

Christmas Spirit All Year Long

As we see another year come to an end, could we all think about carrying the holiday spirit throughout 2019. Can we practice kindness and consideration, by thinking of what we can do to brighten someone else's day and reaching out to those who may need a smile or a hug? Can we focus on the positive and realize how many blessings we have? In these trying times of political discord, horrific shootings and natural disasters, let's practice the Golden Rule and treat others as we would like to be treated. Merry Christmas, Happy Hanukkah and Kwanza to you all



Chinese Proverb (The Mind Journal)

He who blames others has a long way to go on his journey.

He who blames himself is halfway there.

He who blames no one has arrived.



Future Activity Ideas

It has been suggested that the Activities Committee plan more "fun" activities and not just focus on health, disease, legal issues, etc. We are always open to suggestions, so please call us at 385-2175 or email us at info@src.com with your ideas. If you know of possible speakers, topics, organizations that could provide potential programs, please let us hear from you.



Medicare Advantage Plans New Provisions

Do you have a Medicare Advantage plan as your primary insurance rather than traditional Medicare coverage? Starting in January, 2019, new services will be provided by some Medicare Advantage plans, including Humana.

Some of the new coverage may include adult daycare, respite for caregivers, and help with in-home chores. Such help may keep seniors healthier and allow them to stay in their homes longer. If you are covered by such an insurance plan and could benefit from additional support services, contact your insurance provider in the new year to see what may become available to you.

Medicare Premiums for 2019 Medicare will raise the premium for Part B (outpatient care, doctor visits) by \$1.50 a month, so the standard deduction will be \$135.50 beginning in January, 2019. The annual outpatient deductible will increase by only \$2, to \$185. That's the amount beneficiaries are responsible for before Medicare starts paying. Inpatient deductible will increase by \$24, to \$1,364.

Social Security will provide a 2.8% cost-of-living adjustment (COLA) in your monthly retirement benefit as of 1/1/19, the highest COLA in 7 years.

Getting Your Ducks in a Row AARP provided a helpful list for couples to ease the burden on future surviving spouses. Here are steps to get your affairs in order:

1. Gather financial papers- store deeds, passports, insurance policies, estate documents and recent financial statements in a fireproof box at home.
2. Make a "must call" list – compile a list of contact information for your accountant, lawyer and other financial professionals who need to be contacted when a spouse dies.
3. Share passwords- Keep a master list of all usernames and passwords so your spouse can access online after your death. Make sure the list also includes answers to "personal" questions that might be part of a log in, i.e. what street did you live on as a child?"
4. Update beneficiaries- Make sure beneficiary designations for your pension, 401(k), IRA, brokerage accounts and life