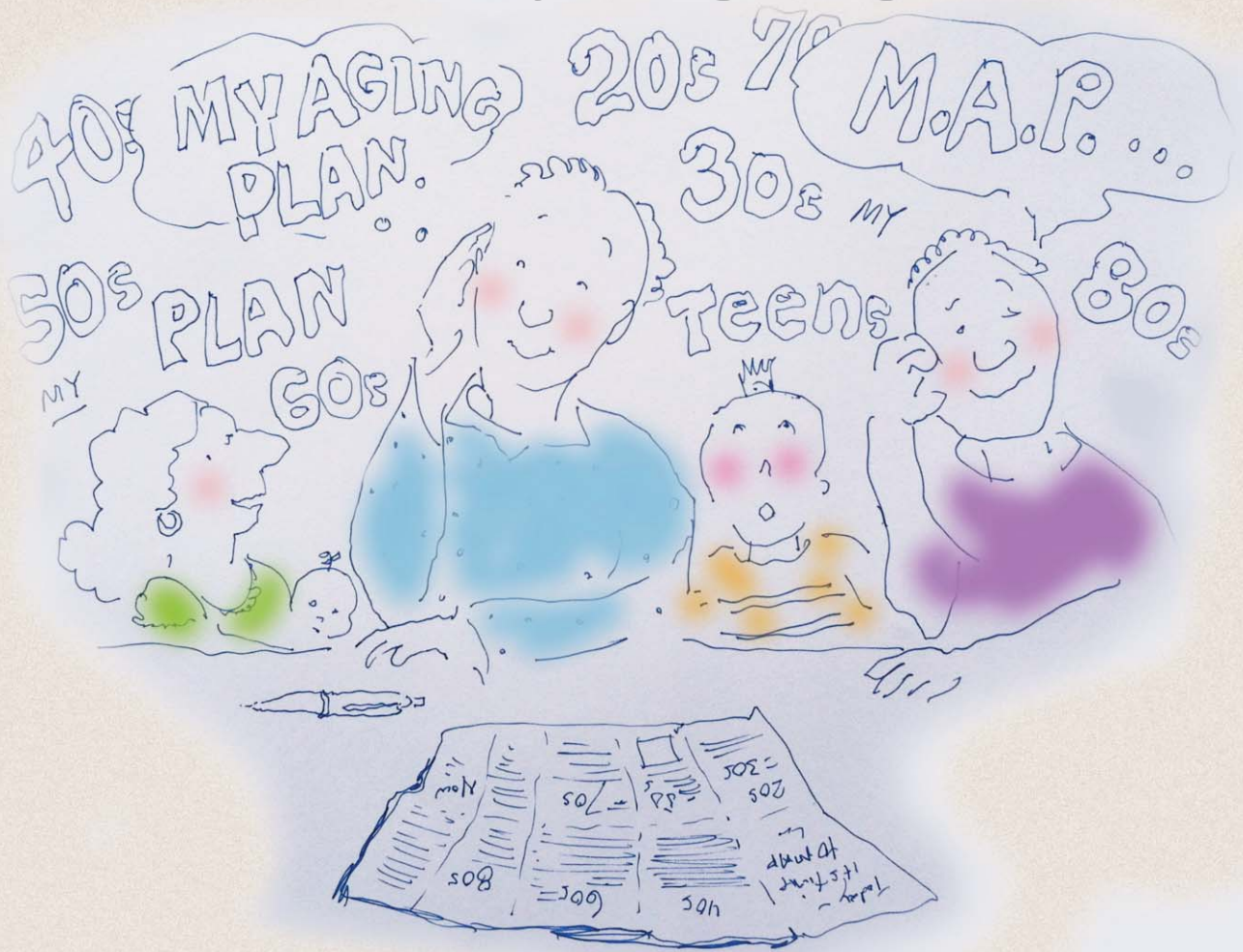


MAP: My Aging Plan



BECAUSE LIFE IS A JOURNEY

We all plan for the
big events...like our
birthdays, holidays
and vacations. But
when it comes to
aging... many of us
have no plan at all.

(Now, you can. MAP: MY AGING PLAN.)

George Latimer

1

A Message from the County Executive

Successful aging takes planning.

No matter what age we happen to be approaching, most of us have aspirations and goals for our future. Life is a journey that we should plan for just like we do for any big event. The “MAP” My Aging Plan was developed by the Westchester County Department of Senior Programs and Services and the Westchester Public/Private Partnership for Aging Services, with the input of members from the 18 Livable Communities Collaboratives. It is the resource you need to guide you through the step- by- step process of aging successfully.



