



Facts for Life

Veteran Service Office Co-Locates with the Aging and Disability Resource Center

In an effort to increase customer service, the Veteran Service Office has recently co-located with the Aging and Disability Resource Center in the Ozaukee County Administration Center at 121 W. Main Street in Port Washington. You can still call the Veteran Service Office at 262-284-8326 or 262-238-8326 but if you are planning a visit, you'll now find their offices on the 3rd Floor of the Administration Center within the Aging and Disability Resource Center. We look forward to serving you in our new location!

Senior Dining Picnic-An Event to Remember!

August 23, started out a bit overcast, but the skies cleared up in plenty of time for 260 Senior Citizens of Ozaukee County to take part in the annual Senior Dining picnic, although it would not have mattered, as the picnic took place at Grafton High School. Catered by Taher, Inc., the group enjoyed a wonderful lunch of BBQ Pork, baked beans, potato salad, broccoli salad, watermelon and a brownie. Just to make sure that no one went away hungry, Kemps Dairy (Cedarburg) donated ice cream. Kemps employees scooped and delivered the ice cream for everyone's enjoyment! Don Burhop entertained the group with his accordion, and even got a few people to dance!

In keeping with tradition, Port Washington site manager Jill Casper called BINGO and awarded the many door prizes that had been generously donated by community members and businesses. When you have the opportunity, please take the time to offer your "Thanks" to the following community members/businesses!

Abbey Povletich (Ozaukee County Public Health nurse) donated a signed copy of the book *Green Bay Packers Trials, Triumphs, and Traditions*. Abbey's son Bill authored the book, so she definitely had an "in" for getting his signature. Harris Bank provided a Shirley Gruen print and Kemps Dairy served up generous portions of their premium ice cream. Others who provided support and door prizes for the picnic include; Chicks with Sticks, Culvers (Port Washington), Bella Lei, Sentry Foods, Piggly Wiggly (Saukville), Jill Casper, Lynn Crevcoure, Valerie Lecey, Carol Smith (Cedarburg), Deb Sheets, Port Washington BP Gas Station, Grafton Senior Center, Port Washington Senior Center, and Cedarburg Senior Center. Ozaukee Shared Ride Taxi made sure that many seniors were safely transported to Grafton to enjoy the event.

This newsletter is funded by Ozaukee County and the Older Americans' Act

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Retirement 101

Questions about what you need to do before you turn 65? Or, are you confused by the different parts of Medicare? Attend the Retirement 101 series to have your basic questions answered!

The series is broken into three parts. Attend one part or all parts. You do not need to attend in order. Series repeats every 3 months.

Part 1: Social Security, Insurance Options before 65, coordination of Benefits, Union or Employer health coverage, and Medicare sign-up.

Tuesday, October 9, 2012

Part 2: Original Medicare, Supplemental Insurance, Medicare Summary Notices, Medicare Savings Program.

Tuesday, November 13, 2012

Part 3: Medicare Advantage Plans, Prescription Drug Programs, Insurance Company Marketing Season, Low Income Subsidy for Part D and SeniorCare.

Tuesday, December 11, 2012

There are two sessions each day held in the County Administration Building Auditorium located at 121 W. Main Street, Port Washington.

Afternoon Session - 1 to 3 p.m.
Evening Session - 6 to 8 p.m.

Reserve your spot today by calling (262) 284-8120 or (262) 238-8120 or sign up on the web at www.co.ozaukee.wi.us/ADRC and select Elderly Benefit Specialist and then Retirement 101.

Open Enrollment for Medicare Part D

The season has changed to fall. For some that means the start of Packer football, putting flower beds to rest or getting a jump on holiday shopping. But for insurance companies fall means marketing season, which means you will soon be inundated with mail telling you about the best insurance ever to be offered.

Starting October 1, insurance companies can begin marketing their products in anticipation of the Medicare Open Enrollment period. Open Enrollment will run between October 15 and December 7, giving Medicare beneficiaries with Advantage plans or Part D prescription drug coverage the chance to change their plan for 2013.

