Medicare is something we Americans eagerly anticipate most of our lives. Imagine! All of our medical bills paid for with no muss or fuss.

Until you start to apply. It’s a fairly complex system, and it’s daunting—even for the most system-savvy person (sure, you aced the FAFSA forms, but this is entirely different). It pays to educate yourself, both before applying for the first time as you approach age 65 and also as the Annual Enrollment Period (AEP) looms.

Medicare: Everything You Need To Know About Your Health Plan (But Were Afraid To Ask)

Until you start to apply. It’s a fairly complex system, and it’s daunting—even for the most system-savvy person (sure, you aced the FAFSA forms, but this is entirely different). It pays to educate yourself, both before applying for the first time as you approach age 65 and also as the Annual Enrollment Period (AEP) looms.

October 15 to December 7—that’s when you can make changes to your existing plan.

First-Time Medicare Applicants

You become eligible for Medicare when you turn 65, or if you have certain disabilities or conditions that make you eligible at a younger age. The program is funded by the taxes we pay on our income, premiums paid by Medicare members and by the federal government. Once you’re eligible, you have the choice of Original Medicare, the fee-for-service program run by the U.S. government, or a Medicare Advantage Plan, a type of private insurance offering either an HMO or PPO product.

You can enroll in Medicare for the first time during your Initial Enrollment Period (IEP), which is the seven-month period surrounding the month you turn 65. You can enroll three months before the month in which you turn 65, the month of your birthday or the three months following your 65th birthday.

Read on to learn about the different plans or “parts” of Medicare.

Continued on page 2
**Medicare Part A (Hospital insurance)**

Part A covers inpatient hospital stays, care in a skilled nursing facility, hospice and some in-home health care. For most people, Medicare Part A has a $0 monthly cost, because of what they have paid into Social Security taxes.

**Medicare Part B (Medical insurance)**

Part B covers certain doctor’s services, outpatient care, medical supplies and preventative services. For most services, Part B covers 80% of charges with no out-of-pocket maximum. There is a monthly cost for Part B, and this year (2017) for people new to Medicare, the cost is $134/month. For people who have been on Medicare this year they have been charged an average of $110/month. High-income earners pay more than $134/month. Details can be found on the official Medicare website, medicare.gov.

**Medicare Supplement Insurance Plans**

Medicare Part A and Part B are considered Original Medicare and by design cover only certain percentage of cost. There is a high hospital co-payment charge with both. This is why consumers should consider adding a Medicare Supplement insurance plan (also known as a Medigap plan) to help cover costs not covered by Original Medicare. The best time to get a Medicare Supplement plan is when you are new to Medicare because the premiums will be the lowest they are ever going to be. Between age and inflation, premiums always increase over time.

When you first apply for Medigap there are certain situations that require insurance companies to sell or offer you a Medigap policy. These are called “guarantee issue rights”. In these situations an insurance company can’t refuse to sell you a Medigap policy.

You have a guaranteed issue right, in situations including: when a person on Medicare Advantage HMO moves out of the area, or when a person leaves their retiree group health insurance plan. For a list of these situations, visit Medicare.gov or talk to your insurance agent.

**Medicare Part C (Medicare Advantage plans)**

Medicare Advantage plans are offered by private insurance companies contracted by Medicare (see below) and include HMOs and PPOs. Medicare Advantage plans cover everything that Original Medicare Parts A and B do—including all the benefits plus additional perks such as discounts to gym memberships, dental and vision plans, durable medical equipment and even transportation—and usually also offer prescription drug coverage and options for you to choose a medical group or an independent physician association (IPA) contracted with them. The upside: optimal coverage for just about anything that might arise in your life and the option to change your plan every year. One downside: you are limited to routine medical services within the network of your IPA or medical group.

Medicare Advantage plans require you to choose an HMO insurance company such as Aetna, Anthem Blue Cross, Care1st, Blue Shield of CA, Health Net, Humana, SCAN or AARP Medicare Complete (through United Healthcare) and a medical group such as nonprofit Torrance Health IPA (THIPA) or HealthCare Partners. THIPA, which is a division of Torrance Memorial Health System, contracts with all eight HMO insurance companies listed.

**Medicare Part D (Prescription drug coverage)**

Part D adds benefits for drug coverage to Original Medicare Parts A and B, and these plans are offered through private insurance companies. Note: Many Medicare Advantage plans offer similar prescription drug coverage included in the plan. You have to do a bit more homework on all your options, but it will probably be worth it.

An experienced certified independent insurance agent can review all your needs and make a recommendation that works best for you. Questions about Medicare? Contact the Medicare HICAP counselor at 310-517-4666 for a free individual Medicare insurance consultation.

**Other Options For New And Existing Medicare Members**

“Three months before people turn 65, they get bombarded with flyers,” admits independent insurance agent Rose Straub*. “You start to have so many questions: What type of plan do I need? When should I enroll? What happens to my spouse and family?” Medicare does the best they can to explain
A Word About Costs

No one is being cagey if they say, “It all depends,” when asked what Medicare costs. It really does depend. “The ‘standard’ premium for Medicare Part B—basic medical coverage—runs about $134 a month,” Straub says. “A Medicare Advantage HMO in Los Angeles County has no additional premium. A top-of-the-line Medigap plan, which allows you to choose your own doctors, might run from $175 and up to $300. Premiums depend upon a person’s age, and increase over time. If you need a Part D prescription plan, that will add an estimated $25 per month.”

She adds, “With your red, white and blue [Original Medicare] card, 80% of your costs are covered. But there’s no cap to that, and you also have deductibles. Medigap will cover that gap or a portion of it.”

Medicare Advantage HMOs that contract with medical groups such as THIPA or HealthCare Partners have no additional premiums in Los Angeles County. “Kind of the deal of the century,” says Straub. “There are no co-pays for hospitals or doctors, and you have unlimited days for necessary hospital stays. The main caveat is that you agree to work with a network of doctors that the HMO insurance plan is contracted with.”

