



Friday, December 17, 2010

Christmas Programs for Senior Citizens | eHow.com

Blog posting courtesy of eHow.com article, *Christmas Programs for Senior Citizens*

During the Christmas season, some senior citizens might feel lonely and forgotten. In an effort to prevent these feelings, many organizations have created assistance programs to help seniors during Christmas. While some of these programs offer food or [gifts](#), others simply allow senior citizens to connect with their friends and [family](#) during the [holidays](#). Read more: [Christmas Programs for Senior Citizens eHow.com http://www.ehow.com/list_5982477_christmas-programs-senior-citizens.html#ixzz18NuuOvT3](http://www.ehow.com/list_5982477_christmas-programs-senior-citizens.html#ixzz18NuuOvT3)

Posted by Society of Certified Senior Advisors at 7:58 AM 0 comments

Wednesday, December 15, 2010

Retirement Plan Limits - Social Security and Medicare

Blog posting provided by Frank Vidin, CFP(R), CSA
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Part II of the November 17th Blog Posting, Retirement Plan Limits

Each fall the Social Security Administration releases inflation-adjusted numbers for Social Security and Medicare. For the second year in a row, there will be no inflation adjustment to Social Security Benefits. However, Medicare premiums, deductibles, and co-pays have changed. The tables below list some of the changes that could be of interest to a CSA.

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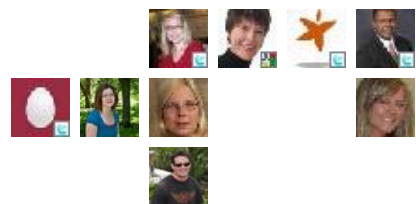
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Selected Social Security Adjustments ¹		
Item	2011	2010
Income subject to Social Security/FICA tax	\$106,800.00	\$106,800.00
FICA tax rate	7.65%	7.65%
OASDI portion	6.2%	6.2%
Medicare portion	1.45%	1.45%
Self-employment tax	15.3%	15.3%
OASDI portion	12.4%	12.4%
Medicare portion	2.9%	2.9%
Earnings for one quarter of covered employment credit	\$1,120.00	\$1,120.00
Retirement earnings test (below Full Retirement Age)	\$14,160.00/yr. (\$1,180.00/mo.)	\$14,160.00/yr. (\$1,180.00/mo.)
Retirement earnings test (year reaching Full Retirement Age)	\$37,680.00/yr. (\$3,140.00/mo.)	\$37,680.00/yr. (\$3,140.00/mo.)
Substantial gainful employment for disability benefits	\$1,000.00 per month	\$1,000.00 per month
Maximum income to qualify for SSI payments (Single)	\$674.00 per month	\$674.00 per month
Maximum income to qualify for SSI payments (Married)	\$1,011.00 per month	\$1,011.00 per month

Selected Medicare Adjustments ²		
Item	2011	2010
Part A hospital deductible per benefit period (Days 1-60) ³	\$1,132.00	\$1,100.00
Part A hospital co-pay per day per benefit period (days 61-90) ³	\$283.00	\$275.00
Part A hospital co-pay per day per benefit period (days 91+) ³	\$566.00	\$550.00
Part A skilled nursing facility co-pay per benefit period (days 1-20)	None	None

¹ Social Security Administration News Release (October 15, 2010), Social Security Administration News Release (October 15, 2009).
² Centers for Medicare and Medicaid Services News Release (November 4, 2010 and October 19, 2009).
³ Those who enroll in Medicare Advantage plans may have different cost-sharing arrangements.

Part A skilled nursing facility co-pay per day per benefit period (days 21-100) ³	\$141.50	\$137.50
Part B annual deductible ³	\$162.00	\$155.00
Part D annual deductible ³	\$310.00	\$310.00
Part D co-payment limit ³	\$2,840.00	\$2,840.00
Part D "donut-hole" ³	\$2,841.00-\$4,550.00 ³	\$2,841.00-\$4,550.00 ³
Part D catastrophic coverage ³	Greater than \$4,550.00	Greater than \$4,550.00
Medicare Part A Premium		
40 or more quarters of covered employment	Covered by payroll tax	Covered by payroll tax
30-39 quarters of covered employment	\$248.00	\$254.00
Less than 30 quarters of covered employment	\$450.00	\$461.00
Medicare Part B Premium		
(Note: existing Part B subscribers who have Part B premiums deducted from their Social Security retirement checks will see no change in premium for 2011.)		
Single taxpayers with income of \$85,000 or less and married taxpayers with income of \$170,000 or less	\$115.40	\$110.50
Single taxpayers with income between \$85,001 and \$107,000 and married taxpayers with income between \$170,001 and \$214,000	\$161.50	\$154.70
Single taxpayers with income between \$107,001 and \$160,000 and married taxpayers with income between \$214,001 and \$320,000	\$230.70	\$221.00
Single taxpayers with income between \$160,001 and \$214,000 and married taxpayers with income between \$230,001 and \$428,000	\$299.90	\$287.30

³ In 2011 individuals in the "donut-hole" receive a 50% discount on covered brand-name prescription drugs.
³ In 2010 individuals in the "donut hole" received a \$250 rebate check to help with prescription drug costs.

