



The Senior Sentinel

884-4100 885-5381 863-6112 587-8653 654-9003 798-0231



Annual Saratoga County Fair

July 21 –26

Senior Citizen's Day Wednesday, July 22

**Be sure to visit our table in the Office for the Aging Tent
Come visit us for free giveaways on Senior Citizens Day**

The Saratoga County Office for the Aging will be closed Friday, July 3rd.

We wish all of you a safe and **Happy Fourth of July**

Saratoga County Public Health and the Office for the Aging Health Screening Schedule for August 2015.

Shenendehowa Adult Community Center	1:30 pm - 3:30 pm	August 21, 2015
Halfmoon Senior Center	10:00 am-12:00 pm	August 26, 2015

Need Help Paying for Medicare?

Medicare Savings Programs, also known as Medicare Buy-In programs, are programs that help pay your Medicare premiums and sometimes also coinsurance and deductibles. Representatives from OFA will be available at the Health Screenings listed above to assist you or you may call 884-4100 to see if you qualify.



Save the Date

Thursday, September 10, 2015

Annual Senior Picnic

Saratoga County Fairgrounds



Farmer Market

It's that time of the year again! Go to your local Farmer's Market to get high-quality local food and agricultural products direct from the farmers and producers.



Visit <http://www.saratogafarmersmarket.org/> for more information

The farmer market coupons eligibility guidelines are as follows:

You must be a Resident of Saratoga County

60 years of age or older

Income at or below: \$1,815 per month, household of one; \$2,456 per month, household of two

One booklet per family/proxies can not pick up and sign for coupons

Each booklet value is \$20.00 and can be used at participating farmer markets.

Coupons may be picked up at the Office for the Aging 152 West High Street

Ballston Spa 9am to 5pm Monday through Friday 884-4100

COUPONS WILL NOT BE AVAILABLE PRIOR TO JULY 1ST

More than 600 seniors joined the Office for the Aging on Friday, May 15th for the Annual Senior Luncheon at the Saratoga Springs City Center. This years theme was a “ Senior Prom ”. Some seniors really got into the festive spirit as well as the OFA staff and volunteers. Local businesses through out our county were most generous with the door prize giveaways. The following three lucky seniors walked away with the 50/50 cash prize of \$200 each.

Edna Nash of Wilton and George & Joan Fontaine of Waterford

A special congratulations to our Senior Prom King, Allen Ayotte and Queen, Sara Boleski who were each awarded a \$50 Downtown Saratoga Gift Card provided by Adirondack Trust.

Everyone had a great time eating, socializing and dancing. Thank you to the many volunteers that assisted in serving lunch prepared by Prestige Services, Inc. The dedication of our volunteers, the OFA staff, and Prestige Service made this event a wonderful community social.

From our Dietician: Healthy Hydration

Our bodies are comprised of approximately 60% water. Water has several essential tasks such as transporting nutrients, cushioning our joints and organs, maintaining body temperature, balancing electrolytes and eliminating waste. During the hot days of summer, water is especially important. Our bodies can adjust to intense heat conditions because water will cool down our body temperature through sweating. With water having such an essential role, our daily beverage choices can have a major impact on health. With dozens of beverage choices available to most of us each day, it can be difficult to choose the best beverages for good hydration and those that are best to quench thirst. Consider the tips below when making your beverage selections.

Water-Turn to this calorie free inexpensive drink the majority of the time to meet your body’s hydration needs.

Sports Drinks- Often considered a post workout drink enhanced with electrolytes and sugar. For most people who exercise casually and have a healthy diet, this type of beverage is not needed. Water again will be a good choice for replenishing fluids and electrolytes will be replaced at meals. For those who work daily in heat or who engage in intense aerobic activity for long durations, this enhanced beverage may be helpful for hydration.

Coffee & Tea-Both caffeinated and decaffeinated teas and coffee can contribute to hydration. Moderate intakes of both coffee and tea have been linked with health benefits from cancer prevention to bone protection. Keep in mind that high intakes of caffeine can lead to side effects in some people such as anxiety, insomnia, stomach upset and altered heart rate.

