THE GOOD LIFE

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Here's Why You Should Consider Seeing a Geriatrician



Cantaloupe Crush Recipe



Annual Meeting Proxy

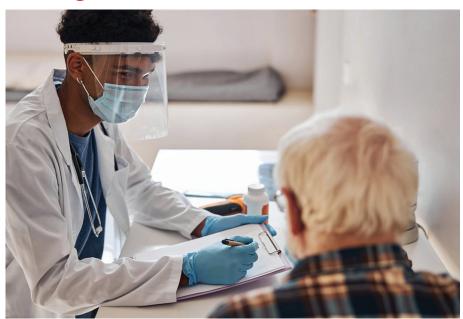


What if One Blood Test Could Detect More Than 50 Types of Cancers?



Travel Assistance Plan

Here's Why You Should Consider Seeing a Geriatrician



(BPT) - It comes as second nature for most parents to take their children to a pediatrician at least once a year. The differences between children and adults are so stark that it makes sense to choose a doctor specially trained to treat younger patients.

Yet as we age, far too few of us apply this same logic when choosing a physician, even though our health needs often change dramatically in our later years. And we know from recent experience with the COVID-19 pandemic that the health complexities for older adults can make them particularly vulnerable to certain illnesses, demonstrating the need for a care approach as tailored as the individuals themselves.

"The kind of care you deliver to an older adult is definitely not the same as the care you give to a middle-aged person," said Michael Stockman, M.D., a geriatrician and medical director with UnitedHealthcare Medicare &

Retirement. "The physiology of older people is very different from people in other stages of life."

Those differences are significant enough that the medical community developed a specialty called geriatrics, to address the needs of older adults. Geriatricians, like Dr. Stockman, are licensed physicians who have completed additional training in managing the care of older adults. That training makes geriatricians uniquely suited to help seniors manage the demands of their often-complex health issues.

One of those complex issues is the care of chronic conditions, such as high blood pressure, diabetes and heart disease, which are much more prevalent in older people than the rest of the population. More than half of older adults have at least two chronic conditions. This group is also at higher risk for developing chronic diseases, along with other complex conditions such as cancer and Alzheimer's disease.

Additionally, nearly 90% of adults 65 and older take at least one prescription medication, and more than half report that they take four or more, compared to one-third for those in the 50 to 64 age bracket.

Juggling multiple chronic conditions can be a challenge for the doctor and the patient. One condition can sometimes make the effects of another condition worse, and the treatments or medications for different illnesses sometimes interfere with each other.

Decisions about how to customize a patient's treatment aren't necessarily black and white, requiring a doctor and patient to carefully balance risks and benefits. For example, some diabetes medicines can cause dizziness, meaning the doctor needs to focus not just on regulating the patient's blood sugar but also on minimizing the risk of a fall, which is the most common cause of injury in seniors.

"I think geriatricians are the only medical

specialty more interested in taking away medications you don't need than giving you new medications. A lot of what we do is determining which medications are more likely to cause harm than help," Stockman said. "One of the most important things for geriatricians is the concept of shared decision-making. We ask patients, 'What trade-offs are you willing to make?'"

Sometimes, the trade-offs are fairly simple - weighing the pros and cons of taking a certain medication or undergoing a specific screening, for example. But more often than not, they also incorporate a person's overall quality-of-life goals. How important is it to maximize longevity? Comfort? How about independence? Each person answers those questions differently, and geriatricians are trained to use the answers to guide their treatment recommendations and care plan.

In addition to the clinical aspects of an individual's care are the complexities of variables commonly referred to as "social determinants of health" - things like access to healthy food, financial burdens, racial disparities, transportation limitations and more. Many older adults are dealing with these potential barriers to health, and as Stockman noted, a geriatrician can help support his or her patients in identifying and addressing these challenges alongside their regular care plan.

So, when should someone seek out a geriatrician for themselves or a loved one? A significant change in health status could be a trigger for a geriatrician visit. But anytime an older adult feels his or her care is becoming too complex or needs better coordination, a visit with a geriatrician could help.

"Geriatricians can be really good at balancing all of a person's medical needs and different doctors in one overall care plan," Stockman said.

Think you could benefit from seeing a geriatrician?

