



## Social Security to Resume Mailing Statements but Urges Online Service

### With my Social Security account statements always available online



Social Security is going to resume mailing statements to those enrolled in the program, a practice they had tried to eliminate. The agency says mailed statements will be sent about once every five years for most workers. But, SSA is still strongly urging all enrollees to create a *my Social Security* account online to have immediate access to their statement.

“The *Statement* is a valuable financial planning tool providing workers age 18 and older with important individualized information regarding their earnings, tax contributions, and estimates for future retirement, disability, and survivors benefits,” according to the announcement issued today by Carolyn W. Colvin, Acting Commissioner.

Beginning this month, workers attaining ages 25, 30, 35, 40, 45, 50, 55, and 60 who are not receiving Social Security benefits and who are not registered for a ***my Social Security*** account will receive the *Statement* in the mail about 3 months before their birthday.

After age 60, people will receive a *Statement* every year. The agency expects to send nearly 48 million *Statements* each year.

“We have listened to our customers, advocates, and Congress; and renewing the mailing of the *Statement* reinforces our commitment to provide the public with an easy, efficient way to obtain an estimate of their future Social Security benefits,” she added.

“I encourage everyone to create their own secure *my Social Security* account to obtain immediate access to their *Statement* online, anytime.”

The Social Security *Statement* helps people plan for their financial future. In addition to providing future benefit estimates, the *Statement* highlights a person’s complete earnings history, allowing workers to verify the accuracy of their earnings. This is important because an individual’s future benefit amount is determined by the amount of their earnings over their lifetime.

To date, more than 14 million people have established a personalized *my Social Security* account at [www.socialsecurity.gov/myaccount](http://www.socialsecurity.gov/myaccount).

With a *my Social Security* account, people may access the *Statement* from the comfort of their home, office or library whenever they choose. Individuals who currently receive benefits should sign up for a *my Social Security* account to manage their benefit payments and, when the need arises, get an instant benefit verification letter, change their address and phone number, and start or change direct deposit of their benefit payment.

Colvin reinforced that “whether conducting business with Social Security via the Internet, mail, telephone or face-to-face, we will continue to provide convenient, cost-effective, secure and quality customer service to meet the needs of the public we serve.”

## Alliance Launches Massachusetts Chapter New England Regional ARA Chapters also Welcome the MARA

Alliance Executive Director Richard Fiesta traveled to Hyannis, Massachusetts to speak at the launching of the Massachusetts Alliance for Retired Americans on Tuesday. This is the 34th state to be chartered by the Alliance, and an enthusiastic crowd of fifty people attended. The new leadership consists of President Carlos Visinho (NEJB [New England Joint Board] UNITE-HERE); Treasurer David A. Craven (United Steel Workers); and Recording Secretary Marianne (Mickie) Dumont (United Teachers of Lowell [AFT])....[Read More](#)

## New Statin Strategy from Lipid Association Challenges Others

Expert panel urges individualized, cholesterol-targeted approach to heart disease and stroke

By Tucker Sutherland, editor



If you thought all the controversy about statin use – a daily pill for millions of senior citizens - has been settled, you better think again. An expert panel coordinated by the National Lipid Association has created its own outline for how to best treat people at risk for cardiovascular disease and it seems to challenge several previous recommendations, including guidelines by the American Heart Association and the American College of Cardiology.

“A recent guideline for using statins to reduce atherosclerotic cardiovascular disease has wavered too far from the simple cholesterol goals that have saved thousands of lives in the past decade, and doesn’t adequately treat patients as individuals,” says the statement issued today.

The panel says their recommendation focuses on reducing cholesterol to an appropriate level, and puts less emphasis on whether or not a patient fits into a certain type of group.

“We continue to believe in cholesterol targets that are easy for patients to understand and work toward, first using changes in lifestyle and then medication if necessary,” said Matt Ito, one of two lead authors on the report. Ito is identified as “an expert in cardiovascular drug treatments” and a professor in the Oregon State University/Oregon Health & Science University College of Pharmacy.

“We’re also concerned about treating people just because they fall into a group that’s supposedly at risk,” Ito said.

