

St. Lawrence County Office for the Aging

(315) 386-4730

www.stlawco.org

Inside this issue:

Holiday Gift Drive/ Santa for Seniors

Medicare Options 2

Weather Related Closings/Medicare Open Enrollment

> HEAP/Public Hearing

Veterans Day 5

6

7

Recipe/ Newsletter

Menu

Calendar

Mature Living

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<u>Mature Living</u>

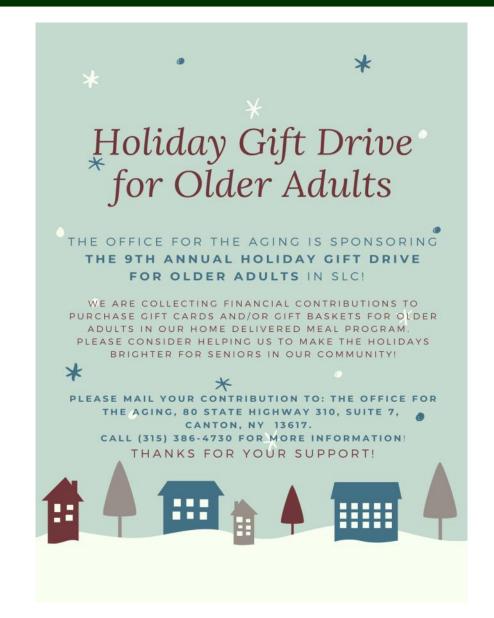


November 2022



Holiday Gift Drive for Seniors (AKA -Santa for Seniors!)

The St. Lawrence County Office for the Aging is sponsoring the **9**th **Annual Holiday Gift Drive for Seniors** to benefit older adults enrolled in the department's Home Delivered Meal Program. Last year, over 300 gift baskets and gift cards were given away to senior citizens in St. Lawrence County! **The office is collecting financial contributions to purchase gift cards.** Please consider adopting a local senior and help us spread a little holiday cheer to our most vulnerable adults.



Page 2 Mature Living

Medicare Advantage Plans VS Medicare Medigap Plans

St Lawrence County Health Insurance Information Counseling Assistance Program (HIICAP)

St. Lawrence County Office for the Aging

(315) 386-4730

Advantage Plans

- Must have Medicare A & B
- · Low monthly Premium (some are free)
- Higher copays you pay for services as you use the plan. Primary Doctor may have a \$0-10 copay, physical therapy may be \$45/visit, MRI-\$175-200, Inpatient stay around \$350/day for the first 5 days. Each plan may have different copays.
- Often includes a drug plan (Medicare D Plan) but you will still have drug copays. May have extra coverage such as some dental, optical or help with over the counter costs.
- Limited provider choice. May need to stay
 within a network of Doctors and Hospitals
 which could be specific to the area you live.
 Each plan has a specific list. If you go out of
 network your copays could be much higher or
 the plan may not pay. May need prior authorization for test or procedures.
- No coverage outside of the United States.

Costs per year: \$0-\$460/premiums -Up to \$6,000 -\$10,000 out of Pocket Max for copays (along with drug copays)

Medigap Plans

- Must have Medicare A & B
- High monthly Premium (around \$200/mo)
- Minimal copays and deductible-may have to pay the Part B deductible each year (\$233) and up to \$20 copay at the Doctors, NO other copays. (you pay nothing for physical therapy, hospitals stays, tests or procedures after meeting the Part B deductible)
- No Drug coverage-You will need to sign up for a separate drug plan. (Medicare D Plan) No extras like dental, optical or help with over the counter costs.
- Large choice of providers. Can see almost any Doctor in the United States-No network of Doctors or hospitals. No prior authorization needed.
- Some coverage outside of the United States.

Costs per year: \$2400 for premiums (average cost), possible Part B deductible \$233/year, possible \$20 copay for Doctor visits **AND** the cost of your Drug Plan premium (along with drug copays)

- Part B premium is the same for either plan (\$170/mo or higher for 2022)
- Prescription drug copays are about the same between both options.

This project was supported, in part by grant number 90SAPG0105, from the U.S. Administration for Community Living, Department of Health and Human Services, Washington, D.C. 20201

Page 3 Mature Living



When inclement weather conditions occur, Office for the Aging Nutrition Sites may need to cancel home delivered meals. If you are receiving Home Delivered Meals, the Office for the Aging will provide you, in advance, with a frozen emergency meal to be used on a day we are unable to deliver. Staff will also call clients to perform the daily wellness check.

