

Cache County Senior Center

August 2019

Photo by Mike Bullock

**August 7th
@ 8:30 am
Commodities Pickup**

Lunch and Learn: 12:15

August 14: 12:15 Cache
County Abetment

August 16: Community
Music w/ CCID

August 19: Hearing Aide

August 26: Yoga w/
Amanda

August 30: 12:15 Opioid
Awareness

TBA: Living with Diabetes

A representative from the
VA will assist you with all
of your benefit needs.
Please call
Deborah Crowther
at 435-713-1462 to
schedule an appointment.



The Cache County Senior Citizens Center has partnered with the Cache Theatre Company. In this partnership we are happy to announce that YOU have been invited to the production of Frozen Jr. For FREE!!!

On August 14th at 7pm you are invited to a special opening night just for all participants of the Senior Center so come and enjoy this cute show. Clip out this Frozen Announcement and it will be your ticket in!

We hope to see you there!

August 14th @7pm. Join us as we see the production of Frozen Jr. at the Utah Theater:
18 W Center street in Logan.



Nutrition News

7 Nutritious Benefits of Eating Cantaloupe

The humble cantaloupe may not get as much respect as other fruits. But it should.

This tasty, although odd looking, melon is packed with nutrients. If you don't think about nabbing a cantaloupe each time you hit the produce section of your grocery store, read on to learn why you may want to think again.

1. Beta Carotene

When it comes to beta carotene, cantaloupe knocks other yellow-orange fruits out of the park. According to the United States Department of Agriculture (USDA) Trusted Source, cantaloupe has more beta carotene than apricots, grapefruit, oranges, peaches, tangerines, nectarines, and mangoes.

2. Vitamin C

According to the USDA Trusted Source, 1 cup of balled cantaloupe contains over 100 percent of the recommended daily value (DV) of vitamin C. The Mayo Clinic indicates that vitamin C is involved in collagen production in bones, blood vessels, cartilage, and muscle.

3. Folate

Folate is also known as vitamin B-9. Folate is the term used when it is naturally present in foods, while folic acid is the term used for supplements and fortified foods. This vitamin is well-known for preventing neural tube birth defects like spinal bifida. It may also help reduce your risk of some cancers, and help battle memory loss due to aging, although more research is needed.

4. Water

Like most fruits, cantaloupe has high water content, at almost 90 percent. Eating cantaloupe helps you stay hydrated throughout the day, which is important for heart health.

5. Fiber

The health benefits of fiber go beyond preventing constipation. A high-fiber diet may reduce your risk of heart disease and diabetes, and help you lose weight by making you feel fuller longer.

6. Potassium

Cantaloupe provides 14 percent of your potassium DA. Potassium is an essential electrolyte mineral.

According to the American Heart Association, potassium helps keep the right balance between cells and body fluids. Potassium is also vital to nerve health and proper muscle contraction.

7. Other Vitamins and Minerals

One cup of cantaloupe contains 1.5 grams of protein. It also has small amounts of these many other vitamins and minerals,

vitamin K	magnesium	copper
niacin		
choline	phosphorous	manganese
calcium	zinc	selenium

including:

These make it a well-rounded, nutritious fruit choice. When it comes to melons, you can't do much better than cantaloupe. It's nutritious, delicious, and versatile.

If you typically buy watermelon or honeydew melon and shy away from cantaloupe, you're missing out. At 60 calories and no fat per 1-cup serving, adding cantaloupe to your diet arsenal is a smart way to get potent nutrients and sweetness into your healthy

Good Things To Eat



Ingredients

- 4 1/2 cups fresh cantaloupe, cubed
- 1 tbsp freshly squeezed lemon juice
- 2 tbsp raw honey
- 2 tbsp water plus more as needed

1. Line a baking sheet with parchment paper and set aside.
2. Place the cubed cantaloupe onto the baking sheet, leaving space in between the cubes to allow for even freezing and not touching so they don't create a giant glob of frozen cantaloupe.
3. Place the tray into the freezer and freeze the cantaloupe overnight, or until completely frozen - at least 4-6 hours.
4. Place the frozen cantaloupe into the bowl of a food processor and pulse until the cantaloupe becomes crumbly.
5. Add the lemon juice, honey, and water at this time and then pulse again. You may need to add more water until the mixture becomes more fluid, but not slushy.
6. You're looking for a soft sorbet texture at this point.
7. Taste and add any additional honey as needed at this time if it needs to be a little sweeter.
8. If the mixture becomes too slushy and does not resemble sorbet, you can return to the freezer for 30 min. to an hour to allow it to re-solidify.
9. Serve immediately, or store in the freezer in an airtight container for up to 2 weeks.



