

February 8, 2021

Do You Need to Pay Anything Out of Pocket for a COVID-19 Vaccination?

The vaccine is free, but doctors still get reimbursed for giving shots.

Here's how it works

by Dena Bunis, AARP, January 28, 2021

As you prepare to get a COVID-19 vaccination, you'll probably need to show a current ID and health insurance card, if you have coverage. One thing you shouldn't have to bring is payment for the shot.

The coronavirus vaccine "must be provided to vaccine recipients with no out-of-pocket costs," according to the Department of Health and Human Services (HHS). And while the federal government is picking up the cost of the tens of millions of vaccine doses Americans across the country are getting, the doctors, nurses and other health care providers will still get paid for administering the vaccines. Here's how it works:

Medicare

Beneficiaries cannot be charged for the vaccine by providers who participate in the Medicare program. All copays and coinsurance payments by patients are also waived. This applies to all Medicare enrollees – whether they are enrolled in original Medicare or a Medicare Advantage private insurance plan.

Providers who participate in Medicare will receive an administrative fee for giving COVID-19 vaccine shots to patients. The Centers for Medicare & Medicaid Services (CMS) has established a fee schedule for the two-dose vaccines, such as the Pfizer-BioNTech and Moderna vaccines, that gives providers \$16.94 for the first dose and \$28.39 for the second. If any single-dose vaccines are authorized, Medicare will pay providers \$28.39 for that shot.

Health insurance plans that were in effect before the ACA (2010) and short-term insurance plans – both of which do not have to be ACA-compliant – are not required to cover the COVID-19 vaccine at no cost. They can request reimbursement from the HHS provider relief fund but cannot bill patients directly.

CMS suggests that if the beneficiary is charged by a Medicare provider for administering the vaccine, they contact the

Medicare hotline at 1-800-MEDICARE (1-800-633-4227) to report the charge. If Medicare actually pays the provider for giving the vaccine, the beneficiary would be entitled to a refund.

Private insurance

Don't be thrown if when you register for a vaccine or get to a site, you're asked for your health insurance card. During this public health emergency, most private health insurance plans will be required to cover all the costs of a COVID-19 vaccine.

You still shouldn't have to pay a copay, coinsurance or any other fee to get the vaccine. And that applies even if you go to an out-of-network provider. Whoever is giving you the vaccine – even someone at a pharmacy – needs your insurance information so they can be reimbursed by your plan for putting the shot in your arm.

Health insurance plans that were in effect before the ACA (2010) and short-term insurance plans – both of which do not have to be ACA-compliant – are not required to cover the COVID-19 vaccine at no cost. They can request reimbursement from the HHS provider relief fund but cannot bill patients directly.

Uninsured and Medicaid patients

Even if you do not have health insurance you can get a COVID-19 vaccine for free. As part of the CARES Act coronavirus legislation signed into law last March, providers who administer a COVID-19 vaccine to someone who is uninsured will be reimbursed as part of a provider relief fund the law created. The same applies to Medicaid beneficiaries. The relief fund will also pay providers who inoculate Medicaid recipients who have limited Medicaid benefits that do not cover vaccines.

<https://www.aarp.org/health/conditions-treatments/info-2021/covid-vaccine-costs.html>

In this issue:

Informative COVID-19 Vaccine Info
Free Virtual Cooking & Exercise Classes
Updated Tax Preparation Info
At Home... Word Puzzles



 **NEWARK**
Recreation
and Community Services

We ♥ Our Seniors

#NEWARKSTRONG

Spread
LOVE NOT
COVID





Give it a shot! Register today for the vaccine



Bay Area Community Health now offers the COVID-19 vaccine for community members **65 and older** in coordination with county and state guidelines.

If you are younger than 65, please do not contact BACH. You will be able to register for a vaccine on a future date. Look for more information soon.

Call to register:

Alameda County
510.770.8040

Santa Clara County
510.729.9700

Chain Reaction

1. CROCHET
2. H _____
3. W _____
4. W _____
5. L _____
6. S _____
7. GOAT

DIRECTIONS:

Complete the chain composed of two-word phrases. The words must be related on top and below. Example:

- Lamp
- Shade
- Flower
- Girl

Answers on page 9.

1. COMPUTER
2. M _____
3. T _____
4. D _____
5. S _____
6. S _____
7. LANGUAGE

DIRECTIONS:

Complete the chain composed of two-word phrases. The words must be related on top and below. Example:

- Lamp
- Shade
- Flower
- Girl

Answers on page 9.



