

You And Social Security

Older people who enter the hospital under Medicare on January 1 or after will be responsible for an additional \$4 of their hospital bills.

Up till now, Lex G. Barkley, social security district manager said, Medicare has paid all but the first \$40 of a Medicare beneficiary's hospital bill in each spell of illness. Effective January 1, he said, it will cover all but the first \$4. He noted that the hospital bill for an average stay by a Medicare beneficiary now runs about \$600.

The hospital deductible amount for which the Medicare beneficiary is responsible—

he explained, is similar to the deductible amounts provided in many auto insurance policies where the car owner pays the first \$50 or \$100 of a repair bill and the insurance company pays the rest.

The increase of \$4 in the portion of the hospital bill for which a Medicare beneficiary is responsible results from a provision in the law requiring an annual review of the deductible. The first such review, the law provided, was to be made in 1968. The law states that if this annual review shows that hospital costs have

changed significantly, the hospital deductible must be so adjusted for the following year, with any necessary adjustments made in \$4 steps — to avoid small annual changes.

Barkley said that when the hospital deductible amount changes, the law requires comparable changes in the dollar amounts a Medicare beneficiary pays toward a hospital stay of more than 60 days, or a posthospital extended care stay of more than 20 years. These amounts, also, will go up 10 percent, beginning January 1, 1969.

When a Medicare beneficiary has a hospital stay of more than 60 days, he will pay \$11 a day for the 61st through the 90th day; up from the present \$10 per day. If he has a posthospital stay of over 20 days in an extended care facility, he will pay \$5.50 per day toward the costs of the 21st through the 100th day. If he draws on his "lifetime reserve," the reserve account a beneficiary can draw upon if he ever needs more than 90 days of hospital care in the same benefit period, he will now pay \$22 a day for each reserve day used, instead of \$20 per day.

For Medicare beneficiaries who enter a hospital before the end of this year, the hospital deductible amount will be \$40, rather than \$44, Mr. Barkley pointed out. Also, the dollar amounts they will pay toward the cost of a hospital stay of more than 60 days or for posthospital extended care of more than 20 days will be payable at the old rate, even though the services may be provided in 1969, rather than in 1968.

The Veterans Corner

EDITOR'S NOTE: Below are authoritative answers by the Veterans Administration to some of the many current questions from former servicemen and their families. Further information on veterans benefits may be obtained at any VA office.

Q—Will the Veterans Administration pay a 1969 dividend on the National Service Life Insurance policy I have had in force since World War II? (I converted it to a permanent plan policy in 1950.) When will the dividend be paid and must I make application for it? I recently borrowed half of the cash value of my policy. Will this affect the amount of my 1969 NSLI dividend?

A—To answer your questions in order: Yes, VA will pay a 1969 dividend on World War II NSLI policies (converted or not) just as in past years. The dividend will be paid automatically on the anniversary date of the policy so you need not apply to VA for it.

The fact that you borrowed against the cash surrender value of the policy will not reduce the amount of your dividend. You are, of course, paying four per cent interest on your NSLI loan and any amount of the loan unpaid at the time of your death will be deducted from the insurance paid to your beneficiaries.

Q—I read recently that veterans in service after the Korean Conflict (after Jan. 31, 1955) have had their education entitlement under the G. I. Bill increased. My brother was in service from June 1963 to June 1965 and received two years of college training under the G. I. Bill. Does he now have additional entitlement? If so, what must he do to receive it?

A—Your brother is being notified by the VA of his entitlement to additional educational assistance. This results from a new law which went into effect Dec. 1 granting Post-Korean veterans 36 months of educational assistance upon completion of 18 or more months of active duty and fulfillment of their military obligation. Otherwise a veteran earns one and one-half months of educational assistance up to the maximum of 36 months for each month of service. Previously, entitlement was limited to one month of assistance for each month of service. Your brother should advise VA of the additional education he desires. His revised Certificate of Eligibility has already been computed and will be issued to him soon after receipt of his application.

There are 19 different varieties of hummingbirds.

Morrow Finishes Infantry Training

FT. POLK, LA. (AHTNC)—Army Private Harvey D. Morrow, Jr., 21, whose parents live at 827 Church St., Kings Mountain, N. C., completed nine weeks of advanced infantry training Dec. 6 at Ft. Polk, La. His last week of training was spent in

guerrilla warfare exercises. During his guerrilla training, he lived under simulated Vietnam conditions for five days, fighting off night attacks and conducting raids on "enemy" villages. He was taught methods of removing booby traps, setting ambushes and avoiding enemy ambushes.

Other specialized training included small unit tactics, map

reading, land mine warfare, communications, and firing the M-16 rifle, M-60 machine gun and the 3.5-inch rocket launcher.

His wife, Sheila, lives at 6 Izard St., Rock Hill, S. C.

The crop of white shrimp this year is reported smaller than last year.



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Christmas Joy

Humble shepherds left their flocks in the fields that holy night, and sought the Babe whose birth angels had proclaimed unto them. They beheld him lying in a manger in the City of David, wrapped in swaddling clothes.

And from the East, following the brilliant Star, Wise Men came to adore, and to offer precious gifts to the newborn King.

Today, nations and peoples share in that first Christmas, in its boundless hope and its promise of peace, with joyous celebrations. May you and your loved ones keep the spirit of this holy season always in your hearts, perpetuating its strength and comfort.

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