From Peter’s Desk by Peter Laverty

For the past three Februarys, I received notices from the Centers for Medicare Services (CMS) telling me that the Medicare D prescription drug donut-hole was going away, but in 2017, 2018 and 2019, it did not disappear entirely. When I received my notice last month, I was skeptical, to say the least.

CMS clarified that in 2020 the percentage you save in the Medicare Prescription Drug Coverage Gap (Donut-Hole) would max out at 75%. In addition, you’ll continue to get the 75% discount on covered brand-name prescription drugs when you fall into the Donut Hole (now called coverage gap). This year’s letter informed me it has finally gone away, at least in principle. In 2020 you’ll pay no more than 25% for covered brand-name and generic drugs during your time in the gap. This means when you do fall into the gap, the discount remains the same or a 75% savings from the cost of your medicine. This is the same percentage you pay from the time you meet the deductible (if your plan has one) or until you reach the out-of-pocket spending limit (up to $6,350 in 2020). So, in theory, the Donut Hole has gone away.

Here are a few highlights of the standard Medicare Part D plan changes from 2019 to 2020. The chart below shows the changes in the standard Medicare Part D design for plan years 2019 and 2020.

The CMS, “Part D Benefit Parameters for Defined Standard Benefit,” is the minimum allowable Medicare Part D plan coverage. However, CMS does allow Medicare Part D plans to offer a variation on the defined standard benefits (for example, a Medicare Part D plan can offer a $0 Initial Deductible).

- Initial Deductible: will be increased by $20 to $435 in 2020.
- Out-of-Pocket Threshold (or TrOOP): will increase from $5,100 in 2019 to $6,350 in 2020.

- Coverage Gap (Donut Hole): begins once you reach your Medicare Part D plan’s initial coverage limit ($4,020 in 2020) and ends when you spend a total of $6,350 out-of-pocket in 2020.
- 2020 Donut Hole Discount: Part D enrollees will receive a 75% discount on the total cost of their brand-name drugs purchased while in the Donut Hole. This discount includes a 70% discount paid by the brand-name drug manufacturer and a 5% discount paid by your Medicare Part D plan. The 70% paid by the drug manufacturer combined with the 25% you pay count toward your TrOOP or Donut Hole exit point.

### 2019 vs 2020:

<table>
<thead>
<tr>
<th>Year</th>
<th>You’ll pay this percentage for brand-name drugs in the coverage gap</th>
<th>You’ll pay this percentage for generic drugs in the coverage gap</th>
</tr>
</thead>
<tbody>
<tr>
<td>2019</td>
<td>25%</td>
<td>37%</td>
</tr>
<tr>
<td>2020</td>
<td>25%</td>
<td>25%</td>
</tr>
</tbody>
</table>

### Part D Benefit Parameters for Defined Standard Benefit 2019 through 2020 Comparison

<table>
<thead>
<tr>
<th>Part D Standard Benefit Design Parameters: Medicare</th>
<th>2020</th>
<th>2019</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deductible - After the Deductible is met, Beneficiary pays 25% of covered costs up to total prescription costs meeting the Initial Coverage Limit.</td>
<td>$435</td>
<td>$415</td>
</tr>
<tr>
<td>Initial Coverage Limit - Coverage Gap (Donut Hole) begins at this point. (The Beneficiary pays 100% of their prescription costs up to the Out-of-Pocket Threshold)</td>
<td>$4,020</td>
<td>$3,820</td>
</tr>
<tr>
<td>Out-of-Pocket Threshold - This is the Total Out-of-Pocket Costs including the Donut Hole.</td>
<td>$6,350</td>
<td>$5,100</td>
</tr>
</tbody>
</table>

Continued Page 4
14 Day Kaleidoscope Tour of Morocco | Join SAS and Gate 1 on a Trip of a Lifetime | October 8 – 21, 2020

Morocco Tour includes:
- Round Trip Flights Dallas/Ft. Worth - Casablanca
- Roundtrip motorcoach Lubbock - Dallas
- 12 nights accommodations – In Morocco: 2 nights - Rabat, 2 nights Fez, 2 nights Erfoud, 1 night Ouarzazate, 3 nights Marrakesh, 1 night Casablanca, and 1 night Dallas Hampton Inn.
- Hotel taxes, fees & service charges, luggage handling
- 19 meals: 12 breakfasts, 1 lunch, 6 dinners
- Sightseeing per itinerary in a modern air-conditioned motorcoach with English-speaking tour manager throughout.

DAY 1, Thursday, October 8, 2020 - Depart by motorcoach from Lubbock to DFW airport. Depart this evening on American Airlines for Morocco. We will change airlines and recheck luggage in Madrid, before our flight to Morocco.

