

to help, but actually do something for him/her.

- Just listen—sometimes a caregiver simply needs to vent, without your comment or advice.
- Offer to help find resources that could help—like a support group, transportation or in-home help.

Time Change Sunday

Sunday, Nov. 5 2 am

Daylight Savings Time will end Nov. 5th, so don't forget to set your clocks back one hour before you go to bed Saturday night. Remember: spring forward, fall back. It will feel like winter has begun since it will start getting dark even earlier.

Medicare Annual Open Enrollment

October 15-December 7, 2017

This is the once- a -year opportunity to make changes in your Medicare insurance coverage. Any change you make will take effect January 1, 2018

During this time frame Medicare Beneficiaries can:

- Change from Original Medicare to a Medicare Advantage Plan – If you have original Medicare and a Part D plan, you can drop the part D and get a Medicare Advantage plan that includes your Part D. (Medicare Advantage (Part C) Plans bundle Original Medicare with extra benefits and may include prescription drug coverage. Advantage Plans are offered by private insurance companies that contract with Medicare. These companies must follow certain guidelines set by Medicare, but each Advantage Plan can charge different out-of-pocket costs and set

different rules for how you receive services (like whether you need a referral to see a specialist or if you have to use in-network doctors, facilities or suppliers). These costs and rules can change each year. Change from Original Medicare to a Medicare Advantage Plan.

- Change from a Medicare Advantage Plan back to Original Medicare.
- Switch from one Medicare Advantage Plan to another Medicare Advantage Plan.
- Switch from a Medicare Advantage Plan that doesn't offer drug coverage to a Medicare Advantage Plan that does offer drug coverage.
- Switch from a Medicare Advantage Plan that offers drug coverage to a Medicare Advantage Plan that doesn't offer drug coverage.
- Join a Medicare Prescription Drug Plan.
- Switch from one Medicare Prescription Drug Plan to another.
- Drop your Medicare prescription drug coverage completely.
- Do nothing. If you don't make any changes, your existing plan(s) will roll over at the end of the period and your existing coverage will remain in effect.

Call Senior Services at 961-9481 for help or go online to www.medicare.gov. where you can compare prescription drug plans to find out what the most cost effective one is for you.

Change in Volunteer Duty Scheduling

Due to the on-going problem of finding enough volunteers to cover ten half-day shifts each week at the Center, the Board of Directors has agreed that we will now seek volunteers to cover shifts only on Monday, Wednesday and Thursday. If our City of Virginia Beach representative, Shari Wilson, is unable to be at SRC on her two regular days, Tuesday and Friday, she will notify us ahead of time so we