



The Pioneer's Club Newsletter

Volume 7, Issue 10
November 2013

Health Care—Read Carefully

I heard from the wife of a retired RG&E'er who also is a volunteer for LifeSpan. She sent me the following:

HIICAP (Health Insurance Information Counseling and Assistance Program) counselors at Lifespan are aware of how Iberdrola (RG&E) has organized their health care benefits (through AON) for retirees/spouses. Lifespan has compiled a Medicare Advantage (HMO/PPO) comparison chart with the RG&E offerings. It puts the MVP and Wellcare programs on one page with lines for various types of services. Lifespan also has a hand-out listing coverage available to RG&E retirees/spouses through AON Hewitt Navigators: Medicare Advantage, Medicare Supplemental (Medigap) and standalone Part D policies/prices.

If retirees/spouses need assistance, they can contact Lifespan's HIICAP program by calling 287-6413 to:

Ask questions about Medicare Advantage, Medicare Supplemental or Part D plan coverage

OR

Schedule a 1-on-1 appointment with a counselor if they need help understanding their options.

I hope this works for you. For your knowledge, I've attached both Lifespan documents.

If you weren't aware, the Wellcare plans were not on AON's website when it opened on the 15th. However, they appeared late last week. Whether the United Health Care PPOs will be available before the end of enrollment is anyone's guess.

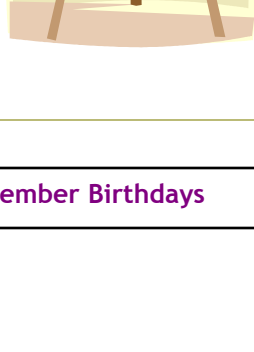
I have both of these documents. If you would like them, send me an email and I'll send them back. One document is in Microsoft Word format and the other is an Excel spreadsheet. At a quick glance, you need both of them.

Obituary Page

There were only two members lost this past month.

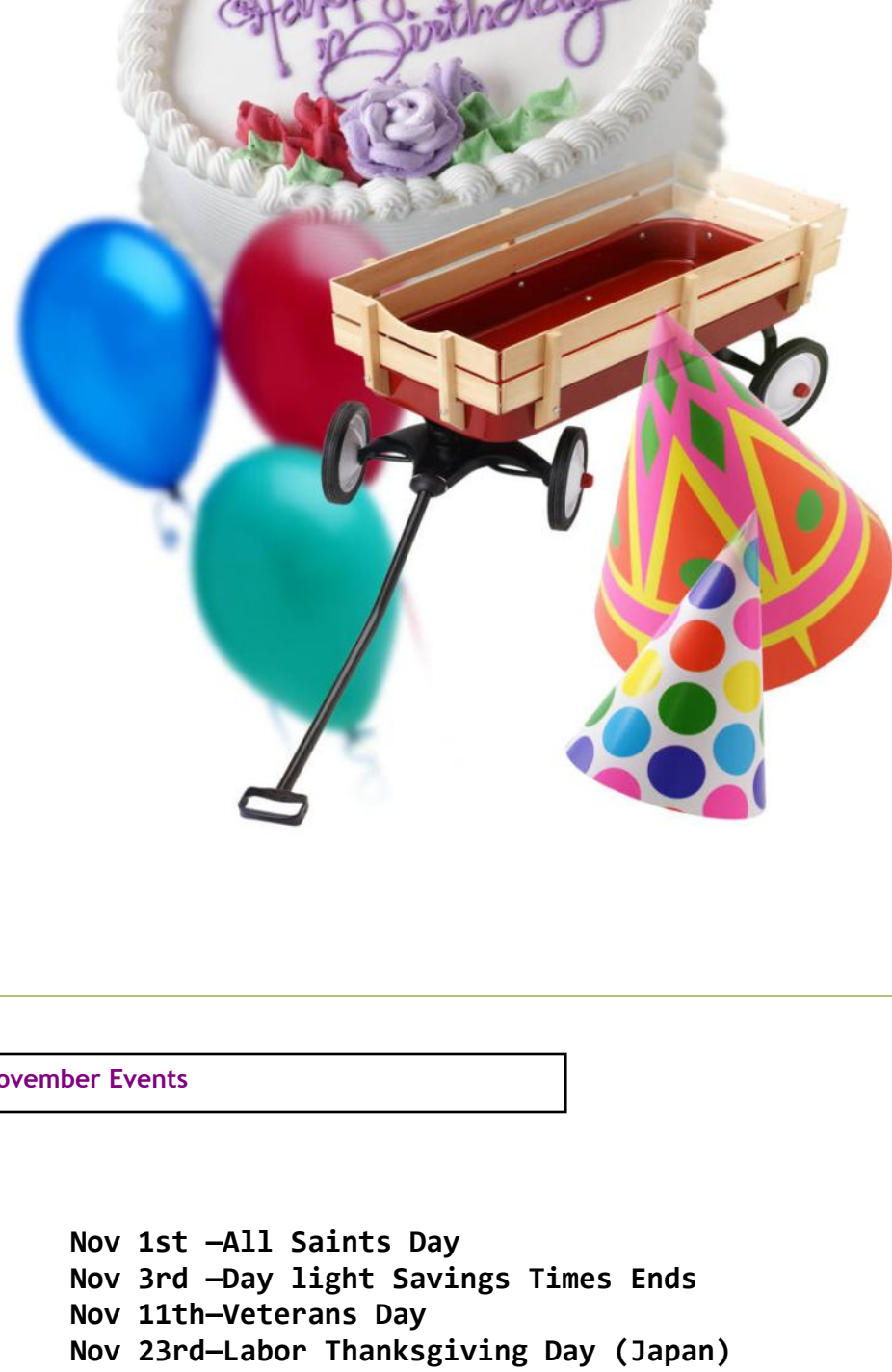
Robert W. Guenther- October 12, 2013, Webster, NY at age 93. Bob graduated from John Marshall High School and [University of Michigan](#). He served in the [Army](#) Air Forces during [WWII](#), then worked for Denver & Rio Grande Western Railroad and Rochester Gas & Electric in Property Records.

