



Klickitat County Senior Newsletter

Klickitat County Senior Services
Goldendale 773-3757 White

November 2016

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Honoring Those who Fight to Keep Us Free

Veterans Day is to be observed on November 11, regardless of what day of the week on which it falls. A celebration to honor America's veterans for their patriotism, love of country, and willingness to serve and sacrifice for the common good.

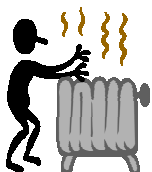


Senior Klickitat PUD Discount applications are now being processed for Winter 2016-2017

If you are 62 or older and have an annual household income under \$23,500.

Call Virginia at 773-3757 or Jill at 493-3068 to make an appointment for your PUD discount application.

Senior Klickitat PUD electric discounts must be re-applied for each year.



Please bring your current PUD bill & proof of **TOTAL** annual household income to your appointment.

The discount applies December through May.

Are there any specific flu shots that are better suited for seniors? I just turned 65 and would like to find out what's recommended and how Medicare covers it.

There are actually two different flu vaccines available this year that are designed specifically for seniors age 65 and older. One option is the Fluzone High-Dose, which has been available since 2010, and the other is the new FDA approved FLUAD vaccine (you only need to get one of these).



The Fluzone High-Dose is a high-potency vaccine that contains four times the amount of antigen as a regular flu shot does, which creates a stronger immune response for better protection. While the new FLUAD vaccine contains an added ingredient called adjuvant MF59 that also helps create a stronger immune response. The extra protection these vaccines provide is particularly helpful to seniors who have weaker immune defenses and have a great risk of developing dangerous flu complications. The CDC estimates that the flu puts more than 200,000 people in the hospital each year and kills an average of 24,000 – 80 to 90 percent of whom are seniors.

But be aware that both the Fluzone High-Dose and FLUAD are not recommended for seniors who are allergic to chicken eggs, or those who have had a severe reaction to a flu vaccine in the past.

You should also know that the Center for Disease Control and Prevention (CDC) does not recommend one vaccination over the other, and to date, there have been no studies comparing the two vaccines.

If you decide you don't want to get a senior-specific flu shot, there are other options available to people 65 years and older including the standard (trivalent) flu shot, the quadrivalent flu shot which protects against four different flu viruses, and the FluBlok vaccine for those who have egg allergies.

To locate a vaccination site that offers any of these flu shots, visit Vaccines.gov and type in your ZIP code. You'll also be happy to know that as a Medicare beneficiary, Part B will cover 100 percent of the costs of any flu shot, as long as your doctor, health clinic or pharmacy agrees not to charge you more than Medicare pays.

Dear Marci,

Do I have to sign up for Part D if I already have prescription drug coverage?

Camila (Kona, HI)

Dear Camila,

Part D enrollment is optional, but if you do not sign up for Part D you may have a late enrollment penalty if you enroll at a later time. The Part D late enrollment penalty is one percent of the national average Part D premium for each month that you delayed Part D enrollment and were not covered by creditable drug coverage.

You can delay Part D without penalty if you are currently covered by creditable drug coverage. Creditable drug coverage is coverage that has an overall value that is as good as or better than standard coverage under Part D. You may receive creditable coverage from your current employer insurance, retiree insurance, military benefits, or Federal health benefits. If your drug coverage is creditable, you should receive notice from the plan around September each year. If you do not receive this notice, you should contact your benefits manager to get this information in writing. Keep these notices because you will need proof of your creditable coverage if you decide later that you want to enroll in Medicare Part D.

If you drop or lose your creditable prescription drug coverage through no fault of your own, you will have a Special Enrollment Period (SEP) to sign up for Part D for up to 63 days after your coverage ends. If you drop or lose your current or former employer-based prescription drug coverage, regardless of whether it is creditable, you will also have an SEP to sign up for Part D for up to 63 days after coverage ends. In order to avoid a late enrollment penalty, this employer-based coverage must have been creditable.

