

4 **IN THE NEWS**

MEDICARE DRUGS
LOWER PRICES
START IN 2026

8 **FRAUD WATCH**

CLASS ACTION SCAM
HOW TO SPOT
FAKE SETTLEMENTS

22 **YOUR HEALTH**

HEALING OR HYPE?
THE PROS AND CONS
OF PLASMA THERAPY

30 **YOUR MONEY**

SHOP SMARTER
TOP 10 TIPS TO
SAVE BIG NOW

34 **YOUR LIFE**

PATRIOTIC TRIPS
PLAN NOW FOR
AMERICA'S 250TH



AARP Bulletin

AARP.ORG/BULLETIN | JANUARY/FEBRUARY 2026 | VOL. 67 | NO. 1

**LOWER BLOOD
SUGAR NATURALLY:
6 SIMPLE
SOLUTIONS!**

THE WAR ON

**SAVE YOUR
HEART,
VISION AND
HEALTH**

DIABETES

**REMARKABLE BREAKTHROUGHS
IN PREVENTION AND
TREATMENT**

**EASY-TO-USE,
GO-ANYWHERE
PUMPS, MONITORS
AND MORE**

**THE SKINNY
ON THE NEWEST
WEIGHT-LOSS
MEDICATIONS**

PAGE 10

AARP Bulletin JANUARY/FEBRUARY 2026 | \$2.50



ASK DR. ADAM
**IMPROVE YOUR
BREATHING
WITH THESE
EXERCISES**

PAGE 24

Transform Your Bathroom and Change Your Life.

AARP
Special
Member Offer

Safe Step
Walk-In Shower

Safe Step
Walk-In Tub

**Safety
Never
Felt
So Good[®]**

For A Limited Time Only!

**FREE
TOILET**

PLUS UP TO

\$2500 OFF!*



Visit SafeStepBathing.com

Safety • Independence • Convenience • Comfort



Industry Leading Low Step-In



Rainfall Shower Head



Therapeutic Jets—in our
Showers & Bath!



MicroSoothe[®] Advanced
Air Therapy System



Optional Medical Grade
Safety Seat



Built-in Grab Bars for Safety



ConsumerAffairs
AUTHORIZED PARTNER



Scan to learn more

*Offer expires 2/28/26. Free toilet with purchase and installation of a walk-in tub or walk-in shower only. Offer available while supplies last. No cash value. Must present offer at time of purchase. Cannot be combined with any other offer. Market restrictions may apply. Offer available in select markets only.

CSLB 1082165 • NSCB 0083445 • 13VH11096000 • CGC1537181 • ROC 312990 • CCB 244331 • SAFESSW784PS • PA127501 • MHIC 134223 • TN 5887 • RL 884533 • RBB 49248 • UT 13229623-5501

For your **FREE** information kit and our
Senior Discounts, Call Today Toll-Free

1-800-606-3730

IN THIS ISSUE

Our favorite shopping tips

PAGE 30



WHAT YOU'LL LEARN IN THIS ISSUE

20%

of Americans 45 and older with diabetes are unaware of their condition.

PAGE 10

YOU MIGHT GET SOME CASH

But most people ignore class action lawsuits.

PAGE 8



“Time is our biggest asset, and if you waste it, you’re a fool.”

—Singer-songwriter Paul Anka, 84

PAGE 35

Thinking of hiring a contractor?

Maybe wait until summer to save money.

PAGE 31

MORE FROM AARP

TV Shows

Tune in to *Rural America Live With AARP* for guidance on these topics:

► Maximizing Social Security. Jan. 21 at 7:30 p.m. ET.

► Estate planning. Feb. 18 at 7:30 p.m. ET. Both episodes are broadcast on RFD-TV. Or stream them live at aarp.org/aarplive or watch later on demand.

Author Talk

Actor, celebrity chef and author Valerie Bertinelli will discuss her new memoir, *Getting Naked*, as part of the Girlfriend Book Club on Facebook.

This livestream event will take place on March 10 at 7:30 p.m. ET. and is free and open to the public. Go to facebook.com/thegirlfriendletter to watch.

New Book

Heal Faster, from AARP Books, can help you recover from illness or injury. Dr. Victoria Maizes, a pioneer of integrative medicine, explains the power of your body’s “rapid recovery reflex.” Buy it wherever books are sold, or go to aarp.org/healfaster for more information or to order online.

SERVICE SPOTLIGHT

AARP Community Challenge Grants

This program funds projects that make communities more livable. Nonprofits, governments and community groups can apply to improve public places, housing, transportation, digital connections or disaster resilience. Applications run through March 4. Go to aarp.org/CommunityChallenge to learn more.

IN THE NEWS

4 Changes to Social Security and Medicare for 2026

6 Dr. Myechia Minter-Jordan: My first year as AARP CEO

FRAUD WATCH

8 Class action lawsuit payments



COVER STORY

10 The war on diabetes: Five key medical breakthroughs

YOUR HEALTH

22 What to know about platelet-rich plasma therapy

24 Ask Dr. Adam: Answers to questions about COPD and inflammation

YOUR MONEY

26 A look at investment-linked annuities



30 Live Well for Less: Shopping tips

31 Great Ways to Save: Home improvement

YOUR LIFE

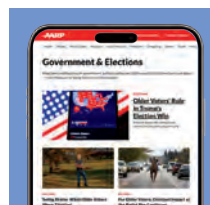


34 Celebrating America’s 250th anniversary

35 Q&A: Paul Anka

YOUR AARP

36 Helping you become a more informed voter



38 News from your state

39 Medicare Made Easy and Social Security Simplified

42 Witty & Wise



Regent

SEVEN SEAS CRUISES

EXPERIENCE THE UNRIVALED™



UPGRADE
your HORIZON

FREE 2-CATEGORY
SUITE UPGRADE*

and 50%
REDUCED DEPOSITS
ACROSS ALL
DESTINATIONS

plus \$500
SHIPBOARD CREDIT ON 2026 VOYAGES

— Offer expires February 28, 2026 —



CALL 1.844.676.1587
OR CONTACT YOUR TRAVEL ADVISOR
VISIT [RSSC.COM/UPGRADE-YOUR-HORIZON](https://rssc.com/upgrade-your-horizon)
TO LEARN MORE

*For applicable sailings and full Terms and Conditions,
visit [RSSC.com/legal](https://rssc.com/legal)

In the News

SOCIAL SECURITY, MEDICARE FACE BIG CHANGES IN 2026

Social Security and Medicare changed in important ways on Jan. 1. Here's a look at six major updates:

1. Cost-of-living adjustment (COLA). Inflation ticked up in recent months, resulting in a 2.8 percent COLA for 2026 for people receiving Social Security and Supplemental Security Income payments. That's up from a 2.5 percent COLA in 2025. The Social Security Administration estimates that the average retirement benefit will rise by about \$56 a month, from \$2,015 to \$2,071.

2. Medicare premiums. The standard monthly premium for Medicare Part B, covering doctor visits and outpatient treatment, increased almost 10 percent to \$202.90, up from \$185 in 2025. The Part B deductible rose to \$283 from \$257 before services are covered. And the Part A inpatient deductible is now \$1,736, up from \$1,676.

3. Social Security taxes. Most workers' earnings are taxed at 12.4 percent to pay for Social Security, half paid by the employee and half by employers. Self-employed people pay the full 12.4 percent. The amount of income subject to this tax is being raised to \$184,500 (up from \$176,100 in 2025).

4. Tax relief. A new tax break for people 65 and older will reduce taxable income by as much as \$6,000 for eligible taxpayers (\$12,000 for couples). That deduction is phased out for people with earnings over \$175,000, or couples with earnings over \$250,000. AARP backed that provision in the One Big Beautiful Bill Act passed in July.

5. Social Security earnings test. Social Security applies an earnings test to beneficiaries who have not yet reached full retirement age (FRA), now between 66 and 67. In 2026, beneficiaries who will not reach their FRA during the calendar year will have \$1 withheld from their Social Security payment for every \$2 in work income above \$24,480 (up from \$23,400 in 2025).

6. Qualifying for benefits. The first step in qualifying for Social Security retirement benefits is having at least 40 Social Security credits. You accumulate up to four credits a year by paying Social Security taxes on the money you earn. That threshold is being raised in 2026: For every quarter in which you earn at least \$1,890 in taxable work income, you'll get one Social Security credit. The threshold per quarter last year was \$80 lower.



FDA TO REMOVE WARNINGS FROM MENOPAUSE PRODUCTS

Women weighing hormone therapies to treat hot flashes and other symptoms of menopause soon won't see warnings on packaging about potential health dangers. The U.S. Food and Drug Administration has announced plans to remove the labels.

Since 2003, these labels have advised that

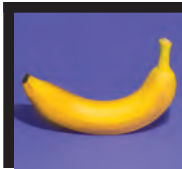
hormone therapy may raise the risk of certain cancers and cardiovascular problems. But women's health experts say that those dangers have been overstated and that for many women the benefits of treatment outweigh the risks, especially in the early years of menopause.

The FDA will work with companies to update labels "to remove references to risks of cardiovascular disease, breast cancer and probable dementia," the U.S. Department of Health

and Human Services said in a statement.

The changes will affect labels for so-called systemic therapies, like estrogen pills and patches, as well as labels for lower-dose vaginal products.

Health officials said the warning labels have deterred some women from treating symptoms. Research from AARP, published in 2024, found that only 15 percent of women surveyed had tried hormone therapy for menopause symptoms.



► **DON'T GO BANANAS.** Adding a banana to your smoothie may peel away health benefits. UC Davis researchers found that the fruit cut absorption of flavanols—compounds linked to heart and brain health—by up to 84 percent.

White House Forecasts Significant Drug Price Cuts in the New Year

A deal struck late last year between the Trump administration and top producers of GLP-1 weight loss drugs like Ozempic and Wegovy is potentially big news for older Americans struggling with obesity, but experts say more details are needed.

Roughly 32 million American adults have used a GLP-1 for weight loss, including about one-fifth of women ages 50 to 64, says a recent Rand Corp. report.

Prescriptions for GLP-1 drugs can cost \$1,000 or more per month. But federal officials announced plans in November to make these medications more accessible and affordable, including for people who have Medicare, which currently does not cover medications strictly for weight loss.

The administration's deal with leading GLP-1 pharmaceutical manufacturers Eli Lilly and

Novo Nordisk promises lower consumer prices through a new direct-to-consumer platform, TrumpRx, slated to launch in early 2026, as well as through Medicare and Medicaid.

The White House said in a November announcement that the cost of GLP-1 drugs will fall to roughly \$350 a month when purchased through TrumpRx. The medications are all currently injectables, but if an oral GLP-1 called orforglipron is approved by the U.S. Food and Drug Administration, it will also cost about \$350 a month. An initial dose of a pill version of Wegovy could cost \$150 on the administration's website, if FDA approved.

Medicare prices of Ozempic, Wegovy, Mounjaro and Zepbound would be about \$245 a month, with copays for Medicare enrollees around \$50 a month, officials say.



NEGOTIATED DRUGS FOR MEDICARE WILL FINALLY BEGIN

The first 10 Medicare Part D-covered drugs selected for price negotiations became available at reduced cost

on Jan. 1, capping a yearslong effort by AARP and other advocates to stem high drug prices.

A law that required negotiations between drug companies and government officials passed in 2022. Here's a look at the first drugs and savings.

DRUG NAME	NEGOTIATED PRICE	LIST PRICE IN 2023	% DISCOUNT
Januvia	\$113	\$527	79%
NovoLog, Fiasp and variants	\$119	\$495	76%
Farxiga	\$178	\$556	68%
Enbrel	\$2,355	\$7,106	67%
Jardiance	\$197	\$573	66%
Stelara	\$4,695	\$13,836	66%
Xarelto	\$197	\$517	62%
Eliquis	\$231	\$521	56%
Entresto	\$295	\$628	53%
Imbruvica	\$9,319	\$14,934	38%

Prices are for a 30-day supply

SOURCE: CENTERS FOR MEDICARE & MEDICAID SERVICES

Cellular Service on the Nation's Most Dependable Network.

SWITCH TODAY AND RECEIVE

\$50

That's right a **FREE Phone**, **FREE Shipping** and **\$50**



FREE Flip Phone, Android or iPhone

Unlimited Talk and Text **ONLY \$15 PER MONTH**

Talk, Text and Data **ONLY \$20 PER MONTH**

Ask About Empty Nester Share Plan **2 LINES ONLY \$17 per month/line**

Affinity[®]
CELLULAR

800-677-2088

AffinityCellular.com

\$50 will be credited to your Affinity account at time of purchase to be used for air time charges. Credit balances from promo are not refundable and are applied to your Affinity charges. Credits may be used over multiple months.



Your AARP Where We Stand

BY DR. MYECHIA MINTER-JORDAN, CEO, AARP

A NEW CHAPTER IN OUR SHARED STORY

Valuable lessons learned from a year listening to you

The past year was my first as CEO, and I spent lots of time listening and learning from the remarkable people who embody our mission every day. And now we turn the page together to a new year full of energy and possibility.

AARP enters 2026 with a renewed sense of purpose as the experiences and aspirations of 125 million Americans 50-plus guides our work. Across the country, I've seen our mission come to life through the stories of our members.

In Miami, I met Ana, who supported her mother as she faced Alzheimer's disease. Ana's experience reflects the realities of 63 million family caregivers in the U.S. and the shared humanity of caring for one another.

Steve from Arizona shared that he depends on Social Security to cover many of life's essentials. Although he has built a small nest egg, these earned benefits empower him to live on his own terms. His story is a meaningful reminder of why AARP's advocacy matters. Last year, our national and state teams, along with more than 2 million members, stopped a policy change that would have made it harder for Americans to access these vital services.

I also visited AARP state offices in New York, Virginia, Florida, Nevada and California, where staff and volunteers are engaged with their communities, helping people stay healthy, secure and socially connected. These local connections are at the heart of our work, and AARP is proud to strengthen those bonds nationwide.



Discussing Social Security with 87-year-old Marylyn Jones in her Las Vegas home. Go to aarp.org/securefuture to see a video of our discussion.

That commitment extends across our programs and services. Through OATS, Older Adults Technology Services, we help people gain confidence using technology to make everyday life more enriching and connected. Participants tell us that learning digital skills has enabled them to stay in touch with loved ones and explore a new world of possibilities.

Through Wish of a Lifetime, we bring joy and purpose to the later years of life by fulfilling long-held dreams, like that of Vicki Herrell, a Navy veteran who traveled to Washington, D.C., at age 101 to visit the World War II Memorial and see the aircraft she helped build. And through Legal Counsel for the Elderly, which just celebrated 50 years of service, we help ensure older residents of Washington, D.C., can access legal services free of charge.

AARP's work reflects the unique paths we take as we age. Like that of Leeza, who read an AARP article about tuition-free college programs for older adults. At 63, she enrolled at the University of South Carolina and graduated in 2024—living proof that we can keep learning and dreaming.

As we look to the year ahead, I think of Ana, Steve, Vicki and Leeza, each sharing a story that reflects the possibilities ahead. Their experiences affirm that we all have our own journeys to shape, and AARP is here to stand beside you as yours unfolds.

Together, we can transform what it means to age in America, showing that the second half of life can be healthier, better and more connected than ever. This work is deeply human, built on the stories that bind us and the hope that moves us forward. There are countless more stories to celebrate and share, and I look forward to hearing yours.

EXECUTIVE VICE PRESIDENT & CHIEF MARKETING OFFICER Anna Banks
INTERIM SENIOR VICE PRESIDENT & EDITORIAL DIRECTOR Scott A. Davis
SENIOR VICE PRESIDENT, REVENUE & GENERAL MANAGER Robyn Motley
VICE PRESIDENT, PRINT Brian S. Horting

AARPBulletin™

INTERIM EDITOR IN CHIEF & VICE PRESIDENT, PUBLICATIONS Margaret Guroff
DEPUTY EDITOR David Brindley
EXECUTIVE EDITORS Meg Grant, Michael Hodges, William W. Horne,
Jim Lenahan, George Mannes, Stephen Perrine
DIRECTOR OF STATE NEWS Chris Adams EDITOR, STATE NEWS Misty Williams
ASSOCIATE EDITOR Claire Leibowitz

CREATIVE TEAM

CREATIVE DIRECTOR & VICE PRESIDENT Scott A. Davis
EDITORIAL OPERATIONS MANAGER Christopher Boardwine
SENIOR DESIGN DIRECTOR Todd Albertson
SENIOR ART DIRECTOR Lesley Q. Palmer ART DIRECTOR Dian Holton
ASSOCIATE ART DIRECTOR Jenny Rosenberg ASSISTANT ART DIRECTORS Josef Edmonds, Devan Feeney
DIGITAL DESIGNER Paola Sorto DESIGNER Isha Chemuru
DIRECTOR OF PHOTOGRAPHY Jane Clark PHOTO DIRECTOR Michael Wichita
SENIOR DEPUTY PHOTO DIRECTOR Caitlin DeFlaviis DEPUTY PHOTO DIRECTOR Katrina Zook
ASSOCIATE PHOTO EDITOR Deja Nycole ASSISTANT PHOTO EDITOR Sophia Moten
EDITORIAL PRODUCTION ANALYST Neal Edwards EXECUTIVE SECRETARY Michelle Rennie

CONTENT PRODUCTION

SENIOR DIRECTOR Chai Woodham Marciniak
SENIOR MANAGER, EDITORIAL COPY Mary Anne Mulligan
SENIOR RESEARCH EDITOR Don Pohlman RESEARCH EDITORS Christy Ulrich Bercus, Lyn Garrity,
Angela Johnson, Rebecca Maksud, Susan Mandel, Annika Schmidt

PRINT

QUALITY DIRECTOR Ed Sikora
MANAGER, PUBLICATION PRODUCTION Sherry Coleman
OPERATIONS PRODUCTION MANAGERS Sara Batla, Tom Stirling
AD TRAFFIC MANAGER Judy A. Rutherford

AARP.ORG

EDITOR IN CHIEF & VICE PRESIDENT Dan Gilgoff
SENIOR EXECUTIVE EDITORS Michelle R. Davis, Linda Donn, Alison Maxwell
DIRECTOR, DIGITAL PRODUCTION Amanda Tinkham Boltax
SENIOR PRODUCTION MANAGER Josh Hudson SENIOR SEO MANAGER Nima Alagha
SENIOR WRITER/EDITORS Margaret Berry, Nancy Kerr, Andrew Markowitz,
Rachel Nania, Zulay Ortiz, Sara Schwartz
WRITER/EDITORS Amy Allipio, Elizabeth Agnvall, Edward C. Baig, Trey Barrineau, Daniel Bortz,
Nicole Gill Council, Christina Ianzito, Suzette Lohmeyer, Emily Paulin, Kenneth Terrell, Peter Urban
SENIOR ASSOCIATE WRITER/EDITOR Aaron Kassra ASSOCIATE WRITER/EDITOR Deirdre van Dyk
SENIOR SPECIAL PROJECTS MANAGER Marcela Ayón-Siervo
SENIOR TRANSLATION SERVICES MANAGER Patricia Cabrera
TRANSLATION SERVICES MANAGER Maria Loredo Vera EXECUTIVE SECRETARY Laurette A. Davis

SPECIALIZED MEDIA

EXECUTIVE EDITOR Shelley Emiling SENIOR EDITOR Claire R. McIntosh DIRECTOR Sami Amad

AARP MEDIA ADVERTISING NETWORK

VICE PRESIDENT, GROUP PUBLISHER Shelagh Daly Miller
SENIOR ADVERTISING DIRECTOR Susan Severance
SENIOR DIGITAL SALES DIRECTOR Peter Zeuschner
NORTHEAST DIGITAL SALES MANAGER Jon Banner
SENIOR DIRECTOR, SPECIAL ACCOUNTS Carolyn Fessler
DIRECTOR, SPECIAL ACCOUNTS Leighton Johnson
ACCOUNT MANAGERS Patrick McHugh, Daniel J. Phillips, Michelle Weisfeld
VICE PRESIDENT, MARKETING Danielle McMurray
DIRECTOR, INTEGRATED MARKETING Laurie Levitt
SENIOR DIRECTOR, CREATIVE SERVICES Deborah Sprague DEVELOPMENT DIRECTOR Rosa Alonso
ASSOCIATE DIRECTOR, INTEGRATED MARKETING Wendy Dillman
SENIOR DIRECTOR, EVENTS & SPECIAL PROJECTS Shari Horowitz
SENIOR CONTENT LEAD Traci Suppa
ART DIRECTOR Alana Glubo SENIOR DESIGNERS Wendi Davis, Jason Peck
ASSOCIATE MANAGERS, INTEGRATED MARKETING Daniela Forte, Lucy O'Donnell
ASSOCIATE MANAGER, SPECIAL PROGRAMS Marisa Schwartz
VICE PRESIDENT, RESEARCH AND INSIGHTS Mark Bradbury
RESEARCH AND INSIGHTS DIRECTOR Eileen McCarthy
INSIGHTS MANAGERS Julie Gluck, Warren Rej
RESEARCH AND MARKETING ASSOCIATE Audrey Christner
SENIOR DIRECTOR, OPERATIONS Christine Edwards
ASSOCIATE DIRECTOR, ADVERTISING SERVICES Lori Cordenner
ADVERTISING SERVICES MANAGERS Christina Chiaffitella-Nicola, Vivian Stroman-Way
BUSINESS MANAGER Karen Manville BILLING MANAGER Tracey Fanuele
BUSINESS TECHNOLOGY DIRECTOR Matthew Yokell
BUSINESS TECHNOLOGY MANAGER Sandra Sternberg
BUSINESS OPERATIONS MANAGER Shalu Oza BUSINESS OPERATIONS ANALYST Tiffany Thomas
SALES OPERATIONS ANALYST Kisha Jackson
ADVERTISING SALES REPRESENTATIVES
NEW YORK Advertising Sales Office 646-521-2500
NEW ENGLAND Millstone Marketing 203-490-2015
DETROIT Maiorana+Partners 586-242-9127 MIDWEST Healy Day Media Sales 312-526-3988
SOUTHEAST McLaughlin Media Mix 561-484-3708 SOUTHWEST B2 Media 214-437-3271
WEST COAST Prestige Integrated Media 415-543-5001
SOUTHERN CALIFORNIA Prestige Integrated Media 949-939-9102
CANADA York Media 888-212-0931 DIRECT RESPONSE York Media 888-212-0931

OPERATIONS

DIRECTOR, ADVERTISING POLICIES Steve Killian
SENIOR ADVISORS, ADVERTISING POLICIES Mireya Donahue, Michelle Reilly
ADVERTISING POLICIES ADVISORS Susan Appler de los Rios, June Williams
SENIOR OMBUDSMAN ANALYST/ADVERTISING COMPLIANCE Wilson Manyacka
SENIOR CONTENT & WORKFLOW SYSTEMS MANAGER Robin Scofield
SENIOR CONTENT & WORKFLOW SYSTEMS ADVISORS Lori Baluta, Beth Daniels

CONTACT US

QUESTIONS ABOUT YOUR MEMBERSHIP, CHANGE OF ADDRESS, MEMBER SERVICES?

