



# TRI-VALLEY Current

Information from Tri-Valley Inc.

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

"Home With You"

Winter 2016

## 6 Good Health Habits That Can Help Stop Germs:

1. Avoid close contact with people who are sick and when you are sick keep a distance from others.
2. If possible, stay home from work, school, and errands when you are sick. This will help prevent spreading your illness to others.
3. Cover your mouth and nose with a tissue when coughing or sneezing.
4. Clean your hands often to help protect you from germs. If soap and water are not available, use an alcohol-based hand rub.
5. Avoid touching your eyes, nose or mouth. Germs are often spread this way.
6. Practice other good health habits. Clean and disinfect frequently touched surfaces, especially when someone is ill. Get plenty of sleep, be physically active, manage your stress, drink plenty of fluids, and eat nutritious food.

*From the Center for Disease Control*



## Getting "Extra Help" With Drug Costs

"Extra Help" is a Medicare program that can assist you in paying for the costs of prescription drugs if you meet certain income and resource limits.

Eligible Medicare beneficiaries with limited income can receive financial assistance with prescription drug costs, roughly \$4,000 a year, associated with their Medicare drug plan. This program can reduce or eliminate the premium and deductible for Medicare prescription drug coverage.

You may qualify for Extra Help if your yearly income and resources are below these limits:

- Single person: income less than \$17,505 and resources less than \$13,440 a year.
- Married person living with a spouse and no other dependents: income less than \$23,595, and resources less than \$26,860 a year.

"Resources" means money in a checking or savings account, stocks, bonds, mutual funds, and IRAs. (Your home, car, household items, burial plot, up to \$1,500 for burial expenses per person, or life insurance policies, are NOT counted as resources.)

If you qualify for Extra Help and join a Medicare drug plan, you'll get help paying your drug plan's monthly premium, deductible, coinsurance and copayments. You will have no coverage gap ("donut hole"), or late enrollment penalty.

You automatically qualify for Extra Help if you are enrolled in MassHealth or a Medicare Savings Program. You also qualify if you receive Supplement Security Income (SSI) payments. If you automatically qualify, Medicare will send you a purple letter. You will not need to apply if you get this letter. If you are not already in a Medicare drug plan, you will need to join one to use Extra Help. If you don't join a plan, Medicare may enroll you in one, and will send you a yellow or green letter telling you when your drug coverage begins.

Different Medicare drug plans cover different drugs. You must check your plan's list of drugs, called their "formulary," to see if the drugs you use are covered, what their price is, and if the pharmacy you prefer is part of the plan. If you don't like the Medicare drug plan you are in, if you are in Extra Help, you can switch plans anytime you want.

In order to see what assistance you'll receive from Extra Help, you'll need to send to your Medicare plan some form of documentation indicating you qualify for Extra Help. In 2016, drug costs for most people who qualify for Extra Help are no more than \$2.95 for each generic drug, and \$7.40 for each brand-name covered drug.

*(continued on last page)*



## A message from Marilyn

February really is the cruelest month in New England. With the continuous threat of ice and snow in freezing temperatures we all do our best to survive the post-holiday winter doldrums. We feel better, both physically and emotionally when we can get sun. People who are lucky enough to travel south for a few weeks or months know that they travel for the sunshine as much as the warmer weather. In the Northeast, a cold day with sunshine is an appreciated respite to the seemingly universal grayness of winter light. Dressed warmly and wearing sunglasses, we need to go out and expose ourselves to sunshine or sit in a sunny area on a porch or next to a window. Exposure to sunlight gives our bodies and minds the healthful benefits of vitamin D.

We know we need to assist our neighbors helping them remove treacherous ice and snow. Additionally, we should call them before a storm to add any of their needed supplies to our grocery lists.

Isolation is devastating, especially in winter. Please try to visit a friend, or neighbor and when travel is difficult, make a visit with a phone call. You will cheer your friend and lighten your own mood as well.

*Marilyn*



## Grace Wadsworth Honored with George Wild Award

Grace Wadsworth of Upton was chosen from twelve nominees across the 25-town service area to receive the prestigious George Wild Award for outstanding volunteerism for Tri-Valley's Nutrition Program.

With six years of volunteer service to the program, Grace is reliable and generous with her time helping at Tri-Valley's Community Dining Center located at the Upton Senior Center. Grace serves meals and performs many other tasks involved in the congregated meals. Thank you, Grace, for your dedication!



