



# Senior Services *of Albany*

Offering Choice, Independence  
and Dignity

## ***GENERATIONS***

**AGENCY  
NEWSLETTER**

*Edition 3, 2018*



## *Who We Are*

The mission of Senior Services of Albany (SSA) & Cohoes Multi-Service Senior Center (CMSSC) is to foster independence and enhance the quality of life of older adults by providing innovative services and caregiver support. We offer choice, independence and dignity and work to help our older neighbors age in place wherever they wish to reside.

### **SSA & CMSSC provides:**

- **Senior Center Enrichment:** Programs and activities including recreation, socialization, and educational opportunities for the well and moderately disabled across the county.
- **Nutrition Sites:** Provide a hot, nutritious lunch and weekly dinners which often include entertainment. Locations: Berne Helderberg Senior Center, Frank Chapman Center, Cohoes Multi-Service Senior Center, Ohav Sholom Senior Apartments, South Mall Towers, St. Vincent's Apartments, Watervliet Senior Center, and Westview Senior Center.
- **Transportation Services:** Medical rides, lift-equipped wheelchair vans, senior center-to-home shuttle, vans available to take senior groups on recreational trips and rides for grocery shopping purposes.
- **Newgate and Cohoes Companions Social Adult Day Programs:** On site supervision, socialization and stimulation for the vulnerable older adult and respite for the overwhelmed caregiver. We provide compassionate care and companionship in a safe and friendly environment.
- **Meals on Wheels Service:** Personally delivered, delicious homemade hot and cold meals daily. All our meals are made from scratch and each meal provides 1/3 to 2/3 of the daily recommended nutritional requirements.
- **Health and Wellness Programs:** Education and strategies for maintaining optimum health, offering a variety of seminars on aging issues including topics such as: aging mastery, falls prevention, living with diabetes, and more.
- **Community Case Management:** Hands-on assistance to isolated older individuals in need of help with life transitions or care coordination to improve quality of life.
- **The Caregiver Connection:** Intensive personalized counseling to caregivers at home or in the workplace. Also provides teleseminars on a variety of caregiver topics and telephone support groups for adult children and spousal caregivers of older adults across the Capital Region.
- **Health Insurance Counseling:** One on one consultations with a NYS Certified Health Insurance Information Counseling Assistance Program (HIICAP) Counselor to discuss Medicare options and challenges.



*Programs are funded in part by the Albany County Department for Aging, New York State Office for the Aging, the Albany Housing Authority and the City of Albany.*

***Helping Seniors Stay Independent Since 1952***

## *From the Executive Director's Desk*

**Forty-nine** years ago a brave young couple and their two daughters immigrated from a small mountain village in Austria to a small upstate town in New York. Out of love and necessity, they formed a tight group of four and although they made some new friends and met many acquaintances over the years, no one was ever allowed into that inner circle. Then in the late 1970's, the daughters got married and the circle grew to six. In the mid 1980's, grandchildren arrived and the circle expanded to include eleven, and recently the circle grew once again bringing us to a family of fifteen, and in the middle sit the brave young couple, now in their 80's. Each of these transitions brought joy and pain, laughter and tears and now, as that brave young couple lives out their final years, they occasionally need a bit of support from beyond the family circle. And that's where we come in. Senior Services of Albany is so lucky to be brought in to the inner circle by many families in our community. We take that privilege very seriously. For all of you who help support our efforts, who trust us with your loved ones, who let us into your lives, we THANK YOU!!!!



**Monika Boeckmann**  
**Executive Director of Senior Services of Albany**  
**& Cohoes Multi-Service Senior Center**

**Thank You to Our 2018 Newsletter Sponsor**



**FIDELIS CARE®**

*Helping Seniors Stay Independent Since 1952*

## 3 Habits to Follow for Good Physical Health



Taking care of your health is one of the most important things you can do for yourself and for your loved ones. Here are some ways you can improve and maintain your physical health:

- **Stay active**

Regular exercise can help boost your mood, maintain a healthy weight, and improve sleep. It also lowers your risk for heart disease, stroke, and type 2 diabetes. It is recommended for most people to get at least 30 minutes of moderate exercise five times a week. Try keeping a journal of your daily activities, or use a pedometer to track your steps. Speak with your primary care provider (PCP) about the exercise goals that are right for you.

