**AUTUMN COLOR FROM DECIDUOUS FOLIAGE**

By Tony Tometo

UNITED STATES—Autumn does not get cool enough locally to prevent everything from blooming. A few plants can bloom sporadically all year except only during the coolest part of winter. A few plants naturally bloom in autumn. Cool season annuals begin blooming before warm season annuals finish. Flowers can potentially provide plenty of autumn color if necessary. A mild climate can be a major advantage. It can also be a disadvantage. Minimal chill causes deciduous foliage to start to get messy before it starts to get colorful. Some deciduous plants shed completely before getting chilled enough to develop appealing autumn color. A few others do not even get cool enough to defoliate completely. They instead retain their shabby old foliage through winter until new foliage replaces it in spring.

Nonetheless, several adaptable deciduous plants get sufficient chill to develop impressive autumn color here.

Foliage autumn color is not exclusive to New England.

Sweet gum, Chinese pistache, flowering pear and ginkgo are likely the four best deciduous trees for autumn color locally. Sweet gum and Chinese pistache produce the most impressive ranges of vibrant colors. Flowering pear is comparable, but with less yellow, and more rich deep burgundy red. Ginkgo lacks such range of color, but develops the brightest and coolest yellow autumn color.

Boston ivy, crapemyrtle and persimmon get about as colorful as sweetgum, even if incidentally to their primary duties. Crape myrtle is popular for its abundant and richly colorful blossom in summer. Persimmon is a fruit tree. Boston ivy obscured the street so long ago before it developed its stormy autumn color. Minimal chill actually prolongs the process.


disc cost, copays, and Donut Hole out of pocket when you first become eligible to enroll.


**Toni’s Tips:**
1) During Medicare’s Annual Enrollment Period from October 15 to December 7 be sure that all your prescriptions are covered by a new standalone Medicare Part D plan or a Medicare Advantage plan with prescriptions which will begin January 1.
2) Remember you will pay 100 percent of the cost if any prescriptions (generic or brand name) are not covered on your Medicare Part D plan.
3) Talk to your doctor or doctors about which brand name drugs can be changed to generics.
4) Get samples from your doctor.

Do not forget…There is a penalty for not enrolling in a Medicare Part D Prescription Drug plan when you first become eligible to enroll.

**2021 MEDICARE PART D DEDUCTIBLE, DONUT HOLE COSTS…RELEASED!**

By Toni King

**2021 Medicare Part D costs and copays are explained below:**

- **Part D changes for 2021 are:**
  - Initial Deductible: will be increased by $10 from $435 in 2020 to $445 in 2021.
  - Initial Coverage Limit: will increase by $120 from $4,620 in 2020 to $4,740 in 2021 where the 2021 “Donut Hole” begins.
  - Out-of-Pocket Threshold cost: or (Projected true out of pocket) will increase from $3,650 in 2020 to $3,650 in 2021.
  - Coverage Gap (Donut Hole): begins once you reach your Medicare Part D plan’s initial coverage limit ($4,320 in 2021) and ends when you spend a total of $4,650 out-of-pocket in 2021.
  - Does the Donut Hole really go away? In 2020, the Donut Hole began being called Donut Hole Discount.
  - What is the Donut Hole Discount? Part D enrollees will receive a 70 percent Donut Hole discount on the total cost of their brand-name drugs purchased while in the Donut Hole. The discount includes, a 70 percent discount paid by the brand-name drug manufacturer and a 5 percent discount paid by your Medicare Part D plan. The 70 percent paid by the drug manufacturer, 5 percent Part D plan discount combined with the 25 percent you pay; count toward your TrOOP or Donut Hole exit point.
  - Generic Drug when one reaches Medicare Part D Donut Hole pay a maximum of 25 percent co-pay on generic drugs purchased while in the Coverage Gap (receiving a 75 percent discount).
  - For example: If you reach the 2021 Donut Hole, and your generic medication has a retail cost of $100, you will pay $25. The $25 that you spend will count toward your TrOOP or Donut Hole exit point.
  - Lower costs when one comes out of the Donut Hole and enter Catastrophic coverage until December 31 and then a new year begins. Then the Medicare Part D cycle begins again with a new deductible on January 1 of every year.

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