



Mature Living



October 2023



St. Lawrence County
Office for the Aging

(315) 386-4730
www.stlawco.org



**Hospice of St. Lawrence
Valley and SLC Office for
the Aging Present:**

“THE OBITUARY WRITING WORKSHOP”

**What do you want your legacy to be?
How do you want to be remembered?**

Join us for an inspirational presentation on Obituary Writing at **Office for the Aging Nutrition Centers** in October! Come for the presentation and stay for lunch!

- **Tuesday, October 10th:** 10:00 am / Brasher Falls Nutrition Center: 32 Church Street, LBSH
- **Friday, October 13th:** 10:00 am / Canton Nutrition Center: 37 Riverside Drive, Canton Housing Authority
- **Tuesday, October 17th:** 10:00 am / Gouverneur Nutrition Center: 4673 SH 58, Gouverneur Community Center
- **Thursday, October 19th:** 10:00 am / Morristown Nutrition Center: 200 Morris Street, Fire Hall
- **Wednesday, October 25th:** 10:00 am / Potsdam Nutrition Center: 28 Munson St., Midtown Apts.

Call (315) 386-4730 for more information

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Mature Living

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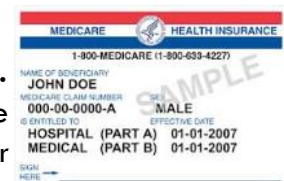
Medicare Open Enrollment: Oct. 15th - Dec. 7th

Medicare Open Enrollment Season starts 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, 2024.

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.

Due to limited staffing, **we do not accept walk-ins for Medicare Counseling**. You must make an appointment, in advance, by calling the office. St. Lawrence County Office for the Aging is dedicated to assisting our clients with their Medicare questions and concerns.



Helpful Medicare Websites:

- ◆ Medicare: <https://www.medicare.gov/>
- ◆ Centers for Medicare & Medicaid Services: <https://www.cms.gov/>
- ◆ Medicare Interactive: <https://www.medicareinteractive.org/>
- ◆ Medicare Rights: <https://www.medicarerights.org/>



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**St. Lawrence County
Office for the Aging**

What Does Medicare Part A and Part B Cover?



Part A (Hospital Insurance): Helps cover inpatient care in hospitals, skilled nursing facility care, hospice care, and home health care.



Part B (Medical Insurance): Helps cover: Services from doctors and other health care providers, Outpatient care, Home health care, Durable medical equipment (like wheelchairs, walkers, hospital beds, and other equipment), and Many preventive services (like screenings, shots or vaccines, and yearly "Wellness" visits).

Medicare Medigap Plans VS Medicare Advantage Plans

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

St. Lawrence County Office for the Aging

(315) 386-4730

2023

Supplement (Medigap) Plans

- Must have Medicare A & B
- High monthly Premium (around \$225/mo plus your Medicare Part B premium)
- Minimal copays and deductible-may have to pay the Part B deductible each year (\$226) 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: \$2700 for premiums (average cost), Part B deductible \$226/year, possible \$20 copay for Doctor visits **AND** the cost of your Drug Plan premium (along with drug copays).

Advantage Plans (Medicare C Plan)

- Must have Medicare A & B
- Low monthly Premium (some are free but you still pay your Part B premium)
- 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)

- Part B premium is the **same** for either plan (\$164.90/mo for 2023)
- Prescription **drug copays** are about the same between both options.

HEAP (Home Energy Assistance Program)

The **2023-2024 Regular HEAP season opens on November 1, 2023**. New applications for Regular HEAP will not be available until this date.

Benefit Amount Living Situation

\$21: Eligible households that live in government subsidized housing or a group home setting with heat included in their rent.

\$45 or \$50: Eligible households who have heating costs included as part of their rent.

\$900 + applicable add-ons: Eligible households whose primary heat is oil, kerosene, or propane and who make direct payments to the vendor for heating costs.

\$635 + applicable add-ons: Eligible households whose primary heat is wood, wood pellets, coal, corn or other deliverable fuel and who make direct payments to the vendor for heating costs.

\$400 + applicable add-ons Eligible households whose primary heat is electricity or natural gas and who make direct payments based on their household's actual usage to the vendor.

2023-2024 Income Guidelines



<u>Household Size</u>	<u>Gross Monthly Income</u>
1	\$3,035
2	\$3,970
3	\$4,904
4	\$5,838



HEAP funding for the **2023 - 2024 Heating Repair & Replacement and Clean & Tune** will begin on October 2, 2023. 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. Benefit amounts are based on the actual cost incurred to repair or replace your furnace, boiler, and/or other essential heating equipment, \$4,000 for a repair and \$8,000 for a replacement.

