

Jewish Senior Services®  
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*Senior Choice at Home*® Your Future. Guaranteed Care.

Summer 2019

# Newsletter

  
*Senior Choice at Home*®  
Your Future. Guaranteed Care.

## Staying Socially Active *(Continued from front)*

Recent member events included a celebration of the 80th anniversary of **The Wizard of Oz**, complete with decorations, trivia, and an Oz-ian inspired lunch; a docent-led tour of an exhibit at the Bruce Museum on **Masterpieces from the Museum of Cartoon Art**; lunch at TerraSole in Ridgefield; and an entertaining performance of **In The Heights** at the Westport Country Playhouse. Upcoming events will include a trip to the zoo, a lecture given by the CT State Police on identity protection in the digital world, and lunches throughout Fairfield and New Haven counties.

Senior Choice at Home members have also shared their knowledge and world experiences with each other. Members have lectured on books they have authored, their travel experiences from around the

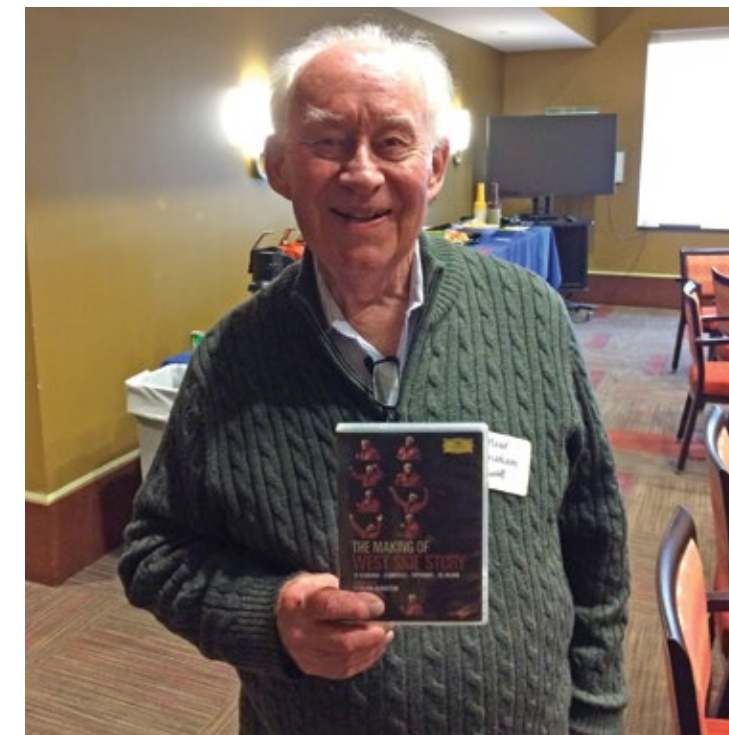
world, and more. One member, Anke Dew, even started her own knitting group, sharing her skills with other members as well as residents of Jewish Senior Services in Bridgeport (see our Summer/Fall 2018 newsletter for an article about Anke's wonderful work). Friendships have been formed with other members, and many look forward to our upcoming events.

In addition to providing peace of mind knowing that future long-term care needs are covered, membership in Senior Choice at Home also includes regular visits by our Care Coordinators, a discounted membership to the J Fitness Center, free exercise classes, and a complete calendar of social opportunities for optimal health and socialization.

## Staying Socially Active

Did you know that social support is an important part of healthy aging? Research shows that friendships and an active social life can add to quality of life, and can improve overall physical and cognitive health. Close friends and family provide a foundation of compassion and trust, can reduce stress, anxiety, and depression, and reduce the risk of some physical concerns. One study has shown that cognitive abilities declined 70 percent more slowly in older adults with frequent social interactions. Many seniors also improve their overall physical health by exercising in groups, adding to their overall longevity and reducing the risks of chronic health problems like osteoporosis.

Senior Choice at Home recognizes the benefits of frequent socialization for its members through a variety of social activities on a monthly basis. Members receive a quarterly calendar filled with exciting opportunities that include lunches, movies, lectures, plays, day trips and more.



Senior Choice at Home Member Paul Ingraham gave a presentation about Leonard Bernstein and showed a DVD of the recording of West Side Story, with Paul and his wife, Jean, playing in the orchestra.

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**Senior Choice at Home**, administered by Jewish Senior Services®, is a comprehensive program that provides, coordinates and pays for long term care for adults 55 and over for the rest of their lives. It is designed to provide protection for independent individuals who wish to remain in their homes, ensure their care is paid for, and protect their assets as their healthcare needs evolve. Should one need to live in an assisted living community or receive nursing home care, the program will provide for these too.

