

SINCE YOU CARE

IN COOPERATION WITH THE NATIONAL ALLIANCE FOR CAREGIVING

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INSTITUTE

Caregivers face many challenges as they search for information and make decisions about how best to provide care to their loved ones. To help meet their needs, MetLife offers Since You Care[®]—a series of guides which provide practical suggestions and useful tools on a variety of specific care-related topics.

MEDICATIONS AND THE OLDER ADULT

About the Subject

Medications are probably the single most important means that health care professionals have at their disposal to help prevent illness, disability, and death in the geriatric population. When used correctly, prescribed or over-the-counter medications can greatly improve the health and independence of older Americans. As the number of older adults continues to rise, so do the number of medications used.

For many older Americans, using multiple medications at the same time is a necessary part of life. They use drugs to manage such chronic conditions as heart disease, lung disease, arthritis, pain, and depression.

When medicines are taken correctly, they often offer the best hope for longer and better lives for those with chronic illnesses. However, the use of several prescriptions and over-the-counter (OTC) medications, including herbal supplements, combined with the many normal changes in an aging body, increases the chance of an adverse reaction to drugs for the older person. Serious health problems, disability, and even death can result.



For many reasons older adults are at a greater risk for problems related to medications. Changes in the body as one ages may affect the way medications are absorbed in the bloodstream, react in the body organs, and are eliminated from the body. Additionally, since older adults often take multiple medications and may have several medical problems, there is a greater chance for adverse reactions from medications. Medications may interact with one another or with foods or beverages and cause problems. A medication taken to help one medical condition may have a side effect that worsens another. There may be problems if errors are made in the amount of medication an individual takes or the times he or she takes them, since these errors can affect how much medication is absorbed and how long the drug stays in the body.

Some medications have been known to cause depression. Such symptoms as change in mood, energy, attitude, and memory can be the first signs that a drug is not working correctly. Symptoms such as drowsiness, confusion, and loss of coordination can also be adverse reactions that may lead to an increased risk for falls, auto accidents, and loss of ability to function independently.

Things You Need to Know

Types of Medications

- Prescription medications are those medications that require a prescription (written order) from a physician. These medications must be obtained through a licensed pharmacist. Generic prescription medications are products the Food and Drug Administration has judged to be equivalent to the name brand product. Often they are less expensive than name brands, and may be substituted for the name brand if approved by the doctor and/or pharmacist.
- Nonprescription medications, or over-the-counter medications, can be purchased without a doctor's prescription.

- Herbal or natural remedy medicines are individual herbs or herbal preparations. For the most part, they may be purchased without a doctor's prescription.

If your family member is taking prescription medicine, make sure to check with the physician or pharmacist before he or she takes OTC or herbal remedies. Many of the OTC medications have at one time or another been prescription medications. Make sure to read the label on the medication to see if it is the right one to use. Be certain you understand the directions and are aware of any warnings there might be related to taking this medication.

Both OTC and herbals can cause adverse reactions when taken in combination with some prescription medications. Nonprescription drugs are real medicine, and many prescription medications are based on herbal ingredients. Both can cause harmful interactions if not taken appropriately.

Food and Medicine

Drugs, whether prescription, OTC, or herbal, can interact with food, preventing the drugs from working properly. Some medications should be taken an hour before or two hours after eating. Because some medications can cause stomach upset when taken on an empty stomach, they may need to be taken with a snack. Check with the doctor or pharmacist about which foods or drinks to avoid. Vitamins should generally not be taken at the same time as medications, as vitamins and minerals can interact with some drugs. Avoid taking medicine with any alcoholic beverage. Read the instructions carefully and completely on how to take any medicine, including prescription and OTC medications.

Ask the Doctor

- Be sure the doctor's chart lists all medications. Because an older person often has more than one physician, make certain the whole medical team is informed of any current medications. Ask if the primary care physician will coordinate the drugs.

- Be sure you know why each medication is being prescribed.
- Ask if a generic substitute may be used for a name brand drug, because generally it will save money.
- Be sure you understand the dose/amount to be taken, the frequency, and whether or not taking it at the same time every day is important.
- Ask how long the medication should be taken.
- Ask about any known side effects or problems for which you should be watching.
- Ask for written instructions, if possible.

