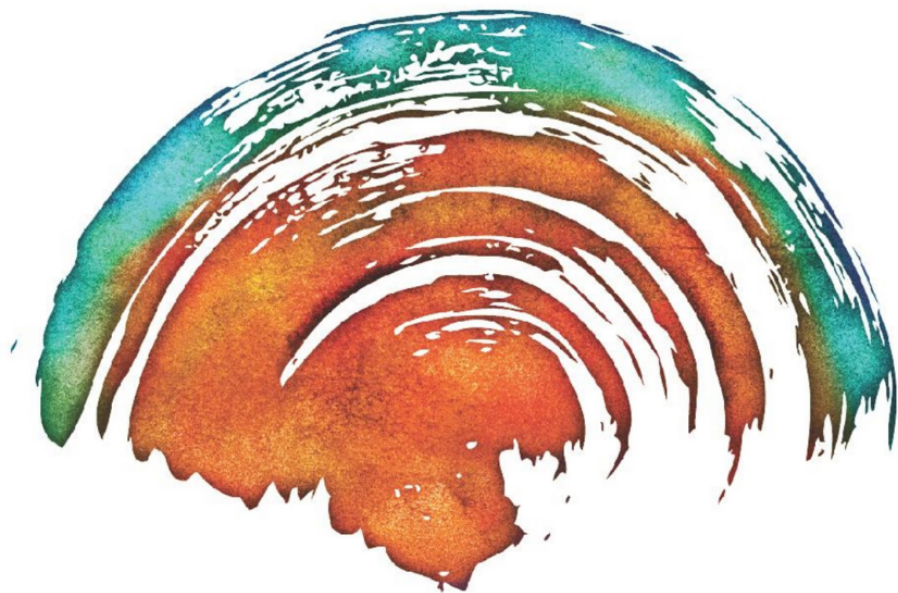


# **BRAIN EXERCISES**

## **FOR SENIORS**



CREATED WITH  BY  
ELDER LAW OF EAST TENNESSEE

# ABOUT ELDER LAW OF EAST TENNESSEE

**Elder Law of East Tennessee** was founded in 2010 by Certified Elder Law Attorney Amelia Crotwell as a specialized practice serving elders and persons with disabilities throughout East Tennessee. In 2016, Amelia welcomed attorney Julia Price and attorney Bailey Schiermeyer as partners in the firm. In January of 2020, the firm welcomed Estate Planning and Probate Attorney Katie E. Wise.

As an elder care law and estate planning firm, **Elder Law of East Tennessee** helps families respond with confidence to the challenges of aging, chronic illness, and disability. Through a comprehensive collection of highly individualized services delivered with honesty, respect, and compassion, we help protect what matters most to our clients: quality of life for loved ones, cherished relationships, family wealth, and peace of mind. Elder Law of East Tennessee serves clients throughout the region from our offices in Knoxville and Johnson City.

At **Elder Law of East Tennessee**, we know that it's the little things that often make the biggest difference. Like how easy our office is to find; the warm reception you'll experience every visit; the way our beautifully restored historic home creates a welcoming, comfortable, and accessible space; and most importantly, being in the presence of caring professionals who understand what you are going through. With four attorneys on staff, we are large enough to handle the needs of many East Tennessee families and small enough to give you the personal service you deserve.

When you work with **Elder Law of East Tennessee**, you are doing more than just hiring an attorney: you're gaining an entire team of experienced advisors who will provide compassionate guidance, advocacy, and support throughout the long-term care journey. Together, we will open the door to peace of mind. You may come to us as a client, but you'll leave feeling like family.

*The advice you trust. The care you deserve.*

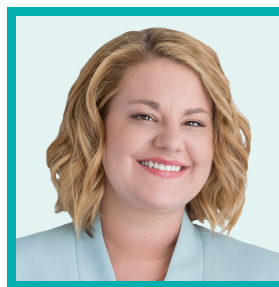
## MEET OUR ATTORNEYS



**Ameila Crotwell, JD**  
Certified Elder Law  
Attorney\*



**Julia K. Price, JD**  
Life Care Planning  
Attorney



**Bailey Schiermeyer, JD**  
Life Care Planning  
Attorney



**Patty Crotwell**  
Elder Law Attorney





# WILDFLOWERS

L Y P P O P B A R K O V E  
I B S L A L L O R O C I K  
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S A F F C F R A G E N U S

