

# the lisbon link

August/September 2011

Senator EDITH PRAGUE

September 14

1:00

Lisbon Senior Center

Edith will be here to let you know what's going on in Hartford, with supplemental Insurance and to answer your questions

The Lisbon Commission on Aging is made up of nine members appointed by the Board of Selectmen to serve two year terms. The COA sets policies and guidelines for the Senior Center, assesses the needs of Lisbon seniors and their families. The COA meets the 1st Monday of the month at the Senior Center at 7:00. The COA presently has one opening. If you are interested in volunteering, talk with Judy or Lee Szruba. Mail or drop off a note to the COA asking to be considered to fill the opening.

The Shooting Stars held elections for Committees in June. Sunshine continue to be Carolyn Benker. Refreshments is Richard Driscoll & Glenna Morin. Travel is Louise Dumaine, Pauline Tait & Dot Coggins. Nominating Glenna Morin, Sandra Oldfield & Dot Coggins. Audit is Richard Driscoll & Dot Murray.

Wed. Afghan makers are looking for knitted worsted yarn, mostly white (NO black-we have lots), crochet hooks and knitters & choceters to join the group. We'd love to have you.

## SNAPSHOT OF AUGUST

- 3 10:15 Ex Bd
- 4 10:15 budget committee
- 9 10:15 travel committee
- 10 12:30 Shooting Star Meeting
- 11 12:30 Grandparent Houdini
- 12 lunch bunch to Skipper's
- 19 6:00pm regional Art Show
- 21 Bradley Playhouse
- 23 Enhanced Benefits Counseling
- 25 10:15 Blowout Bingo  
10:45 advanced directive workshop
- 31 10:00 Medicare prescription brown bag  
and mini clinic
- 31 IT'S YOUR BIRTHDAY




## Back To School

## SNAPSHOT OF SEPTEMBER

- 5 LABOR DAY closed
- 6 macaroni and cheese cookoff and the  
game "I'm Sorry"
- 7 Ex Board
- 9 lunch bunch to Infinity Palace
- 13 and 27 Enhanced Benefits Counseling
- 14 12:00 Shooting Star meeting  
1:00 Senator Prague
- 17 PICKLEBALL demos at Lisbon Meadows
- 22 fall breakfast  
games  
food label reading
- 23 AARP driving class

# Medicare's Annual Enrollment Period is Moving Up!

Out with the old... **New Annual Enrollment begins** and Ends On.....

Starting this year, the New Annual Enrollment Period for Medicare Part D and Medicare Advantage Plans begins October 15, 2011 and ends on December 7, 2011 !

### MARK YOUR CALENDARS !

For help in evaluating & comparing plans call CHOICES at Senior Resources

You Have CHOICES



1-800-994-9422

Senior Resources  
AGENCY ON AGING

860-887-3561  
www.SeniorResourcesEC.org

## Programs to Help with Exempt Medications

- ▶ The largest gap in coverage as a result of the changes to ConnPACE effective July 1, 2011 will be the coverage of Exempt Medications.
- ▶ Programs that could help include
  - ▶ Partnership for Prescription Assistance
  - ▶ [www.pparx.org](http://www.pparx.org)
  - ▶ Needy Meds
  - ▶ [www.needymeds.org](http://www.needymeds.org)
  - ▶ RxAssist
  - ▶ [www.rxassist.org](http://www.rxassist.org)
- ▶ Pharmacy specific assistance programs such as the \$4 formulary with Target, Walmart, Costco, Sams Club, etc....

# It's your BIRTHDAY

August 31, 2011

10:00 prescription brown bag & mini clinic - bring in your meds & the pharmacist will review them with you.

11:30 lunch

12:30 entertainment by Richard Breen

1:30, Trivia bingo, pin the tail on the donkey, clothes pins in the bottle

2:00 bring a gift - get a gift \$5.00 value, wrapped

2:15 cake and ice cream

2:30 50/25/25 raffle drawing

50% Lisbon/Preston entertainment fund

25% birthday kid

25% birthday kid

## Regional Art Show & Reception

Friday, August 19, 2011

6:00 pm

Please join us as we showcase the winners of our local senior center art shows!

