Medicare is like a fire extinguisher; most likely you won’t give it a thought until you need it. Here’s a primer on some of Medicare’s basic information.

**Who is eligible for Medicare?**
Medicare covers people 65 or older, some disabled people under age 65, and people of all ages with End-Stage Renal Disease (permanent kidney failure treated with dialysis or a transplant).

**What are the basic parts of Medicare?**
- Medicare Part A covers inpatient hospital stays and, in some instances, a stay in a skilled nursing facility, home health care, and hospice. Typically, you do not pay a premium for Part A.
- Medicare Part B covers doctors’ services and other benefits such as lab tests, x-rays, some vaccinations and preventive services, and durable medical equipment (DME). A premium is paid for Part B.
- Part C is also known as Medicare Advantage. In Medicare Advantage plans, private insurers supply Part A and B benefits. Medicare Advantage plans may supply additional benefits, such as drug coverage, vision, and hearing services, for an additional premium.
- Medicare Part D provides coverage for prescription medications. Anyone covered by Medicare Part A and/or B is eligible for Part D.

Some Medicare programs may contain premiums, deductibles, and coinsurance, which the covered individual must pay out-of-pocket.

**When should I enroll in Medicare?**
You have a seven-month period around your 65th birthday in which to apply for Medicare. This window begins three months before the month of your birthdate. If you apply after this seven-month period, you may incur premium penalties. You can enroll through the Social Security Administration by calling (800) 772-1213 or visiting socialsecurity.gov. If you’re receiving Social Security retirement benefits before you turn 65, you will be automatically enrolled in Medicare Part A and Part B.

**What is supplemental insurance and why do I need it?**
Medicare rarely pays services in full. For example, Part B typically pays 80% and you are responsible for the remaining 20%. Private insurers offer supplemental insurance that covers Medicare deductibles and coinsurance. Consider purchasing a supplemental health plan if you’re concerned about being able to afford these out-of-pocket expenses.

**WEA Trust’s WEA-MedPlus a great complement to Medicare**
WEA-MedPlus is a health insurance plan designed for public school retirees and spouses age 65 or older who have Medicare as their primary insurance and want the quality group coverage that the Trust provides.

For more information about WEA-MedPlus, or to find out if you are eligible, visit our Web site at weatrust.com and click on “Health Plan” or call one of our Eligibility representatives at (800) 279-4000.
Retired teacher turns
cornfield into ‘heaven’

Meet Jean Bawden, nationally-recognized gardener

At Jean Bawden’s Earth Spirit Farm west of Oregon, Wisconsin, Jean has transformed a former cornfield into five acres of beautifully landscaped flower beds. What was originally a hobby has turned into much more for the former educator.

Teaching career spent in one district
Jean taught physical education and coached in the Cambridge School District for 30 years, beginning with fifth through twelfth grade girls. By the end of her career, she was instructing every class in the high school building.

“I feel like I had the best teaching and coaching situation in the state while I taught in Cambridge,” Jean said of her long career there.

Ultimately, she decided to retire while she was “still able to do other things and be active.”

Started small, national recognition
Jean always had an interest in gardening, noting that her father had been a gardener, and she did as much as she could while teaching.

Upon retirement, Jean moved to her current location, with a smaller house and more land, and got started with a couple of flower beds. She says she educated herself by reading and trial and error. She also worked part-time at nurseries, where she gained a lot of knowledge.

Jean’s elaborate garden houses more than 40 different beds—some of which are 50 to 75 feet long—complete with trees, shrubs and many varieties of flowering plants. She has become so successful with her gardening, she was selected to participate in both the National Iris Tour and the National Peony Open Garden. This is in addition to the regional conventions she has participated in with her daylilies. She also sells plants in the spring.

Jean spends about 10–12 hours per day in her gardens.

“Being out here is like being in heaven every day,” she says. “It’s time when I can stop and enjoy the small wonders of the earth.”

NAME: JEAN BAWDEN
LOCATION: OREGON, WI
LAST SCHOOL DISTRICT: CAMBRIDGE
POSITION: PHYSICAL EDUCATION/COACH

Branching out
In the winter, Jean takes classes, plays bridge, and goes out to lunch.

“All the things normal people do when they are retired,” she says with a laugh.

Another hobby becoming an important part of Jean’s life is painting.

