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Disclaimer: Although we attempt to ensure accuracy we cannot accept responsibility for the correctness of the information supplied herein or for any opinions expressed.

As a non-profit organization, the Rice County Council on Aging advocates for, serves and empowers the aging citizens of Rice County, Kansas, providing them with the resources needed to continue living an active, healthy and independent lifestyle.



RICE COUNTY COUNCIL ON AGING  
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# Grains of Rice



*Grains of Knowledge for Rice County Seniors*

## Part D Open Enrollment October 15 - December 7

Daylene Linville

Every year by law, Medicare beneficiaries have an opportunity, and should, check their Part D prescription drug costs for the upcoming year. According to Medicare standards, the insurance provider is required to notify all of their beneficiaries of changes with their plan by early October. Increases in monthly premiums and annual deductibles are the main reasons beneficiaries change insurance plans. However, the insurance company is also required to notify beneficiaries if they are dropping a prescription which maintains their health.

In Kansas there are 25 prescription drug plans offered to Medicare beneficiaries. Knowing which one to enroll in is a challenge for people new to Medicare. But the Center for Medicare and Medicaid has a Plan Finder online program which is very informative. The staff at the Rice County Council on Aging has three counselors trained in the use of this program. We can help clients with information to help them in making decisions which will affect their financial situation as well as their health care.

Last year during the Medicare Open Enrollment for 2019 (10/15/18-12/7/18) the RCCA helped over 267 Medicare beneficiaries with their Part D prescription drug plan. **Of the 267 clients seen, we were able to save them a total of over \$128,700!** One person saved \$16,826 because her local pharmacy closed and the next closest pharmacy didn't accept her prescription drug (Part D) plan. Can you imagine the financial burden this would have caused this person if she hadn't checked on her Part D plan during Open Enrollment?

We have three trained counselors available for appointments, so please call the RCCA at 620-257-5153 and make your appointment before December 7th!



# No Bull from Rocky

ROCKY GAINES, Board President  
Rice County Council on Aging



Your Rice County Council on Aging (RCCA) Board of Governors' very first responsibility is to, **"Develop a plan for a comprehensive, coordinated system of delivering senior services to qualifying adults in Rice County."**

**THE MISSION STATEMENT THAT GUIDES US IS,**  
*"To develop and implement a plan for affirmatively changing those conditions which pose significant barriers to those older persons who desire to live independently in the community."*

**Here's how we built the plan to help people stay in their homes:**

**PROVIDE OUTSTANDING PERSONAL CARE**

- Assist with bathing and dressing
- ↕
- Obtain prescriptions
- ↕
- Facilitate contact with health care providers
- ↕
- Help with medical devices
- ↕
- Comply with federal and state statutes

**BUILD STRONG COMMUNICATION**

- RCCA to client
- ↕
- Client to RCCA
- ↕
- RCCA to family
- ↕
- Family to RCCA
- ↕
- RCCA internal communication
- ↕
- RCCA to state, federal, etc.

**CONSIDERING THE DEVELOPMENT OF A RESPITE PROGRAM**

**BUILD A SAFE ENVIRONMENT**

- Perform background checks on employees
- ↕
- Support a fall prevention program
- ↕
- Ensure sanitary homes
- ↕
- Ensure presence of required safety equipment

**STRENGTHEN THE VISITATION PROGRAM**

- Introduce and advertise the program through:
  - Word of mouth
  - Newspaper
  - Grains of Rice
- ↕
- Comply with federal and state statutes



**PROVIDE EXCELLENT HOUSEKEEPING**

- Perform maintenance cleaning
- ↕
- Provide household assistance
- ↕
- Comply with federal & state statutes

*The real message here is the RCCA wants to ensure the citizens of Rice County that their RCCA has a dynamic mission and a plan to help our clients remain in their homes, living healthy, happy, independent lives as long as absolutely possible!*

## STERLING VILLAGE: NEW NAME. SAME 5-STAR RATING.

Sterling Presbyterian Manor is under new ownership and is moving forward with a new name – Sterling Village. While the name has changed, one thing remains the same: the community's consistent 5-star rating.

