



# Village Herald



## Embrace the possibilities

3325 Grange Hall Road Holly, Michigan 48442 • [www.pvm.org](http://www.pvm.org)

December 2018

### Featured Articles

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## VILLAGE ADMINISTRATOR

WINTER HAS ARRIVED!!! I want to remind everyone that while we do our best to keep the parking lots and sidewalks clear, it is important to wear proper footwear and to be careful. Please let us know if there are areas that require additional attention. Also, please remember to dress in layers and make sure that you are wearing gloves and covering your head and face during the cold weather.

It is time to begin decorating for Christmas and the holidays. We will be decorating the Christmas tree in the Manor on December 3<sup>rd</sup>. We have a tradition here at Holly Woodlands. We ask that you bring an ornament to hang on the tree with your name, apt # and the year you moved in. Many residents have ornaments already on the tree. If you have not participated in this tradition, please consider doing so. It is nice when we decorate to remember our friends that are no longer with us. It brings back wonderful memories that we can share with each other.

Christmas trees will be placed on the table in each building at the Circle. Each building will be able to decorate your tree. It is always nice to go from building to building looking at how each tree has been decorated. There are so many wonderful creators that live here at Holly Woodlands.

DON'T FORGET to turn in your Resident Satisfaction Survey.

Have a Blessed Christmas,

Deanna Coggins

Administrator



The Village of  
**Holly Woodlands**

A SENIOR LIVING COMMUNITY

 A Mission of Presbyterian Villages of Michigan

Look for PVM on:



## 5 Medicare changes for 2019 you should know about

Medicare provides critical health benefits for millions of seniors. Whether you're new to the program or are already enrolled, the upcoming year has a number of changes in store. Here are five you need to know about.

1. Medicare Part B premiums are going up Though Medicare Part A, which covers hospital visits, is usually free for Medicare enrollees, Part B, which covers doctor visits and diagnostics, charges a premium for coverage. In 2018, the standard monthly premium is \$134, but that figure is climbing by \$1.50 a month next year to a total of \$135.50. That said, if you're a higher earner, you could end up paying significantly more for Medicare Part B.
2. Medicare deductibles are also going up When you utilize healthcare services under Medicare, you're subject to an out-of-pocket deductible that must be met before your coverage kicks in. The annual deductible for Medicare Part B will be \$185 in 2019, which represents a \$2 increase from 2018. Meanwhile, the Medicare Part A inpatient deductible for hospital admittance will be \$1,364 in 2019. That's a \$24 increase from the current year.
3. Medicare Advantage is getting a new open enrollment period   11/1/2018 5 Medicare Changes for 2019 You Should Know About -- The Motley Fool <https://www.fool.com/retirement/2018/10/28/5-medicare-changes-for-2019-you-should-know-about.aspx> 3/8 Seniors who want coverage under Medicare can choose between the original program (which includes Part A, Part B, and a Part D drug plan) or Medicare Advantage. Advantage is an alternative to traditional Medicare that allows enrollees to bundle their healthcare needs (including prescriptions) into a single plan. And since most Advantage plans offer coverage for services like dental, hearing, and vision -- items not covered under regular Medicare -- many seniors ultimately find it far more cost-effective. Now, if you're already on Medicare Advantage, you might be familiar with its disenrollment period, which has traditionally run from Jan. 1 through Feb. 14 each year. But starting next year, Medicare Advantage will get its own open enrollment period that will begin on Jan. 1 and continue through March 31. If you're enrolled in an Advantage plan, you'll have a chance to switch to a different one, or drop your Advantage plan and sign up for original Medicare instead. Keep in mind that this Advantage open enrollment period is different from regular Medicare's open enrollment, which runs from Oct. 15 through Dec. 7 each year.

## 5 Medicare changes for 2019 you should know about

### Continued...

4. Medicare Advantage is expanding its scope of coverage If you've been on the fence about Medicare Advantage, here's some news that might sway you to give it a try. Effective next year, Advantage plans will have the option to offer lifestyle support services, including home meal delivery, transportation to and from medical appointments, and home safety fixtures (like handrails and ramps). Seniors who enroll in an Advantage plan and need help with daily living activities might also find that the cost of home health aides is covered. Finally, there's less pressure to commit to an Advantage plan. Starting next year, you'll have the option to try out an Advantage plan for up to three months and switch to another, or original Medicare, if you're not satisfied with your coverage.