Crowning of the regional winners will be in the following areas~

Oil \* Acrylics \* Watercolor

Pastels \* Charcoal

Photography \* Sculpture

Pencil \* Pen\* Ink

Light refreshments will be served

Groton Senior Center

102 Newtown Road Groton, Ct. 06340

(860) 441-6785

# August 2011

Always keep your words soft and sweet, just in case you have to eat them!

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday																																																																																																								
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# September 2011

Accept that some days you're the pigeon, and some days you're the statue.

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Macaroni and cheese cookoff

Sept. 6th at 11:30

Be a chef, be a judge, be here

We need three batches of mac & cheese

could you make one for us - please!!

Call Judy if you can & we'll all taste test

followed by "I'm Sorry" - bring a wrapped

item

We're new  
we're different  
and  
we're looking for help

The Travel Committee of  
Louise Dumaine, Pauline Taft and Dot Coggins  
will be meeting August 9th to  
plan 2012 travel

Give us your ideas or write them down.  
We hope to have successful trips  
with your help

## PICKLEBALL

it's fun, it's exercise, it's for all ages

Pickleball is a little bit tennis, a little badminton,  
a little ping pong and you use a wiffle ball. We  
will be at the new tennis courts on Sept. 17th.  
See how to play. Try it out. Make plans to join  
us. Learn to play and then borrow our stuff so  
you and friends can play.

We are on summer break right now. It's just  
way to hot!!  
Check with us at Fall Festival for the NEW play  
schedule.

### Grandparent Houdini

August 11 at 12:30

\$5.00

unforgettable, entertaining and fun!!  
Bring one grandchild with you and  
Learn 4 easy to master MAGIC TRICKS.  
receive a MAGIC KIT and receive a  
MAGIC WAND!

sign up early - limited seating

The Courthouse for lunch on your own &  
Bradley Playhouse

August 21 The Producers

October 23 Nevermore

December 4 Annie

all 3 for \$65.00 or \$25.00 each

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AARP driving class

September 23, 2011

starting at 9:30

breaking for lunch at 11:30

over by 2:30

\$12 for AARP members \$14 for nonmembers

When you take this class you can save up to  
10% off your auto insurance for 2 or 3 years.  
Call your insurance company for the discounts  
they give.

Fall Breakfast

September 22

9:00am

Apple Cheddar breakfast bread pudding

scrambled eggs

overnight fruit cup

OJ, coffee, tea

\$4.00

no sign up necessary

followed by games

speaker at 11:00 covering food labels

Fall Festival Events

Sept. 9 bingo-doors open at 6 starts at 7

Sept. 10 guitar hero competition

Sept. 16 LCS youth dance 7:00-10:00

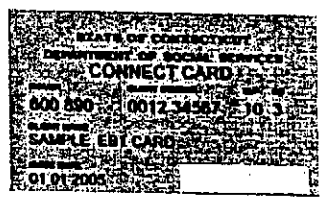
Sept. 17 road race 10:00am

classic car show 3 to 6

chowder and fritters 4:30

all activities will be at the Community Center and  
the car show at the Lisbon Meadows on Rt 169

The Gray Connect Card	Will Pay For	Do Ask Yourself
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**Your Monthly Part B Premium**

**Your Part A Hospital Deductible**

**Your Part B Annual Deductible**

**Your Stay at A Skilled Nursing Facility from days 21-100**

**Medicaid Doctors**  
 Note: If you go to a Doctor that does **NOT** accept the "Connect Card", Medicare will still pay 80% for Medicare covered services, you will be responsible for 20%

CAT Scans, MRI's etc. please check with facility to see if they will accept the "Connect Card" If not Medicare will pay 80% you will be responsible for 20%

**DO You need Supplemental Insurance/Medigap or a Medicare Advantage Plan?**

**Do you see many specialists that do not take the "Connect Card"?**

**Do your travel out of State often?** The Connect Card only covers you in CT.

**Do you need a special Hospital that does not accept the "Connect Card"?**

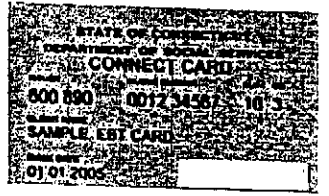
**This is a choice that you have to make.**

**OVER**

For more information  
 Please contact  
**CHOICES**  
 1-800-994-9422



The Gray Connect Card	DON'T	DO
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**DO NOT USE THE CONNECT CARD**  
 If you have Medigap/Supplemental Insurance. **CONTINUE** to use your insurance card.

