

MAP: My Aging Plan



BECAUSE LIFE IS A JOURNEY

****The content in this booklet is for informational purposes only and is not meant to replace professional legal, financial or medical advice. Published addresses and telephone numbers are subject to change without notice.**



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)

For information on services and programs for seniors and caregivers:

Town of Riverhead Senior Center

60 Shade Tree Lane
Aquebogue, NY 11931
(631) 722-4444

Suffolk County Office for the Aging

Hauppauge (631) 853-8200
Riverhead (631) 852-1420
www.suffolkcountyny.gov/aging



Laura Jens-Smith

A Message from the Riverhead Town Supervisor

Just like taking a road trip in a new direction, as you travel through the stages of life, it helps to have a map.

Think of this MAP (My Aging Plan), as a guide to help prepare for your journey through life. With different stages triggering different concerns, using this MAP will provide great advice and suggestions for every age. Even in the early 20's, there are steps to take to make a positive impact on the present and future. Housing choices, financial decisions, traveling down career paths as well as health and wellness options are all worth careful consideration.



As a child, each day feels like a week, but as adults, the more time goes by, the more we realize how fast it really goes. One day you're thinking you should start saving for your baby's college and in the blink of an eye, you're at their graduation or wedding or watching them pack up the car to drive off on their own path.

Every age at every stage can benefit from the suggestions in this book. Sit down with your parents. Share it with your friends and neighbors. Show it to your children and even grandchildren. And talk about mapping out the future, theirs as well as yours. Because we know that we can never start planning too early.

Spend some time with MAP: My Aging Plan, because life is a journey and you deserve the very best of all that it has to offer.

I'd like to add a very special thank you to our dedicated volunteers on the Riverhead Town Senior Citizen Advisory Council who continually strive to make life less complicated and more rewarding. I'd also like to express our collective appreciation to the Livable Communities Collaborative of Westchester County's Department of Senior Programs and Services and the Westchester Public/Private Partnership for Aging Services for sharing, and granting us the permission to reprint, this valuable guide.

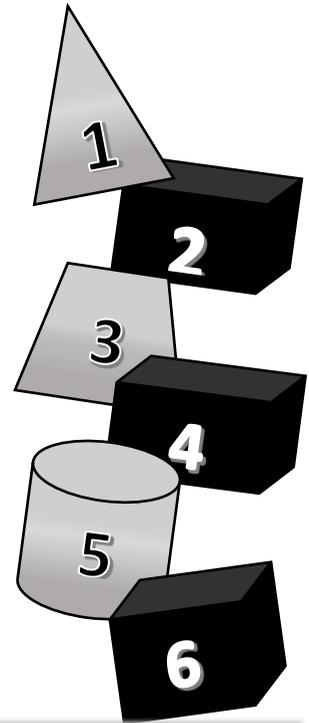
BECAUSE LIFE IS A JOURNEY

MAP: My Aging Plan

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 6

These six 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.

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Parents, did you know?

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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.

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.

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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.

5. **TRUST** – Legal entity created by a party (the trustor) through which a second party (the trustee) holds the right to manage the trustor's assets or property for the benefit of a third party (the beneficiary). The four main types of trusts are: (1) **Living:** trust created by the trustor while he or she is alive. (2) **Testamentary:** trust established through a will and which comes into effect (is created) when the trustor dies. (3) **Revocable:** trust that can be modified or terminated by the trustor after its creation. (4) **Irrevocable:** trust that cannot be modified or terminated by the trustor after its creation.

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6. MEDICAL ORDERS for LIFE SUSTAINING

TREATMENT (MOLST) – The MOLST form is a bright pink medical order form signed by a New York State licensed physician or a border state physician that tells others the patient’s medical orders for life-sustaining treatment. All healthcare professionals must follow these medical orders as the patient moves from one location to another, unless a physician examines the patient, reviews the orders, and changes them.

The MOLST serves as a single document that contains a patient’s goals and preferences regarding:

- Resuscitation instructions when the patient has no pulse and/or is not breathing
- Instructions for intubation and mechanical ventilation when the patient has a pulse and the patient is breathing
- Treatment guidelines
- Future hospitalization and transfer
- Artificially administered fluids and nutrition
- Antibiotics
- Other instructions about treatments not listed

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20's – 30's Partners, Kids & Careers

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

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MAP FOR THE 20's – 30's

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 40s – 50s
- Consider potential for future caregiving responsibilities; discuss with family members

