



# The S.A.L.T. Communicator

Seniors and Law Enforcement Together

Serving & Protecting Senior Citizens

July 2004

Coordinated by Milton Township Trustee Ken McNatt

## Understanding Medicare 2004

Ken McNatt, Chairman of the S.A.L.T. Council was pleased to introduce Cathy Gleason, Community Relations Representative for Blue Cross & Blue Shield to the March meeting of the S.A.L.T. Council. "Staying on top of current information and understanding the changes related to Medicare is a challenging prospect for most seniors," said Mr. McNatt.

Medicare was developed by the Federal Government to provide basic health coverage to people age 65 and over and disabled persons. Ms. Gleason provided updated changes for 2004, and gave some additional resource information and current preventive benefits available.

The new benefits that were passed into law in 2003 are included under the Medicare Prescription Drug Improvement and Modernization Act of 2003. This new law preserves and strengthens the current Medicare program, adds important new prescription drug and preventive benefits, and provides extra help to people with low incomes. You will still be able to choose doctors, hospitals and pharmacies.

If you are happy with the Medicare coverage you have, you can keep it exactly the same. Or, you can choose to enroll in the new options.



Cathy Gleason, Community Relations, Blue Cross Blue Shield

Regardless what you decide, you are still in the Medicare program. Medicare provides several types of coverage with new additions for 2004 and 2005.

### Part A

#### Inpatient hospital and skilled nursing facility benefits

- ❑ Hospital Stays
- ❑ Skilled Nursing Facility Stays
- ❑ Home Health Care
- ❑ Hospice Care
- ❑ Blood

There is a deductible amount of \$876 for 2004 and this will increase each year.

### Part B

#### Medical doctors, surgeons and outpatient care

- ❑ Doctor's Care
- ❑ Surgery
- ❑ Outpatient Care
- ❑ Lab Tests and X-Rays
- ❑ Home Health Care
- ❑ Durable Medical Equipment
- ❑ Other Medically Necessary Services and Supplies
- ❑ Preventive Benefits

There is a \$100 annual deductible. (continued on page 2)

The purpose of Milton Township S.A.L.T. Council is to determine and to meet the needs of Senior Citizens by reducing crime and abuse and by enhancing safety through communication and education in cooperation with the Township, law enforcement agencies, and other community agencies and organizations.

(Medicare 2004 continued from page 1)

**Medicare Part C** is a new benefit in 2004. Medicare Advantage is the new name for Medicare + Choice Plans. This will give Seniors more health plan choices and better benefits.

**Medicare Part D** is a Prescription Drug benefit for seniors. All people with Medicare will be able to enroll in plans that cover prescription drugs. Medicare Approved Drug Discount Cards will be available in 2004 to help you save on prescription drugs. With the card, you can save between 10-25% on prescription drugs.

Some additional preventive benefits will begin in 2005. The benefits will cover:

- A one-time initial wellness physical exam within 6 months of the day you first enroll in Medicare Part B coverage.
- Screening blood tests for early detection of cardiovascular diseases.
- Diabetes screening tests for people at risk of getting diabetes.

Obviously, the most significant addition is the prescription drug program, which has been in discussion for many years. Medicare will contract with private companies to offer the new drug discount cards until the prescription drug benefit is

implemented in 2006. Depending on your income level for 2003, you might be eligible for assistance in paying premiums. The key elements of this new program are:

1. You will choose a prescription drug plan and pay a premium of about \$35 monthly.
2. You will pay the first \$250 (called a “deductible”).
3. Medicare then will pay 75% of costs between \$250 and \$2,250 in drug spending. You will pay only 25% of these costs.
4. You will pay 100% of the drug costs above \$2,250 until you reach \$3,600 in out of pocket spending.
5. Medicare will pay about 95% of the costs after you have spent \$3,600.
6. Some of the prescription drug plans may have additional options to help you pay the out of pocket costs.
7. Extra help will be available for people with low incomes and limited assets. The income limits will be set in 2005. If you qualify, you will only pay a small copayment for each prescription you need.

There are additional choices for Preferred Provider Plans (PPOs) available or you can choose to

stay in the traditional Medicare Plan.

*News for all Americans not just seniors is the Health Savings Accounts.* The savings accounts can be used to pay for medical expenses. The money not spent would stay in the account and gain interest, tax free, just like an Individual Retirement Account (IRA). However, your health insurance deductible must be at least \$1000 for a single person and at least \$2000 for family coverage.

If you have questions, do not understand the new benefits or need additional information about the options, contact Medicare.



