

## 2021 FALL HIICAP

### HIICAP News for Fall 2021

#### Time to Review Your Medicare Plan

In order to insure the best coverage for 2022, Medicare beneficiaries should review their current plan for any changes scheduled to take effect next year. Pay close attention to the cost of the premiums, your out-of-pocket expenses, and whether or not your medications will be covered.

Medicare's Open Enrollment Period runs from October 15<sup>th</sup> to December 7<sup>th</sup> every year. This is the one time of year when **ALL people with Medicare** can make changes to their health and prescription drug plans for the next year. Changes can include: going from Original Medicare to a Medicare Advantage (MA) Plan or switching back to Original Medicare from an MA plan. It can also include switching your current prescription coverage to another Medicare Part D plan as new plans come on board each year.

This is also a good time to see whether or not you qualify for additional programs that may save you some money.

The first is **Extra Help/Low-Income Subsidy**. Extra Help is a federal assistance program that helps with the costs of the Medicare Drug benefit. See the chart below for income guidelines.

Extra Help(EH)	Income Limit	Asset Limit
Single (Full EH)	\$1,469	\$9,470
Single (Partial EH)	\$1,630	\$14,790
Married (Full EH)	\$1,980	\$14,960
Married (Partial EH)	\$2,198	\$29,520

The application process is completed on-line through the Social Security Website. If awarded this benefit, you will pay between \$3.70/\$9.20 (\$3.95/\$9.85 in 2022) for your prescriptions, you will have a special enrollment period to switch plans at different times during the year, and your Part D premium will be covered up to \$42.27 in 2021(\$42.43 in 2022).

The **Medicare Savings Program (MSP)**, is offered through the local Department of Social Services and is another program that may help reduce your costs. This simple application can qualify you for help paying your Part B premium, which currently is \$148.50 or less depending on when you went on Medicare Part B. If your gross monthly income is under \$1,469 for a single individual and \$1,980 for a couple, you may qualify for this benefit. There is no resource limit for the MSP. If your income is slightly higher than this, you may still qualify if you are paying for a medical premium, such as a Medigap policy, a dental policy, long term care insurance, or a Part D plan that is above the benchmark. The benefits of qualifying for the MSP are: you will receive Medicare Part B without paying for it and you will receive the full extra help benefit for your prescription

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Rae Raffle-Maxson, RSVP  
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Office for the Aging

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Catholic Charities

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Other

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Old Forge— Daily	369-2830

\*Director's Chair\*

Happy almost Fall! Like many of you, this is my favorite time of the year. I love the fall colors mother nature shares with us, the cool crisp night air, the scents of autumn, the warm comfort food and even getting ready for the holiday season. It's also the busiest(craziest) time of the year for many of us. So I'm going to share a little secret with you...I have a sign on my desk that says, "I can't adult today". It's my reminder to take a break when things get to be too much. It's also a reminder to have some fun, do something that makes me happy, or that makes someone else happy. I think we all need more happiness and laughter, especially now. We need to feel connected and supported by each other. Life just keeps moving along, so I think it's ok if we take a moment to have some fun or just take a break and maybe not be an adult for a moment. Think of something that makes you happy. We might not all be able to do everything we want to right now, but we can all think of something that bring us joy and maybe we can figure out how to make that feeling of joy last a little bit longer.

One last thing before I close...this will be our last newsletter before the holidays. You give so much of yourselves and bring peace and joy to those you serve, so my wish for you is I hope you are able to find your own peace and joy during this time of the year. Thank you for everything you do to make our community a better place, and a much happier place for those we serve.

Wishing you all good health, happiness and the blessings of the season,

Rae Raffle-Maxson  
Program Director

We thank all of you who made a donation toward the cost of the Sharing the Spirit!

***Your donations are an important part of offsetting the cost of publishing our newsletter. If you would like to help support Sharing the Spirit, or if you have additional comments, questions or suggestions, please contact us at:***

*Herkimer County Office for the Aging,  
Sharing the Spirit  
109 Mary Street, Suite 1101  
Herkimer, NY 13350  
315-867-1121*

coverage.

Another program available to New York resident's 65 and over is the **EPIC** program. The income guidelines for EPIC are \$75,000/single or \$100,000/married. The benefits of EPIC are: Medicare beneficiaries have a Special Enrollment Period to change plans once during the calendar year, in addition EPIC can also lower your drug costs and Part D premiums depending on if you qualify for the fee or deductible plan.