- **Eat healthy**

Eating healthy can help improve your health and prevent diseases. Eat plenty of fruits, vegetables, and whole grains, as well as lean meats, poultry, fish, beans, eggs, and nuts. Avoid having too much sodium, sugar, cholesterol, saturated fats, and trans fats. In general, stay away from processed foods, and don't overeat.

- **Regular checkups**

Regular checkups and wellness exams help increase your chances of living a longer, healthier life. By visiting your PCP and having the care and screenings you need, you can help prevent certain medical conditions, or find them early, when they are easiest to treat.



# 27th Annual Capital Region **SENIOR EXPO**



Friday, October 19th, 2018  
9AM - 2PM at Crossgates Mall  
Lower Level by Burlington Coat Factory

## Event Highlights

- Free Raffle Prizes
- Food Tasting
- Flu Shots & Pneumonia Vaccines
- Entertainment
- Educational Workshops

**Join Us at the Stage by Lord & Taylor  
For a Food Tasting & Entertainment  
Starting at 10:30AM**

## Event Schedule

- **10:30am** Food Tasting
- **11:30am-1pm** Entertainment
- **10am-12pm** RPI Design Lab  
Demonstration: Medication Management - Pill Dispenser
- **12:15pm-1pm** Intro to Technology Devices
- **1:15pm-2pm** Aging in Place: Your Home for Your Lifetime



## Thank You to Our Sponsors!



## *What's Happening at SSA*

### **Senior Services of Albany is changing its name!!!**

If you have been reading our newsletters you have heard us talk about this before. And to be honest, this has taken a lot longer than we thought. **NOW we are about to become:**



#### **Why are we doing this?**

Quite simply, after more than six decades of working with older adults we have outgrown our name. We have learned that successful aging isn't just about services. We have learned that successful aging has nothing to do with being a "senior". How we spend the later years of our life is all about how well equipped we are to navigate all the transitions associated with aging – at any stage of the life cycle. A full life with dignity and joy can, and should, be available to everyone regardless of age or life circumstances and Senior Services of Albany has been retooling to better support our older neighbors as we all learn to master aging well.

#### **What has changed at the organization?**

Our new name and new logo are meant to reflect changes that have been ongoing for several years. This is an exciting time, as society is working to disrupt our views about aging and alter our collective thinking of what it means to grow old. To stay relevant and useful, we too have been expanding our perspectives, as well as the kinds of programs that we provide in the Capital Region. We have grown far beyond just providing "senior services", into an organization specializing in helping people manage the various transitions we all experience as we get older...from exploring options for in-home care; to connecting adult children with resources in law, finance and health; to working with families and caregivers to help them make informed decisions about the kind of support that best fits their lifestyles.

#### **What remains the same?**

As we grow, we will continue to provide our core flagship services such as Meals on Wheels, Community Dining Programs, and Adult Day Services. We also want to assure all of our partners that the "back-end" business of the organization, (procedures and operations) will continue to be run efficiently and effectively.

**So help us shout it from the rooftops...**

***LifePath is here and we are committed to helping our community age well!***

*Helping Seniors Stay Independent Since 1952*

## *Have a Safe and Healthy Summer*

Changing of the seasons can bring unexpected health risks. Here are some safety tips:

- **Stay cool**

Use fans or air conditioners to keep your home from getting too hot. If you don't have air conditioning, visit a library, shopping mall, or senior center for a few hours a day.



- **Avoid the sun's peak hours**

The sun is strongest from 10 AM to 4 PM. If you must be outside during that time, wear sunscreen that blocks UVA and UVB rays, with an SPF of 15 or more.

- **Dress for the weather**

Wear layers of loose, lightweight clothing to keep comfortable. Light-colored clothes feel cooler. Hats and sunglasses can help protect you from the sun.

- **Drink plenty of liquids**

Aim to drink six to eight glasses of water every day. Avoid drinks that have alcohol or caffeine.

- **Watch for signs of skin cancer**

Check your skin for new skin growths or changes in existing moles, freckles, and birthmarks. See your primary care provider if you notice any unusual changes.

- **Know your medications' side effects**

Some medications can make you more sensitive to the sun. Ask your primary care provider whether there are any side effects to your medications, and what extra precautions you should take this summer.

- **Look out for heat stroke**

Heat stroke can cause confusion, rapid and shallow breathing, hot and dry skin, or rapid pulse. If you or someone around you has these symptoms, call 911.

