

THE GOOD LIFE

A Publication for Members of the Senior Savers Association • 2025

1

Prevent Falls With These 3 Easy Moves

4

Annual Meeting Proxy

5

Car Rental Discount

6

Early Detection and Management of Feline Diabetes

IN THIS ISSUE

Prevent Falls With These 3 Easy Moves



(BPT) - If you're an American over age 65, or have a senior loved one, you know how big of a risk falls can be in daily life.

As people age, their balance becomes less steady, which can lead to an increase in stumbles and tumbles. But it can mean more than the inconvenience of a turned ankle. The Centers for Disease Control and Prevention (CDC) reports falls are the leading cause of injury and death from injury among people 65 and older. About three million seniors visit the emergency room due to falls every year.



The good news? There are simple steps you can take to reduce your risk of falling. It's about increasing balance and stability.

"While the risk of falls increases as we age, it's not inevitable," said Dina Sexton, a national trainer for SilverSneakers, the nation's leading fitness and well-being improvement program for seniors. "There are many simple, customizable exercises that can reduce the risk of falls. A steady sense of balance is the key."

For those 65+, the right health plan can provide benefits to improve balance and prevent falls. According to a recent study by Tivity Health, a leading provider of health and wellness solutions, including SilverSneakers, 22% of Medicare Advantage beneficiaries report having fallen in the past year compared to 26% in traditional Medicare. Those who participate in SilverSneakers report the fewest falls at 14%. SilverSneakers members are also less likely to feel unsteady when standing or walking and are less worried about falling.

Almost all physical activity helps lower the risk of falls. Movement of any kind improves body awareness, helps build bone density and even increases muscle mass. Falls happen most often while you're doing something mundane - going down a flight of stairs, changing a lightbulb, or

walking on a slippery floor. That's why it's important to focus on "functional training," which helps strengthen your body for everyday activities, said Sexton.

What's functional training? It's an exercise designed to mimic the types of movements you do in everyday life, like squatting, lifting, stepping up and down, balancing, walking, reaching above your head and more.

These types of moves require multiple muscle groups to work together, boosting coordination and allowing you to move in different planes of motion - from side to side and back and forth. Doing this helps improve joint health, and it gives you a better understanding of the way you move in general. Put another way, it gives people the strength and stability needed to avoid falls and ultimately to live independently.

Here are a few exercises you can do at home to help avoid falls. But before you do, consult a doctor for their advice and recommendations.

Sit-to-stand

Difficulty getting up and down from things like a dining room chair or a toilet seat can cause you to feel unsteady, which contributes to falls.

- Sit on a sturdy chair of standard height. Have a support in front of you, like the kitchen table or a countertop, to use if you feel unsteady.
- Lean forward and squeeze your gluteal muscles to stand up. The goal is to not use your hands.
- Repeat 10 times.

Balance exercises

Balance is the key to stability. Practice your balance this way:

- Stand by your kitchen counter or in a corner, so you'll have something to reach out to if you lose your balance.
- Move your feet apart, shoulder width. Hold that pose steady, without swaying, for 10 seconds with your eyes open. Work your way up to 30 seconds.
- When you can hold that pose for 30 seconds without swaying, do the same with your feet together.
- When you feel confident with your feet together, do the same on one foot, then the other.
- When you're confident with those poses, do them all with your eyes closed.
- Lower your heels so your feet are flat.
- Repeat 10-15 times.

The key to these exercises, said Sexton, is to do them consistently. A few minutes a day will make a big difference in your balance, flexibility and strength.

Tivity Health, through its flagship brand SilverSneakers, is the nation's leading community fitness and well-being improvement program that helps eligible Medicare Advantage members stay physically active, socially engaged and mentally sharp. The program includes a fitness center membership and virtual classes that foster social interaction among members and encourage them to live healthy, active lifestyles. The program is available to more than 19 million Americans through many Medicare Advantage plans, Medicare Supplement carriers and group retiree plans.

With the right Medicare Advantage plan, joining a senior fitness program is easy. And, with over 30 years of experience serving the senior population and offering classes for every fitness level, it's an excellent way to get fit, stay engaged, reduce falls and be healthy.

Heel raise

Heel raises can strengthen your calf and thigh muscles, improving balance and flexibility.

- Stand in front of your kitchen counter or by a sturdy kitchen chair with your feet flat on the floor, shoulder-width apart.
- Lift both heels off the floor, so you're standing on the balls of your feet.



NOTICE OF ANNUAL MEETING OF MEMBERS

The Annual Meeting of the Members of Senior Savers Association will be held at 12444 Powerscourt Drive, Suite 500A, St. Louis, MO 63131, on Friday, March 14, 2025 at 11:00 a.m. (CST) for election of Directors and for the transaction of such other business as may properly come before the meeting and any adjournment thereof.

The above notice is given pursuant to the By-Laws of the Association.

PROXY
Senior Savers Association
March 14, 2025 Annual Meeting of Members
THIS PROXY IS SOLICITED ON BEHALF OF
SENIOR SAVERS ASSOCIATION

The undersigned member of Senior Savers Association does hereby constitute and appoint the President of Senior Savers Association, the true and lawful attorney(s) of the undersigned with full power of substitution, to appear and act as the proxy or proxies of the undersigned at the Annual Meeting of the Members of Senior Savers Association and at any and all adjournments thereof, and to vote for and in the name, place and stead of the undersigned, as fully as the undersigned might or could do if personally present, as set forth below:

1. FOR [], or to [] WITHHOLD AUTHORITY to vote for, the following nominees for Board of Directors: Tim Pabst, Tom Ebner, and Charles Budinger
2. In their discretion, the proxies are authorized to vote upon such other business as may properly come before the Meeting.