Get help at help.aarp.org or call the AARP Member Contact Center (Monday through Friday, 8 a.m. to 8 p.m. ET) toll-free at 888-687-2277 or 202-434-3525 (international callers).



It's Your Life, Only The Top Rated[†] Medical Alert Device Will Do

Devices starting at

\$17.95*

- FREE Activation
- FREE Ground Shipping
- FREE Lockbox**



**Medical Guardian protects you
24 hours a day, 7 days a week.**

Push the button and trained
emergency operators answer in
seconds, ready to help.

CALL NOW! LIMITED TIME OFFER!

800-808-1780

MedicalGuardian.com



scan code to
visit website



[†]Rated #1 by top product review sites. ^{**}Must purchase annual subscription term for free offer.
^{*}Products starting at \$17.95 are available by phone only.

IS THAT CLASS ACTION LAWSUIT A SCAM?

Avoid fraud—but don't throw away legitimate opportunities for compensation

BY MATT ALDERTON

Older Americans are swimming at all times in a sea of potential scams. So when an email or text arrives that promises a payoff from a class action lawsuit, the safe, savvy response for many is to hit the delete button.

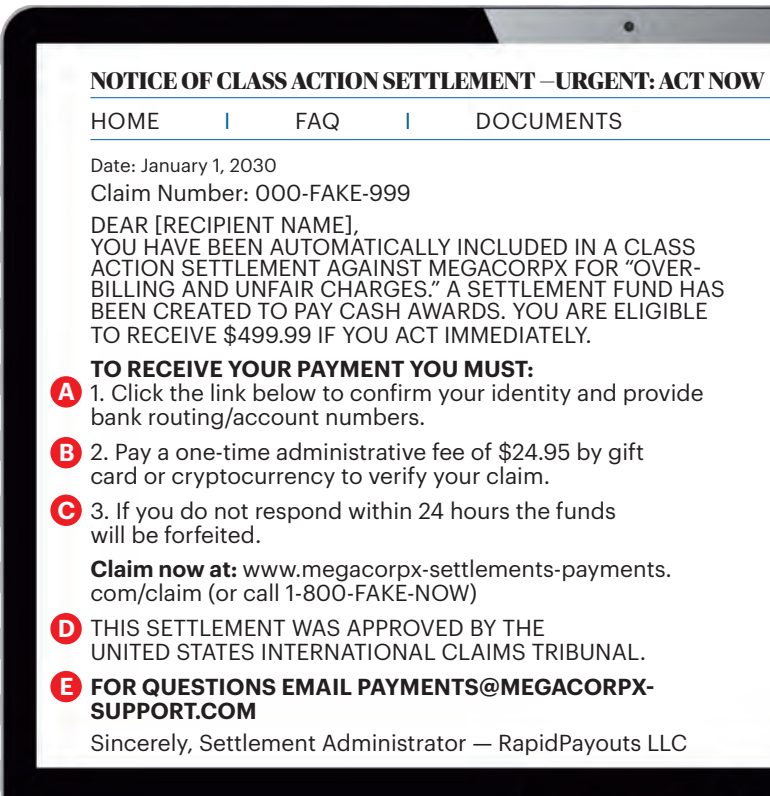
Indeed, only 4 percent of people who receive class action settlement notices actually end up filing claims, according to the Federal Trade Commission.

But that could be costing you money, says Amy Nofziger, senior director of AARP's fraud victim support team.

"Most callers to the AARP Fraud Watch Network Helpline [877-908-3360] about class actions have received a notice by email or mail stating they're eligible to participate," Nofziger explains. "Many initially believe it's a scam. However, once we provide resources to help verify legitimacy, most feel more comfortable joining."

One caller who received a letter indicating she was eligible for a class action settlement from California's MarinHealth Medical Center, which had allegedly violated the privacy of visitors to its website by unlawfully sharing their personal information, was even told by legal experts it was a scam, Nofziger says. The caller eventually found a news release that confirmed the settlement was genuine.

In a similar case, an Illinois man received a letter about a class action lawsuit filed against an insurance company accused of making unsolicited telemarketing calls. He became



FAKE NOTICE RED FLAGS

- A** Requests for bank routing or account numbers: Real notices shouldn't ask for this information for you to receive your payment.
- B** Demands for fees to be paid by cryptocurrency or gift cards.
- C** Urgent deadlines ("24 hours"): Legitimate settlements usually allow you weeks or months to respond.
- D** Nonstandard authority names ("United States International Claims Tribunal"), common in scams.
- E** Unprofessional email addresses or domain names ("payments@megacorp-x-support.com"): These are most likely not the defendant's real address or a court or administrator's actual website.

nervous when he looked up the lawsuit but couldn't find information about it. "Through further research, it was determined this was a class action that was moving through the courts," Nofziger says. "It was legit."

Still, there is good reason to be cautious, says Jer Nixon, a class action attorney at Simon Law in St. Louis. He says this is what a class action scam might look like: Criminals posing as attorneys could send fake "phishing" emails that mimic real class action settlement notices. When someone clicks on the email, their devices could become infected with malware, allowing the criminals to steal their personal information for use in identity theft crimes. Or scammers might tell victims they have to pay an administrative fee to receive their settlement, which the crooks inevitably steal.

Nixon suggests taking these steps to ensure a class action notification is real:

- ▶ If you receive a class action notice, look for the case name, then google it to find the official settlement website. Proceed with caution

if there's no settlement website.

- ▶ Check the websites of third-party aggregators that specialize in collecting and publishing information on class actions. ClassAction.org, ClaimDepot.com and TopClassActions.com are three examples.
- ▶ Avoid notices that request Social Security numbers or bank account information, and those with processing charges, filing fees or other upfront payments.
- ▶ If still unsure, contact the law firm or the lawsuit's claims administrator, both of which should be listed on the settlement website.

While the risk of fraud is real, so is the potential reward of joining a class action suit.

"Let's say you get a class notice that says, 'Hey, you can file a claim and receive \$100.' Your options generally are to do nothing or to file a claim," he says. "Either way, your rights to bring a future claim are the same—you lose them. So you may as well get some money." ■

Matt Alderton is a Chicago-based journalist who has written several articles on fraud for AARP.

Have questions related to scams?

Call the AARP Fraud Watch Network Helpline toll-free at 877-908-3360.

Go to aarp.org/fraudwatchnetwork for the latest fraud news and advice.



Auto Insurance
from  **The Hartford**

\$597!²

**AVERAGE
SAVINGS FOR
MEMBERS**

If Your Current Insurance Is:

You Could Save²:

Allstate	\$741
GEICO	\$600
Progressive	\$505



Auto Insurance

Exclusively for AARP Members

AARP® Auto Insurance from The Hartford¹

ADDED VALUE: New Car Replacement³, 24/7 Claims Service and many other valuable benefits are available when you switch to The Hartford.

REASSURANCE: When you choose one of The Hartford's authorized repair centers, The Hartford will **stand behind the workmanship of the claim repairs** for as long as you own your vehicle.

TRUST: The Hartford has been named one of the **'World's Most Ethical Companies'**[®] 16 times by the Ethisphere Institute.

At The Hartford, your protection is our passion.



LIMITED TIME OFFER!

Receive this duffel bag **FREE** when you request a quote and provide your email address. (Not available in all states.)⁴

Scan for your free quote.



Call The Hartford to request a free quote **in minutes**

1-888-429-4545

or visit aarp.thehartford.com/jan8

AARP and its affiliates are not insurers. Paid endorsement. The Hartford pays royalty fees to AARP for the use of its intellectual property. These fees are used for the general purposes of AARP. AARP membership is required for program eligibility in most states.

The AARP Auto Insurance program from The Hartford is underwritten by Hartford Fire Insurance Company and its affiliates, One Hartford Plaza, Hartford, CT 06155. It is underwritten in AZ, MI and MN by Hartford Insurance Company of the Southeast; in CA, by Hartford Underwriters Insurance Company; in WA, by Hartford Casualty Insurance Company; in MA by Trumbull Insurance Company; and in PA, by Nutmeg Insurance Company and Twin City Fire Insurance Company. Savings, benefits and coverages may vary and some applicants may not qualify. Auto is currently unavailable in Canada and U.S. Territories or possessions.

¹In Texas, the Auto program is underwritten by Redpoint County Mutual Insurance Company through Hartford of the Southeast General Agency, Inc. Hartford Fire Insurance Company and its affiliates are not financially responsible for insurance products underwritten and issued by Redpoint County Mutual Insurance Company.

²Average annual savings are derived from 6-month policy terms and based on information reported by customers who switched to The Hartford's newest rate plan between 9/1/24 and 8/31/25. Your savings may vary.

³Terms and conditions apply. ⁴Gift is a limited time offer and not available in all states. Email address required in most states. Allow 4-7 weeks for delivery. Bag style and color may vary from image. Bottle not included.

⁵"World's Most Ethical Companies" and "Ethisphere" names and marks are registered trademarks of Ethisphere LLC.

THE WAR ON DIABETES

Science has given us new tools to prevent, control and even reverse this killer. So why are more and more of us falling ill?

BY SARI HARRAR

Wearable blood sugar monitors



Lifestyle changes paid for by Medicare





Losing just a little weight can drop risk by 72 percent, new research shows.

Easier insulin-delivery options

It's the best of times—and the worst of times—for those of us who are battling diabetes.

America's high-blood-sugar epidemic is raging. Largely fueled by the foods we eat, our lack of exercise and our aging population, diabetes now affects 32 million midlife and older adults. Another 65 million have prediabetes.

The disease is a sort of distribution center for stuff that will kill you: It triggers heart attacks and strokes, blindness and kidney failure, nerve damage and amputations; untreated diabetes can cut lives short by an average of six years. In 2025, the Centers for Disease Control and Prevention (CDC) and the American Diabetes Association (ADA) called it “one of the most serious health problems our country has ever faced.”

And yet, there's never been a better time to tackle it.

With powerful new medications, wearable blood sugar monitors and insulin pumps, research-proven prevention strategies and better (though far from perfect) insurance coverage for testing, prevention and treatment, winning the war on diabetes is more possible than ever. “Diabetes is on the ropes,” says Dr. John Buse, a professor of medicine at the University of North Carolina at Chapel Hill. “It's just a matter of executing what we know.”

THE DANGER WE DON'T SEE

Three out of 4 Americans age 65 and older, and nearly 2 out of 3 ages 45 to 64, have diabetes or its precursor condition, prediabetes, according to the CDC. But about 20 percent of adults 45 and older with diabetes don't know they have it, and nearly 8 in 10 older adults with prediabetes don't know they're at risk of developing the disease.

Every year, over 900,000 more U.S. adults age 45-plus are diagnosed with diabetes. While nearly 5 percent of adult cases are type 1 diabetes—an autoimmune condition that knocks out insulin-producing cells in your pancreas—the other 95 percent are type 2, a condition where your cells don't obey insulin's commands to absorb blood sugar. Unlike type 1 diabetes, type 2 can sometimes be prevented or even reversed. The burden of diabetes hits some groups harder: One and a half million more men than women have diabetes.

CONTINUED ON PAGE 12

CONTINUED FROM PAGE 11

African Americans are nearly 50 percent more likely to develop diabetes compared with white Americans, and Hispanic Americans face about a 20 percent higher risk.

Diabetes is also the nation's most expensive chronic medical condition, according to the ADA. It cost the nation's health care system \$307 billion in 2022—more than cancer or heart disease.

"We're taking better care of diabetes and doing a much better job of handling the complications. But there's just more diabetes out there. We haven't gone as far as we could with prevention," says Dr. Silvio Inzucchi, director of the Yale Medicine Diabetes Center.

The critical step in any prevention plan is testing. Nearly half of all U.S. adults haven't had a recent blood sugar screening, according to a 2023 study. "Everyone should know their blood sugar number, the way you know your blood pressure or cholesterol," says Dr. Samuel Dagogo-Jack, an endocrinologist and professor of medicine at the University of Tennessee Health Science Center who studies and treats diabetes.

900,000

Number of U.S. adults age 45-plus who are diagnosed with diabetes annually

The ADA recommends everyone age 35 and older who doesn't have a diagnosed blood sugar problem get screened for diabetes every three years. If you have prediabetes, get a retest once a year—more often if you are making lifestyle changes to help control your blood sugar, Dagogo-Jack says. (See "Do I Need a Blood Sugar Test?" below.)

HOW WE CAN CHANGE COURSE

Even after a diagnosis, less than half of Americans with diabetes have it under control, says a 2025 study published in *JAMA*. That boosts one's risk for the condition's devastating, life-threatening, body-wide consequences.

Diabetes is now the seventh-leading cause of death in the U.S., claiming 95,190 lives in 2023, the most recent statistics show.

And yet the tools to manage diabetes are available, says Dr. Betul Hatipoglu, medical director of the University Hospitals Diabetes & Metabolic Care Center in Cleveland. "We have all the tech, all the new drugs, all the ways to prevent or minimize risks so people with diabetes can live a long, joyful life," she says. "But I want people to remember they're not alone. If you're struggling with medications, food, exercise or your emotions, ask your doctor for help."

These five advances can play a role.

BREAKTHROUGH #1

MORE AFFORDABLE OBESITY DRUGS

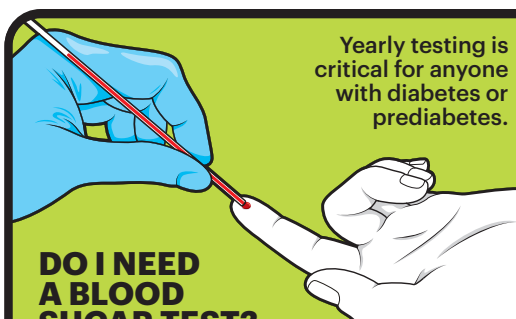
Gaylene Cornell used to graze when she was bored. Or sad. Or lonely. "I probably had a Hershey's bar every single day," says the 68-year-old retired real estate agent from Turlock, California. She was medically classified as obese. In 2024, when her doctor told her she had diabetes, Cornell started using the GLP-1 agonist Ozempic (semaglutide). She has lost 93 pounds, and her blood sugar has dropped to the low end of the prediabetes range. "It's amazing," she says. "My brain tells me I'm full and I'm done eating."

Midlife and older adults are flocking to GLP-1s. According to an October 2025 study, roughly 1.7 million Americans age 45 and older have tried semaglutide (Ozempic, Wegovy), tirzepatide (Mounjaro, Zepbound) or other GLP-1s. Among those with diabetes, 1 in 3 ages 50 to 64 and 1 in 5 age 65-plus used a GLP-1 in 2024. Beyond weight loss and help managing blood sugar, the drugs can also reduce risk for diabetes-related heart problems and worsening kidney damage.

GLP-1s are injectables that prompt your body to release more insulin, lower blood sugar, reduce appetite, boost satiety after eating and slow stomach-emptying, helping some users lose as much as 20 percent of their body weight or more and, if they have diabetes, reduce their A1C by 1 or 2 percentage points or more—a significant improvement. One GLP-1, tirzepatide, lowered risk for progressing from prediabetes to diabetes by 94 percent in a recent study.

There are downsides. Half of GLP-1 users

CONTINUED ON PAGE 12



Yearly testing is critical for anyone with diabetes or prediabetes.

DO I NEED A BLOOD SUGAR TEST?

If you haven't had a recent blood sugar check for diabetes and prediabetes, you're not alone. Nearly half of all U.S. adults haven't either, according to a 2023 CDC study.

"Everyone should know their blood sugar number, the way you know your blood pressure or cholesterol," says endocrinologist Dr. Samuel Dagogo-Jack. Get a screening for diabetes at least once every three years; if you have prediabetes, get one every year. "You'll

want to know how any lifestyle changes you're making are affecting your blood sugar," he notes. If you have type 2 diabetes, follow your doctor's recommendations for periodic checks as well as at-home monitoring.

There are two widely used

screening tests for high blood sugar. The traditional fasting plasma glucose test (FPG) usually requires an overnight fast as well as a blood draw. The FPG gives you a "moment in time" snapshot of your blood sugar yet is still considered highly accurate for finding diabetes and prediabetes.

The second test, the A1C, has some big advantages. You don't have to fast beforehand, it requires just a few drops of blood and results reflect your average blood sugar over two to three months. (A third, less-used check, an oral glucose tolerance test, is the most

time-consuming: You fast overnight, then drink a sugary beverage at a lab or doctor's office. Your blood is drawn before and after the drink to measure how your body absorbs blood sugar.)

Since 2024, Medicare Part B has covered A1C tests up to twice a year for those at risk for type 2 diabetes. That includes most Medicare beneficiaries: You're "at risk" if you're age 65 or older and overweight, have a family history of diabetes or if you had diabetes during pregnancy, according to the Centers for Medicare & Medicaid Services.

Consumer Cellular®

SWITCH & SAVE UP TO \$600/YEAR.

BIG WIRELESS COVERAGE WITHOUT
THE BIG WIRELESS COST.



AARP MEMBERS CAN CHOOSE FROM ANY OF THESE PLANS

\$19
MONTHLY

1GB
with 1GB of high-speed data

\$23^{.75}
MONTHLY

5GB
with 5GB of high-speed data

\$38
MONTHLY

UNLIMITED
with 35GB of high-speed data

\$55
MONTHLY

UNLIMITED FOR 2
with 50GB of high-speed data



AARP MEMBER EXCLUSIVE

Plus, members receive 30% off select accessories and an extended risk-free guarantee.

✓ Must be 50+ years of age

✓ Must be 50+ years of age



NO LONG-TERM CONTRACTS.



RANKED #1 IN CUSTOMER SATISFACTION AMONG WIRELESS CARRIERS.*



FAST, RELIABLE NATIONWIDE COVERAGE.

VISIT [ConsumerCellular.com/2725](https://www.ConsumerCellular.com/2725)

CALL CONSUMER CELLULAR (888) 549-2725

© 2026 Consumer Cellular, Inc. All other products are trademarked by their respective manufacturers. Phones and devices are limited to stock on hand. Activation of the device on our network is required. Terms and Conditions apply. New service activation on approved credit. Cellular service is not available in all areas and is subject to system limitations. Savings based on the difference between Consumer Cellular's 2-line unlimited plan and Verizon's Unlimited Welcome Plan. Prices valid as of 9/01/25 and subject to change.