“Life is a series of transitions,” Jean says. “I started gardening before I stopped teaching. I hope when I can no longer be as active in my garden, I can keep painting.”

Parting thoughts
Jean also says retirement is about exploration, doing things you always wanted to, but didn’t have the chance.

“Retirement is the freedom to stop doing things when you want, the freedom to drive yourself,” Jean says.

In “After School”, former public school employees share how they continue to enrich their lives after retirement.
Are Americans getting too much radiation?
Too many CT scans cause for concern

Jobs for retirees

Q: I’m planning on retiring, but would like to get a job. What kinds of jobs are good for retirees?
A: Forbes magazine, along with an online site called RetirementJobs.com, published a list of the best jobs for retirees. Some may require additional education, but here are a few, in no particular order:
- X-ray technician
- Teaching aide
- Free lancing/self employed
- Merchandise/grocery clerk
- Tax preparation/bookkeeping
- Banking
- Delivery driver
- Customer service
- Home care aide
- Hospitality/food service staff
- Office clerical
- Franchise or business owner
- Municipal employment

Source: Forbes.com

One note of interest: Your part-time income may reduce your Social Security retirement benefits if you are collecting Social Security and have not yet reached your full-retirement age. Talk with your tax advisor about what employment after retirement might mean for you.

Visit ssa.gov/retire2/retirechart.htm to calculate your full retirement age.

Specialty radiology, including computed tomography (CT) scans, magnetic resonance imaging (MRI) scans, and positron emission tomography (PET) scans give health care providers a clear and accurate picture of problems inside the body. When used appropriately, these scans have great value. These advances, however, have also led to an explosion in their use and growing concerns about some scans’ safety.

Increased radiation, use of scans
According to a recent article by the Associated Press, many Americans are getting too many CT scans. The concern about getting too many of these scans lies in the amount of radiation involved. The New York Times reports a CT scan can deliver the same amount of radiation as 400 chest x-rays. Reasons for their increased use include:
- accuracy and ease of use
- doctors reliance on technology/tests
- patients who demand answers

Along with the increased radiation per scan CT scan, patients are getting more scans. The number of CT scans per patient has doubled in the last 10 years, according to a study in the journal Health Affairs.

Ask questions to protect yourself
If your physician orders a CT scan, ask the physician what the benefits and risks of a CT scan are compared to an ultrasound or MRI. Discuss which test is right for you.

If your provider determines that a CT scan will be done, ask him or her:
- Will it change the outcome of my care?
- According to my chart, have I had a CT scan before? If so, how many?
- Will my height, weight, and age be considered during the scan?
- Will shields be used to protect other parts of my body from radiation?

Scans added to the Trust’s preauthorization list

To help you make the best choice regarding specialty scans, the WEA Trust has added CT scans, PET scans, and MRIs to its preauthorization list. This change was effective July 1, 2010.

Please make sure you or your provider arrange for preauthorization of these scans. The Trust is not required to reimburse the costs for these scans if preauthorization is not obtained.

For more information about services requiring preauthorization from the Trust, contact a customer service representative at (800) 279-4000.
New financial planning services designed to help members reach their financial goals

WEA Trust Member Benefits is now offering new fee-based financial planning services in addition to their comprehensive Retirement Income Analysis program. These services are designed to address the changing needs of members at various points in their careers and lives. Services include:

**NEW! Portfolio Analysis**
If you have investments but you’re wondering whether you are invested appropriately for your age, life stage, and risk profile, a Portfolio Analysis might be right for you. This service will provide a comprehensive evaluation of your current investment portfolio.

**NEW! Retirement Income Projection**
This slimmed-down version of the Retirement Income Analysis is appropriate if you are 11+ years from retirement and wondering if you are on track to meet your retirement goals or already retired.

**Retirement Income Analysis**
More than 300 members have taken advantage of this comprehensive service. This highly focused retirement planning service is suitable for those within 10 years of retirement and will give you the answers you seek about your readiness for retirement.

**Who’s Eligible**
Wisconsin public school employees and their family members—including spouses, children, grandchildren, parents, and parents-in-law—may be eligible to participate in the fee-based services. Wisconsin residency required.

For more information on the financial planning services offered through WEA Trust Member Benefits, go to weabenefits.com/fps or call (800) 279-4030, Extension 2753.

All financial planning and investment advisory services are offered through WEA Financial Advisors, Inc.