This proxy, when properly executed, will be voted in the manner directed by the undersigned member. If no direction is made, this proxy will be voted for the election of directors and officers.

DATED: _____, 2025

Signature _____

Name (please print) _____

Please date and sign and return promptly to 12444 Powerscourt Drive, Suite 500A, St. Louis, MO 63131 whether or not you expect to attend this meeting. The Proxy is revocable and will not affect your right to vote in person in the event that you attend the meeting.

St. Louis, Missouri
February 21, 2025

Let's go for a drive!

Avis

Save up to 25% off base rates and accumulate points for every qualifying dollar you spend with your complimentary membership in Avis Preferred[®]

- Redeem points for rentals and accessories
- Enjoy expedited service and go straight to your car at most locations
- Save your rental preferences and track your activity and rewards anytime
- Receive exclusive monthly email offers

Budget

Budget rental a car has a reputation for excellence and value across the globe. Members can save up to 25% off Pay Now rates and receive even more perks when they enroll in Budget Fastbreak

- Get exclusive rates plus get a free upgrade and welcome bonus after your first rental
- Flash your license, pick up your keys, and bypass the lines for a quick exit from the rental counter
- Keep track of your rentals and receive \$25 in Budget Bucks
- Receive exclusive deals from Budget so you can save more time and money



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Terms and conditions apply. Visit your association website for complete details.

Cat Wellness Check

These are all typical signs of feline diabetes



Early Detection and Management of Feline Diabetes: What Cat Owners Need to Know

(BPT) - During National Diabetes Month, Elanco is raising awareness about an often-overlooked disease - feline diabetes. With approximately 600,000 cats in the U.S. diagnosed with diabetes in their lifetime, and cases on the rise, Bexacat™ (bexagliflozin tablets), an innovative treatment, is changing the landscape of feline diabetes care.[1],[2]

Feline diabetes occurs when a cat's body is unable to regulate sugar (glucose) in their blood due to insulin resistance and/or insulin deficiency. Glucose is an important fuel source for cells in the body and insulin (a hormone from the pancreas) is responsible for driving glucose into the cells to be utilized for energy. Without insulin, glucose is unable to enter cells, and the body is forced to use fat and muscle for energy to avoid starvation despite increasingly high blood glucose levels. Over time, this cycle of "starvation amidst plenty" leads to weight loss despite an excessive appetite, increased thirst and urination, lethargy, and a life-threatening buildup of acids in the blood from

excessive fat breakdown called ketoacidosis. Unfortunately, feline diabetes is a chronic illness that requires lifelong medical care and owner education to prevent complications and ensure a good quality of life.

For pet owners, receiving a feline diabetes diagnosis can feel scary and overwhelming. They face the fear of the unknown and may worry about lifestyle changes and the complicated nature of traditional therapy. Over 90% of cat owners say they know their cat best; however, many are unfamiliar with symptoms of feline diabetes.[3] Recognizing the signs early can lead to timely veterinary care and better outcomes for cats.

Symptoms of Feline Diabetes

Research shows 125,000 cats go untreated when it comes to feline diabetes, making them susceptible to weight loss, loss of appetite, vomiting, dehydration, severe depression, problems with motor functions, coma, and even death.[4] Diagnosis is the first step toward managing the condition. A simple way to remember the signs of feline diabetes is to think M.E.O.W:

* M: More drinking and urinating

* E: Excessive appetite

* O: Overweight

* W: Weight loss that occurs suddenly

Providing care for your cat doesn't need to be overwhelming, and feline diabetes doesn't have to prevent your cat from thriving in a happy home. It's important to recognize the signs of feline diabetes early and start a conversation with your veterinarian. Feline diabetes has lasting impacts on overall cat health and when untreated, can impact a cat's weight, ability to play, and overall mobility. Detection and treatment will help cats, and their pet parents, get back to their regular, healthier lives.

Bexacat: A Breakthrough Treatment for Diabetes in Cats

For owners, getting a diagnosis of diabetes can be devastating. In fact, one study found that one in ten pets are euthanized after being given this diagnosis.[2] Diabetes has historically been treated with once to twice daily treatments of insulin, which is given as an injection under the skin. Luckily, there is an alternative - Bexacat™ (bexagliflozin tablets), the first and only non-insulin oral tablet specifically designed to treat feline diabetes in otherwise healthy cats not previously treated with insulin. This prescription product is an easy-to-give flavored tablet that helps manage your cat's diabetes.

During National Diabetes Month, and every month, think M.E.O.W. If your cat is showing signs of diabetes, schedule a visit with your veterinarian today. With proper management, cats with diabetes can live longer, healthier lives.

To learn more about Bexacat, visit yourpetandyou.com.

[1] Feline diabetes | Cornell University College of Veterinary Medicine

[2] AVMA 2022 Pet Ownership and Demographic Sourcebook

[3], [4] Elanco Animal Health. Market Data on File.



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Articles in this newsletter are meant to be informative, enlightening, and helpful to you. While all information contained herein is meant to be completely factual, it is always subject to change.

Articles are not intended to provide medical advice, diagnosis or treatment. Consult your doctor before starting any exercise program.

Through membership in the Senior Savers Association, you will enjoy numerous Health, Travel, Consumer, and Business-related benefits.

You can count on us to continuously and aggressively seek out new benefits to add further value to your membership in the association. As always, we invite and encourage your suggestions on ways Senior Savers Association can be increasingly beneficial to you.

While we believe you will be extremely pleased with your overall association membership, we cannot, however, warrant or guarantee the performance of any discount or service.