



## **November Birthdays**

Madge Eakins  
Martha Gordo  
Donna Fishman  
Rose Schumaker  
William Alford  
Ronald Lunceford  
Neal Hook  
Anita King  
Lorraine Woody  
Francis Koludrovic  
Herbert McCall  
Gereline Hanson  
Eileen Mixer  
William Ayres  
Sung Eun  
Ruthann Thompson  
Barbara Todoulakis  
Carolyn Curtice  
Paul Lee  
Min Chen  
Patricia Reeves  
Loretta Bell  
John Lin  
Tho Nguyen  
Jack Hedges  
Carole Marshall  
Marvin Dornan  
Shirley Meyer  
Suellen Rubinstein  
Doral Galia  
Donna Capacasa  
Hiroko Ouchi  
Joanne Gulde  
Yolanda Fleet  
Maryann Perry  
Judith Brenner  
Stephen Griffin  
Lawrence L'Heureux  
Gitty Roozbehan  
Jessica McCarroll  
Robert Long  
Roberta Fender  
Susan Manning  
Carl Abbey  
Marie Wilson  
Margaret Simms  
Robert Carter  
Mary Deans  
Dorina Prince  
Nancy Merriott  
Sharon Ingram  
Donald Packwood  
Waldemar Willemse  
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# HEALTHY NEWS

## **OBAMACARE IN A DEATH SPIRAL?**

Given the failed launch of Obamacare, there's a real chance that the entire scheme falls into an "insurance death spiral" — but not as visibly (or rapidly) as the way these sorts of unsuccessful insurance pools usually unravel.



A death spiral happens when only the sickest beneficiaries get into an insurance pool, causing the cost of medical claims to rise, and in turn raising future premiums.

These higher premiums, in turn, dissuade healthier beneficiaries from buying coverage. This exacerbates the strains and makes sure the pool continues to attract only the sickest consumers who are most in need of the medical coverage, and willing to pay the rising premiums.

Over time, conforming and non-conforming insurance policies sold entirely outside the exchanges could look increasingly attractive to consumers; even accounting for the subsidies many people would get for staying inside the exchanges. Health plans would be encouraged to drop out of the exchanges, or in the case of national insurers like Aetna, United Healthcare and Cigna (who have largely stayed out of these schemes) decide not to get in. For these insurers, their decision to stay out of the exchanges is looking pretty smart.

The bigger story of the Obamacare launch isn't its failed website, but how many big insurers sat out of this program, even after brow beating from the White House.

After what's likely to unfold this year, and the unfavorable pool that's taking shape, these insurers will have even more economic incentive to stay out of Obamacare. But conservatives opposed to Obamacare shouldn't predict its imminent demise. Its architects were clever, and guarded against an immediately bad outcome.

But the failed launch this year (and the lack of participation by the big insurers) will make it far less likely that the second year is any kind of a rebound. Instead, these exchanges could become a niche market for higher medical risk Americans and low-income families who will benefit the most from the subsidies.

*Laughing at your mistakes can lengthen your life. Laughing at your wife's can shorten it.*



## November Funnies (Warning, please don't read if you are easily offended or lack a sense of humor...)

One evening a husband, thinking he was being funny, said to his wife, 'Perhaps we should start washing your clothes in 'Slim Fast'. Maybe it would take a few inches off of your butt!'

His wife was not amused, and decided that she simply couldn't let such a comment go unrewarded. The next morning the husband took a pair of underwear out of his drawer..

'What the heck is this?' he said to himself as a little 'dust' cloud appeared when he shook them out. 'Cathy', he hollered into the bathroom, 'Why did you put talcum powder in my underwear?' She replied with a snicker. 'It's not talcum powder; it's 'Miracle Grow'!

Sent in by Mary from Escondido



A man suffered a serious heart attack while shopping in a store. The store clerks called 911 when they saw him collapsed to the floor. The paramedics rushed the man to the nearest hospital where he had emergency open heart bypass surgery.

He awakened from the surgery to find himself in the care of nuns at the Catholic Hospital . A nun was seated next to his bed holding a clipboard loaded with several forms, and a pen. She asked him how he was going to pay for his treatment.

"Do you have health insurance?" she asked. He replied in a raspy voice, "No health insurance." The nun asked, "Do you have money in the bank?" He replied, "No money in the bank." Do you have a relative who could help you with the payments?" asked the irritated nun.

He said, "I only have a spinster sister, and she is a nun." The nun became agitated and announced loudly, "Nuns are not spinsters! Nuns are married to God."

The patient replied, "Perfect. Send the bill to my brother-in-law."



There was this couple that was married for 20 years, and every time they made love the husband always insisted on shutting off the lights. Well, after 20 years the wife felt this was stupid. She figured she would break him out of the crazy habit. So one night, while they were in the middle of a romantic session, she turned on the lights.

She looked down and saw her husband was holding a battery operated pleasure devise. She got extremely upset. 'You impotent \*\*\*\*\*!' she screamed at him, 'how could you be lying to me all of these years? You better explain yourself!'

