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STORY, PAGE 11**





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## PATIENT / DOCTOR RELATIONSHIPS

# COMMUNICATION IS KEY

By StatePoint Media

You know how important regular check-ups are and that consulting your healthcare provider when you have a concern is smart. But what happens after the visit is essential to maintaining good health.

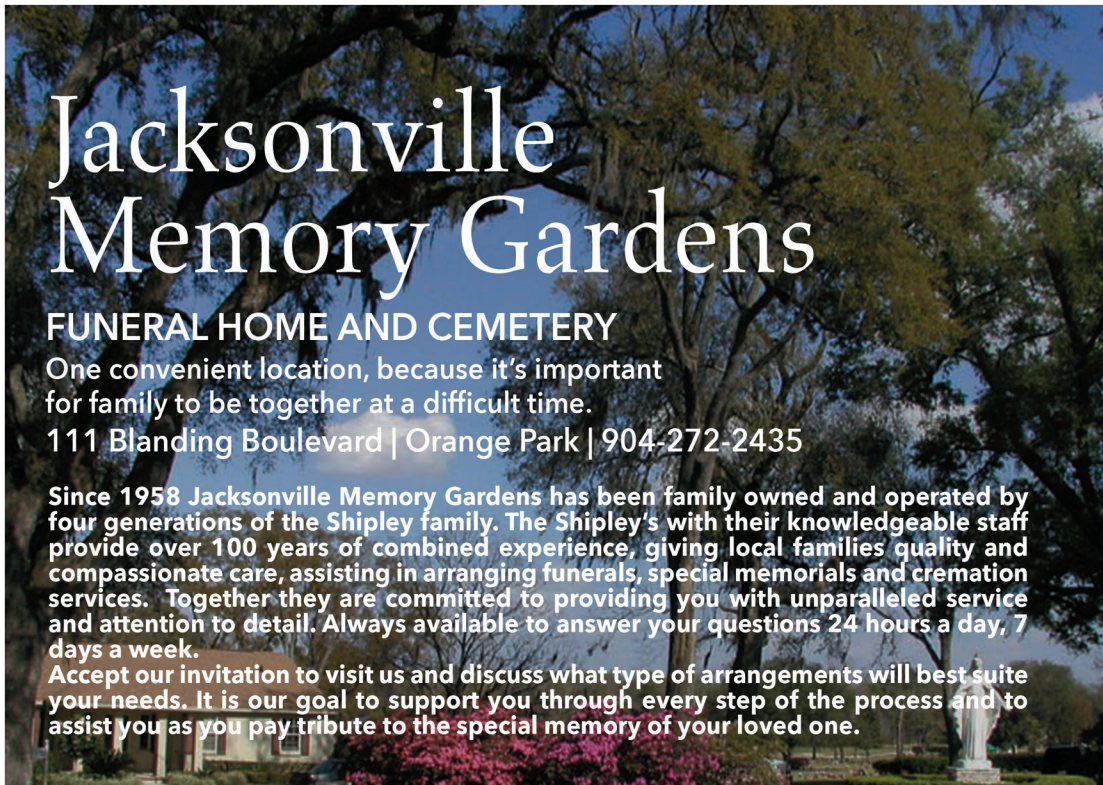
Unfortunately, some people don't follow their provider's advice. Maybe they don't take their prescriptions as written or forego recommended preventive screenings and immunizations. That can be costly, both for individuals and the health care system. Case in point: More than 125,000 people die each year because of prescription medication non-adherence, according to the National Council for Patient Information and Education.

According to Dr. J.B. Sobel, chief medical officer with Cigna Healthcare's Medicare business, following a doctor's recommended care plan can be challenging. There are multiple reasons why older patients can have difficulty following their provider's instructions – including managing multiple medications at different times of day – or trouble accessing or affording care.

Thankfully, there are some processes and resources that can help you faithfully follow your healthcare provider's advice.

