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## Medicare — Where and How to Get Your Benefits

If you're new to Medicare, here's how to get started:

■ **Step 1: Sign up.** Contact the Medicare office at 1-800-MEDICARE or online through Medicare.gov. You'll learn: When you're eligible for Medicare; whether you'll get Medicare Part A and Part B automatically or if you need to sign up; your premium amounts; and the different parts of Medicare, Parts A and B, and the services they cover. You'll need to decide whether you want Part B. If you don't get Medicare automatically, you can apply online.

■ **Step 2: Choose your coverage.** There are two main ways to get Medicare coverage: Original Medicare or a Medicare Advantage Plan (like an HMO or PPO). Some people get additional coverage, like Medicare prescription drug coverage (Part D) or Medicare Supplement Insurance (Medigap). If you have other health insur-

ance, you can learn how Medicare works with it.

■ **Step 3: Fill out an Initial Enrollment Questionnaire (IEQ).** About three months before your Medicare coverage starts, you'll get an IEQ in the mail. You can also complete the IEQ online at MyMedicare.gov.

If you have additional questions, talk with your pharmacist. He or she can answer many of your questions and can also suggest local resources where you can go to learn more and where staff can walk you through the enrollment process.

— Source: Medicare.gov



Caring for you and about you.



## Need a Gift Idea?

### WRAP UP THESE YUMMY (AND HEALTHY) TRUFFLES

Take a holiday trip to New Zealand this year and enjoy these delicious (and heart-healthy) Chocolate, Fruit and Nut Truffles, a holiday favorite there.

#### Chocolate, Fruit and Nut Truffles

- 1/4 cup nuts, chopped
- 1/4 cup dried apricots, chopped
- 1/4 cup dried dates, chopped
- 1/4 cup orange juice
- 1/2 tsp. orange zest
- 2/3 cup rolled oats
- 1/4 cup sunflower seeds
- 1 1/2 Tbsp. cocoa powder

Place all ingredients into a food processor and blend until the mixture forms a slightly sticky ball. Shape into balls so that the recipe makes approximately 12 individual balls. Keep refrigerated.

— Source: *New Zealand Heart Association*

## Healthy Holiday Gifts

### THESE IDEAS WILL HELP WHITTLE YOUR LIST — AND THEIR WAIST!

This year, choose holiday gifts that will help your friends and family stay active, eat well and get healthier in 2016. Some suggestions:

- Pedometers, exercise balls
- Exercise classes (tai chi, kickboxing, yoga, Pilates or aerobics)
- Dance classes
- Dance-music CDs
- Appointment with a personal trainer
- Ski-lift tickets
- Exercise equipment or safety equipment (hand weights, bike helmet, safety vest for bike riding)
- Exercise clothes for indoors and outdoors

- Exercise DVDs
- Trial gym or pool membership
- Fruit basket or fruit-of-the-month club
- A selection of herbs and spices
- Specialty coffees, teas or low-fat hot cocoa
- Utensils and equipment for healthy cooking (non-stick pans, graters or zesters, grill pan, indoor or outdoor grill, knives, cutting board)
- Homemade healthy dinner or baked goods.

— Source: *National Cancer Institute*



## Senior Health Update

### IS YOUR BEDROOM GIVING YOU A GOOD NIGHT'S SLEEP?

Design your sleep environment to establish the conditions you need for sleep. Your bedroom should be cool — between 60 and 67 degrees. It should also be free from any noise that can disturb your sleep and be free from any light. Check your room for noises or other distractions. This includes a bed partner's sleep disruptions such as snoring. Consider using black-out curtains, eye shades, ear plugs, white-noise machines, humidifiers, fans or other devices.

Make sure your mattress is comfortable and supportive. The one you have been using for years may have exceeded its life expectancy — about 9 or 10 years for most good-quality mattresses.

