



The Senior Sentinel

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



The Office for the Aging will be closed Monday, October 9th in observance of Columbus Day.

Home Energy Assistance Program

The Home Energy Assistance Program (HEAP) is a federally funded program that *assists* low income households with the cost of heating their homes during the winter months. ***The 2017 - 2018 Regular HEAP program begins November 13, 2017. Emergency HEAP will open on January 2, 2018.*** The tentative closing for emergency HEAP is March 15, 2018. The Saratoga County Office for the Aging will be accepting walk in applications for persons 60 years of age and older as well as those under 60 and disabled ***beginning November 13, 2017.*** Households that received a HEAP benefit last year will automatically be mailed an application for this year's program. If you would like to receive an application you may call the HEAP desk at 884-4111. Applications will be mailed out when the program opens. ***The office will not have applications until November 13, 2017.*** If ***any member*** of your household is on SNAP (formally known as food stamps), please contact your SNAP case worker at 884-4155. The HEAP program provides a ***once a year benefit*** which is credited directly to your heating account. Regular benefit amounts are based upon the household's monthly income and commodity used to heat your home. This year's guidelines are as follows:

Household Size	Maximum Monthly Income
1	\$2,318
2	\$3,031
3	\$3,744
4	\$4,457



Almost 700 seniors came out on September 8th to celebrate the end of summer at the annual Senior Picnic. The picnic is sponsored by the Office for the Aging and held at the Saratoga County Fairgrounds in Ballston Spa. This year's entertainment was provided by DJ Mark Hersh Productions. Everyone was singing and dancing along to a variety of music after a delicious BBQ chicken lunch. Congratulations to our game winners and to our three cash prizes of \$250 each, which went to the following lucky winners:

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|-------------------|--------------|
| Marybeth Czibbins | Ballston Spa |
| John Hurley | Corinth |
| Rita Halter | Ballston Spa |

Saratoga County Public Health and the Office for the Aging Health Screening Schedule for **November 2017.**

Waterford Senior Center	10:30 am - 11:30 am	November 21
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2018 Part D Benefit Amounts

The 2018 Part D benefit parameters have been announced. In 2018, Part D plans will be able to have a Deductible up to \$405. And, next year, people with Medicare will enter the Coverage Gap once they reach the Initial Coverage Limit of \$3,750 in total drug costs. Beneficiaries will get through the Coverage Gap and reach Catastrophic Coverage at the point that they get to \$5000 in TrOOP (True Out of Pocket Costs).

Once they reach Catastrophic Coverage in 2018, people with Medicare will be responsible for the greater of 5% of the cost of the drug or a small co-payment of up to \$3.35 for generics and \$8.35 for brand name drugs.

These will be the same co-payments for most people with Medicare who receive Full Extra Help, including those on a Medicare Savings Program.

However, those who are dual-eligible with incomes below 100% of the Federal Poverty Level will be responsible in 2018 for lesser Part D co-payments of up to \$1.25 for generics and \$3.70 for brand name drugs.

Dual-eligible beneficiaries who are institutionalized, in a home and community based services (HCBS) waiver program, a Medicaid Managed Long Term Care (MLTC) or Fully Integrated Duals Advantage (FIDA) plan will continue to have \$0 co-pays for Part D covered drugs in 2018.

Beneficiaries who receive Partial Extra Help in 2018 may have a deductible of (up to) \$83.00, followed by 15% coinsurance up to the Out-of-Pocket Threshold.

Medicare Savings Programs (MSPs), also known as Medicare Buy-In programs, are programs that help pay your Medicare premiums and sometimes also coinsurance and deductibles. There are three main Medicare Savings Programs: Qualified Medicare Beneficiary (QMB), Specified Low-Income Medicare Beneficiary (SLMB) and Qualifying Individual (QI) program.

2017 New York Gross Monthly Income Limits

Program	Individuals	Couples
QI	\$1,377	\$1,847
SLMB	\$1,226	\$1,644
QMB	\$1,025	\$1,374

If you enroll in a Medicare Savings Program, you will automatically get Extra Help, the federal program that helps pay most of your Medicare Part D drug plan costs.

If you decide to apply for a Medicare Savings Program, you will be asked to send an original, signed application and copies of these documents:

- *Social Security card
- *Medicare card
- *Proof of date of birth
- *Proof of address where you live
- *Proof of income

If you meet the income limit in New York State, the Office for the Aging can help you apply.