A Kansas nonprofit senior living community, Sterling Village is committed to providing outstanding quality care and service that people in and around Sterling know and trust.

**Independent Living**  
 Independent living is perfect for the senior who wants an active lifestyle without any worries about home maintenance or chores. Residents live in beautiful cottages and the staff of Sterling Village takes care of the rest. Residents may take part in vibrant programs, activities and events while the staff takes care of the lawn, home maintenance and light housekeeping. Best of all, staff is available 24 hours a day.

**Transitional Living**  
 For someone who needs help with daily tasks – like bathing or safely taking medications – transitional living is the best of both worlds. Residents live with independence in their own private or semi-private suites with the confidence of knowing that support is available 24/7 if ever needed.

**Rehabilitation**  
 Rehabilitation services provide the time, support and care that is needed to fully recuperate from an illness, surgery or injury. Sterling Village offers physical therapy, occupational therapy and speech therapy to help rehabilitation patients return to health and home at their own pace.

**Health Care Services**  
 Sterling Village is renowned for exceptional 24-hour care. The skilled nursing center has consistently earned 5-star ratings. Residents receive care around the clock from a highly ranked and compassionate team of caregivers.

**For More Information**  
 For more information on any of the services offered at Sterling Village, call (620) 392-4071 or [visit SterlingVillage.org](http://visitSterlingVillage.org). The community is located at 204 W. Washington Ave., Sterling, KS 67579.

# Attendant Care Services

Attendant Care Services include the basic care services that will enable an individual in need of care to live in their home and carry out functions of daily living, mobility, and self-care, rather than living in a care facility. The RCCA can provide supervision and/or assistance with bathing, medications, dressing, and personal appearance under the direction of a licensed health professional.

**Call for more information and/or to set up an appointment.**

## 620.257.5153

# HOW

can we help you?

## COUNT ME IN!

Please take a little time to fill out the coupon below. This helps us to use the funds we have wisely and to know whether Grains of Rice is serving the seniors of our community.

I want to support **Grains of Rice**, enclosed is my donation.

I wish to receive **Grains of Rice** as an email attachment. My email address is: \_\_\_\_\_

# Credit Card Scams

Taken in part from an article by  
LATOYA IRBY  
December 09, 2018

Credit card scammers are constantly coming up with new ways to scam cardholders - or putting a new spin on an old credit card scam. Being on the lookout for scams protects your credit card information and helps you prevent fraud and unauthorized charges on your credit card account. Here are a few credit card scams to watch out for.

## CONFIRM YOUR INFO FOR YOUR EMV CARD

The credit card industry is moving to EMV chip enabled credit cards to reduce credit card fraud. The move has taken place over several months, with credit card issuers sending out new cards over a period of time rather than all at once.

### How the Scam Works

Scammers, posed as credit card issuers, email consumers warning that the cardholder must update their personal information before they can receive their new chip card. Replying to the email with personal information, even clicking a link and entering personal information can give the scammer information that can be used to commit identity theft.

### How to Avoid Being Scammed

- ◆ Always remember that your credit card issuer will not ask you to update information over email.
- ◆ Credit card issuers send new chip credit cards automatically without any action on your part.
- ◆ Contact your card issuer's customer service using the number on the back of your current credit card for questions about receiving your new EMV card.
- ◆ Don't click on links in emails, even if they look like they come from your credit card issuer. Visit your credit card issuer online only by going directly to the card issuer's website.

## POTENTIAL FRAUD ON YOUR ACCOUNT

Having your credit card issuer warn you about fraud on your account can protect you from future fraudulent charges. Ironically, scammers can use this type of phone call to commit real fraud.

### How the Scam Works

You receive a call from someone who says they're from your credit card issuer's fraud department. They say there has been suspicious activity on your account and need some information from you to verify whether your account has been compromised.

Scammers may already have some information - your name, address, or account number - and they use this to subtly convince you that they're your credit card issuer. They're calling to get additional information they can use for fraud - the security code on the back of your credit card, for example.