William A. Winfield - October 18, 2013, Fairport, NY at age 78. Bill was employed at RG&E in Customer Service for 35 years. He was a graduate of Aquinas High School and St. John Fisher College.



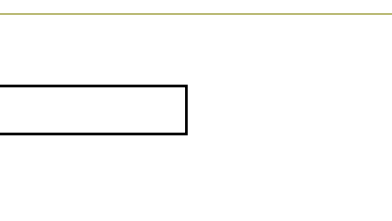
November Birthdays

Last Name	First Name	Middle Initial	Birthday
Bellows	Vera	E	07-Nov
BODINE	CHARLES	A	07-Nov
Buck	Gary		08-Nov
Chelini	Jo-Ann		20-Nov
DiTucci	Joe	A.	25-Nov
Kepplinger	Heinz		30-Nov
ROOD	MARGOT	A.	01-Nov



November Events

- Nov 1st –All Saints Day
- Nov 3rd –Day light Savings Times Ends
- Nov 11th–Veterans Day
- Nov 23rd–Labor Thanksgiving Day (Japan)
- Nov 27th–Hanukkah begins
- Nov 28th-Thanksgiving



Lifespan of Rochester

November is caregiver recognition month so I hope you would promote the FREE workshops we're offering through our Information & Inspiration for Caregivers Series, which occurs throughout the month of November. I'm attaching the calendar in word and suggest highlighting a few to include:

You Are Not Alone: Caregiving Resources

November 14th, 5:30pm – 7:00pm

Christine Peck, LMSW, Director of Care Coordination for Eldersource

Location: Lifespan, 1900 S. Clinton Avenue

Caring for a friend or loved one can be difficult. Lifespan and Eldersource want to help. Come to this session to learn what is included in an Eldersource care consultation and other resources that are available for caregivers.

Legal Checklist to Protect You and Your Family

November 18th, 5:30pm – 7:00pm

Miles Zatkowsky, Esq.

Location: The Summit at Brighton, 2000 Summit Circle Dr.

Learn about power of attorney, health care proxy and other advanced directives to help protect you and your loved ones while eliminating some of the bumps on your journey as a caregiver.

