



The Senior Sentinel



THANK YOU
VETERANS
FOR YOUR SERVICE

Saratoga County Department of Aging and Youth Services



Our offices will be closed on
Monday, November 11, 2024 in observance of Veterans Day
Thursday and Friday, November 28th & 29th for Thanksgiving
November is National Family Caregiver Month

Home Energy Assistance Program

The Home Energy Assistance Program (HEAP) is a federally funded program that *assists* low income households with the cost of heating their homes during the winter months.

The 2024- 2025 Regular HEAP program begins on November 1, 2024

The Saratoga County Department of Aging and Youth Services will be accepting applications for persons that are 60 years of age and older and for anyone who is deemed disabled. If you would like to receive an application or make an appointment for help with filling out the application, you may call the **HEAP desk at (518) 884-4111**

If *any member* of your household is on SNAP (formally known as food stamps), please contact your SNAP Case Worker at (518) 884-4155.

The HEAP program provides a *once a year benefit*, which is credited to your heating account. Regular benefit amounts are based upon the households gross monthly income and commodity used to heat your home.

This year's guidelines are as follows:

<u>Household Size</u>	<u>Maximum Gross Monthly Income</u>
1	\$ 3,322
2	\$ 4,345
3	\$ 5,367
4	\$ 6,390



OG Legends - Class of 2024

Meet our Centenarian

Louise Rice

Louise is from South Glens Falls, she was born in 1923 and turned 101 on September 19, 2024

Louise has a sweet tooth.

When asked what is her secret to longevity...

Louise replied her wonderful family, chocolate candy bars and blueberry muffins!

Happy 101st Birthday Louise!

Diet and Alzheimer Disease

November is Alzheimer's Disease Awareness Month. According to some new research published in the Journal of Alzheimer's Disease, researchers have discovered that levels of five antioxidants (two also being micronutrients) are "strikingly lower" in the brains of those who have Alzheimer's disease compared with those who don't. Scientists analyzed the brains of donors who died with Alzheimer's disease compared with unaffected brains. They found that those with the disease had around half the level of the following antioxidants critical to the body's function.

- **Lycopene:** An antioxidant that could help protect cells from damage, lycopene gives some fruits and vegetables, like tomatoes, watermelon, red oranges, pink grapefruit, and apricots, their red hue.
- **Retinol:** A micronutrient that is a form of Vitamin A as well as an antioxidant that helps the immune system work properly. Retinol helps you see in dim lighting and keeps the skin healthy. It's found in foods like cheese, eggs, oily fish, milk, yogurt, and liver. The body can convert beta-carotene into retinol, so indirect sources include yellow, red, and leafy green vegetables like spinach, carrots, sweet potatoes, and red peppers, as well as yellow fruits like mangos, papaya, and apricots.
- **Lutein:** Often referred to as the "eye vitamin," lutein is thought to protect eye tissue from sun damage. You can find it in foods like egg yolks, spinach, kale, corn, orange peppers, kiwis, grapes, zucchinis, and squash.
- **Zeaxanthin:** An antioxidant, zeaxanthin is known to protect eye tissues from the sun. It's found in eggs, oranges, grapes, corn, goji berries, mango, and orange peppers.
- **Vitamin E:** Also, an antioxidant, Vitamin E keeps free radicals in check, improves immune function, and can prevent clots from forming in the arteries of the heart. It can be found in plant-based oils, nuts, seeds, fruits, and vegetables like sunflower oil, soybean oil, almonds, peanuts, spinach, pumpkin, red bell peppers, asparagus, mangos, and avocados.

Antioxidants such as the ones mentioned above are the substances that may prevent or delay some cell damage. Lycopene, lutein, and zeaxanthin are also carotenoids, nutrient-rich pigments found in fruits and vegetables. Other studies have found that the risk of developing Alzheimer's disease was significantly lower in those who ate diets rich in carotenoids, or who had high levels of lutein and Zeaxanthin in their blood.

Multiple studies have also found that those who follow diets which emphasizes the consumption of antioxidant-rich fruits, vegetables, legumes, nuts, and fish, with smaller amounts of meat, dairy, and sweets had a lower risk of developing Alzheimer's disease, and better cognitive function.

Scientists aren't fully sure what causes the cell death and tissue loss that occurs in the brains of Alzheimer's disease patients. But they believe it involves the build up of amyloid plaques, a type of protein, as the brain loses its ability to properly rid itself of such debris. But multiple factors play into the disease process, such as inflammation, and oxidative damage. Because antioxidants can potentially help to reduce such damage, focusing on these in your diet can be beneficial in Alzheimer prevention.



Medicare News

When is Medicare open enrollment?

Medicare open enrollment runs **October 15th to December 7th** each year. The changes you select will take effect January 1st.

What changes can I make during open enrollment?

If you have original Medicare:

- You can sign up for a Part D prescription plan or switch from one Part D plan to another.
- You can leave original Medicare and choose a private Medicare Advantage plan.

If you have Medicare Advantage:

- You can switch from one Medicare Advantage plan to another.
- You can leave Medicare Advantage for original Medicare and choose a Part D prescription plan.

You can get a second chance to make changes during Medicare Advantage's special open enrollment period January 1st through March 31st. That includes switching from one Medicare Advantage plan to another or returning to original Medicare and getting a stand-alone Part D prescription plan.

