



## NEWS and REVIEWS

### Stay at Home in Wilton, Inc.

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Wilton, CT 06897-0046  
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Phone 203-423-3225

## WELCOME!

Summer is here and aren't we glad of that. It is a season of doing lots of things outdoors like, picnics, outdoor concerts, walking more, enjoying the warm sun, going to fairs around the state, sharing time with one another and joining in on the many offerings that Stay at Home in Wilton has for you to participate in.

This past week several members were available to join in Brita Cappel's 85 birthday party held at the new Senior Center at Comstock Community Center. If you have a birthday coming up and would like to have a party with the members, just let us know and we will try to get a hold of members and find a place to hold it. Hopefully the Senior Center would be available but there are other spots that can accommodate us.

This summer many ideas have been bouncing around as to what members might like to do and several will come to fruition as you will see further into the newsletter.

If anyone is interested in going to Merwin Meadows during the summer for a walk around the pond or seeing a concert or enjoying a movie in the evenings or just to put your hot feet in the pond, go to the Parks and Recreation Office to pick up your free pass. As a senior you have that

right to have a free pass. They are also putting together a bocce court and a horseshoe pit. Lots of fun for all ages.

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## Upcoming events you will want to attend

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**June 21, Tuesday** is the Ladies Luncheon at Tuscan Oven next to the DMV offices in Norwalk. Please let Janet know if you will be attending.

**July 9, Saturday** a group will be going to Lasdon Park and Arboretum to enjoy the music of the Ridgefield Symphony as they give a concert featuring Mozart's *Magic Flute Overture*, Haydn's *Notturmo in C Major, Hol-25*, and Beethoven's *Pastoral Symphony*. We bring our chairs and food to share around. We meet the Wolfpit Parking lot about 5:15 and carpool to the site. Last year a group went up for the most splendid evening of entertainment and fellowship. Cost then was \$12 a person. You will truly enjoy this. Transportation can be arranged.

**July 12, Tuesday** is a luncheon at Barcelona Restaurant at the HiHo Motel just off Exit 44 of the Merritt Parkway. Lunch will begin at 12 noon and the cost is \$20 that includes Tapas and one drink either beer or Sangria. Tip and gratuity are included in the price. If you need a ride or can drive others to the restaurant, please contact Janet Johnson at 203-762-9303 or her email address is [iljstamford@aol.com](mailto:iljstamford@aol.com)

**July 16, Saturday** is the second evening of Ridgefield Symphony featuring Mozart's Overture to Marriage of Figaro and his Gran Partita and then Gounad's Petite Simphonie. Bring a chair and food to share. Cost is \$12. Transportation can be arranged for this concert too.

**July 23, Saturday** Lasdon Park and the Ridgefield Symphony present Argntianin composer and bandonean player Astor Piazzolla and soloist Hector DelCurto. Bring chair and food to share. Cost is \$12.

**July 30, Saturday** Lasdon Park and the Ridgefield Symphony present Mendelssohn's – *Hebrides* and *Symphony #4 Italian* and Bach's *Orchestral Suite #3 in D Major*. Bring chair and food to share. Transportation will be arranged.

**Levitt Pavilion** has many wonderful concerts during the summer months. Among the ones that are really fun and provide music you might like to hear are the bands that play every year there. These shows begin at 8:00 except Sundays that start at 7:00 and include:

June 28, Tuesday, Westport Community Band

June 30, Thursday, 102<sup>nd</sup> Army Band

July 17, Sunday, Steve D'Agostino Orchestra

July 26, Tuesday, The Connecticut Ballet

August 21, Sunday, Navy Band Northeast

August 12, Friday, New York City Swing Band

August 19, Friday, P.J. Pacifico band

August 25, Thursday, The United States Coast Guard Dixieland Band

August 28, Sunday, The Fairfield Counts starts at 6:45

Weekly Walk on Tuesday mornings will begin as soon as there is a really nice Tuesday in the weather forecast. I will call if I feel it will be fair weather for a nice walk around town. There are several

new stores that we should find out about like the bagel shoppe and the chocolate place and I hear there is a new women's clothing store. And the best of all is the new Swizzles Ice Cream place. You won't want to miss that. Please call Anne at 203-762-0033 if you would like to walk too.

## **Recent Donors to**

### **Stay at Home in Wilton, Inc.**

Thank you so much for your support of **Stay at Home in Wilton, Inc.** a 501(c)(3) non-profit aging in place organization. Your recent donation means that many of our seniors in Wilton will be able to seek and get help in many ways.