Regular HEAP is a benefit designed to decrease a household's energy cost. The benefit is structured for the household's income, primary source of heat, energy costs and family size.

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.



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.

October is Breast Cancer Awareness Month

Breast Cancer Facts & Stats: 1 in 8 women in the United States will be diagnosed with breast cancer in her lifetime. In 2023, an estimated **297,790 women and 2,800 men will be diagnosed with invasive breast cancer**. Chances are, you know at least one person who has been personally affected by breast cancer. **But there is hope.** When caught in its earliest, localized stages, **the 5-year relative survival rate is 99%**. Advances in early detection and treatment methods have significantly increased breast cancer survival rates in recent years, and there are currently over 3.8 million breast cancer survivors in the United States. **Awareness of the facts and statistics surrounding breast cancer in the United States is key in empowering individuals to make informed decisions about their health.**

Source: <https://www.nationalbreastcancer.org/breast-cancer-facts/>



Supporting the fighters
 admiring the survivors
 honoring the taken
 and never, ever giving up hope

Senior Club & Council News/Events

Parishville Hilltoppers Senior Citizens Club:

Contact Barb at (315) 261-2980

Dance: October 20th - 6:00 pm—9:00 pm

Location: Fireman's Field Hall on Rutman Road in Parishville.

Admission: \$5 / **Band:** North Country

Refreshments Available!

NC Chapter of StateWide Senior Action Council

Next Meeting: Thursday, October 5th at 11:00 AM

Location: Lobster House, 95 South Main St

Contact Barb at 315-261-2980

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 at (315) 386-4730 / (EISEP is supported by the NYS Office for the Aging and SLC).

Butternut Squash Soup with Apple Grilled Cheese Sandwiches

Layering apple slices into grilled cheese sandwiches adds a little crunch to a favorite soup dipper. And creamy butternut squash soup with ginger, cumin and turmeric is a nice change of pace from grilled cheese's usual tomato soup partner. If you have a sensitive palate, you can cut back on the spices. Be sure to use seasonal squash for the best squash flavor. The soup keeps well in the fridge, so save leftovers for lunch or dinner later in the week.

Ingredients:

2 tablespoons grapeseed oil or coconut oil, divided, 1 cup chopped onion, 2 tablespoons minced fresh ginger, 1 teaspoon ground cumin, 1 teaspoon ground turmeric, ¼ teaspoon cayenne pepper, plus more for garnish, 5 cups cubed (1-inch) peeled butternut squash, 1 (15 ounce) can light coconut milk, divided, 2 cups low-sodium no-chicken broth or chicken, broth, 1 small apple, thinly sliced, divided, ¾ teaspoon salt, 1 tablespoon lime juice, 4 slices whole-wheat country bread, 1 cup shredded smoked Gouda or Cheddar cheese, Ground pepper for garnish



Directions:

Heat 1 tablespoon oil in a large saucepan over medium heat. Add onion and ginger; cook, stirring, until starting to soften, about 3 minutes. Add cumin, turmeric and cayenne; cook, stirring, for 30 seconds. Add squash, coconut milk (reserve 4 tablespoons for garnish, if desired), broth, half the apple slices and salt. Bring to a boil. Reduce the heat to maintain a simmer and cook, stirring occasionally, until the squash is tender, about 20 minutes. Stir in lime juice. Remove from heat. Puree the soup in the pan using an immersion blender or in batches in a blender. (Use caution when blending hot liquids.) Divide 1/2 cup cheese between 2 slices of bread. Top with the remaining apple slices, cheese and bread. Heat the remaining 1 tablespoon oil in a large nonstick skillet over medium heat. Add the sandwiches and cook until lightly browned on both sides and the cheese is melted, about 2 minutes per side. Cut in half. Garnish the soup with the reserved coconut milk, more cayenne and ground pepper, if desired.

Nutrition Facts Per Serving: 419 calories; protein 13.5g; carbohydrates 43.3g; dietary fiber 8.4g; sugars 10.4g; fat 23.1g; saturated fat 10.6g; cholesterol 26.3mg; vitamin a iu 16927.8IU; vitamin c 28.5mg; folate 49.7mcg; calcium 298.2mg; iron 2.2mg; magnesium 72.9mg; potassium 622.5mg; sodium 826.9mg.

Source: <https://www.eatingwell.com/recipe/275766/butternut-squash-soup-with-apple-grilled-cheese-sandwiches/?printview>

Santa for Seniors: aka - Holiday Gift Drive for Seniors

The St. Lawrence County Office for the Aging is sponsoring **Santa for Seniors (aka The 10th Annual Holiday Gift Drive for Seniors)** to benefit older adults enrolled in the department's Home Delivered Meal Program. Last year, over 275 gift baskets and gift cards were given away to senior citizens!

