

Senior Guide

2022-2023

Message From The Director

Dear Friends:

It has been an amazing year of recovery since the OSR centers reopened in May 2021. As senior leaders for our community, we have demonstrated resilience in our return to normalcy – no new normal for us. These past 2 and ½ years have certainly been a struggle and we have all lost dear family members or close friends whether to COVID or other illnesses that may have been exacerbated by the pandemic. However, the enthusiasm for the reopening of our 4 Friendship Centers has been exciting to witness. We have learned to “re”-appreciate the importance of the daily companionship, participation in healthy activities, and the sharing of a good meal with friends in our Friendship Centers. The absence of that opportunity for the 14 months and 11 days of closure was profound.

Some major highlights for OSR programs during this past year:

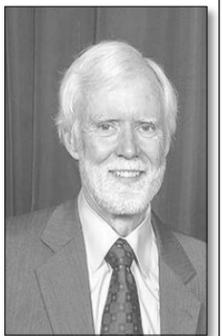
- Our senior volunteer program once known as RSVP has now been relaunched as Putnam SeniorCorps reinforcing by its name and its “Helping Hands” slogan the valuable contributions Putnam County seniors to make to our community throughout our lifetime. Over 400 members volunteer in more than 40 service organizations. Maybe you have some time and skills that you can offer to this growing force! Extraordinary tasks being performed here at OSR include:
 - Medical transportation for seniors in need of a ride to doctor appointments
 - Training seniors on use of smart phones and tablets and use of popular media

- Co-teaching fall prevention and other exercise classes both in person and remotely
- Putnam County was awarded a federal grant to expand and promote Falls Prevention programs such as Bingocize, A Matter of Balance, and Tai-Chi for Arthritis. These evidence-based classes offer a tremendous return on investment when you consider the medical and social costs of a broken hip and the subsequent emergency room treatment, short term hospitalization, and a stint in rehabilitation, as well as the impact on the quality of life for the patient and their caregivers.
- OSR has just launched a trial program – “Get Out and Go” – a taxi voucher program for seniors unable to drive and in financial need and otherwise unable to afford the cost of a taxi. Go for that haircut, or to visit a family member in the hospital, or for dinner with friends. OSR thanks the Field Hall Foundation for its grant funding of this program.

Other exciting and important services are described in this latest issue of the Senior Guide. The tremendous investment in our senior programs made by Putnam County’s citizens is in recognition of the invaluable resource that our seniors represent and it is an investment well made.



Michael Cunningham
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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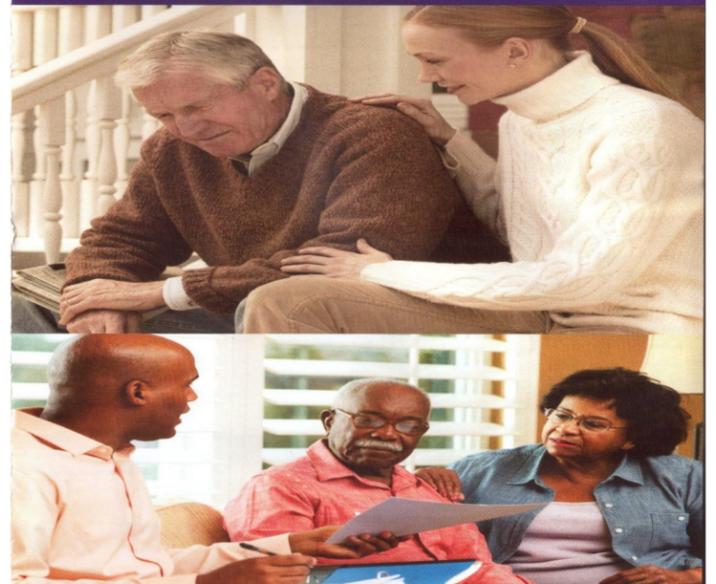


NY Connects
Your Link to Long Term Services and Supports

Putnam NY Connects serves older individuals and individuals with disabilities of all ages, and their caregivers, with a link to community long term services and supports to help them remain in their homes as long as possible.

Putnam NY Connects can help you:

- Find care and support
- Remain independent
- Understand care options
- Find transportation
- Learn about supports in caregiving
- Get answers about Medicare
- Apply for Medicaid and other benefits



For more information, please call Office for Senior Resources at (845)808-1700 ext. 47110

OUTREACH SERVICES



WOULD YOU LIKE TO LEARN ABOUT OUR PROGRAMS AND SERVICES?

OUTREACH IS AVAILABLE TO YOU!

The Putnam County Office for Senior Resources has a team of Outreach Workers in each town that makes friendly phone calls and visits to inform seniors about the many programs and services available to them. Our main objective is to get seniors “out” of their homes and into our Nutrition Programs to socialize and make new friends!

Our newest member of the Outreach Team is Donna Terman. Donna is the new Kent/Patterson Outreach worker and is eager to meet clients in her area!



Other members of Outreach include Jackie Ackerly for the Town of Southeast and Pat Morgan for Putnam Valley.

If you or a loved one is in need of a little “outreaching”, please call 845-808-1700, ext. 47134.

THE FRIENDS OF THE SENIOR CITIZENS OF PUTNAM COUNTY WOULD LIKE TO EXTEND A VERY SPECIAL **THANK YOU** TO

JONATHAN GALENTE AND THE ANNE ANASTASI FOUNDATION

FOR THEIR EXTREMELY GENEROUS CONTRIBUTION! DUE TO THEIR GENEROSITY, WE WERE ABLE TO EXPAND & DISTRIBUTE THIS SENIOR GUIDE TO YOU WITH VITAL INFORMATION!