There may be consequences if you sign up for Part D in addition to your current drug coverage. You should ask your employer or retirement benefits administrator if you can keep their coverage and have Part D at the same time. You could lose your employer, retiree, or other benefits if you sign up for a Part D plan. It is important to keep this in mind if your plan covers a spouse or dependents because if you lose coverage, they will too, and it is unlikely you will be able to get the coverage back.

- Marci



When did you last have your teeth cleaned? Or an oral health screening?

We often hear from seniors that they do not have regular dental cleanings or dental services because they are unable to afford it .

Dental health is important to overall health so we have been fortunate to have Theresa Marks, Dental Hygienist, providing mobile dental services at Senior Services Pioneer Center in White Salmon. She is providing affordable oral health screenings and proper cleanings available at affordable rates. She is also able to bill Medicaid for those that have Washington Medicaid.

Dental Hygiene Mobile Services in partnership with New Day Dental will be providing dental screenings and scheduling follow-up appointments for dental cleanings at the Pioneer Center Senior Center at 501 NE Washington Street, White Salmon.

**Appointments are available between 9am to 4:00pm on
Wednesday, November 16th and Wednesday, December 7th.**

Please call the White Salmon Senior Services office to schedule your appointment.

Oral health screenings for seniors with no insurance are \$10.00 (assistance is available if that is a hardship) and Dental Hygiene Mobile Services can also bill Provider One for those Seniors that have Washington State Apple Health.

Cleaning appointments for non-insured seniors will be available for \$65.00 and that will include a periodontal assessment and fluoride treatment.

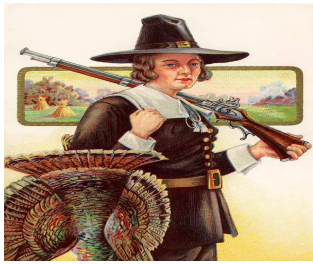
More involved dental treatment and care will be coordinated with New Day Dental or your preferred dental provider.

Call Senior Services at 509-493-3068 to scheduled your appointment or for more information. All participants will be required to complete a Patient Information Packet to receive services.

White Salmon Events 2016



| Sun | Mon | Tue | Wed | Thu | Fri | Sat |
|---|---|--|---|--|---|---------------------------|
| |  | 1 8:15 to 9:30 Hatha Yoga 2pm Strong Women | 2 9:30am Exercise 11am Live Music & Dance | 3 8:15 to 9:30 Hatha Yoga Noon Pinochle 2pm Strong Women | 4  | 5 |
| 6 FALL BACK Day light Savings  | 7 9:30 Exercise 11am Live Music & Dance  | 8 8:15 to 9:30 Hatha Yoga 2pm Strong women General Election | 9 Hood River Shopping 9:30 Exercise 11am Live Music & Dance | 10 8:15 to 9:30 Hatha Yoga Noon Pinochle 2pm Strong Women | 11 VETERAN'S DAY OFFICE CLOSED Thank You! | 12 |
| 13  | 14 9:30 Exercise 11am Live Music & Dance | 15 8:15 to 9:30 Hatha Yoga 2pm Strong Women  | 16 9:30 Exercise 11am Live Music & Dance | 17 8:15 to 9:30 Ha- tha Yoga Noon Pinochle 2pm Strong Women  | 18 | 19 |
|  | 21 9:45 Exercise 11am Live Music & Dance | 22 8:15 to 9:30 Hatha Yoga 2pm Strong Women | 23 9:30 Exercise 11am Live Music & Dance | 24 Thanksgiving Office Closed  | 25 Holiday Office Closed | 26 |
| 27  | 28 9:30 Exercise 11am Live Music & Dance | 29 8:15 to 9:30 Hatha Yoga 2pm Strong Women | 30 9:30 Exercise 11am Live Music & Dance | MUSIC 11/2 Huskey Band 11/7 Country Roads 11/9 Simcoe Boys | 11/14 Old Time Friends 11/16 Simcoe Boys 11/21 Shades of Country 11/23 Shades of Country | 11/28 Country Roads |

