### The Essex Senior Echo

### October 2020

October is my favorite month of the year. The views around
Cape Ann are spectacular. The weather is usually cooler, but not yet cold. And
the Fall is when we usher in our busiest season of the year. This year, for me,
brings some extra excitement as we begin to welcome you back to some limited
in person activities. We intend to move forward carefully, and as you know,
things will certainly look different.

Keep in mind that we will have to put in place a number of safety measures. More information about the specifics can be found further in the newsletter. In summary, all activities will require an RSVP and will have a maximum number of available slots. If you have any COVID symptoms, tested positive or been in contact with anyone who's tested positive, or have travelled outside of Massachusetts or other 'safe' states (as determined by the Commonwealth of Massachusetts), you are asked to stay home.

In order to be able to provide more opportunities for folks to get together in a safe manner, we are looking for a volunteer at each activity/event to help screen and check folks in. Perhaps you would like to host a small craft group or a current events talk online? Or you'd like to help us check participants in for some upcoming health clinics? As always, we have other volunteer options available. We could also use some assistance with managing our social media and updating our webpage. We also have vacancies on our Board. If interested, please reach out to Kristin or Tess, or the RSVP program at Senior Care.

In addition to the excitement of having some in-person activities, we are also heading into Medicare's Annual Open Enrollment Period! This year we anticipate having both Kristin and Tess available to help you navigate the confusing world of Medicare. For those of you who we've met with in the past, you know that

we recommend everyone on Medicare review their coverage.

If you haven't met with a SHINE Counselor, or haven't reviewed your coverage, it is incredibly important!

In 2019, we were able to save approximately \$50,000 for Medicare beneficiaries by making changes to Part D plans, and Supplemental/Medicare Advantage plans. Please be sure to review your plan either with a SHINE Counselor, or using Medicare's website. We will have

videos available that will review how to do this on your own, or please book an appointment. We look forward to seeing you soon!

\*\*Tristin Crockett\*\*

Council on Aging Board:

Chairman

Vice Chairman
Ralph Hawley
Secretary
Beverly Dolinsky
Treasurer
Kay Joseph

Members at Large
Richard Denton
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!

### Social Services

#### **50+ JOB SEEKERS**

#### 50+ Job Seekers - Join the Fall Workshop Series

The 50+ Job Seekers program provides career transition support, strategies, materials and guidance to the 50+ demographic of job seekers. The series continues bimonthly, October-December, with virtual, interactive, hands-on workshops. Tuesdays, 10 AM-12 PM:

10/13: Create a Robust LinkedIn Profile 10/27: Use LinkedIn as a Job Search Tool

If you are New to the 50+ program and have never attended any sessions, Registration is Required. Use the Registration is Required link to register; select Town Hall and complete the rest of the form. Upon receipt, you will receive an email with a link to attend the event. For more information, please contact: Susan Drevitch Kelly, Founder/Program Director at susan@sdkelly.com.

#### OCTOBER IS

#### **DOMESTIC VIOLENCE AWARENESS MONTH**

National Domestic Violence Awareness Month is an annual designation observed in October. For many, home is a place of love, warmth, and comfort. It's somewhere that you know you will be surrounded by care and support. But for millions of others, home is anything but a sanctuary. Are you an older adult who has been abused by a companion, caregiver, child or grandchild? Do you know an older adult who has been abused? Remember, abuse can come in a variety of forms—physical abuse, sexual abuse, neglect, financial exploitation, self-neglect, and abandonment.

CONTACT: Elder Abuse Hotline, 7 days a week, 24

hours a day. 1-800-922-2275 or dial 9-1



#### **RMV Senior Days Extended!**

Throughout the month of October, Wednesdays will be designated for those over the age of 75 at a variety of RMV locations, including Danvers!

Reservations required. To make a reservation, visit www.mass.gov/RMV or call **1-857-368-8005** 

#### **SCAM ALERT!**

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Over the past few years, DNA tests have become popular across the country. Unfortunately unscrupulous people are taking advantage of the buzz around these tests to scam Medicare beneficiaries. Scammers will often target Medicare beneficiaries through telemarketing calls, booths at public events, health fairs, and door-to-door visits. They offer "free" genetic testing to help recipients avoid diseases or find the right medications.

