



# Senior Services of Albany

Offering Choice, Independence  
and Dignity

## ***GENERATIONS*** **AGENCY** **NEWSLETTER** *Edition 4, 2017*



# Who We Are

The mission of Senior Services of Albany (SSA) & Cohoes Multi-Service Senior Center (CMSSC) is to foster independence and enhance the quality of life of older adults by providing innovative services and caregiver support. We offer choice, independence and dignity and work to help our elders age in place wherever they wish to reside.

## SSA & CMSSC provides:

- **Senior Center Enrichment** programs and activities including recreation, socialization, and educational opportunities
- **Nutrition sites** provide a hot, nutritious lunch and weekly dinners often augmented with entertainment at Westview, South Mall Towers, Hilltown Senior Center, Cohoes Multi-Service Senior Center, and Watervliet Senior Center.
- **Transportation services** including medical rides, lift-equipped wheelchair vans, senior center-to-home shuttle, and vans available to take senior groups on recreational trips and rides for grocery shopping purposes.
- **Cohoes and Newgate Social Adult Day Programs** provide supervision, socialization and stimulation to the physically and mentally frail senior and respite to the overwhelmed caregiver.
- **Meals on Wheels Service** provides a delicious homemade hot meal to seniors throughout the Capital Region each day. Many also get a cold “lunch type meal” for later in the day. This service makes a huge difference for some of our most frail elderly neighbors. All our meals are made from scratch and provide each senior with 1/3 to 2/3 of the daily recommended nutritional requirements.
- **Health and Wellness programs** provide education and strategies for maintaining optimum health. We offer a variety of programs including evidence-based seminars on fall prevention, aging well, and more.
- **Community Care Management** provides case assistance to isolated elderly individuals living in the City of Albany in need of assistance with life transitions or care coordination to improve quality of life.
- **The Caregiver Connection** provides educational opportunities and intensive personalized counseling to caregivers at home or in the workplace, as well as conducting telephone support groups for adult children and spousal caregivers of the elderly across the Capital Region.



Programs are funded in part by the Albany County Department for Aging, New York State Office for the Aging, the Albany Housing Authority and the City of Albany.

*Helping Seniors Stay Independent Since 1952*

## *From the Executive Director's Desk*

The cool nights, crisp clear mornings and sunny sweater days of Fall often make me melancholy. I think about the approaching winter, the passing of time, and all things I have yet to do; big things like taking a road trip across America and organizing my shoe collection, and little things like taking that jacket to the dry cleaners. Fall days steadily march us to the end of the year, and at the same time to the new beginnings of the next year. So regardless of whether your thoughts are reflective of the year that is drawing to a close, or you are eagerly anticipating a bright new year ahead, I hope you will think of Senior Services of Albany in a fond way.



**Monika Boeckmann**  
*Executive Director of Senior Services of Albany  
& Cohoes Multi-Service Senior Center*

**Thank You to Our 2017 Newsletter Sponsor**



**FIDELIS CARE®**

**Thank You to Our Corporate & Community Partners**



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## Osteoporosis Management After Breaking a Bone

Osteoporosis is a health disorder that weakens bones. It can affect anybody, but women over 50 years old are more likely to have it. If you have osteoporosis and have had a previous fracture, it's more likely that it will happen again. Here are some helpful reminders to help prevent another broken bone:

### *Take your medications:*

Speak with your doctor about the right medications for you. Osteoporosis is often treated with bisphosphonates (drugs that strengthen bones) and hormones (sometimes used after the start of menopause). Depending on your needs, your doctor may prescribe different types of medications. If you are taking other medications, remember to ask your doctor to review them to make sure there are no side effects such as dizziness. This could make you more likely to lose your balance and fall, increasing your risk for another fracture.

### *Eat foods with calcium and vitamin D:*

Calcium and vitamin D are key for bone strength. Make sure to eat foods rich in these nutrients, such as dairy products, fish, spinach, and kale. It's also important to avoid foods that weaken bone structure, such as soda, drinks with caffeine, and foods high in salt, especially processed foods.

### *Exercise for stronger bones:*

Exercise strengthens bones and muscles, which in turn can also help prevent falls. It's important to find a balance, however, as exercise that is too intense increases the risk of broken bones. Ask your doctor or physical therapist to recommend an appropriate exercise routine.

### *Quit smoking:*

Smoking damages bones and makes it harder for bones to heal. It can also damage nerves in your toes and feet, which can lead to falls.

### *Limit alcohol:*

Drinking alcohol impairs your body's ability to absorb calcium, and it throws off the hormonal balance necessary for bone health. Chronic alcohol abuse can also affect balance, which can lead to more falls.