Ask the Pharmacist

- Ask the pharmacist about any adverse drug interactions, either with other prescription medications or with OTC or herbals.
- Ask about common allergic reactions that you should watch for.
- Ask about what to do if your family member misses a dose. Don't wait until it happens.
- Ask if the medication is affected by heat, light, or moisture.
- Ask if you can cut or crush a tablet, or open a capsule.
- Ask about food/drink interactions.
- Ask if insurance covers any of the medications.
- Ask about expiration dates to determine safe and effective use.
- If it is a new medication, ask for only half the prescription in case it causes a reaction.
- If there is anything written on the bottle that you do not understand, ask about it.
- Ask the pharmacist about a previously prescribed drug that might have a different name, for example, Tenormin®, the brand name, and Atenolol, the generic name for the same drug.



Physical Challenges

- If your relative suffers from arthritis, ask the pharmacist for oversized, easy open bottles.
- *If young children visit, be sure to keep the bottles locked in a cabinet or on a high shelf.*
- If you or your family member have difficulty with reading small print, ask for large print prescription labels or use a magnifying glass to read.

Memory Problems

When memory problems interfere with taking medications appropriately, there are many helpful tools.

Some examples are:

- Special alarm clocks or watches to alert your loved one when it's time to take medicine.

- Calendars or charts that can be used to list the names of the drugs and the time they should be taken.
- Pillboxes or systems that help dispense the right amount of medicine at the correct time.
- Paging systems that will beep to help keep the medication schedule on track.
- Telephone medication reminder systems that will call when it's time to take the medicine.
- Medications dispensed in pre-packaged doses so that there is no need to worry about dispensing too much or too little.
- See *Resources to Get You Started* for companies offering these aids.

Cost-Saving Measures

Expensive medications can often cause individuals to juggle prescription refills with necessary items such as food, utilities, and housing costs. Medicare Part D is a program for Medicare beneficiaries that helps with

prescription costs. It is discussed on the next page. Following are some other suggestions that may assist in managing prescription medication costs:

- Ask about senior citizen discounts.
- Comparison shop at local pharmacies. Often pharmacies will meet other competitive prices.
- Ask about the generic equivalent for a prescription.
- Ask about a larger quantity of pills per prescription. Often larger quantities of 100 pills or more are less expensive.
- Ask if the medication can be split. You can often save by asking your family member's doctor to prescribe your medication at a dosage that can be split. *Example: If he or she takes 20 mg per day of a medication, request a 40 mg dose, purchase a pill splitter, cut the pill in half and take over two days.* Make sure to check with the pharmacist to see if there is a time limit on when a split pill must be taken.



- Investigate mail order.
- Contact organizations related to your loved one's disease e.g., Parkinson's, ALS, MS, Alzheimer's, and ask about a pharmacy discount program.
- Contact Pharmaceutical Research and Manufacturers of America (PhRMA) to receive a directory of participating pharmaceutical programs. It offers many prescription drugs free of charge to older adults and people who cannot afford them. Call 800-762-4636 or access them online at www.phrma.org.
- Contact the local Area Agency on Aging regarding senior pharmacy programs in your loved one's area, including any state-sponsored prescription assistance programs. They assist eligible seniors in locating sources for reimbursement to help pay for prescription medications. You may also get information by calling the Eldercare Locator at 1-800-677-1116.
- Contact the Medicine Program, which assists in obtaining prescriptions for those who qualify. The site is www.themedicineprogram.com, or call 573-996-7300.
- Investigate buying prescriptions online.
- Avoid sites that do not offer access to a registered pharmacist for questions.
- Avoid sites that do not identify with whom you are dealing or do not provide a U.S. address and phone number for problems.
- Check to see if the pharmacy is VIPPS (Verified Internet Pharmacy Practice Sites) certified. This certification is voluntary but has rigid conditions for certification. You may also check with the National Association of Boards of Pharmacy to see if the site is a licensed pharmacy in good standing. VIPPS is an assurance that such sites are meeting all applicable state and federal requirements. They can be reached at 847-391-4406 or on the Internet at www.nabp.net.
- Do not provide any personal information such as Social Security number, credit card, or health history, unless you are confident that the site will protect the information. Make certain the site does not share your family member's information with others without permission.

Buying Prescriptions Safely Online

Purchasing medications via the Internet, from a legitimate pharmacy site, may often provide individuals with an easy, private, cost effective means of obtaining their medications. Legitimate sites offer the ability to consult with a licensed pharmacist in the privacy of one's home. There is access to abundant product information, and ease of comparative product shopping. There are, however, some precautions to take when ordering medications online:

- Do not order from companies that only require completion of a questionnaire.
- A physical exam by a doctor and a prescription should be required for any prescription medication.