Here are five steps to help you choose the best plan for your needs.

1. Review your plan's annual notice of change.

This mandatory document should have arrived from the insurer by the end of September. In it, you'll find changes to your plan's premium, deductibles, copayments, other out-of-pocket costs, Provider network, and preferred pharmacies. It will also identify any new benefits. If you find that your plan has become too expensive, you don't have to stay.

2. Compare options in the Medicare Plan Finder

This tool on the **Medicare.gov** website makes comparing all your area's plans easy. Type in your zip code, drugs, doses and preferred pharmacies to find each plan's premiums, deductibles and medication costs.

Look at the 2025 complete costs for your present plan along with its competitors in the plan finder. Click on the **lowest drug + premium cost** to sort plans by lowest total costs, including premiums, deductibles and copayments.

3. Find out any coverage restrictions

If a drug is part of a plan's formulary, it may not be covered automatically.

Even if your doctor gives you a prescription, you may face extra hurdles if your plan has prior authorization requirements, common with Ozempic and Mounjaro because these drugs may be covered for diabetes but not when prescribed for weight loss. Or you could be subject to step therapy, when you must first try a less expensive drug for your condition.

4. Dig into details for Medicare Advantage plans

Medical copays. If you have an all-in-one **Medicare Advantage** plan rather than Original Medicare, use its **Plan Finder** to compare prescription costs and find more information about medical coverage. Click on **Plan Details** to find copayments for doctor and specialist visits, common medical expenses and hospital stays.

Your payment limits. Also compare plans' out-of-pocket spending maximums. This applies to Part A and Part B medical coverage, not Part D prescription drugs or extra benefits

Copays for extras. A list of other coverage could include dental, hearing, transportation and vision. But check a plan's summary of benefits on its website, linked under the plan's ID in the Plan Finder, for details. Look for the copayments and annual coverage maximums.

Your Providers. Confirm that doctors and facilities you use are in a plan's provider network. Find out how much you'll pay for using an out-of-network provider, if its covered at all. Ask your doctors if they participate in the plans you're considering. Use a plan's specific name; some companies have several in a region with different provider networks. You also may be able to find the provider list on the plan's website.

5. Get help with your decision

Several resources can help you navigate your options during open enrollment.

Call **800-MEDICARE (633-4227)**, or use the chat feature at **Medicare.gov**

For one-on-one assistance, reach out to the State Health Insurance Assistance Program (SHIP) or call 877-839-2675. A SHIP counselor can review options in your area and special rules that may apply to your state. They can also guide you through the pros and cons of switching between original Medicare and Medicare Advantage.

Saratoga County Department of Aging & Youth Services

This is a
FREE event!

A Guide to Caregiving



Saturday, November 16th 9:00 AM - 3:30 PM
Holiday Inn Saratoga 232 Broadway, Saratoga Springs

Conference Schedule:

9:00 AM - 9:45 AM: Registration and Breakfast

9:45 AM - 10:00 AM: Welcome and Opening Remarks

10:00 AM - 11:00 AM: Presentation by Alexandra Drane, ARCHANGELS Co-Founder and CEO
Caring for Everyone Else? How that impacts you (and what can help).

11:00 AM - 12:00 PM: Break-out Session #1

Option #1: [Navigating the Veterans Administration for Caregivers](#)
Frank McClement, Director, Veterans' Service Agency, Saratoga County

Option #2: [Caregiving: We all need relief](#)
Gwen Rowland, LMSW, Program Manager, Saratoga County, Alzheimer's Association Northeastern New York
Mary Moller, Director, Albany Guardian Society

Respite will be
provided on premises!

12:00 PM - 1:00 PM: Lunch with Guest Speaker Dr. John Pezzulo, DO, HDMC, FAAFP
A Palliative Care Conversation...

1:00 PM - 2:00 PM: Break-out Session #2

Option #1: [Navigating Care](#)
Christina Vendetti, LMSW, Eddy Alzheimer's Services
Diane Coleman, RN, Wesley Senior Solutions
Renee Birnbaum, Choice Connections NY

Option #2: [Planning for the Caregiver](#)
Matthew Dorsey, Esq., O'Connell and Aronowitz, Elder Law Attorney
David Demarco, Volunteer, Saratoga County Department of Aging & Youth Services
Patrick Harrington, Aging Services Coordinator, Saratoga County Department of Aging & Youth Services
Deidre McCarthy, Manager of Intake and Training, NYSARC Trust

Option #3: [Caregiving: We all need relief](#)
Gwen Rowland, LMSW, Program Manager, Saratoga County, Alzheimer's Association Northeastern New York
Mary Moller, Director, Albany Guardian Society

2:00 PM - 3:00 PM: Break-out Session #3

Option #1: [Navigating Care](#)
Christina Vendetti, LMSW, Eddy Alzheimer's Services
Diane Coleman, RN, Wesley Senior Solutions
Renee Birnbaum, Choice Connections NY

Option #2: [Planning for the Caregiver](#)
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3:00 PM - 3:30 PM: Q & A, Closing Remarks

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RSVP required by November 7th
Register for this FREE event by
scanning the QR code or by calling
our office at 518-884-4100