Alcohol-Although alcohol can contribute to your hydration, there is a caveat. Concentrated alcoholic beverages such as liquor and wine (12-14% alcohol) can contribute to dehydration by increasing urine output. Fluids with lower alcohol concentration such as beer tend to not have that effect. Moderation and consideration regarding your medications and health status is key when it comes to alcohol. For these reasons, it is always best to check with your health care provider regarding alcohol consumption.

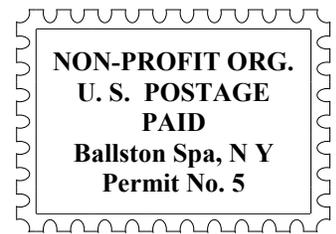
Sweetened Beverages-Research suggests that consumption of sugar sweetened beverages such as sodas and artificially flavored fruit drinks may contribute to chronic diseases so it is best to limit them. These drinks provide many sugars and calories to the diet yet offer little or no nutritional value. Likewise, artificially sweetened beverages offer no nutritional benefits and have been linked to some health risks so it is best to limit these beverages as well.

High Fluid Foods-Approximately 20% of total water comes from the foods we eat each day. Some foods such as fruits, vegetables, soups, gelatin and ice cream have high water content and can contribute significantly to our hydration.

Older adults particularly those over age 71 are at higher risks for dehydration. This seems to be due to multiple reasons such as medications, changes in body water composition, altered thirst perception, impaired kidney function as well as altered appetite with subsequent reduced food intake. This is all the more reason to pay attention to our fluid intake and beverage choices as we age.

Saratoga County Office for the Aging
152 West High Street
Ballston Spa, N. Y. 12020

Return Service Requested



*Saratoga County Office for the Aging is funded by Title III of the Older Americans Act,
New York State Office for the Aging, the County of Saratoga and local Municipalities*

When Can I sign up for Medicare?

The steps you should take to enroll in Medicare on time will differ depending upon whether or not you already collect Social Security retirement benefits when you turn 65.

If you already receive Social Security when you turn 65, the federal government will automatically enroll you in Medicare. Your Medicare will start on the first of the month you turn 65. You do not have to sign up for Medicare. On the other hand, if you do not receive Social Security when you turn 65, you must take action to apply for Medicare. To avoid higher costs down the line, you must enroll during your Initial Enrollment Period (IEP). Your IEP includes the three months before, the month of, and the three months following your 65th birthday. If you enroll in Medicare during this seven month period, you will avoid late enrollment penalties and gaps in health insurance coverage.

The date your Medicare coverage begins depends on when you enroll during your IEP. For your coverage to begin as soon as possible, it is best to enroll in the first three months of your IEP (the three months before the month you turn 65). Your Medicare coverage will go into effect the first day of the month you turn 65. If you enroll during the month you turn 65, your Medicare coverage will go into effect the following month. If you enroll during the fifth month of your IEP, your Medicare coverage begins two months after you enroll. If you enroll in the sixth or seventh month of your IEP, your coverage begins three months after you enroll.

If you enroll in Medicare at any point during your IEP, your enrollment will be considered timely. You will not face any late enrollment penalties. To enroll in Medicare, you can call the Social Security Administration at 800-772-1213 or you can visit your local Social Security office.

When you enroll in Medicare (either actively during your IEP or automatically), you receive Medicare Parts A and B. Most people do not pay a premium for Part A, but almost all people owe a premium for Part B.

Understand that you will have the option to turn down Part B, but you should use great caution before declining Part B coverage. You should only consider delaying Part B if you confirm two essential things. First, you must have coverage from you or your spouses current employer. If you are insured by your own or your spouse's current employer, you have special permission, called a Special Enrollment Period, to enroll in Part B later without risking higher costs and periods without coverage. Second, you must verify that your current employer coverage will pay the same amount for your care as it did before you qualified for Medicare. In other words, ensure that your employer coverage pays first on claims before Medicare pays. Insurance that pays first on claims is call primary coverage.

You should always enroll in Medicare Part B right away if your employer coverage is not primary to Medicare (meaning it pays after Medicare on insurance claims). If Medicare is supposed to pay first and you fail to enroll, the employer plan may pay little to none of your health care costs.. If you have current employer coverage, talk to your employer to find out how your coverage works with Medicare. Verify this information with Social Security before making any final decisions about Part B coverage.

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