



The Senior Advocate

Volume 8, Issue 3

Fall 2011

Windows of
Opportunity



A "WOO" is an opportunity for you to benefit from a free or low-cost event, class or service. Look for the WOO Window throughout this issue of The Senior Advocate!

Medicare Part D

what you need to know for the coming year

It's no secret that you have a limited amount of time to compare Medicare Part D Plans for any given year but many people may not be aware of the change to the Annual Enrollment Period for 2012 plans.

If you do not enroll in a Part D Plan during the Annual Enrollment Period you could be without a Medicare prescription drug plan for the following year or may be stuck with your current plan that has changes that are not in your best interest. Here's what you need to know about enrolling in a Part D Plan for 2012:

- The enrollment period for 2012 Part D Plans will begin on **October 15, 2011 and end on December 7, 2011**. This is a change from years past when you were able to enroll between November 15 and December 31.
- The last application submitted during the Annual Enrollment Period will become effective on January 1, 2012. In other words if you submit an application but change your mind, as long as you are still in the enrollment period, you can submit another application.
- The plan you choose during the enrollment period cannot be changed after the enrollment period ends unless you are entitled a Special Enrollment Period (SEP) or are taking advantage of the new SEP to switch to a Part D Plan which is rated as 5 star by CMS.

Compare 2012 Part D Plans Early

- To be on the safe side, you may want to compare plans sooner rather than later. Plan information should be made available earlier this year to accommodate the moved up time frame for the Annual Enrollment Period.

Trained SHIIP volunteer counselors are available for additional guidance and information. See box on the left.

Medicare Questions?

Seniors Health Insurance Information Program (SHIIP) has counselors at:

Senior Financial Care:

896-1328

Senior Services:

724-2040

Shepherd's Center W-S:

748-0217

Shepherd's Center

Kernersville 996-6696

Advocacy Opportunity

Is your group looking for a speaker for a fall or winter meeting? Would you like to learn more about advocacy? Members of the Senior Power Think Tank are available to make a short presentation that includes: what advocacy is, how to advocate for issues that are important to you, writing an effective advocacy letter, and how to communicate with legislators. We'll also give you information on issues of importance to seniors today and the opportunity to join our advocacy network. If you'd like to learn more, contact Nancy Hall 765-2215 (email:nancappy@msn.com) or the aging committee office, 703-3883.

Tips for Hiring a Home Repair Contractor

Severe storms packed with wind and rain can damage your vehicles, as well as many parts of your home. A leaky roof or water in your basement could lead to bigger problems with mold. The Better Business Bureau has a checklist with ten tips for hiring a home repair contractor.

"All it takes is a business card, a cell phone, and a hammer for someone to claim they are a contractor," said BBB President Tom Bartholomy. You should do your homework to hire a contractor with a good track record," said Bartholomy. "There are thousands of reputable contractors who will deliver quality work, on time and within budget."

BBB Checklist: 10 Tips for Hiring a Home Repair Contractor:

- **Track record** - Check out a company's BBB rating and complaint history by calling the BBB at (704) 927-8611 or 877-317-7236. Customer service staff are available, Monday-Friday, 9 am– noon & 1-3 pm.
- **Cost comparisons** - Get at least three bids in writing and be sure you compare the bids based on the same warranty, specifications, labor and time.
- **Licensing** - Check to see if the company you plan to hire has the proper licensing. In NC, contractors must be licensed if the total job exceeds \$30,000. To check the N.C. General Contractors Licensing Board go to www.nclbgc.org or call (919) 571-4183.
- **Insurance** - Verify the company's liability insurance. Call the N.C. Dept. of Insurance -800-546-5664
- **References** - Ask for references from the company's last three jobs and check them out before you sign a contract.
- **Written contract** - Do not permit work to start without a signed, written contract that includes start and completion dates, exact costs, specific work to be done, and warranty information. Be sure to read the fine print carefully.
- **Deposit required and payment** - Do not pay more than 25 to 33 % of the total job cost as a deposit. Final payment should not be due until the job is completed. Do not pay in cash; pay by check or credit card.
- **Warranty** - Get warranty information in writing on products and installation. Be sure to read the fine print carefully.
- **Bonding** - Be sure all workers are bonded to protect you against theft or additional damage.
- **Criminal history** - Check out anyone you allow into your home to see if they have a criminal history.



NC ATTORNEY GENERAL REPORTS HOME REPAIR FRAUD IS BACK

Members of a home repair fraud ring broken up by law enforcement in the 1990's are out of jail and appear to be back to their old tricks. The group was very active throughout North Carolina, scamming hundreds of elderly homeowners out of as much as \$50,000 to \$100,000 each for unnecessary repairs before local, state, and federal law enforcement stopped them. At least two Raleigh homeowners have lost several thousand dollars to these fraudsters in recent weeks.

Telltale signs that a homeowner is being scammed by these criminals include:

Unmarked trucks frequently parked out front, contractors who suddenly leave when a visitor comes over, several screw-jacks mounted under the first floor of the home, wooden 2x4 braces mounted between the attic floor and roof supports, new shingles on a roof that wasn't showing any signs of damage and thousands of dollars in checks made out to individual crew members.

