

# AGING IN ATLANTA

JOIN US AS WE EXPLORE WHAT IT MEANS TO BE HAPPY AND HEALTHY BEYOND 55

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HEALTH

## Flu shots also can help fight COVID

Influenza outbreak could complicate coronavirus efforts.

By Jane Brody  
New York Times

While we anxiously await the development and approval of a safe and effective vaccine against COVID-19, there's another health-sparing and lifesaving vaccine already available to nearly everyone over the age of 6 months.

Yes, that's the flu vaccine, offered as an annual event that not nearly enough people partake in. The excuses are numerous, ranging from "I never get the flu" to "I had the vaccine once and still got the flu."

The latter excuse is especially telling, reflecting a widespread misunderstanding of the nature and effectiveness of influenza vaccines that could carry over to any of the novel coronavirus vaccines that may ultimately reach the American market.

In general, flu vaccines are on average 50% effective in preventing infection by the main strains of influenza virus expected to be circulating in the country in the coming flu season, usually November or December to April or May. Flu vaccines are administered annually for two main reasons: 1) flu viruses mutate readily and the mix of viral strains varies from year to year, and 2) even if the viruses don't change significantly, immunity against them gradually wanes and may be all but gone by the next flu season.

Be prepared, folks. A coronavirus vaccine may be no different. "If a vaccine was developed that is 50% effective in preventing COVID, it would still be licensed," Michael T. Osterholm, infectious disease specialist at the University of Minnesota, told me. "Of course, we'd like a higher degree of effectiveness, but as with the flu vaccine, 50% protection is better than zero. A COVID vaccine probably won't be nearly as effective as the childhood vaccines we're familiar with," Osterholm said.

Thus, even after being immunized against COVID-19, we may still

Brody continued on S3



INK DROP/ADOBE STOCK

# ... and welcome to your Medicare planning guide

By Curt Holman | For the AJC

If you're nearing age 65, you're probably thinking about enrolling in Medicare. It's easy to be daunted by the complexities of the national health insurance program. It can become even more confusing if you're getting unsolicited mailers and phone calls about Medicare that target senior citizens. In some ways, though, it can be easy to join the federal program designed to provide health insurance to Americans 65 and older. In fact, you'll probably be automatically enrolled into parts of Medicare without doing anything.

Bonnie Dobbs, owner of Medicare and Other Red Tape, a Medicare brokerage, explains the eligibility requirements for the different components of Medicare, such as Part A, which primarily covers hospital stays. (See information box.)

"Part A is original Medicare," Dobbs says. "During your working years, you paid into Medicare FICA taxes. If you paid for 10 years, or the equivalent of 40 quarters, you are automatically enrolled into Part A. It's not 'free' but self-funded, since you already paid for it."

If you're eligible for automatic enrollment, you should receive your Medicare card in the mail about three months before your 65th birthday.

Receiving a Medicare card does not necessarily mean you're enrolled in Medicare Part B (medical insurance) or Part D (prescription drug coverage). Part B begins automatically for people in Social Security, but otherwise, you must apply for it at [ssa.gov/medicare](http://ssa.gov/medicare). To put in a Medicare

Connecting continued on S2

## MEDICARE TIMETABLE

OCT. 1, 2020	OCT. 15-DEC. 7, 2020	JAN. 1, 2021	JAN. 1-MAR. 31, 2021
Start comparing your current coverage with other options. You may be able to save money or get extra benefits. Visit <a href="http://Medicare.gov/plan-compare">Medicare.gov/plan-compare</a> .	Change your Medicare health or drug coverage for 2021, if you decide to. This includes changing to Original Medicare, or joining or changing a Medicare Advantage Plan.	New coverage begins if you made a change. If you kept your existing coverage and your plan's costs or benefits changed, those changes also start on this date.	If you're in a Medicare Advantage Plan, you can change to a different Medicare Advantage Plan or switch to Original Medicare (and join a separate Medicare drug plan) once during this time. Any changes you make will be effective the first of the month after the plan gets your request.



This crunchy BLT tart uses ripe, end-of-the-summer tomatoes, crumbled candied bacon and a thicklet of baby lettuces greening the top, putting a delicious variation on a theme. MELISSA CLARK / THE NEW YORK TIMES

COOKING

## You're going to love this BLT tart

Variation delivers a sweet, porky flavor that's juicy, buttery.

By Melissa Clark  
New York Times

I may eat my weight in BLT sandwiches all tomato season long, but there's still room for variations on the theme. Take, for example, this crunchy BLT tart with ripe, end-of-the-summer tomatoes, crum-

bled candied bacon and a thicklet of baby lettuces greening the top.

