

Senior Times

EDC Area Agency on Aging 937 Spring Street Placerville, California 95667 530-621-6150

DECEMBER 2016

Preventing Scams Presentation to be Held at the Placerville Senior Center

El Dorado County senior residents are invited to attend a special presentation on how to avoid scams. The free workshop will be held on Wednesday, December 14, 2016, from 1:30 p.m. to 3:00 p.m. at the Placerville Senior Center, located at 937 Spring Street in Placerville.

Leading professionals from the Federal Bureau of Investigation (FBI) will conduct the presentation and discuss: Affinity Marketing and Affinity Fraud, "Ponzi" and "Pyramid Schemes", Time Share Scams, Lotteries and Sweepstakes Scams, Grandparent Scams, Foreign Scam Letters, Cyber Fraud, Social Security Scams, and more.



**COMMON
INTERNET
SCAMS &
FRAUDS**

"We are very excited to host this workshop and raise awareness on the impacts of fraudulent and financial crimes (scams), particularly those that can affect the older adult population," said Star Walker, program coordinator with the El Dorado County Health and Human Services Agency. "This will be a great opportunity for our senior residents to ask questions and learn how to protect themselves and their assets." In addition to FBI officials, local law enforcement officials will be in attendance at the workshop to provide an overview of local scams happening in our area. There will be plenty of time for questions. "Please join us for this special opportunity to speak with some of the Country's leading professionals with expertise in scams," added Walker.

For more information, please contact Star Walker at (530) 621-6255.

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Older Cats Need Homes Too

EDC Animal Services Offers Cat Adoptions for \$42

Looking for a new family pet? El Dorado County Animal Services is reminding the community that older cats need homes too. "We have lots of grown cats at our shelters waiting for loving homes right now," said Henry Brzezinski, Chief of Animal Services. "Many of these sweet cats are age two and under. They are still young enough to share many years of affection and friendship and yet old enough to be past the challenging stages sometimes encountered with kittens." All cat adoptions offered through Animal Services' shelters are only \$42.

According to Brzezinski, all cats available for adoption at the shelters are spayed or neutered, microchipped, vaccinated, tested for leukemia and given a health exam. "The \$42 adoption fee covers everything," said Brzezinski. "We currently have lots of wonderful adult cats of all ages, breeds, colors and coats."

The Animal Services shelter in Diamond Spring is located at 6435 Capitol Avenue and is open Monday through Saturday from 9:30 a.m. to 4:30 p.m. The shelter in South Lake Tahoe is located at 1120 Shakori Drive and is open Monday through Saturday from 9:30 a.m. to noon and 1:00 to 4:30 p.m. Animal Services has additional information, including pictures of adoptable animals, on its website at www.edcgov.us/animalservices. The shelters may be reached by phone at (530) 621-5795 in Diamond Springs or (530) 573-7925 in South Lake Tahoe.

Area Code (530)

Western Slope

Information & Assistance	621-6369
Legal Assistance	621-6154
Long Term Care Ombudsman	621-6271
Senior Nutrition Program	621-6160
Senior Trips & Activities	621-6255
Senior Day Care Center	621-6180
Senior Times	621-6255
Family Caregiver Support Program	621-6151
Senior Shuttle	621-6369
In Home Supportive Services	642-4800
Senior Peer Counseling Program	621-6304
Multipurpose Senior Services Program	621-6278
Senior Health Education Program	621-6151
Adult Protective Services (APS)	642-4800
Department of Veterans Affairs	621-5892
El Dorado Transit/Dial-a-Ride	642-3696

South Lake Tahoe

Information and Assistance	621-6369
South Lake Tahoe Senior Center	542-6094
South Lake Tahoe Senior Nutrition	573-3130
Legal Assistance	621-6154
El Dorado County Health Dept.	573-3155
Adult Protective Services (APS)	642-4800
BlueGo Bus Transportation	541-7149
SLT Cancer League	573-1203
Better Breathers Support Group	542-9183
Department of Veterans Affairs	573-7955 ext-5892
Hospice/Adult Grief Support Group	542-3171
Report Elder Abuse 24 Hours	800-925-1812

Senior Legal News

New Medi-Cal Estate Recovery Rules

By Diana Steele, Senior Legal Services

Medi-Cal is a government program that, among other things, pays for some long term care in the home and in skilled nursing facilities when a senior cannot afford the care. A senior must meet the Medi-Cal eligibility requirements in order to qualify for assistance.

Current California law requires the state to place a claim on the estates of those who received Medi-Cal benefits past the age of 55. In other words, if you received Medi-Cal benefits after the age of 55, your executor (although not your spouse or domestic partner) would receive a Medi-Cal bill that must be paid from your estate. This program is called "Medi-Cal Recovery" and it has placed an inordinate burden on the families of low-income Medi-Cal beneficiaries. Some heirs and survivors of Medi-Cal recipients have been forced to sell the family home to pay the estate claim.