<https://www.asweetpeachef.com/cantaloupe-sorbet/>

New YOGA Class

New Tai Chi 24

Hello everyone! My name is Amanda Bevington and I am a 200-hour Registered Yoga Teacher. I moved across country to Logan, UT from Cleveland, OH in July 2018 for my job at Utah State University. I love living in Cache Valley because of the access to the great outdoors (hiking, climbing, backpacking, kayaking, oh my!). I am super excited to be serving the local community at the Cache County Senior Citizens Center through an activity that has changed my life and that I am so passionate about, YOGA! I am a firm believer that yoga is for everyBODY. I love providing a space for individuals to explore their body with some guidance and in a comfortable environment. Although I will be the teacher, this is an opportunity to make this practice your own and do what feels good for you. Some fun facts about me: I have traveled to 10+ countries, I love my doggo, and I have bungee jumped over the Nile River in Uganda. Our yoga class will be every Thursday at 11 a.m., starting September 12, and I cannot wait to see you there! Namaste ("I bow to you"). The light and love in me, honors the light and love in each one of you.



All forms of Tai Chi include rhythmic patterns of movement that are coordinated with breathing. In order to perform Tai Chi properly, the body moves as a unit. Timing of movement is very important--all parts of the body start and end at the same time. During transitions and weight shifts the weight ideally is on one foot, keeping the body upright. Commonly referred to as "separating the weight", or substantial and insubstantial. The slower and lower the movement, the greater the strength and endurance benefit.



The Senior Center will now have Tai Chi 24 in the evening!

Tai Chi 24

Every Thursday at 5:30PM-6:30 PM
at the Senior Center



Jasen Nordberg

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(801) 825-4990, TTY 711

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Health and Wellness

WHAT CAN YOU DO TO PREVENT OPIOID MISUSE?



TALK ABOUT IT.

Opioids can be addictive and dangerous. We all should have a conversation about preventing drug misuse and overdose.



BE SAFE.

Only take opioid medications as prescribed. Always store in a secure place. Dispose of unused medication properly.



UNDERSTAND PAIN.

Treatments other than opioids are effective in managing pain and may have less risk for harm. Talk with your healthcare provider about an individualized plan that is right for your pain.



KNOW ADDICTION.

Addiction is a chronic disease that changes the brain and alters decision-making. With the right treatment and supports, people do recover. There is hope.



BE PREPARED.

Many opioid overdose deaths occur at home. Having naloxone, an opioid overdose reversing drug, could mean saving a life. Know where to get it and how to use it.



For help, resources,
and information:

<https://www.hhs.gov/opioids/>

1-800-662-HELP (4357)



Resiliency Team Greeter

Senior Volunteers Needed!

Resiliency Greeters

As a greeter, you will have the opportunity to help shape a school climate simply by giving students a warm, caring, personal greeting when they arrive at school. A simple greeting such as, "I am glad to see you again, I hope you have an amazing rest of your day" can build relationships that strengthen resiliency in a child.

Are you interested? Or want more information

Call the Cache County School District at (435) 752-3925 ext 2770

Or come in and fill out an application at :

The Cache County School District Legacy Campus
2063 N 1200 E, North Logan



Sewing Class



SEWING CLASSES

Come join BethAnn Jessop August 8th and 29th at 1 p.m. as she teach her tips and tricks for beginner sewing.

Everything will be provided but encourage you to bring a sewing machine if you have access to one.

Relaxation Day



COME CELEBRATE NATIONAL RELAXATION DAY WITH US!

LOGAN CANYON PICNIC

Games, relaxation exercises, food and fun!

THURSDAY AUGUST 15TH 10-30AM
\$2.00 Bus fee plus your normal \$3.00 suggested lunch donation

PLEASE RSVP AT THE FRONT DESK TO RESERVE A SPOT.

