The Essex Senior Echo

November 2020

You've heard me say Fall is my favorite season of the year. Like everything else in 2020, this Fall is a little different—we have so many worries, restrictions, and I can't emphasize enough how much I would love to have my 3 kids back in school! Even though this Fall is remarkably different, there is still so much that I enjoy. It's more than the beautiful crisp mornings, pumpkin spice, and foliage. It's the Medicare Open Enrollment period—some of you I only have the opportunity to see in the Fall, and I look forward to it. And some of you haven't yet seen a SHINE Counselor, and I hope you consider touching base with one of us during this year's Open Enrollment Period. In year's past, more than \$25,000 has been saved right here in Essex just by making some changes to prescription coverage!

The Fall is also when we have the Annual Mass. Council on Aging Conference! Yes, it was different this year but, like years past, at the end of the conference week I have a renewed excitement about the great things we can be doing together! Tess and I have some great ideas that we look forward to bringing to Essex starting this month! You can find a little more information in this newsletter, but we'll be introducing them during the next few months and are so excited!

This Fall has some extra excitement with the First Annual Scarecrow Festival! Have you seen all of the scarecrows popping up around

> Essex? We are so thrilled to have had such a positive response to this project by the

> > Friends of the Essex COA. They worked hard to create the kits, and while originally planned to make 25, we quickly learned that wouldn't

be enough! There are more than

80 scarecrows around Essex! The Friends will be offering more next year so, if you weren't able to get one this year, start planning! Happy Fall and Happy Thanksgiving!

Kristin and Tess

Council on Aging Board:

Chairman Kay Joseph Vice Chairman Ralph Hawley Secretary **Beverly Dolinsky** Treasurer **Dick Denton**

Members at Large Priscilla Doucette Millie Hamlen **Patricia McGrath** Mary Wilhelm

Council on Aging Staff Members:

Director **Kristin Crockett** kcrockett@essexma.org

Outreach Coordinator Tess Leary tleary@essexma.org

And a big thank you to all of our many volunteers!

Hours of Operation:

Medicare Updates

Medicare Open Enrollment Happening Now!

<u>SHINE</u> = Serving Health Insurance Needs of Everyone...on or eligible for Medicare. Certified SHINE counselors offer free, unbiased, confidential counseling on all aspects of health insurance to anyone on or eligible for Medicare.

This is your opportunity to review your Medicare plans with a SHINE counselor to see what you can expect with your current plan in 2021, or to see if there is another plan that may be more cost-effective for you. You may also benefit from cost-savings programs that a SHINE counselor will explain to you. Your health insurance costs are an important part of your budget, and SHINE is available all year to help you review your plans and costs.

Original Medicare

Medicare is federal health insurance for eligible people who are over the age of 65, as well as certain disabled individuals under the age of 65.

Rates and premiums for 2021 have not yet been released. Information provided is for the 2020 calendar year, and will be updated when possible. Medicare Part A/B does not provide comprehensive coverage and does not cover foreign travel or prescription drugs. There are several gaps in coverage, many are listed below. There are multiple options for supplementing Medicare, which are explained on the next page.

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SHINE Call-In Q&A

Drop us a line on our new 'party line' for a

Medicare Q&A - Thursday, November 12 5:00PM

(978) 364-2491

No Passwords, no meeting ID, Just CALL us!

Medicare Premiums, Copays, Deductibles

Medicare has not yet released the 2021 premiums for Part A (usually free), Part B (\$144.50). They are also not released the deductibles under Part A or Part B. We will update you as soon as possible!

<u>Important Health Care Enrollment Dates</u>:

Medicare Annual Open Enrollment Period: October 15 - December 7

Federal Retirees Annual Enrollment Period: November 9—December 14

Massachusetts Health Connector (NOT for Medicare Beneficiaries) November 1—January 15

Medicare Advantage Open Enrollment—January 1—March 31

(available only to those enrolled in a Medicare Advantage Plan as of 01/01/2020(

Please note, you receive health coverage through a former employer, the annual open enrollment period may not be occurring now. Please do not make any changes without first contacting your former employer.