### How to Avoid Being Scammed

- ◆ Your credit card issuer may really call you if fraud is suspected on your account. However, rather than give out your personal information, you should hang up and call the number on the back of your credit card to be sure you're really speaking with your credit card issuer.
- ◆ Don't give out your credit card information on any call you didn't initiate.
- ◆ Continuously monitor your account activity online or via smartphone app so you're aware of your account activity.
- ◆ Report unauthorized charges to your credit card issuer right away. You can be issued a new credit card if your account has been compromised.

## FREE WI-FI

In an effort to save data on your phone or to avoid paying for Wi-Fi when you're in public, you may look for and connect to the first open Wi-Fi hotspot you find. But, this may not be a safe choice.

### How the Scam Works

Scammers set up a free Wi-Fi hotspot that doesn't require a password. Once you're connected, the scammer can access virtually any information you send over the network. If you log into your online bank or check your credit card balance, the scammer can get your username and password. If you place a mobile order, the scammer can get all your credit card and personal information. They can sometimes even access information in your browser history or decrypt information sent over through secure websites.

### How to Avoid Being Scammed

- ◆ Be wary of free Wi-Fi connections, especially in places that typically charge for Wi-Fi. Even if the place you're visiting offers free Wi-Fi, confirm the name of the network with an employee before connecting.
- ◆ Be careful of the information you send when you're on any free Wi-Fi. Even when you're connected to the right network, hackers can connect to the same network and intercept information you're sending.

## CREDIT CARD SKIMMING

We take for granted that our credit cards are safe when we swipe our credit cards or hand them to a cashier to fund transactions. However, there's a risk that credit card information is being stolen when it's swiped to pay for goods or services.

### How the Scam Works

With credit card skimming, the scammer captures your credit card on an otherwise legitimate transaction. Scammers may place a skimming device over a regular credit card processing terminal. Gas stations and ATMs have been a long time favorite for scammers looking to place skimming devices. More recently, scammers have started placing skimmers over the credit card readers in self-checkout lanes at major retailers.

Sometimes cashiers and waitresses have been recruited to be part of a skimming ring. They swipe your credit card through a handheld skimming device when you're not looking.

Once your credit card information has been "skimmed," scammers can use it to create fake credit cards and make fraudulent charges on your account.

### How to Avoid Being Scammed

- ◆ Inspect credit card readers before using them, especially at gas stations, ATMs, and self-checkout lanes. Avoid using any credit card reader that looks like it's been tampered with.
- ◆ Cover your hand when you're entering your PIN. Scammers often place cameras near skimming devices to capture your PIN.
- ◆ Monitor your credit and debit card accounts closely. If you spot any charges you didn't make, contact your credit card issuer right away.

# IDENTITY THEFT PROTECTION

Taken in part from an article by:  
American Consumer Credit Counseling

In 95%  
of identity theft  
cases, information  
was used to open an  
account in the  
victim's name.

## HOW DOES IDENTITY THEFT OCCUR

Identity theft can occur in a number of ways. Thieves use several methods to obtain the information they need. Some are old, some are new, but all can be effective in wreaking havoc on your finances. With simple precautionary measures you can protect yourself from theft.

*Tip: Never carry your social security card or number on your person.*

## MAIL THEFT

Any unlocked mailbox on the street could be susceptible to mail theft. Someone could walk by and grab an envelope containing private information, or even a check.

### PREVENTION

- Put outgoing sensitive mail in a blue USPS mailbox.
- Bring outgoing mail to the PO.
- Use online bill payment services.
- Use a PO Box or mailbox with a lock.

## STOLEN WALLET/PURSE

Your wallet/purse probably contains your IDs, credit cards, insurance card, and maybe your checkbook. With these items, a thief could make purchases, empty accounts, or even open new accounts in your name.

### PREVENTION

- Keep your wallet/purse close to you.
- Never leave it unattended.
- Know what's inside in case of theft.

## MALWARE

Malware is malicious software that can gather sensitive information or gain unauthorized access to computers. Malware can infect your computer if you click pop-up ads, unfamiliar links, or download music or videos from illegitimate sites. Some malware may even disguise itself as protective software, telling you that you're in danger, and to click a link for protection.

