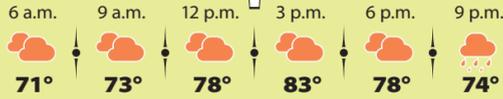




**BEFORE THEY WERE VILLAGERS | C5**  
Susan Chicoine worked in the aerospace industry and later became a nurse.



**J.T. WILCOX ON COLLEGE SPORTS | B1**  
Utah's football team getting free trucks is just the latest shot in an escalating NIL arms race.



TOP WORLD AND NATION NEWS

## THIRD PARTIES MAY POSE THREAT TO DEMS, GOP, A5

**Across the Nation:** House is still no closer to choosing new speaker. **A3**

**Around the World:** Russia kept off U.N. human rights council. **A40**

**In Business:** A bond yield spike may allow interest rates to be left alone. **C12**

ARTS & CULTURE NEWS

## VILLAGE VOICES BRINGS GENRES TOGETHER

The 100-member resident chorus will perform its fall concert, "I Hear America Singing!" at North Lake Presbyterian Church. **A26**

SPORTS NEWS

## SEASON-OPENING VICTORY FOR TAMPA BAY

Jonas Johansson made 28 saves in his first start and the Tampa Bay Lightning beat the Nashville Predators 5-3 in the NHL season opener. **B1**

LOCAL NEWS

## SCUBA CLUB TAKES ANNUAL TRIP TO BONAIRE

The Villages Scuba Club made its ninth annual diving trip to Bonaire, offering members an opportunity to see area's diverse undersea life. **C3**

VIGIL FOR THE MIDDLE EAST



Caitlyn Jordan | Daily Sun

Villagers Lesly Ginsburg and Jay Ginsburg light a candle during a vigil in support of Israel hosted by the Chabad Lubavitch Jewish Center of Ocala, The Villages and Tri County in Oxford.

## It's the Time of Year To Make Changes To Your Medicare

ENROLLMENT STARTS SUNDAY

SHINE and local health insurance resource centers can help seniors navigate the different coverage plans.

By TAYLOR STRICKLAND | Daily Sun Senior Writer

Medicare's annual enrollment period opens Sunday and ends Dec. 7, and local experts are encouraging seniors 65 and older to make sure they have the coverage plan that best suits them.

This is the time of year when those who recently turned 65 years old can sign up for a Medicare plan. It is also when those enrolled in original Medicare can change or join a Medicare prescription drug plan, or switch to a Medicare Advantage plan. Or, those with a Medicare

Advantage plan can switch to original Medicare.

Making sense of it all can be daunting, but staff at the local health insurance resource centers and volunteers with Serving Health Insurance Needs of Elders, or SHINE, in The Villages are available to help.

SHINE is an unbiased and independent free program offered through the Florida Department of Elder Affairs. Visit [floridashine.org](http://floridashine.org) or

Please See **MEDICARE, A14**

ONLY IN THE VILLAGES

By Sylaisa Taylor

Imagine stepping into a sea of various shades of pink moving simultaneously to the same beat, all with one goal — to support those fighting breast cancer.

The energy is so contagious, even wallflowers can't help but blossom and join the party.

All walks of life gathered in the brisk weather Tuesday morning at Lake Sumter Landing Market Square for this year's Party in Pink Zumbathon, hosted by The Villages Recreation and Parks Department.

The event was led by five Zumba instructors — Nelly Salazar, who goes by Nelly G in her classes, Lori Martin, Donna Roman,

Please See **ZUMBA, A12**

## Community Gathers to Pray Over War in Israel

By JAMES DINAN | Daily Sun Senior Writer

Golan Canaan planned to return to his home and loved ones in Beersheba in southern Israel over the weekend, but he now is forced to remain in The Villages area following Saturday's attacks by Hamas on Israel.

"I'm not sure when I will return," said Canaan, who is visiting family. "I worry about my friends in Israel, many

of whom have now been called up for military reserve duty in Israel. I have friends in Israel who are teachers and have lost students and others because of the attacks. It hurts a great deal."