And

Home Care 101

November 19th, 5:30pm – 7:00pm

Cindy Steltz, Community Education Manager for Lifespan

Location: Lifespan, 1900 S. Clinton Avenue

Caring for someone in the home can mean assisting with everyday tasks such as bathing, transferring, dental hygiene and feeding. This session will include tips to make these tasks easier for you and the person you are caring for.

Julie Murawski

Director of Development

Lifespan of Greater Rochester Inc.

1900 S. Clinton Avenue

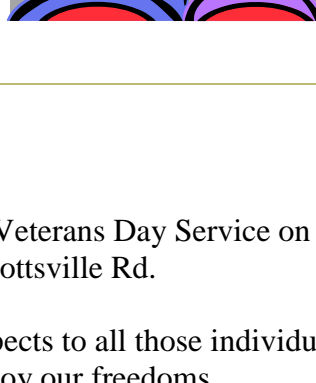
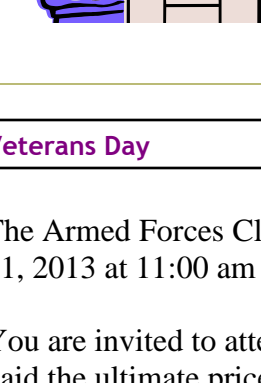
Rochester, NY 14618.

Julie attached a three page schedule of events that detail the locations, times and dates of these sessions.

It is much to much information to show here. So if you'll drop me an email, I'll send it to you.

Tom

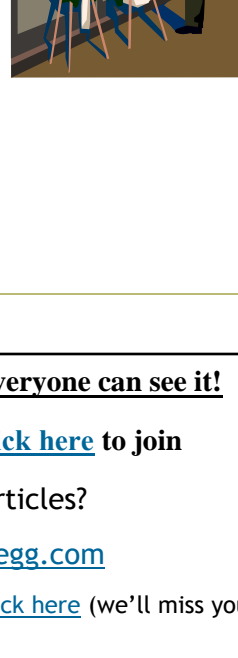
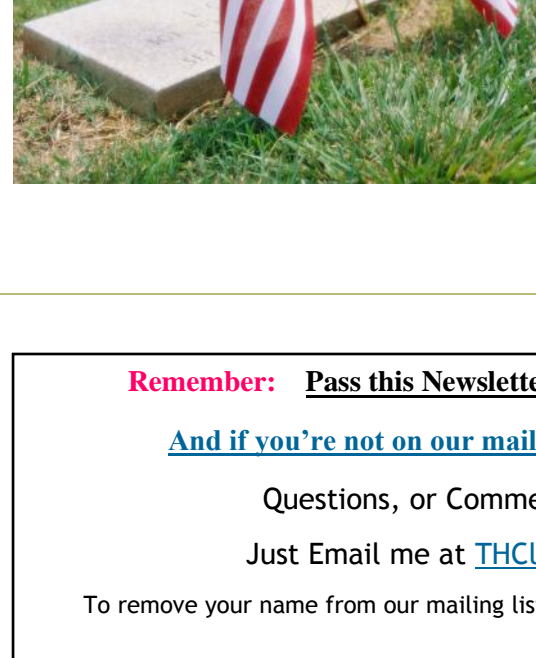
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Veterans Day

The Armed Forces Club will be holding a Veterans Day Service on November 11, 2013 at 11:00 am at the flag pole on Scottsville Rd.

You are invited to attend and pay your respects to all those individuals who paid the ultimate price so that we could enjoy our freedoms.



Remember: Pass this Newsletter on, so everyone can see it!

[And if you're not on our mailing list, click here](#) to join

Questions, or Comments, or Articles?

Just Email me at THClegg@thclegg.com

To remove your name from our mailing list, please [click here](#) (we'll miss you!)

To a Friend! They'll be glad you did.

www.thepioneersclub.org



November 2013 Information and Inspiration Calendar

Overview of Lifespan Services

November 4th, 9:30am – 10:30am, Lifespan, 1900 S. Clinton Avenue

November 20th, 5:30pm – 6:30 pm, Lifespan, 1900 S. Clinton Avenue

This is the November Schedule for Lifespan Events:

November 2013 Information and Inspiration Calendar

Overview of Lifespan Services

November 4th, 9:30am – 10:30am, Lifespan, 1900 S. Clinton Avenue

November 20th, 5:30pm – 6:30 pm, Lifespan, 1900 S. Clinton Avenue

Cindy Steltz, Community Education Manager for Lifespan

Learn about the vast services available for caregivers and older adults through Lifespan.

