



SEPTEMBER

Trip News

Filmore Arts
and
Living History
Festival

Friday September 7

Senior Lamb

Fry

Thursday October 3

Draft Horse Show

Friday September 28

NEWSLETTER



How Medicare Covers Ambulance Services

*Dear Savvy Senior,
How does Medicare cover ambulance services? About three months ago, I took an ambulance to the hospital emergency room because I rarely drive anymore, and I just received a \$1,100 bill from the ambulance company.
Surprised Senior*

Dear Surprised,

This is a Medicare issue that confuses many seniors. Yes, Medicare does covers emergency ambulance services and, in limited cases, non-emergency ambulance services too, but only when they're deemed medically necessary and reasonable. So, what does that means?

First, it means that your medical condition must be serious enough that you need an ambulance to transport you safely to a hospital or other facility where you receive care that Medicare covers.

If a car or taxi could transport you without endangering your health, Medicare won't pay. For example, Medicare probably won't pay for an ambulance to take someone with a simple



arm fracture to a hospital. But if he or she goes into shock, or is prone to internal bleeding, ambulance transport may be medically necessary to ensure the patient's safety on the way. The details make a difference.

Second, the ambulance must take you to the nearest appropriate facility, meaning the closest hospital, critical access hospital, skilled nursing facility or dialysis facility generally equipped to provide the services your illness or injury requires.

It also means that the facility must have a physician or physician specialist available to treat your condition. Thus, Medicare may pay for an ambulance to take you to a more dis-

Continued from page 2

tant hospital if, for example, you are seriously burned, and the nearest hospital doesn't have burn unit.

Similarly, if you live in a rural area where the nearest hospital equipped to treat you is a two-hour drive away, Medicare will pay. But if you want an ambulance to take you to a more distant hospital because the doctor you prefer has staff privileges there, expect to pay a greater share of the bill. Medicare will cover the cost of ambulance transport to the nearest appropriate facility and no more.

Non-Emergency Situations

In limited cases, Medicare will also cover non-emergency ambulance services if such transportation is needed to treat or diagnose your health condition and the use of any other transportation method could endanger your health. Not having another means of transportation is not sufficient for Medicare to pay for services.

Some examples here are if

you need transportation to get dialysis or if you are staying in a skilled nursing facility and require medical care. In these cases, a doctor's order may be required to prove that use of an ambulance is medically necessary.

Ambulance Costs

The cost for ambulance services can vary from several hundred to several thousand dollars depending on where you live and how far you're transported.

Under original Medicare, Part B pays 80 percent of the Medicare-approved amounts for ambulance rides. You, or your Medicare supplemental policy (if you have one), will need to pay the remaining 20 percent.

If you have a Medicare Advantage Plan, it must cover the same services as original Medicare, and may offer some additional transportation services. You'll need to check with your plan for details.

How to Appeal

If an ambulance company bills you for services after Medicare denies payment, but you think the ride was medically necessary, you can appeal (see Medicare.gov/claims-appeals). Often, a lack of information about a person's condition or need for services leads to denials.

If you need some help contact your State Health Insurance Assistance Program (SHIP), which has counselors that can help you file an appeal for free. The areas local advisor is Bill Engle at 435-613-0029 or email at bengle@seualg.utah.gov

For more information on this topic, call Medicare at 800-633-4227 and ask them to mail you a copy of the "Medicare Coverage of Ambulance Services" booklet, or you can see it online at Medicare.gov/Pubs/pdf/11021-Medicare-Coverage-of-Ambulance-Services.pdf.

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

September

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



2- Hot Chicken Sandwich
Seasoned Wedges
Mixed Vegetables
Milk
Ginger Cake with
Lemon Sauce

4- Vegetable Beef
Soup
Cheese & Crackers
Frog eye Salad
Pickled Beets
Breadsticks/Milk
Coconut Cookies

5- Beef Taco Bake
Buttered Peas
Hot Cherry Crisp
Roll
Milk

6- Waffles/Sausage
and Egg
Peas and Carrots
Applesauce
Milk
Orange Juice

9- Hamburger
Steak with Gravy
Baby Bakers
Sliced Carrots
Roll/Milk
Birthday Cake

10- Spaghetti with
Meat Sauce
Green Beans
Pineapple
Garlic Bread/Milk
HDM Cookie
Birthday Cake

