

Cummington Council on Aging

January 2018 Newsletter



Cummington Council on Aging
P.O. Box 95,
Cummington, MA 01026

Anne Parsons, Director
413-634-2262
coa@cummington-ma.gov
Hours: Tuesday 2pm-5pm
Wednesday 9am-12pm

Events: January 2018

Monday:

Healthy Bones / Balance	9:30—10:30am
Coffee Hour	10:30— 11:30am
Town Admin. Assistant	9:00 -11:00am
Board of Assessors Assistant	9:30 -11:30am
Veteran's Agent	2:00 - 4:00pm
Bryant Library	6:00 - 9:00pm

Tuesday:

COA Office Hours	2:00 – 5:00pm
Town Admin. Assistant	9:00 -11:00am
Discussion Group (1/9)	1:00 -3:00pm
in Comm. House Lib.	
Jan. 16: COA Potluck Lunch	Noon
Board of Health mtg	7:00pm
1 st & 3 rd Tuesdays	

Wednesday:

COA Office Hours	9:00am -12pm
Compactor	5:30 -7:30pm
Bryant Library	6:00 - 9:00pm

Thursday:

Healthy Bones / Balance	9:30 -10:30am
Jan. 4: COA Board	10:30am
Town Clerk	4:00 -7:30pm
Building Inspector	6:00 - 8:00pm
Board of Assessors meeting	6:30pm
2 nd & 4 th Thursdays	
Selectboard	7:00pm

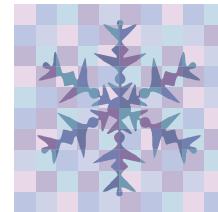
Saturday:

Compactor	7:00 -11:00am
Bryant Library	8:30 -12:30pm

Board of Directors will meet on
Thursday, January 4th at 10:30am.

January Potluck

Tues. January 16th at Noon
Community House



The January potluck luncheon will be on Tuesday, January 16th. If you know of an elder who would appreciate a lunch being delivered, please let Anne know at 634-2262. Likewise, if you need a ride to the luncheon, let Anne know so a ride can be arranged.

January's program will be with our Police Chief, Mike Perkins, and Bev Henrichsen, from Hilltown Safety at Home, who is the Northern Hilltowns police liaison for domestic abuse.

Robin Laferriere will be here prior to the luncheon for blood pressure checks.

Cancellations Due to Weather

Should we have bad weather on the day of our luncheon, a Monday or Thursday exercise class, or Monday coffee hour, we will follow the Central Berkshire Regional School District's cancellations. So if you're not sure if the activity will be held, check on the NBC TV network, the radio, or internet. If it's a two hour delay, we will have the activity. However, please use your judgement in whether it is safe for YOU to be on the road.

Have you heard about CERT?

It's the Cummington area Community Emergency Response Team (CERT). The CERT program educates volunteers about disaster preparedness for any hazard that may impact our area. Volunteers will be trained in basic disaster response skills. CERT is seeking interested folks from all walks of life and all skill sets. Helpers are needed for something as simple as answering phones all the way to responding to a disaster. Become involved to educate yourself or to be better prepared to help your families and friends, or fully join the team and help serve your community during emergencies.

Trainings will take place at the Cummington Public Safety Complex on Monday evenings 6:00-8:00. Their schedule is:

- 1/8 Disaster Preparedness
- 1/15 Fire Safety and Utility Controls
- 1/22 Disaster Medical Operations I
- 1/29 Disaster Medical Operations II
- 2/5 Response, Search and Rescue, Floods
- 2/12 Disaster Psychology & Team Organization
- 2/17 or 2/18 Disaster Simulation

For more information, questions, interest, or registration, contact Sarah Fournier-Scanlon at cummingtoncert@gmail.com or (413) 320-9232



Fuel Assistance

Massachusetts Energy & Fuel Assistance Applications are available on the "Prime Timers" News and Information board by the COA office. If you need help filling one out please let Anne, in the COA office, know at 634-2262.

Your COA board members are:

Elliot Ring, Chairman (634-5666)
Worth Noyes, Recording Secretary (634-8003)
Peg Daniels, Corresponding Secretary (634-2229)
Kathy Knox (634-8041)
Nancy Cole (634-8080)
Anne Parsons, Director (634-5707)

Note: We are always looking for volunteers to join the board. Won't you consider joining?