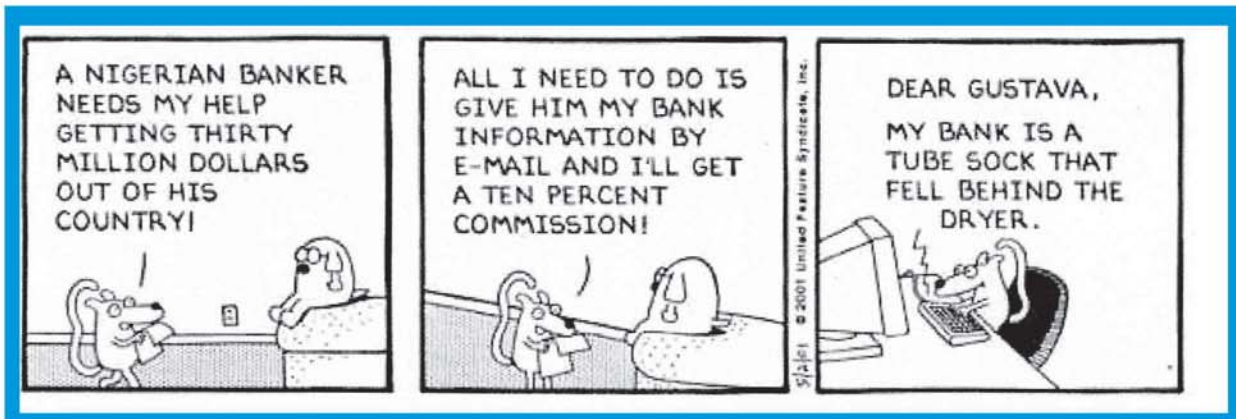
**1.800.MEDICARE**  
**(1.800.633.4227)**  
**[www.medicare.gov](http://www.medicare.gov)**

**“No Solicitors Invited”**  
stickers are available  
through the Sheriff’s  
Office for your front  
window.

If interested, call  
Jack Dellinger  
630.212.2663

## Current Scam Alerts!

Submitted by Bill Parbs & Joe Vanest, S.A.L.T. Council



*Police warn of lottery scam.* Seniors in the area are being contacted by individuals stating they are from the Canadian Lottery. They tell the resident they have won a significant amount of money and ask them to send money from their bank account (wire money) to handle the processing fees. Of course, there is no Canadian Lottery that would be

seeking individuals out. Do not provide personal information to anyone either on the telephone, in person or over the internet, especially if you do not know who they are. The easiest and safest action is not to participate in anything where you are or could be at risk. Remember the saying, *"If it sounds too good to be true...it probably is!"* ■



### Car Jacking!!!

Be aware of new car jacking scheme. Imagine, you walk across the parking lot, unlock your car and get inside. Then you lock all your doors, start the engine and shift into reverse. You look into the rear-view window to back out of your parking space and you notice a piece of paper, some sort of advertisement stuck to your rear window. So, you shift into PARK, unlock your doors and jump out of your vehicle to remove that paper that is obstructing your view. When you reach the back of your car, that is when the car-jackers jump out of nowhere, jump into your car and take off. Your purse is in the car, and they practically mow you down as they drive away in your car.

**BE AWARE OF THIS NEW SCHEME.** Just drive away and remove the paper that is stuck to your window later.

### Bank ATM's Converted to Steal ID's of Bank Customers

Submitted by Carl Lofgren, S.A.L.T. Council

A team of organized criminals is installing equipment on legitimate bank ATMs to steal both the ATM and PIN numbers. The team sits nearby in a car receiving the information transmitted wirelessly over weekends and evenings from equipment they install on the front of the ATM. If you see an attachment of some sort on the front of the ATM or it looks unusual, be wary.

The equipment used to capture these numbers is cleverly disguised to look like normal ATM equipment. A "skimmer" is mounted on the front of the normal ATM card slot that reads the ATM card number and transmits it to the criminals sitting in a nearby car. At the same time, a wireless camera is disguised to look like a leaflet holder and is mounted in a position to view ATM PIN entries.

The thieves copy the cards and use the PIN numbers to withdraw thousands from accounts directly from the bank ATM. Use the drive up bank windows or walk into the bank, if you are uncomfortable with using an ATM. ■

# F.I.N.D.

Submitted by Jack Dellinger

## Family Identification & Notification Using DNA

The DuPage County Sheriff's Office affords citizens of DuPage County access to forensic DNA technology through the Family Identification & Notification Using DNA (F.I.N.D.) program. DNA kits are available that may be used in the event of identifying a loved one due to fire, missing or other reasons. It is quite easy to secure DNA samples for future use:



- Insert cotton swab into one's mouth and rub the inside surface of the cheek using 4-5 up and down motions
- Allow swab to air dry, do not touch
- Place swab in plain envelope and seal with name and date
- Store in secure location

**Contact Jack Dellinger to obtain a DNA kit 630.212.2663**

## Enhancing Your Safety—Ensuring Your Independence

When you have a chronic health condition that can present a medical emergency, it is an uneasy feeling for you and your family. There is a personal emergency response system that uses today's most advanced technology providing 24 hour monitoring. This allows for peace of mind and freedom to lead an independent life.

Charles Schlabach, a representative from ResponseLink, presented information to the S.A.L.T. Council about this medical emergency system that monitors your special needs. Mr. Schlabach offered some interesting statistics supporting the rationale for medical monitoring systems.

- ✓ Over 30% of all people over age 65 fall each year; 40% of those falls are preventable.
- ✓ 60% of all medications are not taken as prescribed.
- ✓ 25% of hospital admissions are due to not taking prescribed medications as directed.