Medicare Part D: Prescription Drug Program¹

Effective January 1, 2006, Medicare introduced a prescription drug program. This program was established under the Medicare Modernization Act of 2003 with the intent of reducing the financial burden of prescription drug costs for beneficiaries, especially those with low incomes and those with extremely high out-of-pocket expenses. The prescription drug program under Medicare is known as Medicare Part D.

Under the law, Medicare Part D will pay for outpatient drug coverage through Medicare-approved private drug plans, giving beneficiaries access to a standard drug benefit or its equivalent. Medicare has defined the minimum requirements for standard coverage. While plans may vary, in general they will have a monthly premium based on the plan an individual chooses and include deductibles and co-pays.

It should be noted that the standard plan defined by Medicare includes a coverage gap, sometimes referred to as the “donut hole,” where the beneficiary is responsible to pay the entire drug cost until a set out-of-pocket limit, set annually, is reached. Once this out-of-pocket limit is reached the individual automatically gets “catastrophic coverage,” at which point, for the remainder of the year, he or she pays only a small co-insurance or co-payment for medications. The way the standard plan generally works is demonstrated in the chart following this section. Some plans may offer coverage with lower deductibles or some coverage in the “donut hole.” Monthly premiums will vary based on the plan selected.

The plan is available to Medicare Beneficiaries with Medicare Part A, Part B, or both and is included under certain Medicare Advantage Plans. If included under Medicare Advantage, the plan must be at least comparable to the Medicare approved Standard Prescription Drug Plan. Like Medicare Part B, the Medicare Prescription Drug Program is voluntary but there can be penalties for delayed enrollment, unless an individual has coverage under another prescription plan, such as an employer plan, that is at least comparable to the Medicare Standard Prescription Drug Plan.

Medicare Part D will cover both generic and brand-name drugs, but plans may have different rules about what drugs are covered in different categories. Most plans will have a formulary which lists the drugs covered under the plan. Prescription Drug plans are required to contract with local pharmacies. If your loved one is enrolling in a plan, it would be important to check if that plan covers the medications he or she is taking and to learn which local pharmacies may be used under the plan. Your family member’s pharmacy should be able to let you know in which plans it participates. Some plans will allow medications to be ordered through the mail.

Assistance with the cost of the Medicare Prescription Drug Program is available to certain individuals with limited income and assets. Assistance can be provided for covering the monthly premium, yearly deductible, and prescription co-payments. To qualify for prescription drug assistance within a state, your family member should check to see how these programs might be impacted by the Medicare Prescription Drug plans. For more detailed information about the Program, as well as assistance that may be available, look in the *Resources to Get You Started* section of this guide. It contains a number of resources related to the Medicare Prescription Drug Program.

The chart below illustrates how, in most instances, the Medicare-approved Standard Prescription Drug Plan works for 2010. With the exception of the catastrophic benefit co-payments, numbers in the chart are rounded to the whole dollar. Deductibles, co-payments, and co-insurance are subject to change on a year-to-year basis. Total out-of-pocket expenses below do not include Part D premiums for the coverage.

Medicare-Approved Standard Prescription Drug Plan – 2010²		
Prescription Drug Costs	Medicare Pays	Individual Pays
\$0 - \$310 (Annual Deductible)	\$0	100%
\$310 - \$2,830	75% of drug costs up to \$1,890	25% of drug costs up to \$630
\$2,830 - \$6,440	0% of drug costs	100% of drug costs up to \$3,610
Subtotal: Up to \$6,440	Up to \$1,890	Up to \$4,550 out-of-pocket
Over \$6,440 (Catastrophic Benefit)	95%	5% or \$2.50 co-pay/generic or \$6.30 co-pay/brand name ³

