MAY NEWSLETTER

-**Trip News**-150th Anniversary of the Golden Spike

Delta May 11

The Sound of Music

Thursday August 15th at the Tuacahn.

Cinderella

NEW Hale Centre Theatre in Sandy July 19

Branson Missouri

9 Days of fun! See page 7- 8 for details!



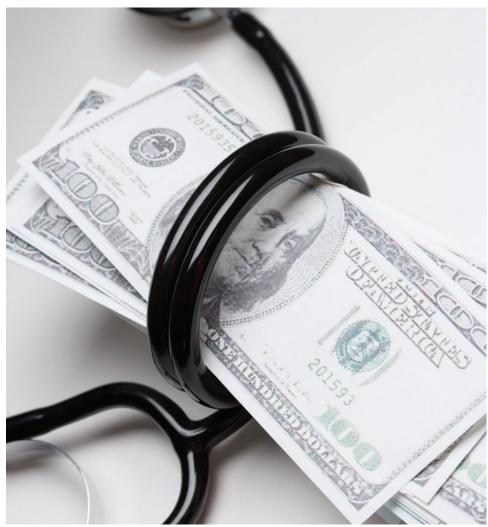
Does Medicare Cover Senior Vision Services?

Dear Savvy Senior, I will be retiring in a few months and need to get some health insurance for my wife and me until we can enroll in Medicare. What are my options? About to Retire

Dear About,

There are several places early retirees can find health insurance coverage before Medicare kicks in, but the best option for you and your wife will depend on your income level and your health care needs. Here's where to look.

Government Marketplace If your yearly income falls below the 400 percent poverty level after you retire, the Affordable Care Act (ACA aka Obamacare) marketplace is probably your best option for getting health coverage because of the premium subsidies they offer, which will reduce the amount you'll have to pay



for a policy.

ACA health insurance is major medical insurance that covers essential health benefits with no annual or lifetime coverage maximums. And they can't charge you more or deny you coverage because of a

pre-existing health condition.

To qualify for the subsidies, your household's modified adjusted gross income for 2019 must be under \$48,560 for an individual, or \$65,840 for a couple.

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If your income is just above these thresholds, you should talk to a tax advisor about perhaps making a larger IRA contribution or strategically timing retirement account withdrawals to help you qualify. To see how various levels of income might affect your premiums and subsidies, see the subsidy calculator on the Kaiser Family Foundation website at KFF.org/ interactive/subsidy-calculator.

To shop for marketplace plans in your state, visit HealthCare.gov or call their toll-free helpline at 800-318-2596.

If you find that you are not eligible for the subsidies and the premiums seem unaffordable, look into ACA-compliant plans that you can purchase off the marketplace directly from the insurance carrier or through a broker. In some states, you might find plans with lower premiums, especially on silver plans. To find off the marketplace policies, see health insurance shopping websites like eHealthInsurance.com, or contact a broker or agent to assist you. See LocalHelp. HealthCare.gov to locate someone in your area.

Short-Term Health Insurance

If you can't find an affordable ACA plan, you may want to consider shortterm health insurance, which is much cheaper. These plans, which are not available in every state, are bare-bones health plans that provide coverage for three, six or 12 months depending on state/federal rules. But be aware that short-term plans don't comply with the ACA so they can deny sick people coverage, they don't cover preexisting conditions and they can exclude coverage essentials like prescription drugs.

To shop for short-term health insurance, visit eHealthInsurance.com or contact a local broker or agent via LocalHelp. HealthCare.gov.

COBRA

If you need health insurance coverage for less than 18 months, another option you may want to consider is COBRA, which allows you to remain on your former employer's group health plan, but not every employer plan is COBRA eligible. Contact your employer benefits administrator to find out if yours is.

In most cases COBRA is expensive, requiring you to pay the full monthly premium yourself. But, if you've already met or nearly met your employer plan's deductible and/or out-ofpocket maximum for the year, and don't want to start over with a new plan; or if you find your employer's health plan to be better or more affordable that the other options, it makes sense to keep your current coverage under COBRA.