Yan Can Cook with On Lok

Please join legendary Chef Martin Yan and On Lok in celebrating Lunar New Year.

Learn about Chinese New Year traditions and prepare delicious dishes along with Chef Yan, who will be cooking live from his kitchen.

When: Thursday, February 11, 4-5pm

RSVP: <https://www.eventbrite.com/e/yan-can-cook-with-on-lok-lunar-new-year-registration-138538685939>

Zoom: After you RSVP, you will receive a Zoom link to the event and the recipes we will cook with Chef Yan:

- Golden Fish with Sweet Corn Sauce
- New Year's Rainbow Vegetables in a Golden Nest
- Seafood Trio in Lettuce Cups

This event is FREE and open to the community. It is not a fundraiser.

We look forward to seeing you at the event!



St. Patrick's Day Drive-Thru Lunch

Wednesday, March 17... *\$5/senior

Drive-Thru 12:00-12:15pm

At the Silliman Activity Center Front Parking Lot

Menu: Corned Beef Sandwich

Space is limited.

*Pre-registration required
newarkca.activityreg.com
 or use the mail-in registration form on the final page of our Weekly Update.

Please wear a mask and remain in your vehicle.



Why pay for TAX PREP?



Our **EXPERTS** can do it for **FREE**

VITA VIRTUAL TAX SERVICE

Due to COVID-19, and to ensure your safety and well-being, our tax preparation service will be 100% virtual. Our VITA site is a member of United Way Bay Area's Earn It! Keep It! Save It! Coalition, and this year we've partnered with Code for America to offer on-line filing via the **Get Your Refund** secure platform. Our team of IRS-certified tax preparers will prepare your return while communicating with you throughout the entire process.



Customers submit IDs and tax documents online using a smartphone, tablet, or computer



To start the process, visit fremontvita.org

DROP-OFF SERVICE by appointment only

If you don't have access to technology to upload documents, you may schedule an appointment to drop-off copies of ID(s) and documents, and you'll pick up your return when it's ready.

To schedule an appointment, go to one of the links below or call (510) 972-4309

DROP-OFF LOCATIONS

Fremont Family Resource Center

39155 Liberty Street
Fremont, CA 94538

Building ABCD: <https://calendly.com/ffrc/dropoff1>

Building EFGH: <https://calendly.com/ffrc/dropoff2>

Union City Family Center

725 Whipple Road
Union City, CA 94587

<https://calendly.com/ffrc/ucfcdropoff>

California residents who made less than \$30,000 in 2020 may be eligible for up to \$8,000 in state and federal tax credits, depending on income and family size.



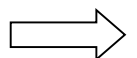
SAVE A PORTION OF YOUR REFUND FOR AN OPPORTUNITY TO WIN \$100 and/or \$5,000

Melissa, our FRC VITA customer saved her refund and won last year's grand prize of \$10,000!

IT REALLY DOES PAY TO SAVE!

Tax time is the perfect time for saving! Start now and save for an emergency or a financial goal (college education, dream home, vacation, retirement, etc.). When you split your federal refund and save at least \$50, you'll be entered in the Save Your Refund and the Earn It! Keep It! Save It! Sweepstakes to win weekly and monthly drawings of \$100. There's also an opportunity to enter a \$5,000 drawing!

Let us help you save a portion of your refund & enroll you in the sweepstakes!



PLEASE UPLOAD, OR IF YOU USE THE DROP-OFF SERVICE, PROVIDE COPIES OF THE FOLLOWING:

- Social Security card(s) or Individual Taxpayer Identification Number (ITIN) card(s) or letter(s) for everyone you will list on your return. To verify that your ITIN has not expired, go to: <https://www.irs.gov/newsroom/last-round-of-itins-will-expire-in-2020-irs-encourages-early-renewal-to-prevent-refund-delays>
- Photo identification: A selfie of you holding your valid photo ID. This requirement applies to main tax filer and spouse. The photo must be clear, and the photo ID must be legible.
- Copy of Previous Year's Return required if you had a carryover on Schedule D.
- Savings and checking account and routing numbers, or a voided check for direct deposit.
- Income statements or forms like the following:
 - Wages from each job (W-2)
 - Interest (1099-INT)
 - Dividends (1099-DIV)
 - Retirement Plans (1099-R)
 - Gambling Winnings (W-2G)
 - Unemployment (1099-G)
 - Social Security Benefits (SSA-1099)
 - Miscellaneous Income (1099-MISC, 1099-NEC, 1099-K)
 - Sale of Stock (1099-B)
 - Tuition (1098-T) and online detailed student account statement of expenses paid to university/college
 - Health Insurance Information (1095-A, B, or C) If you purchased health coverage through Covered CA, you must also provide Form FTB 3895

