

Senior Guide

Putnam County Office for Senior Resources Newsletter

2015

Message From The Director

Dear Friends:

As many will know, we are no longer "The Office for the Aging". We have rebranded ourselves and are now THE OFFICE FOR SENIOR RESOURCES and our motto is LIVING OUR FUTURE. Our mission has always been to keep our Seniors living in their home and community for as long as possible. Now more than ever, there is a continued effort to make sure that you are able to stay in your home and community. Our focus is that your future living should be healthy and productive.

We hope that this newsletter will inform you of the many resources that are available to you here in the Putnam County Community which will assist you in living the best possible future as you age in place in the home and community that you have made yours.

We invite you to come to one of our four Friendship Centers throughout the county and explore the opportunities for socialization, exercise, art classes and daily nutritious meals. We are also very proud to offer frequent events at the wonderfully refurbished Putnam County Golf Course. Over 600 seniors have joined us when we hold our special events such as the upcoming Fall Jamboree which will take place on October 26, 27 and 28 (depending on the town in which you live).

Also we want to call attention to the open enrollment period for Medicare and our Health Insurance Counseling which goes into

full swing in October. You will find all the details inside of this newsletter. Please call and make an appointment.

Also included in our newsletter is a survey which will help us to plan for the future to make sure that we are meeting as many needs as possible. So please help us out by completing the survey and returning it to us. The survey is also available on our website online at www.putnamcountyny.gov/osr.

We look forward to an exciting year and will see the construction of the new Friendship Center at the Butterfield site in Cold Spring. In addition, we are very pleased that we were able to begin the redesign of the Carmel Friendship Center by expanding our exercise room and this year we will make serious efforts to continue the improvement of that site as well.

So please spend some time browsing through this newsletter and take advantage of all we have to offer.

Enjoy every day!



Patricia Sheehy, Director



This newsletter is funded by the County of Putnam and the New York State Office for the Aging under Title IIIB of the Older Americans Act.

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ADULT DAY SERVICES NEWS....

Do you know someone who needs an environment with a little more tender loving care?

Join the Adult Day Care Program. Meet new friends, reminisce, play cards, games, exercise and be part of a happy, active day!

This program is designed to meet the needs of adults that have a physical or mental frailty.

We are looking for those who are 60 and older who might need a little more assistance but wish to remain in the community.

We provide a nutritious noon meal as well as round trip transportation.

We presently have 2 programs:

The William Koehler ADS program in Mahopac and the Putnam Valley ADS program at the town park in Putnam Valley.

For more information, please call- (845) 808-1700, ext. 47102.



Putnam County Outreach Program...



If you would like to learn about the many programs and services offered by the Office for Senior Resources, the Outreach Program is available to help you! We have Outreach Workers in different geographical areas of Putnam County who go "out" in the community to meet seniors in their homes. They encourage you to participate in the Nutrition Program, in addition to helping you fill out paperwork for available services. Our Team Outreach workers believe strongly in helping seniors get out of their homes and into our community to socialize, participate in activities and attend OSR social events, and enjoy a hot, nutritious meal every day. If you are homebound, Team Outreach can extend a friendly visit and still connect you to the community.

Meet our TEAM OUTREACH.....

Ed Cleary, Philipstown Outreach worker

Jackie Ackerly, Southeast Outreach worker

Linda "Pat" Morgan, Putnam Valley Outreach worker

Justin Tavino, Kent/ Patterson Outreach worker

Karen Logan, Carmel/ Mahopac worker



DONATE YOUR KNICK-KNACK ITEMS TO THE FRIENDS

BARGAIN SHELF...

If you have any "knick-knack" items that you would like to donate, please consider the Friends of the Senior Citizens of Putnam County! We maintain a "bargain shelf" at the administrative office at the Office for Senior Resources located at 110 Old Rt. 6 in Carmel, and will gladly accept items in good condition.

ALL profits go back into senior programs and services.

The Friends of the Senior Citizens of Putnam County, a not-for-profit organization, was formed in 1996 to help provide funding for projects that will make for a better quality of life for our County's seniors.

"Friends" raise funds to provide transportation to out-of-county medical appointments, educate seniors on new technology through the Computer Learning Center, and enhance and beautify the grounds at the various Senior Friendship Centers.

For more information on the FRIENDS mission, or to become a member, please call 808-1700.

911 CELL PHONES

We have an important program to distribute recycled cell phones to Putnam County seniors for use in an emergency. These cell phones dial ONLY 911, and can improve a senior's chance of reaching vital support services when minutes count.

It is important to have a "charged" cell phone when you are driving in your car, or are living alone. For more information, please call the Office for Senior Resources at (845) 808-1700.



A Letter from our County Executive....

PUTNAM COUNTY EXECUTIVE

40 Gleneida Avenue
Carmel, New York 10512

(845) 808-1001 Fax (845) 808-1901

www.putnamcountyny.gov

MaryEllen Odell
County Executive

Bruce J. Walker
Deputy County Executive

Patricia Simone
Chief of Staff

Nicholas DePerno Jr.
Director of Constituent Services



September 3, 2015

To My Dear Friends,

This year is ‘The Year of the Family’ and while Putnam has long had the reputation for being a great place to raise a family, and many consider the Putnam community itself a large family, we have been focusing on how we can help maintain the family, as a unit, as we move forward making our fiscal and social decisions.

