November
December
2016
January
2017

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Office for the Aging Director's Message

"Doing Good is Good for You"

On October 14th we held our annual Volunteer Appreciation Breakfast at the Inn on the Lake. It is our way of saying thank you to all the wonderful volunteers that help us meet our mission assisting older adults to remain living in their own homes with dignity and independence. The volunteers bring meals to the homebound, provide transportation to medical appointments, friendly visit, deliver food baskets and holiday gifts, rake leaves, do small home repairs and serve on advisory councils.

Age knows no limitations as far as giving back to others. Many of our volunteers are over the age of 65. This is not only the case in Ontario County but is a national trend as well. The National Corporation for National and Community Service estimates that older adult volunteers contribute more than 3 billion hours of service in their communities every year with a yearly economic benefit to the nation of more than \$64 billion.

There is strong evidence that volunteering also reaps great health benefits for older volunteers. According to the National Association of Area Agencies on Aging (N4A) research shows that older adults may reap major physical, mental and emotional benefits by volunteering for as little as two hours a week. There is a growing body of evidence that shows that older volunteers may experience a reduction in depression, chronic pain and stress, while improving their mental functionality and even their chances of living longer.

With older Americans living longer than ever before, the implications of research that shows volunteering can help improve their health and overall quality of life is greater. I encourage you to discover the health benefits of giving back to the community.









SENIOR NEWS BEAT

Ontario County
Office for the Aging
3019 County Complex Dr.
Canandaigua, NY 14424
(585) 396-4040
(585) 396-7490 (Fax)
Website:
www.co.ontario.ny.us/aging
Email Address:
onofa@co.ontario.ny.us

Editorial Staff: Irene Coveny Terri Haley Brenda Abel Gloria Baker Dawn Newvine

A very big **THANK YOU** to our Newsletter Volunteers who assisted us with our last issue:

Irene Bariga
Edie Hsu
Rosalie Fafinski
Florence Foringer
Bob Gleason
Sadie McKee
Alice June Smith
Barbara Wood

If you would like to volunteer and help us with our next newsletter mailing, please call:

> (585) 396-4040 or (315) 781-1321

Office for the Aging Holiday Closings 2016/2017

Friday – November 11 Veterans' Day

Thursday - November 24 Thanksgiving Day

Monday - December 26 Christmas Day

Monday - January 2 New Year's Day

VOLUNTEER CONNECTION

The winter months present safety challenges to people of all ages. The safety of our volunteers is of the utmost importance to the Office for the Aging, so we want to share some tips on how to maintain your health and safety as the weather turns colder.

Car Care: For our volunteers who deliver meals on wheels or provide medical transports it is important to make sure your car is in good shape before the bad weather hits. Scheduling a late fall tune up is recommended, to make sure the oil, tires, lights, battery and wipers are in good shape. AAA suggests keeping emergency supplies such as water, a flashlight, a warm blanket, jumper cables, an abrasive material such as kitty litter or traction mats, a snow shovel, an ice brush, and a basic first aid kit in your car to be prepared for any roadside emergency.

Dress for Success: Dressing for the weather is an important way to maintain your health this winter. Dressing in layers allows you to adjust to temperature changes throughout the day. Snow and ice can provide a challenge when both driving and carrying meals to the door. Make sure you wear shoes/boots that have good traction and non-skid soles. Remove your shoes or boots when you get home to prevent tracking water onto floors that could become slippery and dangerous. When you are outside in the elements, covering your extremities with gloves, a hat and warm socks can protect you from frostbite and hypothermia. And don't forget sunscreen on those areas that are exposed. The risk for sun damage is not limited to a single season.

Self Care: People tend to spend more time inside in the colder months, and eat a less varied diet. Registered dietician, Nicole Morrisey, recommends planning a menu to ensure a varied diet which includes foods that are fortified with vitamin D such as milk, grains, salmon or tuna. Thorough hand washing is by far the best way to avoid getting sick this season. And getting enough rest helps your overall well-being on a physical and emotional level.

Volunteer: Volunteering is a good way to stay active and engaged during the long months of winter.