My Aging Plan helps you to prepare for the road ahead by mapping different ages and suggested actions for each phase. This includes everything from basic documents everyone should have on hand as a young adult, to what is needed at the age of eighty and upwards. This guide readies you to take the journey strategically. For example, individuals in their 20’s and 30’s may be focused on career and family; My Aging Plan offers suggestions for making that time in your life even more productive. In fact, the MAP can serve as a powerful tool for helping you to reach your goals at whatever age you use it.

It gives the Westchester County Department of Senior Programs and Services, the Westchester Public/Private Partnership for Aging Services and the Livable Communities Collaboratives great pleasure to offer “MAP: My Aging Plan” to you and your community. Please use it to help prepare for your future, share it with others and always keep in mind that successful aging requires a plan.

Please, look through.



Mae Carpenter

3

A Message from the Commissioner, DSPS

Knowledge is power, and there are few times where knowledge is more powerful – or more needed – than when you plan for your later years.

This includes planning for retirement, for sure. But it also includes how you live your life in the years that lead up to the time when you no longer work.

That is why I am so pleased to present “MAP: My Aging Plan,” which is a step-by-step guide on how to age successfully starting in your 20’s and following through to your 80’s and beyond. It identifies the tasks and issues of major areas of your life that you must address at these stages to age successfully.

MAP will also motivate you to get started. You don’t want to wait until, say, you realize that your retirement savings will not cover all your future expenses. Families must see themselves as teams and think about possible scenarios and “what if’s” ahead of time.

Be especially sure that caregiving needs for yourself and your parents are considered. Fewer potential caregivers will be available in coming years because many Baby Boomers had smaller families. Children move away, siblings pass away. It’s never too early to consider caregiver needs.

I want to thank all the people in the Livable Communities Collaborative of Westchester County’s Department of Senior Programs and Services and the Westchester Public/Private Partnership for Aging Services for their diligent work in gathering the best possible information for this guide.

The result is a wonderful map of how individuals and family members can take this journey to reach a fulfilling quality of life where everyone’s needs are considered. We hope you will find it a valuable resource.



My Aging Plan

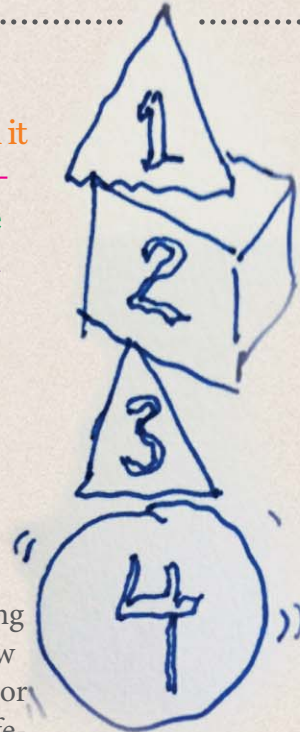
4

We plan for birthdays, vacations, the weekend. But when it comes to aging – a period that can last 30 years or more – many people have no plan at all. The years roll by and we hope for the best. And yet, getting the best requires good planning. Learn more about MAP: My Aging Plan

START WITH THE BASIC 4.

These four documents will allow your designated agent to carry out your wishes when you are unable to speak for yourself. These are very powerful documents and it is recommended you consult with an attorney for

legal guidance before executing them. Once completed, review each of them every five years or whenever you experience a life-changing event.



1. HEALTH CARE PROXY Necessary at age 18!

A Health Care Proxy (HCP) gives a person you choose, called your agent, the power to make healthcare decisions on your behalf if you are not able to do so yourself. It is important to have a conversation with your proposed agent about your wishes and to confirm that they are willing to serve. In New York, you must sign this form in the presence of two competent witnesses, neither of whom can be your agent. The form does not have to be notarized. Give copies to your doctor and your agent.

Parents, did you know?

After your children turn 18, you may no longer have legal authority regarding their medical care unless they name you as their agent in a healthcare proxy. For example, in case of a serious accident or illness you may need a healthcare proxy to make medical decisions, access medical records or speak with your child's doctors.

Samples and Details

For document samples and in-depth elder law information, read:

Elder Law Q&A: An Introduction to Aging Issues and Planning for the Future. In English and Spanish.

(MORE ON PAGE 22)

2. LIVING WILL This document is designed to clarify the medical treatments you want, or don't want, if you are suffering from a terminal or progressive illness or are in a coma and unlikely to recover. It serves as "clear and convincing" evidence of your wishes under New York law should a dispute arise over your medical treatments. You must sign it in the presence of two competent witnesses over the age of 18.