Get organized. According to the Kaiser Family Foundation, more than half of adults 65 and older take four or more prescription drugs. With more medications, knowing what to take, when to take it, and in what dosage can be difficult. A

CONTINUED ON PAGE 4 ■



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## DOCTOR/PATIENT

CONTINUED FROM PAGE 3

low-cost pill organizer, available at drug stores and retail outlets, can help you stay organized. You may also want to automate your medication by taking it simultaneously every day if directions allow that. The key is to find a system that works for you and stick with it.

Communicate with your provider or pharmacist. If your medication doesn't seem to be working or is causing undesirable side effects, talk to your doctor or pharmacist about adjusting your dosage or switching to an alternative. Likewise, discuss any concerns about screenings or tests with your provider.

Having a good rapport with your doctor helps. Take notes at your appointment or bring a loved one to help with questions. And don't be afraid to ask if there's anything you don't understand.

Connect your providers. Make sure your various doctors share information. For example, if you have an unexpected hospital visit, notify your primary care provider so they can review any new medications or diagnoses from the hospital and help you fit them into your current care plan. That can also help protect you from unnecessary or duplicate procedures.

Find alternative access to care. If you have difficulty getting around or live far from where care is rendered, there are programs to help. Your provider may offer virtual visits. You may

be able to have prescriptions safely delivered to your home in a 90-day supply, perhaps at a lower cost, and with reminders for refills.

If you have a Medicare Advantage plan, you may be eligible for rides to your provider or pharmacy at no extra cost. Learn more about Cigna Healthcare's Medicare Advantage plans at [www.cigna.com/medicare](http://www.cigna.com/medicare).

Seek help with costs. "Extra Help" is a federal program providing prescription drug cost support to qualified individuals. Many pharmaceutical manufacturers help customers afford medications. You could also ask your healthcare provider about generic medicines, which typically cost less but are equally effective.

Medicare and Medicare Advantage plans pay for many preventive procedures at no extra cost to you.

"If keeping up with your health care feels overwhelming, please don't get discouraged," said Dr. Sobel, who oversees a team of clinicians that contact Cigna Healthcare's Medicare Advantage customers whose prescriptions have

lapsed or not been refilled. "Seek help from a doctor, a pharmacy or a loved one. They want to help you. Keep in mind that it's easier to maintain good health than to recapture your health following a preventable crisis."

*The information contained in this article is not intended to be a substitute for professional medical advice, diagnosis or treatment. Always seek the advice of your physician or other qualified healthcare provider with any questions regarding a medical condition or treatment before undertaking a new healthcare regimen.*



## More than half of adults 65 and older take four or more prescription drugs.

KAISER FAMILY FOUNDATION STUDY



# OSTEOPOROSIS: BAD TO THE BONE

By Metro Creative

Osteoporosis is a condition that affects both men and women, but aging women are notably more susceptible than men. The Mayo Clinic says osteoporosis causes bones to become brittle or weak, and overall bone loss can occur. While bone tissue is constantly being broken down and replaced, osteoporosis occurs when the creation of bone does not keep up with the loss of old bone. This makes bones susceptible

to fractures and breaks more readily, particularly in the event of a fall or injury.

Good nutrition that includes calcium and vitamin D intake through natural foods and sometimes supplementation may help alleviate osteoporosis risk. But exercise is a key component, too.

Harvard Medical School reports that exercise reduces the risk of falling and also fracturing a bone if a fall occurs. According to an analysis

published in the journal BMJ, programs of balance, strength and resistance training reduced the odds of falls resulting in fractures by more than 60 percent. The Mayo Clinic says exercise can increase muscle strength and improve balance. It also can maintain or improve one's posture, all factors that are vital to bone health.

Like muscle, bone is living tissue, so it can be strengthened with exercise. Here's a look at the best bone-building techniques through exercise.

- **Weight-bearing exercises:** While swimming and cycling can build strong muscles and offer cardiovascular benefits, they don't do as much for the bones because these activities don't involve weight-bearing. Weight-bearing exercises force a person to work against gravity, and include walking, jogging, climbing stairs, dancing, and more, says the NIH Osteoporosis and Related Bone Diseases National Resource Center.

