# Mercer County Area Agency on Aging, Inc. Newsletter December 2025



### **December Moments That Matter**

As the year draws to a close, December invites us to slow down, savor simple joys, and celebrate the moments that make life meaningful. Whether your month is filled with family gatherings, quiet evenings with a cup of something warm, or time spent reflecting on the year, this season offers a gentle reminder:

#### It's the small things that make the season bright.

Maybe it's the sparkle of holiday lights on an early sunset walk.

Maybe it's the sound of familiar music that brings back wonderful memories. Maybe it's reconnecting with someone you haven't spoken to in a while. Or maybe it's simply taking a moment to appreciate how far you've come this year.

Take time this month to enjoy the traditions you love—and perhaps begin a new one. Write a note to someone who made your year better. Try a new winter recipe. Revisit a favorite book. Or reflect on the blessings that showed up in unexpected places.

No matter how you spend it, may your December be filled with peace, warmth, and moments that make your heart feel full.

Wishing you a cozy, meaningful, and joyful December!

We wish you a Merry Christmas and a Happy New Year from the Mercer County Area Agency on Aging, Inc.

#### Medicare Costs in 2026

#### Part A (Hospital Insurance)

**Premium-Free:** Most people don't pay a premium for Part A because they or their spouse have paid Medicare taxes for at least 10 years (40 quarters).

**Premium:** For those who don't qualify for premium-free

Part A, the monthly premium is \$565.

**Reduced Premium:** If you have paid for Medicare for at least 30 quarters, the monthly premium is \$311.

**Inpatient Hospital Deductible:** \$1,736 per benefit period.

You may have to pay this deductible more than once a year if you have multiple hospital stays.



Part B (Medical Insurance)

Standard Monthly Premium: \$202.90.

Annual Deductible: \$283.

**Coinsurance:** You pay 20% of the Medicare-approved amount for most services after you meet the deductible. **High-Income Premiums:** If your income is above a certain

level, you will pay a higher premium.

Get help from your state paying your Medicare Part A (Hospital Insurance) and Part B (Medical Insurance) premiums through a Medicare Savings Program. If you qualify, Medicare Savings Programs might also pay your Part A and Part B deductibles, coinsurance, and copayments. Please call The PA MEDI program at 724-662-6222 to see if you qualify.

Reminder: Applications for 2024 Property Tax/Rent Rebates are being accepted.

The filing deadline has been extended to December 31, 2025.

Applications postmarked by that date will be accepted for processing.

The Low Income Home Energy
Assistance program (LIHEAP)
provides cash grants
to help Pennsylvania families pay
their heating bills.

The 2025-2026 LIHEAP SEASON IS OPEN DECEMBER 3, 2025, THROUGH APRIL 10, 2026

#### Save on Your Auto Insurance!

If you're 55 or older, Pennsylvania law entitles you to at least a 5% discount on your vehicle insurance when you complete a PennDOT-approved Basic Mature Driver Improvement Course.

Find a course near you:

AAA: Contact your local office or visit www.aaa.com
AARP: Call 1-888-227-7669 or visit www.aarp.org
Drive smart. Save money. Stay safe!

# ~Wisdom & Warmth~

# Be Your Own Greatest Encourager

#### Inspired by Jon Gordon

If your best friend were struggling with confidence, you wouldn't condemn them, criticize them, or make them feel worse by telling them they'll never succeed.

You'd remind them of their strengths.

You'd tell them you believe in them.

You'd point out the progress they've already made.

You'd speak life into them.

And that is exactly how you should speak to yourself.

Yes, encouragement from others matters — but encouragement from *yourself* matters even more. The voice in your own head is the one you hear the most, and it should be your greatest source of belief, confidence, and hope.

Make it a daily practice to become your own greatest encourager. Don't let anyone out-encourage you.

Let your inner voice be stronger, more positive, and more uplifting than the voices of friends, colleagues, or even family.

When doubt creeps in, remind yourself that you have everything it takes to overcome.

When negative thoughts whisper that you won't make it, speak louder about why you will.

When discouragement tries to steal your momentum, keep fueling your mind with truth and confidence.

When distractions pull you off track, reaffirm why your work and your life matter.

When past mistakes try to define you, forgive yourself and focus on the future you're building.

When you become your own greatest encourager, failure won't define you, adversity won't defeat you, and negativity won't sabotage you.

You will win the day — and the future.

— Jon Gordon

#### Just for fun:

# What do you call an elf wearing earmuffs? Anything you want—he can't hear you!



#### Have You Visited Your Local Senior Center Yet?

Your local senior center is a great place to connect, stay active, and enjoy a warm meal. Whether you're looking to socialize, try a new activity, or just enjoy some friendly company, there's something for everyone.

