

For Our Longer Lives

By Kathy Werle

Navigating Medicare

Tick, tick, tick, tick. It's that time of year again. While our lives may be consumed by hurricane cleanup and our thoughts may be drifting to preparation for the upcoming holidays, for those eligible for Medicare there is another date on the radar of which we must be mindful. During the October Age-Friendly forum, Carol Neglic, Customer Service Coordinator and SHIIP Counselor (Seniors' Health Insurance Information Program) with the Leon Mann Center, offered guidance to the many OPALS (older people with active lifestyles) attending who were eager to hear what they need to know to successfully navigate through the critical enrollment maze to ensure they have the best coverage for their individual health care needs.

SHIIP is a division of the North Carolina Department of Insurance and has trained experts who can answer questions about Medicare Parts A and B, Medicare Supplements, Medicare Advantage Part C, Medicare Prescription Drug Plans Part D, Medicare Fraud and Abuse, Long Term Care Insurance and Medicare due to disability.

We are encouraged every year when the new Official U.S. Government Medicare Handbook arrives in our mailbox to read through and understand changes to plan coverage and cost and how those changes may impact our health and finances. It appears in 2019 those changes to Medicare may be more significant than usual so it's important to pay attention. We've also been told we can go online to Medicare.gov to compare the many plans. It's mystifying to many who are not tech savvy and who fondly remember those good old days when health care wasn't so complicated.

Ms. Neglic stressed the importance of enrolling in the best plan for you at the best price. But how do you know? Have you seen the ads on TV touting plans that will provide coverage for everything for low premiums? They're national ads and fail to disclose that they're not available in all areas, including Carteret County. Haven't we heard in other forums we've had that if something sounds too good to be true, it probably is? Ms. Neglic warned against shady people in the business. It's very personal with so many variables. That's where SHIIP is invaluable. Ms. Neglic said they want you to get the most coverage for the least amount of money while many insurance companies today want to give you the least coverage for the most amount of money.

Ms. Neglic told attendees they must be their own advocate; no one cares more about your health than you. Your current plans may still work for you but you'll not know until you go through the process.

The enrollment period, should a person decide to make a change in current coverage, began on October 15 and runs to December 7. Ms. Neglic and four other counselors are available to meet personally with individuals to navigate the Medicare maze and discuss current needs. She has offered to return for appointments with anyone interested. She can be reached at 247-2626.

The Age-Friendly Advisory Committee is grateful for the speakers who have given generously of their time and talent to bring topics of interest and critical importance to our citizens and for the many OPALS who continue to support our forums through their attendance.

Suggestions for future forums may be submitted to Sarah Williams at townhall at SWilliams@townofpks.com, or by calling 247-4353, ext. 13. As always, we are searching for topics of interest to our citizens for future forums and welcome your suggestions as we all continue growing healthier, smarter and more informed together.

Book Talk

The Man Who Came Uptown by George Pelecanos
Mulholland Books, 2018

Reviewed by Ken Wilkins

If you're like me, what you need right about now is to escape from debris, flood-ridden homes, no power and unplanned costs. This month we've got just the thing for that. George Pelecanos knows the streets of Washington, DC, like the back of his hand. His crime novels are evocative tales of that inner city, and he manages to make his characters human, even as they do terrible things. *The Man Who Came Uptown*, his latest effort, is no exception. While it might not qualify as great literature, it is a fun read; and there's just enough of a message to make it worthwhile. But what the book does best is to transport us away from the local mayhem and help us to forget for just a while.

The first character we meet is Phil Ornazian, a private detective who tries to do the right thing. He scrounges jobs when he can, but he's worried about providing a future for his wife and two young sons. On the other hand, "men like him were at peace only when they were away from home." Somewhere along the way, however, he crossed an ethical line. "Phil . . . was above all a hustler. When his investigation work dried up, as it tended to do, he improvised." His improvisation was not always strictly legal.

We are next introduced to Michael Hudson, a young man who got in with a bad crowd and was in on an armed robbery. Ornazian was able to convince the witness not to testify, and Michael's charges were dropped. Michael is the title character, and the real message of *The Man Who Came Uptown* is that it is possible to overcome adversity, even if you're caught in an armed robbery and other nefarious activities. Michael moves in with his mother when he is released from prison, gets a job and tries to make it.

Perhaps the most amazing part of the book is the prison reading program. Run by Anna Kaplan Byrne—she uses her maiden name in the prison and her married name elsewhere—the program brings books to prisoners. They like it because it gets them out of their cells, but Michael is really affected by Anna and seriously starts to read. Pelecanos uses this newfound love (books or Anna?) to riff on Elmore Leonard, a dedicatee of the book. Leonard's *Valdez is Coming* really captures Michael's imagination. "When he read a book, the door to his cell was open. He could step right through it. . . . When he read a book, he was not locked up. He was free."

Now I don't want to suggest that the rest of the book is some sappy story about rehabilitation after a close call with the prison system. It is far from that. Ornazian coerces Michael to be his driver on some of his escapades. Eventually things don't go well, but you'll have to read the novel to find out the rest.

Suffice it to say that the plot comes together nicely, Pelecanos creates believable, rounded characters, and I wouldn't recommend a book now that will leave the reader completely down. *The Man Who Came Uptown* has a message that resonates in Eastern North Carolina now more than almost ever: Read this book and forget about your troubles, even if just for a few hours.



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