



SENIOR MATTERS

THE NEWSLETTER OF COUNCIL ON AGING OF VOLUSIA COUNTY

INSIDE THIS ISSUE

"What lies behind you and what lies in front of you pales in comparison to what lies inside of you."

– Ralph Waldo Emerson

Over the last year, many (if not all) of us were forced to muster the strength inside of us to get through very trying times. On page 8, read about how COA altered course to make sure that local seniors were cared for during the pandemic. We interviewed a few of our clients—and a staff member—about their experiences. Isolation, a problem among too many seniors in normal times, grew much worse. Please take a look at page 14 to learn how you can help COA continue to tackle this problem right here in our own community.

As so many people encountered financial problems due to the pandemic, we asked Scott Weidman of Savannah Court Financial Advisors to provide us with some expert advice on money management, which you will find on page 4. Also, on page 12, learn about the unique free offerings of the Florida Bureau of Braille and Talking Book Library Services, a great program for anyone with vision problems or those who have difficulty holding books due to various medical issues.

Be sure to read about board member Joie Alexander on page 11 (she loves Ralph Waldo Emerson). And, yes, on page 3, you'll see that Dancing through the Decades is back! This is indeed a time to regroup and celebrate as we all emerge from one of the more difficult years in our recent past!

Our Co-Executive Directors provide their message about moving forward on the next page. All of us wish you and yours a safe, happy, and healthy summer!



Happy Independence Day!

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The mission of Council on Aging of Volusia County is to enrich the lives of our most vulnerable elderly citizens by providing needed services that enable them to remain safely in their own homes.

Message from our Co-Executive Directors



You are never too old to set another goal or dream a new dream. – C.S. Lewis

We are excited to emerge from a long year dealing with the pandemic, and we look forward to providing you with information very soon as we put plans in place to reopen our Neighborhood Dining Sites and Senior Centers. We envision some new and innovative programming at our Centers, so please stay tuned!

Along with our plans to reopen our Dining Sites and Senior Centers, we are launching a new outreach initiative made possible by a sponsorship from Progressive Medical Research: *Be bOld! COA Empathy Project*. This aging sensitivity training project uses hands-on interactive tools and activities to give participants the opportunity to get a true feel for what it's like to do things such as open a medicine bottle and access medication with arthritic hands, follow verbal instructions when you have difficulty hearing, or fill out a form in a timely manner with impaired vision. The goal of this project is to help people recognize the challenges many older adults face and, as a result, interact with seniors with more understanding, patience, and empathy. This training will be provided to all COA employees and volunteers and will be available

to other organizations and businesses in our community. For more information, call 386-253-4700 x 215.

COA has been recently holding volunteer appreciation celebrations and providing our volunteer Meals on Wheels drivers and Dining Site (Grab n' Go) volunteers with official COA t-shirts sponsored by US Blinds. On page 10, we have a special thank you to all of our dedicated volunteers, some of whom have been with us for more than 20 years. Thank you!

We can't express how excited we are to announce that Dancing through the Decades—THE dance event of the year—is back! The dinner-dance event will be held at the Ocean Center on Friday, September 17 with entertainment once again by Mister DJ Entertainment. We are seeking sponsors, and tickets go on sale August 1.

We look forward to some new programming, new projects, and exciting events in the coming year, and as always, we thank you for your extraordinary support.



Co-Executive Directors Terri Karol and Eveline Kraljic

THE Dance Event of the Year is Back!



HALIFAX HEALTH
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Dress according to your favorite decade!

Presents

Dancing through the Decades

Friday, September 17, 6:00 – 10:00 p.m.
The Ocean Center, 101 N. Atlantic Ave., Daytona Beach





Tickets go on sale August 1*
\$45 under age 65; \$35 age 65 and older
Call 386-253-4700 x 250 or
purchase online at www.coavolusia.org

Music by Mister DJ Entertainment!

Event proceeds benefit COA



*Limited number of tickets available

A NON-PROFIT SERVING VOLUSIA SENIORS

Council on Aging of Volusia County

Sponsorships are available!

Call 386-253-4700 x 215

Ready to jump into retirement or have you taken the leap?

How to manage your money

Scott Weidman, CFP®, Savannah Court Financial Advisors, Inc.

I'm not a skydiver, but doesn't it just make sense that before you jump out of a perfectly good airplane, you make sure you've packed your parachute really well? You've finally decided to pull the trigger and make it official: You are retiring! Or maybe you have pulled that trigger already! Maybe problems you had at work are in the rear-view mirror, but now you may face a whole new set of challenges. No matter your situation, there is one word to sum it up: Budgeting.

