

You're Invited to Attend a Gold Flames Chapter Meeting in Your Area

Gold Flames Chapter meetings are a great place to reconnect with friends, share your experiences, and learn about issues of interest to today's retirees.

If you have Internet access, log on to www.goldflames.com, where you can view Gold Flames Chapter meeting schedules, local happenings, and benefits vendor contact information.

Atlanta Chapter – 9/14	Rome Chapter – TBD	More detailed meeting information will be provided in the August newsletter
Augusta Chapter – TBD	Savannah Chapter – 9/8	
Chattanooga Chapter – 9/13	Valdosta Chapter – 9/7	September meetings will be hosted by AGL Resources Benefits Department.
Elizabethtown Chapter – 9/15	Virginia Chapter – 9/9	
Macon Chapter – 9/2		

If you have questions about your benefits, please contact the Benefits Resource Team at 1-866-977-4BRT or 1-866-977-4278

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—Summer 2010—

“ *GoldFlames* ”

Senior Fitness: Exercise is Not Just for Younger People

Have you heard you should be exercising, but you aren't sure where to begin? You are not alone. Many seniors don't exercise for the same reason that people of all ages resist physical activity - they think of it as too hard, too boring, or they are disappointed by the lack of immediate results. On top of this, some older adults have additional challenges, such as chronic health conditions or concerns about injury or falls.

But the evidence is clear: Exercise benefits people of all ages. In fact, studies show that not only is exercise safe for seniors, but it has enormous health advantages. Exercise can help you maintain your health and independence throughout your life. Regular exercise and senior fitness is the key to greater energy, stronger muscles, better balance and flexibility, and a happy and alert mind.

It doesn't matter how old you are! People in their sixties, seventies, eighties, and even nineties can reap the benefits of exercise.

Types of Exercises for Seniors and Older Adults

Don't let the different types of exercise intimidate you. Any exercise is better than none! However, mixing different types of exercise helps both reduce monotony and improve your overall health. Here are some examples of different types of exercise and how they can help you stay more active. Remember to consult with your doctor before beginning any exercise program.

Cardio endurance exercise (walking, swimming) increases your body's ability to deliver oxygen and nutrients to tissues and to remove waste over sustained periods of time. This type of exercise gets your heart pumping, and you may even feel a little short of breath.

Strength training (weights, arm and leg curls) uses and strengthens your muscles with repetitive motion exercises. Strength training helps prevent loss of bone mass, builds muscle, and improves balance, both important in staying active and preventing the risk of fall.

Stretching, flexibility and balance exercise (yoga) improves and maintains flexibility, prevents injury, and reduces muscle soreness and stiffness. Brief stretching is also good to do before any other type of exercise as well.

Inside:
Helpful hints on submitting RHRA claims.

Spotlight on Retiree Healthcare Reimbursement Arrangement

Here are some helpful hints for submitting RHRA Claims:

- You must provide proper supporting documentation so that your claim can be approved. This includes copies of itemized receipts or other documentation, such as an Explanation of Benefits (EOB) statement from your health plan.



An itemized receipt must include:

- Date of service
 - Name of service provider, supplier or pharmacy
 - Name of patient (not required for over-the-counter items)
 - Identification of drug or product, or description of service
 - Amount paid
- If the month for which you are requesting reimbursement has not yet started, you need to submit proof of payment with your claim. If the month has already started, you do not need to submit proof of payment. For instance, if you submit a claim for June premiums on May 25, you must also submit proof that you paid the June premium along with the claim form and documentation. If you submit a claim for June premiums on or after June 1, you do not need to submit proof of payment, just the claim form and documentation.
 - If you submit a claim for more than your monthly funding amount, you will receive the balance currently in your account, then next month when additional funding occurs, you will receive a check for the balance of the claim. For instance, if you receive \$120 funding per month and submit a claim for \$200, you will receive \$120 this month and then when \$120 is funded the next month, you will receive the remaining \$80 balance on that claim. If you only wish to receive the amount that is funded monthly (for instance \$120) and no balance on the claim the next month, you can write that amount in the "Requested Amount" box on the claim form.
 - On the claim form for "Date of Service" be sure to use the start date of the coverage period for which you are requesting reimbursement, not the date you paid the premium. For example May 1, 2010 for that month's coverage rather than the April date when you sent in your check to pay for May.
 - Remember, Medicare eligible retirees: You can request reimbursement for your Medicare Part B premiums! Just submit the letter you received last November as documentation with your monthly claim form.

