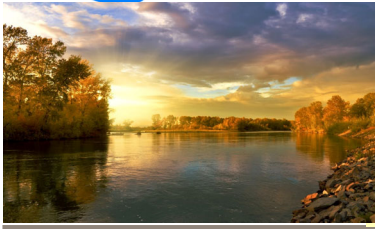




Caregiver and Family News: **Living Well in our Best Years**



October 2019

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BenefitsCheckUp is a free service of the National Council on Aging. Many adults over 55 need help paying for prescriptions drugs, health care, utilities, and other needs.

There are over 2,000 federal, state and private benefits programs available to help. But many people don't know these programs exist or how they can apply.

BenefitsCheckUp asks a series of questions to help identify benefits that could save you money and cover the costs of everyday expenses. After answering the questions, you will get a report created just for you that describes programs that may help. Visit:

www.benefitscheckup.org

Greetings,

As I write this, it is 81 degrees and sunny and we are on the verge of the first day of autumn. The coloring of some leaves and shorter days is the telltale sign, rather than the temperature, reminding us of the changing seasons. This also brings a change of pace, whether it be scurrying around to button up everything before colder weather arrives or slowing down and focusing on restorative activities as we enter the season where time tends to slow down. Nonetheless, a time for change is in the air. Whichever person you may be, take time to acknowledge this change, as this will also allow you to adapt and transform as well.

We, here within the ADRC and UW Extension, have tools to help you along the way. From a variety of workshops during Extension week, to reviewing your Medicare Part D plan during open enrollment, from acknowledging November as Alzheimer's Disease Awareness Month and Family Caregiver Month to checking on your memory as you age, we are committed to help you accomplish what is needed for you to succeed.

Of special note is "Cultivating New Friends as You Age". Research has linked social isolation and loneliness to higher risks for a variety of physical and mental conditions: high blood pressure, heart disease, obesity, a weakened immune system, anxiety, depression, cognitive decline, Alzheimer's disease, and even death. (<https://www.nia.nih.gov/news/social-isolation-loneliness-older-people-pose-health-risks>). Even if you are the person who draws inward as the seasons change, it is still important to engage in something meaningful; this may help maintain your well-being and sense of purpose and place in your community.

Until next time,

Carrie Linder
Carrie Linder, CSW
Aging & Disability Services
Manager

Elizabeth Lexau
Elizabeth Lexau
Human Development &
Relationships Educator
UW-Madison Division of
Extension

SENIORCARE®

Prescription Drugs for Wisconsin Seniors

SeniorCare is a prescription drug assistance program for Wisconsin residents who are 65 years of age or older and meet the enrollment requirements. The program is designed to help seniors with their prescription drug costs.

To enroll in SeniorCare you must:

- ♦ Be a Wisconsin resident.
- ♦ Be a U.S. citizen or have qualifying immigrant status.
- ♦ Be 65 years of age or older.

Every senior enrolling in SeniorCare must pay an annual \$30 fee. The earliest you can apply is during the calendar month of your 65th birthday. If you are already age 65 or older, you can apply at any time. Your benefits will begin in the month after you apply. Your annual income determines your level of coverage in SeniorCare and how much SeniorCare will cover. See the [Annual Income Limit table](#) for out-of-pocket expenses and benefits for each level of participation. Source and for more information, go to: <https://www.dhs.wisconsin.gov/seniorcare/index.htm>

SeniorCare® 2019 Annual Income Limits and Out of Pocket Expenses by Level of Participation

Level 1 Income Limits	Level 1 Out-of-Pocket Expenses
Income at or below 160% of the FPL <i>Individual: \$19,984</i> <i>Couple: \$27,056</i>	No deductible or spenddown. \$5 copay for each covered generic prescription drug. \$15 copay for each covered brand name prescription drug.
Level 2A Income Limits	Level 2A Out-of-Pocket Expenses
Income between 160% and 200% of the FPL <i>Individual: \$19,985-\$24,980</i> <i>Couple: \$27,057-\$33,820</i>	\$500 deductible per person. Pay the SeniorCare rate for covered drugs until the \$500 deductible is met. After \$500 deductible is met, pay a \$5 copay for each covered generic prescription drug and a \$15 copay for each covered brand name prescription drug.
Level 2B Income Limits	Level 2B Out-of-Pocket Expenses
Income between 200% and 240% of the FPL <i>Individual: \$24,981-\$29,976</i> <i>Couple: \$33,821-\$40,584</i>	\$850 deductible per person. Pay the SeniorCare rate for covered drugs until the \$850 deductible is met. After \$850 deductible is met, pay a \$5 copay for each covered generic prescription drug and a \$15 copay for each covered brand name prescription drug.
Level 3 Income Limits	Level 3 Out-of-Pocket Expenses
Income more than 240% of the FPL <i>Individual: \$29,977 or greater</i> <i>Couple: \$40,585 or greater</i>	Pay retail price for covered drugs during spenddown. After the spenddown is met, meet an \$850 deductible per person. Pay the SeniorCare rate for covered drugs until the \$850 deductible is met. After \$850 deductible is met, pay a \$5 co-pay for each covered generic prescription drug and a \$15 co-pay for each covered brand name prescription drug.



