

# PLANNING FOR CHANGE

2024



SENIOR LIVING FOUNDATION  
OF THE AMERICAN FOREIGN SERVICE

**TUESDAY, SEPTEMBER 24, 2024**

1:00PM – 4:30PM ET

1620 L St NW

Suite 800

Washington, DC 20036



"SLF has been a valuable source of information and support."

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# PLANNING FOR CHANGE

## TOPICS & SCHEDULE

### SESSION 1:

1:00PM - 1:25PM

Welcoming Remarks

**Speakers:** Adrienne Coleman-Seabrooks, *Deputy Director, Senior Living Foundation*  
The Honorable Marc Grossman, *Board Chairman, Senior Living Foundation*

1:30PM - 2:10PM

Legal & Estate Planning

**Speaker:** Russell Bikoff, Bikoff Law

In this presentation, attendees will learn about the key elements of a comprehensive estate plan, including wills, financial powers of attorney, healthcare proxies, and the importance of a HIPAA release. The speaker will explain how to control asset distribution, avoid probate, and address whether a living trust is necessary. Special focus will be given to families with minor children, highlighting the distinction between guardianship of assets and legal custody. This session provides valuable insights into effective estate planning and asset management.

◆ ————— ◆ **15 MINUTE BREAK** ◆ ————— ◆

2:25PM - 2:50PM

Current Trends and Resources for the Aging  
Community

**Speaker:** Steve Gurney, Founder of Positive Aging Community

Learn more about the current trends going on in the aging community. Learn how to adapt and grow positively with the changes that occur as our loved ones age.

# PLANNING FOR CHANGE

## TOPICS & SCHEDULE

2:50PM - 3:20PM

Changing Plans: Evolution and New Options in the Long-Term Care Market

**Speaker:** Linda Tsironis Caruthers, CSA, LTCP, *President, Long-Term Care Consultants, Inc.*

Since emerging in the latter part of the 20th Century, long-term care (LTC) insurance has gone through a lot of changes. Coverage has changed, and there are new options to meet the needs of almost anyone at any age. Join us for an overview of the options now available. Learn about traditional, hybrid, and other LTC plans from a designated long-term care professional.

◆ ————— ◆ **10 MINUTE BREAK** ◆ ————— ◆

3:30PM - 4:10PM

Medicare

**Speakers:** Kyle Longton, CAE, REBC, Executive Director of the Senior Living Foundation

Get answers to frequently asked questions and learn about resources available to Medicare recipients.

4:10 PM - 4:20PM

*Office of Retirement*

**Speakers:** Ed Capers, Jr.

Get clarification on your questions about retirement and the resources available to you.

4:20M - 4:30PM

Closing Remarks

**Speaker:** Adrienne Coleman-Seabrooks, Deputy Director of the Senior Living Foundation

# SPEAKERS



## THE HONORABLE MARC GROSSMAN

Ambassador Marc Grossman is Vice Chairman of The Cohen Group, a position he held between 2005 and 2011, and since 2013. Between 2011 and 2013, he served as a Special Representative for Afghanistan and Pakistan. Ambassador Grossman's dedication to public service is demonstrated by his nearly 30-year career in the Foreign Service, beginning with his first assignment as a Junior Officer in Pakistan, where he served from 1977-1979, and ending as the Department's third-ranking official, Under Secretary of State for Political Affairs, a position he held from 2001-2005.

He served as the Director General of the Foreign Service and Director of Human Resources from 2000 to 2001. At the direction of the Secretary of State, he revamped the State Department's human resource strategies, including the Department's strategies for training, assigning, and retaining personnel, both at home and abroad.

As Assistant Secretary of State for European Affairs from 1997 to 2000, Ambassador Grossman was responsible for over 4,000 State Department employees posted in 50 sites abroad with a program budget of \$1.2 billion. He orchestrated NATO's 50th anniversary Summit in Washington in 1999 and helped direct U.S. participation in NATO's military campaign in Kosovo that same year.

He was U.S. Ambassador to Turkey from 1994 to 1997. In Turkey, he promoted security cooperation, human rights, democracy, and a vibrant U.S.-Turkish economic relationship. He had previously served as the embassy's Deputy Chief of Mission from 1989 to 1992.

As the Executive Secretary of the State Department and Special Assistant to the Secretary of State from 1993 to 1994, he managed operations for the senior State Department leadership. He also served as the Deputy Director of the Private Office of Lord Carrington, the NATO Secretary-General, from 1983 to 1986. A native of Los Angeles, California, he graduated from the University of California, Santa Barbara and later received an M.Sc. in International Relations from the London School of Economics and Political Science. As a result of his outstanding service to his country, he is the recipient of numerous honors and awards. He attained the Foreign Service's highest rank in 2004 when the President appointed him to the rank of Career Ambassador; he received the Secretary of State's Distinguished Service Award the following year. He serves on the Board of Directors/Trustees of a number of non-profit and educational institutions.

# SPEAKERS



## **KYLE LONGTON, CAE, REBC, EXECUTIVE DIRECTOR**

Kyle Longton serves as the Chief Operating Officer of the American Foreign Service Protective Association (AFSPA). He oversees all daily operations for the Foreign Service Benefit Plan, AFSPA's health plan administered under contract with the United States Office of Personnel Management. The plan provides coverage to more than 90,000 members around the world and processes claims exceeding \$300 million each year. In addition, Kyle provides executive management of Ancillary Insurance Programs, offering dental, life, disability, and critical illness coverage to AFSPA's members.