Canaan was one of around 100 people who gathered at Chabad

Please See **ISRAEL, A7**

MORE INSIDE

Palestinians look for safety as Israeli military defends its people, **A8**

Biden condemns 'sheer evil' of Hamas, **A9**

GOP field blames Iran payout for attacks, **A11**

EXPLORE & EXPERIENCE

OUT & ABOUT IN THE VILLAGES

### Try This Today: These Dynamic Dogs Can Bring Happiness to Your Day

The Dynamic Dogs Club is filled with members that share a love of dogs. The group's main purpose is to build resources and come up with various dog-related activities to keep your furry friends happy and healthy. Dogs can help people in a number of ways, such as the Dynamic Dog Club Literacy program helping youth experience reading. Emeline Booth, left, a first-grade student of The Villages Elementary of Lady Lake, reads a book to Finnegan and Sara Morgan, of the Village of Hadley. For more information, go to the club's website at [dynamicdogclub.com](http://dynamicdogclub.com).

— Greg Hughes, Daily Sun



George Horsford | Daily Sun

IN ENTERTAINMENT

### Take a Boat Ride on the Lake Sumter Line

Find out more, **D1**

**Plus:** Find the lineup of entertainment at the town squares, theaters and beyond, **A19**

AT RECREATION CENTERS

**Happening near you:** From aqua aerobics to Zumba and everything in between, there's fun for everyone, **C8-9**



Plan your perfect day in The Villages, **D1**

Recipes	D1
Poetry	D3-4
Advice	D5
Comics	D6
Puzzles	D7-8
Horoscope	D9

from the front page

**MEDICARE**

Continued from A1

call 1-800-963-5337 to learn more about counseling. For specific counseling scheduling details, go to [tinyurl.com/4dp8tv93](https://tinyurl.com/4dp8tv93).

Find a third party resource center at [thevillageshealth.com](https://thevillageshealth.com).

Emilio Noble, vice president of sales and marketing for The Villages Health, implored seniors to know the difference in options.

“Understanding the differences between Medicare Advantage and original Medicare is crucial for beneficiaries when making health care decisions,” he said. “Each option has its advantages and limitations, and individuals should carefully evaluate their needs and preferences to choose the plan that best suits their health care requirements.”

Some of the biggest changes in Medicare occurred in 2023, with more than 65 million Americans paying lower premiums and deductibles across all plans. The trend is projected to continue in 2024, as legislation takes effect that will lower out-of-pocket prescription drug costs and provide coverage for intensive outpatient mental health program services.

These changes to Medicare coverage are important to consider when choosing a coverage plan. SHINE volunteer Bob Follas advises people to keep these categories in mind: cost, coverage, extra coverage, prescription

**CHANGES TO MEDICARE**

**The Inflation Reduction Act of 2022, signed into law by President Joe Biden on Aug. 16, 2022, made key changes to improve drug affordability for seniors and people with disabilities.**

As of this year, insulin co-pays are capped at \$35 per month for the millions of people with diabetes covered by Medicare, according to [medicare.gov](https://medicare.gov).

Starting in January 2024, Medicare Part D (drug coverage) recipients with drug costs high enough to reach the catastrophic coverage phase won't pay a co-payment or coinsurance for the rest of the year. The cap on annual out-of-pocket costs will be \$8,000, and in 2025 the annual cap will drop to \$2,000 and will include the option to pay out-of-pocket costs in monthly amounts over the plan year, instead of paying in full when the original charge is made.

Telehealth patients can get virtual services at any location in the U.S., including at home, until the end of 2024. Once that period is up, patients must be in a rural area to get telehealth services — with the exception of mental health services.

Effective Jan. 1, Medicare will cover mental health services provided by marriage and family therapists, as well as intensive outpatient program services provided by hospitals, community health centers and other mental health clinics.

drugs, physician and hospital choice, quality of care and travel.

