



# Ladies Night Out!

**November 2015**  
**Volume 10 #11**

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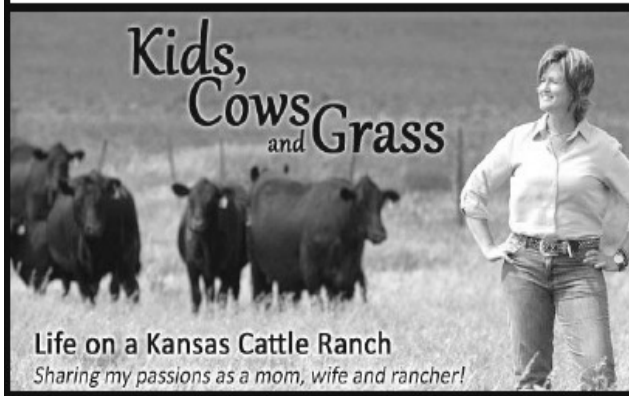
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Check us out on the Web at:  
[www.rivervalley.ksu.edu](http://www.rivervalley.ksu.edu)

November 16<sup>th</sup>, beginning at 6:00 p.m.

Free educational/networking event for ALL women involved in agriculture!



**Speaker:** Debbie Lyons Blythe, Kansas rancher, recent *Monsanto's Mom of the Year*, avid blogger, and passionate about her cattle, kids, and the beef industry

**Where:** Clyde School Apartments Meeting Room  
620 Broadway, Clyde, KS

**Food:** Cupcakes from Wendy's Party Treats!



*Pre-register by November 12<sup>th</sup>*  
For **Registration** Contact  
River Valley Extension District  
Concordia Office 785-243-8185  
Or by emailing ag agents,  
Kim Larson, [kclarson@ksu.edu](mailto:kclarson@ksu.edu) or  
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is brought to you by the following sponsors:

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Kansas State University Agricultural Experiment Station and Cooperative Extension Service  
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## WHAT YOU NEED TO KNOW ABOUT 2016 MEDICARE PART D PLANS

Switching to a different Part D Plan effective in 2016 may save you money. Medicare beneficiaries have an opportunity to shop for a 2016 Medicare Part D Plan from now until December 7<sup>th</sup>. These Part D Prescriptions Plans will start January 1, 2016. The Plans change from one year to the next. It is wise to shop for a different plan each year. A plan may change their formulary and not cover the same prescriptions in the new year. Know these facts about 2016 Medicare Part D Plans:

- Number of Plans-There are 23 Part D Plans for 2016 in Kansas. Two additional plans are sanctioned and unavailable for shopping or enrollment at the present time.
- Premiums- 2016 monthly premiums vary from \$18.40 to \$125.20. One of the popular 2015 plans rose in monthly premium from \$32.40 to \$51.40 and added a \$250 deductible. On the other hand, another popular plan decreased in monthly premium from \$25.00 to \$20.20 and still has no deductible.
- Coverage in Gap or Donut Hole- There are only five plans that offer coverage for *some brand name drugs* in the gap in 2016. Some plans offer *generic drugs* in the gap. The donut hole or gap starts when the total money spent on your prescriptions from the insurance company and your part equals \$3,310 for the year.
- Cost of Prescriptions in Gap- After reaching that \$3,310 amount, the Medicare beneficiary is responsible for paying 45% of the cost of *brand name* prescriptions and 58% of the cost of *generic* prescriptions until he or she pays enough out of pocket costs to reach the "catastrophic coverage." In catastrophic coverage, a person pays only a 5% coinsurance amount or a small co-payment for each prescription for the rest of the calendar year.
- Deductibles in Plan- \$0 deductible plans are often popular. In 2016 look for only 9 of the 23 plans with a \$0 deductible.
- Your Plan Changes in 2016- You should have received a packet from your current Medicare Part D plan telling about the changes for 2016. Read the information to determine any changes in your premium, deductible, and pharmacies. Look in the formulary booklet to determine if your prescriptions are listed and what tier the medicines are listed at. There should be a chart in the information listing the cost of each tier. If you are pleased with the changes for 2016, you do not need to do anything to stay on the same plan.
- Help Available- Confused after looking at the packet? Unbiased help is available by a SHICK Counselor in your area. Counseling is available at River Valley District K-State Research & Extension Offices in Belleville, Clay Center, Concordia, and Washington. SHICK Counselors are helping at some libraries too.
- A listing of area SHICK Counselors assisting Medicare beneficiaries during the enrollment period is available in the District Extension Offices for assistance: Belleville (785-527-5084), Clay Center (785-632-5335), Concordia (785-243-8185), or Washington (785-325-2121).
- The September Extension District Newsletter had a listing of all SHICK Counseling available in the River Valley District. SHICK Counselors strive to save the Medicare beneficiary money on their Part D Plan for 2016. Call for an appointment today!