This recipe was inspired by an excellent roasted tomato tart created by my colleague Alexa Weibel. In her version, dollops of fresh ricotta and drizzles of pesto enrich a base of sliced tomatoes nestled in puff pastry.

I substituted bacon and lettuce for the ricotta and pesto to make a tart with a sweeter, porkier flavor

profile that's still just as juicy and buttery.

Using purchased puff pastry keeps thing easy. Draining the tomatoes for 20 minutes before assembling the tart keeps the pastry from developing soggy bottom syndrome, which means it will get nice and crisp in the oven.

First though, you'll need to track down and defrost one package of puff pastry. I used a 14-ounce packet, but if yours is

slightly larger or smaller, that's fine, too; anything between 12 ounces and 1 pound will work. If you have a choice, go for the bigger package because more puff pastry is always better.

Then there's the candied bacon, which is worth making all by itself. Sweet, peppery and crunchy-chewy, it's just as perfect for brunch as it

Tart continued on S3

# AGING IN ATLANTA

## Connecting

continued from S1

application online, you may need to provide personal information about such areas as your employment history and current health insurance plan, so have the relevant paperwork close at hand.

There's a difference between being enrolled in Medicare and being fully insured. For Plans B and D, you need to be insured through a company, just as you did before you had Medicare. Plans B and D also require the payment of monthly premiums. Qualifying people can reduce their Medicare costs through programs such as the Low Income Subsidy (LIS) or the Income-Related Monthly Adjustment Amount (IRMAA).

The initial enrollment period comes when you turn 65 and spans the three months before your birthday, your birthday month and the three months after. "There are also Special Enrollment Periods, or SEPs," Dobbs says. "If you continue to work past 65 and have insurance through your employer, there's a specified time for you to enroll whenever you retire. If you go into a nursing home, if you come out of a nursing home, if you qualify for Medicaid or lose Medicaid benefits, there are SEPs."

The most challenging part of Medicare enrollment can be sorting through the many insurance options to find the best one for your needs that's available in your area. "Medicare is a Federal program, but insurance differs from state to state, county to county, even ZIP code to ZIP code," Dobbs says.

Medicare newcomers can research and sign up for insurance on their own, but Dobbs recommends going through a Medicare broker who can compare

## PARTS OF MEDICARE

**PART A:** Hospital insurance that covers in-patient hospital stays, care in skilled nursing facilities, hospice care and some home health. No monthly premiums if you paid into FICA for 10 years.

**PART B:** Medical insurance that covers doctors' services, outpatient care, medical supplies and preventive services. Monthly premiums required.

**PART C:** Medicare Advantage plan, combining the benefits of A and B plus additional benefits such as dental and vision coverage.

**PART D:** Prescription drug coverage, including shots and vaccines.



**'Learning about Medicare, there are so many "gotchas" in there, there's no way to remember everything.'**

**Bonnie Dobbs,**  
Owner of Medicare  
and Other Red Tape

your health needs to the plans offered in your service area. "Learning about Medicare, there are so many 'gotchas' in there, there's no way to remember everything."

When you're ready to choose an insurance plan, whether going through a broker or not, you'll need your Medicare card with its Medicare number. "You can decide at the time of enrollment or later how you want to make your monthly payments," Dobbs says. "Most people have it deducted from their Social Security payments so they don't have

to worry about it. You also can set up direct withdrawal from your checking account or have them mail coupons to you so you can pay by mail."

She adds, "I highly discourage using the coupons. Seniors (often) travel, move or get sick, and if you miss a payment, you can lose coverage for non-payment. I've seen people who had a medical crisis or moved to another state and lost coverage."

Changes in Medicare for 2021 will be announced on October 1. Dobbs says that Medicare recipients should expect to see expansions in telehealth coverage and changes in insulin costs. Medicare enrollees can make changes to their health or drug coverage for 2021 between Oct. 15 and Dec. 7. (See information box.)

Finally, Dobbs cautions people never to believe a stranger who telephones you claiming to represent Medicare. "Medicare, Medicaid, Social Security and the IRS will never call you on the phone unless they're returning your call. If anyone calls claiming to be with them, it's a scam."

Disclaimer: This story offers a general overview, with Medicare having additional options for people under 65 on disability or suffering from certain illnesses. Confirm your eligibility and answer other questions with resources available at medicare.gov



“They sponsored me for a vets trip to D.C. that I never dreamed could happen.”

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-Earl

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