If you would like more information about your Medicare options, the EPIC program, Extra Help or the Medicare Savings Program please contact the HIICAP office of Herkimer County. We can provide you information, Medicare counseling and assist with applications to get you enrolled in Medicare plans and the cost savings programs mentioned in this article.

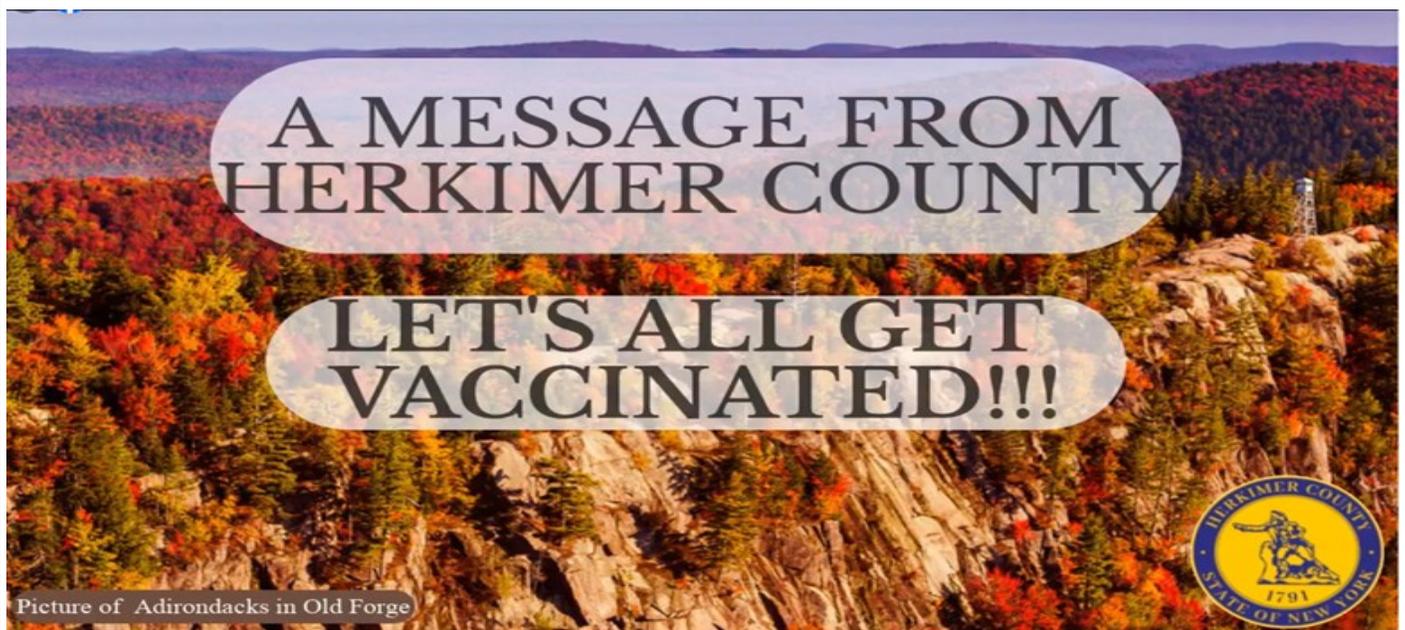
**HIICAP of Herkimer County**

**Catholic Charities of Herkimer County**

**61 West Street, Ilion NY 13357**

**315-894-9917**

Please call ahead to make an appointment!



Picture of Adirondacks in Old Forge

The Herkimer County Office for the Aging has started a video series of those who want to share their experience with receiving the COVID-19 vaccine. There are several "Let's Get Vaccinated" videos posted on the Herkimer County Office for the Aging Facebook page currently. If you or someone you know is interested in being on video sharing the vaccine experience, please reach out to our office at 315-867-1121.

## Kateri's Thrift Store

45 Furnace Street, Little Falls NY 13365  
315-823-1793

Hours of Operation  
Tuesday through Friday  
11 a.m. to 2 p.m.

All COVID protocols must be followed,  
including wearing a mask.

Donations of gently used items  
can be dropped off at the store during

**HOPE Ministries** is a volunteer program designed to help the frail elderly to remain independent in their homes. Because of the COVID19 pandemic, services are limited to: grocery shopping with or for a client, telephone reassurance/friendly conversation, and non-medical transportation. If you or someone you know is in need of our services or you are interested in volunteering and would like more information, please contact Lori Joy, Essential Programs Coordinator 315-894-9917 ext. 254 or [ljoy@ccherkimer.org](mailto:ljoy@ccherkimer.org).

