Semior Post

Living well and gracefully through the golden years

How aging adults can maintain a healthy weight

JANUARY 2022
A MONTHLY MAGAZINE BY



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Senior centers and facilities

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207 Edieka Diive, Morgantown • 304-290-7002

Clay Battelle Senior Center 5977 Mason Dixon Hwy., Blacksville • 304-432-8177

Core Senior Center
98 Pedler Run Road, Core • 304-879-5452

Senior Monongalians 5000 Green Bag Road, Morgantown • 304-296-9812

Westside Senior Center 500 Dupont Road, Westover • 304-296-6583

Preston County Newburg Senior Center 100 Wolfe St., Newburg • 304-892-4662

North Preston Senior Center WV Rt. 26, Bruceton Mills • 304-379-1165

Preston County Senior Citizens 108 Senior Center Drive, Kingwood • 304-329-0464

Rowlesburg Senior Center 44 Poplar St., Rowlesburg • 304-454-2012

Terra Alta Senior Center 212 E. Washington Ave., Terra Alta • 304-789-2415

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Estate planning to protect your family



BY DOREEN SEAMON

for The Dominion Post

This year this article will follow a hypothetical couple through their lives to see what role estate planning had on their family. This hypothetical story is based

on having worked with over 1,500 families over the past 13 years, but it is not based on a specific client.

I met John and Sue after assisting her parents and grandmother with their estate plans. Sue's parents were very active, but they were approaching retirement. We had helped Sue's grandmother qualify for nursing home Medicaid while she recuperated from a bad fall. It was pretty clear to me that neither John nor Sue came willingly, Sue's parents were adamant that the young couple needed an estate plan and the couple eventually gave in when Sue's parents gave them a monetary

Christmas gift, which was earmarked for their estate plan.

John and Sue were busy parents of two young children at the time. They seemed a bit distracted when we first started talking, but once we began discussing what could happen to the kids if neither of them could care for them for a period of time, they suddenly became very focused on our conversation. They had not realized that guardians for minor children should be named in two different documents because the document that controls how our decisions will be made during an incapacity (a durable power of attorney) is different than the document that controls these decisions after death (a last will and testament).

The couple explained that they would want Sue's parents to take care of their children. John did not have a good childhood, so it was very important to them that John's family never obtained custody of their children. They thought Sue's brother would be the best

person to manage the children's inheritance because he was very good with money.

We then discussed how they would want their children's inheritance to be managed and distributed for their benefit. They wanted the children to have what they needed, including a good education, but they were concerned about them being a financial burden to her parents who needed to save for retirement

After we discussed a variety of scenarios, they felt most comfortable with the decision that should they both die, their estate would be divided evenly into a trust for each of their two children. Sue's brother would manage the trusts for each child's health, education, maintenance and support.

Further, they wanted the children to eventually have access to their trusts, but with some oversight by Sue's brother (the trustee) while they were young adults. They decided each child would have the right to withdraw

one-third of their trust at each of the ages of 25, 30 and 35. The children could even choose to just let the money stay in the trusts if they did not need the distribution as they reached each of those ages.

Although they initially thought estate planning would be depressing and a waste of time given their good health, John and Sue realized that some of these concerns had been in the back of their minds for quite some time, so they were very relieved. As they left the office, they joked their children would be adults before we knew it and then John and Sue would return to our office to remove the guardian provisions and to reevaluate how to distribute the inheritance.

This story is a similar theme we see at our office — it is never too early to plan.

Doreen L. Seamon, J.D. is an attorney with Seamon Law Offices PLLC. Her experience includes elder care and estate planning. She writes a regular column for Senior Post. Contact her at **columns@dominionpost.com**.



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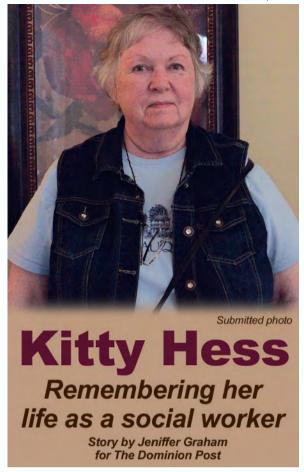
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Kitty Hess grew up in Clarksburg and graduated from West Virginia University with a bachelor's degree in social work.