## 2015 PART D PLANS THAT CHANGED THEIR NAMES FOR 2016

Are you looking for a 2015 Part D Plan on the list of 2016 Plans and can't find it? Four Part D Plans changed their name in 2016. They are:

- Cigna-HealthSpring Rx Secure-Max (2015 Plan) changed to Cigna-HealthSpring Rx Secure-Extra (2016 Plan)
- SmartD Rx Saver (2015 Plan) changed to Express Scripts Medicare- Value (2016 Plan)
- Aetna Medicare Rx Premier (2015 Plan) changed to First Health Part D Premier Plus (2016 Plan)
- Transamerica MedicareRx Choice (2015 Plan) changed to Transamerica Medicare Rx Classic (2016 Plan)

Reference to any specific commercial products, process, service, manufacturer, or company does not constitute its endorsement or recommendation.

## EXTRA HELP FOR MEDICARE PRESCRIPTION DRUGS

Do you qualify for Extra Help? If so, this means your drug plan premium will be zero or reduced. Co-payments for drugs will be small with the amount determined by the percentage of Extra Help you qualify for. Also, you will have no gap (donut hole) in drug coverage.

### **EXTRA HELP QUALIFICATIONS:**

You must be under both the income and asset limits for 2015.

#### **INCOME:**

Single: Maximum Limit \$17,664 a year or \$1,472 a month.

Married: Maximum \$23,892 a year or \$1,991 a month.

Income includes Social Security before deductions, retirement, farm, rental, etc.

#### **ASSETS:**

Single: Under \$13,440

Married: Under \$26,860

Example of assets include money in the bank, IRAs, CDs, farm land, (not attached to home), and rental property. Assets that do not count: Home, vehicle, and personal possessions.

Apply online at [www.socialsecurity.gov](http://www.socialsecurity.gov), or at the Social Security office or ask for assistance from a SHICK Counselor. A Medicare beneficiary can apply for Extra Help at any time during the year. After applying for Extra Help, watch for an approval letter from Social Security. Once approved for Extra Help, you can change drug plans during the year to possibly get a plan with no premium.

### **Be on the Alert for Scams!**

Medicare open enrollment, during which Medicare beneficiaries can make changes to their health plans and prescription coverage from October 15 to December 7 is a prime time for scams to occur. Be on the alert to protect your personal information.

One of the most common tricks is for scam artists posing as federal government employees from the Centers for Medicare & Medicaid Services (CMS) or other government agencies to call consumers and claim that new Medicare cards are being issued. They tell consumers that in order to get their new card they must provide the caller with very private and sensitive information, such as Medicare numbers, Social Security numbers, and birthdates.

Avoid giving this information to anyone. Medicare never calls and asks you for personal information over the phone. Nor will people from Medicare visit your home uninvited and ask for that kind of sensitive information. If you get such a call, hang up, ignore, do not invite them in, and do not respond. Older Americans have been tricked into giving up their sensitive medical identity information after being enticed with free lunches, prize drawings, and other inducements.

Open enrollment is a prime time for unscrupulous salesmen to pressure people into buying supplemental insurance products that will supposedly save thousands of and still meet their needs. Some seniors have signed up for plans that do not allow them to continue seeing their doctors or get needed medications. One woman did not realize for a couple years that she had signed up for a high deductible supplement insurance.

Two sets of ears are better than one. Invite a friend or family member to your house if you are planning on having an insurance salesman come. It is wise for personal safety too. Beware if it sounds too good to be true.

The Federal Trade Commission reports that more than 3,300 cases of medical identity theft occurred during 2014, with more than 8,000 cases reported between 2012 and 2014.