This system and service offers 24 hour monitoring. When the emergency button on the console is activated, immediate action is taken by a ResponseLink care attendant. Many features are available with this system including wellness check ups, as often as 16 times per day and medication reminders. This system and service allows individuals to remain independent longer even with chronic health conditions.

## Announcements

You are invited to attend the next S.A.L.T. Council meeting

**Call Milton Township to reserve your spot and find out meeting location 668.1616**

Remember to send us your articles and feedback. We want to hear from you!

1492 N. Main Street, Wheaton, 60187



**For more information on ResponseLink contact**



**Charles Schlabach 630.469.4515**

Carol Jones,  
Illinois  
Department  
of Aging



## More Options for Pharmaceutical Assistance

**C**arol Jones, Illinois Department of Aging, presented to the S.A.L.T. Council a detailed description of the three programs the State of Illinois offers to seniors to “help” pay for medicines. Your application automatically places you in the best program for you.

**Illinois Rx Buying /Club:** This option covers all categories of prescription drugs ordered by your doctor. One must be 65 years old or have a disability. The membership fee is \$25 and your copayment. If your income is below the poverty level you pay only \$5 for your card and there is no copayment.

**Circuit Breaker/Pharmaceutical Assistance:** This program provides prescription drug coverage for specific *chronic diseases regardless of one’s age*. It is income sensitive and does offer additional assistance below the poverty level.

**Illinois Senior Care:** This program covers most *prescription drugs and some over the counter drugs*, if a doctor prescribes them. You must be 65 years of age and meet income qualifications and have private insurance that pays for prescriptions. If you qualify you can receive a \$25 rebate check monthly.



**To apply for these programs and/or obtain help completing the applications contact the Senior Helpline. Additional government benefit programs, as well as drug discount information is also available.**

**Senior Helpline: 1.800.252.8966 Email: [ilsenior@aging.state.il.us](mailto:ilsenior@aging.state.il.us)  
Website: [www.state.il.us/aging](http://www.state.il.us/aging) or [www.savrx.com](http://www.savrx.com)**

## S.A.L.T. Meets with Seniors & Takes Their Show on the Road

The S.A.L.T. Council has been meeting with senior groups throughout the Township presenting information on the programs available. The S.A.L.T. mission is to protect seniors through communication and education. Presenting to various groups is the next step in communication beyond the monthly public meetings and the quarterly newsletter, which reaches over 9,000 households.

Over the past six years, the Council has endeavored to inform seniors of services available to them in the Township, and to alert them to scams and abuses. Representatives from the S.A.L.T. Council are available to make presentations to Senior Groups by calling Milton Township Offices.



**Contact Gail Hinkle, 630.668.1616  
to schedule a presentation**

### *Yes, I'm a Senior Citizen!*

I'm the life of the party.... even if it lasts until 8 pm... I'm very good at opening childproof caps... with a hammer. I am usually interested in going home before I get to where I am going...and I am awake many hours before my body allows me to get up. Oh...yes..I am always smiling because I can't hear a thing you have said and I am very good at telling stories; over and over and over and over... Oh...I am aware that other people's grandchildren are not nearly as cute as mine. And I am so cared for ...long-term care, eye care, private care, and dental care to mention a few!



# Serving & Protecting Senior Citizens

## S.A.L.T. Council Members

Ken J. McNatt, Chairman • Joe Vanest, Vice Chairman • Gail Hinkle, Social Services Coordinator  
Carl Lofgren, Seniors Coordinator/Asst. to Assessor • Bill Parbs, Director of Communications

## DuPage Sheriff's Office

Cpl. Jack Dellinger, Deputy Sheriff Liaison • Jim Hatcher, Director of Senior Services • Bill Mennell

Chief Greg Berk, Wheaton Fire Chief • Sue Davison, Medicare Advocate CDH  
Chief Phillip DiMensa, Winfield Fire Dept. • Marcy Fairbank, Community Nursing Service  
Jodi Hefler, Glen Ellyn, Senior Services • Rich Janske, Wheaton Police Dept.  
Fire Chief Jerry Kleinwachter, Warrenville Fire Dist. • Debbie McKenzie, Glendale Heights Police Dept.  
James Monson, Glen Ellyn Police Dept. • Clifford Mortenson, Wheaton Fire Dept.  
Chief Douglas Riner, Winfield Police Dept. • Lt. Bill Rizer, Winfield Police Dept.

## Citizen's Committee

Hector Fuster • Larry Gage • Sister Peg Ivers, St. Daniel the Prophet • William Krick  
Rose Palma • Robin Pecak, Arden Courts • Jeanne Pitra • Horace Polglaze • Don Russell  
Claude de St. Paer • Charles Schlabach • Barbara Smith • Jack Udelhofen

In Cooperation with DuPage Sheriff's Office – John Zaruba, Sheriff

- ▶ Medicare 2004
- ▶ Senior Scams Continue
- ▶ Pharmaceutical Assistance
- ▶ Responselink
- ▶ E.I.N.D. Program

## HOT Topics

1492 N. Main Street  
Wheaton, IL 60187  
[www.twp.milton.il.us](http://www.twp.milton.il.us)  
P062104



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