Send your senior questions to: Savvy Senior, P.O. Box 5443, Norman, OK 73070

| | × | MAY | MAY | |
|--|--|---|--|---|
| Monday HDM and Huntington Ferron/Emery | Tuesday HDM and Castle Dale | Wednesday No centers HDM only | Thursday No centers HDM only | Friday No centers HDM only |
| | | 1-Vegetable Beef Soup/Cheesy Bread Cottage cheese- Peaches Milk Carrot/Pineapple Loaf | 2-Sliced Ham Augratin Potatoes Fresh Broccoli Roll / Milk Dessert | 3- Pancake&Syrup Egg Sausage Hashbrowns Peas & Carrots Apple Juice / Milk |
| 6- Roast Beef Potatoes & Gravy Butter Corn Roll / Milk Birthday Cake | 7-Chicken Cordon Bleu Potatoes & Gravy Normandy Vegi Roll / Milk HDM Choc. Pudding Birthday Cake | 8-Hamburger Steak with Gravy Ranch Potatoes Mixed Vegetables Roll / Milk Applesauce Cup | 9-Hot Ham and Swiss Sandwich Seasoned Wedges Glazed Carrots Milk Banana Snack Cake | 10-Fish Sticks Macaroni & Cheese Corn muffin Coleslaw Milk Fresh Orange |
| 13-Pork Chops Potatoes & Gravy Green Beans Roll / Milk Sweet Roll | 14-Chicken Thighs Scalloped Potatoes Buttered Beets Roll / Chocolate Milk Coconut Cream Pie | 15-Beef Rice Bake Egg Roll ScandinavianVegi Milk Chocolate Chip Cookie | 16- Beef Enchiladas Chuckwagon Corn Hot Apples Milk Ice cream | 17-Ham and Cheese Wrap Macaroni Salad Pistachio Salad Milk Rice Krispie Treat |
| 20-Hot Turkey Sandwich Potatoes & Gravy Yams Milk Mystery Pudding Cake | 21-Lasagna with Meat Sauce Green Beans Pineapple Green Salad Garlic Bread /Milk Brownies | 22-Chicken Pot Pie Spiced Pears Buttered Beets Milk Butterscotch Pudding | 23-Pigs in the Blanket Baked Beans Mixed Vegetables Milk Cherry Chip Cookie | 24-Macaroni & Tomatoes With Ground Beef Hot apples Winter mix Muffin / Milk Trail Mix |
| 27- Holiday | 28-Swiss Steak Baby Bakers Cream Peas Roll / Milk Banana Pudding | 29- Beef Stroganoff Steamed Cabbage Buttered Carrots Roll / Milk Fruit Cup | 30-Ground Turkey Sandwich Peaches Pickles & Olives Milk Almond Cookie | \$ 1-BBQ Beef Over Rice GardenVegetables Peach Cobbler Roll / Milk |

| Melanie Pierce Director (435) 687-2502 Huntington Hours Mon-Thurs 10:00 - 2:00 Closed Friday | Robbie Jensen (435) 564-8236 Green River Hours Tuesday- Wednesday 8:00 - 3:00 | Laurel Weaver Director (435) 381-2422 Castle Dale Hours Mon-Thurs 10:00 - 2:00 Closed Friday | Janet Keele Director (435) 286-2219 Emery Hours Mon-Fri 8:00 - 10:00 Monday lunch 8:00 - 2:00 | Sharon Allridge Director (435) 384-2243 Ferron Center Hours Monday - Friday 7:00 - 3:00 |
|--|---|--|---|--|
| Huntington | Green River | Castle Dale | Emery | Ferron |
| Lunch/Bingo noon Every Monday Blood Pressure/CNS 2nd Mon-noon May 13 B/P Sugar – Symbii 3rd Mon -noon | Lunch – noon Tuesday/Wednesday Blood Pressure Toenails – GRMC 3rd Wed – 10:00 May 15 | Lunch/Bingo – noon Every Tuesday Blood Pressure CNS 2nd Tue -noon May 14 | Lunch – noon Every Monday Exercise – 8–9:00 a.m. Monday–Friday | Lunch – noon Every Monday BP / Toenails ECCR 2nd Mon -Noon May 13 |
| May 20 Toenails – Symbii 4th Mon -noon May 27 | | BP/ toenails Symbii 3rd Tues | Blood Pressure CNS 1st Mon -noon May 6 | Blood Pressure 3rd Mon -Noon May 20 |
| Beginning Line Dance Class Tues. at 9:30. Quilters – April 3 Ist Wednesday DUP-May 1 2nd Tuesday Photography Club Ist Wed – 6:00 May 1 Country Rovers Band Every Tuesday 5:30-8:30 Pilates – 8:00 a.m. | Game Day–May 8 2nd Wednesday Grief Sharing 1/2/4 Tuesday 1:15-2:15 Bingo –May 21 3rd Tuesday after lunch *white elephant gift | 11:30 – May 21 Line Dancing Expert Mon/Thurs – 9:30 Beginners Wed – 10:00 Val Jensen Band Every Wednesday 5:30-8:30 Suicide Prevention Each Tuesday 5:30 | Bingo – May 13 2nd Monday Single Seniors 4th Mon – 4:30 | Line Dancing 12:30 Every Tuesday Single Seniors Last Mon May 27 Sit and Be Fit Exercise class (Bring wieghts & towel) 1:00 Thursdays Crochet Class |
| Tuesday & Wednesday Exercise – 6:00 a.m. Monday – Friday Shopping Bus Usually 1st Friday Call | Children Dance Every Wednesday 2:00-5:00 Shopping Call for date | Phase 10 Games Every Thursday – 9:30 Shopping Bus Usually 1st Friday Call | May 27 - VIP Dates ar May 12, Mothers of May 18, Armed for May 27, Memoria | day orces day |