The scammers claim that the testing is covered by Medicare, and therefore is free to the beneficiary. Either you end up with a bill for up to \$10,000, or they fraudulently bill Medicare for services not rendered, which costs us all!

The Administration for Community Living offers this advice:

- Do not accept genetic testing services, including a cheek swab, from someone at a community event, a local fair, a farmer's market, a parking lot, or any other large event.
- Always be cautious about giving out your personal information, including your Medicare number.
- If you receive an unexpected genetic testing kit in the mail, don't accept it. Refuse delivery or return to the sender. Keep a record of the sender's name and date returned.
- Always review your Medicare Summary Notice or Explanation of Benefits. The words "gene analysis" or "molecular pathology" may indicate questionable genetic testing.

#### 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.

## Social Services

#### Need assistance with Medicare? SHINE can help!

SHINE = 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.

#### Mark your calendar: Medicare Open Enrollment: October 15 – December 7.

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. 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.

Due to the global health pandemic, appointments will be held remotely. You will have the option to have either a "zoom" (video conference) or a telephone appointment. To schedule an appointment, please call 978-768-7932. Enclosed in this month's newsletter is our SHINE Planfinder form. We ask that you complete and return this form **prior** to your appointment.

### **Important Medicare Terms**

<u>Medicare</u> is a federal health insurance program for people 65 and over, and some people with disabilities who are under 65. Medicare was enacted into law in 1965, Title XVIII of the Social Security Act.

Medicare Part "A" is Hospital Insurance and helps pay for inpatient hospital care, skilled nursing facility care, home health, hospice, blood transfusions. Medicare Part A is premium-free for most.

Medicare Part "B" is medical insurance and helps pay for physician services, outpatient hospital care, ambulance, medical equipment, other medical services not under Part A. The monthly premium changes annually and is typically deducted from the Social Security Check.

Medicare Part "C" (aka Medicare Advantage) is a type of insurance that provides additional coverage for Medicare Beneficiaries. Plan options in our area include HMOs and PPOs as well as Special Needs plans. Prescription drugs are often included in these policies.

Medicare Part "D" : Prescription Drug Plan. This plan may be a stand-alone drug plan, or part of a Medicare Advantage Plan.

<u>Medigap Plan</u> is a type of health insurance that provides extra coverage by filling in some of the 'gaps' in Medicare. This is also known as a Medicare Supplemental Insurance Plan.

<u>Deductible</u> is a set amount a beneficiary must pay before the plan provides coverage.

<u>Copayment</u> is a set dollar amount for a service or a prescription.

<u>Coinsurance</u> refers the percentage of a claim the beneficiary must pay.

Coverage Gap (aka Donut Hole) is a period of time in which there are temporary coverage limits on medications. In 2020, once you and your insurer have spent \$4,020 on medication, you will then pay 25% of the retail cost for your medications, plus part of the dispensing fees. This may result in either less expensive costs, or more expensive costs.

Continued on page 9

### Activities

#### **In-person Events**

We are excited to invite our seniors to join us for some in-person events and meals! We have implemented numerous safety protocols and look forward to seeing you safely and soon! RSVP to the Senior Center in advance of each event. All events require pre-registration. Walk-ins WILL NOT be accepted. To register, you may speak directly with Kristin and Tess (978-768-7932) OR you can register via email tleary@essexma.org and kcrockett@essexma.org

#### **Fitness Classes at Centennial Grove**

We will be offering outdoor fitness classes in addition to our zoom classes. You must pre-register for the full session, and please bring your own chair. If it is raining, we will utilize the pavillion, otherwise we will enjoy the view from the grass.

Yoga: Mondays, 3pm \$30 6 weeks beginning October 5

Balance in Motion: Thursdays, 1pm \$30

6 weeks beginning October 8

**Walking Club Returns!** 

Get some exercise and explore the main streets and back roads of Essex. Meet at the COA every Wednesday at 1:00 p.m.

Please RSVP so we don't leave without you!

#### Men's Breakfast

Our first Men's Breakfast in a post COVID world was a success! In October, this breakfast will be held on the THIRD Thursday (OCTOBER 22nd) due to the Columbus Day holiday.

8:30 AM at Centennial Grove

Please be sure to RSVP early as space is limited.