In the case of nonprofit THIPA, that includes more than 450 of the South Bay’s best doctors—and it’s constantly expanding. To use an IPA or medical group such as THIPA, you first sign up for an HMO insurance plan, then opt in with the IPA.

If You Already Have Medicare

You still might be getting all those flyers, and that’s because the Annual Enrollment Period (AEP) is when the insurance companies providing Medicare Advantage Plans make changes. The biggest changes for 2018, says Vince Kelly*, a health insurance consultant who specializes in Medicare, “can be the prescription drug costs. That’s what you really want to watch for when thinking about changing plans or when you get your EOC (Evidence of Coverage) or ANOC (Annual Notification of Coverage) notice.” This is particularly true if a person is taking brand name prescription drugs, because generics are usually covered with a small co-pay.

Insurance companies categorize prescription drugs into “tiers,” and the higher the tier, the more co-pay for that medication. “For instance,” explains Kelly, “if you are taking a premium tier drug, such as Januvia® or Advair®”, you want to check to make sure you can still get it covered. And it might pay to look around and see if it’s considered a lower tier with another insurance company. You have to be careful because the drug coverage changes all the time. If you are getting prescriptions by mail order, make sure that will continue as a benefit.”

The second-biggest change will be what other benefits are included or not, such as discounted gym memberships, behavioral health and dental care, and which durable goods will remain in your plan.

Changing Plans During Annual Period Enrollment

Again, if you want to make changes to your existing Medicare coverage, AEP is the time. If you have had a Medicare Advantage plan and your health or circumstances have changed, you might want to go back to Original Medicare. If you want to go to a different Medicare Advantage Plan or start with one for the first time, AEP is your opportunity.

If you are considering any changes, here are five areas to consider:

1. Prescription drug costs

With some prescriptions, you run the risk of ending up in a “coverage gap” (once known as donut hole), according to Kelly, which means that if you and your plan have paid up to a certain amount of money for your prescription(s), after that you have to pay a higher out-of-pocket until you reach a yearly limit. “If you’re paying a lot for a brand-name drug,” says Kelly, “you might be able to get a better deal somewhere else.”
WHAT YOU NEED TO KNOW ABOUT MEDICARE ENROLLMENT PERIOD

Medicare Open Enrollment starts October 15 and ends December 7 every year.

If you are already enrolled in a Medicare plan, this is the only time you can pick a new plan through Medicare Advantage or Medicare Part D (drug coverage). It’s also the only time you can switch back or make changes to Original Medicare.

If you enroll or make changes during Annual Period Enrollment, they will take effect January 1, 2018.

If you have a Medicare Advantage Plan or stand-alone Part D, you will get an Annual Notice of Change (ANOC) and/or an Evidence of Coverage (EOC) notice.

Even if you’re satisfied with your Medicare plan, you should note what changes are being made for 2018 and check any changes related to prescription medications. Read the ANOC carefully, and you might want to compare plans—including Advantage plans—to see if a different plan might be a better choice. “These changes can be substantial,” says South Bay insurance agent Rose Straub. “For expensive drugs like Advair® or insulin, the savings (or costs!) due to plan changes can be huge. I have a client who takes insulin, and by switching to a new plan he started paying $1,500 a year instead of $3,000.” Also check for changes to benefits like gym membership discounts and vision coverage.

After you’ve done your research, call the plan to confirm and make sure you understand what your coverage will be, or discuss with your agent.

If you are dissatisfied with your Medicare Advantage Plan, you can disenroll from that plan and join Original Medicare during the Medicare Advantage Disenrollment Period (MADP) every year from January 1 to February 14.

Understand the difference between the Annual Period Enrollment and Open Enrollment for the Health Insurance Marketplaces. The Health Insurance Marketplaces (also known as Exchanges) offer annual open enrollment periods for uninsured and underinsured Americans. This enrollment period may overlap with Annual Open Enrollment. The Marketplaces are not meant for people with or eligible for Medicare. If you have or are eligible for Medicare, you should only use the Annual Enrollment Period (October 15 to December 7) to make changes to your coverage.

2. Aging or changing lifestyle
“There might be things that will be important to you that were not when you first signed on to Medicare,” says Kelly. Transportation to doctor visits, for instance, or a gym membership. (Are you using it?) “A hearing aid benefit might not be important now,” Straub adds, “but if you know you might need one soon, keep that in mind for the future.”

3. Dental insurance
“Most dental plans are not all that great,” Kelly acknowledges, “With most plans you still pay hundreds of dollars for crowns, etc. If that’s important to you, check out what’s covered and how much the fees are.”

4. Alternative and OTC medicine
Plans that offer acupuncture and chiropractic might not be for everyone, so don’t pay extra for a plan that covers that unless you’ll use it. And with some you get a credit on over-the-counter medication purchases such as ibuprofen. “It’s not essential, but it’s icing on the cake,” says Kelly.

5. What’s the MOOP?
MOOP stands for maximum-out-of-pocket. For instance, if you are getting chemotherapy and paying 20% (which could easily be over $200 per dose), you might reach your maximum fairly quickly. After that, insurance pays 100% for your health care. If you anticipate a long-term treatment such as chemotherapy or surgery that might require an extended recovery or a stay in a skilled nursing facility, you want to be aware of the MOOP in any plan you are considering moving to or from. “The MOOP can change every year depending on your plan,” says Straub. “Always consider your worst-case scenario,” Kelly counsels. And Straub says she advises clients, “If you can stay with the plan you have and be happy, do it because if you change plans every year a lot can change and you have to fill out new forms for every new doctor. If you do switch plans you should be aware of how it might affect other benefits. As agents we take a client through all of their options, keeping all of their conditions and needs in mind, and show them what might be a game changer.”

SHOULD WE BE AFRAID?
“If I were a senior these days, I might be getting anxious, wondering what might change,” Kelly concedes, “especially after getting an Annual Notice of Coverage (ANOC) or Evidence of Coverage (EOC) letter in the mail.”