AARP commercial member benefits are provided by third parties, not by AARP or its affiliates. Providers pay a royalty fee to AARP for the use of its intellectual property. These fees are used for the general purposes of AARP. Some provider offers are subject to change and may have restrictions. Unlimited \$55 for 2 offer is valid only for active AARP members with two lines of service and an unlimited data plan. This offer cannot be combined with any other promotions or discounts, including the AARP monthly membership discount. Offer is only good for two lines of service. If you're not completely satisfied within 45 days (data use is limited to 500MB) of activation of your service, cancel and pay nothing other than third party charges. For unlimited plans, high-speed data is reduced after 35GB on single-line plans and 50GB of combined usage on multi-line plans for the remainder of your billing cycle. Unlimited data plans only for customers age 50+. Age validation required. Prices for the limited data plan and the single-line unlimited data plan include the 5% discount.

* Source: 2025 ACSI® Survey of customers rating their own wireless service provider. ACSI and its logo are registered trademarks of the American Customer Satisfaction Index LLC. For more about the ACSI, visit www.theacsi.org.



FIND A STORE NEAR YOU.

KNEE PAIN?

Does knee pain prevent you from doing daily activities or bother you when simply walking or climbing stairs? Are you concerned that you might need surgery or prescription drugs to feel better? You should know help is available without a prescription.

MagniLife® Knee Pain Relief Gel combines best known ingredients, such as Arnica and Croton Lechleri to help relieve stiffness, swelling, tenderness, aching and burning pains associated with knee discomfort. Fast-acting gel can be used daily. *“This knee cream is my miracle cream!”* - Cynthia.

MagniLife® Knee Pain Relief Gel is sold at **CVS, Walmart and Amazon**. Order risk free for \$19.99 +\$5.95 S&H for a 4 oz. jar. Get a **FREE** jar when you order two for \$39.98 +\$5.95 S&H. Send payment to: MagniLife KG-AB1, 300 State St. #92039, Southlake, TX 76092 or call **1-800-393-6025**. Satisfaction guaranteed. Order at www.KneePainGel.com

BURNING FOOT PAIN?

Are you suffering from burning, tingling, numbing or stabbing pain in your feet or legs? Over 20 million Americans live with these aggravating symptoms and put up with the pain because they are not aware of this topical treatment available without a prescription.

MagniLife® Pain Relieving Foot Cream contains eucalyptus oil and yellow jasmine to help relieve tingling and burning pain, while moisturizers restore cracked, damaged, and itchy skin to help keep bacteria out. *“It’s the ONLY product that helps relieve the burning, and tingling feeling in my feet!”* - Mable, NY.

MagniLife® Pain Relieving Foot Cream is **sold at CVS, Walgreens, Kroger, Target, Walmart**, in foot-care and diabetic care **and Amazon**. Order for \$19.99 +\$5.95 S&H for a 4 oz jar. Get **one FREE** when you order two for \$39.98 +\$5.95 S&H. Send payment to: MagniLife NC-AB1, 300 State St. #92039, Southlake, TX 76092 or call **1-800-393-6025**. Money back guarantee. Order at www.MDFootCream.com

JUMPY LEGS AT NIGHT?

Are you having trouble sleeping due to unpleasant sensations in your legs which make it difficult to stay still? You should know relief is available in a topical treatment that helps calm and relax the legs, so you can rest comfortably.

MagniLife® Relaxing Leg Cream contains vitamins and minerals that quickly absorb to relieve those aggravating symptoms. *“You can imagine my surprise and delight when my legs kept still that very first night, and now every night since!”* – Dawn, VT.

MagniLife® Relaxing Leg Cream is **sold at Walmart, CVS, and Amazon**. Order risk free for \$19.99 +\$5.95 S&H for 4 oz jar. Get a **FREE** jar when you order two for \$39.98 +\$5.95 S&H. Send payment to: MagniLife RC-AB1, 300 State St. #92039, Southlake, TX 76092, or call **1-800-393-6025**. Money back guarantee. Order at www.RLScream.com

Cover Story



Scenes from Don Ray's 86-year diabetes fight, from bottom: With wife Penny at 84; kicking back at 91; at 89 with son Scott and Scott's friend Matt Maleski

Aging and Type 1 Diabetes

At age 91, Don Ray has been living with type 1 diabetes for 86 years. “You can control diabetes, but you have to be the boss,” says Ray, a retired salesman from North Royalton, Ohio, who with his wife, Penny, 87, has four children, 11 grandchildren and six great-grandchildren. “It’s like baseball—you have to follow the rules and play to win.”

When Ray was a kid, his parents sharpened

stainless-steel needles and sterilized glass syringes for his daily insulin injections. Checking his blood sugar levels four times a day involved boiling a blue liquid called Benedict’s solution, adding eight drops of his urine and eight drops of water to it, and then looking for a color change.

Today, Ray uses a continuous glucose monitor and an insulin pump. “I’m not going to die from diabetes; I’m going

to live with it,” he says. “I call it ‘livabetes.’”

Like Ray, people with type 1 diabetes—an autoimmune disease that destroys the insulin-producing cells in your pancreas—are living longer and healthier lives due to treatment advances, says Dr. Betul Hatipoglu, medical director of the University Hospitals Diabetes & Metabolic Care Center in Cleveland. “I have patients living 60, 65 years with type 1 diabetes,” she says.

Older adults can also develop type 1 at age 60 or later—but the condition is too often mistaken for type 2 diabetes and not adequately treated, says Dr. Eden Miller, a diabetes specialist in Bend, Oregon. “There are peak times when people develop type 1 diabetes in childhood, the teen years and young adulthood, but also later in life,” she says. “If you’ve been diagnosed with type 2, and your lifestyle and medications don’t keep your blood sugar under control, it’s worth asking your doctor if it could be type 1.”

CONTINUED FROM PAGE 12

in a September 2025 Danish study stopped within a year because of high costs or side effects like nausea, vomiting and diarrhea. And even with private insurance, 54 percent of GLP-1 users have struggled to pay, and 19 percent were saddled with the full cost, which can top \$1,000 a month, according to a 2024 national poll.

But new federal pricing and coverage rules aim to make GLP-1s affordable and available to more people. Under a plan announced by the White House in November, the GLP-1s Ozempic, Wegovy and Zepbound would cost about \$350 a month, instead of \$1,000 or more (before discounts). A GLP-1 pill, if FDA-approved, would have a \$150

monthly price tag, at least for the initial dose. And the plan would expand Medicare coverage—which, in 2025, covered GLP-1s only for diabetes, cardiovascular disease and obstructive sleep apnea—to include obesity as well. The Medicare copay would drop to \$50 a month for Ozempic, Wegovy, Mounjaro and Zepbound.

Another factor to consider: There are concerns that rapid and dramatic weight loss could threaten muscle mass and bone density. “For older people losing 15 to 20 percent of their total body weight, there is a real risk for losing too much muscle mass, which can lead to fragility, falls and fractures,” says Dr. William H. Herman, an endocrinologist and professor at the University of Michigan’s

School of Public Health in Ann Arbor.

Still, the drugs could be helpful for some older adults struggling with obesity and its health risks, and ought to be covered by more insurance plans for a greater array of conditions—specifically obesity, says Dr. Anne Peters, director of the University of Southern California’s clinical diabetes programs. “Obesity is like high cholesterol. It leads to serious health problems. We need to be at a healthy weight—not skinny—in order to be healthy. If you need a medication for that, why shouldn’t you get it?”

BREAKTHROUGH #2

DIABETES PREVENTION PROGRAMS THAT WORK

Elpidio Gutierrez was hurtling toward type 2 diabetes. Job stress, grab-anything meals and long hours behind the wheel helped push the Chicago taxi driver’s blood sugar into prediabetes in late 2022. The disease had claimed the lives of his younger brother, a cousin and the grandmother who helped raise him.

Gutierrez, 68, signed up for a yearlong class run by Chicago-based Erie Family Health Centers, a local resource for the National Diabetes Prevention Program

CONTINUED ON PAGE 16

Eating less and moving more helps Elpidio Gutierrez, 68, keep his blood sugar in check.



SAVING A LIFE EVERY 11 MINUTES!*

I live *alone*, but I’m never alone. I have *Life Alert*.®



One touch of a button sends you help fast, 24/7, for: **fall • medical • shower • intrusion • outdoor** emergencies, even when you can’t reach a phone **at Home or On the Go** anywhere in the USA.

FOR A **FREE** BROCHURE CALL:

1-800-401-0191



Devices **NEVER** need charging!** So you’re always protected!

Life Alert 
I’ve fallen and I can’t get up!®

* Life Alert defines a life saved as, when a subscriber has an actual emergency while home alone, is unable to get to the phone for help, activates the system, and Life Alert dispatches help. ** Batteries last up to 10 years. *** Free Ground Shipping thru the Continental US.

CONTINUED FROM PAGE 15

(NDPP). “I want to stop the cycle,” he says. “It’s incredible how diabetes can destroy the well-being of the whole family—physically, emotionally, mentally and financially. I want to be a role model for my children.”

He adopted the motto “*Poco taco, mucho zapato*,” a prompt for him to eat less and move more. Gutierrez cut back on second and third helpings. He started having oatmeal, fruit and almonds for breakfast some days and ate more beans and vegetables at lunch and dinner. He walks four to five miles several times each week. When he overindulges, like at a recent wedding in California, he gets back on track. “I’m not looking for perfection, just moderation,” he says.

Gutierrez, now retired, lost 17 pounds and lowered his A1C from a prediabetic 5.7 to a normal 5.5. His numbers have stayed within a healthy range. “I feel good,” he says. “I know I can control my health.”

Nearly a million Americans have tried the NDPP—a research-proven, insurance-covered, drug-free lifestyle-change and weight-loss program. In a landmark 2002 study, the program lowered diabetes risk by 58 percent for people with prediabetes—and by 71 percent for older adults. “Modest weight loss, losing 5 to 7 percent of your weight; modest increases in physical activity, like walking 30 minutes five times a week; and limiting saturated fat while eating lean protein, fruit and vegetables lowers risk for diabetes,” says Dagogo-Jack, one of the NDPP’s original researchers.

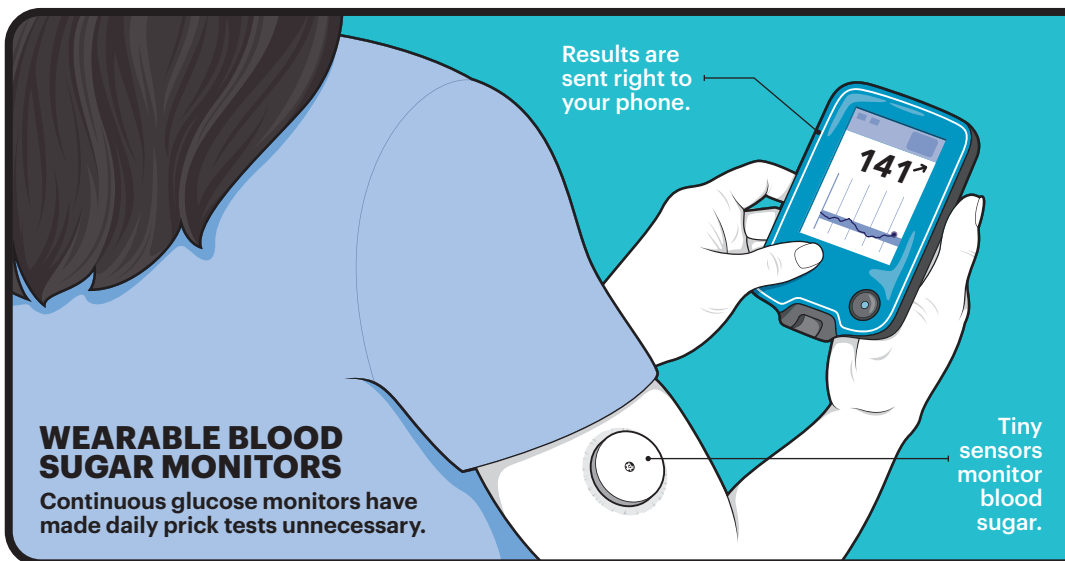
Since 2018, Medicare has covered the yearlong program, now available online and in-person at hospitals, community centers and houses of worship across the U.S. (To find one, type “Medicare diabetes prevention program” into your web browser.)

An added benefit: In a 2024 University of Michigan study, participants spent \$4,600 less on health care over two years compared with people with prediabetes who didn’t go through the program.

Don’t wait for your doctor to suggest it. In a study of 26,000 New York City residents with prediabetes, just 10 percent were referred to NDPP classes. “The classes are fun and inter-

1.7 MILLION

Number of Americans age 45 and older who have tried a GLP-1, including Ozempic, Wegovy, Mounjaro and Zepbound



active, and you form a community—people stay in touch for years afterward,” says Ashley Pickering Brown, director of diabetes education and technology services at the Joslin Diabetes Center in Boston. “Support helps a lot.”

BREAKTHROUGH #3

WEARABLE BLOOD SUGAR MONITORS

For 30 years, Alton Matthews pricked his fingers five to six times a day for blood sugar checks. He watched his levels swing up and down depending on what he ate, how carefully he took his medications ... and for reasons that seemed like a total mystery. “It was a roller coaster,” says the 54-year-old barbecue pitmaster and *The Dawgfatha’s BBQ* podcaster from Pflugerville, Texas.

Then in 2020, he tried something new: a continuous glucose monitor (CGM). Attached to his upper arm, this device—about the size of a half-dollar coin—automatically monitors his blood sugar 24/7 and displays results on his smartphone.

“The CGM changed everything,” Matthews says. “I see how what I eat and what I do affects my blood sugar in real time. If you don’t know your numbers, where do you begin the fight?”

Once used mostly by people with insulin-dependent, type 1 diabetes, CGMs are now changing how a growing number of midlife and older adults with type 2 diabetes tame

their blood sugar. The devices contain a tiny sensor that measures the glucose in fluid between cells. Readings are transmitted to a smartphone app or a handheld device, where you can instantly see how that breakfast sandwich, ride on your stationary bike or great night of sleep is influencing your blood sugar.

“CGMs are a game changer,” says Brown. “They change health outcomes in people with diabetes. The insights from having that data can help you make changes—without the physical burden of pricking your finger for a blood sugar check.”

In a 2021 study of 175 midlife and older adults with type 2 diabetes, those wearing a CGM for eight months saw a 1.1 percentage point drop in A1C—a reduction that could delay or prevent diabetes complications. CGM users also spent more time in a healthy blood sugar range than those who checked their blood sugar with the conventional finger jabs, drops of blood and a glucose meter. Researchers are now studying whether the devices can help people with prediabetes stick with healthy changes that prevent or delay type 2.

CGMs are more accessible these days. In 2023, Medicare expanded coverage of the devices to include older adults with type 2 diabetes who use even small amounts of insulin or who had low-blood-sugar episodes with any type of diabetes medication. And in 2024, the FDA approved the sale of CGMs without a prescription. The price tag can top \$90 for a one-month subscription, but Brown says using the device for a month could be

CONTINUED ON PAGE 18



Life Insurance Program from



\$10,000 life insurance for less than a daily cup of coffee

Choose the amount that fits your budget

You can apply for up to \$150,000 of coverage with AARP Level Benefit Term Life from New York Life Insurance Company. But even a small amount of coverage can help when your family needs it most. Apply for more coverage later if you choose.

Get an approval email in minutes

Apply for this group coverage quickly and easily online or by phone, and get added protection for your family.

No medical exams required

Approval is based on your health information. Most who apply are accepted, even with some health conditions.

It may be more affordable than you think

It's one reason to consider this life insurance — with rates starting at just 36¢ a day.[†]



Female Non-Smoker Current Monthly Rates


Issue Age	45-49	50-54	55-59	60-64	65-69	70-74
\$10,000	\$9	\$11	\$12	\$16	\$21	\$33
\$25,000	14	17	21	30	42	72
\$50,000	21	27	35	54	77	137

Male Non-Smoker Current Monthly Rates

Issue Age	45-49	50-54	55-59	60-64	65-69	70-74
\$10,000	\$12	\$13	\$17	\$23	\$30	\$41
\$25,000	19	23	34	48	65	93
\$50,000	32	40	61	89	124	179

Cigarette smokers within the last 12 months will pay a higher rate. Premiums above are the rates New York Life currently charges. Your initial premium is based on your age at issue; premiums increase as you enter each new five-year age band and will be based on the current rates at that time. Age bands begin at ages 45–49 and end at ages 75–79. Coverage ends at age 80. Premiums are not guaranteed; however, your rates may change only if they are changed for all others in the same class of insureds. If relevant statements of age or facts are not accurate, New York Life will make a fair adjustment of premiums and/or insurance. Residents of FL: D. N. Ogle is a licensed Florida agent for service to Florida residents. Residents of NY and MT have rates different from those shown. Please call New York Life for details and higher coverage options.

Apply your way, today¹

1. Scan the code  or go to NYLAARPEenroll.com
2. Call New York Life at 1-800-309-6136 8 a.m. to 8 p.m. (ET) Monday – Friday
3. Or get a free information kit with application using the coupon on the right.



SCAN CODE



Part of the only life insurance program endorsed by AARP

Complete and return this form for more information and your personalized quote.*

Please use black ink only.

Mr.
Mrs.
Ms.

(Please print) First Name Last Name

Address Apt. No.

City State Zip Code

Date of Birth AARP Membership No.

()

Phone Email

**Mail to: New York Life/AARP Life Insurance Program
P.O. Box 30709, Tampa, FL 33630-3709**

*Includes details on costs, eligibility, limitations, renewability and exclusions.

Please include your contact information; a representative may call. Your information will not be shared for marketing purposes with anyone outside of AARP or New York Life.

4280-02-F

519B4T

[†] For a female, age 50, non-smoker for \$10,000 of coverage.

¹ Apply online not available in all states.

Available to AARP members ages 50–74 and their spouses ages 45–74. If death results from suicide in the first two years, benefits will not be paid. In MO, ND, and WA, specific state rules apply.

The AARP Life Insurance Program is underwritten by New York Life Insurance Company, New York, NY 10010. AARP membership is required for Program eligibility. Specific products, features and/or gifts not available in all states or countries. Products with different costs, benefits, eligibility, and features also available under the Program. Visit www.nylaarp.com/compare or call for details. (Group policy form AA-74 issued in the District of Columbia.)

New York Life pays royalty fees to AARP for the use of its intellectual property. These fees are used for the general purposes of AARP. AARP and its affiliates are not insurers and do not employ or endorse agents, producers or brokers.

CONTINUED FROM PAGE 16

enough to help someone with prediabetes (or whose insurance doesn't cover a CGM for type 2 diabetes) see how food, exercise, sleep and stress affect their blood sugar and make adjustments. "Work with your health care practitioner so that you know how to interpret the data," she advises.

BREAKTHROUGH #4

POWERFUL NEW HEART AND KIDNEY PROTECTION

At 75, Joe DeMeis is healthier than he's been in years. Diagnosed with type 2 diabetes 20 years ago, the retired high school social studies teacher from Fairport, New York, struggled with rising blood sugar levels and, in recent years, with worries about two lethal diabetes complications: heart disease and kidney disease. A heart scare had landed him in the hospital. And his father, who had diabetes, had died from kidney disease.

DeMeis' doctors recommended adding Ozempic plus an SGLT2 inhibitor, Farxiga (dapagliflozin)—a drug that helps lower blood sugar by prompting the kidneys to remove excess glucose through urine—to other medications he takes for diabetes, blood pressure and his heart. His blood sugar is now within a healthy range "90 percent of the time," he says. His

kidney function is normal—"which is fabulous, because usually you get to a certain point and your kidneys start going downhill," says his wife, Jane, who has chronic kidney disease. His blood pressure is "ridiculously low," she adds. But the couple know it takes more to guard his ticker from diabetes' revved-up heart threats like clot-prone blood, narrowed arteries, cell damage and inflammation. "This is a proactive approach," DeMeis says. "I'm all for anything that will protect my heart."

Hailed as revolutionary, groundbreaking and remarkable, SGLT2 inhibitors and GLP-1s are now ADA-recommended standards of

CONTINUED ON PAGE 20

\$307 BILLION

Annual cost of diabetes to the U.S. health care system, based on 2022 statistics

Slash Your Diabetes Risk

"DIABETES IS NOT INEVITABLE FOR OLDER ADULTS," SAYS UNIVERSITY OF TENNESSEE ENDOCRINOLOGIST DR. SAMUEL DAGOGO-JACK. "THERE IS PLENTY YOU CAN DO TO LOWER YOUR RISKS." HERE ARE SOME STEPS TO TAKE NOW THAT CAN IMPACT YOUR FUTURE HEALTH.

CUT RISK AS MUCH AS

25%

SKIP THE SUGARY DRINKS. They make blood glucose skyrocket, causing weight gain and surges of insulin, and ultimately reduce your body's ability to absorb blood sugar. A 2025 analysis from researchers at Brigham Young University found that every 12-ounce sugary drink per day boosts your existing level of diabetes risk 25 percent.

