

# Steel Magnolias

## Breast Cancer Support Group, Inc.

### Are You Covered?

Let's talk Medicare, Advantage Plans, and Supplement Plans. A year ago, I started looking at Medicare and what I would need to go along with it. Being a cancer survivor, I knew I needed to get all the information I could to make sure I would be covered if heaven forbids that my cancer comes back. I went to seminars in person and attended online seminars to get as much information as possible. Original Medicare (Hospital) alone does not pay for much. With Medicare part A, you are responsible for a \$1,600 deductible if you are in the hospital for days 1-60 and \$400 a day for days 61-90 then \$800 a day for days 91-150. If you have to go into a skilled nursing facility the first 20 days are paid by Medicare, then days 21-100 you have to pay \$200 a day. Original Medicare does cover Hospice. Medicare Part B (Medical or Doctors) cost you \$164.90 monthly that will be deducted from your Social Security check. It has a \$226 a year deductible and pays 80% of the bills and you pay the other 20%. There is no out-of-pocket maximum. Are you dizzy yet? You will have to have some help and there are two choices, Advantage Plans and Supplement Plans. Both have good points and not so good points. I want to share what I learned during my research.

You will pay for your original Medicare A & B that cost you this year \$164.90 monthly and you will have to pay part B deductible \$266 a year with a supplement plan. We will look at Advantage Plans first.

With an Advantage Plan, it takes over for your Medicare A and B. The Advantage Plans normally have no monthly premium other than the original \$164.90 Medicare cost and copays, they include a drug plan, they have additional benefits of dental, vision, and fitness memberships. It all sounds great and it is unless you get sick, have cancer, or have to go into the hospital or a skilled nursing facility. You may not have to pay a premium, but your annual out of pocket maximums can be anywhere from \$1,000 to \$8,950 yearly depending on which advantage plan you choose and if you have to go to the doctor a lot or are in the hospital. There are both PPO and HMO plans.

When you purchase an insurance supplement plan, it will cost you anywhere from \$57-\$265 a month. There is a wide range of policies. They range from A-N and it appears that if you choose a G plan you are only out your premiums, your Part B Deductible and your \$164.90 Medicare A & B premium. The policies are sold as "attained age" and "issue age". Issue age premiums will not go up as you age, but attained age premiums will and could become quite expensive. Supplement plans do not cover

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Steel Magnolias  
P.O. Box 2208  
Anniston, AL 36202

Lenora Johnson, Founder  
Nancy Burnell, Executive Director  
nancyburnell@gmail.com  
Editor: Elaine Johns  
elaine@steelmagnoliasinc.org

Elaine Johns, President  
Margaret Taylor and  
Nancy Burnell, Co-Vice Presidents  
Brenda Parker, Secretary  
Chuck Trull, Treasurer  
Group Chaplains: Gloria Woosley  
& Sherry Grinstead  
RMC Chaplain, Jim Wilson  
Historian & Photographer  
Elizabeth McCabe

Pinks Boutique: For Appointment  
Call our Office @ 256-231-8827  
Physicians Center, STE 407  
901 Leighton Ave.  
Anniston, AL 36207  
www.steelmagnoliasinc.org  
Like us on Facebook

*Sharing love through support*

Contact us at  
info@steelmagnoliasinc.org

**your drugs, dental or vision. You will have to buy them separate. VSP is a vision plan that cost around \$200 a year. You can get dental insurance online. You can get pricing for a drug plan through [www.medicare.gov](http://www.medicare.gov). You will have pay a deductible on you drug plan and then have co-pays. If you have a supplement policy that cost \$125 monthly, a dental plan that cost \$30 monthly, a drug plan that cost \$15 monthly, Medicare part B \$226 yearly deductible and a VSP of \$200 yearly; you are looking around \$2,600 out of pocket yearly. It all depends if you want or can to spend around \$250 a month or the possibility of being out up to \$1,000 to \$8,950 a year. It all depends on your health.**