Social Model Adult Day Services Program



Our Social Model Adult Day Services (ADS)— better known as “The Club,” located at the William Koehler Senior Center in Mahopac and the Putnam Valley Friendship Center on Town Park Lane are busier than ever these days. Designed to meet the needs of functionally impaired adults, our program offers music appreciation, fun exercise, sing-a-longs, arts and crafts, discussion groups in the Gazebo, and a delicious fresh lunch. These are just some of the enjoyable and stimulating activities “The Club” provides in a safe and supportive environment.

Keeping our club members actively engaged in the community provides caregivers with peace of mind and much needed and deserved time for themselves.

The program is open Monday through Friday— 9:00am – 2:00pm.

Stop by “The Club” and see why we are Putnam County’s OSR best kept secret!



A Letter from our County Executive....

PUTNAM COUNTY EXECUTIVE

MaryEllen Odell
County Executive

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Carmel, New York 10512
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www.putnamcountyny.gov

Patricia Simone
Chief of Staff



Thomas Feighery
Deputy County Executive

Lisa Raghelli
Confidential Secretary

May 5, 2022

Dear Friends:

In the 11 years I have served as County Executive, helping to improve the lives of Putnam's seniors has been one of my greatest joys.

From adding programs that can improve seniors' health and safety to upgrading the Friendship Centers where seniors gather, helping seniors has been a top priority of my administration. It seemed only natural to want to give back to those who led the way for my generation.

Clearly, I was not alone in this effort. Office for Senior Resources Director Michael Cunningham has done a remarkable job in creating programing, organizing healthy meals and keeping seniors connected, particularly through the difficult time of the pandemic. The OSR staff and all its wonderful volunteers have worked tirelessly to keep seniors engaged throughout a public health crisis that was often isolating. We are so lucky to have OSR leaders, staff and volunteers who not only provide fun, helpful and important services, but also care about the people they serve. To them I say, "Thank you, and keep up the good work!"

I am excited to tell you about all the new and expanded programs OSR has in store for 2022.

With more than 90 percent of the seniors who participate in OSR programs fully vaccinated, our Friendship Centers in Carmel, Mahopac, Philipstown and Putnam Valley have all been busy. We have, of course, maintained our safety protocol, including hand sanitizers at every table and individual condiment packages. With these protections in place, attendance at the centers, where we serve lunch and offer exercise programs and other social activities, is now back up to pre-pandemic levels.

It's clear that seniors have been appreciating their time together. We saw that at our holiday parties at the senior centers and at the golf course when seniors turned out in record-breaking numbers to celebrate.

While we offer lots of fun and games, our Friendship Centers have a serious side, too.

Using federal funds, our fall prevention program targets a leading cause of fatal and non-fatal injuries to seniors. These programs, which keep seniors moving and building strength in a safe environment, are worth every penny.

While some seniors need a hand, others like to lend a hand, so we have revitalized our volunteer program with a new name- Putnam Senior Corps. Volunteering offers a chance to help others and enrich our own lives at the same time.

For the county's homebound seniors, we have expanded our programs for home-delivered meals and remote wellness. There is nothing like a caring, friendly person stopping by to say hello.

It has been an honor and a privilege to serve as your County Executive. While this is my last year in office, please do not hesitate to reach out if I can be of assistance to you.

Sincerely,

MaryEllen Odell
Putnam County Executive

Home Energy Assistance Program



HEAP (Home Energy Assistance Program) is a federally funded program that issues benefits to households 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.**

The Emergency component will remain open until 8/31 or until funds are exhausted. A 3rd Emergency has also become available and will close on 8/31 or until funds are exhausted.. The Regular benefit will reopen in the Fall. Applications for the regular benefit will be available on line by visiting www.mybenefits.ny.gov. If you would like an application mailed to you, please call the number below.

Heating Equipment Tune-Up Component is a benefit that provides for equipment inspections and cleanings prior to the start of the heating season for eligible households. This benefit will operate until available funds are exhausted.

All eligible applicants are encouraged to apply.

Please help us help you save money on your heating bill while staying warm this winter season.

Please call (845) 808-1700 ext. 47110 for more information and how to apply.



Making Ends Meet When Your Spouse Enters a Nursing Home

By Meyer & Spencer, PC

One of the greatest fears facing seniors today is the thought of how they will financially survive if their spouse has to live in a nursing home. The Medicaid rules in New York protect against spousal impoverishment; however, the rules do not provide a mechanism for maintaining the lifestyle to which you have become accustomed. Federal and State laws allow the community spouse (the well spouse who is not entering the nursing home) to keep a portion of the married couple's joint assets and income. New York State provides one of the highest community spouse resource allowances as well as one of the highest minimum monthly needs allowances.

If you do not have Long Term Care Insurance or you do not take any other steps to protect your assets before or once a crisis occurs, your fears may be justified. The amount that the community spouse is allowed to keep to make ends meet is set forth in published schedules. These amounts are increased each year to reflect changes in the federal consumer price index.

Here's how the law works. When a person is ready to be admitted to a nursing home, a "snapshot" is taken of the couple's assets. Generally speaking, the couple's home, household possessions and car are not included in the "snapshot." However, these assets may ultimately be used to pay for one's nursing home care. In general, assets which are included in the "snapshot" are bank accounts, investment accounts, cash values of life insurance policies, vacation homes and all other assets that the couple may own. In the year 2022, the Medicaid rules allow a community spouse to keep up to **\$3,435** of monthly income. Any income over that amount is subject to being used to pay for the nursing home costs of the other spouse. In 2022, a community spouse will also be able to keep up to **\$137,400** in countable resources. The institutionalized spouse (the one in the nursing home) is also allowed to keep assets in the amount of **\$16,800** and still qualify for Medicaid.