- **Muscle-strengthening exercises:** Harvard Medical School suggests

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# OSTEOPOROSIS

CONTINUED FROM PAGE 5

using the body's own resistance to work against gravity and to build muscle strength. Using weight machines, free weights, resistance bands, and lifting one's own body weight are some ways to do so.

- Flexibility exercises: Engage in activities that help improve flexibility. Yoga has been known to improve flexibility across various age groups. Additional activities that move joints through their full ranges of motion may include acrobatic exercises like gymnastics, Pilates and simple deep stretching. The Mayo Clinic warns against stretches that flex the spine or cause a person to bend at the waist for people who already have been diagnosed with osteoporosis.

- Balance exercises: Certain regimens will help improve balance to prevent falls. While yoga also incorporates balance, tai chi is another effective balance strengthening activity. Also, practicing standing on one foot at a time and tilting from side to side can help improve balance.

Osteoporosis does not have to be an inevitable part of aging. Engaging in bone-strengthening exercises can reduce the risk of developing this condition.



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**If you're not sure how healthy your bones are, talk to your care provider.**

**Don't let fear keep you from having fun and being active.**

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## MOVEMENTS TO AVOID

*If you have osteoporosis, **don't do** the following types of exercises:*

**High-impact exercises.** Activities such as jumping, running or jogging can lead to fractures in weakened bones. Avoid jerky, rapid movements in general. Choose exercises with slow, controlled movements.

**Bending and twisting.** In people who have osteoporosis, bending forward at the waist and twisting at the waist can increase the risk for broken bones in the spine. Exercises to avoid include touching your toes or doing sit-ups.

Other activities that may require you to bend or twist forcefully at the waist are **golf, tennis, bowling** and some **yoga poses**.

SOURCE: MAYOCLINIC.ORG



## RETIREMENT:

# THE FUTURE IS NOW

By Metro Creative Services

What constitutes a perfect retirement is different for everyone. Some people may imagine spending their golden years fishing their days away, while others may aspire to embrace their inner globetrotter finally. Though individuals' retirement dreams differ, every retiree will need money, underscoring the importance of a wise and disciplined approach to money management.

No one knows how long they will live, but everyone can embrace a handful of money management strategies to increase the chances that they won't feel a financial pinch in retirement.

- **Study the tax implications of withdrawing from your retirement accounts.** Every retirement investment vehicle, whether it's an IRA or a 401(k), has tax implications. Money withdrawn too early may incur tax penalties, and even money withdrawn long past retirement age could elevate retirees into a new tax bracket.

- **Prioritize your own needs.** Though retirees may feel compelled to help children and grandchildren financially, generosity can be very costly. Retirees may or may not have opportunities to generate new income, and even those who do likely won't make enough to meet their daily financial needs. Conversely, children and grandchildren have years of income earning potential. Given that reality, retirees must prioritize their own financial needs, including their immediate needs and those they will have for the rest of their lives.

Though it might be difficult to turn down loved ones' requests for financial help, retirees must make sure they can pay their own bills and maintain a quality of life that won't jeopardize their long-term health.

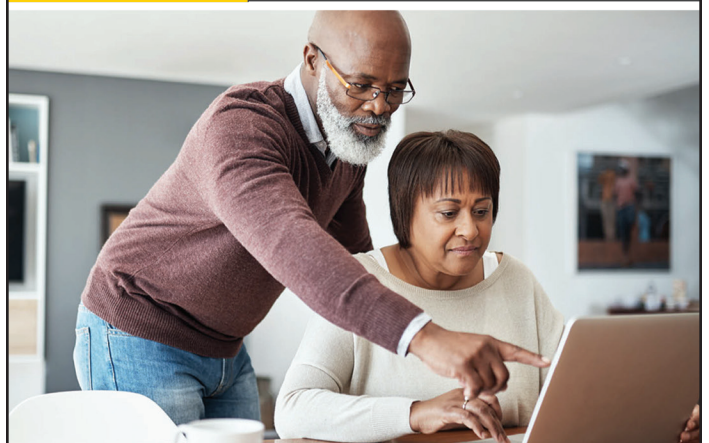
- **Examine your housing situation.** Equity in a home is a feather in the cap of many retirees. Retirees who own their homes and live in locations with high property taxes might be able to cash in on their equity by selling their homes and downsizing to a smaller home with lower

