

# Hurricane Senior Center

## August 2017 Newsletter



### **Calendar of Events**

August 2 & 16 – Blood Pressure/Sugar Screening

August 10 – Zions Way Hand/Neck Massage

August 16 – Hurricane Family Pharmacy

August 31 – Happy Birthday/Anniversary  
Celebration

### **THRIFT STORE**

OPEN MON – THURS

11:30 AM – 2:30 PM

DONATIONS ACCEPTED!

Hurricane Senior Center  
95 N 300 W  
Hurricane, UT 84737  
435-635-2089

•••

### **Hours of Operation**

Monday – Thursday  
9:00AM – 4:00PM

Lunch served daily –  
11:30AM - 12:30PM \$3

### **Dial-A-Ride Program**

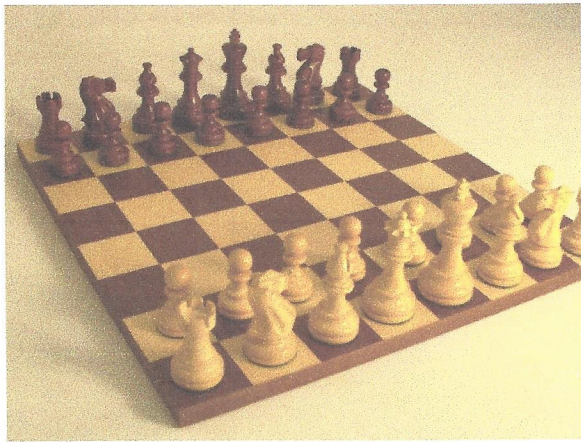
We offer an in town Dial-A-Ride service for grocery shopping or medical needs. Bus hours are 10:30 AM – 2:30 PM Monday – Thursday.

Our Dial-A-Ride service to St. George is available Wednesday afternoon for your shopping or medical needs.

Age 60+ suggested donation:  
\$5 round trip/\$3 one way

Call 435-635-2089 to schedule.





Interested in playing Chess?  
Please sign up at the front  
desk.

Volunteers needed to help  
here at the Senior Center.  
See the front desk if  
interested!

## Monthly Events

**Dixie-Can-Do's Entertain** -1<sup>st</sup> & 3<sup>rd</sup> Monday

**Living Wills and Trust Information available** - 4<sup>th</sup>  
Monday @ 11:30am

**Encompass Home & Healthcare – Blood  
Pressure & Sugar checks** – 1<sup>st</sup> & 3<sup>rd</sup> Wednesday  
@ 11:00am-12:00pm