If you want to know how your children will treat you when you grow old, remember they are watching how you treat your elders now. I think it is important to show the generation behind us how we honor our elders – with gratitude and respect.

This past year the county has been able to move forward with a few initiatives to improve the quality of services made available to the senior residents. Most importantly, we have secured the lease and ground has been broken for the new Cold Spring Senior Center that will be located in the Butterfield Development. By next summer, the seniors on the west side of the county will have access to a larger facility with more amenities.

Additionally, we expanded the program room at the Carmel Friendship Center so that seniors are not held back from participating in fitness activities because of space constraint.

According to the New York State Office for Aging, and based on information from 2010 Census, Putnam’s senior population, those aged 60 years and older, now account for 1 in every 4 residents in Putnam County. The county has the fastest growing senior population in the state. I am committed to making the services available that will assist our senior residents in living long healthy lives.

Sincerely,

MaryEllen Odell
Putnam County Executive



Putnam NY Connects is a trusted resource in your community that provides free information and assistance on long term care to individuals and their caregivers. It links individuals of all ages needing long term care information to the appropriate service provider of their choice. Putnam NY Connects provides the resources so that you can make an informed decision about your long term care needs, regardless of payment source.



Home
Energy
Assistance
Program

HEAP (Home Energy Assistance Program) is a federally funded program that issues benefits to household’s that meet the eligibility requirements. **Households that meet the eligibility guidelines may receive help to pay for Electricity, Propane, Natural Gas, Wood, Oil, Kerosene, Coal, or any other heating fuel.** This year, the season will open **November 16, 2015**, and applications will be available on line at that time by visiting mybenefits.ny.gov. Anyone interested in applying in person can also make an appointment at the Office for Senior Resources.

All eligible applicants are encouraged to apply. Please help us help you to save money on your heating bill while staying warm this winter season.

NOTICE OF PUBLIC HEARING

A public Hearing will be conducted by the Office for Senior Resources on **Friday, October 16, 2015 at 10 a.m.** It will be held at the William Koehler Memorial Senior Center, 180 Route 6, Mahopac, New York.

The purpose of this hearing is to consider the 2016 annual plan update to the Annual Plan of the Older Americans Act, the New York State Community Services for the Elderly and the Supplemental Nutrition Assistance Program.

Discussion regarding Adult Day Services, Nutrition Programs, Medical Insurance, Legal Services, Caregivers Programs, Transportation and other issues which affect the quality of life for the elderly in Putnam County will follow the hearing.

Interested parties will be given opportunity to speak at the Public Hearing. Testimony will be limited to 10 minutes per speaker and will be scheduled in the order in which they are received. Anyone wishing to speak may contact Patricia Sheehy, OSR Director, at (845) 808-1700.

A written copy of your testimony must be presented prior to the hearing.

For additional information, contact the Office for Senior Resources at (845) 808-1700.

2015 OSR Events



Fall Jamboree Luncheon

At
The Putnam County Golf Course
10am– 2pm

- Mahopac** (808-1738): Oct. 26th
 - Putnam Valley** (808-1730)/**Cold Spring** (265-3952): Oct. 27th
 - Carmel** (808-1701): Oct. 28th
- Suggested Donation: \$3.00
Please call the respective site for tickets and to reserve transportation.



Holiday Luncheon

At
The Putnam County Golf Course
10am– 2pm

- Mahopac** (808-1738): Dec. 7th
 - Putnam Valley** (808-1730)/**Cold Spring** (265-3952): Dec. 8th
 - Carmel** (808-1701): Dec. 9th
- Suggested Donation: \$3.00
Please call the respective site for tickets and to reserve transportation.



2015 Alzheimer's Walk

LOCATION: Putnam Office for Senior Resources
110 Old Route 6, Building 1
Carmel, NY 10512

DATE: Sunday, October 18th

TIME: Registration 9:00am– Welcome 10:00am

CONTACT: (914) 253-6860 OR tkean@alz.org

Right now, Alzheimer’s disease—the nation’s sixth-leading cause of death—is destroying our families, our finances and our future. By stepping up as a leader in the fight, you can do something to stop it.

The Alzheimer’s Association Walk to End Alzheimer’s® is the world’s largest event to raise awareness and funds for Alzheimer’s care, support and research.

START A TEAM | ALZ.ORG/WALK | 800.272.3900

Caregivers Corner



“ While we may not be able to control all that happens to us, we can control what happens inside us.”

-Benjamin Franklin

Caregivers Support Groups

The Putnam County Office for Senior Resources offers three Support Groups where Caregivers come to provide and receive moral support, constructive interaction and supportive sharing.

The Carmel Caregivers Support Group meets the first Thursday of every month at 12 noon in the Caregiver's Room at the Administrative Offices at the Office for Senior Resources, located at 110 Old Route 6, Building One, in Carmel.

The Mahopac Caregivers Support Group meets the second Wednesday of the month at the Wm. Koehler Friendship Center, 180 Rt. 6 in Mahopac at 11:45am.

The Putnam Valley Caregivers Support Group meets the fourth Thursday of every month at the Putnam Valley Friendship Center, located at 117 Town Park Lane at 11:30am.

