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Celebrating the Grandparents Who Shape Our Live

by Michael Colaw, Development Director

Each year, we pause on Grandparents Day, celebrated this year on September 13, to honor the remarkable men and women whose love, wisdom, and guidance help shape our families and communities. While flowers, cards, and family gatherings are wonderful ways to celebrate, the greatest gift we can give our grandparents is our time and appreciation.

Grandparents have a unique way of connecting generations. They are the storytellers who preserve family traditions, the encouragers who celebrate our accomplishments, and the steady presence who reminds us that unconditional love never goes out of style. Whether teaching a grandchild to fish, sharing a favorite recipe, cheering from the sidelines, or simply listening without judgment, grandparents create memories that last a lifetime.

Research consistently shows that strong relationships between grandparents and grandchildren benefit both generations. Children gain confidence, emotional support, and a stronger sense of family identity, while older adults who remain engaged with younger generations often experience greater purpose, improved emotional well-being, and increased social connection. These relationships enrich lives in ways that cannot be measured.

For many families, grandparents also serve as caregivers, mentors, volunteers, and role models. Their resilience, work ethic, and life experiences offer valuable lessons that continue to guide younger generations through an ever-changing world.

At Elder Care, we have the privilege of serving many extraordinary grandparents whose compassion and generosity inspire everyone around them. They remind us that aging is not about slowing down; it is about continuing to make a difference through kindness, wisdom, and love.

This Grandparents Day, take a moment to reach out to the grandparents in your life. Share a meal, make a phone call, look through old photographs, or simply spend time together. Ask about their childhood, their favorite memories, or the lessons they have learned along the way. Those conversations often become treasured family stories.

To every grandparent in our community, thank you for the countless ways you strengthen families, nurture future generations, and enrich our lives. Your legacy is measured not only by the years you have lived, but by the love you continue to share every day.



Elder Care Brings Benefits Enrollment Assistance to Agape Mission

by Michael Colaw, Development Director

Navigating public benefits can be confusing. Knowing which programs are available, determining eligibility, gathering the right information, and completing an application can quickly become overwhelming. Elder Care's Benefits Enrollment Center is designed to make that process easier by connecting individuals and families with benefits that may help meet their everyday needs.

Launched in April, Elder Care's Benefits Enrollment Center provides free assistance to individuals who want to learn more about available benefit programs and determine whether they may qualify. Trained staff can help identify potential benefits, explain eligibility requirements, and walk individuals through the enrollment process.

Now, Elder Care is making that assistance even more accessible through a new partnership with Agape Mission in Bartlesville.

Beginning in September, Elder Care staff will be available at Agape Mission, 555 SW Cass, on the last Friday of every month from 11:00 a.m. to 1:30 p.m. Individuals and families visiting Agape Mission will have an opportunity to sit down with Elder Care staff, ask questions, learn about programs for which they may be eligible, and receive help taking the next steps toward enrollment.

The Benefits Enrollment Center can assist with a variety of programs that help with health care, nutrition, and other essential needs. This includes programs such as Medicare Savings Programs, Medicaid, the Supplemental Nutrition Assistance Program (SNAP), and other benefits for which an



individual or household may qualify.

For many people, the challenge is not simply whether assistance exists. It is knowing where to begin. Applications can involve unfamiliar terminology, documentation requirements, and multiple steps. Having someone available to explain the process and provide one-on-one assistance can make an important difference.

The partnership with Agape Mission reflects a shared commitment to meeting people where they are and connecting them with resources that can strengthen their health, stability, and independence.

If you are unsure whether you or someone in your family may qualify for benefits, you do not have to figure it out alone. Visit Elder Care at Agape Mission on the last Friday of the month between 11:00 a.m. and 1:30 p.m. or reach out to us anytime at (918) 336-8500 and let us help you explore the resources available to you.

Fall Into Fun at the EC Active Center

by Claudia Dilbeck, Director of Community Relations & Outreach

Fall is a great time to try something new, stay active, and connect with friends, and the EC Active Center at Elder Care has plenty of opportunities to do all three.

The EC Active Center offers activities throughout the week designed to support physical wellness, lifelong learning, and, just as importantly, having fun and staying connected with others.

Looking for ways to keep moving? Join us for Tai Chi or Yoga, with activities designed to help you stay active at your own pace. If games are more your style, there are plenty of opportunities to enjoy Bingo, Mahjong, and other activities while spending time with friends and meeting new people.

This fall, we are also excited to offer educational opportunities focused on health and wellness. Ascension St. John Jane Phillips Medical Center will present a wellness education series covering topics to help you better understand your health and make informed decisions about your well-being.

And the fun doesn't have to end when the afternoon does. Our monthly Dinner with Friends provides another opportunity to get out of the house, enjoy a meal, and spend an evening with others from the community.

One of the best things about the EC Active Center is the variety. You don't have to be interested in every activity. Come for Yoga, stay for a game. Try Tai Chi one week and Mahjong the next. Attend an educational program or



simply stop by for an activity you enjoy. The goal is to make it easy to stay active, engaged, and connected.