### PREVENTION

- Use creative passwords for your accounts with mixes of numbers and letters, and avoid writing them down.
- Do not download illegal copies of music or videos.
- Do not click on pop-up ads or run unfamiliar programs.
- Install anti-virus software from a reputable company.
- Do not respond to or click unfamiliar notifications.

## DUMPSTER DIVING

Thieves will literally dig through your garbage looking for documents that contain your personal information, such as bank and credit card statements, utility bills, etc.

### PREVENTION

- Shred personal and financial documents before disposing.

## SKIMMING

Thieves place their own "skimmers" over the card slots on ATMs, gas stations, store check out lines, etc. so that they can capture the information on your card, create duplicates of your card for their own use, and they may also use cameras pointed at the keypads to watch you enter your PIN.

### PREVENTION

- Anytime you swipe your card, inspect the device for loose or mismatched parts and anything out of the ordinary.
- Cover the keypad with your hand whenever you enter your PIN to hide it from cameras or onlookers.

## PHISHING

Phishing is when you receive an email or a pop-up ad claiming to represent a financial institution or company, asking you to verify personally identifying information.

### PREVENTION

- Do not respond to such emails, or click any links.
- If you wish to do any business online, visit their website by typing in the official address.
- Report phishing emails to the FTC by forwarding to spam@uce.gov.

# IT'S FALL Y'ALL



## Housekeeping Services

Do you need help running the vacuum?  
Is your laundry piling up?

Rice County Council on Aging has openings for housekeeping services. If you would like to schedule an appointment to talk about our services, call

**620.257.5153**



### RICE COUNTY Senior Centers

*Alden*

Township Hall  
Heidi Bolton  
785-223-1248

*Bushton*

T-Bird Center  
Marlin Sittner  
620-562-0332

*Chase*

Chase Senior Center  
Silver Ingram  
620-938-2010

*Geneseo*

55+ Club on Main St.  
Joyce Mullen  
824-6489

*Little River*

Senior Center  
Meredith Davis  
620-897-6672

*Lyons*

Park Place  
Darla Graff  
620-680-6150

*Sterling*

Silver Threads  
Donna Grizzle  
620-278-3280

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#### NATIONAL DO NOT CALL REGISTRY



##### QUESTION

How can I list a number on the National Do Not Call Registry?

##### ANSWER

The federal government's National Do Not Call Registry is a free, easy way to reduce the telemarketing calls you get at home. To register your phone number or to get information about the registry, visit [www.donotcall.gov](http://www.donotcall.gov), or call 1-888-382-1222 from the phone number you want to register. You will get fewer telemarketing calls within 31 days of registering your number.

Would you like an email copy of *Grains of Rice*?

Call 620-257-5153 to sign up!

*Grains of Rice* is also available on our website:

[www.ricecountycouncilonaging.com](http://www.ricecountycouncilonaging.com)

# PROTECTING MOM & DAD

by Amy Nofziger and Mark Fetterhoff, AARP,  
September 4, 2019

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*Request Your Free Credit Reports Online at  
AnnualCreditReport.com or Call 1-877-322-8228*

## Privacy laws make it tough to fight for your parents, but there's still a lot you can do.

**What can you do to keep predators from scamming your parents out of the money they saved over a lifetime?**

Part of the problem is that laws designed to protect their privacy can handcuff your efforts to intervene to help. "You'll need your parents' consent to monitor accounts," says Dean Graybill, a Vice President for Litigation with AARP Foundation. "and they'll need to give you power of attorney to act on their behalf."

To get your parents to cede that control, you'll need patience and trust. Experts at AARP's Fraud Watch Network advise against putting parents on the defensive by getting upset with them. The best course: lead with empathy and compassion. If you can open the door to having your help accepted, here's a checklist of what you can do:

### Protect their identities

- Ask to go over their credit reports with them. Be certain

- that someone else hasn't opened an account in your parents' names.
- Help them put a credit freeze in place to ensure new credit can't be opened in their names.

## FREEZE MOM & DAD'S CREDIT

- Ask your parents not to carry their social security cards, and to give out their SSN only when absolutely necessary.