# Your health plan, your partner.

For information, call  
**(518) 641-3400**  
**TTY/TDD: 711**



## A plan for life.

Our hours are 8 a.m. - 8 p.m. seven days a week, October 1 – March 31. From April 1 – September 30, Monday – Friday, our hours are 8 a.m. - 8 p.m. A voice messaging service is used weekends, after-hours, and federal holidays.

Calls will be returned within one business day.

CDPHP® is an HMO and PPO with a Medicare contract.

Enrollment in CDPHP Medicare Advantage depends on contract renewal.

Capital District Physicians' Health Plan, Inc.

CDPHP Universal Benefits,® Inc.

## *What's Happening at SSA*

### **20th Annual Travers Wine Tasting Raises \$169,108**

Thanks to the tremendous support of the Capital Region, our 20th Annual Travers Wine Tasting raised more than \$160,000 to benefit Meals on Wheels and other senior services and programs. With more than 400 people in attendance, 20 tables of wine, craft beers, liquors, and fine food for tasting, along with a variety of auction items and raffles, the event was a huge success! Thank you to all of those that supported our 20th Annual Travers Wine Tasting, your generosity is making a difference in the lives of local seniors!



All of our sponsors!

Event Chairs: Walt & Michelle Borisenok and Steve Kahn

2018 Racing Guests: Dale Romans, Tammy Fox, Jack and Laurie Wolf

Travers Event Committee

Honorary Committee

Live & Silent Auction Donors

Wine Vendors

SSA Staff & Volunteers

Senior Services of Albany & Cohoes Senior Center Board of Directors

All of the Guests who attended!

**...we couldn't have done it without you!!**

*Helping Seniors Stay Independent Since 1952*

*A Special  
Thank you to...*

## *What's Happening at SSA*

### **Health Insurance Counseling**



The Health Insurance Information, Counseling, and Assistance Program (HIICAP) at Senior Services of Albany assists Albany County Medicare eligible residents to navigate the Medicare maze. We do this in a variety of ways and tailor our services based on the clients who call us for assistance. Here are a few examples:

A woman who recently moved here from out of state was concerned that she would not be able to find prescription coverage for a medication essential to her well-being. With some research, we found a plan that covered the brand name prescription she needed most and had been without under her previous coverage.

A man who worked hard all his life is now on dialysis three times per week. He and his wife live on Social Security alone. An application was made to Albany Medical Financial Assistance. His dialysis and all Albany Medical bills are now covered at 89%. We await the results of an application for further assistance through Albany County.

### **Medicare Open Enrollment**

Open Enrollment for Medicare is October 15th through December 7th! Health insurance agencies make changes to their plans annually; this is the time for you to learn what changes are being made to your plan for 2019 and whether there's a better plan available, for you.



During these weeks, you will have the opportunity to:

- change from one Medicare Advantage Plan to another
- change from an Advantage Plan back to Original Medicare (Parts A and B)
- switch from Original Medicare to an Advantage Plan, or sign up for or change a Part D (prescription drug) plan. The new plan you choose will be effective January 1, 2019. If you choose not to make a change, you don't need to do anything.
- A new enrollment period will be available January 1st through March 31, 2019 if you change your mind about your Advantage Plan. If you decide that you don't like your Advantage Plan, you will be able to switch to another Advantage Plan or return to Original Medicare.

**Contact Senior Services of Albany's Kelly Casler at 518-935-2307 for an appointment.**

*Helping Seniors Stay Independent Since 1952*

## *What's Happening at SSA*

The 3rd Annual Newgate Luau was a wonderful success!!

Our Meals on Wheels Kitchen created an awesome luau-themed menu and provided food for all to enjoy. The DJ had everyone up and dancing, turning our Adult Day Program into a lively disco. He played all of our favorite songs, even adding to the fun by playing his own saxophone along with the music! We also enjoyed playing a musical game of *Pass the Fish*, which resulted in lots of laughter and bonding between our caregivers, our guests, and their families!

We were delighted to share the fun, food, and games with our guests and their loved ones and look forward to the event next year!