Do you or does a family member need health insurance? Fidelis Care offers quality, affordable health coverage for children and adults of all ages and at all stages of life. The Annual Election Period for Medicare Advantage and Dual Advantage is from October 15 through December 7 for coverage that begins January 1. For Qualified Health Plans through NY State of Health, open enrollment is from November 1 through January 31. Individuals must enroll by December 15 for coverage that begins January 1. Fidelis Care representatives make it as easy as possible to apply for enrollment, often meeting with residents in their homes or another location in the community. You also can get help by visiting our new Community Office, conveniently located at 997 Central Avenue (518-795-2000) in Albany. For more information, call Fidelis Care at 1-888-FIDELIS (1-888-343-3547) or visit [fideliscare.org](http://fideliscare.org).

# Caregiver Teleseminars



**Do you provide care for an elder relative or loved one?**

**Do you wonder where you can find the help you need?**

**Join other caregivers, including adult children, spouses and partners  
for these FREE informational phone sessions on caregiving  
(from the comfort of your home)**



**Tues., Oct. 24, 2017**

**Becoming a Caregiver: Things You Should Know**

Sara Riggins, MSW and Gretchen Moore Simmons, MA

**Thurs., Nov. 2, 2017**

**10 Commandments of Dementia Caregiving**

Jennifer Harvey, MSW

**Thurs., Nov. 9, 2017**

**Medicaid 101**

JulieAnn Calareso, Esq.

**Thurs., Nov. 16, 2017**

**Caring for Caregivers**

Mary Moller, MSW, CAS

**Tues., Nov. 29, 2017**

**Caring for Someone in the Home**

Lauren Harrington, Certified Aging in Place Specialist

**Thurs., Dec. 7, 2017**

**Reducing Caregiver Stress**

Mary Moller, MSW, CAS

**Thurs., Dec. 14, 2017**

**How to Minimize Family Friction**

JulieAnn Calareso, Esq.

**FOR MORE INFO  
OR TO REGISTER:**

**Call 518-694-3511**

**All Teleseminars will take place via telephone from 7-8PM  
*Advance Registration is Required***

## The 4 P's of Choosing a Medicare Advantage Plan

The Annual Election Period (AEP) for Medicare plans is from October 15 to December 7 for coverage beginning January 1, 2018. People can only change or enroll in Medicare plans during the AEP or during specific lifetime events, such as when they turn 65.



Keep these 4 key areas in mind when comparing Medicare plans:

**1. Price:** The overall cost of a Medicare Advantage plan can vary, based on needs and income. Create a “health care budget” that outlines expected health needs, and compare overall costs.

**Key questions:**

- What is the plan’s monthly premium?
- Is there a deductible you must meet first before coverage begins?
- Are there copays for doctor or specialist visits?

**2. Products:** Find out if the plan’s covered services will help lower the cost of managing your health conditions, or if you will need to pay out of pocket for certain health care needs. Sometimes, the least expensive Medicare plan (or even the most expensive one!) may not necessarily be best.

**Key questions:**

- Is there dental or vision coverage?
- Can members receive help managing their chronic conditions?
- Are in-home services or care covered?

**3. Providers:** A Medicare plan should ideally allow you to keep seeing the doctors you prefer. Many health plans require members to see doctors within a provider network. Other plans allow members to see any doctor, but these plans usually cost more.

**Key questions:**

- Are preferred doctors “in network”?
- If the primary care provider is in network but specialists are not, is it possible to still get specialist visits covered by referral?
- How close to home are the nearest in-network doctors?

**4. Prescription Drugs:** It's important to know which medications are covered. Make a list of your medications, then check the Medicare prescription drug formularies of the plans being considered. A formulary is a list of medications covered by a health plan.

**Key questions:**

- Which prescriptions do you need?
- Will the Medicare plan cover these prescriptions, or will they cost more?
- If any medications are not covered, is there an acceptable alternative in the formulary?

Do you have questions or need more information? Fidelis Care's Licensed Sales Representatives are available to meet with you in the comfort of your own home or at our new Albany Community Office, located at 997 Central Avenue in Albany (518-795-2000). For more information, call 1-888-FIDELIS (1-888-343-3547) or visit [fideliscare.org/medicare](http://fideliscare.org/medicare).

## *Do you need a ride? We may be able to help!*

*Have you ever needed to visit a loved one in the hospital but had no way to get there?*

*Do you need transportation to medical appointments but don't qualify for subsidies and can't afford to pay out of pocket?*

In 2017, Senior Services of Albany, with the help of M&T Bank, put out a challenge to the community, and they met it! Thanks to the generosity of M&T Bank who provided us with a challenge gift, we were able to raise enough money to fund personal and recreational rides for a limited time to seniors in greater Albany area.