For seniors who own homes and condominiums in Westchester or Putnam Counties, your school and property taxes alone will take up a huge portion of the allowable monthly income allowance. When the costs of food, transportation, insurance, medications and other necessities are added in, it is easy to see how a community spouse can struggle to make ends meet and to become impoverished - despite the laws that are in place to prevent just that. There are provisions in the Medicaid laws that allow community spouses to apply for increases in their allowances at what is called a Fair Hearing. In this type of hearing, the burden is on the community spouse to show that he or she would become impoverished if their allowances are not increased. New York State is one of only two states in the entire country which has a "spousal refusal" rule by which a community spouse can refuse to provide any support toward his or her spouse; however, there are many drawbacks to counting on this type of strategy.

So what can you do TODAY in order to protect the roughly \$180,000.00 per year that it will cost to place someone in a nursing home?

Those who can afford it should look into obtaining Long Term Care Insurance. Though it can be a costly option, Long Term Care Insurance policies can be reasonable if started at a relatively "younger" age. You must be careful of daily coverage rates and other important terms within the policy though.

If Long Term Care Insurance is out of the question, which is the case for most seniors, establishing an Irrevocable Income Only Trust, also known as a Medicaid Trust, is the way to go. Not only does this strategy protect your assets from nursing home costs, it ensures that the assets you worked hard all your life for will stay in your family.

If you have questions about the look-back period or your options to protect assets while being eligible for Medicaid coverage, contact Office for Senior Resources to schedule an appointment with elder care attorney, Jim Meyer, by calling (845) 808-1700.

Health Insurance Information, Counseling & Assistance Program (HIICAP)

Important Information from Lynn Hill, HIICAP Coordinator

Social Security Enrolls You In Original Medicare (Part A and Part B)

Medicare is health insurance for people age 65 or older. Certain people younger than age 65 can qualify for Medicare, including those with disabilities and those who have permanent kidney failure.

Medicare helps with the cost of health care, but it does not cover all medical expenses or the cost of most long-term care. You have choices for how you get Medicare coverage.

If you're eligible at age 65, your initial enrollment period begins three months before your 65th birthday, includes the month you turn age 65, and ends three months after that birthday.

If you choose not to enroll in Medicare Part B and then decide to do so later, your coverage could be delayed and you may have to pay a higher monthly premium for as long as you have Part B.

If you don't enroll in Medicare Part B during your initial enrollment period, you have another chance each year to sign up during a "General Enrollment Period" from January 1 through March 31. Your coverage begins on July 1 of the year you enroll.

Most people become eligible for Medicare when they turn 65. ... If you are receiving Social Security retirement benefits or Railroad Retirement benefits, you should be automatically enrolled in both Medicare Part A and Part B.

If you are within three months of turning age 65 or older and not ready to start your monthly Social Security benefits, visit www.ssa.ny.gov to apply online.

For more information contact Social Security @ 1-(800)-772-1213

MEDICARE COUNSELING IS AVAILABLE

- Visit www.medicare.gov where you can get a personalized comparison of costs and coverage.
- Call 1-800-MEDICARE (1-800-633-4227) TTY users should call 1-877-486-2048.
- Call the Medicare Rights Center 1-800-333-4114
- Call Lynn Hill, HIICAP Coordinator, Putnam County Office for Senior Resources at (845) 808-1700 ext. 47115

For current information on Medicare, Medicare Prescription Drug Coverage, Medicare Advantage or to get publications, call
1-800-MEDICARE (1-800-633-4227)
or log on to : www.medicare.gov

DISCLAIMER

HIICAP (Health Insurance Information Counseling and Assistance Program)

The information provided by the Health Insurance Information, Counseling and Assistance Program is intended for the sole purpose of educating consumers in regard to the choices available for their health insurance needs.

Particular emphasis is placed on understanding original Medicare.

Nothing herein is intended nor should it be construed as an endorsement by the State of New York of any specific insurance product or insurer.

***New York State does not endorse nor recommend any specific insurance product or insurer; this program is solely intended to educate consumers about their choices.**

"This project was supported, in part by the U.S. Administration for Community Living, Department of Health and Human Services, Washington, D.C. 20201. Grantees undertaking project with government sponsorship are encouraged to express freely their findings and conclusions. Points of view or opinions do not, therefore, necessarily represent official ACL policy."



**ARE YOU CONCERNED ABOUT AN ERROR OR POTENTIAL FRAUD?
CALL 1-877-678-4697**

Save The Date:

MEDICARE'S "OPEN ENROLLMENT" **October 15th – December 7, 2022**

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 2023.

"MEDICARE ADVANTAGE OPEN ENROLLMENT PERIOD"

January 1, 2023 - March 31, 2023

If you're in a Medicare Advantage plan you can switch once to a different Medicare Advantage plan or to Original Medicare, with or without a Medicare Part D plan.

EPIC ANNUAL

"SPECIAL ENROLLMENT PERIOD"

EPIC allows all their members to change their Medicare Part D plan one time a year.

"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**

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, generally for as long as you have Part B.

The standard Medicare Part B premium for 2022 is \$170.10. Some people may pay a higher premium, based on their income. If you must pay higher premiums, SSA will send you a letter with

your premium amount(s) and the reason for their determination. If you have both Medicare Part B and a Medicare Part D plan, you'll pay higher premiums for each.

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, which will be added to your monthly premium generally for as long as you have Medicare prescription drug coverage.



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.

As of April 4 2022, Medicare Part B covers up to 8 over-the-counter COVID tests each calendar month, at no cost to you.

This coverage continues until the COVID-19 public health emergency (PHE) ends. Medicare Part B will cover these tests if you have Part B.

If you are in a Medicare Advantage Plan, you won't get this benefit through your plan, but will get it like you would if you weren't enrolled in the plan. You might need to show your red, white, and blue Medicare card to get your free tests.