"When I graduated, my friends encouraged me to apply for a job with the [American] Red Cross," Hess said. "I applied and started work at Walter Reed during the Second World War."

Hess said she spent 30 years working for the Red Cross.

"I was at the Bethesda Hospital when President (John F.) Kennedy was shot," she said. "I didn't see him, but I was at the hospital when they brought him in."

Hess said she also worked at Fort Knox and spent two years at Okinawa, Japan.

"I was in Washington, D.C., and at one point came home to West Virginia to be with Mom. I was with her when she passed away," she said. "Next, I went to St. Louis and to California to a job in the administrative office for the 13 western states and the Pacific."

Hess said her job was in disaster services, which meant she went where the disasters occurred.

"After that, I went back to Washington for the last 16 years and remained in disaster services until I retired," she said. Hess said she enjoyed working for the Red Cross.

"I met a lot of wonderful people and great volunteers. It's a fine organization and we worked with other wonderful groups during disasters," she said.

Hess said as she got older, she realized a lot of her friends had moved away.

"I moved back to West Virginia to be with my wonderful cousins," she said. "About six years ago, I was looking for a place to age into so I moved into The Village at Heritage Point. It was a good move. I can look out my window over the pond and see the fountain in summer. It's like living in a little park."

She said she can hear the ducks and frogs at night and can see the lights of the city through the trees.

"It's protected by trees and I can sit by the pond in the summer," Hess said. "There's a gazebo and people who live here can plant small gardens. It's an attractive place to live and the staff is great."

She said in her spare time she likes to read and is a member of several book clubs, including one that recently started at the Village. She said two of the books they have read and discussed is How to Avoid the Climate Crisis by Bill Gates and Ruth Bader Ginsburg's Memoirs. Ginsburg was an American lawyer and jurist who served as an associate justice of the Supreme Court of the United States from 1993 until her death in 2020.

Hess said although there is a lot to do, she is hopeful classes will return. She said there hasn't been any since COVID

"One lady taught Japanese flower arrangement. She brought the flowers and greenery. The arrangements last about two weeks. One time I made an arrangement that had lots of ferns and baby breath. She (teacher) looked at it and said 'Oh!' and took some of the baby breath and ferns out," Hess said.

She said she recently started working jig saw puzzles and trading them with other residents of the Village.

"Some of the people here garden, a lot of them read or play Bridge," Hess said. "I don't play Bridge but it's a major activity here. We recently had a clothing drive for Goodwill and a drive for winter clothing for children. I did a sack for boys and one for girls."

She said a lot of heart-touching activities are done at the Village.

"We send each other birthday cards," Hess said. "That means you get about 30 cards. Some of the people here are musicians. We have a big piano and one man here sometimes plays it and attracts a crowd. We have a lot of music here. I would feel very secure if I had a parent or relative here."

She said there is also a gym, library, arts and crafts room, card and game room as well as a big room for exercise.

"I've learned a lot about life during the time I have been here at the Village," Hess said. "I just turned 80 and some of the other residents are calling me a baby,"

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CLUES ACROSS

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- Defensive nuclear weapon (abbr.)
- 8. Type of cell
- 11. Oblong pulpits
- 13. Pitching statistic
- 14 Uncommon
- 15. Liabilities
- 16. Thin, straight bar
- 17. Oh goodness!
- 18. Competitions
- 20. __ Jima, WW II battlefield 21. Professional assn. (abbr.)
- 22. Italian mountain range
- 25. Taking possession of
- 30. Used in cooking and medicine 63. Falter
- 30. Used in cooking a
- 31. Water (French)
- 32. Parent a child

- 33. Sun-dried brick
- 38. One point south of due east
- 41. Female fashion accessory
- 43. A way of making a copy of
- 45. A way to debilitate
- 47. Wings 49. Social insect
- 50. Dull brown fabrics
- 55. Indian musical pattern
- 56. N. England university
- o. N. England university
- 57. Portable stands for coffins
- 59. Iranian district
- 60. Envision
- 61. Passerine bird genus
- 62. Container
- e 63. Fatter
- 64. Tunisian city