5. Medicare's telemedicine program is growing Many seniors neglect or delay medical care because they struggle with mobility issues. To address this, Medicare has been offering a telehealth program that allows patients and doctors to connect via videoconference. Beginning in 2019, telehealth services will be available to patients who have end-stage renal disease or are in the midst of stroke treatment. [11/1/2018 5 Medicare Changes for 2019 You Should Know About -- The Motley Fool https://www.fool.com/retirement/2018/10/28/5-medicare-changes-for-2019-you-should-know-about.aspx](https://www.fool.com/retirement/2018/10/28/5-medicare-changes-for-2019-you-should-know-about.aspx) 4/8 The more you know about Medicare, the better it will serve your needs. Be sure to familiarize yourself with these and other changes that are coming to Medicare next year so you're prepared for what lies ahead. The \$16,146 Social Security bonus most retirees completely





# CHRISTMAS WORD SEARCH



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| CANDLES   | SANTA    | FROSTY    | MERRY     |
| CANDYCANE | SEASON   | GIFT      | MISTLETOE |
| CARDS     | SLEIGH   | GIVING    | NOEL      |
| CELEBRATE | STOCKING | GREETINGS | NORTHPOLE |
| CHIMNEY   | TREE     | HOLIDAY   | REINDEER  |
| CHRISTMAS | WREATH   | JOLLY     |           |



## Be Prepared Takes on New Meaning

Over the years our Girl Scout and Boy Scout leaders as well as teachers and parents have told us to BE PREPARED. This advice takes on new meaning when we prepare others for the inevitable time when we will pass away and leave the responsibility of handling our affairs over to our loved ones. When we do not prepare we can inadvertently cause much consternation and difficulty for those left behind.

Recently this was highlighted with two celebrities who left no will behind, namely singers Prince and Aretha Franklin. Family relationships can be ruined; and heirs may spend years sorting things out legally. Here are some things to consider:

Make sure your will is up to date and that you include new members of the family as you wish and remove deceased loved ones.

Check all of your assets out. You may find that you are worth more than when the original will was created. And you may very likely be worth more than you realized!

Keep all insurances and passwords handy and make sure your loved ones know how to access them.

I have heard of many bad situations which could have been averted with proper planning. In one instance a son with a brother in Australia had to deal with an emergency admission of both parents at a memory facility; and it took several days to track down the needed information. It all happened on the weekend of course so dealing with insurance companies and banks was not possible until that following Monday. In another instance the father was exceptionally well organized in almost every way. Having come from a field of finance, he had all of the financials and insurance information organized and readily available except for the fact that he had forgotten to give his family the computer password to access everything. When he passed away it took several days to get to the information. His grandson figured it out since his grandpa had taught him how to store and back up his own systems. He knew his modus operandi!

Both of these situations could have been avoided if total planning had occurred. So there is never a more important time to be prepared than planning for your family to assume control of your affairs.

Plan away!



## SERVICES OFFERED

**Community Supplemental Food Program (CSFP):** Last Tuesday of every month at the Wellness Center 9 am-11 am

**Bible Study:** First & Third Tuesday's @10:00 2<sup>nd</sup> floor lounge .

**Bible Enrichment:** Second & Fourth Tuesday's @ 10am 2nd Floor Lounge.

**Beauty Salon:** Third floor of the Manor.

Please call Sally @ [248-534-5641](tel:248-534-5641) to schedule an appointment.



