

## SoundOff

This is in response to the person in Lisman complaining about their trashy neighbor. This isn't just in your neighbor's yard. Take a good look at the county roads. Pure filth! Our roads are a disgrace to the county and the state of Alabama. If I were Sheriff James Lovette I would ask for a bigger jail and ask the courts to quit giving convicts a slap on the wrist and make them clean the roads and quit laying up in jail eating on our tax dollars. At least they could offer a reduction in sentences in exchange for cleaning these filthy roads. Get with the program.

Congratulations on your two issues a week! It's great to get the news while it is still news.

I wanna say Good Luck to Sue Moore in the future and what's ahead of her! I am a former student, by the way.

I have a suggestion for the new probate judge and county commissioners ... why don't you all meet at night sometimes so that working-class people can come to your meetings? It would also be nice for you to meet in Gilbertown sometimes to bring our divided ends of the county a little closer together. Think about it, will you?

Improvements to our Courthouse were good but they should have started at the top. It is a shame that the leaky roof wasn't fixed so the ceilings won't fall in and offices won't be flooded. Employees should not have to work in those conditions.

I am a hunter. I like that you print lots of pictures of the deer that are killed around here. Some places at home in Louisiana, the newspapers don't even bother. I always buy the Sun when I am here on hunting trips and take it back to show off and brag to my friends about how good the hunting is here and how you have a paper that cares about hunters.

It burns me up that gasoline is always at least a nickel to ten cents a gallon higher in Gilbertown than in Butler, and it is usually higher in Silas than in Gilbertown! You can't tell me that it costs that much more to transport gas just a few miles down the road.

Several Choctaw County residents graduated on Dec. 16, 2006 from the University of West Alabama and I think their names should be recognized by the Sun!!

(ED. NOTE: We are always glad to print the names of local grads, and we do, just as soon as those lists are received from the schools or from family members. — Tommy.)

Why, when our schools are in such need of repairs and expansion, did the school board members see fit to hire an ex-superintendent for a cushy, \$68,250 per year job? In my opinion, the money that will be paid for a position which is NOT needed could go along way in replacing the moldy, smelly carpet in SCES gym and adding on another wing to the school, which is BADLY NEEDED, not to mention other repairs that are needed at all the schools. Our bus drivers are in need of a raise, many of them just to make ends meet. Why not take that \$68,250 and divide it among them? At least their jobs are vital to the system. Watch out board members, because just like former superintendents, when election time comes along again, we can and will think long and hard about replacing YOU! We have waited almost two years for the problems to be fixed at SCES, and we are tired of waiting!!

## Medicare Advantage Plans may offer benefits to local seniors

### ■Advantra® Freedom plan available in this area

By Dee Ann Campbell  
The Choctaw Sun

SILAS — "There are things that people are entitled to," Perlina Vines told a group of REACH 2010 volunteers on Monday evening. "They just need to know about them."

With a variety of new Medicare supplemental plans now becoming available — and some ongoing scams with false plans — senior citizens are often confused about which plans are on the level, and which ones may be best for them. While some legitimate plans offer little help for seniors, others may be the answer to the growing healthcare needs of those over the age of 65.

On Monday, Vines spoke to REACH 2010 volunteers as guest speaker for their monthly meeting, giving them an overview of one such program now being offered to seniors.

"When you have Medicare, it pays 80% of your doctor visits, leaving you to pay the other 20% out of your pocket," explained Vines, who works with the Choctaw County-based company Vines Marketing. "Medicare has contracted with private companies to offer programs to help with the other 20%."

Vines informed the group that Medicare has now approved a variety of what is called Medicare Advantage Plans, with the plans offering similar yet differing benefits to supplement the existing Medicare coverage.

"These are Medicare-approved plans," Vines assured the group. "When you join a Medicare Advantage Plan, you are still enrolled in Medicare."

But, Vines stated, not all of the Medicare Advantage Plans are available in all locations.

"The only program available in this area is Advantra® Freedom," said Vines, who is a representative of the plan in this area.

