

Savvy Senior – June articles

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Savvy Senior

Cell Phone Savings for Seniors

For seniors who don't use their cell phone very often, but still want one for emergencies or occasional calls, your cheapest option is probably a prepaid plan. Here's how they work, and a few other money saving tips you should know.

Pre-Pay

Prepaid cell phones, also known pay-as-you-go phones, are a smart, cost-cutting option for infrequent cell phone users – those who talk 200 minutes or less a month. With a prepaid phone there's no contract, no fixed monthly bills, no credit checks and no hidden costs that come with traditional cell phone plans. And the savings can be significant. Many prepaid plans average less than \$10 a month.

How They Work

To get started, you have to buy a special prepaid phone (they cost anywhere from \$10 to \$200), and then pre-purchase a certain amount of minutes (for talk or text) that must be used within a specified period of time. (Note: If you already have a phone with one of the major wireless companies, you may be able to have it converted to a prepaid phone.)

The amount of minutes you purchase range from 30 up to a 1,000 and typically must be used within 30 to 90 days, up to a year depending on the carrier you choose and the amount of minutes you buy. (Most plans allow minutes to be rolled over if you add time before they expire.) The prices, too, will vary ranging between 5 and 35 cents per minute – the more you buy the cheaper they are. Your phone will keep you updated on how many minutes you have left, and to add minutes, you can buy them on your prepaid phone, through your carrier's Web site or store, or your local retailer.

In addition to the pre-purchased minute's option, some carriers offer prepaid plans that charge a small daily access fee (usually \$1 to \$2) on days you use the phone, plus a per-minute fee. These plans usually offer lower per-minute rates. And some companies even offer flat-rate monthly plans that resemble traditional contract plans, except that customers pay upfront and have no commitment.

Where to Shop

All the major wireless carriers (T-Mobile, Verizon, AT&T) offer prepaid plans today including a host of other companies like TracFone, Virgin Mobile, Boost Mobile, Cricket and many others. To find and compare plans visit *PrepaidReviews.com*, an independent site that rates and compares all prepaid providers and provides links to their Web sites. You can also find prepaid phones at retail stores like Wal-Mart and Target, or at wireless walk-in stores. And to help you choose a plan, visit *BillShrink.com* (for free) or

FixMyCellBill.com (for \$5). Both sites will give you tailored recommendations after you enter in your estimated cell phone use, but they don't compare all prepaid carriers.

Senior Discount Plans

If you are currently using Verizon or AT&T and decide to stay with your contract plan, you can cut your monthly costs by switching to their special senior service plans. These plans are available to customers age 65 and older providing 200 anytime minutes, 500 night and weekend minutes, and unlimited in-network calling for \$30 a month. Sprint offers a similar plan that's available to everybody.

Emergency Only

Another option you should know about is 911 cell phones. These are free, emergency-only cell phones for seniors and victims of abuse. Contact your local law enforcement agency to see if there's an emergency cell phone program near you, or see www.911cellphonebank.org/agencies.asp.

Savvy Tip: If you're in a long-term cellular contract and want to escape without paying the hefty early termination penalty see *CellSwapper.com* and *CellTradeUSA.com*. These companies match cellular customers who want out of their contracts with people who are willing to take them over.

Send your senior questions to: Savvy Senior, P.O. Box 5443, Norman, OK 73070, or visit www.savvysenior.org. Jim Miller is a contributor to the NBC *Today* show and author of "*The Savvy Senior*" book.

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Diet Tips for Healthy Aging

Just as our body changes as we age, so too should our diet. Research tells us that as the years pile up, we need to consume fewer calories but more nutrients – and that's not always easy to do. Here are some simple tips that can help ensure healthy eating into your golden years.

Getting Started

It's important to note that there's no "one-size-fits-all" or "age-specific" diet out there. Your weight, gender, activity level, health status and age should all be factored into what you eat. At www.mypyramid.gov you can develop your own healthy eating plan by plugging in your personal information into their online tools. But in the mean time, here are some dietary tips that all seniors should know.

Eat Fewer Calories

As we age, we tend to be less active, our bodies lose muscle and our metabolism slows. As a result, we need fewer and fewer calories in order to maintain our weight. It's estimated that our calorie requirements drop by as much as 20 percent between the ages of 20 and 60.