### Safeguard their phones

- Make sure your loved ones have a voicemail system, and ask them to let any call go there if it's from a number that they don't know.
- Ask questions like, "what would you do if someone called and said your grandchild is in trouble?" running through scenarios will help keep them from getting caught off guard.

- Get a call-blocking app to screen out spam calls on their smartphones.

### Become their advocate

- Be sure you are listed as a trusted contact on their investment accounts.
- If your parents are not ready to give you power of attorney over their accounts, ask them to authorize investment firms to send you duplicate copies of statements.
- Check the credentials of your parents' financial advisor at [brokercheck.finra.org](http://brokercheck.finra.org).

### Upgrade their tech

- Make sure that computers are running the latest version of windows and that other updates have been completed. If necessary, purchase late-generation virus protection software.
- Check that their wi-fi network at home is password protected.
- Help them manage their passwords. explore options that work for them but also protect critical accounts.

## HOW TO MONITOR YOUR IDENTITY CREDIT REPORTS

- Review your credit reports at least once a year. You can check for any incorrect information or fraudulent activity.
- You are entitled to one free credit report every year from each of the three credit reporting agencies (Experian, Equifax, TransUnion).
- You can get them all at once or stagger your requests every 4 months, so that you are monitoring your credit report as frequently as possible.

## MONITOR YOUR ACCOUNTS

- Review your bank and credit card statements every month and check for any unfamiliar activity.

## EXPLANATION OF INSURANCE BENEFITS

- This document from your health insurance provider will outline any activity regarding hospital and doctor visits, procedures, etc.

## WHAT IF YOU'VE BEEN VICTIMIZED?

### Contact the 3 Credit Reporting Agencies

- [www.Experian.com](http://www.Experian.com) | 1-888-EXPERIAN
- [www.Equifax.com](http://www.Equifax.com) | 1-800-525-6285
- [www.TUC.com](http://www.TUC.com) | 1-800-680-7289
- Contact each agency, and ask to place an identity theft alert on your reports.

### Contact your Bank & Creditors

- You can report stolen/missing cards, and any fraudulent activity on your statements.
- You can close/freeze any accounts that have been tampered with.

### Contact the Federal Trade Commission

- [www.FTC.org](http://www.FTC.org) | 1-877-ID-THEFT
- File a complaint with the FTC and you will receive a document verifying that you are the victim.
- Fill out the ID theft affidavit.

### Contact the Local Police

- File a report with local police.
- Your identity should be treated like any other stolen property. Document and report the theft to begin the investigation.
- Get a copy of the report as evidence for re-securing your identity and removing the fraudulent charges.

**In these days of increased requests for service & decreased funding, we are most grateful for each one that donates.**



### Information & Assistance

Grace Brown  
Charles & Jacque Oborny  
Judy Carson  
Alta Linden

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Mike Bernhardt  
Russell & Terese Hadley  
Max & Nancy Sauer

Rhonda Newman  
Lucy Lyon  
Robert & Cora Lee Beaver  
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### Newsletter

Richard & Mary Hysell  
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Bonnie Cain

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Manuela Silva  
Helen Stockstill  
Stanley & Elda Bettin  
Virginia Hurst  
Robert & Carol Behnke

### Utilities

Church Women's Thrift Store  
Anonymous

### Equipment

Marc & Vicki Cavitt

## KANSAS FARM BUREAU HEALTH PLAN ENROLLMENT TO BEGIN OCT. 1

Kansas Farm Bureau Health Plans enrollment begins Oct. 1 for individuals and families searching for affordable, comprehensive health care benefits.

Kansas Farm Bureau Health Plans will provide members with affordable and competitive rates for medical and dental coverage. With one of the largest networks available, the plans can help save money while providing dependable and affordable health care coverage.

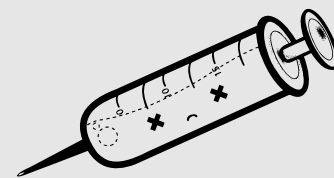
Also on Oct. 1, members age 65-plus can sign up for Medicare supplement insurance plans. Coverage for individual and family plans, dental/vision and

Medicare supplement plans will take effect Jan. 1. Enrollment for short-term plans to fill temporary gaps in coverage begins Dec. 2.

