

FEATURED INSIDE



02 Continuing Care Retirement Communities

06 Helping Seniors Recover After a Disaster

07 Preventing Dangerous Wandering

12 Senior Friendship Centers' Forum Aids Public

14 Senior Bowlers Bring Their Style to National Games

17 Ramp Installation Program Restores Senior's Freedom

Elder
Affairs
FLORIDA

Agging Outlook

SUMMER 2025

Secretary's Message

Every day working with our team, partners, volunteers, and seniors is a gift. I am so inspired by the collective dedication and tireless work to expand vital programs, strengthen community connections, and ensure our aging Floridians have access to the resources they need to live well and age well in our beautiful state. I'm especially thankful to Governor Ron DeSantis and First Lady Casey DeSantis for providing their continued support and guidance to our Department.

As summer beckons, we know it marks not only the beginning of vacation plans and hotter days, but also our preparations for hurricane season. Florida is an amazing place to live and retire, but it is also no stranger to natural disasters. Having seen the impact of severe weather firsthand, I am forever impressed by the resilience of our communities throughout the Sunshine State. Whether working in the field with partners and volunteers during gray skies or assisting those in need during blue skies, it's incredible

to witness Floridians coming together to help each other in times of crisis. That spirit of collaboration and determination is at the heart of everything we do.

One of the most important ways we serve our cherished seniors is by working closely with our sister agencies, emergency management, senior service providers, and local leaders to ensure we are consistently prepared and providing up-to-date information to communities.

For those with particular medical needs, Florida's special needs shelters provide a safe environment designed to maintain customized assistance during an emergency. These shelters offer essential support, including oxygen therapy, mobility aids, or vital medical care. If you or a loved one need this resource, I highly encourage you to pre-register with your local emergency management office—it's a simple step that can make all the difference.

Beyond the State's shelters, disaster preparedness starts



at home. Now is the time to put together your emergency (waterproof!) kit with medications, important documents, and essential supplies. Know how to access local emergency alerts, have a plan in place, and make sure you have a trusted contact who can check in before and after a storm. And remember, if you need assistance finding local resources, the Elder Helpline (1-800-963-5337) is available to connect seniors and their caregivers with vital support and services.

I also like to check in on my neighbors and loved ones to make sure they've got a plan!

ABOVE: Secretary Michelle Branham

A simple phone call or visit can make such a difference in ensuring everyone has what they need!

I couldn't be prouder of our Department and am so excited to see what we'll accomplish in the months ahead! With this great team, you should feel safe knowing we're ready and prepared in case disaster strikes. Hopefully, it will be a very quiet season. So, we'll just wish you a beautiful, safe, and healthy summer full of Florida's best sunny skies!



Continuing Care Retirement Communities



*By Mike Yaworsky,
Florida Insurance
Commissioner,
Florida Office of
Insurance Regulation*

Florida is home to more than 6.5 million seniors and our vibrant state is a place many come to retire. Florida has 72 continuing care retirement communities (CCRCs) currently servicing more than 30,000 residents statewide. CCRCs are a popular option for Florida's retirees. These communities provide a continuum of care, ranging from independent living to assisted living and skilled nursing care, all within one location or an immediately accessible site. Facilities may offer additional benefits, such as health clubs, transportation and regular social activities. This model ensures that seniors can transition smoothly between levels of care as their needs evolve, without the disruption of relocating.

CCRCs are under the regulatory umbrella of the Florida Office of Insurance Regulation (OIR) and the Agency for Health Care Administration (AHCA), as they offer life care contracts which provide for the continuum of care. At OIR, our priority is, and has always been, working with and protecting residents in these communities. As part of the life care contract, residents pay an entrance fee along with ongoing monthly fees that cover housing, meals, and health services. There are different types of contracts that are offered based on consumer need or the facility itself. These contracts are reviewed and approved by OIR.

Given the investment required to participate in CCRCs, consumers are encouraged to do their research on which facility may be right for them. The long-term care consumer guide offers helpful questions and tips on what to ask. One of the primary roles of OIR is review and report on the financial aspects of the facilities and provide annual reports on the state of the



market. OIR provides a myriad of information on its website for those looking for more information, florir.com/home/continuing-care-retirement-communities.

OIR is committed to fostering a robust and competitive insurance market with options for consumers, while maintaining and strengthening protections for Floridians. This year, looking at existing authority within the insurance code, OIR has identified a number of proposals to strengthen existing controls within Chapter 651 governing life care contracts. This would allow OIR to take action sooner in the event of an issue with a CCRC to minimize disruption to residents, and increase transparency.

Ongoing evaluation is critical to ensuring that these communities remain strong. As we look at ways to strengthen our market, OIR is meeting directly with individual providers, the Florida Life Care Residents Association, banks, developers, accountants with CCRC clients, other finance institutions, and most importantly, individual residents directly. Ultimately, OIR encourages



input from residents, providers, and those invested in this space to improve any potential legislation and ensure CCRCs are successful business ventures. Most importantly however, OIR strives to help these facilities fulfill the often-generational promises they make to residents.