CUT RISK AS MUCH AS

17%

KICK ULTRA-PROCESSED FOODS (UPFs) TO THE CURB. Midlife and older Americans get half of their calories from UPFs like sweet and salty snacks, according to a 2024 study. Swapping 10 percent of daily UPF calories for less-processed foods reduced diabetes risk 17 percent in a recent European study that tracked nearly 312,000 people for an average of 10 years. If you're trying to cut back, "don't eat lower-calorie UPFs," says Ashley Gearhardt, a University of Michigan psychology professor who studies eating disorders, including the addictiveness of junk food. She recommends focusing on "real food from Mother Nature with ingredients you can pronounce" and having a handful of nuts, some fresh mozzarella or an apple for a snack.

CUT RISK AS MUCH AS

12%

WALK 2,000 STEPS TODAY. Every 2,000 daily steps lowered type 2 diabetes risk by 12 percent over nearly seven years in a University of California, San Diego, study of 4,838 older women, published in 2022. Moderate-intensity walking—fast enough that you could still chat but not sing—was most protective. Muscle contractions help your cells absorb blood sugar—a benefit that persists for approximately two days, says Jill Kanaley, a professor in the division of food, nutrition and exercise sciences at the University of Missouri. "You don't need a hard walking program," she says. "Just get your muscles moving by walking. Take five-minute walking breaks from sitting to get started."

CUT RISK AS MUCH AS

17%

PICK UP SOME WEIGHTS. Up to 60 minutes per week—for example, just doing three 20-minute strength routines weekly—lowered diabetes risk by 17 percent, according to a 2022 review of studies in the *British Journal of Sports Medicine*.

CUT RISK AS MUCH AS

45%

GO TO BED EARLIER. Skimping on z's boosted diabetes risk by up to 45 percent, and irregular bedtimes and wake-up times boosted it 34 percent, in a pair of large studies of midlife and older adults published in 2024. These sleep habits may throw off body clocks that control blood sugar absorption. But that's not all. For people with diabetes, sleep problems can increase stress about taking care of your blood sugar every day, a 2025 Norwegian study found. "If you notice ongoing sleep problems, it is worth bringing this up with your health care provider," says lead study author Hilde Riise, an associate professor at the Western Norway University of Applied Sciences. "Small steps like keeping a regular bedtime, limiting caffeine in the evening and creating a calm bedtime routine can make a real difference."

CUT RISK AS MUCH AS

72%

LOSE (A LITTLE) BELLY FAT. If you're carrying extra pounds, dropping as little as 5 percent of your weight could reduce your risk for progressing from prediabetes to type 2 diabetes by 72 percent. Losing 8 percent improved blood sugar for older adults with diabetes in a 2022 study. The key factor: a drop in visceral fat, the deep abdominal kind that boosts inflammation and reduces blood sugar absorption.

Jacuzzi®

Bath
Remodel

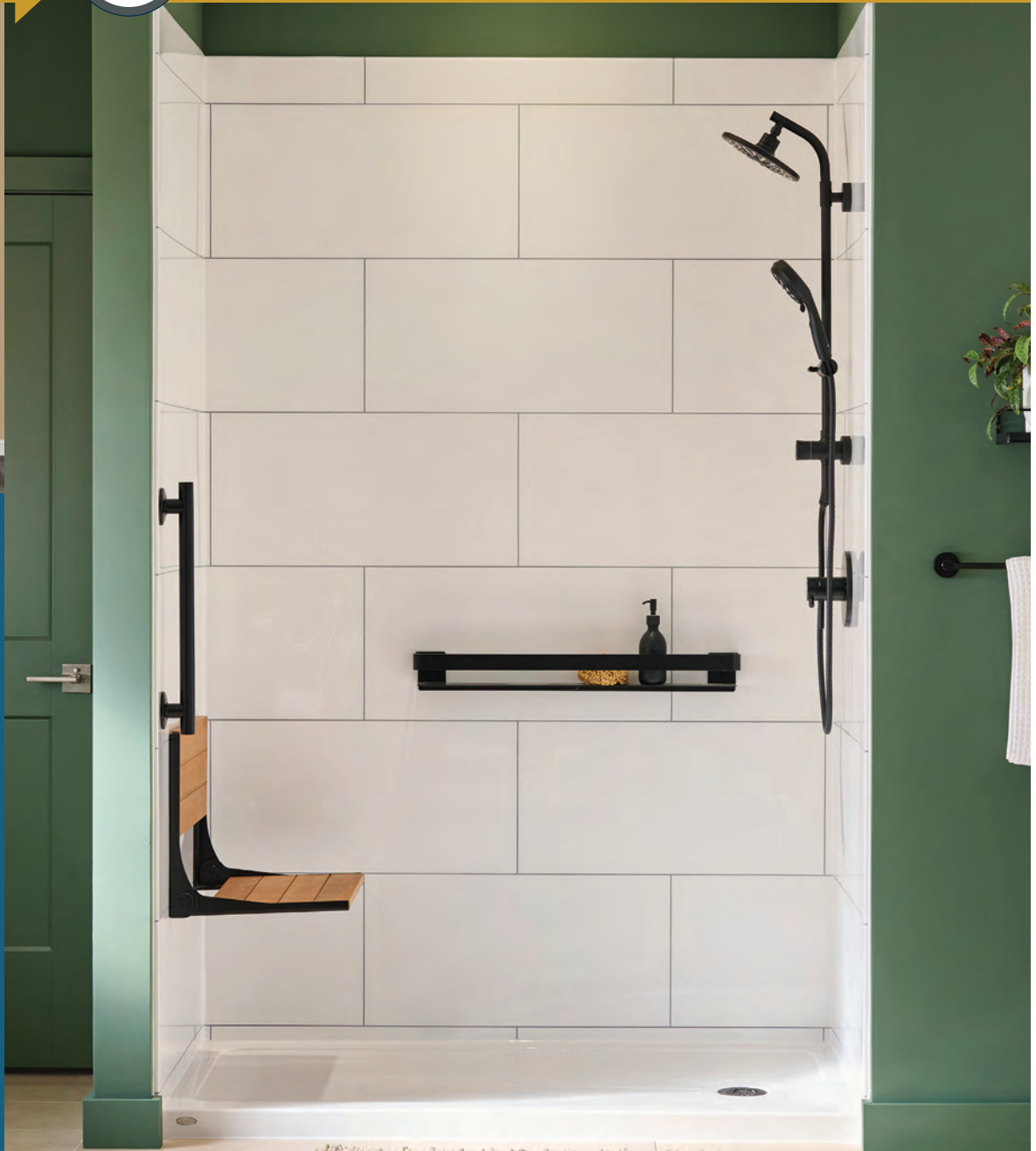
YOUR DREAM BATHROOM IN 1 DAY*



7am TODAY



4pm TONIGHT



**Waiving All
Installation Costs***
PLUS
**No Interest
No Payments
for up to 1 Year†**

If paid in full by end of 12 months.

Fall in love with your bathroom
without breaking your budget.

 Fits existing space

 Certified installers

 Amazing style selection

 Safety features available

*With purchase and installation of any complete bath/shower system from participating third-party Jacuzzi Bath Remodel dealer in your area ("Dealer"). Offer and options will vary by Dealer/location. Not combinable with other offers. Add'l terms apply. Subject to change. Some installs may take longer than one day. Expires 12/27/26.

†Financing offer available through third-party lenders under terms of applicable loan program. No interest for 12 months if paid in full within 12 months. Interest will be charged to you from purchase date if purchase balance is not paid in full within 12 months. Subject to credit approval—not all buyers will qualify. Add'l terms apply. See or call Dealer for details.

CALL NOW! 888.262.8814

Or visit us online at **TodaysTub.com**



CONTINUED FROM PAGE 18

care for the 20 percent of people with diabetes who have cardiovascular disease (CVD) and for some of the much greater share of the population with diabetes that has both high blood pressure and high cholesterol. They reduce risk for major problems like heart attacks, strokes and CVD-related deaths by 9 to 20 percent. They're also recommended for people who already have chronic kidney disease and diabetes—to prevent worsening. (A recent Spanish study of 515,000 people with diabetes found the drugs lowered risk for developing chronic kidney disease by 15 percent.)

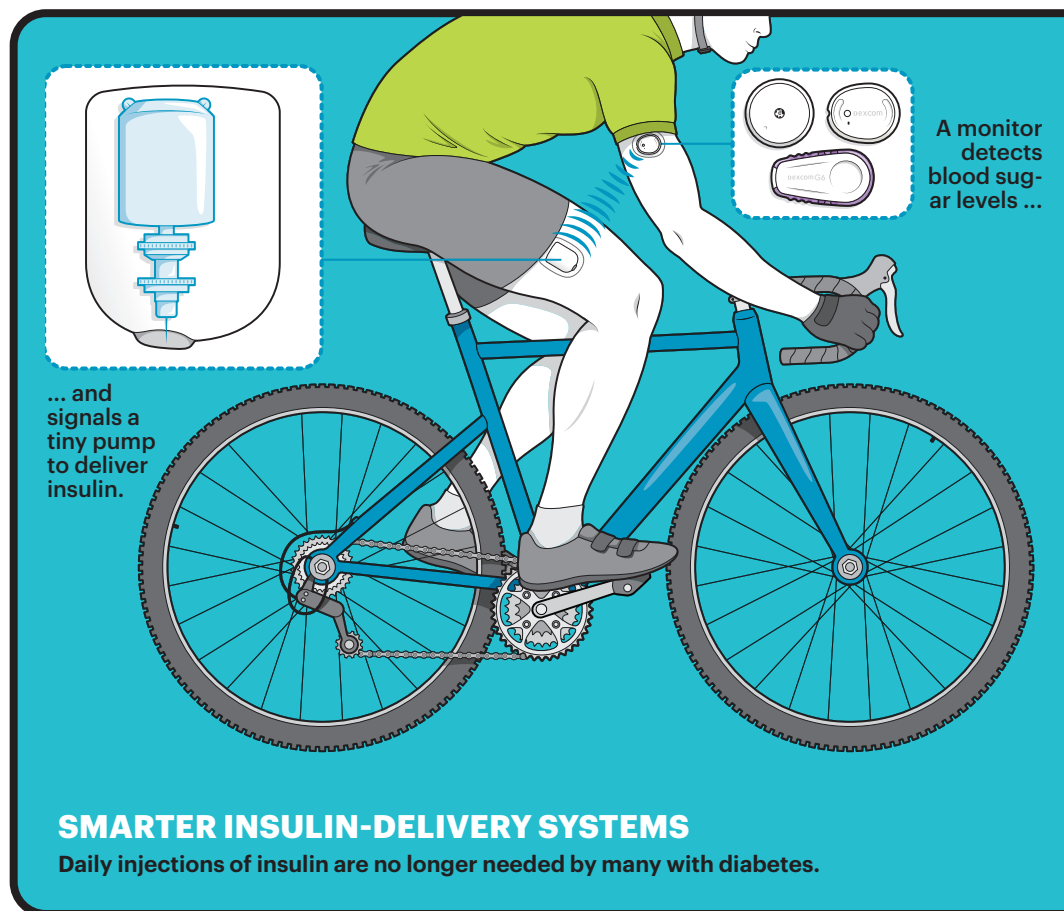
These extra protections are a big deal for people with diabetes, says Dr. Eden Miller, a physician and diabetes specialist in Bend, Oregon.. “Tight blood sugar control helps guard against small-blood-vessel diseases like diabetic retinopathy and kidney disease, but cardiovascular disease—the No. 1 killer of people with diabetes—is different. It’s a large-blood-vessel disease,” she says. “GLP-1s may seem like trendy weight loss drugs, but they and SGLT2s have a significant impact on multiple facets of health. We’re seeing improvements in cardiovascular complications and quality of life.”

BREAKTHROUGH #5

SMARTER INSULIN-DELIVERY SYSTEMS

At Diabetes and Obesity Care, her Oregon-based practice, Miller and her husband (also a physician) help people manage weight and blood sugar problems. When her workday ends, Miller, 54, is still thinking about blood sugar—this time, her own. She has type 1 diabetes and uses an automated insulin-delivery system that constantly monitors her blood sugar, releasing small amounts of insulin to keep levels on an even keel.

Miller’s system, Omnipod 5, uses an insulin-filled pod that attaches to her skin, a continuous glucose monitor and an app on her smartphone where she can track the device’s activity or dial up extra insulin before eating. The pod is tubeless and waterproof and can be worn in several spots on her body, including her arms, legs and torso. “It’s my little diabetes buddy. It goes wherever I go,” she says. “I like to swim and ski and don’t have to take it off. It’s my own smart diabetes tech



that keeps me safe and healthy.”

It’s one example of the smart automated insulin-delivery systems that are making blood sugar control better and easier for people with type 1 and for an increasing number of people with type 2 who use insulin. Smart insulin pumps and pods use data from a CGM also attached to your skin to customize continuous insulin doses, explains Dr. Yogish Kudva, an endocrinologist and diabetes researcher at the Mayo Clinic in Rochester, Minnesota. “This not only offers safety and effective blood sugar control but also eases the burden of diabetes, so people have less to think about,” he says.

In two studies published in 2025 in *The New England Journal of Medicine* that included older adults with types 1 and 2 diabetes, Kudva and other researchers found that blood sugar levels were better and users adapted to the new technology, which they were using

instead of CGMs and older insulin-delivery systems like injector pens. Smart delivery systems learn users’ blood sugar patterns to anticipate needs up to an hour in advance, Miller notes.

65 MILLION

Number of middle-aged and older Americans who have prediabetes, nearly 80 percent of whom don’t even know it

For more than 5 million midlife and older adults with diabetes, blood sugar control involves daily injections of insulin—the hormone that tells cells to absorb blood sugar. For people with type 1, using insulin is essential because their bodies no longer produce this hormone. But Miller

says that people with type 2 often struggle with the decision to add insulin to the medications they may already take. “Insulin is an amazing, lifesaving thing, but too often, needing it is looked on as a failure in type 2 diabetes,” she says. “It’s really a blessing. And now, 21st-century technology is leveling the playing field for people with diabetes.” ■

Sari Harrar is a contributing editor to AARP The Magazine.

jitterbug® flip2

Our easiest cell phone ever.

Easy to use.

The large screen, big buttons, simple menu, one-touch speed dial and Urgent Response button on the Jitterbug® Flip2 make calling, texting and getting help easy. And with simplified navigation, you can quickly and easily access the features you need.

Easy to get help.

Whether you want to learn more about your phone, need a ride¹ or have a health concern, our 100% U.S.-based team is here to help, day or night. And when you add Urgent Response, enjoy peace of mind knowing you can count on us 24/7, even in an emergency.[†]



Big Savings for the Whole Family!

Choose a Jitterbug or bring your own phone with Lively SIM/eSIM.²

- Fast, reliable nationwide coverage
- No long-term contracts
- No cancellation fees
- Keep your phone number³

One line as low as
\$14.99
/mo.*

Two lines as low as
\$24.98
/mo.*

*Plus \$3²³ admin. fee, variable USF/surcharges and taxes. Pricing is for basic plans with paperless billing. †Add \$20/mo./line for Urgent Response.

Call Now! 1.866.293.6062

BEST BUY

available at
amazon

shop.lively.com/flip

lively! | From **BEST BUY Health**

Fares are applied to your monthly Lively bill. ²Lively cannot guarantee Lively SIM compatibility with every phone. Only basic plans are available for flip phones with SIM. ³Porting is dependent on availability of the phone number requested and approval of the existing carrier. Phone appearance may vary. Lively and Jitterbug are trademarks of Best Buy Health, Inc. ©2026 Best Buy. All rights reserved.

*Pricing is for new lines of service. See shop.lively.com for current pricing and shop.lively.com/billing for descriptions of fees. Plans may require a \$35 one-time activation fee per line and an additional variable USF fee added to the activation fee. Monthly fees are subject to change. ¹Rides are arranged through the Lyft Platform.



Learn more

IS PLATELET-RICH PLASMA THERAPY RIGHT FOR YOU?

Despite controversy and mixed results, PRP is racking up successes as a treatment for a variety of conditions

BY JEANNE DORIN McDOWELL

The first thing John* smelled was his wife's hair. Then coffee, sautéed scallops and compost—the first scents he'd experienced in 45 years.

In his 20s, John suffered a traumatic head injury that stole his sense of smell. At 73, he attempted one last-ditch medical intervention: platelet-rich plasma therapy, or PRP.

While PRP has been around since the 1970s, it took off in the 2000s, when sports medicine doctors began using it to help athletes recover from injuries. But in recent years, PRP has come out of the locker room; today it's used to treat a wide variety of conditions: osteoarthritis, hair loss, vocal cord scarring, erectile dysfunction, vaginal atrophy, infertility, dry eyes and skin rejuvenation.

For John, PRP helped when nothing else could, says Dr. Zara Patel, director of the Stanford Initiative to Cure Smell and Taste Loss, who treated John in her clinic.

HOW PRP WORKS

PRP uses the body's own healing abilities to relieve pain and repair damaged tissue. A lab tech or doctor draws the patient's blood and places it in a centrifuge, where it is spun to separate the blood into three layers: a bottom layer of dense red blood cells, a middle layer containing platelets and white blood cells, and a top layer of plasma. The middle layer is selected to create a concentrated volume of platelets that's rich in growth factors, which can stimulate pain relief and improved function. This concentration is then combined with the plasma layer and injected into the

injured area. Treatment sessions usually last about one hour, and several treatment sessions are often required.

PROMISING BUT UNCERTAIN

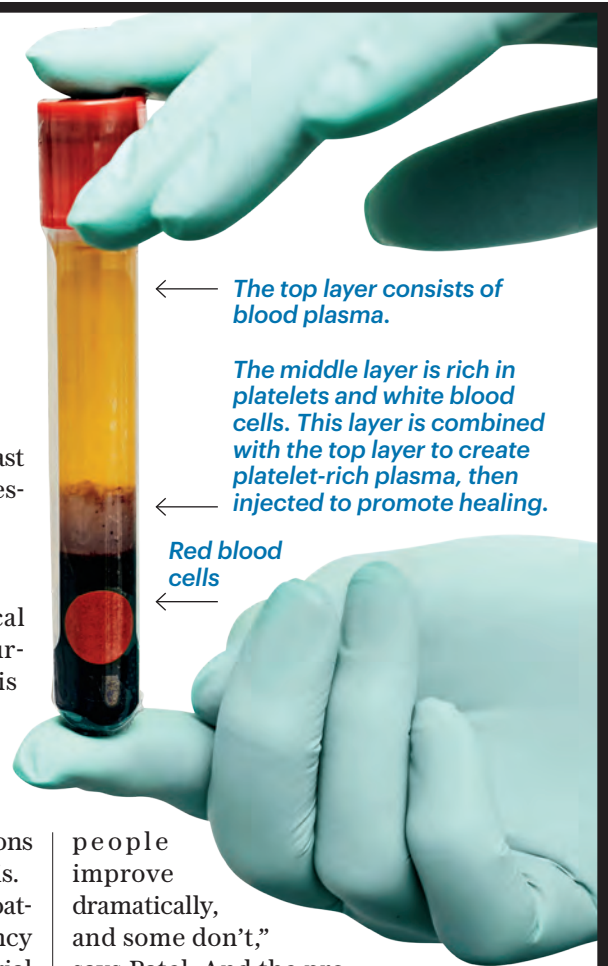
PRP is not fully accepted by the medical establishment—or reimbursed by insurance companies. Both the Osteoarthritis Research Society International and the American College of Rheumatology recommend against using PRP for osteoarthritis of the hip and knee, and the American Academy of Orthopaedic Surgeons supports PRP use on only a "limited" basis.

In part, reluctance to give PRP a full-throated endorsement is due to the inconsistency of study results. A randomized clinical trial published in *JAMA* in 2021 found that PRP injections did not significantly improve knee osteoarthritis symptoms after 12 months. But in 2025, a study published in *The American Journal of Sports Medicine* determined that PRP injections to the knee provided clinically significant pain relief, though it also called out the lack of standardization in PRP protocols. Variations in preparation methods, metrics, data collection and equipment could account for some of the inconsistency.

Because PRP is made from the body's own blood, its quality is variable, says Dr. Bert Mandelbaum, an orthopedic sports surgeon and codirector of the Regenerative Orthobiologics Center at Cedars-Sinai in Los Angeles. Platelet density can fluctuate from day to day, depending on hormones, exercise and foods eaten, among other factors.

"When I prepare my patients, I tell them their own blood is their medicine, so they need to boost it as best they can," says Dr. Alice Chen, a physiatrist with the Hospital for Special Surgery in Stamford, Connecticut. "I recommend they avoid alcohol and smoking for at least two weeks beforehand and reduce or eliminate sugar."

