



TRI-VALLEY Current

Information from Tri-Valley Inc.

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

"Home With You"

Summer 2008

GOOD NEWS FOR SENIORS

Help is Available to Beat the High Cost of Food

If you are a low-income senior (age 60 or over), you may now qualify for food assistance through the Food Stamp Program, even if you own a home or a car or have savings. Thanks to new changes to the Food Stamp Program, assets are no longer considered for seniors whose incomes fall within the following guidelines:



| <u>Household Size</u> | <u>Monthly Gross Income</u> |
|-----------------------|-----------------------------|
| 1 | Below \$1,734 |
| 2 | Below \$2,334 |

(Seniors whose incomes fall above the guidelines may still be eligible, but assets will be considered.)

Food Stamp eligibility is based on income and certain expenses. To find out if you are eligible, call Project Bread's FoodSource Hotline at **1-800-645-8333**. FoodSource counselors can help you start the application process by filling out the application with you over the phone. You must still sign and submit the Food Stamp application to your local Department of Transitional Assistance.

(source Project Bread)

SAVERS BANK

Supports Programs for Seniors



Paul Jalbert, President/CEO of Savers Bank presents a check to Marilyn Travinski flanked by John Fearing on the left and David Merrill on the right both of Savers Bank.

Savers Bank contributed \$1,000 that was matched by another \$1,000 by the Grants for New England Partnership Program.

BE AWARE OF FAKE LOTTERY SCAMS!

According to the Better Business Bureau, this perennial scam keeps evolving, but never seems to go away. One way this scam works is, you (the "winner") receive a letter stating you have won \$50,000. As with many of these scams, a phony (but realistic looking) check for \$4,000 is enclosed to cover fees such as taxes, handling, etc. You are directed to deposit the check and wire money to cover the processing fees. Of course, when the check is found to be counterfeit, it is often too late.

Be wary of any winnings that seem too good to be true—they usually are!

Extra Help with Drug Costs

Q: Can I get financial help with Medicare drug costs?

A: Yes. There are state and federal programs that can help pay for Medicare drug costs. You could save as much as \$3,600 in Medicare Part D drug expenses, plus \$1,100 in Medicare Part B doctor bills using these programs.

Social Security has a program called “**Extra Help**” that could save you as much as \$3,600 a year in Medicare drug plan costs. First you must be on a Medicare drug plan. This Extra Help can lower the cost of your Medicare D monthly premium, annual deductible, and drug copayments. According to Social Security, many people qualify for these big savings—and don’t even know it.

To find out if you qualify for Extra Help, Social Security must determine your income, the value of your savings, investments, and real estate (your home does not count.) You must meet income and resource limits to qualify for Extra Help.

If you have annual income of:
\$15,600 or less (\$21,000 for a married couple)
and resources of:
\$11,990 or less (\$23,970 for a couple)
you can get “Extra Help.”

Your income includes financial help you get regularly from other people for household expenses, like rent, utilities, and taxes—but not items like food stamps, housing assistance, or occasional gifts of money.

For resources, your house, car, part of the cash value of your life insurance, and burial plots do not count as a resource. But real estate other than your residence, bank accounts, stocks, bonds, IRAs and cash do count towards the resource limit.

Social Security will help you complete the application if you can’t complete it yourself. You should gather your documents before applying, like bank statements, life insurance policies, tax returns, stock certificates, etc. You can get a family member or friend to help you make your application. If you don’t agree with the decision made by Social Security, you have the right to appeal.

Remember: to get Extra Help, you must first apply for a Medicare drug plan. Call 1-800 MEDICARE, or go to www.Medicare.gov to get on a Medicare Part D plan. Then apply for Extra Help by calling Social Security at 1-800-722-1213 and asking for a paper application. You can also apply on the internet at www.socialsecurity.gov.

The state of Massachusetts also has a “Medicare Savings” program that can save you more than \$1,100 in Medicare Part B expenses. For that program, call 1-800-Age-Info and press “3.” Ask for the SHINE representative, and ask how to apply for the Medicare Savings program. A SHINE Counselor can also help you figure out the Medicare drug plan that makes the most sense for your individual needs.

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Tri-Valley, Inc.
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Dudley, MA 01571



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An Equal Opportunity/Affirmative
Action Employer

New Program Coming Soon Trainers Needed

Tri-Valley will be offering a new program for elders and younger disabled adults.

The Stanford University Chronic Disease Self Management Program will help people with chronic disease manage the challenges of daily life.

Group Leaders are needed to offer this program at various locations in Tri-Valley's 25-town service area. Volunteers will receive training and must be committed to leading a six week program. For more information, please contact Anna Bellows at 1-800-286-6640 or abellows@tves.org.

Scrip Fundraising Program Volunteers Needed

Tri-Valley is looking for volunteers to help expand its Scrip fundraising program. Responsibilities include promoting the program at businesses and senior centers, taking orders and distributing gift cards. Enjoy interacting with people? Have prior sales or marketing experience? This could be a good opportunity for you. Reimbursement for travel is provided.

All money raised from this program goes to help under-funded programs for seniors.

Contact, Barbara O'Brien at 1-800-286-6640.

Save the Date

September 4th

A Free Program for Professionals

Ethical Dilemmas

**Working with Older Adults with
Mental Health Issues**

Featuring Frederic G. Reamer, PhD
Pleasant Valley Country Club

Sponsored by Tri-Valley and
Community Partners for Health CHNA 6



Meet Jayne Cacciapuoti

Jayne is Tri-Valley's Director of Community Support Services. Going well beyond her duties of managing the Money

Management and Companion Volunteer programs, Jayne was instrumental in reuniting two friends — Bear (a 120 lb Rottweiler/Shepherd mix) and his master Don.

Earlier this year, while Don was recuperating in a short-term nursing facility, Bear was placed anonymously in a shelter. Don returned home and no one knew the location of his beloved dog. A little detective work from the Tri-Valley staff and legwork by Jayne brought Bear home to Don. Publicity surrounded the reunion along with a winning story for the shelter. Don said to Jayne, "Thank you. I have my life back now—my buddy is back."

The story continued this summer when Don became ill, but refused to be hospitalized until he knew his "buddy" would be cared for.

Jayne stepped in again working with Care Manager Jim Fitzgibbons who made the arrangements to board Bear. With the help of Care Manager Rachel Jachimczyk, Bear was placed in borrowed carrier and loaded fur flying and all in Jayne's SUV. Don later returned home and so did Bear. Another happy ending!

Thank you Jayne for going the extra mile for man and his best friend!





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10 Mill Street
Dudley, MA 01571

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

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UNIBANK PRESCRIPTION PROJECT
—SENIORS—
Help Available for Prescription Drugs

Buy For Charity
Another Way You Can Help
Tri-Valley is now registered with Buy for Charity. There are many retailers that will give a percentage of on-line orders to registered charities. Just go to: www.buyforcharity.com and look for Tri-Valley listed under Elderly Causes.

The Unibank Pharmacy Assistance project provides funding to offset prescription drug costs for eligible people aged 60 and over.

If you live in Blackstone, Douglas, Hopedale, Mendon, Millville, Northbridge, Sutton, Upton, Uxbridge, Grafton or Millbury you may qualify. Applicants must meet financial qualifications.

Call the Tri-Valley office for an application or for more information: 1-800-286-6640 or 508-949-6640.

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