COVID vaccines and vaccine administration are paid at 100% by Original Medicare Part B and Medicare Advantage plans.



**1-(800)-MEDICARE
(1-800-633-4227)
or visit:
www.medicare.gov**

www.NeedyMeds.org

- **Patient Assistance Programs (PAPs)** Provide medicine at no cost or at a discount to people who qualify
- **Diagnosis-Based Assistance** Help with the costs associated with various diseases or medical conditions
- **Coupons, Rebates & More** Rebates, discounts or even trial sizes of a medication

Find a program for your medicine on
www.needymeds.org by:

1. Typing the name of your medication in the Drug Search field, or
2. Looking under Brand Name Drugs or Generic Name Drugs under Patient Savings tab
3. Click on the name of your medication to read about available program(s).

Toll Free Helpline: 800-503-6897

Medicare Part B Deductible

The annual Medicare Part B deductible is \$233 in 2022. Providers are allowed to ask the beneficiary to pay the deductible at the time of service as long as Medicare allows at least that much for their services.

Although beneficiaries may feel they have met the deductible when they have paid the provider, in actuality, the deductible has not been satisfied until Medicare receives and processes a claim and applies the allowed amount toward the deductible. Sometimes this leads to a beneficiary paying one provider the deductible amount while the deductible is applied to another provider's claim. In addition, due to the higher deductible, it may take multiple claims for a beneficiary to satisfy the deductible.

* To avoid this potential confusion, beneficiaries may want to wait until they find out from Medicare how the deductible was applied before making any payment to a provider for the deductible amount. To check on their deductible, beneficiaries can create an account on www.medicare.gov or call 1-800-MEDICARE.

Social Security (Extra Help) With Medicare Prescription Drug

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 **\$20,625** for an individual or **\$27,705** 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 **\$15,510** for an individual or **\$30,950** for a married couple living together. Resources include bank accounts, stocks and bonds.

Social Security does not count your house, car, and 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.

To apply online visit:

www.socialsecurity.gov/extrahelp

or call SSA @ **1-800-772-1213 (TTY 1-800-325-0778)**



Medicare Savings Program (MSPs)

Are you an individual with a monthly income of less than **\$1,549** or a couple with a monthly income of less than **\$2,080**?

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 **\$3.95** for generic & **\$9.85** 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".

MSPs

1. Qualifying Individual (QI)

- Pays for your Part B premium
- May receive up to three months retroactive reimbursement for Part B premiums (Note: only for premiums paid up to three months before your MSP effective date, and within the same year of that effective date)
- You cannot have both QI and Medicaid

2. Specified Low-Income Medicare Beneficiary (SLMB)

- Pays for your Part B premium
- May receive up to three months retroactive reimbursement for Part B premiums
- You can have both SLMB and Medicaid

3. Qualified Medicare Beneficiary (QMB)

- Pays for Medicare premiums
- Providers are prohibited from charging you for Medicare cost-sharing (deductibles, coinsurance, and copayments). This means you should not be billed for any Medicare-covered services you receive from Original Medicare providers or providers in your Medicare Advantage Plan's network
- You can have both QMB and Medicaid

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!

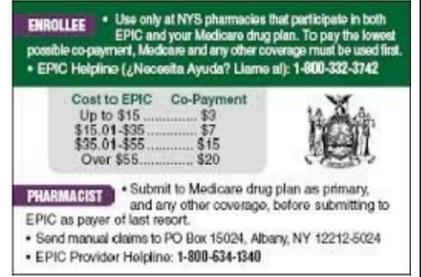
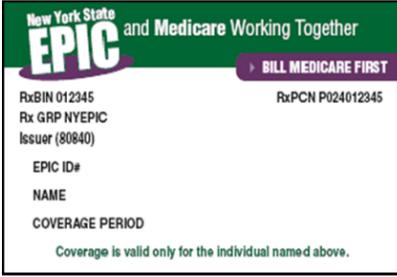
EPIC saves you money by supplementing your Medicare Part D plan.

- **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 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.

For more information contact NYS EPIC @ 1-800-332-3742



Medicare Preventive Services Checklist

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.	Medicare pays 100%
Abdominal Aortic Aneurysm Screening	One-time screening ultrasound.	Medicare pays 100%
Bone Mass Measurement	Once every 24 months for those at risk for osteoporosis or have other medical conditions.	Medicare pays 100%
Breast Cancer Screening (Mammogram)	Every 12 months for women age 40 and older. Medicare also covers one baseline mammogram for women between 35-39.	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
 Coronavirus (COVID-19) Vaccine	Also covers COVID-19 tests, antibody tests, and monoclonal antibody treatments.	Medicare pays 100%
Depression Screening	One screening per year done in a primary care setting that can provide follow-up treatment and referrals.	Medicare pays 100%
Diabetes Prevention Program	Covers once per lifetime proven health behavior change program.	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 Virus (HBV) Screening	Yearly for high-risk individuals and those who are pregnant.	Medicare pays 100%
Hepatitis B Shot	Medium or High Risk of Hepatitis B.	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%
Medical Nutrition Therapy	Three hours per year for the first 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 (BMI) of 30 or more.	Medicare pays 100%
Pneumococcal Shot	Usually once in lifetime. A second shot is now covered at least 11 months after the first shot.	Medicare pays 100%
Prostate Cancer Screening	Digital rectal exam and PSA test for men over age 50.	Rectal exam subject to 20% coinsurance. PSA blood test covered 100%
Smoking and Tobacco Cessation Counseling	Up to 8 face-to-face visits per year for any person who uses tobacco.	Medicare pays 100%
Sexually Transmitted Infection (STI) Screening/ Counseling	Once every 12 months. Up to two (2) individual counseling sessions each year for those at high risk.	Medicare pays 100%

WISDOM FOR WELL-BEING



Water, water, water....

