

# SeniorCircleplus

NEWS AND HEALTH INFORMATION FOR SENIORS

SPRING 2004



For Kay Brysacz (left) and Alice Gutkowski, Marymount Hospital continues to be an important part of their lives, from volunteering at the hospital to now living at Marymount Place.



## Nice, Indeed

When Marymount Place opened in 1989, it was a new concept—one of the first independent living facilities in the area and on a large hospital campus.

In 2001, Kay's health was failing and Alice lost her only daughter. Selling the two family homes that their father built in 1929 and moving to Marymount Place seemed like the logical solution.

"There's always turmoil in giving up your home," Kay says. "My mother had died in her home, but things are different now."

Today, each sister has her own apartment at Marymount Place, but they spend their evenings together in the community living room chatting with friends.

## More Than a Home

Marymount Place offers the retirement alternatives of independent and assisted-living services. There are opportunities to enrich all aspects of life—social, physical, intellectual and spiritual. Residents enjoy apartment living, with a wide variety of services and amenities supporting a carefree lifestyle.

Alice still volunteers on Tuesdays in the gift shop, and Kay stays busy in craft class and performs with the "Marymount Stars" dance group. They are both grateful to be able to be active and a part of the Marymount Campus after all these years.

## Heartfelt Memories

### A hospital that offers more than services and opportunities

They called them the "Tuesday Girls." Kay Brysacz and her sister, Alice Gutkowski, volunteered every Tuesday in Marymount Hospital's gift shop. Kay was a volunteer for more than 49 years, and Alice has volunteered for the past 35 years, both seldom missing a day. The sisters also are members of the Marymount Hospital Ladies Guild.

Their father, Anthony Szubski, was a businessman who ran a meat market on the corner of 65th and Gertrude in Cleveland. Their mother, Bertha Szubski, was

one of the first Guild members. Over the years, the girls married and, in family tradition, joined the Guild themselves. Kay, the older sister, joined first in 1951, and Alice later joined in 1966 when her children were grown.

Their mother died in 1987, and Kay can remember that they started building the Marymount Place Retirement Community shortly thereafter. The Guild members came for dinner when it first opened, and Kay said, "Wouldn't it be nice if when we're older we came here to stay."

For information about Marymount Place and its services, please call 216/587-8800.

# Drafting Your Will

## Don't leave it to chance

### 'Will' You Be Clear?

When it comes to wills, you want your instructions to be clear and accessible. Here are some tips:

- Let someone know where you keep your will. Don't keep the only copy in your bank's safety-deposit box; it may be time consuming for your executor to gain access to it.
- Remember that Ohio allows out-of-state executors, if they're related by blood or marriage.
- Understand how you own your property. For example, if you have a savings account with a right of survivorship to your daughter, she will get all the money in that account when you die—no matter what your will says.



It's been said that where there's a will, there should be an attorney. Good advice, says the AARP.

AARP advises hiring an attorney to draft your will so it is done according to state law. A lawyer can help you make important provisions, such as appointing a guardian for beneficiaries who are minors or distributing property you own in another state. In addition, by preparing a will, you'll have the ability to leave something to a religious or charitable institution, should you wish to do so.

Once your will is drafted, the AARP suggests reviewing it periodically, especially if you have changes in persons you want to receive your property, residence, finances or marital status.

If you have no will at the time of your death, your property will be distributed according to state law. According to Pro Seniors, a nonprofit organization that provides free legal and long-term care advice to Ohio residents age 60 and older, these rules are complex in Ohio.

For example, if a spouse survives you, the share of the estate your spouse receives is based on a formula that takes into account whether you have surviving children, and, if so, whether they are the natural or adopted children of your spouse. However, recent changes in Ohio law give a surviving spouse more legal rights than ever before if his or her partner dies without a will.

## Get a Grip on Pain

### Complementary therapies provide relief

In ancient civilizations, sorcerers, shamans and priests treated pain using their only resources: pressure, heat, water, herbs and mysticism.

Today, pain is still with us. It's the No. 1 complaint of older Americans. In fact, one in five takes a painkiller regularly, according to the National Institute of Neurological Disorders and Stroke.

But other alternative approaches to pain management are gaining popularity. According to the American Pain

Foundation (APF), as many as 69 percent of Americans are using complementary and alternative medicine therapies for pain relief, including:

- Homeopathy
- Mind-body interventions
- Biologically based therapies, such as herbs
- Manipulative and body-based therapies
- Energy therapies

According to the APF, nearly half of those using complementary and alternative therapies do not tell their primary care doctors. It's important to tell your doctor the whole truth, particularly when using biologically based therapies,

because they might interfere with traditional medications.

If you suffer from pain, whether it's disease related or a result of injury, call the Cleveland Clinic

Pain Management Department. We've had much success treating pain using innovative, individual approaches.