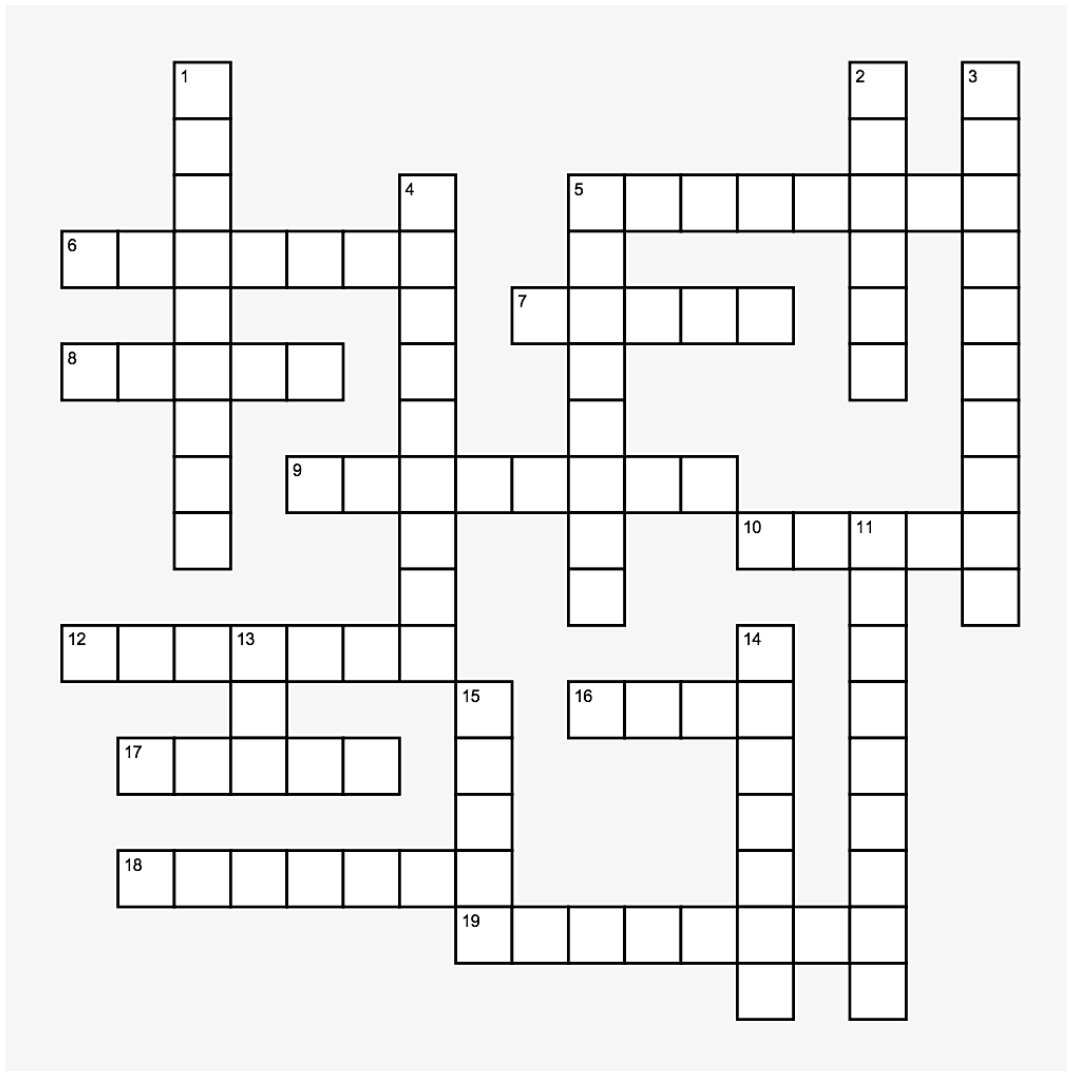
Annual  
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Bud  
Clover  
Corolla

Daisy  
Family  
Flower  
Genus  
Larkspur  
Leaf  
Poppy

Root  
Rose  
Sage  
Seed  
Stem  
Sunflower  
Vines



# ANIMALS



## ACROSS

- 5) Nut collector
- 6) Emu's cousin
- 7) Bullwinkle, for one
- 8) Centaur, in part
- 9) Aquarium favorite
- 10) Sea spouter
- 12) Barnyard bird
- 16) Fox's prey
- 17) Furry swimmer
- 18) Bird with flippers
- 19) Aussie hopper

## DOWN

- 1) Monarch, e.g.
- 2) Slowpoke
- 3) Lizard's relative
- 4) Quick change artist?
- 5) Desert stinger
- 11) Everglades denizen
- 13) Alley \_\_\_\_
- 14) Spotted stalker
- 15) Odor emitter