With 10,000 Americans turning 65 every day, the demand for geriatricians continues to grow. Unfortunately, these specialists are a comparatively rare breed. While there are more than 58,000 general pediatricians practicing in the United States, there are fewer than 5,600 geriatricians.

For this reason, finding a board-certified geriatrician to support your ongoing health care needs may be difficult, but many geriatricians will see a patient on a one-time or as-needed basis and then make

recommendations to the patient's primary care physician.

The American Geriatrics Society offers information about how to find a geriatrician on its website, healthinaging.org, and many larger hospitals and university medical centers have geriatricians on staff who will see new patients. If you're enrolled in a Medicare Advantage plan, be sure to confirm if a geriatrician you want to see is in your plan's network and whether your plan requires you to first get a referral from your primary care physician before a visit with a geriatrician will be covered.

Cantaloupe Crush

Ingredients:

- 1/2 cantaloupe
- 1 C fat-free (skim) milk
- 11/2 Cice
- Sweetener as needed (about 1 to 2 teaspoons sugar or equivalent of other sweetener.

Directions:

- Cut cantaloupe into small cubes or thin strips
- 2. Mix cantaloupe, milk, and ice in a blender until smooth
- 3. Sweeten to taste. Serve.

Recipe from National Heart, Lung, and Blood Institute



calories	50
Total fat	0 g
Saturated fat	0 g
Cholesterol	0 mg
Sodium	40 mg
Total fiber	0 g
Protein	3 g
Carbohydrates	10 g
Potassium	280 mg

NOTICE OF ANNUAL MEETING OF MEMBERS

The Annual Meeting of the Members of Senior Savers Association will be held at 1630 Des Peres Road, Suite 140, St. Louis, MO 63131, on Thursday, April 15, 2021 at 11:00 a.m. (CST) for election of Directors and for the transaction of such other business as may properly come before the meeting and any adjournment thereof.

The above notice is given pursuant to the By-Laws of the Association.

PROXY

Senior Savers Association April 15, 2021 Annual Meeting of Members THIS PROXY IS SOLICITED ON BEHALF OF SENIOR SAVERS ASSOCIATION

The undersigned member of Senior Savers Association does hereby constitute and appoint the President of Senior Savers Association, the true and lawful attorney(s) of the undersigned with full power of substitution, to appear and act as the proxy or proxies of the undersigned at the Annual Meeting of the Members of Senior Savers Association and at any and all adjournments thereof, and to vote for and in the name, place and stead of the undersigned, as fully as the undersigned might or could do if personally present, as set forth below:

2. In their discretion, the proxies are authorized to vote upon such other business as may properly come before the Meeting This proxy, when properly executed, will be voted in the manner directed by the undersigned member. If no direction is made this proxy will be voted for the election of directors and officers. DATED:	1.	FOR [], or to [] WITHHOLD AUTHORITY to vote for, the following nominees for Board of Directors: Tim Pabst, Tom Ebner, and Charles Budinger
this proxy will be voted for the election of directors and officers. DATED:	2.	In their discretion, the proxies are authorized to vote upon such other business as may properly come before the Meeting
Signature		
	DAT	ED:
Name (please print)		Signature
Name (please print)		
		Name (please print)

Please date and sign and return promptly to 1630 Des Peres Road, Suite 140, St. Louis, MO 63131 whether or not you expect to attend this meeting. The Proxy is revocable and will not affect your right to vote in person in the event that you attend the meeting.

Chesterfield, Missouri March 31, 2021 Date



What if One Blood Test
Could Detect More Than
50 Types of Cancers?

(BPT) - Everyone has been touched by cancer in some way, whether it's a friend or family member facing a diagnosis, or their own worry about susceptibility to the disease. This year alone, roughly 1.8 million people will be diagnosed with cancer in the United States, according to the National Cancer Institute. Nearly 1,700 lives are lost to cancer every day.

Despite numerous advances in oncology - the field of medicine that treats cancer - cancer is the second-leading cause of death in the U.S., according to the Centers for Disease Control and Prevention, and is projected to become the first. That's in large part because most cancers go undetected until it is too late because there is no early screening available today for the majority of deadly cancers. The current guideline-

recommended screenings in the U.S., while critical, test for five cancers and screen for one cancer at a time. Cancers without available screening tests account for 71% of all cancer deaths in the U.S.