We appreciate all of our volunteers, and wish everyone continued health and wellness in the upcoming months. We would also like to welcome our newest volunteers: Nancy Alexander, Rachelle Havron, Shelly McDonald, Mary Welsh, and Mabel Storke.



Brenda Abel, Volunteer Coordinator

Volunteering is the ultimate exercise in democracy. You vote in elections once a year, but when you volunteer, you vote every day about the kind of community you want to live in".

~Author Unknown

Bubble Tea Cafe

Thank you to the Bubble Tea Café, located at 1 White Springs Road in Geneva, for their generous donation to our nutrition program. Owners Chad and Heather Bond set out a donation/tip jar and each month one of their employees picks a local organization to donate the tips to. This month's employee was Elizabeth Shoots who heard about the Office for the Aging through FLCC where she is attending college to become a social worker.



Thanks Bubble Tea Café!!

The Alzheimer's Association is hosting an upcoming event in Ontario County

What: Legal and Financial Planning Seminar

When: December 5th, 2016

Where: Ramada Geneva Lakefront

41 Lakefront Drive Geneva, NY 14456 Time: 5:30 pm - 7:30 pm

Join Miles Zatkowsky, Esq. for an overview of legal and financial issues to consider after a dementia diagnosis and what factors to address as you look to the future. A Peace of Mind planning coach from Lifespan can help you organize all of your important legal, financial documents/accounts and health information with attention to your needs. Dinner will be provided. There is no cost for care partners. Registration is required. Space is limited. For more information, or to register for the event, please call (800) 272.3900.

HAPPENINGS

SALT Council Presentations:

November 15, 11:00 am, Ashton Place, 190 Ashton Court, Clifton Springs 14432 Fall Prevention Program – "I Fall to Pieces", Christy Richards, RN, BSN, CLC, Public Health Educator, Ontario County Public Health

December 6, 2:00 pm, Quail Summit, 5102 Parrish St Ext, Canandaigua, NY 14424 "Winter Weather Safety", Josh Nichols, Meteorologist, WROC-TV News 8

Registration is not required



The Office for the Aging is seeking volunteer bus aides to assist seniors who utilize the new curb side shopping senior service in the City of Canandaigua. If you are interested in learning about this new volunteer opportunity, contact Brenda Abel, Volunteer Coordinator at 585-396-4577

UPCOMING NUTRITION EDUCATION AT OFFICE FOR THE AGING MEAL SITES

"You Have the Power to Prevent a Fall"

Presented by Nancy Alexander PT, CSCS, ACE Certified Senior Fitness Specialist

Presentations will be scheduled in November and December

Please view our Website for details

We invite you to dine with us on the days of the presentations Please call for a reservation 24 hours in advance at: (585) 396-4196

WEATHER EMERGENCIES AND MEAL DELIVERIES

Just a reminder that if severe weather conditions, or other types of disasters occur, the Office for the Aging may need to cancel both meal site dining and home delivered meals. Listen to any of the following radio and television stations for information regarding emergency cancellations:



- WNYR 98.5 FM
- WHAM 1180 AM
- WGVA 1240 AM
- 96.1 FM
- WFLK 101.7 FM
- 104.5 FM

- 1550 AM
- WLLW 99.3 FM
- WYLF 850 AM
- WFLR 95.9
- FM 1570 AM

 TV Stations Channel 8, 10, 13 and YNN Channel 14

Ontario County Office of the Aging Senior Shopper Tuesdays and Fridays (Starts November 15) Open to City of Canandaigua Residents

Enjoy Canandaigua! Our bus will pick you up in front of your residence at the curb, take you to a variety of destinations, and bring you home again. Shop, dine, visit the library and more!

For Eligibility and Enrollment: NY Connects Ontario County at (585) 396-4047 to Schedule a Trip Once Enrolled: Tammy Clover-Lowe, RTS Ontario, (585) 394-2250 at least one week in advance of your trip. Pick up window will be 10am - 10:30am and drop off window will be 12:50pm - 1:20pm.