#### **Ladies Brunch**

Enjoy a tasty meal provided by the Village Market

and socialize with friends

under the Senior Center Tent!

Tuesday, October 20 at 11:00 A.M.

Please RSVP by Thursday, October 15

#### **Under the TENT**

<u>Lunch Bunch</u>: Sign up for a meal on Monday or Thursday and enjoy it under the tent! Space is limited, and participants will be limited to one reservation per week. A second reservation will be allowed if space is available. To RSVP, please call the center.

Art Class: (Sponsored by Element Care) Coming soon! Please call to let us know you are interested!

<u>Drop in Games:</u> When there are no other activities scheduled, please stop by and visit! We have table tennis, chess, backgammon, corn hole, and giant Yahtzee! You do not need to be pre-registered, however, please let us know you are on your way!

## Digital Activities

#### **ESSEX COA ACTIVITIES via ZOOM**

Tuesdays

10:30 A.M.

"Balance Class with Dianna Daly" ~ Dianna will get you movin' and 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 Dianna Daly" ~ Modified yoga stretching and exercises designed to develop mind and body.

ZOOM

ID 396 136 822 PW:01929

#### **Medicare Presentations**

Join Kristin Crockett, Certified SHINE Counselor, to learn about:

**2021 Medicare Open Enrollment** 

Thursday, October 15 4:00 PM

Zoom ID: 968 706 7633 Password: 01929

This presentation will be recorded and made available for future viewing.



#### REMOTE MEDITATION

Offered by Element Care

Is Covid causing you added stress? Having more difficulty sleeping? Meditation is a proven stress-reducer and the Essex COA has partnered with Element Care to offer a remote option to your meditation needs... so why not try out Meditation from the comfort of your home and maybe feel a little lighter and less stressed?

This program will help people relax during this stressful time while learning how Element Care can provide their medical PACE model to participants while home, all with the new telehealth-enabled medical devices now available.

Registration is required—please contact Tess or Kristin for more details.

<u>AARP Webinar: Nuts and Bolts of Social Security , Oct 21 1PM</u> This webinar will help you sort out everything you need to know about Social Security as you prepare for retirement, whether it be just down the road for you or a few years off. Take a break from you work day, or join us over lunch and be ready to be blown away with great, relevant information to help you sort out your financial future. Also, learn what AARP is doing to help preserve Social Security so it is there for current beneficiaries and future generations. Www.aarp.com

<u>Fake RX: Counterfeit Drugs in the Era of COVID, October 29, 1PM:</u> www.needymeds.org Join the National Consumers League to learn more about resources to protect yourself and your community against the risks of purchasing counterfeit drugs. Learn from experts at Eli Lilly about the consequences of counterfeit drugs, the heightened risk presented by the COVID-19 pandemic, and the steps pharmaceutical companies are taking to keep consumers safe. Www.needymeds.org

## Social Services

#### FRIDAY GROCERY NEWS!

We continue to work with our community partners at Open Door and Acord Food Pantries to provide grocery options for you.

The Friday Grocery Distribution is scheduled for the following dates:

FRIDAY, OCTOBER 9 AND 23

FRIDAY, NOVEMBER 6 AND 20

FRIDAY, DECEMBER 4, 18, AND 30

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

Both Acord and Open Door have regular hours of service to offer you a great selection of meat, dairy, fresh produce, and canned goods and are practicing safe distribution methods.

Please consider going to Acord and Open Door during our non-delivery weeks.

DID YOU KNOW? Open Door in Gloucester offers FREE delicious, take-out only community meals, prepared on site and individually packaged, Monday-Friday, 3:00 p.m.-5:00 p.m. You can pick-up your groceries AND take home a tasty meal all in the same trip!!

#### **Open Door Food Pantry - Gloucester**

28 Emerson Avenue, Gloucester
Open Monday-Friday, 10 AM-5 PM
Curbside pick-up only.

#### **Open Door Food Pantry - Ipswich**

00 Southern Heights, Ipswich Open Wednesdays/Thursdays, 11 AM-4 PM **Curbside pick-up only.** 

#### **Acord Food Pantry**

69 Willow Street, South Hamilton

Wednesday 9:30 AM - 11:00 AM

Thursday 9:30 AM - 10:30 AM (Seniors Only) AND Thursday 6:30 PM - 7:30 PM Saturday 9:00 AM - 11:00 AM

#### **Daylight Saving Time**



November 1, 2020

Don't forget it's time to move your clock back one hour!