Every person's health care needs differ from one another, and SHINE volunteers are available to give individualized counseling to ensure informed decisions.

“SHINE volunteer counselors receive routine training so that Medicare enrollees can be assisted with making decisions regarding the Medicare Supplement program or

making changes to their Advantage or prescription drug programs,” said Follas, of the Village of Polo Ridge. “In addition, volunteers are available to assist clients with Medicare-related questions including Medicaid, financial assistance and scams.”

Senior writer Taylor Strickland can be reached at 352-753-1119, ext. 5334, or [taylor.strickland@thevillagesmedia.com](mailto:taylor.strickland@thevillagesmedia.com).



Q & A

**Discussing the Differences Between Original Medicare And Medicare Advantage**

Emilio Noble, vice president of sales and marketing for The Villages Health, explains some of the differences between original Medicare and Medicare Advantage.

**Q How Does Medicare Advantage Differ from Original Medicare?**

**A** Original Medicare, consisting of Medicare Part A and Part B, is administered directly by the federal government. Medicare Advantage, or Medicare Part C, is offered by private insurance companies approved by Medicare. Original Medicare provides standardized coverage for hospital care (Part A) and medical services (Part B). Medicare Advantage often includes additional benefits not covered by original Medicare, such as prescription drug coverage (Part D), dental, vision and hearing services.

**Q What Plans Does The Villages Health Accept?**

**A** The Villages Health exclusively accepts Medicare Advantage plans from Florida Blue, UnitedHealthcare and Humana from Florida Blue, UnitedHealthcare and Humana.

**Q What Is the Difference in Provider Networks?**

**A** With original Medicare, beneficiaries can see any health care provider that accepts Medicare, providing a broad choice of doctors and hospitals. Medicare Advantage plans require beneficiaries to use a network of doctors and facilities, with some plans restricting coverage to a specific region.

**Q What Is the Difference in Cost?**

**A** Original Medicare typically involves paying premiums for Part B, potential out-of-pocket costs like deductibles and coinsurance, and the option to purchase supplemental Medigap insurance for added coverage. Medicare Advantage plans may have lower premiums but often involve

co-payments or coinsurance for services, potentially making it more cost-effective for those who stay in-network. Original Medicare has no out-of-pocket maximum limit, potentially leading to higher costs for beneficiaries with significant medical expenses. Medicare Advantage includes an annual out-of-pocket maximum, limiting the amount beneficiaries pay for covered services.

**Q How do Both Plans Handle Referrals and Care Coordination?**

**A** While original Medicare generally does not require referrals or prior authorizations to see specialists, Medicare Advantage plans often require referrals for specialist visits, and some services may necessitate prior authorization. Under original Medicare, beneficiaries manage their health care independently, often requiring separate insurance for prescription drug coverage (Medicare Part D). Medicare Advantage plans may offer integrated care through a single plan, including prescription drug coverage and care coordination.

**SUFFERING FROM NEUROPATHY?**



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- Electrical Shock
- Hot & Cold Sensations
- Balance Problems
- Leg & Feet Cramping
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- Muscle Weakness
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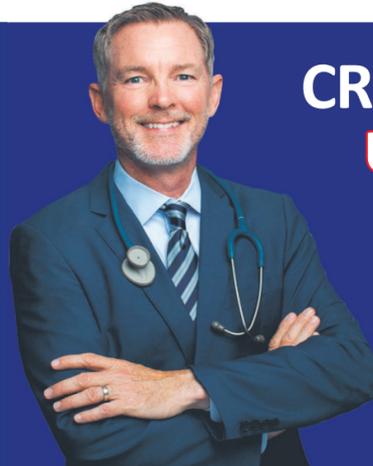


Presented by:  
**Dr. Mohamed Inshan**



[www.360physicalmedicine.com](http://www.360physicalmedicine.com)

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