

# NEWSLETTER

WINTER | 2021

## Tips to Prevent Winter Isolation:

Being cooped up and stuck at home in the winter can lead to social isolation and seasonal depression. The lack of social interaction can disrupt your sleep, raise blood pressure, and can even increase the risk of depression! Here are a few tips to keep you connected and happy this winter season.

- Chat with friends and family regularly—use FaceTime or Zoom so you can “see” each other.
- Join a Senior Community Center and connect with your peers.
- Adopt a pet to keep you company (but only if you can care for it).
- Find a new book series or TV show to binge.
- Pick up a new hobby or craft.
- Exercise! Even something as low impact as yoga can help your peace of mind.
- If you can't get out to shop, consider getting meals or groceries delivered to ensure a healthy diet.
- And if you're truly struggling with isolation, where it's affecting your mental health, consider moving into an assisted living facility or group retirement home.

## A Rundown on Medicare Costs

Medicare Part B Premium - \$170.10

Medicare Part B Deductible - \$233.00

Medicare Part A Deductible - \$1556.00

Skilled Nursing Co-Insurance - \$194.50

If your modified adjusted gross income as reported on your IRS tax return from 2020 is above a certain amount, you'll pay the standard premium amount plus an Income Related Monthly Adjustment Amount (IRMAA).

[MORE ABOUT MEDICARE COSTS AT MEDICARE.GOV](https://www.medicare.gov)

## Winter Fitness Plan for Retirees:

Seasonal affective disorder (SAD) isn't just the “winter blues,” but you can fight its depressive effects with exercise. Even low-impact exercises can be beneficial in lowering the body's stress hormones and help your overall well-being.

If you don't have access to a gym, can't afford a membership, or just don't like working out around lots of people, at-home fitness is more achievable than ever. Resistance bands offer a cheaper and safer alternative than traditional free weights. And YouTube has thousands of free at-home workout videos that cater to almost any interest.

FIND GREAT FITNESS VIDEOS AT  
SILVER SNEAKERS ON YOUTUBE



## Did you Know:

Neither Medicare Part A (Hospital Insurance) or Medicare Part B (Medical Insurance) covers the shingles vaccination. However, generally Medicare Part D (Prescription Drug Plans) covers all commercially available vaccines needed to prevent illness.

[MORE ABOUT SHINGLES SHOTS AT MEDICARE.GOV](https://www.medicare.gov)

## SAVE THE DATE:

### December 6:

Last Day of Hanukkah

### December 7:

Annual Medicare Open Enrollment Closes

### December 21:

Winter Begins

### December 25:

Christmas Day

### December 26:

First Day of Kwanzaa

### January 1:

New Year's Day, 2022 Plans Begin, Open Enrollment Period Begins

### February 1:

Lunar New Year

### February 14:

Valentine's Day

### March 13:

Daylight Saving Time Begins (Spring Forward)

### March 31:

Open Enrollment Period Ends

## CONTACT US

*Licensed Sales Agent*

## Orange Ginger Cinnamon Glazed Carrots:

### Ingredients:

4 tablespoons butter  
1/2 cup brown sugar  
1/4 cup orange juice  
1 1/2 teaspoon ground cinnamon  
1 teaspoon ground ginger  
1/2 teaspoon salt  
1 bag baby carrots or 8-10 medium carrots cut into half inch circles

### Directions:

In a small saucepan, melt butter over medium heat. Stir in brown sugar, orange juice, cinnamon, ginger, and salt. Add carrots and stir. Cover with lid and cook for 20-25 minutes on medium to medium low, stirring occasionally until tender.



### Reminder:

Medicare Part B (Medical Insurance) will cover your yearly wellness visits as a part of their preventive services coverage. Attending your yearly wellness visit is an important part of maintaining your health. Your doctor can help you make sure your medications are up to date, screen you for any underlying health risks, and develop a plan for preventing illness.

In addition, Medicare Part B will also cover other various screening and preventive services designed to keep you healthy.

[MORE ABOUT PREVENTIVE SERVICES AT MEDICARE.GOV](https://www.medicare.gov/preventive-services)

[MORE ABOUT YEARLY WELLNESS VISITS AT MEDICARE.GOV](https://www.medicare.gov/wellness-visits)