

A special holiday 'thank you' to my loyal readers!

As the year closes, I want to take this opportunity to say "thank you" to you, my loyal readers. I cannot adequately express my deep appreciation to each of you who read my features – and have responded with your feedback.

I offer you one of my favorite quotes... At times our own light goes out and is rekindled by a spark from another person. Each of us has cause to think with deep gratitude of those who have lighted the flame within us. – Albert Schweitzer

Your comments and encouragement mean

so much and enable me to continue providing our community with what I consider to be important and useful content about subjects that can help us stay healthy and enjoy a better quality of life. This includes bringing you news about developments in modern dentistry; insight into ongoing research to better understand the benefits of proper diet and exercise; and, discussions about sleep issues – a subject dear to my heart because of its direct bearing on our ability to live life to the fullest.

Our modern lives are fast-paced and stressful. Don't misunderstand. Living life to the

fullest means getting up, getting moving, getting involved, and finding time for ourselves, our loved ones – and yes, time for service to others. There are indeed so many productive and interesting things to do and accomplish.



Dr. Gabrielle F. Cannick

Still, we can fall victim to the effects of stress – particularly this time of the year.

Being aware of its symptoms can help us better cope. For example, stress causes irritability, anxiety, headaches, and depression.

So, a piece of advice in this season of hope and promise. If you feel overwhelmed, that this is more than I can handle, tell yourself: "I will give it my best shot, and I will ask for help if I need it." Take time each day to prioritize your activities. Decide which tasks are must-do and which can be put off or even eliminated. Take time to exercise. Only 20 minutes of physical activity can dial down your stress level.

When you think about a prescription, you think about pills in a bottle. In truth, eating

right, getting enough exercise, and sleeping well...is all medicine!

So dear reader, may your season be safe, memorable and filled with joy. Thank you for "listening". I love your feedback and find it both inspiring and useful. As always, feel free to call us with questions or for assistance. We ARE your hometown resource for guidance and support.

Dr. Gabrielle F. Cannick is the owner of Grand Oaks Dental, located at 3905 Liberty Highway in Anderson. A strong believer that dental fear and anxiety should not prevent any patient from receiving the highest quality dental care, Dr. Cannick has received extensive training in Sedation Dentistry and is a certified member of the Dental Organization for Conscious Sedation. She is also a member of the South Carolina Dental Association, the American Dental Association, the Academy of General Dentistry, and the American Academy of Dental Sleep Medicine.

For more information about Grand Oaks Dental and the services provided, please call 864-224-0809, or click to grandoaksdental.com or visit us on Facebook at <https://www.facebook.com/GrandOaksDental>.

Ask Fred

As a licensed independent Senior Insurance Advisor, one of the most common questions I receive from clients is: "What do I need to know about Medicare Enrollment, and which Medicare option is best for me?"

To put it mildly, the Medicare enrollment process is complicated and full of hidden traps and unforgiving nuances, all of which can potentially result in serious problems that have lasting consequences. Seniors should therefore be educated about how the Medicare enrollment process works, their Medicare options, and potential costly mistakes to avoid.

This article is the first of a multi-part series designed to educate seniors about the Medicare enrollment process, and how to make informed decisions about their coverage. The first topic will examine the basics of "Original Medicare".

In general, Medicare is a federal government program that assists older and some disabled people with paying their medical costs. "Original Medicare" is comprised of three parts: Part A, Part B and Part D. Part A helps cover the costs of hospital stays, post hospital nursing facilities, home health care services and hospice care. Part A is provided "premium-free" for individuals aged 65 and over who have earned at least 40 "work credits" (i.e. was employed full-time for at least 10 years and paid FICA taxes). For those who do not qualify for premium-free Part A, it can be purchased for a monthly premium of \$437 (2019 cost), or less depending on the number of work credits earned. Although Part B coverage is optional, it is extremely important since it provides coverage for doctor visits, hospital observation care, outpatient medical services and supplies, ambulance services, and part-time or intermittent home health and rehabilitative services.

Part B also provides coverage for preventative services, including flu and hepatitis B shots, cardiovascular screenings, cancer screenings, diabetes screenings, and many other screening tests meant to identify and prevent the progression of diseases. Anyone who is eligible for premium-free Medicare Part A is also eligible for Medicare Part B. The "standard" monthly premium for Part B coverage is \$135.50. However, the cost of Part B can vary greatly depending on individual income levels. Part D, the final component of "Original Medicare", provides coverage for prescription medications. To obtain Part D coverage, the beneficiary must enroll in a prescription drug plan that provides "credible coverage" (based on a standard set by the federal government).

A summary of "Original Medicare" fee for service copayments deductibles for 2019 are as follows:

- Hospital Admissions: \$1,340 deductible for the first 60 day "benefit period" of a Medicare-covered inpatient hospital stay (i.e. the same deductible is charged for 1 day or 60- day hospital stay).
- For days 61-90, the cost of continued hospitalization is \$341 per day
- An additional 60 lifetime reserve days are available for \$682 per day
- Skilled Nursing Home Coverage: Days 1-20 are completely covered by Medicare
- Days 21-100 require a daily copayment of \$170.50.

Coverage for Skilled Nursing Facility (SNF) services must meet certain Medicare guidelines before coverage is provided.

Physician Visits, Labs, Outpatient Services, Hospital Observation Care and DME supplies: Medicare Part B pays 80% of the cost

Original Medicare does not provide coverage for other benefits such as routine vision, dental and hearing services, transportation, gym memberships, post-hospital meals, OTC benefits and 24-hr nursing support.

Please contact me at 864-940-6113 if you have questions or need assistance enrolling in the Medicare plan that will best meet your healthcare needs.



Fred Reid



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