

Day Planner

Being active doesn't have to be an exercise in creativity. Many daily activities provide much needed exercise for flexibility while helping to keep the calories off. Try incorporating these activities into your weekly schedule.

Stay active seven days a week



Monday: Get moving for flexibility and weight loss. A brisk walk will burn approximately 297 calories per hour.

Tuesday: Pull weeds, plant flowers or mow the lawn (with a non-riding mower). Research has shown that gardening burns approximately 324 calories per hour.



Wednesday: Got 15 minutes to spare while watching TV? Lift hand weights to flex your muscles, reduce fat and build strength.



Thursday: Light cleaning, vacuuming and mopping will do more than keep your house clean. They will also keep you moving and burning calories.



Friday: Do you enjoy the company of others? Walk with friends, join a sports team or go line dancing.



Saturday: For cardio health, ride a bike to the grocery store or try low-impact aerobics.



Sunday: Reduce stress while improving balance with yoga or tai chi.



Always remember to talk with your doctor before starting any new exercise plan. For additional ways to keep moving, visit the Senior Circle Plus Web site at www.seniorcircleplus.com.

Save your Sight

It's never too late to protect your eyes

Eyes need to be protected from the sun to reduce the risk of glaucoma, cataracts and macular degeneration, all vision-impairing diseases. And it's not too late for seniors to start with a protection plan. Consider following these recommendations from the American Academy of Ophthalmology:

- Wear sunscreen, a hat and sunglasses when outside for extended time.
- Make sure your sunglasses block 99 percent or 100 percent of ultraviolet (UV) rays.
- If you'll be in the sun or on the water during the middle of the day, wear close-fitting goggles or sunglasses with lenses that absorb all UVA and UVB rays.
- If you must visit a tanning salon, make certain the proprietor gives you sterilized protective eye goggles, as required by the Food and Drug Administration.
- Remember to have regular eye exams.



No matter what time of year—whether a snowy winter day, a sunny summer afternoon or a hazy October morning—be certain to don the appropriate eye gear before venturing outdoors.

To schedule an eye exam, call your local Cleveland Clinic Health System hospital.

Join the Circle Do you have friends interested in joining Senior Circle Plus? If so, please send them to our Web site, www.seniorcircleplus.com, to register online, or have them call **866/937-2247** to receive an application in the mail.

Mastering Medicare

A quick, easy guide to the newest Medicare law

It took nearly 700 pages to give older Americans prescription drug coverage. But you need not spend countless hours learning the benefits of new Medicare legislation that was passed into law last December. Understanding just a few key facts and figures is all it takes to begin on the path to potential savings.

What This Means for You

First, those with lower incomes may start with a \$600 credit for this year and again in 2005. To qualify in 2004, a single person must earn no more than \$12,569 annually; \$16,862 for married couples.

There's also a discount card you may want to carry. Starting in June, these Medicare-approved cards can be used for discounts of 10 percent to 25 percent on prescription

drugs. The card—offered by private companies—will cost up to \$30 annually.

The discount cards are optional. Enrollment, which starts in May, is a must. And the cards go away in 2006. That's when the new program, which is open to all Medicare recipients, kicks into high gear. The standard program is slated to go this way:

- Enrollees will choose a prescription drug plan for about \$35 a month. They also will be responsible for a \$250 deductible.
- Medicare then pays 75 percent of the drug costs for bills totaling between \$250 and \$2,250. The enrollee pays the rest.
- Seniors are responsible for 100 percent of the costs between \$2,250 and \$3,600 out-of-pocket.



- Beyond that, catastrophic coverage kicks in, and Medicare pays 95 percent of drug costs.
- Special breaks also will be given to low-income individuals and households under the new plan.

“This is a monumental change for the Medicare program,” says Kirsten Sloan, AARP’s national coordinator for health issues. “It is a good foundation to build on.”

More details are available at 800/MEDICARE (800/633-4227) or on the Web at www.medicare.gov.

Prevent Medication Mayhem

Tips for avoiding mix-ups

Many older adults rely on a variety of pills to keep them healthy, but when medications are mixed, sometimes the cure can become the problem. Recent studies show that when used simultaneously, certain treatments can cancel each other out. Worse, they can cause unwanted side effects—even death.

To guard yourself from a harmful mix of medicines, try the following:

- Make a list of everything you take, including prescription drugs, over-the-counter medicine, dietary supplements and vitamins. Write down the dosage and the times you take them. Keep the list in your purse or wallet.
- Show the list to your pharmacist and all your doctors. They may spot a potentially dangerous combination and recommend substitutes as necessary. As an added precaution, fill all prescriptions at the same pharmacy.
- If making a list is difficult, ask a caregiver or family member to help. Or place your medicine bottles in a bag and take them with you to all your doctors so they can have a look.

AARP advises seniors to follow directions carefully. Taking the proper dosage of medication, at the right time of day and with the right foods, is essential to avoiding potentially dangerous interactions. For more tips, visit www.aarp.org/wisuse.

