

The Pioneer's Club Newsletter

Volume 9, Issue 1
January, 2014

Happy New Year

I must apologize to all of you for this being almost a week late. I try and get it ready to go by the first of every month but this month got busy.

Now if you listen to Arnie, he'll say it took me that long to sober up. But I wouldn't believe him.

Seriously, December was a very busy month for me. At the end of the month I had way too many Obits to send out. Since my email server broke I can only send out 600 emails a day (there are 585 in this mailing address).

Plus I did an over night in the hospital and a couple of weeks recovering.

So anyway, I'll try and do better next month.

Obituary Page

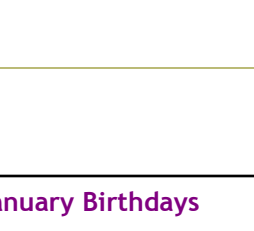
There were only four members who left us this past month.

Vincent H. Budney -December 4, 2013, in Rush, NY. My records indicate that her retired from Gas M&O.

David J. Fess-December 27, 2013, Mendon, NY at age 69. Dave worked in Gas Engineering on Jefferson Rd.

Ramon "Ray" Colon- December 27, 2013. Ramon worked for RG&E for 17 years before starting ICS in 2001.

Keith W, Amish- December 31, 2013, Webster, NY . Keith retires in 1988 as President of RG&E.



January Birthdays

Last Name	First Name	Middle Initial	Birthday
Allen	Reginald	J.	12-Jan-38
Conway	Sue Ann		02-Jan-54
Crosby	Dan		16-Jan-60
Davis	Glen		19-Jan-47
DIBBLE	MARY	E.	12-Jan-40
Donish	Barbara	A.	06-Jan-09
HASSETT	ALICE	L.	07-Jan-11
Hellaby	Candy	C	06-Jan-57
Hobday	Robert		29-Jan-43
Litto	Gary	P	11-Jan-54
MC GUIRE	JAMES	C.	17-Jan-34
McCumiskey	Dennis	M.	22-Jan-47
MONEY	Dennis		06-Jan-12
NESBITT	ROBERT	C.	27-Jan-36
Oliva	Nick		01-Jan-57
Phillips	Dave		25-Jan-57
Rowley	John (Tom)	T	26-Jan-52
Sardou	Christina	K.	08-Jan-12

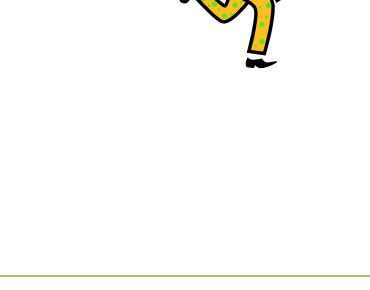
Some members do not include the age of their birth when filling out our Membership Application (these are usually women.) and the system uses the current year I enter them..

I usually delete them every month when I write this. This month I did not have time. So please don't point out the mistakes, I know.



January Events

Oops! I didn't get my 2014 calendar yet. So while it looks like there are no events, there are but I don't know what they are.



Lifespan of Rochester

News and Information (Just Click on them)

[2014 Medicare Advantage Plans Comparison Chart](#)

[2014 Medicare PPO Comparison Chart](#)

[NEW! About Medicaid Managed Long-term Care](#)

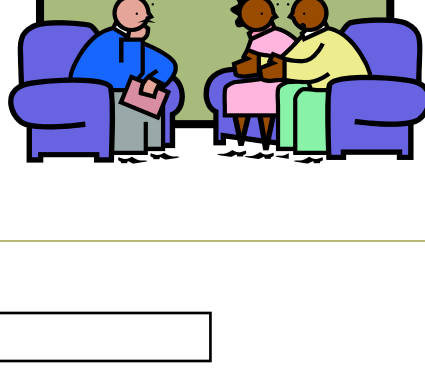
[Q&A Information about Medicaid Managed Long-term Care](#)

[Lifespan's Service Matrix \(all of our services in one place\).](#)

[Lists of local resources for older adults \(link to Eldersource.org\)](#)

Life-Span must be taking it easy this month because there are only two events listed on their calendar this month. Both for "New Volunteer Orientation sessions."

I imagine as the year continues there will be more sessions of interest to you..



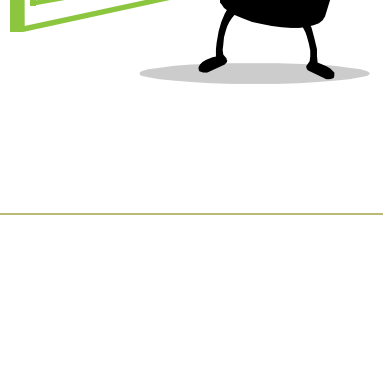
Surprise!!!

I got an email from one of our members last month. In it he expressed the pleasure he got when he noticed his January 2014 pension check had increased.

Now I don't remember by how much but it was around \$2.00.

He was really ecstatic until he looked at the check a little closer. It seems that the amount withheld for taxes decreased exactly the same amount at the increase in his check.

So much for a pension increase.....



I almost Forgot this Email

Tom,
This is a fine thing , to have these presentations. When my wife Gwen began to be more affected by her Parkinson's which had been diagnosed possibly 10 years prior, I remember our family doctor telling me that being her care giver would be the hardest job that I would ever have. She has regressed over time from the busy capable social person to one who needs constant care. She still has her independent spirit and wants to do many things, most of which are no longer in her sphere of capability.

A caregiver has many feelings as well as the patient. The patient is frustrated by the inability to do what they would like and so is the caregiver who most likely has to be on the job almost all of the time. It is tiring, frustrating, repetitive, depressing and the feeling is pervasive to the point that often you do not want to begin the day and the repetition is depressing – and you are never done--- always something more to cover, and you are “it --- this of course leads to outbursts of anger (another foe) and hurt feelings, etc., etc.--- All is your domain--- errands, grocery shopping, laundry, cooking and baking, changing beds, personal care.

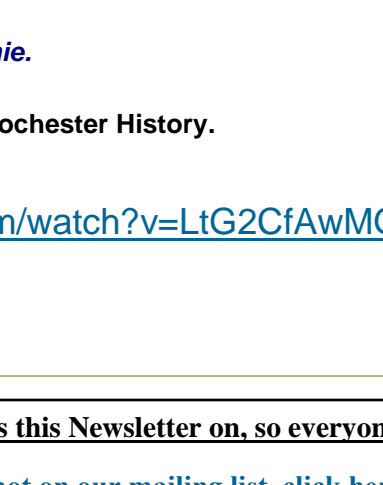
I believe that there are many folks in similar situations and you probably hear from some.

Caregivers do it out of love and willingly take responsibility--- but they too are vulnerable. One of the downsides of caregiving, is that many die before the original patient ! Isn't that a kick !

Anyway---- I hope you will promote these sessions. I took a class on caregiving when we were at the onset and still in NC and certainly gained much knowledge that has served me well.

Hang in there --- enjoy your snow--- It was a pleasant 80 degrees today in Texas.

This is a note I received from one of our retired members. As you can see, these services are very helpful.



44 Years Ago

I got this from my friend Vinnie.

This is an interesting bit of Rochester History.

<http://www.youtube.com/watch?v=LtG2CfAwMGE>

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 5th, 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

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.

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.

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 without Part D	\$40
HMO	Wellcare Value with Part D	\$0
HMO	Wellcare Advance without 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 BasicCare 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