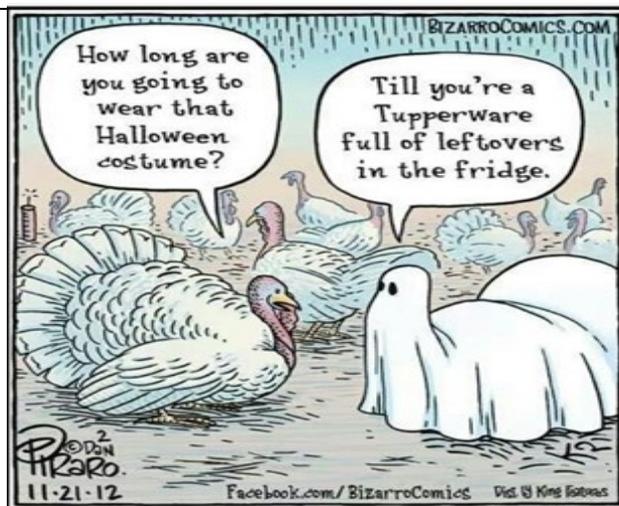
## Food \$en\$e – Saving money on groceries just makes sense!

Food \$en\$e is a monthly food buying co-op for anyone who wants to stretch their grocery dollars. Food \$en\$e provides a monthly box of 12-15 staple grocery items at a discounted price.

**There are no qualifications, no subscriptions, and no requirements to participate in Food \$en\$e.** Each package costs \$20.50 without limitation to the number of packages you may buy. While the items vary from month to month, the package always includes:

- 4-5 meat items like chicken, ground beef or fish
- 4-5 staple pantry items like pasta, soup, and rice
- 2 fresh produce items like apples, carrots or oranges

Rotating monthly specials like stuffed pork chops, American cheese, meatballs, lasagna, and chicken tenders can be purchased in addition to the basic unit. For more information call Catholic Charities of Herkimer County at 315-894-9917.



## How Social Isolation and Loneliness Harm our Mental and Physical Health

Our minds and bodies can respond to the stress of social isolation and loneliness in many ways:

There is a significant relationship between social connections and our health.

Some effects, such as feelings of anxiety and loneliness, are felt almost immediately.

Other effects, such as heart disease, inflammation and cognitive decline, may develop over time.

By increasing our connections to others and to those around us, we can help eliminate the effects that social isolation and loneliness can have on our minds and bodies. Whether it is through finding new methods, or revisiting old ways of staying connected to others, we can take control of our health and happiness; one connection at a time.

Fortunately, the Herkimer County Office for the Aging can assist in offering ways to stay connected to others. In addition to this, the office also offers Animatronic Pets as a means of eliminating the effects of Social Isolation and loneliness can have on us. If you or a loved one are interested in obtaining an Animatronic Pet, please do not hesitate to contact us at 315-867-1121.



## Ways to Stay Connected During COVID-19

In response to COVID-19, community-based organizations around the country have developed many programs to provide a variety of ways to help older adults stay connected to others in their communities. Whether you move an exercise class online or creating new activities to build connections, local organizations in your community are likely offering new interactive options for activities that had taken place in person prior to COVID-19.

Below are some great suggestions on how to stay connected:

**Reaching out to others** – Send a letter to a friend or loved one to brighten their day. Or even make a phone call to share a recipe or talk about the latest TV show or movie you have watched.

**Volunteering to help others** – Another way to stay connected is by volunteering to share your skills with others. There are a variety of ways to do this virtually.

**Honing your online capabilities** – Many people are using online tools to connect with friends and family. If you need assistance with learning how to get started online, you can always visit [www.seniorplanet.org](http://www.seniorplanet.org). There is a great article, “Stuck at Home Guide: How to Get Online” that explains getting online in depth.

**Being Creative** – Engaging in art can be a great outlet for our brains and self-expression. There are a variety of online classes offered on the internet (singing, dance, drawing, etc).

**Getting Physical** – Staying active can boost endorphins and help eliminate the feelings of loneliness.



# #StayWarm



**HEAP** may be able to help you if your source of heat is:

- Electricity
- Kerosene
- Propane
- Oil
- Natural Gas
- Wood/ Wood Pellets
- Coal/Corn

## ELIGIBILITY

To be eligible for a HEAP grant, you must meet income guidelines and residence requirements and you must pay for heating energy directly to a fuel company **OR** as a part of your rent.

