

ATENAS TODAY



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ATENAS TODAY is a free English language newsletter for the residents and potential residents of Atenas, Costa Rica. It contains informative articles and creative compositions submitted by our readers, and is distributed via email approximately once a month to over 350 email addresses. To get on the distribution list or to submit material, please send an email to Fred Macdonald at fredmac222@yahoo.com.

Compositions from back issues are archived by category on the Atenas Chamber of Tourism and Commerce website, www.atenascatuca.com. Click on the English version and then [Atenas Today](#) on the business page.

The smell of a cat

By Tammy Rodriguez

When my cat Alli comes in from outside she carries
with her the smell of the sun on her back and the
earth on her feet. I hold her in my arms and bury my
face in her fur and breathe in her smell.

Between the sun and the earth I find Alli, the most
pure and true smell I have ever known.

If honesty had a smell, it would smell like a cat.

More Life Philosophy Quotes, January 2008

from Lee Rodriguez

Do what you can, with what you have, where you are.

Theodore Roosevelt

The question is not what a man can scorn, or disparage, or find fault with, but what he can love, and value, and
appreciate.

John Ruskin

Let us put our minds together and see what kind of life we will make for our children.

Sitting Bull

The future is not in our hands. We have no power over it.

Mother Teresa

INS Offers New Medical Insurance Option

by Fred Macdonald

Anticipating that in the wake of CAFTA insurance is going to become more competitive in Costa Rica, INS is now offering a new plan called INS MEDICAL. The main improvement over the old plan appears to be a much higher annual maximum that the insurance will pay. If you are under 70 years of age, the maximum is \$200,000; if you are older, the maximum is \$60,000 (it's better to be young).

If you get your medical service from approved hospitals and doctors in Costa Rica, the premiums for this insurance are very reasonable (CIMA and many of its doctors are on the approved list). For example, a woman 50 to 54 years old would pay \$1,131 per year. A man in the same age bracket would pay \$995 (it's better to be a man). However, in the 65 to 69 age bracket, men pay \$1,687, while women pay only \$1,660 (it's better to be a young man).

The insurance has a one day deductible for hospital stays, and then pays 90% of hospital bills up to \$5,000. Beyond \$5,000 the insurance covers 100% up to the annual maximum.

I am no expert on all the details of this plan, and you should obviously perform your own evaluation. As with all insurance, the contract is complicated and contains numerous exclusions. However, in my opinion it is a good deal for those of us living in Costa Rica and expecting to get medical services here. You can purchase the insurance from Fabio at the INS office in Atenas (his English is limited), or you can get it through Casa Canada in San Jose.

One thing you should expect is to be required to have a medical exam before INS will insure you. In typical Pura Vida fashion INS does not make it easy. You can read about one person's experience in the essay entitled "An Adventure in San Jose," by Diane Holman in this issue of Atenas Today.

An Adventure in San José

Because I am now 68 years old, I have to get a medical exam in connection with the renewal of my supplemental health insurance through INS. Juan Carlos at Casa Canada called me and told me he had made two appointments for me for the very next day. He told me I had to be at the laboratory for blood work between 7:00 and 8:00 in the morning (no coffee beforehand, and no food). Then I was scheduled for an exam, including an electrocardiogram, at 10:30.

Here are the directions Juan Carlos gave me: Both offices are in Curidabat. The Saenz Renuld Laboratorio is located 100 meters south of "Pops". Clinica Vinocour is located 200 meters east and 125 meters north of Berimercado, in front of Capilla Católica. The house number is 815.

I asked Juan Carlos if he thought that 100 meters south of "Pops" in Curidabat was sufficient information to give a taxi driver. He said, "Sure. That 'Pops' has been there forever". I decided not to inquire further about the Clinica Vinocour location.

My appointment at the laboratory was scheduled for *hora pico*, rush hour. I left my house at 6:15. I drove down the mountain and onto the *autopista*. At first it was smooth sailing. But not too many miles past the airport, all cars slowed and eventually stopped, moving forward at literally a snail's pace all the way into San José. It must have taken me over an hour to get to Paseo Colón. I turned onto Paseo Colón, in one of four lanes turning left, and made my way to the parking lot across the street from Children's Hospital and pulled in.

After parking the car, I went out to the street and hailed a cab. A cab pulled up and I got in next to the driver. We said "Buenos días", and he told me he spoke English. He had been born in Jamaica, and his parents spoke English. This was going to make things much easier! I said I had to go to Curidabat, and I showed him the piece of paper on which I had written the directions, in Spanish.

We got to Curidabat and then the driver started going around in what seemed to be circles. Apparently "100 meters east of 'Pops' only works if you know where "Pops" is. Finally we were driving down a street when I spotted a small sign that said "Saenz Renuld Laboratorio". Everything went smoothly at the laboratory, and I left and got in the waiting taxi.

Sean, my driver, followed the directions and got to a church in the middle of a quadrant of residential streets. The houses were small and had no numbers. We stopped and talked with one older man sitting on his front porch and then we stopped at a parked car and asked the driver. Finally, I spotted the (very) small sign saying "Clinica Vinocour"; it was set into the iron fence in front of the house. The door to the house was locked up tight. I got back in the cab and asked to use Sean's cell phone. I called the number for the clinic and heard it ringing in the house. Eventually a woman answered and I said I had an appointment for an exam and had arrived very early for it. She said it was no problem, and a few minutes later she opened the steel door for me. She led me up a small staircase into the house, through the living room with a pretty Christmas tree and then into the back room which served as the doctor's office.

Meeting Dr. Rudolfo, I was somewhat startled at how old he appeared to be. Later, guessing by the date of his graduation from medical school, I realized he was 83 or 84 years old. It appeared from the diplomas and the pull-down chart of the heart muscle that cardiology had been the doctor's speciality. Now he was administering medical exams for INS. It felt strange to be sitting in this very small office in the home of this quite old doctor.

Dr. Rudolfo pulled out a long medical history form and began asking me questions, one by one, in Spanish. At one point I wondered if I was going to make it through or if I was going to run screaming out of the office, out of the house and into the street. Later, as the process wore on, I wondered if he was going to make it through.

Eventually we completed the last item. Now I had to go into a tiny cubicle curtained off from the small office and take off my shirt and bra and put on a gown, front side open. Then it was time to lay down on the table for the electrocardiogram. This was a pretty comical scene. The table was about five feet long and I'm 5'9"—and I had to stretch out completely so he could put a "cuff" around each ankle. He finally told me to just go ahead and stretch my legs and feet out over his desk.

Finally the exam was over! I put my clothes back on, Dr. Rudolfo wrote up a rather long report and then told me everything was "perfecto". It was good to hear.

Sean was waiting in the taxi outside the front door. He drove me back to Children's Hospital, where I paid him and wished him well. I crossed Paseo Colón to the parking lot, retrieved my car and proceeded to Denny's near the airport to have some coffee, and a Boca Burger and french fries, too.

As I was eating, I had a great idea for a new t.v. reality show: Geriatric Amazing Race. You have to be 68 or older, you have to fly with the rest of the contestants to San José, Costa Rica, where you have to rent a car and drive—at rush hour—into San José and then fulfill your medical exam requirements for INS insurance—in Curidabat! Of course it would be just one leg of the race, but how much fun would that be to watch!