**This fund can be used for the reasons listed below by anyone over the age of 60 who resides in the Albany area and needs to travel somewhere in the Capital Region. Both group and individual transportation is available.**

To visit a friend or loved one in the hospital or a nursing home  
Medical appointment transportation that doesn't qualify for subsidies  
To visit a hair salon, the mall, the park, etc.  
Dinner, a movie, a day trip to the museum, and more!

***If you're interested in learning more about what transportation we can provide at no cost to you, call us at 518-465-3322***

## **The 26th Annual Senior Expo was a Huge Success!**

Thank you to all the sponsors, super booths, and exhibitors that helped make the day extra special!

**SAVE THE DATE 2018—27th Annual Capital Region Senior Expo  
Friday, October 19, 2018, Crossgates Mall, 9AM-2PM**



*Helping Seniors Stay Independent Since 1952*



## **Did you know there are hungry seniors living right here in the Capital Region?**

Nancy, a local senior who has been receiving Meals on Wheels since being hospitalized after a bad fall in early June, was dividing up the one meal she was receiving from Meals on Wheels each day into two parts, to serve as both lunch and dinner. Fortunately for her, a Senior Services of Albany staff realized she required a second meal every day to meet her basic needs, and was able to arrange for Nancy to receive two meals a day.

Nancy is a lifelong Capital Region resident, growing up in Rensselaer and moving to Albany County when she was 18. Before an accident left her with a disability, she served 15 years on the Guilderland Rescue Squad, teaching classes and conducting trainings all across the region. She even volunteered for the local Meals on Wheels program for years during her youth. She says her driver, Paul, is amazing! He's always there right on time with a warm smile and kind words, brightening up her day. She is thankful that Meals on Wheels is able to help her stay in her home, and for making sure she is fed well and is safe and secure for the day.



**Suffering from a range of chronic illnesses and limited mobility, Nancy has found Meals on Wheels to be a lifeline.**

All over the Capital Region there are seniors like Nancy, depending on Meals on Wheels for basic nutrition and so much more; helping to keep them as healthy as possible for as long as possible, and providing something even more important: the ability to age with dignity. Imagine if your mother or father, grandmother or grandfather, were to go without food? Wouldn't you want Meals on Wheels to be there for them?

**Every dollar helps provide a warm meal, a kind smile, and a short visit for a local senior who desperately needs it.**

***Please Donate today!***

Senior Services of Albany  
32 Essex Street, Albany, NY 12206  
518-465-3322, [www.seniorservicesofalbany.com](http://www.seniorservicesofalbany.com)

# Attention Medicare beneficiaries: If your Medicare coverage is changing, switch to UnitedHealthcare®.

If you received a letter saying your Medicare plan has ended, you may be eligible for a Special Enrollment Period. Now's the time to discover the advantages of a UnitedHealthcare® Medicare Advantage plan. Plans may include:



**Fitness membership**



**HouseCalls**



**Coverage in UnitedHealth Passport® area**



**Renew - our Health & Wellness Experience\*\*\***



**297,066 members in New York\***

**Don't wait. Medicare Open Enrollment ends December 7. Call me today.**

**Ken Howansky**

Licensed Sales Representative

**518-355-3428, TTY 711**

**UHCMedicareSolutions.com**



If you have this card, call UnitedHealthcare today.



\*2017 UnitedHealthcare Internal Data. \*\*\*Renew by UnitedHealthcare is not available in all plans. This information is not a complete description of benefits. Contact the plan for more information. Limitations, co-payments, and restrictions may apply. Benefits, premium and/or co-payments/co-insurance may change on January 1 of each year. Plans are insured through UnitedHealthcare Insurance Company or one of its affiliated companies, a Medicare Advantage organization with a Medicare contract. Enrollment in the plan depends on the plan's contract renewal with Medicare.

## What's Happening in Cohoes



The Cohoes Social Adult Day Program has coordinated 8 boxes of donations for hurricane relief, with the help of Vineyard Church, all boxes will be sent to Puerto Rico to help those affected by Hurricane Maria!

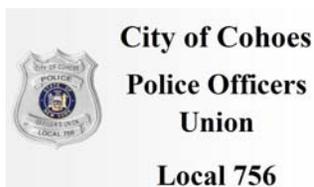


### LET US TAKE YOU ANY WHERE

- Family Events
- Sporting Events
- Concerts
- Doctors Visits and Dialysis
- And anywhere else you want to go

Contact us today see how we can help  
 518.462.5923  
[www.safecaremobility.com](http://www.safecaremobility.com)

Cohoes Senior Center would like to Thank the Local Businesses and Organizatins that participated in the Annual Sponsorship Appeal!



