

Jewish Senior Life launches 'Music & Memory' program

Program brings personalized level of music therapy into the lives of the elderly, improving quality of life

Jewish Senior Life (JSL) has launched a new evidence-based program called Music & Memory. As the first certified care community in the Rochester area, Jewish Senior Life's team of professional caregivers will utilize best practices for providing a personalized playlist delivered on iPods and other digital devices for residents with Alzheimer's, dementia and other cognitive and physical challenges to reconnect with the world through music-triggered memories.

Music helps connect brains to certain events in one's life.

According to the Alzheimer's Association of America, music, if used appropriately, has the power to shift mood, manage stress-induced agitation, stimulate positive interactions, facilitate cognitive function and coordinate motor movements.

"Personalized play lists provides a wonderful tool for some of our residents who are unable to verbally express themselves due to their diminish-

ing abilities," said Michael King, chief operating officer/administrator for Jewish Senior Life. "When the Music & Memory program was first introduced to the organization, we recognized the value in providing this service to our residents.

Jewish Senior Life is committed to the success of the program by establishing 'memory coaches' to help identify residents who would directly benefit from the program."

The personalized music developed through the Music & Memory program can tap into emotions and special events unique to an individual that otherwise may have been lost. Music enriches the lives of residents by helping to ease incidents of depression, anxiety and challenging behaviors.

"The residents of Jewish Senior Life have seen remarkable success by the thought behind the Music & Memory program," said Susan Price, person-center care manager for Jewish Senior Life.

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Ask The Social Security Office

By Deborah Banikowski

Wear Your Heart On Your Sleeve

February is the month when we celebrate love and friendship. The Centers for Disease Control (CDC) has also declared February as American Heart Month to bring awareness to the leading cause of death for both women and men in the United States: heart disease.

We encourage you to wear red all month to promote cardiovascular disease prevention.

Just as the heart is vital to our emotional and physical well-being, Social Security disability benefits are often a vital lifeline for people who are unable to work due to severe disabilities — whether heart-related or not.

There are numerous ways to protect our hearts, including eating well, exercising and not smoking. We get checkups and make sure to keep our cholesterol down.

However, sometimes these measures aren't enough. In fact, disability will affect one in four of today's 20 year-olds before reaching retirement age. The Social Security disability program excels in providing financial help to people when they need it most — help they earned by paying Social Security taxes on their earnings or as dependents of someone who paid Social Security taxes.

Social Security pays benefits to covered people who can't work and

whose medical condition meets the strict definition of disability under the Social Security Act. A person is considered disabled under this definition if he or she cannot work due to a severe medical condition that has lasted or is expected to last at least one year or result in death. The person's medical condition must prevent him or her from doing work that he or she did in the past, and it must prevent the person from adjusting to other work based on their age, education and experience. You can find all the information you need about eligibility and benefits available to you by reading our publication, Disability Benefits, available at www.socialsecurity.gov/pubs.

If you are disabled, and think you are eligible to receive disability benefits, you will need to complete an application for Social Security benefits. It's easy to apply online at www.socialsecurity.gov/disability.

We also invite you to visit our Faces and Facts of Disability website to watch and read stories about people who have truly benefited from Social Security's disability program and to get the facts about this very important program. Helping people is at the heart of what we do. You can learn more at www.socialsecurity.gov/disabilityfacts.

During American Heart Month, go ahead and wear your heart on your sleeve. Go red, and go to www.socialsecurity.gov/disabilityfacts.

Q&A

Q: I heard that Social Security benefits increased at the beginning of the year. What is the average Social Security retirement payment that a person receives each month?

A: You are right — Social Security benefits increased this year. In 2015, nearly 64 million Americans who receive Social Security or Supplemental Security Income (SSI) began receiving a cost-of-living adjustment (COLA) increase of 1.7 percent to their monthly benefit payments. The average monthly Social Security benefit for a retired worker in 2015 is \$1,328 (up from \$1,306 in 2014). The average monthly Social Security benefit for a disabled worker in 2015 is \$1,165 (up from \$1,146 in 2014). As a reminder, eligibility for retirement benefits still requires 40 credits (usually about 10 years of work). The Social Security Act details how the COLA is calculated. You can read more about the COLA at www.socialsecurity.gov/cola.

Q: I recently got married. How can I update my insurance under the Affordable Care Act?

A: You can do so before the Affordable Care Act open enrollment period ends Feb. 15. You and your spouse

can shop for a new healthcare plan any time before Feb. 15. Be sure to update your information, including your new name, address or anything that might have changed. Healthcare.gov is your hub for everything involving affordable healthcare. To start shopping for a plan that best suits you, visit the website at www.healthcare.gov.

Q: My child lost his Social Security card. How can I get a replacement?

A: You can replace your child's Social Security card at no cost to you if it is lost or stolen. You are limited to three replacement cards in a year and 10 during a lifetime. Legal name changes and other exceptions don't count toward these limits. Also, you may not be affected by these limits if you can prove you need the card to prevent a significant hardship.

The documents you will need to provide will differ depending on whether your child is a citizen of the United States or foreign-born citizen. To get a new card, you will need to provide original documents that prove citizenship. No photocopies or digital replications are accepted. You will have to provide proof of your identity as well using a U.S. driver's license, a state-issued non-driver identification card, or a U.S. passport.