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South Central Pension Rights Project

JANUARY 22ND 2014 BY DEE LOFLIN

South Central Pension Rights Project

Submitted Article to

news@showmetimes.com

Age Spots - By Ruth Dockins

South Central Pension Rights Project

The South Central Pension Rights Project is one of the most helpful, and sometimes the most overlooked, programs around. They provide pension counseling assistance to anyone with a pension question or problem, regardless of age, income or value of the claim.

This program serves people in Missouri, as well as some other states, free of charge. Pension help is hard to find because the plans and laws are complex and difficult to navigate without knowledgeable assistance. The people who work for the South Central Pension Rights Project are trained to answer your questions about complicated pension laws. Among other things, they are trained to obtain hard-to-find retirement plan publications, and forms, they help with corrections to pension miscalculations and help with claiming retirement benefits that have been previously denied.

For instance a widow knows that her husband worked for a company many years ago and believes that he had contributed to a pension plan. If she ever had any papers on the pension fund she doesn't know where they are now. Unfortunately the company has closed and she doesn't know anyone who worked there. This could be a very daunting scenario for anyone, especially a senior citizen who hasn't been in the workforce for awhile. The pension counselors can assist with situations like this and they are happy to help free of charge.

"I had been receiving a monthly benefit from my late husband's pension for 23 years. Then the pension plan suddenly decided I was no longer eligible for it. The pension counseling project helped me get my pension back," stated one very satisfied client.

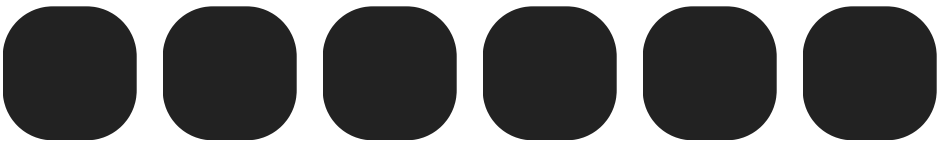
Pension counseling projects like this are run by local nonprofit organizations and are funded under the Older Americans Act through a grant program of the U.S. Administration on Aging. Legal training and support are provided by the National Pension Assistance Resource Center, an initiative of the Pension Rights Center in Washington, D.C.

To contact these very helpful people you can call toll free: 800-443-2528 or go online to www.southcentralpension.org

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Medicare and Health Insurance Marketplace

JANUARY 03RD 2014 BY DEE LOFLIN

Medicare and Health Insurance Marketplace

*Submitted Article to
news@showmetimes.com*

Age Spots – By Ruth Dockins

Medicare and the Health Insurance Marketplace

I received the following information from CMS (Center for Medicare/Medicaid Services) I believe it has some very good information for those of you who have Medicare and are wondering about the Health Insurance Marketplace.

If you have Medicare, you're covered and don't need to do anything about the Marketplace.

The Marketplace won't affect your Medicare choices or benefits. No matter how you get Medicare, whether through Original Medicare or a Medicare Advantage Plan (like an HMO or PPO), you won't have to make any changes.

The Marketplace doesn't offer Medicare Supplement Insurance (Medigap) policies or Medicare drug plans (Part D). If you want coverage designed to supplement Medicare you need to speak with an insurance broker, someone who sells for more than one company.

If you have Medicare Part A (Hospital Insurance), you're considered covered and won't need a Marketplace plan. Having Medicare Part B (Medical Insurance) alone doesn't meet this requirement.

It's against the law for someone who knows that you have Medicare to sell you a Marketplace plan. This is true even if you have only Part A or only Part B,

however if you're paying a premium for Part A, you can drop your Part A and Part B coverage and get a Marketplace plan. (see below)

Can I choose Marketplace coverage instead of Medicare?

Generally, no. As noted above, it's against the law for someone who knows you have Medicare to sell you a Marketplace plan. However, there are some situations where you can choose Marketplace coverage instead of Medicare:

- You can choose Marketplace coverage if you're eligible for Medicare but haven't enrolled in it (because you would have to pay a premium, or because you're not collecting Social Security benefits).
- If you're paying a premium for Part A, you can drop your Part A and Part B coverage and get a Marketplace plan.

Before making either of these choices, there are 2 important points to consider:

1. If you enroll in Medicare after your initial enrollment period ends, you may have to pay a late enrollment penalty for as long as you have Medicare.
2. Generally, you can enroll in Medicare only during the Medicare general enrollment period (from January 1—March 31). Your coverage won't begin until July of that year.