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Medicare 101

November 4th, 5:00pm – 7:00pm at The Village at Unity, Village Square, 1477 Long Pond Road

November 5th, 10:00am – 12:00pm at Baywinde, 100 Kidd Castle Way, Webster

November 6th, 4:00pm – 6:00pm at The Summit at Brighton, 2000 Summit Circle Dr.

November 7th, 2:00pm – 4:00pm at The Hurlbut, 1177 E Henrietta Rd

November 20th, 4:00pm – 6:00pm at Ascension Garden, 1900 Pinnacle Road, Henrietta

Ron Brandwein, Lifespan Financial Specialist

An easy-to-follow explanation of Medicare.

Medicaid & Financing Long Term Care

November 5th, 5:30pm – 7:00pm

Alan Illig, Esq., (retired), Financial Specialist, Lifespan

Location: Lifespan, 1900 S. Clinton Avenue

Learn more about how to prepare financially for the possibility of nursing home care.

Housing Options for Older Adults

November 7th, 5:30pm – 7:00pm

Lisa Wholley, LMSW, Eldersource Care Manager

Location: Lifespan, 1900 S. Clinton Avenue

Housing options are numerous, confusing and sometimes expensive. In this session we will review what is available in our community. Come early (4:00pm - 5:30pm) to speak with representatives from housing communities sponsoring Information and Inspiration workshops – Episcopal SeniorLife Communities, The Village at Unity, The Brightonian & Hurlbut Care Communities and Jewish Senior Life.

Advance Care Planning

November 11, 5:30pm – 7:00pm

Patricia A. Bomba, MD, FACP

Location: Lifespan, 1900 S. Clinton Avenue

Dr. Patricia Bomba, vice president and medical director at ExcellusBlueCross Blue-Shield, will share her expertise on advance care planning, palliative care, end-of-life care and the MOLST program. Participants will leave this workshop with advance care planning and end-of-life care resources and MOLST forms.

Memoir of a Caregiver

November 12th, 2:45pm – 4:45pm

Sue Savard, local author and former teacher from Brockport, NY

Rose Marie Fagan, Project Director for Take It On For Mom

Location: Lifespan, 1900 S. Clinton Avenue

In her memoir, *Autumn Leaves Don't Want the Dance to End*, local author Sue Savard tells her husband Jim's story--a story of their 60 year love affair, and courage and resiliency when faced with his illness. As Jim's caregiver for 10 years, together they faced each day with a sense of purpose, strength and fortitude. In this interactive session, Sue will share how she dealt with a roller coaster ride of emotions--guilt, anger, stress; and frustration in figuring out the complicated health care system. Most important, she recognized the importance of caring for herself so she could assure Jim had the quality of life he deserved.

How to Advocate for a Loved One in a Nursing Home

November 12th, 5:30pm – 7:00pm

Rose Marie Fagan, Project Director, Take It On For Mom, Lifespan

Alana Russell, Program Manager, Ombudsman, Lifespan

Location: Lifespan, 1900 S. Clinton Avenue

Whether your loved one is a short or long-term nursing home resident, learn how to be an advocate to ensure their quality of care.

How to Choose a Person-Centered Nursing Home

November 13th, 1:00pm – 2:30pm

Leanne Rorick, Assistant Director, Eldersource

Location: Lifespan, 1900 S. Clinton Avenue

A short or long-term stay in a nursing home may be needed unexpectedly, at any age. How do you find a home that truly practices person centered care? Learn what to look for and what questions to ask.

Take Three Deep Breaths; Relaxation Breathing Techniques

November 13th, 5:30pm – 7:00pm

Cheryl Minchella, MVP Health Care

Location: MVP Health Care's Wellness Center, 220 Alexander St., 2nd floor

Explore and learn how the breath can heal, re-energize, relax, refresh and bring a sense of calm to your life. Wear loose and comfortable clothing.