3. POWER OF ATTORNEY A power of attorney (POA) gives a person you choose (your agent) the power to handle legal and financial matters on your behalf. You do not have to be incapacitated for the POA to be triggered. If it is a durable POA, it will remain in effect should you lose capacity. In New York you must sign this document in the presence of a notary. It should only be executed under the supervision of an attorney and does not become effective until signed by your agent. Your agent must act according to your instructions or, where there are no instructions, in your best interest. Choose someone you trust. The authority granted in a power of attorney is broad, permitting your agent to conduct many types of financial transactions. This document is no longer effective at your death.

4. WILL This legal document describes what will be done with your property after you die. It allows you to choose a guardian for your minor children and an executor to manage and distribute your property. Without a valid will, your property will pass to those relatives specified by law through the court. The court will have the power to appoint a guardian for your minor children. In New York you must sign your will in the presence of two competent witnesses over the age of 18.

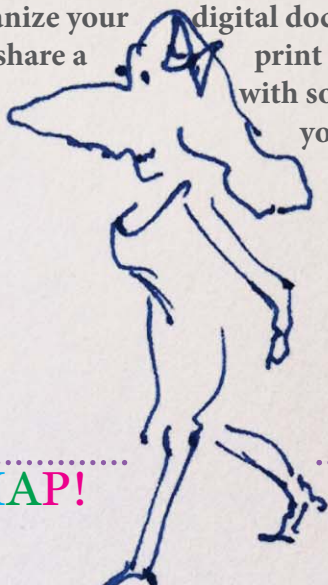
20's – 30's

Partners, Kids & Careers

6

FINANCIAL

- Start saving in your 20's – develop the habit now for payoffs later
- Set goals for saving – retirement, emergency fund, house, college, vacation
- Educate yourself on investment products and choices
- Evaluate health, life, disability and other insurance needs
- Store legal and financial documents in a safe, accessible place
- Share the location of your legal and financial documents with someone you trust
- Organize your digital documents and share a print copy with someone you trust



EMPLOYMENT

- Research and develop job/career skills
- Reflect on job satisfaction and set goals in that direction
- Join a retirement savings plan
- Build competence with technology
- Cultivate professional relationships

The Buck Starts Here

An extra \$187,000 at age 65? Start saving early!

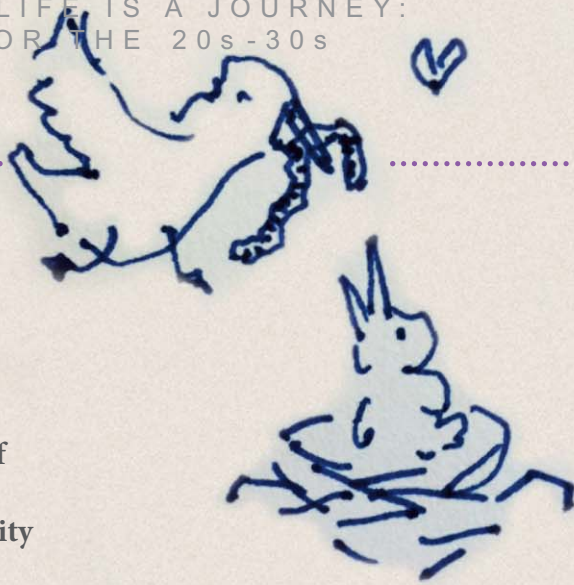
\$200 a month at age 25 vs. age 35 earns you nearly \$187,000 more at age 65

(6% compounded interest =

\$381,536 vs. \$194,903)



:)MAP!



HOUSING: CONCERNS AND CONSIDERATIONS

- Rent vs. own – calculate cost/benefit of both options
- Remember ownership costs of taxes, insurance and upkeep
- Keep housing expenses below 33% of income
- Consider income and location stability
- Location – consider safety, access to transportation, recreation, shopping and social activities
- Size – consider expanding family needs, increasing costs of upkeep, maintenance and utilities
- Educational needs – childcare needs, schools, adult education
- Research property tax exemptions

CAREGIVING

- For special-needs children, aging parents: see list in 40's – 50's
- Consider potential for future caregiving responsibilities; discuss with family members

Did you ever hear about “the early bird catching the worm?”

