

# THE CHATTER

## A Copperfield Hill Newsletter

### Medicare News You Can Use

It's that time of year! Medicare consultants Margaret Wallace and Grant Rockwood chime in to provide information for fall enrollment.

Medicare coverage and the costs associated with it are many. It starts with the ABC's, Parts A, B, C and D. These are the four basic parts and they help pay for certain health care services. Each part has a certain cost. Your Medicare costs will depend on what coverage you choose and what health care services you use.

Original Medicare (Parts A & B) covers about 80% medical and hospital services. It doesn't cover everything. As a surprise to some, it does not cover prescription drugs. There are also other services NOT covered by Medicare. Some of these services include: dental exams, hearing aids, care while traveling outside the US, custodial care, long-term care and chiropractic services.

You may have to pay for these services yourself unless you have other insurance that helps cover them. This is where Medicare Advantage and Medicare Supplement/Medigap Plans may help fill in some of the gaps. Many of these plans contain additional benefits such as free gym memberships and virtual visits. Most Medicare Advantage Plans, including zero premium plans, offer coverage for routine dental, hearing and vision care as well.

Cont. on page 2.

## NOVEMBER 2020



### November Trivia Quiz

1. What famous address was given November 19, 1863?
2. The U.S. and what country signed a treaty providing for a famous canal on November 18, 1903?
3. What famous canal formally opened in NY on November 4, 1825?
4. What American author and humorist was born on November 30, 1835?
5. What is November's birthstone?
6. How much turkey does a person eat per year?
7. Which president made Thanksgiving an annual holiday?
8. On Nov. 20, 1620 a baby girl was born aboard the Mayflower to English parents, what did they name her?
9. What famous Irish author was born Nov. 8, 1847?





## Evening of Remembrance



Many joined for the beautiful program remembering our neighbors and loved ones.



## ASK THE EXPERT //

People's needs change, as do the plans themselves. That is why it is important to take advantage of the Annual Enrollment Period, October 15th through December 7th. During this time you can evaluate your current plan versus other options for the next year (2021).

### What is changing for 2021?

Every year there are changes to the plans, particularly for beneficiaries on Medicare Advantage Plans. For 2021, there are network changes for some of the plans. It's important to ensure your doctor and specialists will continue to be "In-Network" for your health plan to reduce your out of pocket costs. Effective 1/1/2021, those with End Stage Renal Disease will now be allowed the option to join Medicare Advantage Plans. Many plans are offering lower cost insulin programs for diabetics. Additionally, the Centers for Medicare and Medicaid (CMS) are allowing Medicare Advantage Plans to increase coverage

"In seeking truth, you have to get both sides of the story." *Walter Cronkite*

## Around Copperfield Hill

We have an incredible team leading the charge with activities at Copperfield Hill. They create special moments for all the residents to stay socially engaged and active. Make sure to join in on the fun!!



## A Note from Pastor Jan

New Groups meeting at Copperfield Hill

- Lodge—Worship Service every Monday, at 2:00 pm in the Dining Room
- Manor Memory Care—Worship Service and Hymn Sing, 1st and 3rd Mondays of the month at 10:00 am
- Lodge Memory Care—Worship with Bible Study or Reminisce, 2nd and 4th Mondays of the month at 3:00 pm
- Manor - Worship Service every Sunday, at 9:30 am in the Manor Dining Room

### Thanksgiving Services (regular times)

Manor, Sunday, November 22nd at 9:30 am

Lodge, Monday, November 23rd at 2:00pm



## Medicare (cont.)

for tele-health services for primary care and some specialists visits. These virtual visits help keep people safe during COVID-19.

Part A is premium-free for most beneficiaries. Part B premiums have not been released yet, but it is projected to be somewhere around \$153/month, which would be a 6% increase. The good news is, due to the pandemic, there's a proposed bill that would cap the increase at 25% of what it normally would've been for 2021. Meaning, if this bill passes the Part B premium wouldn't increase much more than \$2/month. The finalized premium information for 2021 will be released sometime in November.

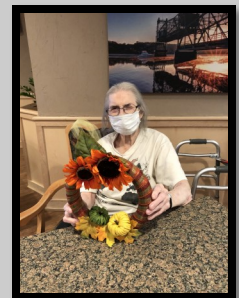


Contributing to this article are Margaret Wallace, Licensed Insurance Agent and Social Worker and Grant Rockwood, Licensed Insurance Agent. They offer a free and comprehensive review of your Medicare Health and Drug Plan. You don't have to navigate Medicare alone! If you have questions Margaret and Grant are happy to help answer any questions. Their contact information is listed below.

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## Copperfield PHOTOS



Being active and engaged is important at Copperfield Hill: Bingo, Happy Hour, Art and Live Music!

## NEAR Food Shelf Donations

Each year, Copperfield collects food donations for the local food shelf. You can drop any donations in the box located in the Manor mail room or the front lobby in the Lodge. Non perishable goods like canned goods, pasta and peanut butter are always welcome items. All donations will be delivered to NEAR during the holiday season. Thank you for your support.



## King Tut \*

King Tut Day, celebrated on November 4th is the date of the discovery of Egyptian King Tutankhamen's Tomb.

Over 3,000 years ago, King Tutankhamen became the King of Egypt at the age of 9. Commonly called "King Tut", he died at the age of 19. The tomb of Egypt's "child king" was discovered on November 4, 1922. The tomb was discovered nearly intact in Egypt's Valley of Kings.



King Tut's rule lasted a short nine years, from 1332 B.C. to 1323 B.C. The cause of his death is uncertain. However, one theory is that he died of gangrene due to a severe leg injury.

Many historians have studied and written about King Tut. So if you feel like celebrating the day dig into some Egyptian history and learn a little more about Ancient Egypt and the young King Tut who fascinated the world when discovered, and is still fascinating crowds today.

*\*history.com, biography.com*

## November's Full Moon\*

November's full Moon is called the Beaver Moon. It is a funny name, but has meaning. During Colonial times November was the month when one set beaver traps before the swamps froze and beavers retired to their lodges.

November's full Moon occurs on Monday, November 30th at 4:30 A.M. *\*almanac.com*



## EVENTS

Nov 1	Daylight Savings Ends
Nov 4	King Tut Day
Nov 11	Veterans Day
Nov 13	World Kindness Day
Nov 17	World Peace Day
Nov 26	Thanksgiving
Nov 29	First Sunday of Advent

## Copperfield Hill

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### Answers to November Trivia

1. The Gettysburg Address
2. Panama
3. Erie Canal
4. Mark Twain
5. Topaz
6. 15 pounds
7. Abraham Lincoln
8. Peregrine White
9. Bram Stoker, author of *Dracula*



Meet Thaddeus, the newest member of the Copperfield Concierge team. Thaddeus, a Delta Tail Beta Fish and lives in the Manor Front Office. Welcome Thadd!