

INTERFAITH

Serving Older Adults

Summer 2005

Medicare Drug Coverage Is Coming

For nearly 40 years, Medicare has covered physician and hospital costs for America's seniors and people with disabilities. Medicare Part B provides prescription coverage in very limited situations, such as immunosuppressive drugs for transplant care and some drugs for cancer therapy. Medicare has never covered the outpatient prescription drugs that the majority of beneficiaries need.

On December 8, 2003, President Bush signed the Medicare Prescription Drug, Improvement, and Modernization Act of 2003. By signing this act, the President has provided a new Medicare prescription drug benefit available to all 43 million Medicare beneficiaries, starting January 1, 2006. This new benefit will be called Medicare Part D.

What is Medicare Part D

Medicare Part D is the new prescription drug benefit under Medicare. Coverage for the drug benefit will be provided by private prescription drug plans that will offer drug-only coverage or through Medicare Advantage plans. These companies will most likely offer a variety of options, with different covered prescriptions and different costs.

Who is Eligible for Medicare Part D

To be eligible for Medicare Part D, a beneficiary has to be eligible for and enrolled in either Medicare Part A and/or Medicare Part B. Enrollment is voluntary, and the initial enrollment for the benefit will begin November 15, 2005 and continue until May 15, 2006. However, if you delay enrolling in the benefit until after May 15, 2006, and have no other

(Medicare Continued on page 2)

Poem for Summer

Laughter of Lilacs
 Rainbows of roses
 Songs of the robins
 Lily of the valley borders
 Sunshine to warm the heart
 Oh what joy this season does
 impart!

—Anne Morrow Lindberg



Save the Date Grand Time Out Is Coming September 18, 2005

Cudahy-St. Francis Interfaith's "Grand Time Out," a special afternoon for seniors with delicious food, music, door prizes and fun will be held at the Pulaski Inn in Cudahy on September 18 from noon until 4:30. Dinner will be served at 12:30 pm. Music by the Skyliners will include a sing-along and dancing.

Tickets are \$12.00. To be sure to have your place at this grand event, call Interfaith: 483-4474. Tickets go quickly so do not miss your opportunity to share this delightful afternoon with your friends and neighbors.

*(Medicare Continued from page 1)
prescription coverage that is comparable to Medicare Part D, you may have a lifetime 1% penalty for each month that you delay enrollment.

How will Part D Work?

Everyone on Medicare will have a choice in the way they will receive their prescription benefit. They can enroll in a Medicare prescription drug plan and continue to receive traditional Medicare coverage, or they can enroll in a Medicare Advantage plan, such as an HMO, that covers all Medicare benefits, including drugs. A beneficiary can also stay with the prescription coverage they have already, such as coverage from an employer or retiree coverage, if that coverage is comparable to the standard Medicare prescription drug benefit. The standard benefit for Medicare Part D will provide prescription coverage to all Medicare beneficiaries regardless of their income, or how they currently obtain their health care coverage or how they get their prescription coverage. Once you are enrolled in a plan, you may stay in that plan. You will not need to enroll every year unless you decide to change to another plan.

Starting in 2006, the annual coordinated election period will be November 15 through December 31. During that time you may elect to switch plans and the new plan will be effective January 1 of the next year. If you turn 65 years old in March 2006 or later, you will have a different enrollment period which will coincide with your initial Medicare enrollment period. Each person who is initially eligible for Medicare when they become 65 has an initial enrollment period that includes the 3 months before the month turning 65, the month of your 65th birthday, and the 3 months afterwards. There will be a monthly Part D premium of approximately \$37 that will be taken directly from a beneficiaries Social Security check, the same way the part B premium is paid. Then, prescriptions will be paid by Medicare and you in the manner described in the Chart on the right.

Each state will have at least 2 or more plans available that have contracted with Medicare to provide the new benefit. A beneficiary must sign up for a plan that is offered in their state or

region. Information about the plans will be coming at a later date. There is no plan maximum, and the coverage will never run out.

What drugs will be covered

Each prescription drug plan will have a list of drugs that are selected as the most useful in patient care. This is called a formulary. By Medicare rules, all the plans must offer at least 2 drugs in the categories of drugs most commonly used by Medicare beneficiaries. There are approximately 146 different categories of drugs. Medicare will be overseeing the process of the selection of drugs on each plan's list. Because each plan will have a different list of drugs that will be covered, you must check carefully to determine if the prescriptions you are taking are on that plan's list. When the plans come out later this year, you will be able to get more information on what plans will be available and what drugs are covered.

2005 by Senior LAW
414-278-1222

Additional Information will be available in the Fall Edition of the Interfaith Newsletter.



Medicare Prescription Drug Costs

\$0 - \$250
\$250 DEDUCTIBLE
You Pay 100%

\$251- \$2250
Medicare pays 75%.
You Pay 25%

\$2251- \$5100
No Coverage

\$5101 and greater
Medicare pays 95%.
You pay 5%

A perfect summer day is when the sun is shining, the breeze is blowing, the birds are singing, and the lawn mower is broken.