11- Ground
Turkey Sandwich
Peaches
Pasta Salad
Apple Juice
Milk
Snickerdoodle Cookies

12- Ham and
Potato Bake
Scandinavian Vegi
Spiced Pears
Roll/Milk
Poppy Seed Bread

13- Teriyaki
Chicken Over Rice
Mixed Vegetables
Egg Roll
Milk
Fruit Cup

16- Barbecue
Chicken
California Vegetables
Baked Beans
Roll
Milk
Peach Pie

17- Hamburger
Gravy over Potatoes
Peas and Carrots
Muffin
Chocolate Milk
Watermelon

18- Baked Fish
Macaroni&Cheese
Green Beans
Cornbread
Milk
Tropical Fruit

19- Chicken
Pot Pie
Yams
Hot Mystery
Pudding Cake
Milk

20- Pork Patty
Potatoes & Gravy
Buttered Broccoli
Spiced Pears
Roll
Milk
No Bake Cookies

23- Beef Enchiladas
Chuckwagon Corn
Refried Beans
Milk
Frozen Lemon
Dessert

24- Ham and Bean
Soup
Cottage Cheese and
Jell-O Salad
Cucumbers
Breadsticks/Milk
Peanut Butter Bars

25- Pigs in a
Blanket
Butter Peas
Seasoned Wedges
Milk
Cookie

26- BBQ Beef
Over Rice
Buttered Beets
Hot Apples
Roll/Milk
Brownie

27- Club Sandwich
Three Bean Salad
Peaches
Milk
Trail Mix

30- Beef Roast
Potatoes and Gravy
Buttered Corn
Roll
Milk
Granny Cake



**Melanie
Pierce**

Director
(435) 687-2502
Huntington Hours
Mon-Thurs
10:00 - 2:00
Closed Friday

**Kendall
Gurrera**

(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

**Marie
Anderson**

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

Lunch/Bingo noon
Every Monday
Blood Pressure/CNS
2nd Mon-noon
September 9
B/P Sugar - Symbii
3rd Mon -noon
September 16
Toenails - Symbii
4th Mon -noon
September 23

Green River

Lunch - noon
Tuesday/Wednesday

Blood Pressure
Toenails - GRMC
3rd Wed - 10:00
September 18



Castle Dale

Lunch/Bingo -
noon
Every Tuesday

Blood Pressure
CNS
2nd Tue -noon
September 10

BP/ toenails
Symbii
3rd Tues
11:30 -Sep. 17

Emery

Lunch - noon
Every Monday

Exercise -
8-9:00 a.m.
Monday-Friday

Blood Pressure
CNS
1st Mon -noon
August 5

Ferron

Lunch - noon
Every Monday

BP / Toenails
ECCR
2nd Mon -Noon
September 9

Blood Pressure
3rd Mon -Noon
September 16

**Beginning
Line Dance Class**

Tues. at 9:30.
Quilters-September 4
1st Wednesday
DUP-September 10
2nd Tuesday
Photography Club
1st Wed - 6:00
September 3

