Town Of Hudson Council on Aging Multi-Service Center 29 Church St. Hudson, MA



Hudson Senior Center

Non-Profit Organization U.S. Postage **PAID** Hudson, MA 01749 Permit #55



# 2020

### Hudson Council on Aging *A Multi-Service Center* Open Monday through Friday - 8:00am to 3:30pm (978) 568-9638 (978) 568-9639 (978) 568-9647 Fax (978) 567-0946

### Social Services:

- S.H.I.N.E: Serving the Health Information Needs of Everyone. Free and confidential health benefits counseling for Medicare beneficiaries.
- Public Benefits Assistance: Screening and Applications for SMOC Fuel Assistance, SNAP (Supplemental Nutritional Assistance Program) and Mass Health programs.
- Information and Referral: For Seniors, Caregivers, and Families to gain knowledge of community resources and programs.
- Homecare Referrals: Such as BayPath Elder Services (Hudson's Aging Service Access Point) and private homecare agencies to help families age in place at home.
- Ongoing Case Management

### Senior Center Staff:

- Janice Long, Director
- Virginia Figueiredo, Administrative Secretary
- Holly Richardson, Social Service Advocate
- Ana Terra-Salomão, Bilingual Social Service\_Advocate
- Jim Klotz, Full Time Bus Driver
- Walter Correia & Jack Veo, Part-time Bus Drivers

### Social Activities:

Line Dancing, AM Fitness, PM Fitness, Yoga, Tai Chi, Stress Reduction, Parkinson's Exercise, Chair Pilates, Chair Yoga, Walking Club, Stretch Break Class, Flex & Tone Class, Zumba, Bingo, Quilting, Knit and Crochet, Painting Class, Bridge, Billiards, Mahjong, Chess, Cribbage, Day and Overnight Trips, Educational Programs, Lending Library, Gift Shop, Friday's Music Jam, Morning coffee and pastry.

### Members of the Council on Aging Board:

- John Gill- Chair 978-568-1107
- Trisha Desmond Vice Chair 978-562-2492
- Melissa Esteves Secretary 978-568-1791
- Nina Smith Treasurer 978-562-3077
- Vinny Giombetti 978- 562-6343
- Tony Monteiro 978-562-6185
- Edward Silveira 978-568-3438
- Charles Corley 978-568-8840
- Diane M. Durand 978-621-9665

### Meetings:

The Council on Aging Board –1st Wednesday of each month at 1:00pm (No meetings in July & Aug)

The Friends of Hudson Seniors - 2nd Tuesday of each month at 9:30am

*Executive Office of Elder Affairs partially funds this newsletter. Postage is paid by The Friends of Hudson Senior Center Inc.* 

Occasionally the center provides speakers to help inform seniors regarding current senior issues. This type of forum is educational and allows seniors to ask questions for themselves. At no time is this to be construed as an endorsement from the Hudson Senior Center.

# November 2020

# REP. KATE HOGAN'S SENIOR NEWS



Stay Warm and Connected this Winter I hope that you – and those you care about – are

