

DSEA-Retired picnic informative and fun
by Rich Phillips, DSEA-R Communications Chairperson

DSEA-Retired held its annual picnic on Wednesday, September 10th at Pizzadili Winery in Felton. With beautiful weather, nice friends and good food, who could complain. It's always a time when retirees get together for some collegiality and fun!

With our current membership at 960 strong, we had approximately 100 retirees, guests and vendors. This is almost twice the number we've had over the past 2-3 years.

The program included welcome remarks from DSEA-R President Norman Poole; he also led the Pledge of Allegiance and then introduced members of the committees and the Board of Directors. Other speakers included Deb Stevens who talked about the ongoing strategic planning; Deb has been instrumental in helping DSEA-R get back on track and making it bigger and better.

Our special guest speaker this year was Marianne LaRock-McGuckin from Metlife Resources. She spoke about long-term care. Marianne quizzed the members about our knowledge of long term care; most of us had our eyes opened to the answers.

Test your knowledge:

1. What is the national average monthly cost of nursing home care?
a. \$1,310 b. \$2,540 c. \$4,650

2. If you enter a nursing home, what are the odds that you will be there for 5 years or more?
a. 2% chance b. 10 % chance c. 31% chance

3. Most Americans over the age of 45 are well-versed in long-term care insurance issues and have some form of coverage.
a. True b. False

4. Medicare covers in-home visits by a home-health aide.
a. True b. False

5. At what age do most people buy long-term care insurance?
a. 40 b. 60 c. 80

Answers appear at the end of this article in a box. Don't peek!!!

A special thank you to Ms. Cora Selby, DSEA-R member, who gave the blessing before our meal. Cora is one of our most senior members and is still active.

DSEA-R tried something different this year; we held a 50/50, which was actually a 50/25/25. A total of \$97 was collected. At the end of the picnic, winners were announced. Jeannie Beldyk-Byers and Bob Miley each won \$24.25. Congratulations to both of our winners.

DSEA-R would like to thank Pete Pizzadili at Pizzadili Winery in Felton for the great food; it was delicious, as usual.

Answers to the Long-term care quiz:

#1: C *This is the national average monthly cost of nursing home care. Of the Americans polled in a recent AARP survey, only 15% identified the cost correctly.*

#2: B *Once you reach 65, you have a 40% lifetime risk of entering a nursing home, according to a US Department of Health & Human Services study. Ten percent of people who enter a nursing home will stay 5 years or more.*

#3: B *According to a recent AARP survey, about 3 in 10 Americans age 45 and older say they have insurance that covers the cost of long-term care issues. Most respondents are uninformed about how much long-term care services cost & who pays for these services.*

#4: B *Medicare does cover in-home visits from a skilled nurse. However, it does not cover home visits by a home-health aide unless the care is medically necessary. Costs for custodial care are NOT covered!*

#5: B *Most people buy long-term care insurance when they are in their mid 60's. Some insurers recommend buying a policy earlier because a 40-year old will pay much less than a 60-year old will pay for the same coverage. However, consumer advocates question the value of this approach. So do your homework, & think twice about when to purchase insurance. Keep in mind that you don't need an insurance agent or broker to buy a policy. You can purchase policies marketed directly to consumers via groups such as AARP. One final tip: Seek flexibility in the long-term care policy that you buy. For instance, you want to be able to choose from all available forms of care when you need it. Policies don't necessarily support newer methods of care delivery such as assisted living.*

Are you retiring this year or soon? Have you ...

- *checked out the DSEA-R website for information about retiring?*
www.dsea-r.org
- *attended a DSEA-R Pre-Retirement Workshop?*

Sat., November 8th at 8 a.m. in Dover or Thurs., March 5th at 4 p.m.

Register online or contact Debbie Weaver at 877-734-5834

- *completed your application to become a DSEA-R Pre-Retirement?*

Go to www.dsea-r.org and register online or contact Debbie Weaver for a form & other information (877-734-5834) By joining while you're still working makes the payments easier for you.

Have you checked the DSEA-Retired website lately? www.dsea-r.org

We now include information about pensions, Social Security, steps to retiring, how to become involved with DSEA-R, as well as important upcoming events. Please check us out.