Come and meet new friends who understand the challenges, as well as the joys, of caring for a senior family member.

Please bring a bag lunch or purchase a lunch with us as you share and discuss the caregiving process....

We look forward to seeing you!



30 Minutes

30 minutes....a half an hour a day....
It seems like such a short amount of time, but for a Caregiver, it could mean all the difference!

The Caregiving journey takes many up and down roads, but it is necessary every day to pull over and rest! 30 minutes (or longer) can help you rejuvenate and give you the perspective to go on with a positive attitude.

Whether your preference is taking a walk, reading a book, taking a ride, going shopping, talking to a friend, or joining one of our 3 Support Groups...anything it takes to remove yourself from your caregiving role and doing something for yourself. Let's start with just a half an hour a day, and hopefully work yourself up to 45 minutes, and then perhaps an hour. Maybe even work yourself up to a half of a day or a full day....but you must start with baby steps. And as you empower yourself to do something for yourself, start to put down that "I can do it myself" attitude and ask for help, or say "ok" when someone asks you "what can I do?" Delegate a task and go.....for at least 30 minutes!

This crazy Caregiving ride seems to just creep up on you, and you don't realize it until you're knee deep! So sometimes you need to take a step back and find yourself....and 30 minutes can be a start!

CAREGIVER: EMPOWER YOURSELF!

The Caregiving Journey seems to either creep up on you or it hits you with full force. When an event shakes your world, there are very clear ways to change the course of crisis caregiving. It won't happen overnight, but it will happen if you make the decision to be a part of the care plan. Instead of spiraling out of control, first reach out to the Office for Senior Resources to learn about the programs and services that might help. Investigate and come up with a plan for both you and your loved one. Join a Support Group and empower yourself with strategies that other Caregivers have learned and will share with you.

Practical tips for making your Caregiver care plan:

- It's okay to say no to a loved one. Be kind, yet firm.
- You must have time off at least 30 minutes a day.
- Do something frivolous, crazy, fun, exciting or....do something quiet and peaceful.
- Call your friends and family and tell them that you are sorry for losing contact. Ask for their understanding and maybe even their help.
- Set boundaries and limits that you will keep. Then, keep them.
- Make a vow to eat healthy and delicious food that fuels your body.
- Get busy making plans to bring others into the caring process. Find a relative, adult day care, a home care agency – whatever works for you
- Create a master plan that gives you some time off.
- Accept your own limitations and stop trying to fix everything.
- And above all else, honor yourself for the ultimate act of caring for another.

Caregiving is a selfless journey that only a very compassionate person with a kind heart takes on. Give yourself credit for stepping up. Know that in your heart, you are making a difference in the life of someone who can no longer care for themselves.

Wisdom for Well-being

Take Charge of Your Health

Attend a FREE “Living Well” Workshop

THE ANTI-INFLAMMATORY DIET

Inflammation is part of the body’s natural immune response but when it’s out of control it increases your risk of disease (rheumatoid arthritis, heart disease, stroke, & cancer). It also can make it tougher to lose weight. The anti-inflammatory diet emphasizes foods that are high in antioxidants, monounsaturated fats, and omega-3 fatty acids. Keeping your diet low in sugar further helps to cut the anti-inflammatory response.

This diet includes plenty of the following: salmon, flaxseeds, and walnuts along with antioxidant- rich fruits and vegetables, such as berries, broccoli, carrots, avocado, and spinach. Extra virgin olive oil should be your primary source of fat and choosing lean meats and low-fat dairy products also help in keeping saturated fat levels down. Limit your intake of other vegetable oils as well as simple carbohydrates. Certain spices, such as garlic, turmeric, ginger, and chili peppers, are also helpful in curbing inflammation.

Try this recipe from “Epicurious.com” to help in your fight against inflammation:

Red Bell Pepper, Spinach and Goat Cheese salad with Oregano Dressing (makes 4 servings)

Ingredients

- 2 tablespoons extra virgin olive oil
- 2 tablespoons fresh lemon juice
- 1 tablespoon chopped fresh oregano
- 4 cups (packed) baby spinach leaves, coarsely chopped (about 4 ounces)
- 1 ½ large red bell peppers, diced
- 1 ½ cups diced celery (about 3 stalks)
- ¾ cup crumbled soft fresh goat cheese
- 1/3 cup chopped red onion

Preparation

Whisk oil, lemon juice, and oregano in large bowl to blend. Season to taste with salt and pepper. Add spinach, bell peppers, celery, goat cheese, and red onion to dressing; toss to coat. Divide among 4 plates & serve. Enjoy!

If you have Arthritis, Hypertension, Diabetes, Heart Disease or any other ongoing health condition, this 6 week educational series developed by Stanford University will give you valuable information and tools. Learn techniques to manage your symptoms; discover better nutrition and exercise choices; and how to meet personal health goals and work with your health care professionals. The interactive classes meet once a week for 6 weeks – 2 and ½ hours each session. A companion book for the course is provided.

For information call Mary White at (845) 808-1734

A six-week series of workshops to help people manage their health conditions.

Sponsored by:

**Putnam Office for Senior Resources, Putnam
RSVP, Visiting Nurse Association of Hudson
Valley, Putnam County Department of Health,
and Putnam Hospital Center.**

FREE – NO CHARGE



Let’s Talk Wellness

Whose job is it to guarantee our wellness? Is it the doctors or is it ours? What exactly does wellness mean anyway ?