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AUGUST 2019

Monday	Tuesday	Wednesday
<p>August by Mary Oliver When the blackberries hang swollen in the woods, in the brambles nobody owns, I spend all day among the high branches, reaching</p>	<p>my ripped arms, thinking of nothing, cramming the black honey of summer into my mouth; all day my body accepts what it is. In the dark creeks that run by there is this thick paw of my</p>	<p>life darting among the black bells, the leaves; there is this happy tongue.</p> 
<p>5 8:30 Sit and Be Fit w/ Darrell 1:00 Needle Work Group</p> 	<p>6 9:30 Wii Bowling Tournament 10:00 Cellphone 101 Class 1:00 Foot Clinic by Integrity Home Health—Charge of \$10.00 1:00 Movie: Midnight Light Lace 1h43m</p>	<p>7 8:30 Commodities 8:30 Sit and Be Fit w/ Darrell 1:30 Cribbage</p> 
<p>12 8:30 Sit and Be Fit w/ Darrell 9:15 B. Club— Left Handers Day 10:30 Poker hosted by ComForCare 1:00 Needle Work Group</p>	<p>13 11:15 Cooking Class 10:00 Cell Phone 101Class 1:00 Movie: First Wives Club 1h43m</p>	<p>14 8:30 Sit and Be Fit w/ Darrell 12:15: Lunch Learn Cache County Abetment 12-4 AARP Driver Safety Course 1:00 Book Club 1:30 Photography Class 1:30 Cribbage</p>
<p>19 8:30 Sit and Be Fit w/ Darrell 12:15 Hearing Aide 101 : Lunch & Learn 1:00 Needle Work Group</p> 	<p>20 12:15 Watermelon Eating Contest w/ Giselle & Colby 1:00 Movie: Seven Brides for Seven Brothers 1h 43m</p>	<p>21 8:30 Sit and Be Fit w/ Darrell 10:30 Ice-Cream & Bingo! 11:15 Craft with Sarah 1:00 Foot Clinic by Sunshine Terrace—Charge of \$10.00 1:00 Bobbin Lace 1:30 Cribbage</p>
<p>26 9:00 Pool Tournament 12:15 Yoga: Lunch & Learn 1:00 Needle Work Group</p>	<p>27 1:00 Foot Clinic by Integrity Home Health—Charge of \$10.00 1:00 Movie: Kong Skull Island 1h50m</p>	<p>28 8:30 Sit and Be Fit w/ Darrell 1:00 Bobbin Lace 1:30 Cribbage</p> 

AUGUST 2019

Daily Activities

Thursday

Friday

1
8:30 Qigong —Cancelled

10:30 Writers Group

10:30 Cards w/CNS
1:00 Documentary: The Buddha
1h52m

5:30 Tai Chi 24

2
8:30 Sit and Be Fit w/ Darrell

10-12 Blood Pressure

1:00 Movie: Uncle Nino 1h42m



8
8:30 Qigong

10:30 Writers Group
12:15 Music by Sherid Peterson
1:00 Documentary: The Gilded Age
1h53m
1:00 Sewing Class
5:30 Tai Chi 24

9
8:30 Sit and Be Fit w/ Darrell

10-12 Blood Pressure
12:15 Ice Cream Social: Summer
Citizen Farewell

1:00 Movie: Wooly Boys 1h39m

15
8:30 Qigong

10:30 Celebrating Relaxation Day
with Logan Canyon Picnic
10:30 Writers Group
1:00 Documentary: American
Masters: Louisa May Alcott 1h23m

5:30 Tai Chi 24

16
8:30 Sit and Be Fit w/ Darrell

10-12 Blood Pressure
12:15 Community Music w/ CCID

1:00 Movie: Wish Upon A Star
1h29m

22
8:30 Qigong

10:30 Writers Group

1:00 Red Hat Activity

5:30 Tai Chi 24

23
8:30 Sit and Be Fit w/ Darrell

10-12 Blood Pressure
10-12 Nails w/ Symbii

1:00 Movie: Pink
Panther 2006-1h33m



29
8:30 National Swap Vegetables Day
8:30 Qigong
10:30 Writers Group
1:00 Documentary: The Fabulous
Life of Elisabeth Viggee Labron
1h34m
1:00 Sewing Class
5:30 Tai Chi 24