# GARDENING

F L O W E R M I N A T E  
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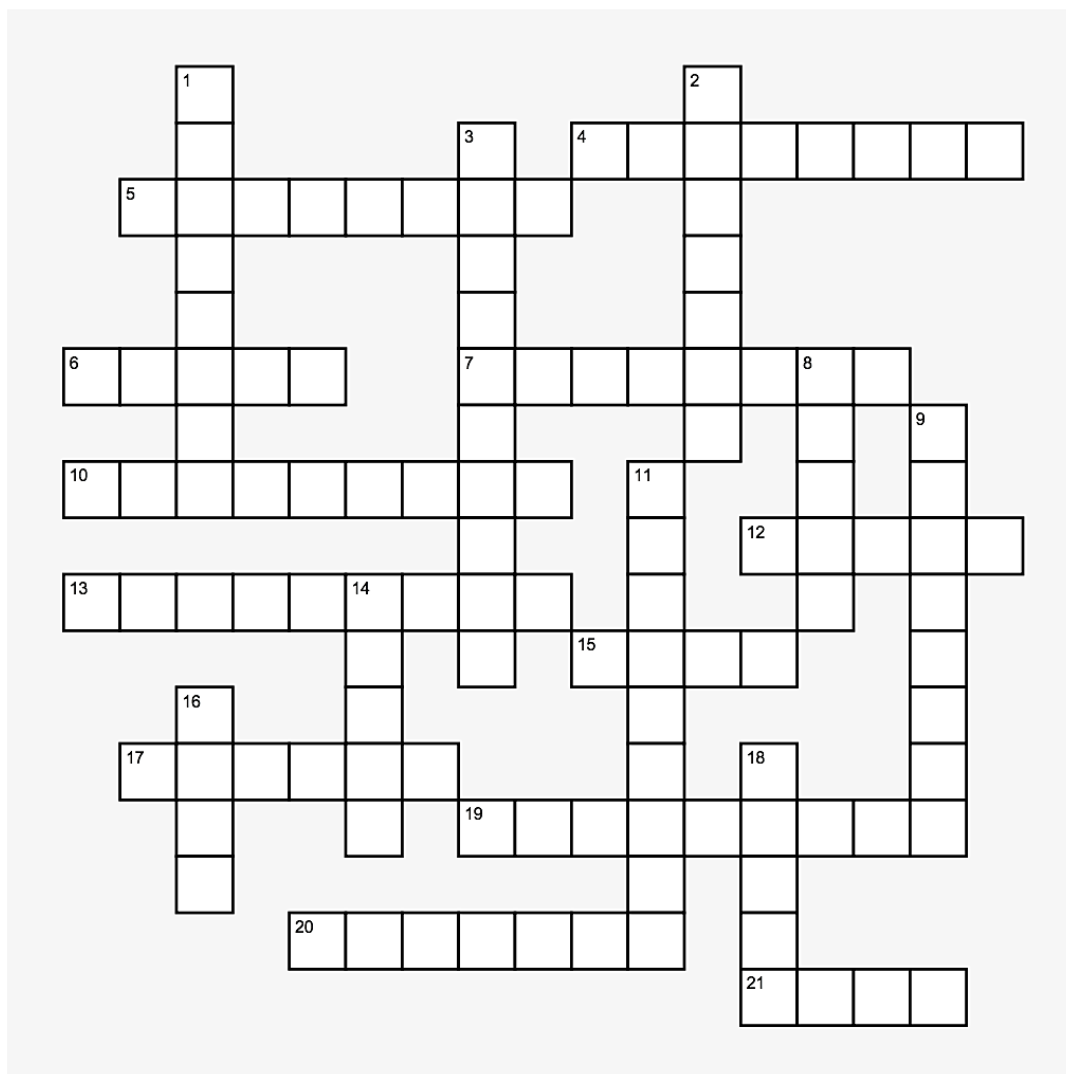
Annuals  
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 Fruit  
 Garden  
 Germinate

Grass  
 Grow  
 Harvest  
 Hoe  
 Night  
 Rain  
 Seeds

Shrubs  
 Soil  
 Summer  
 Sunshine  
 Trowel  
 Vegetables  
 Water



# SEASIDE



## ACROSS

- 4) Clingy crustacean
- 5) Wind-driven craft
- 6) Where the buoys are
- 7) Moving waters
- 10) Spineless one
- 12) Sandy area
- 13) Coney Island attraction
- 15) Coral formation
- 17) Wave rider
- 19) Two-hulled vessel
- 20) Saturday and Sunday
- 21) Ocean motion

## DOWN

- 1) Marine creature's home
- 2) Flying saucer
- 3) Shore construction
- 8) Drying cloth
- 9) Holiday from work
- 11) Beach whistle-blower
- 14) Breakers
- 16) Beach hill
- 18) Luxury boat



# ASK US ABOUT OUR FREE RESOURCES

## NAVIGATING CARE GUIDE

In 2019, ELET compiled a comprehensive guide for navigating the aspects of life care and crisis planning. This guide is available by request, at no cost to you.



## CAREGIVER PROGRAM

Twice a year our CareCoordinators host a small caregiver workshop, "Powerful Tools for Caregivers." This six week course is free and allows for up to ten people per session. Visit our website for more information.



## PUBLIC SEMINARS

Our team of attorneys and elder care professionals provide education on a variety of topics from elder care law to related long-term care issues, such as public benefits, asset protection, and Medicare.



## CARE COORDINATION

Elder Law of East Tennessee employs a team of full-time Elder Care Coordinators. They assist families by identifying high-quality long-term care facilities and navigating the complexities of the healthcare system.



## QUESTIONS

Our team has a dedicated Intake Specialist to answer your questions and connect you with the right person in or out of our firm. We encourage you to contact us with any questions.