Here’s what Kelly suggests: relax. “In terms of the administration, they aren’t touching Medicare. Medicare will go on. The ANOC and EOC letters are required by the federal government; they must go out each year, and you might see a change of, for instance, an ER co-pay going from $75 to $100. But that’s usually not enough to get alarmed about.”

That said, Kelly adds that it is important to read that letter to see what’s happening with your plan. Most will have a minimum of changes—and those have nothing to do with the current administration. “Most people won’t have to do anything. You don’t even have to re-register,” says Kelly. “But the important thing is to look at it, to make sure there’s nothing dramatic changing.”

Questions about Medicare? Contact your health insurance agent. If you do not have one, call 310-257-7239 for a no cost, no obligation consultation or visit medicare.gov.

*Rose Straub and Vince Kelly are independent licensed agents and not employed by Torrance Memorial Medical Center.
By now you have so much great information. One remaining question might be: How do I keep the doctors I’ve come to know at Torrance Memorial Medical Center? There are many options for doing that, of course, and one of the best might be to become a member of the nonprofit Torrance Health Independent Practice Association, or THIPA.

THIPA is a multi-specialty physician network and a division of Torrance Memorial Health System. THIPA contracts with eight major insurance companies that offer Medicare Advantage HMO plans, including Aetna, Anthem Blue Cross, Blue Shield of CA, Care1st, Health Net, Humana, SCAN and AARP Medicare Complete (insured through United Healthcare).

THIPA has been serving the South Bay community for more than 30 years. Members have access to high-quality and personalized care from more than 450 primary care and specialist physicians as well as the nationally recognized Torrance Memorial.

“THIPA is not your insurance company or health plan,” explains Norman Panitch, MD, chairman of THIPA Physician Council. Dr. Panitch was one of the founders of THIPA in the early 1980s. Our contracted insurance companies provide the financial coverage for your medical care. As your Medical Group, THIPA provides the medical care covered by your health plan.

He adds, “We pride ourselves in providing effective, high-value, patient-centered care to align with national quality standards. In 2017, we achieved 5-Star Elite Status from the CAPG’s Standards of Excellence™ (SOE®). CAPG is the leading association in the county representing physician organizations practicing coordinated care. We’re also proud to have achieved 4-star status in 2016 for our CMS Star Rating as a result of the high quality care we provide to our Medicare Advantage members. And for the fourth year in a row, THIPA was voted South Bay’s Best Medical Group.”

THIPA is the only physician network in the South Bay offering direct access—also known as “member self-referral”—to several select specialties.

“What this means,” says Dr. Panitch, “is that for these covered specialties, members do not need to see their primary care doctor to get a referral before they see a specialist within the THIPA network, which saves them a lot of time.”

See our physician directory at thipa.org/physiciandirectory or check with your PCP for a recommendation if you need to see a THIPA specialist.

THIPA offers up to 40% discount on the exercise classes offered at Torrance Memorial. The other upside? There’s no extra cost for THIPA. Members pay their co-pays and the cost of their Medicare, and that’s it.

THIPA boasts a few additional perks according to Dr. Panitch: “We offer personalized care. When a member calls Member Services and asks to speak to a representative, they get a real human,” he jokes. “What I mean is they get a person who is a specialist in their health plan. It’s a well-trained team dedicated to helping members with issues such as eligibility, co-pays, billing or other issues or complaints. Our reps know the South Bay and our doctors. And if you have to leave a voice message, it will be returned within the hour. If it requires research, you’ll get called back within 24 hours. That’s a huge timesaver.”

To find a great THIPA doctor near you call 310-257-7239 or visit thipa.org/learnmore.

YOUR FAQs ANSWERED

What if I am applying for Medicare for the first time and I have a pre-existing condition?

When you enroll in a Medicare health plan for the first time, there is guaranteed acceptance, which means that there will be only one question asked about your health: if you have End-Stage Renal disease, ALS, have railroad workers benefits or a spouse, and disabled people under 65. This condition requires one to join a Special Needs Plan. Otherwise there are no other health questions asked. And the plan will not require an authorization for you to release your medical history.

I am turning 65 but still working and have an employer group health plan. Do I have to apply or register with Medicare in order to avoid any late enrollment penalty?

No, if you (or your spouse) are still working, you have the chance in the future to sign up for Medicare during what is referred to as a “Special Enrollment Period” without incurring a late enrollment penalty. There is no such thing as registering with Medicare, because a person either applies for Medicare or they do not apply for Medicare. There is no late penalty if you do not sign up for Part A and/or Part B when first becoming eligible if you have insurance with a group health plan based on current employment (your own or a spouse’s). You can sign up for Part A and/or Part B anytime in the future, and you have up to an eight-month period that begins the month after the employment ends or the coverage ends, whichever happens first.
Why Is Having A Primary Care Doctor So Important?

The role of primary care physician (PCP) has become crucial in the managed health care landscape. A PCP is often what most people just think of as their “doctor.” “In today’s health care system, the PCP has even more significance, especially for Medicare patients,” says Torrance Memorial Physician Network family medicine internist Mary Beth Miller, MD, who is a primary care physician. “Patients in this age group have more health issues, as well as limitations in hearing and seeing, dementia and other age-related conditions.”

What do primary care doctors do?

“We see Medicare patients on a very regular basis,” says Dr. Miller, “at the very least once a year because of the annual Medicare Senior Wellness exam. That’s when I go through my patient’s chart and check for any new allergies or surgeries, any changes in the family, especially cancer or heart disease because they have a direct impact on them. We review immunizations, follow up on bone density testing, screen for depression and dementia.

“We also ask about falls, which can be a big deal when you are assessing how an older patient is getting along,” Dr. Miller continues. “So many of these things can fall through the cracks. We look at the whole patient, not just their hearing or their stomach.”

How does a patient choose a primary care doctor, especially if they are with a new medical group, or getting Medicare for the first time?