30
8:30 Sit and Be Fit w/ Darrell

12:15 Lunch and Learn:
Opioid Awareness
10-12 Blood Pressure
10:30 Nails with Symbii
1:00 Movie: Regarding Henry 1h48m

Monday

8:30 Fitness Room
8:30 Quilting
8:30 Pool Room
9:10 Line Dancing
9:15 Breakfast Club
10:15 Tai Chi
11:15 Sit-n-be-fit/
Pickle Ball
12:30 Jeopardy
12:30 Bridge

Tuesday

8:30 Fitness Room
8:30 Quilting
8:30 Pool Room
8:30 Ceramics
9-12 Painting Group
9:30 Wii Bowling
1:00 Movie

Wednesday

8:30 Fitness Room
8:30 Quilting
8:30 Pool Room
9:10 Line Dancing
10:15 Tai Chi
10:30 Bingo
11:15 Sit-n-be-fit/
Ping Pong
12:30 Bridge

Thursday

8:30 Fitness Room
8:30 Quilting
8:30 Pool Room
9-12 Painting Group
9:15 Clogging
9:30 Wii Bowling
10:00 Mahjong
2:00 Spanish 101
4:30 pm Knotty Knitters
5:00 pm TOPS

Friday

8:30 Fitness Room
8:30 Quilting
8:30 Pool Room
9:10 Line Dancing
9:15 Adult Coloring
10:15-10:45 Seated Tai Chi
10:30 Bingo
11:00 Pickle Ball
11:15 Sit-n-be-fit
12:30 Bridge
1:00 Movie

Scams and Fraud Concerns



Older people are at a greater risk of fraud and other forms of financial exploitation. The United States Postal Service has seen an increase in mail fraud and is promoting community strength and fraud awareness as a way to prevent abuse. Social Security agrees. You can help your more vulnerable loved ones fight fraud.

You or a loved one might receive an advertisement in the mail, but it could be from a private company or even a scammer. United States law prohibits people or non-government businesses from using words or emblems that mislead others. Their advertising can't lead people to believe that they represent, are somehow affiliated with, or endorsed or approved by Social Security.

Scammers commonly target people who are looking for Social Security program and benefit information. If you receive misleading information about Social Security, send the complete advertisement, including the envelope it came in, to:

Office of the Inspector General Fraud Hotline
Social Security Administration
P.O. Box 17768
Baltimore, MD 21235

Community can simply mean your family unit. The more you know about what your loved ones are exposed to, the better you can protect them.

We also receive reports where someone pretending to be a Social Security employee has contacted members of the public. The intent of this type of call may be to steal your identity and/or money from your bank accounts. They may state that your Social Security number will be suspended or they may demand immediate payment. The caller generally asks you for personal information such as your Social Security number, date of birth, your mother's maiden name, or your bank or financial account information. You should not provide any of this information to these individuals.

It's possible that a Social Security employee may contact you to follow-up on a previous application for Social Security benefits or to follow-up on other business you initiated with Social Security. Remember, Social Security employees will never threaten you or demand any kind of payment in exchange for services.

It's important that you report any and all fraud. This can only strengthen our communities and your family. You can report Social Security fraud at oig.ssa.gov/report.

Cache County Abatement

Cache County has a variety of property tax relief programs; Veteran with a Service Related Disability, Active Duty Armed Forces, Blind, Homeowner's Credit (Circuit Breaker). All applications must be submitted on an annual basis with the exception of the disabled veteran's exemption that only has to be renewed when there is a change in circumstance like percentage of disability or residence. On all property tax relief only the primary residence and up to one acre of primary residential land is eligible. All applicants must complete the Combined Tax Relief form before September 1st and provide all required documentation to verify eligibility. We strongly encourage applicants to apply early. Application forms can be found online on the auditor's website at www.cachecounty.org/auditor under "Tax Relief" or can be picked up at the county administration building in the auditor's office at 179 North Main Suite 102. It is helpful to review the application to ensure you have all the required documentation before submitting the application to the auditor's office. Citizens with questions can call Chief Deputy Auditor Dianna Schaeffer at (435)755-1706.