CLUES DOWN

- 1. Cool!
- Passover offering
 Swedish rock group
- 4. Collegiate military
- Collegiate military organization
- 5. Large nests
- 6. Beloved baked good
- 7. 1980s pop legend
- 8. Finger millet
- 9. Hillside
- 10. Surrender
- Midway between south and southeast
- 14. Long, narrow strap
- 19. Discount
- 23. A type of cast
- 24. Large, tropical lizard
- 25. Half of "Milli Vanilli"
- 26. Single
- 27. Big truck
- Midway between east and southeast

- 29. Et __: indicates further
- 34. Insecticide
- 35. Luke Skywalker's mentor -Wan
- 36. Cast out
- 37. Breakfast food 39. By reason of
- 59. By reason of
- 40. One who makes thread
- 41. Baseball stat
- 42. Breezed through
- 44. Frothy mass of bubbles
- 45. Tony-winning actress Daisy
- 46. Made of fermented honey and water
- 47. Member of a Semitic people
- 48. Monetary unit of the Maldives
- 51. Run batted in
- 52. Makes publicly known
- 53. Disagreement
- 54. Soluble ribonucleic acid
- 58. Single-reed instrument





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How aging adults can maintain a healthy weight

Metro Creative Connection

Calorie-counting and watching one's weight is often seen as a young person's game. But even aging men and women should recognize the importance of maintaining a healthy weight.

Older adults may experience weight gain or unintentional weight loss. Understanding how to address each in healthy ways is important.

Weight loss tips

More than two-thirds of Americans, including adults age 65 and older, are overweight and obese, according to U.S. News & World Report. A combination of factors can contribute to weight gain in older adults, including a slower metabolism and a tendency to be more sedentary with age. Empty nesters also may be less likely to cook their own meals, older adults have elevated blood sugar levels

relying on convenience foods, some of which may be high in fat and/or calories.

Sustained healthy weight at any age is linked to improved heart health, mental health benefits like increased self-confidence, healthy joints and much more. These tips can help aging individuals maintain healthy weights.

- Incorporate strength or resistance training into your weekly routine. Hormone production slows down as the body ages, and that may result in a loss of muscle mass. Lifting weights or engaging in resistance training with elastic bands or body weight can restore muscle tone and speed up metabolism. Adults should aim for strength training twice a week.
- Monitor sugar and starch intake. Many

due to insulin resistance. When cells become resistant to insulin, glucose doesn't get used up and remains in the blood. Eventually this can lead to pre-diabetes, metabolic syndrome and type 2 diabetes. Many people with these conditions have a hard time losing weight. Avoiding added sugars and extra carbohydrates could help.

■ Practice portion control. A 60-year-old can't eat the same way he or she did at age 30 or 40. Nutritionists say that, with every decade that passes, people generally need about 100 fewer calories a day to maintain their weights. Cutting calories slowly and steadily helps people maintain healthy weights, especially when they couple this with exercise.

Avoiding malnutrition-related weight loss

Malnutrition is a common component in

unintentional weight loss in aging populations. Reduction in senses of smell and taste, smaller appetites and lack of desire to make meals can contribute to malnutrition and weight loss. Underlying health problems also may lead to unwanted and unhealthy weight loss. Tracking weight loss and getting sufficient nutrients is vital to aging adults' overall

A 2014 study published in the American Journal of Clinical Nutrition found that having a body mass index at the lower end of the recommended age for adults increased risk for mortality more so than being overweight. Individuals whose BMI is less than 23 could be putting themselves in jeopardy.

Older adults need to adjust their routines as they age in order to maintain healthy weights. Such adjustments can reduce seniors' risk for disease and improve their quality of life.

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Enrollment period has ended, but all is not lost

BY JENIFFER GRAHAM

for The Dominion Post

Time has run out to enroll in a new Medicare Advantage plan or change your current one. The final day was Dec. 7. However, if you are on Medicare and wish to change or review your options, this is the time to do it.

"That was also the last opportunity people had to make changes to their drug plan," Michael Cilella said. Cilella is a senior benefits representative for Medicare.

He said all changes made between Oct. 15 and Dec. 7 will go into effect Jan. 1. But all is not lost.

"If you elected a change to a Medicare Advantage Plan, you have from the first of January until March 31 to change back to your previous plan, to a different Advantage Plan, or back to original Medicare," Cilella said.