“You have to be able to communicate with your PCP, and if they are more interested in telling you things instead of hearing you, that’s a bad sign,” Dr. Miller believes. “We all do better if we feel we are heard, and when communication is in a style we can identify with. Doctors are all very good; sometimes it’s just the comfort level you have. But if you aren’t comfortable with them, don’t be afraid to change. You have to find that dance partner you can dance with.”

What if you feel your primary care doctor is not a good fit for you?

“Sometimes people will start with a doctor and think they are stuck with that doctor. Not true,” Dr. Miller explains. “You can always change. That said, it’s always better the longer you are with one doctor. They get to know you, know your family and your issues, how you react to things.”

If I do change, how do doctors keep track of my records?

“This is an issue Torrance Memorial and THIPA are getting better at, developing a physician’s network that can share information, a patient’s chart, quickly and efficiently,” says Dr. Miller.

Why not just go straight to a specialist, if you know what’s wrong with you?

You can do that, of course, especially with certain HMOs and medical groups like THIPA. But Dr. Miller sees the PCP’s role as crucial here, too. “People think they have their symptoms nailed, and are all ready to go to a specialist,” she says, “But sometimes a primary care doctor can get you to who you need to see first, without not going down all the wrong pathways. There are many symptoms a patient might not think even about.”

So it really is beneficial to stay with the same doctor if possible?

“Yes, if it is possible,” answers Dr. Miller, “and you shouldn’t have to change. I think if we ever get serious about health care in this country, the doctor/patient relationship is key. We get to know our patients better, which is better for patients and their health. And that will save money in the long run.”

Need to see a doctor? Contact our physician referral coordinators to schedule an appointment today. Call 310-891-6717.

DO YOU KNOW YOUR NUMBERS?

Prostate cancer is the second most common cancer among American men, ranking just behind skin cancer. One in six men will be diagnosed in their lifetime with prostate cancer. It’s also one of the most detectable and treatable forms of cancer, thanks to a test that measures the level of prostate-specific antigen (PSA) in a man’s blood. PSA is a protein produced by cells of the prostate gland.

“It’s so important for men to keep track of their health and know those numbers,” says Tim Lesser, MD, a urologist with Torrance Memorial Medical Center. “There’s so much information available. It pays to educate and inform yourself.” Dr. Lesser recommends that men over age 40 get tested annually. “Some recommendations start at age 50,” he explains. “But the younger guys sometimes get the most aggressive cancers.”

As far as getting men to pay attention to their prostate health, “I counsel them to eat and exercise right for their heart,” says Dr. Lesser. “Avoid too much dairy and red meat, eat whole grains and lots of vegetables, and the prostate will benefit as well as the heart.

“We’ve been really aggressive at screening for prostate cancer. If caught early, it’s very treatable. So the number of deaths is going down.”

November is Prostate Cancer Awareness month, and it kicks off with Torrance Memorial’s “Pints for Prostate” on October 26. Held at the Shade Hotel in Redondo Beach, the event draws on the “universal language of beer” to encourage men to get regular

November is Prostate Awareness Month.

NOVEMBER IS PROSTATE AWARENESS MONTH
tests and exams. Torrance Memorial is partnering with the National Movember Foundation, and Dr. Lesser and his colleague Garrett Matsunaga, MD, will be on hand to talk about the latest research, give prostate health tips and answer questions. The event is $20 with donations going to the Movember Foundation. Registration is required.

For more information on Pints for Prostate, please call 310-517-4703 or visit torrancememorial.org/movember. To book an appointment for a screening call your primary care physician or call 310-891-6717.

THE IMPORTANCE OF MAMMOGRAMS

October is Breast Cancer Awareness Month and no one is a bigger fan of the annual campaign than radiologist Patricia Sacks, MD, founder and medical director of Torrance Memorial’s Vasek and Anna Maria Polak Breast Diagnostic Center. The month’s theme was created to raise awareness and funds for research into the cause, prevention and treatment of breast cancer. Next to skin cancer, breast cancer is the most common cancer among American women, and next to lung cancer, the deadliest.

Dr. Sacks continually promotes the benefits of screening mammograms, and agrees with the current recommendation that all women over 40 should get annual breast cancer screenings. “Some of the more aggressive cancers can appear within a year, so it’s important to set that appointment and keep it every year,” says Dr. Sacks. “At least until your age expectancy is less than 10 years. So at age 85 or so, you can switch to self-exams.” Torrance Memorial holds several classes a year that teach women how to do self-examinations.

“Breast cancer affects women of all ages, so those annual mammograms are crucial. If you had a mother or sister with breast cancer, or if you have dense breasts, you might even be referred for an MRI (magnetic resonance imaging) or ultrasound. “MRIs and ultrasounds are a great complementary tools, but should not be considered a replacement for mammograms.

How do you know if you have “dense” breasts? “When you look at dense breasts via mammogram, it’s like looking at a snowball in a snowstorm. It all looks white.”

And it’s important to remember that about six in 1,000 mammograms discover cancer, and “twice that number if we use MRI,” explains Dr. Sacks. “A few years ago, we used MRI to give us more information; it’s so much more accurate and also much more expensive, so it requires a physician’s authorization for insurance to cover it.”

Another critical diagnostic tool at Torrance Memorial: digital breast tomatography, which creates a 3-D image of the breast. All of Torrance Memorial’s locations offer the 3-D mammography. Dr. Sacks says that one clear advantage to getting this screening at Torrance Memorial is “it takes very experienced and specially trained radiologists to read these images,” she explains. “3-D mammography is 41% more accurate than regular mammography, which has reduced the amount of ‘call backs’ we have to do by 40%.” Insurance does cover 3-D mammography; please request it when you make your appointment.

Many women are nervous to get any kind of mammogram, it’s true. But Dr. Sacks is adamant: “You have a simple test that only takes a few minutes once a year, and transmits a very small amount of radiation. We have wonderful testing tools that really can save a life.”

