

Not junk mail: This Social Security letter can cut Medicare costs

BY MARK MILLER
REUTERS

CHICAGO — A letter arrives in the mail with this opening line: “We are writing to let you know how you can get help paying your Medicare costs.” Your fraud detector probably goes on high alert — the mailboxes of retirees routinely are stuffed with bogus come-ons.

But this letter is no scam. More than 2 million seniors are receiving letters this month from the Social Security Administration telling them that they could be eligible for Extra Help, a program that often covers up to 75 percent of prescription drug costs. Others may be eligible for a partial subsidy on drugs, or for a Medicare Savings Program in their states, which help pay Medicare Part B costs.

The letters are sent annually to seniors who do not already obtain the assistance through Medicaid or the Supplemental Security Income benefit program. A new twist this year: the SSA is sharing with community-based groups information on the number of letters the agency mailed to each ZIP code to help bolster the level of outreach.

“Seniors do get a lot of mail, so they need to be careful,” said Melissa Simpson, senior program manager at the National Council on Aging, which operates a network of benefit enrollment centers around the country. “And this year, the data from Social Security will help us reach out to seniors who should be enrolled.”

About 30 percent (11 million) of all Medicare Part D enrollees are in the Extra Help program, according to the Kaiser Family Foundation. But another 1.2 million low-income Medicare beneficiaries were enrolled in higher-cost Part D prescription drug plans last year, paying an average premium of \$18.90 per month.

Extra Help enrollees are responsible only for a small co-pay for drugs that are covered under their plans — the cost is \$2.95 for generic drugs and \$7.40 for brand-name medications. Extra Help also covers costs if you enter the “donut hole” — the coverage gap that requires most beneficiaries to pay out of pocket after reaching a cap. In 2016, the gap starts when a beneficiary and her insurance company have spent a combined \$3,310, and coverage resumes when total

spending reaches \$4,850.

If you receive the letter, that does not mean you automatically qualify. Two factors determine your eligibility for Extra Help: income and assets.

The full benefit relief is available to enrollees with annual income less than \$16,278 (single) or \$21,867 (married couple). The income ceilings are somewhat higher if you have dependents living with you or if you live in Alaska or Hawaii. Key income sources that are counted for this purpose include wages, Social Security benefits, pensions, annuities, alimony, rental income and workers’ compensation.

The asset limit is \$8,780 (single) or \$13,930 (married couple). The asset definition includes funds in checking or savings accounts, stocks, bonds, mutual funds and Individual Retirement Accounts. Your home, car, life insurance policies and other miscellaneous items are not counted.

Partial help is available to enrollees with somewhat higher income and assets (<http://bit.ly/20w3IP8>).

Determine your eligibility by calling the SSA’s toll-free line (800-772-1213) or apply online (<http://1.usa.gov/24640gv>). Another key resource for assistance is your local State Health Insurance Assistance Program (SHIP) — these are federally funded nonprofits that provide free one-on-one Medicare counseling and assistance (Find your local SHIP here: <http://bit.ly/1OU0sFN>).

If you are eligible, you can enroll immediately in a Part D plan that participates in the Extra Help program through a Special Enrollment period, rather than wait until the annual fall Medicare plan enrollment window.

For seniors struggling to get by on very limited fixed incomes, programs like this can provide very meaningful relief — and it is frustrating that the assistance is not getting to everyone who qualifies. But Extra Help is just the tip of the iceberg. A recent analysis from NCOA and the National Association of Area Agencies on Aging found that more than 4 million low-income seniors could increase their annual budget by up to 29 percent by taking advantage of benefit programs that help with everything from healthcare to food, utility payments and property tax relief.

WHAT IS IT?

Send your answers for this week’s “What Is It?” (right) to: Robert Croul, 1095 North Road, Newburgh, ME 04444. Readers also may send answers to recestate@myfairpoint.net. Be sure to write “What is it?” in the subject line.



ROBERT CROUL

The “What Is It” in the May 15 edition of the Bangor Daily News was correctly identified as a fruit press by Andrea Pelletier of Fort Fairfield, Brenda Harrington of Spruce Head, Robert Webber of Gouldsboro, Alfred Spencer, Bradley Hunter of Appleton, Rick Lauze of Machiasport, Bill Carter of Castine, O.K. Blackstone of Caribou, Ted Bromage of Somesville, Erwin Flewelling of Northport, Albert Jackson of Morrill, Jeff Orchard of Charlotte, Pete Lammert of Thomaston and Ken Waterman of Stockholm.



Picasso work could fetch \$43M at auction

REUTERS

HONG KONG — Pablo Picasso’s 1909 cubist artwork

“Femme assise” is seen fetching over \$43 million when it goes under the hammer in London next month, auction house Sotheby’s said on Friday.

“It’s a painting that last appeared on the market in 1973,” Simon Stock of Sotheby’s said at a

preview of the painting in Hong Kong. “Expectations are that this June ... when it comes back to auction ... it may make in excess of 30 million pounds (\$43.9 million).”

The painting will be on offer as part of Sotheby’s “Impressionist & Modern Art” sale on June 21.

Surprising ancient beer recipe revealed by Chinese pottery shards

BY RACHEL FELTMAN
WASHINGTON POST

New research on 5,000-year-old pottery fragments found in China shed light on the region’s earliest beer brewing practices and may provide new insight into the history of Asian agriculture.