We all hate that word, but money doesn't grow on trees, right? So now, more than ever, you need to pay close attention to how you're spending your cash. The worst thing you can do is bury your head in the sand. And the sooner you get a clear picture of what your monthly expenses are or will be, the sooner you can get your retirement spending under control. I promise: if you follow these simple steps, the process of creating a sound spending plan will be much less painful than you think.

There are three types of expenses we all have: fixed, variable, and discretionary. Start by listing your fixed expenses. These are recurring payments that don't change from month to month such as a mortgage or rent, car payments, etc. The second type of expense is variable. Just like your fixed expenses, these are necessary and ongoing; however, they may fluctuate from month to month. Included in this category are your electric bill, water bill, and groceries. You want to aim for a conservative average monthly cost. Finally, discretionary expenses are what will make you or break you in retirement. After planning for your fixed and variable expenses, plan for discretionary spending as well. This includes spending on vacations, dining out, going to the movies, and hobbies. But don't get caught enjoying what you cannot afford and running the risk



of jeopardizing your most basic retirement lifestyle.

Another word of caution: Don't forget to include expenses that may occur less frequently such as homeowner's insurance, property taxes, home or car repairs, or annual gym memberships. For many, neglecting to plan for these expenses may catch you by surprise and force you to put those charges on a credit card, which can be the beginning of the debt spiral in which many people find themselves. I believe this is why so many retired Americans today are deep in credit card debt. So, an easy way to prepare for these expenses is to calculate their estimated total annual cost divided by twelve and set up a systematic savings plan into a separate savings account at your bank. This way, when, for example, a car repair needs to be done, you will have the funds available.

Now that you've got a pretty good idea what your monthly living expenses are or will be, you need to look at your income. First, list your ongoing income sources such as Social Security, pension, or income from real estate. If you have a retirement investment account like a 401(k), you may consider using a 4% withdrawal rate as a metric to determine how much you can safely

pull from your investments without running the risk of depleting your portfolio in retirement. There have been many studies suggesting a 4% withdrawal rate in a well-diversified and balanced investment portfolio may provide a predictable lifetime of income. In other words, for every \$100,000 invested, you could withdraw roughly \$4,000 annually.

After calculating your income and expenses and you find you are running short every month, you will need to make some tough choices and look for ways to reduce your discretionary spending.

More people today are "cutting the cord," meaning canceling their cable subscriptions and instead streaming their favorite shows from Netflix or Sling. Another way to save a few bucks is to drop your land line and only use your cell phone. If you have different accounts

such as a 401(k), Roth IRA, or taxable brokerage, you may consider strategically pulling from different sources to minimize your overall tax liability.

Getting control of your spending as soon as possible is critical to the success of a retirement income plan. Below are some other ways to stretch your dollars.

Creative Ways to Stretch Your Dollars

Use a credit card for every purchase to accumulate points unless you find managing cash flow to be difficult (in that case, avoid credit cards!). Then, use your reward points wisely; for example, if you decide to redeem points for gift cards, choose a gift card at a store known for discounts.

Don't keep all of your money in one checking account. By segregating into different

accounts, you can easily designate what account is for what expense and won't accidentally overspend.

If you've already "cut the cord" on your cable TV provider but still pay for premium high speed internet service, see if you qualify for a reduced speed lower cost substitute.

If you have more than one car, consider cutting back. Do you really need a second car? Also, consider the added health benefits of riding a bike or walking to the store.

Even though you get a senior discount at a local restaurant, it may be even more cost effective and healthier to prepare your own meals at home and just treat yourself once in a while (consider redeeming credit card points for dining out).

Switching from traditional Medicare to a Medicare Advantage Plan could save a few hundred dollars a month; however, you may be limiting your choice of doctors. Please note that when COA Senior Centers reopen, more educational presentations on Medicare will be available.