Scheduled Stops

Tops Wegmans Big Lots Michaels Wood Library Roseland Plaza Parkway Plaza

CNB Walmart CNB

Parkway Plaza Aldi Main St & Commons Park

Note: RTS Ontario is closed and buses do not run on these holidays: New Year's Day, Memorial Day, Labor Day, Independence Day, Thanksgiving Day, and Christmas Day.



News From the Office for the Aging

(585) 396-4040 or (315) 781-1321

COMMUNITY DINING SITES

Canandaigua - Salvation Army Tues, Thurs & Friday: 11:30 am

Clifton Springs - Spa Apartments

Mon - Friday: 4:30 pm

Geneva - Elmcrest Apartments

Mon - Friday: 12:15 pm

Gorham - United Methodist Church

2nd & 4th Wed: 11:30 am

Honeoye United Church of Christ

Tues and Thurs: 12:00 noon

Shortsville - Shortsville Fire Hall

Mon - Fri: 12:30 pm

Victor - St Patrick's Church 1st & 3rd Wed: 11:30 am

Suggested Donation: \$3.50 ~~~ no one is refused due to an inability to pay FOR RESERVATIONS CALL: (585) 396-4196 24 HOURS IN ADVANCE

Ontario County Office of the Aging Senior Transportation Service Monday - Friday, 8am - 5pm

-

Starts November 14
Open to all Ontario County Residents

The Senior Transportation Service provides access to medical appointments, hair salons, assisted living facilities, and more.

Our bus will pick you up in front of your residence at the curb, take you to your destinations, and bring you home again.

Trips are booked on a first come, first served basis. Please schedule your ride at least one week advance of your trip. If you frequently travel to and from the same destinations at the same times and on the same days, let us know! We can book your trips in advance, so you won't need to keep scheduling recurring trips.

Call NY Connects - Ontario County at (585) 396-4047 for eligibility and enrollment.

Once enrolled, call Tammy Clover-Lowe, RTS Ontario, at (585) 394-2250 to schedule a ride at least one week in advance of your trip.

Note: RTS Ontario is closed and buses do not run on these holidays: New Year's Day, Memorial Day, Labor Day, Independence Day, Thanksgiving Day, and Christmas Day.

OFA reserves the right to limit the number of trips per person, based on funding restrictions



REGIONAL TRANSIT SERVICE

A SENSE OF BELONGING

We seem to be born with a need to participate in group activities. I remember one of my nieces as a quiet toddler, who decided to join the women in my family in my grandmother's kitchen after Sunday dinner. She opened the bottom drawer, took out a dishtowel and waited for her turn to dry dishes. No one said a word as my grandmother rewashed the remaining dishes for my niece to dry, and my mother picked my niece up and helped her put the dishes away. Then my niece toddled off to play with the other kids.

People with dementia often exhibit "problem behaviors" because they are trying to carry out their former routine activities. Everyone in a family has official or unofficial "jobs," such as driving to work or washing dishes. I believe everyone needs some activity in their lives, and a safe activity can be a distraction from another that may now be dangerous, such as driving. The need to touch becomes more pronounced for people with dementia, because they rely on their senses more and more as their intellect fades.

Nursing home aides often give residents with dementia a basket of clean wash cloths to fold, and the aides will go around the corner to mess up the wash cloths and ask for help with the laundry again and again. This gives the demented residents a safe, repetitive activity that can be accomplished with ease, and this allows the aides a chance to perform their work duties. For the demented residents, it also fulfills that need to participate in group activities that we seem to be born with, and this gives them a sense of accomplishment.

Here are some other examples. You might ask your care receiver to help out and give him pennies to sort into piles, or a deck of cards to play solitaire. (Keep in mind it doesn't matter if the care receiver doesn't follow the rules of the game.) The Alzheimer's Association can suggest other activities a care receiver might be willing and able to do. You can contact the local chapter at 585-760-5400.

As always, please contact me with any caregiver questions and concerns.

