

The Essex Senior

October 2018

Time for Medicare Plan Review with SHINE

It's that time of year again! If you are enrolled in a Medicare Prescription Drug Plan or a Medicare Advantage Plan (HMO/ PPO), you should receive an information packet from your current plan by the end of September. It is important to review and understand this information because it explains the changes in your plan for 2019. Even though you may have the **best** plan this year, it's important to review **all** of your options for 2019 because premiums, deductibles, co-pays, and the drugs covered by your plan can **change** significantly year to year!

Coming up quickly is Medicare's Annual Open Enrollment: **October 15 through December 7th**. Be a wise consumer and take this opportunity to review and possibly change your plan for next year. You are likely already receiving a LOT of information in the mail, email and on television and radio ads about Medicare choices. SHINE (Serving the Health Insurance Needs of Everyone) can help.

Through the federally funded SHIP program, SHINE counselors offer free, confidential counseling on all aspects of Medicare and related health insurance programs. Meet with a certified SHINE Counselor who will help you review the 2019 most cost-effective options for **YOU** as an individual. Call now to schedule your SHINE appointment, and bring your new (or old) Medicare card and your list of medications to the appointment.

To schedule a SHINE appointment, call **978-768-7932**. Appointments will be made at the front desk.

For other SHINE related matters, call 1-800-AGE-INFO (1-800-243-4636), press 3. Once you get the SHINE message, leave your name and number and a certified SHINE counselor will call you back.

Please note: Kristin and Tess will be at the Annual Massachusetts Council on Aging Conference from October 24, 25, and 26 and will not be at the Center. Please plan accordingly.

Council on Aging Board :

Chairman

Michele French

Vice Chairman

Ralph Hawley

Secretary

Priscilla Doucette

Treasurer

Kay Joseph

Members at Large

Nancy Beattie

Susan Gould-Coviello

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
our many volunteers!**

Senior Center Regular Hours of Operation:

Monday—Thursday

9 AM to 1 PM

Friday

9AM to 12PM

Essex Senior Center

17 Pickering St.

Essex MA 01929

978-768-7932

coa@essexma.org

Follow us on Facebook!

Special Events

Watercolor Class

Instructor: Courtney Reid

artcie
create. inspire. educate



Foundational painting course for all levels. Beginners through advanced are welcome to join. Painting students are encouraged to dive in and learn basic color theory, value, perspective, and various painting techniques. Supplies will be included.

Mondays, 1pm to 3 pm downstairs

Classes start Monday Oct 15.

Cost: \$75.00 for 6 week session*

(Regular cost: \$125 per person. Cost subsidized by Friends of the Essex COA, and Essex Council on Aging)

Please note this class has a minimum number of participants required in order to run. Please be sure to sign up as soon as possible!



THE 28TH ANNUAL CHRISTMAS GALA

AT GORDON COLLEGE

Friday, November 30

7:30 p.m.

A. J. Gordon Memorial Chapel

The Department of Music presents The Christmas Gala—an annual event that has become a staple of the Christmas celebration on the Northshore. Featured are the Department of Music Ensembles: Women's Choir, Men's Choir, Children's Choir, College Choir, Symphony Orchestra and Symphonic Band. Carol singing and Christmas readings are a highlight of this event.

CRAFTS WITH KIDS

MONDAY, OCTOBER 15TH 10:00-10:45 A.M.



Starting Monday, September 10th the Essex Senior Center will host an intergenerational event every month with the young and the young at heart!

There will be crafts and books to share. No grandchildren necessary—we'll need adults to help the wee ones with their craft, read stories, and have fun!

 **BANK GLOUCESTER**

 **FIRST Ipswich BANK**

 **North Shore 104.9**
The Regional News Station of the Cape Ann Chamber of Commerce

35th Annual Essex ClamFest and Arts & Crafts Festival

Saturday, October 21, 2017
(Rain Date: Sunday, October 22)



Be sure to stop by the Essex COA table at Clamfest! We will have some giveaways, and you can enter our drawing for a \$25.00 Gift Certificate to a local restaurant!

Social Services

SCAM ALERT!

Medicare's Open Enrollment is prime season for scam artists targeting older adults. We have been receiving numerous reports of suspicious activity. Please do not respond to any postcards or phone calls from anyone claiming to be with Medicare, Medicaid, Medicare Supplemental Insurance, Medicare Advantage plans, or Medicare Part D Plans. To reach your plan, please call the number on the back of the card, or speak with a SHINE Counselor.



SHINE provides *free & unbiased* health insurance counseling for Medicare beneficiaries of all ages

Fuel Assistance

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, no-cost 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.

