



CAREGIVER PROFILE

NANCY WEIRES



Nancy Weires is a Rohnert Park mother of four, and grandmother to eight, who grew up on a dairy farm in Minnesota. After graduating high school she began a nurses training program through a local hospital. She made the move with her husband from the green pastures of a farm in Minnesota to California.

Once settled in to her new surroundings, Nancy began working for a hospital pharmacy in Marin. After the birth of her two sons, Nancy decided to open and in-home daycare. This allowed her to spend more time with her two growing boys.

Nancy also enjoyed committing her time on weekends and holidays to her part-time position as an Activities Coordinator for a convalescent & rehabilitation hospital. She found the seniors there amazing—even heroic at times—in their effort to make the best of their situation.

A little over two years ago, a friend referred her to *Sequoia Senior Solutions* where she has been happily employed ever since. Nancy enjoys her role as caregiver both because she feels she is helping, and she sees the difference she is making for her clients through their appreciation.

PRESIDENT'S WELCOME

Welcome to our Fall/Winter 2008 newsletter. We hope you find the articles in this issue informative.

We are thrilled to announce that Sequoia Senior Solutions has been awarded the "Best Place to Work" award by *North Bay Business Journal* for the second year in a row. This honor is awarded on the basis of interviews with company employees regarding their level of job satisfaction in a variety of areas. We are extremely proud, not only to provide exceptional service to our clients, but to be recognized by our employees as well for providing an excellent work environment.

We are also happy to report that our acquisition of Home Care Options last October has gone smoothly and we can now proudly offer a much larger staff of qualified caregivers than ever before. Sequoia Senior Solutions serves five counties: Sonoma, Marin, Napa, Mendocino and Lake. This acquisition has made us the largest in-home care company in the North Bay. Yet be assured that we have been very careful during this growth not to compromise either the exceptional quality of our caregivers or the thorough training we provide to them.

While our growth has expanded our administrative staff as well as caregivers

to serve this wide geographical area, I want to emphasize that I still visit clients, with or without our Area Managers, and I am always available by phone.

Giving back to the community

Sequoia Senior Solutions is once again the proud season sponsor for the Santa Rosa Concert Association for the 2008-2009 Season. This is the SRCA's 60th season and they have a special lineup this year. Their first concert is Angèle Dubeau & La Pietá String Orchestra on Monday October 27th. Please visit the SRCA site (www.srconcert.org) or call us for tickets. Every year we enjoy the music of incredibly talented musicians from around the country and the world at amazing prices. Individual seating starts at \$20 per concert and only \$65 for season tickets to this season's six performances at the Wells Fargo Center for the Performing Arts.

Have a great season and thank you for being part of our family.

Best wishes,
Gabriella Ambrosi
President & CEO
Sequoia Senior Solutions



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FINANCE & CONSUMER RESOURCES

SAFE TRAVEL TIPS FOR OLDER ADULTS

Summer is the most popular time to travel. To enjoy a safe and healthy trip this summer:

Update your vaccinations. If you're traveling overseas, you may need certain shots, up to six weeks before you leave, in some cases. Visit the Federal Centers for Disease Control and Prevention (CDC) Web site, www.cdc.gov/travel/ and click on your destinations for required and recommended vaccines.

Talk to your doctor. Explain your travel plans and discuss necessary travel precautions. Your doctor may have you come in for a checkup or to get any necessary shots.

Ask when you should take your meds. If you will be crossing time zones, ask your physician whether you should take your meds at your usual home-time-zone time, or switch, and how. Also ask if any new foods you might eat while traveling could interact with your meds. Guard against deep-vein thrombosis (DVT). Older adults

run a higher-than-average risk of DVT, which happens when blood clots form in your veins, usually in your legs, and block blood flow. Sitting still for a long time on an airplane or train can contribute to DVT. But some research finds that wearing special "compression stockings" can help prevent this dangerous condition. Check with your doctor.

Write it down. Ask your physician to write down the following:

- Any medical problems you have and how they're being treated.
- The names (including generic names) of any drugs you're taking, the doses, and when and how you take them (whether you use a needle, for instance).
- The amount of each drug you need to take with you on your trip.

Having this on paper will make it easier for you to get through customs, and easier to get replacement drugs if you lose them. Make a copy of the list; carry one with

you and keep the other in your suitcase. **Keep pills in their original containers.** Do this with prescription and over-the-counter medicines and supplements. This will also make your trip through customs easier.