Governor Jerry Brown recently signed SB 833, ensuring:

1. No recovery on the estates of surviving spouses or domestic partners. This means that if the deceased Medi-Cal recipient has a spouse or has a registered domestic partner who inherits the recipient's assets, the government cannot later make a claim on that spouse or partner's estate for the Medi-Cal bill. However, claims can still be placed on the estate of a single Medi-Cal recipient's estate.
2. Hardship waivers of estate claims for homesteads of modest value. This means that if the Medi-Cal recipient's home has a fair market value of home of 50% or less of the average home price in county of death as of date of death, there will be no estate recovery against the home.
3. The "Estate" from which the state can recover will be limited to the probate estate. This means that if an estate is in a living trust or held in joint tenancy, or received via survivorship, it will not be subject to recover.
4. Those beneficiaries who could be subject to recovery can receive an itemized billing once a year for a \$5 fee.

The new provisions are effective for those individuals who die on or after January 1, 2017. There are other provisions also included in the bill. Contact our office for more information.



Friends of Seniors Quilt Raffle

On November 7th Friends of Seniors held a raffle for a beautiful quilt, generously donated by Gold Bug Quilters. Sue May from El Dorado was the lucky winner. A big thank you goes to the Gold Bug Quilters, and to everyone who purchased tickets. The money raised from the raffle will go to support our Senior Emergency Fund, a program designed to help seniors in crisis.

Senior Shuttle Event's for December

Join the Senior Shuttle car pool! The Senior Shuttle is a volunteer driven van available to assist seniors with grocery shopping and small day trips, sorry we don't do medical appointment's. We are currently offering weekly shopping trips to various locations in Placerville and Cameron Park. In addition, we are offering a shopping excursion to East Bidwell and WinCo Foods in Folsom. The service has a suggested donation of \$2.00 for local trip service to and from your home, and \$5.00 for trips outside of El Dorado County. Seating is limited, so call and make your reservation today! ***The Senior Shuttle is not wheel-chair accessible.* Please call 530-621-6369 for questions and reservations.



Placerville Area- Monday's

November 7- Grocery
Placerville Area Monday's
December 5- Grocery Outlet & Dollar Tree, Broadway
December 12- Savemart, Kmart & Safeway
December 19 - Walmart

Rescue, Georgetown and Coloma Area- Tuesday's

December 6 - Safeway and Belair Market
December 13 - Walmart
December 20- Folsom Shopping

Cameron Park, Shingle Springs, EDH Area- Wednesday's

December 7—Fork Lift and Farmers Market
December 14 - Safeway , Bel Air, Dollar Store
December 21 - Target

Camino, Pollock Pines Area- Thursday's

December 1 —Safeway in Pollock Pines
December 8 — Broadway Shopping
December 15 - Walmart and Kmart

Special Events Friday's- Mark Your Calendar!

December 2 — WinCo Foods, Folsom
December 9 - Folsom Outlets
December 16 - Sunrise Shopping



Need Help With Your Computer?

Don is here to help with all your computer questions! Come by the Senior Resource Computer Room, located in the Placerville Senior Center, 937 Spring Street. Don is able to offer computer instruction and assistance to seniors 60 and over.

Don can help with PC hardware questions, Microsoft Windows, iPADS, iPhones, Word and Excel. Please visit our Senior Resource Computer Room on Friday's from 9am to 12pm. No reservations necessary and drop-ins are welcome. For questions, please call 530-621-6150.

MOVIE DAY

Enjoy **POPCORN** and a **MOVIE!**

Movies at the Placerville Senior Center every Friday. Movies start after lunch at 1:30 p.m in the Dining Room. Complimentary popcorn is provided.

December 2 **Into the Woods** A witch tasks a childless baker and his wife with procuring magical items from classic fairy tales to reverse the curse put on their family tree. Starring: Meryl Streep and Anna Kendrick

December 9 **Finding Altamira** Life and events of the man who realized one of the most important discoveries of the 19th century: Altamira's caves. Starring: Rupert Everett and Clement Sibony

December 16 **The Jungle Book** After a threat from the tiger Shere Khan forces him to flee the jungle, a man-cub named Mowgli embarks on a journey of self discovery. Starring: Bill Murray and Neel Sethi

December 23 **NO MOVIE NO MOVIE SHOWING THIS DAY**

December 30 **Love and Friendship** Lady Susan Vernon takes up temporary residence at her in-laws' estate and determined to be a matchmaker for her daughter Frederica. Starring: Kate Beckinsale and Chloe Sevigny

Be Winter Wise

Keep yourself, your family, and your pets healthy and safe during cold weather

Taking preventive action is your best defense against having to deal with cold-weather conditions. Preparing your home and car in advance of winter emergencies can reduce the risk of weather-related health problems.