About the CSA Blog

It is our intent for the CSA blog to act as a platform for information relating to the senior market between our CSAs, members of the public and the SCSA staff. The CSA blog will include information from a wide range of topics that we hope will address critical issues facing seniors and the professionals who work with them.

The CSA blog will consist of topics written by a multitude of sources, including long-time Certified Senior Advisors, experts from across all industries, and the SCSA staff.

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Posted by Society of Certified Senior Advisors at [9:06 AM](#) [1 comments](#) 

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Four Key Provisions of the Health Care Bill

Blog posting provided by Michael Snowdon, CFP

The Patient Protection and Affordable Care Act (PPACA) had made some pretty significant changes to health care coverage. Here are four changes that already are in place.

First, lifetime limits on health insurance have been eliminated. No matter how high your claims, you cannot run out of coverage, because you have reached the policy's lifetime limit. Currently, some policies have a \$500,000 or \$1 million limit, which given a significant enough medical need, can be reached all too often.

Next, children can be covered under their parent's health insurance plan until they reach age 26. It does not matter whether they are married, living with you, in college or financially dependent on you. If you want them to be covered, you can do it.


Another change is a little help with Medicare's prescription drug "donut hole". Medicare Part D coverage reaches a point when you have to pay for all your prescription drug expenses, known as the donut hole. The PPACA will provide a one-time \$250 rebate to help pay those expenses.

Finally, the PPACA stops health plans from retroactively canceling your insurance coverage solely because you or your employer made an honest mistake on your insurance application. Previously, an insurer might use such a mistake to rescind (terminate) a policy after a claim was filed. No longer. However, if you intentionally try to mislead the insurer and they find out, your policy may be terminated.

Check out www.healthcare.gov/law/introduction/index.html for more information.

Michael Snowdon, CFP, President

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Posted by Society of Certified Senior Advisors at [8:04 AM](#) [2 comments](#) 

Thursday, December 9, 2010

National Council of Certified Dementia Practitioners

Blog posting courtesy of The National Council of Certified Dementia Practitioners
w: <http://www.nccdp.org/> - e: nationalccdp@aol.com

The National Council of Certified Dementia Practitioners is offering The **National Council of Certified Dementia Practitioners Alzheimer's and Dementia Staff Education Week February 14th to the 21st Tool Kit**. This tool kit is free of charge and will be available for download at <http://www.nccdp.org/> beginning November 15th 2010 and ending March 1st 2011.

Excerpt from NCCDP Press Release, released November 4th 2010:

"The Tool Kit and the declaration by the NCCDP Alzheimer's and Dementia Education Week February 14th to the 21st was developed to bring national and international awareness to the importance of providing comprehensive dementia education by means of face to face interactive classroom environment to all healthcare professionals and line staff and to go above and beyond the minimum state requirements

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regarding dementia education."

"Currently there are no national standards for dementia education. The regulations are different from state to state. The NCCDP recommends at minimum an initial 8 hours of dementia education to all staff. Throughout the year, additional dementia education should be provided that incorporates new advances, culture changes and innovative ideas."

"In addition to facilitating the Train the Trainer programs, The NCCDP promotes dementia education and certification of all staff who qualify as Certified Dementia Practitioners (CDP). The NCCDP recommends that at minimum there should be one Certified Dementia Practitioner per shift. The NCCDP recommends a trained and certified Alzheimer's and dementia instructor by the NCCDP to utilize up to date NCCDP training materials."

"The NCCDP recognizes the importance of educated and certified dementia unit managers and certifying the Dementia Unit Manager (CDCM)."


"Dementia Unit Managers report that they have received little training as a Dementia Unit Manager."

"Front Line First Responders and Law Enforcement need comprehensive dementia training and the NCCDP provides Alzheimer's and Dementia training to First Responder and Law Enforcement educators and certification as Certified First Responder Dementia Trainer."

The free tool kit includes:

- Free PowerPoint In-services (Many topics) for Health Care Staff which include pre-test, post tests, hand outs, answers, in-service evaluation and in-service certificates
- Nurse Educator of the Year Nomination Forms
- Nomination Forms for NCCDP Alzheimer's and Dementia Staff Education Week Contest
- Proclamations for Senators and Mayor
- Letters to the Editors Promoting Your Program
- 97 Ways to Promote Alzheimer's and Dementia Staff Education Week 2011
- Resources and Important Web Sites

"The National Council of Certified Dementia Practitioners, LLC was formed in 2001 by a group of professionals with varying work and personal experiences in the field of dementia care. The Council was formed to promote standards of excellence in dementia and Alzheimer's education to professionals and other caregivers who provide services to dementia clients. As the number of dementia cases continues to increase nationally and worldwide, there is a great necessity to insure that care givers are well trained to provide appropriate, competent, and sensitive direct care and support for the dementia patient. The goal of the Council is to develop and encourage comprehensive standards of excellence in the health care profession and delivery of dementia care."