HEALTH AND WELLNESS

- Review & Update “Basic 4”
- Determine overall fitness
- Set personal fitness goals
- Review family history of chronic disease and seek medical nutrition therapy intervention if needed to prevent or manage symptoms
- Review food choices and eating habits for optimal health/disease prevention
- Obtain dietary knowledge from qualified health professionals
- Note hours of sleep per night – adjust schedule to ensure you get enough
- Research family history of mental health to determine risk factors
- Assess medication safety with each new prescription or over-the-counter regimen
- Envision how you want to feel as you age
- Develop healthy coping strategies for stress
- Practice self-care: emotional and physical



AGE-FRIENDLY COMMUNITIES

- Promote access to low-cost Internet services
- Become active in your community
- Know about local health care services
- Make connections with your neighbors
- Advocate for walkability in your neighborhood
- Advocate for shared services across generations and jurisdictional borders
- Join and promote intergenerational programs – old and young working together

TRANSPORTATION

- Consider a defensive-driving course
- Review car insurance and update as needed
- Prepare an emergency kit to keep in your car (blanket, flashlight, emergency contacts, medication list)

Promote intergenerational interactions for mutual good.

40's – 50's

In the Middle

FINANCIAL

- Review and adjust retirement savings
- Review beneficiary designations
- Make sure insurance needs are adequate
- Consider long-term care insurance
- Review title to all property and financial accounts to insure accuracy
- Update digital documents; share print copy with someone you trust

EMPLOYMENT

- Keep updating skills
- Evaluate training needs to stay current
- Reflect on balance in work, family, lifestyle

HOUSING

- Plan for peak housing costs – child care/aging parent needs
- Review eligibility for property tax exemptions
- Assess physical barriers to safely age at home – stairs, accommodation of mobility devices
- Start to “declutter” – donate items to charity

CAREGIVING

- Learn about caregiving and self-identity
- Ask family and friends for help
- Remember to care for your own physical and mental health
- Develop a flexible and adaptable approach
- Find a caregiver support group
- Maintain social, spiritual and recreational activities
- Seek out community services
- Learn about technology in caregiving
- Research respite services, home care and day programs
- Research palliative and hospice care
- Consult with employer about services/flexibility
- Learn about Care Circles of Westchester

What is a Care Circle?

- Volunteers share caregiving tasks for an older person
- Creates the physical/emotional support families need
- Increases wellness and reduces isolation
- Contributes to communities by fostering the idea of “neighbor-helping-neighbor”
- Lessens or eliminates the need for paid caregivers



Care Circles. Caregivers need care, too.

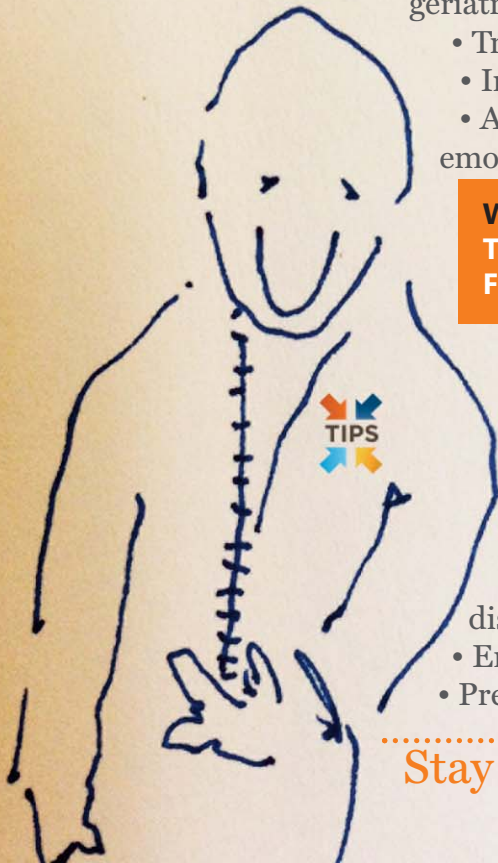
What is Telehealth?

10

Telehealth is a new way to stay healthy through technology. Telehealth uses digital technologies to deliver medical care between patient and provider from a distance. Your computer, tablet or Smartphone are valuable tools to keep you healthy, informed and connected to your healthcare providers, family and friends worldwide.

WITH TELEHEALTH YOU CAN:

- Use live video consultations with doctors in addition to regular in-person visits
 - Increase access to a wide variety of healthcare professionals, including geriatric specialists
 - Track vital signs such as weight and blood pressure
 - Improve medication adherence with routine checking
 - Access health education, including physical, mental and emotional health – anytime day or night



Westchester's Telehealth Program:
Telehealth Intervention Program for Seniors (TIPS)
For more information call (914) 813-6408

- Share daily activities with family and professionals using a shared digital calendar
- Discover stress indicators early on
- Participate in health-related social media support groups
- Record and monitor daily activities such as number of steps walked and hours of sleep
- Find information for prevention and support of chronic disease management
- Enjoy intergenerational connections with younger adults
- Prevent isolation and depression by connecting to others

Stay put. TIPS technology is close to home.

