

CHAT ROOM



JOYCE HUNT

Time to review Medicare options is now

During the month of December persons on Medicare should be receiving an election letter from the Health Care Financing Administration, which will ask if you wish to stay with original Medicare or a Medicare managed care plan.

It is important to remember that you do not have to change. If you have Medicare and a supplemental insurance, and you are happy with that, you do not have to change.

If you need prescription coverage and are finding it difficult to pay the higher cost of supplemental insurance, you may want to change.

If you are receiving your health benefits through a retirement plan, it is strongly recommended that you do not change. This information is directed to those who must purchase their own insurance.

What to consider

Some things to consider when looking at the health plan options:

Original Medicare: Under original Medicare you can go to any doctor or hospital in the U.S. that accepts Medicare. Some services are not covered and you have to pay for them.

Original Medicare with supplemental insurance: Depending on the plan you buy, you will have coverage for at least some deductible and co-insurance costs. You will have to pay a premium for the supplemental insurance.

Medicare managed care plan: In Michigan, the only managed care plans are Medicare-Choice HMOs. With an HMO, you must pick a primary care physician and he or she will manage all of your care and make referrals to other doctors when appropriate.

Staying in network

You must always use doctors and hospitals in the plan's network. If you do not, you will have to pay for all costs. Some managed care plans provide extra benefits such as limited prescription coverage, eye exams, hearing exams, and routine physicals. Medicare doesn't cover any of these benefits.

To summarize, if you are satisfied with your present coverage, you do not have to change. If you are looking for extra benefits and lower costs, you may want to look at the Medicare managed care options.

For more information, call the Area Agency on Aging 1B at (800) 852-7795 and ask to speak to a Medicare counselor.

Good news: The Medicare Part B premium is staying the same (\$45.50 per month) for the year 2000. The Part B deductible remains at \$100 and the Part A deductible for inpatient hospital stays will go from \$768 to \$776.

Joyce Hunt is a longtime Farmington Hills resident and is employed by the Area Agency on Aging in Southfield. She specializes in senior benefits and insurance issues.

Workshop for divorce recovery

DivorceCare, a divorce recovery support group, meets at Forest Park Baptist Church, 28805 Farmington Road, just south of Twelve Mile, at 7 p.m. Wednesdays.

Child care will be provided through the fifth grade.

DivorceCare features nationally recognized experts on divorce and recovery topics.

Seminar sessions are based on a 13-week cycle, with three cycles offered during the year. Individuals are encouraged to join the group at any time.

For more information and registration, call Marti Mayes at 847-6675.

TWICE AS NICE!

Habitat for Humanity Detroit: May you take into your heart the true gifts of the holiday season — the sharing, the giving, the caring that can change the world.

Foundation for Mentally III Children
The organization, affiliated with Mental Health Association in Michigan, is completely run by volunteers from their homes, with no paid staff or office space. Proceeds from cards go directly to children's treatment programs.

The cost is \$10 for each package of 25 cards.

To order by mail, make check payable to Foundation for Mentally III Children. Send to: FMIC, 6114 Foranway, Bloomfield Hills, MI 48302. There is free delivery in Troy, Rochester, Birmingham, and Bloomfield Hills. UPS delivers to other areas — add \$4 shipping charges for Michigan addresses; \$5 for out-of-state mailings.

To order by phone call (248)787-1812, (248)650-2856, or (248)651-5102.

The card is also available at Canterbury Village in Lake Orion and at Sherwood Forest in Rochester Hills.

Clarkston SCAMP
Clarkston SCAMP is a summer camp for special needs children. Three card designs are available to benefit Clarkston SCAMP.

The cost is \$10 for each package of 15 cards. For mail orders, add \$1.50 per package.

To order by mail, make check payable to Clarkston SCAMP. Send to: Clarkston SCAMP, 6560 Middle Lake Road, Clarkston, MI 48346.

The cards may also be bought at Clarkston State Bank on Main Street, or the branch in Fayerly Jodie on Southfield and Clarkston Community Schools' Student Services Department.

For additional information, call (248)920-1882.

Child Abuse and Neglect Council of Oakland County
Proceeds from the sale of the card benefit the programs of The Child Abuse and Neglect Council of Oakland County.

The cost is \$10 per package, plus \$2.50 postage and handling.

To order by mail, make check payable to The Child Abuse and Neglect Council of Oakland County, 800 South Woodward, Farmington, MI 48341.

The Muscular Dystrophy Association
Proceeds from card sales help support MDA's worldwide research program in search of cures and treatments for 40 neuromuscular diseases, and its nationwide network of clinics providing a wide array of services for adults and children.

Eight original works by artists.

Please see **WILMAY CARDS**.

Michigan Sudden Infant Death Syndrome Alliance: The inscription is: Warmest wishes for a Happy Holiday Season and a Wonderful New Year.

The Muscular Dystrophy Association: "Christmas Memories" is by Jack MacColeman of Troy. The inscription is: May the holiday season bring you joyful moments and bright memories.

Michigan Animal Rescue League: The inscription is: 'Tis the Season to be Jolly! Happy Holidays.

North Oakland SCAMP: The card was illustrated by Lauren Boiling at Clarkston SCAMP. The inscription is: May the Promise of the Christmas Star be with you now and forever.

The Child Abuse and Neglect Council of Oakland County: The artwork on the card is by Julie Dismann of Birmingham. The inscription is: May the joy of the season be with you all through the year.

Victorian tea

Costick Center hosts tea and fashions from 1800s



Final touch: Lindsay Doyle's Victorian bridesmaid gown gets a final adjustment from Pam Yockey at the Holiday Tea.

BY MARY RODRIQUE
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Three hundred guests enjoyed a holiday afternoon tea, Victorian style, last Wednesday at the Costick Activities Center in Farmington Hills.

Sponsored by the Farmington Hills Senior Adult division, in cooperation with Brighton Gardens Assisted Living, the afternoon featured an elegant fashion show of Victorian bridal apparel and other gowns spanning the 19th century.

"This is our third annual tea," said Nora Dolan, special events coordinator. Shannon Hall was decorated in holiday motif. Hoarts & Roses Florist, Marriott and Jacobson's Laurel Park provided door prizes for lucky guests.

Several Mercy High School seniors modeled gowns of the era to a narrative presented by Victorian clothing expert Pam Yockey.

Yockey has collected and restored gowns for 29 years, traveling extensively for research and information.

Based on the six most important moments in a woman's life, her vintage gowns start from the 1850s and cover day, wedding, maternity and baby outfits.

A member of the Costume Society of America, she receives dresses from all over the country to restore. During the summer she does re-enactments at Madame Du Muetat, the first commercial pattern maker of ladies dresses, from the Civil War era.

History comes alive

She teaches living history at West Middle School in Taylor where she uses her clothing, historical items and hands-on history to make the era come alive.

Yockey, of Canton, sews or restores 20 to 70 gowns a month for baptisms, proms, weddings and re-enactments of the Revolutionary and Civil War.

Some of the highlights of her presentation included Victorian-era wedding gowns worn with turbans or bonnets.

Please See **VICTORIAN TEA**, B3