If you believe you've been a victim of fraudulent activity or someone has contacted you pretending to be from Medicare, contact the Kansas Senior Medicare Patrol (SHICK) at 800-432-3535.

**Kansas Department for Aging and Disability Services**

## KANSAS TAP TELECOMMUNICATIONS ACCESS PROGRAM

Are you, or someone you know frustrated trying to use the telephone? Is it difficult to hear or understand the conversation? Do others have a hard time hearing you, or ask you to repeat yourself often? Is it challenging to dial a phone with small buttons or hard to read displays? Perhaps you don't always hear the telephone ring or can't get to the telephone in time before the caller hangs up.

The Kansas Telecommunications Access Program (TAP) can provide you with a telephone specifically designed to help you with any of these difficulties.

TAP provides these specialized telephones FREE to those that qualify. Kansas residents with existing telephone service and income below \$55,000 per year will qualify if they also have trouble hearing, seeing, speaking, remembering, walking, or holding a telephone. Besides meeting the income guidelines and having telephone service, the person must be a resident of Kansas, and have a disability/impairment that interferes with using the telephone. The disability could be vision or hearing loss, cognitive impairment, mobility/motor impairment, or speech impairment.

The Kansas Telecommunications Access Program (TAP) is an equipment distribution program. The purpose of the program is to provide specialized telephones and other telecommunications devices to Kansans with disabilities that can't use traditional home telephones.

Call 800-KAN DO IT (800-526-3648) to contact your regional Assistive Technology Access Site for Kansas TAP information and an application. There are several different types of phones available. Take advantage of this program to improve your ability to communicate with family and friends.

## UPCOMING FAMILY & CONSUMER SCIENCE PROGRAMS

**“Know Yourself, Understand Others, Improve Your Relationships”** – The world has changed---even here in north-central Kansas! Have you heard these statements? “They’re not like us” or “They don’t have our values”. This program, written by KSU Extension Family & Consumer Sciences Specialist Dr. Debra Bolton, will address why we may fear others who are ‘different’ and, consequently, avoid them. Presented by RVD Extension agent, Patricia Gerhardt, this educational program will be offered:

Thursday, November 19, 2015, 10:00 a.m., RVD Extension office, Belleville

Thursday, November 19, 2015, 2:00 p.m., RVD Extension office, Washington

Friday, November 20, 2015, 10:00 a.m., RVD Extension office, Clay Center

Friday, November 20, 2015, 2:00 p.m., Cloud County courthouse meeting room, Concordia

## UPCOMING FCS PROGRAMS (CONT'D)

**“Gluten and Your Gut’s Good Health”** – There seems to be a real surge in gluten-free diets today. While gluten has long been considered part of a sound diet for healthy people, some people must avoid it. This program, written by KSU Extension Foods and Nutrition Specialist Dr. Sandy Proctor, will address what gluten is, where it’s found, how to shop and cook gluten-free. Presented by RVD Extension Agent, Gina Aurand, this educational program will be offered:

Wednesday, March 9, 2016, 10:00 a.m., RVD Extension office, Washington

Wednesday, March 9, 2016, 2:00 p.m., RVD Extension office, Clay Center

Thursday, March 10, 2016, 10:00 a.m., Cloud County courthouse meeting room, Concordia

Thursday, March 10, 2016, 2:00 p.m., RVD Extension office, Belleville

**“Alzheimer’s Disease – What you need to Know”** – As people are living longer, more and more are being diagnosed with Alzheimer’s. This program, written by KSU Aging Extension Specialist, Dr. Erin Yelland, will address what, exactly, Alzheimer’s disease is and ten warning signs to be aware of. Presented by RVD Extension Agent, Deanna Turner, this educational program will be offered:

Wednesday, April 13, 2016, 10:00 a.m., Cloud County courthouse meeting room, Concordia

Wednesday, April 13, 2016, 2:00 p.m., RVD Extension office, Belleville

Thursday, April 14, 2016, 10:00 a.m., RVD Extension office, Washington

Thursday, April 14, 2016, 2:00 p.m., RVD Extension office, Clay Center

**All of the above programs are free and open to the public. Pre-registration is required by calling the hosting RVD office one week in advance of the scheduled program. In consideration of travel and time costs, five individuals must be pre-registered for the program to be held.**