Lunch & Learn: Cache Abatement
Dianna Schaeffer : Chief Deputy
Auditor will host a Lunch and Learn on
August 14; 12:15 to
discuss these programs.
We hope to see you there!

National Swap Vegetables Day



National Swap
Vegetables Day
August 29th from
8:30am-11:30am

Come bring your excess garden and produce items to swap and share with everyone here at the Senior Center. Don't forget a bag or two to carry it home. Leftover produce will be thrown out.

GEORGE CARLIN ON AGING

Do you realize that the only time in our lives when we like to get old is when we're kids? If you're less than ten years old, you're so excited about aging that you think in fractions. "How old are you?" "I'm four and a half." You're four and a half going on 5.

You get into your teens, and you simply jump to the next number. "How old are you?" "I'm gonna be 16." You could be 12, but you're gonna be 16. Eventually.

Then the great day arrives and you become 21. Even the words sound like a ceremony. You BECOME 21!!

Then you turn 30. What happened there? Makes you sound like bad milk. He TURNED; we had to throw him out. What's wrong? What changed?

You BECOME 21. You TURN 30; You're PUSHING 40. You REACH 50. Then you MAKE IT to 60. By then you've built up so much speed, you HIT 70. After that, it's a day by day thing. You HIT Wednesday...

You get into your 80's; you HIT lunch, you HIT 4:30. And it doesn't end there...

Into the '90s, you start going backward. "I was JUST 92." Then a strange thing happens; if you make it over 100, you become a little kid again. "I'm 100 and a half."

My Grandmother won't even buy green bananas. "Well, it's an investment, you know, and maybe a bad one. I just hate to waste money."



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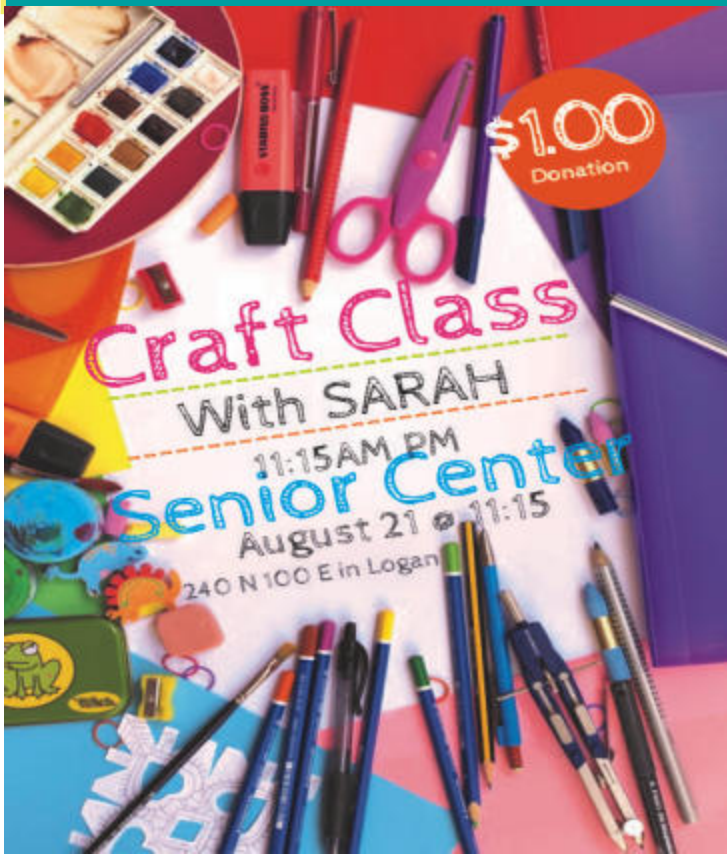
AUGUST 2019

