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**Holiday Closings**

The Western CT Area Agency on Aging will be closed on the following days:

- **April 10th, 2020:** In observation of Good Friday
- **May 25th, 2020:** In observation of Memorial Day.

**Editor:** Kiara Carchi - WCAAA Staff
The WCAAA is happy to announce that we received a grant of $29,000 from the Connecticut Community Foundation to continue Expanding Evidence-Based Health Programs in Wtby for a third year. We will continue offering more Live Well with Diabetes workshops in Wtby and recruit new program leaders and partners. We collaborate with the Greater Waterbury Health Partnership, faith communities, hospitals and clinics, housing sites, Community Ctrs., the State Department of Public Health and the State Unit on Aging. Among other things, the grant includes host site stipends, volunteer leader stipends and gift cards for participants who attend at least four of the six weeks of a diabetes workshop. We are very grateful to the Foundation for their continued support!

In 2019, we had 16 diabetes workshops in Waterbury, with 167 participants and 141 completers. Three of those workshops were taught in Spanish. Our completion rate is 84%, well above the national average of 72%. In addition, our dedicated Live Well leaders facilitated another 16 workshops in other parts of our region, including Live Well with Chronic Pain and Live Well with Chronic Disease. In total, we had 32 workshops with 330 participants and 268 completers, a completion rate of 81%. We hope to continue with that positive trend throughout 2020!

If you are interested in getting trained as a leader, would like to be a host site or want to participate in one of our upcoming workshops, contact Debby Horowitz, at dhowitz@wcaaa.org or 203-757-5449 x 125, or visit www.wcaaa.org.


For more information on the COVID-19 visit: https://www.cdc.gov/COVID19

COVID-19
CORONAVIRUS DISEASE 2019 (COVID-19)
You can help prevent the spread of respiratory illnesses with these actions:
- Avoid close contact with people who are sick.
- Avoid touching your eyes, nose & mouth.
- Wash hands often with soap & water for at least 20 seconds.


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jkurmaskie@lpiseniors.com
or (800) 477-4574 x6425

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If you are computer savvy you may find all the information you need about the 2020 Census at https://www.2020census.gov/ and if you’re not, then here are a few things you might want to know.

The census is so important that your response is required by law and your answers are kept confidential.

### 2020 CENSUS MAILINGS

<table>
<thead>
<tr>
<th>On or between</th>
<th>You will receive</th>
</tr>
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<tbody>
<tr>
<td>March 12-20</td>
<td>An invitation to respond online to the 2020 Census. (Some households will also receive paper questionnaires).</td>
</tr>
<tr>
<td>March 16-24</td>
<td>A reminder letter</td>
</tr>
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If you haven’t responded yet...

<table>
<thead>
<tr>
<th>Date</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>March 26 - April 3rd.</td>
<td>A reminder postcard</td>
</tr>
<tr>
<td>April 8-16</td>
<td>A reminder letter &amp; paper questionnaire.</td>
</tr>
<tr>
<td>April 20-27</td>
<td>A final reminder postcard before they follow up in person.</td>
</tr>
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### OTHER IMPORTANT DATES

<table>
<thead>
<tr>
<th>Date</th>
<th>Event</th>
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<tbody>
<tr>
<td>Mid-March 2020</td>
<td>Public can begin responding online at: <a href="http://www.2020census.gov">www.2020census.gov</a></td>
</tr>
<tr>
<td>April 1st.</td>
<td>Census Day</td>
</tr>
<tr>
<td>Mid-May 2020 - July 2020</td>
<td>Census takers go door to door</td>
</tr>
<tr>
<td>Dec. 31 2020</td>
<td>Tabulate Data Release Census Results.</td>
</tr>
</tbody>
</table>

There are four ways to respond to the census in 2020

- **ONLINE** |
- **PHONE** |
- **PAPER** |
- **PERSONAL VISIT BY CENSUS EMPLOYEE**

Questions you may be asked: Name, age, date of birth, race and origin, Hispanic origin, relationship, gender, tenure, and operational questions.