GREEN THERAPY

How Houseplants Support Senior Health and Well-being

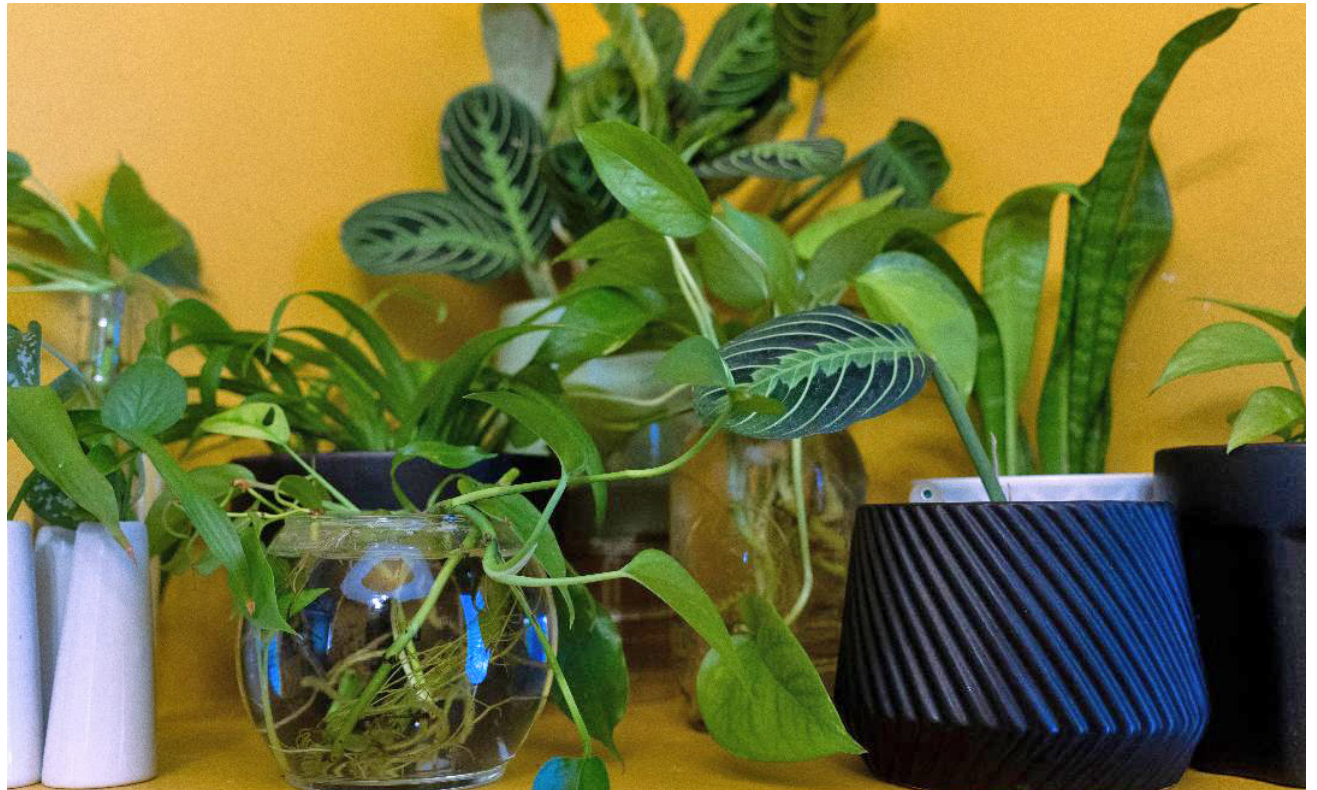


By Carolina Mérida,
Alzheimer's Disease
Initiative & Memory
Disorder Clinics
Contract Manager,
Florida Department
of Elder Affairs

As we age, it's essential to find ways to improve our well-being and create environments that support both our physical and emotional health. One simple yet powerful way to achieve this is by incorporating houseplants into your home. Not only do houseplants brighten your living space, but they also provide physical, mental, and emotional benefits. This article explores how houseplants specifically benefit seniors, improve health, and recommends five easy-to-care-for plants for your home.

1. Health Benefits of Houseplants

- **Improved Air Quality:** Houseplants improve indoor air by absorbing carbon dioxide and releasing oxygen, reducing toxins like formaldehyde and benzene. This can help enhance lung health and overall comfort.
- **Reduced Stress and Anxiety:** The calming effect of greenery helps lower stress, ease anxiety, and boost mood, offering seniors a therapeutic way to find peace and purpose in their daily routines.
- **Better Cognitive Health and Dementia Prevention:** Studies show that caring for plants stimulates the brain, which can slow cognitive decline and enhance



memory, making it especially beneficial for seniors with dementia.

- **Physical Benefits:** Light activities like watering and pruning plants provide gentle exercise, helping seniors maintain mobility, strength, and flexibility.

2. Emotional and Social Connection

Houseplants can foster emotional comfort and a sense of companionship. Caring for plants can also encourage social interactions. Whether it's watering together or simply admiring a garden, plant care can become a shared activity with family and friends—creating a stronger sense of community and connection.

3. Five Easy Houseplants

Not all plants require a green thumb to thrive. If you're new to houseplants, here are five that are particularly easy to care for and perfect for seniors:

- **Spider Plant:** Low maintenance and resilient, the Spider Plant thrives in bright, indirect light and only needs watering when the soil is dry. It also helps purify the air.
- **Snake Plant:** Tolerates low light and infrequent watering, making it perfect

for those with limited time. It helps filter indoor air and improve air quality.

- **Peace Lily:** Known for its elegant white flowers and dark leaves, the Peace Lily thrives in low light and requires minimal watering. It also acts as a natural air purifier, helping reduce mold growth and volatile organic compounds.
- **Aloe Vera:** This easy-to-care-for succulent needs bright, indirect light and minimal watering. Aloe Vera can also soothe minor skin irritations.
- **Pothos:** An incredibly easy-to-grow plant that thrives in various light conditions and requires occasional watering. It's great for adding greenery with little effort.

4. Getting Started

If you're ready to start bringing plants into your home, it's important to begin with just a few manageable ones. Start by choosing a plant that suits the lighting and climate of your home, and don't be afraid to ask for advice at your local nursery. Over time, you'll become more comfortable with plant care, and you may even find joy in watching them grow and thrive.

You Have a Voice in Your Utility Rates



*By Cindy Muir,
Director, Consumer
Assistance, Florida
Public Service
Commission*

Prices of all goods and services seem to be rising. It's both frustrating and concerning, especially since it feels like there's nothing you can do about it. While this may be the case in many instances, there is something you can do when your electric, natural gas, or water utility company requests a rate increase.

This summer, the Florida Public Service Commission (FPSC) will be holding customer service hearings for the customers of two investor-owned utility (IOU) companies that have petitioned the Commission for a rate increase. Customer service hearings are an important part of the FPSC's rate case process, allowing customers of the utility requesting a rate change to talk—or testify—directly to FPSC Commissioners about the utility's request and its quality of service.

Customer comments are considered official testimony and are entered into the case record. The record of testimony is reviewed and considered by FPSC staff when writing a recommendation on the case and by FPSC Commissioners when deciding the case. It's important for utility customers to take advantage of this opportunity to have their voice heard.

To encourage customer participation, the hearings are held in the utility's service territory at different locations and at various times to accommodate customer schedules. Customers register to speak on a first-come, first-served basis upon arrival at the venue. All customers wishing to speak to FPSC Commissioners are provided the opportunity; there is no limit set on the number of customers allowed to provide testimony.



If a customer cannot attend a service hearing, there are other ways to get his/her comments on the record.

- The FPSC holds at least one virtual customer service hearing per case. Registration to speak at virtual hearings is easily found on the FPSC's website, [FloridaPSC.com](https://www.floridapsc.com), and is available for two weeks prior to the scheduled virtual hearing. Customers speak in the order of registration. A telephone is all that's needed to participate in a virtual hearing.
- Written comments from customers are accepted by the FPSC Office of Commission Clerk. Customers can email comments to clerk@psc.state.fl.us, or mail comments to the FPSC Clerk at 2540 Shumard Oak Blvd., Tallahassee, Florida 32399. Customer comments must include the docket number for the utility's rate case, so that they can be filed as part of the official record.

Florida Power & Light Company (FPL), the state's largest electric IOU, petitioned the FPSC for new rates, effective in January 2026. The FPSC has scheduled seven customer service hearings—at locations from Pensacola to Miami--and two virtual service hearings in late May and early June. FPL's rate case docket number is 20250011, psc.state.fl.us/clerks-office-dockets-level2?DocketNo=20250011.

Peoples Gas System, Inc. (PGS), the state's largest natural gas IOU, also petitioned the FPSC for a rate increase, effective in January 2026. Two customer service hearings—in Pembroke Pines and in Orlando—and one virtual service hearing are scheduled in July. PGS's rate case docket number is 20250029, psc.state.fl.us/clerks-office-dockets-level2?DocketNo=20250029.