Monday	Tuesday	Wednesday	Thursday	Friday
<p><i>Our doors open at 8:30 a.m. and we close at 4:00 p.m. Please make a reservation to eat by 3:00 p.m. If you need a ride to the Senior Center call by 3:00 p.m.</i></p>			<p>1 Chefs Choice</p>	<p>2 Belgium Waffles w/ Berries Scrambled Eggs w/ Sausage Asparagus Fresh Fruit & Yogurt</p>
<p>5 Spaghetti w/Meat Sauce Steamed Broccoli Berry Fruit Tart Garlic Bread</p>	<p>6 Hawaiian Haystacks Buttered Peas Pineapple & Mandarin Oranges Corn Muffin</p>	<p>7 Chicken Alfredo Italian Veggies Ambrosia Fruit Salad Garlic Bread</p>	<p>8 Sloppy Joes Cauliflower Slaw Potato Chips Fruit Salad</p>	<p>9 Pinto Bean & Ham Soup Egg Salad Sandwich Coleslaw Peaches</p>
<p>12 Sheppard's Pie Mixed Salad Spiced Apples Dinner Roll</p>	<p>13 Roasted Chicken & Rice Apricot Glaze Veggie Salad Fresh Orange Slices Cookie</p>	<p>14 Hearty Beef Stew Spinach Salad Pear Crisp Bread Stick</p>	<p>15 Tilapia Rice Pilaf Butternut Squash Lemon Pudding w/Fresh Fruit</p>	<p>16 Pizza Caesar Salad Mixed Fruit Cobbler</p>
<p>19 Sliced Ham Mac & cheese Peas & Carrots Mixed fruit Poppy Seed Muffin</p>	<p>20 Chicken Fajitas Spanish Rice Cucumber-Tomato Salad Watermelon</p>	<p>21 Busy Day Steak Mashed Potatoes & Gravy California Blend Veggies Pears Roll</p>	<p>22 Hamburgers Lettuce/Tomato & Pickles Chip Coleslaw Fruited Jell-O</p>	<p>23 Chefs Choice</p>
<p>26 Swiss Cheese Chicken Roasted Potatoes Green Beans Fruit Cocktail Dinner Roll</p>	<p>27 Tuna Salad Sandwich Creamy veggie soup Broccoli salad Mixed fruit</p>	<p>28 Butternut Squash Soup Spinach Salad w/Strawberries Raspberry Muffin</p>	<p>29 Chicken Stuffing Bake Green beans Melon Cup Wheat roll</p>	<p>30 Pork Carnitas Spanish Rice Mixed Bean Salad Wheat Tortilla Pineapple Tidbits</p>

Lunch is served from 12:00 noon to 1:00 p.m. For those 60+ and their spouse the suggested donation is \$3.00. Don't forget to call in by 3:00 p.m. the day before you eat.

The full cost of the meal is \$7.50 for those under age 60. Please pay at the front desk to receive your meal.

Craft Class



New Day: Cooking Class



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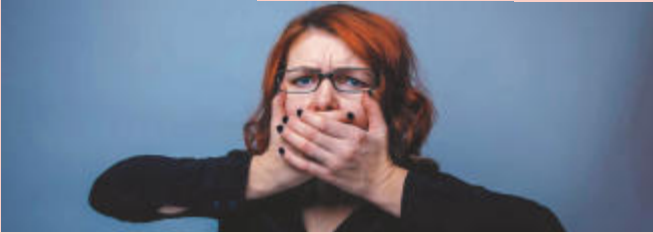
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Dental coverage: What to expect from Medicare

Medicare wasn't designed to include coverage of routine dental care – and coverage of expenses is limited. Here's what you need to know.

Louise Norris

May 10, 2019

For half a century, Medicare has provided comprehensive health insurance coverage to America's seniors. But dental coverage isn't included in Original Medicare or Medigap plans. (Some Medigap insurers offer their members the option to buy additional policies that cover some dental and vision costs or provide discounts on those services.) So even with a very solid health plan via Original Medicare + Medigap + Part D prescription drug coverage, dental care is an out-of-pocket expense. And that's becoming an increasing challenge as the cost of dental care rises: From 1990 to 2016, average per-capita spending on dental care increased by 81 percent (after adjusting to keep all of the amounts in 2016 dollars).

Dental crisis in United States

Nearly 70 percent of seniors have no dental insurance at all. That's worrisome not just for oral health, but also for overall health. There's a significant link between untreated dental disease and various other systemic ailments, including heart disease and diabetes. Oral cancer is seven times more likely to be diagnosed in people over age 65, and routine dental check-ups are an excellent means of detecting oral cancer. Yet more than one in five Medicare beneficiaries have not seen a dentist in the last five years. And from 2013 to 2014, there was an increase in the percentage of elderly Americans who reported that cost was a barrier to obtaining dental care, despite the fact that all other age groups saw an improvement in this area (ie, they

were less likely to report that cost was an obstacle). About 20 percent of Americans age 65+ have untreated dental cavities. And a quarter of Americans age 65 and older are missing all of their natural teeth, although there is significant variation in tooth retention based on geographic area, income, and education level. There is no doubt that we have a dental crisis in the U.S. Although the ACA deemed dental coverage for children to be an essential health benefit, there's no requirement that adults have dental coverage, or that carriers provide it.