Drop by today — you might be surprised how welcoming it feels!

#### **Amazon Prime Settlement:**

#### What You Need to Know—and Watch Out For

With Amazon recently agreeing to pay settlements for enrolling customers in Prime without their consent, you might be wondering: **Who gets it? How? And what do I need to do?** 

First, a word of caution: **This is the perfect opportunity for scammers to strike.** Expect fake emails, texts, or calls claiming to help you claim your refund. **Do not click suspicious links or share personal information.** 

Always verify through official Amazon or FTC channels.

Now, here are the facts:

If you meet **all three** of these requirements, you may be eligible for an **automatic refund of up to \$51** for Prime membership fees:

- 1. You're a US-based Amazon Prime customer.
- 2. You signed up for Prime **between June 23, 2019 and June 23, 2025** through one of the enrollment flows challenged by the FTC.
- 3. You used **fewer than three Prime benefits** (like watching Prime Video or listening to Amazon Music) in any 12-month period after enrolling.

**The best part?** If you qualify, the refund is **automatic**—you don't need to do anything.

Stay alert, stay safe, and always confirm information through official sources.



# Do You Need to Follow New SNAP Work and Reporting Requirements?

Because of the Republican budget bill passed by Congress and signed by President Trump that went into effect on September 1, you might need to report work, education, training, or volunteer hours to the Pennsylvania Department of Human Services (DHS) in order to receive SNAP.

SNAP recipients must report at least 20 hours of work, education, training, or volunteering per week (or 80 hours per month) if they:

- Are 18–54 years old,
- Do not have a dependent child under 18, and
- Are physically and mentally able to work.

SNAP recipients who do not meet these requirements can only receive three months of SNAP benefits within a three-year period.

# DO NOT LOSE YOUR SNAP BENEFITS – CONTACT YOUR CASEWORKER TODAY

If you have questions about how to report work, education, training, or volunteer activities, you can contact your caseworker at your local County Assistance Office or call the Customer Service Center at 877-395-8930.

Pennsylvanians should also keep their address upto-date with DHS by calling the Customer Service Center or updating their address through COMPASS, and with the United States Postal Service so they don't miss any important mailings about their benefits.



### 1-877-727-7529 Statewide





#### Mobile Pantry Monthly Schedule

SANDY LAKE

Sandy Lake Presbyterian Church

1st Wednesdays

• 11am-1pm

**GREENVILLE** 

St. John's Lutheran Church

2nd Thursdays

• 11am-1pm

**TRANSFER** 

Reynolds Drive-In Theater

3rd Fridays

• 12-2pm

\*Dates and times are subject to change.

Distributions are first come first serve to income eligible Mercer County recipients until quantities run out.

# Caregiving pourneys are unique, but shared experiences can help.



The Many Faces of Caregiving

CAMPBURE RESOURCES

Explore some of the common caregiver stories from others. Find reassurance, advice, and resources for your situation.

**PA CareKit** 

pa.gov/CareKit

# Seasonal Affective Disorder (SAD):

#### More Than the Winter Blues

As the days get shorter and there is less daylight, you may start to feel sad. While many people experience the "winter blues," some people may have a type of depression called seasonal affective disorder (SAD).

The first step is to determine how much your symptoms interfere with your daily life.

# Do you have mild symptoms that have lasted less than 2 weeks?



- Feeling down but still able to take care of yourself and others
- Having some trouble sleeping
- Having less energy than usual but still able to do your job, schoolwork, or housework

#### These activities can make you feel better:



- Doing something you enjoy
- Going outside in the sunlight
- Spending time with family and friends
- Eating healthy and avoiding foods with lots of sugar

If these activities do not help or your symptoms are getting worse, talk to a health care provider.

# Do you have more severe symptoms that have lasted more than 2 weeks?



- Social withdrawal
- Oversleeping
- Gaining weight
- Craving foods with lots of sugar like cakes, candies, and cookies

#### Seek professional help:



- Light therapy
- Psychotherapy (talk therapy)
- Medications
- Vitamin D supplements

For help finding treatment, visit nimh.nih.gov/findhelp.

If you or someone you know is in immediate distress or is thinking about hurting themselves, call or text the 988 Suicide & Crisis Lifeline at **988** or chat at **988lifeline.org**.





# Suds of Love

Don't miss a FREE laundry day hosted by Carelon

Take advantage of self-service washing machines, dryers, detergent, and fabric softener provided at no charge. Just bring your clothes — we'll cover the cost for the rest.