Wellness is an idea that gets thrown around a lot these days. You hear it in supermarkets, hospital rehab centers, organic markets, employee health departments and senior centers. Is it in the eye of the beholder: a combination of things including physical, emotional, psychological and social? Does it mean being as free from symptoms with our known medical conditions as possible and preventing other conditions before they begin (those family history items we worry about)?

For the best possible “wellness” on our terms, maybe we could work together with doctors.

With the changes in Medicare, the annual physical exam with the doctor is back in style. What could we expect from and contribute to this wellness visit ? We have an opportunity to discuss our physical and emotional health over the last year, immunizations (flu, pneumonia, shingles) the preventive screenings we might have had, medications and supplements and lifestyle changes in diet and exercise tolerance that might have occurred. We could bring a friend or family member along with a notebook for questions and answers.

As we mature, we might want to see that healthful eating, exercise, body mass index, medication safety and bladder control issues are included in the discussion. Don’t forget that notebook!

Another vitally important subject to mention with your doctor is maintaining your balance, and fall prevention. It is on our minds; we need to mention it. Ask your doctor about undergoing a Fall Risk Assessment. If we have dizziness now and then, that needs to be mentioned: it could be dehydration or a medication we are taking. Falls can be life changing, and we want to avoid them.

One of the best ways to contribute working with your doctor on your desired wellness is to be an accurate reporter of what your symptoms are, how often you have them, and when they occur (time of day, after meals etc.). Remember the notebook !

Discuss your wellness goals with your doctor. What is realistic? Are you and your doctor “on the same page”? You define what wellness means to you!

Here at OSR, wellness means supporting you in every way possible to meet your goals. We offer blood pressure screenings, exercise programs, brain fitness, dancing, a Falls Prevention Program, and healthy stress management through sewing, crafts or playing pool. We welcome your input.

We continue to offer our Living Well series, six weekly workshops which bring together people with a variety of medical concerns such as heart, joint, lung, diabetes, thyroid or muscular. We all have challenges in common such as pain, fatigue, isolation, managing medications, “good” and “bad” days, and depression. We can learn to identify problems that have a solution and move forward.

Be Well !!

Health Insurance Counseling & Assistance Program (HIICAP)

Important Information from Lynn Hill, HIICAP Coordinator

MEDICARE FRAUD

Medicare fraud is when doctors or providers deceive Medicare into paying when it should not or paying more than it should. This is against the law and should be reported.

Some types of fraud include:

- Billing Medicare for services you never received;
- Billing Medicare for services that are different than the ones you received (usually more expensive);
- Continuing to bill Medicare for rented medical equipment after you have returned it;
- Offering or performing services that you do not need in order to charge Medicare for more services;
- Telling you that Medicare will pay for something when it won't;
- Using another person's Medicare number or card.

To report fraud you should either contact 1-800-MEDICARE (800-633-4227) or the Inspector General's fraud hotline at 1-800-HHS-TIPS (800-447-8477).

FREE MEDICARE COUNSELING IS AVAILABLE

- Visit www.medicare.gov where you can get a personalized comparison of cost and coverage.
- Call 1-800-MEDICARE (1-800-633-4227) TTY users should call 1-877-486-2048.

Get one-on-one counseling at the

Putnam County Office for Senior Resources

Koehler Friendship Center in Mahopac

To set up a free, confidential appointment, contact:

Lynn Hill, HIICAP Coordinator

Health Insurance Information Counseling & Assistance Program

(845) 808-1700 ext. 47115

Social Security/ "Extra Help"/ Low Income Subsidy

Anyone with Medicare can get Medicare Prescription Drug coverage, (Medicare Part "D").

"Extra help" is available for some people with limited income and resources. It will pay for all or most of the monthly premiums, annual deductibles and prescription co-payments related to a Medicare prescription drug plan. To find out if you're eligible, Social Security will need to know your income, the value of your savings, investments, and real estate (other than your home). If you are married and living with your spouse, SSA will need this information for the both of you.

To qualify for extra help:

Annual income must be limited to **\$17,655** for an individual or **\$23,895** for a married couple living together. Even if your annual income is higher, you still may be able to get help.

Resources are limited to **\$13,640** for an individual or **\$27,250** for a married couple living together. Resources include bank accounts, stocks and bonds.

Social Security does not count your house, car, or any life insurance policy as resources.

After you apply, Social Security will review your application and send you a letter to let you know if you qualify for "Extra Help". Once you qualify, you can choose a Medicare prescription drug plan. If you do not select a plan, the Centers for Medicare & Medicaid Services (CMS) will do it for you.

For more information visit: www.socialsecurity.gov or call SSA @ 1-800-772-1213.



Medicare Savings Program (MSPs)

Are you an individual with a monthly income of less than **\$1,345** or a couple with a monthly income of less than **\$1,813**?

If approved for this benefit, the Medicare Savings Program will pay your Medicare Part B premium, which means that you will have extra money added to your Social Security check each month.

You will receive extra help from Medicare which will reduce your co-pays to as low as \$2.65 for generic & \$6.60 for brand drugs that are covered by your Medicare Part D plan. In addition, you will not be subject to a Medicare Part D plan deductible or the "Gap / Donut Hole".