The husband looks her straight in the eyes and says calmly, 'I'll explain the toy if you explain the kids.'

### Birthdays Cont:

- Clasina Willemse
- Francis Shields
- Priscilla Altman
- Joyce Brown
- Alireza Vakili
- Linda Carston
- Jose Dominguez
- Julia Diaz
- Elaine Pierce
- Dorothy Medina
- Juanita Minick
- Peter Roth
- Janice Nordby
- Rose Rosenberg
- Paula Yellam
- William Brown
- William Fukuhara
- Teddy Mayfield
- Marguerite Feke
- Ann Lindley
- Mei Garnevicus
- Audrey Johnson
- Martha Salkin
- Ronald Lemire
- Keith Miller
- Eda Adelman
- Mary Ellen Berry
- Charles Demmitt

### Congratulations to the 90 Plus Club

- Eileen Mixer 96
- Martha Gordo 94
- Madge Eakins 93
- Nancy Merriott 91
- Marie Wilson 90
- Neal Hook 90



Happy Birthday to all our November members I hope you have a special day.



### Vision Coverage

One of the single most asked questions concerning the extra benefits with your plan is about the vision coverage. Your vision coverage with advantage plan includes a complete eye exam every year. Then with another co-pay of \$30, you will receive free standard lenses and \$70 off your frames or \$105 on contacts every other year. Here’s where you need to go to receive your vision benefit:

**If your Primary Doctor is with Sharp Rees-Stealy**, they have 6 vision centers located in their clinics to serve you. The Rancho Bernardo direct number is 858-521-2383 or call 1-800-82-SHARP to find the nearest center.

**If your Primary Doctor is with Sharp Community Inland or Greybill**, then go to the 3rd floor of Greybill Clinic in Escondido. Their direct number is 760-738-9985.

**If your Primary Doctor is with Arch Health Partners**. Rubin on the 4th floor north in Arch Optical will help you. His number is 858-485-7988.

**Scripps Clinic and Scripps Coastal**, can go to any optical center listed in our provider directory which includes Walmart. If you don’t have a provider directory, click here. <https://www.unitedhealthadvisors.com/dmspdf/ovdms10g/groups/ov/@ov/@highrespdf/documents/highrespdf/3514400.pdf>

**If you have a Medicare Supplement Plan**, You pay \$40 for routine eye exams and can have that preformed at LensCrafters, Pearle Vision, Sears Optical, Target Optical and JC Penney Optical. There you will receive up to 30% on frames and lenses.

### Healthy News November Referral Tree

I wanted to thank those that thought enough of me to refer their friends and family. It didn’t seem enough to just say “thanks” so the Referral Tree is my way to thank those responsible, properly.



Al Gomez referred Jim Hardison  
John Bugado referred Marita Harmony  
June Shayler referred Vicki Swanson  
Ruth Crandall referred M Lou Fleming  
Herta Kranzle referred Louise Flynn  
Letha Lucas referred Emma Hoogendyls  
Kay Bayes referred Mary Bersbach

J.D. Fear referred Ada Adelman  
Pat Smith referred Dorothy Davis  
Jim Abbott referred Maxine Clark  
Pat Hering referred Jim Dutton  
Beatrice Donhardt referred Bernadette Martinez  
Pat McLain referred Constance Lakin  
Lita Kennedy referred Patricia Braun

Marvin Munster referred Konrad Wallenda

Giving a referral is the greatest compliment you can give. It allows me the opportunity to help someone that I may have never met without you. Thank You So Much !! I promise to deliver them the best service I can provide and make you proud.

## Medicare Part B Premium Will Remain The Same For 2014 at \$104.90 Per Month

# The Shingles Shot

The Shingles shot is widely recommended for seniors yet the method of payment varies depending on which medical group you belong to. For those with **Sharp**, the payment is fairly straight forward, the doctor or nurse provides you the shot and it is calculated as a Tier 4 level medicine which is \$95. Your co-pay would be the cost of the medicine and that's it!



For **Scripps Clinic and Scripps Coastal members**, it's not that easy. Scripps will bill you the full cost of the medication up front which will be pretty close to \$220.00. Then you need to call Optum RX Help Desk at 800-797-9791 and ask that a Direct Member Reimbursement Form or (DMR) as they call it be sent out to you or downloaded at [https://www.optumrx.com/rxsol/live/chp/rxsolutions\\_consumer/help/most\\_used\\_forms/Comm,%20PPO%20&%20Union%20Claim%20Form.pdf](https://www.optumrx.com/rxsol/live/chp/rxsolutions_consumer/help/most_used_forms/Comm,%20PPO%20&%20Union%20Claim%20Form.pdf). Once the form is filled out and sent back in with the requested documents, you can expect a refund check of between \$125—\$132 again depending on which plan you have. I could not get a straight answer why Scripps started doing this but this is how you can get the extra you pay above your Tier 4 medicine returned. If you need help, call me, and I'll help you through it. 877-267-5514