Medicare Open Enrollment

Time to Review Your Medicare Part D and Part C Plans

Medicare's Open Enrollment Period (OEP), also referred to as the Annual Enrollment Period (AEP), begins October 15th and continues through December 7th, 2019. During this time, it is important to check if your current Part D Prescription Drug Plan or Part C Medicare Advantage Plan will continue to be the best plan for you in 2020.

Every year Part B and Part C plans can change their premiums, copays, deductibles, and formularies (list of covered prescription drugs and their pricing structure). This means that even if you are happy with your current Part D or Part C plan, it may not be the best plan or most economical plan for you next year. Therefore, all Medicare beneficiaries should compare their current plan's coverage/costs for 2020, to other Part D or Part C plans available in 2020, during the OEP, because that is the only time of year dedicated to reviewing and changing plans.

The best way to compare plans for 2020, is to go to www.medicare.gov and enter your personal information into the plan finder. The plan finder will then show you which plan will be the best or most economical plan for you in 2020.

If you are not comfortable navigating the plan finder on your own, the Elder Benefits Specialist (EBS) in your county can assist you. The EBS in Bayfield County is Marianne Johnson, and her phone number is **715-373-6144, ext. 83355**. The EBS in Ashland County is Amy Janecek, and her phone number is **715-682-4414, ext. 2**.

Plan finder assistance is also available by calling 1-800-Medicar (**1-800-633-4227**), 24/7; or by calling the Medigap Part D Prescription Drug Helpline at **1-855-677-2783**, Monday through Friday, 8:00 am to 4:30 pm.



7 Smart Strategies

for 50+ Jobseekers

You have the experience.
Now regain the confidence.

Learn to:

- Identify and market your skills
- Network with employers
- Navigate today's application and interview process

Open to all. (You do not need to be over 50 to attend.)

Washburn Public Library
Wednesday, October 9 4:30-6:00 PM

Free. Complimentary guidebook & light snacks included.



Class size limited. Registration Required:

To register, call Liz at Extension, Bayfield County: (715) 373-6104 ext. 2



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Raising Grandchildren:

Helping grandkids with emotional challenges

by Amy Goyer, AARP, (Article has been edited for length)



When there is a family crisis or other problem, grandparents sometimes step in to care for children. It can be difficult to juggle raising children while dealing with family challenges like those below.

My grandchildren get upset by their parents coming in and out of their lives. What can I do?

It is up to you to set boundaries to provide stability for your grandchild. Many children want to spend time with parents but feel let down if parents are erratic or unreliable. If life isn't stable, your grandchildren may be confused or feel badly about themselves. Sometimes this can lead to behavior problems or mental health issues.

It might help to ask an objective third party to help you work out a schedule for visits with the parents, along with rules and responsibilities. Work together to do what's best for your grandchildren; their needs are top priority. If you hope your grandchildren's parents will one day be able to raise them again, it's helpful for the children to have an ongoing relationship with their parents — even if it is rocky at times.

My grandchildren's parents are addicted to alcohol and drugs. Is there help for our family?

There are many emotions and conflicts when a family member is addicted. You can't control the parent's behavior, but you can do your best to have limits and give your grandchildren security. You might want to join a support group for people who have family members or friends who abuse substances, such as Al-Anon Family Groups.

The confidential meetings help you learn how to cope and be healthy yourself. You might also want to get counseling from a therapist who can help you and your grandchildren learn to cope with substance abuse in the family.

Northern Wisconsin Al-Anon Family Groups

Ashland:

Serenity Club, 310 Stuntz Ave.