As you know, keeping hydrated in the warm summer months is important when the temperatures soar upwards BUT it is essential that we keep ourselves hydrated ALL YEAR LONG.

Remember that you need to replace the water you naturally lose each day. It is easy to become dehydrated when your body loses more water than it takes in.

What makes water so important?

- Regulates body temperature
- Brings nutrients and oxygen to your cells
- Flushes out waste products
- Moistens your tissues, eyes, nose and throat

Tips to increase and maintain hydration:

- Have water readily available
- Use a refillable bottle or carafe and keep it filled
- ALL beverages count but remember to limit caffeine intake to 300 mg/day
- Include water-rich fruits and vegetables

What are some signs of dehydration?

- Weakness
- Confusion
- Muscles aches and cramping
- Faintness and dizziness
- Dark color urine

The Mayo Clinic recommends this minimum daily intake of water:

- * Women-11.5 cups
- * Men-15.5 cups



Please remember to get your Flu shot this season!

Refer to the Putnam County Department of Health's website for future clinic dates:

www.putnamcountyny.com/health/

or

Reach out to your primary care physician

Achieving and Maintaining Our Health

As we come out of the last two difficult and stressful years, it is now time to refocus on maintaining and promoting our health.

Maintaining health is a key factor in warding off illnesses and medical issues so remember to:

- ⇒ Call your primary doctor to schedule a physical, have lab work performed and evaluated and discuss any concerns or issues you may have.
- ⇒ Eat healthy meals. A healthy diet can help maintain a healthy weight and boost your immune system. Adding more fruits and vegetables is a great way to begin a healthy routine and help your immune system.
- ⇒ Remember to hydrate!
- ⇒ Begin or resume a regular exercise routine. This will help in weight management, boost your immune system and reduce your risk for diabetes, heart disease, and elevate your mood naturally.
- ⇒ Wash your hands often. It is STILL the best defense in combating infection and the spread of germs.
- ⇒ Participating in our Nutrition Program can help you maintain your optimum health. For more information call (845) 808-1700.

LASTLY...

Keep your focus on ALL the positive aspects in your life!

Eat Right

Food, Nutrition and Health Tips from the Academy of Nutrition and Dietetics



Eating Right for Older Adults

Healthy eating is recommended throughout life, but as we age certain factors can affect our nutrient needs. Choosing a variety of foods from all the food groups (vegetables, fruits, grains, dairy and protein foods) will help you build a healthy eating routine.



The following tips can help you get started on your way to eating right.

Make half your plate fruits and vegetables.

Eat a variety of different colored vegetables, including ones that are dark-green, red, and orange. Beans, peas, and lentils are also good choices. Fresh, frozen, and canned vegetables can all be healthful options. Look for "reduced sodium" or "no-salt-added" on the labels. Add fruit to meals, snacks or as dessert. Choose fruits that are dried, frozen, or canned in water or 100% juice, as well as fresh fruits.

Make at least half your grains whole.

Choose breads, cereals, crackers, and noodles made with 100% whole grains. Whole grain corn tortillas, brown rice, bulgur, millet, amaranth and oats all count as whole grains, too. Also, look for fiber-rich cereals to help stay regular and cereals that are fortified with vitamin B12, which is a nutrient that decreases in absorption as we age or due to some medications.

Switch to fat-free or low-fat milk, yogurt and cheese.

Older adults need more calcium and vitamin D to help keep bones healthy. Include three servings of fat-free or low-fat milk, yogurt or cheese each day. If you are lactose intolerant, try lactose-free milk or a calcium-fortified soy beverage.

Vary your protein choices.

Eat a variety of foods from the protein food group each week. In addition to lean meat, poultry and eggs, choose seafood, nuts, beans, peas, and lentils when planning your meals. Spread your protein intake throughout the day by including a source with meals and snacks. Protein foods derived from animal sources also provide vitamin B12, and certain plant-based foods may be fortified. If you're at risk for low levels of vitamin B12, your doctor may also recommend a supplement.

Limit sodium, saturated fat and added sugars.

Look out for salt, or sodium, in foods you eat. Compare sodium in the foods you buy and choose those with lower amounts. Add spices or herbs to season food without adding salt. Switch from solid fats to oils when preparing foods. Make major sources of saturated fats occasional choices, not everyday foods. Examples of these include desserts, fried foods, pizza, and processed meats like sausages and hot dogs. Select fruit for dessert more often in place of treats with added sugars.

Stay well-hydrated

Drink plenty of water throughout the day to help prevent dehydration and promote good digestion. Other beverages that can help meet fluid needs include unsweetened beverages, like low-fat and fat-free milk, fortified soy beverages, and 100-percent fruit juices. Choose these more often in place of sugary drinks.

Enjoy your food but be mindful of portion sizes.

Most older adults need fewer calories than in younger years. Avoid oversized portions. Try using smaller plates, bowls and glasses.

Cook more often at home, where you are in control of what's in your food.

When ordering out, look for dishes that include vegetables, fruits and whole grains, along with a lean protein food. When portions are large, share a meal or save half for later.

Consult a registered dietitian nutritionist if you have special dietary needs. A registered dietitian nutritionist can create a customized eating plan for you.

For additional food and nutrition information, contact Deirdre at (845) 808-1700 ext. 47117



Caregiver's Corner



"Taking care of yourself doesn't mean me first, it means me too."

-L.R. Krost

9 Benefits of Support Groups

by David Susman

It seems like there are support groups for just about any topic, concern, or health condition. Common types of mental health issues addressed in groups include substance misuse, depression, bipolar disorder, anxiety, grief, borderline personality and eating disorders. While some groups may have professionals as leaders, many will be led by peers, who are individuals also in recovery. Certain groups are designed to offer support and guidance for the friends and family of persons with mental health concerns.