property taxes. If moving is not a consideration, discuss a reverse mortgage with a financial advisor. A trusted financial advisor can highlight the advantages and disadvantages of reverse mortgages, which are a great option for some people to improve their financial well-being in retirement.

- **Stick to a budget.** Estimates are that the average retired couple age 65 in 2022 will need roughly \$315,000 to cover health care expenses in retirement. And health care costs are just one of many expenses retirees can expect to have. Budgeting and avoiding overspending can ensure retirees have the money they need when they need it.

Edward Jones

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# FREE BOOK TO HELP NAVIGATE MEDICARE

ORANGE PARK – Bill Green, president and owner of Green Insurance Agency has authored a new book covering Medicare to help baby boomers and seniors navigate the complex insurance process with advice and tips for better decision-making.

“*Medicare Breakdown, The Alphabet Soup of Medicare*” is offered free of charge and is available at [medicarealphabetsoup.com](http://medicarealphabetsoup.com). The 79-page book is available in both digital and print formats. For more information, call (904) 717-1176, email [bill@greeninsagency.com](mailto:bill@greeninsagency.com) or visit the website at <https://greeninsagency.com>.

Green and his team have helped thousands of people in the Medicare and insurance coverage industry. His new book, co-authored by industry



expert Justin Brock, explains more about the varying parts of Medicare, plan options, enrollment periods, applying for low-income subsidies, applications, coverage, costly mistakes and a variety of life cycle and Medicare selections for clients.

“It has been my goal since the company’s inception to help people get the type and amounts of coverages and the benefits they need,” Green said.

“The new book is a great way to begin and continue the process of Medicare. We’re available to assist new and existing clients to further understand the most beneficial path of coverage for individuals, families and businesses.”

Green’s office is located at 1950 Miller St., Suite 6 in Orange Park.

## Five things you need to know about Medicare

**1.) Do you even need to enroll in Medicare?** If you don’t enroll in Medicare when you’re first eligible you may end up with lifetime penalties! The only way to not enroll in Medicare and not have penalties is to have other credible coverage. If you or your spouse works for an employer that has more than 20 full time employees on their group health plan then it is very likely that the plan is creditable to Medicare. If you do not have coverage through an employer or your employer’s coverage is not creditable then you will need to enroll to avoid those lifetime penalties.

**2.) Enrollment may or may not be automatic.** If you are approaching your 65th birthday and you have decided to enroll in Medicare you need to make sure your enrollment happens on the correct timeline. If you are already receiving your social security benefit then you will automatically be enrolled and your card will show up 3 ½ months before you’re scheduled to start Medicare. However, if you are not receiving social security, you will need to apply for Medicare. Online enrollment is the fastest and generally easiest.

**3.) Medicare doesn’t cover everything.** As of the date of this article in 2022 your costs related to Medicare are \$1,556 the moment you are admitted to a hospital and 20% of any bill not related to room and board in a hospital or skilled nursing facility. There are a plethora of plans available to cover these costs. The

best way to find the right plan for you is to talk with a licensed local independent agent. An independent insurance agent is that they do not work directly for one insurance company they will be able to give you unbiased advice to help you find a plan that fits your needs.

**4.) Don’t forget prescription drug coverage.** We often see people end up with penalties by not enrolling in a prescription drug plan when they are first eligible for Medicare. If you know you need to enroll in prescription coverage, it’s not as easy as which one costs the least. You must search through the plans to make sure that the plan you are enrolling in covers your medications. Often people enroll themselves in the lowest monthly premium plan and end up paying a significant amount for their medications because their medication is in a higher tier.