Census will **NEVER ASK** & you should never provide:

- Your full social security number.
- Money or donations.
- Anything on behalf of a political party.
- Your full bank or credit card account numbers.

The Census computers and employees are set up and required to keep your information safe and confidential; however, they cannot control the safety of a public or personal device used to respond such as a computer, server, or phone service. **That is your responsibility.**

If you do not respond a Census Bureau Interviewer will be sent to your home to collect your answers.

**How Can You Verify That Someone Is a Census Worker?** Census takers will visit homes in April to conduct quality check interviews, and then in mid-May to help collect responses.

If someone visits your home to collect information for the 2020 Census, **check to make sure that they have a valid ID badge, with their photograph, a U.S. Department of Commerce watermark, and an expiration date.** Census workers may also carry Census Bureau bags and other equipment with the Census Bureau logo. If you still have questions about their identity, you can contact the **NY Regional Census Center at 1-212-882-7100** to speak with a Census Bureau representative.

**If you want to report suspected Census Fraud...**

...you may visit https://2020census.gov/en/avoiding-fraud.html or call 1-800-923-8282. (There have been reports a mailing titled “2020 CONGRESSIONAL DISTRICT CENSUS” was sent out by the Republican National Committee which is not to be confused with the 2020 Census.) Be certain responses are going to the correct and intended source.

Submitted by: Karen Tulipani—WCAAA staff.
Sources: CARSCH Presentation and the 2020 Census website
SPRING IS COMING – Time for a Benefit Check Up:

The daylight is lasting longer, the outdoor temperature is rising and before we know it, snow drops and daffodils will be in bloom. Spring is coming and with it a time for Spring Cleaning. A time to open the windows to let the fresh air into your home after a cold and dark winter. Many people take this time to conduct “Spring Cleaning” activities such as washing carpets, blankets, windows, airing out mattresses and pillows and removing excess clutter.

Spring is also a good time to take a fresh look at your healthcare needs and determine if you are eligible for any benefits programs here in Connecticut which could help you save money.

At WCAAA, CHOICES Counselors can help you determine whether you are eligible for Medicare Assistance, Medicaid (Title 19), free preventive services provided by Medicare, and Food and Nutrition (SNAP) programs, the Respite program for Alzheimer/dementia caregivers and refer you to other health and non-health related programs managed by WCAAA.

Another important resource of available benefit programs is through the National Council on Aging (NCOA) which has identified over 2,500 federal, state and private benefit programs available nationwide including here in Connecticut that could save you money. These programs include: Medications, Health Care, Income Assistance, Food and Nutrition, Housing, and Veterans just to name a few.

NCOA Benefit Program is a free online, confidential, secure information service.

To learn more about the NCOA Benefit Program go online to: Benefitscheckup.org enter your zip code and complete the simple questionnaire to get started.

To contact a CHOICES Counselor at WCAAA or learn more about the many services provided by the agency, call 1-203-757-5449 or 1-800-994-9422

Submitted by: Amanda Halle

Resources: National Council on Aging/Benefitscheckup.org

For more information on the services covered by your retiree insurance plan, contact your benefits administrator or your employer’s human resources department.

Retiree insurance may coordinate with Medicare differently depending on the type of plan you have.

I will turn 65 and become eligible for Medicare soon. I have insurance coverage through a company that I retired from several years ago. Do I need to take Medicare? If I do, how will it work with my retiree coverage?

-Tito (Santa Fe, NM)

Dear Tito,

Retiree insurance is a form of health coverage an employer may provide to former employees. Retiree insurance is almost always secondary to Medicare, meaning it pays after Medicare and may provide coverage for Medicare cost-sharing, like deductibles, copayments, and coinsurance. Because retiree insurance is secondary, you should enroll in Medicare to be fully covered. If you do not enroll in Medicare, you will likely be without primary coverage, and will face a late enrollment penalty and gaps in coverage if you try to enroll at a later date.