Helping Seniors Stay Independent Since 1952

# *How You Can Help*

## **Events to attend**

Attend our events (a great way to have fun and support Senior Services of Albany):

***22<sup>nd</sup> Annual Third Age Achievement Awards – May 18, 2018***

***20<sup>th</sup> Annual Travers Wine Tasting – August 24, 2018***

***27<sup>th</sup> Annual Capital Region Senior Expo – October 19, 2018***

***7<sup>th</sup> Annual Mastodon Challenge 15k—5K –Kids Fun Run—May 5, 2018***

Call Liz at 465-3322 for details.

## **Volunteer Opportunities**

Senior Services of Albany could never meet the needs of our elderly neighbors without the help of our amazing volunteers. We need you! Regardless of how much or little time you have to give, regardless of where your interests and talents lie, we have a spot for you. Come and deliver meals; become a health information and insurance counselor; do arts and crafts or other activities with the guests at one of our Adult Day programs; or provide administrative help in the office. Call Krista at 518-694-3511 or visit our website at [www.seniorservicesofalbany](http://www.seniorservicesofalbany) for more information.

## **View our Wish List**

We always need something. Please visit our website at [www.seniorservicesofalbany](http://www.seniorservicesofalbany) and view the *Wish List* under *About SSA*. You can also call Liz at 465-3322 for more information.

## **Making a Monetary Donation**

Monetary donations are always appreciated and are essential to our ability to be able to continue our work. Give a one-time gift or make a monthly donation. Consider adding Senior Services of Albany in your will and leaving a legacy gift behind for your neighbors and friends in need. Call Liz Hutson at 465-3322 for more information.

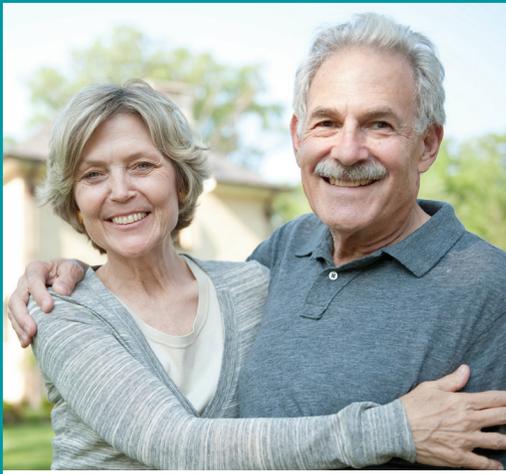
## **Sponsorships for Businesses**

Find out how partnering with Senior Services of Albany can help your organization and the seniors in your community. We have a sponsorship opportunity for all budgets.

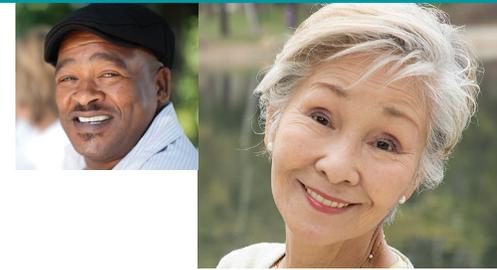
## **3rd Party Event**

Have a party, plan a bowl-a-thon, start a challenge... Host a fundraiser and donate the proceeds to Senior Services of Albany.

*If you would no longer like to receive this publication, please call 518-465-3322 x33*



**FIDELIS CARE®**



Cost-saving benefits, personalized care

## Medicare Advantage and Dual Advantage Plans for 2018

### Cost-saving Benefits

### Help from Our Experts

### Doctors You Know and Trust

Your Fidelis Care Licensed Sales Representative will meet with you in the comfort of your home, answer all your questions, and help you choose the plan that's right for you.

### Depending on the plan, key benefits include:

- **\$0 monthly plan premium**
- **\$0 deductible for prescription drugs**
- **\$0 copay for preferred generic drugs**
- **\$0 or low copay for doctor visits**
- **\$0 copay for annual dental checkup**
- **Prepaid, over-the-counter card for non-prescription, health-related items**
- **Flexible spending benefit**
- **Discounts for hearing devices\***
- **Transportation...and much more!**

This is not a complete listing of plans available in your service area. For a complete listing, contact the plan. The benefit information provided is a brief summary, not a complete description of benefits. For more information, contact the plan. Limitations, copayments, and restrictions may apply. Benefits, formulary, pharmacy network, premium and/or copayments/coinsurance may change on January 1 of each year. You must continue to pay your Medicare Part B premium. Out-of-network services may require more out-of-pocket expense than in-network services. Benefit restrictions apply. Fidelis Care is an HMO plan with a Medicare contract. Enrollment in Fidelis Care depends on contract renewal. \*Fidelis Care partners with TruHearing for discounted purchases of hearing devices.

**Annual Election Period (AEP) is October 15 - December 7, 2017**

**Call us today! 1-800-860-8707 TTY: 1-800-558-1125**

Monday–Sunday, 8:00 a.m.–8:00 p.m. from October 1–February 14

Monday–Friday, 8:00 a.m.–8:00 p.m. from February 15–September 30