healthy and safe. As winter approaches, I also hope you have the resources you need to stay warm and connected. I want to share the information about resources that are available, including payment assistance programs and other options to lower utility bills. Call Your Utility Company About Payment Plans Massachusetts utility companies are offering several financial assistance programs for both residential and small business customers impacted by the pandemic, including budget billing, which equalizes monthly payments over the year, as well as flexible payment plans and balance forgiveness programs for those eligible. If you are experiencing difficulty in paying monthly bills, contact your provider as soon as possible and inquire about available assistance programs and other ways to reduce energy use and lower bills. Residential and small business customers who enroll in and follow a payment plan with their utility company are protected from having their service shut off for the duration of the plan. Correct Energy Inefficiencies Reviewing energy costs and weatherization options can reduce energy inefficiencies, save money and make your home more comfortable. Consider contacting Mass Save for an energy efficiency audit, which should result in lower monthly utility bills over time. Eversource also offers home energy savings solutions for home owners, renters and landlords. Hudson Light and Power offers rebates when customers install energy-saving appliances and devices. Low Income Home Energy Assistance Program (LIHEAP) Residents who are experiencing a loss of income are urged to consult with their utility to see if they may qualify for the utility's low income rate, arrearage management programs (AMP), or the federal Low-Income Home Energy Assistance Program (LIHEAP). Customers may qualify for low-income assistance, even if they haven't in the past, as eligibility is based on the last four weeks of gross household income. The AMP provides for an individualized payment plan that, if followed, allows the customer to have forgiven all or a portion of an outstanding unpaid balance. In order to qualify for LIHEAP, customers must have a household income that does not exceed 60 percent of the state median income. Residents who are struggling to pay their bills are also encouraged to contact their local Community Action Network to determine if they qualify for available financial assistance. Good Neighbor Energy Fund If you don't qualify for federally funded assistance programs, you can apply for the Salvation Army's Good Neighbor Energy Fund. The Good Neighbor Energy Fund can help Massachusetts residents experiencing a temporary crisis which has left them without enough money to pay their utility bill, but do not qualify for federally funded assistance programs. To apply for assistance, contact your local Salvation Army Assistance Center. To make a contribution to the Good Neighbor Energy Fund, please visit the Salvation Army's website. You can also mail a check payable to "Good Neighbor Energy Fund" directly to The Salvation Army: Good Neighbor Energy Fund 25 Shawmut Road Canton MA 02021-1408 Customers who have concerns about their utility rights during the public health crisis should contact the AG's consumer assistance hotline at 617-727-8400 or file a complaint online at https://www.mass.gov/how-to/file-a-consumer-complaint Contact Rep. Hogan: The health and safety of my constituents is my top priority as your state representative. My office is always here to help you navigate available resources if you are at all concerned about paying your heating bill this winter. If you need assistance or would like to contact me, please call me at (617) 722-2199 or email me at Kate.Hogan@mahouse.gov. Happy Thanksgiving to all!

Late

Kate Hogan, State Representative Proudly represents Bolton, Hudson, Maynard, and Stow

# Hello to Everyone!

I hope you are all well and remembering not to let your guard down, wash hands, wear masks, social distance and avoid gatherings.. This is especially

important as the numbers of COVID 19 cases rise in our State. We all have to be more vigilent and mindful about the precautions we know we have to take to be safe. The upccoming holiday season may look different for all of us as this is unfortunatley a time we need to be selective as to who we see in person. Although this will be difficult for all of us, we can find comfort in knowthing this will not last forever. We may go through periods of feeling sad, or lonley, but this is normal and due to the situation we are in. During a time like this it is important to stay connected so pick up the phone and call your family, friends or the Senior Center. We would love to hear from you. As my mother would say during difficult times, "This too shall pass." Stay strong my friends and stay safe.

I would like to thank everyone who filled out and returned the BayPath survey. This is a great assessment tool that will help BayPath plan and provide future services for seniors in our community. If you have not filled out a survey and would like to you can use the link below and answer the questions anonymously or you can pick up a hard copy at the senior center. BayPath appreciates your help.

As an AAA, BayPath Elder Services, every four years, is required to complete a community needs assessment for the Executive Office of Elder Affairs (EOEA). The results of this survey aide our organization's planning and advocacy efforts for the future. We need to hear directly from older adults who live in the communities that we serve. Let Your Voice Count! Thank you in advance for your assistance! https://www.surveymonkey.com/r/BayPath2022

# Grab and Go Meals:

Staff will be handing out the food and look forward to seeing you all! Call to sign up! Remember to wear your mask and just drive up to pick up your meal!

## Happy Veterans Day

The Hudson Senior Center is happy to provide a Free Hearty Egg Sandwich from Stevie's in Hudson to Veterans only

#### Nov $10^{\text{th}}$ at 9 am

2 eggs on an oversized English muffin, 2 slices of cheese and bacon. Veterans must sign up for this by calling 978-568-9638. 50 people maximum



### Chicken Pot Pie Bread Bowls from Café 641 in Hudson Thursday, November 12<sup>th</sup> at Noon

This meal will be cold but comes with heating instructions. All you have to do is put it in the oven and microwave. This looks and is delicious. Cost to you is only \$5 40 people maximum so call and sign up; 978-568-9638

### Happy Thanksgiving

The Hudson Senior Center is happy to provide you a FREE Hot Thanksgiving Meal catered by Buffet Way This will be a Grab and Go on **Friday Nov. 20<sup>th</sup> at noon**. Buffet Way will provide your hot meal in a microwave container that allows you to put the container in your refrigerator and reheat later if you want. **125 people maximum**. You must call 978-568-9638 to sign up for this before Tuesday, Nov. 17<sup>th</sup> at Noon.