The Massachusetts Unclaimed Property Division is holding over \$3 billion in unclaimed funds for Mass citizens and businesses. these lost funds are held until claimed by either the original owner or their heirs. Claiming property is fast, easy and free.



MON	TUE	WED	THU	FRI
MEDICARE!!			1	2
IT'S TIME FOR MEDICARE OPEN ENROLLMENT!		ECOA Closed	11:30 Grab and Go Lunch	10:30 Chair Yoga
OCTOBER 15 - DEC 7		1:00 Walking Club	12:00 Lunch at the TENT	Zoom: 396-136-822
			(menu on Page 8)	PW: 01929
MAKE YOUR APPOINTMENT NOW TO REVIEW YOUR IN- SURANCE OPTIONS			1:00 Balance Class at Centennial Grove	
5	6 10:30 Balance in Motion	7	8 10:00-12:00 Scarecrow	9
11:30 Grab and Go Lunch	Zoom: 396-136-822	ECOA Closed	Kit Pick-up	10:30 Chair Yoga
12:00 Lunch at the TENT	PW: 01929	1:00 Walking Club	11:30 Grab and Go Lunch	Zoom: 396-136-822
(menu on Page 8)	1:00 Walking Club at COA	-	12:00 Lunch at the TENT	PW: 01929
3:00 YOGA with Diana at	6:00 COA Board MTG via		(menu on Page 8)	12:00 Grocery Pick
Centennial Grove	Z00M/ID# 968 706 7633/ PW: 01929		1:00 Balance Class with Diana at Centennial Grove	up at Senior Center
12	1310:30Balance in Motion	14	1510:00-12:00 Scarecrow	16
11:30 Grab and Go Lunch	Zoom: 396-136-822	ECOA Closed	Kit Pick-up	10:30 Chair Yoga
12:00 Lunch at the TENT	PW: 01929	1:00 Walking Club	11:30 Grab and Go Lunch	Zoom: 396-136-822
(menu on Page 8)	1:00 Walking Club at COA		12:00 Lunch at the TENT	PW: 01929
3:00 YOGA with Diana at Centennial Grove	5:00-6:00 Scarecrow Kit Pick-up at COA		1:00 Balance Class with Diana at Centennial Grove	
	·		4:00 Medicare ZOOM	
19	2010:30Balance in Motion	21	228:30 Men's Breakfast at	23
11:30 Grab and Go Lunch	Zoom: 396-136-822	ECOA Closed	Centennial Grove	10:30 Chair Yoga
12:00 Lunch at the TENT	PW: 01929	1:00 Walking Club	11:30 Grab and Go Lunch	Zoom: 396-136-822
(menu on Page 8)	11:00 Ladies Brunch at		12:00 Lunch at the TENT	PW: 01929
3:00 YOGA with Diana at	the Tent		(menu on Page 8)	12:00 Grocery Pick
Centennial Grove	1:00 Walking Club at COA		1:00 Balance Class with Diana at Centennial Grove	up at Senior Center
26	27	28	29	30
11:30 Grab and Go Lunch	10:30 Balance in Motion	ECOA Closed	11:30 Grab and Go Lunch	10:30 Chair Yoga
12:00 Lunch at the TENT	Zoom: 396-136-822	1:00 Walking Club	12:00 Lunch at the TENT	Zoom: 396-136-822
(menu on Page 8)	PW: 01929	Don't forget to RSVP for	(menu on Page 8)	PW: 01929
3:00 YOGA with Diana at Centennial Grove	1:00 Walking Club at COA	groceries and next week's Grab and Go Meals	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 UNDER THE TENT - come at NOON to pick-up your meal and stay and socialize under the tent!



OCTOBER 8 Meatloaf w/Gravy, Cheddar Whipped Potatoes, Vegetables, Dessert

OCTOBER 15 Chicken Pot Pie, Steamed Potatoes, Roll, Dessert

OCTOBER 22 Stuffed Pepper, Au Gratin Potatoes, Scali Bread, Dessert

OCTOBER 29 Hot Dog on a Roll, Baked Beans, Carrots, Dessert

## Transportation

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.