“There are ways to more accurately treat patients as individuals and understand their complete health profile. And we have a better understanding now of what conditions pose the most risk for causing a heart attack or stroke, and how to address that in a comprehensive manner.”...[Read More](#)

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## Largest Expense for Most Senior Citizens is Maintaining a Home

Health care cost is number two for older Americans, reports new study

Although health expenses increase steadily with age, and remain a cause of concern, home and home-related expenses are the largest spending category for older Americans, according to a new report by the nonpartisan Employee Benefit Research Institute (EBRI).

The EBRI analysis, which tracks data through 2011 (the latest available), confirms that the cost of maintaining a home is typically the biggest expense for older people.

Although the dollar amount spent on home and home-related expenses decrease with age the share of these costs in household budgets remain stable at between 40–45 percent, depending on age group.

The EBRI report also found that average household spending dropped between 2005 and 2011 in every age group, and relatively younger households cut back spending more than older households during that period.

“Whether this was a short-run drop in response to the 2008 market crash or part of a long-run trend remains to be seen,” said Sudipto Banerjee, EBRI research associate, and author of the report.

The two components of household expenditures which show a declining pattern across age groups are transportation expenses and entertainment expenses - as expected, since people tend to commute and eat out less often as they age. By comparison, food and clothing expenses (as a share of total expenditure) remain more or less flat across the different age groups.

Health-related expenses occupy the second-largest share of total expenditure for those over age 75. EBRI found a large increase in spending at the 95th percentile for those age 90 or older, which can be attributed to very high health care expenses.

“For some, health care expenses can be heavily skewed towards the end of life,” Banerjee said.

For example, he said, in 2011, the median (mid-point, half above and half below) health care expenditure for households with at least one member 85 and above was \$2,814, while the average was much higher at \$6,603.

The full report, “Does Household Expenditure Change With Age for Older Americans?” is published in the September *EBRI Notes*, online at [www.ebri.org](http://www.ebri.org) ...[Read More](#)



## Many Senior Citizens Do Not Know How to Lower Dementia Risk

**Alzheimer's Society of U.K. emphasizes five simple things older people can do to avoid dementia**

Alzheimer's disease is the affliction feared most by a majority of senior citizens but a new study in the U.K. finds a surprisingly large number of seniors are unaware that it is possible to lower their risk of dementia.

More than a fifth of people, in fact, do not think it is possible to reduce their risk of developing dementia, according to the YouGov poll commissioned by Alzheimer's Society of the United Kingdom.

Despite growing evidence that simple lifestyle factors can improve our chances of avoiding dementia, the poll found that 22 percent of the general public are unaware of this and could be putting themselves at risk.

Alzheimer's Society is calling on people to take action now and has revealed five simple things people can start doing straight away to reduce their risk of the dementia.

The most important of which is to take regular exercise. The results and tips are released as Alzheimer's Society encourages people to sign up to its annual flagship fundraising event, Memory Walk.

Ruth Langford, Alzheimer's Society Ambassador and presenter of ITV's This Morning and Loose Women, said:

'My wonderful dad had dementia, so naturally I have concerns that I might get it too. Like a worrying number of us, I didn't realize until recently that there are simple things you can do to reduce your risk, such as exercising regularly. Now I try to eat healthily, keep active and go on long walks with our dog, Maggie. This September I'm bringing my dog to Alzheimer's Society's Memory Walk as it's the perfect way to get some gentle exercise, whilst raising money for the charity and remembering dad.'

Dr. Clare Walton from Alzheimer's Society said, "800,000 people in the UK have a form of dementia but with no cure yet, we need a significant public health effort to attempt to reduce the number of future cases of the condition.

"We know that what is good for your heart is good for your head and there are simple things you can start doing now to reduce your risk of developing dementia. Regular exercise is a good place to start as well as avoiding smoking and eating a Mediterranean diet.

"It is never too early to start making healthier choices that could help your memory - whether that's hitting the gym or just walking instead of catching the bus, it all helps.'

Memory Walks take place around the UK throughout the autumn to raise money for people affected by dementia and their careers. It is a day to walk, share and celebrate someone special and everyone walks with one common goal: to defeat dementia. From shorter walks no longer than a mile to walks as far as 10k there is something on offer for everyone.