- **Plan ahead.** Winterize your disaster/emergency kits. Add a jacket, sturdy shoes, a hat, mittens and scarf. Include a sleeping bag or warm blanket. Keep your emergency preparedness kit in an accessible place. Have several days' supply of food that needs no cooking or refrigeration. Store extra water in clean containers or purchase bottled water. Include special items you may need for any personal or family medical conditions. Remember your pets.
- **Know your neighbors.** Check on each other regularly. Our neighbors are often our 'first responders.'
- **Listen to weather forecasts regularly.** Although periods of extreme cold cannot always be predicted far in advance, weather forecasts can sometimes provide you with several days' notice.
- **Prepare your home for winter.** Have a plan for power outages. Heat your home safely. Have your heating system or fireplace/woodstove flues inspected. Check your carbon monoxide



and smoke detectors. Insulate outdoor water pipes so your water supply will be less likely to freeze. As you are able, weatherproof your home by adding weather stripping around doors and windows.

- **Get your car ready, too.** Have maintenance service on your vehicle as recommended. Check road conditions before traveling. Keep a small emergency aid kit in your car and include a first aid kit; flashlight; blanket; cell phone charger; bottled water; nonperishable snacks and a 'help' flag or brightly colored cloth that can be tied to the car antenna. If you travel with your pet regularly, make a car kit for your pet. Keep the gas tank near full and tell your family, a friend or neighbor of your travel plans.

To learn more about emergency preparedness and explore the details of making an emergency kit, visit the El Dorado County Emergency Preparedness & Response website:

www.edcgov.us/Preparedness/

Or Like us on Facebook: www.facebook.com/edcpreparedness

AARP Smart Driver Course

The AARP Smart Driver™ Course is the nation's first and largest refresher course for drivers age 50 and older. It has given millions of drivers the skills and tools they need to drive safely on today's roads, allowing them to remain independent for many years to come. There are no tests to pass - just useful information to keep you safe on the road! AARP has developed an 8-hour classroom course to help drivers 50 years or older refresh those skills.

2017 Dates are Coming Out Soon! Classes will be hosted throughout the month in Placerville, El Dorado Hills, Pollock Pines, and Cameron Park.

Participants must attend both days of the course to receive a certificate of completion. The class fee is \$15 for AARP members, and \$20 for non-AARP members. Pre-registration is required. For more information, additional class locations and/or registration forms, please call the Department of Health and Human Services Agency at 530-621-6333.

Christmas Tea at the Shakespeare

Celebrate the joys of the holiday season with the "Christmas Tea at the Shakespeare" on Saturday, December 3. The historic Placerville Shakespeare Club will be resplendent with Christmas magic beginning with a giant decorated Christmas tree in the Great Room.

A Tea Party will begin with all the trimmings will be presented which will delight all ages. While sipping tea or hot chocolate you will be entertained with festive music, colorful dancers and perhaps a visit from Santa. An exciting Silent Auction with items for all ages will be offered.



The Placerville Clubhouse at 2940 Bedford Avenue, doors will open at 1:00 p.m. with tea served at 2:00 p.m. Adult tickets \$20 and children under 13, tickets are \$10. For tickets, please call Sari at 530-622-4158 or Camille at 831-540-5247. www.placerville-shakespeare.com

Strengthen Your “Trunk”

O Christmas Tree, O Christmas Tree how lovely are your branches. A traditional Christmas Carol sure, but it begs the question, what makes the branches so “lovely”? Is it the decorations it boasts during the holiday season or something more structural, like the sturdiness of the frame? When searching for the perfect Christmas tree, what draws us to pick a certain one? Clearly

there are no decorations on the tree when we pick it from the lot or the forest. So what are we looking for exactly?

Does it lean, is it full, or are the limbs sparse and weak like the “Charlie Brown Christmas Tree” cliché? It’s the esthetics of the tree that draw our eyes to notice it, is it not? I often think of what makes one tree look weak while another robust? It must be the nutrients in the soil, don’t you think? The same is

true for humans. Our structure or stature is also determined by what nutrients we get out of our “soil”, in our case food. Calcium, Vitamin D, Vitamin K, and Vitamin C all play a key role in the development of the human (bone) structure.

The cornerstone of healthy bones comes from calcium. Most Americans do not get enough in their daily diet. Dairy



products, cooking greens like broccoli and kale, and calcium fortified foods all help to meet the daily requirement of 1200 mg for women over 51 and males over 71. But that’s not all; we also have to be mindful of the medicines we are taking as they could inhibit the body’s ability to absorb this bone-essential nutrient. Acid reducing

Trunk cont. on page 9

6 Western Slope Activities

Senior Hikers...

