



Photo by Natasha Kavanaugh

Tony Molina, Tribal veterans representative and Vietnam veteran, displays the Director's Commendation Award he received from Jim Willis, director of the Oregon Department of Veterans Affairs. The award was presented during Loyalty Days in Newport, Ore., in May and includes the following inscription: "For support to the Newport Vietnam Memorial and for the reading of the names each year at Loyalty Days."



Siletz Contract Health Service requires uninsured children to apply for OHP/Healthy Kids

Healthy Kids provides no-cost, low-cost and full-cost health coverage options for uninsured Oregon children and teens up to age 19. Coverage lasts for one full year and covers all health needs, including doctor visits, dental care, vision, mental or behavioral health services, prescriptions and more. Children will not be turned away because of pre-existing conditions or put on a waiting list.

American Indians and Alaska Natives who qualify for the low-cost option do not pay a monthly premium. No family makes too much for Healthy Kids. Even middle-income families may qualify for coverage on a sliding scale. For example, a family of four can earn as much as \$69,384 per year and may qualify for the low-cost option.

Enrollment Guideline Based on Family Size and Income	No-Cost	Low-Cost	Full-Cost
Family of 2	\$0 - \$30,420	\$30,420 - \$45,552	\$45,552 and up
Family of 3	\$0 - \$38,376	\$38,376 - \$57,468	\$57,468 and up
Family of 4	\$0 - \$46,332	\$46,332 - \$69,384	\$69,384 and up
Family of 5	\$0 - \$54,300	\$54,300 - \$81,312	\$81,312 and up

Siletz CHS requires patients to apply for alternate resources when they are at no cost to the patient. Healthy Kids is considered an alternate resource.

If a person does not apply for alternate resources when available, they can be denied Contract Health benefits. A person can apply for Healthy Kids by calling CHS at 800-628-5720 or 541-444-1236 and requesting an application, go online to oregonhealthykids.gov and complete the application or call Healthy Kids directly at 877-314-5678 to request an application.

CHS workers can assist you with completing an application or refer you to the Siletz benefits coordinator.

Are you ready to:

Have a healthy attitude

Positive Body Image

Motivation, Inspiration, Courage

Strength and Power

Cleaner living

Energy to Exercise

Encouragement & Support?

This is not a diet! It's about

Changing your Life One

Shake at a time!

VISALUS SCIENCES

Contact Laurie Regalado at 503-508-3782 or visit laurieregalado.bodybyvi.com for more information.

ARE YOU UP FOR THE CHALLENGE
www.inspiringchange.bodybyvi.com



CTSI Jobs

Tribal employment information is available at ctsi.nsn.us.

Note: "Open Until Filled" vacancies may close at any time. The Tribe's Indian Preference policy will apply. Tribal government will not discriminate in selection because of race, creed, age, sex, color, national origin, physical handicap, marital status, politics, membership or non-membership in an employee organization.

CTSI constantly is looking for temporary employees to cover vacancy, vacations, maternity leave and extended sick leave. If you are retired, a homemaker or a student and are looking for temporary work that can last from two weeks to 12 weeks, please submit a temporary application for the temp pool.

Personal Finance and Real Estate

Yvonne Messmer, Housing Finance Manager • 503-390-9494 or toll-free 888-870-9051

If homebuying is a goal for you but you aren't ready yet:

Siletz Saves! IDA Program

If you aren't ready to buy yet and at least one of these situations sounds like you, Siletz Saves! might be perfect for you:

- I have some credit issues to clean up.
- I don't have enough income to make a mortgage payment.
- I don't understand how everything works.
- I'm still in school but nearly finished.

The IDA Program is a matched savings program. It helps low-income Tribal members understand their credit, correct credit issues and save toward the purchase of a first home. Participants make regular deposits into an individual development account or IDA. The amount saved is then matched \$3 for every \$1 saved – a 300 percent return! Participants must save for at least six months up to three years and attend financial fitness classes.

If you are ready to buy a home:

Down Payment Assistance Program

You can find out by asking yourself some questions:

- Do I have a steady source of income (usually a job)?
- Have I been employed on a regular basis for the last 2-3 years?
- Is my current income reliable?
- Do I have a good record of paying my bills?
- Do I have few or no outstanding debts (like car payments)?
- Do I have some money saved?
- Do I have the ability to pay a mortgage every month, plus additional costs?

If you answered yes to these questions, then you might be ready. Give me a call to find out about the Down Payment Assistance Program. It helps with closing costs and a down payment when purchasing your first home.