May Newsletter

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Cycling Options

Dear Savvy Senior,

What can you tell me about threewheeled bicycles? I'm 65 years old and would like to start cycling again but I have some occasional balance problems and don't trust myself on a two-wheeler. What can you recommend? Ready to Ride

Dear Ready,

Three-wheeled bikes – also known as adult trikes – are a great cycling option for older adults, especially those who have concerns with their balance or stamina. Here's what you should know, along with some tips to help you shop for one.

Safer Cycling

If you'd like to take up, or continue bike riding, but worry about falling, adult trikes are a smart option to consider because of the stability they provide. With a trike, you can ride as slow as you want without ever losing your balance and you can put both feet on the ground while seated, which is very reassuring for many older riders.

In addition, adult trikes are also made with a low "step through" design making mounting and dismounting easier; they typically come with big tires that ensure a smooth ride; have ergonomic handlebars that are easy to reach and grip; and offer oversize seats (some even have backrests) for comfort and support. And, other than the frame, tricycles use the same standard components as traditional bikes do, so



replacement parts are readily available, and repairs are not an issue.

There are dozens of different types of adult trikes to choose from with prices ranging anywhere from a few hundred to several thousand dollars. To help you figure out the right kind of trike that meets your needs and budget, here's a breakdown of the different styles and costs, along with some popular models to check out.

Upright Trikes

If you're primarily interested in a leisurely ride around the neighborhood for pleasure,

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-Trip News-

150th anniversary of the Golden Spike

Delta May 11, 2019 The Bar D wranglers will be performing at the Delta High School. Also there will be a trio of storyteller/ singer/musicians who will share stories and songs of the railroad. The tickets are \$5.00 and there will be a fuel charge of \$10.00. The ticket money needs to be to Melanie by May 7th We will leave around 8;00 a.m.

The Sound of Music

Thursday August 15th at the Tuacahn. Tickets are \$40.00 and this money is due June 5th. There will also be \$35.00 due at the time of the trip for fuel and then you pay for your room when we arrive. The cost of the room is \$78.00 + tax. This can be divided up with roommates. Please join us. It is beautiful at this venue!!

Cinderella

NEW Hale Centre Theatre in Sandy July 19, 2019 at 4.00 pm. The tickets are \$48.00 money is due by May 21st because the seats go fast up there. There will also be a fuel charge of \$10.00 and money for food.