Call today at 978-281-3900 to see if you qualify.

Emergency Preparedness

If there is a widespread emergency, the town will activate the reverse 911 system. Please be sure you are registered for these calls! (www.essexma.org or call the COA to register if you don't have internet access.)

The Designated Emergency Shelter in Essex is the
Essex Elementary School.

1) Emergency Kit

The first step is to consider how an emergency might affect your individual needs. Plan to make it on your own, for at least three days. It's possible that you will not have access to a medical facility or even a drugstore. It is crucial that you and your family think about what kinds of resources you use on a daily basis and what you might do if those resources are limited or not available. Consider keeping 2 kits. One to stay with you at home, and another bag to grab and go in the event of an evacuation.

Recommended supplies:

- 1 gallon of water, per person, per day
- Battery, or hand crank radio
- Flashlight
- First Aid Kit
- Dust Mask
- Wrench/Pliers to turn off utilities
- Deck of Cards, to pass the time
- First Aid Kit
- Copies of documentation (Wills, Power of Attorney, Hearing Aids, Copy of Medicare Card, etc)
- At least a 3 day supply of non-perishable food, can opener
- Medications and medical supplies
- Extra Batteries
- Whistle, to signal for help
- Sanitation and hygiene kit, (Paper Towels, and garbage bags)
- Pet Food, Extra supplies
- Cell Phone, extra battery
- Cold Climate Supplies (Hat, Mittens, Scarf, Blanket, etc)

2) Make a Plan

The reality of a disaster situation is that you will likely not have access to everyday conveniences. To plan in advance, think through the details of your everyday life. If there are people who assist you on a daily basis, list who they are, and how you will contact them in an emergency. Create your own personal support network by identifying others who will help you in an emergency. Think about what modes of transportation you use and what alternative modes could serve as back-ups. If you require handicap accessible transportation be sure your alternatives are also accessible. For every aspect of your daily routine, plan an alternative procedure. Make a plan and write it down. Keep a copy of your plan in your emergency supply kits and a list of important information and contacts in your wallet. Share your plan with your family, friends, care providers and others in your personal support network.

For Your Health

Vaccines: What Medicare Pays For

Vaccines play a vital role in preventing illness and maintaining health, but knowing if and when Medicare pays for vaccines can be confusing. This fact sheet clarifies which parts of Medicare cover commonly recommended vaccines.

Vaccine Type	Medicare Coverage	Coverage Rules & Frequency
Influenza	Part B	Medicare pays for (and recommends) one shot every flu season Additional flu vaccines may be covered if considered medically necessary
Shingles	All Part D plans must cover	One shot paid for (and recommended) after age 60 Patient must check with plan to find out specific rules for administration and payment
Pneumococcal (pneumonia)	Part B	Medicare pays for one shot, recommended for all adults aged 65+ and younger adults with chronic health conditions
Hepatitis B	Part B	Series of three shots, paid for by Medicare for high- or medium-risk individuals, including those with hemophilia, end stage renal disease, diabetes, and other chronic conditions that lower resistance to infection

CDC FLU FACT

Adults 65+ are at **high risk** for serious flu illness. Get your flu shot and encourage your loved ones to get vaccinated.



#FIGHT FLU

CDC FLU FACT

It takes about 2 weeks after vaccination for antibodies to develop in the body to protect against flu.



#FIGHT FLU

www.cdc.gov/FightFlu

Around Town



Essex Fall Town Meeting: October 16 7:30 Essex Elementary School

2018 State and Federal Election Schedule

Last Day to Register to Vote	October 17	Early Voting Begins	October 22
Early Voting Ends	November 2	Last Day for Absentee Ballot	November 5
State/Local Election	November 6	<i>Need a ride to the meeting or polls? Call the COA!</i>	

The Essex Youth Commission is seeking volunteers for the “Haunted Halloween Walk” at the Grove on Oct. 20.