## SUNSHINE HELPS

**Being out in the sun provides warmth and vitamin D, plus more. A recent study found that people who had surgery and were exposed to sunlight used 21 percent less prescription pain medication than those patients who recovered in a room without the sun shining in.**



## NEVER TOO LATE TO EXERCISE

A recent study in the *British Journal of Sports Medicine* suggests you're never too old to exercise. The study included 122,000 people over the age of 60 who were followed for an average of 10 years. During this time 18,000 died. Those people who were doing just a modest amount of exercise were 22 percent less likely to die than their sedentary counterparts. This meant that they were averaging 11 minutes a day of moderate activity. The researchers concluded that at least 15 minutes of exercise five days per week would be a great target for older adults.

## CREDIT CARD CHIPS IN CARDS

Have you noticed your newest credit cards look a little different? And the machines at the check stands encourage you to insert your card rather than just swiping it? These new cards have microchips inserted in them which make them much more difficult for criminals to obtain.

When inserted into a machine, the chip changes the encrypted numbers each time a transaction is made. This makes the numbers a 'moving target' which is much more difficult for a thief to obtain. When using this new card at the cash register, the consumer needs to leave the card in long enough for the transaction to be made AND not walk away and leave the card in the machine.

While these cards will be safer for in-store purchases, they won't give any additional protection when used online, by telephone or mail.

## CREDIT CARD DO'S AND DON'T

Remember when the biggest threat to someone using your credit card numbers was if you lost your purse or wallet? The changes in today's technology have made credit card theft a lot more common and a lot less personal. Today's thieves can acquire your credit card information even if the cards never leave your possession

National retailers have been hit hard recently by hackers breaking into their systems. Each hack potentially effects thousands of consumers. If this were to happen to you, the company would most likely let you know your information has been compromised. It doesn't mean necessarily that your credit information is being used by someone else-- just that it "could" be. It always pays to keep a close eye on your billing statements to make sure all charges are ones you've made.

With the holidays approaching, many of us will be shopping online. Verify that the site you're using is secure by checking the address at the top of the browser. If the address begins "https", the site is secure. If the address begins "http", it probably is not.

Be careful of opening any unsolicited email from people you don't know. Thieves often use attachments to infect your computer with spyware which could potentially provide them with access to everything on your computer. Watch for skimmers inserted into ATM's and self-service card readers. They may have cameras attached which can also get your PIN number.

Remember that thieves are constantly evolving their methods. Today's prevention may not be enough for tomorrow's criminals. Stay alert, shop smart and act quickly if you think your information has been stolen.

## STRETCHING YOUR HOLIDAY DOLLAR

Are you tired of starting the New Year with holiday debt 'leftovers'? Why not turn this year into a "cash only" holiday? In other words, avoid putting any gift purchases on credit cards that cannot be paid in full by the end of the month.

First of all, decide how much you can spend. Set a holiday budget and work within it. Include everything----gifts, food, travel, etc. Involve your family so they are aware of the plan. Family members, including children, will often reduce their expectations and 'buy into' the plan if parents have talked it over with them.

Make a list of everyone you will be buying gifts for and the amount you can afford to spend. If you find you won't have enough money to cover your list, reduce the names on the list or the dollar amount of each gift purchased. Or both. Be sure that you've taken into account the monthly bills that have to be paid. These need to be taken care of first before any holiday spending.

Shop early and compare prices, qualities and warranties. Pay attention to sales. Plan your shopping excursions so that you don't have to make numerous trips. Once you've spent the allotted amount on a person, stop.

Keep your priorities straight. Make your holidays a time for living, laughing, loving, caring, and learning. These are things that money can't buy, but they make life more precious, full, and abundant.

## THE BENEFITS OF PLAYING OUTSIDE

Remember your mother telling you to 'go play outside'? Remember exploring the neighborhood either on foot or on your trusty bike? Did you build forts and hideouts that you played in even as the days grew shorter and cooler? That's not the case so much for today's average American child.

In research done at the University of Michigan, the average American child between the ages of 6 and 17 spends just seven minutes a day in unstructured outdoor play. That's a 50% decline over the last 20 years. Another way to think about it is that today's kids spend ½ as much time outside as their parents' did.