**When you turn 65 or if you continue to work and have an employer's health coverage and then when you retire you have a choice to make about your supplement plan or your advantage plan. On either of these days, when you are 65 or when you lose your employer's health coverage, you can purchase a supplement plan with no questions asked about your health. If you choose an advantage plan at this time with \$0 premiums and you get sick in the next year or so and decide you need a supplement plan, you may have a hard time getting a company to underwrite a policy for you and if they do the premiums may be extremely high. If you have an advantage plan you cannot buy a supplement plan to go along with it. It is one or the other. You either know what you will pay each year or take a chance that nothing happens to you. I also know that the older we get, our health generally declines and that is something to keep in mind when you are making this decision. I hope this information is helpful!**

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**STEEL MAGNOLIAS/MEN OF STEEL MINUTES  
JULY 25, 2023**

**Meeting was called to order by our President, Elaine Johns. We had 24 in attendance including 2 visitors**

**One of our guest speakers was Mr. Louis Bass, CEO of RMC. He presented us with the latest news of the hospital to include ER issues, staffing shortages, latest update with UAB affiliation, and the update on the new cancer center which will house a new office for Steel Magnolias. He commended Steel Magnolias for the work we do in support of cancer patients at RMC.**

**Second guest speaker was Kelly from Harley Davidson. She told us that HD has scheduled a TuTu for TaTa ride on Oct 14<sup>th</sup>. There will be judging for best decorated bike and best decorated individual. She even offered for us to do rides once a month with proceeds going to Steel Magnolias.**

**Minutes of the previous meeting were read and motion made by Eddie and seconded by Pat that they be accepted.**

**Chuck gave the Treasurers Report with \$29,553.80 beginning balance and \$28,902.43 ending balance.**

**Sherri talked to us about answered prayers and members shared when and where God had answered their prayers. Sherri then went over the prayer list and prayed for those on it.**