**5.) More people enrolling all the time.** Medicare enrollment is steadily increasing and will continue as Baby Boomers continue to age in. Through 2029 there will be more than 10,000 people every day turning 65 and eligible for Medicare. Many people are worried that plans will not be as good since there are so many people enrolling. What we have seen is the opposite. With more and more people going onto Medicare the plans are becoming more competitive in their pricing and benefits packages to attract the growing population.





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ASK MeLissa: *Experience.*

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Melissa Pellerito

A Realtor® can help make everything go smoother and less stressful for everyone involved. You could end up paying more for a home, as one of a realtor's key tasks is to evaluate the prices of homes currently on the market, along with those that have sold in recent months, to determine whether a seller's asking price is in line with fair market values.

**What are the other important factors to consider?**

ASK MeLissa: *Market knowledge.*

Realtors have access to the most up-to-date market area comparables (sold and active properties). Negotiation skills: Realtors are excellent negotiators and they can help you get the best deal possible. Documents: Realtors will submit the documents associated with purchasing or selling your home.

**Is it possible to sell or purchase a home without a Realtor®?**

ASK MeLissa: *While it is possible to buy or sell a house without a Realtor®, it can be a challenging process.*

**Bottom line, what can a Realtor do for me when I am buying or selling a home?**

ASK MeLissa: *A few examples are —*

- 1) Host an open house and help in all preparations required for a showing to market your home
- 2) Advocate on your behalf and, in most cases, will get you a better deal than you could get yourself.
- 3) Can help price your home to sell, recommend ways to sell your home faster, place your home on the multiple listing service (MLS) .

*MeLissa Pellerito has a passion for her community and she thrives on making people happy. She is well respected by local professionals, school officials and her peers in the real estate industry. "Real estate has allowed me to meet many amazing people and assist them with sometimes the largest financial transaction of their lives. I give 110% every day to customers and peers in hopes of making someone's day." She obtained her real estate license in 1996. MeLissa began her career as a full time Realtor in January 2003. She prides herself in being a top producer with her most recent accomplishments being the Top Producer by both Units and Listings by Volume as well as Top Sales Performance. In 2022 she sold over \$25 million!*

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~ lifestyle ~



# PUCKER UP for PICKLEBALL

## Clay County is an epicenter of the surge in pickleball popularity

By Metro Creative Services

A court sport is sweeping the nation, and it isn't tennis or basketball.

According to the Sports and Fitness Industry Association, 4.8 million people played pickleball in 2021, marking a nearly 15% growth in the total number of players from the year prior.

Data from the SFIA suggests pickleball is popular among people of all ages. Total participation among players between ages six and 17 (21%), 18 and 34 (29 %) and 35 and 54 (20%) is significant, and players 65 and older also are well represented (18%).

As the popularity of pickleball grows, especially in Clay County, now is a great time to explore the basics of this game that's become a go-to pastime for so many people.

### WHAT IS PICKLEBALL?

USA Pickleball said pickleball combines many elements of tennis, badminton and ping-pong. That game is played with a paddle and a plastic ball with holes and can be played both indoors and outdoors on a badminton-sized court with a slightly modified tennis net. Much like tennis, pickleball can be played in a singles (one-on-one) or doubles (two-on-two) format.

### HOW LONG HAS PICKLEBALL BEEN PLAYED?

Despite a recent and meteoric spike in popularity, pickleball has been around since 1965. The brainchild of three fathers from Bainbridge Island, Washington – just a brief ferry ride away from Seattle, the game was invented to entertain bored children. It has since evolved from those roots and become a wildly popular game across both the United States and Canada, and the game has even begun to spread into Europe and Asia.

CONTINUED ON PAGE 13 ■





# PICKLEBALL

CONTINUED FROM PAGE 12

## HOW IS PICKLEBALL PLAYED?

An extensive list of pickleball rules can be found at [usapickleball.org/what-is-pickleball/official-rules/rules-summary/](http://usapickleball.org/what-is-pickleball/official-rules/rules-summary/). A game is typically played to 11 points, and a team must win by two. Tournament games may be played to 15 or 21, and a team must win by two.