Cinde Priano
Caregiver Services Coordinator
585-396-4042
Cinde.Priano@co.ontario.ny.us

Alzheimer's Association Counseling Services for Ontario County Residents

The Alzheimer's Association will provide counseling to anyone affected by Alzheimer's disease or a related dementia, free of charge. This service is available to Ontario County residents the second Wednesday of each month from 12:30 pm to 3:30 pm and the fourth Wednesday of each month from 9:30 am to 12:30 pm at the Office for the Aging at 3019 County Complex Drive, Canandaigua. Advance appointments are suggested. Any interested individual should call the Office for the Aging at (585) 396-4040 or (315) 781-1321.

SENIOR SPOTLIGHT



Sometimes in the scheme of things, one's life path can be filled with interesting and diverse experiences. Don Barton would definitely attest to this personal scenario. His journey has taken him from academia to a stint in the Air Force as a bombardier and navigator, a prisoner of war, and a distinguished educator and scientist.

At 95 years, age does not seem to be a deterrent. He and his friend Adrienne swim daily and have an active itinerary. A favorite destination is Alaska, where fishing for salmon and halibut is a priority.

Don brings so much positive energy to a conversation. One can't ignore the excitement in his voice when he speaks about his life's work. As a geneticist, and a tenured professor at the Cornell Experiment Station, solving complex problems was all in a day's work. He mentored more

than 70 college professors during his 22 year directorship. The Barton Laboratory at the Geneva site has been named in his honor.

Dr. Barton has represented the Agricultural Station nationally. He has traveled to many countries, consulting and training researchers at other experimental stations. A year was spent in the Philippines at the helm of the International Rice Research Institute, with concentration on the largest food staple in the world.

This story would not be complete if we did not mention Don's contribution to our country as a member of the military. He completed 19 missions as a 2nd lieutenant in the Air Force, and received 2 Purple Hearts; a result of injuries sustained during combat.

His plane was shot down in Austria during WWII. As a captive, awaiting imprisonment, Don was given food at an inn in the village of Telfs. He gave some British coins to the innkeeper's son; a small token for the kindness that was shown to him during his brief stay. Fifty years later, Don visited the site to honor the memory of his lost comrades. He and his wife at the invitation of the village officials were guests at the same inn where he was detained five decades earlier. When they arrived at the airport they were met by the innkeeper's son, also a senior. He presented Don with the same coins that had been gifted to him so many years ago!

There were others who were shot down with Don, and these men became the first recipients of the POW Medal, established through an act of Congress. Forty years after the event, the surviving crew gathered for a reunion in Texas.

Don still finds time to speak at patriotic events. His knowledge and vitality, and commitment to his work and his country are inspiring. Even at 95 years old, Don's mantra is, "plan for the future and be there to carry it out." What a wonderful way to look at one's life!

Gloria J. Baker Contributing Writer

Quote: Youth is a gift of nature. Age is a work of art. We turn not older with years but newer every day.

Emily Dickinson

Medicare Update for 2017

We are currently in the **Medicare Annual Election Period (AEP)** which began this year **on October 15 and continues through December 7, 2016.** During the AEP you can <u>change</u> just about anything related to your Medicare; both Medicare A&B and Medicare D (if you did not enroll in Medicare B during your initial enrollment period, you <u>must</u> wait until the General Election Period of 1/1/2017 to 3/31/2017 to do so). You can enroll in a Medicare Advantage plan (Medicare managed care), or dis-enroll from a Medicare Advantage plan and return to Original Medicare. You can enroll in, dis-enroll from, or change your Medicare Part D plan. **Enrollment will be effective January 1**st of 2017; the last choice made during the AEP will be the effective plan on January 1st, 2017.

If you are now in a Medicare drug plan and are happy with it, <u>you will need to renew your plan for 2017.</u> If you are in a Medicare drug plan that you are not happy with, the AEP is the time to compare plans and enroll in a new plan for 2016. Generally speaking this is the only time that you can enroll in or dis-enroll from a Medicare Drug plan. There are some exceptions which would qualify you for a **Special Enrollment Period (SEP)**.

In 2017 there will be several Medicare drug plans available in New York State. Plans can change their premiums, deductibles, co-payments and formularies each calendar year. In early October you should have received your **plan's Annual Notice of Change (ANOC)**, providing you with information on any changes to your plan. If you have not already done so, you should review your plan to determine if it is still the best option for you.