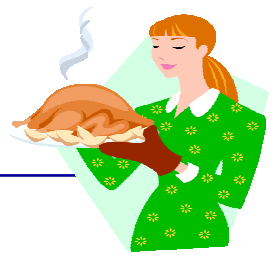








Goldendale Events

November 2016

| Sun | Mon | Tue | Wed | Thu | Fri | Sat |
|--|-----------|---|--|---|--|--|
| | | <p>1 1pm Exercise</p>  | <p>2 12pm Aging Mastery</p> | <p>3 1pm Exercise 1pm Bingo</p>  | <p>4 Noon Pinochle</p>  | <p>5</p> |
| <p>6 Fall Back Daylight Saving Time Ends</p>  | <p>7</p> | <p>8 1pm Exercise</p>  <p>General Election</p> | <p>9 10:30am Caregiver Support Group 12pm Aging Mastery</p> | <p>10 1pm Exercise 1pm Bingo</p> | <p>11 OFFICE CLOSED VETERAN'S DAY</p> <p>Noon Pinochle</p>  | <p>12</p> |
| <p>13</p> | <p>14</p> | <p>15 1pm Exercise</p>  | <p>16</p> | <p>17 1pm Exercise 1pm Bingo</p>  | <p>18 Noon Pinochle</p> | <p>19 Senior Breakfast</p>  |
| <p>20</p> | <p>21</p> | <p>22 1pm Exercise</p>  | <p>23</p> | <p>24 Thanksgiving OFFIC CLOSED</p>  | <p>25 OFFICE CLOSED</p> | <p>26</p> |
| <p>27</p> | <p>28</p> | <p>29 1pm Exercise</p>  | <p>30</p> |  | | |

NOVEMBER MENU 2016



| Sun | Mon | Tue | Wed | Thu | Fri | Sat |
|-----|--|--|---|--|--|---|
| | | 1 GD & Lyle Chili & Corn Bread | 2 WS Tuna Casse- role | 3 GD Tuna Casserole  | 4  snapobjects | 5 Lyle Break- fast 7-10am \$7pp Adults \$3 Child 6-12 under 5 |
| 6 | 7 WS Chicken Fet- tuccini Alfre- do | 8 GD & Lyle Chicken Fet- tuccini Alfre- do | 9 WS Polish Sau- sage & Sau- erkraut | 10 GD Polish Sausage & Sauerkraut | 11 OFFICE CLOSED Veteran's Day Thank You! | 12 |
| 13 | 14 WS Filipino Pork Stew | 15 GD & Lyle Filipino Pork Stew | 16 WS Salisbury Steak | 17 GD Salisbury Steak  | 18  | 19 GD senior Breakfast \$3pp |
| 20 | 21 WS Chicken Pat- ty Sandwich | 22 GD & Lyle Thanksgiving Meal  | 23 WS Thanksgiving Meal | 24 Thanksgiving Meal Site CLOSED | 25 OFFICE CLOSED  | 26 |
| 27 | 28 WS Ham & Scal- loped Potatoes | 29 GD & Lyle Ham & Scal- loped Potatoes | 30 WS Hungarian Goulash | Dec 1 GD Hungarian Gou- lash | | |

Senior Meal Site Locations

GOLDENDALE: Every Tuesday & Thursday at 12-noon at the Goldendale Senior Center, 115 E Main Street.

WHITE SALMON: Every Monday & Wednesday at 12-noon at the Pioneer Center, 501 NE Washington.

LYLE: Every Tuesday at 12-noon at the Lyle Lions Community Center.

BICKLETON: Every 2nd & 4th Tuesday at 11:30 at the Market Street Café).

TROUT LAKE: Thursday-November 10th at 5:30pm at Trout Lake School.

\$3.50 is the requested donation for those 60 and older. Spouses of those 60 and older can dine with their spouses at the senior rate. Non-seniors \$6.50

With the varied needs of seniors, flexibility is the key. Persons 60 years of age or older who are homebound and unable to shop or prepare their own meals may be eligible for home delivered meals.