Call 518-884-4100 for more information or to apply.

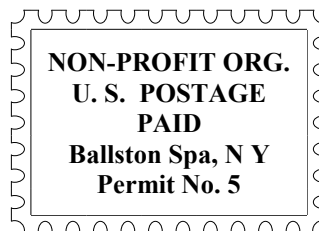
Have you done your Yearly Medicare Plan Review? Each fall you should review your current health and prescription drug coverage. Review any notices from your current plan about changes for next year. At this point, **Medicare Open Enrollment is October 15, 2017 through December 7, 2017.** There's never been a better time to check out Medicare coverage. There are new benefits available including lower prescription costs, wellness visits and preventive care.

Ways to get the help you need

1. Visit www.medicare.gov/find-a-plan to use the Medicare Plan Finder.
2. Look at your most recent "Medicare & You" handbook to see a listing of plans in your area.
3. Call 1-800-MEDICARE(1-800-633-4227) and say "Agent". Help is available 24 hours a day including weekends.
4. The Saratoga County Office for the Aging offers personalized health insurance counseling. **Appointments are required.** If you need an appointment call 884-4100.

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*

From Our Dietitian:

Bread Winners

Buying bread should be simple, not complicated as some companies make it. Bread labels tend to be full of claims like “made with whole grain,” “multigrain,” “whole grain white,” “extra grainy,” “2x fiber,” and “double protein.” Which of these claims matter and which ones are misleading? Basically we are looking for bread that is 100% whole grain without too much salt and added sugar. Here are a few tips to help you purchase a healthy loaf of bread.

-Go for 100% whole grain-Does your bread label say “100% whole wheat” or “100% whole grain?” If it does then you are off to a good start. If it does not the ingredient list should say that the flour is whole wheat (or other grains) not “enriched”, “unbleached” or just “wheat”. These are all refined. Choosing whole grain bread will provide you with fibers that occur naturally in whole grains rather than processed fibers for which we do not know their benefit in helping with promoting regularity and their cholesterol lowering effects. Breads where the label lists “2x the fiber” generally have a high level of these processed fibers.

-Check the calories-A slice of bread use to weigh an ounce. Now 1 ¼ oz. is more typical and some hit as high as 1 ½ oz. With these larger bread slices, your sandwich can accumulate upto 200 to 300 calories just from the bread. Look for whole grain breads that keep closer to a 1 ounce weight per slice. If calories are a concern, choosing a whole grain light bread may also be another good option.

-Match the Serving-Pay attention to the serving size on the food label. If the serving on the label does not match what you eat then you need to do the math. If you eat double the serving size printed on the label then you have double the calories, double the sodium etc. For most bread, a typical serving size is one slice. Serving size for light bread are typically 2 slices. Light breads usually shrink the weight of each slice down to ¾ oz. or less by adding processed fibers such as cellulose.

-Skirt the Salt-Bread is one of those foods that often doesn’t necessarily taste salty however, some hit as high as 200 to 250 milligrams of sodium per slice. Using bread which contains sodium levels as high as this for a sandwich can deliver a quarter of a day’s sodium without so much as a slice of cheese or a swipe of peanut butter. Look for breads that have no more than 150 mg of sodium per slice.

-Pay attention to added sugars-Diets high in added sugars have been linked to contributing to heart disease. One would not think that added sugars would be that high in bread however, this can add up based on the bread you choose and the number of slices you consume in a given day. Nutrition Facts labels currently do not require labels to separate naturally occurring sugars in fruit(i.e. raisins) from added sugars like cane sugar, honey, corn syrup or fruit juice concentrate. However, in the near future (by May 2018) this distinction will be made on the Nutrition Facts labels. For now these best way to estimate the amount of added sugars in your bread would be to look at the grams of sugar listed on the food label. Each one gram of sugar is roughly equivalent to ¼ teaspoon of sugar. So if you have bread that has 2 grams of sugar per slice then it will roughly have 1/2 teaspoon of sugar per slice. If you consume 2 slices of this bread you have taken in 1 teaspoon of sugar. The American Heart Association recommends no more than 9 teaspoons of added sugars per day for men and 6 teaspoons of added sugars/day for women.