Torrance Memorial offers four centers in the South Bay (Carson, Manhattan Beach, Torrance and Rolling Hills). To book an appointment for a breast cancer screening, please call 310-517-4709. For information on self-exam and other breast health classes, please call the Breast Health Navigator at 310-784-6335.
Health and Wellness Classes

Registration required for all classes both free and fee. Call 310-517-4666 or register online at torrancememorial.org/classes. For fee information, see page 15.

AARP Driver Safety Program
October 14, November 11, December 9
Learn the latest driver skills and safety techniques in the nation’s first and largest course designed for drivers over age 50. Upon completion you’ll receive a CA certificate that may qualify you for a discount on auto insurance. One 8-hour class. Saturday, 9 a.m. to 5 p.m. $15 AARP members; $20 nonmembers.

AARP Driver Safety Program (Refresher Course)
October 21, November 18
If you have taken the 8-hour class within the past three years and are looking to renew your driving certificate, this 4-hour refresher course is for you. Bring your current AARP driver certificate. Saturday, 9 a.m. to 1:30 p.m. $15 AARP members; $20 nonmembers.

Advance Health Care Directive
November 8
Learn methods of communicating your health care wishes in writing to your family, friends and health care team. Topics include updates in laws regarding advance directives. Wednesday, 6 to 7:30 p.m. Free.

A Taste of Meditation Introduction
November 15
This class is a good first step on the path of mindfulness practice—a meditation that can reduce stress, ease some types of physical and emotional challenges, and lead to a more compassionate outlook on life. Wednesday, 6 to 7:30 p.m. $15 regular; $12 ADVANTAGE members.

Brain Games and More
October 9 – November 13
Learn techniques to not only preserve your memory but also improve it. This class is creative, fun and grounded in the latest science on brain aging. Monday, 11 a.m. to 12:30 p.m. $50 regular; $45 ADVANTAGE members.

EEK: Emergency Energy Kit
October 10, 17, 24
Join us and learn how to reduce stress quickly and create peace and balance in the body and mind using healing methods from the East. Tuesday, 6:30 to 8 p.m. $40 regular; $35 ADVANTAGE members.

Fibromyalgia Patient Education Program
October 3-24
These small-group educational sessions will enable patients diagnosed with fibromyalgia to learn the latest evidence-based information about their condition. The four-week series covers fibromyalgia from diagnosis to treatment (pharmaceutical and non-pharmaceutical), with the goal of patient self-empowerment and better management. Instructor: Stanley Tobias, MD, FACR. Four 2-hour classes, Tuesday, 2 to 4 p.m. Free.

Don’t see what you’re looking for?
Check torrancememorial.org/classes for more information or call 310-517-4666.
Guided Imagery
October 19 – November 16
The mind uses imagery to communicate with the body. Learn how to use your imagination to influence how you feel and behave to promote mental and physical health. Thursday, 6:30 to 7:30 p.m. $50 regular; $45 ADVANTAGE members.

HICAP Lectures
Updates to Medicare Part D
November 15
A representative from the Center for Health Care Rights will discuss the changes to the prescription drug coverage offered through Medicare and how they might impact your plan. Wednesday, 1 to 2:30 p.m. Free.

Questions for the Pharmacist
October 5, November 2, December 7
Do you have questions about your medications? Sit down with a Torrance Memorial pharmacist and get the answers you need. Please bring your “brown bag” of all medicines you’re currently taking. Thursday, noon to 1 p.m. Free.

Reiki Circle
October 29, November 19, December 17
Mini Reiki treatments are provided in a small group session to calm the mind and body for health and well-being. Facilitated by a certified Reiki master-teacher. Sunday, 10 a.m. to 1 p.m. $30 per session.

Reiki Exchange
November 2
An experiential introduction to Reiki. This Japanese relaxation technique helps to calm the mind, soothe the body and relieve stress. Thursday, 6:30 to 8 p.m. Free.

Exercise & Movement Classes
Classes held at The Center For Healthy Living At Malaga Cove, 2550 Via Tejon, Palos Verdes Estates. For cost and registration, see page 15.

Chair Dancing
November 15 – December 6
This chair exercise class helps merge your body, mind and spirit in gentle movements. This upbeat and fun class will focus on breathing, bending, stretching and using all of your nerves and muscles in physical activity while building new neural pathways. It will also help you relax so you can sleep better. Meets Wednesday, 1:30 to 2:30 p.m. Cost and registration: See page 15.

Chair Yoga
November 15 - December 6
This class is for pre- and post-operations, disabled adults, senior citizens, weight challenged, sedentary and desk-bound individuals. These chair exercises include an emphasis on posture, breath work, strengthening, stretching, resistance training and mental awareness. They have been shown to improve arthritis and lower blood pressure. Wednesday, 3 to 4 p.m. Cost and registration: See page 15.

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Schedule your annual mammogram today
310-517-4709

Exceptional Care. Exceptionally Close.
Dancing to the Oldies But Goodies  
**November 13 – December 4**  
Get a good aerobic workout while exercising to rock & roll and disco music. Have fun while you burn calories. Friday, 12:45 to 1:45 p.m. Cost and registration: See page 15.

Healthy Back: The Feldenkrais Method for Strengthening Your Back  
**November 16 – December 14**  
Experiencing chronic back pain? By doing gentle floor exercises using the Feldenkrais Method, you can improve posture, free mobility and become a participant in your own healing. Thursday, 11:30 a.m. to 12:30 p.m. Cost and registration: See page 15.

Healthy Brain: The Feldenkrais Method for Boosting your Brain  
**November 15 – December 6**  
Using the principles of neuromuscular plasticity, this class will focus on Feldenkrais exercises that help improve brain function and reorganize neurological connections that boost your brain health. Wednesday, noon to 1 p.m. Cost and registration: See page 15.

Mat Pilates, Intermediate/Advanced  
**November 15 – December 6**  
A fast-paced and dynamic class that focuses on strengthening core muscles to help improve balance and provide support for your spine. Participants must have a moderate fitness and flexibility level. Recent mat Pilates experience is recommended. Wednesday, 10:30 to 11:20 a.m. Cost and registration: See page 15.

Muscle Strengthening, Beginning  
**November 13 – December 4**  
Strengthen your upper and lower body safely using flexible exercise bands. Includes warm-up, cool down and stretching. Monday, 11:30 a.m. to 12:15 p.m. Cost and registration: See page 15.

Muscle Strengthening, Advanced  
**November 17 – December 15**  
Strengthen your upper and lower body safely using flexible exercise bands. Class requires hand weights. Includes warm-up, cool down and stretching. Friday, 12 to 12:45 p.m. Cost and registration: See page 15.

Posture is Power (2x Weekly)  
**November 14 – December 14**  
Plagued by back, neck, shoulder, knee, ankle and/or foot pain? Move away from postural limitations with simple assessments, self-massage, stretches and corrective exercises that restore vitality from head to toe. Tuesday and Thursday, 8:30 to 9:30 a.m. Cost and registration: See page 15.

Restorative Zen Yoga  
**November 14 – December 5**  
Quieting, supportive, deeply nourishing practice that calms and restores the nervous system, activating the relaxation response. We use props such as blankets and bolsters to support postures, surrender and release deeply held tension in the body and mind. Tuesday, 7:30 to 8:30 p.m. Cost and registration: See page 15.

Somatic Yoga Therapy  
**November 14 – December 5**  
Somatic yoga therapy is a blend of gentle yoga therapy and somatic movements, resulting in the unification of mind and body. Designed to address chronic neck, shoulder, hip and low back pain and to comfortably increase flexibility, mobility, balance and strength. The class is appropriate for students looking to ease into yoga, older beginners, those recovering from an illness or injury, or those who simply prefer a slower-paced class. Tuesday, 11:30 a.m. to 12:30 p.m. Cost and registration: See page 15.

Somatic Yoga Therapy  
**November 14 – December 5**  
Somatic yoga therapy is a blend of gentle yoga therapy and somatic movements, resulting in the unification of mind and body. Designed to address chronic neck, shoulder, hip and low back pain and to comfortably increase flexibility, mobility, balance and strength. The class is appropriate for students looking to ease into yoga, older beginners, those recovering from an illness or injury, or those who simply prefer a slower-paced class. Tuesday, 11:30 a.m. to 12:30 p.m. Cost and registration: See page 15.

Tai Chi, Beginning/Intermediate  
**November 13 – December 4**  
A sophisticated Chinese exercise that inspires physical and mental well-being. This class is an introduction to the form that consists of slow, graceful, circular movements that improve balance and coordination. Appropriate for all ages and strength levels. Monday, 3 to 4 p.m. Cost and registration: See page 15.

Tai Chi, Advanced  
**November 13 – December 4**  
Once basic forms are learned, students will go deeper into the fine points of this Chinese discipline, refining movements and their connections that lead to improved health and mental focus. Monday, 2 to 3 p.m. Cost and registration: See page 15.

Unity (2x weekly)  
**November 14 – December 28**  
This class offers a unique, full-body circuit program with an emphasis on strength and stability. Individualized attention allows for emphasis on correct form and injury prevention, ensuring optimal results. All levels welcome. Taught by a certified personal trainer. Tuesday and Thursday, 5 to 6 p.m. or 6 to 7 p.m. $144 for the series; $128 ADVANTAGE members. Registration: See page 15.
Unity (3x weekly)
November 13 – December 29
This class offers a unique, full-body circuit program with an emphasis on strength and stability. Individualized attention allows for emphasis on correct form and injury prevention, ensuring optimal results. All levels welcome. Taught by a certified personal trainer. Meets Monday, Wednesday and Friday, 8:15 to 9:15 a.m. or 9:15 to 10:15 a.m. $168 for the series. Registration: See page 15.

Yoga Basics
November 13 – December 4
November 15 – December 6
November 16 – December 14
November 18 – December 16
Harmonize body, mind and spirit through gentle stretching exercises, traditional yoga poses, breathing techniques and guided relaxation. Monday, 4:15 to 5:15 p.m., November 13 – December 4; Wednesday, 5:30 to 6:30 p.m., November 15 – December 6; Thursday, 3:45 to 4:45 p.m., November 16 – December 14; Saturday, 9 to 10:15 a.m., November 18 – December 16. Cost and registration: See page 15.

Yoga Basics/Restorative
November 18 – December 16
This class is a combination of gentle yoga, body and postural awareness exercises and restorative yoga poses, plus breath work to help strengthen your body and mind as you age. Recommended for those experiencing stress, wanting to gently unwind, relax and renew. Saturday, 10:30 to 11:45 a.m. Cost and registration: See page 15.

Exercise & Movement Classes
Classes held at The Health Education Center, 3105 Lomita Blvd., Torrance. For registration and fees see page 15.

Chair Yoga to Improve Balance & Strengthen Bones
November 16 – December 14
A beginner, level 1 class using a chair in seated and standing poses. Perfect for those diagnosed with osteopenia or osteoporosis. Thursday, 2 to 3 p.m. Cost and registration: See page 15.

Feldenkrais Chair Lessons
November 13 – December 4
These chair lessons, designed specifically for sitting, provide the opportunity to learn while minimizing the likelihood of strains or injury. They teach you how to apply attention and awareness to improve physical function and promote greater freedom of movement. Monday, 10:30 to 11:30 a.m. Cost and registration: See page 15.

Healthy Bones: The Feldenkrais Method for Improving Bones
November 13 – December 4
Concerned about losing bone density? Diagnosed with osteopenia or osteoporosis? This class will focus on the Feldenkrais exercises that help support bone health. Monday, 9 to 10 a.m. Cost and registration: See page 15.

Inner Core Fitness
November 13 – December 4
November 15 – December 16
Smaller waist, stronger bladder and less back pain after 50! A revolutionary program that uses neuromuscular retraining (imagery and visualization techniques) coupled with anatomy awareness that will trigger this involuntary activation of your inner core set. Monday, 5:15 to 6:05 p.m., November 13 – December 4; Wednesday, 11 a.m. to noon, November 15 – December 16. Cost and registration: See page 15.

DO YOU HAVE MEDICARE?
ARE YOU TURNING 65 OR ON A RETIREE PLAN?
Learn about your options including Medicare HMO & PPO, Supplements (Medi-gap) and Part D Prescription Plans.
Find a free Medicare event near you at thipa.org/Medicare101 or call 310-257-7239 for a no-cost consultation.
Integrated Yoga
November 15 – December 6
A yoga class integrating pranayama (breath work), asana (postures) and deeply relaxing meditation, such as yoga nidra, which can be the equivalent of four hours of sleep. Wednesday, 7:30 to 8:30 p.m. Cost and registration: See page 15.

Lymphatic Flow Chair Yoga
November 13 - December 4
A yoga class adapted to a seated chair position with the goal of gently stimulating lymphatic flow. This is especially helpful for those with compromised immune systems. It can reduce swelling and aid the body’s ability to ward off colds and flu. Meets Mon., 2:30 to 3:30. Cost and registration: See page 15.

Mat Pilates, Beginning
November 15 – December 6
A method of exercise with emphasis on dynamic physical movement through space with length, strength and control, building flexibility and balance in a fast-paced workout. Meets Wednesday, 5:15 to 6:05 p.m. Cost and registration: See page 15.

Somatic Yoga Therapy
November 14 – December 5
November 16 – December 14
Somatic yoga therapy is a blend of gentle yoga therapy and somatic movements that results in the unification of mind and body. Designed to address chronic neck, shoulder, hip and low back pain, and to comfortably increase flexibility, mobility, balance and strength. The class is appropriate for students looking to ease into yoga, older beginners, those recovering from an illness or injury, or those who simply prefer a slower-paced class. Tuesday, 9:30 to 10:30 a.m., November 14 – December 5; Thursday, 9:30 to 10:30 a.m., November 16 – December 14. Cost and registration: See page 15.

Somatic Yoga Intermediate
November 16 – December 14
A more advanced class of blended gentle yoga therapy and somatic movements that results in the unification of mind and body. Designed to address chronic neck, shoulder, hip and low back pain, and to comfortably increase flexibility, mobility, balance and strength. The class is appropriate for intermediate students who have already completed basic somatic yoga therapy. Friday, 9:30 to 10:30 a.m. Cost and registration: See page 15.

Tai Chi, Beginning
November 14 – December 5
November 15 – December 6
As students become more familiar with the techniques of balancing and relaxation, they will learn more of the movements to complete the tai chi form. Tuesday, 2:30 to 3:30 p.m., November 14 – December 5; Wednesday, 4 – 5 p.m., November 15 – December 6. Cost and registration: See page 15.

Tai Chi, Intermediate
November 14 – December 5
November 15 – December 6
Once basic forms are learned, students will go deeper into the fine points of tai chi, refining movements and their connections that lead to improved health and mental focus. Wednesday, 3 to 4 p.m. Cost and registration: See page 15.

Tai Chi, Advanced
November 15 – December 6
This class specifically focuses on poses that will reinforce body awareness, improve reflexes, and strengthen the core and postural muscles that aid in the ability to prevent falls. Thursday, 12:30 to 1:45 p.m. Cost and registration: See page 15.

Yoga for Balance
November 16 – December 14
This class specifically focuses on poses that will reinforce body awareness, improve reflexes, and strengthen the core and postural muscles that aid in the ability to prevent falls. Thursday, 12:30 to 1:45 p.m. Cost and registration: See page 15.

Yoga for Fibromyalgia
November 13 – December 4
A very gentle restorative class with slow, calming movements to help relax the body and mind. The emphasis will be on increasing your range of motion, slowly loosening cramped muscles and decreasing your pain. We will use simple movements, breathing techniques and guided visualization to release endorphins, which are the body’s natural painkillers. Please wear loose comfortable clothing and socks. All levels welcome. Monday, 1:30 to 2:30 p.m. Cost and registration: See page 15.
Yoga for Osteoporosis
November 14 – December 5
November 16 – December 14
A yoga class for anyone who wants to maintain and build bone strength while increasing balance and flexibility. Those with osteoporosis are welcome. If you are new to yoga, consult with your doctor about physical limitations. Tuesday, 11 a.m. to 12:15 p.m., November 14 – December 5; Thursday, 11 a.m. to 12:15 p.m., November 16 – December 14. Cost and registration: See page 15.

Yoga for Wellness
November 15 – December 6
Yoga can increase your strength, flexibility, range of motion and lung capacity. This class focuses on correct postural alignment for maximum health benefits. Wednesday, 9:30 to 10:45 a.m. Cost and registration: See page 15.

Gardening Classes
What to Plant in Your Late Fall Vegetable Garden
October 7 or October 9
Most everything you plant in spring can grow in your fall garden too. These cool-season plants can tolerate a light frost, thrive in short daylight hours and perform best with mild temperatures. Learn the top 10 cool-season edibles to plant in your southern California garden.

Create an Easy Holiday Centerpiece
November 18
At this workshop you will make a colorful table centerpiece using the fresh flowers and vegetables of fall’s bounty for your Thanksgiving, Hanukkah or Christmas table. All materials provided, but feel free to bring any natural items (flowers, greens, pinecones, pods, etc.) you’d like to use or share with others. Limited to 20 attendees. Torrance Memorial Health Education Center, 3105 Lomita Blvd., Torrance.

Classes held Mondays and Saturdays, outdoors at the Torrance Memorial Learning Garden, Columbia Park Community Garden Presentation Area, 4045 W. 190th St., Torrance (unless otherwise indicated). Instructor: Judith Gerber. $10 per class. Dressing in layers is best; wear clothes that can get a little dirty. Registration required, call 310-517-4711 or register online at torrancememorial.org/classes.

Medicare 101 Educational Program
DO YOU HAVE MEDICARE? ARE YOU TURNING 65 OR ON A RETIREE PLAN?

Attend Torrance Health IPA’s no-cost, no-obligation Medicare 101 Educational Program to learn about Medicare and the different types of insurance plans available to you including: Medicare HMO & PPO, supplements (or Medigap) and Part D prescription drug plans.

Moderated by Norman Panitch, MD, Chairman, THIPA Physician Council

October 25: 6:30 to 8 p.m.
November 29: 6:30 to 8 p.m.
December 20: 6:30 to 8 p.m.

*Doors open at 6 p.m. for registration.
*Light refreshments will be served.

Location:
Torrance Memorial Medical Center Hoffman Health Conference Center 3315 Medical Center Dr. Torrance, CA 90505 Seating is limited.

To make a reservation: visit thipa.org/medicare101 or call 310-257-7239.
Support Groups of Torrance Memorial Medical Center

BEREAVEMENT DROP-IN SUPPORT GROUP
Weekly, Monday, 6 to 7:30 p.m., Tuesday, 6 to 7:30 p.m., Thursday 3 to 4:30 p.m. Free. For more information call 310-784-3751.

CAREGIVER SUPPORT GROUP
Weekly, Tuesday, 6:30 to 8 p.m. First class is free, then $2/person. West Tower, Room H. For more information call 310-517-4711.

EAT CLEAN & GREEN
Torrance Memorial’s Plant-Based Living Group is a welcoming environment in which to share ideas, resources and strategies for moving toward a whole-food, plant-based diet. Meets the second Monday of the month, 6:30 to 8 p.m. Free. West Tower Auditorium. For more information call 310-517-4711.

FIBROMYALGIA SUPPORT GROUP
Sponsored by the Arthritis Foundation for people with fibromyalgia. Meets the second Saturday of the month, 1 to 3 p.m. $2 donation if affordable. West Tower Room B. For more information call William Horn at 310-324-6810.

NICOTINE ANONYMOUS
Drop-in support group for people who have quit or who are trying to quit smoking. Weekly, Mondays, 7 to 8:30 p.m. Free. Thelma McMillen Center, Suite 300. For more information call 310-517-4711.

For a complete list of support groups visit torrancememorial.org/supportgroups.

Miracle Of Living

Join us the third Wednesday of the month at 7 p.m. for Torrance Memorial Medical Center’s popular health lecture series. Hoffman Health Conference Center, Rooms 1 & 2. Free. No reservations required.

October 18:
New Developments in Cancer

November 15:
Lung Cancer

View online at torrancememorial.org/mol or come to the video replay, 10 a.m. to noon the following Monday. Reservations required. Call 310-517-4711.

Past lectures include sports injury prevention and other orthopedic issues presented by orthopedic surgeon Nicholas Silvino, MD. Cardiologist Mark Lurie, MD talks about heart disease, complications of diabetes and stroke, valve disease and peripheral artery disease and more. Moe Gelbart, PhD, executive director of the Thelma McMillen Center for Alcohol and Drug Treatment at Torrance Memorial, speaks on a variety of psychological topics such as depression, anxiety, substance abuse, eating disorders and violence.
Financial Health Check-Up

Join Torrance Memorial’s Professional Advisory Council for its series of interactive seminars on a variety of financial topics to help you take care of your financial health. Seminars are strictly educational.

**October 14: Estate Planning Checklist to Navigate End of Life**

This PAC seminar will include:
- Breaking down the work of executors and successors into smaller bites
- What is urgent vs. what can wait
- How being prepared is the greatest gift you can give

All seminars are free and take place on Saturdays, 9 to 11 a.m. at the Hoffman Health Conference Center located at 3315 Medical Center Drive in Torrance. Continental breakfast is provided. Please RSVP to Nina Guidry at 310-517-4728 or foundation@ttmmc.com.

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**Cost and Registration for Class Series**

(unless otherwise noted in listing)

**Registration required.**

Call 310-517-4666 or register online at torrancememorial.org/classes.

**ONCE-WEEKLY CLASSES**

Regular Rate:
- $72 for 8 weeks ($64 ADVANTAGE members)
- $36 for last 4 weeks ($32 ADVANTAGE members)

THIPA members and Torrance Memorial Physician Network patients get 40% off regular rate: $43.20 for 8 weeks, $21.60 for last 4 weeks.

**TWICE-WEEKLY CLASSES**

Regular Rate:
- $144 for 8 weeks ($128 ADVANTAGE members)
- $72 for last 4 weeks ($64 ADVANTAGE members)

THIPA members and Torrance Memorial Physician Network patients get 40% off regular rate: $86.40 for 8 weeks, $43.20 for the last 4 weeks.

**THREE TIMES PER WEEK CLASSES**

Frequent Exerciser Rate:
- $168 for 8 weeks, $84 for last 4 weeks

THIPA members and Torrance Memorial Physician Network patients pay a reduced rate: $129.60 for 8 weeks, $64.80 for last 4 weeks.

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Not sure if your doctor is with the Torrance Memorial Physician Network?
Visit tmphysiciannetwork.org/physicians and find out.
ADVANTAGE
Healthy Living Over 50

INSIDE THIS ISSUE

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8  Upcoming Classes and Events

Torrance Memorial Medical Center
310-325-9110 | torrancememorial.org

ADVANTAGE Program Information
310-517-4666
Monday – Friday, 9 a.m. to 4:15 p.m.

Torrance Health IPA (THIPA)
Members: Toll-Free 866-568-4472 | thipa.org
Join THIPA: 310-257-7239
TTY/TDD: 711
Monday – Friday, 8:30 a.m. to 5 p.m.

Torrance Memorial Physician Network
310-891-6717 | tmphysiciannetwork.org
Monday – Friday, 7:30 a.m. to 4 p.m.

torrancememorial.org

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