For more information, visit [FloridaPSC.com](https://www.floridapsc.com) or call 800-342-3552.

Support for Seniors With Access Needs

The Special Needs Registry and Hurricane Preparedness



By Mary Thomas,
Communications
Coordinator, Florida
Division of Emergency
Management

Every year from June 1 to November 30, Floridians prepare for hurricane season—a time when powerful storms and severe weather can impact communities across the state. Even without a direct landfall, hurricanes can still bring dangerous conditions like flooding, strong winds, and tornadoes that may require sudden evacuations.

For older adults and individuals with access or functional needs, preparing for these situations can present additional challenges. That's why Florida offers the **Special Needs Registry**—a vital tool to help ensure these residents receive the support they need during emergencies.

The **Special Needs Registry**, managed by the Florida Department of Health, connects individuals with local emergency services and planning resources. By registering, individuals can be better supported in the



event of an evacuation or natural disaster. The information collected is used only for emergency planning and response—it's not part of the public record. To register, visit FloridaDisaster.org/SNR.

If you or a loved one may need help evacuating during a hurricane or other emergency, it's best to sign up for the Special Needs Registry before hurricane season begins. This ensures your local emergency management team is aware and can plan accordingly. It's also important to have a personal emergency plan in place—along with updated contact information for family, friends, or neighbors who can check in if needed.

For additional planning tools and preparedness resources, visit FloridaDisaster.org/PlanPrepare. Be sure your emergency kit includes enough food, water, medications,

and comfort items to last at least seven days. Don't forget to include important medical documents or a list of prescriptions in case of evacuation.

Staying informed is also key. Sign up for weather and emergency alerts at FloridaDisaster.org/AlertFlorida and follow the Division on social media at [@flsert](https://www.facebook.com/flsert) (Facebook, Twitter, Instagram, and Nextdoor) for real-time updates and helpful tips.

Please note that completing the Special Needs Registry does not guarantee placement in a special needs shelter. Your local emergency management agency will provide more information about available shelter and evacuation options. To learn more, visit FloridaDisaster.org/Counties and select your county.

MILTON RECOVERY

Helping Seniors Rebuild After a Disaster



By Juliana Ortiz,
Communications
Coordinator, The
Area Agency on
Aging of Palm Beach/
Treasure Coast, Inc.

On October 9, 2024, Hurricane Milton made landfall as a category 3 hurricane. The storm's winds spread out far beyond the center of the storm affecting much of east central Florida. A tornado outbreak caused 19 confirmed tornadoes, which damaged many homes and businesses, and led to several deaths.

In response to the damage, the Milton Recovery Program was established in October 2024. The Area Agency on Aging of Palm Beach/Treasure Coast, Inc. (Agency) received \$65,000 in donations from various organizations, including the Florida Blue Foundation, the Florida Emergency Fund, Walmart, and Elevance Health. The Agency Board of Directors approved matching all donations dollar for dollar, bringing the total recovery fund to \$130,000.

The Agency connected with its lead service providers for St. Lucie and Martin counties to administer these funds to those in need and entered Memorandums of Understanding with the Council on Aging of St. Lucie (COASL) and the Council on Aging of Martin County (COAMC). Covered services included temporary housing, consumables, first month's rent, insurance deductibles, home improvement, moving costs,



and assessments and case management. The maximum benefit under the program was \$5,000.

Spanish Lakes Country Club, a 55+ living community in Fort Pierce, was severely impacted by the storm. The Department of Elder Affairs (DOEA) worked with the Agency to stage an area where seniors could access supplies immediately after the storm. Volunteers from COASL and the Agency helped distribute supplies and assist seniors in need. Within Spanish Lakes, the Agency found 20 people that were already on the waitlist for services and needed help. These individuals were assessed and prioritized for services.

COASL continued to perform outreach in Spanish Lakes and other impacted communities. The funding helped seniors with groceries, appliances, moving costs, roof

repairs, mobile home purchases, offsetting insurance deductibles, air conditioners and awning replacement. COAMC also identified seniors that were in need and assisted with fencing and AC unit replacements.

To date, more than \$91,000 has been used to help seniors recover. Each recipient expressed their gratitude, sharing how the program made their recovery easier and faster. The Milton Recovery Program made a meaningful difference thanks to collaborations between the Agency, DOEA, COASL, COAMC, and generous donors.

The Agency is here to support seniors, adults with disabilities, and their caregivers in Palm Beach, Martin, Indian River, St. Lucie, and Okeechobee counties. For assistance, call the Elder Helpline at 866-684-5885. Know us before you need us.

Prevent Wandering



By Jennifer Braisted, Director of Government Affairs, Alzheimer's Association Florida Chapters

Six in 10 individuals with dementia will wander at some point. Many will do so repeatedly, putting themselves in harm's way.

In Florida, there are more than 580,000 people living with the disease and 840,000 unpaid dementia caregivers.

For caregivers, the stress of worrying about wandering can weigh heavily. However, there are actions that can be taken to reduce the risk and plan ahead.

First, let's understand what wandering is. Alzheimer's disease and other dementia cause people to lose their ability to recognize familiar places and faces. It is common for them to wander or become lost or confused about a location. Anyone living with dementia is at risk for wandering.

Signs that a person might be at risk for wandering include returning from a regular walk or drive later than usual, forgetting how to get to familiar places, trying or wanting to "go home," asking the whereabouts of past family and friends, and becoming nervous or anxious in crowded areas.

If your loved one wanders off, start your search efforts immediately. When looking, consider whether they are right or left handed – wandering patterns generally follow the direction of the dominant hand.

Begin by looking in the surrounding area as many people who wander are found within 1.5 miles of where they disappeared. If you cannot find them within 15 minutes, call 911



to file a missing person's report. Inform the authorities the person has dementia and what they were wearing, if known.

Additionally, a law passed by the Florida legislature last year, HB 801 Alzheimer's Disease and Related Dementia Training for Law Enforcement and Correctional Officers, established a continuing education course to train officers on what to do when they encounter someone with dementia who might be wandering.

As the disease progresses and the risk for wandering increases, you can assess your individual situation to see which of the safety measures below might work best.

These actions might help reduce the risk of wandering and bring peace of mind to caregivers.

- Place deadbolts out of the line of sight, either high or low, on exterior doors. Do not leave a person living with dementia unsupervised in new or changed



surroundings and never lock a person in at home.

- Install warning bells above doors or use monitoring devices that signal when a door is open.
- Consider enrolling the person in a wandering response service. Check with your local police department to see what they offer.
- Ask neighbors, friends and family to call if they see the person wandering, lost or dressed inappropriately.
- Keep a recent, close-up photo of the person on hand to give to police, should the need arise.

For more information on wandering and what you can do, visit [alz.org/wandering](https://www.alz.org/wandering) or call the Alzheimer's Association 24/7 Helpline at (800) 272-3900.

