



Caregiver Volunteers of Central Jersey

CAREGIVER CONNECTION

Partners In Caring

OCTOBER 2024

"The most precious thing we have to give is our time."

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732-505-2273
cvcj.org

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Caregiver Volunteers & Caregiver Canines

CALL for VOLUNTEERS



**Experience the Smiles
You Can Create...**

Volunteer Today!

Some of our much needed volunteer opportunities include:

- Medical Transportation
- Food Shopping
- Friendly Visits
- Caregiver Canines® Pet Therapy
- Caregiver Respite
- Reassurance Phone Calls
- Handy Andy Program

We are able to bring these services to our communities through the support of local volunteers. If you or someone you know is interested in volunteering please call 732-505-2273 or visit caregivervolunteers.org/volunteer to get started today!

**For community or group presentations
contact Dena at 732-505-2273, ext. 203 or
email denag@cvcj.org**





September was World Alzheimer's Month

The campaign theme for World Alzheimer's Month 2024 was "Time to act on dementia, time to act on Alzheimer's".

This campaign focuses on attitudes toward dementia and seeks to address stigma and discrimination which still exists around the condition, while highlighting the positive steps being undertaken by organizations and governments globally to develop a more dementia friendly society.

There is growing awareness that Alzheimer's disease and other dementias can start many years prior to symptoms, likewise awareness of the lifelong brain health interventions and choices that can be made. With the global number of people living with dementia expected to triple by 2050, there has never been a more urgent need to understand and respond to the risk factors associated with this condition.

CVCJ's Respite Program's goal is to educate, assist & challenge the stigma surrounding dementia that can lead to misunderstanding, further isolating those living with the disease as well as their support networks. **Contact Julia, CVCJ Respite Manager at 732-505-2273, ext. 207 or email juliaf@cvcj.org to learn more.**

Healthy Habits for Your Brain

Positive, everyday actions can make a difference in brain health, even lowering the risk of cognitive decline and possibly Alzheimer's and dementia. Incorporate some or all of these habits into your life to help maintain a healthy brain.

Take charge of your brain health today — it's never too early or too late to start.



Challenge your mind

Stay in school



Get moving

Protect your head



Be smoke-free



Control your blood pressure

Manage diabetes

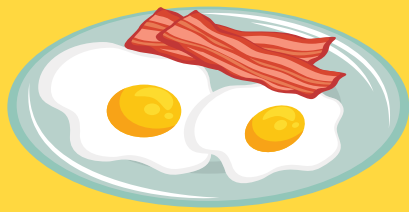


Eat right

Maintain a healthy weight



Sleep well



“Breakfast with Bernie”

By: Bernie Branz, CVCJ Respite Volunteer

Jeff Borghoff had always been a social butterfly, but when Alzheimer's disease began to take hold, his world started to shrink. Friends who once filled his days with laughter and companionship began to peel away, leaving Jeff in a lonely and confusing world. The vibrant conversations and shared memories faded, replaced by a sense of isolation that was hard to bear.

In the midst of this challenging time, Bernie Branz from Right at Home Homecare Jersey Shore entered Jeff's life. Bernie, a compassionate caregiver, understood the profound impact of Alzheimer's on both the individual and their social circle. He knew that maintaining social connections was crucial for Jeff's well-being.

For the past four years, every Friday morning, Jeff and Bernie have a standing date they affectionately called "Breakfast with Bernie." They meet at a cozy local restaurant, a place that had become a sanctuary for their weekly gatherings. Over steaming cups of coffee and hearty breakfasts, they talk about everything under the sun—sports, old movies, family stories, and even the latest tech gadgets.

These breakfasts are more than just meals; they were lifelines. For Jeff, they provided a sense of normalcy and connection in a world that often felt disjointed. Bernie's presence is a beacon of stability and friendship, a reminder that he was not alone in his journey.

As they sat in their favorite booth, the restaurant staff greeted them warmly, knowing their routine by heart. Jeff would often share stories from his past, and Bernie would listen intently, sometimes laughing, sometimes offering a comforting word. Their conversations flowed easily, a testament to the deep bond they had formed.

Through these weekly meetings, Jeff found a renewed sense of purpose and joy. Bernie's unwavering support and friendship helped him navigate the challenges of Alzheimer's with dignity and grace. "Breakfast with Bernie" became a cherished ritual, a symbol of the enduring power of human connection in the face of adversity.

In a world where friends had faded away, Bernie stood by Jeff's side, proving that true friendship could withstand even the toughest of times. Their story was a poignant reminder that, with a little kindness and understanding, we can make a world of difference in someone's life.



Bernie is a dedicated CVCJ Volunteer with our Respite Care Program and the Director of Marketing at Right at Home Jersey Shore. To learn more visit cvcj.org or call (732) 505-2273.

(L-R) CVCJ Volunteer, Bernie with Jeff



**rightathome.net/ocean-county
(732) 451-0120**

Medicare Changes for 2025

By: Jake Whalen, Senior Moments Medicare Solutions

For those on Medicare, the Annual Enrollment Period is the one time of year that most people can make a change to their Medicare drug plan. AEP runs from October 15 through December 7, and any changes one makes will take effect on January 1st. We call this time period, "Medicare Madness" because everyone is inundated with direct mail, phone calls and TV commercials....all designed to get you to switch your coverage. Many people will unnecessarily switch plans yearly, and many people who should be switching don't. This is because Part D of Medicare--which is the drug coverage, but offered through private insurance companies--is incredibly complex.

