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May 2017

KENTON KOSZDIN LAW OFFICE 16600 Sherman Way, #190 Van Nuys, California 91406-3875 Phone: (818) 901-9999 Toll Free: (800) 438-7734

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SOUTHERN CALIFORNIA WORKERS' COMPENSATION BLOG

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What Are the Different Parts of Medicare?

Are you confused by the various parts of Medicare? It's not that hard - just remember A -B - C - D!

Medicare is our federal health insurance program and has four parts:

• Part A - hospital insurance. This part covers inpatient hospital care as well as hospice care, skilled nursing facility where care beyond custodial is required and some home health care. There is no cost for part A.



- **Part B doctors and medical supplies**. Part B covered services include outpatient care, preventive services, ambulances and durable medical equipment. Also included are some home health care and physical therapy, as ordered by your doctor, along with certain preventive services such as screenings and flu shots. You must enroll and pay for part B.
- **Part C Medicare Advantage plans**. These private health insurance plans are approved by Medicare for individuals enrolled in original Medicare parts A and B. The plans provide all Medicare parts A and B services and generally offer more benefits such as dental, vision, hearing and prescription drugs. Often care must be provided through a network of specific doctors and hospitals.
- **Part D prescription drug coverage**. Private insurers offer part D plans to subsidize the cost of prescription medications. Individuals who are covered for prescription drugs through a group health care plan such as from an employer do not have to enroll in part D.

Note that the above are summaries and some covered services may not be listed. For complete information, visit Medicare.gov.

Eligibility for Medicare varies based on the different parts as well as your own individual situation. For example, most individuals become eligible for parts A and B upon reaching age 65, and younger individuals can qualify for parts A and B if they have a disability, end-stage renal disease or ALS. For everyone, participation in part B is contingent upon paying the required monthly premiums.

Those enrolled in Medicare parts A and B can choose to be covered by a Medicare Advantage Plan (part C) as an alternative to original Medicare. Read more about these plans at this Medicare website.

Learn more about Medicare part D and how to enroll in the various plans here.

From My Blog:

Injuries That Are Not Covered by Workers Compensation

Most injuries that arise in the course of employment are covered under California workers' compensation system. As long as you were performing work-related activities at the time of your injury, you should be able to seek financial support for your medical bills and a portion of your lost wages. However, there are many factors that may impact your eligibility.

For example, the severity of your injuries will affect your potential claim. Workers' comp is reserved for those who have suffered relatively serious injuries. If your injuries were adequately treated by the contents of a first-aid kit, you probably will not qualify for benefits. Small wounds or minor cuts that do not require stitches won't likely result in workers' comp benefits. Read the rest »

http://www.kentonslawoffice.com/blog/workers-compensation-claims/injuries-that-are-not-covered-workers-compens ation/#more-751

Something for Everyone: Our Top 10 Southern California **Hikes**

Whether you're a beginner or a veteran hiker, there are hundreds of challenging and beautiful hikes in our area. Before you venture out, be sure to check the trail's difficulty rating and confirm your start and end points. Verify also whether you'll need a wilderness permit.

The Bridge to Nowhere (10 miles) trail in the San Gabriel Mountains takes you over rocks and through streams to a bridge, abandoned in 1936, that goes nowhere.

You may be lucky enough to observe seal pups at Carpinteria Bluffs Nature Preserve (2 miles) coastal trail.

Angeles Forest Icehouse Canyon Trail (8 miles) takes a full day and yields great views of Mount Baldy.

Bring your family to Kelso Dunes in Mojave National Preserve (3 miles) - the dunes are perfect for running, sliding and rolling.

The Mishe Mokwa trail to Sandstone Peak (6 miles) takes you through stunning geological formations with abundant wildflowers especially after this year's rainfall.

To enjoy Mt. San Jacinto (11 miles) trail, you'll begin on the Palm Springs Aerial Tramway and then enjoy the summit's spectacular views.

Experienced adventurers will enjoy Mt. Wilson (12 miles) trail with its beautiful waterfall - but stay away during winter months.

Poway's Mt. Woodson trail (8 miles round trip) with its ocean views takes you to Potato Chip Rock by way of its pristine lake.

Enjoy amazing ocean views next to the railroad tracks at San Clemente Beach Trail (4 miles).

Slot Canyon in Anza-Borrego State Park (2 miles) is kid-friendly where you can squeeze through the renowned slot rocks and enjoy seasonal wildflowers.continued on page 3





....continued from page 2 Something for Everyone: Our Top 10....

If you or a loved one has been denied Worker's Compensation or Social Security Disability (SSDI) benefits, it's important to get an attorney experienced in these types of cases involved immediately. Call **800-438-7734** for your initial free consultation, either in our office or in the comfort of your own home. The Kenton Koszdin Law Office, Social Security attorney in Van Nuys, can help you navigate the application process for the best possible outcome for you and your family.

Recipe of the Month Fresh Blackberry Cobbler

A special occasion calls for a special dessert. Here's a quick and easy way to enjoy fresh blackberries for dessert.

Ingredients

- 4 cups fresh blackberries
- 1 tablespoon lemon juice
- 1 large egg
- 1 cup sugar
- 1 cup all-purpose flour
- 6 tablespoons butter, melted
- Whipped cream or ice cream (optional)
- · Garnish: fresh mint sprig



Directions

Preheat oven to 375°. Place blackberries in a lightly greased 8-inch square baking dish; sprinkle with lemon juice. Stir together egg, sugar, and flour in a medium bowl until mixture resembles coarse meal. Sprinkle over fruit. Drizzle melted butter over topping. Bake at 375° for 35 minutes or until lightly browned and bubbly. Let stand 10 minutes. Serve warm with whipped cream or ice cream, if desired. Garnish with fresh mint sprig.

For a neat presentation, bake for the same amount of time in 6 (8-oz.) ramekins on an aluminum foil-lined baking sheet.

Happy Cinco de Mayo!



Happy Mother's Day





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What Are the Different Parts of Medicare?



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What's Happening in VanNuys & Southern California

June 2

New Kids On The Block, Paula Abdul & Boyz II Men Hollywood Bowl Los Angeles, CA https://goo.gl/ZxNYYF

June 3 Lady Ant

Lady Antebellum Hollywood Bowl Los Angeles, CA https://goo.gl/6FUb1X

June 10

Chicago and the Doobie Brothers LA Forum Inglewood, CA https://goo.gl/0zgafC

June 11

Balboa Strawberry Festival Ventura Blvd - Balboa to Amestory Los Angeles, CA https://goo.gl/KIXAYU

June 17 12th Annual LAWineFest The Row Los Angeles, CA https://goo.gl/2YddO8

June 24 Styx, REO Speedwagon & Don Felder The Greek Theatre Los Angeles, CA https://goo.gl/unglZ2

June 24 - 25

Arroyo Seco Music Festival Rose Bowl Stadium Los Angeles, CA https://goo.gl/qbTyVB

June 25 Autofest 2017 Wally Parks NHRA Museum Pomona, CA https://goo.gl/WXHbUa

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