MAKE IT A HOMEGROWN SUMMER WITH FRESH FLORIDA PRODUCE

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
 Avocado												
 Bell Pepper												
 Blackberry												
 Blueberry												
 Broccoli												
 Cabbage												
 Cantaloupe												
 Carrot												
 Cauliflower												
 Celery												
 Cilantro												
 Collard												
 Cucumber												
 Eggplant												
 Endive												
 Escarole												
 Grapefruit												
 Lettuce												
 Mango												
 Mushroom												
 Orange												
 Peach												
 Peanut												
 Potato												
 Radish												
 Snap Beans												
 Spinach												
 Squash												
 Strawberry												
 Sweet Corn												
 Tangerine												
 Tomato												
 Watermelon												

 In Season  Not In Season



By Taylor Mars, Creative Content Manager

“Fresh From Florida” has a core mission of promoting Florida agriculture, all while supporting the farmers, ranchers, and anglers that make it possible. Florida’s agriculture remains bountiful year-round, with its unique climate allowing for consistent commodity production, making it possible for Florida farmers to provide fresh, homegrown food across the Sunshine State. The most recent USDA agricultural census reported that Florida has over 44,400 commercial farms, with a total of 9.7 million acres of farmland. This is where the abundance of flavors you know and love is grown every day, all by your fellow Floridians. “Fresh From Florida” partners with over 100 grocers in and out of the country to ensure the taste of sunshine is celebrated worldwide.

Quick, Fresh, and Flavorful: Simple Summer Meals

Long summer days call for homegrown dishes bursting with flavor. Whether you want to discover healthy, affordable ways to create them, meal prep them for the week ahead, or simply get inspiration for even more colorful creations, “Fresh From Florida” has you covered. With a variety of fresh, seasonal ingredients, you can create chef-approved meals in no time—no culinary experience necessary. While peak season for most Florida commodities is Winter and Spring, Summer also offers a variety of many locally-grown products. From avocados,



mushrooms and tropical fruits to seafood, farm-raised oysters, clams and beef, recipes using Florida agricultural products can be found on [FreshFromFlorida.com](https://www.freshfromflorida.com).

One Ingredient, Endless Possibilities

Making the most out of your ingredients can make your cooking easier and your meals tastier. Creating different recipes doesn't always mean breaking the bank—or the weight limit on your shopping cart! Florida is graced with an abundance of commodities year-round, and there are always different, delicious ways to use them. A ripe Florida avocado can be mashed for toast in the morning, sliced into a salad for lunch, or blended into a creamy dressing for dinner. Have some extra Florida Chicken? Add it to a summer salad, mix it into a hearty soup, or get your fried chicken fix! As long as you're getting creative and enjoying the variety that fresh and local food has to offer—you're eating the Fresh From Florida way!

Bonus Tip

When you visit [FreshFromFlorida.com](https://www.freshfromflorida.com), you can search by commodity, making it easier to plan and repurpose your ingredients for a low maintenance yet delicious week of eats!

Join the Fresh From Florida Club Today!

Looking for even more ways to explore the homegrown flavors of Florida? Join the "Fresh From Florida" Club today and save recipes, create custom menus, share shopping lists with friends and family, and even ask Chef Justin your own personalized cooking questions! Signing up is free, quick, and easy—Just visit [FreshFromFlorida.com](https://www.freshfromflorida.com), click on the "Recipes" tab, and hit the heart button on any recipe to create your free account! Stay cool, eat fresh, and remember: Keep cooking!

Follow "Fresh From Florida" on Facebook [@FloridaAgriculture](https://www.facebook.com/FloridaAgriculture) and on Instagram [@FreshFromFlorida](https://www.instagram.com/FreshFromFlorida)!

FreshFromFlorida.com



Florida Oysters Rockefeller

INGREDIENTS

- 2 dozen Florida oysters, shucked and on the half shell
- 2 cups Florida spinach, cooked and squeezed dry
- 1 Florida bell pepper (any color), diced small
- 3-4 slices of bacon, cooked and crumbled
- 1 cup mozzarella cheese, shredded
- ½ cup Parmesan cheese, grated
- ½ cup panko
- 2 tablespoons fresh parsley, chopped fine
- 1 teaspoon of hot pepper sauce
- 1 lemon, juiced
- 2 lemons, quartered for garnish
- Sea salt and fresh ground pepper, to taste

DIRECTIONS

Preheat oven to high broil. In a bowl combine and mix together the spinach, bell pepper, bacon, cheeses, parsley, hot sauce and lemon juice. Taste and adjust with salt and pepper, if needed. Evenly place 1 tablespoon or so of the spinach mixture on top of each oyster. Place on a sheet pan and put under the broiler for 2 or 3 minutes. The cooking process will happen rather quickly, so observe the whole time. Oysters will start to curl around the edges and filling will be golden and bubbly. Remove and serve warm with quartered lemons.

Enjoy the vibrant flavors of Florida with every bite!



Stay Up to Date WITH THE INSIDER NEWSLETTER



By Gail M. Holley,
Florida Department
of Transportation

Every six months, Safe Mobility for Life puts out the Insider newsletter to provide great information on helping you remain safe and mobile in your everyday life. Working alongside experts in the fields of transportation, engineering, healthcare, aging services, planning, licensing and law enforcement, this newsletter is committed to improving the safety, access, and connectivity of Florida's growing aging population. The work we do supports Florida's Target Zero initiative to reduce the number of transportation-related serious injuries and fatalities on our facilities throughout the state.

The Safe Mobility for Life Insider is available in digital and print formats. In each issue, you will learn transportation tips and information along with community resources to help you in each of these areas:

- Understanding How Aging Affects Driving
- Being Proactive in Strengthening Safe Driving Skills
- Planning for Your Transportation Future

This newsletter also provides helpful educational resources to help you safely operate and navigate various features across Florida's roadways, such as roundabouts, crosswalks, and unique types of interchanges. Through articles, pictures, and graphics we educate on all the ways you might choose to get from place to place in your community,

whether you are driving, walking, biking, or using other transportation options.

Interested in seeing how we do that? You can read the current and past Insider issues, and sign up for future issues online at fdot.info/Insider or contact the Safe Mobility for Life Resource Center at 1-833-930-2952 to receive a printed copy. The Resource Center is open Monday – Friday from 11 a.m. to 4 p.m.

You hold the keys to your transportation future and our goal is to help you maintain travel independence so you can stay safe, mobile, and connected to your community using all modes of transportation.

We hope you find the Insider helpful and share what you learn with your friends and family!

Look Out for Scams at Cryptocurrency Kiosks



By Katherine Norris, Director of Communications, Office of Financial Regulation

A cryptocurrency kiosk, also known as a bitcoin ATM or crypto ATM, is a stand-alone machine found in places like convenience stores, gas stations, airports, and grocery stores. It allows users to purchase cryptocurrency using cash or debit cards for a fee, usually between seven and 20 percent. Once you insert money, it is exchanged for cryptocurrency at the current market exchange rate and sent to a digital wallet. The transaction is anonymous and can't be canceled, reversed, or refunded.