Why should this concern us? Benefits for the children themselves point to outdoor play being associated with many mental and physical benefits. It reduces anxiety, depression and stress. Children engaged in unstructured play demonstrate improved self-esteem, less substance abuse, more creativity, and fewer cases of obesity, and Type II diabetes. For society, children who have spent more time outdoors are better stewards of the environment. Researchers at Cornell link individuals who have camped, fished, hiked, and played outdoors before the age of 11 as more likely to demonstrate pro-environment attitudes and behaviors as adults.

Allowing and encouraging children to explore and interact with the outside world is critical not only for their physical and mental health, but for the health of our planet.

## DO-IT-YOURSELF FROZEN DINNERS

Frozen dinners can be a convenient alternative to a homemade meal on busy days when there isn't much time to cook. Processed frozen dinners from the grocery store can be expensive and are usually high in fat and salt. Preparing your own frozen dinners takes just a little effort and planning and can be a great way to use up leftovers.

You can make up food then freeze in meal size portions or use leftovers to create your meals. Keep in mind that not all foods freeze well. Some ingredients that do not freeze well include: mayonnaise, yogurt, cream puddings, custard, gelatin, eggs, unbaked biscuits, and fruits and veggies with high water content, such as cooked potatoes, cucumbers, lettuce, citrus, and watermelon.

Cool foods quickly and freeze promptly. Place shallow containers of hot food in a larger pan filled with ice or ice water, and stir it often to help cool the food faster.

Use freezer containers with wide openings so that food can be removed without thawing it first. Pack foods tightly into freezer containers to reduce the amount of air in the package. Allow room in the package for the food to expand as it freezes.

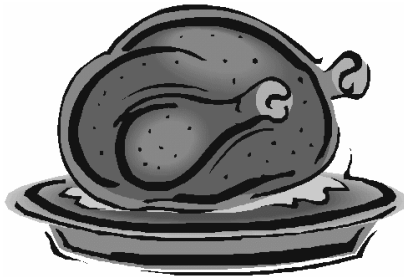
Label all packages with the food's name, date prepared, and baking instructions, if any. Keep a list of the foods you freeze and plan to eat them in one to two months.

That leftover Thanksgiving turkey may not sound too appetizing right after Thanksgiving, but will taste delicious the first part of January; especially when it's easy to fix.

## TOP TURKEY HANDLING TIPS

The holidays are here! And that means plans are being made to gather around the holiday table with family and friends. Keep food preparation safe by using these tips from the USDA Food Safety and Inspection Service:

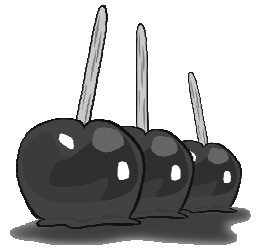
- Thaw frozen turkey in the refrigerator, in cold water, or the microwave.
  - Use a thermometer to check doneness of turkey and dressing. The key temperature is 165°
  - Thanksgiving leftovers are safe for 4 days in the refrigerator. They're safe forever in the freezer.
  - When you go after those Thanksgiving leftovers, make sure to heat them to 165 °F before you start eating.
  - Keep tomorrow's sandwiches safe! When storing leftover turkey, cut it into smaller pieces to chill faster.
- For more information on safe turkey and leftover handling check out the River Valley District website food and nutrition page or contact the Belleville office 785-527-5084.



## CARAMEL APPLE SAFETY

Last year, a foodborne illness outbreak occurred from caramel apples contaminated with *Listeria*. This was a baffling connection because of the hot caramel coating and high acid apples which should reduce the risk of *Listeria* growth.

Research conducted at the University of Wisconsin Food Research Institute recently concluded that the source of contamination was the dipping sticks inserted into the apples and storing the finished apples at room temperature. When the stick was inserted into the apple, the apple juice leaked in between the apple and caramel coating creating an ideal condition for bacteria to grow. This growth was accelerated by storing the apples at room temperature. Therefore, keep caramel apples refrigerated, whether purchased or made at home until ready to eat them. Warm gently in the microwave just before eating to soften the coating for easier eating.