**DO present your gray "Connect Card" if ALL of your doctors and medical providers ACCEPT CT Medicaid. If they do, then**

**Doctor bills:**  
 1<sup>st</sup> Medicare pays 80%  
 2<sup>nd</sup> ST of CT pays 20%

If your Doctor does not accept Medicaid, Medicare will pay 80% for Medicare covered services and you will be responsible for the 20%.

**Do Bring your Connect Card to the Pharmacy if you are not enrolled in a Part D Plan, the pharmacist can enroll you into a LINET program until you are enrolled into a Part D.**

**DO NOT**  
 Bring the Connect Card to the pharmacy if you are **already enrolled in a Medicare Part D Plan**

**Extra help** for prescriptions will automatically be updated in the computer systems at the Pharmacy. **NOTE: there is a delay.**

**Generics \$2.50**  
**Brand names \$6.30**

**OVER**

The Medicare Savings Program consists of three levels: **QMB**, **SLMB** and **ALMB**, all of which pay your Medicare Part B Premium.

Individuals who are approved at the **QMB** level will receive a gray "Connect Card"

**QMB** Level single, Income under \$1,943.12 per month/  
 Couple \$2,623.64 per month

# please read CONNPACE/MSP

With ConnPACE phasing out as of 7/1/2011, the State of Connecticut raised the limits of the Medicare Savings Program to make this program more accessible to higher income individuals. This is effective as of 7/1/2011.

The new limits are:

<b>QMB</b> – Qualified Medicare Beneficiary – this program will pay your monthly part B premium, also this program can pay for your Part A and Part B deductibles and co-insurance. You must use medical provider who accept Medicaid (T19). This program automatically qualifies you for the Extra Help/Low Income Subsidy for prescription drugs.	
Single	\$1943.12/month
Couple	\$2623.64/month

<b>SLMB</b> – Special Low Income Medicare Beneficiary – this program will pay your monthly Part B premium. This program automatically qualifies you for the Extra Help/Low Income Subsidy for prescription drugs.	
Single	\$2124.72/month
Couple	\$2868.84/month

<b>ALMB</b> – Additional Low Income Medicare Beneficiary - this program will pay your monthly Part B premium. This program automatically qualifies you for the Extra Help/Low Income Subsidy for prescription drugs. This program is subject to available program funding.	
Single	\$2260.92/month
Couple	\$3052.74/month

ALL ConnPACE clients received a letter from ConnPACE stating as of 7/1/2011 ConnPACE is no longer available. In the letter they were given an application for the Medicare Savings Program. Clients only need to complete that application if they **are not already on the Medicare Savings Program.**

**What does losing ConnPACE mean/who does this effect?** Keep in mind, ConnPACE **required** clients to have a Medicare Part D Prescription Drug Plan. It was the Part D – Prescription Drug Plan that paid for the prescription drugs – NOT ConnPACE. The only time a client would use ConnPACE is if they were taking a prescription drug that was **EXCLUDED** from the Medicare Part D formulary. Those exclude drugs are called Barbiturates or Benzodiazepines. I have attached a list of Barbiturates and Benzodiazepines to this email. This list was also included in the letter the ConnPACE sent. For any individual prescribed these medicines, they will now have to pay the FULL COST of the prescription. Until the years 2013 and 2014, there is simply no help available for those types of prescriptions.

# please read

## ConnPACE

### What's new?

The eligibility requirements for ConnPACE are changing after June 30, 2011. Persons eligible for Medicare will no longer be eligible for ConnPACE. There will be no coverage for exempt medications until 2013 for some and 2014 for others. The exempt medications are the barbiturates and benzodiazepines. Beneficiaries will be responsible for paying the full cost of these drugs. That is the some of the bad news, but the good news is those who had ConnPACE should be able to get the Medicare Savings Programs benefit. The income guidelines for QMB, SLMB and ALMB have been adjusted to equal the previous ConnPACE levels. This actually in most cases will provide an equal or better benefit.

