

Golden Outlook...a publication for Senior Citizens

Thea M. Guilfoyle, Editor
Community Services Department

Michael S. Procuik, Mayor
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Editor's Message

As we welcome the new year, let us embrace the blessings we have, both individually and collectively. No matter what our personal situation, we all have blessings to be thankful for and collectively, we can and should be thankful to live and/or work in our wonderful community of Brooklyn Heights!

So far we've had little snowfall but be sure that our contractor is ready should Mother Nature bring on the snow over the next couple of months! Please remember that if you feel you were missed, or have any concerns, to call Community Services as soon as possible! The phones are monitored evenings and weekends during storms and we'll call the contractor while they are out clearing the drives.

If you haven't utilized our Meals on Wheels, Trash to Curbside and/or our Food Pantry programs, please consider if they would be helpful to you, especially during the cold winter months. Call us for details and we'll be happy to outline the program details!

We look forward to another year of friendship and serving the community, especially our seniors!

Thea M. Guilfoyle
Director, Community Services

**Mayor Mike, our Village Council
and all of us in the Community Services
Department wish you a Happy and
Healthy New Year!**



COMMUNITY SERVICES DEPARTMENT

Office: 739-3702 ~ Email: cmtyserve@brooklynhts.org

Located in the Service Building, 233 Tuxedo Avenue

Hours: 8:00 a.m. to 4:30 p.m., Monday through Friday (Call first!)

Be sure to leave messages in the General Mailbox, Ext. 0



KATHLEEN KAPUSTA, LISW-S SOCIAL WORKER

Vision Care: Medicare and other Resources

Although Medicare covers many preventative services, coverage has not been extended to routine eye care. Original Medicare (Parts A & B) does not cover routine eye exams, or the purchase of eyeglasses or contact lenses. If you are enrolled in a Medicare Advantage plan, check with your plan to see whether it covers these services/supplies.

The vision care that Part B Medicare does however include is:

1. An annual glaucoma test for at-risk individuals. The high-risk group may include: those with diabetes, African-Americans aged 50+, Hispanics 65+ and/or those with a family history of glaucoma.
2. An annual exam to test for diabetic retinopathy among diabetics.
3. Certain diagnostic tests and screenings for macular degeneration.
4. Cataract surgery, plus one pair of post-surgery eyeglasses or contact lenses following surgery. Medicare will only pay for contact lenses or eyeglasses from a supplier enrolled in Medicare.

For each of these covered services, you would pay 20% of the Medicare approved amount, and the Part B deductible applies. Your Medicare supplement assists with all Medicare approved costs. Following resources may assist with vision care/related technology, eyewear and related services and costs:

- ▶ EyeCare America www.aao.org/eyecare-america
- ▶ Lions' Club
- ▶ AARP for members
- ▶ Private insurance coverage for vision
- ▶ Some Advantage Plans
- ▶ Some Health Care Plans
- ▶ American Foundation for the Blind
- ▶ VisionAware
- ▶ Veterans Administration



HAPPY NEW YEAR WORD SEARCH

S E I B A B N E W Y E A R S E V E Y
G C H A M P A G N E T Y I M N S T T
E N S S U E T H C D A N C E D R H R
S Q I N F E T O O D M U A Y O E I A
E F C G F I N A S L S U E R F K R P
D H E F N F R R R R I A S E D A T S
A I U S E I A S E B R D N I E M Y K
R B B T T E S M T I E S A F C E F R
A M T A Y I A N N O R L A Y E S I O
P I S W L E V R O E F T E E M I R W
N D E A R L E I N I H J V C B O S E
D N E T R V O N T E T E A S E N T R
A I S W I A A O R I N A S N R O H I
Y G Y E O B I T N T E I R R U K C F
O H W I N E I T S S K S I O H A T S
N T Y L I M A F N O I S A C C O R T
E T S A E F S N O I T U L O S E R Y
S R E Z I T E P P A Y F R I E N D S

APPETIZERS	HATS
BABIES	HOLIDAY
BALLOONS	HORNS
BANNERS	KISS
BUFFET	MIDNIGHT
CELEBRATE	MUSIC
CHAMPAGNE	NEW YEARS DAY
CONFETTI	NEW YEARS EVE
DANCE	NOISEMAKERS
DAY ONE	OCCASION
DECORATIONS	PARADES
END OF DECEMBER	PARTY
EVENTS	PUNCH
FAMILY	RESOLUTIONS
FATHER TIME	SINGING
FEAST	STREAMERS
FESTIVITIES	THIRTY FIRST
FIREWORKS	TIARAS
FIRST OF JANUARY	WINE
FRIENDS	YEAR IN REVIEW



SIGN UP TODAY



Senior Luncheon

TUESDAY
JANUARY 9th
NOON



Our next Senior Social is scheduled for **TUESDAY, JANUARY 9th** at Noon at the Community Center.