Helpful Hints

- If you feel uncertain about any of the medications your relative takes, do not be afraid to ask questions. Knowing what the medications are for, how to take them, and what side effects might be expected can help to prevent future complications or problems related to medication.
- If your loved one takes a number of medications and/or takes medications at various times of the day, it is sometimes helpful to pre-pour them. Inexpensive plastic organizers are available at most pharmacies. They usually accommodate a week's worth of medications and can be organized for either a single time each day or multiple times each day depending upon which type you purchase. They can also be helpful if your family member is taking a short trip and needs to take up to a week's worth of medication along.
- Be sure to keep an up-to-date listing of medications and any medication allergies. This listing should include over-the-counter medications and herbal remedies as well as prescription drugs. You should bring this list to any physician visits, including to the primary physician if there have been any additions since the last visit. It is important that all of the doctors are aware of the complete medication list. Medication prescribed by a specialist could potentially impact or be impacted by another medication your relative is taking.
- In addition to making all doctors aware of all of the medications, you should be sure your relative discusses all medical conditions he or she may have. Some medications may be harmful if an individual has certain medical conditions.
- Keep an updated listing of all of the medications and any medication allergies in a place that is known to family members or others who may be asked for information in the event that your loved one needs emergency care and is unable to provide this information himself or herself. Medications and allergies are important pieces of information for physicians and other emergency personnel.
- If you are purchasing an over-the-counter medication for your relative, it is important to read and understand the included information about its uses, warnings, and directions including any risks for those with certain health problems and any potential drug interactions and side effects. If you have any questions, you can use the pharmacist as a resource. Your loved one's regular pharmacist would have a record of all of his or her prescription medications and would be able to help you evaluate if any of the other medications would be affected by the over-the-counter medication.
- Keep track of any side effects your family member may be experiencing and let the doctor know right away about any unexpected symptoms or changes in how he or she is feeling.
- When your loved one is traveling, he or she should bring an up-to-date list of medications so that it will be available should he or she need to seek medical treatment for any reason. If your family member is traveling by plane or another mode of transportation where it is possible to be separated from his or her luggage, it is safest to hand-carry the medications so that your loved one will not have a problem should his or her luggage be lost in transit.
- Keep all medications in a single safe place (unless one or more requires special storage such as refrigeration). Go through them at least once a year and discard any that are old or expired. Additionally, if a medication is discontinued or replaced by another medication, you should immediately dispose of it.
- Check the label and instructions each time a prescription is filled to make sure you have received the right medicine and dosage. Also consult the pharmacist if the medication looks different from that which your relative has been taking, even if the label is correct. Sometimes pharmacies will change the generic drug they are using and the same medication will have a different look, but you should always check unless the pharmacist has notified you that such a change has been made.



Resources to Get You Started

Books and Publications

THE FEDERAL CITIZEN INFORMATION CENTER (FCIC) OF THE U.S. GENERAL SERVICES ADMINISTRATION

The FCIC Website offers valuable consumer guides from government agencies including a number of free publications related to medications such as: *Generic Drugs* (555T), *My Medicines* (556T), *Use Medications Wisely* (523T), *Your Pharmacy Benefit: Make it Work for You!* (524T), *Using Your Medicare Drug Plan: What to Do if Your Medicine isn't Covered* (520T), and *Drug Interactions: What You*

Should Know (635R). They, along with a catalog of all available publications, can be ordered by phone at 1-888-878-3256, Monday through Friday 8 a.m. – 8 p.m. ET. There is a \$2 service fee when ordering over the phone. They can also be viewed and printed or ordered online at www.pueblo.gsa.gov. The service fee is waived for online orders. When ordering you should give the publication numbers with your order.

MEDICARE PRESCRIPTION DRUG PROGRAM

The Medicare Website can be accessed at www.medicare.gov. It contains local and state specific information on available Medicare Prescription Drug plans, an individual plan comparison capability based on an individual's Medicare number and demographic information, and a formulary finder to allow individuals to search formularies in their state in relation to medications they are currently taking. A section of the site entitled "Prescription Drug Plan" contains plan information and tools, including an interactive one that allows the individual to narrow the search for a plan based on personal preferences such as cost, coverage, and convenience.

The Website also provides access to publications, which can be either downloaded and printed or ordered online. They include: *Medicare Basics: A Guide for Families and Friends of People with Medicare* (Pub. # 11034), *Your Guide to Medicare Prescription Drug Coverage* (Pub. # 11109), *Things to Think About When You Compare Medicare Drug Coverage* (Pub.# 11163), *Use Medicare's Information on Quality to Help You Compare Plans* (Pub. # 11226). Many of these and other Medicare publications are available in Spanish as well as English. Individuals may also call Medicare at 1-800-MEDICARE (1-800-633-4227) to order publications or ask questions 24 hours a day, 7 days a week. TTY users may call 1-877-486-2048. When calling about the prescription drug program, it is helpful for individuals to have their Medicare Card, a list of the medications they take, and the name of the pharmacy they use so that those assisting can provide the most individualized and effective information.