Country Rovers Band

Every Tuesday
5:30-8:30
Pilates - 8:00 a.m.
Tuesday &
Wednesday

Exercise - 6:00 a.m.
Monday - Friday
Shopping Bus
Usually 1st Friday
Call

Game Day-Sep. 10
2nd Wednesday
Grief Sharing
1/2/4 Tuesday
1:15-2:15

Bingo-September 17
3rd Tuesday after
lunch
*white elephant gift

Children Dance
Every Wednesday
2:00-5:00

Shopping
Call for date

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

Phase 10 Games
Every Thursday
9:30

Shopping Bus
Usually 1st Friday
Call



Bingo -
September 9
2nd Monday

Single Seniors
4th Mon - 4:30
September 23

Line Dancing
12:30
Every Wednesday
Single Seniors
Last Mon
September 30

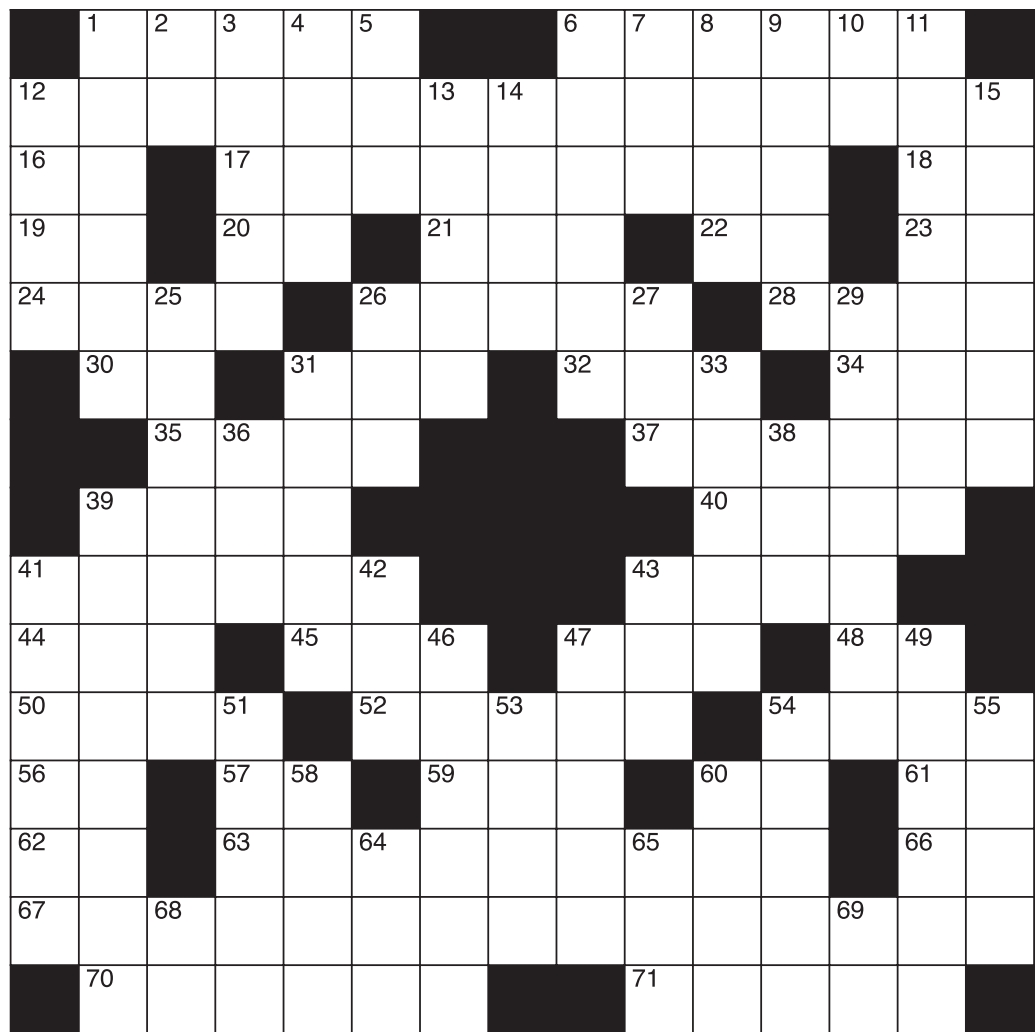
Sit and Be Fit
Exercise class
(Bring wieghts
& towel)
1:00
Thursdays

Crochet Class
12:30
Tuesday

- VIP Dates and Events -
September 7, Filmore Arts and
Living History Festival
September 27, Draft horse Show
October 3, Senior Lamb Fry

CLUES ACROSS

1. Adventure stories
6. Amphetamines
12. Extend the limits
16. Article
17. Socially disoriented
18. Gold
19. Part of the mind
20. "Rubber Band Man" rapper
21. Take by force
22. Football position
23. American cola
24. Risk management plans (abbr.)
26. Narrow channel on the moon
28. Semitic alphabet letter
30. Dorm employee
31. Dessert dish
32. A street where nightmares happen
34. For each
35. Fat from a pig
37. Easily altered
39. Salvador __, Spanish artist
40. The last CEO of Sears
41. One who lades
43. Russian pop duo
44. Fictional free city of Essos
45. Cool!
47. Strong liquor
48. Rural delivery
50. Brews
52. Compound found in hops
54. Where golfers begin holes
56. Third note of a major scale
57. City of Angels
59. Snag
60. Exclamation of surprise
61. Controversial retired wide receiver
62. For example
63. Free to use
66. Carson's sidekick
67. Pirate saying
70. Convulses
71. Semitic gods