**No further business, motion by Steve and seconded by Walter that meeting be adjourned.**

**Respectively submitted,  
Brenda Parker, Secretary**

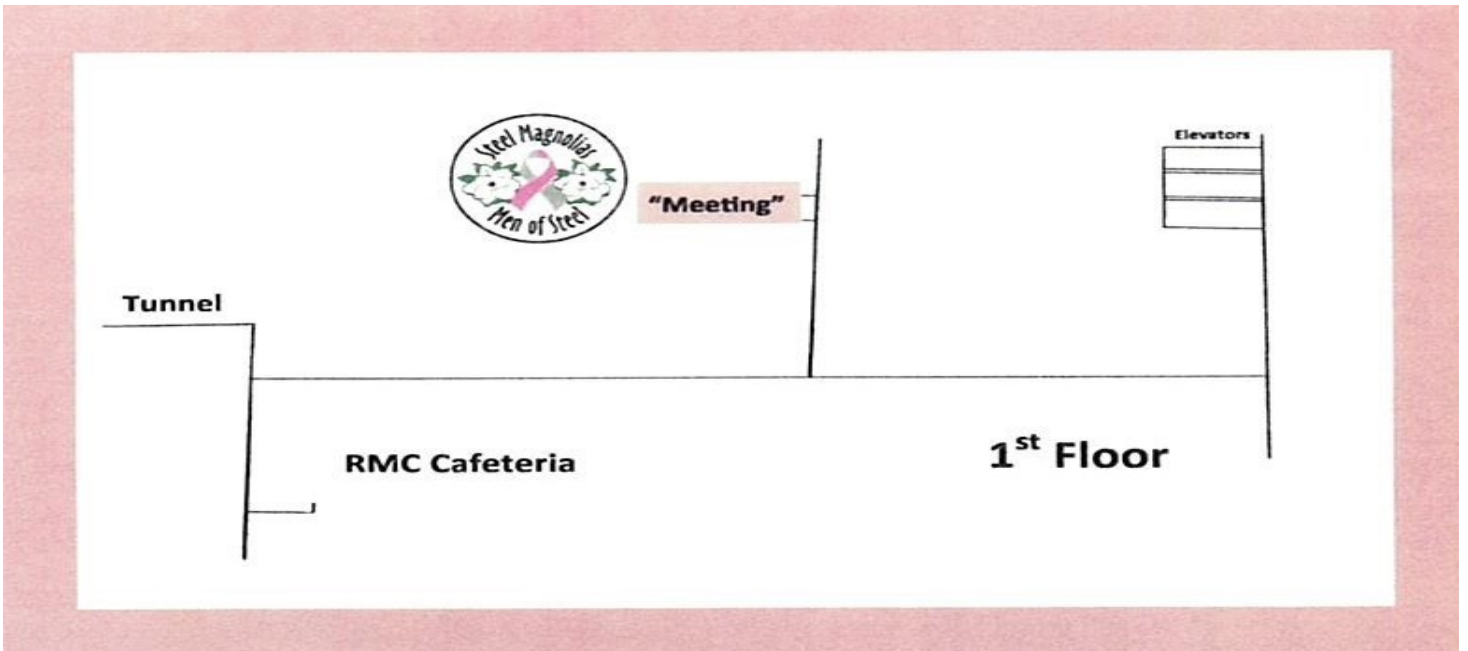
## Birthdays and Anniversaries

August 29<sup>th</sup> is Roger Zeimet's birthday and he is a Man of Steel!  
September 9<sup>th</sup> would have been Becky Tiner's birthday. RIP  
September 9<sup>th</sup> is Keither Zeimet's birthday and she is a 20-year survivor!  
September 16<sup>th</sup> is Brenda Cospers' birthday and she is a volunteer!  
September 20<sup>th</sup> is Jimmy Taylor's birthday and he is a Man of Steel!  
September 20<sup>th</sup> is Steve Stephens' birthday and he is a Man of Steel!

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### Upcoming Events

August 22 will be the next Steel Magnolia meeting in the private dining room at RMC. RMC will provide our meal and we will have Macaroni and cheese with chicken fingers, Steel Magnolias please bring side dishes, desserts, and a friend! Wanda from 4<sup>th</sup> floor Oncology will be our guest speaker. If you would like to attend and you are not sure how to get there here is a map. Just come to the first floor where the cafeteria is located and follow the map. Looking forward to seeing you there!



September 18 is the next newsletter mailing day. If you have anything for the newsletter please send it to [elaine@steelmagnoliasinc.org](mailto:elaine@steelmagnoliasinc.org) or mail it to our office at PO Box 2208 Anniston, Al 36202 by September 13<sup>th</sup>.

October 7<sup>th</sup> is Oxfordfest. More information to follow.

October 14<sup>th</sup> there will be a ride TuTu for TaTas at Hooligans Harley Davidson. More information to follow on this also.

### Helpful Tip

Ladies DO NOT carry your phone in your bra! Men and women, do not carry your phone in a shirt pocket against your chest! Both are known to put you at greater risk for breast cancer!



On Wednesday August 9<sup>th</sup>, our Jim Wilson took a leave of absence to take care of some health issues. He has left the Chaplain's office in capable hands and we will be waiting for his return.

From the beginning of the Steel Magnolias, Jim Wilson has been behind the Steel Magnolias. Lenora Johnson contacted him after she found herself not wanting other women in our area to face breast cancer alone like she did. Chaplain Wilson guided her and prayed with her to get this group up and running. Chaplain Wilson is responsible for our office space and the "Pinks Boutique" room. He also makes sure that we have a main course at our monthly meetings. He looks out for us in more ways than we will ever know. He has always been a part of us!

There is no better way to express our feelings than RMC did, "His comfort and care have inspired so many lives, and his RMC family is wishing him lots of love for the road ahead".



