



SENIOR LIVING FOUNDATION of the AMERICAN FOREIGN SERVICE

A Time of Service, A Time of Need

Volume 26

FOUNDATION NEWSLETTER

March 2023

MESSAGE FROM THE CHAIRMAN

Last year, the Senior Living Foundation (SLF) of the American Foreign Service continued to meet its commitment to “take care of our own.”

Pandemic restrictions eased, but the needs of our retired colleagues did not. The Foundation provided support for medical and prescription drug expenses, assisted living costs, transportation, and basic living needs, and opened doors to vital local resources. SLF provided a record number of emergency grants in 2022, most to recent widows waiting for their survivor benefits to start. With your support we have been able to increase grant amounts to ensure they meet our colleagues’ needs.



Now in its fifth year, our Parent Program is a success. The Program provides guidance and care management to the parents of Foreign Service personnel serving abroad. Most Parent Program cases are handled by SLF’s extraordinary Social Work Consultants and Aging Life Care Professionals. The Parent Program brings peace of mind to our colleagues who so admirably are advancing American interests around the world.

After an all-virtual event in 2020, the 2022 Planning for Change Seminar was hybrid. We focused on how to manage the increasing costs for home care and the upheaval in the long-term care insurance market. The energetic engagement of both the presenters and attendees was a reminder of the importance of this event. You will find more details about the Seminar inside this newsletter.

Your generosity makes all this possible. We need your continuing support. Our program expenses once again exceeded \$600,000 in 2022. That is nearly double the pre-pandemic number. Donations from individuals, a few corporations, and bequests totaled more than \$450,000. With a very small draw on our reserve funds, the Foundation was able to fulfill its mission. It seems certain that the continuation of these challenging times will mean more colleagues will seek the Foundation’s help. The SLF has never turned away a qualified recipient. Your generous support ensures that tradition continues.

This year the SLF celebrates its 35th anniversary. We remember and honor our farsighted and creative founders. The Foundation is more active and more relevant than ever. We are very grateful for your continued support as we “take care of our own.”

Sincerely,

Marc Grossman

Overview

As needs changed in 2022, the Senior Living Foundation (SLF) adjusted its work to respond to those needs. We sought Aging Life Care Professionals in new regions, set up multi-state transportation, arranged for home care and admittance to assisted living facilities, and coordinated care across continents. We adapted our efforts in “taking care of our own” as the needs of our colleagues evolved.

The lessons of the first two years of the COVID-19 pandemic enhanced our continued work in 2022. Our Social Work Consultants remained flexible and responded quickly as new challenges arose. Aging Life Care professionals partnered with us in increasing numbers to help our colleagues plan, move, and heal with grace and dignity. Mom’s Meals brought healthy, ready-to-eat options to those who needed them. Our grants meant that lights stayed on, medical treatment was accessible, prescriptions were filled, recovery took place safely, and families stayed connected.

The Foundation’s close ties with the Department of State were as important in 2022 as ever. Our collaborative efforts to support recent widows allowed SLF to respond quickly when needs arose. Throughout the year, we shared the story of the Foundation with partners in the Office of Retirement, various offices at HRSC, the Bureau of Medical Services, and the office of the undersecretary for management. We maintained contact with the Office of Employee Relations to ensure that our active duty colleagues knew where to turn in their times of needs.

We were excited to offer an in-person option for our biennial Planning for Change Seminar in September 2022. This half-day educational event allowed us to see supporters face-to-face for the first time in years. At the same time, we saw virtual attendees from across the United States and parts of Europe. We drew upon the experience of serving the Foreign Service community for the topics of the day and upon SLF’s relationships for the speakers. You can read more about the Planning for Change Seminar on page 3.

Our supporters make all of this possible. More than 1,000 people made contributions to the Foundation in 2022, and more than half of those donations were under \$100. We received notification of a bequest from Ambassador Elizabeth Raspolic. In December, we received our first enrollment in our Legacy Action Group from two people who wanted to share their intention to remember the Foundation as part of their planned giving. The case summaries on pages 4 and 5 demonstrate the impact of these gifts on the lives of our colleagues.

As you read this newsletter and learn about the work of the Foundation over the past year, please know that we are at work now. 2023 marks the 35th anniversary of the Senior Living Foundation. Our work has grown over the years as news of the Foundation has spread. We remain prepared to help those in need. If you know someone who could benefit from the Foundation’s services, please contact us or encourage them to do so. Confidentiality, professionalism, and dignity are at the core of all we do.

SLF MISSION STATEMENT

The mission of the Senior Living Foundation of the American Foreign Service is to provide support to retired Foreign Service personnel and their spouses (including surviving and divorced spouses) and, on the basis of need, to defray the cost of home health care services, senior housing, long term care insurance, or other senior services that contribute to the health and security of the retired Foreign Service family.

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Planning for Change

The Senior Living Foundation held its biennial Planning for Change Seminar on September 20, 2022.

Following a virtual-only event in 2020, we were excited to have an in-person option for this occasion as well as the ability to broadcast to our supporters around the world.

