

Ten top Web sites for seniors

By [Robert Powell](#), CBS MarketWatch.com

Last Update: 7:00 PM ET Aug. 17, 2004

BOSTON (CBS.MW) - Older people get overwhelmed surfing the Internet for good reason -- one that has nothing to do with age.

Consider this: There are more than 6 million Web sites that mention the words "Social Security," another 6 million-plus containing the word "Medicare" and more than 35 million with the word "senior."

Trying to determine which of those sites are worth visiting can be daunting. Is SeniorNet better than SeniorNews? Is Cato Institute's Web site on Social Security more credible than the Century Foundation's? Does the Medicare Rights Center offer more dependable information than Medicare.org?

The Mature Market Resource Center just published its list of the best senior-related Web sites for consumers and professionals. AARP, the Mayo Clinic and nursing-home search engine MyZiva were among those winning accolades for their content, creativity and overall quality, depth and design. But its ratings aren't exhaustive, rather they're limited to those firms that submit their sites for review.

So what sites might seniors add to their information staples list?

"There are a lot of great Web sites, but you have to be careful," says Jim Miller, author of "The Savvy Senior" and master of the SavvySenior.org Web site. "People have to be diligent. Everyone claims to be an expert so it's a good idea to double check."

Double checking takes time. For now, we asked Miller for his 10 favorite Web sites for seniors. He generally prefers government-sponsored and not-for-profit sites:

[Social Security Online](#) Whether you need to know the age at which you can receive full retirement benefits, the most popular baby names in 2003 or how safe is Social Security, the Social Security Administration's site has it all. Among the highlights: You can calculate your benefits and apply for them as well. What's more, you can sign up for a free electronic newsletter that keeps you abreast of all things Social Security.

[Medicare](#) Among other things, the official U.S. government site for Medicare recipients includes the names of drug-discount card providers and a calculator to compare prescription drug prices and savings. You can also search for Medicare- and Medicaid-approved nursing homes, home-health agencies and physicians. Plus, you can compare and contrast various Medigap and Medicare + Choice health insurance plans.

[BenefitsCheckUp](#) This service of the National Council on Aging helps people age 55 and over find programs that pay for some prescription-drug, health-care and utilities costs, as well as other essential items or services. To benefit fully, you'll have to fill out one or two online questionnaires, one of which takes about 15 minutes to complete, the other, seven minutes. Doing so could well be worth the effort. There are, says the site, millions of Americans eligible for benefits who are not receiving them.

[Department of Veteran Affairs](#). This site features online access to the VA's most requested forms, including the application for health benefits and the request for military records. It also has online

search tool for VA facilities, a health-education library and information about life insurance, cemeteries, vocational rehabilitation, pension benefits, education benefits, home loans and health benefits.

[Alzheimer's Association](#). This site helps visitors better understand the disease that currently affects 4.5 million Americans. It describes risk factors, warning signs, diagnosis, treatments and stages. The site also addresses the myths commonly associated with Alzheimer's, including the suggestions that memory loss is a natural part of aging, that Alzheimer's is not fatal, and that there are therapies available to stop the progression of the disease.

[EyeCareAmerica.org](#) This site sponsored by the American Academy of Ophthalmology provides free educational materials about eye disease and care and offers eye-care programs to seniors who qualify. For instance, seniors who've not seen an ophthalmologist in three or more years may be able to receive a referral for **eye care at no out-of-pocket cost for up to one year**. And those who've not had an eye exam in the past 12 months and are at increased risk for glaucoma may be eligible to receive a referral for a glaucoma screening

[Legal Hotlines](#) Sponsored by the AARP Foundation Technical Support for Legal Hotlines Project, this site has a state-by-state directory of non-profit organizations - legal hotlines, legal-services programs and others - offering free legal advice by telephone.

[VolunteerMatch](#). This site helps seniors find places to volunteer. They simply enter their ZIP code and up pops all the local volunteer opportunities posted by nonprofit groups throughout the U.S. VolunteerMatch says it has helped thousands of nonprofits attract nearly 1.5 million volunteer referrals since 1998.

[SeniorDiscounts.com](#) This site boasts that it helps seniors find gold in their golden years. It offers more than 125,000 discounts for people over 50 who simply enter their zip code for breaks on airline tickets, hotels, restaurants, movie theaters and golf, to name just a few. Seniors and others can sign up for a free weekly newsletter that features hundreds of dollars worth of discounts and a chance to win a vacation.

AARP offers the grandest of all Web sites for people over 50. It costs \$12.50 to join AARP, which gets you discounts on insurance, travel, computers and the like, but the information on its Web site is free. And what information it is. You'll find tips on developing a financial plan, driving safely, being a grandparent and choosing housing options. Plus, you can chat with other seniors in its online community. The site also has a bevy of free newsletters, including those that address health and wellness, computers and technology, financial planning and travel, for which you can sign up.

Beyond those 10, Miller says his other favorite sites include [National Reverse Mortgage Lenders Association](#), [National Institute on Aging](#), [Administration on Aging](#), [National Fraud Information Center/Internet Fraud Watch](#), [National Association of Insurance Commissioners](#), [Funeral Consumers Alliance](#), [American Bar Association's](#) Legal Aid and Legal Services and [Federal Citizen Information Center](#).

Robert Powell, co-author of "Decoding Wall Street" and executive producer of PBS' "More Than Money," is the editor of Retirement Weekly - a service of CBS MarketWatch.

Robert Powell has been a journalist covering personal finance issues for more than 20 years, writing and editing for publications such as The Wall Street Journal, the Financial Times, and Mutual Fund Market News.