Coverage of routine dental care wasn't built in Medicare was never designed to include routine dental care; Medicare's coverage of dental expenses is limited to situations where the dental treatment is integral to other medical treatment (for example, an extraction prior to radiation treatment for oral cancer, or jaw reconstruction following an accident).

While health insurance plans generally pick up the tab for large medical bills, it's rare to find dental coverage that doesn't leave enrollees on the hook for significant bills if they need extensive dental work. This is generally true across a wide range of plan types, including Medicare Advantage dental coverage, stand-alone dental plans, and group dental plans for employees and retirees. Dental plans commonly have benefit maximums of \$1,000 or \$2,000 per year, and a single root canal can cost upwards of \$1,500, while an implant can be as much as \$7,500 per tooth. But some coverage is better than nothing. Even with low benefit maximums, people who have dental insurance are more likely to receive routine preventive dental care, and are less likely to have untreated dental problems that get worse over time.

Sources of dental coverage

Roughly ten percent of retirees retain dental coverage from their former employer or a spouse's employer. But there are other options available for seniors who don't have access to employer-sponsored dental coverage.

Source: <https://www.medicareresources.org/medicare-benefits/dental-coverage-what-to-expect-from-medicare/>
Follow us: @EyeOnInsurance on Twitter | healthinsurance.org on Facebook

Out to Lunch Bunch:

Join us for a trip the Polynesian Islands!

The Out to Lunch Bunch will be enjoying the Pauni Island Grill on **August 27th at 11:30.**

Ride the bus with us for \$1.00 or meet us there... but be sure to sign up at the front desk either way.



Senior Citizen Day

What better way could we celebrate National Senior Citizen Day than with BINGO and ice cream?

BINGO				
4	26	44	53	65
2	20	35	58	70
15	22	FREE	51	74
7	17	37	56	67
3	30	40	50	62



Come join us on August 21st at 10:30 for fun and sweets!

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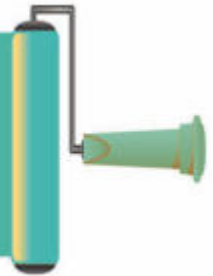
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◀ **Joan Lunden**, journalist, best-selling author, former host of *Good Morning America* and senior living advocate.

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MEDICARE

Medicare Advantage is an alternative to Original Medicare for enrollees who want dental coverage. In 2010, 55 percent of Medicare Advantage plans included dental coverage. If you're considering Medicare Advantage instead of Original Medicare + Medigap + Medicare Part D, be sure to familiarize yourself with the pros and cons of both options.

Stand-alone dental plans are available for purchase, and some carriers offer dental plans that are specifically designed for seniors. But again, it's typical for them to have relatively low annual benefit maximums. For example, AARP partners with Delta Dental to offer a plan for AARP members and the available PPO options have annual benefit caps of \$1,000 or \$1,500 (they also have an HMO option that doesn't have an annual benefit cap, although it's not available in all areas, and requires members to get their care from in-network dentists, with care coordinated by a primary care dentist). This guide is a helpful resource for understanding how individual dental plans work. For low-income seniors who are dual-eligible for Medicare and Medicaid, limited dental benefits (including dentures) can be provided by Medicaid, but coverage varies considerably from state to state.

Legislative help on the way?

Bills are routinely introduced in Congress to add dental care to Medicare's list of covered services, but have thus far not been successful.

Most recently, Senator Ben Cardin (D, Maryland) introduced the Medicare Dental Benefit Act of 2019 (S.22). The legislation calls for Medicare Part B to cover services "that are necessary to prevent disease and promote oral health, restore oral structures to health and function, and treat emergency conditions." These would include things like cleanings, exams, x-rays, fillings, extractions, root canals, crowns, dentures, emergency dental care, and "other necessary services related to dental and oral health."

