



Village Santa Cruz County News

AGING. BETTER.

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www.villagesantacruz.org

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How to fight back if denied a prescribed medical treatment

by Dody Anderson

Has your insurance company ever denied treatment or medication prescribed by your doctor? When your life and health are on the line, you really should not take "no" for an answer. There is a way to fight back. (continued on page 4)

Get a windshield sparkling



Your windshield got covered in bird droppings and other gunk while parked under a tree. Simply pour club soda into a spray bottle and spritz on the soiled spots. Let it sit for a minute before wiping with a cotton cloth or paper towel. If you have gunk on the wipers, simply wipe them down with a rag saturated in white vinegar. Vinegar's acetic acid breaks down residue on contact so your blades are good as new.

Avoid Scams

Let's start the new year a bit wiser about scams. See page 4 for a few common scams and some ways to protect yourself.

Closing Out 2021 with a Smile

Both Aptos and Westside Circle held White Elephant gift exchange parties for their end of year Village celebrations.



Kathleen & Allison relax after a rousing game of white elephant exchange.



The Jewish girl gets the Noel pillow!



Dody models her smart apron

Aptos Circle folks enjoy a potluck lunch before the gift exchange game.



Appreciation from I-You Venture Program

I would like to thank the Village Santa Cruz County members for their generosity. The Christmas Trees were a big hit and everyone loved them. I'd also like to thank you and your members for their generous donations to our Holiday Helper program. They will go toward brightening the holiday for many seniors. Best, Nancy

Coming Up...For Members

Mon, Jan 3, Goal Accountability, 12:30 – 1:30 pm, on zoom. All Village members interested in participating in having support for reaching their set goals are encouraged to participate in this meeting, as the group works out the structure Goal Accountability will take. Contact Dody for the Zoom link (different from our regular member link).

Tues, Jan 4, Pickleball, 4:00 PM @ Sergeant Derby Park. All fully vaccinated Village members welcome; bring your own paddle.

Wed, Jan 5, Aptos Circle Meet-up, 1:30 pm @ Seascape Resort in the atrium. Open to the (fully vaccinated) public.

Wed, Jan 5, SLV Circle Meet-up, 4:00 PM on Zoom.

Thurs, Jan 6, Book Group, 11:00 am – noon, on zoom. This initial meeting of the book group will be to decide: the day, time, types of books & how they are chosen, and who will volunteer as lead, to communicate with Village staff on month to month book choices.

Thurs, Jan 6, Westside Circle meet-up @ Shrine Coffee, 1-2:00 pm. Westside members (fully vaccinated) gather for coffee and conversation. Fully vaccinated non-members who are interested in learning more about Village Santa Cruz County and would like to join us, please contact info@villagesantacruz.org

Fri, Jan 7, Movie/TV Group, 3-4:00 pm on zoom. At this initial meeting the participants will determine day, time, and format (as well as choosing a volunteer to communicate information to Village staff) going forward.

Mon, Jan 10, Westside Circle Stories: 'The Days of Our Lives', 12:30 – 1:30 pm, on Zoom. This month's topic for discussion: If you knew you had one year to live, what would you do during this last year of your life?

Tues, Jan 11, Mid-County Circle coffee/lunch, 1-2:00 pm @ Michael's on Main. Vaccinated Mid-County Circle members gather for coffee and conversation. Join us for great conversations! Take the opportunity to meet other Village Santa Cruz members in the Soquel/Capitola/Live-Oak area. Members pay their own charges.

Tues, Jan 11, Pickleball, 4:00 PM @ Sergeant Derby Park. All fully vaccinated Village members welcome; bring your own paddle.

Thurs, Jan 13, Village Board meeting, 12:30 – 2:15 PM, on zoom. This is the monthly business meeting of the Village Santa Cruz County board. All Village members welcome. Email info@villagesantacruz.org if you wish to attend and would like an agenda.

Coming Up...For Members Continued...

Mon, Jan 17, Games Group, 4 - 5:00 pm, on Zoom. What types of games interest you? How often shall we meet? When and where? These are some of the questions we will work out during this initial meeting of those interested in a Village Games Group.

Tues, Jan 18, Pickleball, 4:00 PM @ Sergeant Derby Park. All fully vaccinated Village members welcome; bring your own paddle.

Wed, Jan 19, SLV Circle Walk, 10:30 am - noon, place TBA. Each month the SLV Circle group chooses a different place to walk.

Wed, Jan 19, Aptos Circle Luncheon, 1:30 - 3 pm. Luncheon for Aptos Village members only. Place and time TBA.

