

SENIOR

MOMENTS

MAY 2009

Volume 3 Issue 5



Bear River Valley Senior Center • (435) 257-9455 • (230-0309) fax (435) 257-9454 • 510 W 1000 N • mlayne@tremontoncity.com

Happenings

QUILTING EVERY DAY

Sitting Exercises daily 11:00

Congregate Lunch 12:00

5th Pink Ladies Blood Pressure 1100 – 12:00

🎵 1st Odell Summers 11:30 – 12:30

4th Better Hearing

4th DUP County Camp 1:00 pm

🎵 8th Becky Kimball 11:30 -12:30

10th Mother's Day

11th DUP Garland Camp 1:00 pm

13th USU Extension Using Herbs 12:15

🎵 15th Westernaires Entertainment 11:30 -12:30

18th DUP Midland Camp 1:00pm

19th Pink Ladies Blood Pressure Clinic 11:00-12:00

19th Happy Harvester quilters

21st Women's Civic Club

21st Am. Legion

21st Self Essential Class Using essential oils 5:30 pm

🎵 22nd Best Friends Entertainment 11:45 -12:30

25th Closed for Memorial Day

🎵 29th Entertainment 12:15



WELCOME! WELCOME! We've made it! We are here! Come on in and sit a spell. Our staff was ready and eager to show off the building at our 'Open House' last Thursday evening. If you missed it, come in and see our wonderful building. The cooks, Meals on Wheels drivers, Transportation driver, and all the rest are here to help you: Mary Summers, Jenny Christensen, Verlyn Adams, Tawny Atwood, Lisa Auger, Marion Layne (cutting ribbon), Marilyn Rose, and Mayor Max Weese. Back row: Mary Merrill, Lyn Corbett, Cathy Newman (Food Pantry Director) Robert Nelson, are here to welcome you. We will RENT a Multi Purpose Room with a kitchenette, for receptions, parties, family dinners, a small meeting room with a kitchenette for smaller groups and a board room for meetings. The rental requires a deposit of \$200.00. Rent for the multipurpose is \$50.00 daytime, \$100.00 for evening or Saturday. Meeting Room is \$25.00 day time, \$50.00 evening or Saturday. Board Room for meetings: \$25.00 daytime, \$50.00 Evenings or Saturday. As always, no smoking or alcohol is allowed in the building or on the property. Please be considerate of others and keep to these standards.



Happy Birthday To:



Mary Anderson, Mary Munns, Dorathe Nelson, Gayle Wakley, Janice Zoellner, Ralph Udy, Colleen Richards, Arletta Thornley, Connie Sessions, Shirley Montgomery, Larry Anderson, Gordon Lasley, Boyd Parker, Burl Morley, Marlene Christensen, Ora Thompson Mary Watson, Ernest Brenkman, Lois Maxfield, Alice Ward, Carol Hess, Harvey Evans, Deanna Greer, Alice Robbins, May Allen, Kathy Potter, Carol Dawn Limb, Frances Getz, Robert Nelson, Hal Wood, Harry Laycock, Bill Merrell, Hal Wood, Brent Francom, Steven Peluaga, Ann Earl, Leola Hansen, Linda Kay Johnson, Lo Dees Richards, Don Anderson, Leola Hurd, Taylor Ward, Nola McCombs, Fred Christensen, Grace Vanderhoof, Ruby Didrickson, Frank Nish, James Greer, Ester Brandmueller, Gordon Capener



There is only one pretty child in the world, and every mother has it.
~Chinese Proverb

Medicare Definitions. Terms you need to understand.

Benefit Period—The way that Original Medicare measures your use of hospital and skilled nursing facility (SNF) services. A benefit t period begins the day you go to a hospital or skilled nursing facility. The e benefit t period ends when you haven't received any inpatient hospital care (or skilled care in a SNF) for 60 days in a row. If you go into a hospital or a skilled nursing facility after one benefit t period has ended, a new benefit t period begins.

Coinsurance—An amount you may be required to pay as your share of the costs for services, after you pay any plan deductibles. Coinsurance is usually a percentage (for example, 20%).

Copayment—An amount you may be required to pay as your share of the cost for a medical service or supply, like a doctor's visit or a prescription. A copayment is usually a set amount, rather than a percentage. For example, you might pay \$10 or \$20 for a doctor's visit or prescription.

Deductible—Thee amount you must pay for health care or prescriptions, before Original Medicare, your prescription drug plan, or other insurance begins to pay.