*Helping Seniors Stay Independent Since 1952*

## What's Happening at Cohoes



TO BENEFIT  
COHOES SENIOR CENTER

WED, OCT 24, 2018  
5:30-7:30PM

WED, OCT 24, 2018  
5:30-7:30PM

PLEASE JOIN US FOR A  
**TASTE -OF-  
COHOES**

WED, OCT 24, 2018 5:30-7:30PM  
STEVE NAPIER EVENT CHAIR  
**TASTE -OF-  
COHOES**

Join us and event chair, Steve Napier for an evening of fun, food, and friendship where proceeds will benefit the Cohoes Senior Center's core programs and services.

**FOOD TASTING PROVIDED BY LOCAL COHOES RESTAURANTS  
CRAFT BEER TASTING • LIVE MUSIC • SILENT AUCTION**

Cohoes Senior Center • 10 Cayuga Plaza • Cohoes, NY 12047

**RSVP BY WED OCT 17**  
To RSVP or for further information call 518.463.4381 • email: [mjones@seniorservicesofalbany.com](mailto:mjones@seniorservicesofalbany.com) • [www.cohoesseniorcenter.org](http://www.cohoesseniorcenter.org)  
Checks to be made payable to: Cohoes Senior Center and mailed to 10 Cayuga Plaza, Cohoes, NY 12047

**TICKET PRICING:**  
VIP - \$50 PER TICKET - name to be listed in event program  
GENERAL ADMISSION - \$35 per ticket  
GENERAL ADMISSION, SENIOR - \$25 per ticket - guests 55 and older

If you are unable to attend but would like to make a donation, you may do so through our website: [www.cohoesseniorcenter.org](http://www.cohoesseniorcenter.org)

Cohoes Senior Services is a 501(c)(3) nonprofit organization. The amount of the contribution that is tax deductible per IRS guidelines is limited to the dollar amount contributed over \$10 per ticket. Consult your financial adviser for support with your taxes. Tax ID#: 14-1499330.

## What's Happening at Watervliet Senior Center



The Watervliet Senior Center was lucky this summer to have two amazing young women spend the summer with them! Angelina and Bella helped with lunch, chatted with the members, and helped to organize the Center. Both

young women have returned to school as students - Angelina has returned to High School and Bella is at HVCC. The Center is hopeful to have both girls back next year!

Thank you to Bella and Angelina for a great summer and lots of luck in school, we know you'll do great!

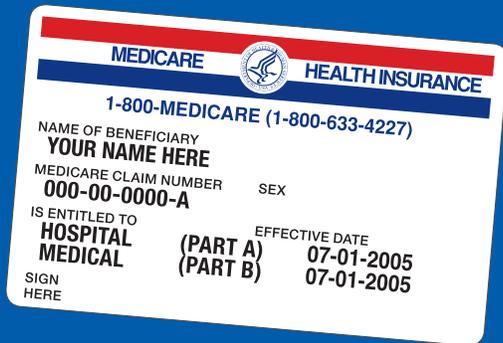


### Get ready for the Fall Pool Tournament!

The recent tournament at the Watervliet Senior Center found four teams competing fiercely for prizes, with first place going to Jim and Mario who have remained undefeated for three matches! The second place prize went to Earl and Ed M. whose record was 2-1. A big thank you to Jeff from HUMANA who provided the refreshments for the tournament!!



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**Ken Howansky**

Licensed Sales Agent

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Plans are insured through UnitedHealthcare Insurance Company or one of its affiliated companies, a Medicare Advantage organization with a Medicare contract and a contract with the State Medicaid Program. Enrollment in the plan depends on the plan's contract renewal with Medicare. This plan is available to anyone who has both Medical Assistance from the State and Medicare.

You're now eligible  
for Medicare.  
I'm here to help.



**Looking for coverage that's right for you?** Now that you're eligible for Medicare, you need all the facts to find the best Medicare Advantage plan for your needs. All our plans have affordable monthly payments.

**Chances are you'll have some questions. Let me help you find the right answers today.**

- **Information** – Find out what Medicare does and doesn't cover to ensure the plan you choose is right for you.
- **Options** – We have multiple plans that are sure to meet your needs and budget.
- **Expertise** – I'm happy to share my knowledge and guide you through the process at no cost to you.

**Kathy Lee**

an authorized licensed insurance agent for  
Empire BlueCross in New York  
License number: 1386329

**(845)754-6688 TTY: 711**

8 a.m. to 5 p.m., 5 days a week

[kathy.lee@empireblue.com](mailto:kathy.lee@empireblue.com)

Call me today –  
there is no obligation.