## ELDER LAW QUICK FACTS

*Updated January 1, 2020*

### 2020 MEDICARE NUMBERS

*The Centers for Medicare and Medicaid Services (CMS) has released the new Medicare premiums, deductibles, and co-payments for 2020:*

**Basic Part B Premium**.....\$144.60/mo.

**Part B Deductible**.....\$198

**Part A Deductible**.....\$1,408

#### Co-payment for Hospital Stay

Days 61-90.....\$352/day

Days 91-150.....\$704/day

*All costs for each day beyond 150 days*

#### Skilled Nursing Facility Co-payment

Days 21-100.....\$176/day

*Also, note that individuals with annual incomes over \$87,000 and married couples with annual incomes over \$174,000 will pay a higher Medicare Part B premium, with a minimum monthly premium of \$202.40.*

### 2020 MEDICAID NUMBERS

*CMS has also released the 2020 guidelines for how much spouses of institutionalized Medicaid recipients may keep.*

#### Community Spouse Resource Allowance:

Maximum.....\$128,640

Minimum.....\$25,728

#### Monthly Maintenance Needs Allowance:

Maximum.....\$3,216

Minimum.....\$2,114

#### Medicaid Waiver Benefits Income Cap:

\$2,349/month (was \$2,313 in 2019)

#### Tennessee Medicaid Penalty Divisor:

\$5,472.00

### 2020 VA AID AND ATTENDANCE

Single Veteran.....\$1,911/mo.

Married Veteran.....\$2,266/mo.

Widowed Spouse.....\$1,228/mo.

Resource Limit.....\$129,094

## THE ADVICE YOU TRUST. THE CARE YOU DESERVE.



# 10 SIGNS THAT A FAMILY NEEDS HELP

## 1 RECENT DIAGNOSIS

Someone in the home has been diagnosed with cancer, Alzheimer's, Parkinson's, or another complicated progressive condition.

## 2 FULL-TIME CARE

A spouse, child, or other caregiver has limited time since their loved one can't be left alone for very long.

## 3 LIMITED FUNDS

An elder or person with disability needs more care or supervision than the family can provide, but there isn't a lot of money to pay for care.

## 4 OVERWHELMED

A family member or friend who has been providing care is overwhelmed by the demands of caregiving.

## 5 LONG DISTANCE, LIMITED TIME

Adult children live out of town or are busy with demanding jobs, and their parents need daily assistance or monitoring.

## 6 PUBLIC BENEFITS

The family needs Medicaid/TennCare or VA benefits to help pay for care, but they've been told they don't qualify or are worried about losing their home if they pursue benefits.

## 7 NO BACKUP PLAN

The family has no backup plan in case the primary caregiver becomes unavailable.

## 8 SKILLED CARE DAYS RUNNING OUT

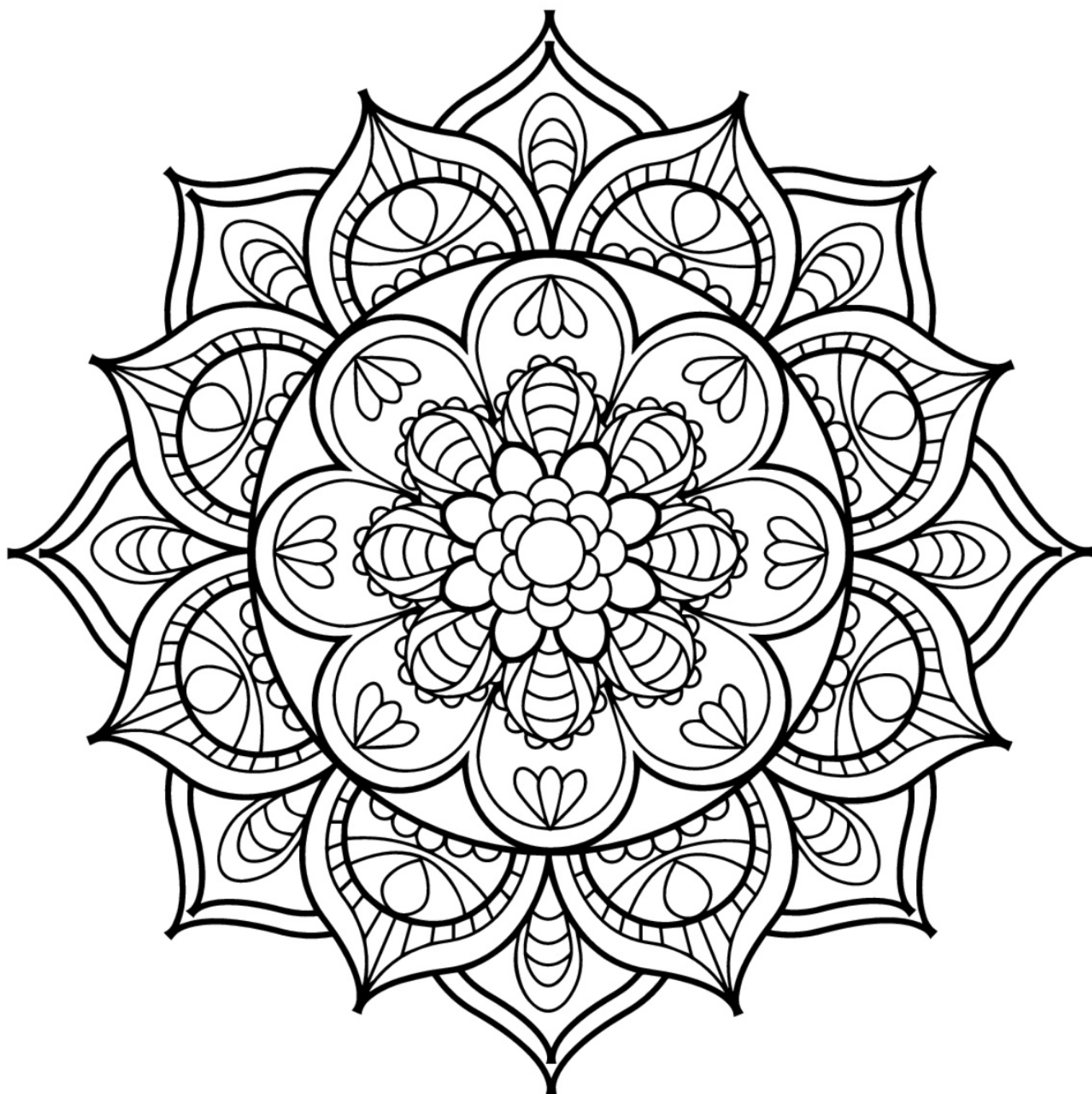
An elder is in rehab following a medical emergency, and the family will have to pay out-of-pocket for skilled care after 100 days.