CLUES DOWN

1. Split apart
2. Equally
3. Mountain passes
4. Another name for Thor
5. Chinese chess piece
6. Helpless
7. US army designation (abbr.)
8. Micturated
9. One to respect
10. Small Greek island
11. In a thinly dispersed way
12. Put two together
13. Of the supernatural
14. Type of structure in organic chemistry
15. Card game
25. Feeling of discomfort
26. Get free of
27. Unit of measurement
29. A person who enjoys good food

- and drink
31. Violin maker
33. Noted psychotherapist
36. Complete
38. Ballplayers' tool
39. Afternoon illumination
41. Points a finger at
42. Moved quickly
43. ' __ death do us part
46. Blue jeans
47. French Jesuit theologian
49. Dissuades
51. Eastern European peoples
53. Abnormal rattling sound
54. Air-breathing land snail genus
55. Turfs
58. Farewells
60. __ mater: one's school
64. They __
65. Baby's eating accessory
68. Priestess of Hera
69. Type of railroad

-Trip News-

Get Ready For

Filmore Arts and Living History Festival

Friday September 7, 2019

Come and enjoy the Bar D Wranglers, craft booths, gun display quilts and much more. The only cost is \$10.00 for gas and money for food. We will leave around 8:30 a.m.

Draft Horse Show

Friday September 28

Draft Horse Show, Randy Rogers Band, in Mona Utah. Tickets are \$14.00 for 65+ and \$16.00 for 64 and younger. Money for tickets is due Sept. 10th. There is also a \$10.00 fee for fuel and will need money for food. Please bring a jacket and a lawn chair for the concert. Come and see some amazing horses.



Green River

Tuesday

3-Baked Ham
Cheese Potatoes
Vegetables
Fruit Salad
Cookie
Rolls / Milk

10-Fish
Clam Chowder
Garden Salad
Fruit
Cookie
Rolls / Milk

17- Shepards Pie
Vegetables
Fruit Salad
Cookie
Roll/Milk

24-Baked Potatoes with Chili
Tossed Green Salad
Jello and Fruit bread
Roll
Milk

Wednesday

4-Italian Vegetable Soup
Chicken Salad Sandwich
Pudding
Cookie
Milk

11-Meat Loaf
Scalloped Potatoes
Vegetables
Cake
Roll / Milk

18-Chicken Noodle Soup
Hot Cheese Sandwich
Garden Salad
Fruit
Cookie
Milk

25-Beef Enchilada
Mexican Rice
Vegetables
Fruit & Blonde Brownies
Corn Muffin
Milk



Seniors senses of smell and taste, change with age.

Aging comes with several sensory changes, many of which people expect. Loss of hearing or diminishing vision are widely associated with aging. But one's senses of smell and taste may diminish with aging as well.

The senses of taste and smell work in concert. The sense of smell is vital to personal health, not only because inhaling pleasant aromas can provide comfort and stress relief through aromatherapy and help trigger important memories, but also because smell enables a person to detect the dangers of smoke, gas, spoiled food, and more.

The National Institute on Aging says that, as a person gets older, his or her sense of smell may fade, and that will also affect taste. The Mayo Clinic says some loss of taste and smell is natural and can begin as early as age 60.

Adults have about 9,000 taste buds sensing sweet, salty, sour, bitter, and umami flavors, or those corresponding to the flavor of glutamates. Many tastes are linked to odors that begin at the nerve endings in the lining of the nose.

Medline says the number of taste



buds decreases as one ages, and that remaining taste buds may begin to shrink. Sensitivity to the five tastes also begins to decline. This can make it more difficult to distinguish between flavors.

Similarly, especially after age 70, smell can diminish due to a loss of nerve endings and less mucus in the nose. With the combination of the reduction of these important sensory nerves in the nose and on the tongue, loss of smell and taste can greatly affect daily life.

Changes in these senses can contribute to feelings of depression, diminish one's enjoyment of food and cause harmful conditions, such as extreme weight loss from disinterest in food to problems associated with overusing salt or sugar.

Although aging is often to blame, loss

Continued from page 8

of smell and taste also may be tied to early symptoms of Parkinson's disease or Alzheimer's disease. Cancer treatments, medications, lack of saliva, colds, flu, and other factors may contribute to sensory loss. Changing medications or treatments may help.

It's important to bring up diminished flavors or smells with a doctor to rule out something more serious and to determine what might help restore pleasure from smells and flavors.