Kyle also serves as the Executive Director of the Senior Living Foundation (SLF) of the American Foreign Service. In this role, he facilitates educational opportunities and manages more than \$600,000 each year in grants to elderly members of the Foreign Service community with demonstrated needs. Kyle holds a Bachelor of Arts degree in International Studies from Centre College of Kentucky and a Master of International Affairs degree from the George Washington University. He is a Certified Association Executive (CAE) as designated by the American Society of Association Executives (ASAE) and a Registered Employee Benefits Consultant (REBC), as designated by the National Association of Health Underwriters (NAHU).



## **ADRIENNE COLEMAN-SEABROOKS, DEPUTY DIRECTOR**

Adrienne Coleman-Seabrooks joined the AFSPA staff in 2006 as a Customer Service Representative for the Ancillary Insurance Programs (AIP) Department. Over her 18-year tenure, she has held various positions including Senior Customer Service Representative of AIP, Administrator of AIP, Supervisor of AIP, Director of AIP, and Liaison for the Senior Living Foundation (SLF). Currently, Adrienne Coleman-Seabrooks serves as the Senior Director of Ancillary Insurance Programs and Deputy Director of the Senior Living Foundation.

Her previous professional experience includes 5 years as an Academic Counselor at Spelman College in Atlanta, GA, and a total of 15 years as both an Appeals/Grievances Coordinator and Manager of Case Registration at a large health insurance company headquartered in Virginia. Adrienne Coleman-Seabrooks holds a Bachelor of Science Degree in Molecular Microbiology with a minor in Chemistry from Spelman College.

# SPEAKERS



## **RUSSELL BIKOFF, BIKOFF LAW**

Russell Bikoff, from Eastern Long Island, NY, graduated magna cum laude with a B.A. from the University of Michigan in 1973 and earned his J.D. in 1976. He began as an Assistant District Attorney in Manhattan, handling narcotics prosecutions and criminal appeals.

In 1983, Bikoff joined the U.S. Foreign Service, serving at the U.S. Embassy in Bonn and the U.S. Consulate in Cape Town, focusing on Cold War media relations and public affairs during apartheid.

Returning to the U.S. in 1987, he worked with the U.S. Information Agency on Rule of Law initiatives in Central and Eastern Europe and served as Deputy Staff Director of the Fulbright Foreign Scholarship Board. In 1998, Bikoff joined the U.S. Department of Justice's Criminal Division, managing international extradition and mutual legal assistance cases. He specialized in Eastern Europe and Central Asia, building key relationships with U.S. and foreign officials. In 2005, he transitioned to private practice, leveraging his extensive public sector experience to tackle complex international legal issues for a diverse clientele.



## **STEVE GURNEY, FOUNDER OF POSITIVE AGING COMMUNITY**

Steve Gurney founded Retirement Living SourceBook in 1990, inspired by his family's experience caring for his aging grandfather. The publication, initially serving the DC metro area, Maryland, and Philadelphia, aimed to assist those navigating similar challenges. In 1998, Gurney sold the company to The Washington Post, where he managed the Sourcebook and Senior Living Solutions Division. He reacquired and rebranded the resource in 2019 as Positive Aging Community, incorporating new designs, distribution partners, podcasts, and interactive discussions.

Gurney also founded ProAging Network and leads the DC Senior Resource Group, both crucial for senior-serving professionals. He has served on numerous boards, including GROWS and the Alzheimer's Association, and has been recognized by Seabury Resources for Aging and other organizations. A frequent speaker and media presence, Gurney holds a B.A. from Old Dominion University and a Master's from UMBC's Erickson School of Aging Studies. He has also taught at UMBC. An accomplished endurance athlete and certified instructor in adaptive snowboarding and stand-up paddleboarding, Gurney actively instructs and has led operations at Surf Reston Stand Up Paddleboarding.

# SPEAKERS



**LINDA CARUTHERS, CSA, LTCP**

Linda Tsironis Caruthers, CSA, LTCP, is the founder and CEO of Long-Term Care Consultants, Inc., specializing in long-term care insurance and caregiver support. Since 2000, she has focused on long-term care planning and earned her LTCP designation from AHIP in 2005 and CSA from the Society of Certified Senior Advisors in 2006.

Linda has authored articles in Health Care Reform Magazine and was cited in Virginia Business Magazine. She is certified by Virginia to teach Long-Term Care Insurance Partnership Continuing Education and conducts educational meetings for individuals and employer groups. She also teaches long-term care insurance classes at Chesterfield County Public Schools, Lifelong Learning Institute, and Osher Lifelong Learning Institute at the University of Richmond. Linda is a former Board member of the Central Virginia Association for Health Underwriters and is known for educating clients on long-term care solutions tailored to their needs.



**ED CAPERS, JR**

Mr. Edward Capers Jr. has served as Director of the Office of Retirement, Bureau of Global Talent Management (GTM/RET) since July 2021. He was Deputy Director from June 2010 to June 2021 and received a Certificate of Heroism from Diplomatic Security in 2019. His prior roles include Branch/Section Chief, Retirement Counselor, and Benefits Analyst at the Administrative Office of the U.S. Courts and the Supreme Court of the United States from April 2003 to June 2010, and Senior HR Specialist/Advisor with the Defense Civilian Personnel Management Service from October 1995 to April 2003. A former U.S. Marine, he was honored with the Lieutenant General Certificate of Heroism and recognized by the Stafford County Board of Supervisors for saving lives and property. Edward holds a B.S. and M.S. in Information Systems and an Executive Leadership Certificate from Syracuse University's Maxwell School. He is married with three adult children.



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## Our Mission

The mission of the Senior Living Foundation of the American Foreign Service is to provide support to retired Foreign Service personnel and their spouses (including surviving and divorced spouses) and, on the basis of need, to defray the cost of home health care services, senior housing, long term care, or other senior services that contribute to the health and security of the retired Foreign Service family.




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[slfoundation.org](https://slfoundation.org)

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