Green River

| Tuesday | Wednesday |
|---|--|
| | 1 -Pigs in a blanket Veggie salad Baked beans Fruit and Cookie Milk |
| 7- Pot Roast with Potatoes & Carrots Corn Cake Rolls / Milk | 8- Beef Noodle Soup Cobb Salad Cherry Cheesecake Rolls / Milk |
| 14- Meatballs with GravyMashed Potatoes Veggies Pudding & Brownies Rolls / Milk | 15-Sweet & Sour Chicken / Rice Egg Roll Fruit and Cookie Rolls /Milk |
| 21-Pork Chops Rice and Gravy Veggies Apple Turnovers Milk/ Rolls | 22 -Chicken Barley Chilli Soup Chicken Bacon Ranch Wrap Fruit and cookie Roll /Milk |
| 28-Meatloaf Scalloped Potatoes Veggie. Cake Rolls / Milk | 29- Chicken Alfredo Lasagna Garden salad/Veggies Coconut cream pie Bread / Milk |

BRANSON MISSOURI TRIP

Details see page 8

BRANSON TRIP



Please join us for a 9 day, 8 night trip to exciting Branson, Missouri. We will take a charter bus equipped with video and a restroom.

The price is \$849.00 per double occupancy and this includes 14 meals, (8 breakfasts and 6 dinners), admission to 7 Fabulous Branson Shows including Samson, Amazing Acrobats of Shanghai, Sinatra and Friends and a three course dinner and show aboard the Showboat Branson Belle. This is less than \$100.00 a day!

We will stop at two museums en route including the Eisenhower Presidential Library and Museum, a tribute to Pres. Dwight D. Eisenhower with over 36,000 artifacts, from personal possessions of the First Family, to jewel-encrusted gifts received from foreign heads of state.

We will also have an opportunity to shop Historic Downtown Branson. A deposit of \$75.00 is due by May 28th with the remaining due by July 30th.

Contact Melanie for reservations.

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fitness or running errands, upright trikes are a good choice. These are traditional upright-positioned tricycles that come with rear cargo baskets and limited gear options, usually ranging from one to three-speeds.

A great choice in this category is the Sun Traditional Trike (see Sun.bike/trikes) that cost between \$440 and \$550. Or, for a less expensive option consider the Schwinn Meridian Adult Tricycle sold at Walmart,

Target or Amazon.com for around \$300.

Recumbent Trikes These are the low-to-theground, stretched-out frame trikes that allow you to recline with your legs positioned in front of you. Available in various styles, recumbent trikes are very comfy, easy on the back and

aerodynamic which make them ideal for longer rides.

TerraTrikes (Terratrike.com) and Catrike (Catrike.com) are two of the biggest U.S. companies that make tadpole-style (the two wheels are in front) recumbent trikes. Or, see Sun Seeker (Sunseeker.bike), which sells several Delta recumbent trikes (two wheels in back) that offer a higher seat level. But be aware that recumbent trikes are much more expensive, typically ranging between \$1,000 and \$4,000.

E-Trikes

Cycling Options

If you want a boost from time-to-time, electric trikes are a great option too. These trikes are hybrids that have pedals and a battery powered electric motor, so you can exercise when you want, or when you need a boost, you can let the motor assist you. A great place to find these is at ElectricTrike.



com, which offer a variety of options ranging from \$1,500 to \$3,000. You can also find them on e-bike sites like PedegoElectricBikes.com, ProdecoTech. com and Eve-

lo.com.

Folding Trikes

If you like to travel or if you have limited storage space, trikes that are designed to fold up to fit in tight spaces are another option. The Kent Adult Westport Folding Tricycle and Mantis Tri-Rad Folding Adult Tricycle sold at Amazon.com for around \$300 are two popular options to check out.

Supplemental Security Income Program

Dear Savvy Senior, What can you tell me about the Supplemental Security Income program and what are the eligibility requirements? My father is very low-income, so I'm wondering if this is something he may qualify for. Searching Daughter

Dear Searching,

Supplemental Security Income (or SSI) is a program administered by the Social Security Administration that provides monthly cash benefits to people that are disabled or over 65 based on financial need. Currently, more than 8 million people are receiving SSI benefits. Here's what you should know.

Eligibility Requirements

To qualify for SSI your dad must be either age 65 or older, blind or disabled, and must be a U.S. citizen or



lawful resident. He must also have limited assets and income.

His assets must be less than \$2,000 or \$3,000 for couples. This includes cash, bank accounts, other personal property, and anything else that could potentially be converted to cash. His home, household goods and one vehicle, along with life insurance policies and burial funds valued under \$1,500, do not count towards countable assets.