Carry all necessary medications with you. Pack your medications in your carry-on bag to avoid loss or damage.

Protect yourself from infection:

- Wash your hands or use an alcohol-based "hand sanitizer," especially after spending time on a crowded plane, train, or bus, and before eating.
- Watch what you eat and drink. The CDC travel site, www.cdc.gov/travel/, includes country-by-country information on food and water-borne illnesses and how to avoid them.
- Drink water on the plane. The air inside planes is dry, so bring a large bottle of water and drink! Or ask for bottled water from the flight attendant.

Reprinted from www.aarp.org



ROTATING TOPIC

LONG-TERM CARE INSURANCE

Long-term care refers to the many services beyond medical care and nursing care used by people who have disabilities or chronic (long-lasting) illnesses. Long-term care insurance helps you pay for these services, which can be very expensive. A policy also ensures that you can make your own choices about what long-term care services you receive and where you receive them.

Ordinary health insurance won't cover it. People are living longer these days. That's good news, but the flip side of that is there are more years in which there's a risk of serious health problems. And that could literally cost all of your remaining life's savings. Unfortunately, ordinary health insurance policies and Medicare usually do not

pay for long-term care expenses. Medicaid will only pay for long-term care if you've already spent most of your assets. So, there's long-term care insurance.

Long-term care insurance typically covers:

- Help in your home with daily activities like bathing, dressing, eating and cleaning.
- Community programs, like adult day care.
- Assisted living services that are provided in a special residential setting other than your own home. These services may include meals, health monitoring, and help with daily activities.
- Visiting nurses.
- Care in a nursing home.

When is the right time to buy a policy? Many people don't think about long-term

care until they get into their 70s and 80s and their health begins to fail. At these ages, you may be too high a risk for an insurer to cover you; or if you do qualify, the premiums can be astronomical.

The best time to buy long-term care insurance may be middle-age. It's the time when you have the highest likelihood of being eligible for a policy and, just as important, when premiums costs should be lower.

Is a policy right for you? Long-term care insurance is probably not for everyone, but—with soaring health care costs, insurers increasingly restricting coverage and eligibility, and people's need to stretch retirement savings through more years—it's a good idea to consider it seriously. Your goals should be to protect your assets, minimize your



SENIOR HEALTH & LIFESTYLES

NAVIGATING ONLINE HEALTH

After New York City graphic designer Beverly McClain, 52, received a diagnosis of breast cancer, she went hunting for information. She bought books. She consulted with doctors and contacted friends who'd been there. And she plunged into an information source that didn't even exist twenty years ago: the Web.

"When I was first diagnosed," McClain recalls, "I googled images of [breast] reconstructions. It gave me a huge introduction as to what all this can and will look like. I needed to know." Later, she sifted through medical studies relating to the effectiveness and side effects of her chemotherapy drugs. McClain even used the Internet to find a short wig to replace one that tangled too easily.

The Internet has thrown open the doors to a whole new universe of information. And today, more Americans than ever—113 million adults, according to a 2006 study by the Pew Internet & American Life Project—say they've trolled that universe for answers to their health and medical questions.

Most commonly, these online researchers want to learn about a specific condition that affects them or a loved one, about anything from ways to soothe the effects of poison ivy to how recognize stroke symptoms. In some cases, a patient or relative might "go to school on that topic and become enough of an expert to navigate New England Journal of Medicine

abstracts," says Susannah Fox, author of the Pew study.

A big challenge of Web research is dealing with the sheer volume of information—and its wildly uneven quality. Pew's study shows that most "e-patients" start with search engines like Google or Yahoo, which toss up thousands of websites, ranked according to the appearance of key words. If you google "controlling asthma," for example, you'll get the website of the U.S. Food and Drug Administration, as well as one called *mamashealth.com*, whose contact information is a link labeled "e-mail Mama," with no indication of who "Mama" is.

Navigating Online Health: For Successful Surfing

Here's the advice of the Medical Library Assoc. and other experts about how to surf for the most accurate and comprehensive health sites.

- **Consider the source.** Who sponsors the site and produces its material? Is it the American Cancer Society or some hobbyist posting from his basement? Click "About" or "About us" on the home page to find out who sponsors the site. A general rule of thumb is that sites with Web addresses ending with *.edu* are universities, *.com* sites are commercial enterprises, *.org* sites are nonprofits and *.gov* sites are, of course, the government.