Tuesday, December 14th- Christmas Luncheon at Cold Springs Country Club, 11:30 a.m. - 1:30 p.m. Chris 672-8380.

Tuesday, December 13th- Monroe Trail. Carole 644-6018.

Tuesday, December 27th Forebay. Elly 644-1410.

For hikes wear hiking shoes, bring lunch, water, bug spray, hiking stick, and usual necessities. Hikes are five miles max, unless noted. Meet at the Placerville Senior Center at 7:30 a.m. Hike information only, call Chris at 672-8380.

Things to Do!

NEW CLASS- Creative Writing Class-Friday's at 10 a.m. Placerville Senior Center.

Pilates Class returns to the Placerville Senior Center on Tuesday's from 11 a.m. to 12:30 p.m.

Qigong Class- Gentle exercise composed of movements. Held at the Placerville Senior Center, Tuesday's at 1 p.m.

Senior Trips

All trips, unless otherwise noted, include AllWest Transportation, tickets, lunch & driver gratuities. For more

information call 621-6255.

Day at the Races-January 26th, 2017. Admission to reserved seats at Golden Gate Field, buffet lunch at the Turf Club. \$95pp.

Bidwell Mansion-February 20th, 2017. This is a 26 room victorian museum in Chico. Lunch included. \$120pp.

Wonder Valley Resort-March 13-16, 2017. This is one of the best trips we have offered. Stay at Wonder Valley Resory, Chef's choice meals, hosted happy hours nightly, blossom/fruit tour, Simonian Farm, Wine tasting, tour of Forestier Underground

Tours...too much to list. \$725 dbl/ single add \$125.

Sister Act-March 29th, 2017. Visit the East Sonora Theatre and watch Sister Act, lunch at Willow Steak House. \$120pp.

San Francisco Flower Show- April 5th, 2017. Admission to this annual show at the San Mateo Events Center. \$85pp.

USS Potomac-April 19, 2017. Enjoy day on this Cruise and lunch aboard included. \$135pp.

Bridge to Bridge-May 10, 2017. Lunch at Fog Harbor Fish House. Cruise on the Red and White Fleet. \$125pp.

Community Activities

UPCOMING COMMUNITY EVENTS

Santa Run- Saturday, December 3, 2016. Check in at 7am; Run starts at 8am. Kick off your Christmas Holiday with the 5k run/walk. Race begins and ends at the Cameron Park Community Center. Pre-registration fee \$25 adults; \$15 ages 17 & under. Breakfast included!

8th Annual Hangtown Christmas Parade—Sunday, December 4, 2016 1:00 p.m. “37th” Annual Hangtown Christmas Parade is coming again to Historic Placerville. Presented by Mountain Democrat. A McIntire Family Tradition.

Paintnite: Drink Creatively—Tuesday, December 13, 2016 from 7:00 - 9:00 p.m. Join us for a glass of wine and fun night of painting at Pizza Factory of Placerville. These classes do not require any painting skills. The instructor walks you through painting each picture step by step. Class includes all supplies needed to take a finished painting home! Arrive early for drinks and dinner and to get a great seat! Food and drink not included. \$25 after you use coupon code: CreateYourNite for \$20 off.

Third Saturday Art Walk—Saturday, December 17, 2016 from 5:00 - 9:00 p.m. Art galleries and merchants stay open late to host changing art shows and late night shopping and dining. Refreshments, demonstrations and entertainment. The art walks starts after 5:00 and runs until about 9:00 pm

Peace Love and Joy Concert—Sunday, December 18, 2016 3:00 - 5:00 p.m. The Cantare Chorale of the Sierra Foothills will perform “Peace Love and Joy” locally this holiday season at The Placerville Church of the Nazarene on Sunday afternoon December 18th. <http://www.cantarechorale.com>

CHECK OUT THESE OTHER ACTIVITIES BEING OFFERED IN YOUR COMMUNITY

EL DORADO HILLS GILMORE CENTER

For reservations or meeting details, please call 916-358-3575 or www.edhcsd.org -Some fees apply-Not a complete list of activities.
 Bus Outing: Placer Pops Chorale, A Holiday Homecoming, Dec 10, \$38
 Wreath Making with Natural Materials, Th, Dec 1, 10am, \$10
 iPad 101, Tu, Dec 6, 1pm
 Ballroom Dance Party, Th, Dec 8
 Get Your Photos Out of Chaos, Fr, Dec 9, \$25
 Cheesecake 101, Fri, Dec 9, \$10
 Brain Connections, Fri, 12/16, 10am
 Grief Support Group, Tue, Dec 13, 6:30pm
 Caregiver Support Group, Tue, Dec 20, 5:30pm
 Caregiver Support Group, Th, Dec 29, 10:30am