The income limit to qualify for SSI, however, is much more complicated. Countable income includes wages or any other kind of money your dad earned from working, plus money he gets from other sources like unemployment, Social Security retirement, or gifts from friends, but also, free food or shelter.

In 2019, the SSI allowable income limit is \$771 a month for an individual or \$1,157 a month for a couple. So, if your dad's countable income is over the SSI allowable limit (this is based on a complex set of rules and calculations – see SSA. gov/ssi/text-income-ussi.



htm) he would not qualify. But if he's under it, he would qualify for some benefits depending on his countable income.

To help you determine if your dad is eligible for SSI, help him take the Social Security Administration's benefits screening test at SSAbest.benefits.gov. This online questionnaire takes approximately 5 minutes to complete and screens for a variety of benefits, not just SSI.

You should also know that most states – except Arizona, Mississippi, North Dakota and West Virginia – supplement the federal SSI payment with payments of their own. In some of the states that pay a supplement, your dad may qualify for the state payment even if he doesn't meet the federal SSI eligibility criteria.

How to Apply

If you think that your dad is eligible for SSI, call 800-772-1213 and set up an appointment to apply at his local Social Security office.

To help make the application process go quickly and smoothly, your dad should bring his Social Security number; birth certificate or other proof of age; information about the home where he lives, such as his mortgage, or lease and the landlord's name; payroll slips, bank books, insurance policies, burial fund records and other information about his income and the things he owns; his proof of U.S. citizenship or eligible noncitizen status; and if he is applying for SSI because he is disabled or blind, the names, addresses and telephone numbers of doctors, hospitals and clinics that have information related to his condition.

For more information

visit SSA.gov/ssi or call Social Security at 800-772-1213 and ask them to mail you a copy of publication 11000 "Supplemental Security Income (SSI)." You can also read it online at SSA. gov/pubs/EN-05-11000. pdf.

Other Assistance Programs Depending on your dad's income, needs and location there are other financial assistance programs that may be able to help him like Medicaid, prescription drug assistance, food stamps and energy assistance. To find out what he may be eligible for go to BenefitsCheckUp.org. This is a free, confidential Web tool that contains more than 2,500 programs.

May Birthdays

Huntington

Gary Miyasaki – 2 Connie Gilbert – 6 Carl Westlake – 7 Barbara Sanders – 7 Joan Gilbert – 8 Janice Myers – 9 Boyd Wilson – 11 Lorin Israelson – 12 LaRae Majors – 20 Marie Fox – 22 Marlene Miyasaki –22 Vonda Franklin – 23 Jo Freestone – 25 Beulah Oveson – 25 Saralee Kemple – 25

Emery Billee Hatch – 8 Luella Anderson – 25

Orangeville

Walker Phelps – 4 Ralph Justesen – 7 Bill Dellos – 12 Eugene Schrank – 13 Gale Miles – 19

Ferron Clawson

Mary Lou Price – 4 Jackie Fullmer – 9 Lee Tennant – 16 Mary Lee Stevens – 22

Castle Dale

Kimble Larsen – 4 Jim Hill – 5 James Jewkes – 6 Karon Wilson – 7 Jon Rhoten – 8 Lilly Harrington – 9 Teresa Bradley – 12 Sharon Bunderson – 13 Bruce Anderson – 15 Kent Keele – 19 Stan Mathis – 20 Colleen DeFriez – 22 Carolee Keele – 23 Bill Jorgensen – 24 Eric Bunderson – 27 Delynn Fielding – 27

Cleveland

Kit Anderson – 1 Bill Huntington – 1 Dixie Allred – 7 Marvin Luke – 20 Jean Wiseman – 22

Elmo

David VanWagner – 14 Loretta Willson – 17 Lois Eckersley – 23 Duane Jones – 24 Gene Brown – 29 Hazel Cox – 28

Green River

Carol Ekker – 5 Betty Dennis – 7 Reta Duncan – 7 Carolyn Sherrill – 13 Ernest Bastian – 13 Gladys Vacher – 15 Mildred Hampton – 15 Laddie King – 21 Donna Ryan – 23 Larry Hawkinson – 24 Bonnie Mecham – 25 Lorna Bastian – 30

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Fourth week of May 2019

AQUARIUS Jan 21/Feb 18

It isnÕt enough to simply get the job done, Aquarius. You need to do everything to the best of your ability. If you do, you will have a sense of accomplishment and pride.