Posted by Society of Certified Senior Advisors at [3:14 PM](#) [0 comments](#) 

Tuesday, December 7, 2010

Prepping Clients for Retirement

Blog posting by Rick Atkinson, Founder and President of RA Retirement Advisors

www.dontjustretire.com

The successful financial advisor will be the one who succeeds in helping his/her senior clients obtain both financial security and adjusting to the unique lifestyle changes in retirement.

An advisor recently said: "With my long-term clients, we rarely talk about finances and more often discuss family and the future. Some years ago, we built a retirement plan, and together, we monitor it closely. I work with each client to secure his or her retirement in its totality."

Some practical steps to get your clients ready for the non-financial aspects of retirement:

1. Educate yourself by reading books and articles. Better understand the psychology of aging and myths and misconceptions surrounding retirement.
2. Provide clients with recommended readings. Encourage clients to share their views on the materials provided.
3. Sponsor a client pre-retirement workshop at which a retirement specialist speaks about non-financial issues.
4. Talk about successful retirees you know and steps they took to build a rewarding retirement. Point out the challenges they overcame. Ask your client how he/she can incorporate the lessons in their retirement life.
5. Regularly review with each client their vision of retirement and plans for achieving their vision.
6. Continue to encourage clients to view retirement not only as a time of change but also a time of opportunity.

Recently, a client said: "I've been asked to move my accounts but I won't. My advisor understands what I'm going through and helps me prepare for life after work. You can't get me out of here with dynamite!"

Now that's something we want to hear.

Richard (Rick) Atkinson, Founder and President of RA Retirement Advisors, is an expert in pre-retirement planning. He is also author of the best-selling book, **Don't Just Retire - Live It, Love It!** Rick facilitates workshops for clients of advisors and others.

To contact Richard, call 416--282-7320 or write: 7 Blue Anchor Trail, Toronto, Ontario, Canada. M1C 3N9. ramgt@rogers.com - www.dontjustretire.com

Posted by Society of Certified Senior Advisors at [2:25 PM](#) [0 comments](#) 

Friday, December 3, 2010

Are Your Emails Getting Spammed?

We are all aware of "spam email," the unsolicited commercial email that is sent to multiple recipients. Spam mail is annoying and Internet Service Providers are doing what they can to help filter out these types of emails. Unfortunately, sometimes the good guys get filtered out with the bad.

One solution to this problem is white listing. A white list is a group of contacts or email addresses that you WANT to receive emails from. When you first receive an email, your service provider or email software will check this list. If the email has been sent from someone on this list, the email will automatically be delivered to your inbox -

every time!

Here are a few of the most common providers with step by step instructions on how to add an email to your white list:

Yahoo Mail

1. Click on the "Options" tab in the upper right-hand corner
2. Find the "Filters" link and click on it
3. Set-up a new filter by clicking on "add"
4. In the "Filter Name" box, give your filter a name
5. In the "From Header" section, select "Contains" and then in the box immediately to the right, enter the email addresse(s) you wish to receive email from
6. Near the bottom of the filter window, find the section that says "Move the Message To" and select "Inbox" from the dropdown menu
7. In the lower left corner, click the "Add Filter" button

AOL

1. Open an email from the recipient you wish to receive emails from
2. Click on the "Add Address" tab - located at the right of your screen
3. Click the "Save" button at the bottom of the Address Card window

Outlook

1. Open an email from the recipient you wish to receive emails from
2. Click on the "Actions" tab
3. Click on the "Junk E-mail" link
4. Click on "Add Sender to Safe Senders List"

Hotmail

1. Click on the "Options" tab in the upper right hand corner and then click on "More Options"
2. Locate the "Junk E-Mail" category and click on "Safe and Blocked Senders"
3. Click on "Safe Senders"
4. In the box labeled "Sender or Domain to Mark as Safe," enter the email address
5. Click the "Add to List" button

Are you a Certified Senior Advisor and not receiving emails from us?

Add our email addresses to your white list: society@csa.us and

scsa@updatefrom.com

Blog posting by Society of Certified Senior Advisors

www.csa.us

Posted by Society of Certified Senior Advisors at [11:12 AM](#) [0 comments](#) 

Wednesday, December 1, 2010

Social Security cuts are part of deficit plan - Social Security News - AARP Bulletin

A new deficit plan is underway that might lower Social Security benefits. [Click here](#) to read the full article on this topic, recently released by [AARP](#).

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Article courtesy of AARP

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Posted by Society of Certified Senior Advisors at [9:44 AM](#) [0 comments](#) 

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