# Dríve-through Flu Clinic for Hudson Seniors 65 and over ONLY (High dose flu shot) Tuesday, Nov 10<sup>th</sup> 11am – 1pm At the Hudson Senior Center

#### **REGISTRATION REQUIRED**

Please pre-register at: <u>https://www.signupgenius.com/go/5080944A5A923AAFA7-fluclinic95</u>. If you need help to pre-register, please call the center and we will assist you in completing the sign up online. Please bring your Medicare and Insurance cards with you on the day of the clinic. We would like to thank the Hudson Board of Health and AFC Urgent Care for making this clinic possible.

#### Flu Clinic Rules:

- Clinic is for Hudson residents only.
- Stay in your vehicle at all times, unless instructed otherwise by clinic staff.
- Everyone in the vehicle must wear a mask at all times.
- Come with your printed and completed registration forms for everyone receiving a flu vaccine.
- Please wear clothing that can easily be rolled up for the vaccine.
- Bring your insurance card.

### From our Veteran's Agent, Brian Stearns

Hudson's traditional Veterans parade and ceremonies is cancelled this year due to COVID-19 surge. Please take a moment on Veterans Day (November 11<sup>th</sup>) to reflect on the sacrifices of the men and women who have served and continue to serve our great nation.

If you or someone you know is a veteran or a widow/widower of a veteran and are struggling financially, please contact the Hudson Veteran Service Office.

You may be eligible for assistance. Please contact Brian Stearns @ 978-568-9635



# COVID-19 Discussion & Support Group for Older Adults

# Wednesdays 10:30 a.m. | Virtual

Living during COVID-19 has many challenges that we are still adapting to and learning about. For many, it's a time of

isolation, distress, and uncertainty. In this group, people experiencing these difficulties can find support from others encountering similar challenges. Groups will be held via Zoom and are open to residents of the MetroWest area.

*To Register:* Email Nancy King-Bolger LICSW <u>NKing-B@Advocates.org</u>

*Please write* <u>COVID Support Group</u> in the email subject line. Please include contact number. This group will be free to participants due to generous funding by the MA Department of Mental Health, through the Behavioral Health Urgent Care (BHUC) grant. Those in need of grief support and/or individual services due to COVID-19 can contact us at the number or email above. Referrals and resources will be provided.

Questions? John DeRonck | (508) 277-5420



# Birdcage Centerpiece Grab and Go kits Thursday, December 3<sup>rd</sup> Pick up between 11am -11:30am Tina from BEMIS FARMS will return to Hudson!

Bemis Farms will drop off kits with instructions to complete this beautiful project. If you are interested the cost to you is \$10.00 the Hudson Senior Center will cover the balance (another \$10.00). You must sign up for this by calling our office 978-568-9638. You can mail in your \$10.00 check to the Hudson Senior Center 29 Church Street, Hudson MA 01749 so you can make this beautiful and fun project for the start of the Holiday season. Just drive to the senior center and we will

hand you your floral kit and off you go. You don't even have to get out of your car.

Blue Cross Blue Shield of MA is offering a couple of educational webinars

Nutrition and Sleep: Fascinating Connections Presented by Tricia Silverman, RD Wednesday, Nov. 18th 10:00am to 10:30 pm

Register Now at: <u>www.bcbsma.info/Nov18</u>

Learn how sleeping well can help to control your weight and revitalize your mind and body. Discover which foods, herbs, teas, and minerals can make you feel sleepier, or interfere with your sleep.

#### Taming Your Mind with Mindfulness Techniques Presented by Janet Fontana, RN and Certified Health Coach December 8<sup>th</sup> 2:00 pm to 2:30 pm

### Register Now at: <u>www.bcbsma.info/Dec8</u>

When stress levels rise, our minds can become filled with worried, anxious thoughts. Mindfulness, the practice of focusing on the present moment, can quiet your mind and help you feel calmer. Join us to practice a mindful breathing exercise and a five-minute sitting meditation. Discover ways to be more mindful throughout your day. We'll share resources for free mindfulness meditations.



# Food Assistance

AMVETS of Hudson is offering their FREE Thanksgiving Day and Christmas Day Dinners.

