

November
December
2018
January
2019

Office for the Aging *Director's Message*

The Ontario County Office for the Aging *Offers the Aging Mastery Program*

Live well. Do well. Age well.

ncoa
National Council on Aging



Have You Mastered the Art of Aging Yet?

The Office for the Aging is pleased to announce that we are offering an innovative new ten-week health and wellness program to residents 55 and over. The Aging Mastery Program® (AMP) was developed by the National Council on Aging (NCOA). OFA is one of the few organizations in New York selected to offer AMP.

This is a wonderful opportunity for older adults to participate in, and reap the benefits of this cutting edge program. We are currently recruiting 20 – 40 adults, ages 55+ to participate in the ten-week educational program.

AMP is a fun, innovative, and person-centered education program that empowers participants to embrace their gift of longevity by spending more time each day doing things that are good for themselves and for others. The program encourages mastery—developing sustainable behaviors across many dimensions that lead to improved health, stronger economic security, enhanced well-being, and increased societal participation.

By participating in this program, you will:

- Make and maintain small, but impactful, changes in your health behaviors, financial well-being, and enrichment in later life.
- Get incentives and rewards for taking small steps that can improve your well-being.
- Meet new friends, provide support and encouragement to your peers, and become more involved in your community.

For more information about the Aging Mastered Program classes please contact Tammy Richmond at (585) 396-4046.

The program starts January 22, 2019 and runs for 10 consecutive Tuesdays at the Ontario County Safety Training Facility, 2914 County Road 48, Canandaigua.

There is no charge for the program.

ONTARIO COUNTY OFFICE FOR THE AGING
(585) 396-4040 (315) 781-1321
NEWS BEAT



SENIOR NEWS BEAT

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Office for the Aging**

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

(585) 396-4040

(315) 781-1321

Volunteer Connection Corner

Introducing Tammy Richmond as Ontario County Office for the Aging's new volunteer coordinator. Tammy brings years of experience including community and church involvement. She worked at West Street School providing outreach and family facilitation and service coordination at Ontario ARC.

The OFA volunteer appreciation breakfast on September 14th was a big success. Longtime volunteer Jeanne Smith was honored for 31 years of volunteer service. Thank you, Jeanne for your dedication and hard work.

Please extend a warm welcome to our newest OFA volunteers: Judson, Rockcastle, HDM driver; Carol Langen, Hutchinson, Friendly Visitor; John Drennen, HDM and Friendly Visitor; John Kasprzak, Friendly Visitor and Pam Werner, Friendly Visitor. Thank you! We appreciate your service!

We can use substitutes for HDM everywhere, but have an **URGENT NEED** in the **Manchester/Shortsville, and Canandaigua areas**. Our volunteers are our best recruiters please talk to your friends about your experiences (respecting client confidentiality of course).

Anybody interested in becoming a certified Matter of Balance coach? This program is designed to reduce the fear of falling and increase activity levels in older adults. Coaches teach one 2 hour class for 8 consecutive weeks. Prospective coaches attend a certified training class. We need you!

For information regarding these and other volunteer opportunities at the Office for the Aging or if you have a story, experience, or submission to this newsletter, contact: Tammy Richmond, Volunteer Coordinator at (585) 396-4046.



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

**Office for the Aging
Holiday Closings
2018/2019**

**Monday, November 12
VETERANS DAY**

**Thursday, November 22
THANKSGIVING DAY**

**Tuesday, December 25
CHRISTMAS DAY**

**Tuesday, January 1, 2019
NEW YEAR DAY**

**Monday, January 21, 2019
MARTIN LUTHER KING
DAY**



Irene Coveny
Director

November is National Caregiver Month

"There are only four kinds of people in the world – those who have been caregivers, those who are currently caregivers, those who will be caregivers and those who will need caregivers."

~ *Former first lady Rosalyn Carter*

November is a time to celebrate the contribution of those family, friends and volunteers who provide care for a loved one. Caregivers help with a myriad activities including assisting with personal care like bathing and grooming, dressing, toileting, and exercise. They help with food preparation, shopping, housekeeping, laundry, and other errands. Nearly 50% of family caregivers surveyed performed medical/nursing tasks including managing medications, helping with assistive devices for mobility, preparing special diets, wound care, using monitors and managing incontinence. **Caregivers are pulled in many directions!**

Did you know?