Medicare Updates

Options for Supplementing Medicare

OPTION 1

Medicare Supplemental Plan (aka Medigap)

works alongside Medicare to fill in the gaps. Multiple insurers offer the same 3 standardized products.

Core, Supplement 1A, and Supplement 1 (only for those eligible for Medicare prior to 01/2021). Medical providers that accept Medicare will also accept a supplement plan from any of these insurers.

If you choose this option, you may purchase a Stand-alone Prescription Drug Plan.

OPTION 2

Medicare Advantage (aka Part C)

Medicare Advantage Plans contract with the Center for Medicare and Medicaid Services (CMS), the federal agency that administers Medicare. The Advantage plans under contract agree to provide enrollees with all the benefits to which they are entitled under Medicare. The plan providers administer and become your primary coverage. Plans can offer extra benefits such as limited vision, hearing, and dental services. Medicare Advantage plans also provide comprehensive drug coverage within their plan.

Medicare Part D (Prescription Coverage)

These are private drug plans that contract with Medicare to provide drug coverage. These plans have premiums, some have deductibles, they have co-pays, and are subject to a coverage gap/donut hole. There are 27 plans available in Massachusetts. Monthly premiums range from \$7.20 to \$135.00. The important thing to know is that the best plan for you will be dependent on your choice of pharmacy, and your specific medications. If you have a Medicare Advantage Plan, your prescription drug coverage must be through your specific Medicare Advantage Plan.

Plans vary in monthly premiums, covered medications, preferred pharmacies, etc. It is important that you review your coverage. For 2021 there are a number of significant changes to many of the plans! Please make an appointment with Kristin or Tess, or visit www.medicare.gov/find-a-plan.

Part D Senior Savings Program (Insulin Savings)

New for 2021, there are some plans that will be participating in the new Insulin Savings Program. It's likely that you'll see some of these plans advertising a \$35 copayment for insulin. Here are some important things to consider:

- * Not all Prescription Drug Plans or Medicare Advantage Plans are participating in this program, in fact only 9 out of the 27 Stand-alone drug plans are participating.
 - * The \$35 copayment will only apply to insulin that is on the plans formulary.
 - * Please be sure to review coverage on www.medicare.gov/find-a-plan and include all of your other prescription medications.

Activities

In-person Events Procedures:

All events require pre-registration unless otherwise stated. All participants must be registered with the Council on Aging, and complete appropriate forms.

If you can answer yes to the following questions for the last 14 days, you are asked to stay home:

- * Tested positive for COVID19
- * Traveled outside of Massachusetts toms, Or designated safe states (mass.gov)
- * Been in close contact with someone who tested positive
- * Had a fever, or exhibited any other COVID19 sympsuch as cough, shortness of breath, new loss of taste or smell, Sore throat, fatigue, congestion

Slow River Senior Sketchers: Join the Essex COA and Slow River Studios outside of Town Hall on Monday, November 16 at 2pm for an afternoon with a beautiful view, art, and great company. Be sure to RSVP to the Senior Center.

Fitness Classes at Centennial Grove

We will offer fitness classes at the Grove as long as weather holds up! Pre-registration required and participants are asked to bring their own chair.

Yoga: Mondays, 3pm

Balance in Motion: Wednesdays, 1pm

*Donations accepted. Please mail to COA.

Walking Club Returns!

Wednesdays, 1:00 p.m., meet at COA
Please RSVP

Men's and Women's Breakfasts

Since it's so much cooler in the mornings, and trying to get one last Men's Breakfast Group and Women's Breakfast Group, we are going to change it up. So, instead of a breakfast, we'll have LUNCH with pizza from Essex Pizza in the afternoon!

Men's Group

Monday, November 9th 1:00 PM

Ladies Brunch

Tuesday, November 10th 1:00 PM

Please RSVP so you don't miss out on the FUN!

Under the Tent!

Note: Space is limited! The tent will remain through November 13th. After this date, we will still offer use of the parking lot so long as weather holds up!

<u>Lunch Bunch</u>: Sign up for a meal on Monday or Thursday and enjoy it under the tent! Space is limited, so please let us know your plans!!