You may be able to keep your retiree insurance as primary after you become Medicare-eligible if you have End-Stage Renal Disease (ESRD) or Federal Employee Health Benefits (FEHB).

Deciding whether to keep retiree coverage after you enroll in Medicare is a personal one that depends on your costs and anticipated health care needs. Retiree coverage premiums can be costly, but it may be worthwhile to keep your plan if you anticipate high Medicare costs. Retiree coverage may also pay for care or other items and services that Medicare does not cover, such as vision care, dental care, and/or off-formulary or over-the-counter prescription drugs. If the plan offers prescription drug coverage that you like, find out if the coverage is creditable and if you can delay Medicare Part D enrollment without penalty.
DEAR MARCI continue...
Below are a few common types of plans and how you might expect them to work with Medicare. Be sure to speak to your employer’s HR department for more info.

- Fee-for-service (FFS) plans pay for care from any doctor or hospital. FFS plans cover Medicare cost-sharing & generally act like a Suppl. insurance policy.

- Managed care (HMO or PPO) plans require that you see in-network providers & facilities. Your costs are typically lowest when seeing providers who take both Medicare & your retiree insurance. When seeing Medicare providers who do not take your retiree insurance, you’ll pay regular Medicare cost sharing amounts, & your retiree insurance may not pay at all.

- Employer-sponsored Medicare Advantage Plans offer Medicare-eligible individuals both Medicare & retiree health benefits. Some employers require that you join a Medicare Adv. Plan to continue getting retiree health benefits after becoming Medicare-eligible. You can always choose not to take your employer’s coverage & sign up for Original Medicare or a different Medicare Adv. Plan, but keep in mind that you may not be able to get that retiree coverage back if you want it at a later date.

- Employer-sponsored supplemental insurance offers secondary coverage for Medicare-eligible individuals. These plans often function similarly to Medigaps, meaning that they pay all or part of certain remaining costs after Original Medicare pays first. Remember: You can always choose not to take your employer’s coverage & sign up for a Medicare Advantage Plan or a different Medigap, but you may not be able to get that retiree coverage back if you want it at a later date.

-DID YOU KNOW?- 
Certain popular ideas about how cancer starts & spreads—though scientifically wrong—can seem to make sense, especially when those ideas are rooted in old theories. But wrong ideas about cancer can lead to needless worry & even hinder good prevention & treatment decisions. Below you’ll find the latest science-based information about some common cancer myths & misconceptions.

Is cancer a death sentence? In the U.S. the chance of dying from cancer has been dropping since the 1990s. Five-year survival rates for some cancers, such as breast, prostate, and thyroid cancers, now are 90% or better. The 5-year survival rate for all cancers combined is currently about 67%.

Will eating sugar make my cancer worse? No. Although research has shown that cancer cells consume more sugar (glucose) than normal cells, no studies have shown that eating sugar will make your cancer worse or that, if you stop eating sugar, your cancer will shrink or disappear. However, a high-sugar diet may contribute to excess weight gain, & obesity is associated with an increased risk of developing several types of cancer.

Do artificial sweeteners cause cancer? No. Researchers have conducted studies on the safety of the artificial sweeteners (sugar substitutes) and found no evidence that they cause cancer in humans.

Do cell phones cause cancer? No, not according to studies completed so far. Cancer is caused by genetic mutations, and cell phones emit a type of low-frequency energy that does not damage genes.

Do power lines cause cancer? No. Power lines emit both electric and magnetic energy. The electric energy emitted by power lines is easily shielded or weakened by walls & other objects. The magnetic energy emitted by power lines is a low-frequency form of radiation that does not damage genes.

Are there herbal products that can cure cancer? No. Although some studies suggest that alternative or complementary therapies, including some herbs, may help patients cope with the side effects of cancer treatment, no herbal products have been shown to be effective for treating cancer.