Protect Yourself from Identity Theft

- Shred documents with personal identification
- Use strong passwords and update anti-virus programs on computers
- Don't respond to emails from senders you don't recognize
- Don't respond to unsolicited telephone/on-line requests for financial information
- Check credit card and bank statements for unauthorized charges
- Obtain and review free credit reports (www.annualcreditreport.com)
- Register for "Do Not Call" www.donotcall.gov
- Close unused credit card accounts

HEALTH & WELLNESS

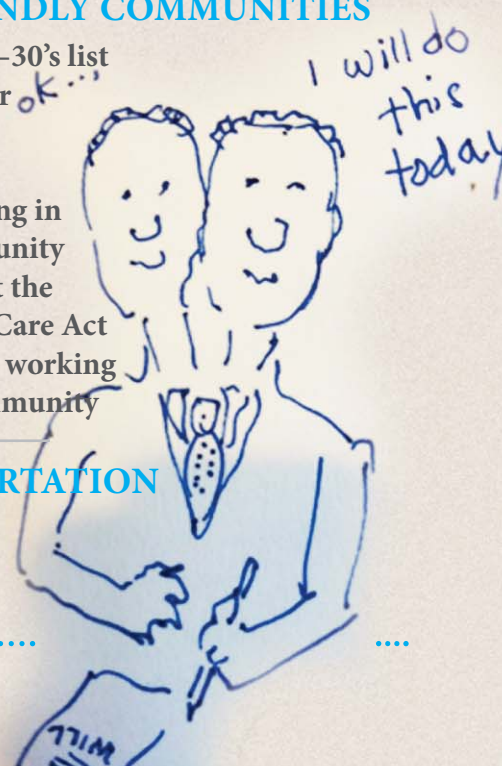
- Review 20's - 30's list
- Schedule preventive health screenings with appropriate health care professionals
- Assess body mechanics and balance
- Determine risk for falls - such as medical diagnoses that increase risk
- Modify exercise for current medical conditions or prevention
- Research family history of dementia to identify risk factors
- Learn about brain health and age-related memory changes
- Assess family, community and healthcare support systems available nearby

AGE-FRIENDLY COMMUNITIES

- Review 20's - 30's list
- Advocate for *ok...* personal services to support aging in your community
- Learn about the Affordable Care Act and how it's working in your community