YOUR MEDICINE: PLAY IT SAFE

The Agency for Healthcare Research and Quality (AHRQ) of the U.S. Department of Health & Human Services offers a free guide called *Your Medicine: Play it Safe* which can be viewed and downloaded or printed from their website at: <http://www.ahrq.gov/CONSUMER/safemeds/safemeds.htm>. The guide includes a series of questions to ask when starting a new medication, tips on medication safety, and a medication checklist for tracking medications. The guide can also be ordered by e-mailing the AHRQ Publications Clearinghouse at AHRQPubs@ahrq.hhs.gov or calling their toll-free number: 1-800-358-9295.

Medication Aids/Reminders

CARECALLS® BY FREEDOM TELECARE

CareCalls is a service that gives caregivers the ability to automatically check on loved ones, send them medication or other reminders, and help them live independently. Caregivers can create a call schedule through the CareCalls Website and personally record the phone message their family member will receive at the designated call times. Their family member will be called on his or her own phone and no special equipment is needed. Reminders can be sent up to four times daily at times designated by the caregiver. Additionally, caregivers, at their request, can be notified on their cell phone if their loved one does not answer their CareCall or needs help. To learn more about this service and its costs, you can visit the CareCalls website at: www.ParentCareCall.com or call 1-888-275-3098.

e-PILL MEDICATION REMINDERS

Offers various types of medication reminders, pill organizers, automatic pill dispensers, multi-alarms, and medical watches. www.epill.com. The company may also be reached by calling 1-800-549-0095.

QUICKMEDICAL

Quick Medical is an online medical supply company that offers a variety of health related products, including medication dispensers with an alarm system and automatic dispensing of the appropriate

medication at the appropriate time. Medications can be distributed up to four times a day. The Website can be accessed at: www.quickmedical.com. You may also call 1-888-345-4858, Monday – Friday 7 a.m. - 5 p.m. PST for questions or to place an order.

Internet Sites

AARP

The AARP Website, www.aarp.org, provides a great deal of information related to the Medicare Part D program. Information specific to the program can be accessed at http://bulletin.aarp.org/yourhealth/medicare/articles/medicare_prescription_drug_coverage_your_questions_answered.html. It includes a guide to the Part D program, a question-and-answer section, information on getting assistance with drug costs for those with limited incomes, information on whether the program is right for you, and how to select a plan.

The AARP Website also offers information on safe use of medications at <http://www.aarp.org/health/conditions/rxdrugs/>. This “Using Meds Wisely” section covers a variety of topics including over the counter drug safety tips, creating a personal medication record, deciphering drug labels, avoiding medication errors, and getting to know your pharmacist. The site also has a section with tools to help individuals check for food and drug interactions among their medications and a “drug encyclopedia” to look up their medications.

BENEFITSCHECKUP

The National Council on the Aging (NCOA) offers *BenefitsCheckUp*, a free, confidential tool that older adults or their families can use to locate programs to help defray the high cost of prescription drugs. The Internet tool screens older adults for eligibility and, if they qualify, provides them with a list of cost-saving prescription drug programs. Access it at www.benefitscheckup.org.

FOOD AND DRUG ADMINISTRATION

This is the regulatory division of the Federal government that monitors and regulates food and drug safety. Its Consumer Affairs Office has information about the safe use of medications. The Website includes a great deal of information related to buying prescription medications online, what to look for as well as what to beware of. It also includes sections on drug side effects, generic drugs, over-the-counter drugs, and prescription drugs. If you select the “Drugs” topic on the left hand side of the home page, you will see the “Consumer Resources” section of the site. You may contact the FDA at: Food and Drug Administration, 5600 Fishers Lane, Rockville, MD 20857 or call 1-888-INFO-FDA (1-888-463-6332). You may access the FDA Website at www.FDA.gov.

NATIONAL COUNCIL ON PATIENT INFORMATION AND EDUCATION (NCPIE)

NCPIE is a nonprofit coalition of over 125 consumer, government, patient advocacy, and public health organizations established to provide reliable information related to safe medication usage. It offers two medication-specific Websites to assist consumers. The first, entitled “Educate Before You Medicate,” can be accessed at: <http://www.talkaboutrx.org/>. It includes a wealth of information about a number of important areas related to medication safety, including information about specific medicines, use of over-the-counter medications and herbal and dietary supplements, proper storage and disposal of medications, purchasing prescription drugs online, and prescription assistance programs. The Website also provides links to multiple government and other resources related to specific medication safety issues. It links to a site dedicated to older adults and medication safety called *Medication Use Safety Training (MUST) for Seniors™* at <http://www.mustforseniors.org/index.jsp>. The resources section includes a variety of helpful guides that can be downloaded and printed as well as contact information for a number of other important resource organizations.