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386-299-2893



MONTHLY BUDGET

Personal and Family Expenses

Category	Current	Expected	Category	Current	Expected
Books/Magazines/Newspapers			Insurance – Vision		
Care for Parent/Other			Laundry/Dry Cleaning		
Cell Phone			Life Insurance		
Charitable Donations			Out of Pocket Dental		
Clothing			Out of Pocket Medical		
Club Dues			Out of Pocket Prescription		
Credit Card Payments			Out of Pocket Vision		
Dining			Personal Care		
Education/Classes			Personal Loan Payment		
Entertainment			Pet Care		
Family-related Expenses			Public Transportation		
Gifts			Recreation		
Groceries			Self Improvement		
Hobbies			Student Loan Payment		
Household Items			Vacation/Travel		
Insurance – Dental			Other:		
Insurance – Medical			Other:		

Vehicle # 1 Expenses

Vehicle # 2 Expenses

Category	Current	Expected	Category	Current	Expected
Loan Payment			Loan Payment		
Lease Payment			Lease Payment		
Insurance			Insurance		
Fuel			Fuel		
Repairs/Maintenance			Repairs/Maintenance		
Parking/Tolls			Parking/Tolls		
Other:			Other:		

Home Expenses

Category	Current	Expected	Category	Current	Expected
First Mortgage			Water/Sewer		
Second Mortgage			Cable/Satellite TV		
Equity Line			Internet		
Real Estate Tax			Telephone (landline)		
Rent			Cell Phone		
Homeowner’s Insurance			Lawn Care		
HOA Fees			Maintenance—Major Repair		
Electricity			Maintenance—Regular		
Gas/Oil			Furniture		
Trash Pickup			Household Help		

Do you need to save more?



The Bureau of Labor Statistics estimates that people age 65 to 74 spend approximately 34% of their household income on housing each year, over the 30% rule. **Moving to a less expensive home** can have a significant impact on your monthly cash flow, but a decision like this also depends on whether you are renting or paying a mortgage and, if you are a homeowner, how much longer you’ll be paying a mortgage. It will not benefit you to take on a bigger mortgage!

Consider finding a roommate/housemate—This is becoming a more popular way for retirees to slash living expenses (think The Golden Girls).

Streamline your other expenses. As mentioned, work to reduce line items in your budget such as utility bills, transportation expenses, and food costs. What can you live without? Cable TV? That second car? Going out to restaurants as often?

About those food costs:

- Save money on food by planning ahead. Check ads for coupons or register online with your local grocery store to receive coupons by email. After learning what is on sale, plan your weekly menu and make a shopping list. Make sure to only use coupons for items you normally purchase and/or items you know you will use.
- Buy generic.
- Cut down on or avoid foods that add calories but little nutritional value—chips, bakery items, and soda.
- Purchase produce that is in season. Farmers markets usually have better produce prices.
- Consider planting a garden! Need help and advice on this one? Join COA on Facebook Live once a month as we take you to the Derbyshire Place Community Garden to teach you what to grow, how to grow it, and when and how to harvest your own vegetables.

Keep healthcare costs under control. Medicaid, designed to help pay for premiums and pick up the tab for things Medicare doesn’t cover, is available to low-income seniors, and you can have this coverage along with Medicare. Again, COA offers educational presentations on Medicare and will be scheduling these presentations again once our Senior Centers reopen.

Utilize freebies such as libraries and parks for no-cost entertainment. Many colleges allow older students classes for free or at very reduced rates. There are also free online courses available from top universities through Coursera (coursera.org). Senionet.org offers a number of free online classes ranging from exercise to “tech lessons.”

Check local museums for free or reduced admissions. Did you know that the Museum of Arts and Sciences in Daytona Beach offers free admission on the first Tuesday of every month to Volusia County residents?

COA Senior Center activities will be scheduled as soon as we reopen our Senior Centers. Activities include painting, language and exercise classes, educational presentations, games, dancing, and more. Check our website for information, including the locations and contact information of each Senior Center: www.coavolusia.org.

COVID-19 — A year later

None of us could have imagined early in 2020 what the coming year would look like. Like other businesses, organizations, and individuals, Council on Aging of Volusia County (COA) was forced to rethink and reimagine how to operate under these new unusual circumstances. As a non-profit that cares for a vulnerable population, our concern was heightened by the fact that eight out of ten COVID-19 deaths were occurring among adults 65 and older. Our primary goal, then, was to safely continue to deliver services to our elderly clients while adding basic services for the thousands more who began to self-isolate and need help.