DAY 2, Friday, October 9 - Arrive in Casablanca & travel to Rabat, where you have the rest of the day at leisure to explore Morocco’s capital city. Morocco. This evening, attend an orientation meeting with your Tour Manager. Overnight: Rabat

DAY 3, Saturday, October 10 - This morning, take a city tour of Rabat, Morocco’s capital and second-largest city. Rabat, which displays all of the fine architecture one might expect to see. View the Royal Palace and the ancient ruins of Chellah, a city that traces its origins to the Carthaginians and Phoenicians. Also, visit the Oudaya Kasbah and the Hassan Tower. Overnight: Rabat Meals: Breakfast

DAY 4, Sunday, October 11 - Travel to Fez. En route, stop and visit the ancient ruins of the Roman city of Volubilis, where you will get a chance to see the wonderfully preserved original mosaics, Roman Road, and city layout. As you travel through the Moroccan countryside, pass by the Holy City of Moulay Idriss for a photo opportunity. Upon your arrival in Fez, admire a breathtaking view of the ancient city of Fez from a hill overlooking the medina. Take a short bus tour of the imperial city on the way to the hotel. This evening, enjoy a dinner hosted by a local family and learn about Moroccan culture and traditions. Overnight: Fez Meals: Breakfast, Dinner

DAY 5, Monday, October 12 - A day-long tour devoted to Fez, the oldest of the imperial cities, which is best known for its spiritual and educational contribution to the Moroccan culture. Your tour includes visits to the medieval Fez el Bali Medina (UNESCO World Heritage Site), the Attarine Medersas, Nejjarine Fountains and Museum, and the exteriors of the Al Karaouine Mosque and Moulay Idriss mausoleum. A short stop to the leather shops will give you the best view of the famous tanneries. In the afternoon, visit Fes Jdid, the modern district of Fez, where the Royal Palace and Jewish Quarter are located. Overnight: Fez Meals: Breakfast, Lunch

DAY 6, Tuesday, October 13 - This morning, depart to explore the small city of Rissani, on the edge of the Sahara. En route, stop at a fossil factory to learn more about this unique activity which is famous in the region. Upon arrival to Rissani, tour the lively 18th-century market. Next, pass by the ancient ruins of Sijilmasa on the River Ziz, once a bustling Berber city and medieval trade depot. Depart by 4X4 caravan into the desert, exploring numerous villages before reaching Tisserdimine, an oasis village. Continue the journey to the peak of Erg Chebbi. After taking in this spectacular view journey into the heart of the desert dunes in a 4X4, or as the local nomads do by camel. Overnight: Erfoud Meals: Breakfast, Dinner

DAY 7, Wednesday, October 14 - This morning, depart to explore the small city of Rissani, on the edge of the Sahara. En route, stop at a fossil factory to learn more about this unique activity which is famous in the region. Upon arrival to Rissani, tour the lively 18th-century market. Next, pass by the ancient ruins of Sijilmasa on the River Ziz, once a bustling Berber city and medieval trade depot. Depart by 4X4 caravan into the desert, exploring numerous villages before reaching Tisserdimine, an oasis village. Continue the journey to the peak of Erg Chebbi. After taking in this spectacular view journey into the heart of the desert dunes in a 4X4, or as the local nomads do by camel. Overnight: Erfoud Meals: Breakfast, Lunch, Dinner

DAY 8, Thursday, October 15 - This morning, continue your journey via the Tinjdad Road. Stop to visit the magnificent Todgha canyons, which rise to a towering 800 feet. After a brief stop in the Dades Canyons, continue to Ouarzazate via the road of the thousand Kasbahs and the Dades Valley, famous for its roses and the yearly Rose Festival. Arrive at the hotel in Ouarzazate later this evening. Overnight: Ouarzazate Meals: Breakfast, Lunch, Dinner

DAY 9, Friday, October 16 - Enjoy a city tour of Ouarzazate, a desert city at the gates of the Sahara. It was an important village located at the crossroads between the Sahara Desert and the north of Morocco. Your tour also includes the Kasbah Taourirt, an impressive structure built to house hundreds of people. Finally, visit Ait Benhaddou, a UNESCO World Heritage Site. This afternoon travel to Marrakesh via the highest road point in Morocco, the Tichka Pass, offering an impressive
landscape in the heart of the Atlas Mountain range

**Overnight:** Marrakesh  
**Meals:** Breakfast

**DAY 10, Saturday, October 17** - After breakfast, take a morning tour of the city. Visit the Saadian Tombs, dating back to the 16th century, where Saadian royalty found their final resting place. Your tour also includes the Koutoubia Minaret, as well as the beautiful Bahia Palace. Finally, end the tour by walking through the medina, getting a chance to admire all of the different artisans performing their craft before arriving at the Djemaa el Fna Square. Spend the afternoon at leisure. Tonight, sit back and relax as you ride a horse-drawn carriage through the lively streets of Marrakesh. Afterward, walk through cobbled alleys to the restaurant, a splendid 19th-century riad, located in the oldest part of the medina. Upon entering the stunning courtyard, step back into the time Arabian folklore and relax to the sound of classical Moroccan music. This night you will not soon forget.