- **Is the site trying to sell you something?** Some *.com* sites support excellent content, with advertising; some may be posted by a reputable health care provider, such as a hospital. But other sites simply want to grab your attention to pitch products.
- **Check when the page was last updated,** which is often posted at the bottom. As scientific evidence emerges, a new study can contradict an earlier one. Mary L. Ryan, president-elect of the Medical Library Association, says some authors "throw up a site" and then neglect to keep it current.
- **Start on solid ground.** If you're doing a major search on a topic that's critically important to you, consider getting help from a medical librarian through the Medical Library Association's website. The National Library of Medicine, part of the National Institutes of Health, offers advice on surfing for health news.
- **Talk to your doctor.** Don't take what you find on the Internet as gospel—it may be unnecessarily scary, oversimplified or just plain wrong. And don't self-prescribe based on online revelations. Your doctor can put information you find in context.

By Katharine Greider
Excerpted from AARP Bulletin

http://bulletin.aarp.org/yourhealth/healthy/iving/articles/navigating_online.html

dependence on other family members, and control where and how you receive long-term care services.

Key Issues to Review. Be sure you consider each of these issues:

- **Coverage.** You can choose long-term care policies that pay only for nursing home care, or only for home care, or a mix of services that includes nursing home, assisted living, and adult day care or in-home care.

- **Daily or Monthly Benefit.** The daily or monthly benefit is the amount of money the insurance company will pay for each day or month you are covered by a long-term care policy.
- **Benefit Period.** This determines the length of time you will receive benefits from your policy.
- **Elimination or Waiting Period.** During this period, you must pay all of your long-term care expenses out of your

own pocket. This period is typically 20-100 days.

- **Inflation Protection.** There are two main kinds of inflation protection: the right to add coverage at a later date; and automatic coverage increases.

Consumer Tips. Shop and compare policies. When you get your policy, review it right away to be sure it covers what you paid for.

Excerpted from www.elderlawanswers.com



SPOTLIGHT ON CAREGIVERS

A SILENT CRISIS: WORKING CAREGIVERS

Few companies realize the implications working caregivers have on their internal costs and their bottom line. Still fewer companies even know where to look for these hidden costs. The closest thing a company associates with the cost of caregiving to the company is the absenteeism reports. Absenteeism may be the most obvious cost to the workforce, but it is not the only cost or the most expensive cost. Other factors such as attrition, loss of good workers, increased health insurance coverage, overtime, and constant recruitment of new workers also cost the company and the workers.

The number of caregivers in the workforce has increased threefold in the last five years and will continue to increase in the next ten years. What we are seeing today is only the beginning, and unless companies begin to help their working caregivers they themselves will not be able to keep their competitive advantage in the global economy. This is no longer a problem that affects only women in the workforce or lower income workers, but is a problem that exists at the CEO level as well as the lower administrative levels of the company echelon. For years the problem has been handled silently by the

working caregiver who has given up promotions, careers, training opportunities to provide care to a family member.

The first sign of relief for working caregivers came with the passage of the Family Leave Act that allows workers to take time off to care for a frail family member. This law helps working caregivers by guaranteeing their jobs while they take unpaid leave to care for the family member. But it does nothing to educate, facilitate, support and provide the necessary assistance to working caregivers after the crisis situation ends. Many working caregivers have forfeited this unpaid leave option because of the unbearable financial burden giving up a paycheck represents to them. Many working caregivers are not even aware of the law, which protects them from losing their jobs.

Some progress has been made. Government can pass a law to financially support the Family Leave Act by mandating that employers with more than 50 workers offer at least a portion of the time off with pay. California is the first state in the nation that has passed such a law. On the other hand, companies are requesting that the Mandates of the Family Leave Act be weakened in the form of less time off or plain dismissal.

This will produce more absenteeism, loss of good workers and increases in health care coverage resulting from higher health claims by working caregivers.

The mutually beneficial solution is for companies to include in their benefit package a working caregiver assistance program. Companies that have done it have achieved a higher degree of worker satisfaction, reduced attrition of good workers, increased the quality of their products and services and kept the loyalty and goodwill of their workforce. For working caregivers this has been the answer to their prayers.

In my years helping working caregivers, I have found that a successful caregiver support program goes beyond information and provides intervention, services and ongoing support tailored to the needs of each individual caregiver. This is an investment that at the end will save money for companies and generate goodwill for all. It is up to the caregivers to make the corporate world aware of our needs and to support efforts that will alleviate our ongoing burden.

By Gema G. Hernandez, D.P.A.
Excerpted from: www.caregiver.com/articles/caregiver/a_silent_crisis.htm