On the MSPs you become automatically eligible for the Low Income Subsidy. This reduces the cost of formulary drugs to \$6.30 for brand names and \$2.50 for generics. It pays the full premium for a benchmark plan or a portion of the premium for a non benchmark plan. There is also the added bonus of having the Medicare B premium paid.

ConnPACE will continue to have income guidelines, but no asset limits

\$2091 per month for a single person

\$2816.66 for a married couple

As a quick review of persons eligible:

Persons 65 and older, not eligible for Medicare

18 or older with a disability

Individuals on Social Security Disability or Supplemental Security Income

The annual membership fee will continue to be \$45 and the cost of covered medications will be \$16.25 per refill.

The Annual Open Enrollment will be November 15th to December 31<sup>st</sup> with coverage effective on January 1<sup>st</sup> of the following year.

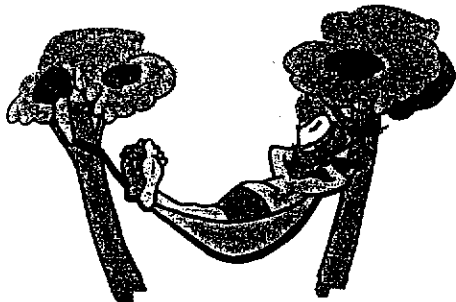
## What's a bone density test?

A bone density test uses special X-rays to measure the mineral content of your bones, usually around your lower spine, hip, wrist or forearm. These are typically the bones most likely to break if you have osteoporosis. The most widely used bone density test is the dual energy X-ray absorptiometry (DXA) test.

A bone density test takes only a few minutes, is painless and exposes you to much less radiation than does a regular X-ray. It can help detect low bone density, confirm a diagnosis of osteoporosis, predict your chances of future fractures and determine your rate of bone loss.

The National Osteoporosis Foundation recommends bone density testing if you're:

- A woman age 65 or older
- A postmenopausal woman under age 65 with one or more risk factors for osteoporosis, such as a family history of weak bones, long-term use of corticosteroids, or a petite, thin-boned body frame
- A man age 70 or older
- A man between age 50 and 70 with one or more risk factors for osteoporosis, such as a family history of weak bones, long-term use of corticosteroids, or a smaller, thin-boned body frame
- Older than age 50 and you've experienced a broken bone



 **care America**  
The Foundation of the  
American Academy of Ophthalmology

**EyeCare America provides  
medical eye care at no  
out-of-pocket cost for  
seniors age 65 and older.**



**Visit our new  
online referral center  
[www.eyecareamerica.org](http://www.eyecareamerica.org)  
to see within minutes if  
you are eligible to be  
matched with an EyeCare  
America volunteer  
ophthalmologist  
(Eye MD).**

## Know when it's an emergency

Some pain signals the need for immediate medical attention. Seek emergency medical care if you experience:

- ✦ Sudden or severe pain
- ✦ Pain or pressure in your chest or upper abdominal area
- ✦ A sudden severe headache or a change in vision
- ✦ Difficulty breathing or shortness of breath
- ✦ Fainting, sudden dizziness or weakness
- ✦ Severe or persistent vomiting or diarrhea
- ✦ Coughing or vomiting blood
- ✦ Uncontrolled bleeding
- ✦ Difficulty speaking
- ✦ Confusion or changes in mental status



## the 10 best states for retirement.

Here are all 10 best states for retirement according to Money-Rates.com:

1. New Hampshire
2. Hawaii
3. South Dakota
4. North Dakota
5. Iowa
6. Virginia
7. Utah
- 8. Connecticut
9. Vermont
10. Idaho

The criteria include climate, crime rate, life expectancy and economic conditions such as cost of living, job opportunities and taxes.

# Medicare Starter Kit

## What you most need to know

by: Patricia Barry

**You're a boomer.** The milestone of your 65th birthday may be here or just over the horizon. But you know zip about Medicare. Do you need it? What does it cover? When should you sign up? Lots of questions — but don't panic. You can get your head around Medicare with this guide to what you most need to know.

