

# On The Senior Side

by Bob Petty



## Changing Medicare Drug Plans for 2011

From November 15-December 31 Medicare beneficiaries will be able to change their Part D drug plan. Unless you qualify for a "Special Enrollment Period" later, this will be your only opportunity until next year's Annual Election Period.

Pre-existing conditions No Part D plan can turn you down or charge you a higher premium because of problems in your health history. That's true even if you now need more expensive prescriptions than you did a year ago.

The stand-alone Part D plans (PDPs) go along with the Original Medicare health plan. The drug benefits included in some private insurance Medicare Advantage plans may be referred to as a "Part D" plan, but you do not have the prescription benefit choices that you do when selecting from the many Part D plans

that can be added to your Original Medicare. Only if you pick a Medicare Advantage plan without drug coverage can you choose and purchase an additional Part D plan from the 33 plans that will be available for 2011.

Cost The premiums for PDPs in California will range from \$14.80-\$114.80 in 2011. The median (middle level) premium will be ~\$52 per month.

Copays and coinsurance Until you reach the coverage gap ("donut hole"), the out-of-pocket expenses will be little changed from 2010. Not all plans have an initial deductible, but the standard deductible remains \$310. After you pay the first \$310, you will receive a 75% discount and pay only 25% of the full price at the pharmacy. This "initial benefit period" will last until the total full price of all of your drugs (not the smaller amount that you actually pay) reaches \$2840. That's a \$7.50 larger discount than in 2010.

Donut hole discounts Now you're in the donut hole

when you used to be required to pay 100% until the full-price total reached a much higher amount. In 2011 that would include the next \$3607.50 worth of prescriptions.

However, thanks to the health reform legislation, you won't even have to pay the already low full price for generic drugs. You'll receive an additional 7% discount on generic drugs. What you pay will count toward getting out of the donut hole. For brand name prescriptions made by manufacturers that have signed an agreement with Medicare, you'll pay only 50%. And the entire full price will count. Medicare expects most if not all pharmaceutical companies to sign discount agreements. Drugs sold by manufacturers who do not sign an agreement will not be covered under Part D, but you still will receive the 7% discount that applies to generics. After the donut hole your cost drops to no more than 5% for the rest of the year.

To get help, meet with one of our Medicare counselors, have us do a drug plan analysis for you, or attend one of my "Medicare Update 2011" seminars. The seminar schedule is on our web site, [www.allianceonaging.org](http://www.allianceonaging.org) Call us at 1-800-434-0222.

### MPC from page A7

She has previously Directed 2008's MRS BOB CRATCHITS WILD CHRISTMAS BINGE and 2007's ALL IN THE TIMING, in the MPC Studio Theatre.

The creative team includes Scenic Design by Eric Maximoff, Set Construction by Reed Scott, Lighting Design by Matthew T. Pavellas, Costume Design by Sam Patchin, Stage Manager Tonya Sedgwick, and Production Coordinator and Department Co-Chair, Peter DeBono.

Tickets for THE LEGEND OF SLEEPY HOLLOW are priced from \$9 - \$15, with group discounts also available. Performances dates & times are as follows:

Thursday November 4th 7:00 PM (Preview)

Friday November 5th 7:00 PM (Opening)

Saturday November 6th 3:00 PM & 7:00 PM

Sunday November 7th 3:00 PM

Friday November 12th 7:00 PM

Saturday November 13th 3:00 PM & 7:00 PM

Sunday November 14th 3:00 PM

Friday November 19th, 7:00 PM

Saturday November 20th 3:00 PM & 7:00 PM

Sunday November 21st 3:00 PM (Closing)

The Opening Night performance, Friday November 5th will offer an optional "Pizza Meal" for \$3.00 per person. Call the MPC Box Office (831) 646-4213, or visit in person Wednesday through Friday from 3:00 to 7:00 PM.

THE LEGEND OF SLEEPY HOLLOW is recommended for theatergoers 6 years and over.

Tickets are available through the MPC Box Office (831-646-4213) or online at [www.Ticketguys.com](http://www.Ticketguys.com)

About Storybook Theatre In 2003 we began created a Children's Theatre program in an effort to cultivate a younger audience and expose a new generation of children to the joy of live theatre. As we began to explore various possibilities, we looked around our community and realized there were no year-round, family oriented theatre programs. While several local organizations provide opportunities for children to perform on-stage, we chose to focus on presenting quality Theatre for Young Audiences. In addition, because we live in an era saturated with film

& television, we have always sought out adaptations that reflect the original tales, while presenting them in ways modern children will appreciate. The result was our MPC Storybook Theatre series, which introduces young audiences to the performing arts, while exposing them to reading and the appreciation of classic literature, fables, myths, legends, and folklore.

About The MPC Theatre Company

The Performing Arts have always played an important part of life on the Monterey Peninsula, and for over 55 years the MPC Theatre Company has been entertaining, educating and enriching the local community. In addition to making live Theatre a major part of local culture, some of our past students have gone on to professional careers in theatre & television, and others have started their own amateur and professional theatre companies. MPC Outreach Programs also fund and support many local performing arts organizations, including Junior High & High School Drama Departments, Children's Theatres, and Dance Companies, as well as Community and Professional Theatres..

## RAW

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"Well Mary, if there is a hereafter, I don't want to be broke when I get there. Will you promise to do it?" "Sure John, I promise," she said.

The following week, John passed away and on the last day of the funeral, Mary's best friend Nancy was sitting next to her as friends and relatives paid their last respects. The funeral director was about to close the coffin when Mary said, "Wait a minute! Please put this box in the coffin, then close it." He followed her instructions.

cial Security and Medicare." She looked puzzled and asked, "Why bury the cash in the box, John? I don't understand."

Nancy said, "Mary, are you nuts? That cheapskate never spent a dime on you. Take the money and go on a long vacation somewhere, before you get any older!" "Calm down, Nancy. You're excited over nothing. After John died, I took the money out and counted it and wrote a check for the exact amount and put it in the box. If he can cash it, more power to him!" Want to come to Europe with me?"

And don't forget to support as many local businesses as you can, and patronize our wonderful Farmer's Market. And, keep eating those onions...RAW!...for your health.

Frank

**"Protect Your Family"**

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