



TRI-VALLEY Current

Information from Tri-Valley Inc.

Serving people over 60, younger people with disabilities, and caregivers

"Home With You"

Fall 2012

Turning 65 & Medicare



Q: Should I sign up for Medicare when I turn 65?

A: Yes, most people at 65 should take Medicare. Over the next 10 years, a total of 10,000 people every day will enroll in Medicare. Most people are eligible to get Medicare when they turn 65. Some people who are younger (ages 18 to 65) and have certain disabilities that prevent them from working can also get Medicare. To get Medicare Parts A and B you must be a United States citizen *or* have been living in the U.S. legally for at least five years nonstop.

Although many people think of Medicare as retirement health insurance, there are many people on Medicare who are past 65 and still working. People turning 65 this year must wait until they are 66 years old to collect *full Social Security* retirement benefits. But people turning 65 can get on Medicare---whether they continue to work or not.

If you're 65 and still working (or your spouse is still working), and you work for a company with 20 full-time workers AND you get health insurance from them, you may not need *all of* Medicare. Most people should enroll in Medicare Part A, which pays for hospital bills, because it is free. Part A becomes the secondary payer after your job's insurance. By taking Medicare Part A when you first become eligible, you will not need to worry about enrolling later. If you have a Health Savings Account (HSA) where you work, you may not want Medicare Part A right away, because your employer may stop contributing to your HSA account once you enroll in Part A. If you work for a company with fewer than 20 employees or are self-employed, you will probably want Medicare Parts A *and* B (which covers doctors' care) when you turn 65.

To apply for Medicare, contact Social Security at 1-800-772-1213, or visit them on the internet at <http://www.ssa.gov/>. Once you enroll, you will be sent your Medicare card, plus a "Welcome to Medicare" kit in the mail. If you choose to delay Medicare Part B now, you'll have to contact Social Security later, either in person or by phone, to enroll in Part B.

Once you are enrolled in Medicare, you can also visit their secure website, where you can review and track your benefits. Through this free, online service, you can get 24/7 access to information about your Medicare benefits, print your recent Medicare claims and notices, track your prescriptions, and get direct assistance online from Medicare.

If you have you stopped working before age 65, you can't get Medicare until you turn 65---unless you are disabled and have been getting Social Security disability benefits for two years. As you approach 3 months before your 65th birthday, you need to know that there are certain times when you can sign up for Medicare. If you delay signing up, you may have to pay higher monthly premiums when you do join.

If you are already getting Social Security benefits, like early retiree or disability benefits, when you turn 65, you will be automatically enrolled in Medicare Part A and Part B.

SEASON OF GIVING

Help seniors in your community by volunteering with Tri-Valley or donating to our Winter Food Project!

Call

1-800-286-6640

or see our website for a full list of opportunities.

A
message
from
Marilyn



As I write this holiday message, a marginal peace has been negotiated between Hamas and Israel, 18,000

Hostess workers have lost their jobs, thousands in New Jersey and New York have lost everything but their lives and Congress must come to agreement to avoid a calamitous fiscal cliff that will destroy many programs. These are confusing and frightening times for many people in the midst of a celebratory season.

As I look for the good and the hopeful, I find many generous people helping in whatever way they can. They volunteer, text donations to the Red Cross, and donate coats and toys for holiday distribution.

Here at Tri-Valley, we are collecting money for the pet food project, collecting clothing and personal products for the homeless veteran's shelter and moving cases of food for assembly and distribution to 144 of our neediest clients. This is the 18th year that our staff has worked to assemble and deliver a month's supply of food to older and disabled people who would go hungry without our assistance. I am extremely proud of our staff members who embrace these special projects. They understand the needs in our communities because they see them every day. Our staff members go above and beyond their duties and work hours to help in whatever ways they can.

How are you contributing to the betterment of your community and the lives of your neighbors? Please take time to contribute personal effort, money or both to Tri-Valley or any other not-for-profit that legitimately serves people in need. You and your community will both be better for it.

May you and your loved ones enjoy peace, joy, love and prosperity during this holiday season and throughout the New Year.

Marilyn

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TEL 508-949-6640 or 1-800-286-6640 (MA only)
TDD 508-949-6654 FAX 508-949-6651
Email: info@tves.org Web: www.trivalleyinc.org

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IN THE COMMUNITY

National Family Caregiver Month

Over 700,000 family members in Massachusetts are caring for an aging loved one.

Are you one of them? You are not alone.