<u>Art Class:</u> (Sponsored by Element Care) November 12, 2020 2PM Join Carol Pallazolla for a fun afternoon creating art! All supplies will be provided. This is a FREE event - join us!

<u>Puzzle Exchange:</u> Tuesday, November 10 10:30-12:30. We will be offering a puzzle exchange at the Senior Center! Bring in your puzzles, and grab a new one.

Digital Activities

Eastern Essex Department of Veteran Services

Learn about Veterans' Benefits

Zoom Presentation: Tuesday November 10th at 11:00

Hosted by: Karen Tyler, Veteran Service Officer

I will be discussing:

Local Benefit Chapter 115 for low-income Veterans & Surviving Spouses; Enrollment in VA Healthcare; Service-Connected Disability Claims; VA benefit Aid & Attendance; Welcome Home Bonus; Agent Orange; and more

You will have opportunity to ask questions

Join Zoom Meeting

https://zoom.us/j/99721481884?pwd=\/3k3am1CKzhRUHRqZ3Fq MWJKZ0hndz09

Dial by your location

+1 646 876 9923 US Meeting ID: 997 2148 1884

Passcode: 104214

Any questions please contact Karen Tyler ktyler@eessexvets.com (978)356-6699

Website: www.eessexvets.com

If you are unable to attend, this video will be recorded check your cable station ESSEX COA ACTIVITIES via ZOOM

TUESDAYS

10:30 A.M.

"Balance Class with Diana Daly"

~ Dianna will get you grooving to fabulous music while you perform a variety of Fall Prevention and Strengthening Exercises. Appropriate for all fitness levels.

ZOOM

ID 396 136 822 PW:01929

FRIDAYS

10:30 A.M.

"Yoga with Diana Daly" ~ Modified yoga stretching and exercises designed to develop mind and body.

ZOOM

ID 396 136 822

PW:01929

As the colder weather comes, please make an exercise plan to keep you healthy and happy!

Art Therapy with Linda

Virtual Art Therapy Class

Tuesday, December 1

Linda Carden, an Expressive Arts Therapist and Essex resident, will lead an art class for people to enjoy from their home.

Supplies and information will be provided by ECOA and will be available for pick up the week prior.

RSVP to the Senior Center.

Essex COA Party Line!

We miss you all! We are thrilled that many of you participate on our zoom classes, however we know that zoom isn't for everyone. We are excited to announce our new party line! Just call into

(978) 364-2491

No need for a Meeting ID, no need for a password - just a regular phone call!

We hope this helps, and if you have a group you want to get together over the phone, let us know!

Social Services

FRIDAY GROCERY NEWS!

We continue to work with our community partners at Open Door and Acord Food Pantries.

Friday Groceries are scheduled for: November 6 and November 20

Please call the COA by the Tuesday before to register. Groceries can be picked-up at NOON at the Senior Center ~ delivery is available if needed.

Gloucester Food Pantry

28 Emerson Avenue, Gloucester Open Monday-Friday, 10 AM-5 PM

Ipswich Community Food Pantry

00 Southern Heights, Ipswich Open Wednesdays/Thursdays, 11 AM-4 PM

Acord Food Pantry

69 Willow Street, South Hamilton Wednesday 9:30 AM – 11:00 AM

SCAM ALERT from the State of Massachusetts: "We have heard from a community-based organization in California that one of the low-income seniors they serve was contacted by someone (not clear who) about the \$200 Medicare drug discount cards announced by the Administration. The senior gave the person their insurance information and was told that their drugs would come packaged in the mail. The incident has been referred to the SMP program in California. **The drug discount card program is still a proposal and has not been finalized**. We wanted to bring this scam to your attention in case other older adults in your communities is a target of this scam."

Have you survived COVID?

There has been some local interest in a Support Group for COVID Survivors throughout Cape Ann.

The Ipswich Council on Aging will be hosting this regional support group.

If you are interested, please call Sheila Taylor at 978-356-6650.