- Caregivers spend an average of 22 hours per week on caregiving activities
- The Sandwich Generation are middle aged Americans who are sandwiched between an aging population and a generation of young adults struggling to achieve financial independence.
- Nearly half (47%) of adults in their 40s and 50s have a parent age 65 or older and are either raising a young child or financially supporting a grown child (age 18 or older).
- About 1 in 7 middle-aged adults (15%) is providing financial support to both an aging parent and a child.
- Not only do many caregivers provide care and financial support to their parents and their children, but nearly 1 in 10 (38%) say both their grown children and their parents rely on them for emotional support.

Here are some tips for caregivers to stay healthy:

- Be sure to tend to your own needs. Keep up with your own health, exercise regularly, eat right and get enough sleep.
- Be sure to stay social and try to keep balance in your life. If you allow yourself to take a break it will refresh you for the journey ahead.
- Allow yourself **NOT** to be the perfect caregiver. Set reasonable expectations to lower stress and make you a more effective caregiver.
- Advocate for you!
- The majority of caregivers work at some point. Working can cause stress but also may be an outlet.
- Explore both paid and unpaid leave with your employer.
- Stay focused at work & be mindful of spending too much time at work dealing with caregiving issues.
- Call the Office for the Aging to learn about respite care programs and other services available to you and your loved one.

We're thankful for the contributions of the more than 44 million Americans who care for a family member, friend, or neighbor. Please join us as we celebrate the contribution from caregivers.

ANNUAL GIFT GIVING TREE

It's that time of year once again! The Ontario County Office for the Aging and our Advisory Council will be hosting the annual **Gift Giving Tree** program. This program provides the opportunity for individuals or groups to purchase a gift for an older adult who may otherwise receive little during the holiday season.

Starting **November 19, 2018** we invite you to stop by the Human Resources Building, 3019 County Complex Drive, 1st floor lobby, to select an ornament from our tree. Each ornament will contain a requested gift from a client in need.

Once a gift is purchased, please wrap it and affix the ornament to the outside of the package. Gifts must be returned to the Office for the Aging by **December 10, 2018** to ensure delivery by the holidays.



Please help us in our efforts to spread some holiday cheer!

"Immunization: Do You Know What You Need?" Sponsored by Ontario County Office for the Aging 2018

Presented By: Ontario County Public Health Nurse, Christine Pullin RN,BSN

Held at the following Office for the Aging meal sites:

November 5	4:00 PM	Clifton Springs	<u>Spa Apartments</u> 11 East Main Street Clifton Springs, NY
November 13	11:30 AM	Canandaigua	<u>Salvation Army</u> 110 Saltonstall Street Canandaigua, NY
November 14	11:30 AM	Gorham	<u>United Methodist Church</u> 4746 South Street Gorham, NY
November 20	12:00 PM	Geneva	<u>Lyceum Heights Bldg. 2</u> 150 Lyceum Street Geneva, NY
November 26	12:15 PM	Shortsville	<u>Shortsville Fire Hall</u> 5 Sheldon Street Shortsville, NY

We invite you to dine with us that day.

Please call for a reservation 24 hours in advance

at: (585) 919-2773



HAPPENINGS

SALT COUNCIL

Eastview Mall - November 13, 2018 - 11:00 am
"Holiday Retail Shopping Safety" - Ontario County Sheriff's Department and Eastview Mall Security

Quail Summit, December 04, 2018 11:00 AM
5102 Parrish Street, Ext. Canandaigua, NY
"Holiday Fire Safety" - Frank Magnera Canandaigua Fire Chief

Social Security Announces 2.8 Percent Benefit Increase for 2019

Social Security and Supplemental Security Income (SSI) benefits for more than 67 million Americans will increase 2.8 percent in 2019, the Social Security Administration announced today. The 2.8 percent cost-of-living adjustment (COLA) will begin with benefits payable to more than 62 million Social Security beneficiaries in January 2019.

Information about Medicare changes for 2019, when announced, will be available at www.medicare.gov. For Social Security beneficiaries receiving Medicare, Social Security will not be able to compute their new benefit amount until after the Medicare premium amounts for 2019 are announced. Final 2019 benefit amounts will be communicated to beneficiaries in December through the mailed COLA notice and [my Social Security's](#) Message Center.