Every drug plan has 4 phases of coverage, and the least understood phase, the "Donut Hole" is actually going away in 2025. That's right, after years of rumors, Medicare is finally eliminating the dreaded Coverage Gap, also known as the "Donut Hole". Currently, after a Medicare beneficiary and their Part D drug plan spends \$5030, the member enters the Donut Hole, which is when the member is alone....there's no coverage from the plan....and the member must spend another \$3000 before the plan then pays 100%. So, the maximum out of pocket expense is capped at \$8000. For 2025, the cap is lowered to \$2000. That seems like a great change, and it will be for some people....but not for others. What's happening to the difference between the \$8000 and the \$2000....insurance companies are being forced to eat it. That means they are scrambling to find ways to make it up in other ways. One of those ways is in premiums...which we're expecting to increase next year. Another is in the deductible which is going up from \$545 to \$590, and copays will be going up as well.

And for Advantage plans that come with drug coverage included, carriers will be reducing benefits such as the amount of dental, vision, OTC etc. The bottom line: most Advantage and drug plans will see big changes and if you're not up on those changes, you can find yourself in a difficult situation, and stuck in it all year. So what can you do?

First, be on the lookout for the Annual Notice of Change letter that your drug plan is obligated to mail to you in late September or early October. This ANOC will alert you to important changes to your plan. Call your agent who enrolled you in the plan, to discuss the ANOC letter. Hopefully you enrolled through an independent agent who shopped all the plans to determine which one will cover your drugs and enable you to pay the least amount of money for them. Your agent will determine if your plan is still the best choice. Just because a plan has a higher premium, does not mean that that plan is better, or has lower copays...often it means that the carrier is just ripping you off. Also, many Advantage plans are terminating. If you don't pay attention to the mail, you could miss the notice and find yourself without any coverage in January. Make sure you talk to your agent...he or she has YOUR interests at heart, not the insurance carrier...that means your agent is looking out for you, not the carrier....and will be there fighting for you in the event you need some help.

These tips will help make this AEP less stressful for you, and you'll be confident that you'll be in the right plan come January.

Jake Whalen is the founder and senior broker at Senior Moments Medicare Solutions in Manasquan. As independent brokers, Jake, Luke and his staff help Medicare beneficiaries understand the complex world of Medicare, help them choose the best option, and then enroll them.

The Client Care team continues to stay involved afterwards to make sure their clients are always getting the maximum benefits from their chosen plan, without the headache. There are never any fees for these services.

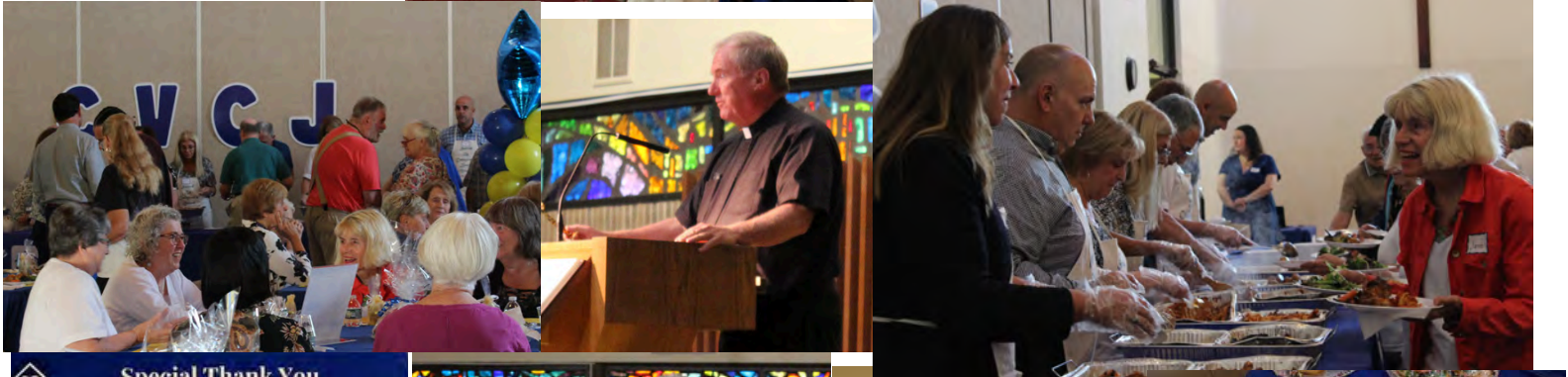
To learn more call Jake at Senior Moments Medicare Solutions, 732-528-4580 or visit seniormomentsmedicare.com



**Jake & Luke Whalen,
Senior Moments Medicare Solutions**

CVCJ Out & About

Special thank you to our Volunteers for your dedication & commitment to our mission! Thank you to our Board of Directors, Sponsors & Supporters for helping CVCJ honor our Volunteers at the Annual Volunteer Appreciation Service & Dinner at the Church of St. Martha on September 12, 2024.



Special Thank You To Our Community Partners

Event Sponsor



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Volunteer Appreciation Sponsors



Special Thank You!!



Foundation for New Jersey



Thank you to Amboy Bank, AstraZeneca, The Horizon Foundation for New Jersey and TD Bank for awarding Caregiver Volunteers 2024 Grants that empower nonprofits to provide resources to the community, especially our Seniors in Monmouth and Ocean Counties.

These grants support our efforts to assist more seniors and improve the health & well-being of those we serve.



Please Help Support Our Mission!

Your generosity helps us continue providing vital services to our community's seniors. With your donation, we can keep our programs like, Healthy Hop (Transportation) Handy Andy, Volunteer Respite, Friendly Visits, Shopping, and Caregiver Canine Therapy, thriving and growing.

Scan the QR code to donate now and make a difference today!

or go to caregivervolunteers.org/giving

Feel free to call us if you would like us to help or send you a remittance envelope.

Thank you for your support!





Caregiver Volunteers of Central Jersey
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Monmouth County
 Office on Aging

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 cup of coffee &
 support CVCJ and the
 seniors living in our
 community!*



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