PROVIDE IF IT APPLIES TO YOU:

- 2020 Identity Theft PIN Letter from IRS
- Records of charitable contributions
- Homeowner mortgage interest (1098)
- Property tax bill
- DMV registration form
- Interest you paid on student loans (1098-E)
- Childcare or dependent care expenses. Bring total amount paid, provider's business name, address, phone number and SSN or tax ID #
- If self-employed, provide business income and expenses, to include mileage log. For Rideshare Drivers: 1099-NEC, 1099-K and on-line tax summary page
- If you plan to itemize, provide a summary sheet (description and total amount of your expenses)

THE FOLLOWING SITUATIONS ARE OUT-OF-SCOPE:

- Married Filing Separately
- If you received a Form W-2 and a Form 1099 from the same business/employer
- Foreclosure/Short Sale
- Kiddie Tax (Large scholarship amount may be out-of-scope, call to request consultation)
- IRA to Roth Conversions
- Sale of stocks acquired by stock options
- Loan Modification
- Out of State Income
- Rental Income
- Self-employment & sole proprietor business with expenses over \$35,000, depreciation, losses, or office in the home
- 1040NR (non-resident alien), except for Foreign Student with Visa F, J, M or Q
- Expired ITIN holders need to call 211 for VITA sites with Certified Acceptance Agents

****Other situations may be out-of-scope****

For tax related inquiries call (510) 574-2020, or for more information visit www.fremontvita.org



The Fitness Center for Your Classic Years®

Call (855) BE-NIFTY (855) 236-4389

<https://www.niftyafterfifty.com/>

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Introducing

WELLNESS EVERYWHERE AT HOME®

by Encore Wellness™



FEATURING

LIVE ZOOM CLASSES

Enjoy your favorite Nifty after Fifty® group classes from the comfort of your home, with live instruction from our certified Fitness Coaches.

ON-DEMAND VIDEO LIBRARY

Enjoy your favorite Nifty after Fifty® group classes whenever, wherever, with our Wellness Everywhere® on-demand video library.

Visit <https://www.niftyafterfifty.com/> for free live exercise zoom classes! No sign up necessary, however, you will need to agree to their live zoom class disclaimer. Once you have done so, you will be redirected to the schedule of upcoming zoom classes. On this page you can view the classes for the day or for the entire week. Log on to this webpage a few minutes before the class start time and click the blue "Join" button. Again, you will need to agree to their disclaimer before entering the class. Click the video to the right for a Zoom tutorial!

*For the on-demand video library you will need to create an account.

614. Zoom meetings: how to join for your first time

GeeksOnTour.com

<https://www.youtube.com/watch?v=kh50kValdAY&t=16s>

Monday, February 8, 2021 **Nifty After Fifty Live Zoom Class Schedule 2/8 - 2/12**

09:00 AM	Chair Yoga - Elliot	Megean Morrison
10:00 AM	Set the Tone - Stephanie	Megean Morrison
11:00 AM	Silver Salsa - Jennifer	Megean Morrison
02:00 PM	50/50 - Ryan	Megean Morrison

Tuesday, February 9, 2021

09:00 AM	Tai Chi - Stephanie	Megean Morrison
10:00 AM	Nifty Moves - Stephanie	Megean Morrison
11:00 AM	Stretch & Flex - Merilin	Megean Morrison
02:00 PM	Circuit Breaker - Ryan	Megean Morrison

Wednesday, February 10, 2021

09:00 AM	50/50 - Elliot	Megean Morrison
10:00 AM	Up in Arms - Megean	Megean Morrison
11:00 AM	Silver Linings - Jennifer	Megean Morrison
01:00 PM	Connect Event	Megean Morrison
02:00 PM	Tai Chi - Ryan	Megean Morrison

Thursday, February 11, 2021

09:00 AM	Core Concepts - Elliot	Megean Morrison
10:00 AM	Set the Tone - Stephanie	Megean Morrison
02:00 PM	Tap N Happy - Merilin	Megean Morrison
03:00 PM	Chair Yoga - Elliot	Megean Morrison

Friday, February 12, 2021

08:00 AM	Nifty Moves - Daniel	Megean Morrison
09:00 AM	Cane-Fu - Ryan	Megean Morrison
10:00 AM	Set the Tone - Stephanie	Megean Morrison
02:00 PM	Stretch & Flex - Elliot	Megean Morrison



FREE

SENIOR VIRTUAL TRIPS

Join Recreation Supervisor, Nick Cuevas, as you explore new worlds together from the comfort of your home. Enjoy a light conversation about your experience after the tour.