At various points last summer, COA's provision of meals increased by 500%. We offered meal delivery to every senior on the Meals on Wheels waiting list, and more than 1000 of our elderly neighbors received a series of 14-day packages of meals through our Emergency Senior Nutrition Program. We also delivered nearly 1000 Meals on Wheels Care Kits, which contained hand sanitizer, latex gloves, masks, and toilet paper. And we launched our Telephone Reassurance Program, which has involved staff making more than 20,000 calls to clients over the past year, providing individual person-to-person contact, information, a listening ear, and assistance with obtaining or adding services. Because we had to temporarily close in-person activities at our Senior Centers and Dining Sites, COA launched a Grab n' Go drive-thru meal program at all of our sites, offering nutritious meals to those who were previously driving to our centers for activities and lunch. Seniors who could not come by due to transportation issues were offered home-delivered meals. All in all, COA provided more than 375,000 meals to local seniors in 2020.

Two of these seniors were COA Senior Center members, Rolly, age 90, and Dorothy, age 81. When the pandemic hit, life changed dramatically



for them. "I was terrified that I could have been alone," Dorothy said. "To have Rolly by my side and to work on projects together at home made the time move faster."

Due to the temporary closure of the Senior Centers and Dining Sites, COA initially offered home-delivered meals to our regular diners like Dorothy and Rolly. But when

the Grab n' Go meal program launched, they were happy to pick up their meals through the new drive-thru operation as they continued to generally stay home, away from others. Having the regular diners drive in to get their meals also allowed COA staff and volunteers to check in with the clients, masked face-to-masked face. "Our kids are so happy for what COA did and continues to do for us," Rolly said.

When asked about their future plans, Dorothy reported that, because her son and daughter-in-law in California scheduled COVID-19 vaccines online for her and Rolly, they are both fully vaccinated; therefore, they are anxious to finally visit family members they have not seen in over a year. "There are babies I haven't seen," Dorothy says. "There have been weddings we all have missed."



Dorothy and Rolly

Regarding their health and the health of their loved ones, Dorothy says, "I am so thankful." Both she and Rolly agreed: "You never realize how great you have it . . . until something like this happens."

This optimism is also found in Lewis, a DeLand native and Vietnam War veteran who arranged for COA's home-delivered meals and support from our In-Home Services program. "The Meals on Wheels program helped me out tremendously," he says. "And I receive other assistance, including light homemaking. My kids are happy and impressed that I set up the COA programs. Since they live in Georgia and I'm in Florida, they are concerned about me. They appreciate that COA is here for me."



Lewis

Once COA opened the Grab n' Go drive-thru meal program, Lewis began to drive to his local Dining Site, a place to which he will soon be returning for the neighborhood dining so many local seniors have relied upon. While he looks forward with optimism, the past year has been very trying for Lewis and his family, primarily because his brother died of COVID-19.

"It was so difficult," Lewis says, "in part because we had to have a Zoom [virtual] funeral for him."

Now vaccinated, Lewis says that, having endured the loss of his brother, he plans to keep his mask on until he feels safe that others have been vaccinated, too, and until the variants of the virus have slowed.

"I've been through it personally, and it's too close to home," he says. "But I'm ok now. You move on because you have to."

One of COA's case managers, Scott Taylor, has often been the source of comfort for many COA clients, especially as they endured the last year. His role is to coordinate service delivery and provide ongoing support and assistance. This past year, he has been even more of a lifeline for his clients. He reports that several of the elderly he works with were isolated—or even more isolated—and that, in many cases, their contact with him was the only contact they had with anyone each day.

"One of my clients had been going to his local Dining Site before the pandemic. That was his daily social activity. Once the Dining Sites shut down for safety reasons, we began talking more often. Eventually, he started to call me 'Cuz' [as in 'Cousin']." Scott adds, "Being present with my clients, whether it's in person or over the phone, means a great deal to them. It also means a great deal to me because I feel as though I am making a difference."



COA Case Manager Scott Taylor

Florida is unique in that it is the nation's top retirement destination. When people retire here, they often leave behind family and a network of friends. When an older person has no family members, when family members are not nearby, or when family does not want to get involved in caregiving or advocacy, the role of COA is critical for the very wellbeing of the senior. And as the pandemic hit, even the simple support that neighbors sometimes give one another often stopped as people understandably feared getting or spreading the virus.

Now that everything is looking up, COA is actively planning the reopening of our Dining Sites and Senior Centers and returning to a "new normal" with some new activities and safety measures in place. We look back with deep sympathy for those who have suffered so greatly during this pandemic, and we look forward with determination and hope.

**COA always receives written permission from our clients to tell their stories.*

To all of our loyal volunteers who have stuck with us during the most difficult times... COA

If you are interested in learning more about volunteer opportunities, call us at (386) 253-4700 x 239

What our clients are saying...