Individual Trips: Provided by Beauport Ambulance Services 978-281-6955

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

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

• Friday Morning Market Basket, Rowley: Pick up 9:30 at your home. Limit 2 bags \$4.00

Senior Care RSVP Medical Transportation: 978-281-1750

Manchester Council on Aging 978-526-7500

The COA is happy to assist, but please do not leave a voicemail regarding 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.

## For Your Health

#### **Eye Exams by On-Site 2020**



"2020 On-site is coming to the town of Essex to provide 15 minute eye exams. This service is open to all residents of Essex. 2020 On-site takes all major insurance providers. You can make an appointment by visiting <a href="Essex.2020onsite.com">Essex.2020onsite.com</a>. For the saftey of thier team and patients 2020 On-site is exceeding all CDC requirements. Feel free to read more about 2020 On-sites saftey protocols on the website. Don't miss out-- there are limited spots available

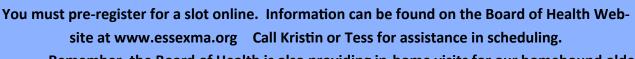
October 21

(Back up date: Nov. 9)

If you do not have access to a computer and want to schedule an appointment, please call Kristin or Tess for assistance.

The Town of Essex has arranged a drive thru flu clinic with CVS.

The flu clinic will be Monday, October 5 at the Essex Elementary School.



Remember, the Board of Health is also providing in-home visits for our homebound older adults

Please call 978-768-7614

#### 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.





#### CDC **FLU FACT**

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





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GET YOUR FLU

## **Important Medicare Terms**

<u>Medicaid (aka MassHealth)</u> was created in 1965 to provide healthcare coverage to individuals with few financial resources. It is administered by Massachusetts, and overseen by Centers for Medicare and Medicaid. MassHealth has a number of different programs for all ages. Programs for Medicare beneficiaries range from comprehensive coverage to coverage of the Medicare Premiums.

<u>Extra Help</u> is available to those who meet income and asset eligibility guidelines. It will pay all or part of the monthly Part D premium, deductible, and the coinsurance for Part D covered drugs.

<u>Formulary</u> is the list of medications covered by your insurance.

(continued from page 3)

# **Essex Updates**

#### **Special Town Meeting:**

Saturday October 3 Essex Elementary School Field

1:00 PM

(Rain Date: October 10)

There are 18 articles to be voted on! If you need transportation please contact the COA.

November 3<sup>rd</sup> State and Presidential Election

Poll Hours: 7:00 am to 8:00 pm Fire Station

In-Person Early Voting Period October 17-30 (Hours TBD) Town

Last Day to Register to Vote October 24

Deadline to Submit Vote By Mail Application October 28

#### State and Federal Elections

**In-Person Early Voting** will be held at Essex Town Hall, 30 Martin St for the November 3rd election from **October 17 through October 30th.** Hours are still to be determined but will include expanded weekend and evening hours as well as normal business hours.

**Vote By Mail** The MA Elections Division has mailed an "Official Vote by Mail" Application to all registered voters. If you did not apply for a vote by mail ballot for the September Primary election, the state is sending an additional application to you. If you decide you would like to vote by mail, please sign and date the application and return to the Town Clerk's office. If you have previously submitted a vote by mail application for the November election, you do not need to resubmit this form. Can't remember if you already applied? Go to: <a href="https://www.trackmyballotMA.com">www.trackmyballotMA.com</a> and look it up! If you applied for a November ballot, your status will say PENDING. Refer to the Track My ballot information below for further details. Your ballot will be mailed to you as soon as we receive them from state elections. Please refer to the deadline submission dates in the above table.

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 applications as well as return completed ballots. You can also email your completed, scanned application (with signature) to: <a href="mailto:townclerk@essexma.org">townclerk@essexma.org</a> or mail it to Town Clerk, 30 Martin St, Essex, MA 01929. The deadline to return completed ballots to the Drop Box in order for them to be counted is 8:00 pm November 3rd.

It's not too late to complete the 2020 Census.

Shape your future START HERE > Census 2020 Did you hear that the deadline to complete your census is now Oct 31?