TRANSPORTATION

- Review 20's - 30's list



60's – 70's

New Choices

12

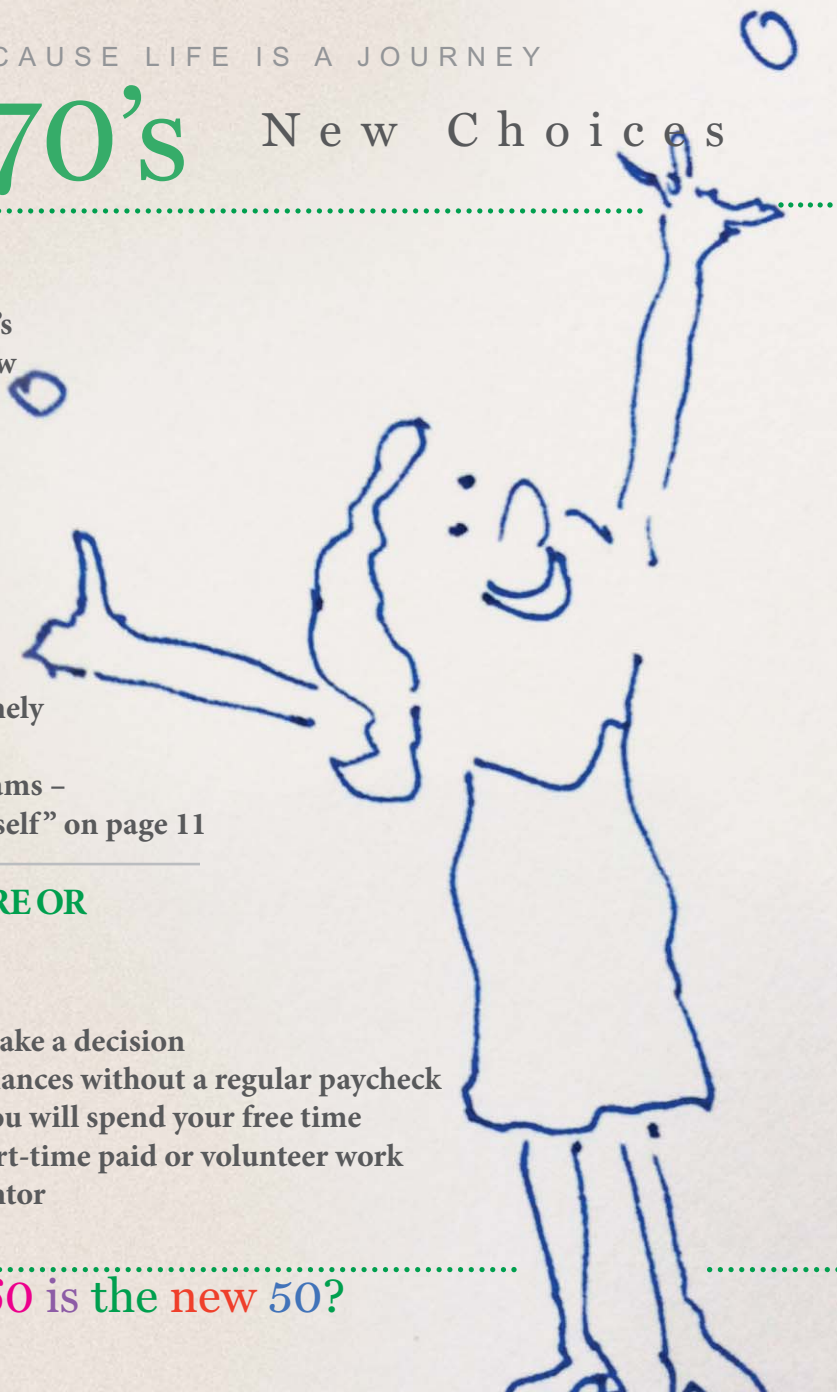
FINANCIAL

- Review list from 40's – 50's
- Social Security – draw now or wait?
Do the math and seek knowledgeable advice before you decide
- Learn about and arrange for direct deposits and online bill paying
- Arrange for third-party notification regarding timely payment of bills
- Stay alert to fraud and scams – and review “Protect Yourself” on page 11

EMPLOYMENT – RETIRE OR KEEP WORKING?

- Evaluate job satisfaction
- Make a plan before you make a decision
- Be realistic about your finances without a regular paycheck
- Consider and plan how you will spend your free time
- Train for a new career, part-time paid or volunteer work
- Consider becoming a mentor

Have you heard 60 is the new 50?



HOUSING - CONSIDERING RETIREMENT AND FIXED INCOME

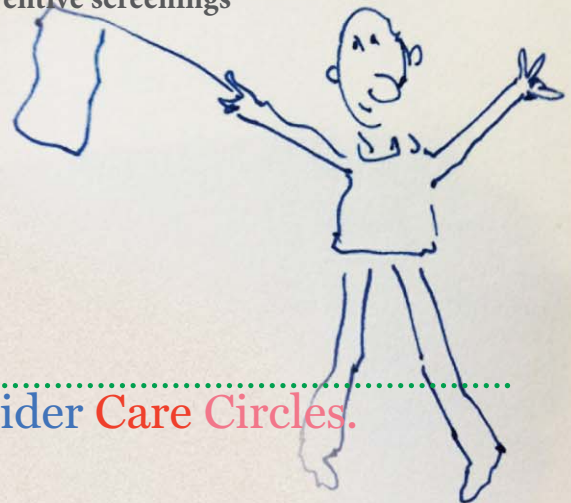
- Staying put vs. downsizing - be realistic about:
 - Fixed income and rising taxes and utilities
 - Ability to maintain house and yard
 - Safety regarding stairs, basements, bathrooms, snow removal
 - Cost to make handicapped accessible
- Research eligibility for financial assistance with housing
- Apply for affordable senior housing 3-4 years before retirement
- Location - consider convenience to family, friends, healthcare, shopping, social, educational and community activities
- Explore sharing your home with another person or sharing with someone else in their home

CAREGIVING

- Review list from 40's - 50's
- Research nursing home/assisted living facilities to ensure best possible care for loved one

HEALTH AND WELLNESS

- Review list from 40's - 50's
- Keep up with technology - it's your link to healthcare services, family, friends and community
- Assess social interaction and community involvement - adjust if it's decreasing
- Try new things - new music, new exercise, new friends, new hobbies
- Prevent a fall - assess your home for risks of tripping and falling
- Talk to your doctor about cognitive and/or memory concerns
- Check eligibility for medical insurance covered services, such as Medicare preventive screenings