If someone in my family has cancer, am I likely to get cancer, too? Not necessarily. Cancer is caused by harmful changes (mutations) in genes. Only about 5-10% of cancers are caused by harmful mutations that are inherited from a person’s parents.

-Dear Marci is a biweekly e-newsletter designed to keep you—people with Medicare, social workers, health care providers and other professionals—in the loop about health care benefits, rights and options for older Americans and people with disabilities. “This information is republished with the permission from the Medicare Rights Center. For more info visit source www.medicarerights.org.” On the internet: The URL is www.medicareinteractive.org
The remaining 90 - 95% of cancers are caused by mutations that happen during a person’s lifetime as a natural result of aging & exposure to environmental factors, such as tobacco smoke & radiation. **If no one in my family has had cancer, does that mean I’m risk-free?** No. Based on the most recent data, about 38% of men & women will be diagnosed with cancer at some point during their lives. Most cancers are caused by genetic changes that occur throughout a person’s lifetime as a natural result of aging & exposure to environmental factors. Other factors, such as what kind of food you eat, how much you eat, and whether you exercise, may also influence your risk of developing cancer.

**Do antiperspirants or deodorants cause breast cancer?** No. Studies so far have found no evidence linking the chemicals typically found in antiperspirants and deodorants with changes in breast tissue.

**Does hair dye use increase the risk of cancer?** There is no convincing scientific evidence that personal hair dye use increases the risk of cancer. Some studies suggest, however, that hairdressers and barbers who are regularly exposed to large quantities of hair dye and other chemical products may have an increased risk of bladder cancer.

**Submitted by:** Deb Kaszas-WCAA Staff

**Sources:** National Institutes of Health, National Cancer Institute (cancer.gov) - December, 2019

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**MEDICARE PREVENTATIVE SERVICES: Bone Mass Measurement**

In each issue we will be covering more in depth one of the preventive services covered by Medicare. Our previous issue covered Alcohol Misuse Screening and Counseling. In this issue we will cover **Bone Mass Measurement.**

**BONE MASS MEASUREMENT:** Medicare covers bone mass measurements to see if you’re at risk for broken bones due to osteoporosis. Osteoporosis is a disease in which your bones become weak and brittle. In general, the lower your bone density, the higher your risk for a fracture. Bone mass measurement results will help you and your doctor choose the best way to keep your bones strong. **What it is?** This test helps to see if you’re at risk for broken bones. **Who’s covered?** Bone mass measurements are covered for certain people with Medicare whose doctors say they’re at risk for osteoporosis, and who have one of these medical conditions:

- A woman whose doctor says she’s estrogen-deficient & at risk for osteoporosis, based on her medical hx. & other findings
- A person with vertebral abnormalities as demonstrated by an X-ray
- A person getting (or expecting to get) steroid treatments.
- A person with hyperparathyroidism
- A person taking an osteoporosis drug

**How often is it covered?** Once every 24 months (more often if medically necessary).

**Your costs if you have Original Medicare:** You pay nothing for this test if the doctor accepts assignment. Your health care provider may recommend you get services more often than Medicare covers. Or, they may recommend services that Medicare doesn’t cover. If this happens, you may have to pay some or all of the costs. Ask questions so you understand why your doctor is recommending certain services & whether Medicare will pay for them.

**Related resources:** NIH Osteoporosis and Related Bone Diseases National Resource Center | National Osteoporosis Foundation | Medicare & You: women's health (video) https://www.youtube.com/watch?v=bf4DxTldgS8&feature=youtu.be

**Submitted by:** Kiara Carchi, WCAA Staff

**Sources:** Medicare.gov | https://www.medicare.gov/coverage/preventive-screening-services

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**ASSISTIVE TECHNOLOGY CENTER:** Did you know many of our cell phones today offer free applications? There are many applications available from reminding you to take your medication to speech assistance apps to help you communicate with someone who is unable to verbalize. Have you ever been to a restaurant and you can’t read the menu because the print is too small or the restaurant is dark? They even have an app for that and it’s free!

