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





Senior Planet—Have you ever heard about Senior Planet?

Senior Planet from AARP is a community of people 60 and older who are learning to thrive in today's digital world. Whether you've been using computers for decades, or just set up your first smartphone, Senior Planet has classes for everyone! Senior Planet offers:

- Online classes
- In-Person classes
- Original articles for older adults
- A social media platform Senior Planet Community
- Additional resources, like tech tip videos, how to use Zoom, and more!

To access this learning resource go to www.seniorplanet.org.

#### Medicare 2025 Costs

Part A Deductible \$1,676 Part B Premium \$185 Part B Deductible \$257 Any questions about Medicar

Any questions about Medicare or programs to help with the cost of Medicare, please call PA MEDI at 724-662-6222.

## Cost-of-Living Adjustment (COLA) Information for 2025

Social Security and Supplemental Security Income (SSI) benefits for more than 72.5 million Americans will increase 2.5 percent in 2025. The 2.5 percent cost-of-living adjustment (COLA) will begin with benefits payable to nearly 68 million Social Security beneficiaries in January 2025. Increased payments to nearly 7.5 million SSI recipients will begin on December 31, 2024.

## News from The Social Security Administration

Starting January 6, 2025, the Social Security Administration will require customers to schedule appointments for inperson service at field offices, including requests for Social Security cards. They encourage customers to explore online and automated services for convenience. If online or automated options are not suitable, customers can call their local Social Security office or the National 800-number to schedule an appointment.

## 2025 Mobile Pantry Schedule

Looking ahead to 2025 the food bank is excited to announce BRAND NEW Mobile Pantry locations in Sandy Lake, Greenville, and Reynolds. These locations will be replacing the current locations of Mercer, Fredonia, and Hermitage as all those locations now have a pantry in or near the city. Have questions a call (724) 981-0353.



## **Upcoming Healthy Steps for Older Adults Classes**

The program is an evidence-based falls prevention initiative for adults aged 50 and over. It addresses various fall risks such as home safety, medication management, strength, balance, flexibility, and more. Through interactive activities, assessments, and discussions, participants identify risks in their lives and create personalized strategies to mitigate them, using local community resources. The program also includes evaluations and follow-up to measure its effectiveness, with both output and outcome measures. It emphasizes awareness of factors like nutrition, mental health, sensory issues, social connection, and overall well-being.

Part 1: Thursday, February 13, 2025 1:00PM-3:00PM Greenville Senior Center Part 2: Thursday, February 20, 2025 1:00PM-3:00PM Greenville Senior Center Parts 1 & 2: Friday, February 21, 2025 1:00PM-5:00PM Grove City Senior Center



# Monthly Scam Corner

## Beware of Package Scams: How to Protect Yourself

As online shopping continues to soar, so do the scams targeting unsuspecting customers. One common trick is the package delivery scam, where fraudsters impersonate shipping companies to steal your personal information or money. Here's how the scam works and tips to avoid falling victim.

**How It Works:** You may receive a fake notification claiming that your package could not be delivered or needs additional information. The message often appears to come from well-known companies like Amazon, FedEx, or UPS. It might ask you to click on a link to provide your address, pay shipping fees, or confirm your details. But beware—these links could lead to phishing websites designed to steal your sensitive data.

### **Red Flags:**

- Unexpected Notifications: If you weren't expecting a package, be cautious.
- Urgency or Threats: Scammers often pressure you with messages like "Immediate action required" or "Your package is at risk of being returned."
- Unusual Links or Email Addresses: Check the sender's email address carefully—scam emails often use misspelled versions of legitimate domains.

#### What to Do:

- Don't click links in unsolicited emails or texts.
- Track your packages directly through the official website of the delivery company.
- Call the company directly if you're unsure about the message or package delivery.
- Report suspicious messages to the legitimate company and your local authorities.
- Staying vigilant and cautious can help you avoid package scams and protect your personal information. Always double-check before providing any details!

## 6 Steps to Report USPS-Related Scams

- Report potential package delivery scams by emailing the U.S. Postal Inspection Service (spam@uspis.gov).
- Without clicking on the web link, copy the body of the suspicious text message and paste into a new email.
- Provide your name in the email, and also attach a screenshot of the text message showing the phone number of the sender and the date sent.
- Include any relevant details in your email. For example: if you clicked the link, if you lost money, if you provided any personal information or if you experienced any impacts on your credit or person.
- The Postal Inspection Service will contact you if more information is needed.
- Forward the smithing/text message to 7726 (this will assist with reporting the scam phone number).

# HELP FOR HEATING LIHEAP

## The Low Income Home Energy Assistance Program (LIHEAP) is open from November 4, 2024 through April 4, 2025.

## LIHEAP grants range from \$200 to \$1,000 CRISIS maximum grant \$1,000\* \*Must have a shut off notice or service denial letter

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## Who qualifies for LIHEAP?

The 2024/2025 LIHEAP Income Guidelines:

| Household<br>Size      | Monthly Maximum<br>Income Limit | Annual Maximum<br>Income Limit |
|------------------------|---------------------------------|--------------------------------|
| 1                      | \$1,882                         | \$22,590                       |
| 2                      | \$2,555                         | \$30,660                       |
| 3                      | \$3,227                         | \$38,730                       |
| 4                      | \$3,900                         | \$46,800                       |
| 5                      | \$4,572                         | \$54,870                       |
| 6                      | \$5,245                         | \$62,940                       |
| Additional members add | \$672 each                      | \$8,070 each                   |
| For income limits for  | larger households, visit y      | www.LIHEAPhelps.com            |



- How to apply? It's easier than ever! Depending on your circumstances, you may apply:
  - Online <u>www.LIHEAPhelps.com</u>.
  - By mail Download an application at <u>www.compass.state.pa.us</u>.
  - In person Applications are taken at all local County Assistance Offices.
  - For more information, call the LIHEAP hotline at 1-866-857-7095.
  - By telephone Contact the local County Assistance Office.



## What will you need to apply?

- Names of people in your household
- Dates of birth for all household members
- Social Security Numbers for all household members
- Proof of income for members of your household
- A recent heating bill
- Dates of birth for all household members
- Termination notice or denial letter for CRISIS

SENIOR SAFETY TIPS

## FALL PREVENTION

- - Keep walking areas free of clutter
  - Make sure all areas of your home have adequate lighting, especially at night
  - Take your time when standing up
  - Use non-slip mats in wet areas and clean up spills right away
- (5) Watch out for uneven surfaces

Wear sturdy shoes that fit well

## Exercise regularly

## FIRE PROTECTION

- Monitor your cooking carefully
- Keep space heaters at least 3 feet away from anything flammable
- (3) If you smoke, do it outside
- Plan how you will escape from a fire, and practice regularly



Be prepared to escape quickly by keeping items you will need (glasses, medication, walker, etc.) close to you



Install smoke alarms throughout your home, and test them monthly



In the event of a fire in your house, get outside and then call 91



If your clothes catch fire, STOP, (8) DROP, and ROLL, or smother the flames with a blanket or towel

### **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.

## "Although no one can go back and make a brand new start, anyone can start from now and make a brand new ending." Carl Bard



#### 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