## November Meetings Calendar



11/06/13	2:00pm	Coco's	1280 W Valley Prky	Escondido
11/07/13	2:00pm	Coco's	16759 Bernardo Center Dr	Rancho Bernardo
11/12/13	2:00pm	IHOP	354 W El Norte Pkwy	Escondido
11/14/13	2:00pm	Coco's	13464 Poway Rd	Poway
11/16/13	10:00am	Coco's	16759 Bernardo Center Dr	Rancho Bernardo
11/20/13	2:00pm	Coco's	1280 W Valley Pkwy	Escondido
11/26/13	2:00pm	IHOP	354 W El Norte Pkwy	Escondido

Please remember there will be other health advisors in the room. If you would like to view a meeting online, the October 8th meeting is available in two parts.

Part 1 <http://www.youtube.com/watch?v=TMelCTgLBok> Part 2 <http://www.youtube.com/watch?v=EKmXS4kHP1w>

## Personal Notes:

There are few things I enjoy more than watching my kids compete in sports especially girls basketball. I didn't play basketball as a kid back in Minnesota. Wrestling was the big sport at our school so if you couldn't make the wrestling team, you went out for basketball. Today there are more kids at Poway High (2500) than were in my entire town (1574) The competition today is incredible because these coaches have so many kids to choose from. With 2500 kids at Poway and figure 1250 are girls.... A girls varsity basketball coach will have 10-12 girls on a team and start 5. I'm very proud that my daughter Whitney will be a starting forward this year as a junior for Poway.

Now days the sports go year around and the kids need to choose which sport they want to excel in as a freshman or get left behind. If your not in the spring league and play summer ball then forget about trying out in the fall because you are way behind the curve. While your friends are on summer break at the beach, you're stuck in a hot sweaty gym humping up and down a court trying to secure a spot on the team. Not many kids are willing to endure what it takes to succeed and find it much easier to sit on the couch and play their video games. I hope Whitney does well this year and I'll be the very proud father sitting in the stands as her #1 cheerleader.

Jeff Wetzel

#1 UnitedHealthcare Independent Agent San Diego County

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## ADVICE FROM A RETIRED HUSBAND (Sent in by Mary of Poway)

It is important for men to remember that, as women grow older, it becomes harder for them to maintain the same quality of housekeeping as when they were younger. When you notice this, try not to yell at them. Some are oversensitive, and there's nothing worse than an oversensitive woman.

My name is Ron. Let me relate how I handled the situation with my wife, JoAnn. When I retired a few years ago, it became necessary for JoAnn to get a full-time job, along with her part-time job, both for extra income and for the health benefits that we needed. Shortly after she started working, I noticed she was beginning to show her age. I usually get home from the golf club about the same time she gets home from work.



Although she knows how hungry I am, she almost always says she has to rest for half an hour or so before she starts dinner. I don't yell at her. Instead, I tell her to take her time and just wake me when she gets dinner on the table. I generally have lunch in the Men's Grill at the club, so eating out is not an option in the evening. I'm ready for some home-cooked grub when I hit that door. She used to do the dishes as soon as we finished eating. But now it's not unusual for them to sit on the table for several hours after dinner.

I do what I can by diplomatically reminding her several times each evening that they won't clean themselves. I know she really appreciates this, as it does seem to motivate her to get them done before she goes to bed.

Another symptom of aging is complaining, I think. For example, she will say that it is difficult for her to find time to pay the monthly bills during her lunch hour.. But, Boys, we take them for better or worse, so I just smile and offer encouragement. I tell her to stretch it out over two, or even three days. That way, she won't have to rush so much. I also remind her that missing lunch completely now and then wouldn't hurt her any (if you know what I mean). I like to think tact is one of my strong points..

When doing simple jobs, she seems to think she needs more rest periods. She had to take a break when she was only half-finished mowing the lawn. I try not to make a scene. I'm a fair man.. I tell her to fix herself a nice, big, cold glass of freshly squeezed orange juice and just sit for a while. And, as long as she is making one for herself, she may as well make one for me, too.

I know that I probably look like a saint in the way I support JoAnn. I'm not saying that showing this much patience & consideration is easy. Many men will find it difficult. Some will find it impossible! Nobody knows better than I do how frustrating women get as they get older. However, Guys, even if you just use a little more tact and less criticism of your ageing wife because of this article, I will consider that writing it was well worthwhile. After all, we are put on this earth to help each other.

### EDITOR'S NOTE:

Ron died suddenly on July 10 of a perforated rectum. The police report says he was found with a Calloway extra-long 50-inch Big Bertha Driver II golf club jammed up his rear end, with barely 5 inches of grip showing, and a sledge hammer laying nearby. His wife JoAnn was arrested and charged with murder. The all-woman jury took only 10 minutes to find her Not Guilty, accepting her defense that Ron, somehow without looking, accidentally sat down on his golf club.