Still, results are hard to predict. "Some



← The top layer consists of blood plasma.

The middle layer is rich in platelets and white blood cells. This layer is combined with the top layer to create platelet-rich plasma, then injected to promote healing.

← Red blood cells

people improve dramatically, and some don't," says Patel. And the procedure can be expensive as well: A number of factors can affect cost, but a single procedure is roughly \$500 to \$2,500, with patients often returning for more treatments.

"It's important for the physician and patient to have a realistic discussion on what the outcome may be," says Dr. Brennan Boettcher, a sports medicine physician at the Mayo Clinic in Rochester, Minnesota. "Some people don't like paying out of pocket for something that may not help them."

Regardless, it's important that the doctor administering PRP therapy has your complete medical history, as those who have blood disorders, active cancers or autoimmune disorders may not be good candidates.

Even if you're a perfect candidate for PRP, the potential results are hard to quantify, says Boettcher. "While we have many high-quality trials demonstrating efficacy, we need more comparative trials that look at what dose of PRP is correct, and more trials identifying factors that can lead to someone not seeing a benefit." ■

*John is a pseudonym used to protect doctor-patient confidentiality.

Jeanne Dorin McDowell writes about health and wellness for national publications and websites.

YOUR RATE WILL NEVER GO UP

\$25,000

WHOLE LIFE INSURANCE

from United of Omaha Life Insurance Company and Companion Life insurance Company

With some types of life insurance, rates increase over time. That can leave people struggling to pay for their coverage later when they need it most.

But with this whole life insurance, your rate will never go up once you start your coverage — guaranteed. Even as you get older, and even if you have changes in your health.

GUARANTEED ACCEPTANCE¹

No Matter Your Health

- › Coverage starts immediately²
- › No medical exams or health questions
- › You can keep it for life
- › Your policy builds cash value
- › The sooner you start, the LOWER your rate for life

Budget-friendly rates for ages 45–85¹ available.

Don't see your rate below? Call or go online for an instant quote!

Age	\$5,000.00		\$10,000.00		\$15,000.00		\$25,000.00	
	Male	Female	Male	Female	Male	Female	Male	Female
60	\$28.95	\$21.85	\$56.90	\$42.70	\$84.85	\$63.55	\$140.75	\$105.25
61	\$30.50	\$22.35	\$60.00	\$43.70	\$89.50	\$65.05	\$148.50	\$107.75
62	\$31.45	\$22.90	\$61.90	\$44.80	\$92.35	\$66.70	\$153.25	\$110.50
63	\$32.50	\$23.70	\$64.00	\$46.40	\$95.50	\$69.10	\$158.50	\$114.50
64	\$33.50	\$24.55	\$66.00	\$48.10	\$98.50	\$71.65	\$163.50	\$118.75
65	\$34.75	\$25.50	\$68.50	\$50.00	\$102.25	\$74.50	\$169.75	\$123.50
66	\$35.90	\$26.35	\$70.80	\$51.70	\$105.70	\$77.05	\$175.50	\$127.75
67	\$37.05	\$27.25	\$73.10	\$53.50	\$109.15	\$79.75	\$181.25	\$132.25
68	\$38.70	\$28.95	\$76.40	\$56.90	\$114.10	\$84.85	\$189.50	\$140.75
69	\$39.75	\$30.60	\$78.50	\$60.20	\$117.25	\$89.80	\$194.75	\$149.00
70	\$43.85	\$32.45	\$86.70	\$63.90	\$129.55	\$95.35	\$215.25	\$158.25

For additional benefit choices call or visit us online. Each insured may own up to \$25,000 of coverage of this type. These monthly rates include a \$12 annual policy fee.

Get started in minutes, safely from home.

Call 1-800-613-2864

Or go to MutualLifeDirect.com >>



Underwritten by
United of Omaha Life Insurance Company
Companion Life Insurance Company
Mutual of Omaha Affiliates

This is a solicitation of individual insurance. A licensed insurance agent/producer may contact you by telephone. **These policies contain benefits, reductions, limitations, and exclusions to include a reduction in death benefits during the first two years of policy ownership.** Whole life insurance is underwritten by United of Omaha Life Insurance Company, 3300 Mutual of Omaha Plaza, Omaha, NE 68175, which is licensed nationwide except NY. Life insurance policies issued in NY are underwritten by Companion Life Insurance Company, Melville, NY 11747. Each underwriting company is responsible for its own financial and contractual obligations. Not available in all states. Benefit amounts may vary by state. Policy Form ICC18L198P or state equivalent (D787LFL19P in FL, 1002Y-0119 in NY).

¹Guaranteed acceptance is for ages 45 to 85 only. Ages 50 to 75 in NY. ²Once your application has been received with your first month's premium, we will review and accept it.

D610835

ASK DR. ADAM

A top internist and cardiologist answers your questions with surprising doctor-tested tips

“I’ve been diagnosed with COPD. What can I do to improve my breathing?”

Dr. Adam: Chronic obstructive pulmonary disease, or COPD, is a lung condition that makes it harder to breathe out fully. COPD occurs when your airways (bronchi) and tiny air sacs (alveoli) become inflamed, damaged or stuck open. A large study of adults age 50 and older found that as of 2020, almost 10 percent of us were dealing with COPD.

I recommend a daily practice of breathing exercises. Try pursed-lip breathing: Relax your shoulders and neck, then inhale through your nose for two seconds (or as long as is comfortable), then exhale slowly through pursed lips, as if you’re blowing out a candle, for four seconds, or roughly twice your inhale time.

Another effective exercise involves belly breathing. Lie on your back with knees bent, and put one hand on your chest and the other on your tummy. Inhale deeply through your nose over three counts. Your belly should rise more than your chest. Next, with your lips slightly pursed, exhale slowly over six counts, using your abdominal muscles. Try to gradually work up to doing this exercise for five to 10 minutes, three to four times a day.

Breathing when you have COPD burns extra energy, so try to maintain a healthy weight. Being underweight can deprive you



of the strength needed for breathing, while being overweight makes breathing harder.

Your lungs may be challenged, but your spirit doesn’t have to be. Take it day by day, and keep in mind that small improvements add up. With consistency and the right support, you can gain confidence in your breathing and in your future.

“I keep hearing about how dangerous inflammation is. How can I keep it in check?”

Dr. Adam: Chronic inflammation hastens the aging process and contributes to ailments such as arthritis, heart disease and dementia. More than a third of Americans are living

with systemic inflammation. Yet a lot of people don’t really understand what inflammation is.


Put simply, inflammation refers to the way our body responds to a threat, such as an injury or infection. When you have a wound and there’s redness or swelling around it for a few hours or days, that’s a sign your immune system is putting up a helpful defense to promote healing. This is called acute inflammation, and it’s a normal, healthy response.

Chronic inflammation is another story. It happens when your body’s immune system kicks into high gear—and never settles down. The result? The body begins to attack itself and, over time, damages tissues and organs and may trigger the development of disease.

Your doctor can determine your level of inflammation by administering two blood tests. The C-reactive protein (CRP) test measures a protein that your liver produces in response to inflammation. The erythrocyte sedimentation rate (ESR) test measures how quickly your red blood cells sink to the bottom of a test tube. (When there’s inflammation, it will be quicker.)

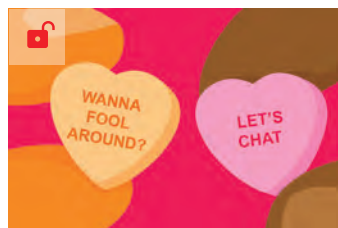
If you test positive for chronic inflammation or just want to prevent it, I strongly recommend sticking to a noninflammatory diet, which is largely the Mediterranean diet of lean proteins, whole grains, lots of produce and healthy fats, like olive oil. Also, avoid processed foods and try not to overeat or drink too much alcohol. Don’t smoke, and make exercise a matter of routine in your daily life. In some cases, medication may play a role.

Although chronic inflammation is serious, it isn’t a hopeless situation. With a commitment to a healthier lifestyle and help from your doctor, you’ll likely be able to make meaningful improvements. The results can help you feel dramatically better. ■

 **Adam B. Rosenbluth, M.D.**, practices and teaches in New York City. Each Monday online, he answers your questions about how to make your body work better for you.

For more advice on living better, go to aarp.org/MembersEdition

OR SCAN THIS CODE FOR EXCLUSIVE MEMBER CONTENT



Bridging the Love Language Gap
Practical tips for staying connected
aarp.org/InTheMood



Smart Guide to Muscle Health
30 ways to maintain your strength as you age
aarp.org/MuscleHealth



Off the Grid, but Not Out of Reach
How to get help on a phone without a signal
aarp.org/TechGuru

Medicare plans for dreaming and doing

For today, for whatever's ahead:
AARP® Medicare Plans
from UnitedHealthcare



From choosing the right plan for right now, to making it easier to make the most of all your benefits, we're here for you. Check out a wide variety of UnitedHealthcare plans that:



Fit a range of needs and budgets, with different coverage options and monthly premiums



Extend Original Medicare benefits, with plans that help with out-of-pocket costs or add on dental, vision or hearing



Open your network options to any doctors that accept Medicare

Our goal is to be the dependable partner you turn to, making things easier with licensed insurance agents and at-your-fingertips information online. Plus the UnitedHealthcare® Right Plan Promise® means you'll get support in making the best choice for your current needs.

Visit [AARPMedicarePlans.com](https://www.aarpmedicareplans.com)
or call to learn more:
1-844-705-3401, TTY 711

AARP | Medicare Plans
from  **UnitedHealthcare**®

The Right Plan Promise is our commitment to provide you with tools and agent/producer support to help you find a plan in UnitedHealthcare's Medicare plan portfolio that meets your needs. It is not a guarantee that UnitedHealthcare offers a plan that meets the needs of every consumer. Plan recommendations are based on the information that you provide regarding your health coverage needs. Requests to disenroll or change plans remain subject to applicable Medicare regulations and Federal and state laws/regulations. Plans are insured through UnitedHealthcare Insurance Company or one of its affiliated companies. For Medicare Advantage and Prescription Drug Plans: A Medicare Advantage organization with a Medicare contract and a Medicare-approved Part D sponsor. Enrollment in these plans depends on the plan's contract renewal with Medicare. UnitedHealthcare Insurance Company pays royalty fees to AARP for the use of its intellectual property. These fees are used for the general purposes of AARP. AARP and its affiliates are not insurers. You do not need to be an AARP member to enroll in a Medicare Advantage or Prescription Drug Plan. AARP encourages you to consider your needs when selecting products and does not make specific product recommendation for individuals. For plans that offer out-of-network coverage, You can see any doctor who accepts Medicare, but costs may be higher when visiting out of network providers. Out-of-network/non-contracted providers are under no obligation to treat plan members, except in emergency situations. Please call our customer service number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services. Network size varies by plan and local market and exclusions may apply. Benefits, features and/or devices may vary by plan/area. Limitations, exclusions and/or network restrictions may apply. © 2026 United HealthCare Services, Inc. All Rights Reserved. Y0066_250107_101345_M

MNR2917312_2EZ

WHAT TO KNOW ABOUT TODAY'S MOST POPULAR ANNUITIES They promise income ... at a price



BY KAREN HUBE

Let's say you were offered a retirement investment that would rise in value if the stock market went up but cushion your losses if the market went down. And the investment could eventually guarantee

an income stream for the rest of your life. Chances are that you'd at least take a look.

That helps explain why nervous savers have recently latched on to investment-linked annuities—an alphabet-soup lineup known as FIAs, RILAs and VAs. Sales of these products in the U.S. grew 29 percent in 2024 and another

6 percent in the first nine months of 2025; they now account for 57 percent of all annuity sales.

Yet these investment-linked annuities aren't for everyone. Their costs can be hard to decipher and may be unexpectedly high. Their terms can be confusing and easily misunderstood. They can tie up your money for years. And big sales commissions can lead some financial professionals to pitch them inappropriately. Here's what you need to know.

How do these annuities work?

Generally speaking, annuities are an insurance product that can create a lifelong income stream. Plain-vanilla income annuities work mostly like this: In return for a sum of money, an insurer will pay you a certain amount on a regular basis, usually monthly, for the rest of your life. The guaranteed income is based chiefly on current interest rates and your age and gender. The movement of the stock market is irrelevant.

But investment-linked annuities are different. Both their value and the income stream it's possible to draw from them can be affected by the stock market's performance. And—this can be confusing—even though their name implies yearly income, they're usually used for more than just creating a stream of payments. You can use one to build retirement savings over many years by capturing some of the stock market's growth, and decide later if you want to turn the annuity into regular income, take nonannuitized withdrawals or leave your investments for heirs.

Even more confusing, most people who do create an income stream from these annuities don't do so by turning them into plain-vanilla annuities. Instead, at the outset, they pay extra for an insurance rider that guarantees a minimum income stream later—one that may be increased by the stock market's performance.

These products come in three basic flavors: **► Fixed-Index Annuities (FIAs)** Typically, these promise that the dollar amount of your investment won't go down, in return for a percentage cap on how much it can rise per year. For example, say you buy a \$10,000 FIA with a 10 percent cap and a value linked to the performance of the S&P 500, a basket of 500 large company stocks traded in the U.S. If the

CONTINUED ON PAGE 28

How a Safe Step Walk-In Tub can change your life



Remember when...

Think about the things you loved to do that are difficult today — going for a walk or just sitting comfortably while reading a book. And remember the last time you got a great night's sleep? As we get older, health issues or even everyday aches, pains and stress can prevent us from enjoying life.

So what's keeping you from having a better quality of life? Check all the conditions that apply to you.

Then read on to learn how a Safe Step Walk-In Tub can help.

Personal Checklist:

- Arthritis
- Lower Back Pain
- Insomnia
- Anxiety
- Diabetes
- Mobility Issues
- Dry Skin
- Poor Circulation

Feel better, sleep better, live better

A Safe Step Walk-In Tub lets you indulge in a warm, relaxing bath that can help relieve life's aches, pains and worries.



A Safe Step Tub can help increase mobility, boost energy and improve sleep.

It's got everything you should look for in a walk-in tub:

- Heated Seat – Providing soothing warmth from start to finish.
- *MicroSoothe*® Air Therapy System – helps oxygenate and soften skin while offering therapeutic benefits.
- Pain-relieving therapy – Hydro massage jets target sore muscles and joints.
- Safety features – Low step-in, grab bars and more can help you bathe safely and maintain your independence.
- Free Toilet

Safe Step includes more standard therapeutic and safety features than any other tub on the market, plus the best warranty in the industry:

Hydro-Jet Water Therapy – 10 Built-In Variable-Speed Massaging Water Jets

16 Air Bubble Jets

Complete Lifetime Warranty on the Tub

Personal Hygiene Therapy System and Bidet

Anti-Slip Tub Floor

Foot Massaging Jets

Wider Door, The Industry's Leading Low Step-In

Heated Seat and Back

Electronic Keypad

MicroSoothe® Air Therapy System

New Rapid Fill Faucet

BBB ACCREDITED BUSINESS

MADE IN TENNESSEE

LIFETIME LIMITED WARRANTY

EASE OF USE CERTIFIED
Arthritis Foundation

For your **FREE** information kit and our Senior Discounts, Call Today Toll-Free

1-800-936-9316

Financing available with approved credit.

CALL TODAY AND RECEIVE EXCLUSIVE SAVINGS

FREE TOILET PLUS \$2500 OFF*

FOR A LIMITED TIME ONLY

Call Toll-Free 1-800-936-9316

Offer expires 2/28/26. Free toilet with purchase and installation of a walk-in tub or walk-in shower only. Offer available while supplies last. No cash value. Must present offer at time of purchase. Cannot be combined with any other offer. Market restrictions may apply. Offer available in select markets only.



◀ Scan me

CONTINUED FROM PAGE 26

S&P 500 falls in value, you'll still have \$10,000 at the end of the year. If it rises anywhere between zero and 10 percent, your investment will rise the same amount. But if the S&P rises more than 10 percent, you won't get any additional benefit. So in 2024, when the S&P rose 23.3 percent, that \$10,000 FIA would have gained not \$2,330 but only \$1,000.

► **Registered Index-Linked Annuities (RILAs)** Like FIAs, these link to stock indexes, but they generally have higher limits on gains. In return, you face the possibility of losses, though they generally are limited in the form of what's known as a buffer. If you had a RILA with a 20 percent buffer, for example, your annuity wouldn't fall in value as long as the linked index fell no more than 20 percent. But any losses beyond that would be yours, so if the index fell 25 percent, the value of the investments in your RILA would be down 5 percent. (Once you turn on your income stream, a negative return won't impact your guaranteed minimum income.)

► **Variable Annuities (VAs)** For these annuities, you have a menu of mutual funds to invest in. Like any mutual fund, the funds you own in a VA can rise and fall in value; you don't have downside protection for the money you invest. But if you buy an income rider, you do get protection for that future income stream; once you're ready to turn on the annuity's income spigot, your guaranteed minimum lifelong income will be based primarily on your original investment, your age and interest rates. As long as your withdrawals don't exceed the minimum, your monthly income won't fall below that amount; it may even rise if your investments grow in value.

What happens with the annuity once you decide to start your income stream?

If you've purchased a guaranteed income rider, as most people do, you remain invested in your FIA, RILA or VA after you begin taking the income. If the investments in your annuity grow, there is a chance your income can rise. While you have the option of taking withdrawals from your annuity that exceed your current guaranteed minimum, that's usually a last resort, since it will either nullify any income guarantees or greatly reduce your payout.

If you don't have an income rider and decide to create your income stream by rolling

your account into an income annuity, your payments will be determined by the lump sum paid into the new annuity, your life expectancy, interest rates and other factors; the market's performance will no longer matter. Unlike the case with investment annuities, you usually can't change your mind; you can't get back the lump sum you've paid or take an extra withdrawal.

What are the benefits?

The key benefit to annuities—whether FIAs, RILAs, VAs or simpler income types—is that they can potentially pay more income than you would get by investing the purchase price on your own. That's because annuity buyers who happen to die earlier than expected indirectly subsidize annuity buyers who happen to live longer than expected. (It's similar to how insurance claims of homeowners whose houses burn down are subsidized by the premiums of homeowners who don't need to make claims.) "If you live beyond a normal life expectancy, the annuity is very valuable to you," says Mark Cortazzo, recently retired from Wealth Enhancement Group in Parsippany, New Jersey.

FIAs and RILAs, despite their links to the stock market, are best understood as replacements for bonds in a person's portfolio, says Wade Pfau, founder of the financial firm Retirement Researcher. These annuities will typically underperform stocks due to their caps, but they have potential to outperform bonds because their returns are tied to a stock index, and stocks usually outperform bonds. The buffered losses of FIAs and RILAs can bring peace of mind that enables you to invest more of your portfolio in stocks for more potential growth, says Gregory Olsen, a partner at Lenox Advisors in New York.

What are the downsides?

The gains you'll get from the rise of an index associated with your FIA or RILA will be less—and perhaps far less—than the total returns you can get from investing the same amount of money in a mutual fund or an ETF tracking the same index. As already pointed out, FIAs and RILAs put caps on returns, so you'll miss out on any gains beyond that cap. In addition, unlike mutual funds, those annuities credit you only the increase in a stock index and not the dividends paid out by companies in the index. Missing out on dividends can cost a lot:

Since 1926, they've amounted to more than 30 percent of the total return of the S&P 500.

While VAs don't cap your returns, they can have multilayered fees that are all over the map. They charge a mortality and expense fee ranging from 0.5 to 1.5 percent. You will also pay a fee for underlying investments ranging from 0.6 to 3 percent, depending on the funds you choose. An income rider will add on another 0.25 to 1.5 percent. Added up, these annual fees can be substantial. In comparison, the average index fund charges 0.05 percent.

In addition, once you buy an annuity, retrieving your money can be very costly. To recoup the commissions insurers pay professionals to sell these products, most annuities include surrender periods ranging from three to 10 years, during which you pay a penalty for taking your money out. Withdrawing money from an annuity will most likely reduce your future income stream. Advisers who charge a fee for their services instead of collecting commissions, however, may be able to identify an annuity without a surrender charge. ■

BEFORE YOU BUY

Ask the following questions of any financial adviser to avoid being sold an annuity that doesn't best suit your needs:

► **Do I need one?** Your financial pro should investigate and explain whether an annuity would add value to your retirement plan, Cortazzo says. If someone tries to sell you an annuity without taking time to dig into the details, that's a red flag.

► **How much should I put in?** Never tie up all your retirement savings in an annuity. Advisers generally recommend putting no more than about 30 to 50 percent of a portfolio in annuities, depending on your need for emergency cash, the income to cover your everyday expenses and your tolerance for risk. Remember that Social Security is already a valuable annuity that can help cover your basic needs.