CAMERON PARKCSD-Mature Adults

For info., call 677-2231 or www.cameronpark.org
 Every Monday & Friday at Noon is the Senior Nutrition Program
 Bridge every Monday at 1pm & Wednesday at 9:30am
 December 1 – Medicare 101, 10am
 December – Modified Zumba (every Tues/Thurs at 9am)
 December – Chair Yoga (Mondays at 1:30pm)
 December 13 – Social Security: How to Pay Less or Nothing in Taxes, 6:30pm
 December 13 – Brain Health Activities, 10:30am & Bingo at 1pm
 December 14 – Sacramento Jazz Orchestra Holiday Concert, 7pm
 December 15 – Gift Card Play Day, 10am (Bring Canned Goods to enter)
 December 20 – Holiday Celebration, 10am
 December 21 – Free Senior Legal Counseling, 10am
 December 27 – Short Story Discussion Group, 1pm

	Monday	Tuesday	Wednesday	Thursday	Friday
South Lake Tahoe Senior Center	9 a.m. Pool Exercise 12 p.m. Lunch 1 p.m. Mah Jong	9 a.m. Pool Exercise 10 a.m. Brush Up Bridge 10:45 a.m. Fitness Class 12 p.m. Lunch 1 p.m. Duplicate Bridge 1:00 p.m. Pottery Class	9 a.m. Pool Exercise 10 a.m. Line Dance 10 a.m. Quilters Group 12 p.m. Lunch 1 p.m. Painting 1:15 p.m. Social Bingo	9 a.m. Pool Exercise 9 a.m. Pottery Class 9:30 Men’s Bridge 12 p.m. Lunch 1 p.m. Duplicate Bridge	9 a.m. Pool Exercise 10:45 a.m. Fitness Class 12 p.m. Lunch 1 p.m. Dominoes Group 1 p.m. Party Bridge

El Dorado County Senior Services-For a complete list of services available in El Dorado County, please call the Senior Information and Assistance Program at (530) 621-6369 or 1-800-510-2020.
Caregiver Support Group-2nd Thursday of each month from 5:30 - 7 pm, SLT Senior Center. Contact Penny (530) 541-2304.

Widowed Persons Association of California, South Lake Tahoe Chapter – (530) 542-4912. Meets the last Sunday of the month, 1 p.m. Call for location and other meeting times.
Bingo meets the 2nd Saturday at 5:30 p.m. SLT Senior Center.

SCAM OF THE MONTH

Don't be scammed by Cancer Charities

In the spring of 2016, the Federal Trade Commission (FTC) charged four national cancer charities (the Cancer Fund of America, Cancer Support Services, the Children's Cancer Fund of America and the Breast Cancer Society) with scamming consumers out of \$187 million.

In order to avoid these scams, be sure to check the charity's rating on charitynavigator.org. Before giving cash to door to door solicitors or to telemarketers, ask for the charity's information so that you can research their cause before donating. The best thing that you can do to avoid being scammed is to be wary and trust your gut.

Source: www.aarp.org/money/scams-fraud

The Custom of Kissing Under the Mistletoe

The custom of kissing under the mistletoe could possibly be related to a Scandinavian goddess. Frigga, the goddess of love, marriage, and destiny in Norse mythology, is strongly associated with mistletoe, which has been used as a decoration in homes for thousands of years.



According to Scandinavian legend, the god Balder the Beautiful was killed by a spear of mistletoe and his grieving mother Frigg, who banished the plant to the top of trees. When Balder came back to life, Frigg made mistletoe a symbol of love.

In Brittany, France, the plant is known as Herbe de la Croix because it is thought that Christ's cross was made of mistletoe wood.

Mistletoe is associated with many pagan rituals. In fact, the Christian church disliked the plant so much, thanks to its pagan associations, that it forbade its use in any form. Some English churches continued this ban as late as the 20th century. Druids believed mistletoe growing on oak trees was the most sacred form of the plant and that it offered protection from all evil, as well as being the source of much magic.

The early Christian church banned this use of mistletoe because of its association with Druids. The mystery of the mistletoe's method of reproduction led many people to link the plant with spontaneous generation, fertility and aphrodisiacs. In medieval times, women wishing to conceive would wrap mistletoe around their waists and wrists to increase their fertility.

Holly became a Christian substitute for mistletoe, which is why we 'deck the halls' with it. The sharply pointed leaves in holly were supposed to symbolize the thorns in Christ's crown and the red berries were to symbolize his blood.