**Overnight:** Marrakesh  
**Meals:** Breakfast & Dinner

**DAY 11, Sunday, October 18** - In the morning, travel to Essaouira, a seaside resort on Morocco’s Atlantic Coast. Essaouira, whose medina is a UNESCO World Heritage Site and an excellent example of a fortified North African town. Spanish cannons still line the battlements while parasols dot the harbor’s beaches. You will walk along the city’s ramparts just north of Moulay Hassan Square, where local artists sell their paintings. Continue to the Skala de la Ville, which is a fortification built along the cliffs that defended the city from sea attacks, but now provides visitors with an unparalleled view of the port and its bright-colored fishing boats.

**Overnight:** Marrakesh  
**Meals:** Breakfast

**DAY 12, Monday, October 19** - This morning, travel to Casablanca, the commercial heart of Morocco. Upon arrival, join a half-day sightseeing tour of Casablanca, which includes the exterior of the Hassan II Mosque and the Corniche seaside. Continue on a short drive through the residential areas of Casablanca to the city center to visit the Mohamed V Square, the Habous quarter, and the Notre Dame de Lourdes Cathedral. Tonight, enjoy a Farewell Dinner at a local restaurant.

**Overnight:** Casablanca  
**Meals:** Breakfast, Dinner

**DAY 13, Tuesday, October 20** – This morning, we transfer to the airport for your departure flight. We change planes again in Madrid and then nonstop to Dallas. We arrive in Dallas late this evening and transfer to our Dallas hotel for the evening.

**Overnight:** Dallas, TX  
**Meals:** Breakfast

**Hotels:** Sofitel Rabat Jardin des Roses, Rabat, Marriott Hotel Jnan Palace, Fez, Kasbah Xaluca Maadid, Erfoud, Morocco, Ibis Ouarzazate, Ouarzazate, Le Meridien N’Fis, Marrakesh, Kenzi Tower Hotel, Casablanca, Hampton Inn, Dallas

**Fun Fact:** Morocco is just eight miles south of Spain separated the Strait of Gibraltar.

**NOT INCLUDED:** Meals unless specified, gratuities, and anything not mentioned in the package, **Travel Protection (Insurance):** [https://www.gate1travel.com/insurance/](https://www.gate1travel.com/insurance/)  
Travel Protection (Insurance) premiums are not covered by the initial deposit. Insurance premiums may be paid at any time before or with final payment and become effective on the date payment is received. Review restrictions at the above website. The cost of travel insurance is $189.00 per person.

**Cancellation Fees:**

- The trip deposit is non-refundable.
- 90 to 31 days before departure: 75% land / 100% airfare
- 30 days or less: 100% of the cost

**TRIP COST:** $3,495 per person double occupancy $3,995 single (limited #)

Beginning March 1, 2020, Seniors are Special will be accepting reservations with a $200.00 deposit per person. Please make you check out to Seniors are Special. Call with credit card information. Please call to make sure space is available before making your deposit. Please send your check to Seniors are Special, 602 Indiana Avenue, Lubbock, Texas 79415, or call 775-8760 with credit card information. Final payment is due July 1.
Dr. Arturo Figueroa, Professor of exercise physiology in the Department of Kinesiology and Sport Management at TTU, will present a program about Hypertension in older adults, and what effect resistance training provides them. Hypertension is blood pressure (BP) that is greater than the normal range. It is a chronic medical condition that increases the risk of stroke, coronary artery disease, heart attack, heart failure, peripheral artery disease, and kidney disease.

Dr. Arturo Figueroa’s presentation will begin at 3:00 PM Wednesday, March 11th in the McInturff Conference Center. Dr. Kelly Mitchells’ talk on Macular Degeneration will follow his talk. This free program is open to the public; for information, contact SAS at 775-8760.

Kelly T. Mitchell, M.D., is an Assistant Professor in the Department of Ophthalmology. Dr. Mitchell will present a program on Age-Related Macular Degeneration. He will discuss the causes and treatment as well as answer any related questions you have. His program is part of Seniors are Special’s March 14th program.