"You can sign up and change your policy at any time," (local agent) says. "And rest assured, as long as you pay your premiums and annual membership dues, you will never lose coverage."

The enrollment process is estimated to take four to six weeks. A Kansas Farm Bureau membership is required to begin enrollment. Visit [www.kfbhealthplans.com](http://www.kfbhealthplans.com) for more information, or call Teresa Boeken at 620-278-2572.

# Vaccines You'll Need After 50!



Taken in part from an article by Barbara Stepko  
AARP, August 26, 2019

It's not too early to start thinking about scheduling your flu vaccine. The Centers for Disease Control and Prevention (CDC) recommends you do so by the end of October, and your body needs a good two weeks after your shot to get your virus-fighting antibodies up and running. If you're stopping by your doctor's office or a retail or walk-in clinic for your annual shot, it's also a good time to consider whether you're up-to-date on all the other vaccines you should be receiving as an adult.

After all, adults — yes, even those 50 and older — need a poke to protect against serious, and potentially lethal, diseases. And coupling your flu shot with a pneumonia vaccine, for instance, can help you avoid serious respiratory problems that can sometimes piggyback on a system weakened by flu. (You may have heard that the government was changing pneumonia vaccine recommendations; that hasn't happened yet, but your doctor will have the most up-to-date information.)

Getting up to date on the necessary vaccines can have other benefits, too. "There are new vaccines that have come out in the past several years, specifically aimed at older adults," says Morgan Katz, M.D., an assistant professor of medicine at Johns Hopkins University School of Medicine. One of them? Shingrix, the amazingly effective shingles vaccine.

Below you'll find the four vaccinations every adult needs, followed by two — for hepatitis A and B — that you need only if you have certain risk factors. What you won't see on the list? Measles and chicken pox vaccines. Anyone born before 1957 wouldn't need a measles vaccine because the disease was so prevalent when they grew up that immunity as an adult is assumed. Chicken pox is similar in that most adults already have immunity from childhood exposure to the disease, Katz says. "Almost all adults over 40 have been exposed to chicken pox," she says, noting that it would be "an extremely rare case" for an adult not to have been. That said, if you think you could be in that tiny minority, ask your doctor about getting the chicken pox vaccine as an adult.

For the rest of the list, you can get your necessary shots at doctors' offices, pharmacies, workplaces, community health clinics and other locations. And most health insurance plans will pick up the tab. So stop in and let 'em stick it to you.

## **Influenza vaccine**

**Who needs it:** All adults, no matter age.

**How often:** Once a year. "The virus itself changes every year," says Katz. "Researchers try to predict what will be the most common strain that season, then reformulate the vaccine accordingly." Flu season typically begins in October and ends in March; the CDC recommends rolling up your sleeve by the end of October since it takes about two weeks after a vaccination for flu-fighting antibodies to develop in the body.

**Why you need it:** The flu can lead to hospitalization and sometimes death — and seniors are the most vulnerable. Studies show that a vaccination can reduce the risk of illness by as much as 40 to 60 percent.

**Talk to your doctor if:** You've had a severe reaction to the flu shot in the past, are allergic to eggs (funny enough, the flu vaccine is most commonly grown in them), have (or have had) Guillain-Barré syndrome, or have a fever. (In that case, you'll likely be asked to wait until your temp is back to normal before you get the vaccine.)

## **Pneumococcal vaccine (pneumonia)**

**Who needs it:** Healthy adults 65 years and older, or adults 19-64 with certain risk factors (smoking, or health problems, such as chronic lung or heart disease, leukemia, lymphoma or alcoholism).

**How often:** The CDC recommends two pneumococcal vaccines for healthy adults 65 and older. Don't get them at the same time. You should receive a dose of the pneumococcal conjugate vaccine (PCV13), then a dose of pneumococcal polysaccharide vaccine (PPSV23) one year later. Those who have any of the risk factors above should get one dose each of PCV13 and PPSV23 before age 65, separated by eight weeks.