Everyone with an Advantage plan or Part D plan will receive an Annual Notice of Change from their provider by September 30. That notice will outline any changes that will happen to their plan for 2013. Those changes could include the types of drugs covered on the formulary, the monthly premium and deductible or design of the benefits. The notice could also indicate that your plan will not be offered next year and you will automatically be enrolled in a different plan or need to choose a new one.

Pay close attention to that notice. Even if there are no changes anticipated for your plan, it is a good idea to review all of the plans being offered for 2013 to see if there is a better plan for you. Elder Benefit Specialists recommend everyone review their plan every year, even if you are satisfied with the coverage. This is the only way to know if there are lower premiums or better coverage for certain drugs with other plans. The Medicare.gov website has a Plan Finder tool that will sort all of the plans for 2013. Simply enter information from your Medicare card and your medications, and the computer will sort the plans based on lowest annual cost.

For those who do not have computer access or limited computer skills, the Elder Benefit Specialist in the Aging and Disability Resource Center can help. Call our office after September 15 to request a Part D assistance form be mailed to you. The form asks for information from your Medicare card, as well as details about your prescriptions, including the name of the drug, dosage and frequency of use. Return it to our office and you will receive Plan Finder results in the mail along with information on how to enroll in the plan of your choice. If you do not want to switch plans, you do not need to do anything. Data cannot be entered into the Plan Finder until October 15, and results will be returned in the order they are received.

As for all of that mail, be wary of anything that comes your way. Medicare does not do marketing, so even if a document looks official and states in contains important information about your Medicare benefits, it is likely just promotional materials. Official government documents will always come from the Centers for Medicare and Medicaid Services and have an official government logo. If you are not looking for a different plan, feel free to discard all of that extra mail.

A Fun Fall Activity: Visit a Farmers Market

Fall is a perfect time for visiting a farmers market. From the small, road-side stand to the large, organized market with multiple vendors and extensive selections, it is definitely worth the trip. When it comes to fresh fruits and vegetables, the market is the perfect place to locate some fabulous food finds! The benefit of shopping at the Farmers Market are:

- ✦ The fruits and vegetables are grown locally and picked when perfectly ripened. This enhances the taste, texture, and aroma of the produce.
- ✦ Often, market prices are lower than at grocery stores.
- ✦ Shopping at the Farmers Market benefits the local farmer and strengthens your local community.

Within Ozaukee County you can find Farmers Markets at the following locations:

Five Corners Farmers' Market

Parking lot of Galioto's 1221 Wauwatosa Road
Saturdays 9 am to 2 pm June 16 - October 15

Grafton Farmers' Market

Twin City Plaza
Thursdays 9 am – 5 pm July - growing season

Port Washington Farmers' Market

E. Main Street between Post Office & Franklin Street
Saturdays 8 am – 12 pm July – October

Saukville Farmers' Market

Veterans Park
Sundays 9 am – 1 pm June – October

Historic Cedarburg Farmers' Market

Grass Lot across from the Tri-City Bank
Corner of Washington St and Mill St
Fridays 9 am -2 pm June 8 – October 26

Thiensville Farmers' Market

Main Street and Freistadt (behind Walgreens)
Tuesdays 8 am - 4 pm

Need to Dispose of Unused Medications?

A Medication Collection Day is scheduled for Saturday September 29th, 2012 from 10:00am-2:00pm. Two sites will be available for you to drive up and drop off your medications:

The Ozaukee County Highway Department	Concordia University
741 W. Oakland Ave, Port Washington	12800 N. Lakeshore Drive, Mequon

You Can Bring:

- Expired and unwanted prescription medications
- Over-the-counter medications
- Liquid medications and medicated creams
- Vitamins and herbal supplements
- Veterinary medications

Do Not Bring:

- Illegal Drugs
- Needles or Sharps
- Lotions, shampoos, toothpaste or other personal care products
- Biohazardous products
- Household hazardous waste such as paint, cleaners, batteries, etc.