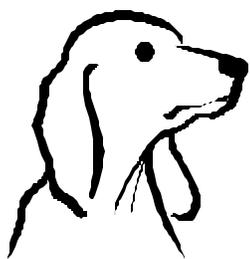
—James Dent

Summer is delicious, rain is refreshing, wind braces up, snow is exhilarating; there is no such thing as bad weather, only different kinds of good weather. —John Ruskin

Warm summer sun, shine kindly here
Warm southern wind, blow softly here;
Green sod above, lie light, lie light -
Good night, dear heart, good night, good night.

—Mark Twain

Snack Watchdog



When you're feeling famished, don't grab the sweet or salty snacks. Your taste buds may fool you into overindulging. Research shows that sweet or salty foods may taste even sweeter or saltier when you are really hungry. Skipping meals can increase your sensitivity to these tastes. When your stomach is rumbling, grab some fruit or some slices of your favorite raw vegetables to quell the noise and keep your taste buds sane.

Having healthy snacks readily on hand can help you resist the urge to indulge in high-calorie foods when you are hungry. Have cut up celery and carrot sticks stored in sealed containers in your refrigerator at all times. Keep fresh fruit in a bowl on the counter so that it's the first thing you see when you walk into the kitchen. A handful of nuts, seeds, and dried fruit can give you a quick and nutritious calorie boost. Keep bananas dipped in fat-free chocolate syrup and wrapped in wax paper in the freezer for when your sweet tooth calls.

Spirituality of Aging

The majority of older adults have a background of some form of worship. The aging can experience obstacles in their spiritual growth. Older persons can easily become negative as life becomes more difficult. As the reality of death looms nearer, older adults can become fearful of their God.

Older adults with a healthy frame of mind can develop positive attitudes about life and faith. Many adopt a healthy acceptance of self, of others and of life. Faith, hope and love are evident in these persons.

Isolation is the "dark night of the soul" for aging persons. Society today segregates and stereotypes older adults. This is compounded by the natural limitations of aging that can result in severe isolation and loneliness. Those older persons whose faith background includes a measure of hope and personal acceptance are better able to deal with some of these problems.

Fear of death is a daily companion for many older persons. The community can be of great help to persons of age by not denying the inevitability of death and not preventing healthy references to it as part of an older person's list of concerns.

Spirituality of aging can take many forms. The more aging is considered the natural life process, the less our older population will experience isolation, fear and rejection. Older persons with mature faith can model patience, grace and healthy acceptance for those willing to observe.

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A Big Thank You to our Donors



The following donations were made between
April 29, 2005 and June 30, 2005

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St. Francis Association
of Commerce**

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Donations of:

* \$ 50 or more
 ** \$ 100 or more
 *** \$ 500 or more
 **** \$ 1000 or more
 ***** \$ 3,000 or more

Memorials

Cudahy-St. Francis
INTERFAITH

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 John & Helen Pari

Barbara Johnson by
 Richard & Esther Graybar
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 A.R. & K.E. Luening
 Mathew Luening
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 Leo & June Walk

Robert & Audrey Quinsey by
 Dorothy Trommel

Cudahy-St. Francis
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Gratefully accepts memorial
 gifts for remembrance of loved
 ones, special occasions, such as
 anniversaries, birthdays,
 holidays and special events.

As for old age, embrace and love it. It abounds with pleasure if you know how to use it. The gradually declining years are among the sweetest in a man's life, and I maintain that, even when they have reached the extreme limit, they have their pleasures still. —*Seneca (3 B. C.-65 A.D.)*

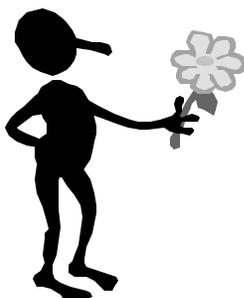
Some people, no matter how old they get, never lose their beauty--they merely move it from their faces into their hearts.

For age is opportunity no less than youth itself though in another dress. And as the evening twilight fades away, the sky is filled with stars invisible by day."

—*Henry W. Longfellow*

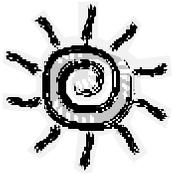
Grow old along with me, the best is yet to come. The last of life, for which the first was made.

— *Elizabeth Barrett Browning*



With appreciation,
 Interfaith gratefully
 acknowledges and thanks
 St. Luke's South Shore for making
 this newsletter possible by
 contributing paper
 and printing.





Beat The Heat

Keep your living space cool!

Cover windows to keep direct sun out. If you don't have an air conditioner, open your windows. Use fans to blow hot air out of the window, rather than to blow hot air on your body.

Slow Down! Limit physical activity. Plan any outings or exertion for the coolest parts of the day.

