

# Senior GAZETTE

Winter 2012

by Carol Schmitkons, Director, Amherst Township Senior Service Office (ATSSO)

## 2013 Medicare Updates

### Part A

\$1184 Hospital Deductible  
\$296/day copay days 61-90  
\$592/day Lifetime Reserve Days  
\$148 SNF copay days 21-100

### Part B:

\$104.90 monthly premium for most  
\$147 annual deductible

## Changes to Medicare Advantage Plan

This fall, "Anthem Senior Advantage" notified over 3, 800 residents in Lorain County that they would be discontinuing their HMO plans in our area. I have been very busy helping area residents switch to other plans.

OSHIIP has advised us that we will be able to make plan changes for these beneficiaries until the end of February 2013, but I would advise completing these changes before December 31, 2012 for continuous coverage. If you need help in determining what plan is best for you, please call the office at **988-5894 ext. 102** to set up an appointment.

Be sure to check with your doctor before enrolling in any plan to make sure they accept the plan that you are considering. Remember that if your plan is dropped, you now have a wonderful opportunity to upgrade to better coverage if you have a pre-existing condition

### **ATSSO OFFICE HOURS:**

**8:00 A.M. – NOON (M-F)**

**Phone: 988-5894 – Ext. 102**

Email: [amhersttwpseniors@oh.rr.com](mailto:amhersttwpseniors@oh.rr.com)

### Home-Delivered Meal Program

ATSSO provides home-delivered meals for those over 60 and disabled adults over 18, with a cost that is adjusted to your income. This nutritious, hot lunch program includes your choice of an entrée, soup & sandwich, or soup & salad. A "soup only" option is also available as a choice. If you would like to receive a home-delivered meal, please contact the Senior Service Office at **988-5894, ext. 102**.

We wish to welcome the Azok's to our winter delivery team. They will be covering for one of our couples who winter in Florida. Thank you for being willing to serve the community.

Also, a special thanks to our meal provider, AVI, for agreeing to keep our seniors meal costs the same for yet another year.

### Hours Changed

The Lorain Social Security Office has new hours. They are now open from 9am to 3pm on Monday thru Friday.

In 2013, Wednesday office hours may be shortened to 9am to noon.

### "Lunch Out" Keeps Cabin Fever Away

You can join **Elmcroft Senior Living Community of Lorain** for lunch at noon on the last Wednesday of each month.

They are located at 3290 Cooper Foster Park Road, just west of Super K. Their phone number is 440-960-2813.

## **Now's the Time to Winterize Your Home and Yourself**

Be prepared, no matter what weather winter has in store. Ohio winters can run the gamut from unseasonably warm and rainy, to dangerously cold with heavy snowfalls, and everything in between. Given this uncertainty, it can be hard to prepare for an Ohio winter, but that doesn't mean you can't take a few steps now to plan for whatever "Old Man Winter" has in store for us this year.

A good plan starts with making sure that your home – and you – are winterized.

### **Winterize your home:**

- Disconnect your outdoor garden hose, shut off the water valve inside the house and drain the spigot.
- Inspect your home for any exterior damage that might invite pests looking to warm up. Trouble spots include leaky pipes, warped storm windows, frayed screens and tattered shingles.
- Clean debris from gutters and downspouts and inspect sidewalks near the house for cracks and gaps that could let water into your foundation.
- Make sure winter equipment, such as a snow shovel, ice scrapers and sidewalk salt are somewhere that you can easily access. They won't do you much good if they're in your iced-over shed.

### **Winterize yourself:**

- Check your coat. Is your winter coat in good shape? Inspect it for rips and tears and places where the lining may be thinning. Does it still fit properly, and can you move freely while wearing it? Is it long enough to warm your lower torso as well as your upper body? Do you have a hood or hat to cover your head and ears? Do you have a lighter coat for days when it isn't parka weather, but a jacket just won't cut it?

- Protect your hands. Do you have a pair of gloves that provide sufficient protection from cold and wet conditions? Do they allow you to do most normal tasks (such as driving and opening doors) without taking them off?
- Keep your feet warm and dry. Do you have warm, waterproof shoes or boots for day-to-day wear during winter? Are they in good shape with rugged, slip-proof soles in good repair? Are they comfortable and do they fit properly so that you can walk without tripping or falling?
- Protect your eyes. Sunglasses, including prescription clip-on types, can provide essential UV protection while they reduce glare and make it easier to see in wintry conditions.
- Get a flu shot.

Finally, know your limitations and stay active. As we age, our bodies become less able to handle temperature extremes and we become more susceptible to cold-weather illnesses and injuries such as frostbite and hypothermia. Maintaining physical activity levels similar to warm weather is essential to keeping your body fit and preventing illness or injury. You just may have to be creative in how you do it. Clean house more often, adopt a new exercise routine you can do at home, or find indoor places like stores and malls where you can walk, perhaps with friends. Know your limits when working or playing outside, and take regular breaks to warm up and stay hydrated.

Article by John R. Ratliff, taken from Ohio Department of Aging's, November 2012 newsletter, *Boomerang*