Please keep medication in Original Packaging. You may cross off personal information on the container. Simply drive through and hand over your medications. Law enforcement will be present as well as pharmacists to sort and properly dispose of all medications. If you have any questions, contact the Ozaukee County Public Health Department at (262) 284-8170.

Never Too Old to Learn !

Did you know.....If you are a Wisconsin resident and 60 years or older you may be able to audit classes at a University of Wisconsin school? Wisconsin residents who are receiving Social Security insurance benefits or those Wisconsin residents who are 60 years of age at the start of class may audit courses without charge except for payment of special class or lab fees.

You will need a copy of your driver's license or a birth certificate to confirm your age to participate in this program. If you are interested in learning more about this opportunity, please refer to the below list of UW Campuses nearest to Ozaukee County.

UW-Sheboygan

Student Services

Phone: (920) 459-6633

E-mail: uwshb@uwc.edu

UW-Washington County

Student Services

Phone: (262) 335-5201

E-mail: student-info@uwc.edu

UW-Milwaukee

Office of Adult and Returning Student Services

Phone: (414) 229-4618



Join us for a Caregiver Renewal Day: November 9th, 2012

Being a caregiver is often very difficult. That is why the Caregiver Coalition of Ozaukee County is setting aside November 9th as a special day to pamper the many caregivers who live in the county. The event is titled "Caregiving: A Balancing Act". This is a very accurate description of what a day in a life of a caregiver is. Day in and day out, caregivers need to balance their loved ones needs with their own responsibilities – taking care of their own family, a job, maintenance of their own home, etc. The coalition is hoping that caregivers, by participating in this renewal day, will walk away feeling some relief from all these stresses. The event is to be held at the Cedarburg Cultural Center beginning at 9:30 AM and ending at 1:30 PM. Cost of the renewal day is \$10 which includes lunch, stations where one can have their blood pressure checked, enjoy a chair massage, learn how aromatherapy can benefit them and their loved one, cooking tips, and a mini consultation with a makeup professional. Participants will also be able to choose one workshop session choosing either creating a memory book, creating a dish garden/floral arrangement for the holidays, or a tai chi class. The day will end with an inspirational talk by Pastor Franz Rigert from Pilgrim United Church of Christ located in Grafton. Respite care for loved ones may be available. If interested, call the Aging and Disability Resource Center at 284-8120 for a registration form. Space is limited.

Medigap Helpline Opens New Medicare Part D and Prescription Drug Helpline

The Board on Aging and Long Term Care has launched its Medigap Part D and Prescription Drug Helpline. Counselors are available to assist callers age 60 and over who have questions related to prescription drug insurance, including Medicare Part D and SeniorCare. Counselors will also aid callers in exploring other coverage options for prescription drugs.

The Medigap Part D and Prescription Drug Helpline can be reached at: 1-855-67 PART D (1-855-677-2783)

For other questions about Medicare and other insurance, please call our Medigap Helpline at: 1-800-242-1060

The Help line's normal business hours are Monday through Friday, 8:00 a.m.–4:30 p.m.

Advocacy Can Work!

The Older American's Act (OAA) helps to provide funding for many essential services provided by the Aging and Disability Resource Center of Ozaukee County to senior citizens in our community. The senior dining program, home delivered meal program, support groups for caregivers, and funding for adult day care are among the many items that the Older American's Act supports.

2013 will be a tremendously challenging budget year and we need your help in advocating to preserve or even increase OAA funding.

Action Requested:

Please consider contacting your Senators and/or your U.S. Representative to advocate for funding for OAA programs and services. You can contact your legislator in person or you can send them a letter. It is especially important to take the time to localize what this funding means for you or the older adults and people with disabilities in your community. Another idea is to thank your County Board Supervisor for supporting programs for Older Adults in Ozaukee County.

Listed below are the names and contact information for the Senators and the U.S.

Representative representative for Ozaukee County.