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### Jewish Senior Services®

The Jewish Home • Goldstein Rehabilitation Center • Assisted Living Residences • Friedman Home Care Agency  
Chaifetz Family Hospice • Outpatient Therapy • Home Together® • Institute on Aging • Private Physician Practice  
Senior Choice at Home® • The J Fitness Center • Grasmere on Park Adult Day Program

## Our Furry Friends – Part 2

### Senior Choice at Home Members and their Dogs

There are many reasons why people decide to join Senior Choice at Home; from the financial protection, to the care coordination, to the desire to remain in the home that they love for as long as possible. One aspect to staying at home is the ability to freely do what one wants, including choosing the company that one keeps. For many Senior Choice at Home members, such company comes in different shapes and sizes... some with floppy ears, whiskers and tails. Yes, we are referring to dogs.

Many Senior Choice at Home members have dogs that they absolutely adore and consider family. If you are a dog owner, you may feel the same. Here are a few excerpts from our members about their feelings and experiences with their pooches.

#### Linda Giers



Linda with her dogs Max (left) and Molly

I am one of the one-third of US homes with a dog and I adopt shelter dogs. Each middle-aged or elderly dog arrives quiet and withdrawn, but willing to try again. I provide a safe, structured home with fenced play yards; and good food and medical care for the rest of their lives. My gift

is watching them learn to trust people, show their own unique personalities and enjoy life.

As a single 75-year old, my problem was how to have these dogs in my life as I age. I considered several senior living possibilities. Although many permit a resident to have a dog, there were none with suitable fenced play yards. Also residential living areas were so close that a random bark could disturb others. Finding SCAH two years ago was perfect because the lifestyle that I enjoy in my home will be possible for the foreseeable future even if I

need significant in-home care.

#### Pat Weil

Mitzi von Weil and I are growing old together! She is my almost 12-year-old Miniature Schnauzer who, although her bones ache as much as mine do, keeps me active and social. Every morning, weather permitting, we go for a 40-minute walk through the neighborhood. She stops to sniff (and do her “business”) while I stop to chat with others who are out walking with or without a dog. Neighbors comment on how much I walk, but if it were not her, I wouldn’t be out there getting the exercise that is keeping me active, social and healthy. In addition, not a day goes by that she doesn’t make me smile or laugh out loud at her antics, and laughing keeps me emotionally healthy. I am grateful that Senior Choice at Home will be there for me when I need it, but for now Mitzi and I need each other, two old friends continuing to grow older together!

#### Betty & Tim Walker

When we think about what having a dog means to us, we are reminded of the old saying: “Choosing a dog may be the only chance you get to pick a relative.”

Our relationship with Bonnie, our Great Pyrenees, is one that you would want to have with a best friend. We can tell her anything as she is non-judgmental, doesn’t tell anyone (even though we see her sometimes rolling her eyes) and loves us anyway. She greets us with smiles and hugs when we come home, no questions asked.

A dog that you have bonded with senses your moods and feelings and will do what they can to make you feel better if you have had a bad day or are sad by staying close to you, cuddling and just saying hey you are not alone, I am here.

All they ask is that we love and take care of them, not a bad deal! As having a dog is important to us, that is one of the reasons that we have opted to join Senior Choice At Home.

## Have Long-Term Care Insurance? Give us a call!

Over the past several months, the Senior Choice at Home office has received numerous phone calls and emails regarding a common subject: long-term care insurance. The conversations have varied, however the central topic is should they (the existing policyholder) keep their insurance. These calls come from current Senior Choice at Home members as well as non-members who are giving their situation a “fresh” look.

What often prompts their contacting us is because they receive a letter from their insurance company stating that their premiums will be increasing “significantly” (paraphrasing) in the year(s) to come, especially if they would like to maintain their current benefits. Other options, such as reducing their benefits to maintain their current premiums, also exist.

It is important to understand that the Senior Choice at Home staff are not financial advisors, accountants or insurance salespeople. We are health care providers with a unique, proven program and can give you our perspective. Often, when comparing Senior Choice at Home with long-term care insurance, it comes down to a single word – value - what one is paying and what one is receiving in return.

There are long-term care insurance policies with tremendous value; the policyholder pays a certain amount today and, in return, has a significant pool of

benefits to pay for their future long-term care needs. Even with increasing premiums in the years to come, they feel that it is worth keeping.

One must also keep in mind that Connecticut has some of the highest long-term care costs in the country, so what may appear to be a large amount of long-term care insurance coverage may not go as far as they thought in this area. With Senior Choice at Home’s lifetime benefits, combined with a daily benefit large enough to cover living in our nursing home, the coverage is quite substantial.

If you have been to one of our presentations, you may remember hearing our message to explore your options. Visit a Continuing Care Retirement Community. Talk with a long-term care insurance agent to see what type of policy you can get. Meet with us to review your existing long-term care insurance. Looking at various options can help you decide what you do not want and, ultimately, what is best for you.

If you would like to meet, please contact the Senior Choice at Home office at 203-365-6491 or SeniorChoiceHome@jseiors.org to schedule a no-obligation private appointment. We are glad to sit down with you to discuss your options and help you decide on what is ultimately the best choice for you.