MEDICARE AT A GLANCE

Medicare Part A

Medicare Part A helps cover inpatient care in hospitals. This includes critical access hospitals and skilled nursing facilities (not custodial or long-term care). It also helps cover hospice care and home health care. You must meet certain conditions to get these benefits.

Most people automatically get Medicare Part A coverage without having to pay a monthly payment, called a premium. This is because they or a spouse paid Medicare taxes while working. If you don't automatically get premium-free Part A, you may be able to buy it.



Medicare Part B

Medicare Part B helps cover medical services like doctors' services, outpatient care, items medically necessary, and preventative services that Part A does not cover. Medicare part B is optional. However, if you don't sign up for part B when eligible, you may have to pay a late enrollment penalty.

Most people pay the standard Part B premium of \$104.90 in 2015. Some people may pay a higher premium, based on their income.

Medicare Prescription Drug Coverage (Part D)

Medicare offers prescription drug coverage to everyone with Medicare. If you decide not to join a Medicare drug plan when you're first eligible, and you don't have other "creditable" prescription drug coverage, you'll likely pay a late enrollment penalty.

Medicare Advantage Plans (Part C)

Medicare Advantage Plans are health plan options, like HMO's and PPO's, also known as Medicare "Part C". They are approved by Medicare but are run by private companies. They provide all your Part A and Part B coverage and must cover medically-necessary services. They generally offer extra benefits, and many include Part D drug coverage. You may have to see doctors who belong to the plan or go to certain hospitals to get covered services.

Some Medicare Advantage Plans charge a monthly premium in addition to your Part B premium. Costs vary by plan and the services you use.

Medicare coverage of preventive care:

Medicare pays for many preventive services to keep you healthy. Preventive services can find health problems early, when treatment works best.

Preventive services include exams, shots, lab tests and screenings. They also include programs for health monitoring, and counseling and education to help you take care

of your own health.

Visit www.mymedicare.gov to get direct access to your preventive health information. Visit the web site, sign up, and Medicare will send you a password to allow you access to your personal Medicare information in order to track your preventive services or print a personalized report to take to your next doctor's appointment.

If you are in a Medicare Advantage plan, your plan will not charge you for preventive care services that are free for people with Original Medicare as long as you see in-network providers. Check with your plan to find out what your costs may be.

*Be sure to follow the Medicare guidelines for receiving these services since some are covered only once every few years and others are only covered if you meet specific criteria.

PHARMACEUTICAL ASSISTANCE

PROGRAMS (PAPS)

Drug manufacturers offer assistance programs for people with Medicare who meet certain requirements.

visit:

www.medicare.gov

to learn more about these programs and to research by drug name.



Medicaid

- Medicaid is health insurance for people with low incomes. Even if you have Medicare, you can also get Medicaid to lower your health care costs. Medicaid pays your Medicare deductibles and coinsurances if you see doctors who participate in Medicare and Medicaid.
- To apply for Medicaid, mail in an application or go to your local Department of Social Services Office.
- Medicaid covers additional benefits, such as dental, vision, and long-term care.
- If your income seems a little to high, you may qualify for **Medicaid spend-down**.

On January 1, 2006 Medicaid no longer covered prescriptions for those who have both Medicaid and Medicare. If you are in this population, you will not have to pay a premium for Medicare Part D, and you will have no deductibles. Co-payments for your prescriptions will be \$1.20 for generics and \$3.60 for brand names. You can either choose a private Medicare Part "D" (drug plan) or automatically be enrolled in a plan at random. You will receive a letter stating which plan you will be enrolled in, if you do not pick your own. By calling 1-800-MEDICARE you can check to see if this plan covers your drugs, or you can switch to a more appropriate plan.

Save The Date:

"OPEN ENROLLMENT"

October 15th through December 7, 2015

This is the time of year all people with Medicare can make changes to their health and prescription drug plans, with new coverage to begin January 2016.

"MEDICARE ADVANTAGE DISENROLLMENT"

January 1, 2016 - February 14, 2016

If you're in a Medicare Advantage plan you can leave your plan and switch to Original Medicare.

If you switch to Original Medicare during this time, you will have until February 14, 2016 to join a

Medicare Prescription Drug Plan

(regardless of whether you had previous coverage).

"SPECIAL ENROLLMENT PERIODS"

You can make changes to your Medicare Advantage and Medicare prescription drug coverage when certain events happen in your life. These changes are called;

Special Enrollment Periods (SEP's)

For more information call 1-800-MEDICARE



INCREASED INCOME LEVELS!

If you are a NYS resident, 65 or older with an annual income of less than \$75,000 for single and \$100,000 for married, consider joining EPIC!

EPIC saves you money by supplementing your Medicare Part D plan.

- **Fee Plan** members pay an annual fee to EPIC based on their income. The EPIC co-payments range from \$3-\$20 based on the cost of the drug. Those with Full Extra Help from Medicare have their EPIC fee waived.
- **Deductible Plan** members must meet an annual out-of-pocket deductible based on their income before paying EPIC co-payments for drugs.

EPIC also pays the Medicare Part D plan premiums, up to the amount of a basic plan, for members with an annual income below \$23,000 if single or \$29,000 if married. Those with higher incomes must pay their Part D plan premiums; however, their EPIC deductible is lowered by the annual cost of a Medicare Part D drug plan.