An otolaryngologist, or a doctor who specializes in diseases of the ears, nose and throat, may be able to help fix the problem, though some people may be referred to a neurologist or another specialist.

Continuing to use one's sense of smell and taste by cooking, gardening, trying new flavors, and experimenting with different aromas may help slow down the decline these senses. Although age-related loss of taste and smell cannot be reversed, some such cases may be treatable.



Word Scramble

Rearrange the letters to spell something pertaining to writing.

D S I E A

--	--	--	--	--

Answer: Ideas



How to Get Social Security Disability Benefits When You Can't Work

*Dear Savvy Senior,
What do I need to do to get Social Security disability benefits? I'm 60 years old and have some health problems that won't allow me to work, but I've read that getting disability benefits is difficult.*

Laid Up Lenny



Dear Lenny,

Getting Social Security disability benefits when you're unable to work can be challenging. Last year, more than 2 million people applied for Social Security disability benefits, but two-thirds of them were denied, because most applicants fail to prove that they're disabled and can't work. Here are some steps you can take that can help improve your odds.

Get Informed

The first thing you need to find out is if your health problem qualifies you for Social Security disability benefits.

You generally will be eligible only if you have a health problem that is expected to prevent you from working in your current line of work (or any

other line of work that you have been in over the past 15 years) for at least a year or result in death.

There is no such thing as a partial disability benefit. If you're fit enough to work part-time, your application will be denied. You also need not apply if you still are working with the intention of quitting if your application is approved, because if you're working your application will

be denied.

Your skill set and age are factors too. Your application will be denied if your work history suggests that you have the skills to perform a less physically demanding job that your disability does not prevent you from doing.

To help you determine if you are disabled, visit SSA.gov/planners/disability/qualify.html and go through the five questions Social Security uses to determine disability.

How to Apply

If you believe you have a claim, your next step is to gather up your personal, financial and medical information so you can be prepared and organized for the application process.

You can apply either online at SSA.gov/applyfordisability or call 800-772-1213 to make an appointment to apply at your local Social Security office, or to set up an appointment for someone to take your claim over the phone.

The whole process lasts

about an hour. If you schedule an appointment, a “Disability Starter Kit” that will help you get ready for your interview will be mailed to you. If you apply online, the kit is available at SSA.gov/disability/disability_starter_kits.htm.

It takes three to five months from the initial application to receive either an award or denial of benefits. The only exception is if you have a chronic illness that qualifies you for a “compassionate allowance” (see SSA.gov/compassionateallowances), which fast tracks cases within weeks.

If Social Security denies your initial application, you can appeal the decision, and you’ll be happy to know that roughly half of all cases that go through a round or two of appeals end with benefits being awarded. But the bad news is with backlog of around 800,000 people currently waiting for a hearing, it can take 12 to 24 months for you to get one.

Get Help

You can hire a repre-

sentative to help you with your Social Security disability claim. By law, representatives can charge only 25 percent of past-due benefits up to a maximum of \$6,000 if they win your case.

It’s probably worth hiring someone at the start of the application process if your disability is something difficult to prove such as chronic pain. If, however, your disability is obvious, it might be worth initially working without a representative to avoid paying the fee. You can always hire a representative later if your initial application and first appeal are denied.

To find a representative, check with the National Organization of Social Security Claimants’ Representatives (NOSSCR.org, 845-682-1881)

Or National Association of Disability Representatives (NADR.org, 800-747-6131). Or, if you’re low-income, contact the Legal Services Corporation (LSC.gov/find-legal-aid) for free assistance.

September Birthdays

Cleveland

Owen Olson – 9
Kathren Ward – 13
Donna Quinn – 20
Val Payne – 22

Ferron

Clawson

Nettie Smith – 1
Lanora Jensen – 1
Micky Sindergaard – 2
Michelle Christensen – 2
Nyles Snyder – 7
Bob Lundceford – 9
Doris Lindsey – 13
Jim Pyper – 14
Janice Snow – 15
Darla Lamb – 19
Vickie Anderson – 23
Dan Hunter – 26
Sandy Grim – 26
Connie Jones – 27
Steve Christensen – 27
Pauline Anderson – 30

Emery

Randy Anderson – 6
Jolene Petty – 10
David Elliot – 16
Vicky Byars – 28
Rene Erickson – 30
Gwen Johnson – 30