Monday, 7 pm and

Thursday 3 pm

Memorial Medical Center,

Saturday, 7 pm

Cornucopia:

Immanuel Lutheran Church,

2255 Elm St.

Sunday, 7 pm

(May-Nov call 715 742 3336 to verify)

Iron River:

Our Savior Lutheran Church,

68160 S George St.

Monday, 7 PM

Washburn:

Messiah Lutheran Church,

231 W Fifth St

Friday, 7 pm

My grandchildren's parents are in jail — Should I help my grandkids stay in touch?

When a family member is in jail or prison, it is a loss for everyone. It might be good for the children to have some contact with their parents, but it's not a good idea to force them to visit, call or write. If all contact with the parent is cut off, the child may have more feelings of grief and loss. There are special programs to help parents in jail stay in contact with their children. (see sidebar page 5)

(Continued on page 5)

Make Time for Memory Screening

Since 1983, the month of November has been known as Alzheimer's Awareness Month. According to the Alzheimer's Association, in 1983 there were less than two million people with the disease. Through the years, that number has grown to more than five million.

During the month of November, Memory Screening events are scheduled throughout the nation. Memory screening is a simple and safe evaluation tool that checks memory and other thinking skills. Memory

screening is not used to diagnose any illness and does not replace consultation with a qualified physician or other healthcare professional. It can establish a brain health baseline and indicate whether an additional checkup is needed.

The face-to-face screening takes place in a private setting; only the individual being screened, and the screener are present. It consists of three short tasks that look for any indicators of possible changes in memory. It only takes 10-15 minutes and

the results are confidential.

There is no cost for this service and participants can receive a copy of the screen results to bring to a healthcare professional for follow-up and/or inclusion in medical files, if they so choose.

The ADRC of the North, Bayfield County branch office is offering memory screens during the month of November .

See the schedule on page 7 for the locations, dates and times of the memory screenings in Bayfield County.

Raising Grandchildren: *continued*

(Continued from page 4)

Separation from parents due to

incarceration is very stressful for children. In many (but not all) situations, maintaining a connection between a child and their incarcerated parent is helpful for the child.

If your grandchild's parent is in jail and you would like to maintain a connection between them and their child, ask about the **Literacy Link Program** offered by the UW-Division of Extension in Ashland and Bayfield Counties.

Call 715-373-6104 or 715-682-7017

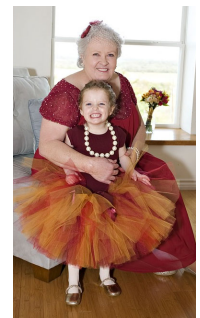
How can I help my grandchildren when their parent has died?

It may be difficult to console your grandchild after such a loss — and you are grieving too. Allow family members to feel sad and take time to grieve in their own way. Some children may withdraw and be quiet. Others may act out. The most important thing is to be stable and give your grandchild a sense of security and love.

How can I keep peace with other family members?

When you step in to raise someone else's children, it's bound to change relationships in your family. Marriages may suffer. Other grandchildren don't understand why you buy things for the ones you are raising or spend more time with them. It's important to keep communication open.

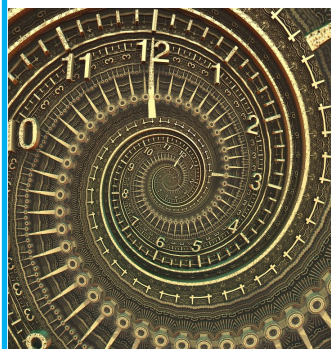
- Talk, share concerns and explain what is happening and why with your relatives.
- Set aside time to enjoy your other grandchildren, whom you are not raising. Try to keep up with family routines, rituals, celebrations and holidays if possible.



Are you looking for more support as a grandparent raising grandchildren? Contact Extension Ashland County to inquire about options. **Call 715-682-7017**

November is National Alzheimer's Disease Awareness Month & Family Caregivers Month

By the GWAAR Legal Services Team (for reprint)



Alzheimer's disease causes problems with memory, thinking and behavior. Symptoms usually develop slowly and get worse over several years.

Eventually, memory loss becomes severe enough to interfere with daily activities. The Alzheimer's Association estimates that 5.7 million Americans are currently living with Alzheimer's. Increasing age is the biggest risk factor for Alzheimer's, and most people with Alzheimer's are over 65. As the size and proportion of the U.S. population age 65 and older continue to increase, the number of Americans with Alzheimer's will grow.