- Short presentation by Lauren Raymond of the Western Reserve Area on Aging.
- Entertainment by Logan Wells who was asked by the White House staff to perform for President George W. Bush in Westlake, OH to over 30,000 people and was asked back to perform for the first lady, Laura Bush, at the IX center in Cleveland, and again by the white house to perform for McCain/Palin.

All seniors and retirees are welcome and there is no charge. Enjoy lunch with your neighbors and friends.

Transportation is available.

REGISTER BY FRIDAY, JANUARY 5th
YOU MUST CALL TO SIGN UP
EVEN IF YOU DON'T NEED
TRANSPORTATION!

LUNCH BUNCH

This month's **Lunch Bunch** trip is to the Dianna's Deli & Restaurant in Lakewood on **WED., JANUARY 17th**. Join your neighbors and friends for a relaxing lunch! Pick up will begin at 11:00 am! Lunch is on your own and transportation is provided! Sign up no later than Friday, January 12th. The February Lunch Bunch will visit Olive Garden in Parma.

don't miss out!

NEED A NAIL TRIM?



Our next session with the Podiatrist, is on **MONDAY, JANUARY 22nd**. These sessions are for basic foot care including nail trimming. Prior to your first visit, you will need to stop in our office and bring your medical insurance card, a photo ID and sign his consent form. This only needs to be done once prior to scheduling your first appointment. The next session will be held on March 11th.



BEACHWOOD
BISTRO

Join us for a special Elderclass Lunch & Learn opportunity at the Beachwood Bistro on

THURSDAY, JANUARY 25TH

Enjoy a 3-course lunch followed by a musical presentation by Moss Stanley Trio. Lunch begins at Noon.

The cost is \$10 per senior and is non-refundable. The deadline to sign up (including payment) is

FRIDAY, JANUARY 19

Sign up as soon as possible!



The Cassidy Theatre
Great Theatre, Close to Home!

Don't miss the opportunity to visit The Cassidy Theatre for the Steel Magnolias show! We've scheduled a trip to see this comedy/drama on

SUNDAY, APRIL 21st @ 2:30 PM

The cost is \$17 and is non-refundable. The deadline to sign up is **FRIDAY, FEBRUARY 23rd**



Sign up as soon as possible!!

GROCERY SHOP



Our next monthly trip for grocery shopping is on

WED., FEBRUARY 7th

Pick up starts at 9:15 am and we will visit Drug Mart and one other store. You'll have ample time to shop and the driver will assist those in need getting the groceries into your home. We limit grocery shopping to your household and not purchasing for other families. Sign up by **FRIDAY, FEBRUARY 2ND**.



Mind Challenge is a Trivia Game for Active Seniors modeled after the NCAA Basketball Tournament. A Trivia Host conducts the tournament where teams compete to advance to each of six rounds of competition and can win cash prizes for their respective cities. Each team consists of 4-6 seniors who participate in a six week tournament beginning on **MONDAY, APRIL 22nd**. Brooklyn Heights is part of the Southwest Region which includes Berea, Broadview Hts., Brooklyn, Brecksville, Independence, Seven Hills and several more local communities.

The Southwest Region teams will compete on April 22, April 29 and May 6 at 1:00 pm at Cuyahoga Heights's Klima Gardens. There is no cost and all transportation will be provided.

The Brooklyn Heights team needs to be in place **no later than March 8th**. If enough seniors are interested, we can create two teams. All participants will receive a t-shirt representing Brooklyn Heights. Sign up today!

2024 MEDICARE PARTS A & B PREMIUMS AND DEDUCTIBLES

MEDICARE PART B PREMIUM AND DEDUCTIBLE

Medicare Part B covers physicians' services, outpatient hospital services, certain home health services, durable medical equipment, and certain other medical and health services not covered by Medicare Part A.

Each year, the Medicare Part B premium, deductible, and coinsurance rates are determined according to provisions of the Social Security Act. The standard monthly premium for Medicare Part B enrollees will be \$174.70 for 2024, an increase of \$9.80 from \$164.90 in 2023. The annual deductible for all Medicare Part B beneficiaries will be \$240 in 2024, an increase of \$14 from the annual deductible of \$226 in 2023.

The increase in the 2024 Part B standard premium and deductible is mainly due to projected increases in health care spending and, to a lesser degree, the remedy for the 340B-acquired drug payment policy for the 2018-2022 period under the Hospital Outpatient Prospective Payment System.