Trunk cont. from page 5

medications like Protonix, Prevacid, or Prilosec, anti-seizure medication, and long term use of steroids like prednisone can all be damaging to your bones.

Equally important to bone health, is Vitamin D which is necessary for optimal calcium absorption. Although it is hard to get this vitamin in our diet, a little sun and a supplement taken at least four times per week of 1000 IU's should suffice.

Vitamin K is often overlooked as a nutrient of importance and that can be a problem, especially for patients on the blood thinning medication, Coumadin. These patients are advised to limit their Vitamin K intake (which is mostly found in leafy greens like kale, spinach, as well as green tea) as it inhibits the blood thinning effect of this medication. This vitamin is thought to strengthen the bone by stimulating osteocalcin, a protein essential for bone strength.

Sure, all of these nutrients are of utmost importance to the health of our bones, but there are some other supportive ones as well that are worth mentioning. Vitamin C, in addition to enhancing bone

density, also helps form the connective tissue collagen that holds our bones together. Phytoestrogens from soy, when used in place of animal protein, shows promising results on bone health as well. Not to mention manganese, which is plentiful in pineapple, and helps absorb bone-building minerals in our diet.

Diets rich in fruits and vegetables also help our bones by providing high amounts of potassium, magnesium which preserve bone strength and help lower blood pressure. High blood pressure is problematic because scientists believe it promotes calcium loss.

And last but not least, a diet high in B-vitamins like folate, B6 and B12 all help lower homocysteine levels, an amino acid that is often implicated in osteoporosis.

So as you prepare to choose your sturdy, robust tree or your Charlie Brown, and while you inspect it from limb to limb to ensure its viability remember your own "bone" structure and go grab a glass of eggnog, rich in bone-building nutrients! Happy holidays, and see you next year. **Nutrition Notes by Natalie**

Understanding Medigap Policies

There are two ways to receive your Medicare benefits: Enrolling in a Medicare Advantage plan such as a Health Maintenance Organization (HMO), e.g. Kaiser or AARP Medicare Complete, or enrolling in 'Original Medicare' with the option of purchasing a

Medicare supplement also known as a Medigap policy. Medicare helps pay for a wide variety of health services, from flu shots to hospital stays to hospice care. But it doesn't cover everything, including all of your out-of-pocket costs.

Many services covered by Medicare require co-payments, co-insurance and deductibles. You can purchase supplemental insurance to cover these "gaps" in Medicare. Some Medigap policies also cover certain benefits that Medicare does not, such as emergency care in a foreign country.

If you have Medicare Parts A and B, and purchase a Medigap policy, Medicare will pay its share of the Medicare-approved amount for covered health services. Your Medigap policy will then pay its share.

You must pay for the Medigap policy yourself. They are sold through private insurance companies, but you can only buy one if you have traditional Medicare, you cannot purchase a Medigap policy if you are enrolled in a Medicare Advantage plan.

Here are some of the costs that Medigap policies often cover:

- Part A and Part B deductibles
- Medicare Part B (medical) co-insurance or co-pays;
- Blood (first three pints);
- Skilled nursing facility co-insurance;.

Medigap policies generally do not cover long-term care (like care in a nursing home), vision or dental services, hearing aids, eyeglasses or private-duty nursing.

Every Medigap policy must follow federal and state laws designed to protect you. Medigap insurance companies can only sell you a "standardized" Medigap policy identified in most states by the letters A, B, C, D, F, G, K, L, M, N. Each standardized policy must offer the same benefits, no matter which company sells it.

So, beware when shopping for a Medigap policy: Cost is usually the only difference between Medigap policies with the same letter



sold by different companies.

And there can be significant differences in how much various insurers charge for exactly the same coverage. The California Department of Insurance website (<http://www.insurance.ca.gov>) provides detailed information on Medigap policies and sample rates charged by different insurance carriers.

The best time to buy a Medigap policy is when you first enroll into Medicare Part B when you have "Guaranteed Issue" rights. Guaranteed Issue assures that you can purchase

any Medigap policy sold in California with no questions about pre-existing conditions and at the least cost for your age. Your Guaranteed Issue period starts automatically when you first enroll into Medicare Part B and lasts for six months. If you decide to purchase a Medigap policy when you do not have Guaranteed Issue, insurance companies are generally allowed to use medical underwriting to decide whether to accept your application and how much to charge you for a Medigap policy.

Other points to be aware of when considering purchase of a Medigap policy:

- You must have Medicare Part A and Part B in order to buy a Medigap policy
- A Medigap policy covers only one person. If you and your spouse both want Medigap coverage, you must each buy a separate policy;
- You pay the private insurer a monthly premium for your Medigap policy, in addition to the monthly Part B premium that you pay to Medicare;
- Any standardized Medigap policy is guaranteed renewable even if you have health problems. This means the insurance company cannot cancel your Medigap policy as long as you pay the premium.