There are approximately more than 3 million US cases of Alzheimer’s each year. For instance; the COOKSTOP, a Stovetop Fire Prevention device, shuts your electric stove off if it was left unattended. When it detected no movement it starts a countdown period, if someone comes back into the kitchen within the countdown period your stove will silently reset and cooking will continue. How’s that for peace of mind? There are many fun and innovative AT devices available today. Be on the look out and have a Happy AT awareness day. To get more info, contact Carol Damelio at 203-757-5449 ext.118 on M., W., F., between 8am - 4pm to make an appt. For presentations email her at: cdamelio@wcaa.org. WCAA | 84 Progress Lane, Wby, CT | 203-757-5449 X 118
**VETERANS’ CORNER**

**SUPPORT FOR CAREGIVERS:** There are different support groups available offering helpful resources; for both: Veterans and their caregivers; such as:

- **VA Caregiver Support Program** offers training, educational resources, & multiple tools to help you succeed. Eligible Veterans of all eras may benefit from services, under the Program of General Caregiver Support Services. **Some of the Programs available are:**

  - **Care for Caregivers** Caregiver Support Line | Peer Support Mentoring | Building Better Caregivers | Caring for Post-9/11 Veterans & More
  - **VA In-Home & Support Services:** Adult Day Health Care Centers | Home-Based Primary Care | Skilled Home Care | Homemaker & Home Health Aides & More
  - **Tips by Diagnosis:** Alzheimer’s Disease | Posttraumatic Stress Disorder (PTSD) | Traumatic Brain Injury (TBI) | Parkinson’s Disease & More.
  - **Connect with Others:** Peer Support Mentoring | Caregiver Support Coordinator | Caregiver Support Line Monthly Calls | Caregiver Stories & More.
  - **Tips & Tools:** Managing Medicines | Talking with Providers | Caring for Oneself | Plan Ahead for Disasters, etc.

**Publications & Resources:** Seriously Injured Post-9/11 Veterans | Understanding Diagnoses | Managing Demands, Stress & Emotions | Maintaining Relationships & more. Location: 555 Willard Ave. | Building 2C, 1st fl, Conf. Room | Newington CT | 860-667-6800

**VA Crisis Line 24/7/365:** This line connects service members & Veterans in crisis, as well as their family members & friends, with qualified, caring VA responders through a confidential toll-free hotline, online chat, or text-messaging service. | Dial 1-800-273-8255 & Press 1 to talk to someone. | Send a text message to 838255 to connect with a VA responder.

- **NAMI: Family Support Group** is a peer-led support group for any adult with a loved one who has experienced symptoms of a mental health condition | 1655 Main St, Newington, CT 06111 | Meets on the 2nd Monday of the month | 7-8:30Pm | Contact: 860-667-3413

**Family Caregiver Support Group:** Caregivers of OEF/OIF Returning Veterans. Take advantage of the benefits VA offers to Post 9/11 Veterans through the Transition & Care Mgmt. (formerly OEF/OIF/OND) Program. This program offers transitional assist., case mgmt. & outreach services to all Veterans who have served after 09/11/01 in their transition to civilian life. To learn more of this program, contact the Caregiver Support Line: 855-260-3274.

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**SERVING THOSE WHO SERVED**

**DNA GENETIC TESTING & CANCER SCREENING MEDICARE FRAUD!**

DNA genetic testing and cancer screening scams are the most rapidly growing scams draining Medicare of **BILLIONS** of dollars. When Medicare is billed for a test or screening that is not medically necessary or ordered by a Doctor who is not treating you, in most cases a fraud has occurred. Don’t be fooled by inducements claiming a cheek swab DNA test is “free.” Never, ever give out Medicare information to people unknown to you or without the direct approval of your own Doctor. Just this one fraud alone can drain Medicare of almost $10,000 per incident, separate from the selling and reselling of Medicare numbers to criminals, who in turn sell them to more fraudsters. Fortunately, with Social Security numbers no longer allowed on Medicare cards, by calling Senior Medicare Patrol (SMP) at 1-800-994-9422 our Counselors can easily request a newly generated Medicare number to ensure that you, and in turn Medicare, will no longer be a victim.