According to Vines, Advantra® Freedom offers Medicare recipients benefits over and above those offered by Medicare, with no additional cost to the patient.

The plan covers — at least in part — medical costs for doctor visits, inpatient hospital care, inpatient mental health care, nursing facilities, home health care, hospice care, certain types of chiropractic care, substance



Choctaw Sun photo by Dee Ann Campbell  
Pearlina Vines speaks to attendees at the monthly REACH 2010 meeting in Silas on Tuesday.

abuse care, outpatient surgery, and other procedures.

Patients who have the program pay a co-pay of \$10 per doctor's visit, with other co-pays charged for other medical visits and procedures.

"The plan also pays for preventive care visits like mammograms, screenings for colorectal cancer, and prostate screenings," Vines said.

In addition, Advantra® and many of the other plans, offer coverage for eye exams, dental cleanings, hearing aids, and glasses.

"The plan pays \$25 for eye exams," she explained. "It will also pay \$100 per year toward your glasses or hearing aids. Twice a year, the plan will pay for part of your dental cleanings. You pay 50%. That's something that Medicare pays nothing on."

For hospital visits, with Advantra® the patient pays \$265 co-pay per day for the first 11 days in a Medicare-covered facility. For longer stays — 12-90 days — the patient pays no co-pay at all. There are no limits to the number of days covered by the plan, and there is a \$3000 limit to out-of-pocket expenses each year. No matter the healthcare costs, the patient pays no more than that amount annually.

"Under original Medicare," Vines explained, "if you go into the hospital, the first 60 days you have a deductible of \$992, then it pays 80%. For example, if you ended up with a \$100,000 hospital bill, \$20,000 would come out of your own pocket. Under this Medicare-approved plan, you never pay more than \$3000 in a year."

Although other Medicare Advantage Plans are similar in benefits offered, some charge premiums ranging from \$89 to over \$200 per month. Advantra® and a few others do not have premiums that are paid monthly.

The HumanaChoice® and HumanaGold® plans require \$89 and \$99 premiums, while the Sierra Optima® plan requires a \$218 premium.

Sierra Optima®, however, offers more coverage for such care as chiropractic care, podiatry, ambulance service, and prosthetic devices, plus others. It also offers limited prescription coverage and a lower co-pay for hospital admissions.

In order to join any of

these Medicare Advantage Plans, recipients must already have Medicare Part A and Part B. They must continue to pay their Medicare premium as before.

Like most of the programs now available, Advantra® is not accepted at every physician's office. Benefits for seniors is only available if they use those physicians who agree to accept the program.

According to Vines, the Advantra® Freedom program has been accepted at doctors' offices in Butler, but she was not aware if any Gilbertown physicians had agreed to accept it.

While some of the plans require referrals to see specialists, Vines said that Advantra® does not. "There is no network,"

she added. "You are free to go to any doctor you choose, as long as the doctor agrees to accept the plan."

Some physicians, however, may hesitate to accept Advantra®, or any other Medicare Advantage Plan, because they cannot charge the patient more than the amount that the plan allows for the services provided.

Those who join Advantra or any other Medicare Advantage Plan should be aware that any Medigap policy — like C-Plus — that they have will no longer be usable. This means it won't pay any deductibles, co-payments, or other cost-sharing under the Medicare Health Plan.

But, Vines added, those med-gap policies usually come with a premium — something that Advantra® does not require.


While she acknowledges that people may be skeptical of the plan, Vines told the REACH 2010 group that information about the plan is available for those who are interested in learning more.

"Older people are skeptical when it comes to change," she admitted, "But because they don't know about it, they don't get the help they are entitled to. Knowledge is powerful."

Local seniors are urged to thoroughly check out any plan that they might be interested in and not to give any personal information without having someone they trust investigate the plan beforehand. They are also urged to contact their physician to see if he/she accepts the plan before making an agreement with the plan's provider.

For more information about Medicare Advantage Plans including Advantra® Freedom, visit [www.medicare.gov](http://www.medicare.gov). For more information about the Advantra® Freedom plan in this area, contact Vines at 205-459-2086 or 205-398-3490.

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