Medicare Preventative Services Checklist

See www.Medicare.gov for more specific information on your covered preventive services

Services	How Often?	Cost to Beneficiary
Annual Wellness Exam	Once every 12 months after your first full year of Medicare part B enrollment	Medicare pays 100%
“Welcome to Medicare” Preventive visit	Once within the first 12 months that you have Medicare Part B	Medicare pays 100%
Alcohol Misuse Screening and Counseling	One screening per year. If doctor recommended, up to 4 face-to-face visits per year with qualified doctor	Medicare pays 100%
Abdominal Aortic Aneurysm Screening	One-time screening ultrasound. Referral provided at their Welcome To Medicare visit	Medicare pays 100%
Bone Mass Measurement	Once every 24 months for those with certain medical conditions	Medicare pays 100%
Cardiovascular Disease Behavioral Therapy	One visit per year	Medicare pays 100%
Cardiovascular Disease Screening	Once every 5 years	Medicare pays 100%
Cervical Cancer Screening (Pap Smear and Pelvic Exam)	Once every 24 months or every 12 months for those at-risk	Medicare pays 100%
Colorectal Cancer Screening	Frequency based on test for those age 50 and older. Ask your Doctor	Medicare pays 100% for most tests
Depression Screening	One screening per year done in a primary care setting (like a doctor’s office) that can provide follow-up treatment and referrals	Medicare pays 100%
Diabetes Screening	One to two per year based on risk factors Ask your Doctor	Medicare pays 100%
Diabetes Self-Management Training	Education for those with diabetes—doctor must provide written order	20% of Medicare approved amount (subject to deductible)
Flu Shot	Once per Flu Season	Medicare pays 100%
Glaucoma Screenings	Once every 12 months for those at-risk	20% of Medicare approved amount (subject to deductible)
Hepatitis B Shot	Based on risk factors Ask your Doctor	Medicare pays 100%
Hepatitis C Screening	One-time for adults who do not meet the high risk definition, but were born from 1945 through 1965	Medicare pays 100%
HIV Screening	Once every 12 months, or up to 3 times per year during pregnancy	Medicare pays 100%
Lung Cancer Screening	Once every 12 months for ages between 55-77, current smoker or quit smoking within the last 15 years	Medicare pays 100%
Mammogram Screening	Every 12 months for women age 40 and older	Medicare pays 100%
Medical Nutrition therapy	Three hours per year for people with diabetes, renal disease or kidney transplant. Two hours per year after that.	Medicare pays 100%
Obesity Screening and Counseling	Counseling is covered for anyone found to have a body mass index of 30 or more	Medicare pays 100%
Pneumococcal Shot	Usually once in lifetime	Medicare pays 100%
Prostate Cancer Screening	Once every 12 months	Medicare pays 100% based on test
Smoking and Tobacco Cessation	Up to 8 face-to-face visits per year	Medicare pays 100%
Sexually Transmitted Infection (STI) Screening/ Counseling	Once every 12 months for those at risk	Medicare pays 100%



Senior Legal Update—2015

THE POWER OF ATTORNEY—AND YOU



A new Power of Attorney law came into effect September 12, 2010, which superseded the previous law from September 2009. Under the new (and current) law, any previously-signed power of attorney is still valid, but only if signed and notarized before September 12, 2010. Any old forms that are signed/notarized on/after September 12, 2010 will not be honored.

If you haven't checked for a while, be sure you still have your original Power of Attorney in a good, secure and fireproof place. If you can't locate it or have lost it, or wish to change it, get going on drafting a new Power of Attorney. Be sure that whatever form you use is the form effective as of and after September 12, 2010, and not a "stale-dated" form that was used previously but is no longer a valid Power of Attorney form. If it does not have the "September 12, 2010" date, do not use it.

The basic rule regarding whom you should appoint as your "agent" on a Power of Attorney is that you should never appoint anyone you do not trust completely; or, conversely, only appoint a person or persons that you trust completely. **Serious damage to you and your holdings and/or assets can be done if an untrustworthy agent is appointed.**

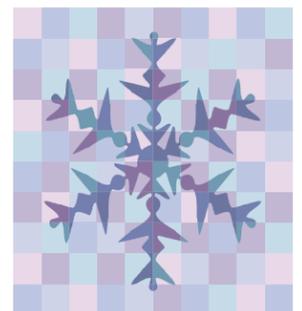
Finally, be sure that if you do have occasion to use the Power of Attorney, do not (I repeat, do not!) give away the original Power of Attorney to anyone, with one exception. You should present the original to the institution you wish to honor the Power of Attorney, but be sure they return the original after they review it and/or copy it. The only exception to releasing the original Power of Attorney is if you give it to the County Clerk of the county in which you reside, to record and return. You can then purchase from the County Clerk certified copies which can be used in place of an original. After recording, the original will be returned to you by the County Clerk.

Do You Have an Emergency Plan?



Hurricane Sandy...Snow storms in October...Ice storms and outages... *What is your own personal Emergency Plan?*

With recent natural disasters, every household should have an emergency / evacuation plan. If you are alone, who will check on you, or where can you go to have people around you?