You can get a Marketplace plan to cover you before your Medicare begins. You can then cancel the Marketplace plan once your Medicare coverage starts.

Once you're eligible for Medicare, you'll have an initial enrollment period to sign up. For most people, the initial enrollment period for Medicare starts 3 months before their 65th birthday and ends 3 months after their 65th birthday.

In most cases it's to your advantage to sign up when you're first eligible because:

- Once you're eligible for Medicare, you won't be able to get lower costs for a Marketplace plan based on your income.
- If you enroll in Medicare after your initial enrollment period ends, you may have to pay a late enrollment penalty for as long as you have Medicare.

Note: You can keep your Marketplace plan after your Medicare coverage starts. However, once your Part A coverage starts, any premium tax credits and reduced cost-sharing you get through the Marketplace will stop.

If I have Medicare, can I get health coverage from an employer through the SHOP Marketplace?

Yes. Coverage from an employer through the SHOP Marketplace is treated the same as coverage from an employer group health plan.

If I'm getting health coverage from an employer through the SHOP Marketplace, can I delay enrollment in Part B without a penalty?

Yes. You can delay enrollment if you're getting health coverage from an employer through the SHOP Marketplace based on you or your spouse's current employment. You have a Special Enrollment Period to sign up for Part B without penalty.

Can I get a stand-alone dental plan through the Marketplace?

In most cases, no. Since Missouri is running its own Marketplace, you may be able to purchase a stand-alone dental plan for 2014, if one is available.

Is drug coverage through the Marketplace considered creditable prescription drug coverage for Medicare Part D?

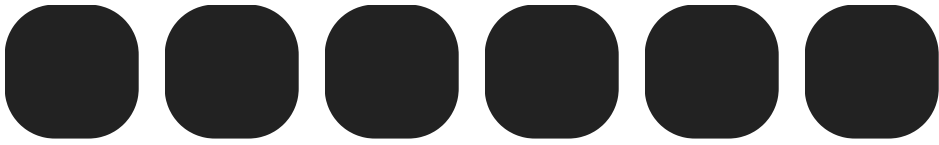
While prescription drug coverage is an essential health benefit, prescription drug coverage in a Marketplace or SHOP plan isn't required to be at least as good as Medicare Part D coverage (creditable). However, all private insurers offering prescription drug coverage, including Marketplace and SHOP plans, are required to determine if their prescription drug coverage is creditable each year and let you know in writing. Visit Medicare.gov for more information about creditable coverage.

As Always if you have questions regarding this information call us at 1-800-392-8771.

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The Dragon's Blood Tree

DECEMBER 12TH 2013 BY DEE LOFLIN

The Dragon's Blood Tree

As I was scrolling through my Facebook page one afternoon, I came across this weird photo and an article about the tree that bleeds blood. Sounds like a horror movie, but I did my due diligence as a human being, "one who needs to know the details" and Googled the bleeding tree. To my amazement this tree unique and has many wonderful properties. How my life would have been so much easier had I had the Internet as a youngster!!!

The Internet is the "new" encyclopedia for younger generations. It is truly amazing what one can find and learn while searching on the Internet. Here is something probably most people have never heard of and yet it is such a true wonder of the world, a "tree that bleeds". Sounds like a horror movie theme, but the tree has wonderful properties and uses.

The Dragon's Blood tree (*Dracaena Cinnabari*) is a rare type of tree originating in Socotra archipelago, a small group of four islands in the Indian Ocean. Also known as the "Galápagos of the Indian Ocean," the group of islands is host to a number of fascinating species.

Found in many surrounding areas, including mainland Yemen, the tree contains a marvelously red resin called Dragon's Blood, which has been used for a variety of purposes throughout history. Starting in the first century AD, Dragon's Blood was used as a dye and medicine to treat respiratory and gastrointestinal problems. Later it was used to stain the wood of violins.

It's a beautiful tree shaped like an umbrella. Flowers bloom in February and it's fruit changes color from green to black as it ripens, finally becoming orange/red with just 1 to 3 seed.

Interesting Facts

- Its leaves are long thin, measuring up to 60 x 3cm. It can grow to as tall as 10m.
- Its resin exudes naturally from fissures and wounds, and had been used in various ways since ancient times – decorative purposes as well as medicinal ones – contains compounds with beneficial antioxidant properties.
- Used in many colouring varnishes and lacquers.
- No other species in the same genus forms dense woodlands like the *D. cinnabari*.

Just thought I would share something wonderful with the world!