In El Dorado County you can get answers to your Medicare questions by talking with a registered HICAP counselor (Health Insurance Counseling and Advocacy Program). Services are free, unbiased and available by appointment in Placerville, El Dorado Hills and So. Lake Tahoe. Call El Dorado County at 530-621-6369.

Based on article by David Sayen, former Medicare Regional Administrator for California

Senior News



Volunteer AARP Tax Counselors Needed for the 2016 Tax Season

There are a few openings for Volunteer Tax-Aide counselors for the 2016 tax season to provide free personal income tax assistance in El Dorado County, for seniors and low to moderate income residents, under the AARP Tax-Aide program. The program operates February 1 through April 15, 2017.

Volunteers are asked to work a minimum of four hours per week. Self-study materials are provided in November. Classroom training on Federal and California income taxes and form preparation takes place in January. Computer knowledge is required, as all returns are prepared with software provided by the IRS for electronic filing.

The AARP Foundation Tax-Aide is presented in cooperation with the Internal Revenue Service and the State Franchise/Tax.

Please contact Steven Brown, District Coordinator for El Dorado County at dceldorado@gmail.com or 530-622-5510.



Commission on Aging

The El Dorado County Area Agency on Aging has a Commission on Aging (COA) that serves as an Advisory Board to the County Board of Supervisors. The 14 members of the COA are appointed and represent all parts of the county. Various committees work hard to recommend services that help seniors survive in this ever more complicated world we live in.

www.2nd50yrs.org

For more information about the COA or for a schedule of upcoming meetings, please call (530) 642-4833.

Department of Human Services Meetings and Programs

Senior Day Care Caregiver Support Groups/Meetings

After a while, providing care to a relative or close friend with a chronic health condition, such as dementia, can take its toll. Join us to gain support and insight.

“My Time” Caregiver Gathering

Friday, December 2nd from 1:30 p.m. to 3:00 p.m.
location: Placerville Senior Center, 937 Spring Street. For more information, please call 530-621-6180.

El Dorado Hills Support Group

“My Time EDH” Support group for care partners of people with dementia. The next meeting will be December 29th, 10:30 a.m.-Noon. Free respite care is provided during My Time. For questions, 916-358-3560.

The Divide Caregiver Support

This Caregiver Support Group is for persons who are caring for a spouse, parent, relative, or friend and wish to receive practical tips and information on how to make their caregiving journey successful. Group meets the 2nd Tuesday afternoon of each month. 2:30-4:00 p.m. Greenwood Community Center, 4401 HWY 193-next to CCC. Please call 530-621-6192 for more information.

Senior Peer Counseling

Offers counseling services to adults 55 years or older enabling them to make choices and changes for personal growth. For more information, call (530) 621-6304.

Telephone Reassurance Program

The You Are Not Alone (YANA) Program is a FREE telephone calling service that provides daily phone calls to seniors. For more information, call (530) 621-6255.

What to do With a Tax Refund

Getting a tax refund? Resist the temptation to splurge and consider 10 tips to be smart about your money

And why not? The IRS says the average refund issued so far in 2015 is \$3,120. It's easy to blow a nice windfall like that by shopping, taking a vacation or buying some high-end electronics. The better financial move is to use that refund wisely. Here's how:

1. Boost your emergency savings fund
Most financial advisers recommend having an emergency fund equal to at least six months' worth of your expenses. That safety net could come in handy when the unexpected happens, such as an illness, job loss or the death of a spouse. "If you are lucky enough to get a tax refund, send half of it to savings," says certified financial planner Donna Skeels Cygan, owner of Sage Future Financial LLC and the author of *The Joy of Financial Security*. "Saving more money is one of the best commitments you can make," she says, noting that more than one-fourth of

Americans have no emergency savings.

2. Pay down debt
Whether it's credit card debt, an auto loan or even college bills, if you're 50 or older, now is the time to start aggressively slashing these debts. Student loans seem to be especially burdensome for people 65 and over. A report by the U.S. Government Accountability Office found that even though Americans ages 65 to 74 accounted for just 4 percent of federal loans outstanding, these borrowers still owed a collective \$18.2 billion. And they have much higher default rates.

3. Open an individual retirement account
Socking away money in an IRA may lower your tax bill, and it increases your retirement security. In 2015, the maximum contribution you can make to a Roth IRA or traditional IRA is \$5,500,

depending on your income and tax filing status. Individuals 50 and over can make an additional "catch-up" contribution of \$1,000. Making your IRA contribution before April 15, 2015, allows you to claim it on your 2014 return.