For an appointment at one of our nine regional locations, call 216/444-7246 or 800/392-3353, or visit us

online at [clevelandclinic.org/painmanagement](http://clevelandclinic.org/painmanagement). For a free video, "Tackling Pain," call or e-mail us at [painmanagement@ccf.org](mailto:painmanagement@ccf.org).



# Coverage Uncovered

What Medicare will  
and won't pay for

**N**ow that the political dust has settled around the 2003 Medicare Modernization Act, here's what you need to know to make good decisions about your health care.

## Prescription Drugs

Starting in May 2004, discount cards with the Medicare-approved mark will be available for prescription drug savings. According to the U.S. Department of Health and Human Services, the card will offer an estimated 10 percent to 25 percent savings or more on many medications for people whose incomes entitle them to the benefit. If your prescriptions are covered by Medicaid, you are not eligible for this card.

In 2006, the prescription drug benefit will be added to Medicare. All people with Medicare will be able to enroll in plans that cover prescription drugs. People with Medicare will pay an estimated premium of \$35 per month, and there will be a \$250 deductible. (See sidebar.)

## Medicare Part A

Medicare Part A is insurance that helps cover inpatient care in hospitals and skilled nursing facilities. It also covers hospice and some home health care if you meet certain conditions.

Part A generally covers a semiprivate room, meals, nursing, and other hospital services and supplies. It does not cover private-duty nursing or a TV or phone in your room. Part A also does not cover a private room, unless medically necessary.

## Medicare Part B

Medicare Part B is medical insurance that helps cover physician services, outpatient hospital care and some other medical services that Part A does not cover. If medically necessary, these services include some physical and occupational therapy and some home health care.

Part B helps pay for laboratory tests, blood received as an



## By the Numbers

Here's a financial breakdown of the 2003 Medicare Modernization Act's prescription drug benefit, which will be added to Medicare in 2006:

- Medicare will pay 75 percent of drug costs between the \$250 deductible and \$2,250.
- Beneficiaries will pay for drug costs between \$2,250 and \$5,100.
- Medicare pays 95 percent of drug costs above \$5,100.

outpatient, second opinions prior to surgery, and medical services other than routine physical exams. Part B also helps pay for diagnostic tests such as X-rays, MRIs, CT scans and EKGs, as well as durable medical equipment, such as wheelchairs, hospital beds, oxygen and walkers.

However, many services are not covered, including routine or yearly physical exams, dental care, hearing aids and exams, routine eye exams and glasses (except after cataract

surgery, when eyewear is covered), and orthopedic shoes.

One change resulting from the 2003 Medicare Modernization Act may affect the premium you will pay for Part B coverage. The 2004 premium for Part B coverage is \$66.60 a month. New in 2007, the Part B premium will be higher for people whose income exceeds \$80,000 as an individual or \$160,000 as a couple. Actual Part B premium amounts for 2007 will not be available until 2006.

**Join the Circle** Do you have friends interested in joining Senior Circle Plus? If so, please send them to our Web site, [www.seniorcircleplus.com](http://www.seniorcircleplus.com), to register online or have them call **866/937-2247** to receive an application in the mail.

**Marymount Place is more than  
a place to live—page 1**

## Sunny Days of Summer

**Join other Senior Circle Plus members for day  
trips to new and exciting destinations**

### **SATURDAY, JUNE 5**

#### **Summertime day trip to Ohio's Amish country**

Enjoy a memorable summer's day with your friends from Senior Circle Plus while taking in the rural beauty of Ohio's heartland.

We'll start by visiting a chocolate factory, then an old-time hardware store that caters to the Amish. You'll also experience an Amish flea market before we have a delicious, home-cooked lunch at an authentic Amish restaurant—don't forget to save room

for dessert! Afterward, we'll visit a cheese factory and have free time for the shops and craft stores. We'll stop at a winery on our way home. Savor Ohio's country pride on this one-day getaway.

**Fee:** \$44 for SCP members; \$54 for non-members.

### **THURSDAY, JUNE 24**

#### **Grease at Cain Park in Cleveland Heights**

See this retro favorite at one of Cleveland's secret theatre jewels, Cain Park. This award-winning Broadway musical is coming to Cleveland with its rock-n-roll style and classic songs, including "Greased

Lightnin'," "Summer Nights," "Look at Me, I'm Sandra Dee" and many more. Plus, we'll enjoy a '50s-style pre-show dinner at the Hard Rock Cafe.

**Fee:** \$49 for SCP members; \$59 for non-members.

### **SATURDAY, JULY 17**

#### **Trumpet in the Land at Schoenbrunn Amphitheatre**

Join us for a wonderful Saturday evening at "Ohio's First & Finest Outdoor Drama" in New Philadelphia. This unique outdoor drama uses professional actors, horses, battle pyrotechnics and a state-of-the-art sound system to take you back in time to when Ohio was the western frontier of America. Dinner at an authentic Amish restaurant is included to begin your memorable evening.

**Fee:** \$49 for SCP members; \$59 for non-members.

**For reservations or more information on any of the above SCP trips, please call JKL Tours at 440/942-5350.**