Preventive Care – No Copay, No Co-insurance, No Excuses!

Early disease detection is key to managing your health. Preventive screenings will help you better manage chronic conditions or warn you and your doctor if you are at risk for developing a specific condition.

In 2010, AGL Resources upgraded the preventive care provision of each medical plan for non Medicare eligible retirees to encourage participants to get important annual screenings. Preventive services include things like: mammogram, PSA, blood pressure, cholesterol test, etc. Most preventive care is covered at 100% as long as you visit an in-network provider and the services are coded as preventive. That means no co-pay or co-insurance, and no deductible. Visit your doctor before you are ill, and they can help you stay well!

Who Can Get Extra Help?

Anyone who has Medicare can get Medicare Part D prescription drug coverage. Some people with limited income and resources are eligible for extra help to pay for the costs—monthly premiums, annual deductibles, and prescription co-payments—related to a Medicare prescription drug plan. To qualify for extra help:



- You must reside in one of the 50 states or the District of Columbia.
- Your resources must be limited to \$12,510 for an individual or \$25,010 for a married couple living together. Resources include such things as bank accounts, stocks, and bonds. They do not count your house and car as resources
- Your annual income must be limited to \$16,245 for an individual or \$21,855 for a married couple living together. Even if your annual income is higher, you still may be able to get some help. Some examples where your income may be higher are if you or your spouse:
 - Support other family members who live with you
 - Have earnings from work
 - Live in Alaska or Hawaii

What else should I know about the new law?

If you already receive extra help, you will not need to reapply in 2010. Social Security will see if you are entitled to any additional extra help because they no longer count your life insurance or help with household expenses.

Beginning January 1, 2010, when you file your application for Extra Help, you also can start your application process for the Medicare Savings Programs—state programs that provide help with other Medicare costs. Social Security will send information to your state unless you tell them not to on the Extra Help application. Your state will contact you to help you apply for a Medicare Savings Program.

These Medicare Savings Programs help people with limited income and resources pay for their Medicare expenses. The Medicare Savings Programs help pay for your Medicare Part B (medical insurance) premiums.

For some people, the Medicare Savings Programs also may pay for Medicare Part A (hospital insurance) premiums, if any, and Part A and B deductibles and co-payments.

How do I apply for Extra Help?

It is easy to apply for Extra Help. Just complete Social Security's Application for Extra Help with Medicare Prescription Drug Plan Costs (SSA-1020).

Here's how you can apply:

- Online at www.socialsecurity.gov
- Call Social Security at 1.800.772.1213 (TTY 1.800.325.0778) to apply over the phone or to request an application
- Apply at your local Social Security office.

After you apply, Social Security will review your application and send you a letter to let you know if you qualify for the Extra Help. Once you qualify, you can choose a Medicare prescription drug plan. If you do not select a plan, the Centers for Medicare & Medicaid Services (CMS) will do it for you. The sooner you join a plan the sooner you begin receiving benefits.

Source: www.ssa.gov website

In Memoriam

2010

Frances Durett,
ETG

James Fortson,
Athens

Edward Gillespie,
VNG

Grace Guthrie – surviving
spouse of George Guthrie,
VNG

Carolyn D. Hooks,
Conyers

Jack Peterson,
ETG

Mary Schroen,
Miami

Frederick Sullivan,
ETG

George Taylor,
Augusta

David Wall,
Athens

Mim Weaver,
AGL Resources Corporate
office

Gary Wells,
ETG

Halcy P. Weldon,
Savannah

John Westerman III,
Cherokee

Melvin E. Whitley,
Conyers

Jack Wilder,
Savannah