Unfortunately, the convenience and anonymity of cryptocurrency kiosks make them popular among financial scammers. If you ever find yourself in a situation where someone is requesting or demanding payment through a cryptocurrency kiosk, exercise extreme caution. Remember, no legitimate business would ever make such a request.

Scammers will use various tactics to build trust and then create a false sense of urgency to trick victims into using these kiosks for fraudulent purposes.

Posing as a love interest Scammers troll social media platforms and dating apps looking for victims. They may say that they would like to meet in person but will have a compelling reason for why they can't. These false claims usually lead to a request for money using the cryptocurrency kiosk.

Posing as a bank representative or law enforcement Scammers will impersonate bank or law enforcement officials, claiming the victim's account is involved in illegal

activity and instructing them to withdraw money from their bank account and 'temporarily' convert it to cryptocurrency to 'protect' it and deposit it later in a new bank account.

Texting or direct messaging Scammers will send victims a random text message or a direct message on a social media platform. They work to gain the victim's trust over weeks, or even months, and then pitch some type of cryptocurrency investment scheme and direct the victim to use the cryptocurrency kiosk to invest in the scheme. The scammer will likely repeat investment pitches as well.

Creating fake pop-up ads Scammers create pop-up advertisements offering a fake anti-virus protection program. Once the victim calls the customer service number listed in the ad, scammers will convince them their device has been hacked and they need to convert the cash in their bank account to cryptocurrency using a cryptocurrency kiosk to safeguard their money.

Don't be fooled by these tactics. Always take the time you need to independently verify unsolicited offers, don't share personal identifying information or financial details until you've confirmed the legitimacy of the offer, and remember that no legitimate business will ask you to pay or temporarily convert your money using a cryptocurrency kiosk.

The Office of Financial Regulation provides regulatory oversight for Florida's financial services providers. If you have a question about a financial business or professional, call or visit us online to verify their license. If you feel that you may be a victim of financial fraud or to report suspicious activity, please submit a complaint at flofr.gov, or by calling (850) 487-9687.



Senior Friendship Centers' Forum Delivers Lifeline to Caregivers



By Erin McLeod,
President and Chief
Executive Officer,
Senior Friendship
Centers

Caregivers often put
their loved ones first—
but at what cost?

Caregivers are the backbone of families, yet many suffer in silence. Studies from the National Library of Medicine show that chronic stress and neglecting self-care can lead caregivers to pass away before their loved ones. AARP reports that 50% experience emotional distress, while 37% face physical strain. And for the growing "sandwich generation"—those balancing care for aging parents and children—the burden is even more significant.

Over 200 caregivers, family members, and friends attended the Senior Friendship Centers' annual Caregivers Forum in February at the Harvest House, gaining expert guidance, resources, and a much-needed support network.

For one attendee, caregiving is an exhausting daily marathon. She juggles a full-time job, raises her children, and cares for her mother with dementia and another relative showing early signs of cognitive decline. From early mornings preparing meals to late nights cleaning and planning for the next day, she has no choice but to keep going.

"My advice? Support group, support group, support group. They show you the way, equip you with tools, and remind you—you're not alone."



Dr. Derrick DeSilva Jr., a featured expert at the event, emphasized the urgency of caregiver well-being:

"You cannot give what you don't have. To care for your loved ones, you must first nurture your own health. Build a foundation of wellness, surround yourself with support, and use the resources available to you."

I wanted to reinforced the importance of community support: "Caregiving touches all of us. Whether it's a friend, a neighbor, or even ourselves, no caregiver should ever have to go to any stage of their journey alone—help is here, right in Sarasota."

No caregiver should navigate this journey alone.



For more information or questions about the events or other programs, call (941) 955-2122 or visit friendshipcenters.org.



REAL ID

Takes Effect in May

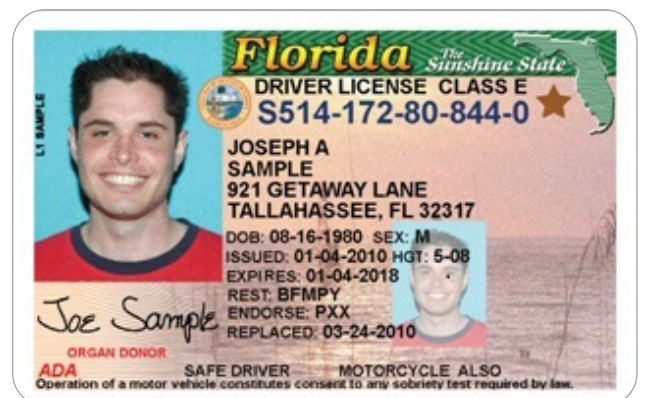


*By Terry Stepp,
Deputy Director of
Customer Service
Delivery Division of
Motorist Services,
Florida Department
of Highway Safety
& Motor Vehicles*

On May 7, 2025, U.S. travelers must be REAL ID compliant to board domestic flights and access certain federal facilities. What does this mean?

The REAL ID Act of 2005 is a federal regulation that establishes minimum security standards for license issuance and production and prohibits Federal agencies from accepting for certain purposes driver's licenses and identification cards from states not meeting the Act's minimum standards.

You can identify if your Florida credential is REAL ID compliant if it has a star inside a circle in the upper right corner of the card. If your card has this star, you are REAL ID compliant. If your card does not have this star, then you are one of the 1.17% of Florida residents with a non-REAL ID compliant credential. This means that you are going to have to become REAL ID compliant upon your next replacement or renewal of your credential. To learn more about what you will need to do to become REAL ID compliant, visit the Department of Highway Safety and



Motor Vehicles What to Bring webpage at flhsmv.gov/driver-licenses-id-cards/what-to-bring.

Florida is currently 98.83% REAL ID compliant and only issues REAL ID compliant credentials. This means that close to 99% of all Florida identification cards and driver licenses are already REAL ID compliant.

Florida Senior Games Bowlers Bring Their Style and Social Skills to the National Senior Games



By Nick Gandy, Florida Sports Foundation

As the 2024 Florida Senior Games wound down last December, a group of bowlers were still on the lanes wrapping up Team Bowling.

Looking much like a stereotypical team of bowlers, the MCTwins shirts featured a Florida Panther emerging out of a cornfield with "Florida National Team," on the shoulder and a National Senior Games patch on the sleeve.

The team name was contrived by using the first names of the two male team members, Mike Prunier, from Lakeland and Chuck Thivierge, from Mulberry, along with twin sisters, Lisa Polonczyk, currently living in Pensacola and Lori Wareham, from Weatherford, Texas.

By bowling at the 2024 Florida Senior Games, and winning a bronze medal, the team qualified for the 2025 National Senior Games, in Des Moines, Iowa. Competition runs from July 24 through August 4. Florida athletes, aged 50 and over, have been well represented at the National Senior Games over the years, ranking among the top five states in the nation for participation.