If interested, please contact Suzanne Slater at sslater@essexma.org or by calling 978-768-3414

2018 Atlantic Hurricanes

D O N T E I L S E L K Y F G S
O R C G E T A B O I N F O Y I
U T O A P E N E R O L R N B R
M I C H A E L K T O D R O B H
O L L M E S N E R O T E A E C
T X T T U N I E N I D A N D S
R B E P Z R N N D D D Y R F V
E L V N E C A Y X C T W L A Z
B X E L E R N E S T O I Y T S
L O A A J L W V A H J L R N Q
A V U I F O E P K G O L E N O
R A C S O A Y H U F X I B V B
P P I X Z T R C E M E A P J B
J P Z P S A T J E M U M Q T M
H T O O W V F K F H M S D H L

Alberto	Gordon	Michael
Beryl	Helene	Nadine
Chris	Isaac	Oscar
Debby	Joyce	Patty
Ernesto	Kirk	Rafael
Florence	Leslie	Sara

A Note from the Director, *continued*

You may review your plan and decide it’s best to stay with what you have, and that’s great. At least you know it’s the best choice. But, you may review your options and find that you can find better coverage, lower copayments, or cheaper prescriptions. It is certainly worth your time. Please call us at 978-768-7932 and speak with the receptionist to schedule an appointment. Appointments will be available in Essex Monday, Tuesday, Thursday and Friday.

On a slightly different note, I want to briefly touch on Emergency Preparedness. While we were working on this month’s edition of the newsletter, news stations were inundated with stories devastation seen not only in the Carolinas, but also in the nearby communities of North Andover, Andover, and Lawrence. As the news from there began to quiet down, my monthly SHINE meeting was interrupted by my phone’s Emergency Alert System announcing not only Flash Flood and Severe Thunderstorm warnings, but also a Tornado Warning! Children at a nearby Gloucester School were being evacuated! While I look back to previous editions of our newsletter, I find that just over a year ago, close friends of mine along with so many others were dealing with the devastating impacts of Hurricanes Harvey, and Maria. In this month’s newsletter, please find additional information about Emergency Preparedness. I know that we all feel it isn’t going to happen to us, or that we’ve gone through this before. However, an ounce of prevention is worth a pound of cure! Get your emergency plan together, and get registered with Code Red!

Can You Find The Hidden Message: _____

Transportation

Beauport Individual Trips:

Provided by Beauport Ambulance Services

Monday through Friday 8AM—4PM in the following communities:

Essex	Ipswich	Rockport	Gloucester	Manchester
Hamilton	Wenham	Beverly	Danvers	Peabody

Destinations in the communities include, but are not limited to: Essex and other Senior Centers, Medical Offices, Pharmacy, Banks, Grocery Stores, Salon, Restaurants, Fitness Facilities, etc. Medical appointments in communities outside of the service area may be accommodated on an as-needed, case by case basis.

Please note, these rides are scheduled in conjunction with other scheduled appointments for Essex residents, and residents of other communities. You may have other stops while en-route to your scheduled destination.

CATA Group Shopping Trips:

Provided by Cape Ann Transit Authority (CATA)

Friday Morning Market Basket, Rowley \$2.00 Each Way

Pick up is at your home approximately 9:30. You will have 1 hour to shop.

Limit: 2 bags (The Essex COA has canvas bags available)

Weekly Wednesday Shopping Trips

Trips depart the Essex Senior Center at 10AM \$5.00*

Registration with CATA is required, and takes about a week to set up.

Week 1	Week 2	Week 3	Week 4	Week 5
Walmart Shopping Danvers	Christmas Tree Shop Lynnfield	Trader Joes Peabody	Liberty Tree/North Shore Mall	Ocean State Job Lots Danvers

**If you need transportation to the Senior Center for these trips, please let us know.*

Call the Senior Center Monday-Friday from 9:00 A.M.-12:00 P.M at least one day in advance.

Trips can be scheduled months in advance. Please do not leave a voicemail at this time.

Upcoming Recreational COA Trips

BUDDY HOLLY

Thursday, October 11th

\$92

A tribute to the music of Buddy Holly, Ritchie Valens, The Big Bopper and more. Cost includes transportation, lunch, show, and gratuity. Depart Memorial Park, 9:30AM for Lake Pearl, Wrentham.

FALL FOLIAGE TOURS

NORTH CONWAY, NH

Tuesday, October 2

Enjoy the scenic vistas and colorful New England foliage as we travel to North Conway, NH. You'll have lunch and enjoy an old-fashioned railroad experience as you journey on historic rail routes in vintage passenger cars all aboard the Conway Scenic Railroad.

OLD MILL RESTAURANT

Thursday, October 16h

At the gateway of the Mohawk Trail, enjoy the fine food, gift shop, and scenic vistas of this former saw mill.

CHRISTMAS TREE SHOP and LONGHORN

NEWINGTON, NH

Tuesday, October 23

\$8.00

Shopping at the Christmas Tree Shop, followed by Lunch on your Own at Longhorn Steak House

OXFORD CASINO

Wednesday, October 24

\$10.00

THE SICILIAN TENORS CHRISTMAS SHOW

Wednesday, December 5th

\$69.00

Friends of the COA

The Friends of the Essex Council on Aging is a private non-profit organization whose purpose is to seek donations to financially assist the Essex Council on Aging in providing social services to residents over the age of 60 in Essex, and to do other things that necessarily render a service for the elderly residents of Essex.