The department is collecting financial contributions and/or gift cards. Financial contributions will be used to purchase gift items and/or gift cards that will be distributed to older adults.

Contributions can be mailed to: *St. Lawrence County Office for the Aging, 80 State Highway 310, Suite 7, Canton, NY 13617.* Please write, "Holiday Gift Drive" in the memo section of checks or include a note so the contribution is allocated to this program. Thank you for your support!

For more information, contact (315) 386-4730.

October 2023

Monday	Tuesday	Wednesday	Thursday	Friday
10/2 <u>Cheeseburger on Bun</u> Lettuce/Tomato Seasoned Potatoes Mixed Vegetables Assorted Dessert	10/3 <u>Baked Ham</u> Sweet Potatoes Brussel Sprouts Apple Cranberry Crisp	10/4 <u>Chicken Riggies</u> Yellow/Green Beans Garlic Knot Fruit Salad	10/5 <u>Egg/Cheese/Sausage Sandwich</u> Spinach Fruited Yogurt Grapes	10/6 <u>Beef Stew</u> Country Biscuit Buttered Beets Baked Maple Pears
10/9 Indigenous People Day: All County Offices and Nutrition Centers Closed.	10/10 <u>Vegetable Lasagna</u> Spinach Italian Bread Fresh Fruit	10/11 <u>Chicken Tenders</u> Tator Tots Broccoli Chewy Chocolate Brownie	10/12 Cook's Choice	10/13 <u>Sloppy Jo's</u> Baked Beans Cauliflower w/Cheese Sauce Assorted Dessert
10/16 <u>Chili Cheese Dogs</u> On Bun Corn Melon Medley	10/17 <u>Savory Roast Pork</u> Mashed Potato/Gravy Peas and Carrots Mandarin Oranges	10/18 <u>Turkey Tetrazzini</u> Over Noodles Green Beans Garlic Toast Assorted Dessert	10/19 <u>Pancakes and Sausage</u> Homefries Baked Cinnamon Apples Yogurt Fruit Juice Cookie	10/20 <u>Egg Salad Cold Plate</u> Macaroni Salad Pickles and Olives Cut Fresh Vegetables Fresh Fruit
10/23 <u>Baked Ziti w/Italian Sausage</u> Italian Mixed Vegetables Garlic Knot Fruited Jell-O	10/24 <u>BBQ Pork on a Bun</u> Coleslaw Sweet Potato Fries Warm Cinnamon Applesauce	10/25 <u>Seasoned Baked Haddock</u> Wild Rice Honey Glazed Carrots Cherry Chocolate Cake	10/26 Cook's Choice	10/27 <u>Homestyle Meatloaf</u> Smashed Baked Potato w/Sour Cream Capri Blend Veggies Asst. Pudding w/Topping
10/30 <u>Chicken Patty on Bun</u> Macaroni and Cheese Stewed Tomatoes Fruit Salad	10/31 <u>SPOOK-etti with Meat Sauce</u> Witches Broom (Bread) Stick Zombie Zucchini Pumpkin Pudding Parfait			

All meals are served with 2% milk and bread or dinner roll

ST. LAWRENCE COUNTY OFFICE FOR THE AGING NUTRITION PROGRAM

Nutrition Centers Located in Brasher, Canton, Gouverneur, Morris town, and Potsdam

Suggested Contribution: \$3.00 (age60+) Guest Fee \$5.-(Under 60) No eligible client will be turned away due to the inability or unwillingness to contribute.

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

October Calendar

- 10/2 SLC Board of Legislators Meeting; 6 pm - 48 Court Street, Canton
- 10/9 Indigenous People Day; All County Offices & Nutrition Centers are closed.
- 10/10 Obituary Writing Workshop at Brasher Nutrition Center: 10:00 am
- 10/13 Obituary Writing Workshop at Canton Nutrition Center: 10:00 am
- 10/15 Medicare Open Enrollment Begins
- 10/17 Obituary Writing Workshop at Gouverneur Nutrition Center: 10:00 am
- 10/19 Obituary Writing Workshop at Morristown Nutrition Center: 10:00 am
- 10/25 Obituary Writing Workshop at Potsdam Nutrition Center: 10:00 am
- 10/31 Halloween



1 in 8
WOMEN
 WILL BE DIAGNOSED WITH
Breast Cancer
 IN THEIR LIFETIME

**Regular
Mammograms
and Health
Screenings Save
Lives!**

In 2023, an estimated **297,790 new cases** of invasive breast cancer will be diagnosed in women in the U.S. ♀



64% of breast cancer cases are diagnosed at a localized stage, for which **the 5-year survival rate is 99%.**



NY Connects
Your Link to Long Term Services and Supports

St. Lawrence County

(800) 342-9871 315-386-3756