Fuel Assistance—Action Inc 978-281-3900

Did you know that as many as 1 in 3 families living in Cape Ann may be eligible for fuel assistance? Action Inc.'s Fuel Assistance program is designed to help you pay your energy bills. This FREE, nocost program is available to anyone who meets eligibility guidelines. *All you have to do is apply.*

Action Inc. also will work with you to determine your eligibility for discounts on your gas, oil, electricity, and phone utility bills.

Assistance available November 1, 2020 – April 30, 2021

Income Eligibility Guidelines

Household Size	Income
1	\$39,105
2	\$51,137
3	\$63,169

Even if you aren't participating in Fuel Assistance, you still may be eligible for discounted Natural Gas/Electric rates!

National Grid applications are available

at the COA or at actioninc.org



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2	3	4	5	6
11:30 Grab and Go Lunch (menu on Page 8) 12:00 Lunch at the TENT	10:30 Balance in Motion Zoom: 396-136-822 PW: 01929	ECOA Closed 1:00 Walking Club	11:30 Grab and Go Lunch (menu on Page 8) 12:00 Lunch at the TENT	10:30 Chair Yoga Zoom: 396-136-822 PW: 01929
3:00 YOGA with Diana at Centennial Grove	6:00 COA Board MTG via ZOOM/ID# 968 706 7633/PW: 01929		1:00 Balance Class with Dianna at Centennial Grove	12:00 Grocery Pick up at Senior Center
9 11:30 Grab and Go Lunch (menu on Page 8) 12:00 Lunch at the TENT 3:00 YOGA with Dianna at Centennial Grove 16 11:30 Grab and Go Lunch (menu on Page 8)	10 10:30 Puzzle Swap 10:30 Balance in Motion Zoom: 396-136-822 PW: 01929 1:00 Ladies Brunch - Pizza - Under the Tent 17 10:30Balance in Motion Zoom: 396-136-822	ECOA Closed 1:00 Walking Club 18 ECOA Closed 1:00 Walking Club	12 11:30 Grab and Go (menu on Page 8) 12:00 Lunch at the TENT 1:00 Balance Class with Diana/Centennial Grove 2:00 Art with Carol P. 5:00 Medicare Q&A 19 11:30 Thanksgiving Special Grab and Go -	13 10:30 Chair Yoga Zoom: 396-136-822 PW: 01929 20 10:30 Chair Yoga Zoom: 396-136-822
1:00 Senior Sketchers 3:00 YOGA with Diana at Centennial Grove	PW: 01929 6:00 Friends of ECOA Board MTG—Party Line	25	please RSVP!! 1:00 Balance Class with Diana at Centennial Grove	PW: 01929 12:00 Grocery Pick up at Senior Center
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11:30 Grab and Go Lunch

3:00 YOGA with Diana at

(menu on Page 8)

Centennial Grove

10:30 Balance in Motion

Zoom: 396-136-822

PW: 01929

30

ECOA Closed

1:00 Walking Club

Don't forget to RSVP for

Grab and Go Meals

groceries and next week's

Zoom: 396-136-822

12:00 Grocery Pick

up at Senior Center

PW: 01929

11:30 Grab and Go Lunch 10:30 Chair Yoga

1:00 Balance Class with

Diana at Centennial

Grove

Meals

We now have <u>TWO</u> options for meals! You can continue to pick-up your meal at the COA and GRAB 'N GO - pick-up time is 11:30 A.M. The other option is to eat <u>UNDER THE TENT</u> (through Nov 12) - come at <u>NOON</u> to pick-up your meal and stay and socialize under the tent! Please RSVP to COA so we are sure we order enough meals!!

MONDAY, NOVEMBER 2 Ribecue with Honey BBQ sauce, Red Bliss Potatoes, Corn, Dessert

THURSDAY, NOVEMBER 5 Dijon Crusted Pork, Red Cabbage, Roasted Sweet Potatoes, Dessert

MONDAY, NOVEMBER 9 Chicken Scampi in Sauce, Rotini, Carrots, Dessert

THURSDAY, NOVEMBER 12 Chicken Breast w/Supreme Sauce, Roasted Red Bliss Potatoes and Tomatoes, Dessert

MONDAY, NOVEMBER 16 Chicken w/Pesto Sauce, Rice Pilaf, Carrots, Dessert

THURSDAY, NOVEMBER 19 THANKSGIVING SPECIAL* Turkey, Gravy, Cranberry Sauce, Potatoes, Squash, Dessert