The Hudson AMVETS will be providing meals (Home for the Holidays) on Thanksgiving Day-November 26<sup>th</sup> & also again on Christmas Day.

There will be <u>delivery only</u> starting at 11:00AM. No in-house seating and no pickup. Please call the AMVETS at 978-568-8178 for a meal reservation

The Hudson Food Pantry is opened on Tuesdays and Saturdays Normal hours 9:00am to 10:30am and 1<sup>st</sup> Thursday of the month at 7pm

 $Phone-(978)\ 562‐5280/\ e‐mail-\underline{contact@hudsoncommunityfoodpantry.org}\ or\ Facebook\ Messenger$ 

The First United Methodist Church at 34 Felton Street, Hudson MA

Will deliver food twice a month on the first and third Fridays of the month for those in need. To receive a delivery, you must call Stacey first at 978-601-249.

**Agape Café** – Take Out Dinners Thursdays from 5pm to 6:30pm Our team will be practicing Social Distancing to prepare and deliver your meal. Your dinner will be delivered right to your car. We ask that you comply to Safe Distancing by wearing a mask and stay in your car. The free dinners are for everyone and all are welcome to partake.

# Our Zoom fitness classes are doing GREAT

Please see our new classes and join the fun below:

- Stretch class with Sharon Thursdays 10:15 -11:00pm. Call the senior center if you are interested. We need your email address to send out a zoom invitation to start the class.
- Zoom Strength Training Class with Sharon -Mondays and Wednesdays 8:30-9:15am Strength Training class will consist of a small total body warm up, then an overall conditioning, toning and core strengthening workout. You should have a set of at least 5lb hand weights and a mat or comfortable rug for lying on. This class will be from 8:30am-9:15am on Mondays and Wednesday's. Please call to sign up 978-568-9638 we will need your email so Sharon can send you a zoom invitation. \* There will be modifications for each exercise for those with orthopedic issue
- Flex and Tone/ Chair Yoga with Rebecca Reber Wednesdays at 9:00am. Call the senior center if you are interested as we need your email address to send out a zoom invitation to start the class.
- **\*\*New Day\*\*\*Chair Pilates with Jennifer Davidson Tuesdays at 9:30am.** Call the senior center if you are interested as we need your email address to send out a zoom invitation to start the class.
- (NEW Class) Back to Basics Chair Pilates with Jennifer Davidson- Thursday at 9:30am This class will review the basics of chair pilates for new and regular class participants.
- Zoom Parkinson's Class with Mike Bleecker- Tuesdays at 10:30-11:30 Mike Bleecker is happy to offer his wonderful Parkinson's class via zoom. You will have to call the center 978-568-9638 and leave a message we will need your email address so Mike can send you a zoom invitation.



# Zoom Genealogy Family Research with Charles Corley Wednesday, November 18<sup>th</sup> at 10:30am

Genealogy class is open to everyone who is interested in researching their ancestry. Beginners welcome. Please call the center to sign up!

### Busing News:

The senior center bus is now running for medical appointments and grocery shopping. Please call at least a day ahead. Per the Hudson Board of Health, we can only take one person at time. If the rider needs an escort they may be accompanied by their husband or wife, family member or caregiver; then we can take two. Grocery shopping can be any day of the week, call the day before. One person on the bus at a time. Masks must be worn.

## Face Masks

The Hudson Senior Center has received many homemade good quality face masks. We want to thank everyone who has contributed to our requests for face masks. If you need a mask, please call the center 978-568-9638 leave a message and we will call you. Thank you to everyone who has provided the senior center with so many masks. Your time and effort is much appreciated. Thank you to all who have made face masks for the Hudson Senior Center

#### (NEW) The History of Pilgrims 400 Years After LIVE ZOOM Presentation Monday November 23 at 11:00 With Historian John Horrigan

Join five-time Boston/New England Emmy Award-winning historian John Horrigan as he discusses the Pilgrim's journey across the Atlantic, the settlement in Plymouth, the First Thanksgiving and the incidents at Wessagusset and Nemasket. He'll also discuss "The Great Dying", an epidemic that nearly wiped out Native Americans in New England. Join us for this zoom presentation "The Pilgrims: 400 Years After" on Monday, November 23rd at 11 AM. Please call the center to register to receive the zoom link.

