

There's still time to make a change in your Medicare coverage!

If you recently enrolled in a Medicare plan, but are wondering if you made the right choice, you have until March 31, 2008 to choose a new health plan.

Fidelis Medicare Advantage wants you to be comfortable and secure with your benefits and coverage.

Compare your plan with us in these KEY BENEFITS:

| KEY BENEFITS | FIDELIS CARE | YOUR PLAN |
|--|-------------------------|-----------|
| • Low Monthly Plan Premium | \$0 - \$24 ¹ | ? |
| • Primary Care Doctor Visits | \$0 | ? |
| • Flexible Spending Accounts | \$100 - \$1,000 | ? |
| • Low Generic Prescription Drug Copays | \$1 | ? |
| • Generic Coverage through the Coverage Gap | Yes | ? |

- Choose your own doctors and hospitals - in or out of network (Medicare Advantage/Medicare Advantage Flex)²
- Easy-to-use, hassle-free coverage with virtually no paperwork!

Fidelis Care is a non-profit, Catholic-sponsored health plan with one mission - caring for your good health.



See your Fidelis Medicare Advantage Representative to help you choose the program that's right for you.

We are here to answer any questions you may have.

1-800-860-8707 (TTY: 1-800-558-1125)
Monday - Sunday 8 am - 8 pm

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Fidelis Care New York is a health plan with a Medicare contract. ¹ You must continue to pay your Medicare Part B premium. ² Out-of-network services may require more out-of-pocket expense than in-network services.

With visits down, worries on the rise

Local salons feel the economic crunch

By Vinita Singla

Manicurists are biting their nails over the current economic downturn.

It may not be your ordinary economic indicator but spending at spas is down, according to customers and owners in the Williamsburg neighborhood of Brooklyn.

Sally Elias, a retired housewife, said she'd rather have a manicure than a meal but then added that she has switched to a cheaper salon.

"There's a big change. I just found a salon that's cheaper," said Elias as she extended her fingers to examine her fingers covered in white powder at Green Nails Salon, located at 354 Graham Avenue.

"This place is cheaper than where I used to go," said Elias who spends \$15 to \$18 for a filling. "The other place was two dollars more."

Spa owners said they are seeing some customers less frequently.

"People are being a little bit more conservative with their money," said Melaina Ulino, owner of Down Time Spa.

Some customers who booked beauty treatments every four to six weeks are now scheduling appointments up to eight weeks apart.

"People still need to get their hair done," said Ulino. "As far as the other services - massage, facials - that's all an added on luxury, so things slowed down a little bit."

Yet, each week 200 to 300 clients book appointments at her spa on North 7th Street, she said.

Lindsey Braun, a Williamsburg resident since 2006, now indulges in a massage only when she receives a gift certificate. She used to "do a 90-minute hot stone massage" at the Greenhouse Holistic Center on Roebling Street, but stopped going when she took a pay cut.

Lisa Russman, a writer who said she's at the computer for up to 10 hours a day, has given up the \$80 to \$90 massages she used to indulge in until very recently. But she still needs to relax the reoccurring knot



Photo by Vinita Singla

Manicurists in Williamsburg are feeling the pinch of the economic downturn.

in her right shoulder. Now she gets a back rub, a manicure and pedicure all for less than \$30 at Siss Nails & Spa, located at 729 Metropolitan Avenue.

"Twenty five dollars isn't that much of a commitment," said Russman, admiring her pretty polished nails.

Hannelore R. Leavy is the executive director of The International Medical Spa Association. In an effort to help spa owners survive a recession, at the recent Spa and Resort/Aesthetic Medicine Expo and Conference in Las Vegas, Leavy suggested cutting treatment times in half and making the services more affordable.

The recession is actually a blessing for the spa industry, said Leavy, who founded the Spa Association in 1992. During the last two recessions, "People did not have the money to travel on vacation but they still needed to get away. So they used visits to the day spas as a getaway destination, local destination," she said.

Will new strategies keep customers coming? Kelly Smith, who gets her hair cut

and colored every 10 weeks, says she has no plans to curtail her regular visits to Down Time Salon, but she thinks "people will start to feel the true effect more towards July and August, so I think at that time we'll see more of a downturn of people spending."

Despite her pessimism, though, Smith said she's not giving up her visits to Down Time Salon.

"I'm in an industry where I tend to get hired because I collect money, but I would think that most other people would start to stop going," because they'll have less money to spend, she said.

Spa owner Ulino is still uncertain about the future.

"It hasn't been steady. It goes up and down a little bit more than in the past so it's possible the elections coming up has something to do with that and I think people will start to calm down once we begin to get settled in our government," said Ulino, brushing her hand through her red-streaked brown curls. "Everything is up in the air. It's been a weird year."