TRIP 1

The Hidden Worlds of the National Parks

Tuesday, February 9th from 9-11a.m.

Explore some of the most beautiful places in the USA, guided by National Park Rangers.

How to Register/Questions:

CLICK HERE

for online registration
or

Email: Nicholas.cuevas@newark.org

Call: 510-578-4432

TRIP 2

TBD

Tuesday, March 9th from 9-11a.m.

More information will be provided at a later date.

Requirements:

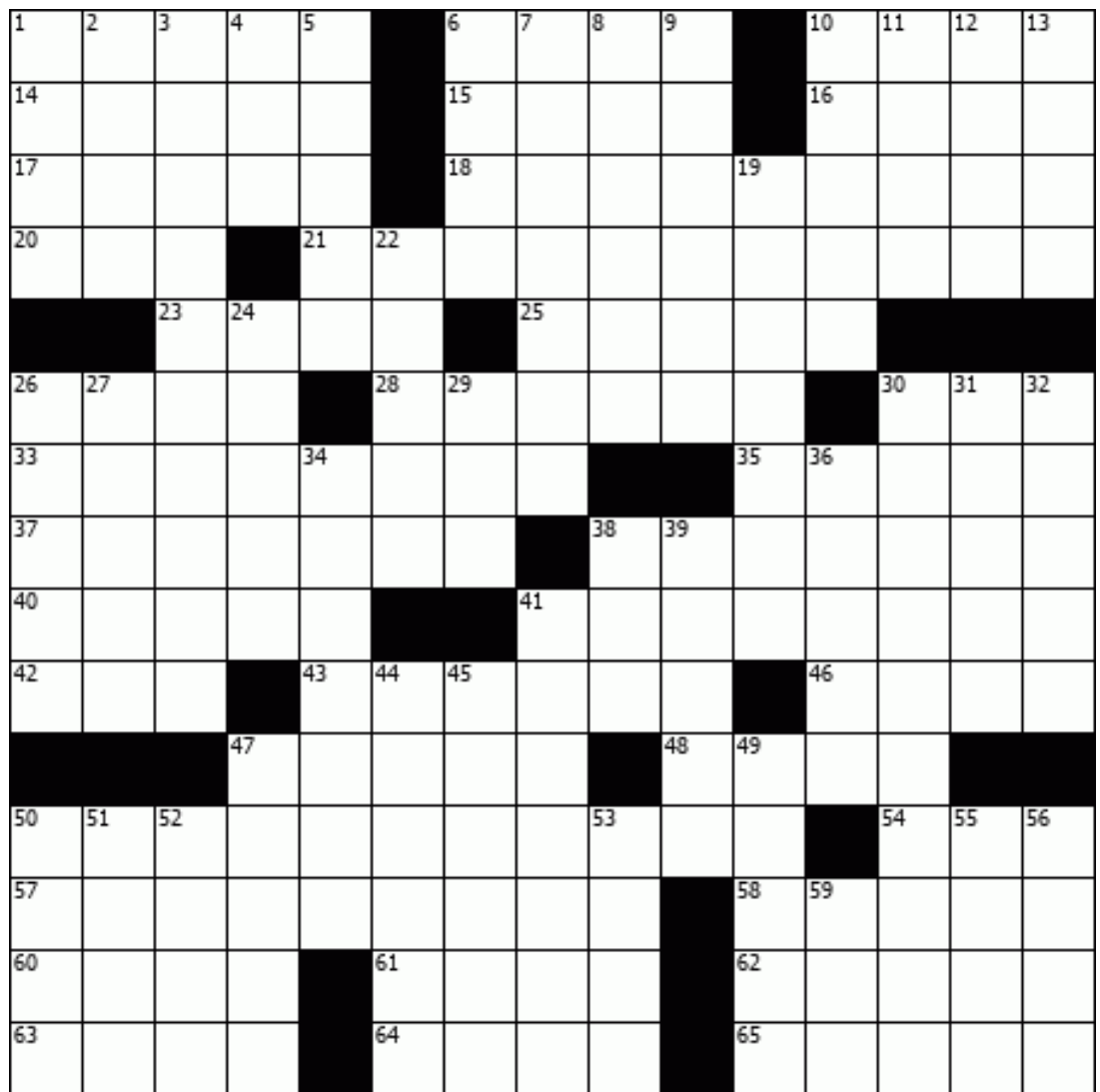
Must have access to a computer with internet. All senior virtual trips will be hosted via Zoom.