# Something new on Hud TV!

- Comcast channels for Hudson Public=Ch.8, Education=Ch.9 and Government Ch.99
- Verizon channels for Hudson Public = Ch.47, Education = Ch.43 and Government = Ch.4



Seven Steps to Managing your Memory Every Monday and Friday morning 9am-10am For those who could not attend Dr. Andrew Bedson's zoom presentation on his new book Seven Steps to Managing your Memory last month, you can now watch his

presentation on Hudson's Cable TV on Mondays and Fridays at 9 am-10am

Based on his award-winning book, *Seven Steps to Managing Your Memory: What's Normal, What's Not, and What to Do About It*, Dr. Andrew Budson will explain how individuals can distinguish changes in memory due to Alzheimer's versus normal aging, what medications, diets, and exercise regimes can help, and the best habits, strategies, and memory aids to use, in seven simple steps.

Learn about Prescription Advantage the State-sponsored prescription drug assistance program for seniors and people with disabilities in Massachusetts A Conversation with Kathy Devine of Prescription Advantage

. Every Wednesday at 9:00am

You can also watch this on YouTube: <u>https://www.youtube.com/watch?v=I55CtVian3Y</u>

Beware of "Free" Medicare Benefits-Let SHINE help you do your homework! (Hud TV) Every Wednesday Hud Cable TV at 9:30am

You May Be "Entitled to Free Medicare Benefits" What exactly does this mean? Kathy from the Massachusetts SHINE program breaks it down for you. See a SHINE counselor before you make any decisions on your Medicare coverage!

You can also watch this on YouTube: <u>https://www.youtube.com/watch?v=Uo9z03e3mVs</u>

If you missed the live zoom presentation of The History of Pilgrims 400 Years After

You can watch in on Wednesday Nov 25<sup>t</sup>, Friday Nov 27<sup>th</sup> and Monday Nov 30<sup>th</sup> 10-11 am Join five-time Boston/New England Emmy Award-winning historian John Horrigan as he discusses the Pilgrim's journey across the Atlantic, the settlement in Plymouth, the First Thanksgiving and the incidents at Wessagusset and Nemasket. He'll also discuss "The Great Dying", an epidemic that nearly wiped out Native Americans in New England.



Elder Law with Frank and Mary by Arthur P. Bergeron *Arthur P. Bergeron is an elder law attorney in the Trusts and Estates Group at Mirick O'Connell.* 

#### SINGLE? NEED TO QUALIFY FOR MASSHEALTH?

It is important to know your options when it comes to qualifying for MassHealth should you require home health care or nursing home care. Many seniors who are single often lose sleep worrying about this very issue. Rest assured, whether you are married or single, you can always qualify for MassHeath even if you own your home. MassHealth limits the amount of cash or cash equivalent assets you may have to \$2,000 or less. Below are three ways you can meet that requirement, even at the last minute. • Spend the money on yourself (no gifts) by fixing up your house, pre-paying your funeral, buying some new clothes, furniture, things for the house, a new car, or maybe just throwing yourself a party. • Buy an annuity. As long as it calls for equal monthly payments for the rest of your life expectancy, the purchase is legitimate. • Put the funds into a "d4c pooled trust." Once you have qualified, the bed rate will decrease from the private pay rate (about \$14,000 per month at many places) to the MassHealth rate (around \$7,000 per month). While MassHealth will have a lien regarding its payments on your behalf after your death, the repayment amount will be vastly smaller than what you would have paid privately. If you want to protect some or all assets completely from any MassHealth claim, you have to give those assets away five years before you apply. Many seniors keep all their cash but give away a "remainder interest" in their home (the interest that starts after they die) while keeping a "life estate" (control and use of the house while they are alive). If you were planning on giving your house to your child or children anyway, why not give him or her the "remainder interest" now, thus protecting the house from the MassHealth lien after five years? Or how about the extra money in the bank that is really only there as a "rainy day" fund? Perhaps the best way to "save" for a rainy day is by giving it to someone you trust. If your children were going to get your assets anyway after you die, maybe you should give the money to the one you trust most, either outright or as trustee of an irrevocable trust. Once again, talk to your elder law attorney first, but if you're losing sleep about this, you should at least find out what your options are. If you have any questions or would like more information; please feel free to contact me at (508) 860- 1470 or abergeron@mirickoconnell.com. Visit Frank and Mary's YouTube channel, www.youtube.com/elderlawfrankandmary and your local cable station during COVID-19, for this virtual seminar, as well as, Frank and Mary's weekly local cable TV shows, where my co-hosts and I address many common issues facing seniors and the resources available during the pandemic.



