helpful resources include the Medicare Rights Center which staffs a toll-free number with counselors ready to help at 800-333-4114, and your State Health Insurance Assistance Program (SHIP) who provides one-on-one free Medicare counseling. To find a local SHIP counselor, visit www.shiptalk.org, or call 800-677-1116.

Extra Help

If your annual income is less than \$16,245 for an individual (\$21,855 for a married couple living together), you may be eligible for some extra help in paying for your Medicare drug coverage. Call Social Security at 800-772-1213 to see if you qualify.

All-In-One Option

Instead of paying separately for Medicare Part B, plus a Medigap supplemental policy and a stand-alone Part D drug plan you could sign up for a Medicare Advantage plan that provides all-in-one coverage. These plans, which are sold by insurance companies, are generally available through HMOs and PPOs. To find the best deals in your area visit www.medicare.gov/mppf or call 800-633-4227.

Savvy Tip: Be wary of Medicare sales scams. Unsolicited door-to-door sales and telemarketing of Medicare drug plans is illegal. And all legitimate sales agents must be licensed by your state – you can check this at your state insurance department (see www.naic.org/state_web_map.htm).

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How to Choose a Senior-Friendly Home Telephone

Looking for a practical, senior-friendly home phone for an aging parent or elder loved one? Today there are a huge variety of “amplified” and/or “big button” phones on the market that can help with almost any aging need. Here's what you should know.

How to Choose

To help you sort through all the different senior-friendly telephones that are available and select an appropriate fit for your loved one, you need to take into account their specific needs and wants, including his or her:

- **Hearing:** If they're hard of hearing, what type and degree of hearing loss do they have? (An audiologist can help here.) Most amplified telephones are sold with varying degrees of amplification and tone adjustments, so be sure the phone you choose accommodates her hearing loss. Also note that most amplified phones are hearing aid compatible and come with extra loud ringers and flashing ring indicators.
- **Vision:** If low vision is a problem too, most corded amplified phones come with big buttons and high contrast numbers that make them easier to see. Some phones even offer a talking keypad that will announce the number as it's dialed.
- **Memory:** Is remembering a problem? If so, check out the photo phones. Photo phones let you insert pictures of family members or friends over preprogrammed buttons, so your parent can simply press the picture of the person she wants to call and they're automatically dialed.
- **Voice:** Does your parent speak so softly it's difficult to understand them? If so, there are some amplified phones that can amplify outgoing speech as well as incoming sounds.
- **Safety:** If your parent lives alone, you may want to choose an amplified phone with an emergency alert feature. These phones come with a neck pendant or wristband (SOS button) that he or she wears, so if they fall down and can't get up, they can press it and the phone's preprogrammed emergency numbers will automatically be dialed.
- **Preferences:** There are many other options to consider, for example, would they prefer a corded or cordless amplified phone? While the cordless models provide the freedom to talk anywhere in the house, corded phones typically offer more user-friendly features. Or, would they like a phone with a built-in caller ID, speakerphone or answering machine?

Where to Shop

While there are many companies that make and sell senior-friendly telephones, the leading supplier in the industry is Clarity, a division of Plantronics Inc. At *ClarityProducts.com* (or call 800-426-3738) you can find an impressive array of amplified, big button telephones that offer a wide variety of senior-friendly features, at prices ranging from \$30 up to around \$300. Other top makers include ClearSounds, Geemarc, Fanstel, Doro, Krown and GE. To find these and other amplified phone models, visit assistive hearing sites like *www.teltex.com* and *www.independentliving.com*.

Free Phones

Another option you should check into is state funded telecommunications equipment distribution programs, which are available in about 30 states. If the state your parent lives in has a program, you may be able to get him or her an amplified telephone for free. Check with their local telephone company or visit *www.tedpa.org* to find out what their state offers.

Captioned Phones

If your parent has moderate to severe hearing loss another option to consider is CapTel. This is a captioned telephone service and customized phone that will let your parent listen to the caller, as well as read written, word-for-word captions of everything the caller is saying on the CapTel phone display window. To learn more or order a phone, go to www.captel.com (or call 888-269-7477) and click on the state your parent lives in. Most states offer them through Weitbrecht Communications, Inc. for \$99, or your parent may qualify to get one for free.

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Cremation: A Popular End-of-Life Option

Looking for a simple, inexpensive, eco-friendly exit strategy when your time comes? If so, you should consider cremation, an end-of-life option that’s become very popular over the past 30 years. Since 1975 the U.S. cremation rate has gone from only 6 percent to nearly 40 percent today. Here’s what you should know.

Cheaper Option

There are various reasons for the increased rate in cremation – personal preference, it’s environmentally friendly, uses less land, it’s easier to arrange – but the biggest reason is money. Cremation can cost one-tenth (depending on the services you choose) of what a funeral and cemetery burial brings, which averages around \$10,000 today.

More Choices

Many people think that cremation limits your funeral options but it actually gives you more choices. With cremation, you can still have a funeral or memorial service of your choice, either with the body before cremation or without the body after cremation. And, after the cremation process there are options on what to do with the remains which include: scattering, being kept by the family, placed in a mausoleum or columbarium niche, or buried in a cemetery plot or on your own property depending on local ordinances. Personal memorials can also vary, but could include an urn, plaque, headstone, a simple marker or nothing at all.

Preplanning

To assure your final wishes are honored and to prevent your loved ones from having to make decisions and arrangements at the time of your death, you should choose a cremation provider (most funeral homes provide cremation services) and prearrange your cremation and funeral or memorial service. The prearrangements should also be noted in your will and advance directive (if you have one), and be sure to tell your family and clergy. Also note that preplanning doesn’t have to include prepaying, so be very careful before you put any money down. To help you locate a cremation provider in your area, look in your local yellow pages under “cremation” or “funeral” or visit www.cremation.com.

Savvy Tip: For more information on cremation and funeral planning contact the Funeral Consumers Alliance, a nonprofit consumer protection organization that provides free publications and can answer all your cremation questions. They can also put you in touch with your area memorial society which offers consumer information and referrals to local cremation providers. You can find them at www.funerals.org or call 800-765-0107.

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