## **“Our Services Condensed”**

- **Monthly Group Meetings on the 4<sup>th</sup> Tuesday of every month except November and December.**
- **“Pinks Boutique” stocked with mastectomy bras, breast prosthesis, knitted knockers, wigs, hats and scarves free to cancer patients.**
- **Care packages for newly diagnosed breast cancer patients**
- **Dining Vouchers for two family members of any cancer patient in surgery at Regional Medical center in RMC’s cafeteria.**
- **Snacks are provided in RMC’s oncology and radiation oncology departments. They are also provided in Clearview Cancer oncology room.**
- **Breast Cancer Awareness Program is available to girls in grades 7-12. This program is taught in the school by a trained volunteer under the supervision of a Registered Nurse.**
- **Speakers Bureau: speakers available to civic clubs and churches.**
- **Newsletter, we publish a monthly newsletter that is informative and inspirational. It contains upcoming events along with jokes and a word search puzzle.**
- **Website: [www.steelmagnoliasinc.org](http://www.steelmagnoliasinc.org) and like us on fb**
- **Men of Steel are the husbands, friends and family members of breast cancer survivors.**
- **Prayer Ministry**

## **Ways You Can Help**

- **Volunteer**
- **Attend our meetings and get involved with us**
- **Volunteer to work in our office and help with our fundraising events**
- **Contribute: all contributions are tax deductible, we are a 501c3 tax exempt organization. Donations can be mailed to Steel Magnolia Breast Cancer Support Group, PO Box 2208 Anniston, Al 36202. All Contribution are used to provide services to breast cancer patients who reach out to us.**
- **Pray for our ministry.**

## Joggin' Inside

After Adam stayed out late a few nights, Eve became suspicious. "You are running around with another woman, admit it!" she demanded. "What other woman?" Adam shot back. "You're the only one here!" That night, Adam was fast asleep when he woke up by being poked in the chest by Eve. Adam asked, "Eve, what in the world are you doing?" Eve replied, "I am counting your ribs!"

My young coworkers asked me to show them pictures of me in high school. I said I'd go home and dig some out. They said "can't you just look on your phone?"

And I laughed and laughed and laughed and then cried.

*How many of these jingles you remember?*



1. "My bologna has a first name"
2. "I don't wanna grow up"
3. "Gimme a break, gimme a break"
4. "The best part of waking up"
5. "Sometimes you feel like a nut"
6. "I'd like to teach the world to sing"
7. "Reach out and touch someone"
8. "If you dare wear short shorts"
9. "They're magically delicious"
10. "Meow, meow, meow, meow"
11. "Plop, plop, fizz, fizz, oh what a relief it is"
12. "So kiss a little longer. Hold hands a little longer. Hold tight a little longer"

**MY WIFE'S FEMALE INTUITION IS SO HIGHLY DEVELOPED, SHE SOMETIMES KNOWS I'M WRONG BEFORE I'VE EVEN OPENED MY MOUTH.**

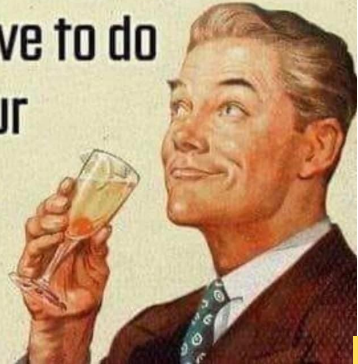
### Birth Control for Grandma

The doctor that had been seeing an 80-year-old woman for most of her life finally retired. At her next checkup, the new doctor told her to bring a list of all the medicines that had been prescribed for her. As the doctor was looking through these, his eyes grew wide as he realized Grandma had a prescription for birth control pills. "Mrs. Smith, do you realize these are BIRTH CONTROL pills?" "Yes, they help me sleep at night." "Mrs. Smith, I assure you there is absolutely NOTHING in these that could possibly help you sleep!" The old lady reached out and patted the young Doctor's knee.... "Yes, dear, I know that. But every morning, I grind one up and mix it in the glass of orange juice that my 16 year old granddaughter drinks, and believe me, it definitely helps me sleep at night." .....

