

## **SPECIAL POINTS OF INTEREST UPCOMING PARCR MEETINGS**

**April 12, 2017**

- Quincy Village, Waynesboro, PA
- "Improving Communication between Residents and Administration"

**July 12, 2017**

- Ware Presbyterian Village, Oxford, PA
- "Tax Issues for Seniors"

**October 11, 2017**

- Lutheran Village at Sprinkle Drive, York, PA
- "Futurist" with Nancy Feichtl

**January 10, 2018**

- Bethany Village, Mechanicsburg, PA

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## **Understanding Medicare**

On January 11, 2017, Steve Dardick from AIA Benefits Resource Group gave an excellent presentation on "Understanding Medicare". All important aspects of Medicare were included in the presentation. Steve began by talking about what is covered, what are the various options and does your current plan fit your needs. He discussed the special enrollment periods for Medicare, as well as, the late enrollment penalty for Part B. He made clear that the premiums for Part B will vary depending upon a person's income. Another interesting subject that Steve covered were the rules for Health Savings Accounts under Medicare. If you have either Part A or Part B, you cannot add pre-tax money to your HSA and if your employer makes an HSA contribution, it is taxable income to you. He explained in the simplest terms possible that Part A covers hospital costs and skilled nursing services after a hospital stay of at least 3 days. Part B covers doctors' visits and other medical services that do not require a hospital stay.

Mr. Dardick then went into the types of Medicare Health Plans, Medicare Supplement (Medigap), Medicare Advantage (Part C) and Medicare Part D (drug plans or PDP). He explained that Medicare Supplement Plans are for people who have Part A and B and want help covering the deductibles and co-insurance. No networks and no referrals are required. These plans are accepted at any medical facility that accepts medicare. Medicare Advantage Plans are plans offered by private insurance companies under contract to Medicare to manage all your Medicare benefits. These plans cover all Part A and B Medicare benefits and usually include Part D (Prescription Drug Plans). Medicare Advantage Plans will always involve an HMO (Health Maintenance Organization), a PPO (Preferred Provider Organization) or other lesser used organizations or plans. Steve then explained the difference between HMO's, PPO's and other types of lesser used organizations and plans. He discussed premiums for Medicare Advantage Plans explaining that they are usually significantly lower than Medicare Supplement Plans, many with no premiums at all. He also mentioned that there are no health questions when applying for a Medicare Advantage plan.

If a person has a Medicare Supplement Plan, he or she must also have a Medicare Part D plan. The premiums for these plans vary. It is very important that a person is certain that the Part D plan that they select covers all of their medications and that they carefully compare various plans to make sure their medications are in the lowest tiers because this will assure the lowest co-pays and co-insurance. He also suggested that people discuss their medications with their doctor to see if any of them can be replaced with generics which would also lower their out-of-pocket costs.

Steve covered every aspect of "Understanding Medicare". His presentation was followed by a question and answer period and numerous questions were asked. It was an excellent presentation and was much appreciated by all who attended.

## EMERGENCY COMMUNICATIONS

Amateur Radio operators, commonly referred to as “hams”, have been around for more than 100 years. Although this hobby is strongly responsible for many of the electronic inventions and improvements made over the years, in the past few decades, hams have become even more important in the area of Emergency Communications. In the not too distant past, there has been a renewed alliance between some government agencies and the ham community. Perhaps you are aware of the many times amateur radio steps in after a disaster happens. Now, more than ever before, many organizations are relying on the availability of EmComm to aid, when ‘traditional’ communications fail. When needed, trained EmComm amateur radio operators, hams, are ready and able to assist.

“Now wait a minute”, you might say. “I have my cell-phone.” True. However, that thought is one that should be looked at in a careful way. The truth that many have come to realize is that when the power needed to keep the cell-towers working is no longer there, or there are too many people trying to use the lines available, none are usable, what then? Whether a tornado, hurricane, or other event, the possibility of traditional communications not being available is very real. As the twin towers collapsed on September 11, 2001, more than 90% of communications in New York City was ‘knocked-out’, including cell-phones. Amateur radio quickly filled in much of that gap.

