

Will Power

A MONTHLY NEWSLETTER FROM THE PIONEERS ASSISTANCE FUND

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SOCIAL SECURITY

Q: I recently signed up for Social Security. Are there other benefits I should know about?

A: According to the federal government's benefits website, www.benefits.gov, "Benefit programs come and go based on changing laws and funding constraints," so it's always worth a look to see what might be available through state and federal benefit programs. There are grants and loans, called financial assistance, and there are service programs, such as healthcare, vocational training, and mental health counseling.

The Social Security Administration oversees Social Security Retirement benefits, for those who have paid into that system through payroll taxes, Social Security Disability, for those who cannot work, and Supplemental Security Income, which is additional cash assistance for people with limited income who are age 65 and over, blind or disabled. There are federal benefits for Native Americans, victims of natural disasters, victims of violence, housing assistance, loan repayment, tax help, and more if you search.

Medicare, an "entitlement program," is health insurance for those 65 and older who paid into it through payroll deductions and their spouses. Disabled people under 65 can get Medicare after a rigorous application process. Medicaid

is health insurance for people who have low income. You can have Medicare as your "primary" insurance, and Medicaid as your secondary. You do not need to join an HMO to use Medicare, but you may have to for Medicaid, depending on your state. You can also buy secondary insurance privately.

There is no cost of living increase in Social Security benefits for 2016. There are some changes to Medicare that could affect Part B premium payers. If your Part B premium comes out of your monthly Social Security check, you will not see the price rise. If you pay privately, or if you enroll in Medicare in 2016, your Part B premium will most likely be substantially higher than 2015 rates. Deductibles will also go up in 2016 for Part B and Part D (drug benefit). There is no deductible for Part A.

Benefits may be based on eligibility, geography, age, illness or disability. Applications, which are primarily online, can be lengthy and confusing. We suggest getting the required documents together before applying and having a friend or family member help.

Resources: Please visit these helpful sites or call for assistance by phone.

www.benefits.gov

www.socialsecurityworks.org

www.sss.gov 1-800-772-1213

www.medicare.gov 1-800-MEDICARE

JOKE OF THE MONTH

What did the cowboy do when he fell into a big vat of glue?

He stuck to his guns.

WILL CALL

Do you or someone you know need our assistance? Call toll-free (888) 994-3863 or wrpioneers.org





MINDFUL HOLIDAYS

All year we've been asking you to practice mindfulness. We thought we should wrap up 2015 with one last practice: mindful holidays.

Get into the mindfulness of the holiday season by...

1. PAUSING to think about what makes the season special for you. Is it religious, or spiritual in some way? Is it the history or tradition involved? Maybe it's the food or time with family and friends. The holidays may be a sad time for some of you, missing loved ones, feeling lonely. There is no right or wrong way to experience the holidays, so listen to what your heart needs, and treat yourself with kindness.

2. RE-THINKING GIFTS that may not be necessary. Sometimes our gift list might get so long, we become overwhelmed. Sometimes we load too much expectation into our gifts and get hurt when the recipient underreacts. What do you get the man that has everything? How about nothing? He might appreciate that!

3. BUDGETING and not overspending on gifts, decorations, travel or parties. Do you want the stress of a January credit card bill? A well-timed and well-intentioned holiday donation to a charity might bring you joy, as well as needed support to others, and help you stick to a holiday budget.

4. Avoid **OVERINDULGING** in food or drink. Think about what you do to your body over the holidays, especially if the weather keeps you from outdoor exercise. Holiday time is a great time to practice mindful eating.

5. **APPRECIATE** what you have now. Focus on a favorite holiday emblem, like a tree, the snow or a holiday classic tune. Sit quietly with that image or song in your head. Breathe deeply and relax in the comfort of that item. This is the essence of holiday joy. If nothing else, you are alive and reading this newsletter from your friends at Will Rogers Motion Picture Pioneers! Maybe for today, that can be enough.

Resources:

"6 Quick and Easy Mindfulness Tips to Combat Holiday Stress by Emma Seppala, PhD, from Psychology Today 11/26/13, available at: <https://www.psychologytoday.com/blog/feeling-it/201311/6-quick-and-easy-mindfulness-tips-combat-holiday-stress>

"Four Tips for Mindful Eating Over the Holidays" by Jill Suttie 12/21/12 available at: http://greatergood.berkeley.edu/article/item/tips_for_mindful_eating_over_the_holidays.

“ QUOTE OF THE MONTH

What constitutes a life well spent, anyway? Love and admiration from your fellow men is all that any one can ask. - Will Rogers