The **Family Caregiver Support Program** at Tri-Valley provides information, resources, personal consultation, and support to help caregivers maintain their own well-being while attending to the needs of an adult over the age of 60 or under age 60 with dementia.

During the month of November, look at your local library for a special display of free Caregiver Guides and resource materials. The guide and listings of area support groups and resource websites can also be found at the agency's website: www.trivalleyinc.org.

HEALTHY LIFESTYLE



Enjoy an Apple a Day!

Prevent Heart Disease – Apples can help to prevent cholesterol buildup. Phenols in apples increase good cholesterol and prevent

LDL from turning into oxidized LDL; this can reduce the incidence of arteriosclerosis and heart disease.

Source of Fiber – The insoluble fiber in apples provides bulk in the intestinal tract, holding water to cleanse and move food through the digestive system.

Vitamin C – Almost half of the vitamin C content is just underneath the apple skin. Boost your immune system with more antioxidants than a large 1,500 mg. dose of vitamin C.

Bone Density – Apples contain an essential trace element called Boron which helps with bone density. This may help to prevent or decrease the effects of osteoporosis.

Prevent Tooth Decay – The juice of the apple has properties that can kill up to 80% of decay causing bacteria.

Protect Your Brain – Apples have phytonutrients that may help prevent neurodegenerative disease like Alzheimer's and Parkinson's disease.

Healthy Lungs – Research shows that people who eat 5 apples or more per week have lower respiratory problems, including asthma.

SPOTLIGHT:

What is Options Counseling?

Options Counseling is a statewide initiative supporting people and their choices of where to live and receive services. This free service is available to people age 60 and over, people with disabilities regardless of age, family members and caregivers.

If you have long term care questions, concerns or worries, Options Counselors are ready to help you develop a personal long term care plan, connect you to resources, supports and services and help you to reach your desired goals.

Options Counselors will meet with you wherever you are, in your home, hospital, rehabilitation or nursing facility or any other community setting. Options Counseling is also accessible by phone or email.

For more information, call Tri-Valley at 1-800-286-6640 and ask how Options Counseling can help you.

Winter Food Project

With another winter on our doorstep, Tri-Valley is preparing for its **Winter Food Project**. The annual tradition that began 18 years ago will bring deliveries of about 13,000 non-perishable meals to clients struggling to heat their homes and pay for prescriptions, rent and other necessities during the coldest and most difficult months of the year.



Along with addressing critical nutritional needs for senior clients, our **Emergency Pet Food Project** helps those with companion pets by providing a couple week's of pet food during the season.



WAYS YOU CAN HELP: In addition to making a donation to Tri-Valley, consider buying groceries for your loved one or neighbor or gift certificates to their local grocery store, pharmacy or favorite restaurant.

You can honor a special person in your life through a donation in his or her name. Memorial donations may also be established. Please consider one of the following gift categories.

\$25 \$50 \$100 \$200 \$500 Other _____

I wish to direct my donation to one of the following funds:

Most Immediate Needs Winter Food Project Emergency Pet Food

This donation is in honor of _____ or, in memory of _____

NAME(S) _____

ADDRESS _____

TOWN/CITY _____ STATE _____ ZIP _____

PHONE _____ EMAIL _____

Please make check payable to TRI-VALLEY, INC. Mail check and form to:
Tri-Valley, 10 Mill Street, Dudley, MA 01571

Donations may also be made on-line at Tri-Valley's website: www.trivalleyinc.org



TRI-VALLEY, INC.
10 Mill Street
Dudley, MA 01571

*Serving people 60 and over,
younger people with disabilities,
and caregivers.*

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800AgeInfo
Information for Massachusetts Elders and Their Families
1-800-AGE-INFO (1-800-243-4636) www.800ageinfo.com

*Gratitude unlocks the
fullness of life. It turns
what we have into enough,
and more.*

*It turns denial into
acceptance, chaos to order,
confusion to clarity.*

*It can turn a meal into a feast, a
house into a home, a stranger
into a friend. Gratitude makes
sense of our past, brings peace
for today, and creates a vision
for tomorrow.*

Melody Beattie

Did You Know?

- Massachusetts laws prevent utility companies from shutting off service to people in special situations. Senior households, low-income families with infants, people with serious illnesses who cannot afford to pay their utility bills, tenants whose landlords are responsible for utility bills and low-income people who would be without heat during the winter are eligible for shutoff protection.
- Never use a generator, grill, camp stove or other gasoline, propane, natural gas or charcoal-burning devices inside a home, garage, basement, crawlspace or any partially enclosed area.

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