However, he said, those on a supplement plan who choose to change to an Advantage Plan (during the AOE - Annual Open Enrollment), must contact their supplement carrier to be reinstated. The drug plan that is purchased separately, along with the supplemental plans, will be automatically canceled when the new Medicare Advantage plan becomes effective. So, to change back, the previous drug plan must be re-enrolled for "creditable" drug coverage when switching back to what you had prior to the AOE.

"Most Advantage Plans allow over the counter (OTC) allowances each quarter," Cilella said. "Most items can be ordered online through each carrier's plan. Call to action – first time users set up your user profile to have ease of access to it throughout the year."

He said each carrier has their own OTC catalog of what they carry.

"Every carrier in the market has plans for veterans that include some Part Bf giveback money Veterans can give me or their carrier a call for more information," Cilella said.

Michael Cilella, MBA, can be contacted at mcilella@BOSTbenefits.com or 304-988-5552 or 304-288-9010 or toll free at 877-293-7600 ext. 136.

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Assisted living and residential care communities

Monongalia County

Evergreen Assisted Living 3705 Collins Ferry Road Morgantown 304-598-8401

Morgantown Health and Rehab 1379 Van Voorhis Road

Morgantown 304-599-9480

Madison Center

161 Bakers Ridge Road Morgantown 304-285-0692

Mapleshire Nursing and Rehab Center

30 Mon General Drive Morgantown 304-285-2720

Sundale

800 J.D. Anderson Drive Morgantown 304-599-0497

The Suites at Heritage Point

1 Heritage Point Morgantown 304-285-5575

Harmony at Morgantown

50 Harmony Drive Morgantown 304-503-4349

Preston County

PineRidge 300 Miller Road

Kingwood 304-329-3195

t's almost time to welcome the bright new year



BY IRENE MARINELLI

for The Dominion Post

We have never joined the Times Square crowd to watch the lighted ball come down on New Year's Eve, although we had a daughter living in New York for several

years. The New Year's Eve parties I've attended in my younger days can be counted on one hand.

For Rob, and for me, there is something special about celebrating the coming of a new vear together in our own home. Light from the Christmas tree and fireplace changes the room from its usual everyday look to a shadowed, intimate, warm and cozy place to talk about the past year and the coming one. No paper hats or loud paper blowers; just robes and slippers and a happy dog watching us raise glasses of champagne in a New Year's

toast at midnight. The famous New York ball comes down and a new year begins.

The way Rob and I have ushered in the New Year for decades would certainly not suit everyone. Nor should it. We all have our own take on how the old year should be released and a new year welcomed. It's interesting the way different cultures have developed New Year rituals. For example, in Madrid, Spain, they celebrate by gathering in the Puerto del Sol plaza to eat 12 grapes symbolizing the 12 months of the year. The grapes must be finished by midnight. Then the fireworks begin.

The Dutch eat doughnuts, the circle shape symbolizing success in the new year. In Brazil people dress in white and throw flowers into the waves at midnight. Then they party. I especially admire the way the Japanese people have a tradition of resolving disagreements, misunderstandings and getting rid of grudges, thus giving a fresh start to the new year.

Every day of our lives we perceive, but usually remain unaware, of the tick of the clock that changes time from one day to the next. At a certain designated minute Tuesday becomes Wednesday, and so on. The arbitrary division of time is, after all, simply a human concept. Many decades ago the calendar held 10 months instead of the 12. I wonder why and how this idea of celebrating a new 12-month period of time began. It would make fascinating research.

For a long time I've also wondered about the idea of resolutions. Like most of us, Rob and I make resolutions every New Year's Eve. When I look at my list (and his) it becomes obvious that these resolutions are all about control. We want more control of our lives, our health, our finances, perhaps even some control of our fate and whatever lies ahead. To this end we vow to "do better" in the coming year.

person" as well, since that is the only control we have. We can borrow a bit of tradition from the Japanese people and get rid of all grudges, lock them so far away in a memory vault that they will never surface again. Looking back at this past year, we see tragedy, death, horrible illness brought by COVID. Do we also see the incredible work of the medical scientists that brought us a life-saving vaccine? Do we give thanks for the doctors and nurses whose care saved many? Do we joyfully celebrate our own family and the friends we cherish coming through this plague unscathed?