Senator Ronald H. Johnson (R)
Phone: (202) 224-5323
386 Russell Senate Office Building
Washington, DC 20510

Senator Herbert H. Kohl (D)
Phone: (202) 224-5653
Wisconsin Toll Free Phone: (800) 247-5645
330 Hart Senate Office Building
Washington, DC 20510

U.S. Representative F. James Sensenbrenner, JR
Toll Free Phone: (800) 242-2229
2249 Rayburn House Office Building
Washington, DC 20515

Energy Assistance Information

Energy Assistance Available for Those with Low to Moderate Income

Did you know that help with your utility costs may be available for individuals with low to moderate income? The Energy Assistance program helps makes payments on your gas, electricity, fuel oil, or L/P. The payment amount is made directly to the utility companies and depends on the size of your household, your energy costs, and your total household income. Before you can be qualified for energy assistance, you must meet certain requirements and complete an application.

Below is the chart for the 2012-2013 Home Energy Income Guidelines

<u>Household Size</u>	<u>3 Month Combined Household Income</u>
1	\$6,071
2	\$7,939
3	\$9,806
4	\$11,674

If your total household income falls into one of the above categories, and you need assistance with your heating costs, please call *Energy Services Inc.* for Ozaukee County at 1-800-721-3301 and request an appointment.

The Affordable Care Act

Regardless of how people feel about the politics behind government involvement in health care, The Affordable Care Act has made positive differences for people in Wisconsin, especially for seniors and those with limited incomes.

Preventive care has become a buzz word in the health care industry, and Medicare is making it a priority to provide preventive services to try and eliminate costly conditions in the future. Preventive services are now free for Medicare beneficiaries, with everyone receiving an annual wellness visit and all related screenings and lab work with no deductible or co-pay. In the first six months of 2012, 269,150 people with Medicare received free preventive services. The law has also given Americans with private health insurance access to free preventive services.

The new health care law is also making prescription drugs more affordable for seniors, giving a 50% discount on brand-name drugs when people hit the donut hole. The donut hole has been closing since 2010, and by 2020 should be eliminated altogether. The discount in the donut hole has resulted in an average savings of \$714 per person, and a total savings of \$9,024,276 in Wisconsin for the first five months of 2012.

In addition to those changes health reform has also:

- Required health plans to allow parents to keep their children under age 26 without job-based coverage on their family policy. Because of this provision, 3.1 million young people have gained insurance coverage nationwide, with 43,000 of those in Wisconsin.
- Provided better value for your premium dollar through the 80/20 rule. Insurance companies must spend at least 80% of premium dollars on health care and quality improvements, instead of overhead, executive salaries or marketing. If they don't they must provide consumers a rebate or reduce premiums.
- Scrutinized unreasonable premium increases. Insurance companies are required to publicly justify their actions if they want to raise rates by 10% or more.
- Removed lifetime limits on health benefits. The law bans insurance companies from imposing lifetime dollar limits on health benefits. This would free cancer patients and those with chronic conditions from having to worry about going without treatment because of their lifetime limits. The law also restricts the use of annual limits and bans them completely in 2014.
- Created new coverage options for individuals with pre-existing conditions. Previously uninsured residents who were refused coverage because of a pre-existing condition are now insured through a new Pre-Existing Condition Insurance Plan.
- Increased support for community health centers. Health centers in Wisconsin have received \$33.7 million to create new health center sites in medically underserved areas, enable health centers to increase the number of patients served, expand preventive and primary health care services and support major construction and renovation projects. Wisconsin currently has 96 existing community health centers.

FLU VACCINE IS RECOMMENDED FOR EVERYONE

Just a reminder that the Ozaukee County Public Health Department has influenza vaccine available for residents. The Health Department accepts Medicaid, Medicare Part B, and some Medicare Advantage Plans. Please bring your Medicare card or Advantage Plan insurance card. The cost of the flu vaccine is \$28. Also available for age 65+ is High-Dose Influenza vaccine, which is specifically formulated for people age 65 and older who are at greater risk of flu-related complications. The cost of the High-Dose vaccine is \$40. Vaccine is available at any of the clinics listed below or walk-ins are welcome at our office anytime Monday – Friday between 8:30am – 4:00pm. If you have any questions please call (262) 284-8170.