Crossword Puzzle

Answers on page 11.

Across

1. "Dance With Me Henry" singer Georgia
6. Loan nos.
10. Fishing gear
14. Medium medium
15. Attention-getting sound
16. Inter ___
17. Japan's "City of Water"
18. Entreats
20. Limitless limit?
21. Canine commuter system?
23. Jumble
25. It may be golden
26. Pole, for one
28. Least warped, as a beam
30. Winter setting in Wyo.
33. Court denizen
35. "Six ___"
37. Horns in the woods
38. Brawl site
40. Explosive trial
41. Rejected
42. Norse god of strife
43. Charged
46. Bouncer's concerns
47. ___ du Louvre
48. Crackers in a red box
50. One who understands canaries?
54. Dry gently, as tears
57. Californian, e.g.
58. Curriculum suffix
60. "Must've been something ___"
61. Town in Abruzzi
62. "Cross my heart!"
63. First-time tux wearer, maybe
64. Grief cause
65. Goes it alone



Down

1. Pontiacs since 1964
2. "That's all ___"
3. Issue for arguing asses?
4. ___ choy
5. Attempts
6. Oft-seen puzzle clue letters
7. Look from hiding
8. Consignee's hope
9. Shells out
10. Bead material
11. Like a school supplies mkt.
12. Caught up to, in a way
13. Ready-to-mail item, briefly
19. Time managers?
22. "When You Wish Upon ___"
24. Wicked ways
26. Perspective
27. Full of fluff
29. Patient tenders, for short
30. Object of bovine witchcraft?
31. Porcine proboscis
32. Weather word
34. Be a wisecre
36. Like a wisecre
38. It's heard in a herd
39. ___ crow flies
41. Kitchen gadgets
44. Kind of body
45. Treating nastily
47. Measured (out)
49. Woods tools
50. Bit of lawn litter
51. Tear's mate
52. Spanish pronoun
53. Barbra's "A Star Is Born" costar
55. Currency exchange fee
56. The better players earn them
59. John, to Paul

Chain Reaction Answers

Puzzle 1: Crochet, Hook, Worm, Wood, Land, Scape, Goat

Puzzle 2: Computer, Mouse, Trap, Door, Stop, Sign, Language

Valentine's Day Word Search

Find and circle all of the words that are hidden in the grid.
The remaining letters spell a popular Valentine's Day item.

P I H S D N E I R F D I P U C A L
V D H S U R C A C F B A L E N D O
N Y N T I A E A S O L C T O Y M V
S R N E N S N L Y E H O I E R I E
T L E D I D S F A O N T W S A R B
R E Y S L R R E C T C T L E U E I
A W S E R I F O N A I A I C R R R
E E S E E E L L R D S O O M B S D
H J C N S A V T R O N U N T E D S
T G D N T O T O P I P O A S F N A
E N Y E A A R O L L G C F E H I T
E I S D U M R B E L O V E D B I G
W L O D R P O A F F E C T I O N P
S R E M A L F R R E N T R A P A R
E A Y C N A F O R E V E R L I K E
R D R O T I U S D N O I T O V E D

