

## **WINDSOR COA NEWS**

### **September/October 2022**

*Our mission is to serve older Windsor adults by providing opportunities and resources that advance the quality of life in a rural community.*

The Executive Office of Elder Affairs provides financial support for this COA publication

### **Join us for Coffee on Thursday, September 15<sup>th</sup> at 10 AM**

We've been hearing how much folks have missed the community lunches, so we're inviting everyone to gather at the Town Hall to enjoy some time together over coffee, tea, juice, coffee cake, muffins, bagels and fruit. Mark your calendars and invite a neighbor to join the fun. (We may even have a special guest or two!)

To plan for enough food, please call Jessica Buoymaster (413-329-4364) or Sue Jacobs (413-684-3191) with your RSVP.

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**FROM CATHY HALL, SHINE COUNSELOR...**

### **MEDICARE OPEN ENROLLMENT**

Open enrollment for seniors 65 and older who are on Medicare and have a Part D drug plan, supplemental insurance plan or a Part C Medicare Advantage plan starts October 15 and ends on December 7, 2022. Plan premiums and coverage change each year on January 1.

It is important to make sure you are getting the best plan for your needs. If you have set up an account at medicare.gov, you can login starting October 15 and review your current plan. The site generally has some problems at the beginning of the open enrollment period so I would advise that if you find a less expensive plan, wait a couple of weeks before joining it and

re-visit the site to see if it still is the best option. You have until December 7<sup>th</sup> to finalize your selection. If your current plan is still the most cost effective one, you don't need to do anything as the company will automatically renew your plan with them. ***New plans are effective on January 1, 2023.***

If you are turning 65, you should contact Social Security about signing up for Medicare Part A and Part B. This should be done up to 3 months before turning 65 and up to 3 months after so as not to incur any future penalties.

If you are not planning on retiring, you should check with your human resources department to see if your company requires you to sign up for Medicare Part A even though they may keep you on the company insurance plan. Many companies require this but you can defer Part B and the Part D drug plan without penalties so long as the company plan is deemed creditable.

If you would like to schedule a time to review your current plans to see if a less expensive option is available for you, please call me. We can set up a time to review your prescriptions and supplemental insurance plan. I can be reached at 413-212-9991. Leave me a message with your name and phone number and I will return your call.

**As Seen on Face Book**

So today I stopped and filled up my car and I was thankful.

Thankful that I have a car.

Thankful I have money to buy gas.

Thankful that there are no war planes flying over me.

Thankful that I will be eating soon.

Thankful that all of my loved ones are safe and sound.

Thankful that the air I breathe is not filled with smoke and gunpowder.

Thankful that I will sleep in silence and wake up to a beautiful day.

I think it's time that we all be a lot more thankful and definitely more grateful!

*(Posted by Jim Miley when gas was about \$5/gal)*

*Alan: "This program is easy to register for and receive. It is a great benefit for the veteran and spouse. It is important to note that the vet needs to be 100% service connected disabled. The bottom line for every veteran, young and older is to register with the VA and have a specialist explain what your options are."*

There are several pages of information on this and other programs with guidance on applying and time lines. If you or a member of your family is a veteran and you are interested in seeing more information, please contact the COA: Sue Jacobs 684-3191 or Jess Buoymaster 413-329-4364 for the complete packets.

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**INFORMATION FOR VETERANS**

We have received information from the VA on several of their programs. We asked Alan Zawistowski, a veteran and member of the COA to look through it all and highlight one for this issue. (Look for more in the coming months).

**Veteran Annuity Payment**

The Commonwealth of Massachusetts offers through its Department of Veterans' Services an annuity payment of \$2,000 which is paid in two installments in February and August of each year.

This annuity is given in recognition of the service of our distinguished 100% service-connected disabled veterans and to the parents of distinguished veterans (Gold Star Parents) and the unmarried spouses (Gold Star Wives or Husbands) of distinguished veterans who gave their lives in the service of their country during wartime.

**Fuel Assistance**

With the increase in the cost of heating fuel, it is more important than ever to consider ways to stretch our budgets. Fuel Assistance, also known as LIHEAP runs from Nov.1<sup>st</sup> to April 30<sup>th</sup>. Windsor's Outreach Worker, Jess Buoymaster is ready and available to assist folks applying for the first time, or those reapplying who had fuel assistance last year. Any low income household whose gross yearly income falls at or below federal income guidelines (see below) may be eligible. Homeowners and tenants are both eligible to receive fuel assistance.

Please contact BCAC at 413-445-4503 ([www.bcacinc.org](http://www.bcacinc.org)) or Jess for more information.

**2023 Income Guidelines**

Family Size	Income
1	\$42,411
2	\$55,461
3	\$68,511