► **How many companies and types of annuities do you work with?** Brokers, agents and advisers usually don't have access to all annuities. This can be a benefit: A reputable pro can screen for the most competitive terms and lowest fees and work only with insurance companies with the best credit ratings. Others may represent only one or two insurers that may not have the most competitive products.

Karen Hube is a veteran financial writer and a contributing editor for Barron's.

jitterbug® smart4

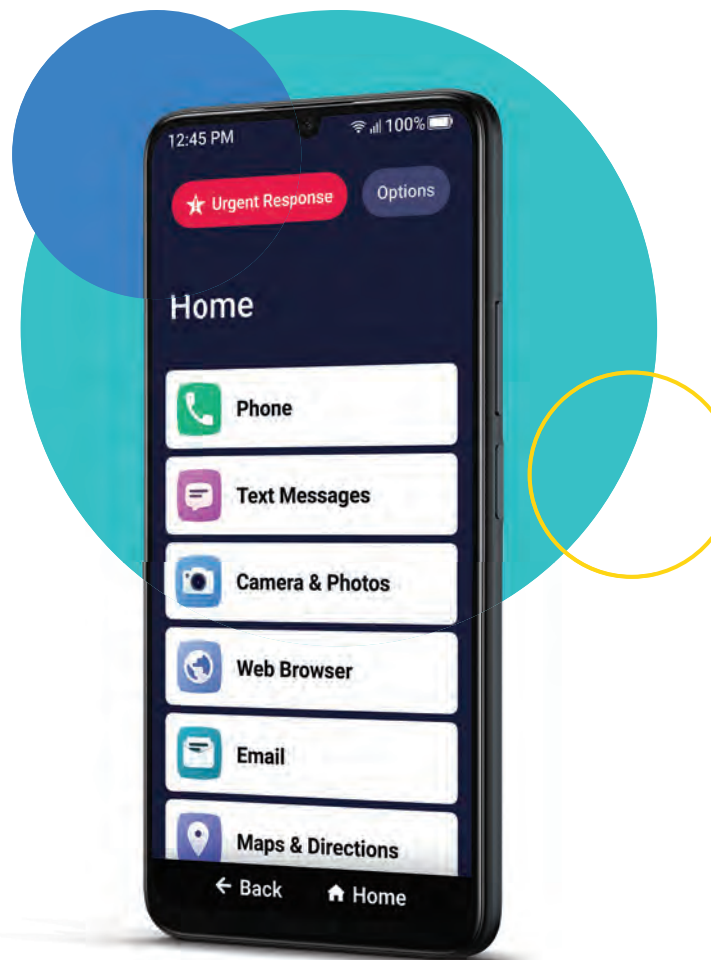
Our simplest smartphone ever.

Easy to use.

The large screen, simple menu, powerful speaker, long-lasting battery, voice typing, Internet access and Urgent Response button on the Jitterbug® Smart4 make calling, texting, video chat and getting help easier than ever.

Easy to get help.

Whether you want to learn more about your phone, need a ride¹ or have a health concern, our 100% U.S.-based team is here to help, day or night. And when you add Urgent Response, enjoy peace of mind knowing you can count on us 24/7, even in an emergency.[†]



Big Savings for the Whole Family!

Choose a Jitterbug or bring your own phone with Lively SIM/eSIM.²

- Unlimited Talk & Text + 1GB data
- Fast, reliable nationwide coverage
- No long-term contracts
- No cancellation fees
- Keep your phone number³

One line as low as

\$19⁹⁹
/mo.*

Two lines as low as

\$34⁹⁸
/mo.*

Plus \$3²³ admin. fee, variable USF/surcharges and taxes. Pricing is for basic plans with paperless billing. [†]Add \$20/mo./line for Urgent Response.

Call Now! 1.800.396.7544

BEST BUY

available at
amazon

shop.lively.com/smart

lively® | From **BEST BUY** Health™

*Pricing is for new lines of service. See shop.lively.com for current pricing and shop.lively.com/billing for descriptions of fees. Plans may require a \$35 one-time activation fee per line and an additional variable USF fee added to the activation fee. Monthly fees are subject to change. ¹Rides are arranged through the Lyft Platform. ²Porting is dependent on availability of the phone number requested and approval of the existing carrier. Phone appearance may vary. Lively and Jitterbug are trademarks of Best Buy Health, Inc. ©2026 Best Buy. All rights reserved.



Learn more



39 million
older adults are
living in poverty
or just one crisis
away from it.

You can make a real difference by giving monthly to AARP Foundation, an AARP charitable affiliate. As a Friend of AARP Foundation, you'll:

- Provide sustainable support to seniors in need while receiving updates on the impact of your gifts.
- Find giving easy through automatic payments, which you can cancel at any time.
- Get a complimentary thank-you gift.

Donate monthly today at:
[aarpfoundation.org/
donate-monthly](https://aarpfoundation.org/donate-monthly)

Use your phone
camera to scan



aarpfoundation.org/registrations



Your Money Live Well for Less

BY LISA LEE FREEMAN



MY BEST TIPS 10 ways to shop smart in 2026

In the more than 50 Live Well for Less columns I've written over the past six years, I've shared hundreds of ways to shop smarter and save money. So to kick off the year, I've gone through all those tips and compiled some of my favorites.

1 Ask a chatbot. Need help haggling for a car? Trying to figure out which earbuds are a better value? Check with Gemini, Perplexity or another AI assistant. Or try Google's new AI Mode: Ask it a shopping question and get a range of results.

2 Take a picture. The visual search feature on apps from Google, eBay and Amazon can locate deals on just about anything you see. Tap the little camera icon in the app's search bar and take a photo of an item; up will pop multiple options for where to buy it, along with prices charged. I've done this to find great buys on shoes, furniture and even plants.

3 Buy food before it goes to waste. For extreme savings, it's tough to beat salvage food: cosmetically flawed produce, food with damaged packaging, products near their expiration date, and surplus from local restaurants and food retailers. Find salvage food through apps like Too Good To Go and Flashfood, chains like Grocery Outlet and sites like Misfits Market and Imperfect Foods. Buysalvagefood.com lists some sellers.

4 Don't buy new. Almost anything you want can be purchased for less if you shop secondhand, open-box or refurbished. Be sure to buy from a reputable seller and

opt for certified pre-owned appliances and electronics.

5 Try store brands. They can cut prices drastically. In one check I conducted, I easily found savings of 50 percent with store-brand toiletries and over-the-counter drugs.

6 Shop with reading glasses and a calculator. Comparing unit prices of items at a store can be made difficult by hard-to-read tags and inconsistent labeling. But I've

uncovered surprises when doing the math to check unit prices (simply divide an item's price by the number of ounces or other unit of measure in the container). In one check I did, for example, smaller sizes of some products were cheaper per unit than larger ones.

7 Use price-tracking alerts. Sign up for them through browser add-ons like PayPal Honey, BigBangPrice and the Camelizer so you can buy merchandise at the lowest price possible. For travel, get alerts on price drops at Google Flights or on apps like Hopper and Skyscanner.

8 Snap up unique products. Maker marketplaces like Etsy and Amazon Handmade are great places to find inexpensive and unique gifts, clothing and accessories. They can even save you money on household basics such as glassware, holiday decorations and garden supplies. You can also find handcrafted items on eBay.

9 Investigate sellers. More and more items on large retail sites are sold by third parties, raising the chances you'll encounter shoddy merchandise, counterfeit goods or poor customer service. So check user reviews and return policies. And favor items shipped by the retailer hosting the site.

10 Get something for nothing. I can't possibly end a greatest-hits list without mentioning freebies! Sites and apps like Facebook Marketplace (sort by "free stuff"), Buy Nothing, Freecycle, OfferUp and Nextdoor are loaded with them. You can find furniture, firewood, garden tools and all kinds of other goods. ■

Lisa Lee Freeman is a journalist specializing in shopping and saving strategies.

Visit aarp.org/shopping-discounts for member savings at national chains and local stores.



GREAT WAYS TO SAVE: ON HOME IMPROVEMENT PROJECTS

BY BETH BRAVERMAN

The new year is a good time to upgrade your home. But materials and labor costs for home improvement projects are on the rise. To save money as you fix up your house, try these tactics.

Think small for a big impact. A fresh coat of paint, updated vanity fixtures and a new shower curtain can make your bathroom feel like a new space—at a fraction of what you'd pay for a full renovation. Or add a cute bench with a seasonal blanket and pillows as a way to elevate your entryway at little cost.

Negotiate the price. Contractors often bake an extra 5 or 10 percent into their bid for a project with the expectation that you'll negotiate, says Vishwas Prabhakara, founder and CEO of handyman service Honey Homes. Collect a few quotes and then ask the leading contender if there's wiggle room on the price.

Be strategic. Use more-expensive materials sparingly, with a focus on high-impact areas. Instead of tiling your entire kitchen backsplash in marble mosaic, you might use it as an accent over the range, says Miriam Rowe, an interior designer with Curio Design Studio. Or use a stock color for your main kitchen cabinets and a custom color for a smaller island or hutch.

Save with energy incentives. While many of the energy-efficiency tax credits and deductions previously available under the Inflation Reduction Act expired at the end of 2025, you may still be eligible for rebates or other incentives from product manufacturers or energy providers. Check dsireusa.org to see if you qualify for any state programs.

Seek out sales. The cost of materials is the major cause of budget overruns for the typical home improvement project, according to Block Renovation's 2025 "How America Renovates" report. Keep your expenses in check by taking advantage of home improvement stores' frequent sales. You can ask store staff when a specific item might get marked down.



Schedule selectively. For everything there is a season, including your next home project. Avoid booking work for the spring or fall, when contractors are typically the busiest. "Midsummer is probably your best bet for getting a deal because a lot of people don't want the mess while the kids are home from school," says Tamara Day, author of *Laid-Back Luxe: How to Create Aspirational and Attainable Living Spaces*.

DIY with rented tools. Rather than paying a professional contractor for smaller jobs, rent the tools and take care of them yourself. You can rent a carpet cleaner, a pressure washer or even a ladder from home improvement stores for less than \$100.

Go to aarp.org/99waystosave to find even more savings tips.

TARA JACOBY

AARP Foundation®

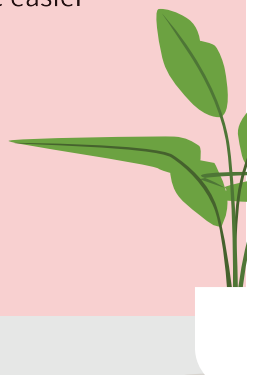


"I was able to exhale for the first time in years."

At 61, Deidre Champion struggled to land a job. She couldn't afford rent and was living with friends. Then she found AARP Foundation and learned vital skills that led to a great job and her own apartment. We're helping older adults like Deidre breathe easier by building economic opportunity.



Find out more at
aarpfoundation.org/jobskills





LIVE EVERY BENEFIT TO THE



Your AARP membership makes life more affordable and exciting. Explore all the benefits that help you and your family live your best life.

HEALTH INSURANCE & WELLNESS

INSURANCE

- AARP® Dental Insurance Plan administered by Delta Dental Insurance Company
- AARP Long-Term Care Options from New York Life
- AARP® Vision Plans from VSP®

MEDICARE ELIGIBLE

- AARP® Medicare Advantage from UnitedHealthcare®
- AARP Medicare Resource Center
- AARP® Medicare Rx Plans from UnitedHealthcare®
- AARP® Medicare Supplement from UnitedHealthcare®
- AARP Navigator: Making the Most of Medicare, Medicare Initial Enrollment, Medicare Open Enrollment **NEW**
- Oak Street Health Primary Care

WELLNESS

- AARP Fitness Center
- AARP® Health Savings Account offered by Optum Financial®
- AARP Hearing Center
- AARP® Hearing Solutions™ provided by UnitedHealthcare® Hearing
- AARP® Personalized Nutrition
- AARP® Prescription Discounts provided by Optum Rx®
- AARP® Staying Sharp®
- BMI Calculator
- Hero® Smart Pill Dispenser
- LensCrafters
- Purposeful by Kumanu
- Target Optical
- The National Hearing Test
- Visionworks

ADVOCACY & COMMUNITY

ADVOCACY

- Government Advocacy
- Legal Advocacy

EVENTS

- In-Person and Online Learning through AARP Programs
- AARP Local

VOLUNTEERING

- AARP Driver Safety
- AARP Foundation
- AARP Foundation Experience Corps
- AARP Foundation Tax-Aide
- AARP State Offices
- Create the Good
- Wish of a Lifetime

WORK & FINANCES

BANKING & INVESTMENTS

- AARP® Digital Banking from Barclays
- AARP® Essential Rewards Mastercard® from Barclays
- AARP® Travel Rewards Mastercard® from Barclays
- Select CDs from Barclays
- Select Savings from Barclays
- Yahoo Finance Premium Plans

FINANCIAL PLANNING

- AARP Interview an Advisor™ Tool
- AARP Foundation Property Tax-Aide
- Online Money Tools
- Savi Student Loan Repayment Tool
- Trust & Will Estate Planning

WORK & JOBS

- AARP Skills Builder for Work™
- Indeed Career Services: Resume Help, Interview Prep, Career Help
- Indeed Job Board
- On-Demand Webinars

FRAUD PREVENTION

- AARP Fraud Watch Network™
- AARP Fraud Watch Network™ Helpline
- AARP Fraud Watch Network™ Scam-Tracking Map
- Fraud Resource Center

RETIREMENT

- AARP Navigator: Maximizing Retirement Income **NEW**
- AARP Retirement Calculator
- AARP Social Security Resource Center
- Retirement Resources
- Social Security Calculator

HOME & TECHNOLOGY

HOME SERVICES

- AARP Home & Community Resources
- AARP Foundation Local Assistance Directory
- AARP® Real Estate Benefits by Anywhere
- American Home Shield
- ADT™ Home Security
- Budget Truck Rental
- Coldwell Banker
- GE Appliances Store **NEW**
- Home Resource Center

TECHNOLOGY & WIRELESS

- AARP Perks™ Browser Extension
- AARP Personal Technology Resource Center
- AARP Tech Guides
- Consumer Cellular
- In-Person and Online Technology Classes
- LifeLock by Norton
- Norton 360
- Norton Ultimate Help Desk

FAMILY CAREGIVING

- AARP Family Caregiving
- AARP Family Caregiving Guides
- AARP Care to Talk?™ Conversation Cards
- AARP® Personalized Nutrition: Caregiver Support
- IRIS Ally Medical Alert Device from Consumer Cellular
- Lifeline Medical Alert Service
- Long-Term Care Calculator

SHOPPING & GROCERIES

- FTD Flowers & Gifts
- Proflowers
- bistroMD
- The UPS Store® Shipping Services
- Walmart+



Make the Most of Your Membership!

Sign up for the Member Benefits Update email to discover the latest savings, valuable resources and helpful tools.

aarp.org/stayconnected



FULLEST

TRAVEL

TRAVEL PLANNING

- AARP Travel Center Powered by Expedia
- AARP Travel Site
- Medjet Travel Protection
- RushMyPassport

CAR RENTALS

- Avis
- Budget
- Payless® Car Rental
- Zipcar Car Sharing

FLIGHTS, CRUISES, RAIL & TOURS

- Collette
- Collette Spotlights
- Explorations by Collette

- Grand European Travel
- Holland America Line
- HX Expeditions
- Vacations By Rail

HOTELS & RESORTS

- All Resort Store
- Best Western Hotels & Resorts
- Choice Hotels
- Extra Holidays
- Motel 6 and Studio 6
- Preferred Hotels & Resorts
- Radisson by Choice
- Red Roof
- Wyndham Hotels & Resorts

INSURANCE

VEHICLE INSURANCE

- AARP® Auto Insurance from The Hartford
- AARP® Motorcycle Insurance Program from Foremost®
- ATV, Golf Cart & Snowmobile Insurance from The Hartford
- Boat & Personal Watercraft Insurance from The Hartford
- Collectible Vehicle Insurance from The Hartford
- Recreational Vehicle Insurance from The Hartford

LIFE INSURANCE

- AARP Guaranteed Acceptance Life Insurance from New York Life

- AARP Life Insurance Options from New York Life
- AARP Permanent Life Insurance from New York Life
- AARP Term Life Insurance from New York Life

PET INSURANCE

- Fetch Pet Insurance

PROPERTY INSURANCE

- AARP® Homeowners Insurance from The Hartford
- AARP® Manufactured Home Insurance Program from Foremost®
- Renters Insurance from The Hartford

GAS & AUTO SERVICES

- AARP Driver Safety: AARP Smart Driver™ Course, CarFit™, Smart DriverTEK™, We Need to Talk
- AARP SafeTrip™ App
- Allstate Roadside
- Exxon™ Mobil™
- Montway Auto Transport
- Shell **NEW**
- Valvoline Instant Oil Change

MAGAZINES & RESOURCES

- AARP Bookstore
- AARP Bulletin
- AARP Members Edition™
- AARP Rewards
- AARP The Magazine
- Libby Library App

Don't miss out on local coupons available exclusively online!

ENTERTAINMENT

- AARP Theater
- AARP Virtual Community Center
- Ancestry
- Free Online Games
- Kanopy Library Streaming App **NEW**
- Movies for Grownups
- Sports and Live Event Tickets by FEVO
- TV for Grownups

Find savings on tickets for theme parks like *DISNEYLAND*® Resort and *WALT DISNEY WORLD*® Resort, as well as movie theater chains nationwide such as AMC and Regal.



DINING OUT & EATING HEALTHY

- Auntie Anne's
- Bonefish Grill®
- Bubba Gump Shrimp Co.®
- Carrabba's Italian Grill®
- Chart House®
- Cicis Pizza
- Cinnabon
- Denny's
- Free Nutrition Resources
- Jamba
- Joe's Crab Shack®
- Landry's Seafood®
- McAlister's Deli
- McCormick & Schmick's®
- Moe's Southwest Grill
- Outback Steakhouse®
- Rainforest Cafe®
- Recipes
- Saltgrass Steak House®
- Schlotzsky's
- The Oceanaire® Seafood Room



Explore more benefits online!
aarp.org/discovereverything

AARP membership is not required for all benefits. AARP is a nonprofit, nonpartisan organization that makes available a wide variety of benefits to its members. Commercial-type member benefits are provided by third parties, not by AARP or its affiliates. Those providers pay a royalty fee to AARP for the use of AARP intellectual property. Amounts paid are used for the general purposes of AARP. Some offers are subject to change and may have restrictions or may expire. The offers are current as of 11/3/2025. For the most up-to-date information, visit aarp.org/discovereverything. Please contact the provider directly for details.

CELEBRATING AMERICA AT 250

Join the patriotic festivities this year in key historic cities

BY JANE L. LEVERE

Happy semiquincentennial! This year, the United States celebrates its 250th anniversary. While the event name doesn't have quite the same ring to it as the bicentennial, fondly remembered from 50 years ago, we can expect a similar amount of fanfare, especially around July 4.

Such tributes allow Americans "to breathe in and reflect on 250 years, the sacrifices our founders made to bring about the experiment of the republic and our work that continues to preserve it," says Chris O'Brien, president of Sail4th 250, the organization planning some events in New York and New Jersey.

To help with your patriotic travel planning, here's what you can expect in some historic American cities. Details were still being worked out in many cases, so be sure to check the event websites for updated information.

PHILADELPHIA

The Wawa Welcome America Festival, from Juneteenth (June 19) through July 4, includes free events: fireworks displays, a parade representing all states and territories, block parties and a performance by the



Washington, D.C.

Philly Pops on July 3 near Independence Hall, the site of the adoption of the Declaration of Independence on July 4, 1776. For updates, go to july4thphilly.com.

WASHINGTON, D.C.

Beginning in late spring and running through much of the year, the Smithsonian's National Museum of American History will present "In Pursuit of Life, Liberty & Happiness," an exhibit featuring 250 objects that embody the ideals in the Declaration of Independence. They include the portable desk used by Thomas Jefferson to draft the document and the gunboat *Philadelphia*, the only surviving American ship from the Revolutionary War. Go to americanhistory.si.edu for more info.

The week of July 4, the National Archives will host a multi-day, family-friendly event, culminating in a finale on Independence Day. The event will include live music, a dramatic reading of the Declaration of Independence and an opportunity to view the original document. Visit archives.gov for more info.

After that, head to the National Mall for the three-hour Independence Day parade, featuring floats and marching units representing all 50 states and a salute to the U.S. military.

On the evening of July 4, "A Capitol Fourth," the annual concert and fireworks show, will be staged on the National Mall.

"July 4 is always big in D.C.," says Elliott L. Ferguson II, president and CEO of Des-

tination DC. "No place tells America's story as vividly." For updated information, go to dc250.us/dc250/events/celebrations.

BOSTON

The signature event of the city's 250th celebrations will be the Boston Pops Fireworks Spectacular, featuring music and pyrotechnics, on the Charles River Esplanade the night of July 4. For more info, visit bso.org/boston-pops-fireworks-spectacular.