Before the weather gets nasty, talk with your family and/or friends and come up with a plan to help each other through a difficult time.

**KEEP
CALM
AND FOLLOW THE
EMERGENCY
PLAN**

During Hurricane Sandy, those seniors on the "Are You O.K.?" Program were visited by the Sheriff's Department to make sure they were safe. Neighbors in hard hit communities checked on each other and helped one another with food and housing issues.

If you are alone, please reach out now and find an emergency contact. During crisis times, people come together, but wouldn't you have peace of mind knowing your plan is already in place!

THE RETIRED SENIOR VOLUNTEER PROGRAM (RSVP) OF PUTNAM COUNTY NEEDS YOU

Now is the time to put the skills and talents gained by a lifetime of experience to good use by volunteering through RSVP. The RSVP Volunteer Program provides individuals 55 and older with opportunities to tackle Putnam County's most pressing community problems.

RSVP members make new friends, remain physically and mentally active, learn new skills and share their vocational or professional skills with others, experiencing a sense of fulfillment.

Please call the RSVP Office now at (845) 808-1734 to get more information on how you can be involved by becoming a member of the dedicated Putnam County RSVP program. With your help, the human service agencies and organizations will be able to continue to serve the needs of many people in our county.

VOLUNTEER OPPORTUNITIES

Activities Leader	Data Entry	Food Pantry Worker
Senior Advocacy	Medical Driver	Nursing Home Visitor
Board Member	Hospice	Computer Instructor/Coach
Receptionist	Library Aide	Friendly Caller/Visitor
Hospital Volunteer	Gift/Thrift Shop	Museum Docent
Tax Preparation	Shopping Aide	Receptionist
Clerical	Tutor	Defensive Driving Instructor

COMPUTER LEARNING CENTER FOR SENIORS NEEDS STUDENTS AND VOLUNTEERS 55+

Baby-boomers who want to learn new skills or brush up on old ones, or adults who have never used a computer before, will find something of interest in the variety of computer classes offered by the Putnam County Office for Senior Resources. Classes are held at two locations: William Koehler Senior Center, Route 6, Mahopac and the Putnam Valley Senior Center, 117 Town Park Lane, Putnam Valley.

Our volunteer instructors teach the very basics to new computer users, as well as offering advanced courses for the newly retired, including the newest technology such as iPad, tablets, Windows 8, etc.

Training especially geared to the needs of the "55+" population can be found at the Computer Learning Centers. The classes are held in a safe and comfortable environment and our volunteer instructors and coaches teach the classes with patience that only older, mature mentors can offer. The teaching units are spread out to allow easy understanding, the student manuals are constantly being reviewed and amended, and they are concise enough to allow for home practice. Disabilities such as arthritic fingers and

slower cognition are understood by the coaches and instructors. Unlike "adult education courses" these classes are limited to four-six students with constant individual attention.

Registration will be held at both centers on the **first Thursday of every month.**

Classes being offered at the **MAHOPAC SENIOR CENTER** are: Computer Fundamentals, Word Pad, Internet/e-Mail, Maintaining Your Computer, Word Processing, iPad, Excel, and more. Registration: **9:30 TO 11:00 AM**

Classes offered at the **PUTNAM VALLEY SENIOR CENTER** are: Computer Fundamentals, Maintaining Your Computer, Internet/e-Mail, Digital Photography, iPad and more. Registration: **10:00AM TO 12:00 PM**

The program is sponsored by the Putnam County Office for Senior Resources, Retired Senior Volunteer Program (RSVP) and Friends of Senior Citizens of Putnam County. Those interested in learning more about the classes, or who are interested in volunteering as an instructor or coach, English or Spanish, are asked to call Cathy O'Brien at (845) 628-6423, email her at c.obrien23@comcast.net, or visit our website at www.putnamrsvp.com/clc.



Activity Leaders needed at Friendship Centers!

Volunteers are needed to lead activities such as art, music appreciation, crafts, mind improvement games, movement and meditation, tai chi, exercise, ceramics and many other activities at our four friendship centers in Putnam County.

Exercise programs, hobbies and other social activities are important in that they help us feel good about ourselves, provide for socialization and can keep our brains active.



Please help us to provide this unique opportunity for our seniors to engage in our wellness programs by calling to volunteer today at (845) 808-1734.



DEMAND RESPONSE MEDICAL TRANSPORTATION Neighbor Helping Neighbor



RSVP

NEEDS YOUR HELP!

WOULD YOU LIKE TO HELP OTHERS BY GIVING BACK TO YOUR COMMUNITY?

WOULD YOU LIKE TO MAKE A LASTING IMPACT ON SOMEONE'S LIFE?

Then, the RSVP

Medical Transportation Program
is for you!

- ◆ Seniors need rides to doctor appointments.
- ◆ Volunteers will pick up a County car at the Carmel Office for Senior Resources.
- ◆ Go to a local senior's home.
- ◆ Take them to local doctor.
- ◆ Take senior home.
- ◆ Return car to Office for Senior Resources.
- ◆ Cars are equipped with radio for communication. In case of an emergency, help will come to you.
- ◆ Directions can be given over the radio.
- ◆ Volunteer will have NO liability.

Seniors in Our Community

It's Celebration Time at the Office for Senior Resources Friendship Sites!!