One of the earliest noticeable signs of



Alzheimer's disease is worsening or more frequent confusion or memory loss within the previous year. As people get older, they may notice occasional problems with remembering certain things. However, severe memory loss — like that experienced by people with Alzheimer's — is not a normal part of aging. As the disease progresses, Alzheimer's leads to increasingly serious symptoms, including disorientation, changes in mood and behavior, worsening confusion about events or time, unfounded suspicions about family or friends, difficulty speaking, and even difficulty walking. People who are concerned about confusion or memory loss

should speak with a health care professional who can do a memory screening and discuss possible treatments.

Alzheimer's is also very stressful for caregivers. Caregiving for someone with Alzheimer's requires a lot of time and patience. Keeping track of medical appointments and prescriptions, as well as work, family, and social obligations, can be overwhelming. If you are a caregiver, here are some tips to manage your stress:



- **Know what to expect.** Learn about how Alzheimer's affects those who have been diagnosed with it and what changes to expect. This will help you understand how your role will be different with time.

- **Take time for yourself.** Ask other family members or friends to step in, even for a short time, while you run errands, exercise, or just relax. Try to keep up with your hobbies and stick to a normal schedule as much as you can so that you do not become resentful over time.

- **Seek out community resources,** including adult day programs, in-home care, and meal delivery. In addition, there may be a caregiver support group in your area. It may help to know that you are not alone and that other people are going through the same things you are.

- **Make legal and financial plans.** Talk to your loved one about healthcare and financial powers of attorney, living wills, and do-not-resuscitate (DNR) orders soon after a diagnosis so the affected person can participate in decision-making. Having these plans in place can reduce stress for the whole family. If you need more information about these documents, talk to an elder law attorney.

Re-Energize Yourself!

No one can anticipate what it will take to care for another person. It starts with little things, and slowly progresses to more and bigger things. Soon you find yourself spending an enormous amount of time and energy taking care of someone else.



The responsibility becomes overwhelming. You no longer seem to have time for what you used to enjoy, and it feels selfish to try to fit those things in. You are exhausted, resentful, frustrated and alone. And on top of everything, no matter how much you do, it still doesn't seem like enough. It has become difficult to feel good about yourself and your life.

The above scenario is real to many people. If you are in a situation like this, you are experiencing caregiver burnout. These are normal feelings, but they are signs of stress and must be addressed. It is time to put your own needs on your priority list! Maintaining your energy and vitality is important to you and those around you.

You can fight burnout by talking to someone about your feelings, letting go of thinking you must do it all, taking care of your physical health, continuing meaningful social activities, and regularly taking time to care for YOU.

Everyone has their own way of re-energizing. It may be a walk, coffee with a friend, reading, exercising, playing piano, listening to music, meditation or anything that gives you energy and makes you feel refreshed. Find things that give you a boost and make them a regular priority.

Carving out time for yourself can be a challenge but is important. Consider asking (or paying) someone to take over for you to give you respite, then use that time to “re-energize.” Be purposeful in using snippets of time (during their nap, favorite show or other independent activity) to do something for you instead of washing dishes or cleaning. Allow friends and neighbors to help. Be open to adjusting your schedule to accommodate things you enjoy.

In the busyness of your life as a caregiver, one of the best things you can do is re-energize yourself. Scheduling a time every day or week to do something you love will benefit not



only you, but the person you are caring for and everyone in your life. Find ways to re-energize so you can be the best caregiver you can be! *Jane Mahoney, Caregiver Support Specialist Greater Wisconsin Agency on Aging Resources*

Make Time for Memory Screening Schedule

November 7th, 2019 -	10:30am—12:00pm	Barnes Town Hall Office
November 7th, 2019	11:30am—1:30pm	Washburn Public Library
November 8th, 2019 -	10:30am—1:00pm	Bethesda Lutheran Church, Bayfield
November 12th, 2019	3:30pm—5:00pm	First Lutheran Church, Port Wing
November 14th, 2019	10:30am—12:30pm	Iron River Community Center
November 20th, 2019	11:30pm—1:00pm	Red Cliff Senior Center
November 20th, 2019	3:30pm—5:30pm	Benoit Community Center

If you have questions about Memory Screenings, about screen locations in Bayfield County and surrounding areas, or to request an appointment for a memory screen in your home, call the ADRC of the North at 1-866-663-3607

October 7-11, 2019

Extension Week

Connecting the **U** to YOU!