Meanwhile, Boston Harborfest will offer free concerts at Christopher Columbus Waterfront Park on July 2 and 3. For updated info, visit bostonharborfest.com.

NEW YORK

On the morning of July 4, some 30 tall ships from around the world, led by the U.S. Coast Guard barque *Eagle*, will participate in a Parade of Sail from the Verrazzano-Narrows Bridge, past the Statue of Liberty and up the Hudson River to the George Washington Bridge. Also, starting at 1 p.m. July 3, a parade of 30 other tall ships will sail down the East River. Go to sail4th.org for more info.

Jane L. Levere has written for The New York Times, The Washington Post and other outlets.

CLOCKWISE FROM TOP: COURTESY WASHINGTON.ORG; COURTESY SAIL BOSTON; D. KNOLL/COURTESY VISIT PHILADELPHIA



Anka on tour in New Jersey in 2024

“I LEARNED AT AN EARLY AGE THAT GOOD IS THE ENEMY OF GREAT”

AT 84, THE SINGER-SONGWRITER HAS A NEW ALBUM COMING, AN HBO DOCUMENTARY AND A ROBUST TIKTOK PRESENCE

You are the only artist ever to have hit songs on the Billboard charts for seven straight decades. You have recently finished a new album, *Inspirations of Life and Love*. Are you ever going to slow down?

I can't believe I'm still doing this. Somewhere in that universe, whoever's bestowing this on all of us has taken real good care of me. I'm thankful for it. I love what I'm doing, and I really do it well. I work where I want to work, when I want to work. I want to stay active 'cause I can still do it and I'm having a great time.

You grew up in Ottawa, Canada, and became a smashing success at 15 with your first single, "Diana." What was that like?

Most everybody in my business I met were

from modest backgrounds. Sometimes they couldn't even pay bills. All of a sudden, they get in this incredible business of fame and money. Everything I dreamed about happened. But I had to deal with it when I went onstage. I was scared to death. I got to Vegas and ... I started feeling confident onstage. I didn't have that in the beginning.

America grew up with your songs, like "Put Your Head on My Shoulder." But the lyrics for "My Way," which you wrote for Frank Sinatra, are in a different league. How did you write the words to that song?

We had a dinner in Florida, and he said he was quitting show business after one more album. He always used to tease me: "When are you gonna write me a song, kid?" So it was midnight. Thunderstorm outside. I'm struggling with ... *How do I start this?* Here I was, 24? I metaphorically started writing as if Sinatra was writing it, but I don't know where it came from. I learned at an early age that good is the enemy of great. So it had to be really great. It was a turning point in my career.

How has recording changed since the '50s?

At that time, the business was in its infancy. It was a bunch of musicians in a studio, a couple of people behind a desk and everybody rehearsed until you got what you thought was going to be the record. We would take 12, 13, 14, 15, 25 takes if we had to. But what was cool about it was the blood, the sweat that went into it. And when you listen to it sonically today on some of these LPs, you can feel it. Even the mistakes sound good. Today, technology has made it a different industry.

How do you keep fit?

I've always exercised, always been athletic. I keep evolving, the way I eat, the way

I take care of my throat. I drink olive oil every morning. I drink lemon juice when I get up. I make a concoction of green apple, celery and cucumber. I watch the sugar intake. You know, once you pass that 60 mark, you're always in the red zone.

One of the things you talk about in your documentary is the importance of family. How do you find family balance?

Performers, unfortunately, their time allocation is often dictated. Time is our biggest asset, and if you waste it, you're a fool. I've got five daughters, I've got a son, I've got nine grandchildren all over the world, and I have to allocate the time to be with them. Being around long enough, you see that family is the one thing that stays constant.

You are known for collaborating with performers, from Buddy Holly to Michael Bublé. Your work with Michael Jackson stands out. How was working with him?

I watched Michael Jackson grow up. He and his family used to come to Caesars Palace in Vegas and see me and Sinatra and Sammy Davis Jr. I had an album, and I asked Michael: "I'd love you to be on it." So in 1983 we sat down at my house in Carmel [California], and it was the most different collaboration I've ever had with anyone. I was trying to create a little different vibe for him, working with the talent of his vision.

How'd you become a TikTok superstar?

I get a knock on my door, some girlfriends of my son. They start singing "Put Your Head on My Shoulder." I go, "Are you kidding? What's up?" My son said, "TikTok." What? TikTok? He puts me on this TikTok thing, and people are singing the song, and there's 50 million views. What a gift, right? How blessed can you be? You don't see that coming.

Can you keep your career going forever?

If I don't like it anymore, if the health fails, I'm out. I'm playing with the house's money now, you know? ■

Interview by A.J. Baine



Go to aarp.org/anka or scan this QR code to find more about Paul Anka, including a video of this conversation.

WHAT OLDER VOTERS NEED TO KNOW

AARP will help you make informed decisions in 2026

BY CLAIRE LEIBOWITZ

The November 2026 midterm elections will be a vital moment for older Americans—36 governors, 35 senators and all 435 members of the House of Representatives will be elected or reelected, and they will have a lot to say about the policies shaping life for people age 50-plus.

AARP is a nonpartisan organization that does not donate to or endorse candidates. But AARP does plan a broad array of voter engagement efforts to help older Americans use their political muscle, beginning with the primary season, which runs from March to September, and culminating on the day of the general election, Tuesday, Nov. 3.

“We are in a unique position to help members learn more about the candidates in their states,” says John Hishta, AARP’s senior vice president of campaigns. “In an overwhelming number of cases, if you can win the 50-plus electorate in your jurisdiction, you’re going to win the election.”

The 2026 races are key because whoever wins control of the House and Senate will be in the position to push policy change and make decisions about core issues for older voters, including Medicare, caregiving and Social Security. And dozens of issues important to older Americans are on state and local ballots.

Here are programs AARP will offer to help you make informed decisions.

► **Voter engagement:** AARP has created

an online voter engagement hub—visit aarp.org/vote—that points readers to each state’s voting resources, where they can find information about voter registration, early voting and absentee ballot procedures.

► **Polls:** AARP will conduct polls in several states this year where races are expected to be competitive and could have major impacts on the 2028 presidential election. AARP will also conduct voter research in more than two dozen states, looking at issues like family caregiving, Social Security, Medicare and more, to help candidates see the power of voters 50-plus and their concerns. This research is important for influencing candidates.

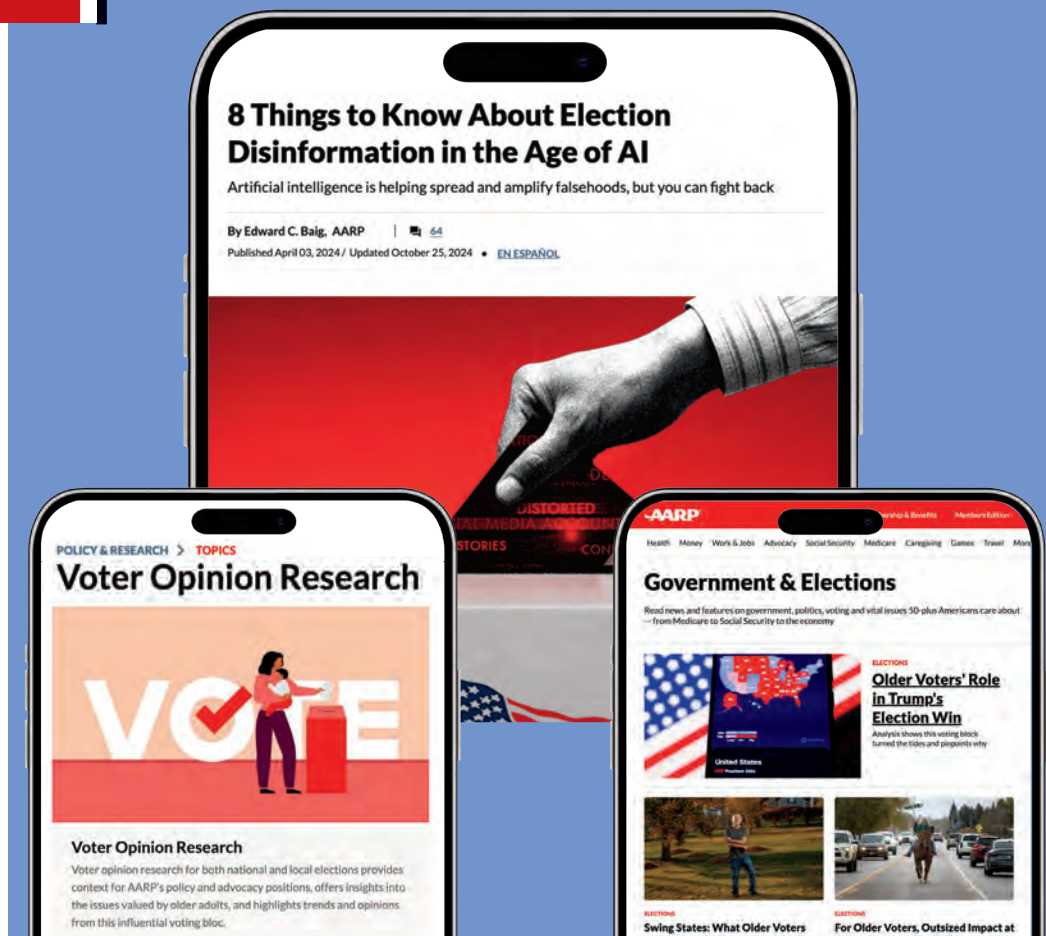
► **Events with candidates for voters 50-plus:** In many states, members will have the chance to hear directly from candidates through opportunities such as video interviews, telephone and online town hall conversations, and AARP-sponsored candidate forums. These events are led by AARP state offices to

enable voters to learn about the candidates’ views on key issues. Go to states.aarp.org for information on AARP voter engagement in your state.

► **Candidate engagement:** AARP is working to build relationships with candidates to raise awareness about important topics for older Americans. This is done through direct conversations with candidates and their staff—both in-person and online—about why these issues matter to voters 50-plus. These conversations educate the candidates so they can incorporate the positions of older Americans into their platforms..

► **Voter fact sheets:** Each state office delivers AARP voter fact sheets to the candidates to show the power of the 50-plus voting bloc.

“Our power lives in our ability to make sure that people 50-plus and our members vote—and that they hear from candidates on both sides of the aisle on the issues we care about,” Hishta says. ■





Auto Insurance
from  The Hartford

EXCLUSIVELY
FOR AARP
MEMBERS

Switch + Save



On average, AARP members who switched reported The Hartford to be:²

\$741 Lower than
Allstate

\$600 Lower than
GEICO

\$505 Lower than
Progressive

\$486 Lower than
State Farm

\$597 AVERAGE
SAVINGS²

AARP® Auto Insurance from The Hartford¹ rewards your driving experience with special member savings of up to 10%.²

New Car Replacement³ – Full replacement of a totaled new car; no deduction for depreciation.

Accident Forgiveness³ – Good drivers deserve a break!

Exceptional Claims Service – Recommended by 96% of members who experienced a claim.*

Call The Hartford toll-free for a
FREE no-obligation quote

1-888-598-3204

Or, go online to aarp.thehartford.com/jan9



The only auto insurance
program endorsed by AARP.



Scan for
your free quote.



The duffel bag is yours **FREE** when you call to request a quote and provide your email address!⁴

AARP and its affiliates are not insurers. Paid endorsement. The Hartford pays royalty fees to AARP for the use of its intellectual property. These fees are used for the general purposes of AARP. AARP membership is required for program eligibility in most states.

The AARP Auto Insurance program from The Hartford is underwritten by Hartford Fire Insurance Company and its affiliates, One Hartford Plaza, Hartford, CT 06155. It is underwritten in AZ, MI and MN by Hartford Insurance Company of the Southeast; in CA, by Hartford Underwriters Insurance Company; in WA, by Hartford Casualty Insurance Company; in MA by Trumbull Insurance Company; and in PA, by Nutmeg Insurance Company and Twin City Fire Insurance Company. Savings, benefits and coverages may vary and some applicants may not qualify. Auto is currently unavailable in Canada and U.S. Territories or possessions.

¹In Texas, the Auto program is underwritten by Redpoint County Mutual Insurance Company through Hartford of the Southeast General Agency, Inc. Hartford Fire Insurance Company and its affiliates are not financially responsible for insurance products underwritten and issued by Redpoint County Mutual Insurance Company.

²Average annual savings are derived from 6-month policy terms and based on information reported by customers who switched to The Hartford's newest rate plan between 9/1/24 and 8/31/25. Your savings may vary. Rate differences for AARP members and non-members vary by state and AARP membership tenure. ³Terms and conditions may apply. **Accident Forgiveness is not available to CA policyholders.** ⁴Gift is a limited time offer and not available in all states. Email address required in most states. Allow 4-7 weeks for delivery. Bag style and color may vary from image. Bottle not included.

*Based on customer experience reviews shared online at www.thehartford.com/aarp/car-insurance/reviews as of January 2024.

SPOTLIGHT PENNSYLVANIA

HELP SAVING UP FOR RETIREMENT

AARP Pennsylvania is pressing hard for the General Assembly to enact a state-facilitated “auto IRA” program for employees of businesses that don’t have employer-sponsored retirement savings accounts.

The proposal, called Keystone Saves, would automatically enroll workers at companies with five or more employees that don’t have a retirement savings option. Workers could opt out.

The measure passed the state House last May by one vote but did not receive a vote in the state Senate. Advocates hope they can push the bill through the Senate this year.

“The most important piece of it for me is that it would help over 2 million private-sector employees save for retirement through a payroll deduction at no cost for the small business,” says Nora Dowd Eisenhower, 72, AARP Pennsylvania’s volunteer state president. She says the bill would help older Americans

with financial security, especially if they don’t have retirement funds beyond Social Security.

So far, 20 states have created similar programs for private sector workers. The accounts are portable, which means workers can carry them from job to job. The start-up costs for the state are an estimated \$2.5 million for the first two years, but those outlays are offset by savings in other state programs, such as food assistance, when workers retire and can rely on savings, Eisenhower says.

Critics worry that the state programs would supplant private sector savings options or would cost small businesses money. Pew Charitable Trust research in 2024 showed no crowding out of private sector plans. Under Keystone Saves, small businesses would make the accounts available but have no responsibility for the accounts once workers enroll.

Find more at keystonesavescoalition.org. —*Elaine S. Povich*

DELAWARE

Bingo! AARP Delaware is using a virtual bingo game to help folks learn technology, engage in their community and ... have fun.

Carlos de los Ramos, AARP Delaware’s associate state director, says participants can win small prizes. But the real fun is connecting with community and learning about topics like fraud prevention and Social Security. Tidbits of information are doled out as numbers are called.

To join the game, check the calendar on the AARP Delaware events page, local.aarp.org/de/events. Registration is free and open to all.

NEW JERSEY

Livability grants AARP Community Challenge grant applications are open until March.

The grants to nonprofits and local governments are aimed at making communities more livable by funding projects that create outdoor gathering places, improve street safety, help residents age in place or spur other improvements, according to Fabiana LoPiccolo-Stewart, program lead for AARP New Jersey.

The goal is to fund quick improvements and lay the groundwork for longer-term projects.

Check aarp.org/communitychallenge for more information.

AARP RESOURCES TAX HELP

AARP Foundation Tax-Aide can help prepare your returns for free. Key details include:

- ▶ The program is open to all but focuses on people 50 and over with low-to-moderate incomes.
- ▶ Tax-Aide volunteers are certified by the IRS.
- ▶ Most sites are open from Feb. 1 through April 15.
- ▶ Those seeking assistance must bring key tax documents.

More at aarpfoundation.org/taxhelp.

MARYLAND

Outstanding volunteer Shirley Sgouros, 63, of Baltimore, is AARP Maryland’s winner of the Andrus Award for Community Service, based on her dedication to her Upper Fells Point neighborhood and its residents. From picking up trash and planting flowers, to organizing culturally rich events, she brings neighbors together to celebrate the community.

“I’ve always felt that volunteering was a source of kindness,” says Sgouros, a former materials engineer who has spent the past two years caring for her husband—who is critically ill with brain cancer—while still finding time to volunteer. —*ESP*

EVENTS & ACTIVITIES AROUND THE REGION

For more information: local.aarp.org.



DELAWARE

Get tips from the FBI on how to **avoid being scammed**. Join a telephone town hall on Wednesday, Jan. 28, at 10 a.m. Go to facebook.com/aarpde to listen live or to a recording.



MARYLAND

Join **AARP’s volunteer corps** to advocate at the legislature on issues you care about. Check aarp.org/mdadvocates to get involved or learn more.



PENNSYLVANIA

Pittsburgh spouses Kitty Vagley, 72, and Jeff Neubauer, 76, are winners of the state **Andrus Award for Community Service**. Details at aarp.org/paandrus2025.



WEST VIRGINIA

Follow the **state legislative session** at facebook.com/aarpwestvirginia to learn about issues like caregiving, fraud and home- and community-based services.



NEW JERSEY

AARP New Jersey is looking for volunteers for its **Speakers Bureau**, which offers presentations to community groups. Get more details at aarp.org/njspeakersbureau.

Medicare Made Easy

BY ANN KAYRISH

My pharmacy told me I don't have to pay for my medicine anymore this year because I've reached the cap of my drug plan. But I haven't spent \$2,000 yet. How can that be?

Starting in 2025, Medicare set a limit of \$2,000 on how much people pay out of pocket for covered prescription drugs each year. This limit applies to any Medicare drug plan you have, whether it's stand-alone or part of a Medicare Advantage plan. The \$2,000 cap includes everything you pay for covered medications—such as your yearly deductible (if your plan has one) and any copayments or coinsurance you pay when you pick up your prescriptions at the pharmacy or get them by mail.

You may reach the \$2,000 cap even if you personally haven't paid that much. That's because help from others—like government programs, charities or your drug plan—can also count toward the \$2,000 limit. Your drug plan will keep track of what has been paid by you and others, and it will report on your progress toward the cap on your explanation of benefits.



My former employer told me I didn't need to enroll in Medicare, and now I'm facing penalties. What can I do?

If on or after Jan. 1, 2023, you did not enroll in Part B during one of your Medicare enrollment periods because your employer or their representative gave you bad information, you may qualify for a Special Enrollment Period (SEP), which lets you sign up without paying a late enrollment penalty.

This often happens when someone is told COBRA, retiree insurance or a small-employer plan (fewer than 20 employees) is adequate coverage. However, Medicare doesn't count these as primary, which means they don't prevent penalties for late enrollment. To request the SEP, contact the Social Security Administration at 800-772-1213 and ask for the Medicare Part A and B SEP for Exceptional Circumstances application, which is also available online. You'll need to provide proof that your employer gave you wrong information. You can mail or fax the completed application to your local SSA office.

Ann Kayrish has worked as a Medicare counselor with the State Health Insurance Assistance Program.

Visit aarp.org/medicare for quick Medicare answers.

SPOILER ALERT
WITTY & WISE ANSWERS P. 42

1-b: 2-c: 3-d: 4-a: 5-a: 6-a: 7-c: 8-d: 9-c: 10-c: 11-a: 12-c: 13-c: 14-d: 15-a: 16-b



Social Security Simplified

BY TOM MARGENAU

I received an overpayment letter from the Social Security Administration. It says I owe them \$7,744. What can I do about this?

First, note that you have 60 days to take some action. If you do not believe you were overpaid in the first place, you should ask for a review of your case, providing any evidence you have. If, however, you accept that you received benefits you weren't due, then you normally must arrange to repay the money. But you can ask the SSA to waive, or write off, the overpayment if two conditions are met: (1) You can show you were not at fault in causing the overpayment, and (2) you convince them that you cannot afford to pay it back. To accomplish that second part, you'll usually have to provide evidence of your income and expenses to show that repayment would cause you financial hardship.

I've been getting Social Security disability benefits for several years. When I turn 65, will I be moved to traditional Social Security, or will I keep getting disability checks?

Nothing will happen when you turn 65. But when you reach your full retirement age (67 for people born after Jan. 1, 1960), you'll be switched from disability benefits to retirement benefits. The changeover will essentially be seamless to you, though, because the amount won't change; a disability benefit is equal to a full retirement age benefit. The switch is just an accounting change within the SSA.

I was married to my first husband for more than 10 years. We divorced in 1984. I remarried in 2007 at age 55, but that marriage lasted only seven years. My first husband died recently. Am I eligible for any of his Social Security?

You might be. Normally, if you remarry, you lose any eligibility to your first husband's Social Security. But if your marriage to husband No. 2 ends, then you become potentially eligible for benefits from No. 1. So if your first husband's benefit is higher than what you are getting from your own Social Security, you could get the difference in the form of divorced widow's benefits. Call the Social Security Administration at 800-772-1213 to file a claim. As part of the application process, you will need to provide marriage and divorce papers. One further note: If someone who is already getting a survivor benefit remarries, that person can continue to get those benefits—as long as the second marriage takes place after the surviving spouse turns 60.