If you are not in a Medicare drug plan and have no prescription coverage, the AEP is the time to enroll. You do not have to enroll in a Medicare drug plan if you have prescription coverage that is considered "creditable coverage". What does "creditable coverage" mean? Simply put "creditable coverage" means that a prescription drug plan is as good as, or better than, a Medicare drug plan. Many employer group health plans and retiree' plans are considered creditable coverage as well as TriCare and other Veteran's programs. If you have an employer or retiree' plan that provides a prescription benefit, you should have received by October 15th an annual notice informing you of your plan's "creditable coverage" status. If you have not received such a letter, contact your plan's benefits manager to request a copy.

2017Standard Cost Sharing for the Medicare Drug Benefit (actual costs can vary plan to plan):

Deductible: \$4,000.00

Initial coverage limit: \$3,700.00
Out-of-pocket threshold: \$4,950.00



(Continued on page 9)

Continued from page 8)

2017 Part D Cost Sharing for Full Benefit Dual Eligible Beneficiaries (Medicare and full Medicaid); and for those eligible for the Full Low-Income Subsidy:

Deductible: \$0

Generic drugs: \$1.20 & brand name drugs: \$3.70 for full dual eligible beneficiaries; for those with a Medicaid monthly spend-down, the co-pays will be \$3.30 and \$8.25, and

Co-pays for those eligible for the Low Income Subsidy: \$3.30 for generic drugs, and \$8.25 for brand name drugs.

Coverage gap ("Donut Hole"): None.

As in previous years, pharmacists are not allowed to waive these co-pays.

Both dual eligible beneficiaries and those receiving the Low Income Subsidy/Extra Help benefit are allowed to change their Medicare Drug plan as often as monthly, if necessary, in order to obtain the medications they need. The beneficiary does not have to contact the first plan to dis-enroll; enrollment in a new plan automatically triggers disenrollment from the first plan.

The 2016 Income and Resource Eligibility levels for the Low-Income Subsidy are:

For **Full** LIS benefits:

- If single: a monthly income of \$1,356.00 or less and resources of \$8,780 or less.
- If married: a monthly income of \$1,822.00 or less and resources of \$13,930 or less.

For **Partial** LIS benefits:

- If single: a monthly income of \$1,505.00 or less and resources of \$13,640 or less.
- If married: a monthly income of \$2.022.00 or less and resources of \$27,250 or less.

(These eligibility levels will change for 2017 based on the 2017 Federal Poverty levels, not yet available).

The "Donut Hole" or Coverage Gap: Many beneficiaries have costly medications and many *will* be subject to the Medicare drug plan's coverage gap or "donut hole".

In 2017, this happens when the <u>total</u> cost of your drugs (your co-pays, the amount the plan paid, and the deductible) has reached \$3,700; this applies only to drugs on the plan's formulary. Once in the gap, you receive a 60% discount on covered brand-name prescription drugs and a 49% discount on covered generic drugs (and continue to pay your plan premium), until <u>your out of pocket costs</u> reach \$4,950. Once this happens, the drug plan will resume covering medications under "catastrophic" coverage.

<u>NOTE</u>: dual eligible beneficiaries and those receiving the full Low Income Subsidy/Extra Help are exempt from the coverage gap.



The AEP (Annual Election Period) is also your opportunity to change your Medicare Health plan. There are 2 ways to get your Medicare A&B benefits, either through Original Medicare or through a Medicare private plan, Medicare Advantage.

Original Medicare: In Original Medicare, providers bill the federal government directly for your care. Original Medicare allows you to go to any doctor or hospital in the country that accepts Medicare. You also never need a referral to another doctor or provider. In Original Medicare you have co-pays and deductibles; these costs can be covered with supplemental insurance such as a private Medigap plan or an employer/retiree' plan.