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National Mutt Day

DECEMBER 02ND 2013 BY DEE LOFLIN

National Mutt Day

Submitted by

Dee Loflin, SMT Manager/Editor

USA - Do you have a special dog in your life? Our canine friends deserve a day of their own!

Each year on December 2nd, National Mutt Day is celebrated across the United States. This day was created as a day to embrace, save and celebrate mixed breed dogs.

"National Mutt Day was created in 2005 by Celebrity Pet Expert and Animal

Welfare Advocate, Colleen Paige, and is celebrated on both July 31st and December 2nd. National Mutt Day is all about embracing; saving and celebrating mixed breed dogs. The biggest percentage of dogs euthanized in due to the constant over-breeding and public desire of designer dogs and pure bred puppies that are sold to pet stores supplied by puppy mills that often produce ill and horribly neglected animals."

National Mutt Day was created and is celebrated on two dates per year to raise awareness of the plight of mixed breed dogs in shelters around the nation and to educate the public about the sea of mixed breed dogs that desperately await new homes. Mixed breed dogs tend to be healthier, better behaved, they live longer and are just as able to perform the duties of pure bred dogs - such as bomb and drug sniffing, search and rescue and guiding the blind. There are millions of loving and healthy mixed breed dogs sitting in shelters, who are desperately searching for a new home. One of the county's most famous movie dogs is Benji, is a mixed breed Terrier.

So please visit your local shelter and find a new friend today! If you can't adopt a mixed breed friend on July 31st and December 2nd, please donate at least \$5 to your local animal shelter, as they all need financial assistance and every dollar counts!

You can also volunteer to walk a dog, donate food and other supplies needed to your local animal shelter or make a donation in the memory of a loved dog who has crossed the Rainbow Bridge.

For more information regarding National Mutt Day, click **HERE**.

If you would like to spoil your favorite mutt, check out **Mississippi Mutts** located on Broadway in Cape Girardeau. They have wonderful all natural dog biscuits, muffins and cakes made just for your pet! Plus you can pamper your pet with a K-9 bath and body shampoo, get a new outfit or collar! Click **HERE** for their Facebook page!

Shown in the photo are Andrew and Anna Ellinghouse enjoying their adopted canine companion Ellie who just recently celebrated her "Gotcha Day".

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It's All About Medicare! by Ruth Dockins

NOVEMBER 22ND 2013 BY DEE LOFLIN

It's All About Medicare! by Ruth Dockins

*Submitted Article to
news@showmetimes.com*

Age Spots – By Ruth Dockins

It's All About Medicare!

The first thing I want you to know is: people with Medicare do not need to sign up for the new Health Insurance Marketplace, as they are already covered by Medicare and have comprehensive health care coverage. The Marketplace won't affect Medicare choices, and no matter how an individual gets Medicare, whether

through Original Medicare or a Medicare Advantage Plan, they still have the same benefits and security they have now.

Now, for other news about Medicare: the premium for Medicare Part B for 2014 will be same as it is for 2013, \$104.90 for most people. However, approximately 5% of the current Medicare population will pay higher Medicare Part B premiums, based on their income. If the income shown on your 2012 tax return is greater than \$85,000 for an individual return or \$170,000 for a joint return you will be charged a higher premium. You will receive a special notification about it, along with information about how to pay and how to appeal if you think you shouldn't have to pay the higher premium.

If you are in this group, and if you also have a Medicare Prescription Drug Plan (including Medicare Advantage plans which incorporate prescription drug coverage), you will also have to pay a surcharge based on income. This will also be sent to you separately.

The deductible for Medicare Part B for 2014 will also remain unchanged at \$147.00. The inpatient deductible, for those enrolled in Part A of conventional Medicare and are hospitalized increases from \$1184 to \$1216 for a hospital stay.

For beneficiaries in skilled nursing facilities, the daily co-insurance for days 21 through 100 will be \$152, an increase of \$4 from 2013. Beneficiaries do not pay anything for the first 20 days of skilled nursing facility care. However, to qualify for Medicare coverage, your doctor must certify that you need daily skilled care, like intravenous injections or physical therapy, and your stay follows at least a 3-day, medically necessary, inpatient hospital stay for a related illness or injury.

People with low incomes can participate in programs that reduce or even eliminate Part B premiums, deductibles, and/or co-payments. The income limit is currently \$1,137 per month for a single person and \$1,533 for a married couple. It is revised annually, typically in January. Other restrictions apply. For information about this, contact us at Aging Matters, 1-800-392-8771.

LAST UPDATED ON NOVEMBER 22ND 2013 BY DEE LOFLIN

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