### Top Eight Do's and Don'ts

- 1. Do give yourself time to learn about Medicare:** It's a system with many choices and deadlines. Being informed is the best way to avoid mistakes that cost money.
- 2. Don't expect to be notified when it's time to sign up:** Unless you're already receiving Social Security benefits, you must apply for Medicare. But you won't get any official notice on when or how to enroll.
- 3. Do enroll when you're supposed to:** To avoid permanent late penalties, enroll at age 65 if you're not working, don't have employer insurance or live abroad; or, beyond 65, enroll within eight months of stopping work — even if you continue to receive COBRA or retiree health benefits from an employer.
- 4. Don't despair if you haven't worked long enough to qualify:** You may qualify for Medicare on your current or former spouse's work record. Or you may be able to buy into the program.
- 5. Don't worry that poor health will affect your coverage:** If you qualify for Medicare, you receive full benefits. You can't be denied coverage or charged higher premiums because of current or past health problems.
- 6. Do remember that Medicare is not free:** You pay premiums for coverage and copayments for most services, unless you qualify for a low-income program or have other, extra insurance.
- 7. Don't assume that Medicare covers everything:** It covers a wide range of health services (including expensive ones like organ transplants), prescription drugs and medical equipment. But there are gaps.
- 8. Don't expect Medicare to cover your dependents:** Nobody can get Medicare under age 65, except those who qualify through disability. Medicare has no family coverage.

## Medicare Starter Kit

- Top eight do's and don'ts
- [What it covers](#)
- [What does it cost?](#)
- [Do you qualify?](#)
- [Enrolling at the right time](#)
- [Figuring out your choices](#)
- [Other health care coverage?](#)
- [Getting help](#)

This is from the NISC Crossroads blog. I hope it speaks to you. Come or call the Lisbon Senior Center so we can do it your way!

.....

> If a local business or service proves to me that I'M understood, appreciated and credible, I won't care if they paint me blue and call me Louie as long as I'M GETTING what I NEED. I think the theme for this year really says it all. MY Senior CENTER, MY Life . . . MY Time . . . MY Way. I'm not so sure what you call me is going to matter as long as I'm getting what I want, and I'm getting what I need. Just sayin' . . .

>

## By Persons Over 80...

At age 82, Salvador Dali received a pacemaker.

At age 83, Winston Churchill finished writing *A History of the English-Speaking Peoples*.

At age 84, Saul Bellow fathered a daughter, his first.

At age 85, golfer Sam Snead shot a 78 on his birthday.

At age 86, Pierre Monteux signed a 25-year contract, with a 25-year renewal option, to conduct the London Symphony Orchestra.

At age 87, Sir John Gielgud played his first nude scene in a film.

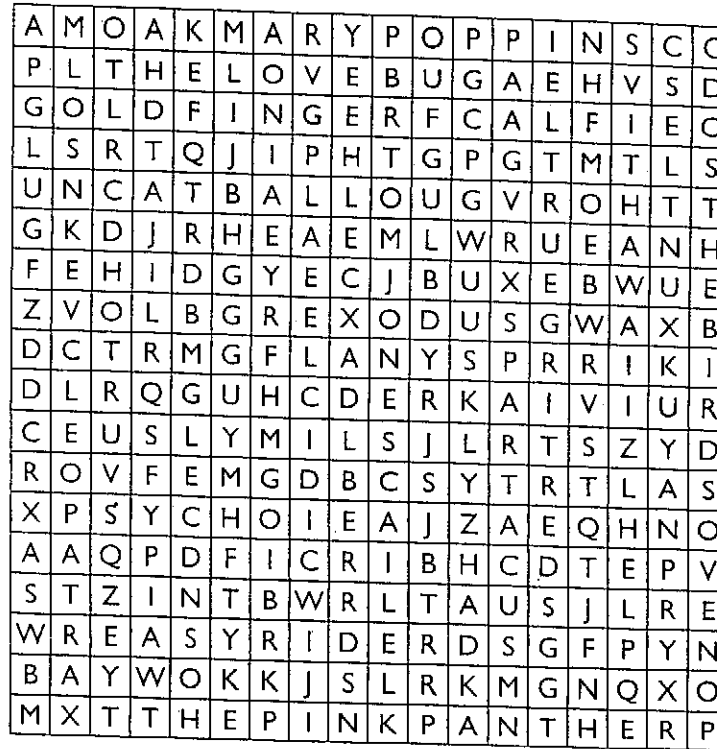
At age 88, Robert Frost, tired of his barber's conversation, decided to cut his own hair.