- "I'm so grateful for your wonderful service and the kind people who deliver meals to me."
- "Everyone treats my mom with such dignity and respect. It doesn't stop there. They also treat her with LOVE! That means the whole world to us!"
- "I thank God for putting wonderful folks like you in my path - I'm so blessed!"
- "My brother is 81, lives alone, and can't do much for himself. I am in poor health and can't do much for him. Thank you so much!"

Look for the Duke Energy Hurricane Preparedness Guide on our website!

Thank You to these supporters who have supplied us with PPE!

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Daytona Beach Street Rods

www.coavolusia.org

Meet COA Board Member Joie Alexander

Business owner, realtor, social worker, teacher, principal, Volusia County Council member, mom, grandmother, and, most recently, great-grandmother—these are some of the roles Joie Alexander has enthusiastically filled in her life. Born and raised on a farm in rural Glennville, Georgia, Joie earned her Bachelor's and Master's degrees from Georgia Southern University and an Educational Specialist degree from Nova University. After moving to Florida in the late 1970s, she held several positions with the Volusia County School District before retiring in 1999. Also, that year, the Florida Art Education Association named her "Elementary Principal of the Year." She later took on an elected official role, spending eight years as the at-large member of the Volusia County Council and two years as the District 3 councilmember. Holding the designations of Certified County Commissioner and Advanced County Commissioner from the Florida Association of Counties, Joie also served as a member of the Florida Association of Counties Board of Directors.



If you know Joie Alexander, you understand why these words are important to her:

"What is success? To laugh often and much; to win the respect of intelligent people and the affection of children; to earn the appreciation of honest critics and endure the betrayal of false friends; to appreciate beauty; to find the best in others; to leave the world a bit better, whether by a healthy child, a garden patch or a redeemed social condition; to know even one life has breathed easier because you have lived. This is to have succeeded!"

— Ralph Waldo Emerson

Ms. Alexander's extensive volunteer service has included serving on the board of directors or committees of the following: Crime Stoppers of NE Florida, Florida's Coast to Coast Chapter of the American Red Cross, Boys & Girls Clubs of Volusia/Flagler Counties, Daytona State College Women's Center (Advisory Board), the United Way Women's Initiative, the Bethune-Cookman University Mary McLeod-Bethune Statue Committee, and Keep Daytona Beach Beautiful. She has been a member of several civic and service-oriented groups such as the Rotary Club of Daytona Beach, the NAACP West Volusia Chapter, the Volusia County Women's Network, the Civic League of the Halifax Area, and Halifax Health Associates. Many other local organizations have also benefited greatly from Joie's involvement.

Of Joie's service with Council on Aging and other organizations, she says, "Volunteering is a greater gift for the giver than the receiver. Volunteering gives you the opportunity to be an active part in improving lives." Joie has been a COA board member since 2017. When she is not busy working with community groups, she treasures spending time with her family, the greatest source of joy in her life. Family members include daughter Andrea and son-in-law Jim Gleason; grandson Jared, who studied finance and

accounting at Stetson University, and his wife Laura; grandson Thad, who graduated from the University of Colorado and presently serves in the US Navy, and his wife Allison; granddaughter Ali-Mae, who graduated from the University of South Florida and is now working toward her Master's degree in Criminal Justice at the University of Central Florida; and grandson Tucker, a quarterback with the University of Toledo football team. Joie's first great-grandchild, Charlotte Mae, was born in February to Jared and Laura.

"COA benefits greatly from having Joie Alexander serve on our board of directors," says Eveline Kraljic, Co-Executive Director. "Her concern for elderly Volusia County residents, her business acumen, her sincere commitment to making our area a better place to live for all, and her genuine kindness are invaluable."

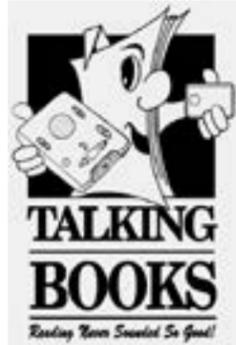


L-R: Jim Gleason, Andrea Gleason, Jared Gleason, Laura Gleason with Charlotte Gleason, Tucker Gleason, Ali-Mae Gleason, Joie Alexander, Thad Gleason, Allison Gleason.

Reading never sounded so good:

The Florida Bureau of Braille and Talking Book Library Services

There is a special library service in Florida that administers a free national program providing books and magazines recorded on digital cartridges and in braille format to people who are unable to read or use regular printed materials due to physical limitations. The service is also available to individuals diagnosed with a certifiable reading disability severe enough to prevent them from reading regular printed materials in a conventional manner.



