



The Senior Sentinel

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



The Saratoga County Office for the Aging will be closed Monday, January 19 in observance of Martin Luther King Jr. Day.

Nutritional Program Weather Closing: If the home delivered meals are canceled the information will be listed on your local T.V. Stations under **Saratoga County Senior Meals.**

AARP Volunteer Tax Preparation

AARP Volunteers will prepare taxes again this year. Trained volunteers will prepare Federal and State personal income taxes for low to moderate income individuals. Electronic filing is available. Tentative locations and days for this service are listed below. Each site will start their first schedule day on or after February 1st. **Please call for an appointment. They are required.**

<u>Location</u>	<u>Day</u>	<u>Phone</u>
Clifton Park-Halfmoon Library	Mondays	371-8622
Halfmoon Senior Center	Tues., Wed., & Thurs.	371-3892
Malta Community Center	Wednesdays & Thursdays	899-4411
Mechanicville Senior Center	Wednesdays	584-4621
Mechanicville Library	Mondays & Saturdays	664-4646
Moreau Community Center	Thursdays	792-6007
Office for the Aging	Mondays	884-4100
Saratoga Springs Senior Center	Tuesdays	584-1621
Shenendehowa Adult Community	Mondays thru Fridays	383-1343
Southern Saratoga YMCA (Clifton Park)	Thursdays	2-1-1

**Please be sure to bring:
Your Social Security Card
A Photo ID
A Copy of your 2014 Tax Return**

Increases in Part B Premiums & Hold Harmless Provision

Each year, the Centers for Medicare & Medicaid Services (CMS) sets the following year's Part B premium. In 2016 the Part B base premium will be \$121.80. This includes a \$3 "surcharge" amount as a result of the budget agreement which reduced the premium increase. However, you will not necessarily pay this increased amount.

If you collect Social Security benefits and your Medicare Part B premium is deducted from those benefits each month (this is the case for the majority of people with Medicare), you may be protected under the hold harmless provision. The hold harmless provision protects Social Security recipients from paying higher Part B premium costs so long as:

1. You are entitled to Social Security benefits for November and December of the current year (2015);
2. The Medicare Part B premium will be or was deducted from your Social Security benefits in November 2015 from January 2016;
3. You don't already pay higher Part B premiums because of Income-Related Monthly Adjustment Amount (IRMAA) eligibility; and
4. You do not receive a Cost of Living Adjustment (COLA) large enough to cover the increased premium. COLA is additional income given to Social Security recipients to protect against inflation decreasing the benefit's purchasing power. There is not a COLA every year, and it is not expected that there will be one in 2016.

The hold harmless provision does NOT protect you if:

1. You are new to Medicare. Hold harmless does not apply to you because you have not been enrolled in Medicare Part B long enough to qualify.
2. You are subject to IMRAA.
3. You are enrolled in a Medicare Savings Program (MSP). However, the MSP should continue paying for your full Part B premium
4. You were enrolled in a Medicare Savings Program in 2015 but lost the program because your income increased or you failed to recertify.

NOTE: If you qualify for the hold harmless provision but pay a Part B late enrollment penalty, the penalty will not be waived, and may increase. This is because the penalty will be calculated based on the new, higher premium—even if you are not paying that higher amount. Thus while your base Part B premium will not change, you'll likely face a higher total Part B premium bill due to the late enrollment penalty.

Reprinted from Medicare Interactive, Section II.d. Question 5 of 9

Medicare Monthly Tip

January is National Glaucoma Awareness Month! The start of a new year is the perfect time to schedule a regular eye exam to check for glaucoma. Talk to your doctor or visit www.medicare.gov for more information.

Reprinted from Centers for Medicare and Medicaid Services

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

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From Our Dietitian:

Get Nutrient Rich in the New Year

Instead of making a New Year's resolution to lose weight, why not focus on packing your diet with nutrient rich foods. Our food choices can be a very powerful tool toward our health, wellness and healthy aging. Nutrient rich, also sometimes referred to as nutrient dense, means nutrients per calories. Although past nutrition messages have emphasized that calories count the most, to help with the battle of the bulge, today nutrition messages are increasingly encouraging more nutrient rich/nutrient dense foods. It is recommended we eat more foods such as fruits, vegetables, whole grains, beans, nuts, seeds and lean protein and focus less on calories.

Some of the above noted nutrient dense foods from nature such as brightly colored fruits and vegetables will provide significant nutrients and antioxidants for little calorie cost. Lean protein choices such as low fat dairy, eggs, poultry and seafood are rich in nutrients without an appreciable calorie cost. Studies have shown that people who consume more plant based foods and in turn a higher amount of nutrients, maintained healthier body weights and experienced less internal inflammation linked to chronic diseases.

Nutrient poor food choices would be the opposite of nutrient rich/nutrient dense. Nutrient poor foods are foods high in calories yet low in nutrients such as packaged and processed foods, refined grains and sugars, and oils. Consider a half cup of refined white rice contains approximately 5-10 less calories than half cup of brown rice however; you would have to consume two times as much white rice to obtain the magnesium that is present in the brown rice. Magnesium is a mineral that has been linked to lower heart disease risk. All calories are not created equal. Calories obtained from a nutrient loaded avocado versus a sugary muffin are not the same with regards to the nutrients they provide, how the body processes them and how they affect our satiety levels. It is best to think beyond calories and instead pack your calories with nutrients. Below are a few examples of how to accomplish this:

- **Instead of-** reduced fat peanut butter **Eat-**Regular peanut butter (2 Tablespoon serving size) to provide more heart healthy monounsaturated fat and less sugar.
- **Instead of-**potato chips **Eat-**Nuts-almonds, pistachios, walnuts (1/4 cup serving size) for extra vitamins, minerals, protein and fiber.
- **Instead of-**Fat free salad dressing **Eat-**Olive Oil vinaigrette(1 tablespoon serving size) to provide healthy fats which assists in the absorption of antioxidants in vegetables.
- **Instead of-**Low fat cookies **Eat-**Whole grain crackers (1 ounce serving size) for more minerals and appetite controlling fiber.