Did you get your newsletter by regular mail but would prefer it come via email? Please send your email address to coa@cummington-ma.gov and we'll put you on our email list. Thank you!



*Wishing everyone a
happy and healthy New Year!*

The Cummington Council on Aging says thank you to our Generous Supporters!

If you haven't already, won't you please consider making a contribution? Your help will support our monthly newsletter and our Neighbor to Neighbor transportation program. Many of the folks receiving these services would be isolated without our help. If you would like to make a donation, please fill out the form below and send it with your check made out to the Cummington Council on Aging and write "program support" in the memo line. We thank everyone for their continuing support. ~ Anne Parsons

The Cummington Council on Aging counts on YOUR support to continue our important programs for local seniors!

I would like to contribute to the Cummington COA. My contribution of \$_____ is attached.

Name _____

Address _____

Thank you for helping to Support Your Neighbors!

The Cummington Council on Aging

Regional News

Seniors Aware of Fire Education

Senior 
SAFE

Happy New Year!

Among other things, January is the beginning of "burning season," which begins on January 15th. Here are a few ways to have a safe and legal burning season:

- burn only brush. It is illegal to burn building materials
- clear a burn-free area around your brush pile
- have water, rake, and broom at hand in case the wind comes up or the fire spreads so you can extinguish it immediately.
- do not wait until windy April to burn.
- get a permit from your fire department the day you burn.

--Worth Noyes, SAFE Educator
Williamsburg & Cummington Fire Departments

The Senior SAFE program is sponsored by many of your fire departments and the Massachusetts Department of Fire Services.



"I'm sorry, but stress caused by trying to figure out your health insurance is not covered by it."

Would you like to receive your newsletter by email instead of snail mail?

If so, please email Kristen at regionalcoanews@gmail.com to be put on the email list.

Credit Reports – yes, again,

So I yammer on about us checking our credit reports, and it finally dawned on me that you might be happy to have some ideas on what to look for after you get the things in hand!

1. Check all personal information for accuracy, i.e. spelling of name, social security number, past addresses, work history. For awhile one of the bureaus had Ed's and my social security numbers combined and otherwise messed up. Quite the bother.
2. Look for anything that is not yours! Do you recognize credit cards, a mortgage holder, phone bill company, medical bill, collection item? Is information about all of these correct, including whether any are delinquent?
3. Old information is to be removed by the bureau after a certain amount of time, so check that an old nasty such as a civil judgment is gone after 7 years.
4. Hard inquiries – these indicate someone is trying to access your report to give you credit in some fashion, OR to do mischief. Make sure you recognize these.

Each of the bureaus has a process to follow for correcting errors. Start here for how to do this: www.consumer.ftc.gov/articles/0151-disputing-errors-credit-reports. If you have to send them anything with your social security number on it, please send it from the post office in a secure fashion.

P.S. The fourth credit bureau, Innovis, should also be checked; go to Innovis.com. There is also a bureau that financial institutions use to verify bank account management history: ChexSystems.com. I requested a report from both, which were free, and will look at a freeze after I receive the reports. My source - Washington Post Personal Finance column.

As always, give a call if I can help you,
Jean O'Neil, TRIAD Committee Member
413-268-2228, jeanoneilmass@gmail.com

Navigating the murky waters of Medicare drug plans

*Adapted from article by Steve Maas
Boston Globe Correspondent,
November 11, 2017*

Massachusetts Medicare beneficiaries can change supplement and drug plans until January 23. Massachusetts offers over 20 private drug plans under Medicare Part D. Each plan has its own premium, deductible, and copay, and each has its own list of covered drugs (formulary). About two dozen other plans are offered to members of private Medicare Advantage plans that contract with the government to provide Medicare medical coverage. So why consider a private Part D provider? Medicare cannot negotiate prices with pharmaceutical companies, but private insurers that offer Medicare plans can.

Sometimes, switching plans can save you thousands. Retail drug prices vary widely among plans, even within plans. If you don't review your coverage by January 23 you may be surprised when you first fill a prescription in 2018. You may find a 2017 Tier 1 drug, the cheapest category, has increased to a higher tier and has a higher copay. Or, a drug you once paid at a set copay may now be based on a percentage of a new insurer's negotiated drug price. And, if a manufacturer raises a drug price midyear, your copay can go up.