Tom Margenau, a 32-year veteran of the Social Security Administration, is the author of Social Security: Simple and Smart.

Go to aarp.org/ssquestions to submit a question for our Social Security experts. Or visit aarp.org/socialsecurity to ask our chatbot.

SHOPPERS' DEALS AND DESTINATIONS

TV·EARS
The best way to watch TV



Over 4 million satisfied customers hearing TV better since 1998

TV·Ears Original™
~~\$109.95~~
SPECIAL OFFER
NOW \$59.95
Use promo code 36710
30-day risk free trial

For fastest service, call toll-free
1-800-218-0527
www.tvears.com

We're
100%
in for
Victory Over Cancer®

The only way to achieve Victory Over Cancer® is to give everything we've got. That's why the V Foundation gives 100% of every dollar donated directly to cancer research.

Donate at v.org



SHOPPERS' DEALS AND DESTINATIONS

Why have a stairlift when you can have a Stiltz Homelift?

Stay in the home you love with a Stiltz Home Elevator.

- Affordable
- Small Footprint
- Full Safety Features
- Clean, Quiet Operation
- Low Power Consumption
- Freestanding Design
- Wheelchair Accessible
- Carry Laundry or Pets
- Fast Installation
- Full Warranty



For a FREE BROCHURE or no obligation home visit

Call 1-800-214-3144 or visit www.StiltzLifts.com

Stiltz
Homelifts

SAVING A LIFE EVERY 11 MINUTES!**

HELP! I've fallen and I can't get up!
Get **HELP** fast, 24/7, anywhere.

- **FREE** Ground Shipping***
- **FREE** Use of Equipment
- **FREE** Gift with order

Batteries **NEVER** Need Charging.**

Life Alert **FREE** brochure: **1-800-404-5474**

*A life saved is when a subscriber has an emergency home alone, is not able to reach a phone, activates the system, and Life Alert dispatches help. ** Batteries last up to 10 years. ***Free Ground Shipping thru Continental US.

inogen

AARP SPECIAL MEMBER OFFER

Take \$400 OFF new Inogen® Rove Series Concentrator

The #1 most used brand in portable oxygen concentrators

1-800-753-6821 inogen.com/switch

SM250009 EN_EX_USA | Rx Only. © 2025 Inogen, Inc. 859 Ward Drive, Suite 200, Goleta, CA 93111 Inogen® is a trademark of Inogen, Inc. The usage of any Inogen, Inc. trademark is strictly forbidden without the prior consent of Inogen, Inc. All other trademarks are trademarks of their respective owners or holders.

1859-1909 Indian Head Cent 1913-1938 Indian/Buffalo Nickel 1916-1945 Mercury Dime

90% Silver!

3 Scarce, Seldom-Seen Coins – ONLY \$4.95!

- Own 3 classic coins long vanished from circulation!
- Beloved American designs • **FREE** Shipping • **FREE** Gift

You'll also receive a handpicked trial selection of fascinating coins from our No-Obligation Coins-on-Approval Service, from which you may purchase any or none of the coins – return balance within 15 days – with option to cancel at any time.

Mail Coupon Today! For Faster Service
Visit: LittletonCoin.com/Respond Offer Code: 53R400

Due to fluctuations in the coin market, prices and limits are subject to change.

Special Offer for New Customers Only

YES! Please send me the following:

CITY	DESCRIPTION	PRICE	TOTAL
	3-Coin Collector's Set (limit 4)	\$4.95	
	Display Folder	\$5.95	
1	Wheat Ears Cent	FREE	
	Shipping	FREE	
	Sales Tax	FREE	
ORDER MUST BE RECEIVED WITHIN 7 DAYS		TOTAL \$	

Method of payment: Check VISA MasterCard American Express Discover

Card No. _____ Exp. Date: ____/____/____

Name _____
Please print clearly

Address _____ Apt# _____
City _____ State _____ Zip _____

E-Mail _____

Mail to: Littleton Coin Co., Offer Code: 53R400
1309 Mt. Eustis Road, Littleton NH 03561-3737

©2026 LCC, Inc.

LIVER SPOTS?

Are unsightly brown spots on your face and hands making you uncomfortable? Liver spots, also known as age spots, affect the cosmetic surface of the skin and can add years to your appearance. Millions of people live with dark spots and try to cover them with makeup or bleach them with harsh chemicals because they are not aware of this topical treatment that helps gently and effectively lightens the shade of the skin.

MagniLife® Dark Spot Care uses botanicals, such as licorice root extract to help naturally fade age spots, freckles, and age-associated discolorations. Emollients soften and smooth skin while protecting against harmful external factors. *"It is fading my liver spots. This product actually works!!!"* - Patricia C, NJ.

MagniLife® Dark Spot Care is sold in the first aid section at **CVS, Walgreens and Amazon**. Order for \$19.99 +\$7.95 S&H for a 2 oz jar. Get a **FREE** jar when you order two for \$39.98 +\$7.95 S&H. Send payment to: MagniLife AC-SC1, 300 State St. #92039, Southlake, TX 76092 or call **1-800-970-7130**. Satisfaction guaranteed. Order at www.AgeSpotSolution.com

AARP®

Payment by gift card?

Asking to be paid by gift card is always a scam. Always say no. Get more tips on how to avoid scams from the AARP Fraud Watch Network™

aarp.org/fraudwatchnetwork

A better way to treat

ED.

1-877-266-7699

Bonro.com a division of Mainspring Medical, LLC

VAGURECT

BONRO MEDICAL

SHOPPERS' DEALS AND DESTINATIONS

Consumer Cellular

24/7 PEACE OF MIND DEVICE NOW 50% OFF.

AARP members save 5% on monthly service.



IRIS ALLY—YOUR GO-TO MEDICAL ALERT DEVICE.

Help at the touch of a button for just ~~\$99~~ \$49.50, plus \$25/month.

- GPS Location Tracking
- Fall Detection
- Water-Resistant & Shower-Safe
- One-Touch Emergency Response

CALL (888) 918-0107 | VISIT ConsumerCellular.com/0107 | CODE: **ALLYDEAL**

© 2026 Consumer Cellular, Inc. Terms and Conditions apply. Taxes and fees apply. New service activation on approved credit. Cellular service is not available in all areas and is subject to system limitations. Devices are limited to stock on hand. Activation of the device on our network is required. Plans shown include \$5 credit for AutoPay and E-billing. IRIS Ally is not a replacement for regular caregiving or access to an alternative means of placing an emergency call. Emergency response services for IRIS Ally are provided entirely by Viz Communications, Inc., an independent third party. No fall detection system is 100% reliable, including IRIS Ally. All falls may not be detected. Cellular GPS service is not available in all areas and is subject to system limitations. For proper operation, IRIS Ally requires adequate cellular GPS coverage. Not designed to be submerged in water. Get 50% off IRIS Ally. Offer limited to one claim per account and valid until 12/31/27. Valid only when purchased directly from Consumer Cellular and is not applicable at third-party retailers. Offer may be modified or discontinued at any time and is not redeemable for cash, has no cash value, and is not refundable.

BIG SAVINGS TINY HEARING AID

"I switched to the MDHearing NEO XS and so should you. These are better than my \$8,000 hearing aids, and no one can even see them."

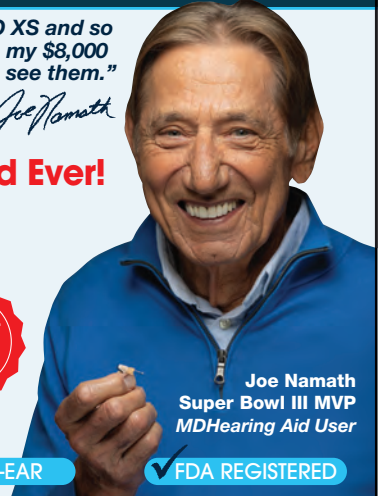
MDHearing™

Joe Namath

Our Smallest Hearing Aid Ever!



LOWEST PRICE EVER



Joe Namath
Super Bowl III MVP
MDHearing Aid User

- ✓ RECHARGEABLE
- ✓ IN-YOUR-EAR
- ✓ FDA REGISTERED



BUY 1, GET 1 FREE

ONLY **\$297** FOR A PAIR

+ 60-DAY RISK-FREE TRIAL!



OVER 2 MILLION SOLD!

Call **1-800-603-1637**
or visit JoeLovesMD.com

100% MONEY BACK GUARANTEE!

Enter offer code **ZA48** for a 60-DAY RISK-FREE TRIAL!

New Year Sales Event!

BUY 1,
GET 1

40% OFF¹

MINIMUM PURCHASE OF 4

AARP
Special
Member Offer

AND Take an Extra
\$55

AND
NO Money Down
NO Monthly Payments

OFF each window and door¹ NO Interest for 12 months¹

¹MINIMUM PURCHASE OF 4 - INTEREST ACCRUES DURING PROMOTIONAL PERIOD BUT IS WAIVED IF PAID IN FULL WITHIN 12 MONTHS

Offer Ends February 28

SEE MYWINDOWDEAL.COM FOR DETAILS.

TOLL FREE **866-309-1147**



**RENEWAL
by ANDERSEN**
FULL-SERVICE WINDOW & DOOR REPLACEMENT

STAY SAFE in the home you love.



Did you know?

- ✓ 1 in 4 seniors fall each year*
- ✓ Most falls happen on the stairs
- ✓ Acorn Stairlifts has the best solution to stay safe on the stairs



GET \$250 OFF
YOUR PURCHASE
OF AN ACORN
STAIRLIFT!**

Plus, receive a FREE info kit & DVD, just for calling!

1-866-235-3295

*According to the CDC. **Not valid on previous purchases. Not valid with any other offers or discounts. Not valid on refurbished models. Only valid towards purchase of a NEW Acorn Stairlift directly from the manufacturer. \$250 discount will be applied to new orders. Please mention this ad when calling. AZ ROC 278722, CA 942619, MN LC670698, OK 50110, OR CCB 198506, RI 88, WA ACORNS18940B, WV WV049654, MA HIC169936, NJ 13VH07752300, PA PA101967, CT ELV 0425003-R5, AK 134057, HIC.0656293.

Scan for more information:



CELEBRATING SANDLER

Adam Sandler, 59, has spent three-plus decades entertaining audiences. And so—whoopa-dee-do!—he's our choice for this year's **AARP Movies for Grownups Career Achievement Award**. Are you a Sandler savant? Take this quiz (**ANSWERS ON PAGE 39**)

BY WHITNEY MATHESON

1. As a young comedian in the '80s, Sandler got his small-screen start on what game show?

- a) *Press Your Luck*
- b) *Remote Control*
- c) *Singled Out*
- d) *Hollywood Squares*

2. Sandler was a *Saturday Night Live* cast member from 1990 to '95. Which of these recurring characters was not portrayed by him?

- a) Opera Man
- b) Cajun Man
- c) Goat Boy
- d) Canteen Boy

3. Sandler was known for his funny songs on *SNL*. Which one included cameos by Paul and Linda McCartney?

- a) "Lunch Lady Land"
- b) "The Thanksgiving Song"
- c) "The Chanukah Song"
- d) "Red Hooded Sweatshirt"



4. In 1993, Sandler released his debut comedy album, which has been certified double platinum. What's the name of that album?

- a) *They're All Gonna Laugh at You!*
- b) *Opera Man's Greatest Hits*
- c) *Comedy Is Not Pretty*
- d) *An Evening With Adam Sandler*

5. One of Sandler's earliest films was the 1994 comedy *Airheads*. He played a member of fictional rock band the Lone Rangers alongside Steve Buscemi and which future Oscar winner?



- a) Brendan Fraser
- b) Adrien Brody
- c) Cuba Gooding Jr.
- d) Jamie Foxx

6. In 1998, Sandler won an MTV Movie Award for best kiss, with which costar?

- a) Drew Barrymore (*The Wedding Singer*)
- b) Jennifer Aniston (*Just Go With It*)
- c) Julie Bowen (*Happy Gilmore*)
- d) Kevin James (*I Now Pronounce You Chuck & Larry*)



7. Which dramatic actor played Sandler's overprotective mother in the 1998 comedy *The Waterboy*?

- a) Mary Steenburgen
- b) Jane Fonda
- c) Kathy Bates
- d) Patricia Clarkson



8. Sandler first worked with his wife, Jackie, in 1999's *Big Daddy*. What other films of his has Jackie appeared in?

- a) *Blended*
- b) *The Do-Over*
- c) *50 First Dates*
- d) All of the above



9. When half-demon Nicky learns to eat on Earth (in 2000's *Little Nicky*), which food does he come to love?

- a) Devil's food cake
- b) Apples
- c) Popeyes chicken
- d) Corn nuts



10. In the 2004 film *50 First Dates*, Sandler's character has what job?

- a) Firefighter
- b) Wedding singer
- c) Marine veterinarian
- d) Tollbooth operator

11. What classic movie monster does Sandler voice in the *Hotel Transylvania* animated films?

- a) Dracula
- b) Frankenstein
- c) Wolf Man
- d) The Mummy



12. The 2019 film *Uncut Gems* marks one of Sandler's most dramatic roles. It's also the first time he plays a character who does this:

- a) Has a goatee
- b) Owns a dog
- c) Wears eyeglasses
- d) Never curses

13. In 2025's *Happy Gilmore 2*, why does the title character return to golf?

- a) To get revenge on rival Shooter McGavin
- b) To win back old flame Virginia Venit
- c) To afford ballet school for his daughter
- d) To fulfill a promise to his grandmother



14. Which actor has not played Sandler's love interest in a movie?

- a) Patricia Arquette
- b) Kate Beckinsale
- c) Salma Hayek
- d) Reese Witherspoon

15. Many of Sandler's movies have centered around sports. Which sport is part of the films *Grown Ups*, *Little Nicky* and *Hustle*?

- a) Basketball
- b) Football
- c) Golf
- d) Roller derby



16. Which actor has appeared in more than 15 films with Sandler?

- a) Drew Barrymore
- b) Rob Schneider
- c) Kevin James
- d) Henry Winkler

AARP's Movies for Grownups Awards, with host Alan Cumming, will air on PBS's *Great Performances* starting on February 22. Check your local listings for dates and times, or stream the show on aarp.org or PBS apps.

Exclusive Interview: Go to aarp.org/mfg to read Sandler's reflections on his career.

A Help Button As Low As

\$1 Per Day

"Hello, this is MobileHelp. How may I assist you?"



To be truly independent, your personal emergency device needs to work on the go.

MobileHelp® allows you to summon emergency help 24 hours a day, 7 days a week by simply pressing your personal help button. Unlike traditional systems that only work inside your home, a MobileHelp medical alert system extends help beyond the home. Now you can participate in all your favorite activities such as gardening, taking walks, shopping and traveling all with the peace of mind of having a personal medical alert system with you. MobileHelp, the "on-the-go" help button, is powered by one of the nation's largest cellular networks, so there's virtually no limit to your help button's range.



No landline? No problem! While traditional medical alert systems require a landline, the MobileHelp system does not. Whether you are home or away, a simple press of your help button activates your system, providing the central station with your information and location. Our trained emergency operators will know who you are and where you are, ensuring you get the help you need quickly.

MobileHelp Features:

- Simple one-button operation
- Affordable service
- Amplified 2-way voice communication
- 24/7/365 access to U.S. based emergency operators
- GPS location detection
- Available Nationwide

If you're one of the millions of people that have waited for an alert service because it didn't fit your lifestyle, or settled for a traditional system even though it only worked in the home, then we welcome you to try MobileHelp. Enjoy peace of mind at home or on the go.

Unlike "stay-at-home" emergency systems MobileHelp protects you:

Places where your Help Button will work	MobileHelp	Traditional Help Buttons
Home	✓	✓
On a Walk	✓	✗
On Vacation	✓	✗
At the Park	✓	✗
Shopping	✓	✗



Optional Fall Button™



The automatic fall detect pendant that works **WHERE YOU GO!**

MobileHelp

1-800-858-8209

<https://offers.mobilehelp.com/save-january/>

Scan code with your phone's camera to view online



GET OUR SPECIAL OFFER* NOW



FREE SHIPPING
FREE MONTH OF SERVICE
plus **FREE EQUIPMENT TO USE**

*For a limited time - promotions available for select systems and subscription plans, please call for specific details. Offers are valid for new customers and for the first year of service and cannot be combined with any other offers. \$29.95 is the promotional monthly subscription price for a MobileHelp Micro On-The-Go system. Equipment shown is the MobileHelp DUD (at home and on the go) system available at higher monthly cost. Most equipment is included at no cost while actively subscribing and must be returned upon cancellation. Free one month of service offer valid with purchase of Annual plan and includes month 12 at no additional charge. Refer to terms and conditions for specific details. Fall Detection does not detect 100% of falls. If able, users should push their help button when they need assistance. Fall Detection is not intended to replace a caregiver. MobileHelp is a registered trademark, patented technology. Current GPS location may not always be available in every situation on the cellular network at all times. Free shipping offer is valid for Annual plans only.

BUY ONE, GET ONE

40% OFF
WINDOWS AND DOORS!



TAKE AN
ADDITIONAL

\$55
OFF EACH
window and door¹

AND

AND NO Money Down | NO Monthly Payments | NO Interest for 12 months¹

MINIMUM PURCHASE OF 4 - INTEREST ACCRUES DURING PROMOTIONAL PERIOD BUT IS WAIVED IF PAID IN FULL WITHIN 12 MONTHS

TESTED, TRUSTED, AND TOTALLY PROVEN.³

"My overall experience was great. I love the window, and from sales to scheduling, the experience was very good. The installers are highly skilled professionals and I would recommend Renewal by Andersen to all my contacts."

LYNN F. | RENEWAL BY ANDERSEN CUSTOMER

More 5-Star Reviews



Than Other Leading Full-Service Window Replacement Companies⁴

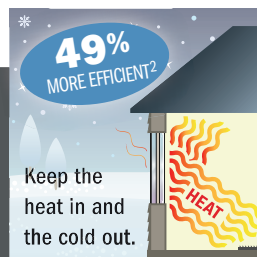


Nation's Best Warranty[†]



KEEP THE HEAT IN AND THE COLD AIR OUT!

Solving your window problems and having a comfortable home is easy and enjoyable when you choose Renewal by Andersen. Take advantage of this great offer to save money on your window project - and help save on high energy bills for years to come!



RENEWAL
by ANDERSEN
FULL-SERVICE WINDOW & DOOR REPLACEMENT

Offer Ends February 28

Call for your **FREE** consultation.

855-353-0484

MYWINDOWDEAL.COM

¹DETAILS OF OFFER: Offer expires 2/28/2026. Not valid with other offers or prior purchases. Buy one (1) window or entry/patio door, get one (1) window or entry/patio door 40% off, and 12 months no money down, no monthly payments, no interest when you purchase four (4) or more windows or entry/patio doors between 1/1/2026 and 2/28/2026. 40% off windows and entry/patio doors are less than or equal to lowest cost window or entry/patio door in the order. Additional \$55 off each window or entry/patio door, minimum purchase of 4 required, taken after initial discount(s), when you purchase by 2/28/2026. Subject to credit approval. 12-month Promotional Period: when no payments are due, interest accrues but is waived if the loan is paid in full before the Promo Period expires. Any unpaid balance owed after the Promo Period, plus accrued interest, will be paid in installments based on the terms disclosed in the customer's loan agreement. Financing is provided by various financial institutions without regard to age, race, color, religion, national origin, gender, or familial status. Savings comparison based on purchase of a single unit at list price. Available at participating locations and offer applies throughout the service area. See your local Renewal by Andersen location for details. License numbers available at renewalbyandersen.com/license. Some Renewal by Andersen locations are independently owned and operated. ²Values are based on comparison of Renewal by Andersen® double-hung window U-Factor to the U-Factor for clear dual-pane glass non-metal frame default values from the 2006, 2009, 2012, 2015, and 2018 International Energy Conservation Code "Glazed Fenestration" Default Tables. ³Based on testing of 10 double-hung units per ASTM E2068 20 years after installation. ⁴It is the only warranty among top selling window companies that meets all of the following requirements: easy to understand terms, unrestricted transferability, installation coverage, labor coverage, geographically unrestricted, coverage for exterior color, insect screens and hardware, and no maintenance requirement. Visit renewalbyandersen.com/nationsbest for details. [†]Review aggregator survey of 5-star reviews among leading national full-service window replacement companies. January 2024 Reputation.com. "Renewal by Andersen" and all other marks where denoted are trademarks of Andersen Corporation. © 2026 Andersen Corporation. All rights reserved. RBA14191