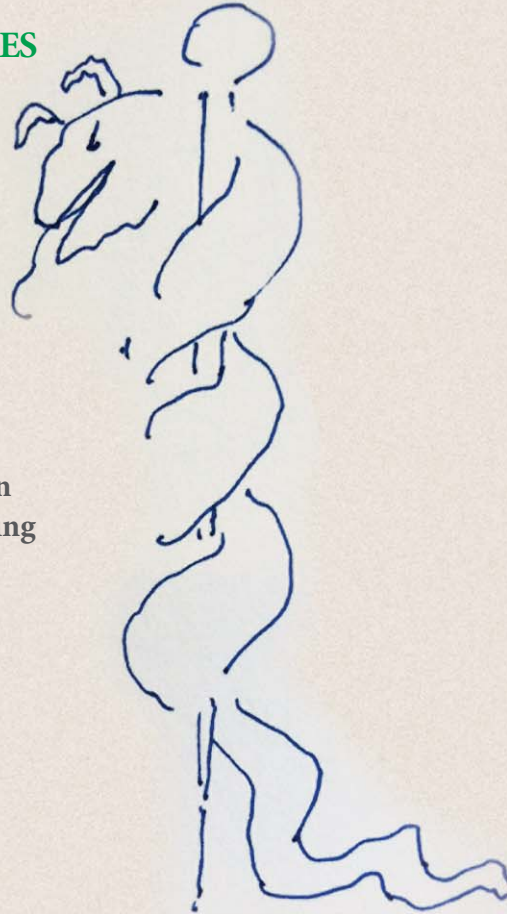
Your "to-dos" way too long? Consider Care Circles.

AGE-FRIENDLY COMMUNITIES

- Review 30's – 40's list
- Use and benefit from services you help to create as a community volunteer
- Inspire others to continue the legacy of age-friendly practices

TRANSPORTATION

- Review 20's – 30's list
- Perform cost/benefit analysis of owning car vs. paid transportation
- Have annual physical with screening for hearing, vision, reflexes
- Consider defensive driving course, reduced fare for seniors and community help with transportation



Do You Feel Safe?

For example, does anyone --

- Pressure you for money or ask you to pay their bills?
- Criticize and yell at you?
- Get rough when helping you with daily living activities?
- Ask you to sign documents you don't fully understand or agree with?
- Threaten you if you don't comply with demands?

THERE IS HELP!

Call the Elder Abuse Helpline:
(914) 813-6436
Westchester County
Department of
Senior Programs and
Services.

You don't have to give your name.

YIKES. Another annual physical exam?

END-OF-LIFE PLANNING

- Review & Update “The Basic 4”
(see page 4 and 5 - Health Care Proxy,
Living Will, Power of Attorney, Will)
- Talk to your doctor about the
MOLST form (Medical Order For Life
Sustaining Treatment)
- Share burial/cremation choice with
a trusted person
- Plan for care of your pets



 **SAVE**
SAVE
WITH
MetroCard

Save money on
Transportation
Reduced Bus /Subway Fare
with MetroCard...
Age 65+ or disabled
apply: MetroCard at (718)
330-1234 or
<http://web.mta.info/metrocard/>



VETERANS:

Know your Benefits

To take advantage of
all the benefits offered, you must
register with *BOTH* the Westchester
County Office for Veterans Affairs --
(914) 995-2145 -- and the
Veterans Administration --
White Plains office
(914) 682-6250 or visit
www.va.gov

80's & Up

Explore and Adjust

16

FINANCIAL

- Repeat list from 40's – 50's
- Arrange for assistance with your financial life – investments, banking, bill paying
- Arrange for third party notification regarding timely payment of bills

HOUSING

- Choose housing that is affordable, safe and handicapped-accessible
- Consider easy access to shopping, healthcare, family, friends and activities
- Changing lifestyle may merit change in housing:
 - Special healthcare needs – physical and mental
 - Loss of partner – increased isolation, reduced income
 - Children no longer available for ongoing support
- Research senior living community, assisted living, nursing home

CAREGIVING

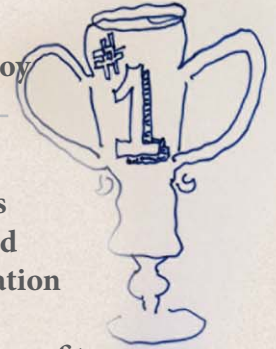
- Review lists from 40's – 70's

HEALTH AND WELLNESS

- Review list from 60's – 70's
- Stay connected to friends, family and community
- Stay as active as you can
- Explore new ways to find joy

TRANSPORTATION

- Review list from 60's – 70's
- Discuss hearing, vision and reflexes with doctor in relation to driving
- Consider safety/financial benefits of paid transportation vs. owning a car



Reap the benefits of age-friendly activities!

BECAUSE LIFE IS A JOURNEY:
MAP FOR THE 80s AND BEYOND

AGE-FRIENDLY COMMUNITIES

- Review list from 60's - 70's
- Reap the benefits created by the development of age-friendly activities
- Pay attention to quality of life issues for yourself and neighbors

Share your
MAP with
all those you
care about!