BELGIUM

Wednesday, October 17, 2012
10:00 AM – 11:00 AM
Belgium Legion Hall (Meal Site) 655 Park Street

CEDARBURG

Cedarburg Lincoln Bldg. (Meal Site/Senior Center)

Monday, October 1, 2012
10:00 AM – 12:00 Noon
W63 N643 Washington Avenue

Cedarburg Police Dept (Community Room)

Tuesday, October 16, 2012
3:30 PM – 5:30 PM
W75 N444 Wauwatosa Road

FREDONIA/WAUBEKA

Fredonia Government Center

Tuesday, October 9, 2012
4:00 PM – 5:00 PM
242 Fredonia Ave

Waubeka Fire Department

Saturday, October 13, 2012
11:00 AM – 1:00 PM
W4114 River Street

GRAFTON

Tuesday, October 2, 2012
9:00 AM - 11:00 AM
Grafton Multipurpose Center
1665 7th Avenue

MEQUON

Thursday, October 4, 2012
9:00 AM – 11:00 AM
Mequon Safety Building
11300 N Buntrock Avenue

PORT WASHINGTON

Friday, October 12, 2012
9:00 AM – 11:00 AM
Port Washington Senior Center (Meal Site)
403 W Foster St

SAUKVILLE

Wednesday, October 10, 2012
10:00 AM – 11:00 AM
Saukville American Legion
601 W Dekora



Aging and Disability Resource
Center of Ozaukee County

121 W. Main Street
Port Washington, WI 53074

Phone: (262) 284-8120 or
(262) 238-8120 metro
Fax: (262) 268-7726 or
(262) 238-7726 metro
Toll Free: (866) 537-4261
E-mail: adrc@co.ozaukee.wi.us



ANY CORRECTIONS TO
NAMES, ADDRESSES,
NOTIFICATION OF A
DECEASED RELATIVE STILL
RECEIVING THIS
NEWSLETTER, OR TO BE
ADDED TO OUR EMAIL LIST
PLEASE CALL
(262) 284-8120 OR
(262) 238-8120 METRO

The Aging and Disability Resource Center (ADRC) of Ozaukee County is primarily supported by State and Federal funds. We also rely on donations from the public to help support our services. Due to the current economy, each of these funding sources has decreased in the past several years. If you have received services from the ADRC and are able to make a monetary contribution of any amount, please consider donating to the ADRC. You may also want to consider the ADRC as a recipient of a memorial in honor of a loved one who has passed away. Thank you for your consideration.

Staff and Committees

ADRC Board

Patricia Treffert (Chair)
Supervisor Karl Hertz
Suzanne Bruner
James Fisher
Michael Gottfried
Donna Kolanko
Karen Nadolski
Katie Callen
Stan Suring
Stacy McCutcheon

Office Assistants

Laurie Susen
Jill Gottsacker

Director

Michelle Pike

Information & Assistance Specialists

Ginger Ayres
Jan Braby
Kathy Schmitz
Lucy Bloedorn
Cathy Bonvicini
Joanne Ferraro

Benefit Specialists

Laura Schimberg (*Elder*)
Kay Ella Dee (*Disabilities*)

Aging Services Manager

Mary Ferrell

Dining Center Managers

Lois Lanser
Lynn Crevcoure
Jill Casper
Jayne Schroeder
Deb Sheets

Meal Program Drivers

Fred Learned
Lee Johnson
Jeff Rozek

"Ozaukee County agrees, in accordance with applicable state and federal law, not to discriminate on the grounds of age, race, religion, color, handicap, sex, physical condition, developmental disability as defined in Wis. Stat. 51.01 (5), sexual orientation or national origin."