### Legal Advice with Attorney Arthur Bergeron Wednesday, November 11<sup>th</sup> from 1pm to 3pm

Attorney Bergeron will be available for private 15-minute sessions via zoom conference call or telephone call. To book your private session please call the Hudson Senior Center at 978-568-9638 and leave a message on extension 471 or the front desk. Thank you

# Update on Medical Equipment Lending Program



# At this time, we are NO longer accepting or lending out any medical

**equipment,** however we have two resources that you could contact that loan out medical equipment:

- REquipment located in Worcester. Telephone: 508-713-9690
- Hospital Equipment Loan Program (HELP) located in Woburn. Telephone: 781-322-1052. They are open on Saturdays from 9-noon.

Looking to Donate Equipment? **Northborough Helping Hands** accepts donations of durable medical equipment in good condition. email: <u>equipment@NorthboroughHelpingHands.org</u> Phone: 508-393-5020 (Northborough Family and Youth Services)

# Caregiver Support options

• The Branches of Marlborough Senior Living Community is offering a couple of virtual programs for caregivers.

Facilitating Connection, Fostering Engagement: Activities for Normal Aging and Stages of Dementia Tuesday, November 10, at 3pm.

Michelle Tristani – Benchmark Director of Memory Care, explores life-long learning, reminiscing and sensory engagement experiences.

Please call508-259-3450 to sign up and receive login information.

- Virtual Caregiver Support Group with Regina from Better Day
  - Mondays, 5:30pm 6:30pm

Please contact Regina at: <u>regina@betterdayprogram.org</u> if you would like to join.

• Caring for Caregivers

Meetings resume at Hudson's First United Methodist Church at 34 Felton St. on the 1<sup>st</sup> & 3<sup>rd</sup> Monday of the month, from 11 a.m. to noon in Lamson Hall on the first floor of the church. In these current difficult times of isolation, caregiving for a loved one may have become more challenging. Come talk about your concerns and feelings with those who know what you are going through. More information is available at 978-562-2932 or at <u>www.hudsonfumc.org</u>

• Minuteman Senior Services Together with Emerson Hospital

We are launching a virtual caregiver support group for family and friends caring for older adults. Space is limited. To register or with questions, contact us at (781) 221-7079 or <u>K.Sullivan@MinutemanSenior.org</u>

# Medicare Open Enrollment is Oct 15th through Dec. 7th

(Holly, Ana and Janice are still available to help you; however appointments will be by phone) It's that time of year again to review your Medicare Advantage Plans (PPO / HMO), your Medicare Prescription Drug Plans and Supplement Plans to make sure they are still good plans for you in 2021. Remember, health plans and prescription drug plans can change from year to year. Holly, Ana and Janice are still able to review your plans with you over the phone and make necessary changes if need be. Please read Holly's article in this newsletter for more detailed information.

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|     |  | BER | 2 |           |                        | TURKEY |     |     |   |    |   | STUFFING                |    |     |     |   |     |   |    |
|     | HAM<br>POTATOES                                  |     |   |           | PUMPKINPIE<br>PECANPIE |        |     |     |   |    |   | CRANBERRIES<br>PILGRIMS |    |     |     |   |     |   |    |
|     | THANKFUL   |     |   | MAYFLOWER |                        |        |     |     |   |    |   | CORN                    |    |     |     |   |     |   |    |
|     | NNE  | R   |   |           |                        |        | AM  |     |   |    |   |                         | FC | тос | BAL | 4 | (.' |   | 1) |
| FE/ | FEAST  |     |   |           |                        | P      | PAR | ٩DE |   |    |   |                         |    |     |     |   |     |   |    |

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#### INFORMAÇÃO DADA POR ANA TERRA-SALOMÃO O MEU HORÁRIO É O SEGUINTE: SEGUNDAS À SEXTAS DAS 9:00 ÀS 3:00 DA TARDE. **O** NÚMERO DE TELEFONE É **978-568-9638** EXT.**476**

#### MUDANÇAS NOS SEGUROS DE SAÚDE DO "MEDICARE"

Durante os mêses de Outubro até Dezembro é tempo de rever os vossos seguros de saúde e ver se ainda é o seguro melhor para a sua situação. Pode mudar o seu plano de seguro do Medicare entre o dia 15 de Outubro até o dia 7 de Dezembro de 2020, para ser efectivo no dia 1 de Janeiro de 2021.