1) Realizing you are not alone

It's interesting to hear people describe their first support group meeting. They will often say, "You know, until I went to the group I thought I was the only person in the world with my problem. I was so surprised to find that everyone in the group had the same issues as me." This realization usually brings about a feeling of relief, by gaining the understanding for perhaps the very first time in their life that others have similar concerns and are there to help and encourage you.

2) Expressing your feelings

After you realize you aren't alone and within a safe and supportive environment, you will begin to feel comfortable sharing your feelings and life circumstances with the group. This can be a very therapeutic and healing experience, particularly as you find that others in the group will listen nonjudgmentally and will praise you for your openness and courage.

3) Learning helpful information

Support groups offer lots of practical tips and resources for dealing with identified concerns, and members share their success stories and the strategies that helped them move forward in their recovery. Some groups focus on learning and practicing specific coping skills. Many groups will also provide recommendations for useful books and websites for additional study apart from the group meetings.

4) Improved social skills

By meeting and talking with other group members, you also have a chance to practice social skills and interact more effectively with others. Support groups provide a safe place to become comfortable around others once more.

5) Gaining hope

It's very powerful when you see others in the group who are further along their caregiving journey and who have made great strides toward having happier and healthier lives. These positive role models show you that caregiving which brings renewed hope for the future.

6) Reducing distress

As you work through various issues and concerns in the group, it's common that you will begin to notice a reduced level of overall distress and discomfort. This is a positive sign that progress is being made and that you are feeling better.

7) Increased self-understanding

As you learn more effective ways to cope and handle difficult situations, you gain better understanding about yourself, your needs and your own unique personality. You can also gain increased insight about the factors that have contributed to your current challenges and the strategies that seem to work best to help you move toward your goals.

8) Helping others

Just as you benefit from the group experience, you can also help other group members as you grow and make progress. Others will be affected positively by hearing about your successes and by your kind and caring demeanor. You will also notice you feel better when you are able to help someone else. Many groups will explicitly include the goal of helping others as a central component of the group's mission.

9) Affordability

One additional advantage of support groups is they are very affordable. In fact, many groups are free, and all will typically be cheaper than individual therapy sessions.

If you haven't yet participated in a support group, consider giving one a try. Commit to attending at least a few meetings, as it will take a little while to relax and feel comfortable in a new group.

Once you've determined the group is a good fit for you, attend regularly. Soak up information and learn effective coping strategies from other members who are doing well. When you feel the time is right, share your story, your challenges, your fears, and your successes. Support other group members with encouragement, validation and a pat on the back for making progress toward their goals.

Support groups can be very enjoyable and rewarding, and should definitely be considered as an important part of your overall caregiving path.

Caregiver Support Group

The Putnam County Office for Senior Resources offers the following Caregivers Support Groups:



⇒ The Carmel Caregivers Support Group meets at the Carmel Friendship Center, 110 Old Rt. 6, Bldg. #1 in Carmel, the first Thursday of every month at 11:45am.

⇒ The Putnam Valley Caregivers Support Group meets at the Putnam Valley Friendship Center, located at 117 Town Park Lane, on the second Tuesday of the month at 11:45am.

⇒ The Cold Spring Caregivers Support Group meets the third Wednesday of every month at the Friendship Center at Philipstown located at 1756 Rt. 9D at 11:45am.

⇒ The Mahopac Caregivers Support Group at the Wm. Koehler Memorial Senior Center, 170 Rt. 6 in Mahopac meets the fourth Thursday of every month at 11:45am.

All Support Groups at all locations are open to Caregivers on a walk in basis.

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

For more information on the Caregivers Support Groups, please call

Marie Vigada @ 845-808-1700, ext. 47134.

How to Be Happy: A Guide for the Caregiver

As Caregiver extraordinaire, you are the driver of the happy bus. When you're in a good mood, you bring everyone along on the ride to happy town. Here's how to feel more joy every day—and spread it to those you love.

Hug It Out

Eight hugs a day is your Rx for happiness in relationships, according to neuroeconomist Paul Zak, aka "Dr. Love." A friendly body slam increases levels of the love hormone oxytocin, and triggers the release of the mood-boosting neurochemicals dopamine and serotonin. Studies show benefits to both hugger and huggie, and if there are no humans around to embrace, cuddling a pet works, too.

Share To-Dos

Sharing is caring—and that goes for folding laundry. A study from the University of Western Ontario found that partners who divvy up home chores are happier and more satisfied than those whose to-do lists are less balanced. As we learn in the movie *Enough Said*, with Julia Louis Dreyfus and James Gandolfini: If you want someone else to do a task, stop doing it yourself. You may be amazed at what happens next.

Love Your Love Life

Sadness is contagious in couples, studies show, but so is happiness. Take care of your relationship—and dial up the joy—with a little Netflix therapy. New research from the University of Rochester found that couples who watched and then discussed romantic comedies improved their relationship just as much as couples who underwent counseling. Top rom-com picks: *Date Night*, *Fools Rush In*, *Meet the Fockers*, and *Love and Other Drugs*.

Move It

Exercise will open the floodgates of endorphins, those feel-good hormones that amplify happiness and relationships. Carving out me-time for your workout (moving for just seven minutes has been shown to lift mood) will also fortify your sense of personal value—I deserve this!—and may improve how you feel about your body, even if you don't lose a centimeter off your love handles.



The Retired Senior Volunteer Program "RSVP"

Changes Its Name

Effective January 1, 2022 – the Retired Senior Volunteer Program "RSVP" has changed its name to **Putnam SeniorCorps**. The rebranding of our program is similar to a nationwide trend taking place with many of the senior volunteer programs. As stated by Michael Cunningham, OSR Director, "Putnam SeniorCorps embraces the name of our county and spells out the valuable contributions of our senior volunteers with our slogan "Helping Hands Across Putnam County."