Watch for weather closings to be announced on the following radio and television stations:

WNCQ/FM.WCIZ (102.9FM/98.7 FM); WPDM (1470 AM/99.3 FM); NORTH COUNTRY PUBLIC RADIO (89.5 FM); WMSA (1340AM); YESFM (96.7 FM); Channel 7 TV (WWNYTV); News 10 Now

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CRITICAL NEED FOR VOLUNTEERS

The Office for the Aging has a **critical need** for volunteers to help deliver meals! Nutrition Centers are open Monday - Friday from 7 am - 1 pm. Deliveries are between 10 am - 12 pm. If you have a couple of hours available per week or per month to help with this incredibly important program for older adults in St. Lawrence County, please contact: Danielle Durant: (315) 386-4730 / Email: ddurant@stlawco.org

Medicare Open Enrollment: Oct. 15th - Dec. 7th

Medicare Open Enrollment Season started October 15th! This is your opportunity to shop around for a new Medicare Part D Plan or Medicare Advantage Plan. Any changes you make will take effect January 1, 2023.

If you are happy with your current plan, you don't need to change anything.



If you want a new plan and need guidance, please call the office at 315-386-4730 and a staff member will assist you. Due to extremely high call volume during this time

period, it may take several days for a staff member to return your call. For immediate assistance, clients can also call 1-800-MEDICARE (1-800-633-4227) or visit www.medicare.gov.

Office for the Aging Home Care Program:

If you are 60 or over and in need of home care services, the Office for the Aging is accepting referrals for the Expanded In-Home Services for the Elderly Program (EISEP). This home care program assists elderly, fragile, individuals to help maintain quality of life at home. EISEP provides personal care including bathing, dressing, grooming, and meal preparation to County residents who are non-Medicaid eligible. Services provided may be on a cost-share basis depending on income levels.

Contact: NY CONNECTS (315) 386-4730

(EISEP is supported by the NYS Office for the Aging and St. Lawrence County)

Page 4 Mature Living

HEAP (Home Energy Assistance Program)

The 2022-2023 Regular HEAP season opens on Tuesday, November 1, 2022 and operates through March 15, 2023, or until funds are exhausted. The 2022-2023 Emergency HEAP Season is due to open on Tuesday, January 3, 2023, through March 15, 2023, or until benefits are exhausted.

HEAP funding for the **2022-2023 Heating Repair and Replacement and Clean and Tune** will begin on October 3, 2022 and ends September 30, 2023. The New York State OTDA has waived in-person interviews, but those applying are encouraged to utilize the My Benefits link (www.mybenefits.ny.gov) or call the **DSS HEAP unit at 315-379-2303** to receive an application.

Those applying must be/have:

- ID for household members
- Proof of residency and vendor relationship (copy of utility bill is preferred).
- Last 30 days of wages/proof of income prior to application date.

Total household gross monthly income for your household size:

Household Size	<u>Gross Monthly Income</u> <u>Guidelines</u>
1	\$2,852
2	\$3,730
3	\$4,608
4	\$5,485



Public Hearing Notice

చెక్తురు చేక్రకు చేక్షకు చేక్తురు చేక్కు చేక్షకు చేక్షకు



St. Lawrence County Office for the Aging has prepared the **2023 Plan for Programs on Aging** under the Title III of the Older Americans Act of 1965; as amended, and under the Community Services Program for the Elderly (Section 541 of the Executive Law of New York), as amended, under the Wellness in Nutrition (Win -formerly SNAP) of New York State, Expanded In-Home Services for the Elderly (EISEP), Community Services for the Elderly (CSE), Congregate Services Initiative (CSI), AAA Transportation, and NY Connects.

One Public Hearing will be held for discussion of the 2023 St. Lawrence County Annual Update Plan for senior services. <u>If you should need any special</u>

accommodations, such as a sign language interpreter, language interpretation services, braille, or any other type of accommodative service, please call ahead to make this request and accommodations will be made to serve your needs.

This hearing will provide older adults, caregivers, and other beneficiaries an opportunity to comment on proposed program changes and service modifications of Older Americans Act Programs. Copies of the 2023 Plan for Programs on Aging are available in the office or by mail as requested.

<u>Public Hearing Date:</u> Tuesday, November 15th; 10 am, Human Services Building, 80 State Highway 310, 2nd Floor Conference Room, Canton

Page 5 Mature Living

Honoring Veterans Day - Thank You for Your Service!

<u>Veterans Day</u> is an important day to "thank you veterans" as we show appreciation to members of our military, past and present. If you're looking for an appropriate way to honor a veteran in your life, or would like to contribute in a way that's meaningful for veterans everywhere, here's a list of suggestions to start you off.