Having assistance can help with baffling complexities of Medicare, such as varying enrollment dates, penalties for late sign-ups, and a vast choice of subsidy programs. You can get free help navigating Medicare & related health programs by making an appointment directly with a SHINE counselor; everything is confidential. Bring your drug list (including dosages and strengths) and Medicare card.

However, if you're a do-it-yourselfer, Medicare offers an online tool for comparing drug plans on Medicare.gov. You can compare Part D choices using your Medicare number or plugging in your zip code, your pharmacy preferences, and medications. For each plan the Medicare Plan Finder calculates how much you would pay over the course of a year for your medications at your local pharmacies or mail order. The calculation includes premiums, and changing drug copays over time; including the coverage gap (or "doughnut hole"); and for extremely high drug expenditures, the catastrophic phase, when copays drop significantly. Or, you can search a drug-price comparison site, such as goodrx.com, and find less costly options for filling RXs.

The doughnut hole, which will shrink annually until it disappears in 2020, occurs when the combined amount that you and your insurer have paid for drugs has exceeded a preset amount, this year, it's \$3,700. Since private drug plans negoti-

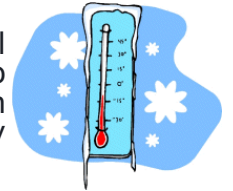
ate different prices, you may hit the doughnut hole under one plan but never come close under another.

If your income & assets are too high to qualify for one of a dozen or so special exemptions you can switch plans mid-year. You may qualify for a program that allows you to switch plans one time outside of the open enrollment period. If you are married with a joint income less than \$48,720, you can sign up for the state-run Prescription Advantage program for free. If your combined income is no more than \$81,200, you can join for a \$200 annual fee. Assets are not considered. Prescription Advantage plans also may limit out-of-pocket expenses and can save you from the perils of the doughnut hole.

For more information contact your COA, pharmacy or visit mass.gov/health-insurance-counseling.

Furnace Repairs and Replacements

If you are eligible for the Fuel Assistance program, you are also eligible for The Heating System Program through Community Action.



The Heating System Program is available to all Fuel Assistance-eligible homeowners. The program can pay for emergency heating system repairs, which eliminates the need to obtain and pay for an annual service contract. For systems that are unsafe/inoperable and not repairable, the program can usually pay for entire system replacement. For systems that are inefficient but still operable, Community Action (CA) can often replace when funding and time allows.

Community Action will call the heating system company with an authorization, and the company will bill Community Action directly for the work.

In the heating months of October to (about) April:
~During regular business hours, call 413-376-1115 and leave a message. This line is checked often throughout the day.

~During non-business hours, call your regular servicer and ask if they have a service contract with Community Action (not just a Fuel Assistance contract). If they do, schedule the repair and ALSO leave CA a message. If they do not have a service contract with Community Action, call around to find one who does, or wait until the regular business hours to call CA.

CA cannot pay for a repair if the service company does not have a contract with Community Action. Please feel free to call CA to determine which servicer you should call in case of emergency. For more information, please call Community Action Energy Programs at: 413-774-2310 or 800-370-0940. Their website is: www.communityaction.us/heating-system-repair.html

On the Go!

The Northampton Senior Center has arranged the following outings, and you are welcome to join!



Please make your reservations early as these trips fill up fast! **Call Francine Frenier at the Northampton Senior Center: 413-587-1228.**

*April 26- Thursday: **Sister Act***, a musical comedy, will be performed at Westchester Theater in Elmsford, NY. A full luncheon is included. Cost is \$125. There is a \$10 discount if paid in full by March 15.

*May 8- Tuesday: **Maggiano's Cooking Demo & Lunch, and JFK Library Centennial Celebration***. Learn tricks of the trade and enjoy a three course family-style luncheon. Then visit the JFK Library for its 100th celebration exhibit. Cost is \$114. There is a \$10 discount if paid in full by March 27.

*May 25-June 4: **Mt. Rushmore and the Black Hills of South Dakota***, 11 days, via bus, \$950 with double occupancy. Roommates available. Fourteen attractions and sites galore. Pay in installments or pay in full by Feb. 1 and receive a \$25 discount. \$100 Deposit. Trip insurance available.