Dr. Mitchell earned his Medical Degree from the University of Cincinnati College of Medicine. Dr. Mitchell completed a two-year retina surgery fellowship at the University of Texas Southwestern Medical Center. He is board-certified and experienced in the evaluation and treatment of age-related macular degeneration, diabetic retinopathy, retinal detachment, and many other retinal diseases. Dr. Mitchell’s academic interests include emerging treatment options for age-related macular degeneration and diabetic retinopathy and ocular epidemiology. He joined the Texas Tech Department of Ophthalmology in September 2003.

Dr. Mitchell’s presentation will begin at 4:00 PM Wednesday, March 11th, in the McInturff Conference Center. His program follows Dr. Figueroa’s talk on Hypertension. This free program is open to the public; for information, contact SAS at 775-8760.

For example: If you reach the Donut Hole and purchase a brand-name medication with a retail cost of $100, you will pay $25 for the drug and receive $95 credit toward meeting your 2020 total out-of-pocket spending limit.

Medicare Part D beneficiaries who reach the Donut Hole will also pay a maximum of 25% co-pay on generic drugs purchased while in the Coverage Gap (receiving a 75% discount). For example: If you reach the 2020 Donut Hole, and your generic medication has a retail cost of $100, you will pay $25. The $25 that you spend will count toward your TrOOP or Donut Hole exit point.

Minimum Cost-sharing in the Catastrophic Coverage Portion of the Benefit: beneficiaries will be charged $3.60 for those generic or preferred multisource drugs with a retail price under $72 and 5% for those with a retail price greater than $72.

For brand-name drugs, beneficiaries would pay $8.95 for those drugs with a retail price under $179 and 5% for those with a retail price over $179.

Maximum Co-payments below the Out-of-Pocket Threshold for certain Low-Income Full Subsidy Eligible Enrollees: will increase to $3.60 for a generic or preferred drug that is a multi-source drug and $8.95 for all other drugs in 2020.

On Saturday, April 4th, 10:00am-4:00pm, the UMC Activities Center will host an Arts and Crafts Show. See the talents of some of our members!

FREE ADMISSION – open to the public, so you are welcome to invite a family member, friend or neighbor. We are located at 5217 82nd, Suite 128 (southwest corner of 82nd & Slide Rd). For further information, you can contact the office at 783-8829.
REST, FOOD and WATER; all three are integral elements to consider when keeping your body in tiptop shape but are often overlooked.

REST, it sounds like a no-brainer. Sleep at night and you are good to go; ready to tackle the day. But that does not always happen. As we age we see changes in our sleep pattern. Common sleep changes include: Getting tired earlier in the evening, waking up earlier in the morning, waking up in the middle of the night and not being able to go back to sleep, or having insomnia. And contrary to popular opinion, older adults do not need less sleep than the average person, they actually need the same amount of sleep as when they were younger. The change in sleep-wake cycle can be caused by a variety of reasons. Some of these reasons are self-inflicting like drinking caffeine, alcohol or smoking. Certain medications can make it hard to sleep. Being in pain can keep you awake as well as certain chronic conditions can cause sleep problems. To get back on track try these tips for getting to sleep: It is important to find the root cause of sleepless nights, especially if sleep issues are masking a deeper medical problem. See your doctor if you are not getting restful sleep at night, are unable to wake up refreshed or are only able to sleep in a recliner. Healthy sleep is something everyone should expect.

FOOD, who doesn’t like food? I talk about food and places to eat all the time in the classes I teach. But, there is more to food than just eating to eat. There is a delicate balance in getting enough calories to provide energy and getting too many calories. Plus, all calories are not created equal. These calories should come from foods that provide good nutritional value. Calories from lean meats, vegetables, fruits, and complex carbohydrates are the best sources. I cannot tell you how much to eat or what to eat as everyone is different and likes different food. Most of us, if we watch our portion sizes and eat balanced meals, which include lean meats, vegetables, and complex carbohydrate will be ok.

WATER, I bet most of us do not get enough water each day. Drinking water seems like it would be a natural process. Get thirsty? Drink water and repeat as necessary. But, that is not normal for a lot of us. There are too many options we reach for instead of water like coffee, tea, soft drinks, milk, or juice. Some individuals say they do not like water. So why am I talking about water? Water is an essential element of our health. Water keeps body temperature normal, lubricates/cushions joints, protects the spinal cord/other sensitive tissue and rids waste from our body through urination, perspiration, and bowel movements. Not getting enough water can lead to dehydration that causes a whole host of problems. Sure coffee, tea, soft drinks and juice contain water but they also contain caffeine and/or sugar which we only need in a limited quantity. So if you are not on water restrictions for a medical reason, reach for a glass of water and enjoy the benefits of being hydrated.