Source:

<http://www.foodsafetymagazine.com/news/study-uncovers-likely-source-of-listeria-in-caramel-apples>

## PROTECT YOURSELF DURING COLD AND FLU SEASON

We have known for a while now that one of the best ways to stay healthy is by washing your hands regularly. However a recent British study reinforced this point.

They had 8,000 people during the fall and winter view four weekly sessions of an online program at [lifeguideonline.org/player/play/primitdemo](http://lifeguideonline.org/player/play/primitdemo). This program emphasizes handwashing to reduce the risk of infection.

Over a three-month follow-up period, the participants were 14 percent less likely to have any kind of respiratory tract infection and 20 percent less likely to have a flu-like illness than people who did not watch the program.

If you are interested in the program you are able to go to the website and view the sessions. If you would like more information on handwashing, go to [cdc.gov/handwashing](http://cdc.gov/handwashing).

*University of California, Berkeley Wellness Letter Vol. 32 Issue 2*

## LATE SEASON TOMATOES

As the garden season comes to an end, some tomato vines may still have tasty tomatoes for you to harvest.

If the vines have been through a frost or freeze, do not use those tomatoes for any type of canning. The acidity of those tomatoes has changed too much making them **unsafe for canning**.

The tomatoes can still be eaten fresh, cooked, or frozen for later use. For more tips on tomatoes in the fall see [www.sedgwick.k-state.edu/gardening-lawn-care/documents/Green%20Tomatoes.pdf](http://www.sedgwick.k-state.edu/gardening-lawn-care/documents/Green%20Tomatoes.pdf).

# Women in Agriculture

## Educational Series



Thursdays

Feb. 4th–Mar. 10th, 2016

3:00 pm–8:00 pm

CTI John Deere Meeting Room , Clay Center, KS

**Who:** Women in the agriculture industry who would like to advance their business and management skills to become more involved in a farming or ranching operation.

**What:** Women in Agriculture is a six-session course with participation limited to 25 people.

**When:** Classes are held each Thursday afternoon Feb. 4th–Mar. 10th from 3:00 pm to 8:00 pm. Dinner will be provided each session.

**Where:** CTI John Deere Meeting Room  
Clay Center, KS

**Cost:** \$50.00

*Sign-up starts December 1st!*

### Session One - February 4th

- True Colors (personality profile)
- Agricultural Advocacy, Social Media
- Farm Technology

### Session Two - February 11th

- Ag. Marketing and Risk Management
- Calculating Cost of Production
- Crop Insurance

### Session Three - February 18th

- Financial Management and Taxes
- Quicken for Farm Record-keeping

### Session Four - February 25th

- Livestock Management
- FSA and NRCS programs

### Session Five - March 3rd

- Kansas Lease Law
- Developing Equitable Farm Leases
- Farm Safety

### Session Six - March 10th

- Family Communication
- Farm Succession and Estate Planning

**Family is invited to attend this last session!**



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**RIVER VALLEY DISTRICT  
“2015 - 2016 UP-COMING MEETINGS & EVENTS”**

<b>DATE</b>	<b>TIME</b>	<b>PROGRAM</b>	<b>LOCATION</b>
Oct. 15-Dec. 7		Medicare Part D Enrollment	Appts. at Extension Offices
Nov. 4-5		Income Tax Institute	Hays
Nov. 12		Crop Insurance Workshop	Salina
Nov. 16	6pm	Ladies Night Out	Clyde School Apartments Mtg. Room
Nov. 19	8am-4pm	Swine Day	K-State Alumni Center
Nov. 19	10am	Know Yourself, Understand Others, Improve Relationships	Belleville Extension Office
Nov. 19	2pm	Know Yourself, Understand Others, Improve Relationships	Washington Extension Office
Nov. 20	10am	Know Yourself, Understand Others, Improve Relationships	Clay Center Extension Office
Nov. 20	2pm	Know Yourself, Understand Others, Improve Relationships	Cloud County Courthouse Mtg. Room
Dec. 1-2		Income Tax Institute	Topeka
Dec. 2-3		Income Tax Institute	Salina
Feb. 4-Mar. 10	3-8pm	(Thursdays) Women in Agriculture	CTI John Deere Mtg. Rm., Clay Center

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