*June 21-Thursday: **The Gilded Age of the Berkshires***. Tour Ventfort Hall and The Mount. Buffet lunch on terrace at The Mount. Cost is \$112. There is a \$10 discount if paid in full by May 7.

*June 26-28: **Three Day Tour to Lancaster, PA***. Two shows, Jesus at Sight & Sound and The Wizard of Oz at Dutch Apple Dinner Theater and more. \$434 with double occupancy. Pay in installments or pay in full by April 5th and receive a \$25 discount. \$50 Deposit. Trip insurance available.



Hilltown Easy Ride Updates

Shopping in Pittsfield

Our Tuesday Big Y trip to Northampton is popular, but did you know on Thursdays we take shoppers to Pittsfield? For many folks on the Western edge of the Hilltowns such as West Cummington, West

Worthington and Plainfield, getting their groceries in Pittsfield makes for a shorter ride.

We would be happy to take suggestions on which stops to make - but once we poll riders, we will have to go with the majority to make it an efficient trip. If you are interested in going on the Pittsfield ride Thursdays for shopping, please let us know at 413-296-4232. We would love to get a core group of 5-7 shoppers on Thursdays just as we have for our Tuesday to Northampton trip; sign up with a friend and save yourself the drive. If you need some assistance shopping, you may have a caregiver, family or friend go with you at no extra cost.

COA Group Outings

We are pleased to announce that we are able to keep the cost of group outings for our COA partners down to \$3-\$5 per person with the generosity of a Highland Valley Elder Services grant. While FRTA subsidizes the driver and gas costs for local shopping and medical rides, we found passing on the full cost of social outings to riders was discouraging use of the van when a trip's true cost came to around \$10-\$12 per person. Using the Highland Valley Elder Services grant to fill that gap is a wonderful solution - we are asking the riders to pay \$3 for a three hour trip, \$4 for a four hour trip, and capped at five hour outings for \$5 per person. Please consider using the van for holiday outings!

Hilltown Easy Ride Regular Schedule:

Monday – medical rides prioritized

Tuesday – Big Y in Northampton (we still do medical rides whenever possible on this day)

Wednesday – medical rides prioritized

Thursday – shopping in Pittsfield (we still do medical rides whenever possible on this day)

Friday – best day to schedule group social outings (we still do medical rides whenever possible on this day)

You must be 60+ to be eligible for the van and fill out a Demand Respond Application with FRTA. We would gladly help you with that process, or you may go on the FRTA website and download an application. It takes about a week to process, and once you get the acceptance letter you can start booking rides.

We are happy to answer questions:
413-296-4536 or ride@hilltowncdc.org.

Cummington Council on Aging
P.O. Box 95
Cummington, MA 01026

PRSR STD
US POSTAGE
PAID
PERMIT 183
Greenfield MA

**Cummington
Council on Aging**

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The Cummington COA Newsletter has been funded in part by: generous donations, The Town of Cummington, and the Executive Office of Elder Affairs

The Chesterfield Council on Aging invites Hilltowners of all ages to:

Ring in the New Year!

**International Food Potluck and Country, Folk and Bluegrass music
by James Kitchen & Friends**

12:30pm Sunday, January 14th, 2018

(Music starts at 2pm)

**Chesterfield Community Center
400 Main Rd., Chesterfield, MA**

This community event brings the Hilltowns together with all generations enjoying warmth, friendship and great food. **Bring your favorite international dish to share!** Food from any region is encouraged, from cherished family recipes to your favorite cuisine (*please label your dish w / ingredients.*) The whole family is invited to share in the food and the fun!



James Kitchen has gathered many past performers and some new, including... **soprano Claudia Waite.** Claudia is an active soloist at the **Metropolitan Opera at Lincoln Center in New York City** and she will be one of the many talented performers raising money for the Northampton Survival Center and Hilltown Food Pantry.

This event is a benefit for the Hilltown Food Pantry: all honoraria and donations received will go to them. Funded in part by a multigenerational grant awarded by Highland Valley Elder Services to the Chesterfield COA, which coordinates these programs in partnership with: the Westhampton COA, Chesterfield Public Library, CFCEs of Westhampton and Chesterfield, Davenport Childcare, and New Hingham PTO.