The importance of early detection

Medical experts agree that early detection of cancer saves lives and correlates with the ability to treat the disease successfully. Because screenings exist for five types of cancer when there are more than 100 types in total, the most pressing unmet need in cancer early detection is to identify cancers for which there are no existing recommended screening tests.

This year alone, roughly 1.8 million people will be diagnosed with cancer in the United States

"Late-stage cancer detection deadly," Dr. says Joshua Ofman, chief medical officer and external affairs GRAIL. company whose mission detect to cancer

early, when it can be cured. "The five-year survival rate of a person diagnosed with cancer once it has already spread is just 21%, compared to an 89% survival rate of someone whose cancer is found in early stages. There is a significant opportunity to reduce cancer deaths through early detection."

Potentially game-changing technology

Medical advances are poised to change how cancer can be detected. Researchers have been working hard on a single blood test capable of finding many cancers.

The novel multi-cancer early detection blood test, called Galleri, is developed by GRAIL and expected to be commercially available for the first time in 2021. In a clinical validation study, an earlier version of the test demonstrated the ability to detect more than 50 types of cancers - over 45 of which have no recommended screening today - including at early stages, with a very low false positive rate of less than 1%. When a cancer signal is detected, the test can determine where in the body the cancer signal is located with high accuracy.

"A simple blood test capable of detecting more than 50 types of cancer is a ground-breaking and potentially life-saving advancement that could have a tremendous human and economic benefit," explains Dr. Minetta Liu, research chair and professor, Department of Oncology, Mayo Clinic. "Recent modeling data suggests if all cancers currently diagnosed at stage IV could be detected earlier, evenly distributed across stages I-III, cancer deaths could fall by 24%."

A new era in early cancer detection

"With the introduction of Galleri, we are approaching a long-awaited and pivotal moment in cancer care, and we are dedicated to bringing this potentially life-saving technology into the hands of patients, providers, and communities," Ofman says. "We are thrilled to be making a blood test that can detect multiple deadly cancers early a reality."

Biomedical innovation is evolving, and this new blood test has the potential to save many lives through early detection. To learn more about this technology, visit grail.com/galleri.

Travel Assistance Plan

Key Features:

- Emergency evacuation.
- Medically necessary repatriation.
- Transportation of mortal remains. In the event of the death of an insured, the assistance company will provide for the return of mortal remains.
- Transportation of Traveling Companion. In the event an insured requires emergency medical evacuation by air ambulance or repatriation by commercial air.
- Family Visitation. When a member is traveling alone and is hospitalized for more than seven (7) consecutive days, the Assistance company will arrange transportation to the place of hospitalization for a chosen person by the insured, provided repatriation is not imminent.
- Vehicle return.
- 24-hour Information Service.
- Medical Monitoring.
- Medical Referral. Should the Participant need help locating a Physician or Hospital, the Assistance Provider will provide referrals to a local prequalified Physician and/or Hospital.
- Guarantee of Medical Expenses.
- Insurance Coordination.
- Lost Documentation Service.
- Legal Assistance.
- Emergency Delivery of Prescription Items.
- Emergency Cash Transfer and Advances.

Why Travel Assistance?

As a member, you receive the following benefits through the Travel Assistance Program when traveling more than one hundred (100) miles from your permanent place of Residence, and the trip duration is ninety (90) consecutive days or less if an accidental injury or sickness commences during the course of the covered trip.





The Good Life is published by:

The Senior Savers Association

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Articles in this newsletter are meant to be informative, enlightening, and helpful to you. While all information contained herein is meant to be completely factual, it is always subject to change. Articles are not intended to provide medical advice, diagnosis or treatment. Consult your doctor before starting any exercise program.

Through membership in the Senior Savers Association, you will enjoy numerous Health, Travel, Consumer, and Business-related benefits.

You can count on us to continuously and aggressively seek out new benefits to add further value to your membership in the association. As always, we invite and encourage your suggestions on ways Senior Savers Association can be increasingly beneficial to you.

While we believe you will be extremely pleased with your overall association membership, we cannot, however, warrant or guarantee the performance of any discount or service.