- 1. Say "Thank You Veterans" by Showing Up: Attend a <u>Veterans Day event</u> in your area -- not just a picnic with friends but an honest-to-goodness parade or service for veterans. Roy Rogers said, "We can't all be heroes; someone has to sit on the curb and clap as they go by." Veterans Day is a great opportunity to do just that.
- **2. Donate to Veteran-Focused Charities:** There are a plethora of wonderful organizations that offer all manner of support, services and appreciation for our service members.
- 3. Fly a Flag Correctly: Veterans Day is a great opportunity to fly the flag. Just make sure you're observing the proper rules for display. Here are a few of those important tips:
- Never drag a U.S. flag on the ground or let it touch the ground.
- Don't drape it over the hood, top, sides or back of a vehicle.
- Don't display the U.S. flag above any other flag, and keep it at the center when it's surrounded by other flags.
- Don't display a tattered or torn flag. Flags that are tattered and torn should be disposed of in a respectful way, preferably by burning.
- **4. Ask Someone About Their Service:** It seems like we all know someone who has served, and Veterans Day is a great time to ask them about their service. Learning more about their service can help you appropriately say "thank you."

HONORING ALL WHO SERVED

/ETERANS

Questions to ask a veteran - Here are some questions to get you started:

- What did you do in the military?
- How long did you serve?
- What was your favorite moment in all your time in the service?
- Did anyone else in your family serve?
- Why did you go into the service branch you did?

Do not ask whether they've killed anyone, and should your veteran be a combat vet who is either unwilling to share or plainly states what they went through, be supportive without being intrusive. Sometimes you don't have to say anything; just listen and give them your full attention.

- **5. Write a letter to say "thank you veterans":** If you know a veteran, write a simple letter, postcard or email that recognizes them on Veterans Day. If you don't know a veteran, look up the closest military installation and send one there. Small acts of recognizing someone's service, even anonymously, are appreciated.
- **6. Don't Confuse Veterans Day with Memorial Day:** Veterans Day is a time to thank those who are serving or have served and are still with us. Memorial Day is to reflect and remember those who lost their lives in service to their country. Confusing the two or combining the two diminishes the importance of both.
- **7. Visit a VA Hospital:** Find out what the policies are at your nearest VA hospital for interacting with patients or volunteering, and spend the day with a veteran. Many VA facilities will have events on Veterans Day or a special lunch you can help prepare. Even if you never interact with a veteran, helping at a facility is a way to give back and saying "thank you veterans."
- **8. Get Outdoors with a Veteran:** Invite a veteran or a military family to explore a national park; admission is free for all visitors on Veterans Day. Being outside helps improve physical and mental health, boosts emotional well-being and is a great way to celebrate the day with a veteran.

 Source: www.military.com

Page 6 Mature Living



Healthy No-Bake Pumpkin Cheesecake

Creamy, dreamy spiced no-bake pumpkin cheesecake with pecan graham cracker crust is the perfect healthy fall dessert. It's easy to make, perfect for serving in individual jars, and tastes amazing!

Ingredients: 4 full-sized sheets graham crackers; 1/3 cup pecans; 1/2 tsp cinnamon; 16 oz. reduced fat cream cheese softened; 2/3 cup nonfat plain Greek yogurt; 2 cups pumpkin puree; 2 tsp pumpkin pie spice; 2 tsp vanilla extract; 3/4 cup pure maple syrup

Directions:

- In a food processor, pulse graham crackers and pecans until they form crumbs.
 Set aside.
- 2. Wipe out the bowl of the food processor and add the cream cheese, yogurt, pumpkin puree, pumpkin pie spice, vanilla, and maple syrup. Pulse filling ingredients until smooth and fluffy, about 5 minutes. Place in the refrigerator to chill for at least 30 minutes. The filling will taste better the longer you chill it.
- 3. To assemble cheesecakes, spoon crust into the bottom of 8 dishes. Divide filling among dishes and top with whipped cream or additional crust crumbs (optional). Return to the refrigerator until ready to serve.

Nutrients: Calories 335; Total Fat 13.3g; Saturated Fat 5.6g; Sodium 333.3mg; Total Carbohydrates 45.6g; Dietary Fiber 3.3g; Total Sugars 28.9g; Protein 10.2g

Source: https://livelytable.com/healthier-no-bake-pumpkin-cheesecake/



Mature Living Monthly Newsletter



Did you know that you can receive the *Mature Living* through email? We also post the monthly newsletter on our Facebook page and website. If you or someone you know would like to be added to the email list, please contact: Chiara at (315) 386-4730/cdelosh@stlawco.org.