Putnam SeniorCorps invites adults aged 60 and older to use their life experiences and skills to volunteer and assist others close to home. Whether driving clients to medical appointments, distributing food at pantries, organizing book barns at libraries, or providing much needed support to non-profit agencies, Putnam SeniorCorps volunteers are making Putnam a stronger community. The program has over 400 senior volunteers successfully donating time and talent in more than 40 "station" locations around Putnam County.

The invitation to join our Putnam SeniorCorps team is open to all dependable seniors to participate in this worthwhile program. Putnam SeniorCorps Volunteer Coordinator, Irene Pawliczko, will use her expertise to match personal interests with a volunteer position of your choice. The dedication and energy Irene brings to the program and its volunteers is a step in the right direction for continued success. Please call Irene at (845)808-1734 to join our wonderful team of Putnam SeniorCorps volunteers.



The PUTNAM SeniorCorps Program of Putnam County NEEDS YOU

PUTNAM SeniorCorps volunteers lead more active and dynamic lives. One of the greatest gifts you can give is your time! To get more information and to find out how to join, please call Irene Pawliczko, Volunteer Coordinator, at (845) 808-1734.

There are many PUTNAM SeniorCorps volunteer opportunities, including:

- **Activity Leaders** – lead seniors in exercises, crafts, art, music, games, piano playing, etc.
- **Computer Learning Center for Seniors** – volunteers who are willing to share their computer knowledge with others at all our Friendship Center locations
- **Demand Response** – drive seniors and veterans to medical appointments
- **Food Pantries** – help with food distribution and collection
- **Friendship Center Greeters** – front desk kiosk sign-ins for lunch and activities
- **Library Aide** – volunteers to assist at local libraries and book barns
- **Literacy & ESL Teachers** – volunteers help people with limited reading or language skills
- **Salvation Army Bell Ringers** – volunteers needed during the Christmas season
- **School Aide** – reading tutors in elementary schools
- **Tax Aide** – volunteers are trained to provide income tax assistance for elderly
- **Thrift Stores** – collect & distribute clothing, display donated items for sale, and or be a cashier

DEMAND RESPONSE MEDICAL TRANSPORTATION

Volunteers helping Seniors and Veterans



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 Office for Senior Resources and Putnam SeniorCorps

Medical Transportation Program is for you!

- Seniors and Veterans request rides to doctor appointments.
- Volunteers will pick up a County car at either the Carmel, Putnam Valley, or Philipstown Friendship Center.
- Go to the client's home.
- Take them to the doctor.
- Take the client home.
- Return the County car to either the Carmel, Putnam Valley, or Philipstown Friendship Center.
- Cars are equipped with a radio for communication. In case of an emergency, help will come to you.
- Directions can be given over the radio.

For more information, contact Irene Pawliczko
Putnam SeniorCorps Volunteer Coordinator at (845) 808-1734.

2021 SENIORS OF THE YEAR

Susan Burcroff



After Susan "Sue" Burcroff retired from a career teaching, a neighbor asked her to help at the Brewster Community Food Pantry. Sue has since become an integral member of the pantry, applying her extensive leadership and organizational skills. Since 2008, she's served hundreds of volunteer hours annually, including the last 13 years as the pantry's co-president.

The pantry is a giving, sharing, and fun volunteer community that serves over 800 people per month who are food insecure. "There are many different jobs at our pantry, and new volunteers are always welcome in whatever capacity they choose," remarks Sue. "We never say no!"

Susan Burcroff grew up on a peach farm near Bloomsburg, PA. She graduated from Penn State University with a Bachelor of Science degree in zoology and completed her Master's degree at Bucknell University. She spent 12 years teaching earth science and biology at Cincinnatus Central School and then accepted a position at Mamaroneck High School where she remained until retirement. Sue moved to Brewster, NY in 1979. She has two sons, Daniel and Robert.

Sue encourages other older adults who are interested in volunteering: "Find something you love and find out what it feels like to give to others."

Arthur Carlson



Arthur "Art" Carlson witnessed firsthand all the services that Putnam County and its senior center provided to his father. Many years later, after Art retired in 2016, his goal was to give back to the RSVP/Putnam SeniorCorps Demand Response Transportation program, repaying the program for the great joy of independence it had provided to his own father.

Today, Art drives older adults and those with mobility impairments to medical appointments. A committed volunteer, he spends hundred of hours annually to assist seniors in Putnam County.

Art loves to drive and is very happy to help other families in need. He truly has a volunteer's heart, coming home after a day of volunteering with a sense of accomplishment and appreciation.

Arthur Carlson was born in Rockville Center, Long Island, NY. He spent his childhood and part of adulthood on Long Island. In 1990, Art relocated to Brewster with his lovely wife, Michele, and two sons, Eric and Marc. Before retiring in 2016, Art had a lengthy and very successful career as Vice President, Architect/Engineer for the Commercial Loan Division of Chase.

When asked his thoughts on volunteerism, Art said:
"Enjoy the service!"

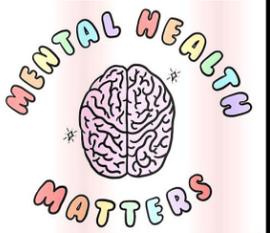
Bingocize!

We have started an exciting new program at our Senior Centers called Bingocize!! This program combines Bingo, exercise and education to help reduce falls. Everyone is loving it! The exercise is fun! We are learning ways to prevent falls, and we are playing Bingo!! It's really so much fun!! Come join in the fun call 845-808-1700 for information.