**Why you need it:** Pneumococcal disease, which can cause pneumonia, kills more people in the U.S. each year than all other vaccine-preventable diseases combined. An estimated 28,000 cases and 2,900 deaths from invasive pneumococcal disease occurred in 2014. Young children and those over 65 have the highest incidence of serious illness, and older adults are more likely to die from it. Experts estimate PCV13 prevented more than 30,000 cases

of invasive pneumococcal disease and 3,000 deaths in its first three years of use.

## **Tdap (tetanus, diphtheria, pertussis) vaccine and/or the Td (tetanus, diphtheria) booster**

**Who needs it:** The Tdap vaccine came out in 2005, and along with protecting against tetanus and diphtheria, like the vaccine it replaced, it also includes new, additional protection against whooping cough, also known as pertussis. If you can't remember ever getting this shot, you probably need it. And doing so, says Katz, can also count for one of the Td boosters you're supposed to get every 10 years. (You know the one ... it's the shot you wonder if you're current on after you step on a rusty nail during your vacation.)

**How often:** You get Tdap only once, and after that, you still need the Td booster every 10 years. Otherwise, your protection against tetanus and diphtheria will fade.

**Why you need it:** Due to a rise in whooping cough cases in the U.S., you really do need to be vaccinated against it, even if you're over 65. In the first year after getting vaccinated, Tdap prevents the illness in

about 7 out of 10 people who received the vaccine.

**Parting shot:** This vaccine is especially crucial for people who have close contact with infants younger than 12 months of age — including parents, grandparents, and child care providers.

## **Shingles (herpes zoster) vaccine**

**Who needs it:** The CDC recommends that everyone 50 and older get the new shingles vaccine, Shingrix, even if they had the earlier recommended vaccine, Zostavax — which was much less effective — and even if they've already had shingles.

**How often:** For now, the CDC is recommending only that you get this new vaccine, which is given in two doses spaced two to six months apart.

**Why you need it:** One in three people will get shingles, usually after age 50. The risk rises with age. By 85, half of adults will have had at least one outbreak. Chicken pox and shingles are caused by the same virus, varicella zoster. After a person recovers from chicken pox, this virus stays dormant for decades in the body, ready to

appear when the immune system is weakened by stress, medication or disease. This infection causes a red rash and painful blisters. About 15 percent of sufferers are left with extreme nerve pain — a condition called postherpetic neuralgia (or PHN), which can last for months or years. Shingrix can protect 97 percent of people in their 50s and 60s, and 91 percent of those in their 70s and 80s.

## **Hepatitis A vaccine**

**Who needs it:** People 50 and older who are at high risk for hepatitis A (HAV), a disease of the liver. Infections result primarily from travel to another country where hepatitis A virus transmission is common, through close contact with a hepatitis A-infected individual, or recreational drug use.

**How often:** Once, but given in two doses over six months.

**Why you need it:** Hepatitis A rates in U.S. have declined by more than 95 percent since the hepatitis A vaccine first became available in 1995. In 2016, there were an estimated 4,000 hepatitis A cases in the U.S.

## **Hepatitis B vaccine**

**Who needs it:** Adults 50 and older who are at risk for contracting hepatitis B, a liver infection. Hepatitis B is transmitted when a body fluid from a person infected with the hepatitis B virus enters the body of someone who is not infected. This can happen through sexual contact, or things like contact with blood or open sores (say, from a job that exposes you to human blood or other bodily fluids), or sharing anything from a needle to a razor to a toothbrush with an infected person. Other risk factors for infection include being on kidney dialysis, traveling to countries where hepatitis B is common, or having HIV.

**How often:** Adults getting the vaccine need three doses — the second dose given four weeks after the first; the third dose five months after the second.

**Why you need it:** The CDC estimates that the estimated number of new HBV infections in 2016 was 20,900.

**Talk to your physician if you:** Have a life-threatening allergy to yeast, or to any other component of the vaccine, or are moderately or severely ill when a dose of vaccine is scheduled.