Officers:

Mary Wilhelm President
Betty Smith Vice President
Ellen Hull Secretary
Kay Joseph Treasurer

Join the **Friends of the Council on Aging Meeting**

**October 16
6:30 PM**

Please attend our meetings! We discuss new projects, programs, and fundraising.

**YOU DO NOT NEED TO BE A
SENIOR TO HELP!**

Friends of the Essex Council on Aging Holiday Boutique

Each year the Friends host a holiday boutique, featuring handmade items. We have been working hard all year to provide beautiful and unique items. All proceeds will go to support Essex residents over the age of 60.

There are a few ways you can support us:

You can join us on Tuesday afternoons at 1:30 to help prepare items for the boutique. This is a fun afternoon with a great group!

We need people to help set up, and other people to help during the event

Even if you can't join us on a Tuesday, be sure to come to the Boutique and help spread the word!

Friday, November 2
6-8 pm
Saturday, November 3
10 AM—3 PM

Essex Senior Center
17 Pickering St.

The Essex Senior Echo

October 2018

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RETURN SERVICE REQUESTED

A Monthly publication from the Essex Council on Aging, and supported
in part by the Massachusetts Executive Office of Elder Affairs.

The Essex Senior Echo

October 2018

Sitting in the office, we poured over a list of medications, and a list of health insurance options. John has had the same health insurance and Part D plan since he joined Medicare 4 years ago. He felt this insurance set up

worked well for him, even though he's had to add a few new—and expensive—medications to his daily regimen. Recently, he learned that his Diabetes had progressed and he would require insulin. He was shocked at the cost of the Solostar his physician had prescribed. At the advice of a friend, he reached out to a SHINE Counselor. We reviewed his current coverage, and learned that Solostar was no longer a preferred medication. After an hour or so, John left my office. We had made some changes to his coverage and found that he was likely eligible for Extra Help. By coming in to review his coverage John managed to save approximately \$3,200 over the upcoming year.

Just last year, as a SHINE Counselor I helped Essex Residents save more than **\$45,000** in medical costs! It is a good idea to make sure that you review your insurance coverage each and every open enrollment. While you may be content with the plan you currently have, there are many reasons to investigate other options. Your plan may be making some significant changes for 2019 to it's formulary, preferred pharmacy, copayments, or monthly costs. Perhaps your health has changed this year, and you have new meds. (cont'd, p 6)



Monday	Tuesday	Wednesday	Thursday	Friday
1 9:00 Walking Club 10:00 Drop-in Games 12:15 Senior Club 5:30 Yoga	2 10:00 Balance Class 1:30 Arts & Crafts 6:00 COA Meeting <u>FALL FOLIAGE TOUR</u>	3 <u>10:00 Walmart with CATA</u> 10:00 Crown and Crumpets 12:45 Line Dancing	4 10:00 Shredding 12:00 Travelling Chef Oktoberfest: Chicken Schnitzel, Potato Salad, Slaw, Apple Strudel 12:30 Essex School Building information	5 <u>9:30 Market Basket with CATA</u> 10:30 Balance Class (Cancelled)
8 8:30 Men's Breakfast 9:00 Walking Club 5:30 Yoga	9 9:00 Village Pancake House 10:00 Balance Class 11:00-12:00 Balance Screening by Gordon 1:30 Arts & Crafts	10 10:00 Crown and Crumpets <u>10:00 XMAS TREE SHOP WITH CATA</u> 12:00 Essex Eat Out/The Village 12:45 Line Dancing	11 10:00 Shredding 12:00 SeniorCare Lunch Chicken Pot Pie <u>BUDDY HOLLY</u>	12 <u>9:30 Market Basket with CATA</u> 10:00 Mobile Market 10:30 Balance Class
15 9:00 Walking Club 10:00 Games 10:00 Crafts with Kids 12:15 Senior Club 5:30 Yoga	16 10:00 Balance Class 1:30 Arts & Crafts 6:30 Friends of COA <u>OLD MILL TRIP</u>	17 <u>10:00 TRADER JOES WITH CATA</u> 10:00 Crown and Crumpets 12:45 Line Dancing	18 9:00 Sen Tarr's Office 11:00 Blood Pressure 12:00 SeniorCare Lunch Salisbury Steak	19 <u>9:30 Market Basket with CATA</u> 10:30 Balance Class
22 9:00 Walking Club 10:00 Drop-in Games 11:00 Ladies' Brunch & Bingo 5:30 Yoga	23 10:00 Balance Class <u>11:00 Christmas Tree Shop, Newington NH</u> 1:30 Arts & Crafts	24 10:00 Crown and Crumpets <u>10:00 Liberty Tree or North Shore Mall</u> <u>OXFORD CASINO</u>	25 10:00 Shredding 12:00 Luncheon Special Cider Braised Pork	26 <u>9:30 Market Basket with CATA</u> 10:30 Balance Class
29 9:00 Walking Club 10:00 Drop-in Games 5:30 Yoga	30 10:00 Balance Class 1:30 Arts & Crafts	31 10:00 Crown and Crumpets <u>10:00 Ocean State Job Lots</u> 12:45 Line Dancing	Lunches are every Thursday at 12pm. <u>Voluntary Donations</u> are suggested for meals. \$3 for Travelling Chef \$2 for other meals	Color Code: Meal Special Event <u>Van Trip</u> Meeting

