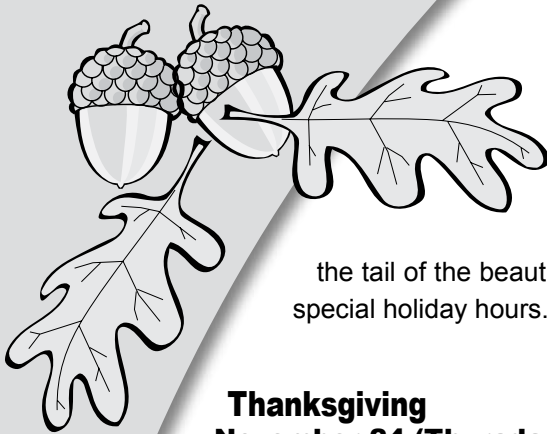


The FORUM

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Happy Holidays!

No sooner do we wipe the sweat from our brows and it's time to dig out sweaters and jackets again! You won't see any frowns around the mail room, though, because November is one of the best months to be in East Texas. The sun is shining and the temperatures are mild and pleasant. On

the tail of the beautiful fall weather comes the holiday season and the need to plan for some special holiday hours.

Thanksgiving November 24 (Thursday):

The general offices and the mail pickup window will be closed on this day. There won't be any outgoing mail on this holiday, but if your mail is normally scheduled to go on this day, it will automatically be sent on Wednesday, November 23, instead.

November 25 (Friday):

The offices will be closed, but the mail pickup window will be open from 1:00 pm-4:00 pm. All scheduled mail will be processed. If you do not have Friday, November 25 as a standard scheduled mail day but would like your mail forwarded then, or Monday, November 28, you must notify our office before 5:00 pm Wednesday, November 23.

Special Holiday Tips

- ✧ Review your holiday mail-forwarding schedule and plan ahead!
- ✧ Remember to ask friends and relatives not to send perishable items.
- ✧ The holidays are a good time to update friends who are addressing mail incorrectly to you
- ✧ Beware of catalog purchases—your address may end up on junk mail lists!

Christmas & New Year

December 23 (Friday):

Offices will have normal working hours.

December 24 (Saturday):

The offices will be closed, but the mail pickup window will be open from 12:00 pm-3:00 pm. There will be no outgoing mail today.

December 26 (Monday):

Both the offices and the mail pickup window will be closed. There will be no outgoing mail. If your mail is normally sent on this day, it will automatically be sent on Friday, December 23, instead.

December 30 (Friday):

Offices will have normal working hours.

December 31 (Saturday):

The offices will be closed, but the mail pickup window will be open from 1:00 pm-4:00 pm. Scheduled mail will be processed.

January 2 (Monday):

The offices and the mail pickup window will be closed today. There will be no outgoing mail. If your mail is normally sent on this day, it will automatically be sent on Friday, December 30, instead.

Medicare Drug Expansion Plan

By Theda Moseley of Friesen-Strain Insurance

You've probably been hearing a lot recently about Medicare's new prescription drug benefits, and the information may seem overwhelming or confusing. You will see this article in its entirety in the January/February issue of *Escapees* magazine, but here is a brief excerpt:

In December of 2003, the Medicare Prescription Drug Improvement and Modernization Act of 2003 was signed into law. This new law makes Medicare prescription drug benefits available to Medicare beneficiaries, starting in January 2006, and represents the most significant change in Medicare since the program began. Medicare prescription drug coverage, known as Medicare Part D, is strictly VOLUNTARY and only available through private plans.

It will be important to examine each plan carefully to find out what combination of benefits works best for you.

If you have a Medicare Supplement Plan with drug coverage, you may do one of three things. You may choose to keep your existing coverage. Or you can sign up for a Medicare-approved prescription drug plan and then have the prescription drug benefit of your existing plan removed. Your Medicare supplement premium would then be adjusted. You can also enroll in a Medicare-approved prescription drug plan and change to another Medicare supplement plan offered by your carrier.

If you decide to enroll in a Medicare-approved prescription drug plan after the enrollment period ends, you may face a late enrollment penalty.

You may qualify for low-income assistance. Eligibility is determined by your annual income AND your resources, including savings and stock – but not your home or car. If your income and resources are under the levels listed in the chart above, you may qualify for extra help.

	Single	Married & Living w/spouse
Annual Income	\$14,355	\$19,245
Resources	\$11,500	\$23,000

For more information, contact your state medical assistance office or the Social Security Administration at 1-800-772-1213 or visit www.socialsecurity.gov

The federal government has developed basic guidelines regarding the 2006 Medicare prescription drug benefit. For most plans, there will be a monthly plan premium. The basic benefits will be:

- You will have an initial \$250 deductible.
- You then receive 75% coverage until your total drug costs reach \$2,250.
- You then pay 100% for the next \$2,850 of drug costs, until your out-of-pocket costs total \$3,600.
- You receive 95% coverage after you have paid \$3,600 out of pocket.

There will be many different variations of plans available to you with different monthly premiums.

There are many questions that Medicare beneficiaries need to ask before choosing a Medicare Part D prescription drug plan. For example:

- How much am I paying today for my prescriptions?
- Will my current prescriptions be covered under the prescription drug benefit?
- Will there be a monthly premium and/or deductible with the plan I choose?
- Are there any gaps in coverage?
- What enhanced or additional benefits may be available with the plan?
- How much money can I save by joining a plan?

Before you make any changes to your current Medicare coverage, you should call your health plan to discuss your options, or call 1-800-Medicare (1-800-633-4227), available 24 hours a day, for more information. Or you may contact Friesen-Strain Associates, Inc. at 1-800-829-3948.



NEW! - Priority Mail Flat-Rate Box

After a lengthy test period, the U.S. Postal Service recently approved two new flat-rate priority mail boxes. Much like the flat-rate envelope, the flat-rate box allows customers a single, predetermined rate, regardless of the actual weight or destination zone of the parcel.

- The Priority Flat-Rate box is \$7.70 for any US destination.
- The outside dimensions for the two boxes available are 12"x3.5"x14" and 11"x8.5"x5.5"
- The shape of the box may not be changed or enlarged to fit its content.

Escapees Mail Service has just recently received software that integrates with our equipment so that we can now offer members these new mailing boxes. Members can opt to have their mail sent in a flat-rate box every time (but remember, it costs \$7.70, regardless of how much mail is enclosed!) or they can give our staff the ability to make the best decision, based on weight and volume, for them.