



Geary County

K-STATE RESEARCH AND EXTENSION NEWS

geary.k-state.edu

March 2021

Ask the Agent

Q: I was given a bag of rice to cook for meals, but I noticed that it has a few green sprouts in the bag. Is it safe to eat?

A: Without knowing the history of this bag of rice, I recommend you do not use it for human consumption. I posed this question to our two K-State Research & Extension Food Safety Specialists, Dr. Londa Nwadike and Karen Blakeslee, as well. They question the age of the rice, how it had been stored, and raised a concern about the possibility of mold also being present in the package. Bottom line—when in doubt, throw it out!

For more information call the Geary County K-State Research & Extension office at: **785-238-4161**

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Is It Time to Retire?

March 2021

For most of my life, I have considered 65 to be retirement age. Perhaps it is because that, until in the year of 2000, the age of 65 was iconic for retirement.

It was the Social Security Amendments of 1983 that changed the set age for receiving benefits from 65 by creating a phased increase in retirement age raising to 67 years of ages over a 22 year period, with an 11-year pause at which the retirement age will hold at 66.

The 1983 legislation didn't change the first year of eligibility—age 62. However, the law did outline that anyone filing for their Social Security payments before they reached their full retirement age would experience a reduction in their monthly payments. For example:

- Social Security benefits will be reduced by 25% for a person who retires at 62 whose full retirement age is 66 (born 1943-1954).
- Social Security benefits will be reduced by 30% for a person who retires at 62 whose full retirement age is 67 (born in 1960 or later).

People approaching their retirement years need to be aware of the financial implications related to "early" retirement. However, they need to consider other factors, as well. Here are some questions to ask yourself as you consider the best time to retire:

? - How much will my monthly Social Security benefit amount be? As noted above, that depends on the age you choose to file for your benefits. Assuming you file for benefits at the time you reach full-benefit eligibility, Social Security will pay benefits that are on average equal to about 40 percent of what you earned before retirement. You can access a retirement estimator on the Social Security Administration website (www.ssa.gov) or call 1-800-772-1213 to visit with a Social Security benefits counselor.

? - How much will I get from my pension plan, if any? Some employers offer a pension plan as part of their employee benefits package. In this case, it is just as important to know when you can collect your pension and the amount you will receive, as it is to know that same information about your Social Security benefits.

? - How much money do I have in savings and investments to supplement my social security income. Experts estimate that for each year of retirement you will need about 70 percent of your preretirement income—lower earners, 90 percent or more—to maintain your standard of living. That means you will need more than your standard Social Security benefit to maintain your lifestyle after retirement.

? - If you retire early, say age 62, how will I maintain health insurance? You do not qualify for Medicare until you are 65 and there is no "early" option unless you have a disability or have permanent kidney failure. If you currently have employer health benefits, will those benefits continue as part of your retirement package? Federal law (COBRA) offers a bridge between your employer health coverage and whatever your next step is, but it can be expensive. You will have to pay the entire monthly premiums plus up to 2 percent for administrative costs.

? - How is my health? Sometimes a person's health is a real and legitimate consideration in regards to the timing of their retirement. You may choose to retire while your health is still good enough to work through your bucket list. The opposite may be a consideration, as well. Your health may lend itself to staying fully employed while waiting for a younger spouse to reach retirement age or because you simply like what you do.

Your timing for retirement is unique to your own situation. By answering the questions above, you might discover you have more time to make the decision or you need to move more quickly. Either way, making a plan that keeps these questions in mind is sure to give you a good road map to go by.



**Spring Arrives
March 20!**

Family Health

Walk In To Better Health!

March 28 – May 22, 2021



Celebrate the 20th Anniversary of the K-State Research and Extension Walk Kansas program with us!

In years past, you signed up as one person on a team that worked together to reach a selected goal. This year,

there is a twist to the program that allows you another option. You can still form a team of 6 to sign up with OR you can sign in as a "walk-on" and complete a trail solo!