## DOES PICKLEBALL UTILIZE REFEREES?

Recreational games of pickleball can rely on the honor system, much like pick-up games of other sports do. However, USA Pickleball™ notes that referees and line judges are important components of tournament play. More information about becoming a pickleball referee can be found at [usapickleball.org/get-involved/pickleball-officiating/](http://usapickleball.org/get-involved/pickleball-officiating/).

## WHY SHOULD I PLAY PICKLEBALL?

Players enjoy the game of pickleball for many reasons, including the thrill of competition, the chance to socialize and the opportunity



to exercise outside of a gym or home fitness center. But many play the game because they find it fun.

Pickleball has experienced a notable spike in popularity in recent years. More information about the game and how to get involved is available at [usapickleball.org](http://usapickleball.org).

## Where to play in Clay

- **Ronnie Van Zant Park, 2760 Sandridge Road, Lake Asbury (six courts)**
- **Twin Lakes Park, 6065 Twin Lakes Road, Keystone Heights (six courts)**
- **W.E. Varnes Park, 3593 Fortuna Dr., Orange Park (eight courts)**
- **Augusta Savage Park, Green Cove Springs (six courts opening in fall)**
- **Foxridge Park and Pickleball, 2599 Bottomridge Dr., Orange Park (four courts)**
- **Oakleaf Village Fitness Center, 370 Oakleaf Plantation Pkwy, Orange Park (six courts)**
- **Orange Park Sports and Recreation Park, 1109 Gano Ave., Orange Park (two courts)**
- **Dye Clay YMCA, 3322 Moody Ave., Orange Park (three courts)**
- **Tennis at Rolling Hills, 3212 Bradley Creek Pkwy., Green Cove Springs (six courts)**
- **Barco-Newton YMCA, 2075 Town Center Blvd., Fleming Island (two courts)**
- **Foxmeadow Recreational Park, 1155 Foxmeadow Trail, Middleburg (two courts)**
- **Keystone Heights Sunrise Park, 7399 Sunrise Blvd., Keystone Heights (one court)**
- **Little Rain Lake Park, 6725 Rain Lake, Keystone Heights (two courts)**

~ giving back ~

# BEWARE OF "CHARITY" SCAMMERS

By Metro Creations Services

According to Blackbaud Institute, a good social innovator, giving has not only increased after COVID-19 but rebounded more than it had in a decade – increasing in the United States by 9 % overall.

Annual private philanthropy as a percentage of GDP is about 1.44 % in the United States. People tend to give the most to charity at the end of the year. Scammers realize November and December are prime giving seasons and increase their deceptive tactics to cheat unsuspecting individuals at that time of year. Here are four common charity scams that every prospective donor should be aware of.

## **Impersonating another charity**

Most philanthropic groups have an online presence in some shape or form. Scammers will replicate the look of the charitable group's website or social media account or may contact you through email or text to solicit funds. Thinking it is a legitimate charity, you may follow a link to enter donation information.

To avoid this scam, do not click on any links. Rather, enter the exact email address of a charity, if you know it, or use a trusted resource like Charity Navigator for contact information. If you're still leery about online transactions, call the charity and ask to be sent a donation



statement in the mail, which you should be able to mail back postage-paid.

## **The hard sell**

A legitimate charity is happy to welcome a donation any time you can give it. A scam operation may employ a hard sell or a deadline for the donation. In addition, a fraudulent "charity" might ask for payment only by cash, gift card, or wire transfer (because it is difficult

CONTINUED ON PAGE 15 ■

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# CHARITABLE GIVING

CONTINUED FROM PAGE 14

to trace), which should raise a red flag that something is amiss.

## A thank-you for your donation

AARP warns that some scammers will send you a thank-you for a donation you supposedly already made to entice you to give again. This is designed to lower your inhibitions about soliciting charity. It's always a good idea to keep records of charitable giving, especially for tax-related reporting, so you can easily verify if you gave to a group in the past.