Recent changes in the area of senior care and the cases that have come to the Foundation guided our schedule. Following opening remarks by SLF Chairman the Honorable Marc Grossman, the first session focused on “Difficult Conversations: Family Discussions on Finances and Planning.” Greg Klingler, the Chief Operating Officer and Vice President for Wealth Management at Government Employee’s Benefit Association (GEBA), shared his expertise as a Certified Financial Planner (CFP) and a Chartered Federal Employees Benefits Consultant (ChFEBC) and his years of experience advising Federal employees and annuitants on how to plan for their future. His discussion touched not only on the financial aspects but also on the importance of having conversations with loved ones and others involved in the planning process to ensure that your intentions are clear.

The session on financial planning led to a more focused look at long term care insurance options. Linda Tsironis Caruthers, CSA, LTCP, president of

Long-Term Care Consultants, Inc. in Richmond, Va., shared the evolution of the long term care (LTC) market and the various options that are available today. For a need that is truly unique, there are myriad solutions for everyone even if you already have a LTC policy and want to make sure you are adequately covered. Learn more at ltccinc.com.

A popular session since the first Planning for Change Seminar has been our deep dive into estate planning. Jennifer O. Schiffer, Shareholder at Bean, Kinney & Korman, walked attendees through the key considerations and recent updates for estate planning. Power of Attorney documents, advance directives, wills and trusts, gifting, life insurance, and more were part of the presentation, leaving attendees better informed to update their own plans.

SLF was fortunate to have the leadership of State Department’s Office of Retirement on hand to answer questions. Director Edward Capers, Jr., and Deputy Director Leon Lowder offered an overview of the services their office provides to retirees. One of their recommendations was for annuitants to ensure that their paperwork is updated to reflect any changes in their family situations. Their staff is always ready to assist those who need guidance or help at 202-261-8960.

Home Care and Home Health Care has been in the spotlight recently. There can be confusion when it comes to home care – what does it mean, what does insurance cover, what role does Medicare have, and how to find a provider. We were fortunate to bring together



SLF’s longtime Social Work Consultant Kate Aubert, MSW, and Darla Clinedinst, RN, MSN, a manager of clinical health services at Aetna. With experience in Federal fee-for-service plans, Darla provided illumination into what most health insurance plans will and won’t cover. For example, medically necessary care such as wound dressing and IV medication administration is covered, while assistance with activities of daily living such as transferring, dressing, bathing, and more, are generally not covered. Kate explained some of the challenges in the home health care market, as prices have increased rapidly during the pandemic. She also provided some resources to help those searching for a provider. The Senior Living Foundation is available for guidance and assistance.

SLF Deputy Director Kyle Longton closed the program with a brief discussion of Medicare Advantage, with a particular focus on those plans within the Federal Employees Health Benefit Program. These plans present another option for Federal annuitants to access comprehensive coverage with additional programs for wellness.

The Senior Living Foundation appreciates all who participated in the 2022 Planning for Change Seminar. We will offer another program in fall 2024. Until then, you can access recordings of the most recent event at <http://www.slfoundation.org/planningforchange.cfm>.



RETIREE Case Summaries

Senior Living Foundation (SLF) was founded over 30 years ago to assist with the caregiving and financial needs of our retired Foreign Service community and we proudly continued our mission “to take care of our own” throughout 2022. As inflation skyrocketed and with many still experiencing the residual effects of the pandemic, our services were needed more than ever. Below are some examples of cases the Foundation initiated in 2022.

Cost of Care Depleting Savings

▶ SLF was contacted by the daughter of an elderly Foreign Service widow who had moved to a retirement community several years ago. The widow had managed quite well in assisted living up until this past year. She was moved to a higher level of care because she now requires a wheelchair and suffers from debilitating medical conditions. Her savings have been depleted and her income isn't sufficient to cover expenses.

SLF is providing a recurring monthly grant so the widow can remain in the facility where she is getting the care she requires. As the daughter said, “No one expected her to live this long.”

▶ The widow of a deceased FSO contacted SLF. Through the years, the couple had multiple medical emergencies and chronic problems requiring home care and then residential care. The widow now receives care management services through a county program. She is comfortable and well cared for in the facility; however, the care is slowly depleting her savings.

SLF is providing a recurring monthly grant to the assisted living facility enabling her to remain where she is comfortable while helping to slow down the exhaustion of her finances.

Helping to Coping With Loss

▶ A recent widow of a retired FSO was referred to SLF by her Retiree Counselor. She lives in her own home but was finding that her profound grief after her husband's death was interfering with her ability to manage her affairs.

The Foundation hired a care manager to help her re-organize her affairs following her husband's death. She was referred to the local Hospice for grief counseling and they are also providing a Life Care Associate who is providing ongoing help to stay organized and complete tasks.



Emergency Grants

▶ We continue to receive referrals from HRSC due to the survivor annuity claims processing time. Almost a dozen recent widows located throughout the U.S. contacted the Foundation with similar situations. Each was concerned about running out of money while waiting for their surviving spouse claims to be processed.