At some point near the end of July, a pair of RV's will leave Florida en route to an Iowa campground, where The MCTwins plan to spend nearly two weeks in Des Moines bowling in a variety of events. Lisa, and her husband, Tom, along with Lori have a 30 foot RV and plan to stay at a campground. Chuck, and possibly Mike, who will occupy a 35 foot RV.

"We have a morning routine at the campground," Lisa said. "I make everyone strawberry smoothies, with extra protein. Then the guys do word puzzles and we all chat before we go to the bowling alley."





"We don't have a morning campfire," Mike added with a chuckle. "Otherwise, we would show up at the lanes smelling like smoke."

Their travels and antics rival those of college spring breakers, but they're Florida Senior Games athletes, staying active and healthy while making new friends along the way!

While they all take their bowling seriously, Lisa is the most prolific bowler of the group, having competed in Senior Games, bowling in nine other states besides Florida. Lori, Tom and Lisa traveled to the Western United States during the summer of 2024 and bowled in the Montana, South Dakota and Idaho Senior Games.

"It's my goal to bowl, and win a medal, in the Senior Games from every state," Lori said.



Lisa wants to make a wind chime out of her collection of medals, according to Mike.

"She can assemble them from all parts of the U.S. with all of her traveling around," he said. "One from the west, one from the east and one from the Central U.S."

Prunier is no stranger to traveling around the country and stockpiling Senior Games bowling medals. He's been a regular in the Florida Senior Games since 2013 and has competed in the National Senior Games every other year since 2011. He and Lisa began teaming in Mixed Doubles shortly after and won a Mixed Doubles gold medal at the 2015 National Senior Games in Minneapolis.



He has also bowled in the Empire State Senior Games in New York, the New Jersey Senior Games, the Virginia Senior Games and South Carolina Senior Games.

"It's all about the fun," said Polonczyk. "It's not always about winning. Winning is fun, but it's about meeting other people and socializing."

Senior Games bowlers from around the country at the National Senior Games lanes, and the occupants of the campgrounds the MC Twins team choose, will definitely walk away with a good impression of Florida Senior Games athletes.

They might even be offered a strawberry shake with extra protein!

"It's all about the fun," said Polonczyk. "It's not always about winning. Winning is fun, but it's about meeting other people and socializing."

Protecting Your Brain Health



By Brittainie Hay,
ADRD Training
Specialist, Florida
Department of
Elder Affairs

If you’ve noticed changes in your memory, you might hesitate to bring it up to your doctor, worried about what it could mean. Is this normal? Could it be dementia? That fear can be overwhelming, making it tempting to ignore the signs. But knowledge isn’t something to fear - it’s power. Understanding what’s normal and what’s not is one of the best tools for protecting your brain health. Knowing about your cognitive abilities allows you to take action early, helping you stay independent and continue living and aging well.

Knowing the Difference Matters

Your brain health is a major part of your overall well-being as you age. Recognizing the difference between normal aging and possible warning signs of dementia empowers you to take action. Catching issues early gives you more options for managing them and maintaining your quality of life. It also helps you advocate for the care you want, keeping you in control of your health.

Here’s a quick guide from the Alzheimer’s Association to help you distinguish between normal age-related changes and possible signs of dementia:

If you notice these changes in yourself or a loved one, remember that it’s not a reason to panic: it’s a reason to act. Seeking medical advice early on can open doors to helpful treatments that can give you the

best chance at maintaining your independence for as long as possible.

Making the Most of a Doctor’s Visit

Come Prepared Jot down any symptoms, concerns, or health changes ahead of time, and bring a list of medications, including any supplements.

Ask Questions If something isn’t clear, don’t hesitate to ask for a simpler explanation. Try questions like, “How will this affect my daily life?” or “What are my treatment options?” to help you make informed decisions.

Bring Support A trusted friend or family member can take notes and help you process information.

Be Honest Share any pain, mood changes, or sleep issues you’ve had. Small details can make a big difference in your care.

Take Notes & Follow Up Write down notes during your visit, and if anything is unclear later, you can call the office for more information or schedule a follow-up visit.

Know Your Options Remember that you have the right to a second opinion, to explore different treatments, and to be actively involved in your healthcare decisions.

Stay Organized Many doctors offer online portals where you can check test results, message your doctor, and schedule appointments. Ask a friend or family member if you need help setting it up.



Take Charge of Your Health!

Understanding your brain health isn’t about fear, it’s about empowerment. Recognizing the difference between normal aging and the warning signs of dementia helps you become your own best advocate. Early intervention can slow cognitive decline and support your brain health, allowing you to live well and age well for as long as possible. The power is in your hands!

Warning Signs of Alzheimer's and Dementia

- Poor judgment and decision-making
- Inability to manage a budget
- Losing track of the date or the season
- Difficulty having a conversation
- Misplacing things and being unable to retrace steps to find them

Typical Age-Related Changes

- Making a bad decision once in a while
- Missing a monthly payment
- Forgetting which day it is and remembering it later
- Sometimes forgetting which word to use
- Losing things from time to time

Source: [alz.org/alzheimers-dementia/10_signs](https://www.alz.org/alzheimers-dementia/10_signs)

Ramp Installation Program Restores Freedom for Seniors



By Katheryn Bursch,
Outreach Manager,
Area Agency on Aging
of Pasco-Pinellas

Imagine feeling trapped in your home. That's how Elizabeth M. felt. The former paramedic had spent decades

helping others, but now, she needed help herself.

Back in the 1992, while responding to a roadway emergency, Elizabeth was hit by a car. Spinal cord injuries left her with mobility challenges. "I spent a long time in the hospital and in rehab. I was permanently disabled and never able to really walk again," recounts Elizabeth.

With the help of a rollator walker, Elizabeth could move about inside her home. But the six, steep steps outside her house were impossible for her to navigate, especially in more recent years when she's had to use a wheelchair full-time.

That made everyday activities like running errands or simply getting out in the yard for some fresh air impossible. "I was completely trapped in the house," she said. "It was horrible—absolutely horrible."

However, funding from the Area Agency on Aging of Pasco-Pinellas helped change Elizabeth's world for the better. In 2024, The Disability Achievement Center used an



AAAPP grant to install a large modular ramp to Elizabeth's home.

The result has been truly life changing. Now, for the first time in years, Elizabeth can come and go freely. The ramp has given the 62-year-old the ability to spend more time with her kids and grandchildren—something she cherishes.

"The ramp has taken me from feeling trapped to freedom!"

Helping Seniors stay in their homes safely is the mission of AAAPP. Sometimes that's a simple ramp to independence!

A former paramedic had spent decades helping others, but now, she needed help herself.

Sudoku Puzzles

Solutions found on page 22.