Source: Social Security National Press Office



Ray Hasenauer, a Meals on Wheels volunteer with the Office for the Aging was nominated for the New York State Senior of the Year Award. Ray received his award on May 22, 2018 in Albany.

Ray served his community in many ways including as president of the Rochester Engineering Society as a volunteer with Churches In Action where families in need are given clothing and food.

Ray started delivering meals for OFA in 2009. He is the kind of volunteer who is always available to help, even at the last minute. His positive attitude is sure to make the day of any meal client on his route.

We congratulate Ray on his nomination and award and recognize him for all he has done for Ontario County and the Office for the Aging.

The Information Nook

The 2018-2019 Regular HEAP Benefit Opens November 13, 2018.

If you are eligible, you may receive one regular HEAP benefit per program year to help you pay for heating your home. Please contact your local Department of Social Services (585-396-4060) or (315-789-1769) for further information. You can also visit the websites: <http://otda.ny.gov/programs/heap/> and <https://mybenefits.ny.gov>

Eligibility and Benefits Based on:

- income
- household size
- the primary heating source, and
- the presence of a household member who is under age 6, age 60 or older or permanently disabled.

2018-2019 HEAP Benefit Gross Monthly Income Guidelines:

1 Person \$2,391
2 Person \$3,127
3 Person \$3,863

The 2018-2019 Emergency Benefit Opens January 2, 2019.

If you are eligible, the Emergency HEAP Benefit can help you heat your home if you are in a heat or heat related emergency. Please contact your local Department of Social Services for further information.

Emergency HEAP Benefits and Eligibility Based on:

- income
- available resources, and
- the type of emergency

The Heating Equipment Repair and Replacement Benefit Opens November 5, 2018.

If you are a homeowner and eligible, the Heating Equipment Repair and Replacement benefit can help you repair or replace your furnace, boiler and other direct heating equipment necessary to keep your home's primary heating source working. Please contact your local Department of Social Services for further information.

The HEAP Clean and Tune benefit opened April 2, 2018 and is scheduled to close November 2, 2018.

The HEAP Cooling Assistance Benefit Opens May 1, 2019.

If you are eligible, you may receive one Cooling Assistance benefit per applicant household for the purchase and installation of an air conditioner or a fan to help your home stay cool. Please contact your local Department of Social Services for further information.

Melissa Hocutt, Specialist, Aging Services

HELP!!!! I'm a Medicare Beneficiary and Have No Idea What to Use to Supplement My Medicare Benefits!!!

Are you thinking about retirement, recently retired, or perhaps you have been informed that your retiree coverage is ending???? Are you a veteran who has questions regarding how Medicare will work with your VA benefits? Are you planning to continue working, but are turning 65 and are uncertain how Medicare will mesh with your employer coverage?

Then please consider participating in one of our Medicare 101 Workshops. Presented by certified Health Insurance Counselors from Ontario County Office for the Aging's' HIICAP (Health Insurance Information Counseling & Assistance Program), this program is designed to assist you in navigating the Medicare Health care system. It is an un-biased, nothing to sell you approach, that is geared to helping you find the most comprehensive and cost effective coverage option for you individual situation.

2019 Medicare 101 Workshops

Held in the Safety Training Building
2914 County Road 48, Canandaigua, NY 14424

All sessions are held from
9:30am – 12:00pm

Pre-registration is required: 585-396-4040 or 315-781-1321

Friday, November 30th, 2018

Friday, January 11th
Friday, February 22nd
Friday, March 22nd
Friday, April 26th
Friday, May 17th
Friday, June 21st
Friday, July 26th
Friday, September 27th
Friday, October 25th
Friday, November 15th

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 and answer format

Medicare Update for 2019

We are currently in the **Medicare Annual Election Period (AEP)** which began this year on **October 15 and continues through December 7, 2018**. During the AEP you can change 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 must wait until the General Election Period of 1/1/2019 to 3/31/2019 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 1st of 2019; the last choice made during the AEP will be the effective plan on January 1st, 2019.**

If you are now in a Medicare drug plan and are happy with it, you will need to renew your plan for 2019. 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 2019. 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 2019 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.