Senior Partnership Services

The Office for Senior Resources in partnership with Cove Care Center is here to connect seniors over the age of 60 to mental health services and supports. This service provides quality care in your home or other convenient locations within the community, or through tele-health. Thanks to the Senior Partnership Program, many seniors have been connected to the proper services to live happier and more fulfilled lives. Through addressing your symptoms and struggles, the Senior Partnership can provide quality, person-centered care. If you feel this program could benefit you, a family member, or a friend, please reach out to (845)808-1700 ext. 47113.



Let's continue to spread hope and mental health awareness!



DO YOU HAVE CONCERNS ABOUT FALLING?

Many older adults experience concerns about falling and restrict their activities. **A MATTER OF BALANCE** is an award-winning program designed to manage falls and increase activity levels.

This program emphasizes practical strategies to manage falls.

You Will Learn To:

- View falls as controllable
- Set goals for increasing activity
- Make changes to reduce fall risks at home
- Exercise to increase strength and balance

Who Should Attend?

- Anyone concerned about falls
- Anyone interested in improving balance, flexibility, and strength
- Anyone who has fallen in the past
- Anyone who has restricted activities because of falling concerns

Call the Office for Senior Resources at (845) 808-1700 to find out when this program will be offered next.



SOAP

SHOWER OUT with ASSISTANCE PROGRAM...



The Putnam County Office for Senior Resources (OSR) has an innovative program - Shower Out with Assistance Program (SOAP) - to assist senior citizens who need help with their personal care.

If you feel unsteady in the shower, have trouble navigating a bathtub, or you are a caregiver struggling in helping your loved one with this very critical personal need, SOAP may be the answer to this challenge. SOAP invites any Putnam County senior to the William Koehler Center in Mahopac or to the Putnam Valley Friendship Center to come for a hot shower and you can get your laundry done at the same time!

With one-on-one assistance by a trained aide close by to help, SOAP can ease your worry about taking care of your personal needs.

A Certified Aide, contracted by a licensed Home Care Agency, will assist you into a walk-in shower. Your clothes will also be cleaned and waiting for you to take home, and transportation service is available!

While you are here, stay for a delicious hot meal, meet new friends and join our fun activities.

For more information, please call Karen Logan at 845-808-1700, ext. 47915

File of Life

When a medical emergency occurs either in or outside of the home, time can make a big difference in getting treatment and perhaps saving your life. Enter the "File of Life" program.



The File of Life is a snapshot of you as an individual. It includes your name, emergency contacts, medical history, allergies and your current medications. The File of Life consists of two parts which are filled out and completed by the individual. One packet is designed to attach to your kitchen refrigerator and the smaller one is carried on your person. This program has already saved countless lives!

For more information and how to get a File of Life packet contact:
Office for Senior Resources at (845) 808-1700

Are you a senior that has a caregiver, friend, neighbor, former aide, or eligible family member assisting you with personal care needs or housekeeping chores?

Ask us about Consumer Directed In Home Services under EISEP

Consumer Directed Care gives you more choices in meeting your care needs and allows you to be in control of your home care service. The consumer or designated person is responsible for the selection, hiring, supervision and if needed termination of their aides. With Consumer Directed Care, you can choose who to hire for your care, including friends.

You know what you need better than anyone. With Consumer Directed Care you have a large role in shaping your plan of care, and promoting your own independence and health. This will help you maintain your own life in your home and community.

For more information, please call Marlene Barrett at (845) 808-1700 ext. 47121



Activities at the OSR Friendship Centers



Brain Fitness
Exercise
Chair Zumba
Zumba
Ceramics
Art
Tai Chi



Knitting Group
Fall Prevention
Line Dancing
Social Dancing



Chair Yoga
Billiards
Cards
Bingo
Wii Bowling
Mahjong
Rummikub
Coffee & Conversation



To find out the weekly schedule for each OSR Friendship Center, you can visit our website at www.putnamcountyny.com/osr

Or call each center at:

Carmel- (845) 808-1701 Koehler (Mahopac)- (845) 808-1738
Putnam Valley- (845) 808-1730 Philipstown (845) 808-1705



Volunteer Medical Transportation Breakfast & Training held on April 19, 2022 at Tilly’s Table!

The Volunteer Medical Transportation drivers were treated to a delicious breakfast at Tilly’s Table for their outstanding commitment to transporting seniors to their medical appointments.

Certificates of Appreciation were handed out for their dedication and Director Michael Cunningham thanked everyone for helping keep our seniors in the community!

Training was/ provided by Sheriff McConville and John O’Connor, Director, Office of Emergency Management, on safety and client protocol.

A very special Thank You to all the volunteers who help us keep our seniors happy and healthy in their homes.



- **WHEN:** FRIDAYS
- **TIME:** 10:30 a.m.
- **WHERE:** Mahopac Friendship Center
180 Route 6, Mahopac

COME JOIN US AT THE “COMPUTER LEARNING CENTER FOR SENIORS” IN MAHOPAC TO LEARN OR BRUSH UP ON YOUR CELL PHONE/LAPTOP/TABLET SKILLS. FRIDAY IS OUR “DROP-IN” DAY!

**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)/ Consumer Directed– EISEP	Ext. 47121
Unmet Needs Homecare Program	Ext. 47163
Health Insurance Information Counseling & Assistance Program (HIICAP)	Ext. 47115
Home Energy Assistance Program (HEAP)	Ext. 47110
Medical Transportation	Ext. 47104
Nutritional Programs & Services	Ext. 47117
NYConnects	Ext. 47110
Outreach Services	Ext. 47134
Putnam SeniorCorps (formerly Retired & Senior Volunteer Program)	(845) 808-1734
Transportation to Nutrition Center	Ext. 47130

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