Submitted by: Audrey Cole, 28 February 2020

Sources: https://oig.hhs.gov/fraud/consumer/alerts/dna-genetic-test-fraud/

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**VOLUNTEERS NEEDED**

As a Volunteer for CHOICES or Senior Medicare Patrol, you will...

- Help beneficiaries understand & navigate Medicare benefits
- Help your fellow seniors prevent, detect & report healthcare fraud & scams
- “Give back” to community
- Develop a new skill
- Meet and interact with people

Perks:
- Understand Medicare basics
- Flexible hours
- New applications of past professional experience
- Training provided (must pass background check)

If you are interested in volunteering or getting information, contact the WCAAA at (203) 757-5449

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**CHOICES**  This project was supported, in part by grant number 90SAP0056, from the U.S. Administration for Community Living, Department of Health and Human Services, Washington, D.C. 20201. Grantees undertaking projects under government sponsorship are encouraged to express freely their findings and conclusions. Points of view or opinions do not, therefore, necessarily represent official Administration for Community Living policy.

**SMP**  This project was supported, in part by grant number 90MPG0044, from the U.S. Administration for Community Living, Department of Health and Human Services and is administered by CT Dept. of Aging & Disability Services.
Holiday Closings

The Western CT Area Agency on Aging will be closed on the following days:

- April 10th, 2020, in observation of Good Friday
- May 25th, 2020 in observation of Memorial Day.

YOU ARE INVITED!  On Tuesday, May 26th 10:30 AM, the Senior Medicare Patrol (SMP) visits the Prospect SeniorCtr., at 6 Center St., Prospect, CT 06712 - “My Mixed Grill” Food Truck

Medicare fraud costs taxpayers over $60 billion each year. It can take many forms including, but not limited to, consumer scams, fraudulent billing and unscrupulous actions by insurance companies.

The mission of the Senior Medicare Patrol (SMP) is to empower and assist Medicare beneficiaries, their families and caregivers to prevent, detect, and report health care fraud, errors and abuse through outreach, counseling and education.

By providing general information on Medicare, SMP alerts beneficiaries to current scams and helps identify whether they have become a victim of a scam and will advocate on your behalf.

At the conclusion of the program, hand-outs will be distributed and door prizes awarded. The “My Mixed Grill” food truck will be stationed outside the Senior Center to provide program attendees with a tasty, reasonably priced lunch (at your own cost!) The “My Mixed Grill” menu features burgers, salads, sandwiches & daily specials.

If interested in attending this informative program, please sign up with the Prospect Senior Center (203-758-5300) as soon as possible as both the presenter and the food truck will need a final count prior to the event. If you are a Medicare beneficiary, this is a program you’ll want to attend!

Submitted by: Lynn Chesinas - SMP Volunteer
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Joan Lunden, journalist, best-selling author, former host of Good Morning America and senior living advocate.

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WCAAA INSIDER

WCAAA Mission Statement
The mission of the Western Connecticut Area Agency on Aging, Inc., is to develop, manage and provide comprehensive services for seniors, caregivers and individuals with disabilities through person-centered planning in order to maintain their independence and quality of life.

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CONTACT:
For questions, comments or suggestions, feel free to call us at: 203-757-5449 or 1-800-994-9422. You can also visit our website at: www.wc aaa.org.
Items of interest, Medicare news, caregiver issues etc., are posted as updates.

NOTE:
Please notify Western Connecticut Area Agency on Aging (WCAAA) if you change your address or decide you don’t wish to receive an issue of WCAAA Insider.

Thank you.

This project was supported by grant number 90SAP0056 from the U.S. Administration for Community Living, Department of Health and Human Services, Washington, D.C. 20201.
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