Presented by: Extension Colleagues in Ashland & Bayfield Counties

Monday, October 7th

All Week	National 4-H Week, October 6-12, 2019
9am-12pm WITC Ashland	Zoning Fundamentals: Workshop for Local Planning and Zoning Officials and Staff at WITC-Ashland Conference Center \$*
9-10:30am Bayfield	Virtual Villages for Seniors, a Movement to Support Aging-in-Place—Bayfield Library
11-12:30pm Washburn	Virtual Villages for Seniors, a Movement to Support Aging-in-Place—Cultural Center
2:30-4pm Cable	Virtual Villages for Seniors, a Movement to Support Aging-in-Place—Community Center
3:30-5pm Odanah	Traditional Lacrosse at the Bad River Community Center Field (open to all ages)
5-7pm Red Cliff	Basic Budgeting Class at the Red Cliff Elderly Nutrition Site*
6-7pm NGLVC	Making the Most of Your High Tunnel Green House Workshop with Jason Fischbach
6-7pm Ashland Co Courthouse	Ashland County 4-H Parent / Leader Organization Meeting and Recruitment plus Annual Record Book Check
6-7:30pm Bayfield Co Courthouse	Superior Adventures Open House, outdoor experiences for youth in grades 4-10, Bayfield County Courthouse Board Room

Tuesday, October 8th

12-1pm Online	Parents Connect Online Lunch & Learn: Helping Kids Manage Strong Emotions
1-2:30pm Bayfield	Aquaculture Facility Tour, Northern Aquaculture Demonstration Facility*
6:30-8:30pm NGLVC	Red Cross Volunteers to the Rescue! Program by Disaster Program Managers for Wisconsin's Red Cross

Wednesday, October 9th

All Day In Schools	Bayfield County 4-H Teen Ambassadors Visit Schools
4:30-6pm Washburn	7 Smart Strategies for 50+ Job Seekers, Washburn Public Library
5-7pm Bayfield Co Courthouse	Learn about 4-H! Overview of 4-H Program and Projects, Open House at the Bayfield Co Courthouse Board Room
5:30-8pm Ashland	Ashland County Teen Court, Ashland County Courthouse
6:30-8:30pm NGLVC	How is a Changing Climate Changing Us? Movie and Discussion

Thursday, October 10th

All Day	Check Your Free Credit Report Online
All Day Bayfield	Great Apple Crunch, FoodWise Nutrition Program at Bayfield School
6:30-8:30pm NGLVC	Master Gardeners presents Mushrooms Wild & Cultivated with Tavis Lynch

Friday, October 11th

Morning Superior	Ashland & Bayfield County Literacy Link presentation at the UW System Board of Regents Meeting at UW-Superior
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UNIVERSITY OF WISCONSIN-MADISON

* Pre-Registration Requested \$ Program Cost

Schedule may be subject to change.

For details see our websites:

Extension Ashland County
715-682-7017
ashland.extension.wisc.edu

Extension Bayfield County
715-373-6104
bayfield.extension.wisc.edu

NGLVC Extension
715-685-2652
www.nglvc.org

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Cultivating New Friends As You Age

From Kaiser Health News, adapted from an article by [Bruce Horovitz](#) July 9, 2018

As baby boomers age, more folks will reach their 80s, 90s — and beyond. They will not only lose friends but face the daunting task of making new friends at an advanced age.

Friendship in old age plays a critical role in health and well-being, according to recent [findings](#) from the Stanford Center on Longevity's Sightlines Project. Socially isolated individuals face health risks comparable to those of smokers, and their mortality risk is twice that of obese individuals, the study notes.

Baby boomers are more disengaged with their neighbors and even their loved ones than any other generation, said Dr. Laura Carstensen, director of the Stanford Center on Longevity and herself a boomer in her 60s. "If we're disengaged, it's going to be harder to make new friends," she said.

Donn Trenner, 91, has lost many of his friends and associates who have passed away. This doesn't stop him from making new friends though. That's one reason he still plays, on



Monday nights, with the Hartford Jazz Orchestra at the Arch Street Tavern in Hartford, Conn.

For the past 19 years, he's been the orchestra's pianist and musical conductor. Often, at least one or two members of the 17-piece orchestra can't make it to the gig but must arrange for someone to stand in. As a result, Trenner said, he not only has regular contact with longtime friends but keeps meeting and making friends with new musicians — most of whom are under 50.

"Friendship is not be taken for granted," said Trenner. "You have to invest in friendship."

Five years ago, 91-year-old Lucille Simmons left her native Hamilton, Ohio, to move in with her son and his wife, in a gated, 55-and-over community midway between Tampa and Orlando, Fla. She had to learn to make friends all over again. Raised as an only child, she said, she was up to the task.



Simmons takes classes and plays games at her community. She also putters around her community on a golf cart (which she won in a raffle) inviting folks to ride along with her.