Medicare Advantage Plans: These Medicare plans are offered by private insurance companies that contract with Medicare to administer Medicare benefits. They receive a monthly government subsidy per beneficiary. Medicare Advantage plans include Health Maintenance Organizations (HMOs), Preferred Provider Organizations (PPOs), and Private-Fee-For-Service plans (PFFS). **These plans are also referred to as Medicare C, but they are not a separate or extra benefit.**

Medicare Advantage plans must provide all of the Part A and Part B services provided under Original Medicare but they can have different rules and costs for covering these services. Some also provide a Medicare Part D benefit and **some provide** <u>limited</u> coverage for some additional services such as eye care or hearing aids. In Medicare private plans you <u>continue to pay your Part B premium</u> and may or may not have an additional premium with the plan. You <u>will have co-payments for most services which are determined by the plan</u>. For routine doctor visits these co-pays are usually around \$10 - \$25 per visit. For specialty care and hospitalizations, these co-pays can become more costly.

In 2017, some Medicare Advantage plans continue to change certain covered services from a co-pay amount to a co-insurance amount. For instance, it may state, 20% of the cost of service.

Unlike Original Medicare, you cannot buy supplemental policies to cover your co-pay expenses in Medicare Advantage Plans. In addition, you must follow the plans' rules to get coverage for your care, such as using network providers when required, or getting the plan's permission (prior authorization) for some services and procedures. Before joining a Medicare private plan, make sure you understand the plan's network and coverage rules.

REMEMBER: If you are happy with your current Medicare coverage, whether it is Original Medicare with a supplement or a Medicare Advantage plan, you do not have to make a change. Never feel pressured to sign up with any plan. With all the options out there this can be a very confusing time for Medicare beneficiaries. If you need someone to help you sort through those options, call the Office for Aging at (585) 396-4047 or (315) 781-1321 and ask to speak with a HIICAP Counselor.

The 2017 <u>Estimated</u> Medicare deductibles, and coinsurance amounts are listed below. These amounts apply to the Original Medicare Program. In private Medicare plans (Medicare Advantage), cost sharing amounts will differ based on the plan.

Medicare Part A - Hospital Insurance (Amounts apply to each benefit period)

Hospital:

Inpatient Deductible: \$1,324 Coinsurance Days 61-90 \$331/day Coinsurance Days 91-150 \$662/day

Skilled Nursing Facility:

Coinsurance Days 21-100 \$165.50/day

Medicare Part B - Medical Insurance

Part B Premium (monthly) \$149.00**
Annual Deductible: \$204.00

The Medicare Part B premium for 2017 shown above, is the ESTIMATED amount. As of the print date of this newsletter, this amount had not been formally approved.

Coinsurance: 20% of approved charges***

In 2016, Medicare Preventive Services will be covered at 100%, if the provider accepts assignment to Medicare.

** Individuals with incomes over \$85,000 and couples with incomes over \$170,000, will have higher premiums.

***There is no coinsurance for certain Part B services, such as diagnostic laboratory tests, flu and pneumonia vaccines. There is no deductible for an annual mammogram screening and pelvic exam and Pap lab test. There is no deductible or coinsurance charge for an annual Prostate Specific Antigen (PSA) lab test.

REMINDER: If you are a dual eligible (you have Medicare and Medicaid) or if you receive Extra Help with your prescription drug costs, you have until December 30, 2016 to make coverage changes for 2017.

ONTARIO COUNTY OFFICE FOR THE AGING 3019 COUNTY COMPLEX DRIVE CANANDAIGUA, NY 14424 PRSRT STD POSTAGE & FEES PAID CANANDAIGUA, NY PERMITS NO. 16

Please put your address label facing the fold like this note.

2016/2017 Medicare 101 Workshops

Held in the Safety Training Building 2914 County Road 48, Canandaigua, NY 14424 Pre-registration is required: 585-396-4047 or 315-781-1321

Friday, November 18, 2016 Friday, December 16,2016 Sessions are held 1:00pm – 3:30pm

Friday, January 27, 2017 Session is held 9:30am – 12:00pm

All workshops cover the following:

- Medicare A, B, C & D
- How to fill the gaps in Medicare; Medicare Advantage and Medigap plans
- Medicare Prescription Drug Coverage
- EPIC
- Medicare Savings Program
- Extra help with prescription drug coverage
- Transitioning from the NYS Health Exchange to Medicare
- Open question & answer format