



[TOP](#)

Age Spots: Timing is Everything by Jackie Dover

JUNE 22ND 2020 BY DEE LOFLIN

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Timing is Everything

My middle son graduated from high school this year. It was not a traditional graduation; it was a drive thru graduation. We all loaded in a van and Braden hopped out to get sanitized in his cap and gown and then his name was called and he walked across a stage to get his diploma and pictures taken. He then hopped back into the van and we left. I was kind of let down, but he has his diploma so he is happy and ready to face his next challenge; Marine Corps Bootcamp. Graduating during a global pandemic is just bad timing on his part.

My son is 17 and has been working for almost 2 years, being out of school will allow him to “work more and make more money”. He has plenty of energy and time for that to happen. Many of the clients that call Aging Matters are on the other end of that spectrum; they are finishing their careers and trying to figure out what that means for their life.

Retirement, it can strike fear in someone’s heart with visions of boredom or can set the mind adrift in thoughts of free time and blissful relaxation. Most people fall somewhere in the middle and choosing when to retire can be difficult.

The majority of people become Medicare eligible at age 65. Eligibility can be earlier if you are disabled and drawing a disability check from Social Security. Many seniors who turn 65 are not interested in retiring yet, they want to continue working or they need the income working provides. So what happens with Medicare if I am working when I turn 65? It really depends on your situation.

If you turn 65, are actively working, and have an Employee Group Health Plan through your employer, you can decide to take Medicare or defer it. The majority of people do not have to pay a premium for Medicare Part A, so many choose to go ahead and take Part A.

The decision to take Part B is more complex. Medicare Part B has a monthly premium; the standard premium for 2020 is \$144.60 monthly. If you have coverage through your current work or your spouse's current work, you can defer Medicare Part B. If you have deferred Part B, when you lose coverage from your current work or lose your employment, you would need to take Part B. To apply for Medicare Part B you have to fill out a Medicare Part B application and submit it to Social Security. That form (CMS 40-B) asks for basic information, you can even indicate on the form when you would like your Part B to start.

Your employer will also have to fill out a form (CMS L564) and submit that to Social Security. The employer will have to indicate when your dates of employment were and that you had insurance through that work.

Many people defer Medicare Part D while they are employed and have insurance from their job. If your prescription coverage is creditable, as good or better than what Medicare offers, you can put off getting a Medicare drug plan until the insurance or employment ends.

Knowing when to take or defer Medicare's parts is important because if you do not act in a timely manner you can have penalties and may have to wait to enroll in Medicare. Timing is important with all things Medicare.

If you have questions or need help with Medicare, please call Aging Matters at 800-392-8771

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[Go to post](#)



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[TOP](#)

Age Spots: The Annual Medicare Edition by Jackie Dover

OCTOBER 08TH 2019 BY DEE LOFLIN

Age Spots: The Annual Medicare Edition by Jackie Dover

The Annual Medicare Edition

Medicare Open Enrollment is October 15 through December 7 of every year. Open Enrollment allows Medicare Beneficiaries to join a Medicare Prescription Drug plan or a Medicare Advantage Plan if they have never enrolled previously. Beneficiaries may also switch their drug plan, or switch between a drug plan and an Advantage plan. Any changes made during this time will take effect on January 1, 2020.

Medicare Advantage Plans are Medicare approved plans that cover Medicare Part A, Medicare Part B and usually the Part D also. Medicare Advantage Plans sometimes offer services not covered under Original Medical, things like vision, dental and fitness benefits. For 2020, Medicare Advantage Plans can offer even more benefits including transportation to doctors, stipends for over-the-counter drugs and other services that promote health and wellness. These services will vary from plan to plan. Medicare Advantage Plans charge different copayment amounts for their covered services. Most Medicare Advantage Plans have a network of doctors you must use to get the most benefit from the plan. You can check the difference in different Advantage and Part D plans by using the Medicare Plan Finder.

The Medicare Plan Finder is the tool used to look at Medicare Prescription Plans and Medicare Advantage Plans. The Plan Finder has been completely revamped for this Open Enrollment; everything is new so if you do not want to be surprised on October 15, I urge you to look at it now. Prescription medicines are entered and the available plans are sorted so the costs for each medicine, the premium amount and the deductible are easy to see. You can also compare the Advantage Plans and see the different benefits they offer. This will allow you to make an educated choice about what coverage you want for next year.

When you are reviewing your plan, coverage for 2020 it is also a great time to check to see if you are eligible for any of the Extra Help programs. For those who meet the income and asset guidelines there is help to pay the Medicare Part D premiums and assist with co-pays for medicine, there are also programs that can help pay the Medicare Part B premium.

I just want to also mention that there will be some changes for Medicare Supplements in 2020. Medicare Supplement plans C and F will no longer be available for those who become eligible for Medicare after January 1, 2020. For anyone eligible for Medicare before that you can still purchase a C or F plan. If you have a C or F plan, you can stay on it.