Membership in the EC Active Center is just \$10 per month and includes all regularly scheduled activities taking place Monday through Friday from 8:00 AM to 4:00 PM. Special events held after 5:00 PM, including some evening activities, may have an additional cost that varies by event.

Whether you're looking to improve your wellness, learn something new, reconnect with old friends, or make some new ones, there's a place for you at the EC Active Center this fall.

Come see what's happening and get active with us! For more information about the EC Active Center or upcoming activities, contact Claudia Dilbeck at cdilbeck@abouteldercare.org or call Elder Care at (918) 336-8500.

Long Term Care Insurance – What Should I Know?

by Joni Su Randolph, Accounts Billing Specialist

By the time you reach 70, chances are good that you'll require long-term care. If you pay out of pocket, you'll spend \$140,000 on average.

Buying long-term care insurance is one way to prepare.

Only 7.2 million or so Americans have long-term care insurance, which covers many costs associated with a nursing home, assisted living, in-home care or adult day care, expenses that aren't covered by Medicare.

Considering long-term care costs is an important part of any long-range financial plan, especially in your 50s and beyond. Waiting until you need care to buy coverage is not an option, as you may not qualify if you already have debilitating conditions.

Most policies will reimburse you for care provided in a variety of places, such as your home, an adult day center, an assisted living facility or a nursing home.

Regular health insurance does not cover long-term care, and Medicare covers only short nursing home stays or limited amounts of home health care when you require skilled nursing or rehabilitation.

Medicare does not pay for daily care, which includes supervision and help with routine tasks such as bathing, incontinence, dressing, eating, toileting or transferring, also called "Activities of Daily Living" (ADLs).

However, most long-term care policies cover these needs when you cannot do at least two of the six

ADLs or have a qualifying cognitive impairment.

Most people buy long-term care insurance to protect their savings and give them more choices for care, including a variety of options and a daily allowance for assistance.

When looking into purchasing long-term care insurance, your rates will depend on several factors, including your health, age, amount of coverage and insurance company.

It is important to research the options you want before purchasing coverage and understand that premiums could increase after you buy a policy, as premiums are not guaranteed to stay the same over your lifetime.

If you have already purchased long-term care insurance and are looking into using your benefits, it is important to understand what is covered, whether there is a probationary period and what steps need to be taken to create a plan.

If you are looking for help in your home or to attend an adult day health center like DayBreak, it is wise to discuss which care options can be combined with your specific insurance plan.

Elder Care can assist individuals in better understanding their long-term care insurance plans, including contacting the insurance carrier with the POA or beneficiary, if needed.

Call (918) 336-8500 and ask to schedule an appointment if you have questions about long term care insurance and Elder Care.

When Is It Time to Consider Adult Day Services?

by Michael Colaw, Development Director

Deciding when an aging parent, spouse, or loved one may benefit from additional support is not always easy. Changes often happen gradually, and families may find themselves adjusting to new responsibilities without realizing how much their daily lives have changed. Adult day services can provide an important source of support while helping aging adults remain active, engaged, and living at home.

One sign it may be time to consider adult day services is increased isolation. If your loved one spends most days alone, has stopped participating in activities they once enjoyed, or has fewer opportunities to socialize, a structured daytime program can provide meaningful interaction and a sense of routine.

Changes in memory or cognitive abilities can also be an indication that additional support would be helpful. Forgetting medications, becoming confused about daily routines, or needing more supervision throughout the day can create concerns for family members, particularly when caregivers are working or managing other responsibilities.

Physical changes may also signal a need for additional assistance. Difficulty preparing meals, safely moving around the home, or completing everyday activities can make spending long periods alone more challenging.

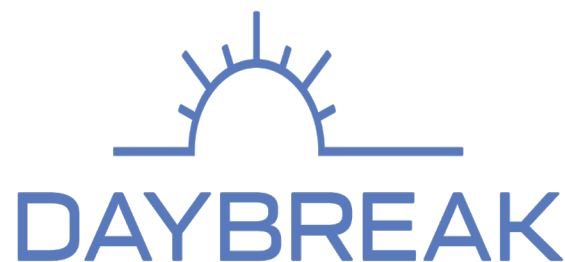
Caregivers should also consider their own needs. Providing ongoing care for a loved one can be rewarding, but it can also be demanding. Adult day services give family caregivers time to work, run

errands, attend appointments, rest, or simply take care of other responsibilities while knowing their loved one is in a safe and supportive environment.

Elder Care's DayBreak Adult Day Health & Activity Center provides a welcoming environment where participants can enjoy social interaction, engaging activities, meals and snacks, and individualized support throughout the day. DayBreak also provides families with an additional layer of support as they work to help their loved ones remain safely at home for as long as possible.

Choosing adult day services does not mean giving up independence. In many cases, it can help preserve it by providing the right amount of assistance, activity, and connection at the right time.

For more information about the DayBreak Adult Day Health & Activity Center, please call (918) 336-8500 or email day@abouteldercare.org.



ADULT DAY HEALTH & ACTIVITY CENTER

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