4. Pay down your mortgage
Owing money on a house can be a big burden. "While there is really no escaping the hefty debt of a mortgage, making even one extra mortgage payment a year could end up saving you thousands in interest over the years," says retirement specialist Scott Cramer, president of Cramer & Rauchegger.

5. Make home improvements
The annual energy bill for a typical single-family home is roughly \$2,200, according to 2009 figures from the U.S. Environmental Protection Agency's Energy

Tax cont. on back page

1-800-510-2020

Toll Free
One-Stop Shopping
for Senior Services
Statewide

FRUSTRATED by having to remember a host of different telephone numbers to get information about senior services in El Dorado County?

1-800-510-2020

Senior Times
\$5 Donation for 12 issues!

Name _____

Address _____

City _____ State _____ Zip _____

Phone _____

Please sign me up for: 1 year _____ (\$5) 2 years _____ (\$10)

Cash and Checks are Accepted. Please make checks payable to: "Senior Times"

Mail to: Senior Times
Department of Human Services,
937 Spring Street, Placerville, CA 95667

Senior Times

Non - Profit Organization
U.S. Postage Paid
Placerville, CA 95667
Permit No. 293
Return Service Requested

Community Meetings

Placerville Fellowship and Newcomers

Open to all newcomers and residents of El Dorado County. Luncheon meeting is held on the 3rd Thursday of each month. 626-5241.

Stroke Education and Support Group

Meets at 681 Main Street, room 208, Placerville 4th Wednesday of each month, Brown Bag Lunch – 12:00 to 1:00 p.m. For more information, call 626-2642.

Widowed Persons Association

"The Widowed Persons Assoc. of CA" (WPAC) meets monthly for lunch. This is an opportunity for widowed men & women to take part in planned social activities. For more information, 391-4154.

Golfers!! Bowlers!! RVrs!! Fishers!!

SIR is a non-profit organization of men retired from full time employment. We have a monthly luncheon meeting and a guest speaker. No dues. For more information, call 644-1405.

POETRY FOR ALL

Poetic License, a poetry read-

around, Saturday, December 24th from 2-4 p.m. at the Placerville Senior Center. All ages welcome. The event is free.

Bring your own poems to share; read from your favorite poets; or just come to listen.

Poetry in Motion, a poetry read-

around, Monday, December 26th from 6-7 p.m. at the Placerville Senior Center. All ages welcome. The event is free.

Bring your own poems to share; read from your favorite poets; or just come to listen.

Tax. cont. from page 11

Star program. You can do small repairs like sealing the heating and cooling ducts that run through your garage, attic, crawl space or unheated basement. Purchasing a solar water heater may net you a tax credit. Even without a tax perk, going energy efficient is money well-spent.

6. Donate to charity

If you don't really need the cash, use your refund to support a worthy cause. Be sure to get a receipt and also make sure you're contributing only to an IRS-approved 501(c)(3). That way, you can get a tax deduction next year for your generosity.

7. Open or contribute to a 529 plan

A 529 is a college savings plan used to help fund your child's or grandchild's higher education. With rising tuition prices, many families need all the aid they can get. You can learn more and open an account at Savingforcollege.com.

8. Invest in your career

Take a class to learn something new, attend an industry conference or get an annual membership in a trade group where you can network and enhance your career prospects. These efforts could help with your current job or set you up for a fulfilling second act.

9. Prepay an annual expense

Instead of doling out money each month for bills like car insurance or cellphone service, use your refund to prepay the annual cost of one or more monthly expenses.

10. Apply your refund toward next year's tax bill

If you routinely owe taxes or if you make estimated tax payments (as do many entrepreneurs), you can apply all or part of your income tax refund toward next year's tax bill. Making estimated payments can help you avoid underpayment penalties on next year's return. Line 77 of the IRS 1040 form lets you designate the exact amount of your refund you'd like applied to your estimated taxes.

Finally, if you're getting a big refund check, some would argue you probably haven't been doing the best financial planning. You might want to consider not getting a refund next year and instead taking home more money on a regular basis. Form W-4, which your employer gives you, indicates your filing status and allowances. The more exemptions you claim, the less tax your employer withholds from your paycheck.

"Although most people like a big tax refund at the end of the year, this simply means you are giving the government an interest-free loan. When you put it in those terms, that check from the IRS doesn't seem so attractive anymore," says CPA John Vento, president of a New York City-based accounting firm that bears his name. "Trust me, there is no easier way to improve your cash flow than by adjusting your exemptions so that you are not overpaying your tax with each paycheck."

Disclaimer: Any listed Community Events and Meetings and any other non-County events listed in the Senior Times are not represented or provided by El Dorado County Health and Human Services Agency and do not reflect the views or opinions of the Agency. For information regarding events, dates, locations, etc., please call the organization directly. Thank You.