**Hurricane Family Pharmacy** – Presentation 3<sup>rd</sup>  
Wednesday @ 12:00pm

**Zions Way** – Hand and Neck Massages – 2<sup>nd</sup>  
Thursday @ 11:00am – 12:00pm

**Crochet Class** – 2<sup>nd</sup> & 4<sup>th</sup> Thurs @ 1:00pm \$1

**Beginning Knitting** – 2<sup>nd</sup> & 4<sup>th</sup> Thurs @ 1:00pm \$1

**Craft Class** – every Wed @ 12:30pm \$1

**Bingo 60+ Only** – every Thursday @ 12:30pm

**Bridge Group** – every Monday @ 12:30 \$.50

**Pinochle Group** – Tuesdays @ 12:30pm \$.50

**Skip Bo Card Group** – Tues & Thurs 10am \$.50

**Paint Club** – Tuesdays @ 1:00pm \$2

**Billiards** – Open daily 9am – 3:30pm

**Happy Birthday/Anniversary Celebration** – last  
Thursday of every month!

**COME JOIN US!**

## Hurricane Senior Center August 2017

Monday	Tuesday	Wednesday	Thursday
<p><i>A suggested donation of \$3.00 is requested from seniors 60 and older. Persons under 60 can enjoy a meal for \$7.00. Milk and bread served with all meals.</i></p> <p><i>Milk and bread served with all meals. Salad bar available every day in dining room.</i></p>	<p><b>1</b> <b>Meatballs w/Spaghetti Sauce</b> Whole Grain Spaghetti Zucchini Mixed Green Salad Hot Cinnamon Applesauce</p>	<p><b>2</b> <b>Glazed Ham</b> Maple Roasted Sweet Potatoes Green Beans Mixed Green Salad Seasonal Fruit</p>	<p><b>3</b> Open Faced Hot Roast Beef Sandwich Twice Whipped Potatoes Mixed Vegetables Carrot Pineapple Salad Seasonal Fruit Brownie Diet - Chocolate Pudding</p>
<p><b>7</b> <b>Sloppy Joe on Bun</b> Tater Tots Whole Kernel Corn Coleslaw Frog Eye Fruit Salad Diet - Vanilla Wafers</p>	<p><b>8</b> <b>Fajita Chicken</b> Brown Spanish Rice Fajita Vegetable Blend Black Bean Corn Salad Flour Tortilla Seasonal Fruit</p>	<p><b>9</b> <b>Herb Roasted Pork Loin</b> Roasted Red Potatoes Parslied Carrots Cucumber Salad Mandarin Oranges</p>	<p><b>10</b> <b>Homemade Meatloaf</b> Brown Gravy Whipped Potatoes Creamed Peas Mixed Green Salad Tropical Fruit</p>
<p><b>14</b> <b>Turkey Noodle Bake</b> Green Beans Mixed Green Salad Hot Spiced Pears</p>	<p><b>15</b> <b>Italian Sausage Sandwich</b> Marinara Sauce w/peppers &amp; onions Potato Wedges Coleslaw Seasonal Fruit</p>	<p><b>16</b> <b>Beef Taco Salad</b> Shredded Cheese Mexican Rice Tortilla Chips Seasonal Fruit Strawberry Fruited Gelatin Diet - Fruited Gelatin</p>	<p><b>17</b> <b>Crispy Baked Chicken</b> Scalloped Potatoes Glazed Carrots Three Bean Salad Seasonal Fruit</p>
<p><b>21</b> <b>Salisbury Steak w/Onion Gravy</b> Garlic Whipped Potatoes Green Peas Mixed Green Salad Seasonal Fruit</p>	<p><b>22</b> <b>Chicken Fried Rice</b> Japanese Vegetable Blend Seasoned Cabbage Citrus Fruit Cup</p>	<p><b>23</b> <b>Ham &amp; Cheese Sandwich</b> Lettuce/Tomato/Onion Broccoli Slaw Peaches &amp; Cottage Cheese Strawberry Shortcake Cookie Diet - Vanilla Wafers</p>	<p><b>24</b> <b>Roasted Turkey Breast w/Gravy</b> Baked Potato w/Sour Cream Capri Vegetable Blend Carrot Raisin Salad Applesauce</p>
<p><b>28</b> <b>Country Fried Steak</b> Country Gravy Whipped Potatoes Peas and Carrots Mixed Green Salad Seasonal Fruit</p>	<p><b>29</b> <b>Beef Pot Roast w/Brown Gravy</b> Roasted Potatoes Carrots with Celery Mixed Green Salad Pineapple Lime Whip Diet - Chocolate Pudding</p>	<p><b>30</b> <b>Potato Crusted Pollock</b> Macaroni and Cheese California Vegetable Blend Coleslaw Applesauce</p>	<p><b>31</b> <b>Labor Day</b> Pulled BBQ Chicken Macaroni Salad Baked Beans Glazed Baby Carrots Spiced Pear Gelatin Diet - Peaches</p>

## August Activities

	1-Aug	2-Aug	3-Aug
	Skip Bo 10:00 Cards 1:00 Painting Club 1:00	Blood Pressure/Sugar 11:00-12:00 Craft Class 1:00-3:00	Skip Bo 10:00 Bingo after Lunch
7-Aug	8-Aug	9-Aug	10-Aug
Dixie Can Do's to perform @ Lunch Bridge 12:30-3:30	Skip Bo 10:00 Cards 1:00 Painting Club 1:00	Craft Class 1:00-3:00	Skip Bo 10:00 Zions Way Hand/Neck Massage 11:00-12:00 Bingo after Lunch Knitting/Crochet 1:00
14-Aug	15-Aug	16-Aug	17-Aug
Chyrrel to play piano Bridge 12:30-3:30	Skip Bo 10:00 Cards 1:00 Painting Club 1:00	Blood Pressure/Sugar 11:00-12:00 Pharmacist @ Lunch Craft Class 1:00-3:00	Skip Bo 10:00 Bingo after Lunch
21-Aug	22-Aug	23-Aug	24-Aug
Dixie Can Do's to perform @ Lunch Bridge 12:30-3:30	Skip Bo 10:00 Cards 1:00 Painting Club 1:00	Craft Class 1:00-3:00	Skip Bo 10:00 Bingo after Lunch Knitting/Crochet 1:00
28-Aug	29-Aug	30-Aug	31-Aug
Living Wills & Trusts 11:30 Bridge 12:30-3:30	Skip Bo 10:00 Cards 1:00 Painting Club 1:00	Craft Class 1:00-3:00	Skip Bo 10:00 Bingo after Lunch Happy B-day/Anniversary Cake & Ice Cream



It's hot outside!

Stay cool.

Keep hydrated.

Stay out of the sun during the hottest part of the day.

Wear the right clothing-some people find natural fibers (like cotton) to be cooler than synthetic fibers.

Wear sunglasses.

Apply sunscreen and wear hats.

Talk to your doctor, some medications may be affected by higher temperature.

Know who to call-keep an emergency list of numbers in a easy to access area.