Drink plenty of water! Eat lightly! Avoid alcohol and caffeine. Don't wait for thirst--drink frequently throughout the day.

Wear lightweight, loose-fitting light-colored clothes.

Take a cool (not cold) bath shower or apply a cold wet cloth to neck, head and limbs.

Don't stop medicines unless your doctor says so.

Plan in advance—Know who you can call for help or health questions, and who will check in on you if you need it.

When Old Age Comes

God grant me old age.
I would see some things finished;
some outworn;
Some stone prepared for builders
yet unborn,
Nor would I be the sated, weary age
Who sees no strange new wonder
in each morn.

— Burges Johnson, 1877-1963

Protect Your Money

Ten years ago you only had to worry about ripping up credit card receipts and keeping your personal identification number separate from your automated teller machine (ATM) card. Today we have debit cards and automatic payments. Debit cards look like credit cards, they even have familiar logos on them, but they're not credit cards. The money comes directly out of your checking account and they don't have the same protection as credit cards do. There are ways to protect yourself.

Know How To Protect Your Money:

- If you lose your debit card report the loss immediately. You are only responsible for \$50.00, if you report the loss within two business days. If you wait longer you can be liable for up to \$500.00.
- Only use debit cards for goods or services you've already received, such as groceries or haircuts.
- Use your credit card for purchases made in advance of receiving goods. Credit cards are protected through the federal Truth in Lending Act, which says if you have a dispute with a merchant that you can't solve, you can ask the credit card issuer to withhold payment and to investigate the matter on your behalf. The request must be made in writing.
- Be careful with your receipts. Always regard a debit card or ATM receipt the same way you would a credit card receipt. Anything showing your name and account number can be used to run up credit or debit card charges. Also, remember that once the money is out of your debit card account there may be little you can do to get it back.
- Always check your bank statements promptly and thoroughly.
- If you spot a problem, report it to your

(Protect Your Money, continued on page 7)

(Protect Your Money, Continued from page 6)

bank immediately.

- Lastly, but most importantly, never give out your financial account numbers or social security number to anyone. Most unauthorized withdrawals happen electronically and any person who knows your numbers could possibly access your accounts without your permission.

Check with your financial institution for more detailed information about your rights and their responsibilities.

*Wisconsin Attorney General's
Office of Consumer Protection.*

Help Interfaith: Donate Jewelry



Cudahy-St. Francis Interfaith will host a Jewelry Sale at its booth at the Cudahy Lions Sweet Applewood Festival in August.

Please donate any jewelry that you no longer use to Interfaith

for this event. The proceeds will help support Interfaith's programs and services for the elderly in Cudahy and St. Francis.

To donate jewelry, please call Interfaith: 483-4474.

Interfaith will be happy to pick up your donation if you are unable to bring it to the Interfaith office located at 3767 East Underwood Avenue, Cudahy.



General Shopping Tips

Before you buy something, ask yourself these questions:

- ✓ Can I live without this?
- ✓ Do I need it? Or merely want it?
- ✓ Can I borrow it from a friend or family member?
- ✓ How long will I have to work to pay for this?

Please let Interfaith know if you have a change of address. Call the Interfaith Office: 483-4474.



The Interfaith Newsletter is published quarterly by the Cudahy-St. Francis Interfaith Program for Older Adults for the purpose of increasing the awareness of older adults about services and resources available to them in the community. It also provides information of interest to older adults.

Cudahy-St. Francis Interfaith welcomes suggestions and questions. Every effort is made to verify content. Please let us know of any errors. If you have comments, please call 483-4474 or write to:

Cudahy-St. Francis Interfaith
3767 East Underwood Avenue
Cudahy, WI 53110-1934

Phyllis Dettman, Editor

Please Note: The information in this newsletter is designed for educational purposes only. You should not rely on this information as a substitute for personal medical attention, diagnosis or treatment. If you are concerned about your health, please consult your health provider.

Your volunteer and financial help is needed.



Older adults in Cudahy and St. Francis need help with transportation to medical appointments, shopping, lawn care and snow shoveling. Lonesome, homebound individuals would appreciate a friendly visitor or telephone call.

Financial support from individuals, congregations, businesses and organizations helps ensure that the Cudahy-St. Francis Interfaith continues its services to our communities' older adults — especially the frail elderly.

To volunteer, call Interfaith: 483-4474.

To make a donation: mail your contribution in the enclosed envelope to:

Cudahy-St. Francis Interfaith Program, 3767 East Underwood Avenue, Cudahy, WI 53110-1934. Your donation is tax deductible to the extent allowed by law. **Thank you for your generous gift.**

Cudahy-St. Francis Interfaith Older Adult Program is sponsored by the following six congregations: Changing Lives Assembly of God, Cudahy United Methodist, Nativity of the Lord Catholic, Sacred Heart of Jesus Catholic, St. John Ev. Lutheran and St. Mark's Ev. Lutheran.

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