PISCES Feb 19/Mar 20

Pisces, ask others for help if you are having any difficulties in your personal life. They can bring a new perspective to the situation.

ARIES Ð Mar 21/Apr 20

Aries, you are a terrific planner, but something is getting in the way of plans to socialize in the days ahead. Commit to seeing friends regardless of the obstacles in your way.

TAURUS Apr 21/May 21

You can handle difficult situations with ease, Taurus. Others may think that you are uncaring, but you focus on the facts and not the emotions of the situation.

GEMINI May 22/Jun 21

Others look to you for guidance this week, Gemini. Try to lead them in the right direction. If you do not have all of the answers, try to find them.

CANCER Jun 22/Jul 22

Take some time to sort through personal issues that may be holding your career back, Cancer. Once you clear your mind, you can focus fully on your career.

LEO Jul 23/Aug 23

If you find yourself spending more time with your social circle rather than family, you may have to reassess your priorities, Leo. DonÕt let responsibilities slide.

VIRGO Aug 24/Sept 22

Direct your energy toward work in the days ahead, Virgo. There is a possible promotion in the works, so now is a great time to put your nose to the grindstone.

LIBRA Sept 23/Oct 23

Sometimes the key to success is to know when to step back and take a break, Libra. Periodic respites from the daily grind can help you recharge and refocus.

SCORPIO Oct 24/Nov 22

Scorpio, you may be looking for something new to keep yourself occupied. Try learning a new sport or a language. This is a fun way to meet new people and stay busy.

SAGITTARIUS Nov 23/Dec 21

Sagittarius, if you have been procrastinating of late, keep in mind that you will ultimately need to get things done. Better to get back on track sooner rather than later.

CAPRICORN Dec 22/Jan 20

Capricorn, support a reputable cause or charity. Doing so sets a positive example, and you will feel better for having done so. Even small efforts can make a profound impact.

FAMOUS BIRTHDAYS

MAY 19 Sam Smith, Singer (27) MAY 20 Rachel Platten, Singer (38) MAY 21 Mark Crilley, Author (53) MAY 22 Ginnifer Goodwin, Actress (41) MAY 23 Melissa McBride, Actress (54)

MAY 24 Patti LaBelle, Singer (75) MAY 25 Ian McKellen, Actor (80)

Natural solutions for going gray with style

Gray hair is a natural side effect of aging. The rate at which hair will turn to gray differs based on genetics and other factors. Some people may go gray seemingly overnight, while others may gray at the temples first before the rest of their hair gradually changes color.

Aging women often wonder if they should cover up their gray hair or embrace the

silver. Going gray is no longer something that has women running to their stylists at the sight of the first gray strand. Some actually opt for silver even before their own gray sets in. According to a 2017 survey of hair trends by L'Or'al Professional, 28 percent of women embraced or considered opting for silver hair. The trend has continued to gain steam. Celebrities like Jamie Lee Curtis and Helen Mirren were some of the first to embrace their grays. Younger celebrities like Kendall Jenner, Pink and Lady Gaga have opted for silver tresses to make a statement.

But there are still many women who prefer to transition gradually or avoid the harsh chemicals in some hair products.

The National Cancer Institute states that more than 5,000 different chemicals are used in hair dye products, some of which are reported to be carcinogenic in animals.

There are many natural ingredients that can add tint to hair to make gray less visible. Coffee, for example, can cover grays and add dimension to dark tresses.

Chamomile tea is recommended for blonds to add natural highlights and perhaps camouflage their grays. Calendula, marigold, rosehips, and hibiscus can deepen red shades or add some subtle red highlights. Henna also is a popular natural method to add a red-orange color to hair.

Creating highlights to offset gray hair can work as well. Spraying lemon juice on hair and sitting in the sun can produce lightening effects.

Many women are seeking natural options to look their best. Embracing grays or creating subtle tints with natural ingredients can help women feel confident and beautiful.