		3			5			
7					8	1	5	
		1	7	2				8
	1							2
	9						8	
3							4	
8				1	9	2		
	4	2	5					6
			2			7		

			3				7	
		9	5				4	2
	7		4			9	8	
					2			7
		3	1		5	6		
1			9					
	6	8			3		5	
5	3				1	7		
	1				8			



Common Scams Targeting Seniors



By Taroub Faraj,
Inspector General,
Florida Department
of Elder Affairs

Elder fraud is on the rise, with scams targeting individuals aged 60 and older causing over \$3.4 billion in losses in 2023, an 11% increase from the previous year. The FBI's Internet Crime Complaint Center (IC3) reported a 14% rise in elder fraud complaints, with an average victim losing \$33,915.

Seniors are disproportionately affected by fraud, with over 101,000 victims aged 60 and older reporting scams to IC3 in 2023. In contrast, those under 20 were the least impacted, with only about 18,000 victims. Tech support scams were the most commonly reported, with nearly 18,000 victims. Other prevalent scams included personal data breaches, romance scams, non-payment scams, and investment frauds.

Investment scams were the most costly, causing over \$1.2 billion in losses. Tech support, email compromise, romance scams, government impersonation scams, and personal data breaches each cost hundreds of millions of dollars in 2023. Cryptocurrencies also became a tool for fraud, with over 12,000 seniors reporting scams involving digital currencies.

Common Schemes

Romance Scams Criminals pose as romantic interests online to exploit victims' desire for companionship.

Tech Support Scams Scammers impersonate tech support, offering to fix fake issues and gain remote access to devices.

Grandparent Scam Fraudsters pose as relatives in urgent financial need, often asking for money quickly.



Government Impersonation Scam

Criminals pretend to be government officials, threatening legal action unless victims provide funds.

Sweepstakes/Charity/Lottery Scam

Scammers impersonate charities or claim lottery wins, asking victims to pay a "fee" to collect a supposed prize.

Home Repair Scam Fraudsters charge upfront for non-existent home repairs.

TV/Radio Scam Scammers use fake ads to promote fraudulent services, such as reverse mortgages or credit repair.

Family/Caregiver Scam Relatives or caregivers exploit seniors for money.

Protecting Yourself

To guard against scams, follow these steps:

- Recognize scam attempts and stop all communication with the scammer.

- Share a family password or phrase known only to loved ones for verification.
- Verify offers by searching online for the contact details and reviews.
- Resist pressure to act quickly, as scammers often create a false sense of urgency.
- Contact the police if you feel threatened.
- Avoid unsolicited phone calls, emails, or offers, especially door-to-door.
- Never send money or provide personal information to unverified individuals.
- Update security software regularly and use reputable antivirus tools.
- Shut down your device if you encounter suspicious pop-up messages or locked screens.

Being cautious and staying informed are key steps in protecting seniors from fraud!



Assemble Your Disaster Supply Kit

You may need to survive on your own after a disaster. This means having your own food, water, and other supplies in sufficient quantity to last for at least seven days. Local officials and relief workers will be on the scene after a disaster, but they cannot reach everyone immediately. You could get help in hours, but it could take days.

Basic services such as electricity, gas, water, sewage treatment, and telephones may be cut off for days, a week, or even longer. Or you may have to evacuate at a moment's notice and take essentials with you. You probably will not have the opportunity to shop or search for the supplies you need.

A disaster supplies kit is a collection of basic items that members of a household may need in the event of a disaster.

Water

You should store at least one gallon of water per person per day. A normally active person needs at least one-half gallon of water daily just for drinking.

In determining adequate quantities, take the following into account:

- Individual needs vary, depending on age, physical condition, activity, diet, and climate.
- Children, nursing mothers, and ill people need more water.
- Very hot temperatures can double the amount of water needed.
- A medical emergency might require additional water.

To prepare the safest and most reliable emergency supply of water, it is recommended that you purchase commercially bottled water. Keep bottled water in its original container and do not open it until you need to use it. Be sure to observe the expiration or “use by” date.

If You Are Preparing Your Own Containers of Water

It is recommended that you purchase food-grade water storage containers from surplus or camping supplies stores to use for water storage. Before filling with water, thoroughly clean the containers with dishwashing soap and water, and rinse completely so there is no residual soap. Follow directions below on filling the container with water.

If you choose to use your own storage containers, choose two-liter plastic soft drink bottles – not plastic jugs or cardboard containers that have had milk or fruit juice in them. Milk protein and fruit sugars cannot be adequately removed from these containers and provide an environment for bacterial growth when water is stored in them. Cardboard containers also leak easily and are not designed for long-term storage of liquids. Also, do not use glass containers because they can break and are heavy.

If Storing Water in Plastic Soda Bottles, Follow These Steps

Thoroughly clean the bottles with dishwashing soap and water, and rinse completely so there is no residual soap. Sanitize the bottles by adding a solution of one teaspoon of non-scented liquid household chlorine bleach to a quart of water. Swish the sanitizing solution in the bottle so that it touches all surfaces. After sanitizing the bottle, thoroughly rinse out the sanitizing solution with clean water.

Filling Water Containers

Fill the bottle to the top with regular tap water. If the tap water has been commercially treated from a water utility with chlorine, you do not need to add anything else to the water to keep it clean. If the water you are using comes from a well or water source that is not treated with chlorine, add two drops of non-scented liquid household chlorine bleach to the water. Tightly close the container using the original cap. Be careful not to contaminate the cap by touching the inside of it with your finger. Place a date on the outside of the container so that you know when you filled it.

Store in a cool, dark place. Replace the water every six months if not using commercially bottled water.

Food

The following are things to consider when putting together your food supplies:

- Avoid foods that will make you thirsty. Choose salt-free crackers, whole grain cereals, and canned foods with high liquid content.
- Stock canned foods, dry mixes, and other staples that do not require refrigeration, cooking, water, or special preparation. You may already have many of these on hand. (Note: Be sure to include a manual can opener.)
- Include special dietary needs.

Maintaining Your Disaster Supplies Kit

Just as important as putting your supplies together is maintaining them so they are safe to use when needed.

- Keep canned foods in a dry place where the temperature is cool.
- Store boxed food in tightly closed plastic or metal containers to protect from pests and to extend its shelf life.
- Throw out any canned item that becomes swollen, dented, or corroded.
- Use foods before they go bad, and replace them with fresh supplies.
- Place new items at the back of the storage area and older ones in the front.
- Change stored food and water supplies every six months. Be sure to write the date you store it on all containers.
- Re-think your needs every year, and update your kit as your family's needs change.
- Keep items in airtight plastic bags and put your entire disaster supplies kit in one or two easy-to-carry containers, such as an unused trashcan, camping back-pack, or duffel bag.

WHERE IS YOUR KIT?

Since you do not know where you will be when an emergency occurs, prepare supplies for home, work, and vehicles.



Home Your disaster supply kit should contain essential food, water, and supplies for at least three days. Keep this kit in a designated

place and have it ready in case you have to leave your home quickly. Make sure all family members know where the kit is kept and can lift and carry the kit. Additionally, you may want to consider having supplies for sheltering up to two weeks, and plan for possible power outages at home.