Consumers may also order a “Talk about Prescriptions” pack, which includes materials on a variety medication safety topics as well as a “Medicine Record Form Wallet Card”. It can be ordered by sending \$2 and a self-addressed, business-size (#10) envelope to: TAP-PAK, c/o NCPIE, 4915 Saint Elmo Ave. Suite 505, Bethesda, MD 20814-6082.

The second Website, Be MedWise®, can be accessed at: <http://www.bemedwise.org/>. The goal of “Be MedWise” is to increase public awareness of the fact that over-the-counter medications are serious medicines and must be taken with care. The site includes a consumer quiz, a series of frequently asked questions, information on reading and understanding drug fact labels, a consumer brochure, and a resource center.

NATIONAL INSTITUTES OF HEALTH

The National Institutes of Health (NIH) Senior Health Website contains information related to medication safety, how medications work in the body, and frequently asked questions about both prescription and over-the-counter medications. Information related to medication can be accessed at: <http://nihseniorhealth.gov/>. Click on “Taking Medicines” under the letter “T” in the “All Topics A-Z” menu. This section of the site also provides a link to Medline Plus, a service of both the U.S. National Library of Medicine and NIH, which includes information related to general medication safety as well as specific medications used to treat a variety of medical conditions.

SENIORMEDSAFETY

The SENIORmedsafety Website is part of a program called “Seniors and Medicine: Proper Use for Good Health” to increase public awareness and provide education related to drug interactions and possible side effects. Sponsored by the National Council on Aging and the Quigley Corporation, the website provides sections on drug interactions and medication safety tips as well as the ability to e-mail questions to a pharmacist. It can be accessed at www.senior-med-safety.com.

Useful Tools

Enclosed are two tools to help you with medication management.

- Medication Record Information
- Pillbox Setup

Endnotes

- ¹ *Medicare and You 2009*, Centers for Medicare & Medicaid Services, Publication No. 10050, September 2008. This section is adapted in part from this publication, accessed via Internet 12/08 at: www.medicare.gov.
- ² Jack Hoadley, Juliette Cubanski, Elizabeth Hargrave, Laura Sumner, and Tricia Neuman, *Part D Plan Availability in 2010 and Key Changes since 2006: Medicare Part D Spotlight*, The Henry J. Kaiser Family Foundation, <http://www.kff.org/medicare/7986.cfm>.
- ³ *Medicare Part D Prescription Drug Program*, Center for Medicare Advocacy, Inc. CMA Health Policy Consultants, Accessed via Internet 11/09 at: http://www.medicareadvocacy.org/FAQ_PartD.htm#standard. Catastrophic coverage co-pay amounts taken from this document.





ABOUT THE AUTHORS

Since You Care guides are prepared by the MetLife Mature Market Institute in cooperation with the National Alliance for Caregiving and MetLife's Care Coordinators.

MetLife Mature Market Institute®

Established in 1997, the Mature Market Institute (MMI) is MetLife's research organization and a recognized thought leader on the multi-dimensional and multi-generational issues of aging and longevity. MMI's groundbreaking research, gerontology expertise, national partnerships, and educational materials work to expand the knowledge and choices for those in, approaching, or caring for those in the mature market.

MMI supports MetLife's long-standing commitment to identifying emerging issues and innovative solutions for the challenges of life. MetLife, a subsidiary of MetLife, Inc. (NYSE: MET), is a leading provider of insurance and financial services to individual and institutional customers.

For more information about the MetLife Mature Market Institute, please visit www.MatureMarketInstitute.com.

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MetLife Care Coordinators are available to MetLife's long-term care insurance customers and their caregivers to help identify and resolve caregiving questions and concerns through counseling and referral.

National Alliance for Caregiving

Established in 1996, the National Alliance for Caregiving is a nonprofit coalition of national organizations that focuses on issues of family caregiving across the life span. The Alliance was created to conduct research, do policy analysis, develop national programs, and increase public awareness of family caregiving issues.

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This guide offers general advice, however, it is not a substitute for consultation with an appropriate professional. Please see a health care professional, attorney, or other appropriate professional when determining how the information and recommendations discussed in this guide apply to your specific situation.