**Hot & Frozen Home Delivered meals are available call Senior Services for more Information
Goldendale 773-3757
White Salmon 493-3068**

Energizing Support Groups

Goldendale Diabetes

4th Tues. 6-7pm, November 22, Goldendale Library Camplan Room~~541 965-0655

Goldendale Support Group

3rd Wednesday, November 16th at the Goldendale Senior Center 10:30am

773-3757

Parkinson's Support Group

First Wednesday of each month, November 2, 2pm Water's Edge Conference Room, 2nd Floor

541 340-0142

Messages for Family

Caregivers

Believe in yourself. Trust your instincts.

Protect your Health. Taking care of yourself is not a luxury; it is a necessity.

Reach out for help. Family care giving is not a one-person job. Asking for help is a sign of strength, not weakness

November is National Family Caregiver's Month

Believe in Yourself.

Protect your Health.

Reach out for Help.

Speak up for your Rights.

It is a time to thank, support, educate, and advocate for the more than 50 million family caregivers across the country. During Family Caregiver's Month, we will encourage family caregivers to take these four steps every day to empower family caregivers to act on behalf of themselves and their loved ones, and to remove barriers to health and well being.



Community Thanksgiving Dinner

You are invited to a Thanksgiving Dinner at:

Place: Father's House Fellowship 207 S. Klickitat Street

Date: Thursday, November 24th,

Time: 12 Noon

Call for **FREE** Transportation Ogden's Mopar Limo Service,
773-4114 or 250-3794. Potluck is welcome, but not necessary.
We will also do take out and delivery.



Successful Aging

The key to successful aging is a healthy, common sense lifestyle. The goals are to slow or prevent the loss of brain cells, maintain the brain's capacity to make up for any loss, and let remaining brain cells function well. This requires a healthy body, mind and spirit.

Here are some tips for successful aging:

- Visit your doctor regularly.
- Participate in activities that stimulate your brain, such as reading, crossword puzzles, playing bridge, and other mental exercises.
- Manage stress through techniques such as relaxation, meditation and yoga.
- Treat depression. Depressed elders have higher rates of dementia, lower quality of life and higher rates of death.
- Be social. Maintaining a network of friends will lessen the likelihood of isolation and depression while increasing the overall level of brain stimulation.
- Exercise daily, such as walking 30 minutes per day. Physical activity significantly lessens the chance of cardiovascular complications that could cause dementia.
- Control hypertension, diabetes and heart disease—risk factors for dementia—through physical exercise, quitting smoking, controlling blood pressure, lowering cholesterol and avoiding obesity.
- Follow a healthy diet and take vitamins, including vitamins C and E, and folic acid.

Volunteer Hours

Thank You Volunteers!!

We are always looking for volunteers to help with various programs. Please call Senior Services if you are interested in volunteering!

September HOURS

| | | |
|----------------|--------|-------|
| TRANSPORTATION | 660.25 | Hours |
| NUTRITION | 721 | Hours |
| NEWSLETTER | 18 | Hours |
| SR. EXERCISE | 23 | Hours |
| MUSICIANS | 18 | Hours |

ATTENTION SENIORS

Attention seniors, it's that time of the year again -- open enrollment for Medicare Part D, also known as the prescription drug plan portion of Medicare, is under way, as it is every year between Oct. 15 and Dec. 7. During this period, eligible Medicare enrollees have the opportunity to shop around and compare prescription drug plans for the upcoming year under original Medicare.

Big prescription drug increases are headed seniors' way

Choosing a prescription drug plan is particularly important for seniors since they tend to be more prone to expensive illnesses compared to younger adults. According to a study from the Kaiser Family Foundation, seniors taking drugs to treat hepatitis C, multiple sclerosis, or cancer can spend anywhere from \$4,000 to \$12,000 per year out-of-pocket just to take a single drug -- and this *includes* what a Medicare prescription drug plan would cover.

Another recent AARP study, Rx Price Watch, found that average annual prescription drug costs have ballooned from \$4,140 in 2005 to \$11,341 as of 2013 for elderly Americans.

Long story short, picking out the right prescription drug plan is critical to ensuring that seniors get the most out of their plan.

So what are seniors looking at as we head into open enrollment period? According to the Kaiser Family Foundation (KFF), prescription drug plan (PDP) premiums are [rising by an average of 9% in 2017](#) to \$42.17, based on the weighted average of 2016 plan enrollment. KFF's estimate includes premiums for basic and enhanced prescriptions plans, and makes the assumption that enrollees stick with their current plan, which may not always be the case.