Beginning in 2023, individuals whose full Medicare coverage ended 36 months after a kidney transplant and who do not have certain other types of insurance coverage can elect to continue Part B coverage of immunosuppressive drugs by paying a premium. For 2024, the standard immunosuppressive drug premium is \$103.00.

MEDICARE PART B INCOME-RELATED MONTHLY ADJUSTMENT AMOUNTS

Since 2007, a beneficiary's Part B monthly premium has been based on his or her income. These income-related monthly adjustment amounts affect roughly 8 percent of people with Medicare Part B. The 2024 Part B total premiums for high-income beneficiaries with full Part B coverage are shown in the following table:

Beneficiaries who file individual tax returns with modified adjusted gross income:	Beneficiaries who file joint tax returns with modified adjusted gross income:	Income-Related Monthly Adjustment Amount	Total Monthly Premium Amount
Less than or equal to \$103,000	Less than or equal to \$206,000	\$0.00	\$174.70
Greater than \$103,000 and less than or equal to \$129,000	Greater than \$206,000 and less than or equal to \$258,000	\$69.90	\$244.60
Greater than \$129,000 and less than or equal to \$161,000	Greater than \$258,000 and less than or equal to \$322,000	\$174.70	\$349.40
Greater than \$161,000 and less than or equal to \$193,000	Greater than \$322,000 and less than or equal to \$386,000	\$279.50	\$454.20
Greater than \$193,000 and less than \$500,000	Greater than \$386,000 and less than \$750,000	\$384.30	\$559.00
Greater than or equal to \$500,000	Greater than or equal to \$750,000	\$419.30	\$594.00

MEDICARE PART A PREMIUM AND DEDUCTIBLE

Medicare Part A covers inpatient hospitals, skilled nursing facilities, hospice, inpatient rehabilitation, and some home health care services. About 99 percent of Medicare beneficiaries do not have a Part A premium since they have at least 40 quarters of Medicare-covered employment, as determined by the Social Security Administration.

The Medicare Part A inpatient hospital deductible that beneficiaries pay if admitted to the hospital will be \$1,632 in 2024, an increase of \$32 from \$1,600 in 2023. The Part A inpatient hospital deductible covers beneficiaries' share of costs for the first 60 days of Medicare-covered inpatient hospital care in a benefit period. In 2024, beneficiaries must pay a coinsurance amount of \$408 per day for the 61st through 90th day of a hospitalization (\$400 in 2023) in a benefit period and \$816 per day for lifetime reserve days (\$800 in 2023). For beneficiaries in skilled nursing facilities, the daily coinsurance for days 21 through 100 of extended care services in a benefit period will be \$204.00 in 2024 (\$200.00 in 2023).

PART A DEDUCTIBLE AND COINSURANCE AMOUNTS FOR 2023 & 2024 BY TYPE OF COST SHARING

	<u>2023</u>	<u>2024</u>
Inpatient hospital deductible	\$1,600	\$1,632
Daily hospital coinsurance for 61 st -90 th day	\$400	\$408
Daily hospital coinsurance for lifetime reserve days	\$800	\$816
Skilled nursing facility daily coinsurance (days 21-100)	\$200.00	\$204.00

Information from:
<https://www.cms.gov/newsroom/fact-sheets/2024-medicare-parts-b-premiums-and-deductibles>

COST-OF-LIVING ADJUSTMENT (COLA) INFORMATION FOR 2024

Social Security and Supplemental Security Income (SSI) benefits for more than 71 million Americans will increase 3.2 percent in 2024. The 3.2 percent cost-of-living adjustment (COLA) will begin with benefits payable to more than 66 million Social Security beneficiaries in January 2024. Increased payments to approximately 7.5 million SSI recipients will begin on December 29, 2023. (Note: some people receive both Social Security and SSI benefits).



The maximum amount of earnings subject to the Social Security tax (taxable maximum) will increase to \$168,600.

The earnings limit for workers who are younger than "full" retirement age will increase to \$22,320. (They deduct \$1 from benefits for each \$2 earned over \$22,320.)

The earnings limit for people reaching their "full" retirement age in 2024 will increase to \$59,520. (They deduct \$1 from benefits for each \$3 earned over \$59,520 until the month the worker turns "full" retirement age.)

There is no limit on earnings for workers who are "full" retirement age or older for the entire year.

Read more about the COLA, tax, benefit and earning amounts for 2024 by visiting <https://www.ssa.gov/news/press/factsheets/colafacts2024.pdf>.