Either choice you make, you are sure to reach the positive outcomes of the program and:

- ◇ Become more active,
- ◇ Make better nutrition choices,
- ◇ And walk away your stress.

TEAM APPROACH:

If you choose the traditional team-based approach to the program, you can invite family, co-workers, friends, neighbors or members of your church to strike out on the journey with you. Here are the program basics:

- ◆ Groups of six (6) form a team
- ◆ One team member serves as the captain
- ◆ Team members can live close by or far away.

If you have a team, wait for your captain to register the team online. You will receive a message by email asking you to complete registration and give your consent to participate. The team captain will be responsible for paying fees for the entire team, so make sure you reimburse your captain for your registration fee (\$10). Team captains can access the Captain Guide on the Geary County K-State Research & Extension website at:

<https://www.geary.k-state.edu/health-home-family/walk-kansas.html>

If you don't have a team, and would like to join one, go online and register as an individual. The Extension office will connect you with a team that has similar goals.

INDIVIDUAL "SOLO" APPROACH:

Knowing that many people are waiting for their COVID19



vaccination and to adapt to the local COVID19 health protocols, the Walk Kansas program has broken tradition for this year by allowing people to sign up as a "walk-on" or team of one.

If you prefer to go solo (not be on a team) select the "solo" option when you register.

PARTICIPANT INFORMATION:

If you want more information on the Walk Kansas registration process and how to log your activity into the online portal, check out the 2021 Participant Guide found on our website at: <https://www.geary.k-state.edu/health-home-family/walk-kansas.html>

2021 WALK KANSAS ACTIVITY GUIDE:

This guide will help you understand how to account for your daily activity as well as giving you helpful tips and seeing the progress you made throughout Walk Kansas. You will find the activity guide on the same webpage noted to the left.



Photo by [Frank Busch](#) on [Unsplash](#)



A year ago this month, everyone's life made a dramatic turn. Americans had been hearing news of a virus that was out of control overseas, but few had been directly impacted by it. Then came March, 2020 and things changed. No doubt, it has been a long year. Everyone has been directly impacted by COVID-19 and we still aren't finished with the pandemic.

As vaccinations become more readily available to at-risk and high-risk populations, local, state, and federal health officials are rolling out a strong and clear message: Get Your Vaccination Shot(s).

The Centers for Disease Control and Prevention is partnering with Cooperative Extension Service throughout the United States to help people understand the importance of getting vaccinated.



WHY? COVID-19 vaccines are effective at protecting you from getting sick. Based on what is known about COVID-19 vaccines, people who have been fully vaccinated can start to do some things that they had stopped doing because of the pandemic. (See article on page 3.)

Have You Been Fully Vaccinated?

People are considered fully vaccinated:

- 2 weeks after their second dose in a 2-dose series, like the Pfizer or Moderna vaccines, or
- 2 weeks after a single-dose vaccine like Johnson & Johnson's Janssen vaccine.

If it has been less than 2 weeks since your shot, or if you still need to get your second dose, you are NOT fully protected. Keep taking all prevention steps until you are fully vaccinated.

It's Tax Time Again!

Family Money

Financially Speaking - Tax Tip: Setting Up an Online Account



Taxpayers can securely access and view their IRS tax information anytime through their individual online account. They can see important information when preparing to file their tax return or following up on balances or notices. This includes:

- **Adjusted gross income.** This can be useful if the taxpayer is using different tax software or a different tax preparer this year. They may need their AGI so they or their preparer can validate their identity.
- **Economic Impact Payments.** People can check the amounts of their Economic Impact Payments to help them accurately calculate any recovery rebate credit they may be eligible for on their 2020 tax return.
- **Estimated tax payments.** The total of any estimated tax payments made during the year or refunds applied as a credit can be found on the account balance tab. A record of each payment appears under payment activity. Additionally, taxpayers can view:
 - The amount owed for any past years, updated for the current calendar day

- Payment history and any scheduled or pending payments
- Payment plan details
- Digital copies of select notices from the IRS
- Tax records using Get Transcript

Here's how new users get started:

1. Select View Your Account on IRS.gov homepage
2. Select the Create or View Your Account button
3. Click Create Account
4. Pass Secure Access authentication. This is a rigorous process to verify the taxpayer's identity. They must be able to authenticate their identity to continue.
5. Create a profile.