How to get the best Medicare drug plan

With rising prescription drug costs looking like a near-certainty moving forward, seniors need to be diligent in their efforts to pick out a plan that suits their needs best. Here are a few tricks to ensuring you get the best possible value for your Part D plan.

The first step is to shop around. The worst possible thing you can do is to simply allow yourself to be reenrolled in the same plan as last year. Though some seniors will find benefits from reenrolling, this isn't always the case. Part D plans may be contracted through Medicare, but they are offered by private insurance companies that have the ability to alter their coverage from year to year. Just because the drugs you take were covered by your 2016 PDP doesn't mean they'll be covered under the same plan, or at the same rate, in 2017. Taking the time to shop around with Medicare.gov's [Plan Finder](#) is a smart move you really should make.

Secondly, it's important that you understand the difference between co-pays and co-insurance, especially with more plans pushing co-insurance as drug prices soar. Co-payments are flat fees that you pay for each prescription you fill. Co-pays could differ based on the tier of drug you're paying for, but they're otherwise consistent across a tier. Co-insurance, on the other hand, requires the Medicare member to pay a percentage of the total prescription cost. If the drug you're paying for is in one of the higher cost tiers, you could be looking at a lot of money out of pocket -- and don't forget, there are no annual out-of-pocket limits with Medicare. If you can, target plans with a focus on co-pays, or at the very least pay attention to what the co-insurance would be on your medications and seek out the plan(s) with the lowest co-insurance.

Third, ask your doctor if generic options are a possibility. According to the IMS Institute for Healthcare Informatics, 88% of prescriptions written today are for generic drugs. By 2020, this figure is expected to rise to between 91% and 92%. If you can find a substitute for your brand-name medication that works just as well, you may be able to save in excess of 80% on your out-of-pocket drug costs.

Fourth, take note of what tier the drugs you take fall into. Most plans use a five-tier system for prescription drugs, with a higher tier signifying a more specialized and costly drug that'll cost you more out of pocket. Drug tiers can be somewhat variable from one plan to the next, and they can also change from year to year, which can mean a dramatic increase or decrease in out-of-pocket costs. Drugs can be removed from an insurer's approved formulary, too. This is all the more reason to take the time to really compare plans around this time of year.

Finally, don't be late! Forgetting to enroll in a plan during the defined period (Oct. 15 through Dec. 7) can be costly, with penalties attached that follow you around for the remainder of your enrollment in Medicare (essentially the rest of your life).

For more information or an individual appointment for assistance please call Klickitat County Senior Services and speak with

Jill in White Salmon ~ 493-3068

Or

Virginia in Goldendale ~ 773-3757



Senior Newsletter

Klickitat County Senior Services
115 W. Court St. MS-CH-21
Goldendale, WA 98620
509 773-3757

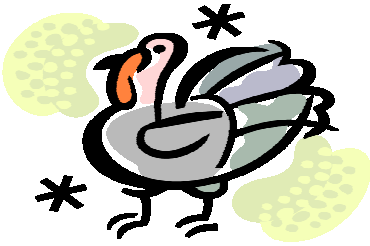
PO BOX 1877
501 NE Washington Avenue
White Salmon, WA 98672
509 493-3068

Non-Profit Organization

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Permit #77



Family Caregivers Matter!

Family caregivers are the unacknowledged backbone of the nation's long-term care system. They provide daily assistance to manage health care and personal care, while enabling their loved ones to stay in the community longer.

Family caregivers matter in so many important ways:

Your loved one's care does not always take place in hospitals, or nursing homes, or doctor offices, or medical clinics. Most care actually occurs in the home – and that's a good thing. People are healthier at home and health care costs are reduced. Family caregivers have the best interests of their loved ones at heart. But caregiving at home can take its toll and it certainly takes a lot of planning. The Nation's 90 million family caregivers are front and center in providing care every day – enabling their loved ones to stay at home longer where they are happier and healthier.