## 9 RECENT INJURY

A fall, car accident, or medical emergency has the family worried about the elder's ability to continue living independently.

## 10 DECLINING HEALTH

An elder is forgetful, gets lost, has trouble finding words, fails to take medication, or shows signs of malnourishment, dehydration, or lack of attention to personal hygiene.



# TRAVEL

E	N	O	I	T	A	C	A	V	P	P	T	X
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Y	A	H	T	R	O	L	D	G	G	F	T	C
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O	M	U	O	R	D	P	R	U	H	O	M	O
T	A	M	N	E	A	Y	R	S	I	S	W	N
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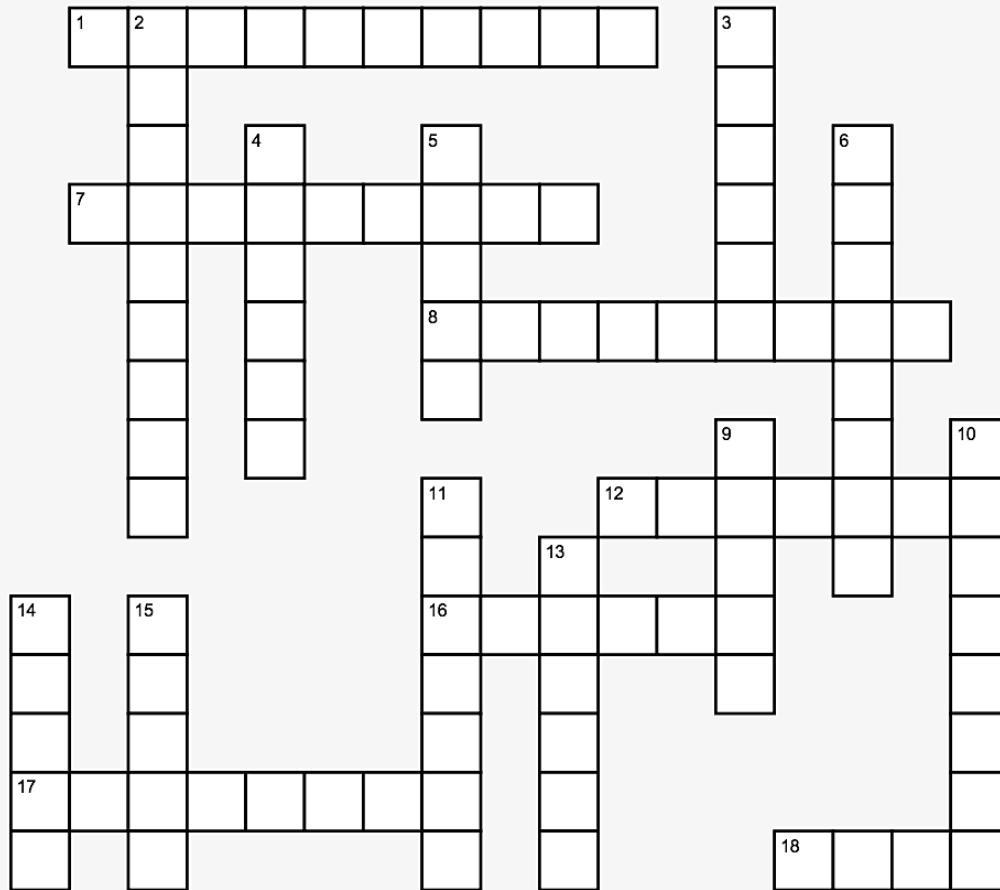
Airport  
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Guide

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Hotel  
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Motel  
Motorcycle  
Passenger  
Passport