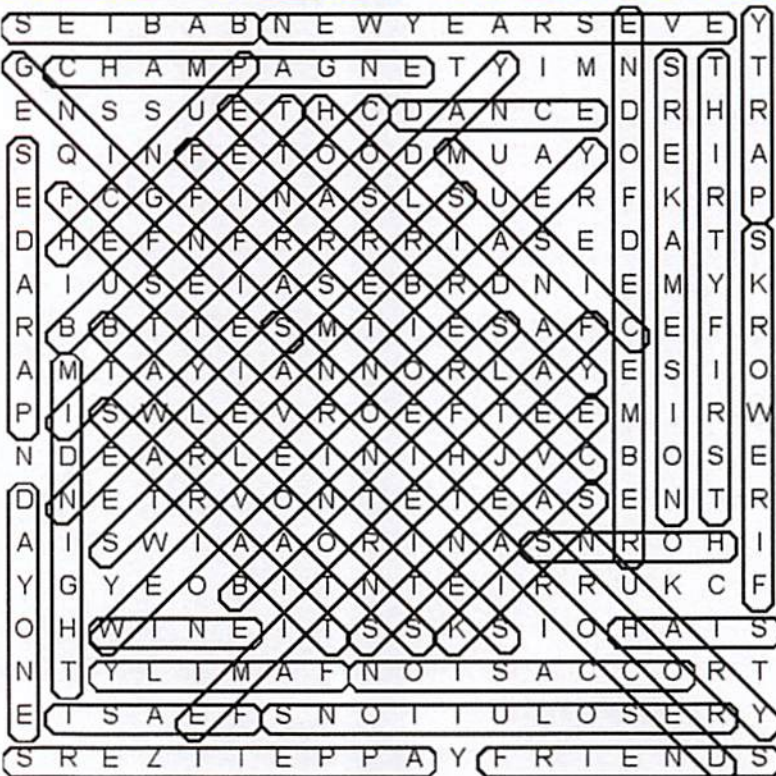
Information from: <https://www.ssa.gov/cola/>



SENIOR SNOW REMOVAL - IMPORTANT!

If you feel your drive was missed or have an issue with the snow removal, call our office and leave a message with your name, address, phone number and what the issue is at that time. Do not wait until days later! During a storm, our office phones are monitored evenings and weekends and we can better serve you if we know of an issue right away. Any and all calls for the senior snow removal program should be made to the Community Services Department by calling 216.739.3702.

NEW YEAR SOLUTION



PUZZLING BREAKFAST!

A little silver-haired lady calls her neighbor and says, "Please come over here and help me. I have a killer jigsaw puzzle, and I can't figure out how to get started."

Her neighbor asks, "What is it supposed to be when it's finished?"

The little silver haired lady says, "According to the picture on the box, it's a rooster." Her neighbor decides to go over and help with the puzzle.

She lets him in and shows him where she has the puzzle spread all over the table.

He studies the pieces for a moment, then looks at the box, then turns to her and says, "First of all, no matter what we do, we're not going to be able to assemble these pieces into anything resembling a rooster." He takes her hand and says, "Secondly, I want you to relax. Let's have a nice cup of tea" and then he said with a deep sigh, "Let's put all the Corn Flakes back in the box."



AARP FOUNDATION TAX-AIDE LOCATOR

AARP Foundation Tax-Aide provides in-person and virtual tax assistance free of charge with a special focus on taxpayers who are over 50 or have low-to-moderate income. Tax-Aide volunteers are located nationwide and are trained and IRS-certified every year.

The Tax-Aide Site Locator Tool will be up and running again in time for the 2024 tax season, most likely in early February. You simply enter your zip code and nearby locations will be listed. The site can be found at https://www.aarp.org/money/taxes/aarp_taxaide/locations.html. We will continue to look for additional options for tax preparation and will share information in the February issue of the Golden Outlook.



NEW YEAR PICTURE PUZZLE



FOOD PANTRY

Community Services maintains a food pantry for any resident who may need assistance, whether it be temporary or on-going. The pantry contains canned food, poultry, meat, dairy items, desserts, paper products, cleaning products and personal hygiene items. It is run as a "client choice" pantry meaning you shop for what you need. We offer two options for our senior and disabled residents; delivery and/or transportation. We have a grocery list that you can check off the items you need and we will deliver them to you on a scheduled date and time. This may be especially helpful in the winter months! If you prefer to shop yourself, you can schedule transportation and our drivers will pick you up, you can shop at your leisure, and we will load the groceries and take you home. Both are confidential and you can request either option, twice per month. There is no charge for pantry items, delivery or transportation. We're thankful for many donations in addition to the Cleveland Food Bank ensuring we maintain a large inventory. Call 216.739.3702 for info!

CAN YOU FIND 50 OBJECTS THAT BEGIN WITH THE LETTER "C"?