If you or someone you know may be a victim of this home repair fraud ring, report it to local law enforcement and building code officials immediately. To file a complaint with the attorney general's office, call 1-877-5-NO-SCAM toll-free within NC or visit www.ncdoj.gov.



Relatives as Parents Program

The Relatives as Parents Program (RAPP) is an educational and support group for grand-parents and relatives who have become the primary caregiver for their children's children or other relative. In order to help relatives meet the challenges they face, RAPP provides services including caregiver support groups, educational programs, referral services and networking opportunities. For more information call Teresa Bryant at (336) 703-3744.

Falls Prevention Awareness



Falls Prevention Awareness Week is **September 19-24**. The Northwest Piedmont Falls Free Coalition will host a Falls Prevention Awareness Day program on **Thursday, September 22, 10 am-1 pm** at First Christian Church, 2320 Country Club Road, Winston-Salem. The event will include fall risk assessments, medication checks, hearing, vision & blood pressure checks, and informational tables on a variety of programs, products and services to help people stay falls free. To find out more information about the event or for more information on how you can prevent falls, call the coalition at (336) 608-3573, or visit the information page on the web at: http://forsythaging.forsyth.cc/fall_prevention.aspx.



Winston-Salem Recreation & Parks Senior Card

The City's Recreation & Parks Department issues senior citizen cards at the Black Phillips Smith Government Center, 2301 N. Patterson Ave., weekdays from 10 am to 4 pm. Each card costs 35 cents. These cards can be used for recreation discounts as well as discounts on WSTA bus fares. The card also entitles you to free entry to any of the city's swimming pools (age 55+).

Other discounts (60+) include: Winston Lake Golf Course— \$8 M-F, \$450 annual pass

Reynolds Park Golf Course—\$22 Ride & Play M-F; \$40 S-S & holidays

Salem Lake Fishing—\$1 day; \$20 annual pass

To learn more about senior programs offered by city Recreation & Parks call Chuck at 727-2325.



City Link centralizes access to city information and services through one, easy-to-use telephone number. Dial 727-8000 to speak with a professional customer service representative who will answer your questions, provide information, or dispatch a service request for work to be completed.

City Link is open 24 hours a day, 7 days a week

FIRST Line is Forsyth County's community resource guide. They maintain a call center that is available Monday – Friday 8:00 am-5:00 pm at 703-3000. Information Specialists stand ready to assess caller's needs, provide reliable information and make referrals to the many family, health and social service organizations available in Forsyth County. The FIRST Line guide is also available online at: www.firstline.ws

FIRST LINE 

Senior Power Think Tank

A subcommittee of:

Forsyth County Aging Services
Planning Committee
741 North Highland Avenue
Winston-Salem, NC 27101

Phone: 336-703-3883

E-mail: forsythaging@forsyth.cc

Web: forsythaging.forsyth.cc

**Working Together to
Make Forsyth County
Senior Friendly**



Thoughts from the New Older Guy in Town. . .

Tired of the easy, boring retirement life?
Complaining about government and politics?
Wondering why nothing seems to get done (your way)?
Don't feel you are contributing (to anything)?
Developing the bad habit of staying home and watching TV?
Want to get involved in things but not sure how to do it?
Are you an "I always meant to but never get around to it person"?

Are you part of this little story?

Once upon a time, there were four people...

Their names were *Everybody*, *Somebody*, *Nobody* & *Anybody*.

Whenever there was an important job to be done,
Everybody was sure that *Somebody* would do it.

Anybody could have done it, but *Nobody* did it.
When *Nobody* did it, *Everybody* got angry because...
it was *Everybody's* job!

Everybody thought that *Somebody* would do it,
but *Nobody* realized that *Nobody* would do it.

So, consequently, *Everybody* blamed *Somebody*...
when *Nobody* did what *Anybody* could have done in the first
place!

BE A SOMEBODY STARTING TODAY. GET INVOLVED

JOIN THE SENIOR THINK TANK (the only requirement is to be
able to think).

Can I Get a Senior Discount?

Senior Discounts are out there, but you have to ASK for them in order to receive them. Ask everywhere you eat, shop or play. Below are a few that we know about.

- ◆ Harris Teeter 5% off on Thursdays w/VIC card
- ◆ Restaurants (amount varies): Applebees, Chilis, Dennys, Golden Corral, IHOP, Pizza Hut,
- ◆ Discount or free drinks are found at: McDonalds, Wendy's Burger King, Chic-fil-A, Hardees, Arby's
- ◆ Retail Stores: Kohls 15% off Weds, Ross 10% off Tues, Salvation Army 10% off Tuesdays
- ◆ Haircuts: Great Clips & Super Cuts
- ◆ North Carolina Zoo
- ◆ Most hotels/motels and car rental agencies
- ◆ A membership to AARP will provide many discounts
- ◆ Purchase a Senior Pass for \$10 at any National Park to receive free entry for you & up to 3 guests to any Federal Recreation Site for the rest of your life & a 50% discount on additional fees such as campsites.

