

1941 SOUTH 42ND STREET
SUITE #312
OMAHA, NEBRASKA 68105

STAFF

Sue FredricksExecutive Director
Kae Turco.....Volunteer Coordinator
Brenda Canedy.....Client Resource
Coordinator
Lorena Marion.....Office Manager
Anissa Wilson.....Intake Coordinator

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HOURS

MONDAY-FRIDAY 8:30-4:30

OUR MISSION

TO SIMPLIFY THE LIVES OF
SENIORS BY ENABLING THEM TO
MAKE INFORMED DECISIONS
REGARDING THEIR BENEFITS

www.vas-nebraska.org
402-444-6617

vas

VOLUNTEERS ASSISTING SENIORS

FEBRUARY 2018

Prescription Drug Premium Withholding

When you enroll in a Medicare prescription drug plan or a Medicare Advantage plan you have the option to pay your monthly premium directly to the insurance company or have your drug plan's monthly premium deducted from your Social Security benefits (this is called a "premium withhold").

If you choose to do a "premium withhold", from your Social Security benefit, it may not accurately reflect the withholding the first few months.

In some cases, it can take up to three months for the withholding to start. If you switch to a new drug or Advantage plan early in the Open Enrollment Period (OEP), your withholding will most likely start in January.

If you enroll later during the OEP, it may take 2-3 months to set up the premium withholding. You may be asked to pay the premium to the plan until the premium withholding is set up. If this happens, you will receive a payment book from your new plan. You may also want to contact the plan to verify that your premium will be withheld and when it will start.

If you stopped premium withhold when you switched to a new plan in 2018, Social Security may still continue to withhold from your benefit check through January or February.

This may happen if you signed up for your new plan towards the end of the OEP period.

You should continue to pay your premiums to your plan. The premiums that were withheld from your social security benefit in error, will be refunded in one of your upcoming Social Security benefit checks.

Check all of your statements until the withholding issue is resolved.

It is important to pay close attention to your mailings. Failure to pay your premium may cause you to be involuntarily disenrolled from your plan (after a grace-period of at least two months) - and you may be without

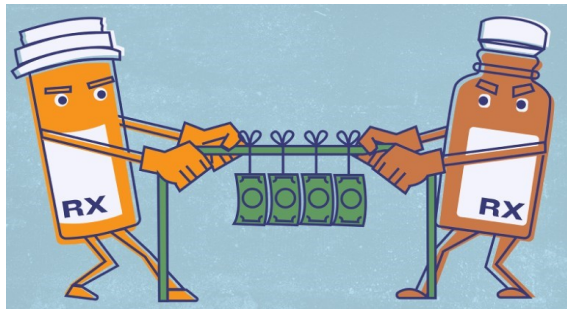
prescription drug (or healthcare) coverage for the remainder of the year.

If you are disenrolled from your drug plan for failure to pay

your premium, you may incur a permanent late enrollment penalty.

Your late enrollment penalty will begin 63 days after your prescription drug plan ended. You will accumulate \$0.35/month (in 2018) penalty for every month you go without coverage. If you went without coverage for six months and started a new drug plan in 2019, your monthly late enrollment penalty would be $\$0.35 \times 6 = \2.10 . You would pay this penalty every month moving forward.

If you have questions about paying your drug plan premiums, call the customer service number on the back of your drug plan card, If you drug plan can't answer your questions about your premium or enrollment, call Medicare at 1-800-633-4227).



Still Working at 65 and on Employer Insurance?

In most cases when you turn 65, it is important to enroll in Medicare or have health insurance coverage through your or your spouse's employer. Failure to do so could lead to delayed or missed enrollments and lifelong penalties.

In most cases, Medicare considers having **active** (not retiree) work insurance sufficient health insurance coverage.

However, there are several factors that you should consider about your employer insurance when turning 65 to avoid penalties and coverage gaps. These factors include:

- Does my company have more than

20 employees?

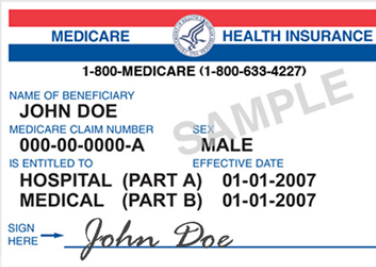
- Am I taking Social Security benefits?
- Am I or my employer contributing to an HSA?
- Is my employer prescription drug coverage "creditable" for Medicare? (Your employer is required to notify you each September.)

These factors can determine whether you take Medicare Part A, and/or Part B, take no parts of Medicare, or even consider dropping employer coverage and starting Medicare.

Call VAS (402.444.6617) 3-4 months before turning 65 to talk with a counselor about your best Medicare strategy.



