

# Warn Seniors Not to Delay Signing Up for Medicare

Every month, 120,000 Americans reach the age of 65. The soon-to-be-65's are asking these days, "When is the best time for me to sign up for Medicare?"

The answer, according to Sam F. Test, social security district manager, is that they should sign up two or three months before they reach 65. If they wait until the month they reach 65 or the following three months, their hospital insurance protection under Medicare may begin

right away, but their coverage under the voluntary doctor bill insurance cannot start until one to three months after they sign up for it.

Test explained that the Medicare law provides a seven-month initial enrollment period for the voluntary doctor bill insurance part of the program. This period begins with the third month before the person is 65, includes the month in which he reaches

65, and ends with the third month thereafter.

"The best time to enroll," Test said, "is in one of the three months before you reach 65. If you do so, your protection can start with the month of your 65th birthday. Waiting until that month to sign up will mean the coverage can't start until the following month. And enrollment in one of three months after the month you are 65

can mean a delay of up to three months in the start of protection."

The further explained that failure to sign up during the seven-month initial enrollment period may mean that the individual will have to wait until the next general enrollment period.

This is always the last three months of odd-numbered years. But even then, the older person will have to wait until the following July for the protection to start,

and the premium payments will be 10 per cent higher.

"This matter of a delayed start in protection could have serious consequences if the individual had high medical expenses meanwhile," he pointed out.

The voluntary medical insurance part of Medicare covers doctor bills for home office, and hospital visits, surgeons' fees, and a wide variety of other medical expenses in and out of the hospital.

Hospital insurance coverage begins with the month a person reaches 65, providing he applies to establish his eligibility no later than 12 months following that month. Like social security cash benefits, hospital insurance payments are retroactive for up to 12 months. There is no such retroactive payment under the medical insurance part of Medicare.

For people who were 65 or over before March 1, 1966, the Medicare law set

a general enrollment period that began Sept. 1, 1966, and ended May 31, 1966, during which they could sign up for the voluntary doctor bill insurance to supplement their basic hospital insurance under Medicare.

Nine out of 10 elderly people enrolled for this supplementary protection. Since May 31, Test said, almost 40 per cent of those applying to enroll in the medical insurance applied too late to have

their coverage start as soon as they reached 65.

About eight per cent had waited until the month of their 65th birthday; 24 per cent until one of the three months following that month—but still within the seven-month enrollment period. Five per cent did not apply until after the end of their enrollment period and will not have another chance to enroll until the next general enrollment period, Oct. 1, to Dec. 31, 1967.

## Livonia Youth Symphony Lists 3 Major Events

The Livonia Youth Symphony Society will open its ninth season with rehearsals, auditions and a meeting of the Woman's Auxiliary. All three activities will be held Saturday, Sept. 10, at Bentley High School.

The String Orchestra, the Junior Orchestra and the Youth Symphony Orchestra will each begin to rehearse at 10:30 a.m.

Talented young people who are interested in becoming a member of one of the orchestras may audition from 9 a.m. to 10:30 a.m. Further information regarding auditions may be obtained by calling GA 1-8236 or GA 53898.

The Woman's Auxiliary urges the mothers of all orchestra members to attend their first meeting to be held at 10:30 a.m.

The officers and new board members of the Livonia Youth Symphony Society are: president, Mrs. H. Redinger, and vice presidents, Mrs. C. Fouts and Mrs. R. Budd. Corresponding secretary will be Mrs. H. Moeke and Mrs. R. Randall will serve as recording secretary. Filling the position of treasurer will be Mr. D. Melinger.

Board members elected for a two-year term are: Mrs. M. DeBald, Mrs. R. Misiewicz and G. Graham, Mrs. R. Cheney, Mrs. P. Meyers, G. Suttie and Mrs. W. W. Taylor were elected for a three-year term.

Miss Marilyn Jean Kelly of Ann Arbor, a member of the faculty of Eastern Michigan University, is the only woman on the State Board of Education.

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## Livonia Plans Story Hours For Youngsters

Commencing Sept. 22 the Livonia Public Libraries will again be sponsoring story hours for pre-schoolers. The library has been fortunate in securing the services of Mrs. T. R. Brock who has achieved wide acclaim as a professional story teller. The story hours will be held at 10:30 a.m. on Thursday at the South Branch and Fridays at the Sandburg Branch.

There will be no registration for these programs unless the groups become too large. Those who have attended library story hours in the past are aware of the excitement and enthusiasm shown by the youngsters.

For further information is available about these and other Livonia Library programs by calling either of the libraries.

Dr. Leon Full of Huntington Wood, a physician, is Vice President of the State Board of Education.

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Rev. Fred Balke

to Faith Lutheran Church in Livonia as head of the education program and the ministry of the youth.

Rev. Balke will be installed in a special program at 4 p.m. with Rev. Ronald Staranko in charge and Rev. Wayne Koenig, of Holy Trinity Lutheran Church, preaching the sermon and taking charge of the installation.

Rev. Balke, a native of Detroit, received his pre-seminary training at Concordia (Ind.) College and was graduate from Concordia Seminary in St. Louis in 1961. He is working towards a Master's degree in Social Psychology at the University of Detroit.

Rev. Balke and his wife reside at 17334 Deering in Livonia with their three children: William, 5, Robert, 4, and Ann, 2.

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