# Medicare Savings Programs (MSPs)

## Understand what the Medicare Savings Programs offer.

Medicare Savings Programs (MSPs), also known as Medicare Buy-In programs, are state programs that assist you with paying your Medicare costs. These costs include premiums, deductibles, coinsurance charges, and copayments for Part A and Part B. There are three MSPs, each with different federal income and asset eligibility limits. States can raise these limits to be more generous, which allows more people to qualify for the benefits. All three MSPs cover your Part B premium, which means your monthly Social Security check will increase around \$100 if you qualify for and enroll in one of these programs.

- **Qualifying Individual (QI)** has higher income and asset limits than the other MSPs. It pays for your monthly Part B premium.
- **Specified Low-income Medicare Beneficiary (SLMB)** pays for your monthly Part B premium.
- **Qualified Medicare Beneficiary (QMB)** has lower income and asset limits than the other MSPs. It pays for your Part B premium in addition to Medicare deductibles, coinsurance charges, and copayments. QMB also pays the Part A premium (up to \$413/month) if you do not have enough work history to qualify for premium-free Part A.

To learn if you qualify for an MSP, contact your State Health Insurance Assistance Program (SHIP). To locate your SHIP, call 877-839-2675 or visit [www.shiptacenter.org](http://www.shiptacenter.org). A SHIP counselor can help you find out if your income and assets are under your state's limits for an MSP. You should consider applying for these benefits even if you are over the limits because some income and assets are not counted toward the set limits. The names of these programs and how they work vary by state. MSPs are not available in Puerto Rico and the U.S. Virgin Islands.

## Know how to apply for an MSP.

To apply for an MSP, you may need to apply to your local Medicaid office or other state agency that receives MSP applications. You or a SHIP counselor can contact the local Medicaid office to learn how to apply. Some states' applications can be submitted online, while others are submitted through the mail. You will usually need to send in documentation with the application, such as copies of your Social Security card, Medicare card, birth certificate, and/or proof of income and assets.

Once you apply for an MSP, you should hear back from your Medicaid office within about 45 days. If you do not receive a notice, follow up with the office where you applied. If you are approved for the MSP, it can take up to three months for your benefits to start. You will be reimbursed for any premiums you paid during those months.

## Know your rights and protections.

There are a few important things to know about MSPs.

1. Medicare Savings Programs are available to all people with Medicare, not just those enrolled in certain private plans.
2. If you are enrolled in QMB, providers who accept Original Medicare or who are in-network for your Medicare Advantage Plan cannot bill you for any Medicare deductibles, coinsurance charges, or copayments. If you have QMB and your provider bills you for services, let them know that you have QMB and should not be billed. If you have any problems, call your SHIP or 1-800-MEDICARE.

### Take Action:

1. Contact your SHIP to learn if you are eligible for an MSP.
2. If you are eligible, find out how to apply and start to gather your paperwork.
3. If you are not eligible for an MSP, ask the SHIP counselor if there are other cost-assistance programs available for you.
4. Contact your Senior Medicare Patrol (SMP) if you suspect Medicare fraud, such as if a plan promises to enroll you in a cost-assistance program only if you enroll in that plan and provide personal or financial information.

## A pack rat's guide to shredding

Is your home a pack rat's paradise? You're not alone. As you start spring cleaning, are you wondering what to keep and what to shred? We've looked at experts' advice and compiled this summary of how long they recommend keeping certain documents.

### Save forever

Keep documents related to major life events – birth, marriage, divorce, and death. Lock securely:

- Birth certificates or adoption papers
- Social Security cards
- Citizenship papers or passports
- Marriage or divorce decrees
- Death certificates of family members

Also, keep auto titles and home deeds stored safely for as long as you own the property.

### Tax records

This time of year, the big question is: what tax records can you shred and when can you shred them?

- **Tax returns** – Our conservative advice? It's best to keep these forever.
- **Pay stubs** – Shred 'em after checking them against your W-2.
- **Home improvement receipts** – Keep these receipts until you sell your home, since certain expenses may reduce your capital gains tax.
- **Other tax records – like tax-related receipts and cancelled checks** – Wait seven years before shredding. Why? While the IRS usually has three years to audit you, it has up to seven years under certain circumstances. (If you file a fraudulent return, then the IRS can audit at any time – but for the average honest taxpayer, seven years works.)

If you're unsure what tax records to keep, consult an accountant or call IRS Taxpayer Assistance at 800-829-1040.

### Other records

Most experts suggest that you can shred many other documents sooner than seven years. After paying credit card or utility bills, shred them immediately. Also, shred sales receipts, unless related to warranties, taxes, or insurance. After one year, shred bank statements, pay stubs, and medical bills (unless you have an unresolved insurance dispute).

For those who are thinking, maybe I should keep everything, just in case....remember identity thieves can't find documents you have destroyed. Destroying documents with your personal information reduces the likelihood of becoming an identity theft victim.