BECAUSE LIFE IS A JOURNEY
MAP FOR THE 20's – 30's

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***HEALTH AND
WELLNESS***

- Review & update “Basic 6”
- Determine overall fitness
- Set personal fitness goals
- Review family history of chronic disease and seek medical, nutrition, therapy and intervention if needed to prevent or manage symptoms
- Review food choices and eating habits for optimal health/disease prevention
- Obtain dietary information from qualified health professionals
- Note hours of sleep per night – adjust schedule to aim for 8 hours of sleep per night
- Research family history of mental health to determine risk factors
- Discuss medications and over-the-counter pharmaceuticals with your healthcare provider or pharmacist
- Envision how you want to feel as you age
- Develop healthy coping strategies for stress
- Practice self-care: emotional and physical
- Keep current with your annual physician checkups or regularly scheduled physician visits
- Keep a journal of genetic disorders, surgeries, life threatening illnesses and any allergies
- Keep current with vaccinations and recommended shots

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MAP FOR THE 20's – 30's

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AGE-FRIENDLY COMMUNITIES

- Promote opportunities for fitness for all ages in their parks and facilities
- Become active in your community
- Know about local healthcare services
- Make connections with your neighbors
- Advocate for walkability in your neighborhood
- Join and promote intergenerational programs – old and young working together
- Maintain safe streets

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, etc.)
- Learn about community and public transportation

40's – 50's In the Middle

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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

What is a Care Support Group?

- Volunteers share caregiving interventions and resources
- Creates the physical/emotional support for families in 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

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MAP FOR THE 40's – 50's

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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 Caregiver Support Groups

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
- Seek advice about closing unused credit card accounts

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MAP FOR THE 40's – 50's

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HEALTH & WELLNESS

- Review 20's – 30's list
- Schedule preventative health screenings with appropriate healthcare 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 personal services to support aging in your community
- Learn about the Affordable Care Act and how it's working in your community.

60's – 70's New Choices

FINANCIAL

- Review 40's – 50's list
- 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
- Consider becoming a mentor

BECAUSE LIFE IS A JOURNEY
MAP FOR THE 60's – 70's

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***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 handicap 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

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MAP FOR THE 60's – 70's

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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

AGE-FRIENDLY COMMUNITIES

- Review 40's – 50's list
- Utilize the services you helped to create as a community volunteer
- Inspire others to continue the legacy of age-friendly practices

TRANSPORTATION

- Review list from 20's – 30's
- 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

BECAUSE LIFE IS A JOURNEY

MAP FOR THE 60's – 70's

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!

For non-emergency situations:
Suffolk County Office of the Aging
631-853-8200

Elder Abuse Counseling Program
at the Victims Information Bureau of Suffolk
631-360-3730

END-OF-LIFE PLANNING

- Review & Update “The Basic 6” (Healthcare Proxy, Living Will, Power of Attorney, Will, Trust, Molst)
- 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

BECAUSE LIFE IS A JOURNEY
MAP FOR THE 60's – 70's



VETERANS:

~ Know your Benefits ~

To take advantage of all the benefits offered, you should make inquiries with the following agencies:

Suffolk County Veterans Service Agency

631-852-1410

veteransinfo@suffolkcountyny.gov

servingheros@suffolkcountyny.gov

www.suffolkcountyny.gov/veterans

New York State Division of Veterans Affairs

1-888-838-7697 (VETSNYS)

www.veterans.ny.gov

U.S. Department of Veterans Affairs

1-800-827-1000

www.va.gov

80's & Up Explore and Adjust

FINANCIAL

- Review 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
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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 communities, assisted living, and nursing homes

CAREGIVING

- Review lists from 40's-70's
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HEALTH AND WELLNESS

- Review lists 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 lists 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

BECAUSE LIFE IS A JOURNEY
MAP FOR THE 80's & Up

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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!**

For information on services and programs for seniors and caregivers:

Town of Riverhead Senior Center
60 Shade Tree Lane
Aquebogue, NY 11931
(631) 722-4444

Suffolk County Office for the Aging
Hauppauge (631) 853-8200
Riverhead (631) 852-1420
www.suffolkcountyny.gov/aging

MAP: My Aging Plan

Respectfully copied and adapted for our Town of Riverhead Community members with the written consent from the Westchester County Department of Senior Services and the Westchester Public and Private Partnership for the Aging Services.

We so graciously thank and acknowledge Westchester County for all the labor and time it took to create such a well-researched, well-written and useful publication.

We know our residents will welcome this publication and use any and all of the information provided as a reminder that we are never too young or too old to initiate a life-stage plan.

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Important Information

Emergency Contact

Name: _____ Phone number: _____

Name: _____ Phone number: _____

Family Physician:

Name: _____ Phone number: _____

Current Medications:

Allergies: _____

Location of important documents:

MOLST: _____

Will: _____

Life insurance: _____

Health Care Proxy: _____

Living Will: _____

Trust: _____

Primary Language: _____ **Religion:** _____

Other information:
