

Warren Electric Cooperative

A Touchstone Energy® Cooperative 



One of 14 electric cooperatives serving Pennsylvania and New Jersey

Warren Electric Cooperative

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Staff

Gary W. Franklin,
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BOARD OF DIRECTORS

Dave Turner

Chairman

James Marshall

Vice Chairman

Robert August

Secretary

Jeffrey Sedon

Treasurer

Edgar Burris Jr.

James Goodrich

John Hagberg

Richard Harrington

Dean Johnson

Emergency Outage Number

814-723-9460

Office Hours

7:30 a.m. - 4 p.m.

From the General Manager/CEO

Happy New Year

By Gary W. Franklin

I HOPE you had a happy, healthy and safe holiday season.

Just a reminder! *Penn Lines* is a magazine for and about the members of Warren Electric Cooperative. If you have an interesting story, want your business featured, or have ideas for *Penn Lines* articles, just send me an email at gwf.wec@westpa.net (put *Penn Lines* in the subject line). We will also consider your article with pictures. Please limit the article to two *Penn Lines* pages. You can also submit those articles to me by email.

Monthly brain teaser

Two babies were born to the same mother, on the same day, at the same time, in the same month and year and yet they are not considered twins. Why? *(The answer is on this page somewhere.)*

Director nominations reminder

Interested cooperative members must have their Director Candidate Application and Certification in the cooperative office by Feb. 24, 2017. Refer to the December *Penn Lines* or call the office for more information if you are interested in running for cooperative director.

Youth Tour notice

Watch next month's issue of *Penn Lines* for more details on how high school juniors can go on an all-expenses-paid trip to our nation's capital, Washington, D.C.

Having trouble paying your electric bill?

If you are having trouble paying your electric bill, please call the office to

make arrangements.

There is help available through the Low Income Home Energy Assistance Program (LIHEAP) at 814-726-2540 or 800-403-4043. The EOC Board of Assistance has funds available for energy bills. Its telephone number is 814-726-2400. The Salvation Army also has funds for utility bills in several situations; their number is 814-723-8950. These agencies are for Warren County. The Forest County LIHEAP telephone number is 800-876-0645 or 814-755-3552. *Triplets*

Office happenings

The cooperative welcomed 35 new members in October. That brings our membership up to 7,621 and our connected accounts to 8,721.

The cooperative office will be closed on Feb. 20, 2017, in observance of Presidents Day. 🌞

Board of directors interested candidate

Name _____

Address _____

Phone Number _____

Account Number _____

Send, call or email if you are interested in being a candidate for the Warren Electric Cooperative Board of Directors. A director application will be sent to you.

Send to: Warren Electric Cooperative
Director Nominations
320 E. Main Street Youngsville, PA 16371
OR

Call 800-364-8640

Email: gwf.wec@westpa.net

Please contact cooperative no later than
Jan. 27, 2017.

Energy savings for every season

By Anne Prince

WHILE saving money through greater energy efficiency may be a year-round objective for many consumers, the way to achieve this goal will vary by season. There are a number of factors that impact energy efficiency, including weather, the age and condition of the home, and desired comfort levels. During fall and winter months, when the outdoor temperature is chilly, consumers desire a warm home and seek to keep the cold air out. Conversely, in the spring and summer, the focus is on keeping the hot air from infiltrating cool abodes.

Fall and winter: keeping heat in

To maintain a warm indoor environment in chillier weather, there are simple steps you can take to increase energy efficiency. Fall is a great time to examine seals on doors and windows to check for air leaks. Caulk and weatherstrip as needed to seal in warm air and energy savings. Similarly, examine outlets for air leaks, and where necessary, install gaskets around the outlet to prevent drafts. During the day, open curtains or drapes on south-fac-

ing windows to enable sunlight to heat your home naturally. Close curtains or drapes at night for an added layer of window insulation.

As the temperature drops lower with the onset of winter, schedule a service appointment for your heating system to ensure it is operating at an optimal level. Low-cost or no-cost steps for energy savings include taping or affixing heavy, clear plastic to the inside of your window frames to create an additional barrier against cold air. En-



sure the plastic is tightly sealed to the frame to help reduce infiltration. Use a programmable thermostat to set the temperature as low as is comfortable when you are home (ideally around 68 degrees). When you are asleep or away, turn the temperature down 10-15

degrees for eight hours. According to the Department of Energy, this small adjustment can help you save approximately 10 percent a year on heating and cooling costs.

Spring and summer: keeping your cool

During warmer months, energy savings and efficiency will require different measures, many of which are inexpensive. If you live in a climate that is cool, open your windows in the evening and turn off your cooling system while sleeping. In the morning, shut the windows and blinds to hold in the cool air. Where practical, plant trees and shrubs that provide shade in warm months and sunlight in winter. In addition to the aesthetic value, well-placed trees can take heat gain from the sun and provide shade by creating a canopy for the house.

In extremely hot weather, your cooling system works harder to close the gap between the high outdoor temperature and the cool indoor thermostat setting. To lessen the difference in temperature between the two, and to lower cooling costs, set the thermostat as high as you can while maintaining your comfort level. Moreover, using a ceiling fan in conjunction with your air conditioning can allow you to increase the thermostat setting approximately four degrees with no reduction in comfort levels.

During the hottest months, it's all the more critical to replace any remaining incandescent bulbs with LEDs. The waste heat from the old bulbs impacts energy use and creates wasteful and unwanted heat. Employ a programmable thermostat to adjust the settings a few degrees higher when no one is home or your family is sleeping. ☀

Anne Prince writes on cooperative issues for the National Rural Electric Cooperative Association, the Arlington, Va.-based service arm of the nation's 900-plus consumer-owned, not-for-profit electric cooperatives.

Energy Efficiency Tip of the Month



According to the Consumer Electronics Association, the average household owns 24 consumer electronics products, which are responsible for 12 percent of household electricity use. ENERGY STAR-certified audio/video equipment is up to 50 percent more efficient than conventional models.

Source: EnergyStar.gov

Medicare 101

By Allison Goldberg

MEDICARE is a federal health care program covering seniors, the disabled, and people with certain illnesses and has four distinct parts: A, B, C, and D. Part A covers hospitalization, hospice and a limited amount of skilled nursing care with no premium cost. Part B covers doctors' and outpatient costs, similar to traditional health insurance, and requires payment of a monthly premium based on your gross household income. Part C, also called Medicare Advantage, is a program offered by private insurers that combines the coverage of Medicare Parts A, B and often D. These policies vary by insurer and location, and the benefits and costs may vary from traditional Medicare. Part D, the most recent addition to Medicare, covers outpatient prescription drug costs and requires the payment of a premium based on your gross household income. Notably, even after fully paying your deductible, it may not cover all your drug costs if you reach the so-called "donut hole" or coverage gap. Part D premiums and programs vary by insurer.

least five years.

If one of the above describes you, you may receive Medicare benefits at age 65, if:

1. You (or your spouse) are eligible for Social Security or Railroad Retirement ("Social Security") benefits, or
2. You (or your spouse) have not paid into Social Security but have paid Medicare taxes.

Citizens and legal residents with amyotrophic lateral sclerosis (ALS), end-stage renal disease (kidney failure) or a permanent disability (who have received disability benefits for two years or more) are also eligible for Medicare regardless of their age.

Automatic enrollment

If you receive Social Security benefits before you turn age 65, Medicare Parts A and B ("basic Medicare") coverage will begin automatically on the first day of the month in which you turn age 65. If you have been disabled and are receiving Social Security disability benefits for at least two years, you will be enrolled automatically in basic Medicare for coverage beginning the first day of the month in which you turn age 65. If you have ALS or kidney failure, your basic Medi-

care (by his/her policy), you may not wish or need to sign up for Medicare. This is something you will want to discuss with your employer and benefits manager to determine the best, most cost-efficient solution for your situation.

Important to note: If you are covered by a high-deductible health plan, the prescription drug coverage provided under the group health plan may not offer creditable prescription drug coverage, which means you may be subject to a late enrollment penalty if you are enrolled in Medicare and wait to enroll in a Part D plan at a later date. In addition, you cannot fund a health savings account (HSA) if you are enrolled in any part of Medicare (even if you are just enrolled in no-cost Part A). Seek the advice of a tax professional if you have further questions regarding your eligibility to fund an HSA.

Enrollment by application

If you are not eligible for automatic enrollment in Medicare (for example, if you have elected to defer taking your Social Security benefit until after age 65), you must apply to enroll in Medicare. Applications are handled by your local Social Security office and on the Social Security Administration's website: SSA.gov/Medicare. If you're enrolling in Medicare because you're turning age 65, contact your local Social Security office at least three months before your 65th birthday to avoid a late enrollment penalty. If you enroll on time, Medicare benefits begin on the first day of the month in which you turn age 65. If you work beyond age 65 and elect not to sign up for Medicare because you or your spouse is covered by an employer group health plan, you can sign up for Medicare during a special enrollment period. This period lasts eight months from the month your employment or coverage ends (whichever comes first); as long as you enroll during the special enrollment period, you will not be charged a late enrollment penalty.

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	Coverage	Premium	Deductible [†]	Insurer
Part A: Hospital Insurance	Hospitals, nursing facilities, home health	No	Yes, in 2016, \$1,288/benefit period for first 60 days	Government
Part B: Medical Insurance	Preventive services, e.g. doctor visits, tests, medical equipment	Yes*	Yes, in 2016, \$166/year [‡]	Government
Part C: Medicare Advantage	Combines parts A and B and often includes prescription drug coverage; might be a PPO, HMO or other type of plan	Yes	Yes, varies by plan	Private Insurer
Part D: Prescription Drug	Prescription drugs	Yes*	Yes, varies by plan	Private Insurer

[†]As of the time this article was written, 2017 deductible information was unavailable.

[‡]Automatically deducted from Social Security or Civil Service retirement benefit payments.

* Premiums vary based on income.

Eligibility

Are you eligible for Medicare? The answer is yes, if you are a:

1. U.S. citizen or
2. Legal permanent resident for at

least five years. care coverage will begin when your disability payments begin. If you are still working and have a group health plan through your employer (or your spouse's employer and you are covered

Medicare 101

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Coordination of benefits for Part B

Whether you should enroll in Part B while you are still working depends on whether your employer has more than 20 employees. If your employer has more than 20 employees, you do not need to sign up for Part B right away because your employer's group health plan will be the primary insurer. When you retire, you will have a special enrollment period of eight months to sign up for Part B without penalty. If your employer has fewer than 20 employees, however, you should enroll in Medicare Part B when you are first eligible. Medicare is the primary insurer, which means it pays before your employer's insurance pays. If you don't enroll, your employer's plan can refuse to cover you for services that Medicare would have covered. That means that you may have to pay for those services out of your own pocket.

Medigap: Medicare supplemental insurance

Basic Medicare pays for many, but not all, health care costs, so most Medicare recipients purchase a supplemental, or Medigap, insurance policy from a private insurer. These policies help pay for copays, coinsurance and deductibles. Some policies also cover expenses incurred while traveling outside the United States. If you elect a Medicare Advantage plan, you typically do not need a Medigap plan. When searching for the appropriate Medicare supplement, consider contacting a State Health Insurance Assistance Program (SHIP) counselor in your local area. SHIP is a free, federally-funded health benefits counseling

KNOW YOUR FAMILY HEALTH HISTORY

Family history is an essential part of your health care. Individuals who have a close family member with a chronic disease may have an increased risk of developing that disease.

Get in the know by finding out these 3 things:

1

Who has or had a chronic disease/condition or major health event:



Ask **close family members**, including grandparents, parents, aunts/uncles, siblings and children.

2

The type of health problem they have or did have:

Chronic disease



If both of your parents had **heart disease before age 55**, your risk of developing the disease can increase 50%

Chronic condition



If a close family member has been diagnosed with **high blood pressure before age 60**, you may be twice as likely to have it

Major health events



For example, **inheriting a mutated BRCA1 gene** can increase the lifetime risk of developing breast cancer to up to 80%

3

More details about the affected family members:



- ✔ **Age** when these conditions were diagnosed.
- ✔ **Age and cause of death** for family members who have passed.
- ✔ **Ethnicity** of family member.

LEARN MORE

To learn more about important information to share with your doctor, visit WebMD.



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SOURCES:
CDC: "Family Health History."
CDC: "Gather and Share Your Family Health History."

World Health Federation: "Family History."
CDC: "Family History and High Blood Pressure."
American Cancer Society: "What are the risks for breast cancer?"

Powered by **WebMD** health services

service for Medicare beneficiaries. Most states have counselors you can meet with in person or by phone. Go to Medicare.gov/contacts to find information on a SHIP in your area.

For more information on Medicare plans, costs, assistance programs and more, visit Medicare.gov, the official Medicare site.

Allison Goldberg writes and edits employee benefits-related materials for the Insurance and Financial Services Dept. of the National Rural Electric Cooperative Association, the Arlington, Va.-based service arm of the nation's 900-plus consumer-owned, not-for-profit electric cooperatives.