You Are Not Alone: Care giving Resources

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Memory Enhancement Strategies

November 21st, 12:15pm – 1:45pm

Suzanne Feather, MVP Health Care

Location: The Lily Café at the Maplewood YMCA, 25 Driving Park

Take a look at the mechanism of memory and relieve the concern that changes are unavoidable as we age. Learn easy techniques to improve your memory, what lifestyle changes can help, and ways to stimulate your brain to keep it sharp now and in the future. We will also discuss the differences between normal forgetfulness and dementia.

Managed Long Term Care

November 21st, 5:30pm – 7:00pm

Leanne Rorick, Operations Director, Eldersource

Location: The Episcopal Church Home, 505 Mt. Hope Avenue

NYS is changing the way people receive care through Medicaid. Individuals in NYS will have to choose a Managed Long-Term Care (MLTC) plan if they are chronically ill or have disabilities and who need health and long-term care services. Learn about plan options and the process to apply for a plan.

Finding the Right Words

November 25th, 5:30pm – 7:00pm

Ellendeer Berkowitz, LMSW & End-Of-Life Specialist

Location: Lifespan, 1900 S. Clinton Avenue

Learn how to find the right words to initiate conversation that will lead to a peaceful and meaningful end-of-life experience for those you love.

Alzheimer's: Know the 10 Signs

November 26th, 5:30pm – 7:00pm

Julie Luther, MSW, Alzheimer's Association Early Stage Co-ordinator

Location: Lifespan, 1900 S. Clinton Avenue

Learn the difference between age-related memory loss and dementia and the 10 sign of Alzheimer's disease.

PLEASE NOTE THAT BOTH MVP AND BAYWINDE HAVE NEW LOGOS.

RG&E/Iberdrola USA – 2014 Health Care Options

Health Savings Account (HSA)

Each employee/surviving spouse is given a yearly allotment, via a HSA, that may be used for health care expenses, including premiums for health care policies. Any funds in the HSA not used in 2013 will rollover.

NOTE: THESE FUNDS WILL BE PAID ONLY IF THE EMPLOYEE/SURVIVING SPOUSE, ENROLLS OR MAKES CHANGES THROUGH THE COMPANY RECOGNIZED CONTRACTOR, AON HEWITT NAVIGATORS.

Health Plans Being Offered

Medicare Advantage Plans

TYPE	PLAN NAME	MONTHLY PREMIUM	
HMO	MVP Gold Value with Part D		\$72
HMO	MVP Preferred Gold with Part D	\$159.50	
HMO	MVP Preferred Gold <u>without</u> Part D		\$40
HMO	Wellcare Value with Part D		\$0
HMO	Wellcare Advance <u>without</u> Part D (not on comparison chart)		\$0
PPO	MVP GoldAnywhere with Part D Option 1	\$238	
PPO	MVP GoldAnywhere with Part D Option 2		\$64
PPO	MVP BasiCare with Part D (new this year)		\$27

Medicare Advantage Plans Dropped for 2014

UHC Complete Choice	UHC Choice Essential (Regional PPO)
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Medicare Supplemental (Medigap)

PLAN	HUMANA	STERLING
A	\$173.93	\$172.76
B	\$189.11	\$211.36
C	\$225.84	Not Offered
F	\$230.40	\$239.77
F High Deduct	\$ 79.51	Not Offered
K	\$119.82	\$110.93
L	\$162.70	Not Offered
N (new this year)	\$143.63	\$185.25

Medicare Supplemental (Medigap) Dropped for 2014

Aetna Plans B and F

Stand Alone PDPs

Plan	Monthly Premium	Deductible
2014 Aetna Medicare RX Premier		\$144.40 \$0
Express Scripts – Medicare Choice		\$ 49.50 \$0
Express Scripts – Medicare Value		\$ 36.40 \$310
Humana Enhanced		\$ 52.50 \$0
Humana Preferred RX Plan		\$ 25.80 \$310
Humana Walmart		\$ 12.60 \$310
UHC AARP Medicare RX Enhanced		\$101.00 \$0
UHC AARP Medicare RX Preferred		\$ 44.30 \$0
UHC AARP Medicare RX Saver Plus		\$ 23.40 \$310
Well-Care Extra		\$ 50.60 \$0
Well-Care Classic		\$ 29.00 \$0

This is the spread sheet with the comparison information of the information above.

Microsoft Office
e197-2003 Worksh