Ongoing Activities

FITNESS PROGRAMS

YOGA: Monday 5:30-6:30 P.M. \$5.00

Modified yoga stretching and exercises designed to develop mind and body. Come and see how much better you feel! Drop-ins are welcome.

WALKING CLUB: Mondays 9AM

Start your week off right with the Walking Club. Depart from the Senior Center. Please let us know by Friday if you are planning to join us for the first time.

BALANCE IN MOTION: Donation requested Tuesday 10AM Friday 10:30 AM

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

BALANCE SCREENING: 2nd Tuesday 11:00—12:00

Gordon College Center for Balance, Mobility and Wellness will evaluate your Balance and Risk of Falling and provide recommendations for safe and effective physical activity.

LINE DANCING: Wednesday at 12:45 P.M.

A fabulous mind-body workout while dancing your way to better health! With Tina's instruction, you'll boost your brain power by improving your memory skills, strengthen your bones without hurting your joints, develop better balance to help prevent falls, and release stress so you feel great!

SWEATING TO THE OLDIES

Monday 10:00 AM Thursday 10:00 AM

Bring a friend, and get yourself in shape with Richard Simmons!

ACTIVITIES

CROWN AND CRUMPETS: Wednesdays 10AM

Have you wondered what all the fuss was about? Stop by and watch Netflix's "The Crown" while enjoying tea and light refreshments.

MOBILE MARKET: 2nd Friday 10:00-11:00

Open Door offers fresh produce and other food to Essex Residents over 60, and residents of Chebacco Terrace.

MEN'S BREAKFAST: 2nd Monday 8:30 \$3.00

Join this wonderful group for a hearty meal and lively conversation. The breakfast often includes guest speakers on a variety of interesting topics.

LADIES' BRUNCH & BINGO: 4th Monday 11AM

Enjoy a delicious meal and some friendly conversation at After your meal, stay for a while and join in the fun and games while we play some Bingo!

VILLAGE PANCAKE HOUSE: 2nd Tuesday 9 AM

Meet us at the Village Pancake House in Rowley for breakfast and great company. Please RSVP by Monday.

DROP-IN GAMES: Mondays at 10:00 A.M.

Stop by for some socializing and some friendly competition! Choose from a variety of games, or bring your own!

ARTS & CRAFTS: Tuesdays at 1:00 P.M.

Share your creativity, learn some new skills, and join in the lively social scene. Bring your own project or work on items for the Friends Boutique.

KIDS AND CRAFTS: Scheduled Monthly 10AM

Intergenerational Program in partnership with the Essex Youth Commission. Stop by for storytime and crafts with Essex Youngsters, or bring your own grandchild.

SHREDDING: Thursdays 10AM

Stop by and use the Essex COA shredder. It's an individual machine that can shred about 10 documents at a time.

ESSEX EAT OUT: Varies, Refer to Calendar

Join a great group for lunch at various locations throughout Essex and Cape Ann.

CLUBS AND MEETINGS

COA MEETING: 1st Tuesday Meeting agendas and minutes are posted on the Town's Website.

FRIENDS OF ESSEX COA: The Friends Group supports many programs and activities at the Senior Center. Monthly meetings, 3rd Tuesday of the month at 6:30 P.M.

ESSEX SENIOR CITIZENS CLUB: 1st and 3rd Mon

The "Club" is a private membership organization that gets together for a meeting, light lunch and Bingo or other activity. Dues are \$10 per year.