You can contact your elected representatives to urge them to support this measure if dental coverage for Medicare beneficiaries is important to you.

Programs that help

For seniors who have no dental coverage, a variety of programs can help them obtain dental care: Dental schools will often provide treatment at a reduced price. (Here's a list of accredited dental schools in the United States.)

For low-income seniors, dental care is available on a sliding fee scale at community health centers. You can

use this tool to find a community health center near you.

The Dental Lifeline Network coordinates dental care nationwide for elderly, disabled, and medically fragile populations. More than 15,000 dentists donate their time to provide dental care for patients who would not otherwise be able to afford treatment.

Many dentists offer payment plans, or will refer patients to a credit source, often with low initial interest rates. Read the fine print though, because interest rates can reach credit card levels after the introductory period is over.

Dental savings plans are readily available, without waiting periods or restrictions on their use. But they are not considered insurance, and they don't pay anything on your behalf when you receive treatment. Instead, dental discount plans simply utilize a network of dentists who agree to charge a reduced rate for plan members. And although some discount plans offer significantly reduced rates for routine care like x-rays and exams, they typically provide only very small rate reductions for more extensive dental work.

Brighter is an online tool that self-pay dental patients can use to compare local dental prices and gain access to pre-negotiated rates.

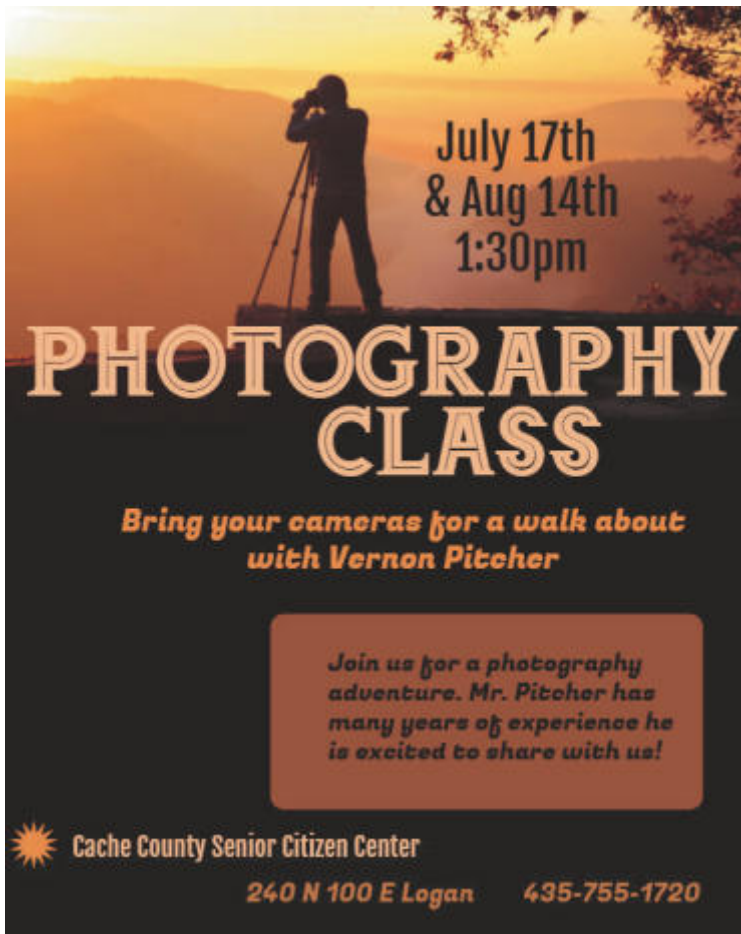
And of course, some patients simply opt to receive dental care in a foreign country, finding it less expensive – even after accounting for travel costs – than obtaining dental care here in the US.

So while there are programs available to help seniors obtain affordable dental care, in many cases, Medicare beneficiaries must pay out-of-pocket for their dental care, and many simply forgo dental treatments altogether.

The ACA has substantially reformed our healthcare system, but dental coverage remains out of reach for many American adults, and that's especially true for retirees who no longer have access to employer-sponsored insurance.

Source: <https://www.medicareresources.org/medicare-benefits/dental-coverage-what-to-expect-from-medicare/>

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