There are certain living situations, which do not qualify for HEAP. The following **DO NOT** qualify:

- Tenants of government subsidized housing where heat is included in rent
- Individuals paying room and/or room and board in a private residence
- Residents of care facilities, dormitories, group homes or institutions
- Those who have no heating responsibilities

## INCOME GUIDELINES:

### Household Size   Gross Monthly Income

1	\$2,729.00
2	\$3,569.00
3	\$4,409.00
4	\$5,249.00

# Herkimer County

Virtual Senior Citizen's Picnic

**Wednesday, October 20th, 2021**



**FOR:** Herkimer County, 60+ individuals

**TO SIGN UP:** Call Michele @ 315-867-1152 by October 13th, 2021.

**HOW IT WORKS:** A free barbecue meal. The meals will be distributed at a location in Herkimer and one in Old Forge. We will be providing delivery for homebound clients who are unable to pick up their meal at one of the pick-up locations.

We will be holding a Facebook Live event including the National Anthem and a presenting of the Senior Picnic Proclamation from the Herkimer County Legislature.

**PRIZES:** Information will be included at the time the meal is picked up on prizes. Everyone who signs up to receive a meal will be assigned a number for an opportunity to win a gift card to a local business.

**DONATIONS:** We are asking community members and organizations to donate gift certificates for local businesses that will be given as prizes for the senior picnic. We ask that the gift certificates be in \$10 increments. You are welcome to purchase several gift certificates to support your favorite local business. If any community member or organization would like to donate a gift certificate for a local business you can mail them to: Herkimer County Sheriff's Dept. at 320 N Main Street Suite 2900 Herkimer, NY 13350 or you can contact the Sheriff's Dept. with any questions at 315-867-1168.

## ***Foods for Stress Relief! By Hollie Raux***

You often hear about natural help for stress relief like exercise, meditation and essential oils but did you know that eating certain foods can help with stress relief too?

Many foods produce serotonin and dopamine (stimulates pleasure, alertness, better sleep and peace), suppress the production of cortisol (stress hormone) and bursting with Vitamin C,B and Zinc- all of which can help naturally ease feelings of stress and anxiety.

Some of these foods are spinach, blueberries, oatmeal, dark chocolate, avocado and cashews! Try adding some of these to your everyday diet!

Check out our RSVP of Herkimer County Facebook page for other wellness tips and our Wellness Wednesday features and if you have a wellness tip to share or healthy recipe you can email Hollie at [hraux@ccherkimer.org](mailto:hraux@ccherkimer.org) or call 315-894-9917 ext. 241. Thank you!



# Volunteer News



The Food Bank of CNY presented the Food Pantry Coordinators in Herkimer County with Certificates of Appreciation for their “outstanding contributions as our partner and for all they do in furthering our hunger-relief mission.” Pictured from left Lori Joy, Sue Tucker, Volney “Spike” Seeley, Ralph Dow and Michael Watrous.



The Ecumenical Food and Shelter Council (RSVP Advisory Council) were finally able to gather in person in July. They celebrated Ralph Dow’s 90<sup>th</sup> Birthday, which was the previous September.

**Happy Birthday Ralph!**



Dave Manno, one of RSVP’s RIDE drivers was honored by Catholic Charities as a CC HERO. He was given the Sister Maureen Joyce Award, “for commitment to the mission of Catholic Charities in responding to the human need with mercy and justice.”

**Congrats Dave!**

## VOLUNTEER DRIVERS NEEDED

The RIDE Program of Catholic Charities is in desperate need of caring individuals who are willing to give their time to transport seniors to their medical appointments. This is a completely volunteer program that works around your schedule. The RIDE volunteers receive training, recognition, mileage reimbursement, and are covered through the program's CIMA insurance.

If you are interested, please contact Catholic Charities of Herkimer County today by calling **315-894-9917** and ask for RIDE! Thank You!



### **Need Transportation to the grocery store or to run errands.**

Herkimer County Office for the Aging will be providing transportation in Middleville, Newport, Poland, & Ohio areas two days per month  
on the 1st and 3rd Tuesday of the month.

The van will pick up riders at their homes and take riders to Herkimer to shop & run errands.

**If you would like to make reservation on the Van please call  
Office for the Aging**

**Office at 315-867-1121. Space is limited.**



The Community Foundation of Herkimer & Oneida Counties, Inc. & the Faxon Street Fund provided the grant funds to support this program.