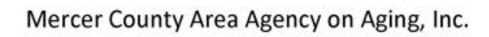
Wednesday, December 10th 2025 10:00am-3:00pm

Sharon Coin Laundry 149 South Irvine Avenue Sharon, PA 16146



Since 1999, Carelon has managed behavioral health services as part of the HealthChoices program. Carelon manages behavioral health services for Medical Assistance (MA) recipients in 11 Western Pennsylvania counties: Armstrong, Beaver, Butler, Crawford, Fayette, Indiana, Lawrence, Mercer, Venango, Washington, and Westmoreland.

For more information about Carelon, visit: https://pa.carelon.com/



# **ADULT DAY SERVICES**

220 N. Buhl Farm Drive, Hermitage, PA 16148

For every person enrolled in an adult day care program, two people get their lives back: the Individual and the Caregiver.

Visiting a Center will prove that life does not end with a diagnosis.

Adult Day Services can serve as the cornerstone
of community-based long-term living.

Adult Day Care Programs are designed
to serve adults experiencing a decrease in
physical, mental and social functioning.
The Adult Day environment
recognizes and attends to emotional and intellectual needs,
as well as physical needs.

If you think this program can help you and your loved one, call 724-981-7950 or email adc@mercercountyaging.org.

Open Monday through Friday.



# CAREGIVER SUPPORT GROUP

MERCER COUNTY AREA AGENCY ON AGING, INC.

Are you caring for an aging person?

Please consider joining the Caregiver Support Group. The support group will provide education, support, and resources to caregivers.



Feeling isolated, burnt out, or stressed with caring for your loved one? Come join our support group!

Meetings held the second Wednesday of the month at 5:00pm

Please call to reserve your seat by calling:

(724)458-6844

Support Group Meetings
Location:
Grove City Senior
Community Center
301 South Broad Street
Grove City, PA 16127

# WE'RE! HIRG!

Mercer County Area Agency on Aging, Inc.

Are you looking to make a difference?

Consider joining our team and make a difference in the lives of older adults in Mercer County.

Full-time and part-time positions available:

- Assessor
- Long-term Care Ombudsman/ PA MEDI Counselor
- Protective Services Investigator
- Senior Center Aide (Grove City & Greenville locations)

If you are passionate about improving the lives of others,
we want to hear from you!
For more information about our mission, services or job
offerings, check our website at
www.mercercountyaging.org or scan the QR Code.
Call 724-662-6222 or email
admin@mercercountyaging.org
We can't wait to meet you!



#### Senior Resources

**AARP (www.aarp.org)**— The National site for AARP a nonprofit, nonpartisan membership organization for people, ages 50 and older. Call 1-888-687-2277

**Benefits Checkup (www.benefitscheckup.org)**— An online questionnaire to help search for a list of all state and federal benefits.

COMPASS (Commonwealth of Pennsylvania Application for Social Services [www.compass.state.pa.us])—

Enables Pennsylvania citizens to apply for social service programs online. Call 1-800-692-7462.

**Medicare (www.medicare.gov)**—The official government site for Medicare consumer information. Call 1-800-633-4227

#### **Mental Health Services**

Do you need to talk to someone about loneliness or depression?

Locally:

Mercer County Crisis:

724-662-2227

Community Counseling Center Warm Line:

724-981-1741

1-866-853-7758

National Suicide Prevention Lifeline:

Dial 988 -or- 1-800-273-8255

Veteran Crisis Line: Call 988 then press 1.

Don't forget to check our website! www.mercercountyaging.org



#### **Local Volunteer Opportunities:**

Mercer County Area Agency on Aging, Inc. 724-662-6222

American Red Cross 1-800-422-7677 Meals on Wheels 724-342-2042 United Way of Mercer County 724-981-1884 Mercer County Food Bank 724-981-0353

# MCAAA, Inc. Contact Information: www.mercercountyaging.org



# Administration / Care Management / Older Adult Protective Services

133 N. Pitt Street, Mercer, PA 16137 724-662-6222

#### **Greenville Senior Community Center**

45 Alan Avenue, Greenville, PA 16125 724-588-3155

#### **Grove City Senior Community Center**

301 S. Broad Street, Grove City, PA 16127 724-458-6844

#### McQuiston Center by the Park

29 Railroad Street, Sandy Lake, PA 16145 724-376-3608

#### Shenango Valley Senior Center and Adult Day Care

220 N. Buhl Farm Drive, Hermitage, PA 16148 724-981-7950