We don't know what 2022 will bring, or where we will be at the end of it. My gentle readers, I wish you a good year, a year filled with peace, good health, joy and love.

Irene Marinelli writes a regular column for Senior Perhaps it's good to look at the "inner Post Contact her at columns@dominionpost.com.

Senior emergency assistance

If you are a senior and find yourself in need of emergency assistance, the following is a list of locations where heating, food, pet food, and other emergency help can be obtained.

Catholic Charities 827 Fairmont Road, Suite 203 Westover | 304-292-6597

Christian Help, Inc. 219 Walnut St., Morgantown 304-291-0221

DHHR

Monongalia County 114 S. High St., Morgantown 304-285-3175 **Preston County** 18351 Veterans Memorial Hwy. Kingwood | 304-329-4340

North Central West Virginia Community Action

Marion County 215 Scott Place, Fairmont 304-363-4367 **Preston County** 428 Morgantown St., Kingwood 304-363-2170

Salvation Army

Monongalia County 1264 University Ave., Morgantown 304-296-3525 **Preston County** 124 Morgan St., Kingwood 304-329-1245

Catholic Community Charities

Preston County 304-329-3644

The Raymond Wolfe Center is the only food pantry in Preston County that has specialized diet foods (diabetic, salt free, etc.). It also has some pet food available. Call to check availability.

The Connecting Link

235 High St., Morgantown

The following locations are for Preston County residents only.

Wesley United Methodist Church 304-329-0707

St. Vincent DePaul Helpline 304-329-6229

Heat for Preston (January - March only) 304-329-2316

Terra Alta Council of Churches (Terra Alta residents only) 304-789-2509

Senior center activities

Westside Senior Center

Westside Senior Center opened June 10, 2001, and is totally operated by volunteers. It is open from 9 a.m. to noon and 6-9 p.m. Monday through Friday at 500 Dupont Road,

Members are knitting scarves for veterans and active-duty military as part of Operation Gratitude's "Scarves for the Troops." Anyone is welcome to bring knitting needles and join in the project.

Food is collected every month for the Rock Forge Food Pantry.

Evenings are full of things to do. Monday and Friday, bring a musical instrument and play with the group. Tuesdays and Thursdays, there is card playing, and Wednesday evening is for bingo. There is also a well-equipped exercise room that includes a pool table.

Assisted Living at Evergreen

Assisted Living at Evergreen is an alternative to nursing home care. A variety of specially developed leisure activities include outings to Oglebay, holiday dinners and parties and weekly shopping trips. Housekeeping and personal laundry services are available. There are community areas, dining and family rooms, an activity center and a gazebo with fish pond for outdoor relaxing.

Note: Most area senior centers are closed during the coronavirus pandemic.



Assisted Living at Evergreen in Morgantown, WV

Senior Monongalians - Events and activities

DONATE WHILE YOU SHOP WITH AMAZON SMILE - Amazon offers a way for people to give back to the community while shopping. Once you sign into amazonsmile.com using your Amazon ID and password, simply choose Senior Monongalians as the charity of your choice. Then shop. A percentage of your total purchase will be donated to Senior Monongalians. The wonderful thing is that you can continue to give back throughout the year.

INDOOR DINING - LUNCH - Seniors are invited to join us for a hot, delicious lunch in our air conditioned lunchroom. Currently lunch capacity is limited to 25 people per day. Lunch is served from 11:30 a.m. to 12:30 p.m. Monday through Friday. Adults aged 60 or older are eligible to eat on a donation basis. A suggested donation is \$2. Lunch is available on a first come, first served basis. Menus are available on our Facebook page, our website; www.seniormons.org, and at Senior Monongalians. All menus are subject to change without notice.

GRAB & GO LUNCH STILL AVAILABLE - For those who are more comfortable eating their lunch at home and/or tired of cooking, we offer a Grab & Go lunch program to adults aged 60 years or older. This service is offered Monday through Friday. Reservations are required. Make your reservations by calling 304-296-9812 from 8 - 10:30 a.m. A staff member will bring your hot lunch to you curbside. Grab & Go lunch is at a donation basis. A suggested donation is \$2.

