

Bizness | Interview | Maily Zakutinsky Chaim V'Chessed Geriatrics Adviser

Be Prepared for the Golden Years in The Land of Milk and Honey

Chaim V'Chessed is a multi-faceted organization that provides numerous services to Israel's English-speaking population. The organization's experienced geriatrics adviser, Maily Zakutinsky, provides up-to-date information and guidance to English-speaking seniors and their family and caregivers.

Why did you choose to enter the field of geriatrics?
I got involved in geriatrics because I love getting to know older people and learning from their life experience.

How do geriatric benefits in Israel compare with those abroad?

There are many benefits, services and programs available to seniors in Israel. However, different benefits come from different governmental bodies, so you have to know how to navigate the system. This can be especially difficult for those who do not speak Hebrew. Olim can benefit from familiarizing themselves with what's available in Israel and learning how to take advantage of it.

How do you help?

I provide relevant information, guidance on accessing useful resources (such as health insurance options, government subsidies, and caring resources) and emotional support to seniors and their caregivers, both before and after aliyah.

Are there specific areas of concern that seniors and their caregivers should be aware of?

Firstly, it is important to realize that in order to be eligible for Old Age Pension from Bituach Leumi, one would have to make aliyah before the age of 62, give or take. For those who make aliyah past that age, there is a possibility of qualifying for a 'special old age pension,' but there are more requirements involved that make it more difficult to qualify. Receiving a discount in Arnona payments is also contingent on receiving an Old Age Pension. Therefore, if there is a possibility of making aliyah before the cut-off age, it is highly recommended.

Also, many people don't realize that Bituach Leumi's long term care insurance does not provide a full-time aide in the home. Bituach Leumi will cover part of the aide's salary, but the balance, which is a significant sum, will always have to be paid by the patient. It is recommended to look into other long-term care

insurance options that may cover more hours of care. The kupo cholim all have insurance options, but keep in mind that they all limit the number of years they will cover.

Another important issue to plan for is the matter of decision-making in old age. Although we all hope not to get to this point, there may come a time when we are physically or cognitively unable to make our own decisions about our care, living arrangements, finances or medical interventions. The laws surrounding guardianship and power-of-attorney are constantly being revised and updated, and it is worthwhile to consult with a knowledgeable lawyer to avoid reaching a crisis.

In what ways can the community be involved in reaching out to elderly community members?

Many senior olim are fulfilling a life-long dream by making aliyah, and some are blessed to have children already living here who can help them integrate or ensure they are well cared for. Many, however, do not have children living nearby, and even for those who do, it's important to note that children in the sandwich generation may be overwhelmed with the care of their elderly parents. Therefore, community involvement is a crucial aspect of easing challenges faced by elderly community members and their families. For example, I started an

ABOUT CHAIM V'CHESSED

Chaim V'Chessed is a non-profit organization that helps English speakers navigate all areas of crisis or difficulty in Israel. Their phone hotline operates 9-5, Sunday through Thursday, with an emergency notification system that operates 24/6. Learn more at www.chaimvchessed.com.

Chaim V'Chessed can be reached at 072-CHESSED (243-7733), by email at support@chaimvchessed.com or online at www.chaimvchessed.com/contact-us.

'adopt a bubby' program (called 'Dorot') in the Mattersdorf area of Jerusalem, where I live. Young married women are encouraged to visit and form relationships with elderly residents of the neighborhood, and many wonderful friendships have been formed, benefitting both parties immeasurably. I also recently started a weekly afternoon program for elderly English-speaking women in my community, which has been a great success. These and other ideas and initiatives can be highly impactful, and would be welcomed in many more neighborhoods and communities where there are English-speaking elderly residents.

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Can you offer some words to the wise?

First of all, try to familiarize yourself with the old-age benefits available before you need them. I'd be happy to help with that! Secondly, and equally important, is to make sure you have a framework for social support. Organizations can help you with crises, but in your day-to-day life you need to continue to set goals, develop interests and stay social. It may be worthwhile to join a club or an enrichment program. For example, there are classes and programs offered at the OU Center and at AACI in Jerusalem. In Ramat Beit Shemesh there is a wonderful organization called Xperience, which offers fitness classes and other great programming options to enrich the lives of senior Anglo women.

If you are a caregiver, you might not realize how helpful a support system can be. Join a support group—there are some available at Yad Sarah—or at least make sure you have someone to express your frustrations to. It's important not to feel that you are alone.