

THE COLUMN

Our second chance at being old friends



John Hanc

jhanc@optonline.net

Jimmy Gaeta and I met in 9th-grade English class and in no time became good friends. We played touch football in the streets and lifted weights in his basement. We went to parties and flirted with girls — he with more success than I.

Two years later, in the impulsive manner of adolescent friendships, we went our separate ways. The reasons were typical of the 1970s: different people, different scenes and, frankly, different drugs.

Thirty-five years later, with no contact in between, he called me. It was June 2008. His life had changed for the better, he said. He had met Marjorie, a wonderful woman who, like me, was a writer, and he was sure we'd get along. Now, he lived in Brooklyn and wanted me and my wife, Donna, to attend a barbecue he was hosting.

To “cold call” someone you've had no connection to in years takes guts, I thought. Out of curiosity, I agreed to go, but Donna was hesitant. “You haven't seen him in 35 years? Why don't you go alone this time,” she said, “and maybe next time I'll go with you.” She had a point. What could I expect? Jimmy and I were no longer teenagers, but men in our 50s.

I went to his house and what happened was the last thing I would have expected: Jimmy and I picked up where we'd left off in 11th grade, reconnecting on every level. Over the next few years, he became one of my closest friends . . . again. We talked on the phone every couple weeks and did historical walking tours around Manhattan, attended Yankees games, went to the Jones Beach Air Show and watched the Giants win the Super Bowl in my living room. We explored his Cobble Hill neighborhood and sampled sushi and craft brews at all the hippest places.

When I spoke at Book Revue in Huntington, Jimmy and Marjorie were in the audience with Donna. When Jimmy, a very talented floral designer, opened a new flower shop in Harlem, I visited, and became friends with his business partners.

Jimmy was such a wonderful re-



Jimmy Gaeta, left, and John Hanc, high school friends who reconnected 35 years later, rooted for the Giants against the Patriots in October.

newed presence in my life. For me, our friendship was even better the second time around. He said my devotion to running and training inspired him to start working out, and he began to resemble the lean, young athlete I had known when we were kids.

For my 60th birthday, I started taking piano lessons. One Sunday afternoon at his brownstone, I tentatively plinked my way through a Beatles song on Marjorie's piano. “Let It Be!” Jimmy called out, recognizing the tune. “That's really good, John!” It really wasn't good at all — but Jimmy was being a loyal friend.

We had no secrets. Before he went for his first colonoscopy in December 2012, Jimmy talked to me about it. The next week, he called to tell me they had found a cancerous growth. I flew into support mode and told him emphatically that Donna had beaten cancer and so would he! I called him every week during his chemo treatments and visited regularly. He'd tell me about his doctors at Memorial Sloan Kettering, and in exacting detail, he'd also tell me what was happening to his body.

Slowly, the optimistic reports of the first few months diminished as complications took over and the cancer spread to his liver. I became concerned when I couldn't reach him or Marjorie for several weeks in early fall last year. Finally, Jimmy sent a text: “I'm in hospice.”

I stared at my phone, numb.

I visited Jimmy for the last time in late October. We watched our beloved Giants lose to the Patriots and talked about how maybe next season our team would turn it around. Marjorie took a picture of us on the couch, smiling. But from the pallor of his face, I knew there wouldn't be another season for Jimmy.

He died in his home on Dec. 30, 2015. In her eulogy, Marjorie said the renewed friendship I had with Jimmy was a highlight for him. It was for me, too. There's a void in my life now. I think about Jimmy almost every day, but I'm so grateful he had the courage eight years ago to pick up the phone. Maybe that's the kind of thing we should all consider doing.

So Jimmy, I know you had to go, but thanks for calling.



ASK THE EXPERT
Lynn Brenner

Social Security and Medicare enrollment

I'm 64 and retired, but I won't start collecting Social Security until I'm 70. Will that delay my Medicare eligibility? When should I apply for Medicare? Does it make a difference that I'll have medical coverage through my former employer even after I start Medicare?

First things first. Enroll in Medicare a month before your 65th birthday to avoid any lapse in primary coverage.

To complicate life, Social Security and Medicare have entirely different schedules and rules. No matter when you start Social Security, your Medicare enrollment deadline is three months after your 65th birthday, unless you qualify for an exception. Medicare coverage starts a month after you enroll.

If you miss your original deadline, your Medicare premiums may be permanently higher. Worse, you may temporarily be uninsured because your next chance to enroll won't be until Medicare's annual general enrollment. That's between Jan. 1 and March 31 for coverage that starts on July 1.

So when do you qualify for an exception to the age 65 Medicare sign-up deadline? When you're covered by a workplace plan from a company with 20 or more employees, for which you or your spouse actively work. In that case, your Medicare enrollment deadline is eight months after the job or the employer coverage ends, whichever comes first.

The key words are “actively work.” You're retired, so unless your spouse still works for your former employer, you don't qualify for the exception — which means that when you turn 65, your former employer's plan becomes secondary to Medicare. A secondary insurer pays for expenses that aren't covered by Medicare, like deductibles and coinsurance, but will no longer pay for services that Medicare covers.

THE BOTTOM LINE Delaying Social Security benefits doesn't postpone your Medicare enrollment deadline.

WEBSITES WITH MORE INFORMATION
nwsdy.li/MedicareSecond and
nwsdy.li/MedicareInfo

TO ASK THE EXPERT Send questions to Ask the Expert /Act 2, Newsday Newsroom, 235 Pinelawn Rd., Melville, NY 11747-4226, or email act2@newsday.com. Include your name, address and phone number. Questions can be answered only in this column. Advice is offered as general guidance. Check with your own advisers for your specific needs.