

AGING AMERICANS NEED EYECARE MOST

BUT DO THEY HAVE BENEFITS?

FAMILY FEATURES

Julie Beall might be a cancer patient, but she's truly defined by any number of other titles. She's a wife and mother, a registered nurse, a real estate professional, an MBA graduate, a small business owner and a public speaker. She owns a glass art studio. She regularly volunteers at a medical clinic in Africa.

The 50-something is nowhere near retired, although she is nearing retirement age. And she has a message for people of her generation and older.

Get annual eye exams. Your life might depend on it. John Lahr, OD, EyeMed Medical Director and a fellow baby boomer concurs.

"The single most important thing anyone 50 years or older can do for their vision and eye health is to book an annual eye exam," he said. "Once you pass the 50-year mark, your risk for several serious eye diseases increases and the odds of you requiring vision correction also climbs. What's more, your optometrist may see signs of a serious physical health condition you never associated with an eye exam."

Nobody knows better than Beall. Two years ago she went for a routine eye exam near her home outside Dayton, Ohio, not knowing that her life was about to change forever. "I didn't really suspect anything was wrong," Beall said. "Maybe I was getting a little older. I thought I might need reading glasses; maybe my eyes were getting a little tired."

Beall's optometrist noticed an area off the side of the retina that looked unusual. After dilating her eyes, he noted what he thought was a detaching retina. Considering it an ocular emergency, her optometrist referred her to an ophthalmologist who specialized in retinal diseases. She saw that doctor later the same day and was told she had choroidal melanoma, a potentially fatal form of cancer. Doctors treated Julie with radioactive plaque therapy.

According to Dr. Lahr, Beall's story of uncovering a serious health concern at the optometrist is not unusual. In addition to preserving eyesight, annual exams can be a window to serious medical conditions like high blood pressure, diabetes, heart disease and high cholesterol. "The average optometrist sees 2,500 to 3,000 patients annually. And it's not uncommon for there to be hundreds of times each year you have someone in the optometrist's chair who hasn't had a physical in a while. You take a look at the back of their eye and you see early signs of something potentially serious," said Dr. Lahr. "More often, eye doctors recognize symptoms of serious eye disease when it's early enough to correct the condition or manage long-term vision issues."

Ironically, for many aging Americans, an annual eye exam becomes harder to access at a time in life when they most need to see an eye doctor regularly. According to The Vision Council, less than half of Americans age 65 or older have vision benefits. Studies show that this aging population will double to 71.5 million by 2030. Regular adult eye health and vision care is not provided through original Medicare or the Affordable Care Act. Plus, an increasing number of Americans in their 50s and early 60s are without access to employer-sponsored health benefits due to self-employment or circumstances.

This gap sparked an idea from EyeMed, and it began working on an insurance product for AARP members.

"There is a certain segment of the target population that might just say, 'Why should I get an eye exam every year if I don't have a vision benefit to help with the costs?'" said Dr. Lahr. "I even talk to people who have the means to cover vision care costs out-of-pocket and are interested in an individual vision benefit."

AARP MyVision Care from EyeMed, the first vision plan with features to meet the specific vision needs of senior consumers, launched in February in California, Illinois, Ohio and New Jersey. For more information go to <https://aarpmyvisioncare.net/>.

Today, Julie Beall has added a new role to her ever-expanding list of titles: eye exam advocate.

"If I could just get everybody in the country to get an eye exam," she said recently. "Do it. It may save your life."



Photos courtesy of Getty Images

Isn't vision loss just part of getting older?

Worsening vision is an inevitable part of aging, but according to AIAAboutVision.com, lifestyle and vision care impact the rate and degree of deterioration.

- If your diet includes zinc, lutein and zeaxanthin, vitamin C, vitamin E and Omega-3 fatty acids you may delay cataracts and control the progress of age-related macular degeneration.
- If you smoke, stop. The odds of developing cataracts and macular degeneration increase 400% if you're a smoker.
- Presbyopia, a natural part of the aging process, makes it difficult for you to focus on close objects. Optometrists can prescribe contact lenses, reading glasses, bifocals or even progressive lenses (no-line multifocals). Lens technology allows you to wear multifocal glasses without the traditional look of multifocals.
- Advancements in lens technology can correct and enhance your vision in ways unimaginable a decade ago. Cataracts can be removed efficiently with accurate focus outcomes. Glaucoma, in its early stages, can be treated with eyedrops and lasers. Lasik treatment continues to evolve.