“This beer recipe indicates a mix of Chinese and Western traditions — barley from the West, millet, Job’s tears and tubers from China,” Jiajing Wang of Stanford University, who led a study published Monday in the Proceedings of the National Academy of Sciences, told

Agence France-Presse.

Wang and her team analyzed this ancient alcohol by scraping yellowish residue out of the pottery remains — fragments of vessels they think were shaped for the various stages of beer making. They were found in an underground site in Shaanxi province. Their results indicate a brew made from a variety of wild and cultivated grains, plus a few tubers, such as yam and lily, that would have made the sour suds a bit sweeter. Unfortunately, we won’t get to try this historic beverage for ourselves, because the re-

searchers don’t know the exact ratio of ingredients used in the recipe.

At the dig site, they report, they found the sort of grain husks one would expect to see scattered around an ancient brewery. Microscopic analysis of the residual gunk inside the vessels revealed starch grains that had been mangled as they would be during malting and mashing. They also found what they believe to be ancient stoves used to heat mashed grains — important in the process of transforming the carbs into boozy sugar. The would-be brewery’s un-

derground location would also have been ideal, as it would have allowed beer makers to keep their product cool.

With that evidence, Wang and her team think they’ve found the oldest known beer brewery in China. Archaeologists have found evidence of rice fermentation dating to about 9,000 years ago, which may actually be the first evidence of humankind’s tendency to tipple, but barley beer, which showed up in the Middle East about 5,400 years ago, was thought to be a more recent addition to Chinese culture.

In fact, the researchers

say, the presence of barley at their archaeological site pushes the grain’s Chinese history back by about 1,000 years. Their discovery suggests that barley, which contains high levels of a protein that converts carbohydrates into sugar during the fermentation process, was actually brought into China for the purposes of beer brewing, then slowly made a

transition into use as a food crop about 3,000 years ago.

“It is possible that when barley was introduced from western Eurasia into the Central Plain of China, it came with the knowledge that the grain was a good ingredient for beer brewing,” Wang told Live Science. “So it was not only the introduction of a new crop, but also the knowledge associated with the crop.”

Curves

Continued from Page C1

posed to stop at a department store to purchase a new portable TV for the camper, but he was calling to tell me not to bother — a friend had given him one to use.

At the end of the message, Jim told me to drive carefully, to watch out for moose on the road, to remember he was waiting for me and that he loved me.

I would listen to that message over and over after Jim’s death, and finally the phone died, too, and the message was lost to me, but I treasure its remnant in my heart.

When one of the dogs achieves another goal or milestone, my first thought is to share it with Jim, but the call could never go through and the realization of that dampens my joy of the achievement. I try not to let it because it’s still a happy event, but the sadness seeps in through the thin places of its fabric.

I share the joy of the achievement with family and friends, and thank God for Facebook in that regard, but it isn’t the same as sharing it with your spouse. Only he knows how hard you worked to get there, what you sacrificed, the choices you made and why, how much sleep you lost to anxiety and what it means in the bigger picture for you.

Our Brittany Bullet was Jim’s dog. He raised Bullet from a pup to 2 years old before Jim died. I showed the handsome male in conforma-

tion rings (think way scaled down version of the Westminster Kennel Club Dog Show) and handled him in field competitions (think of a simulated bird hunt), but Bullet definitely belonged to Jim.

When Bullet sired his first litter of puppies with a liver and white female who is half-sister to my Brittany dog Sassy, I held his first-born 10-day-old son in my hands, my heart breaking because I couldn’t share the joy with Jim, who I know would have shed a tear or two. He was very sentimental about such things.

Still, I felt the connection with Jim.

I chose not to keep that puppy, though part of me wanted him very much. He belongs to a couple who have become very dear friends to me—a gift from God, I’m sure, so I can touch that little life that still has so much meaning to me and to help me heal.

The puppy named Wilson — a white and liver version of Bullet — carries in his formal American Kennel Club name “Quiet Courage” in honor of Jim. He is a father now, too.

But I never got to see Jim hold him or Bullet’s other babies or grandbabies. Jim was so proud of his boy. I still am.

When I look at my four dogs, I feel sad Jim never got to experience Thistle — the little Brittany female that took my life by storm and saved me from despair after Jim died — or her son with Bullet, Quincy, whose formal AKC name Heart of Seumas was given to him in memory of Jim. He would have enjoyed and been

frustrated by their antics, just as I am. But I know we would have laughed together a lot over the pair.

The little things that we miss because they can never happen again; the little things we miss because we know they would have happened. The weaving and coloring of the fabric of Jim’s and my life together that has ended will always pull at my heart.

What was. What could have been. What will never be.

My hope is that someday the tugs will be less painful and more nostalgic. I am getting there. In my own time.

As a longtime employee of the Bangor Daily News,



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Julie Harris has served many roles over the years, but she now has her dream job as community editor. She lives in Hermon with her four Brittany dogs: Sassy, Bullet, Thistle and Quincy, who keep her busy in various dog sports. She was widowed at age 51 when her husband, Jim, died of pancreatic cancer. Follow her blog at curves.bangor-dailynews.com.

The Bangor Daily News

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