ADMIRER
ADORE
AFFECTION
ATTRACTION
BEAU
BELOVED
BOYFRIEND
CANDLES
CANDY
CHOCOLATES

COUPLE
CRUSH
CUPID
DARLING
DATE
DEAR
DEVOTION
FANCY
FEBRUARY
FLAME

FLOWERS
FONDNESS
FOREVER
FRIENDSHIP
GIFT
GIRLFRIEND
HEARTS
JEWELRY
LIKE
LOVEBIRDS

LOVERS
PARTNER
PROPOSAL
RELATIONSHIP
RESTAURANT
ROMANCE
ROSES
SENTIMENT
SUITOR
SWEETHEART

G	I	B	B	S		A	P	R	S		N	E	T	S	
T	A	R	O	T		B	E	E	P		A	L	I	A	
O	S	A	K	A		B	E	S	E	E	C	H	E	S	
S	K	Y		B	A	R	K	A	N	D	R	I	D	E	
		M	E	S	S		O	L	D	I	E				
S	L	A	V		T	R	U	E	S	T		M	S	T	
L	I	T	I	G	A	N	T			O	F	O	N	E	
A	N	T	L	E	R	S		B	A	R	R	O	O	M	
N	T	E	S	T				P	A	S	S	E	D	U	P
T	Y	R		C	A	M	E	A	T		S	O	T	S	
		M	U	S	E	E		H	I	H	O				
T	W	E	E	T	T	A	L	K	E	R		D	A	B	
W	E	S	T	E	R	N	E	R		O	L	O	G	Y	
I	A	T	E		A	T	R	I		N	O	L	I	E	
G	R	A	D		L	O	S	S		S	O	L	O	S	



How to Register for Newark Recreation Classes/Activities Online

<https://vimeo.com/505420759>

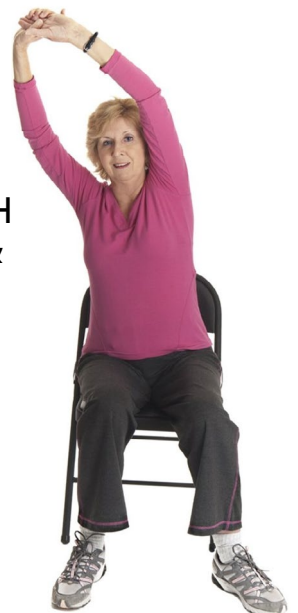
Exercise



FREE MORNING STRETCH
W/ JESSICA, MONDAYS &
WEDNESDAYS @ 10AM
Click [HERE](#) to register!



SADDLE BROOK SENIOR
LINE DANCE CLASS
[https://www.youtube.com/
watch?v=9vhJDMw7khk](https://www.youtube.com/watch?v=9vhJDMw7khk)



ONLINE... at newarkca.activityreg.com or scan the QR Code

MAIL... registration form and payment to "City of Newark":
Silliman Activity & Family Aquatic Center
6800 Mowry Avenue
Newark, CA 94560



PHONE IN REGISTRATIONS ARE NOT ACCEPTED.

Newark Recreation and Community Services Registration Form

Adult/Main Contact Name: _____ Birth Date: / /

Day Phone: _____ Cell Phone: _____

Email Address: _____

Address: _____ City: _____ Zip: _____

Emergency Contact Name: _____ Phone: _____

Participant: Name	Birth Date	Gender	Class Name, Date and Time	Fee
_____	/ /	M F	_____	\$ _____
_____	/ /	M F	_____	\$ _____
_____	/ /	M F	_____	\$ _____
_____	/ /	M F	_____	\$ _____

Voluntary donation to the Recreation Scholarship Program: \$ _____

Total: \$ _____

Release of Liability: I understand that my (or my minor child's/ward's) participation in any City activity is voluntary. Further, I understand that participation can be a hazardous activity. By signature below, I agree that neither I, my successors, assigns, nor anyone acting on my behalf will hold the City of Newark, its officers, agents, employees, or volunteers liable for any injury, accident, or illness arising out of my (my minor child's/ward's) voluntary participation in the above named program/activity. I hereby release the City of Newark, its officers, agents, employees, or volunteers from and against any and all claims, cost liabilities, expenses, or judgments, including attorney's fees and court costs arising from my (my minor child's/ward's) participation in the program/activity or any illness/injury resulting therefrom, and hereby agree to indemnify and hold harmless the City of Newark, its officers, agents, employees, or volunteers from and against any and all such claims, whether caused by negligence or otherwise.

I further understand that the City of Newark is not and will not be responsible for Workers Compensation benefits as a result of any injury or illness due to my (my minor child's/ward's) voluntary participation in this activity.

The City of Newark reserves the right to photograph facilities, activities, and program participants for potential use in advertising brochures, department social media, and the City's web page. All photos will remain the property of the City of Newark.

Signature of Participant (or Parent/Guardian, if under 18)

Payment: _____ Check or Money Order made payable to the "City of Newark"

_____ Charge VISA/Mastercard... Card #: _____ - _____ - _____ Expiration: ____ / ____
month/year