REST, FOOD, WATER are all essential elements in keeping us healthy and happy. Take care of yourself and if you notice your body talking to you, take a look at these elements because one may be out of whack.

Class Spotlight: The class under the spotlight this month is Mobility & Balance with Julie which meets on Mondays and Wednesdays, 10:00-11:00 AM. In this low-intensity level class, the focus is directed towards improvement of balance and gentle developmental movements to enhance mobility. During the standing exercises the use of chairs for stability may be utilized. Emphasis is on basic skills and building strength.

From the Membership: This month we spoke with Karen in Mobility & Balance and she shared the following with us: Last month we read an article in the SAS Newsletter challenging us to get out of our comfort zone to find rewarding results. As a charter member of Seniors Are Special, I participated daily in the work out center and attended many of the various classes offered at The UMC Activities Center. As the years have gone by, I wanted not to get out of my comfort zone, but to find my “comfortable” zone.

With AMD (Advanced Muscular Degeneration) and other issues, my movements, at times, were awkward, unstable and uncertain. Physical therapy was helpful, but difficult to continue because of my non-driver status. I found my “comfortable” zone at the UMC Activities Center in the Mobility and Balance Class. The movements are designed to increase mobility whether sitting or standing (as well as with a cane, walker or wheelchair). Maintaining balance is an important part of the session, and for someone with AMD, mobility and balance work together to make our bodies move better. It also helps in another very important way…. fall prevention! With these exercises and the (my favorite part) “obstacle course”, my gait has improved as well as my balance and visual awareness.

I love my “comfortable” zone with Julie and Ashley...and all the participants who light up my zone on Monday and recharge it on Friday.

For those who are not members of the UMC Activities Center you are still welcome to try Mobility & Balance, or any of our other classes, for a $5.00 guest fee. We ask that you come a few minutes early to sign a waiver and pay your fee. For more information, you can call the UMC Activities Center at 783-8829.
Seniors Are Special’s Monthly Seminar

Wednesday, March 11, 2020
3:00 PM – 5:00 PM
McInturff Conference Center at UMC
Pre-registration is not required

Lifestyle Topic: 3:00 PM
Arturo Figueroa, MD, Ph.D.
Professor of Exercise Physiology Dept. of Kinesiology
and Sport Management, TTU
“Hypertension and Resistance Training”

Medical Topic: 4:00 PM
Kelly Mitchell MD, Professor Ophthalmology
and Visual Sciences,
“Macular Degeneration”

Join us for Seniors are Special’s monthly educational seminars. These seminars meet on the second Wednesday of each month beginning at 3:00 PM in UMC’s McInturff Conference Center. The meetings are free, open to the public, and no reservations are necessary. Please bring a friend. For further information on these meetings, call SAS at 806-775-8760.

Shuttle Service Available for Monthly Medical Seminars

Shuttle service is provided free from Tech’s West Parking Lot to the McInturff Conference Center for the SAS monthly meeting.

SAS is working with “Lubbock Shuttle” to provide free shuttle service between 2:30 PM and 5:30 PM for our medical seminar guests. The shuttle will pick up members at the Texas Tech parking lot located WEST of the Texas Tech Parkway, off of 10th Street. Turn West away from the hospital at the 10th Street & Texas Tech Parkway light. The parking lot is located one block down on your left-hand side of the street. Follow the SAS parking signs.

The shuttle will take you to and from the lot to the McInturff Conference Center. You are also free to park in any of UMC’s parking lots. Valet parking is also available at UMC’s front entrance for a fee of $5.00 for those preferring to ship the hassle of finding a parking space or taking the free shuttle.

UMC’s Better Breathers Club to meet at UMC Activities Center

The UMC Better Breathers Club is a support group for people with Chronic Lung disease such as COPD, Asthma, Pulmonary Fibrosis, and Lung Cancer. Joining is free! Learn to manage your lung disease and live better. The Better Breathers Club meets the second Monday of every month from 6:00 pm to 7:30 pm at the UMC Activities Center at 5217 82nd Street, in Rockridge Plaza. Our next meeting will be Monday, March 9, 2020.

For additional information, contact Lori Stroud at 775-8950.

Save the Date:
UMC Activities Center Open House
April 27th – May 1st

Guest fees are WAIVED all week! Come check out an exercise class or two on us. We will also offer FREE educational talks and multiple chances for both current members and non-members to win a FREE 3 Month Membership.

More details will be in the April Newsletter.