Donna M. Atkins  
Elizabeth and Robert A. Butler  
Joyce Y Cain  
Michael and Susan Cella  
Gregory and Deborah Chann  
Mary V. and Steven T. DeLisi  
Richard and Anna Jo Dubow  
Paul and Carol Evanson  
E. Bukeley and Lila Griswold  
Harriet T. Hoskinson  
Edward R. and Dorothy K. Hyde  
Ronald and Betsy Kahan  
Richard King  
Burton J. Kloster  
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Carl A. and Zelig Daniels Pforzheimer  
Sally Poundstone  
Philip and Anne Richards  
Suzanne R. Schintzius  
Warren and Cynthia Serenbetz  
Marilyn Spence

## **Achievements**

Some of the recent achievements of Stay at Home in Wilton are:

- Above are listed donors who have given all the new donations to Stay at Home in the very recent months. If you know someone who would be interested in giving a donation to Stay at Home in Wilton, please send a note to Stay at Home in Wilton, PO Box 46, Wilton, CT 06897 giving the name and address of that person.
- We now have 42 members with several new members just recently joining.
- We are officially a year older and feeling great about it! Thanks go to you all for becoming a part of Stay at Home in Wilton and we are pleased that you participate in so many of our activities. We anticipate being a part of Wilton for a long time and know you will be a member right along with us.
- Janet Johnson has many plans for the future and will let you know about them all. Keep your eye out for this newsletter as it is published almost all year long and contains information that you should know about.

## **Challenge Your Mind in Retirement**

Written By : Cynthia Barnett

You have probably heard people say that the best way to keep your mind sharp after [retirement](#) is to exercise it. This "use-it-or-lose-it thinking" is the subject

of much debate. Many are deeply committed to this belief while others are skeptical. Although I cannot tell you mental activity will prevent Alzheimer's, I do believe mental activity will prevent mental atrophy. The brain works by sending messages across nerve connections. The more we use and reinforce those connections, the better our mind and memory work. So, to that end, here are ten great ways to challenge your mind in retirement.

1. Take a course or class. Whether you take advantage of a bible study at your place of worship, audit a college course or sign up for an adult education course offered in your community, learning something new creates new mental connections and reinforces the connections that enable you to think in certain ways. Taking a class is also a great way to meet people with similar interests. You can get even more out of the course by joining or creating a discussion group to talk about what you are learning outside of class.

2. Join a reading discussion group. Most public libraries and other local organizations and institutions coordinate reading groups. Small groups of people who enjoy reading choose books and gather weekly to discuss the book they have chosen. Some groups include literature teachers, critics or other experts. Reading expands the horizons of the mind. These discussion groups offer social contact, a structure to keep you reading, and new insights. If you can't find a group in your community, then start one.

3. Join a card or game club. Whether you play bridge, canasta, rummy, pinochle, chess, checkers or other games, join a club that plays regularly. You will have fun, great conversation with other players, and you will exercise and challenge your mind. Most card and board games, even internet games, challenge you to think in specific ways. Playing regularly reinforces your ability to think strategically or on the basis of the ability to remember previous plays, etc.

4. Get involved in a community project. Every community has ongoing or short-term projects to help members of the community or to improve the quality of life for residents in some way. Finding and becoming involved in a project that resonates with your values will put you in contact with other people who will challenge you to think creatively and logically to solve problems or perform tasks. This is a great way to use what you have learned in life and the skills you perfected on the job. And, you will almost certainly come away from the experience with a sense of fulfillment and accomplishment.

5. Take a part-time job doing something different. Taking a part-time job after retirement will help you learn new things and meet people with different interests and backgrounds. Many people who take part-time jobs after retirement choose something completely different from their careers. This is a nice change of pace, but it can also be a very good way to challenge your mind. Learn something new, meet new people, and maybe help some others in some way.

There are many wonderful ways to challenge your mind after retirement. Taking a course or class, joining a reading discussion group, joining a card or game club, getting involved in a community project, or taking a part-time job all have something else in common: they give you new opportunities to interact with other people on a regular basis. Our interactions with others also challenge our minds. So, get out there and do something fun and exciting to challenge your mind!

## **The Medicare Savings Programs**

You Can Save the Cost of Your Medicare Premium Every Month

The Medicare Savings Programs (MSP), also known as QMB (Qualified Medicare Beneficiary), SLMB (Specified Low income Medicare Beneficiary) and ALMB (Additional Low income Medicare Beneficiary), help pay for your Medicare premiums. QMB will also pay for your Medicare coinsurance and deductibles.