Route  
Ship  
Ticket  
Tour  
Train  
Vacation  
World



# SPACE

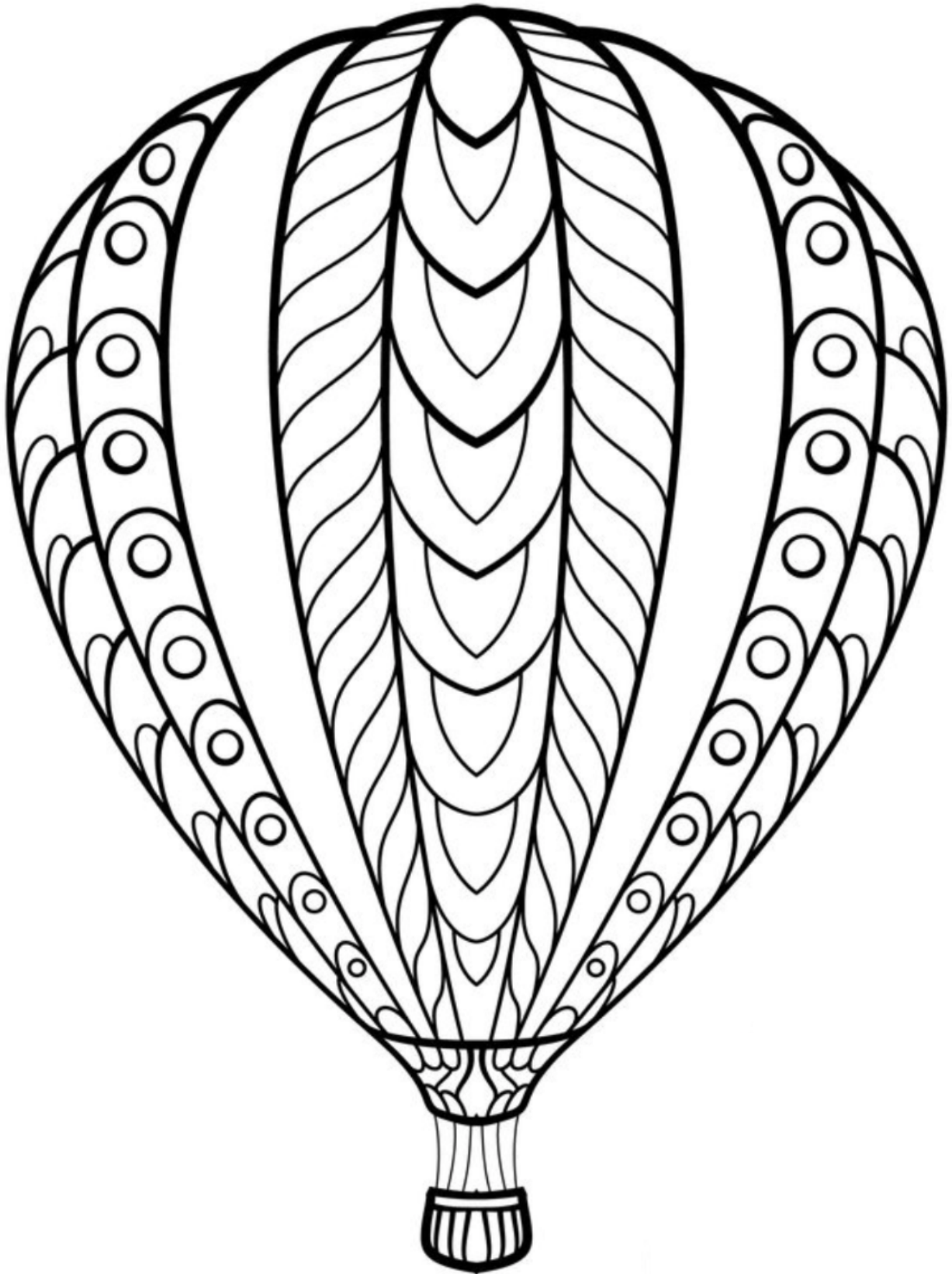


## ACROSS

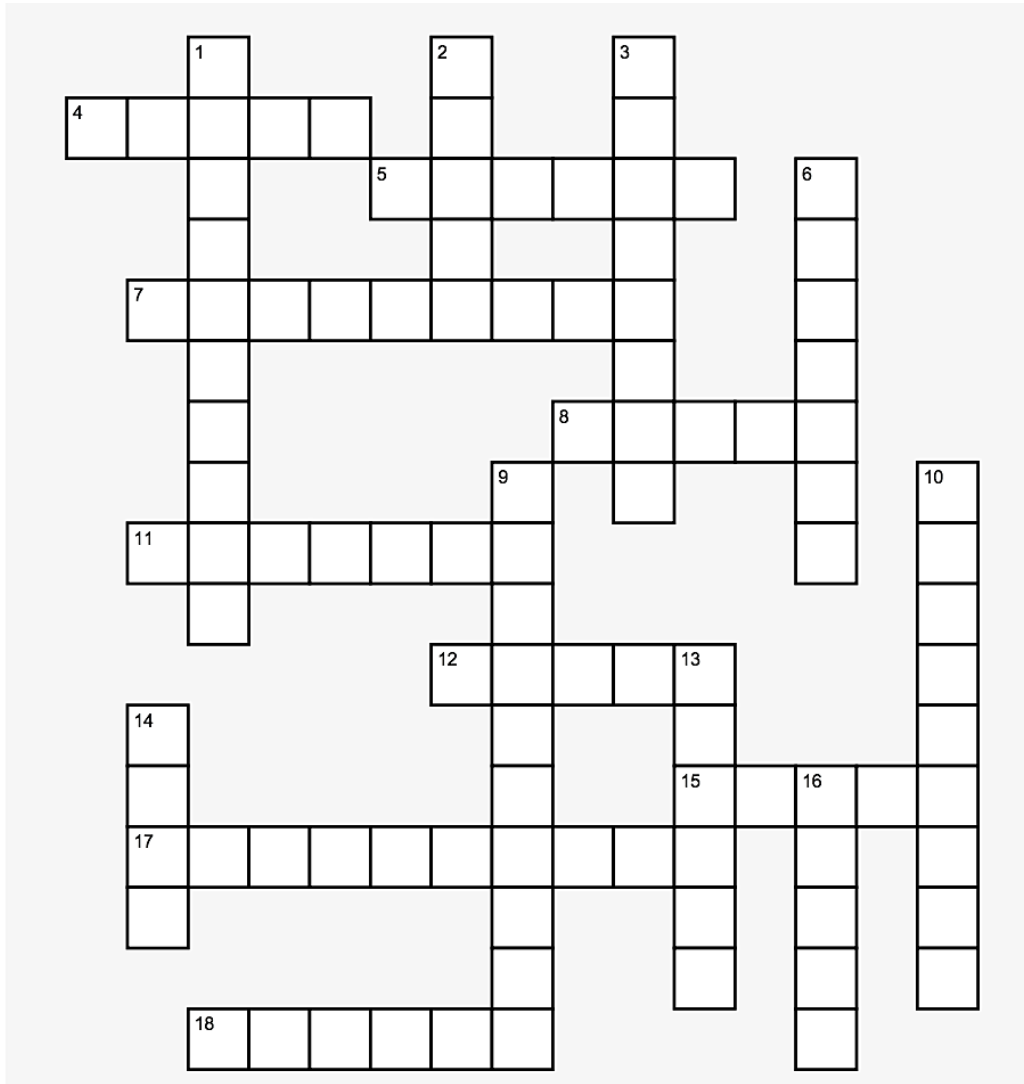
- 1) Sky-at-night observer
- 7) Observatory instrument
- 8) Planet beyond Sol's grasp
- 12) Attractive force
- 16) Mars or Neptune, e.g.
- 17) All there is
- 18) Space Race goal

## DOWN

- 2) Exploding star
- 3) Solar halo
- 4) Falling star
- 5) Halley's \_\_\_\_
- 6) Body in a belt
- 9) Terra firma
- 10) Lightest element
- 11) Largest of the planets
- 13) Milky Way, e.g.
- 14) Evening star
- 15) Planet's path