Focus on Fiber

A fiber-rich diet can help lower cholesterol, reduce the risk of heart disease, diabetes, high blood pressure and gastrointestinal problems like constipation, hemorrhoids, diverticulitis and irritable bowel syndrome – all problems that are usually linked to aging. To get the recommended daily fiber (21 grams for women, 30 grams for men – over age 50), eat lots of whole grains, fruits and vegetables and lots of beans and legumes.

Hope You Like Fish!

Boost your omega-3 fatty acids by eating fatty fish (mackerel, lake trout, herring, sardines, salmon and albacore tuna) a few times a week. Omega-3s help reduce inflammation and hypertension, decrease triglycerides, raise HDL (good) cholesterol and can even help with dementia. If you aren't a fish eater, other food sources that provide omega-3s are walnuts, soybeans, flaxseed and canola oil, or fish oil supplements.

Boost Your Calcium

Women, in particular, need more calcium as they age (at least 1,200 milligrams a day). After menopause, women lose bone density as a result of hormonal changes, which puts them at risk of osteoporosis. Work on your calcium intake by consuming more fat-free or low-fat dairy products, such as yogurt and cheese. White beans, broccoli and almonds will also help. And talk to your doctor about taking a supplement.

Don't Forget Vitamin D

You also need to watch your vitamin D intake which is critical to the absorption of calcium. To increase your intake try consuming more fortified milk, cereals and egg yolks and try soaking in a little sunlight each day. And everyone over 50 should take a daily vitamin that contains at least 400 IU (international units) of vitamin D. After age 70, you need to bump it up to at least 600 IU per day.

B12 Too

Another side effect of getting older is a tendency to absorb less vitamin B12, which can lead to anemia and make you feel weak and tired. Because aging can lead to low stomach acid, which interferes with absorption of the nutrient through food, a supplement might be necessary.

Drink Up

As we get older, we may have a harder time recognizing that we're in need of fluids. So drink up even when you're not thirsty, particularly during the summer months. Food that's high in water content, such as lettuce, vegetable juice and soup, is also a smart choice.

Savvy Tip: The National Institutes of Health also offers some healthy eating and shopping tips in their Senior Health section at www.nihseniorhealth.gov – click on “Eating Well as You Get Older.”

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Downsizing for Dollars: How to make money on your unwanted stuff

Selling off old items that you don't want or need anymore is a great way to downsize, declutter and pad your pocketbook. And today, thanks to the Internet, selling your stuff has never been easier or more profitable. Here's what you should know.

Online Selling

If you have the time and access to the Internet, the best way to get top dollar for your old unwanted possessions is to sell them on the World Wide Web. Online selling provides literally millions of potential customers, so your odds of getting more money for your stuff is much greater than you'd get at a garage sale or through a consignment store.

While there are lots of sites that will help you sell your stuff, the two biggies who draw the most visitors are Craigslist and eBay.

Craigslist

If you're not familiar with *Craigslist.org*, it's a huge classified ads site that serves more than 550 cities and attracts some 50 million visitors each month, and it's free to use. It works just like putting an ad in your local newspaper. You list the item you want to sell including a brief description (pictures too) for the price you want. Interested buyers will then contact you directly via e-mail, and the rest is up to you. Larger items that are difficult to ship sell well on Craigslist like furniture, appliances, exercise equipment and even vehicles.

eBay

With around 85 million active members, *eBay.com* is by far the biggest selling site on the Web. Almost anything can be sold on eBay. The downside however is their fees which cut into your profits. EBay charges a non-refundable listing fee between 10 cents and \$4 per item, depending on the asking price. And if it sells, a closing fee of 8.75 percent of the sale price up to \$25, with declining percentage paid on larger sells.

EBay can also help if you don't have the time, or don't want to do the selling yourself. Just go to *ebaytradingassistant.com* where you can find a trading assistant in your area who will do everything for you. They typically charge between 15 and 40 percent of the selling price.

Another large selling site you should check out is *Amazon.com* (it charges sales fees too) which is great for selling old books, CDs and DVDs. Also see *Gazelle.com*, a green company that buys old cell phones, computers and other electronic gadgets to recycle them.