Se precisar de ajuda, telefone para marcar um apontamento com Ana Terra-Salomão.

#### PROGRAMA DO "SMOC" PARA AJUDAR COM O AQUECIMENTO

Este inverno, precisa ajuda com as depressas de aquecimento? O programa do "Smoc" chamado "Fuel Assistance" pode ajudar. O auxílio é baseado no rendimento anual e o número de pessoas na família. Este programa começa no dia 1 de Novembro de 2019 até o dia 30 de Abril de 2020. Para requerer este auxílio telefone para o Senior Center e fale com Ana Terra-Salomão.

#### Número de Pessoas na Família

| de Pessoas na Família | Rendimento |  |  |  |  |
|-----------------------|------------|--|--|--|--|
| 1                     | \$39,105   |  |  |  |  |
| 2                     | \$51,137   |  |  |  |  |
| 3                     | \$63,169   |  |  |  |  |

#### **INFORMACÃO IMPORTANTE**

Se as Escolas Publicas de Hudson estiverem fechadas devido a neve o Senior Center também estará fechado. Estamos preocupados com a segurança dos nossos clientes. Por favor não venha ao Senior Center se estiver mau tempo.

#### **DATAS IMPORTANTES**

Dia 10 de Novembro – "Grab and Go" Pequeno Almoço grátis para Veteranos às 9:00 da manhã no Hudson Senior Center . No modelo "Grab and Go" a pessoa vem no seu carro e as funcionárias do Senior Center dão um saco com o pequeno almoço através da janela do carro. A pessoa não sai do carro. Este almoço é so para Veteranos. Limitado a 50 pessoas. Telefone para o Seniro Center – 978-568-9638, para reservar o seu lugar.

Dia 10 de Novembro – Clínica grátis de vacinação contra a gripe ("Drive Through") para pessoas idosas com mais de 65 anos no Hudson Senior Center das 11:30 da manhã às 1:00 da tarde. Para mais informação sobre a clínica telefone para o Hudson Senior Center - 978-568-9638 ou através do site: https://www.signupgenius.com/go/5080944A5A923AAFA7-fluclinic95

#### Dia 11 de Novembro – O Senior Center está fechado devido ao feriado do "Veteran's Day".

Dia 12 de Novembro - "Grab and Go" Almoço ao meio-dia no Hudson Senior Center. "Chicken Pot Pie" do Café 641. No modelo "Grab and Go" a pessoa vem no seu carro e as funcionárias do Senior Center dão um saco com o pequeno almoço através da janela do carro. A pessoa não sai do carro. O custo é \$5.00 por pessoa. Telefone para o Senior Center – 978-568-9638 para reservar o seu lugar. Limitado a 40 pessoas.

Dia 20 de Novembro – "Grab and Go" Almoço grátis de "Thanksgiving" ao meio-dia no Hudson Senior Center. Este almoço é feito pelo Buffet Way. No modelo "Grab and Go" a pessoa vem no seu carro e as funcionárias do Senior Center dão um saco com o pequeno almoço através da janela do carro. A pessoa não sai do carro. Limitado a 125 pessoas. Telefone para o Senior Center até o dia 17 de Novembro ao meio-dia para reservar o seu lugar.

Dias 26 e 27 de Novembro – O Senior Center estará fechado devido ao feriado do "Thanksgiving".

NOTE: THIS PAGE IS BEING TRANSLATED FOR NON-ENGLISH SPEAKING SENIORS AND IS THE SAME INFORMATION FOUND IN THE NEWSLETTER FOR ALL SENIORS!

#### OUTREACH

It seems almost unreal that the time is here once again to review insurance for 2021. (Here's hoping that next year is better than 2020!) Things will be looking a bit differently this year. We will not be meeting with people in person, rather everything will be done by PHONE. We understand that this is not ideal, however, given the circumstances, we are still able to provide this great service! PLEASE be as accurate as possible when creating your medication list and make sure it is complete. **Please include dosages, quantities and medication form such as; capsules or tablets creams, lotions or gels.** This can make a difference in the price. As many of you know, your medical and prescription drug plans can change from year to year. It is very important to have your health insurance plan reviewed for next year, regardless of how well you think it has been for you for this past year. Premiums can change, copayments can change, and even the list of medications a plan will cover next year, can change. It is essential to have your coverage reviewed by a SHINE counselor every year. The Open Enrollment Period is from October 15<sup>th</sup> through December 7<sup>th</sup> each year. This is the time that you can make any changes to your plan for the following year in 2021.