Aging Matters will have Open Enrollment events at senior centers, libraries and other locations throughout our service area to assist Medicare Beneficiaries, let us know if you need assistance.

To make an appointment for Medicare Part D or for more information call Aging Matters at 1-800-392-8771.

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[TOP](#)

Age Spots: A Big Win for Seniors by Jackie Dover

JULY 29TH 2019 BY DEE LOFLIN

Age Spots: A Big Win for Seniors by Jackie Dover

A Big Win for Seniors

Most everything we do at Aging Matters is a team effort. We all work together to give seniors in Southeast Missouri the best possible meals, programs and services. We also work with all the other Area Agencies on Aging (AAA's) in the state of Missouri to effect change for all of the seniors in Missouri. One of our biggest wins is the passage of the Senior Growth and Development Fund.

The Senior Growth and Development Fund is a sustainable dedicated funding stream that will be used by the Area Agencies on Aging to fund senior programs and services throughout the state. This will allow us to expand or begin services and 50% of the funds go directly to our local senior centers to help them with some of their needs. More funding means more services to a population that is rapidly expanding.

As many are aware 10,000, Americans turn 65 every day. This growth in the senior population has not been met with a similar growth in funding for programs to help these seniors, the Senior Growth and Development Fund will allow AAA's to provide services to more seniors.

The Senior Growth and Development Fund was part of SB 275 sponsored by Senator David Sater of Cassville and was amended during the legislative session with provisions

relating to the Senior Growth and Development Fund by Senator Wayne Wallingford and Representative Kathryn Swan, both of Cape Girardeau.

Lt. Governor Kehoe signed the legislation in his capacity as Acting Governor due to the fact that Governor Mike Parson was out of the country, but noted the fact he had discussed this specific legislation with the Governor prior to his departure. During those discussions, Kehoe indicated that this was one of the pieces of legislation approved by the legislature this year that he was most passionate about, and both agreed that it would be appropriate for signing by the Lieutenant Governor.

Kehoe also noted that the passage of this law reflected a strong team effort, not only by key legislators such as Senator Sater, Senator Wallingford and Representative Swan, but also by the professional staff in his office and the Missouri Legislature, as well as the countless advocates for seniors at the grassroots level who have worked on this legislation for more than four years.

Kehoe also said that it was appropriate that the official bill signing occurred in Springfield, MO rather than in Jefferson City, noting that sometimes it is “good to get out of the capitol. This is where the real work gets done.”

Getting this funding has been a long journey and we are so thankful at Aging Matters for the amazing team of advocates and supporters we have had. Every Area Agency on Aging in Missouri, the Silver Haired Legislature, Senior Centers and local volunteers have worked tirelessly to make this a reality. Senator Wayne Wallingford and Representative Kathy Swan, both proudly from Southeast Missouri, worked extremely hard to make this a priority in both the Missouri House and Senate and get the approval needed. This team effort has paid off for all of Missouri seniors and we look forward to making a difference in the lives of Missouri seniors for many years to come. This really is a win for seniors in Missouri!

For additional information relating to this event and to the programs and services administered by Missouri’s Area Agencies on Aging, contact Catherine Edwards, Executive Director of the Missouri Association of Area Agencies on Aging at: cedwards@ma4web.org, or by phone at: 573-619-6185. Catherine Edwards contributed to this article.

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[TOP](#)

Age Spots by Jackie Dover: Tough Love-Family Caregiving

JUNE 10TH 2019 BY DEE LOFLIN

Age Spots by Jackie Dover: Tough Love-Family Caregiving

Tough Love-Family Caregiving

Rosalynn Carter once said, “There are only four kinds of people in the world; those who have been caregivers, those who are currently caregivers, those who will be caregivers, and those who will need a caregiver.” Caregiving is often referred to as the toughest job in the world. Many times, you are on duty 24 hours a day, 7 days a week with no time off, no breaks and usually no pay.

Caregivers sometimes have a very difficult time caring for themselves; there just are not enough hours in the day. Since 2001, Aging Matters has had a Family Caregiver Program that focuses on empowering and supporting unpaid caregivers providing care for someone over the age of 60. You do not have to be related to be a Family Caregiver and you do not have to provide round the clock care for this program to help.

The Aging Matters Family Caregiver Program assists caregivers by providing educational programs and information and assistance. Family Caregiver sponsors Caregiver Conferences throughout our 18 county service area, there will be a conference on June

12th in Piedmont, the theme is “Mentally Healthy and Happy”, there will be speakers and booths that can offer help and information. There will be other conferences scheduled including Grandparent raising Grandchildren conferences that will be in the fall after school starts. Those will be held in Cape Girardeau, Poplar Bluff and Hayti. Please call Aging Matters for more information about the conferences, 800-392-8771.