In March, we celebrated Tony Rubino's 102nd Birthday at the Koehler Center in Mahopac. Family and friends attended a special party to wish Tony 102 Birthday wishes!

On July 3, 2015, we celebrated Fannie Fattori's 101st Birthday at the Carmel Friendship Center! Fannie is still kicking up her heels and exercising and is an inspiration to all who meet her!



We are privileged to honor such wonderful and inspiring seniors in our community!

The Office for Senior Resources Partners with Putnam Family & Community Services to offer Mental Health Support to Seniors

Through a partnership with Putnam Family & Community Services, the Office for Senior Resources now has a part-time mental health case manager on staff, Lynne Cabiati.



Lynne visits the Carmel, Mahopac, and Putnam Valley Friendship Sites to offer seniors extra support during difficult times. Lynne also helps to engage and interact with seniors that are feeling anxious, stressed and/or depressed.

With her connection to both Putnam Family & Community Services, as well as the Office for Senior Resources, Lynne can assist seniors in finding the most appropriate services and support available in Putnam County.

Office for Senior Resources Programs and Services Directory

Phone Number: (845) 808-1700

Adult Day Services (ADS)	Ext. 47102
Caregivers Resource Center	Ext. 47134
Expanded In-Home Services for the Elderly Program (EISEP)	Ext. 47112
Health Insurance Information Counseling & Assistance Program (HIICAP)	Ext. 47115
Home Energy Assistance Program (HEAP)	Ext. 47121
Medical Transportation	Ext. 47104
Nutritional Programs & Services	Ext. 47117
NYConnects	Ext. 47110
Outreach Services	Ext. 47134
Retired & Senior Volunteer Program (RSVP)	(845) 808-1734
Transportation to Nutrition Center	Ext. 47130
Shower Out with Assistance Program (SOAP)	Ext. 47102

Also visit our website at www.putnamcountyny.gov/osr



@ www.facebook.com/PutnamCountyOfficeforSeniorResources



Putnam County Office for Senior Resources Resident Community Survey

What town do you live in? _____

Please rate the importance by checking the box of the following factors in regards to their importance to your community, and whether this poses an issue for you.

	Important and is a concern for me	Important, but is NOT a concern for me	NOT important and is NOT a concern for me
Housing			
Available to perform household chores (cleaning, etc.)			
Finding reliable help to perform home maintenance/repairs			
Ability to pay rent or taxes			
Able to pay for home heating			
Transportation			
To medical appointments			
To out-of-county medical appointments			
To the grocery store and other errands			
Driving my own car			
Insurance/ Health			
Understanding Medicare and various options			
Understanding low-income health insurance subsidies			
Understanding Long-Term Care services and support options			
Understanding Long-Term Care insurance options			
Recurring falls, in and out of the home			
Managing a chronic health condition(s)			
Accessing services for individuals with Alzheimer's or dementia and their caregivers			
Nutrition/ Food			
Having enough money for nutritious food			
Being able to shop and cook for myself			
Able to follow a special diet recommended by my doctor			

Please rate the importance of, and your satisfaction with the following factors that may impact your ability to age in the community by checking the box.

	Important and Satisfied	Important and NOT Satisfied	NOT Important and Satisfied	Not Applicable
Service and Supports				
Respite services for caregivers, such as, Adult Day programs, for people with dementia or other functional impairments				
Access to senior centers				
Transportation options for those unable to drive				
In-home personal care services				
Ability to participate in Congregate Meal Sites or receive Home Delivered Meals				
Ability to obtain help in applying for government programs				

If you are caring for another individual, please answer the following questions:

For whom do you provide care? (circle) **Spouse** **Parent** **Adult Child (over 21)** **Minor Aged Child (under 21)**

Does the individual for whom you care live in your home? (circle) **Yes** **No**

Does the individual have memory problems and/or dementia? (circle) **Yes** **No**

Do you feel overwhelmed and/or stressed in providing care? (circle) **Yes** **No**

Where I Turn for Help:

If you, or someone you know, has been in the hospital in the past year, did you/they have the information and supports needed to return home? (circle one)

Yes **No** **Not Applicable** **Don't Know**

Have you heard of "NY Connects", the local program that helps consumers with information, assistance and connections to needed long term services and supports?

Yes **No** **Not Applicable** **Don't Know**

Demographics (This information will be kept in strict confidentiality used only for statistical purposes)

Age: _____ Sex (circle): **Male** **Female**

Persons living in your home, including yourself (circle): **1** **2** **3** **4+**

Living Arrangements (circle): **Homeowner** **Renter** **Other**

Income (per year) (circle):

1 person household: **Less than \$11,491** **\$11,491-\$22,980** **More than \$22,980**

2 person household: **Less than \$15,510** **\$15,510-\$31,020** **More than \$31,020**

Is there anything else you'd like to tell the Office for Senior Resources as they plan for future services in Putnam County?

If you would like to be contacted by our office to discuss available programs and services for Older Putnam County residents, please fill in your name, address, phone number and/or email.

Name: _____

Address: _____

Phone #: _____

Email: _____

Thank you for your help. Please do not hesitate to contact us with questions.

(845) 808-1700 or doreen.crane@putnamcountyny.gov

Please return this survey to:

Office for Senior Resources

110 Old Route 6, Building 1

Carmel, NY 10512