Excess Charges—If you have Original Medicare, and the amount a doctor or other health care provider is legally permitted to charge is higher than the Medicare-approved amount, the difference is called the excess charge.

Guaranteed Issue Rights (also called "Medigap Protections")—Rights you have in certain situations when insurance companies are required by law to sell or offer you a Medigap policy. In these situations, an insurance company can't deny you a Medigap policy, or place conditions on a Medigap policy, such as exclusions for pre-existing conditions, and can't charge you more for a Medigap policy because of past or present health problems. See pages 21–24.

Guaranteed Renewable—An insurance policy that can't be terminated by the insurance company unless you make untrue statements to the insurance company, commit fraud, or don't pay your premiums. All Medigap policies issued since 1992 are guaranteed renewable.

Health Maintenance Organization (HMO) Plan—A type of Medicare Advantage Plan (Part C) available in some areas of the country. In most HMOs, you can only go to doctors, specialists, or hospitals on the plan's list except in an emergency. Most HMOs also require you to get a referral from your primary care doctor.

Lifetime Reserve Days—In Original Medicare, these are additional days that Medicare will pay for when you are in a hospital for more than 90 days. You have a total of 60 reserve days that can be used during your lifetime. For each lifetime reserve day, Medicare pays all covered costs except for a daily coinsurance (\$534 in 2009).

Medicaid—A joint Federal and state program that helps with medical costs for some people with limited incomes and resources. Medicaid programs vary from state to state, but most health care costs are covered if you qualify for both Medicare and Medicaid.

Medical Savings Account (MSA) Plan—MSA Plans combine a high deductible Medicare Advantage Plan and a bank account. The plan deposits money from Medicare into the account. You can use the money in this account to pay for your health care costs, but only Medicare-covered expenses count toward your deductible. The amount deposited is usually less than your deductible amount so you generally will have to pay out-of-pocket before your coverage begins

Medical Underwriting—The process that an insurance company uses to decide, based on your medical history, whether or not to take your application for insurance, whether or not to add a waiting period for pre-existing conditions (if your state law allows it), and how much to charge you for that insurance.

TO HELP YOU
BE PREPARED FOR
AN EMERGENCY
*Items To Purchase for May
Food Storage*

May

Food Storage Item:
21 lbs. oatmeal (date for
rotation)

Week 22

May 31-June 6, 2009
Add peanut butter to 72-
hour kit and food storage.

Week 21

May 24-30, 2009
Add hard candy (jolly
ranchers,
lifesavers) to 72-hour kit.

Week 20

May 17-23, 2009
Add one box of matches
to 72-hour kit

Week 19

May 10-16, 2009
May 14 – USU Extension
class *Children & Money*.
Call 752-6263 for more
info. Add \$10 cash to
emergency cash stash

Week 18

May 3-9, 2009
Add a 24 pack of toilet
paper to your storage

FROM USU
Cache County Ext

When you are a mother,
you are never really
alone in your thoughts.
A mother always has to
think twice, once for
herself and once for her
child. ~Sophia Loren,
Women and Beauty

Medicare Advantage Plan (Part C)—A type of Medicare health plan offered by a private company that contracts with Medicare to provide you with all your Medicare Part A and Part B benefits. Medicare Advantage Plans include Health Maintenance Organizations, Preferred Provider Organizations, Private Fee-for-Service Plans, Special Needs Plans, and Medicare Medical Savings Account Plans. If you are enrolled in a Medicare Advantage Plan, Medicare services are covered through the plan and aren't paid for under Original Medicare. Most Medicare Advantage Plans offer prescription drug coverage.

Medicare-approved Amount—In Original Medicare, this is the amount a doctor or supplier that accepts assignment can be paid. It includes what Medicare pays and any deductible, coinsurance, or copayment that you pay. It may be less than the actual amount a doctor or supplier charges.

Medicare Cost Plan—A type of Medicare health plan. In a Medicare Cost Plan, if you get services outside of the plan's network without a referral, your Medicare-covered services will be paid for under Original Medicare. Your Cost Plan pays for emergency services, or urgently needed services.

Medicare Prescription Drug Plan (Part D)—A stand-alone drug plan that adds prescription drug coverage to Original Medicare, some Medicare Cost Plans, some Medicare Private-Fee-for-Service Plans, and Medicare Medical Savings Account Plans. If you have a Medigap policy without prescription drug coverage, you can also add a Medicare Prescription Drug Plan. These plans are offered by insurance companies and other private companies approved by Medicare. Medicare Advantage Plans may also offer prescription drug coverage that follows the same rules as Medicare Prescription Drug Plans.