At age 89, the Reverend Billy Graham prayed with his tenth president of the United States.

Ida Mae Fuller, a classmate of Calvin Coolidge and the first person to receive Social Security in 1940, lived to be 100 in Ludlow, Vermont. In 35 years of retirement, her Social Security benefits totaled \$22,888.92. A nice return on the \$24.75 she paid in during the last three years of her working life. A lifelong Republican, Ms. Fuller never thought much of the New Deal. ■

## 1960's Movies

Find the hidden words listed below. Circle them either across or down. The word followed by an asterisk\* can be found diagonally! Good luck!



- |                                     |                                       |   |
|-------------------------------------|---------------------------------------|---|
| <input type="checkbox"/> ALFIE      | <input type="checkbox"/> GEORGY GIRL* | <input type="checkbox"/> SPARTACUS        |
| <input type="checkbox"/> CAT BALLOU | <input type="checkbox"/> GOLDFINGER   | <input type="checkbox"/> THE BIRDS        |
| <input type="checkbox"/> CLEOPATRA  | <input type="checkbox"/> HAWAII       | <input type="checkbox"/> THE LOVE BUG     |
| <input type="checkbox"/> EASY RIDER | <input type="checkbox"/> HELP         | <input type="checkbox"/> THE PINK PANTHER |
| <input type="checkbox"/> EL CID     | <input type="checkbox"/> MARY POPPINS | <input type="checkbox"/> TOM JONES        |
| <input type="checkbox"/> EXODUS     | <input type="checkbox"/> PSYCHO       | <input type="checkbox"/> TRUE GRIT        |



# Adult Day Services:

Is it right for someone you love?



### What are Adult Day Services?

It is a program for adults who live at home, but can't be left alone for long. Seniors come to the Adult Day Center during the day, where there are nurses and other trained staff, to make sure our clients are safe, secure and cared for at all times.

### What are the benefits?

- The caregiver gets:
- Peace of mind
  - Time to do the things they need to do

### The adult being cared for is given:

- High-quality care during the day
- An opportunity to keep living at home
- Fulfilling social environment

### Services:

- Nutritious meals
- Nursing and therapy services
- Transportation
- Recreational, social activities; trips
- Personal care assistance (including showers)
- Social services
- Hair stylist and podiatrist



www.ucfs.org

**Lisbon Senior Center**

**Monday - Friday**

**9:00am - 3:00pm**

**86-376-2329**

**Board of Selectmen**

Thomas Sparkman

Robert Grant

Raymond Stearns

Lee Szruba, Chair

**Lisbon Commission on Aging**

Judith M. Jencks

**Director**

Vikki

**Van Driver**

Glenda

**Nutrition Site Server**

**The Lisbon Senior Center is for the young, vibrant 60+ through folks in their 90's looking for a club like setting that includes socialization, activities, trips, classes, information, etc.**

The Lisbon Senior Center is open to all Lisbon residents 60+ and their spouses. We welcome others to stop in and visit. Lunches are served daily at 11:30. Reservations for the TVCCA meal need to be made in advance and the suggested donation is \$2.50. Or place an order for our fresh made sandwiches and cold salad plates which are available for a fixed price.

Transportation is available for Doctor, Dentist appointments, banking, the hairdresser or barber, shopping, etc. For a ride call the Senior Center at 860-376-2329 as soon as you have your appointment. For other rides call Monday of that week.

Help is available for paperwork, applications and insurance decisions. Information is available on aging and the programs designed to make life easier. Services are available for maintaining health, independence and the well-being of seniors.

Our Sunshine Committee sends cards to those who are enduring a loss or who are ill.

Call Carolyn at 860-376-9770 with the name and address of who needs a card.

**Call 860-376-2329 for more information.**

RETURN SERVICE REQUESTED

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Lisbon Senior Center

Lisbon Commission on Aging

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