WEEKLY ACTIVITIES - We are proud to announce the resumption of many of our activities. Due to the current status of COVID in our community, activities have limited capacities. Seniors are required to reserve the activity they are interested in. Also, after finishing activities, seniors will need to sanitize equipment. Hand sanitizer and sanitizing wipes will be provided.

Monday through Friday from 8 a.m. - 4 p.m.

Library - Choose a book or two from our wide variety of books. Read in our quiet library or take it home and return it when you are finished.

Mondays from 1 - 3 p.m.

Billiards/Pool tables - limit 2 people per game.

Mondays from 2 - 3 p.m.

Computer lab - limit 1 person

Tuesdays from 1 - 3 p.m.

Dominoes - Limit 4 people per set (6 sets)

Exercise room - Workout using our strength training and cardio equipment. Limit 1 person at a time.

Wednesdays from 1 - 3 p.m.

Mahjong - Limit 4 people per game

Thursdays from 1 - 3 p.m.

Card games - Limit 2 people per game

Piano playing and/or singing - Limit 1 piano player and 5 singers

FRIDAY, DEC. 31 - CLOSED for the New Year celebration

** Keep watching the Senior News and our Facebook page for updates on activities and events. **

SANTAS FOR SENIORS WRAP UP - Over the past several years, the Santa for Seniors program has brightened the holidays of our Home Delivered Meals clients. As the Morgantown community began stepping out of the restrictions from COVID-19, we were cautiously optimistic. We collected gift wish lists from our home bound clients, posted the lists on our Facebook page for adoption, and the community responded. As in the past, seniors were adopted quickly. Soon generous, anonymous community members started showing up at the center with brightly wrapped and bagged gifts of all sizes and shapes. Extra items such as hats, gloves, personal care, and cleaning items were dropped off to make care packages, too. Our merry elves sorted and loaded the delivery trucks with gifts galore! Soon the gifts arrived at the homes of clients, bringing smiles and good cheer to one and all.

Senior Monongalians would like to say "Thank you" to all the Santas that donated their time, energy and giving spirit to make someone else happy and cared about. Without you, the 2021 Santa for Seniors event would not have been such a success.

SEASON'S GREETINGS - The Senior Monongalians family wishes you and your family a healthy and happy holiday season. This past year has been challenging for all of us. Thank you for your patience and understanding as we navigate this new landscape together. We look forward to serving the older adults of Monongalia County and their families.

WAYS TO CONTACT OR FOLLOW SENIOR MONONGALIANS

Website: www.seniormons.org • Facebook: Senior Monongalians • Phone number: 304-296-9812 • Mailing address: P.O. Box 653, Morgantown, WV 26507 Location: Mountaineer Mall • EMAIL QUESTIONS TO: gmullens@seniormons.org

WV COVID-19 Vaccine Hotline: 833-734-0965

West Virginia-based individuals will provide information about COVID-19 vaccine schedules. Seniors without a computer should use this number to register for the COVID-19 vaccine. The hotline is available Monday through Friday 8 a.m. - 6 p.m. and Saturday 9 a.m. - 5 p.m. The hotline is not available on Sunday.

WV Emotional Support Hotline: 844-435-7498

West Virginia-based counselors are available 24/7 to provide immediate help for West Virginians of any age who are struggling with stress, fears, anxiety, and/or an addiction.

WV United Way-sponsored information and support hotline: 2-1-1 (a three-digit phone number)

Dial 2-1-1 to speak with West Virginia-based individuals who are trained to provide information and support in the areas of COVID-19, finances, health, housing, food, disabilities and domestic concerns.



Mohs Surgery

Mohs micrographic surgery is a precise surgical technique that carefully removes cancerous skin tumors layer by layer until only cancer-free tissue remains. The goal is to remove as much of the cancer as possible, while doing minimal damage to surrounding healthy tissue. Mohs surgery is the standard of care for skin cancer that requires tissue-sparing surgery.

Standard skin cancer surgeries remove both cancerous cells and healthy cells at the same time. Mohs surgery is an improvement to standard surgery by combining surgical removal of the affected skin with microscopic analysis of the tissue. This increases the chance of a cure and reduces the need for additional treatments or surgery.

855-WVU-CARE / WVUMedicine.org/Mohs