

WINTER HAS ARRIVED; BE PREPARED

A message from the Federal Emergency Management Agency, and the NJ Office of Emergency Management.

Prepare now to take the sting out of winter weather; here are some things you can do to get ready:

- Store drinking water, first aid kit, canned/no-cook food, non-electric can opener, radio, flashlight and extra batteries where you can get them easily, even in the dark.
- Keep cars and other vehicles fueled and in good repair, with a winter emergency kit in each.
- Get a NOAA Weather Radio to monitor severe weather.
- Know ahead of time what you should do to help elderly or disabled friends, neighbors or employees.
- Winterize your house, barn, shed or any other structure that may provide shelter for your family, neighbors, livestock or equipment. Install storm shutters, doors and windows; clear rain gutters; repair roof leaks; and check the structural ability of the roof to sustain unusually heavy weight from the accumulation of snow-- or water, if drains on flat roofs do not work.
- Also remember that dressing in layers is important when the temperatures drop. Experts recommend wearing several layers of loose-fitting, lightweight, warm clothing rather than one layer of heavy clothing. Outer garments should be tightly woven and water-repellent. Mittens are warmer than gloves. Wear a hat. Cover your mouth with a scarf to protect your lungs from extremely cold air. Wear sturdy, waterproof boots in snow or flooding conditions.
- And remember that if you lose your power and are using kerosene heaters make sure you maintain ventilation to avoid a build-up of toxic fumes. Keep heaters at least three feet from flammable objects and refuel kerosene heaters outside.

2012 PART A PREMIUMS, DEDUCTIBLES & CO-PAYMENTS*

Part A (Hospital) Deductibles Per Benefit Period

- \$1,156 deductible, paid upon admission as a hospital inpatient for 1-60 days
- \$289 per day for 61-90 days
- \$578 per day for days 91-150 (lifetime reserve days; non-renewable)
- All costs for each day beyond 150 days

Part A Monthly Premium

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|--------------------------------|----------------|
| ■ 40 or more quarters | \$0 |
| ■ 30 – 39 quarters of coverage | \$248.00/month |
| ■ Less than 30 quarters | \$451.00/month |

Skilled Nursing Facility Care

- Covered in full for the first 20 days after a minimum 3-day qualifying hospital stay (day of discharge not included)
- Beneficiaries pay \$144.50 per day for days 21-100
- Beneficiaries pay all costs after 100 days
- Does NOT include custodial care

Paying for Hospice Care

- Co-payment up to \$5 per outpatient prescription drug
- 5% of Medicare-approved amount for inpatient respite care

2012 PART B PREMIUMS, DEDUCTIBLES & CO-INSURANCE*

Part B (Medical) Annual Deductible \$140.00

Coinsurance for most services 20% of Medicare approved amount
after annual deductible

Part B Monthly Premiums

If Your Yearly Income is		You pay
File Individual Tax Return	File Joint Tax Return	
\$85,000 or less	\$170,000 or less	\$99.90
\$85,001-\$107,000	\$170,000-\$214,000	\$139.90
\$107,001-\$160,000	\$214,001-\$320,000	\$199.80
\$160,001-\$214,000	\$320,001-\$428,000	\$259.70
Above \$214,000	Above \$428,000	\$319.70

* Applies to Original Medicare Plan (Medicare Fee for Service)