*PLEASE BE SURE TO RSVP FOR THIS SPECIAL THANKSGIVING MEAL

MONDAY, NOVEMBER 23 Swedish Chicken Meatballs, Bowtie Pasta, Green Beans, Dessert

THURSDAY, NOVEMBER 26 NO MEAL OFFERED ~ THANKSGIVING DAY ~ OFFICE CLOSED

MONDAY, NOVEMBER 30 Salisbury Steak with Gravy, Mashed Potatoes, Mixed Vegetables, Dessert

Transportation

The Cape Ann Regional Transit Authority is now offering Essex Residents transportation to and from 1st and 2nd dialysis shifts Monday through Saturday in Beverly! For more information, please call CATA (978-283-7916) or speak to your dialysis center.

Please note: during the closures caused by the novel coronavirus, the Essex Council on Aging will only be providing transportation to medical appointments and the grocery store.

CATA will still be providing trips to Market Basket on Fridays.

The Manchester Council on Aging will also be offering grocery store rides.

<u>Individual Trips:</u> Provided by Beauport Ambulance Services 978-281-6955

Mon - Fri 8 AM - 4 PM: Essex, Ipswich, Rockport, Gloucester, Manchester, Hamilton, Wenham, Beverly, Danvers, Peabody

<u>CATA Shopping Trips:</u> Provided by Cape Ann Transit Authority (CATA) 978-283-7916

Friends of the COA

The 1st Annual Essex Scarecrow Festival

The 1st Annual Essex Scarecrow Festival, a Friends of the ECOA FUNdraiser, has been a huge success for our entire Essex community! More than 80 whimsical scarecrows are on display around town (see Map below) and have brought so much delight to residents and visitors! With any event, it takes many people to make it all come together and the Scarecrows project was no different. The Friends of the ECOA would like to thank the following people for their tremendous dedication and generosity of time and talent: Priscilla Doucette, Barbara Linscott, Dick Denton, Jane Murphy, Betty Smith, Kay Joseph, Joyce Woodman, Judy Riggs, Mary Wilhelm, Marcia Livingston, Dawn Burnham, Theresa Whitman, Annie Cameron, and Andrew Spinney. Thank you Robyn Lafata for the photos. You can see more photos on the Essex MA - Notices FaceBook page.



Essex Updates

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AMERICA CANOE COLONY CORNUCOPIA ENGLAND FALL FAMILY FEAST EREEDOM GRATITUDE HARVEST HOLIDAY INDIANS MAIZE MAYFLOWER MILES STANDISH NEWWORLD NOVEMBER PILGRIMS PLYMOUTH PUMPKIN PIE **PURITANS** SQUASH STUFFING THANKSGIVING TURKEY

YAMS



We aren't going to let COVID stop our favorite event of the year! Plans are in the works for a fantastic holiday meal prepared by your favorite Essex Restaurants! Details are still being worked out, but we are excited! You won't want to miss this!

Meal Cost: \$10.00 Registration starts November 9 Date TBD

Essex Updates

State and Federal Elections

Town Hall/Election Drop Box at Town Hall A secure drop box (located under the portico in the front of Town Hall) can be used to submit ballots. The deadline to return completed ballots to the Drop Box in order for them to be counted is 8:00 p.m. for the November 3rd election.

November 3rd State and Presidential Election Poll Hours: 7:00 a.m. to 8:00 p.m. at Fire Station

Grocery Shopping Options

<u>CATA</u> 978-283-7916

Market Basket; Rowley Fridays, 9:30

\$2.00 each way, limit 2 bags per passenger

Pick up at your home.

Preregistration required. Call CATA to schedule

Beauport Transportation 978-281-6955

Available Mon—Fri 8-4,

Market Basket, Gloucester Market Basket, Danvers

Stop and Shop, Beverly Henrys, Beverly

Shaws, Beverly Crosby's, Hamilton

Trader Joes, Peabody Whole Foods, Beverly

Accord Pantry Hamilton

Open Door Pantry Gloucester, Ipswich

With colder weather right around the corner, and COVID rates rising, it's nice to know that there are a variety of Grocery delivery options for Essex Residents!

