



## No limit to longevity

Dr. Arvind M. Dhople, Ph.D., Professor Emeritus, Florida Tech

(Richard Overton of Austin, TX, believed to be the nation's oldest World War II veteran and also believed to be the oldest living man in the United States, died on December 27, 2018. Overton would have been 113 years on May 11, 2019. Let's salute Mr. Overton.)

Jeanne Calment of France, who died in 1997 aged 122 years and 164 days – had the longest human lifespan documented (February 21, 1875 – August 04, 1997). Emma Morano, an Italian supercentenarian who died in 2017 at the age of 117 (November 29, 1899 – April 15, 2017), was the world's last surviving person in the 19th century.

There might be no natural limit to how long humans can live – at least not one yet in sight – contrary to the claims of some demographers and biologists. That's according to a statistical analysis published in October 2018 in *Science* (an interdisciplinary science magazine) on the survival probabilities of nearly 4,000 'super-elderly' people in Italy, all aged 105 and older. A team led by a demographer from Sapienza University, and a Statistician from University of Roma, both based in Rome, found that the risk of death – which, throughout most of life, seems to increase as people age – levels off after age 105, creating a 'mortality plateau'. At that point, the researchers say, the odds of someone dying from one birthday to the next are roughly 50:50.

If there is a mortality plateau, then there is no limit to human longevity. That would mean that someone like Kane

Tanaka (born January 02, 1903), the Japanese great-great-great-grandmother who at 115, is the world's oldest known person, could live for years to come – or even forever, at least hypothetically.

As of now (February 2018), there are 39 living supercentenarians (people age 110 years and above), out of these, there are 38 females and one male. Out of these 39 supercentenarians, 15 are from Japan and 7 from United States, and all 7 are female. Among the living centenarians in the world – nearly 500,000, who are 100 year and above – Japan have 67,000 (34.85/100,000), Italy have 19,095 (31.5/100,000), and United States have 73,694 (22.00/100,000).

A person's chances of dying tend to increase throughout adulthood, but a model based on data from 3,836 people aged 105 or older predicts that this trend flattens out in the very elderly. The Italian scientists collected records on every Italian aged 105 years and older between 2009 and 2015 – gathering certificates of death, birth and survival in an effort to minimize the chances of 'age exaggeration', a common problem among the oldest old. They also tracked individual survival trajectories from one year to the next, rather than lump people into age intervals as previous studies that combine data sets have done. And by focusing just on Italy, which has one of the highest centenarians per capita in the world, they avoided the issue of variation in data collection among different jurisdictions.

As such, many health-policy researchers in the world think these data provide the best evidence to date of extreme-age mortality plateaus in humans. These

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# Medicare Corner

Corrie Borde, Insurance Agent

Recently I met a father whose 28 year old **daughter suffers from a chronic health condition**. In our discussion it was communicated that his daughter primary plan is not covering certain durable medical equipment and treatments required for her to live. Although she has Medicare coverage, the incorrect PPO option was chosen that is not working in conjunction with her healthcare needs and is furthermore not cost effective. I then asked, "How long has your daughter been on Medicare Disability?" and the father replied "about five years." The father has been paying **\$10,000 per year** for out of pocket cost (in addition to insurance premiums), because he was not educated on Medicare Supplement (Medigap) options that could support his daughter's needs.

As of today, Medicare Supplement plans (Medigap) are available in conjunction with Medicare Disability. Medicare Disability recipients have a six month window from the effective date of Part B Medicare to apply for Medigap coverage – If this deadline is not met, a recipient has to wait until their 65th birth month to once again be eligible for Medigap coverage. Please note that not all Medigap insurance carriers have these plans available for recipients whose age is below 65. It is extremely important that Medicare Disability recipients explore all options and procure a competent, unbiased insurance agent to advise, as these decisions affect lives.

On another important note – **Have you visited your trusted primary care physician or specialist to find out that your newly elected Medicare Advantage (Medicare**

**Part C) selection is not accepted?**

**Filled a drug prescription to find out that your medication is not covered?**

**Or if you simply made the incorrect decision for your 2019 plan year Medicare election?**

**Did you know? There is a short time to cure!**

I recommend that you consult with an agent that is contracted by most carriers in your area that takes an unbiased approach in helping you find a solution that best fits your personal needs. To verify which carriers your agent represents visit: <https://licenseesearch.fldfs.com/>

Restoration of the Medicare Advantage Open Enrollment Period

The 21st Century Cures Act eliminates the existing MA disenrollment period that currently takes place from January 1st through February 14th of every year and, effective for 2019, replaces it with a new Medicare Advantage open enrollment period (OEP) that will take place from January 1st through March 31st annually. The new OEP allows individuals enrolled in an MA plan, including newly MA-eligible individuals, to make a one-time election to go to another MA plan or Original Medicare. Individuals using the OEP to make a change may make a coordinating change to add or drop Part D coverage.



*\*Source: CMS Finalizes Policy Changes and Updates for Medicare Advantage and the Prescription Drug Benefit Program for Contract Year 2019 (CMS-4182-F)*

Corrie Borde, Insurance Agent, 8265 N Wickham Rd Ste A, Melbourne, FL 32940  
321.961.5930 Direct, 321.252.2340 Office,  
321.989.0272 Facsimile [www.baapa.us](http://www.baapa.us) **SS**

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