

Social Security Questions, Answers

Q. I have both parts of Medicare. My doctor said I would have to file the claim with Medicare. Where should I send it?

A. You should complete the top part of the form SSA-1490, Request for Medicare Payment form. Then either ask your doctor to complete Part II of the form or to give you an itemized bill to send with the claim. An itemized bill must show the date you saw the doctor, where he saw you, what he did for you, the diagnosis of your illness or injury, the charges, and your name and health insurance claim number.

Q. When I entered the hospital, I had to pay \$124.00. How many days does that cover?

A. The \$124.00 is the hospital insurance deductible. Medicare will pay for all other covered services for you up to 60 days if your condition requires that you stay in the hospital that long.

Q. I have been told that I must pay the first \$60 each year before my Medicare will pay anything. How does that work?

A. Your first \$60 in covered expenses in each calendar year is called the medical insurance deductible.



LORA McINTOSH KING

Mrs. Alec King (Lora McIntosh King), 87, of Langford Branch, Route 4, Burnsville, died Monday afternoon, January 24, in an Asheville hospital following a long illness of two years. She was a native of Yancey County, the daughter of the late Ben and Cordelia Hensley McIntosh.

Surviving are the husband, Alec King; two daughters, Miss Lena King and Miss Lola King of the home; two sons, Hoyt King of the home and Wilkie King of Route 4, Burnsville; one sister, Mrs. Nell Horton of Candler; four grandchildren and four great grandchildren.

Funeral services were held at 2:30 p.m. Wednesday in the Elk Shoal Union Church of which she was a member. Revs. Frank Murphy, Harlon Ramsey and Niram Phillips officiated and burial was in the McIntosh Cemetery.

DAVID MILLER

David Miller, 73, of Celov, Yancey County died unexpectedly in a Spruce Pine hospital Wednesday morning, January 26. He was a native of Yancey County, the son of the late John and Callie Moody Miller and a retired lumberman.

Surviving are the wife, Julia Wilson Miller; two daughters, Mrs. Claude Cook and Mrs. Earl McNeil of Burnsville Route 5; a son, David Ray Miller of Burnsville Route 5; two sisters, Mrs. Hassie Green and Jane Buchanan of Johnson City, Tenn.; two brothers, Tom Miller of Burnsville Route 5 and Randall Miller of Morganton, N.C.; and four grandchildren.

Funeral services were held Friday at 2 p.m. in the Liberty Chapel Free Will Baptist church of which he was a member and a deacon.

Notes Of Thanks

The family of Minnie B. Edwards would like to express their deepest thanks to the many friends and neighbors for the food, flowers, money and kindness they showed during the loss of our mother and grandmother. A special thanks to Rev. Guy Honeycutt and Holcombe Brothers for their help.

★ We would like to express our deepest thanks for the kindness shown during the loss of our loved one. We appreciate the food, flowers, and cards. A special thanks to Rev. Bert Styles, Rev. John D. Stewart, Rev. John Elliott, and also members of the Masonic Lodge. —The family of Frank Andrus.

This \$60 deductible has to be met only once in a calendar year. Generally, after you have \$60 in reasonable charges for covered medical expenses in each calendar year, your medical insurance will pay 80% of the reasonable charges for any additional covered services you receive during the rest of the year. The deductible can be met by any combination of covered expenses.

Q. I have both parts of Medicare. Does Part B of Medicare help pay for my prescription drugs?

A. No. Part B does not pay for drugs and medicines you buy with or without a doctor's prescription.

Q. I lost my Medicare card. How can I get another one?

A. Call or visit your nearest Social Security office and tell them you have lost your Medicare card and need a replacement. The local office cannot issue the card for you but will take action to get a replacement Medicare card mailed to you.

Q. I'll be 65 in April. I work for a small company,

and retirement is not compulsory. My health is good, so I plan to continue working full time. Should I apply for social security?

A. Yes, without delay. Depending upon the size of your current monthly earnings you may not be entitled to a Social Security retirement check, but you can and should apply for Medicare coverage regardless of the level of your earnings.

Q. I have my own business and have been paying social security on my net earnings. I'll be 65 in August 1977. I'll

still operate my shop, but I do want Medicare as soon as I'm eligible. How early may I apply?

A. Your first opportunity will be May 1, 1977, which is the first day of the third month before your birthday. An application during May, June, or July, 1977 will insure full coverage beginning August 1.

Q. I'm 67 and still working. I have not applied for social security or Medicare. Can't I just wait to apply

when I retire or when I need Medicare?

A. It's to your advantage to apply as soon as possible. Although it's true that a claim for monthly payments under social security or for the hospital part of Medicare can be effective as much as twelve months before filing, you have already lost some medical insurance coverage. The law specified certain times for enrollment after age 65. You can sign up for medical insurance (sometimes called Part B) between Janu-

ary 1 and March 31 to take effect July 1. The monthly premium for that protection will be higher than if it had started when you were 65.

Q. My husband is 62 and still working. I'll soon be 65 and will retire. My social security will probably be higher on his record because my wages have been low. What should I do?

A. Apply now on your record. You can qualify for Medicare as well as for monthly payments based on your earnings. Later when

your husband is entitled, you can claim wife's benefits. Then you'll receive the larger amount each month, but your Medicare will continue without interruption.



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- WHOLE OR CREAM CORN 303 4+1.00
- CUT OR FRENCH 303 GREEN BEANS 4+1.00
- CUT OR SLICED BEETS 303 4+1.00
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 - LEAN BONELESS STEW BEEF 1.29
 - MARKET STYLE BACON 79¢
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 - SELECTO BACON 1.09
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