*Grace Wadsworth & Carol Muschler,  
Nutrition Program Director*

## AFC Family Receives Community Living Recognition Award



Tri-Valley was honored to nominate Patricia Camosse and her AFC family to receive the Community Living Recognition Award. The nomination was accepted and Pat, her husband John, her father Robert, her daughter Michelle and Anna Horne received the award in front of hundreds of attendees at the 22nd Annual Shared Living & Adult Family Care Conference.

## 21st Annual Winter Food Project

Tri-Valley's **Winter Food Project** is well underway bringing deliveries of about 17,280 non-perishable meals to 192 elderly and disabled clients. This food is in addition to the Meals on Wheels that most of the clients receive on a regular basis. This year, staff members at Tri-Valley were pleased to have Secretary of Elder Affairs, Alice Bonner, join in the production of the agency's food project. Secretary Bonner also toured the agency and addressed the staff before the food assembly began.



*Marilyn Travinski, Kurt Wenzel, Secretary Alice Bonner, and Lisa Prince*



*Secretary Bonner addressing Tri-Valley staff members.*

Along with addressing critical nutritional needs, Tri-Valley distributed beautiful quilted laprobes donated by the Cornerstone Quilters of Charlton, gift bags created by the Ladies Benevolent Society of the Congregational Church of Dudley and clients with pets received the added bonus of pet food. You can help support this effort through a donation to **TRI-VALLEY, INC. mailed to: Tri-Valley Winter Food Project, 10 Mill Street, Dudley, MA 01571**

### *Coming Soon*

## Powerful Tools for Caregivers

**Free 6-week Program**

**On Wednesdays starting March 30 (1-3 pm)**

**Mendon Senior Center**

This program is designed to help you take care of yourself while caring for an older adult. Get the tools you need to reduce stress, guilt, anger & depression, communicate effectively, make tough decisions and problem-solve.

To register contact:

Laura Black Silver, LICSW, Caregiver Specialist at  
Tri-Valley, Inc.—1-800-286-6640, Ext. 3079

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Tri-Valley, Inc., 10 Mill Street, Dudley, MA 01571  
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Tri-Valley, Inc. is an Equal Opportunity/Affirmative Action Employer

### *Program Update*

## 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.

**Call 1-800-286-6640 for Options Counseling**

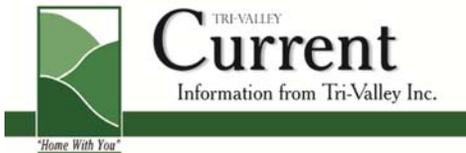


TRI-VALLEY, INC.  
10 Mill Street  
Dudley, MA 01571

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

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- West Brookfield



*“Never doubt that a small group of thoughtful, committed, citizens can change the world. Indeed, it is the only thing that ever has.” – Margaret Mead*

**Contact Tri-Valley for more information about opportunities to help in your community.**  
**1-800-286-6640 or**  
**[www.trivalleyinc.org](http://www.trivalleyinc.org)**

*(Extra Help - continued from page 1)*

Note: If you have employer or union drug coverage, and you join a Medicare drug plan, you may lose your employer or union coverage even if you qualify for Extra Help. Call your employer’s benefit administrator before you decide to join a Medicare drug plan.

If you don’t automatically qualify for Extra Help, you can apply anytime by calling Social Security at 1-800-772-1213 to apply by phone. Medicare gets information from your state or Social Security that tells whether you qualify for Extra Help. If Medicare doesn’t have the right information, you may be paying the wrong amount for your prescription drug coverage. Give your Medicare drug plan proof that you qualify for Extra Help, like a MassHealth card. If you aren't already enrolled in a Medicare drug plan and paid for prescriptions since you qualified for Extra Help, you may be able to get back part of what you paid. Keep your receipts, and call your plan.

Nearly all Part D plans now have preferred pharmacy networks. Filling your prescriptions with your plan’s preferred pharmacy provider will save you money, especially on mail-order prescriptions. Other ways to lower your drug costs include asking your doctor about generic drugs, and using mail-order pharmacies.

For more information on Extra Help, can call the SHINE free health counseling program at 1-800-Age-Info, and press “3”.

*If you do not wish to receive this newsletter, contact us via e-mail at [info@tves.org](mailto:info@tves.org) or call the Tri-Valley office.*