Ask the doctor

EyeMed Medical Director John Lahr, OD, answers some questions about eye exams for aging patients:

Q: When optometrists look into the eye, what are they looking for?

A: We see important eye structures and signs of glaucoma or cataracts or other diseases. But what's most important is the ability to see blood vessels. The blood vessels tell us important early-identification signs for diabetes, hypertension and high cholesterol — three of the most costly diseases we face today.

Q: Aren't those things that should be picked up by primary care physicians?

A: Unfortunately, some people don't engage in general healthcare. They might only go to a doctor for specific issues. So they kind of get lost in the system. Is their medication up to date? Are they doing what they're supposed to do to be healthier? Are they monitored? Because many of these people come in annually to get their eyeglass or contact lens prescription updated, we have opportunities to diagnose them when they might not be otherwise.

Q: What advances in technology have changed vision care for older patients?

A: Just look at cataracts. Cataract surgery has gotten very sophisticated. And the outcomes have been fantastic. You're taking out a cloudy lens and putting in an artificial lens. And with that lens, you can literally pick your prescription. It's amazing what can be done with that procedure.

Cats are pet of choice for many millennials, survey says

(BPT) - Move over, Rover. While dogs have long been considered the most popular pet in the United States, cats are a pet of choice for many in the millennial generation, according to research conducted earlier this year by Nestlé Purina.

Close to half of 1,000 survey respondents in the millennial age range (18 to 34) say they own cats, and many believe their cat is similar to themselves.

Many millennials consider themselves independent, yet social. Fifty-seven percent of millennial cat owners say their cat is as important in their lives as their friends, two in



five consider their cat to be their new "best friend" and nearly 50 percent say they tell their cat secrets no one else knows.

According to the Pet Food Institute the U.S. pet cat population is more than 73 million - or two million more than the U.S. pet dog population.

Perhaps it's true what Sigmund Freud once said, "Time spent with cats is never wasted." More than 80 percent of millennial cat owners agree one of the main reasons they own a cat is their cat fits in well with their current lifestyle, perhaps because two-thirds of their cats stay entirely indoors.

"People like cats because they are great pets - they provide comfort to their owners and with appropriate socialization they can be warm and friendly," said Purina behaviorist Sandra Lyn. "In addition, they don't need to be taken on walks or for bathroom breaks and they're generally happy doing their own thing, though they do like attention and cuddling."

Pet ownership may also fill a companionship gap left as millennials get married and have children later than baby boomers did, according to a Wakefield Research study.

"The relationship between pets and people is continuing to evolve," noted Lyn. "Through research and personal experience, the bond between pets and people can be viewed as an important part of improving quality of life."

It's unclear whether the preponderance of cat videos (and the popularity of "celebrity cats" such as Grumpy Cat) in digital media has affected the political correctness of being attached to one's cat, but nearly three in five millennial cat owners surveyed by Purina consider themselves as "cat ladies" or "cat men."

Many also see their pets as a form of social currency through which they can share photos and stories on digital media, according to the Wakefield Research study.

In fact, two in five millennial cat owners talk about their pets on social media, three in five have watched cat videos and half have shared cat memes.

In general, those identifying as cat people are 11 percent more apt to have an "open" personality than dog people, meaning they tend to be curious, creative, artistic and more apt to be non-traditional thinkers, says research by WebMD. Further, Purina found 88 percent of millennial cat owners consider themselves similar to their cats. Forty percent describe their lifestyle as independent, and 72 percent see themselves as friendly - with 46 percent motivated to own cats because they're also friendly.

For more information about the bond between pets and people, visit www.betterwithpets.com. Editor's note: Purina's online study about millennials was conducted among 1,000 subjects ages 18 to 34 in the United States between Oct. 16 and 22, 2015. The research firm was Penn Schoen Berland of Washington, D.C.

What You Need to Know About Winter Driving

(StatePoint) Winter can be an especially perilous time to be on the roads. Snow, ice, fog and longer nights present challenges to drivers that can lead to crashes.