Work This kit should be in one container and ready to “grab and go” in case you are evacuated from your workplace.

Make sure you have food and water in the kit. Also, be sure to have comfortable walking shoes at your workplace in case an evacuation requires walking long distances.



Car In case you are stranded, keep a kit of emergency supplies in your car.

This kit should contain maps, food, water, manual can opener, first aid kit and manual, flares, jumper cables, flashlight and extra batteries, battery-powered radio and extra batteries, fire extinguisher (5 lb., A-B-C type), blanket, rain gear, and seasonal supplies.

*Atlantic Hurricane Season Is
June 1st Through November 30th*



HOW TO GET YOUR
Aging Outlook

The *Aging Outlook* is published twice per year and is available digitally via email and our website. Printed copies are limited and only provided through our partner agencies. Please contact your local Area Agency on Aging (found on page 23) for a printed copy. To subscribe to the digital copy, visit elderaffairs.org.

SUDOKU SOLUTIONS

PUZZLE ONE

6	8	3	1	9	5	4	2	7
7	2	4	3	6	8	1	5	9
9	5	1	7	2	4	3	6	8
4	1	8	9	5	3	6	7	2
2	9	7	6	4	1	5	8	3
3	6	5	8	7	2	9	4	1
8	7	6	4	1	9	2	3	5
1	4	2	5	3	7	8	9	6
5	3	9	2	8	6	7	1	4

PUZZLE TWO

2	4	5	3	8	9	1	7	6
6	8	9	5	1	7	3	4	2
3	7	1	4	2	6	9	8	5
4	9	6	8	3	2	5	1	7
8	2	3	1	7	5	6	9	4
1	5	7	9	6	4	8	2	3
9	6	8	7	4	3	2	5	1
5	3	4	2	9	1	7	6	8
7	1	2	6	5	8	4	3	9

Connect With the Elder Helpline

Local Resources and Assistance

Florida's Aging Network

Through our 11 Area Agencies on Aging, we offer a wide variety of assistance programs and activities. Area Agencies on Aging are the designated private non-profit entities that advocate, plan, coordinate, and fund a system of elder support services in their respective Planning and Service Areas (PSAs).

The Elder Helpline

The AAAs operate a statewide network of 11 local Elder Helplines. Our Elder Helpline is ready to connect you with anything from caregiver assistance, meal programs, and

health care counseling to group exercise programs, volunteer opportunities, and even computer classes! Individuals and community agencies seeking accurate, unbiased information about federal, state, or local social, health, and human services in their area may access the Elder Helpline by calling toll-free **1-800-96-ELDER (1-800-963-5337)** or the county-specific Elder Helpline listed below.

Call our Elder Helpline today and speak with a real person! We are here to connect you to a multitude of resources and opportunities to promote vibrant and fulfilling lifestyles.

Other Assistance

1-800-96-ABUSE (1-800-962-2873)

Are you worried that an elder may be the victim of abuse? You can make a confidential report by calling Florida's Abuse Hotline.

Senior Legal Helpline 1-888-895-7873

For legal assistance specific to seniors, you can call the Florida Senior Legal Helpline. This helpline provides free civil legal advice and brief services over the telephone to eligible Florida residents 60 years and older (*income guidelines apply*).

Northwest Florida Area Agency on Aging

Serving Escambia, Okaloosa, Santa Rosa, and Walton Counties

Phone: 850-494-7101

Elder Helpline:

866-531-8011

nwflaaa.org



Advantage Aging Solutions

Serving Bay, Calhoun, Franklin, Gadsden, Gulf, Holmes, Jackson, Jefferson, Leon, Liberty, Madison, Taylor, Wakulla, and Washington Counties

Phone: 850-488-0055

Elder Helpline:

866-467-4624

advantageaging.org



Elder Options

Serving Alachua, Bradford, Citrus, Columbia, Dixie, Gilchrist, Hamilton, Hernando, Lafayette, Lake, Levy, Marion, Putnam, Sumter, Suwannee, and Union Counties

Phone: 352-378-6649

Elder Helpline:

800-262-2243

agingresources.org



ElderSource

Serving Baker, Clay, Duval, Flagler, Nassau, St. Johns, and Volusia Counties

Phone: 904-391-6600

Elder Helpline:

888-242-4464

myeldersource.org



Area Agency on Aging of Pasco-Pinellas

Serving Pasco and Pinellas Counties

Phone: 727-570-9696

Elder Helpline:

727-217-8111

agingcarefl.org



Senior Connection Center

Serving Hardee, Highlands, Hillsborough, Manatee, and Polk Counties

Phone: 813-740-3888

Elder Helpline:

800-336-2226

seniorconnectioncenter.org



Senior Resource Alliance

Serving Brevard, Orange, Osceola, and Seminole Counties

Phone: 407-514-1800

Elder Helpline:

407-514-0019

seniorresourcealliance.org



Area Agency on Aging for Southwest Florida

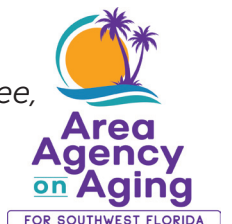
Serving Charlotte, Collier, DeSoto, Glades, Hendry, Lee, and Sarasota Counties

Phone: 239-652-6900

Elder Helpline:

866-413-5337

aaaswfl.org



Your Aging and Disability Resource Center

Serving Indian River, Martin, Okeechobee, Palm Beach, and St. Lucie Counties

Phone: 561-684-5885

Elder Helpline:

866-684-5885

aaapbtc.org



Area Agency on Aging of Broward County

Serving Broward County

Phone: 954-745-9567

Elder Helpline:

954-745-9779

adrcbroward.org



Alliance for Aging

Serving Miami-Dade and Monroe Counties

Phone: 305-670-6500

Elder Helpline:

305-670-4357

allianceforaging.org





PRESCRIPTION MEDICATION ACCESS PRIOR TO A DISASTER

One of the most critical preparation steps you can take is ensuring you have enough of your required prescription medications available should the aftermath of a disaster prevent you from getting a refill. It is recommended that you have a minimum two-week supply of all your prescription medications. Be sure your extra supply is kept current and has not expired. It is also recommended that you keep a list of all your prescription medications, dosages and any other special instructions with your emergency medication supply.

Emergency 30-Day Refills

According to Florida law, you can obtain a 30-day refill of your prescription medication - even if you have just refilled it - ONLY if you reside in a county that:

- Is under a hurricane warning issued by the National Weather Service,
- Is under a state of emergency executive order declared by the Governor, or
- Has activated its emergency operations center/emergency management plan.

Under these specific circumstances listed above, any health insurer, managed care organization or other entities licensed by the Office of Insurance Regulation must waive the "refill too soon" restrictions on prescriptions.

To view the full Florida Hurricane Resource Guide visit floridadisaster.org/planprepare/florida-hurricane-guide.

Source: Florida Department of Emergency Management