# Congratulations on your Retirement

## Ruth Hall and Jill Palumbo!



August 2021 was a bittersweet time for many of us at Catholic Charities. Two of our beloved employees, Ruth Hall and Jill Palumbo began their retirement.

We are very grateful for all they have done for our staff, volunteers and clients and we wish them all the best as they begin this new adventure. Maybe after a little time off they will decide to become RSVP volunteers

**Congrats Ruth and Jill!**  
**We miss you!**

*Never* underestimate  
the *Difference*  
you made  
and the *Lives*  
you touched





From the *RSVP Program*

**OCTOBER**

- 1 Diane L. Bard
- 3 Martha L. Welden
- 5 Beverly L. Findura
- 7 Jean Maneen
- 13 Robert Bishop  
Darleen Paul
- 16 Jeanette Frederick
- 20 Hope M. Carbone
- 21 Nancie Carmody
- 23 Angie Tursi
- 26 Eileen P. Manno  
Miriam Marriott  
Gail Royce
- 28 Carmelita Maddocks
- 31 Jayne LeClair

**NOVEMBER**

- 1 Barbara Schwartz  
Emily Sokol  
Caroline Stewart
- 2 Judith VanDuren
- 4 Ida Oliveri
- 6 Norlee Hyde
- 8 Alice Peterson  
Walter R. Raffle
- 11 James Spinner
- 12 Elaine Clarke
- 16 Barbara Hartness  
Shawn Latella
- 22 Gloria Fryer  
Mary Jane O'Donnell
- 23 Mary (Patty) Loiacano  
Edward Schrader
- 24 Genevieve Fenton  
Joseph Joy  
Carol Mocko  
Sharon Perry
- 25 Patricia Sokol
- 28 Barbara Ball

**DECEMBER**

- 1 Danielle Bernard  
Eleanor J. Stanton
- 2 Constance Pope
- 5 Linda Edick  
Sandra Rasmussen
- 8 Eleanor Kudrewicz
- 11 Judy Foley
- 14 Patti Laymon  
Sharon Pardonek  
Francis Reina  
Edward Scouten
- 19 Shirley Lennon  
Helen M.  
Maksymicz
- 23 Kathryn A. Bacher
- 28 Elaine Ruggiero  
Sharon Berger
- 30 Louise Carney
- 31 Eileen C. Drumm



# \*Get Cookin' With OFA\*

Recipes compliments of Catholic Charities Staff

## AIR FRYER GARLIC HERB TURKEY BREAST

2 lb. turkey breast, skin on  
Kosher salt  
Freshly ground black pepper  
4 tbsp. butter, melted  
3 cloves garlic, minced  
1 tsp. freshly chopped thyme  
1 tsp. freshly chopped rosemary

1. Pat turkey breast dry and season on both sides with salt and pepper.
2. In a small bowl, combine melted butter, garlic, thyme, and rosemary. Brush butter all over turkey breast.
3. Place in basket of air fryer, skin side up and cook at 375° for 40 minutes or until internal temperature reaches 160°, flipping halfway through.
4. Let rest for 5 minutes before slicing.

## Creamy Mac and Cheese Chicken Soup

1 1/2 c. macaroni  
1 1/4 lb. boneless, skinless chicken breast, cubed  
Kosher salt  
Freshly ground black pepper  
4 tbsp. unsalted butter, divided  
1 small onion, chopped  
1 small red bell pepper, chopped  
1/3 c. all-purpose flour, spooned and leveled  
4 c. chicken stock  
4 c. whole milk whole milk  
2 tsp. Dijon mustard  
1 small head broccoli, cut into small florets (about 4 cups)  
8 oz. extra-sharp cheddar cheese, grated (about 2 cups)  
Sliced fresh chives, for garnish  
Cook pasta according to package directions; set aside.

1. Season chicken with salt and pepper. Melt 1 tablespoon butter in a large pot or Dutch oven over medium-high heat. Add chicken and cook, stirring occasionally, until golden and cooked through, 6 to 9 minutes. Remove chicken to a plate.
2. Reduce heat to medium. Add onion, bell pepper, and remaining 3 tablespoons butter to pot. Cook, stirring occasionally, until softened, 3 to 5 minutes. Add flour and cook, stirring constantly, 1 minute. Slowly stir in stock, then milk and mustard. Simmer until thickened, about 7 to 8 minutes.

3. Stir in broccoli and reserved chicken. Simmer until broccoli is tender and soup is thickened, 4 to 6 minutes. Remove from heat and let stand 1 minute (this prevents soup from breaking). Stir in cooked pasta. Gradually stir in cheese until melted and smooth. Season with salt and pepper. Garnish with chives.