People do less driving in winter, yet we have more crashes per mile driven. Some 10,780 people were killed in car crashes between December and March in 2013 -- fully one-third of the total for each year.

Non-fatal collisions also occur with greater frequency in winter months. You may be an ace behind the wheel when the sun is shining and roads are dry, but driving in winter weather can be a different story. Drivers need to recalibrate and adjust their driving for winter road conditions.



Travel can be treacherous when roadway surfaces are compromised during winter storms," says Deborah A.P. Hersman, president and CEO of the National Safety Council (NSC). "The good news is that in-vehicle technologies can help drivers by providing advance warnings and preventing loss of control."

NSC and the University of Iowa recently partnered to launch a campaign called MyCarDoesWhat, to educate drivers about vehicle safety technologies designed to prevent crashes. The MyCarDoesWhat campaign offers three major pieces of advice for driving in wintry conditions:

- Slow down. This is the golden rule of winter driving. Drivers frequently underestimate how long it takes to brake and how difficult it can be to steer on slippery roads.
- Do not use cruise control when driving on slippery surfaces. It will diminish your control over the car and reduce your reaction time in the event of a skid.
- Bridges and overpasses freeze before roadways, so be alert in cold weather when approaching a bridge.

While a careful and skillful driver is always a vehicle's best safety feature, many safety technologies can help prevent or reduce the severity of winter-related crashes. They include:

- Anti-lock braking systems (ABS) help drivers maintain control by preventing wheels from locking up. Your ABS works differently than traditional brakes, and requires you to drive differently too. It delivers and releases precise braking pressure to each wheel as needed, so you shouldn't pump the brakes when you have ABS. Just hold them down firmly and look and steer in the direction you want to go. They may buzz and vibrate when the ABS has activated.
- Traction control helps you accelerate without spinning out on slippery surfaces.
- With electronic stability control, your car's computer helps sense when you may be losing control around a corner or curve and can stabilize your car if it begins to veer off your intended path.
- Adaptive headlights adjust to changing roadway conditions -- such as curves -- to provide optimum illumination along the roadway during the long winter nights and periods of low daytime visibility.

"Driving in snow and ice requires much more focus on the conditions and an ability to adapt to an ever-changing, slippery environment," says Daniel McGehee, director of the Transportation and Vehicle Safety Program at the University of Iowa.

Research shows that most consumers are unsure about how some potentially life-saving vehicle safety technologies work. To get better acquainted with your car's features and learn important winter driving skills, visit MyCarDoesWhat.org on Twitter and Facebook for videos and tools.

With the right knowledge and skills, you can make your winter journeys safer.

Ways to Welcome a Baby

Celebrating a new baby is both exciting and busy. However, setting up the house and buying new baby items can be expensive.

Whether you are expecting a little one, or are shopping for someone else who is, simple money-saving ideas from the discount experts at Dollar General can help give you peace of mind that everything is ready for the arrival.

Get Back to Basics

Stock up on the essentials before baby's arrival. Items like diapers, wipes, bottles and baby lotion are easy to buy and are always useful. While you're out shopping, pick up an item with each visit to the store to gradually build your stock at home.

If you're buying for an expecting mommy, ask her what she needs. This will avoid duplicate purchases. Take advantage of extra savings by utilizing a digital coupon program like DG digital coupons and save even more when baby items are on sale.

Take Care of Mommy

While everyone is excited about the new baby, it's important to also remember Mommy. Take time to pamper the mom-to-be with extra attention and ideas that can make her life easier.

One practical way to help her out is by making meals that are quick and delicious. Retailers like Dollar General offer a variety of easy-to-fix dinner recipes, from appetizers to main dishes to side dishes and desserts, and the ingredients are available at great, everyday low prices. For ideas, check out the DG easy meals website at www.dg.com/easymeals.

Make a Gift

DIY is a great way to save money and add your personal touch to any baby shower gift. You can make a baby gift basket with baby toys, bibs and a photo frame. Another thoughtful idea is to make a mom survival kit with sweets, scented candles, bath items and a new movie.

Giving gifts with that personal touch not only saves money, but shows the new mom how much you care.

You don't have to let the stress of expenses get in the way of welcoming a little one! A little extra effort and preparedness can go a long way to make baby's arrival fun and memorable.