— Source: *National Sleep Foundation*

## Holiday Safety

### HOW TO PREVENT SOMEONE FROM DRIVING DRUNK

The best way to prevent someone from driving drunk is to make a plan for a sober designated driver, and make sure everyone agrees to it ahead of time. If you are faced with a situation where someone who's impaired is trying to drive, here are some tips on how to stop him or her:

- Be as non-confrontational as possible.
- Suggest alternate ways of getting to their destination — a cab, a sober driver, public transportation.
- Talk a bit more slowly and explain things more fully than if you were speaking to a sober person.
- Explain that you don't want them to drive because you care and you don't want them to hurt themselves or others.
- Suggest that they sleep over.
- Enlist a friend to help you or to act as moral support. It's more difficult to say "no" to two (or three or four) people than one.
- If possible, get the person's keys. It is far easier to persuade the potential driver when you hold this leverage.
- If all else fails and the person chooses to drive drunk, call law enforcement. It's better to have a friend arrested than injured or killed.

— Source: Mothers Against Drunk Driving



### Did You Know?

#### TIPS FOR MANAGING KIDS' HOLIDAY STRESS

While the holidays are exciting, they can also be stressful — for parents and children. But there are ways to help your family have a happy and more relaxed time together. Talk to your kids about expectations for gifts and holiday activities. Be open with them if money is an issue. Be realistic. Take small, concrete steps to deal with holiday tasks instead of overwhelming yourself and your kids with activities that are too far-reaching for a busy time. View the holidays as a time to reconnect with people, including your kids.

Engage in activities that you and your family enjoy and find relaxing. Consider cutting back on television viewing for kids and instead, get the family out together for a winter walk.

— Source: American Psychological Association



### Ask the Experts

#### CAN I HELP PROTECT MY EYES FROM DEVELOPING CATARACTS?

**Q:** Both of my parents developed cataracts in their sixties. Is there anything I can do to help avoid getting cataracts — at least for as long as possible?

**A:** Wearing sunglasses and a hat with a brim to block ultraviolet sunlight may help to delay cataract development. If you smoke, stop. Researchers also believe good nutrition can help reduce the risk of age-related cataracts. They recommend eating leafy green vegetables and fruit. If you are age 60 or older, you should have a comprehensive dilated eye exam at least once every two years. In addition to checking for cataracts, your eye-care professional can check for signs of age-related macular degeneration, glaucoma and other vision disorders.

— Source: National Eye Institute



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**Hearing Aids**

**HOW DO THEY HELP?**

A hearing aid is a small electronic device that you wear in or behind your ear. It makes some sounds louder so that a person with hearing loss can listen, communicate and participate more fully in daily activities. Hearing aids are primarily useful in improving the hearing and speech comprehension of people who have hearing loss that results from damage to the small sensory cells in the inner ear, called hair cells. This type of hearing loss is called sensorineural hearing loss. The damage can occur as a result of disease, aging, or injury from noise or certain medicines.

A hearing aid magnifies sound vibrations entering the ear. Surviving hair cells detect the larger vibrations and convert them into

neural signals that are passed along to the brain. The greater the damage to a person's hair cells, the more severe the hearing loss, and the greater the hearing-aid amplification needed to make up the difference. However, there are practical limits to the amount of amplification a hearing aid can provide. In addition, if the inner ear is too damaged, even large vibrations will not be converted into neural signals. In this situation, a hearing aid would be ineffective.

— Source: National Institute on Deafness and Other Communication Disorders

**Vitamin D**

**A POWERHOUSE NUTRIENT**

Vitamin D is a nutrient that is needed for overall health and to maintain strong bones. It helps the body absorb calcium (one of bone's main building blocks) from food and supplements. People who get too little vitamin D may develop soft, thin, brittle bones, a condition known as rickets in children and osteomalacia in adults.

Muscles need it to move, nerves need it to carry messages between the brain and every body part, and the immune system needs it to fight off invading bacteria and viruses. Together with calcium, vitamin D also helps protect older adults from osteoporosis.

— Source: National Institutes of Health