## Cryptocurrency wallet

As methods of making payments change, scam groups often ride the wave. The Federal Trade Commission learned that when the government of Ukraine announced it would be accepting donations to support its efforts via a cryptocurrency wallet, scammers started getting in on the action. But instead of the funds getting sent to the government's wallet, the dona-

In 2021, Americans donated almost \$485 billion to charity.

In 2022, Americans wasted \$40 billion in phone scams alone.

64 years is the the average age of a U.S. donor

tions headed to a private wallet. Always search the wallet address online to confirm that money is being sent to the right place. Typically you can't reverse cryptocurrency payments, so due diligence is required.

Individuals need to be extra cautious with charitable giving to avoid common scams.



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*Our experienced, caring and professional staff are uniquely qualified to serve*

**Aaron Bivens, Managing Funeral Director** Aaron is a product of Clay County. After graduating from St. Johns Country Day School in Orange Park, he received his bachelor's degree in business administration. He says that serving his community as a licensed funeral director has been a lifelong dream. He is truly committed to serving families during their most difficult times.

**Burney Bivens, Licensed Funeral Director in Charge** Burney served 20 years in the USMC and the Navy. He has a bachelor's degree in mathematics and a master's degree in business management. As an attorney for 36+ years, Burney has represented several local funeral homes and their clients in all matters related to the funeral industry. He brings passion, commitment and dedicated service.

**Athiel "Josh" Jones, Funeral Services Associate** Josh served 25 years in the Navy. He served as a flight crew member flying reconnaissance missions in Vietnam. Josh has a bachelor's degree and a law degree. He has been an attorney for 37 years. Prior to moving to the First Coast, Josh worked as a contract negotiator and for the New York State Unemployment Insurance Appeals Board.

**Randy Frasier, Funeral Services Associate** Randy is a lifelong resident of Jacksonville. Having worked in customer service at various financial institutions, Randy is now enrolled in school to become a Licensed Funeral Director. His experience and passion for the business have already proven to be a tremendous asset to our clients.

**Kathryn Sterling (Katie), Funeral Director** Katie has funeral directing experience in Ohio and Pennsylvania. She relocated to Florida and joined our firm as a result of her U.S. Navy husband's service in Jacksonville. Her professionalism and customer service experience together with her attention to detail are a great asset to Aaron and Burney Bivens and to the community.

**Eddie Childs, Funeral Services Associate** This Navy veteran has lived and worked in the North Florida area for more than 20 years in various customer service positions. He and his wife are very active in their church and the community. Eddie is very passionate about the funeral services industry and has proven his support and passion for this establishment and our clients.

**McCandle Wilson, Funeral Services Associate** This former college basketball star shows great enthusiasm for the funeral services industry. His family in Alabama operates a funeral home and he has experience working in the industry from the time he was a teenager. He loves living and working in this community and demonstrates that enthusiasm in everything he does for clients.

**Adria Bivens, Communications Director** Adria is a Clay County native having graduated from St. Johns County Day School in Orange Park and has both a bachelor's and a master's degree in communications. She is an asset, assisting our staff and families with all communications, obituary notices and outreach programs.

**Clarence Bryant, IT Director** With the advancement of computerized systems, information technology maintenance and administration has become a necessity. Clarence has many years of IT experience in the banking industry and brings that training and experience to Aaron and Burney Bivens. He has already proven to be a great asset to the smooth operation of our business.

Our administrative staff is led by **Barbara Bivens**, a retired teacher and 30-year Clay County resident, and includes: **Linda Smith**, retired medical office manager; **Ruthie Lockhart**, paralegal; **Karen Jackson**, retired federal employee; **Mary Reese**, healthcare services; and **Tanica Jamerson**, social administration.



**Aaron and Burney Bivens**  
Funeral Home and  
Cremation Services

**(904) 264-1233**

**529 Kingsley Avenue  
Orange Park**

**BivensFuneralHome.com**