Review and update the “Basic 4.”



Thanks...



This booklet was made possible by the generosity of members of the Livable Communities Collaboratives, the Department of Senior Programs and Services and the Westchester Public/Private Partnership for Aging Services.

to the Livable Communities Collaboratives and Co-chairs

Age-Friendly Livable Communities

Louise Challop, *MS, Westchester Jewish Community Services*

Deb Casill, *Family Services of westchester*

Alzheimer's/Dementia

Karen Bisignano, *Family Services of Westchester*

Maria Murch, *Alzheimer's Association*

Caregiving

Geri Brooks, *GNP, The Ambassador Scarsdale*

Diana Morris, *Privatus Home Care*

Education

David Sachs, *EdD, Pace University*

Elder Law/ Economic Security

Steven Schurkman, *Esq.*

Keane & Beane, *P.C.*

Frances M. Pantaleo, *Esq., Bleakley, Platt & Schmidt LLP*

Melinda Bellus, *Esq., Legal Services of the Hudson Valley*

Robert Leitner, *Financial Advisory Network*

Sarah Steckler, *Esq., Keane & Beane, P.C.*

Elder Abuse

Gary Brown, Esq. *Attorney General's Office*

Health and Wellness

Ellen Albers, *Assistant Director, White Plains Senior*

Kerri-Ann Montano, *Nutrition Program Director, Mt Kisco Senior Center*

Ned Corona, *Assistant Director, Fitness, YWCA*

Health Insurance/Medical Advocacy

Elena Falcone, *Director, Public Innovation and Engagement, Westchester Library Systems*

Housing

Geoffry Anderson, *Westchester Residential Opportunities*

Hunger

Toby Pidgeon, Director of Operations, *Food Bank for Westchester*

Kelly Chiarella, Director, *Yonkers Office for the Aging*

Intergenerational Programs

Janice Lubin Kirschner, *JCY-Westchester Community Partners A Division of Family Service Society of Yonkers*

Long-Term Care

Carol Greenberg, *President, Concept: CARE*

Mel Tanzman, *E.D. Westchester Disabled on the Move*

Mental Health

Joann Sirey, *Weill Cornell PH.D*

Diane Aparisio, *MSW*

Palliative Care

Mary Beth Morrissey, *Esq., MPH, PhD, Fordham University*

Bruce Jennings, *MA, Center for Humans & Nature, Dir. Bioethics*

Cornelia Schimert, *RN, Visiting Nurses Association of Hudson Valley*

Technology

Pramod Gaur, *PhD, Pace University*

Angelo D'Agostino

Transportation and Mobility Management

Karen Ganis, *Family Services of Westchester, Ride Connect*

Lawrence Cunningham, *Westchester Department of Transportation-Smart Commute Program*

Veterans

Ann Chiappetta, *MS, MFT, White Plains Vet Center, Department of Veterans Affairs*

Natalie Edelhauser, *LMSW, Family Services of Westchester*

Westchester Disability Advocacy Partnership

Lisa Tarricone, *Director Systems Advocacy, Westchester Independent Living Center*

Liz Mark, *Advocate*



Resources

BECAUSE LIFE IS A JOURNEY

For information on services and programs for seniors and caregivers or to learn about the Livable Community Collaboratives, please call:

Westchester County Department of Senior Programs and Services (DSPS)
(914) 813 – 6400

Visit these web sites for valuable information:

Westchester County Department of Senior Programs and Services
www.westchestergov.com/seniors

Westchester Public/Private Partnership for Aging Services
www.westchesterpartnership.org

For more information on the Basic 4 and Elder Law:

(Document samples described on page 4-5) Read: **Elder Law Q&A: An Introduction to Aging Issues and Planning for the Future** (available in English and Spanish). **Find it online:** www.westchestergov.com/seniors
For print copies or **free computer access**, visit your local Westchester library.

Save 'n Share MAP!

23

BECAUSE LIFE IS A JOURNEY

Congratulations on reading about
“MAP: My Aging Plan.” There is a lot of
information to help you on your journey –
from programs and support to tips and
sample documents to make things easier.
Reach out by phone or visit us on-line.

Please share this booklet with your family, including
your kids, your partner, your friends and
your neighbors - everyone needs a MAP.



notes

BECAUSE LIFE IS A JOURNEY

A series of horizontal dotted lines for writing notes, spanning the width of the page.



Westchester
gov.com

George Latimer, County Executive
Mae Carpenter, Commissioner
Department of Senior Programs and Services

#MyWestchester
post your pic