To find a walk near you, visit [memorywalk.org.uk](http://memorywalk.org.uk)

Walk to End Alzheimer's is the corresponding fund-raising event in the U.S. sponsored by the Alzheimer's Association – [click to website](#).

The U.S. Alzheimer's Association has a 24/7 Helpline: 1.800.272.3900 and their website is at [www.alz.org](http://www.alz.org)

**For more local information, here is the link to the Rhode Island Alzheimer's web site: [RI Alzheimer's Assoc.](#)**

**Join the Walk in Rhode Island, select the Walk below to view more details and register.  
[Pawtucket, RI, 09/28/2014](#)**

### Five Simple Steps to Avoid Dementia

**Alzheimer's Society recommends the following five simple things you can start doing now to reduce your risk of developing the condition:**

- ◆ **Exercise** - There's more evidence that regular exercise will prevent dementia than for any other measure we might take. Walking regularly is an excellent way of keeping active.
- ◆ **Eat Mediterranean food** - Eat plenty of fruit and vegetables, fish, olive oil and nuts, a little red wine and not much meat or dairy.
- ◆ **Manage other health conditions** – Other conditions like type 2 diabetes and high blood pressure both increase your risk of developing dementia, so get these checked and follow medical advice to keep them under control.
- ◆ **Avoid smoking** - it significantly increases your risk of developing dementia, most likely because it damages blood vessels and reduces the amount of blood that reaches your brain.
- ◆ **Use it or lose it** – Scientists believe that frequently challenging your brain with new things is the key, for example taking up a new hobby, learning a language or even walking an unfamiliar route.

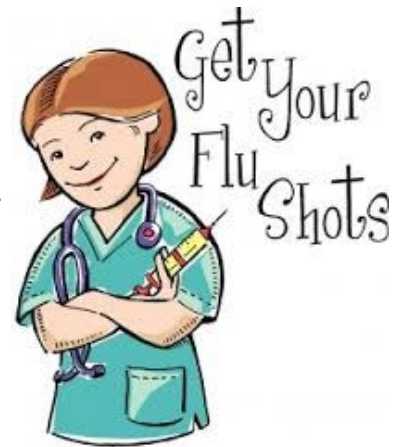


# 2015 Flu Vaccination Season

## Why should people get vaccinated against the flu?

Influenza is a serious disease that can lead to hospitalization and sometimes even death. Every flu season is different, and influenza infection can affect people differently. Even healthy people can get very sick from the flu and spread it to others. Over a period of 31 seasons between 1976 and 2007, **estimates of flu-associated deaths** in the United States range from a low of about 3,000 to a high of about 49,000 people. During a regular flu season, about 90 percent of deaths occur in people 65 years and older. The “seasonal flu season” in the United States can begin as early as October and last as late as May.

During this time, flu viruses are circulating in the population. An annual seasonal flu vaccine (either the flu shot or the nasal-spray flu vaccine) is the best way to reduce the chances that you will get seasonal flu and lessen the chance that you will spread it to others. When more people get vaccinated against the flu, less flu can spread through that community.



## Who Should Get Vaccinated This Season?

Everyone who is at least 6 months of age should get a flu vaccine this season. It's especially important for some people to get vaccinated. Those people include the following:

People who are at high risk of developing serious complications like pneumonia if they get sick with the flu. This includes:

People who have certain medical conditions including asthma, diabetes, and chronic lung disease. Pregnant women.

People 65 years and older

People who live with or care for others who are high risk of developing serious complications. This includes: household contacts and caregivers of people with certain medical conditions including asthma, diabetes, and chronic lung disease.

## Who Should Not Be Vaccinated?

There are some people who should not get a flu vaccine without first consulting a physician. These include: People who have a severe allergy to chicken eggs. People who have had a severe reaction to an influenza vaccination. Children younger than 6 months of age (influenza vaccine is not approved for this age group), and People who have a moderate-to-severe illness with a fever (they should wait until they recover to get vaccinated.) People with a history of **Guillain-Barré Syndrome** (a severe paralytic illness, also called GBS) that occurred after receiving influenza vaccine and who are not at risk for severe illness from influenza should generally not receive vaccine. Tell your doctor if you ever had Guillain-Barré Syndrome. Your doctor will help you decide whether the vaccine is recommended for you.