2019 Standard Cost Sharing for the Medicare Drug Benefit (actual costs can vary plan to plan):

Deductible: \$415.00

Initial coverage limit: \$3,820.00

Out-of-pocket threshold: \$5,100.00

2019 Part D Cost Sharing for Full Benefit Dual Eligible Beneficiaries (Medicare and full Medicaid); and for those eligible for the Full Low-Income Subsidy:

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Deductible: \$0

For Full Dual Eligible beneficiaries: Generic Drugs \$1.25 & Brand Name Drugs \$3.80

For those with a Medicaid monthly spend-down, the co-pays will be \$3.40 (Generic) and \$8.50 (Brand)

For those with Medicare only, and eligible for the Low Income Subsidy: \$3.40 for generic drugs, and \$8.50 for brand name drugs.

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

NEW IN 2019:

Currently beneficiaries with Extra Help can change their Part D or Medicare Advantage Plan with Part D at any time. As of January 1, 2019, this type of change may only be made once per quarter, during the first 9-months of the year. 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 2018 Income and Resource Eligibility levels for the Low-Income Subsidy are:

For **Full** LIS benefits:

If single: a monthly income of \$1,386.00 or less and resources of \$9,060 or less.

If married: a monthly income of \$1,872.00 or less and resources of \$14,340 or less.

For **Partial** LIS benefits:

If single: a monthly income of \$1,538.00 or less and resources of \$14,100 or less.

If married: a monthly income of \$2,078.00 or less and resources of \$28,150 or less.

(These eligibility levels will change for 2019 based on the 2019 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 2019, this happens when the total cost of your drugs (**your co-pays, the amount the plan paid, and the deductible**) has reached \$3,820; this applies only to drugs on the plan's formulary. Once in the gap, you receive a 75% discount on covered brand-name prescription drugs and a 63% discount on covered generic drugs (and continue to pay your plan premium), until your out of pocket costs reach \$5,100. Once this happens, the drug plan will resume covering medications under "catastrophic" coverage. **NOTE: 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.

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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 limited** coverage for some additional services such as eye care or hearing aids. In Medicare private plans you continue to pay your Part B premium and may or may not have an additional premium with the plan. You will have co-payments for most services which are determined by the plan. 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 2018, 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 instead of a \$50 co-pay.

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 2018 **Estimated** 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.**

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

Hospital:

Inpatient Deductible: \$1,352
Coinsurance Days 61-90 \$338/day
Coinsurance Days 91-150 \$676/day

Skilled Nursing Facility:

Coinsurance Days 21-100 \$169.00/day

Medicare Part B - Medical Insurance

Part B Premium (monthly) \$134.00**

Annual Deductible: \$183.00

The Medicare Part B premium for 2018 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 2018, 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.

CAREGIVER SUPPORT GROUPS

CANANDAIGUA	1ST Thursday of the Month	1:00 – 2:30pm
United Church Presbyterian, 11 Gibson Street, Canandaigua		
CANANDAIGUA	2nd Wednesday of the Month	4:00 – 5:00pm
Quail Summit, 5102 Parrish Street, Ext. Canandaigua		
GENEVA	1st Wednesday of the Month	1:30 – 2:30pm
Geneva Presbyterian Church, 24 Park Place, Geneva		
VICTOR	2nd Thursday of the Month	11:00 – 12:00pm
Legacy at Fairways, 681 High Street, Victor		

or current resident

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



The Office for the Aging launched the “Got an Hour? Give it Back” Campaign to encourage community members to volunteer to help older adults.

Many of our seniors live alone and can no longer prepare meals. They need someone to deliver a hot meal. It only takes about an hour to give back to a senior.

OFA relies on over 200 volunteers to deliver nutritious meals to homebound seniors in our community. Currently, there is a shortage of volunteers in many of the areas of the county

including the towns of Canandaigua, Clifton Springs, Phelps and Geneva. Home delivered meal volunteers can deliver as little as once a week, once a month or be an occasional substitute. If you or someone you know can give an hour contact OFA. For more information about the *Got an Hour? Give it Back* Campaign or to volunteer to contact the Volunteer Coordinator 585-396-4046 or email onofa@co.ontario.ny.us