

THE CHATTER

A Copperfield Hill Newsletter

October 2019

Medicare Open Enrollment begins October 15th

The Open Enrollment Period for Medicare is coming up: October 15th to December 7th, 2019. Below is a brief outline of what you need to know.

Medicare is available to United States citizens and to legal residents who have lived in the United States for at least 5 years in a row. It is individual insurance, and does not cover spouses or dependents. It can also be based on age, disability and medical conditions.

Medicare coverage and the costs associated with it are many. It starts with the ABC's, Parts A, B, C and D. These are the four basic parts and they help pay for certain health care services. Each part has a certain cost. Your Medicare costs will depend on what coverage you choose and what health care services you use.

Original Medicare (Parts A & B) covers many medical and hospital services. It doesn't cover everything. For example, and as a surprise to some, it does not cover prescription drugs. Prescription drug coverage can be covered through Part D. Part D is separated from Parts A & B. There are also other services NOT covered by Medicare. For example: dental exams, hearing aids, care while traveling outside the US, custodial care, long-term care, chiropractic services to name a few. You may have to pay for these services yourself unless you have other insurance that covers them. Some Medicare Advantage (Part C) plans may help.

Also to consider, is Medicare supplement insurance or Medigap, which can help pay some out-of-pocket health care costs that Parts A & B do not cover. Plans are offered through private insurance companies. It is up to you whether you buy a plan or not.

There is much more to learn, and more information at: medicaremade-clear.com, Medicare.gov, aarp.org.

Copperfield Hill will be hosting a Medicare Information Seminar on October 4th. See page 2 for details.



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Halloween History

According to *History.com*, the Halloween we know today can trace its roots back to the ancient Celtic end-of-harvest festival of Samhain. During Samhain, people would light bonfires and wear costumes to ward off evil spirits.

In the eighth century, in an effort to spread Christianity, Pope Gregory III decreed November 1 as All Saints' Day and incorporated some of the rituals of Samhain. All Saints' Day was also called All Hallows and the night before, when the traditional Samhain festival used to take place in Celtic regions, was called All Hallows' Eve.



Your Health*—Disease Prevention, Safety in Numbers

Harvest
Fest
2019



Older Americans are among the most responsible when it comes to protecting their health and the public's health. The concept that there is "safety in numbers" refers to the majority of people taking proactive steps to prevent disease. The media reports that more and more Americans are declining to have their children vaccinated against disease. The opinion of the main stream medical community is that vaccines are safe, effective and necessary. The good news is that many Americans over the age of 45 are up to date with vaccinations. However, there are many that don't know about the benefits of getting a common flu or pneumonia shot. This can be a dangerous gamble.

Some common vaccines are missed. Setting yourself up to be protected from common diseases can be as easy as speaking to your doctor and reviewing your vaccination records. Listed here are some of the common vaccines for individuals. This is a general guide. Always consult your physician.

"October is a symphony of permanence and change." *Bonaro W. Overstreet*

Fall Prevention—A Reminder

Every year, 1 in 3 adults 65+ suffers a fall. Falls can cause serious injury, such as broken bones and head trauma. Many falls can be prevented. Here are a few tips:

- Talk to your doctor about mobility and concerns with dizzy spells. There could be a connection with medication you take.
- Avoid walking on ice.
- Wear shoes with good traction.
- Get your vision checked.
- Participate in activities that improve balance.
- Make sure home is a safe environment.

Medicare Seminar

Come with questions, learn the basics. Medicare is a complex, fluid and an important topic. Annual enrollment is October 15th - December 7th, come hear about:

- General program structure, terminology and deadlines
- Differences and relationships between Part A, Part B, Medicare Supplements, Medicare Advantage and Part D prescription coverage.
- Legislative and regulatory updates
- Strategies & tips for making care decisions

Presented by:

Grant Rockwood of MN Benefits

Friday, October 4th @ 1pm

Manor Community Room

Your Health*

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* Information adapted from AARP Bulletin, September 2019

Type	Who may need it	How often
Flu	Everyone	Every year
Shingles	Anyone 50+ who has not been vaccinated in the past 5 years	Twice over the course of two to six months
Pneumonia	Anyone 65+, or younger for those suffering chronic medical conditions	Once, with an additional dose a year later (in some cases)
MMR	Those born in 1957 or later	Once or twice if indicated
Tetanus	Everyone	Every 10 years
Chicken Pox	Anyone who has not had chicken pox	Once

CALENDARS

View the monthly activity calendar to participate in a variety of activities throughout Copperfield

“Ask the Nurse” will be held on Friday, October 25th at 10am in the Manor Dining Room. Come get your blood pressure checked and bring health related questions.



Copperfield PHOTOS

HARVEST FEST

2019



Correction—Copperfield Hill Salon

The Copperfield Hill Salon, located on the first floor of the Manor is open Monday and Thursday. Hours of operation are 8am to 4pm. Appointments are encouraged but walk ins are welcome. Please call, 763-238-9484 for details and to make an appointment.

*This information has been updated from the September Chatter.



Columbus Day—Did you know?

Columbus Day is a U.S. holiday that commemorates the landing of Christopher Columbus in the Americas in 1492. For many this holiday is a way to honor the achievements of Columbus and also celebrating Italian-American heritage. Christopher Columbus was an Italian born explorer who set out from Spain in hopes of finding Asia. Instead he landed in the Bahamas on October 12, 1492. He returned to Spain in early 1493, but made several more trips across the Atlantic. Columbus never actually set foot on North America. He landed on various Caribbean islands as well as Central and South America.

The first Columbus Day was celebrated in 1792 in New York. In 1892, President Benjamin Harrison issued a proclamation encouraging the celebration of the 400th anniversary of Columbus' first voyage. Finally in 1937, President Franklin D. Roosevelt proclaimed Columbus Day a national holiday. Originally observed on October 12th, it is now recognized on the second Monday in October.



Resident / Pastor Brunch

It is always a pleasure to welcome guests here at Copperfield Hill. Twice a year, Pastor Jan organizes the Resident/Pastor Brunch. This is an opportunity for residents to invite their local pastors to share a meal and spend time together. The brunch will take place October 17th in the Manor Dining Room. Invitations have been sent to local pastors. If you have any questions, please contact Pastor Jan.

EVENTS

- Oct 3 National Poetry Day
- Oct 5 World Teachers Day
- Oct 9 Yom Kippur
- Oct 12 National Farmers Day
- Oct 14 Columbus Day
- Oct 21 National Apple Day
- Oct 24 United Nations Day

Copperfield Hill

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COPPERFIELD HILL Angel Tree Ceremony

Join us for the Annual Angel Tree Ceremony on October 3rd at 6pm on the Manor Front Lawn. This is an opportunity for us to honor our friends and family who have passed away during the year. All are welcome.