## When Should I Get Vaccinated?

CDC recommends that people get vaccinated against influenza as soon as flu season vaccine becomes available in their community. Influenza seasons are unpredictable, and can begin as early as October.

It takes about two weeks after vaccination for antibodies to develop in the body and provide protection against the flu.

Flu vaccine is produced by private manufacturers, so availability depends on when production is completed. If everything goes as indicated by manufacturers, shipments are likely to begin in August and continue throughout September and October until all vaccine is distributed.

Doctors and nurses are encouraged to begin vaccinating their patients as soon as flu vaccine is available in their areas, even as early as August.

## Where can I get a flu vaccine?

Flu vaccines are offered in many locations, including doctor's offices, clinics, health departments, pharmacies and college health centers, as well as by many employers, and even in some schools.

**To read more about Flu Vaccinations...[Click Here](#)**

## Dying in America is Harder Than It Has to Be – Institute of Medicine

First end-of-life conversation could coincide with a cherished American milestone of getting a driver's license at 16

By Jenny Gold, KHN Staff Writer



It is time for conversations about death to become a part of life. That is one of the themes of a 500-page report, titled "Dying In America," released Tuesday by the Institute of Medicine.

The report suggests that the first end-of-life conversation could coincide with a cherished American milestone: getting a driver's license at 16, the first time a person weighs what it means to be an organ donor. Follow-up conversations with a counselor, nurse or social worker should come at other points early in life, such as turning 18 or getting married.

The idea, according to the IOM, is to "help normalize the advance care planning process by starting it early, to identify a health care agent, and to obtain guidance in the event of a rare catastrophic event....[Read More](#)

"The report – [Dying in America](#) / [News release](#) on report by National Academy of Sciences This article was produced by Kaiser Health News with support from [The SCAN Foundation](#).

## No Time To See The Doctor? Try A Virtual Visit Online

Doctors available through LiveHealth Online designed for business travelers and busy parents; allows patients who get sick on weekend to avoid going to emergency room, too

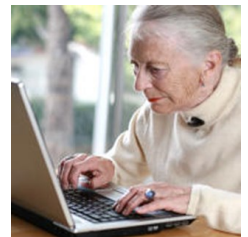
By Anna Gorman, Kaiser Health Blog, Capsules

Patients looking for convenient medical appointments can now see UCLA Health System doctors using their cell phones, computers or tablets.

It's part of an ongoing effort at UCLA and elsewhere to extend alternatives to the in-person doctor visit to busy consumers outside rural areas.

The doctors are available through LiveHealth Online, an already-existing service designed for business travelers and parents who may not have the time to show up for an appointment.

"There is a need for the entire health care industry to be a lot more responsive to what patients want," said Samuel Skootsky, chief medical officer of the UCLA Faculty Practice Group and Medical Group. "One way to do that is to have multiple channels of access to doctors."...[Read More](#)



## Spanish Friday Alert now Available

The *Friday Alert* will now be available each week in Spanish! To see last week's *Alerta Semanal*, go to <http://tinyurl.com/mq7gpry>. For the Alliance's Spanish language page, which includes fact sheets and other translated documents from the main site, go to <http://tinyurl.com/nllcz6n>. More outreach from the Alliance to the Hispanic elder community will be coming in the next few months.

The New England ARA state affiliates are actively pursuing these Petitions.

**Petition Subject: Observation Stays: "Current Hospital Issues in the Medicare Program"**

ADD  
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NAME

**Get The Message Out:  
SIGN THE PETITION!!!!**

**Petition Subject: House Concurrent Resolution 67 and Senate Concurrent Resolution 26 to get power doors installed in Post Offices and other federal buildings.**

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**Get The Message Out:  
SIGN THE PETITION!!!!**

**Petition Subject: Elimination of the Unfair GPO and WEP Provisions of the Social Security Act to make sure the Congress of the United States enacts legislation, HR 3118 & S 896**

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SIGN THE PETITION!!!!**