Grocery Delivery Options

<u>Mark Grey's Shopping Service</u>: 978-310-9385 local volunteers will shop for you, contactless delivery, no charge!

Henry's Market, Beverly 978-922-3885

(ask for Mike C.) \$15.00 fee, no minimum order.

Orders are delivered on Wednesdays and Fridays between 9 and 3. Call your order in on Tuesday or Thursday. Credit Cards accepted over the phone, or they can accept a check on delivery. No cash.

<u>InstaCart</u> www.instacart.com

Delivery fee varies due to size of order and delivery time

\$10.00 Minimum Order

Instacart connects you with personal shoppers in your area to shop and deliver groceries from various stores. You must have a computer, tablet, smartphone, or other internet-connected device..

Local options include: Shaws, BJs, CVS, Petco, and Whole Foods , Market Basket

<u>Peapod</u> www.peapod.com

\$6.95 to \$9.95 delivery fee, \$60.00 Minimum Order

Peapod is an internet based grocery delivery service partnered with Stop and Shop. You must have access to a computer, tablet, or smartphone with internet to use this service.

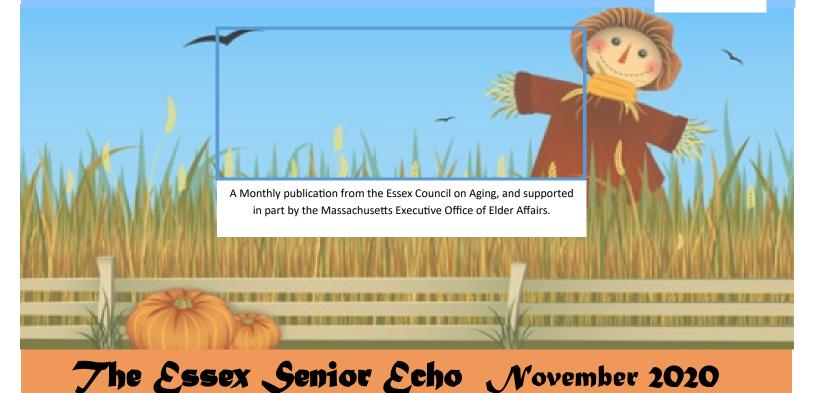
Peapod also allows for pick up. Simply place your order and your pick up time, and park in a designated spot. Someone will bring your groceries to you, and place them in your car.

Don't forget about our Friday Groceries 2x Monthly!

If you can't make it, we can make arrangements to bring a bag of groceries to you every other Friday!

Council on Aging Essex

17 Pickering Street Essex, MA 01929 NON PROFIT
RATE
U.S.POSTAGE
PAID PERMIT NO.18 ES-



Thanksgiving Meals

The American Legion, Post 3, Gloucester will again be proudly delivering Thanksgiving Holiday Dinners in the Cape Ann area on Thursday, November 26. The meals will be free. The American Legion Post 3's mission is simple:

"No one should be alone and without a hot meal on Thanksgiving"

Please note: Due to COVID-19 pickup for volunteer drivers, and meal delivery will be contactless.

Call 978-283-7117 to leave a message. Make sure to clearly give your name, address, phone number and number of meals. If you would like to volunteer, please leave your name, phone number and email address.

Meals must be ordered by Monday, November 23 at 6:00PM

Deliveries will be make on Thanksgiving Day between 11:00 a.m. and 1:00 p.m. Recipient must be home to receive the meal.

Curbside Kits

The weather is getting colder, and COVID rates appear to be on the rise. We are expecting that many of us will be cooped up this winter, looking for things to do. The Essex COA and the Friends of the ECOA are partnering to provide activity kits for you to pick up (or have delivered). In November we will be offering Coloring Kits. Each kit will come with colored pencils, adult coloring pages, and a pencil sharpener. You are welcome to hold onto this kit and even request more pages if need be. Or use the kits and return them to the center. Please call to reserve your kit.

Kits are limited—and expect to see some more great kits and projects coming!