An Anthem Company

You must continue to pay your Medicare Part B premium.

This information is not a complete description of benefits. Contact the plan for more information. Limitations, copayments, and restrictions may apply. Benefits, premiums and/or co-payments/co-insurance may change on January 1 of each year. We do not discriminate, exclude people, or treat them differently on the basis of race, color, national origin, sex, age or disability in our health programs and activities. 注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-888-211-9817 (TTY: 711)。ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-888-211-9817 (TTY: 711).

Empire BlueCross is a Medicare Advantage Organization with a Medicare contract. Enrollment in Empire BlueCross depends on contract renewal. Services provided by Empire HealthChoice HMO, Inc., and/or Empire HealthChoice Assurance, Inc., licensees of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield plans.

## *How Can You Help?*

### *Attend an Event!*

- ~ 27<sup>th</sup> Annual Capital Region Senior Expo – October 19, 2018
- ~ 1<sup>st</sup> Annual Taste of Cohoes – October 24, 2018
- ~ 23<sup>rd</sup> Annual Third Age Achievement Awards – May, 2019
- ~ 21<sup>st</sup> Annual Travers Wine Tasting – August, 2019

### *Volunteer With Us*

Senior Services of Albany could never meet the needs of our older neighbors without the help of our amazing volunteers. We need you! Regardless of how much or little time you have to give, regardless of where your interests and talents lie, *we have a spot for you!* Come and deliver meals; become a health information and insurance counselor; do arts and crafts or other activities with the guests at one of our Adult Day programs; or provide administrative help in the office.

### *Make a Monetary Donation*

Monetary donations are always appreciated and are essential to our ability to be able to continue our work. Give a one-time gift or make a monthly donation. Consider adding Senior Services of Albany in your will and leaving a legacy gift behind for your neighbors and friends in need.

### *Sponsorships for Businesses*

Find out how partnering with Senior Services of Albany can help your organization and the seniors in your community. We have a sponsorship opportunity available for all budgets.

### *3rd Party Event*

Have a party, plan a bowl-a-thon, start a challenge... Host a fundraiser and donate the proceeds to Senior Services of Albany.

*For more information, reach out to  
Maria Jones, Director of Marketing and Special Events  
518.465.3322 or [mjones@seniorservicesofalbany.com](mailto:mjones@seniorservicesofalbany.com)  
or visit our website: [www.seniorservicesofalbany.com](http://www.seniorservicesofalbany.com)*

## **Thank You to Our Corporate & Community Partners**



*If you would no longer like to receive this publication,  
please call the Development office at 518-465-3322.*



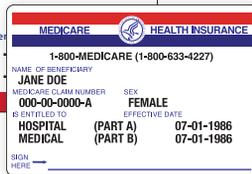
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LEGACY PLAN

# Medicare + Medicaid = More Benefits for You!

## Medicare Card **NEW** ▾



OR



## Medicaid/Common Benefit Identification Card (CBIC) **NEW** ▾



OR



You may be eligible for additional money-saving benefits including:

- **Monthly Over-the-Counter (OTC) Card (to pay for items like OTC medications, toothpaste, incontinence supplies, and more)**
- **Transportation**
- **Flexible Spending Dollars**
- **Dental**
- **Care Management support**
- **Top-quality doctors and hospitals**
- **Discounts for hearing devices\***

For a complete listing of plans available in your service area, contact the plan. The benefit information provided is a brief summary, not a complete description of benefits. For more information, contact the plan. Limitations, copayments, and restrictions may apply. Benefits, formulary, pharmacy network, premium and/or copayments/coinsurance may change on January 1 of each year. You must continue to pay your Medicare Part B premium. Out-of-network services may require more out-of-pocket expense than in-network services. Benefit restrictions apply. Fidelis Legacy Plan is an HMO plan with a Medicare contract. Enrollment in Fidelis Legacy Plan depends on contract renewal.

\*Fidelis Legacy Plan partners with TruHearing for discounted purchases of hearing devices.

**Call us today! 1-800-860-8707 TTY: 711**

Monday–Friday, 8:00 a.m.–8:00 p.m. from February 15–September 30

Monday–Sunday, 8:00 a.m.–8:00 p.m. from October 1–February 14