Wed, Jan 19, Meditation Group, 6 - 6:30 pm on Zoom.

Thurs, Jan 20, Westside Circle meet-up @ Iveta Cafe, 1-2:00 pm. Westside members (fully vaccinated) gather for coffee and conversation. Fully vaccinated non-members who are interested in learning more about Village Santa Cruz County and would like to join us, please contact info@villagesantacruz.org

Tues, Jan 25, Mid-County meet-up, 1 - 2:00 pm on Zoom.

Tues, Jan 25, Pickleball, 4:00 PM @ Sergeant Derby Park. All fully vaccinated Village members welcome; bring your own paddle.

RSVP for all Events

info@villagesantacruz.org

Or at our website calendar www.villagesantacruz.org

members must log into website to register online for member-only events

ENGAGING ELDERS IN CLIMATE ACTION

Sun, Jan 9, 2 - 4:00pm on Zoom

sponsored by Ashby Village and Village Movement California

open to all Village Santa Cruz County members

Since 1989, with his bestseller *The End of Nature*, New Yorker writer and climate visionary Bill McKibben has been at the forefront of inspiring climate action.

So far, it's been mostly young people who've spoken out about the climate crisis. But recently, McKibben has focused on engaging an older generation of Americans that might help tip the balance in time. As he and his colleague Akaya Windwood recently wrote in an *Los Angeles Times* op-ed, it's time for us to step up to seek an impact on climate via Third Act, a new national network of elders supporting younger activists. Ashby Village's Elder Action has been invited to become a founding partner.

On Sunday, Bill McKibben promises to inform us how to tap our strengths—our experience, networks, time, and wisdom—for our most valuable legacy: protecting the future of our children, grandchildren and the human species.

How to fight back if denied a prescribed medical treatment

(continued from front page)

California has an appeals process called an Independent Medical Review (IMR). It is available to most patients denied a doctor-prescribed treatment.

Both the Dept. of Managed Care and the Dept. of Insurance uses the IMR process. The type of health coverage you have and the type of medical review required determines which dept. will accept the consumer's appeal.

An IME (independent medical exam) is performed by an impartial, third-party contractor who is qualified to provide medical examinations. Unlike a regular or family physician, these doctors are simply consultants and are contracted to supply an objective medical evaluation for a specific case.

This important program was created by the California Legislature in 2001. For more than a decade, the California Department of Insurance has been continuing to manage the IMR program to ensure that consumers have a fair and efficient process for resolving differences with their health insurance companies.

Your doctor or his office may unfortunately not be aware of IMR.

Contact the Calif. Dept of Insurance.

<https://www.healthcareconsumerrights.org>

Avoid SCAMS

Scams

(1) surveys - You get a request to take a survey for a social issue you may care about. When you click that link, you could be getting infected with malware.

(2) the mobile phish - Scammers distribute fake mobile apps that gather your personal information in the background or send text messages containing dangerous links.

(3) Banking scam - You receive an email saying there is something wrong with your bank or PayPal account that needs your attention. You're then directed to a fake site where you to attempt to log-in so they can steal your username and password for the actual site.

(4) Crowdfunding scams (like Go Fund Me) - The crowdsourced request promises a return for your small investment in their project but end up pocketing the money instead. Or ask for money for a good cause.

(5) The urgent email attachment - Phishing emails try to trick you into downloading a dangerous attachment giving an unwanted person access to your computer. Such emails ask you to download attachments confirming a package delivery, trip itinerary, or prize.

(6) Government impersonation scam - Criminals pose as government employees and threaten to arrest or prosecute victims unless they agree to provide funds or other payments.

Ways to protect yourself from scams

Resist the pressure to act quickly. Scammers create a sense of urgency to produce fear.

Verify the message via a different source, if a friend, family member, bank or any other business asks you for personal information or money.

Is this source asking for too much information?

Is that a legitimate link? Hover over the to see if the URL address looks legitimate.

Is it a legitimate email address? Does the sender's email address match the content of the email?

Am I on the web page I think I'm on? Before logging into an online account, make sure the web address is correct.

Be careful what you download. Never open an email attachment from someone you don't know, and be wary of email attachments forwarded to you.

Research any crowd funding campaigns to see feedback from others.

Is my security software active? Always use comprehensive security software to protect your devices and information from malware and other threats.

Keep your computer software updated. Your operating system, web browsers and apps are constantly updating to adjust to the scammers' new tricks.