**Don't forget our meeting on August 22, come join us! Directions in "Upcoming Events!"**

**Husbands, if your wife does something wrong just explain how your mom used to do it. She will appreciate your advice and strive to do it more like your mother did it.**

Follow me for more relationship advice.



One day my mother was out and my dad was in charge of me. I was maybe 2 ½ years old and had just recovered from an accident. Someone had given me a little “tea set” as a get well gift and it was one of my favorite toys. Daddy was in the living room engrossed in the evening news when I brought Daddy a little cup of “tea,” which was just water. After several cups of tea and lots of praise for such yummy tea, my mom came home. My Dad made her wait in the living room to watch me bring him a cup of tea, because it was “just the cutest thing!” My Mom waited, and sure enough, I walked down the hall with a cup of tea for Daddy and she watched him drink it up. Then she says, (as only a mother would know) “Did it ever occur to you that the only place that your daughter can reach to get water is the toilet?”

## FUN THINGS TO DO IN

# Alabama :

- have a heat stroke
- get bit by a water moccasin
- sweat
- get sucked into a tornado
- run from wasps
- have a fire ant farm
- run the air conditioner & heater in the same day
- fall into the 'stickers' in your front yard
- watch your groceries melt from the grocery store to your house.
- get second degree sunburn
- fist fight mosquitoes

## Things I'm Super Good At

By I Might Be Funny

1. Forgetting someone's name 30 seconds after they tell me. © I Might Be Funny
2. Running. Late, that is.
3. Making plans...then regretting making plans.
4. Thinking of a great comeback – an hour later.
5. Digging through the trash for the food box I just tossed, because I already forgot the directions.
6. Adding items to online carts. Then deleting.
7. Googling my ailments. Then panicking.
8. Leaving laundry to wrinkle in the dryer.
9. Forgetting why I walked into the room.
10. Calculating how much sleep I'll get if I can just "fall asleep right now". © I Might Be Funny

**A scammer called my grandmother and said he had all her passwords, she got a pen and paper and said,**

**“Thank the Lord! What are they?”**

## Holy, Holy, Holy!

G F N B E S S Y A D O L P E  
P N I W T D T H A M U S E D  
R C I N O H I R I F N S R H  
A E I T G D K H I W N H S G  
I A S I S N P C O N A A O U  
S Y M I E A R R M R I L N O  
E L G S R E C L O R D T S H  
A O S E M I B U R E H C Y T  
P H S D A S N K N V A R S H  
U O F I H D O W I O O R T O  
R B W S N O O N N L G R L L  
I H S E L F L R G L A S S Y  
T G M B R I U Y E E M A N A  
Y I D E S S E L B S K R O W

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Find the words in **bold**:

Created by Donna Houston

**HOLY, HOLY, HOLY!** **LORD** God **ALMIGHTY!** **EARLY** in the **MORNING** our **SONG** shall **RISE** to Thee. Holy, Holy, Holy! Merciful and mighty! God in three **PERSONS, BLESSED** Trinity!

Holy, Holy, Holy! All the **SAINTS ADORE** Thee, **CASTING** down their **GOLDEN CROWNS AROUND** the **GLASSY** sea; **CHERUBIM** and **SERAPHIM** falling **DOWN** before Thee, which wert and art, and evermore **SHALT** be.

Holy, Holy, Holy! Though the **DARKNESS HIDE** Thee, **THOUGH** the eye of **SINFUL FLESH** thy **GLORY** may not **SEE**, only Thou art holy; there is none **BESIDE** Thee, perfect in **POWER**, in **LOVE**, and **PURITY**.

Holy, Holy, Holy! Lord God almighty! All Thy **WORKS** shall **PRAISE** Thy **NAME**, in **EARTH**, and sky, and sea; Holy, Holy, Holy! **MERCIFUL** and mighty! God in three persons, blessed **TRINITY!**