Easy To Use

If you have concerns about learning how to maneuver these selling sites, you'll be happy to know that they are all pretty user-friendly and offer step-by-step instructions. Once you sell a few items you'll feel like an old pro. You also need to know that if you're planning to sell a lot of items, a digital camera is a must. Pictures are essential to selling on the

Web, and a digital camera makes it easy to transfer your photographs to your computer so they can be uploaded to the sales site.

Price Setting

When it comes to figuring out how much to charge for your stuff, you can get a ballpark idea by doing a search for items that are similar to yours on the sales site you're planning to use. If however, you suspect you have a rare or extremely valuable item, you should get it appraised. Check with a local auction house to see if it offers free appraisals. If not, for a fee you can hire a professional appraiser (see www.appraisers.org) or call a reputable dealer to assess your possessions.

Other Options

If online selling doesn't appeal to you, have a garage sale (see www.yardsalequeen.com for tips), or see what your nearby consignment store will sale for you. While neither of these options will make you as much money as the Web, they're still great ways to get rid of old stuff and make a few bucks in the process. And the stuff that doesn't sell can always be donated to a charity for a tax deduction.

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Second Opinions: Why many seniors don't, but should get one

There's a mountain of evidence that shows that second medical opinions saves lives, prevents mistakes and cuts costs. Yet most older patients choose not to get them because they're either afraid of offending their doctor, don't want to hassle with it, or fear their insurance won't cover it. But getting a second opinion from a different doctor may offer you a fresh perspective, new information and additional options for treating your condition so you can make a more informed decision. Or, if the second doctor agrees with the first, it can give you reassurance.

Who Pays

In most cases Medicare pays for second opinions under Part B, and will even pay for a third opinion if the first two differ. Most Medicare Advantage plans also cover second opinions, but some plans will require a referral first from your primary physician. If you have private insurance, you'll need to check with your insurance provider.

When to Ask

The key times you should seek a second opinion are when:

- Your doctor suggests surgery. You should always question elective procedures, especially if a less-invasive alternative is available.
- You're diagnosed with a life-threatening disease such as cancer or heart disease.
- You're not getting any better.
- Your regular doctor can't diagnose your problem.
- You're having trouble talking with your current doctor.

- You're having multiple medical problems.

Where to Look

When you opt for a second opinion, you can ask your first doctor for a referral or, if that makes you uncomfortable, seek one on your own. Whatever route you choose, it's best to go with a doctor that has extensive experience in treating your condition and one that's affiliated with a different practice or hospital than your original doctor. Hospitals and practices can be set in their ways when it comes to treatments and are likely to offer similar advice. Physicians from research and teaching hospitals are smart choices, especially for rare or complicated conditions, because of their ongoing research and expertise in specific areas of medicine.

To locate and research potential doctors the American Medical Association (www.ama-assn.org) and the American Osteopathic Association (www.osteopathic.org) offer free doctor finding services that list virtually every licensed physician in the U.S. Another good resource is Health Grades (www.healthgrades.com) which provides detailed reports on doctors for \$13. Also see *Vitals.com*, a free service that lets you search for top-rated doctors based on their training, expertise, consumer ratings and recommendations from other doctors.

Online Advice

If you're having a hard time finding or getting to another doctor for a second opinion, consider the Internet. Yes, Web-based second opinions are now available from top medical centers that allow you to consult with medical experts regardless of where they're located. Two good ones to check out are the prestigious Cleveland Clinic (eclevelandclinic.com; 800-223-2273) and Partners Online Specialty Consultations (econsults.partners.org; 888-456-5003) which is affiliated with Harvard Medical School. The cost for this online advice ranges between \$500 and \$1,000 and is usually not covered by insurance or Medicare.

Savvy Tips: Before you get a second opinion you'll need to have your doctor's office send your medical records ahead to the second doctor (you may have to pick them up and deliver them yourself), and be sure he or she knows about your original diagnosis, and the course of treatment recommended by your first doctor. If they disagree, you may want to seek that third opinion, or go back to your original doctor for further consultation. A helpful resource that can help you weigh your options is the Ottawa Personal Decision Guide (<http://decisionaid.ohri.ca>) which provides a worksheet for people facing tough health decisions.

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