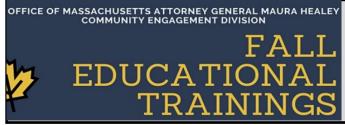
Please help the Town of Essex! At the time this newsletter was printed, we only had a 70% response rate. Remember, funding for the next 10 years for the Senior Center, Libraries, and more depend on your response. If you need assistance in replying, please reach out to Kristin or Tess!

RESPOND NOW>

Thank you Michele!

Michele French has been the chairman of our board for the past several years. Many of you recognize Michele from her position as branch manager at Bank Gloucester. As Bank Gloucester has expanded, Michele is now managing two locations, and has made the difficult decision to step down from the Council on Aging Board of Directors. We appreciate all the support she has given to the Council on Aging and wish her well in her new position.

С	0	P	A	Y	M	Ε	N	Т	D	В	С	Z	В	M	V	М	U	MEDICARE OPEN ENROLLMENT WORDSEARCH
E	R	A	С	I	D	Ε	М	Р	Ε	0	Μ	Ε	D	I	С	A	L	ADVANTAGE MEDIGAP
P	Ε	I	Q	Т	С	Н	K	N	R	U	N	J	Q	Ι	М	Ε	P	BENEFICIARY PENALTY
E	I	Μ	R	Ε	A	M	Ε	P	Ε	Ε	В	U	Χ	С	M	K	Р	BRAND NAME PLANFINDER
N	Т	Н	Ε	A	J	F	Χ	W	M	F	Μ	Ε	Т	U	G	A	Н	COPAYMENT PREMIUM
A	Ε	F	D	U	I	G	P	S	L	V	Ε	I	A	Н	Р	М	Ε	DEDUCTIBLE SHINE
L	M	В	N	С	W	V	R	G	M	F	Q	0	U	Z	0	С	Y	DENTAL TIER
Т	F	F	I	0	В	A	Ε	G	Χ	S	Н	Ε	G	М	Р	L	Z	DONUT HOLE
Y	0	A	F	Ε	Z	A	S	Т	N	Ε	Μ	L	L	0	R	N	Ε	ENROLLMENT
V	R	В	N	Χ	L	G	С	В	D	N	В	G	Y	P	I	G	L	FORMULARY
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Н	U	A	L	P	Χ	A	I	K	Р	N	А	G	N	Т	Y	Q	Т	HOSPITAL
D	L	Χ	P	Y	N	K	P	Т	Ε	V	I	С	N	I	В	A	I	MEDICAID
R	A	R	M	D	Χ	Ε	Т	R	С	D	В	A	I	K	Н	Р	P	MEDICARE
P	R	K	N	S	V	S	I	A	Ε	U	V	F	М	D	0	S	S	PRESCRIPTIONS
I	Y	A	Х	0	Z	С	0	М	J	D	D	D	Ε	L	Ε	J	0	Don't forget about Open Enrollment!



**Competitive Energy Supply** 

Tues. 10/6 2:00 PM

**COVID19 Identity Theft & Scams** 

Thurs 10/8 10:30 AM

To register, please visit:

https://www.mass.gov/orgs/office-of-attorney-general-maura-healey

### Council on Aging Essex

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

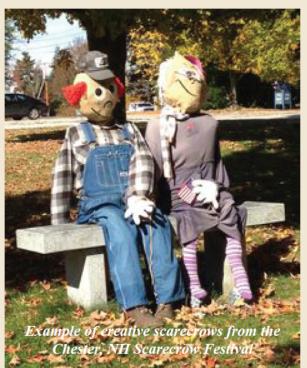


The Essex Senior Echo

October 2020

# The Great Essex scarecrow Festival





#### I. Order your scarecrow kits

Email your name, phone number, and quantity to essexscarecrows@gmail.com to place your order by October 15, 2020. Each \$25 kit will contain a burlap head with painted face and a wooden frame. A limited quantity is available, so order today!

#### 2. Pick up and pay for your kits

Scheduled pickups will begin October 9. Payment will be by cash or check at pickup. Safety protocols will be in place for the pickup process. All proceeds will benefit Friends of the Essex Council on Aging.

#### 3. Create & display

Create your scarecrow and display it proudly! Pick a theme, or keep it simple; just have fun, and keep your scarecrows on display until at least November 11. Look for scarecrows all over town and enjoy some Essex spirit throughout the season!

Brought to you by Friends of the Essex Council on Aging