Orangeville

Lewis Gilpin – 3
Marilee Cox – 4
Jeanne Scovill – 6
Carolyn Carrasco – 9
Sue Jones – 11
Julie Huntington – 22
Shelly Gilpin – 24
Grace Humphrey – 28
John Vaughn – 29

Castle Dale

Ray Jorgensen – 5
Emma McLaughlin – 5
Lee Jeffs – 6
Corey Bluemel – 6
LaRee Dye – 9
Zora Peacock – 14
Kay Jeffs – 21
Carolyn Jorgensen – 22
Gary Kofford – 22
Sallie Paxton – 22
Jack Jones – 24
Bonnie Johnson – 26
Dickson Huntington – 26
Nance Johnson – 27
Sharpe Snow – 28
LeDonna Hall – 29

Elmo

Charla Every – 29
Beryl Lofley – 24

Huntington

Wayne Frisbie – 1
Colleen Evridge – 1
Christine Jensen – 2
Sherron Pulli – 2
Doug Sanders – 4
Darrel Leamaster – 4
Bryce Wilson – 4
Janet Geary – 5
Loren Marshall – 7
Frank Frisbie – 7
Lorraine Pierce – 11
Mac Sitterud – 11
Lorna Nielson – 11
Arlon Sherman – 12
Monty Mangum – 12
Mary Marie Sitterud – 13
Kathaleen Rowley – 14
Paula Manchester – 14
Bob Mills – 15
Joyce Brasher – 16
Ernest Taylor – 16
Hilary Gordon – 23

Green River

Valda Thomas – 6
Cindy Bowerman – 10
Iona Ekker – 11
William Hatfield – 11
Lee Thayne – 19
Robert Quist – 19
Tom Ryan – 26
Jolene Dalton – 27
JoAnne Chandler – 30

Horoscope

Fourth week of September 2019

AQUARIUS Jan 21/Feb 18

Aquarius, even though you are often a fountain of good information, sometimes the delivery leaves something to be desired. Watch your tone and filter for your audience.

PISCES Feb 19/Mar 20

Pisces, it may be good to have a close friend or family member in your corner this week. Some news could surprise you.

ARIES Mar 21/Apr 20

Aries, you like to be friendly to everyone, but sometimes you have to accept that not everyone is on your team. This week you may experience push-back from a new face.

TAURUS Apr 21/May 21

Taurus, you have a lot on your plate right now and you need to work through some tasks before you can focus on new things. Take some time to contemplate.

GEMINI May 22/June 21

It is easy to find yourself on a spending spree, Gemini. Instead of figuring out when to put the credit cards away, leave them home instead.

CANCER June 22/July 22

Cancer, if you're thinking about running away from big decisions right now, realize they'll only be waiting for you when you get home. Better to dig in right now.

LEO July 23/Aug 23

People have been asking for your input at every turn, Leo. You probably can use a break. It's fine to step aside and let someone else handle things.

VIRGO Aug 24/Sept 22

Virgo, a change of scenery can be just what you need to infuse a new energy into your life. New opportunities can bring about a different perspective and attitude.

LIBRA Sept 23/Oct 23

Your professional life could use a shake-up, Libra. You just aren't sure if that means taking a break for a little bit or going on the hunt for a new position entirely.

SCORPIO Oct 24/Nov 22

Do not take offense if some people do not appreciate your sense of humor, Scorpio. Humor is sometimes an acquired taste. Your true friends understand you thoroughly.

SAGITTARIUS Nov 23/Dec 21

A houseful of guests is one way to put you on the spot and showcase how you are the consummate host/hostess, Sagittarius. Embrace the party full force.

CAPRICORN Dec 22/Jan 20

Are you ready for your long to-do list, Capricorn? Because those tasks are lining up and waiting for your finishing touches. Delegate a little, but don't shy away from hard work.

FAMOUS BIRTHDAYS

SEPTEMBER 22

Billie Piper, Actress (37)

SEPTEMBER 23

Skylar Astin, Actor (32)

SEPTEMBER 24

Ben Platt, Actor (26)

SEPTEMBER 25

Sof'a Reyes, Singer (24)

SEPTEMBER 26

Serena Williams, Athlete

SEPTEMBER 27

Arielle Vandenberg, Model (33)

SEPTEMBER 28

Naomi, Watts, Actress (51)