

Hillock Insurance offers help in Medicare plan enrollments

Bill Bradshaw
Wallowa County Chieftain

Social Security. Medicare. Part A. Part B and the rest of the senior health care alphabet soup. Choosing the right coverage can be daunting.

That's what Kathleen Bennett is here to help with. The insurance agent held an open house Wednesday, Oct. 23, at Hillock Insurance at 616 W. North St. in Enterprise to help people understand and be able to enroll in Medicare and related programs.

"I know this can be very complicated and confusing, so come see me if you are thinking of enrolling in a Medicare plan," she said. "There's no cost to answer questions." Bennett said she also can help people already enrolled in Medicare and its supplements change plans or sign up for something new.

There are three main things that people nearing eligibility for Medicare should know, Bennett said.

The first is that they have a seven-month window surrounding their 65th birthday—three months before their birth month, their birth month, and three months after their birth month—in which to enroll in Medicare Parts A and B. So if you were born on, say, September 10, you would have all of September, all of the three months before your birthday (June, July, and August)



Kathleen Bennett, Medicare agent at Hillock Insurance in Enterprise, looks over some information she uses to advise Medicare-eligible customers Thursday, Oct. 24, at her office on West North Street.

plus all of the three months after your birthday (October, November, and December) to enroll in Medicare's basic programs, A and B. Part A covers 80 percent of hospitalization. B covers 80 percent of physician, outpatient care, and other, related expenses.

Second, it's important to understand the difference between Medicare A and B and the additional plans of

Medicare Advantage (Part C), Medicare supplement plans, and Part D, which covers prescription drugs.

And third, it's important to choose the best plan for your individual situation.

The deadline for enrollment in Parts C, Supplementary plans, and part D is December 7.

Medicare Advantage, aka Medicare C, is a program

administered by Moda—a health-care insurance company that started out as the Oregon Dental Service (ODS) in 1955. Today they are eastern Oregon's only provider of Medicare Advantage. Medicare Advantage is relatively new. It is an "all in one" alternative to Original Medicare. If you join a Medicare Advantage Plan, you still have

Medicare. These "bundled" plans include Medicare Part A (Hospital Insurance) and Medicare Part B (Medical Insurance), and usually Medicare prescription drug (Part D).

If Medicare Advantage through Moda doesn't work for you, there are supplement Plans F, G, K and N, also known as "Medigap insurance" These plans are

defined by Medicare. They are offered by many private health insurance providers, including Blue Cross, Farmers, United Health Care and others. Because Medicare defines the coverage, any "Plan G" policy, for example, provides the same coverage as any other "Plan G policy" regardless of the company you purchase the plan from. To enroll in Medigap coverage, you must be enrolled in Medicare parts A and B. But, importantly, these supplemental plans do not provide coverage for prescription drugs.

If you choose Medigap coverage (above), you may also wish to have prescription drug coverage. This is provided by Medicare Plan D, which has several standard options defined by Medicare. Like the Medigap coverage, it is purchased from private insurance companies.

There are many different options for medical insurance to supplement the basic Medicare parts A and B. "It's helpful to have someone guide you through those choices. It's not a one-size fits-all," Bennett said. "I'm here to help Wallowa County residents make the best choices for their individual situations."

To learn more, visit medicare.gov, socialsecurity.gov or contact Kathleen Bennett at 616 W. North St. in Enterprise, 541-426-4208 or kathleen@hillockins.com.

BLUE LIGHT IS BAD FOR YOU

Research shows wavelengths produced by LEDs damage brains cells

Steve Lundeberg
Oregon State University

CORVALLIS, Ore. — Prolonged exposure to blue light, such as that which emanates from your phone, computer and household fixtures, could be affecting your longevity, even if it's not shining in your eyes.

New research at Oregon State University suggests that the blue wavelengths produced by light-emitting diodes damage cells in the brain as well as retinas.

The study, published today in *Aging and Mechanisms of Disease*, involved a widely used organism, *Drosophila melanogaster*, the common fruit fly, an important model organism because of the cellular and developmental mechanisms it shares with other animals and humans.

Jaga Giebultowicz, a researcher in the OSU College of Science who studies biological clocks, led a research collaboration that examined how flies responded to daily 12-hour exposures to blue LED light — similar to the prevalent blue wavelength in devices like phones and tablets — and found that the light accelerated aging.

Flies subjected to daily cycles of 12 hours in light and 12 hours in darkness had shorter lives compared



OregonState University

Exposure to blue light can damage brain cells as well as your eyes.

to flies kept in total darkness or those kept in light with the blue wavelengths filtered out. The flies exposed to blue light showed damage to their retinal cells and brain neurons and had impaired locomotion — the flies' ability to climb the walls of their enclosures, a common behavior, was diminished.

Some of the flies in the experiment were mutants that do not develop eyes, and even those eyeless flies displayed brain damage and locomotion impairments, suggesting flies didn't have to see the light to be harmed by it.

"The fact that the light was accelerating aging in the flies was very surprising

to us at first," said Giebultowicz, a professor of integrative biology. "We'd measured expression of some genes in old flies, and found that stress-response, protective genes were expressed if flies were kept in light. We hypothesized that light was regulating those genes. Then we started asking, what is it in the light that is harmful to them, and we looked at the spectrum of light. It was very clear cut that although light without blue slightly shortened their lifespan, just blue light alone shortened their lifespan very dramatically."

Natural light, Giebultowicz notes, is crucial for the body's circadian rhythm — the 24-hour cycle of phys-

iological processes such as brain wave activity, hormone production and cell regeneration that are important factors in feeding and sleeping patterns.

"But there is evidence suggesting that increased exposure to artificial light is a risk factor for sleep and circadian disorders," she said. "And with the prevalent use of LED lighting and device displays, humans are subjected to increasing amounts of light in the blue spectrum since commonly used LEDs emit a high fraction of blue light. But this technology, LED lighting, even in most developed countries, has not been used long enough to know its effects across the human lifespan."

Giebultowicz says that the flies, if given a choice, avoid blue light.

"We're going to test if the same signaling that causes them to escape blue light is involved in longevity," she said.

Eileen Chow, faculty research assistant in Giebultowicz's lab and co-first author of the study, notes that advances in technology and medicine could work together to address the damaging effects of light if this research eventually proves applicable to humans.

"Human lifespan has increased dramatically over the past century as we've

found ways to treat diseases, and at the same time we have been spending more and more time with artificial light," she said. "As science looks for ways to help people be healthier as they live longer, designing a healthier spectrum of light might be a possibility, not just in terms of sleeping better but in terms of overall health."

In the meantime, there are a few things people can do to help themselves that don't involve sitting for hours in darkness, the researchers say. Eyeglasses with amber

lenses will filter out the blue light and protect your retinas. And phones, laptops and other devices can be set to block blue emissions.

"In the future, there may be phones that auto-adjust their display based on the length of usage the phone perceives," said lead author Trevor Nash, a 2019 OSU Honors College graduate who was a first-year undergraduate when the research began. "That kind of phone might be difficult to make, but it would probably have a big impact on health."



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