## Caramel Bars

32 individually wrapped caramels, unwrapped  
5 tablespoons heavy cream  
1 cup all-purpose flour  
1 cup rolled oats  
3/4 cup brown sugar  
1/2 teaspoon baking soda  
1/4 teaspoon salt  
3/4 cup butter, melted  
1/2 cup semisweet chocolate chips  
1/2 cup chopped walnuts

Preheat oven to 350 degrees F (175 degrees C). In a medium saucepan over low heat, melt together the caramels and heavy cream, stirring occasionally until smooth.

In a medium bowl, stir together the flour, oats, brown sugar, baking soda and salt. Stir in the melted butter until well blended. Press Half of the mixture into the bottom of a 9x13 inch baking pan. Reserve the rest.

Bake the crust for 8 minutes in the preheated oven. Remove and sprinkle with chocolate chips and walnuts. Pour the caramel mixture over the top and then crumble the remaining crust mixture over everything.

Return to the oven and bake for an additional 12 minutes, or until the top is lightly toasted. Cut into squares while it is still warm.

## Inspiration

“One day you will look back and see that all along: you were blooming”

-Morgan Harper  
Nicols



# Just for Fun!



Created by  
Sue Lindland  
Grand Forks Herald  
2019

## HAPPY THANKSGIVING WORD SEARCH

P	C	O	W	X	Y	W	O	C	O	W	X	Y	W	W
U	H	K	E	A	U	L	U	F	K	N	A	H	T	E
M	V	O	I	S	T	U	F	F	I	N	G	F	D	D
P	M	J	L	W	M	C	K	Y	J	T	W	A	C	B
K	T	A	U	I	K	N	J	T	G	U	D	M	N	R
I	N	M	H	C	D	G	M	U	M	Y	E	I	G	E
N	R	V	I	E	O	A	H	R	V	I	E	L	J	A
Q	E	B	O	R	L	D	Y	K	P	O	R	Y	D	D
F	R	I	E	N	D	S	A	E	I	P	F	P	K	D
S	Q	U	L	B	L	L	S	Y	U	L	B	L	L	O
W	A	Y	G	S	E	O	T	A	T	O	P	A	O	O
X	S	A	L	A	D	I	X	S	T	K	G	Q	I	F
D	Y	A	M	A	D	S	D	D	R	M	B	Z	U	U
F	L	T	H	A	N	K	S	G	I	V	I	N	G	Y
G	P	Q	C	H	S	E	L	B	A	T	E	G	E	V

See how many of these words you can find in the puzzle. The words can be forward, backward or diagonal.

- |                 |             |             |                |
|-----------------|-------------|-------------|----------------|
| 1. THANKSGIVING | 5. THANKFUL | 9. STUFFING | 13. PUMPKIN    |
| 2. HOLIDAY      | 6. FOOD     | 10. SALAD   | 14. PIE        |
| 3. FAMILY       | 7. TURKEY   | 11. BREAD   | 15. VEGETABLES |
| 4. FRIENDS      | 8. POTATOES | 12. YAM     | 16. HAM        |

Q What do you use to mend a jack-o-lantern?

A: A pumpkin patch!

Q: What do you get when you drop a pumpkin?

A: Squash

Q: What did one leaf say to the other?

A: I'm falling for you!

My family told me to stop telling Thanksgiving Jokes, but I told them I couldn't quit "Cold turkey"!

# Attend an Alzheimer's Association Caregiver Support Group

Little Falls, NY

Do you feel like you're all alone?

Would you like to learn from others dealing with the same challenges as you

Support groups provide emotional, educational and social support for caregivers.

Join an Alzheimer's Association support group and learn how the power of your peers can help you navigate your journey.



Little Falls Community Center  
524 Main St, Little Falls NY

[www.alz.org/cny](http://www.alz.org/cny)

[alzheimers association](http://www.alz.org/cny)

## Lutheran Care Caregiver Support Group

Weller Library, 41 W Main St, Mohawk  
Contact Patricia at 315-269-5266 or  
315-235-7143 to register & arrange for  
respite care

Alzheimer's Support Group  
FoltsBrook Center (Claxton)  
104 N Washington St, Herkimer

**Due to Covid-19 this support group has temporarily transitioned to a Zoom format.**

Please contact the Alzheimer's Association at 800.272.3900 to register for the group

Sharing the Spirit  
61 West St.  
Ilion, NY 13357