SLF provided limited financial assistance by way of emergency grants until the survivor benefits were processed for the surviving spouses. Emergency grants in 2022 totaled close to \$100,000.

Care Management Services

▶ An elderly retired FSO requested help to research retirement communities in the DC Metro area. He lives alone but has health problems which interfere with his mobility. He also will need help to downsize.

SLF funded care management services. The care manager took the retiree to visit several retirement communities and he has selected one he likes. The care manager also provided resource information for downsizing services.

▶ A retired FSO who lives alone was diagnosed with Alzheimer's dementia along with other chronic medical conditions. Her out-of-state family would like to help her move to an assisted living facility closer to them. The retiree was having trouble managing on her own.

SLF hired a care manager who continues to monitor the retiree's status. The care manager is also assisting the family as they make plans for her long-term care.

Resource Center Services

▶ A retired Foreign Service employee called asking for information about home healthcare companies in the Metro DC area. She didn't have an immediate need for these services, but wanted to get an idea of what was available.

*In addition to suggesting she sign-up for a free copy of the **Positive Aging Sourcebook**, we provided the names of agencies that are currently recommended by local care managers.*

▶ A retired Foreign Service employee called requesting guidance. Following her retirement, she had cared for her parents, who are now deceased. Her older sister has been diagnosed with dementia, and the retiree is making arrangements for her sister's care.

The Foundation provided the retiree with links to services in the local area, including the contact information for care managers with guardianship expertise.

PARENT Case Summaries

The Senior Living Foundation (SLF) launched the Parent Program in 2018 as we recognized there was a vital need to support active-duty Foreign Service personnel who find it challenging to support their aging parents, stepparents and in-laws while managing their demanding foreign service career. Since its inception, SLF has provided caregiving assistance and guidance for more than 150 cases ranging from care management, home health care, and nutritious meal delivery services to providing creditable resources, and more. Requests have come from colleagues in 69 different countries and 37 U.S. states, and we have provided services for parents residing not only in the U.S but also in 9 different countries. The following examples demonstrate the range of support the Foundation has facilitated.



Coordinating Care Between States

► An active duty FSO posted in Washington, DC and nearing retirement in the area contacted SLF for assistance with her elderly father residing across the country in another state. He was spending more time in hospitals and rehab facilities than in his own apartment and she was interested in moving him closer to her for caregiving needs.

SLF engaged a care manager in the DC area who provided advice on housing options and facilitated securing a bed with a skilled nursing facility selected by the family. We also furnished the services of a care manager in his current state of residence to work with his rehab facility to complete all the paperwork required for his safe transfer. Once the level of care needed for transport was determined, he moved to the new facility.



Home Health Care

► An FSO posted overseas contacted the Foundation seeking assistance for her elderly mother who needed help with performing several activities of daily living. She was living stateside with a family member who was overwhelmed providing care for her and working full-time.

The Foundation is providing a home care grant for a caregiver to assist her mother two days a week while the family member is at work. The family describes this support as helping to keep their mother at home and out of a nursing facility.

Assisted Living Care & Durable Medical Equipment:

► The Foundation was contacted by an FSO living overseas looking for guidance and advice for her mother suffering from dementia. She recently moved her mother into a small assisted living facility for which she paid a large portion of the total expense. She was concerned that there may be better and more affordable options for her mother's care.

SLF hired a local care manager who assessed her mother's current facility placement and reviewed other potential caregiving alternatives. It was determined that she had made an excellent choice for her mother given the options in the area. SLF also provided a grant for a lightweight wheelchair.

Guidance and Resources

► The spouse of an active FSO living overseas contacted the Foundation requesting guidance for her elderly parents residing in the U.S. Her stepfather has Alzheimer's and military service-related disabilities and her mother is the sole provider of his care. The mother was distraught over a notification she would need to begin paying an exorbitant monthly fee for her husband's rehab care, and an attorney's advice she should either divorce her husband or apply for guardianship.

The Foundation hired a care manager who recommended she consult with an elder law attorney, who helped her mother apply for state-funded financial assistance and an increase in his service-connected disability benefit. The care manager also worked with the mother on long-term planning and provided creditable resource referrals.



Prepared Meal Delivery

► An FSO serving overseas requested help for his elderly, widowed, mother-in-law. She is very low income and lives alone in the U.S. She requires help managing her multiple chronic medical issues.

SLF provides intermittent care management services for courtesy visits to ensure she is managing her daily activities successfully. We also provided a monthly grant to pay for various assistive services that included a Mom's Meals delivery of nutritious prepared meals.

Expression of Thanks

The Senior Living Foundation would like to express our thanks to the following individuals who made gifts to the Foundation in 2022:

A

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“
Thanks to the Foundation,
my anxiety is greatly
reduced and I feel like
I can start to figure out
how to go on.

”

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 Your support makes me
 feel that I am not alone in
 my struggle.
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 source of information
 and support.
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In 2022, Charles “Chuck” Angulo and Kathleen Fisher became members of the Legacy Action Group and authorized us to share their names in the hope that their commitment might inspire other colleagues. In their communication, they wrote, “Helping those in need is noble, but taking care of your own is very rewarding.”

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