### **Who can apply for the Medicare Savings Programs?**

A person who is eligible for Medicare Part A hospital coverage and who has income below the program limits may be eligible for one of the programs.

Most people become eligible for Medicare Part A when they turn 65 years old. People who are between the ages of 18 and 65 can also receive Medicare Part A if they receive Social Security benefits and have been permanently disabled for at least two years.

### **How can I get back the amount of my Medicare premium each month?**

If you have Medicare Part B (Part B pays for doctor bills, lab tests, x-rays, etc.), you pay for your premium each month. The premium comes out of your Social Security check. If you qualify for QMB, SLMB or ALMB, the State of Connecticut will pay the Part B premium for you. You will then get more money in your Social Security check each month.

### **What if I don't have Part A?**

Some people choose not to take Part A when they become eligible for Medicare. They can change their minds later, but then the person has to pay the Part A premium instead of the federal government.

If you were eligible for Part A but did not take it at enrollment, the State of Connecticut will pay the Part A premium for you under the QMB program.

If you are not sure that you have Part A, check your Medicare card or call the Social Security Administration at 1-800-772-1213.

### **Are there other benefits?**

Yes! If you qualify for QMB, we will pay your Medicare coinsurance (co-payments) and deductibles. We will pay up to the amount that Medicaid would pay for that service. These benefits could save you hundreds or even thousands of dollars each year!

We do not pay coinsurance or deductibles under the SLMB or ALMB programs.

Please note: We can only make the payment if the provider accepts Medicaid.

### **Will this cost me anything?**

No. There is no charge to you for any of the benefits under these programs.

### **When can I expect to see an increase in My Social Security Check?**

It can take up to 90 days before you see an increase in your Social Security check. However, you will receive reimbursement for the premiums that you paid during that time.

### **Is there an asset limit?**

No. There is no asset limit for any of these programs.

### **Is there an income limit?**

Yes. The level of help that you receive depends on your income. The table below shows the benefits available at different income levels.

### **What is income?**

Examples of income include Social Security, pensions, disability benefits, wages, alimony, rental income, interest and dividends.

### **Will I need to give you any documents?**

All we need to get started is your completed application form. The Department will verify most of the information you provide on the form. We will let you know if we need anything else after we review your application.

We will also verify that you either have or are eligible for Medicare Part A coverage. (Part A pays for hospital care and other inpatient services.) In most cases, the federal government pays the premium for Part A, not the Medicare beneficiary.

### **The Low Income Subsidy**

The Low Income Subsidy (LIS) is an extra benefit from Medicare for someone who has Medicare Part D. If you have Medicare and MSP you are automatically eligible for the LIS. With the LIS you can get:

- Help paying your Medicare Part D monthly premium.
- Help with your Medicare Part D yearly deductibles and,
- Help paying your Medicare Part D coinsurance and co-pays for drugs on your plan formulary. This does not start until Social Security receives notification that you are on MSP.

For more information about the LIS go to [www.socialsecurity.gov](http://www.socialsecurity.gov) , call 1-800-Medicare or for TTY call 1-800-325-0778.

### **How do I apply?**

You can send your application to:

The Department of Social Services  
Adult Services Division, 10th Floor  
25 Sigourney Street  
Hartford, CT 06106

Or, you can speak to a representative at 2-1-1. Representatives are available 24 hours a day, seven days a week.

Or, telephone a CHOICES health insurance counselor at your Area Agency on Aging. They will answer your questions and send you an application and a return envelope. To reach a CHOICES counselor, call 1-800-994-9422.

### **Generally, if your monthly income is at or below these levels...**

You may qualify for:

#### **\$1779.68 single \$2402.96 couple**

QMB - This program is similar to a "Medigap" policy. It pays your Part B premium<sup><1></sup> and all Medicare deductibles<sup><2></sup> and co-insurance.

<sup><1></sup> Your Medicare Part B covers Doctor costs, outpatient hospital and some preventive care.

<sup><2></sup> The deductible is the amount that you pay for medical services before Medicare or any other insurance begins to pay. The amount changes every year.

Co-insurance is the portion of Medicare approved services that you are responsible for paying. This is usually 20% of the approved Medicare charge.

#### **\$1961.28 single \$2648.16 couple**

SLMB - This program pays for your Part B premium only.

#### **\$2091.67 single \$2816.67 couple**

ALMB - This program pays for your Part B premium only.

This program is subject to available program funding. You are not eligible for this program if you receive Medicaid.

This information is available in different formats. Phone (800) 842-1508 or TDD/TTY (800) 842-4524.

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