During the federal government review of the 911 and other incidents, including Katrina, the Federal Emergency Management Agency (FEMA) realized that amateur radio no longer should be ‘snubbed’. Shortly after this review, FEMA and PEMA (in Pennsylvania) began meeting with amateur radio clubs and associations in Pennsylvania with a sort-of apology and new attitude of ‘working with’ the amateur service.

For years, Cross Keys Village (CKV) – The Brethren Home Community, has welcomed hams as Villagers. A few years ago, several hams formed a group to help in EmComm with local government emergency services and hospitals. It was referred to as H.E.A.R.S. Hospital Emergency Amateur Radio Service. Several hams living at CKV became involved, spoke with the administration, and things started to happen. CKV provided room space for an EmComm group, and emergency power in the case of needing to assist in the Southcentral PA area. Shortly thereafter, a club was organized, under a license from the FCC (W3CKV), and has equipped the room with the necessary radio transceivers needed in the case of almost any disaster. Funds for the first radio equipment was donated by the CKV Founders Club. Since the initial equipment purchase, there have been several donations of equipment and funds.

In addition, CKVclub, CKVARC, has also been holding FCC license exam classes for those on Campus and in the outside community.

As of this writing, there are more than 10 Villager/hams on Campus, many of which are available for EmComm work ... if and when needed. Over past years, we have been a part of practice drills of all kinds, and are prepared to travel and aid where needed. We operate under the ‘umbrella’ of the South-Central Task Force (SCTW), which is a group of 8 SouthCentral PA Counties. Each county has a minimum of one Emergency Operations Center (EOC), plus there are about 15 hospitals and a handful of satellite locations within the SCTF area. CKV is one of the satellites. Are there hams living in your community? If so, is it possible they could be an important part of EmComm? If you have an interest in or have questions about ham radio, contact us at [reharley16@gmail.com](mailto:reharley16@gmail.com).



## Therapy at Cross Keys Village Adds New Modality

Cross Keys Village – The Brethren Home Community is proud to be one of the few providers in our region now offering Lee Silverman Voice Treatment (LSVT). LSVT is a program that is shared between Speech Therapy (LSVT LOUD) and Occupational Therapy (LSVT BIG), and designed to treat voice and speech disorders in people with Parkinson’s disease. The decision to start this program came to our Director of Rehab, Jayne Whitman, after several of our Villagers came back from consultations at Johns Hopkins with prescriptions for this innovative treatment.

Once she became aware of this need, Jayne contacted our therapy contractor, Benchmark Therapies, and put together a joint plan. Jayne picked two of our team members, Speech-Language Pathologist Laura Westerberg and Physical Therapist Kimberly Hoff, as ideal candidates for the certification. Both Laura and Kim have outpatient experience on our campus, making them more familiar with our Residential Living population than therapists who work mainly in our short-term in-patient rehab. Laura and Kim subsequently earned their LSVT certification, and now look forward to adding this new tool to their already considerable skills.

LSVT LOUD enables speech therapy to address and increase vocal loudness and speech intelligibility. It is administered during an intensive schedule over one month’s time and requires the patient to continue ongoing exercises to improve carryover and functional outcomes. LSVT BIG focuses on treating movement aspects of the disease, countering the loss of range and assisting with increased balance, improved gait and improved coordination of movement. The sessions are spread over four weeks.

We are privileged to be one of the few providers of this groundbreaking program in our area. LSVT will benefit people with Parkinson’s disease in all areas of campus, and we look forward to increasing their quality of life. In partnership with Benchmark Therapies, Cross Keys Village is dedicated to providing the best possible rehab care 7 days a week to short-term guests, to Villagers, and to long-term residents.





Brethren Village was founded on February 15, 1897 and, 2017 marks our 120th year! Throughout our rich history, many leaders, residents and team members have exemplified BV's core value of Caring. We look to reflect back on Brethren Village's rich history and forward to the exciting potential that lies ahead. We're celebrating all year long with events, community outreach projects and of course food! Join Brethren Village as we Celebrate 12 Decades of Caring throughout 2017. Check our website and social media pages for more details. Our 120th year video can be viewed on our YouTube channel: [https://youtu.be/\\_O59aUbQw3M](https://youtu.be/_O59aUbQw3M)

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