Once the initial authentication process is complete, returning users can use the same username and password to access other IRS online services such as Get Transcript and Get An Identity Protection PIN, if applicable.

All password-protected online IRS tools for taxpayers are protected by multi-factor authentication. This tip and others can be found on social media -- #IRSTaxTip: IRS Online Account can help taxpayers get ready to file their tax return - <https://go.usa.gov/xsnbu>!

Written by Anna Schremmer, FCS & Youth Development Agent, K-State Research & Extension Phillips-Rooks District

Photo Credit: Photo by Kelly Sikkema on Unsplash

Who pays for COVID-19 Vaccines?

COVID-19 vaccination providers **cannot**:

- Charge you for the vaccine
- Charge you any administration fees, copays, or coinsurance
- Deny vaccination to anyone who does not have health insurance coverage, is underinsured, or is out of network
- Charge an office visit or other fee to the recipient if the only service provided is a COVID-19 vaccination
- Require additional services in order for a person to receive a COVID-19 vaccine; however, additional healthcare services can be provided at the same time and billed as appropriate

COVID-19 vaccination providers **can**:

- Seek appropriate reimbursement from the recipient's plan or program (e.g., private health insurance, Medicare, Medicaid) for a vaccine administration fee; however, providers cannot charge the vaccine recipient the balance of the bill
- Providers may seek reimbursement for uninsured vaccine recipients from the Health Resources and Services Administration's COVID-19 Uninsured Program.



I'm Vaccinated— What Does That Change for Me?

Information from the Centers for Disease Control and Prevention explains what has changed for those who are fully vaccinated:

- You can gather indoors with fully vaccinated people without wearing a mask.
- You can gather indoors with unvaccinated people from one other household (for example, visiting with relatives who all live together) without masks, unless any of those people or anyone they live with has an increased risk for severe illness from COVID-19.
- If you've been around someone who has COVID-19, you do not need to stay away from others or get tested unless you have symptoms.
- However, if you live in a group setting (like a group home or detention facility) and are around someone who has COVID-19, you should still stay away for 14 days and get tested, even if you don't have symptoms.

Article Source: CDC Coronavirus Key Things to Know
Photo Credit: U.S. Chamber of Commerce

Geary County

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Upcoming Geary County Extension Programs

****Requires pre-registration. Call 238-4161 to pre-register****

In following the Kansas State University's COVID-19 protocols, all Geary County K-State Research and Extension face-to-face meetings and programs have been suspended through March, 2021. However, online learning opportunities continue to expand.

March, 2021

- 3 Create Better Health— Join us every Wednesday from 4-5pm! Classes will be held on Zoom and are FREE if you and your family qualify for FDPIR, Free and Reduced Lunch Program, Head Start, Medicaid/Kancare, SNAP, TANF, TEFAP, or WIC. If you would like to work on creating better health habits for yourself in 2021, contact Courtney Angelo and Ann Katt at snap-edgearycounty@ksu.edu.
- 3 Living Well Together—Series continues every Thursday night at 6:45 pm. watch our Facebook page and next month's newsletter for more information.
- 8 Walk Kansas Geary County—Online registration opens.
- 24 Strengthening Families Online Class**—A new class will start the last Wednesday of March at 3:30 and will continue each Wednesday through June 9, 2021. Contact Deb Andres if you are interested in taking this class at 785-238-4161.
- 28 MARK YOUR CALENDAR: Walk Kansas 2021 begins! Start building your team of 6 and watch our Facebook page and next month's newsletter for more information.



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