

TOP TEN ISSUES
TO DISCUSS WITH YOUR FAMILY AS YOU AGE

1. Start at the beginning – organize the documents – title and estate planning. Do you know where your important documents are? Do you understand what your documents mean? Which ones are really important? Have a central location with original documents and another for copies. If documents are in a safety deposit box or safe, does someone in addition to you have access? Have you discussed these documents with your family?
2. Living Options: Do you want to stay in your current home as long as possible? Are you considering “downsizing”? Discuss with your family what you would prefer if you were to experience a decline in health and need greater assistance with the activities of daily living. Home care? Assisted living? If you want to remain in your home, would repairs or modifications make it safer and more convenient?
3. A plan to stay physically active: Study after study shows that regular physical activity is the most important contributor to healthy aging. No matter what a person’s condition, adding exercise is of benefit. Endeavor to add more exercise to your lifestyle. Check out your Medicare supplemental insurance to see if any benefits are provided for you to take advantage of an exercise facility.
4. A goal to remain socially connected: Meaningful social interaction is vital to the physical, emotional, and intellectual health of people of every age. For seniors, spending time with children is richly rewarding – but did you know that seniors who socialize not only with family members but also with other groups have better emotional, intellectual, and physical health?
5. Estate planning: Do you have an up-to-date estate plan? If your plan is to pass property to family members, have you talked to an attorney about the best way to do that? How can your assets help provide for your own care in case of a decline in health or incapacity?

6. Advance health care planning: Have you completed advance directives for health care? Have you discussed with your family what your wishes would be if you were to become incapacitated and were unable to make your own health care decisions?
7. Medicare, Social Security, veterans' benefits, retirement: Are you taking advantage of all the benefits available to you? Do you have the best supplemental health care policy? Part D drug plan? Do you know the deadlines to sign up for benefits in order to avoid penalties? Are you taking advantage of any benefits you are entitled to as a veteran (or the spouse of a veteran)?
8. Long-term care insurance: If you don't have long-term care insurance, investigate whether you are a good candidate for coverage. And if you already have a policy, is it from a reputable company? What is the elimination period? Daily rate? What is the "triggering" event? Do you have to live in a particular type of facility to receive the benefit? Do you know where your policy is? Have you discussed your policy with your family?
9. Fall prevention: Especially if they have already experienced falls, many older adults are reluctant to discuss this topic. But did you know that fall protection is actually an important part of planning for the future? Falls are one of the leading causes of incapacity – and this is one risk factor that we can take proactive steps to avoid. Should you consult with a physical therapist for a strength and balance exercise routine? Should modifications to the home be made to lower the risk of a fall?
10. Avoiding crime, fraud, and exploitation: Unfortunately, criminals and con artists often target vulnerable seniors. And financial exploitation can occur at the hands of family members, neighbors, and caregivers. Scams and unethical sales methods aimed at older people can cause serious financial loss. Seniors who have been victimized are often ashamed to discuss the incident. Educate yourself and your family about crooked sweepstakes, identity theft, and unscrupulous salespersons, and assure you have taken steps to protect yourself from exploitation.