# FRUIT



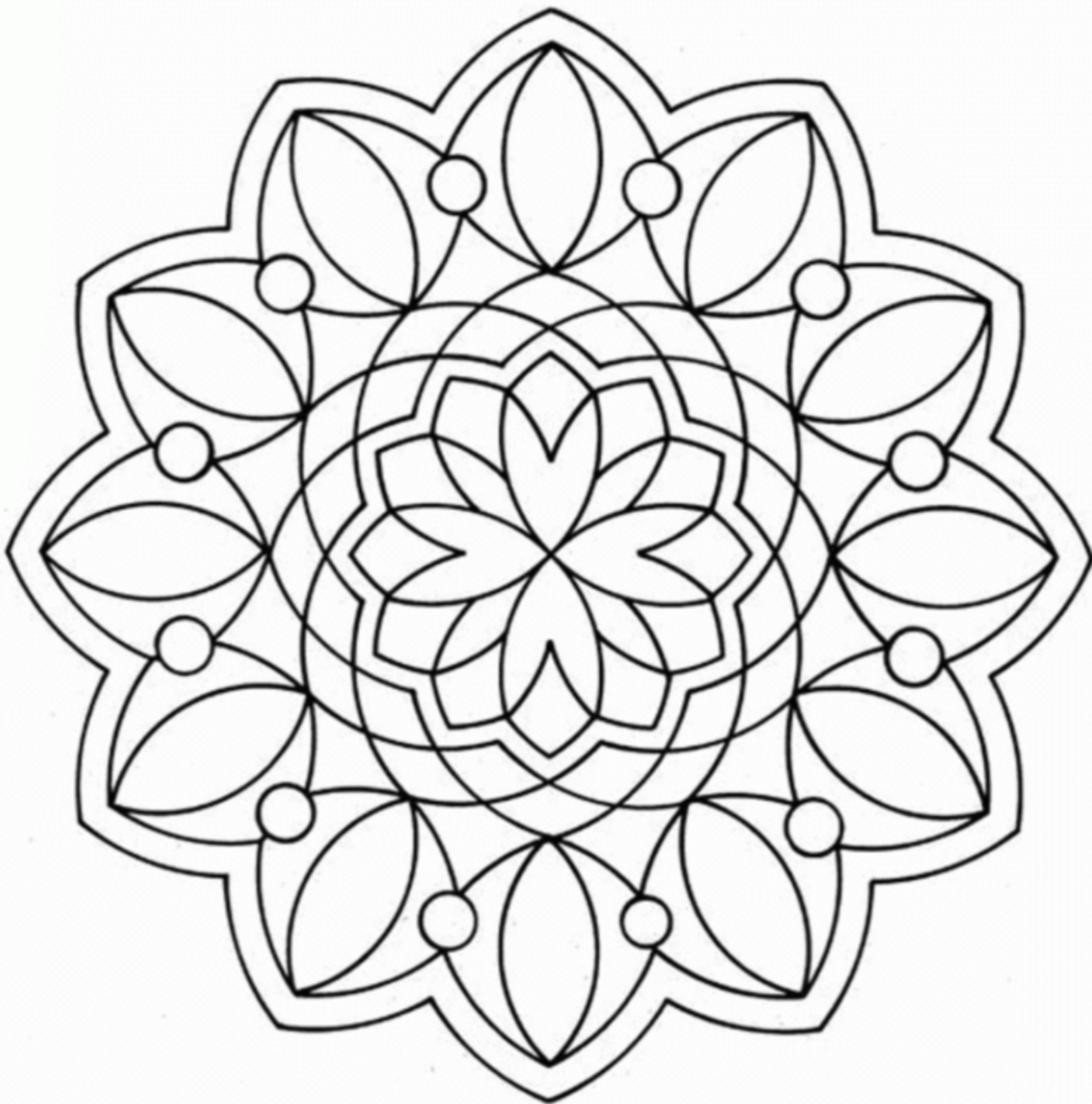
## ACROSS

- 4) Fuzzy fruit
- 5) Kind of split
- 7) Bronx cheer
- 8) Clunker
- 11) Nectar source
- 12) National fruit of India
- 15) Kind of sauce
- 17) Picnic fare
- 18) Sundae crown

## DOWN

- 1) Breakfast melon
- 2) Vineyard fruit
- 3) Green-fleshed melon
- 6) Noggin
- 9) Shortcake item
- 10) Good in muffins
- 13) Halloween hue
- 14) New Zealand native
- 16) Cut back





# ANSWER KEY

LYPPPOPBARKOVE  
IBSLALLOROGIK  
EWIILDFCLOYEW  
ELEORSLLITILGS  
ROXFSOTBEMAN  
EFFRYSRUOEMSU  
WNDEKODDYTAIN  
OLRTOSDMRSFHR  
LAETMEREOSIET  
FUUEENWULIHAK  
NNESSOLYRTPLD  
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## 5 INDOOR ACTIVITIES

- **GAMES** - VIRTUAL GAMES, PUZZLES, CARD GAMES
- **HOBBIES** - KNITTING, SEWING, CRAFTING
- **CHAIR EXERCISES** - KNEE LIFTS, PUSH-UPS, HEEL TAP, CHAIR STANDS
- **MOVIES/BOOKS**
- **INDOOR GARDENING**

# WHAT IS LIFE CARE PLANNING?

**Life Care Planning** is a holistic approach to helping elders, individuals with disabilities, and their families tackle legal, financial, and health care challenges by combining traditional legal services, like Estate Planning and Asset Protection Planning, with creative care planning services. We work to customize a comprehensive plan that serves as a roadmap to help the family meet the inevitable challenges of caring for an aging family member or person with a disability. We assess the individual's specialized needs and then give them and their families the guidance they need to secure the best long-term care available. In Life Care Planning, our primary goal is to promote the long-term good health, safety, and well-being of the elder or person with disability.

That's what **Life Care Planning** is all about: helping people find, get, and pay for long-term care. A Life Care Plan offers assurances and restores peace of mind for the whole family.

## GET TO KNOW OUR PROCESS



### INTAKE CALL

Speak with our Intake Specialist to allow us to better understand your situation and how we may help.

Start here.



### CONSULTATION

A two hour meeting with an elder care attorney at which time you will review your options for providing the best care for you and your loved one. This meeting will conclude with the attorney's recommendations for next steps.



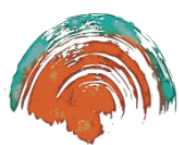
### PLAN OPTIONS

If our team can assist you and your family, a customized plan will be prepared for your review. Our most comprehensive and popular plan is the **Life Care Plan**.



**(865) 951-2410**





# Elder Law

OF EAST TENNESSEE

ELDER CARE PLANNING • SPECIAL NEEDS PLANNING  
ESTATE PLANNING • VA BENEFITS • MEDICAID

[ELDERLAWETN.COM](http://ELDERLAWETN.COM) | [INFO@ELDERLAWETN.COM](mailto:INFO@ELDERLAWETN.COM) |     

903 N. HALL OF FAME DRIVE, KNOXVILLE, TN 37917 | (865) 951-2410  
1907 N. ROAN STREET, SUITE 406, JOHNSON CITY, TN 37601 | (423) 301-6551



*Special needs require special attorneys.*