Sun	Mon	Tue	Wed	Thu	Fri	Sat
 <h1 style="font-family: cursive; color: green;">Hello December</h1> 						<p>1</p> <p>Prayer 6:00</p> 
<p>2</p> <p>Church 6:00</p>	<p>3</p> <p>Christmas Tree Decorating 9:30am</p> <p>The Bishop's Wife</p> <p>Movie Day 1pm</p> <p>Chair Exercise 9am</p>	<p>4</p> <p>Doughnuts with Sherriff</p> <p>Bouchard 11am</p> <p>Euchre 1pm</p> <p>Bible Study 10am</p> <p>Bingo 6:45</p>	<p>5</p> <p>Kroger 9:30</p> <p>Carpenter Church</p> <p>Free Bread 1pm</p> <p>Chair Yoga 6pm</p> <p>Blood Pressure 2pm</p> <p>Choir 2pm</p>	<p>6</p> <p>Bus Service 8:30-11</p> <p>Bingo 6:45</p> 	<p>7</p> <p>Christmas Peacock Rd</p> <p>Family Farm 9:30am</p> <p>Chair Exercise 9am</p>	<p>8</p>
<p>9</p> <p>Church 6:00</p>	<p>10</p> <p>White Elephant Gift</p> <p>Exchange Game 1pm</p> <p>Chair Exercise 9am</p> 	<p>11</p> <p>Christmas Tree Store &amp; Five Below 1pm</p> <p>Bible Enrichment 10am</p> <p>Euchre 1pm</p> <p>Bingo 6:45</p>	<p>12</p> <p>Walmart Grand Blanc 9:30</p> <p>Choir 2:00pm</p> <p>Chair Yoga 6pm</p>	<p>13</p> <p>Resident Holiday Party Noon</p> <p>Bingo 6:45</p> 	<p>14</p> <p>Staff Holiday Party</p> <p>Chair Exercise 9am</p> 	<p>15</p> <p>Prayer 6:00</p> 
<p>16</p> <p>Church 6:00</p>	<p>17</p> <p>Snowflake Craft 1pm</p> <p>Chair Exercise 9am</p> <p>Christmas Shopping Meijer 9am</p>	<p>18</p> <p>CSFP Distribution 9-11 at the Wellness Center</p> <p>Holly Foods 1pm</p> <p>Bible Study 10am</p> <p>Euchre 1pm</p> <p>Bingo 6:45</p>	<p>19</p> <p>Neighbor to Neighbor 8:30am</p> <p>Choir Concert @ Brookdale 1:30pm</p> <p>Chair Yoga 6pm</p>	<p>20</p> <p>Bus Service 9-3</p> <p>Bingo 6:45</p> 	<p>21</p> <p>Chair Exercise 9am</p>	<p>22</p>
<p>23</p> <p>Church 6:00</p> <hr/> <p>30</p> <p>Church 6:00</p>	<p>24</p> <p>Chair Exercise 9am</p> <hr/> <p>31</p> <p>Chair Exercise 9am</p>		<p>26</p> <p>Choir 2:00pm</p> <p>Chair Yoga 6pm</p>	<p>27</p> <p>Walmart Fenton 9:30</p>	<p>28</p> <p>Chair Exercise 9am</p>	<p>29</p>

**Presbyterian Villages  
of Michigan  
Mission Statement**

Guided by our Christian heritage, we serve seniors of all faiths and create new possibilities for quality living.

[www.pvm.org](http://www.pvm.org)

**Office Phone Number  
248-634-0592**

**Village Staff**

**Deanna Coggins**  
*Administrator*

**Kristin Grier**  
*Administrative Assistant*

**Cassie Roberts**  
*Activity Coordinator*

**Mandy Sly**  
*Service Coordinator*

**Derek Elkins**  
*Maintenance Supervisor*

**James Powers**  
*Maintenance Technician*

**Bob Woolley**  
*Maintenance Technician*

**Rene Powell**  
*Housekeeper*

**Dottie Reed**  
*Receptionist*

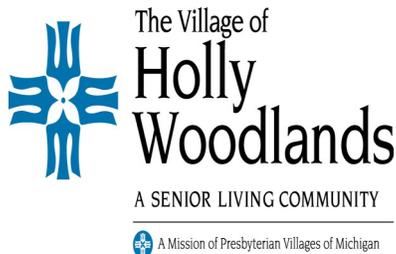


**EMERGENCY NUMBER 248-534-8263**

**Fax Number 248-634-8417**



**Presbyterian Villages of Michigan Foundation** serves Michigan seniors of all faiths by raising essential funds to support the mission of Presbyterian Villages of Michigan for the greatest needs of our residents. A gift to Presbyterian Villages of Michigan Foundation is truly an investment in our residents. For more information on how you can help Michigan seniors, call Presbyterian Villages of Michigan at **248-281-2040** or visit [www.pvm.org](http://www.pvm.org)



**Holly Woodlands Board Members**

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- Reisa Hamilton*
- Pauline Kenner*
- Mary Lloyd*
- Dale Smith*
- Sally Swayne*
- William Walters*

**Embrace the possibilities**