



motion picture  
pioneers  
assistance  
fund

# SOCIAL SERVICES CORNER

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## ASK THE SOCIAL WORKER: HELP WITH PRESCRIPTION DRUG COSTS

**Question:** I take a benzodiazepine to help me sleep. My pharmacist just told me my Medicare drug plan no longer covers this drug. Why would my plan stop paying for this drug? I told my pharmacist I can't afford to pay for the drug. He told me to apply for "Extra Help." What is this "Extra Help" program and how do I apply?

Benzodiazepines are one of several drugs Medicare doesn't require drug plans to cover. Drug plans that cover benzodiazepines will often charge higher annual premiums because they provide this extra benefit. Perhaps your drug plan decided to drop the benzodiazepine benefit to either lower its premiums or avoid increasing its premiums.

"Extra Help" is a low-income subsidy program for Medicare recipients. It helps with prescription drug premiums, deductibles and co-payments. If you are single with an annual income less than \$16,245 and resources less than \$12,510, or if you are married with a combined annual income less than \$21,855 and combined resources less than \$25,010, you might qualify for this benefit.

Unfortunately, the "Extra Help" program will not assist with your benzodiazepine costs because this

program only helps with drugs covered by a Medicare recipient's drug plan. However, it might still save you money by helping you with premiums, deductibles and other drug co-pays should you qualify for the program. Ask your doctor if there is another drug covered by your plan that might help you sleep instead of benzodiazepines, which are covered by only a few Medicare drug plans.

You can apply for "Extra Help" by calling the Social Security Administration at (800)772-1213. Don't assume your resources will disqualify you for this benefit. A number of assets, such as the home you live in, are not considered resources when determining your eligibility for "Extra Help."

*Sources: Your Guide to Medicare Prescription Drug Coverage, a free publication of the Centers for Medicare and Medicaid Services.*

Visit our Web site at [wrpioneers.org](http://wrpioneers.org) to view our "Life Planning Series: Retirement Planning," that includes 48 articles to help you plan for a secure and comfortable future. The articles are free to read and print whenever and as often as you like. Members without Web access may call our Social Services Department at (888) 994.3863, ext. 2370.

## JOKE OF THE MONTH

**"She joined the bowling team but quit. Her first ball knocked down four pins, but they wouldn't count it because they were in the next alley."**

— *Jolly Jokes for Older Folks*, by Bob Phillips

Laughter is known to boost the immune system, lower blood pressure, burn calories and release pleasure-inducing chemicals in the brain.

### Go Green!

Receive the *Social Services Corner* by email.  
Call 888.994.3863, ext. 2370, or e-mail [info@wrmail.org](mailto:info@wrmail.org).

## CONTRIBUTORS

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## DIABETES: KNOW WHAT TO LOOK FOR



The American Diabetes Association estimates that about 23.6 million Americans have diabetes and more than one million new cases are diagnosed each year in people older than 20 years of age.

Diabetes prevents your body from regulating the amount of sugar in your blood, usually due to the inability of the pancreas to supply adequate amounts of insulin to your system. Insulin helps your body break down sugars and starches into glucose, which the body needs for fuel.

Left untreated, diabetes can lead to heart disease, kidney disease, blindness, damage to the nervous system and amputation.

Diabetes is diagnosed as one of three different types. Here's a quick look at each one:

- **Type 1** diabetes is usually diagnosed in childhood and occurs when the body cannot make sufficient

insulin. Its symptoms include frequent urination, extreme hunger and thirst, unexplained weight loss, excessive fatigue and irritability.

- **Type 2**, often called "adult onset" diabetes, strikes when the body is unable to metabolize the sugar it produces or, as in Type 1, the body can't make enough insulin. Symptoms are the same as Type 1, but also may include blurred vision, frequent infections, slow healing of cuts and bruises, tingling or numbness in the hands and feet, and recurring infections of the gum, skin or bladder.

- **Gestational** diabetes occurs in some pregnant women, usually around the 28th week or later. The condition usually goes away after birth, but expectant mothers should follow their physician's advice on blood glucose levels carefully to ensure a healthy delivery.

For a free booklet on diabetes, please visit our Web site at [wrinstitute.org](http://wrinstitute.org) or call (877) 957-7575.

## NEW ADDITIONS TO THE MPPAF'S NATIONAL RESOURCE DIRECTORY

### eHealthInsurance.com, (800) 977-8860

The Web site, [eHealthInsurance.com](http://eHealthInsurance.com), is a company licensed to market and sell health insurance in the U.S. This company has partnerships with over 180 health insurance companies and offers more than 10,000 health insurance products. It gives consumers the ability to research, analyze, compare and purchase health insurance for individuals, families and small businesses.

### International Association of Pet Cemeteries & Crematories: [iaopc.com](http://iaopc.com), (518) 594-3000

This not-for-profit organization is dedicated to the advancement of pet cemeteries and crematories through public awareness. Operated by volunteers, it is funded only by member dues and contributions. The public may locate member pet cemeteries and crematories by visiting its Web site and viewing its member roster by state.



### QUOTE OF THE MONTH

“Call me a rube and a hick, but I'd lot rather be the man who bought the Brooklyn bridge than the man who sold it.”

— Will Rogers

### QUESTIONS OR COMMENTS?

Call Karen Wiener, Manager of Social Services at (888) 994-3863, ext. 2390, or write to [karen@wrmail.org](mailto:karen@wrmail.org).