November 2022

Monday	Tuesday	Wednesday	Thursday	Friday
	11/1	11/2	11/3	11/4
	Swedish Meatballs	BBQ Pulled Pork	Glazed Meatloaf	Chef's Choice
	Over Brown Rice	Baked Sweet Pot.	Mashed Pot. w/gravy	7
	Capri Blend Veg.	Cauliflower, Minced	Peas/Carrots	10
	Italian Bread	Colesiaw, ww roll	Ww bread	E
	Mandarin Oranges	Fudge Brownie	Lemon Mousse	
11/7	11/8	11/9	11/10	11/11
Mac & Cheese	Ham w/Raisin Sauce	Chili	Oriental Chicken	All County Offices
Stewed Tomatoes	Sweet Potatoes	Waxed Beans	w/Brown Rice	& Nutrition
Cjnn. Applesauce	Mixed Veggies	Corn Muffin	Broccoli Florets	Centers CLOSED
Ww bread	WW Dinner Roll	Cinnamon Pears	Ww Bread	for the Holiday.
	Birthday Cake!		Pineapple Tidbits	Use frozen meal.
11/14	11/15	11/16	11/17	11/18
Cheddar Sausage Egg	Hot Dog on ww Bun	Vegetable Lasagna	Turkey Dinner!	Chef's Choice
Bake	Baked Beans	Baby Carrots	Mashed Pot. W gravy,	7
Seasoned Spinach	Brussel Sprouts	Garlic Roll	Butternut Squash,	10
Hash Browns	Oatmeal Raisin Cookie	Fruit Cup	Stuffing, Cran, Sauce,	E.
English Muffin			ww dinner roll	
Fruited Yogurt			Chef's Choice Pie	
11/21	11/22	11/23	11/24	11/25
Philly Steak Sub	Lemon Pepper Fish	Italian Herb Chicken	All County Offices &	All County Offices
w/Peppers & onions	Rice Pilaf	Cheesy Mashed Pot.	Nutrition Centers	& Nutrition
Seasoned Wedges	Mixed Vegetables	Green/Yellow Zucchini	CLOSED for the	Centers CLOSED
Buttered Peas	Ww Bread	Ww dinner roll	Holiday.	for the Holiday.
Fresh Grapes	Fruited Jello w/topping	Apple Crisp	Use frozen meal.	Use frozen meal.
11/28	11/29	11/30	12/1	12/2
Chicken Cordon Bleu	Sausage & Gravy	Spaghetti & Meatballs	Marinated Pork Loin	Chef's Choice
Au gratin Potatoes	Mashed Potatoes	Green Beans	Red Parslied Potatoes	7
Winter Blend Veg.	Diced Beets	Toss Salad	Glazed Carrots	10
Ww Bread	Country Style Biscuit	Garlic Knots	Ww bread	E.
Fresh Orange	Mixed Berries& Cream Blueberry Crumble Raspberry Fluff	Blueberry Crumble	Raspberry Fluff	
	ST. LAWRENCE COUNTY	OFFICE FOR THE AGING NUTRITION	ON PROGRAM	

Suggested Contribution: \$3.00 (age60+) Guest Fee \$5.—(Under 60) No eligible client wire information contact NY Connects (315-386-4730)

MENU IS SUBJECT TO CHANGE WITHOUT ADVANCE NOTICE. For more information contact NY Connects (315-386-4730)

Page 8 Mature Living

5

November Calendar

11/6 Daylight Savings Time Ends - Turn your clocks back! 11/7 OFA Advisory Council Meeting; 10 am, 80 SH 310, 2nd Floor, Canton 11/7 SLC Board of Legislators Meeting; 6 pm, 48 Court Street 11/8 Election Day! Veterans Day; All County Offices & Nutrition Centers are Closed. 11/11 11/15 OFA Public Hearing; 10 am - 80 SH 310, 2nd Floor Conf. Room 11/24 Thanksgiving - All County Offices & Nutrition Centers are Closed. 11/25 All County Offices & Nutrition Centers are Closed.



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2

NC Chapter of StateWide Senior Action Council

Next Meeting: Thursday, November 3rd at 10 AM

Location: Lobster House, 95 South Main St

Lunch - order from menu

Contact Barb at 315-261-2980

Office for the Aging Advisory Council Meeting

There will be a meeting of the Office for the Aging's Advisory Council on Monday, November 7th at 10 am. The meeting will be held in the Human Services Building located at 80 SH 310, 2nd Floor Conference Room.

The public is welcome to attend!

CONCERNED ABOUT THE MISTREATMENT OF AN OLDER ADULT?

Elder Abuse Helpline for Concerned Persons



Support and assistance for family, friends, neighbors in the lives of mistreated older adults



Concerned Persons live anywhere in the world



The mistreated older adult they care about lives in New York State



844-746-6905
In an emergency call 911





Free • Confidential No Judgment • No Expectation

older adults are mistreated

adults have had personal

became involved in helping

knowledge of a victim

in the U.S.







The Elder Abuse Helpline for Concerned Persons is mode possible with a grant to the New York City Elder Abuse Center, Welli Cornell Medicine, from the New York State Office of Victim Services. Funded by New York State Office for Victim Services. Funded by New York State Office for Victim Services. Funded by New York State Office for Victim Services. Funded Services Service New York Office of Victim Services. Department of United Programs, U.S. Department of United Programs, U.S. Department of United Programs, U.S. Department of United Programs.

Elder Abuse Helpline for Concerned Persons | 844-746-6905 | www.nyceac.org