Registered patrons are loaned a digital player to use with their Talking Books cartridge. Materials are sent and returned postage-free by US Mail—or they can be downloaded onto the patron's own devices using the Braille and Audio Reading Download (BARD) service and the BARD mobile app for smartphones and tablets.

Founded in 1950, the Florida Bureau of Braille and Talking Book Library Services operates within the Florida Department of Education Division of Blind Services (DBS). Located on the DBS campus in Daytona Beach, our local Braille and Talking Books Library serves approximately 30,000 patrons. While providing services to those who are blind or visually impaired, the library is also a resource for many others, including people living with Parkinson's Disease, memory loss, low vision, stroke-related disabilities, or any other condition that prevents them from handling or reading standard print.

To learn more about these services and to access an application in either English or Spanish, visit <http://dbs.myflorida.com/Library/index.html> and click on "Apply for Library Services" in the left column or call 1-800-226-6075.

Because patrons must be determined eligible to register for this free service, a signature will be needed on the application from a certifying authority such as social workers, caseworkers, counselors, librarians, doctors, nurses, or other health professionals.



Audio books



Recording books and magazines in the recording studio

To learn more about these services and to access an application in either English or Spanish, visit <http://dbs.myflorida.com/Library/index.html> and click on "Apply for Library Services" in the left column or call 1-800-226-6075.

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- BLOOD PRESSURE?
- CHOLESTEROL?
- SUGAR & GLUCOSE?
- MEMORY?

82% of seniors believe it is important to have their memory and thinking checked.

If you are 50+ and want to have your brain health assessed, we can help!

Call us today for a no cost memory screening!



5111 S Ridgewood Ave Suite 301 Port Orange FL 32127
CALL (386) 304-7070 Ask for Andie or Scott

Help COA tackle the problem of isolation among Volusia County Seniors

More than 88% of older Americans reportedly prefer to receive services that enable them to age at home. In addition to aging in place being the more desirable and, often, healthier option, the public institutionalization of seniors costs three to five times more than the in-home care COA provides to our most frail elderly clients.



Still, we must remain diligent in addressing the problem of isolation among those we serve, as loneliness and isolation are linked to various health conditions, including depression. We are aware that our elderly neighbors have been more isolated than ever during the past year due to the pandemic.

Here is what we have done to tackle this problem:

- We drastically increased home meal delivery and wellbeing checks.
- We started a PetMeals on Wheels program to provide food for what are in many cases the only family members of our Meals on Wheels clients.
- As always, we provided care and companionship through our In-Home Services program.
- We launched a Telephone Reassurance program, checking in with clients on a regular basis.
- Our Respite Care program began providing telephone support.
- And we initiated a Wellness Counseling program.

We need your help with helping Volusia County seniors! In addition to supporting the programs above, your donation will help COA safely reopen our Senior Centers and Dining Sites with new social and educational activities.

Yes, I'd Like To Help!

COA is the only local non profit focused solely on assisting Volusia County's senior population the fastest growing age group in our area.

You may donate online at www.coavolusia.org, by calling 386.253.4700 x 215, or mail a check made payable to COA to 420 Fentress Blvd., Daytona Beach, FL 32114. Thank you!



Name: _____

Address: _____ Suite, Apt. #: _____

City: _____ State: _____ Zip: _____

Phone: _____ Check Amount: \$ _____

Email Address: _____



Make my donation a monthly recurring gift

I am interested in legacy giving

Q3 2021





We Seniors!

There is a special place in our hearts for seniors. That's why we provide convenient locations with extended hours and same day appointments. Our award-winning pharmacies* are offered to Members only. Telemedicine is available 24/7. Worldwide Emergency coverage. Members enjoy free, unlimited access to our network of 80+ gyms, fitness centers and YMCAs. That's why seniors value their FHCP Medicare Membership. Join us and you will too.

** 2020 News-Journal Readers Choice Award*

Not all plan benefits are available in all counties. FHCP Medicare is an HMO with a Medicare contract. Enrollment in FHCP Medicare depends on contract renewal. HMO coverage is offered by Florida Blue Medicare, Inc., DBA FHCP Medicare and is an Independent Licensee of the Blue Cross and Blue Shield Association Y0011_34710_M 1020 CMS Accepted

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In the Next Issue:

- Avoiding Scams
- PetMeals on Wheels
- "Why I Give"



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