Sixty seven million people in the United States provide some care for a senior in their family or community, this number is growing every year. Respite Care is a service that is provided by the Family Caregiver Program. Respite care is needs based and allows a caregiver to take a break for a while and still have the loved one taken care of.

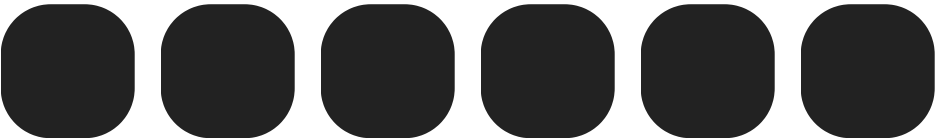
Family Caregiver also helps with Supplemental Services, which may provide supplies and goods necessary for keeping an elder at home. The supplies need to be things the caregiver cannot provide and are not covered by Medicare or Medicaid. These supplies are items such as nutritional supplements and incontinent supplies. A "face to face" assessment is completed with the caregiver. Assessments are evaluated and assigned a score value and supplies grants are awarded based on that score. There is a limit on supplies of up to \$250. Families may re-apply 12 months after they have used up their allotment.

We know caregiving can be an overwhelming task and no one should have to struggle through the process alone, it sometimes takes a team to provide care for an elderly loved one. The Family Caregiver Support Program helps caregivers find the keys to successful caregiving. Please call Aging Matters 800-392-8771

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[TOP](#)

Age Spots: In the Line of Duty by Jackie Dover

MAY 08TH 2019 BY DEE LOFLIN

Age Spots: In the Line of Duty by Jackie Dover

In the Line of Duty

As I sit writing, this article a headline that catches my attention is that of a Washington deputy who was shot and killed in the line of duty, responding to a call. According to the Officer Down Memorial Page, that makes the 33rd line of duty death for law enforcement in the United States this year. That is a 28% decrease over last year. A decrease is good, but 33 is still too high a number for in the line of duty deaths of officers.

I have known many law enforcement officers over the course of my life. As many of you know, my husband is a Deputy Sheriff and has been for 13 years and my baby brother is an emergency dispatcher in the town where we grew up. I have been lucky in many ways that I only know one person who lost his life in the line of duty. Bob was a Marine Corps buddy of my husband who also became a police officer. Bob was funny, kind and really bad at video games as I was able to beat him on multiple occasions. It was a shock when he was killed in a car crash in 2013 while on duty.

We still remember and talk about Bob and any time my husband speaks with his Marine Corps buddies, they take time to honor him.

When any officer dies in the line of duty much is lost; a friend, a sister, a father, a son or daughter, they all deserve to be remembered and honored for the sacrifice they made to keep us all safe. Senior and Lawmen Together (SALT) lead the way in honoring those in our area who have made the ultimate sacrifice. The SALT Law Enforcement Memorial Ceremony recognizes 49 fallen heroes who died in the line of duty. On May 23 at 6:00 at Cape Bible Chapel, 2911 Kage Rd, Cape Girardeau, Mo we get a chance to remember

with respect, gratitude and honor these 49 men who made a difference in their communities. We also get the chance to honor their families and make sure they know that we appreciate the sacrifices they have made. SALT honors those from the counties of Bollinger, Butler, Cape Girardeau, Dunklin, Iron, Madison, Mississippi, New Madrid, Pemiscot, Ripley, Scott, Stoddard and Wayne.

The Law Officer Memorial Ceremony is open to all and I encourage you to attend. During the evening we get to hear the winners of an essay contest with the theme “Police-Our Heroes”, it is inspiring how these young kids see police officers. The respect and appreciation they have is very moving. Sandy Karsten, Director of Public Safety will be the key note speaker, SALT will give out the Roger Fields Award and the reason why we all gather the Final Call, a recitation of the 49 heroes we are honoring.

SALT also sponsors the Law Officer Memorial located at Cape County Park North. This memorial has all 49 names of the fallen heroes, from our area engraved and stands as a lasting tribute to their sacrifice. I encourage you to visit and take a moment to say thank you to these 49 heroes.

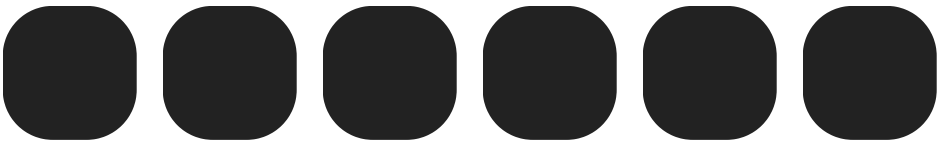
For those not able to attend the Memorial, Police Week goes form Sunday May 12 until Saturday May 18. Please take the time to thank an officer for all they do for us.

We are lucky there are men and women who are willing to risk so much for those they do not know. That so many have the courage and bravery needed to put their lives at risk every time they go to work. Please take the time to honor those who lost their lives in the line of duty and thank those who still serve.

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