Current Medicare Card

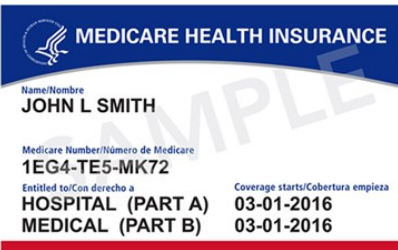


New cards coming in April 2018-April 2019

Your new card will be mailed automatically

Once you have your new card, shred your old one

New Medicare Card (coming in 2018)



Medicare and ALS

Individuals with Amyotrophic Lateral Sclerosis (ALS/Lou Gehrig's Disease) are eligible for Medicare at any age if they have worked long enough to qualify for disability benefits. To enroll in Medicare, individuals must apply for disability status through the Social Security Administration.

Most individuals approved for disability status must wait for 24 months before they are eligible for Medicare. They will be automatically enrolled in Part A & B starting the 25th month after their entitlement to Social Security benefits. If they are disabled due to ALS, the 24 month waiting period is waived and Medicare A & B will start the same month as their disability benefits begin.

Once Medicare A & B start, they will also be eligible for Medicare Part D or a Medicare Advantage plan.

Court Auditors Needed

Since the fall of 2009, Volunteers Assisting Seniors (VAS) has been providing volunteer court auditors to assist the Douglas County court in reviewing the annual accountings required by guardians and conservators to increase the probate court's capacity to monitor the assets and quality of care of incapacitated individuals.

If you are looking for a unique way to help our community's most vulnerable individuals, VAS is currently seeking new volunteers for this program. This opportunity is ideal for someone with an interest in working with numbers and a desire to assist the court in determining if the finances of vulnerable individuals are being managed in their best interest. If you are interested in learning more about volunteering to be a court auditor, please call VAS at 402-444-6617.

Homestead Exemption Assistance Location Schedule

The Nebraska Homestead Exemption program provides relief from property taxes by exempting all or a portion of the valuation of a home from taxation.

Three group of people may qualify—those over 65, some with disabilities, and veterans with 100% service-related disabilities or their widows or widowers. To find out more about the program go to the [Douglas County Assessors website](#).

Call VAS (402) 444-6617 to schedule your appointment at these locations.

MARCH

Monday	3/12	Disabled American Vets	4515 F St	10 am – Noon
Monday	3/19	Salem Baptist Church	3131 Lake St.	10 am – Noon
Monday	3/26	VAS Center Mall, Suite #312	1941 S 42nd St	10 am – Noon

APRIL

Tuesday	4/3	St. John's in Bennington	322 N Molly St.	10 am – Noon
Friday	4/6	Sheet Metal Workers Union	3333 S 24th St	10 am – Noon
Monday	4/9	Disabled American Vets	4515 F St	10 am – Noon
Tuesday	4/10	Northwest Hills Church	9334 Fort St	10 am – Noon
Monday	4/16	VAS Center Mall, Suite #312	1941 S 42nd St	10 am – Noon
Thursday	4/19	Florence Rec Center	2920 Bondesson	10 am – Noon
Wednesday	4/25	Goodwill Industries	4805 N 72nd St	10 am – Noon
Thursday	4/26	St. Andrews Church	15050 W. Maple Rd	10 am – Noon

MAY

Thursday	5/3	International Brotherhood of Electrical Workers	8943 L. St.	10 am – Noon
Friday	5/4	Benson Baptist Church	6319 Maple St	10 am – Noon
Tuesday	5/8	Northwest Hills Church	9334 Fort St	10 am – Noon
Thursday	5/10	Ralston Senior Center	7301 Q St.	10 am – Noon
Monday	5/14	Disabled American Vets	4515 F St	10 am – Noon
Thursday	5/17	Florence Rec Center	2920 Bondesson	10 am – Noon
Saturday	5/19	VAS Center Mall, Suite #312	1941 S 42nd St.	10 am – Noon
Wednesday	5/23	Goodwill	4805 N 72nd St	10 am – Noon
Tuesday	5/29	Intercultural Senior Center	3010 R St.	10 am – Noon

JUNE

Friday	6/1	Iron Workers Union Hall	14515 Industrial Rd	10 am – Noon
Tuesday	6/5	Elkhorn Eagles	20276 Wirt St.	10 am – Noon
Friday	6/8	Faith Westwood Church	4814 Oaks Ln	10 am – Noon

Volunteers Assisting Seniors

The Center Mall

1941 South 42nd Street

Suite #312

Omaha, NE 68105

Phone: 402-444-6617

Fax: 402-546-0886

E-mail: sue@vas-nebraska.org

www.vas-nebraska.org

Retirees Sharing the Experiences of a Lifetime!

February 2018

Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
			1	2	3
5	6	7	8	9	10
12	13	14	15 New to Medicare Class 6:30 - 8:30 PM	16	17
19 Holiday Office Closed	20	21	22	23	24
26	27	28			