If you are interested in having your insurance reviewed for next year, please contact your local SHINE department. The Hudson SHINE counselors can be reached at 978-568-9638. Please call or mail in the pre-enrollment form for us so we can call you back to schedule an appointment. This is going to be a new process for us as well, so please be patient as we navigate this new "normal". If you are mailing in pre-enrollment forms, please give counselors a few days to call you back to schedule a telephonic assessment.

Enclosed in this newsletter is the Pre-Enrollment form, which we will include in the newsletter for October, November and December as well. By using this form, it gives us your contact information, and allows you to write your list of medications and doctors before we meet with you in person. This allows us to get accurate information from you beforehand, but also allows us to prepare for our meeting with you. It would be greatly appreciated if you could submit these prior to our appointment.

**FUEL ASSISTANCE UPDATE**: SMOC has changed the dates of when a person can apply for fuel assistance. NEW applicants are now able to apply TODAY instead of having to wait until November 1 to get this application. If you or someone you know is interested, you can now contact us earlier in the heating season to apply for assistance. Call 978-568-9638 to see if you are eligible for this benefit. New applications and Recertifications are being done CURBSIDE or by mail. If you would like our help with fuel applications, we are scheduling appointments to drop off paperwork/sign forms curbside at the Hudson Senior Center. Once again, things look a bit differently this year, but we are still here to help you with your application needs!

| 2021 SHI   | NE Pre-Enrollment I                    | nformation Sheet               |                           |  |  |  |  |
|--|--|--------------------------------|---------------------------|--|--|--|--|
| <u>Please print</u>  |  |                                |                           |  |  |  |  |
| Name:  |  | Date:                          |                           |  |  |  |  |
| Address:   |  | Zipcode:                       |                           |  |  |  |  |
| Phone:   |  |                                |                           |  |  |  |  |
| Date of Birth:   |  |                                |                           |  |  |  |  |
|  | Your current medical in                | nsurance coverage:             |                           |  |  |  |  |
| Coverage   | Name of plan/effective<br>date         | Monthly or quarterly cost      |                           |  |  |  |  |
| Medicare Part A  | Effective:                             |                                | -                         |  |  |  |  |
| Medicare Part B  | Effective:                             |                                | -                         |  |  |  |  |
| Medicare Advantage Plan  | Name:                                  |                                | -                         |  |  |  |  |
| Medigap or Supplement  | Name:                                  |                                | -                         |  |  |  |  |
| Medicare Part D  | Name:                                  |                                | -                         |  |  |  |  |
| Retiree or union coverage<br>Is prescription coverage<br>included? <b>Y/N</b><br>Has it been determined as<br>good as Part D<br>(creditable)? <b>Y/N</b> | Name:                                  |                                |                           |  |  |  |  |
|  | ption Advantage (Massachuse            | tts' state pharmacy assistance | e program?) <b>Yes No</b> |  |  |  |  |
|  | for your prescriptions (LIS)? <b>Y</b> |                                |                           |  |  |  |  |
| Are you enrolled in Mass Hea   |  |                                |                           |  |  |  |  |
|  | er service for prescriptions? Ye       | es No                          |                           |  |  |  |  |
|  | acy, please provide the pharm          |                                |                           |  |  |  |  |
| Name of Primary Care Physic  | ian:                                   |                                | -                         |  |  |  |  |
| Name of Specialist:  |  |                                |                           |  |  |  |  |
|  |  |                                |                           |  |  |  |  |

#### Please list your current medications below Use additional paper if necessary

#### Do not list over-the-counter drugs (e.g., vitamins)

Print clearly

| Print clea             | rly                        |
|------------------------|----------------------------|
| Drug Name              | Drug Strength/Dose per Day |
| (as written on bottle) | Example: 50 mg/1x a day    |
| (                      |                            |
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To have SHINE assist you in finding the most affordable plan for you, complete and return to: Hudson Senior Center 29 Church St. Hudson MA 01749