Donn Trenner's personal formula for making friends is music, laughter and staying active. He makes friends whether he's performing or attending music events or teaching.

Simmons has her own formula. It's a roughly 50-50 split of spending quality time with relatives and non-family friends.

Experts say they're both doing the right thing by not only remaining open to new friendships but constantly creating new ways to seek them out — even at an advanced age.

Genuine friendships at any age typically require repeated contact, said Dr. Andrea Bonior, author of "The Friendship Fix: The Complete Guide to Choosing, Losing and Keeping Up with Your Friends." She advises older folks to join group exercise classes or knitting or book clubs.

She also suggests that seniors get involved in "altruistic behavior" like volunteering in a soup kitchen or an animal shelter or tutoring English as a second language.

(Continued on page 11)

Be a part of the village movement!



Join us for a presentation and discussion with
Ann Albert, Executive Director of SAIL,
a Madison-based non-profit “virtual village”



October 7, 2019

Bayfield Library: 9:00am–10:30am

Washburn Cultural Center: 11:00am–12:30pm

Cable Community Center: 2:30pm–4:00pm

Part club, part HOA, and part concierge service, “virtual villages” are popping up everywhere to support older adults wishing to live active lives in their home communities, care for homes and address needs related to aging in place. Let’s get familiar with the village concept, and consider how it might be applied here!



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715.373.3290
Kellie.Pederson@wisc.edu

CORE
community resources
serving seniors

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How To Cultivate New Friends As You Age-continued

From Kaiser Health News, adapted from an article by **Bruce Horovitz** July 9, 2018

(Continued from page 9)



“Friendships don’t happen in a vacuum,” she said. “You don’t meet someone at Starbucks and suddenly become best friends.”

Perhaps few understand the need for friendship in older years better than Carstensen, who, besides directing the Stanford Center on Longevity, is author of “A Long Bright Future: Happiness, Health and Financial Security in an Age of Increased Longevity.”

Carstensen said that going back to school can be one of the most successful ways for an older person to make a new friend.

Bonior recommends that seniors embrace social media. These social media connections can help older people strike up new friendships with nieces, nephews and even grandchildren, said Alan Wolfelt, an author, educator and founder of the Center for Loss and Life Transition.

“It’s important to create support systems that don’t isolate you with your own generation.”

Many older folks count their children as their best friends — and Carstensen said this can be a big positive on several levels.

“I don’t think it matters who your friends are,” she said. “It’s the quality of the relationship that matters most.”

Sip & Swipe Café®

CORE has partnered with Generations on Line ©, to help older adults get connected online using tablet devices such as the Android tablet, iPad, or Amazon Tablet.

If you know someone who would enjoy coaching or learning about getting online, contact CORE:

Phone: (715) 779-3457

Email: office@corecr.org

<https://www.corecr.org/sip-and-swipe-cafeacute.html>



Friends

What are your favorite ways to make friends in the North Country? [Let us know by clicking this link.](#) Or contact Extension, Bayfield County (see contact information on back) We’ll share ideas in the next issue.



To learn more about resources for someone you know or care for, contact the Aging and Disability Resource Center of the North at:
1-866-663-3607.

Bayfield County Extension Office
U.S. Department of Agriculture
Cooperative Extension Service
Courthouse, P.O. Box 218
Washburn, WI 54891

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8:00-4:00 Monday through Friday

Phone Number:

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Visit the ADRC office:

117 E 5th Street

Washburn, WI 54891

Appointments are not necessary, but are helpful.

Website: www.adrc-n-wi.org



Extension

UNIVERSITY OF WISCONSIN-MADISON
BAYFIELD COUNTY

County Administration Bldg

117 E. 5th Street

Washburn, WI 54891

Phone: 715-373-6104

Fax: 715-373-6304

Office hours 8 AM – 4 PM.: Monday – Friday

Website:

<https://bayfield.extension.wisc.edu/>

What would you like to learn...?

Is there a topic about aging or family caregiving you'd like us to cover in this newsletter?

Call or email Extension Bayfield County at:

(715) 373-6104, x 2;

elizabeth.lexau@wisc.edu

An EEO/Affirmative Action employer, University of Wisconsin-Extension provides equal opportunities in employment and programming, including Title IX and ADA requirements. Requests for reasonable accommodations for disabilities or limitations should be made prior to the date of the program or activity for which it is needed. Please do so as early as possible prior to the program or activity so that proper arrangements can be made. Requests are kept confidential."