Medicare SELECT—A type of Medigap policy that may require you to use hospitals and, in some cases, doctors within its network to be eligible for full benefits.

Open Enrollment Period (Medigap)—A one-time-only, 6-month period when Federal law allows you to buy any Medigap policy you want that is sold in your state. It starts in the first month that you are covered under Medicare Part B and you are age 65 or older. During this period, you can't be denied a Medigap policy or charged more due to past or present health problems. Some states may have additional open enrollment rights under state law. See pages 14–16.

Original Medicare—Original Medicare is fee-for-service coverage under which the government pays your health care providers directly for your Part A and/or Part B benefits.

Pre-existing Condition—A health problem you had before the date that a new insurance policy starts.

Preferred Provider Organization (PPO) Plan—A type of Medicare Advantage Plan (Part C) available in some areas of the country in which you pay less if you use doctors, hospitals, and other health care providers that belong to the plan's network. You can use doctors, hospitals, and providers outside of the network for an additional cost.

Premium—The periodic payment to Medicare, an insurance company, or a health care plan for health care or prescription drug coverage.

Section 9: Definitions Private Fee-for-Service (PFFS) Plan—A type of Medicare Advantage Plan (Part C) in which you can generally go to any doctor or hospital you could go to if you had Original Medicare, if the doctor or hospital agrees to treat you. The plan determines how much it will pay doctors and hospitals, and how much you must pay when you receive care. A Private Fee-for-Service Plan is very different than Original Medicare, and you must follow the plan rules carefully when you go for health care services. When you're in a Private Fee-for-Service Plan, you may pay more, or less, for Medicare-covered benefits than in Original Medicare.

Special Needs Plans—A special type of Medicare Advantage Plan (Part C) that provides more focused and specialized health care for specific groups of people, such as those who have both Medicare and Medicaid, who reside in a nursing home, or have certain chronic medical conditions.

State Health Insurance Assistance Program (SHIP)—A state program that gets money from the Federal government to give free local health insurance counseling to people with Medicare.

State Insurance Department—A state agency that regulates insurance and can provide information about Medigap policies and other private insurance.


Hundreds of dewdrops to greet the dawn,
Hundreds of bees in the purple clover,
Hundreds of butterflies on the lawn,
But only one mother the wide world over.
~George Cooper





MAY MAY



Monday	Tuesday	Wednesday	Thursday	Friday
Bread and Milk available each day with meal.	Menu subject to change without notice.		Mother's Day May 10	1 Turkey Roast Stuffing Roll Cranberry Salad Mixed Veggies Strawberry Shortcake
4 Chicken Fried Steak Beets Potatoes / gravy Fruit Salad Pineapple Upside Down Cake	5 Stroganoff Noodles Green Salad Mixed Vegetables Bread Surprise Cake	6 Chicken Soup Hoagie Coconut Salad Juice Pumpkin Cookies	7 Green Bean Casserole Pears Bread Peas Juice Bread Pudding	8 Ham Baked Potato Green Beans Ambrosia Salad Roll Peach Cobbler
11 Sloppy Jo Cabbage Pasta Salad Juice Apple Pudding	12 Taco Salad Bread Apple Pudding	13 Sweet & Sour Pork / Rice Cabbage Salad Sliced Carrots Egg Roll Juice Éclair Pie	14 Busy Day Steak Potatoes / gravy Green Beans Jell-O Salad Juice Dessert	15 Lemon Pepper Chicken / Rice Peas Green Salad Roll Carrot Cake
18 Fish Potato Bake Cabbage Peaches Juice Bread Rice Krispie Treat	19 Turkey Stuffing Casserole Jell-O Salad Mixed Veggies Banana 7 Layer Cookie	20 Lasagna Green Beans Green Salad Garlic Bread Juice Brownies	21 Tuna Casserole Beets Juice Apple Salad Oatrageous Cookie	22 Pork Roast Potatoes / gravy Peas & Carrots Broccoli Salad Roll Banana Split
25 CLOSED MEMORIAL DAY	26 Swiss Steak Rice Beets 3-Bean Salad Fruit Bread German Choc Cake	27 Beef Enchilada Mixed Vegetables Pistachio Salad Juice Cookie	28 Chicken Pillow Applesauce Peas Juice Banana Cake	29 Meat Loaf Baked Potato Green Beans Jell-O Salad Roll Ice Cream

The Senility Prayer

THE SENILITY PRAYER: God grant me the senility to forget the people I never liked anyway, the good fortune to run into the ones that I do, and the eyesight ...

