

***RETIRED MEN'S ASSOCIATION OF GREENWICH, Inc. (RMA)  
invites you to attend its meeting, on Wednesday, Nov 7, 2012.  
First Presbyterian Church, Lafayette Pl., Greenwich.  
Maury Hill***

***Medicare Plan Choices***

May You Live in Interesting Times

This expression, reputedly of Chinese origin, is understood, ironically, to be equal parts blessing and curse. Robert Kennedy, in a speech in Cape Town in 1966, said: "Like it or not we live in interesting times. They are times of danger and uncertainty; but they are also more open to the creative energy of men than any other time in history."

Life in Greenwich this week has certainly been interesting. In the end, with Thanksgiving approaching, and despite all that has happened, and perhaps because of all that has happened, it is a time to reflect and give thanks; and to look forward to tomorrow when we can all come together again in RMA fellowship.

Life in the Schneider household on Sheephill Road (Riverside) has not been without stress. Our condominium did not suffer any structural damage, but we were one of the very last areas of Town to have power restored (yesterday afternoon). No electricity, hot water or heat for a week, and also no complaints. It is what it is, an inconvenience; we extend our support to those who were more severely impacted by events.

In the Jewish tradition, there is a brief blessing/prayer, the Shehecheyanu, which is said in thanks at gatherings: "Blessed are You, Lord our God, Ruler of the Universe, who has granted us life, sustained us, and enabled us to reach this occasion."

I am sure that other traditions have ways of expressing the same thought, as to what is truly important.

And so we move forward to tomorrow's meeting.

Medicare's Open Enrollment Period (also known as the Annual Election Period (AEP) is the period each year during which people may change their Medicare Advantage Plan and/or Part D coverage, and or return to Original Medicare. The AEP for people to decide coverage for 2013 is from October 15 to December 7, 2012. Each year, participants in Medicare health plans and Part D prescription drug plans can change their premiums, deductibles, cost-sharing and some benefits, or discontinue their coverage altogether.

Each of us should: (a) review our plan's changes for 2013; (b) look for other coverage options; (c) be aware that choices will vary by state and county; and (d) be on the alert to secure fair and impartial advice.

Our speaker this week, Maury Hill, will speak to us on Medicare Plan Choices. He is an independent agent specializing in Medicare Plans for Fairfield County and nearby New York State counties, and Major Medical health insurance for businesses, individuals and families in Connecticut and New York. He represents every Medicare Advantage Plan in Fairfield County, the major Medicare Supplements, and Prescription Drug Plans.

**RMA members and their guests should arrive by 9:45 AM for our full meeting. The general public should plan to arrive at 10:45 AM. Meetings are held at the First Presbyterian Church, Lafayette Place, Greenwich. No Charge and No Reservations are required. Questions about any of the above, call Bernard Schneider, 203-698-2558; bgsesq@gmail.com.**