

Mercer County Area Agency on Aging, Inc. Newsletter

October 2024



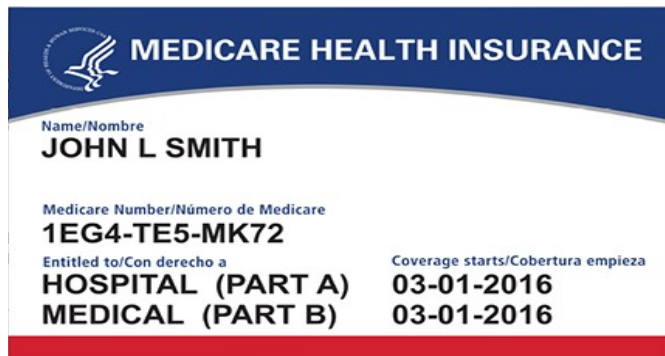
2025 Medicare Open Enrollment

Medicare Open Enrollment begins October 15th and lasts until December 7th. During this time you can join, switch or drop a Medicare Advantage or Prescription Drug Plan. Any changes you make will take effect on January 1, 2025.

Here are a few tips:

1. Look over current plan information and make sure it is meeting your current needs. Around September you should receive your Annual notice of coverage (ANOC). This document shows the changes to your current plan for next year.
2. Check your mail daily and inspect each document to decide what is legit and important.
3. Schedule an appointment with the PA MEDI program to get a free plan comparison or cost-savings screening. There are many programs available to help with the cost of Medicare. Please call 724-662-6222 to speak to a PA MEDI counselor.
4. Lastly—review your Medicare and You 2025 handbook.

It is important to remember that Open Enrollment does not mean that you must change your plan. During this time you will get a lot of ads in the mail and see a lot of television commercials. If you receive any phone calls regarding Medicare plans, please be careful and do not give any information to the caller especially your Medicare number.



Pennsylvania
**Medicare Education
and Decision Insight**



2024 Presidential Election November 5, 2024— If you are interested in participating in this year's presidential election and still need to register, you have until October 21, 2024 to do so. If you need a mail-in ballot you have until October 29th at 5:00 PM. Mail-in ballots must be returned by 8:00 PM on November 5th. If you have any questions please call The Mercer County Voter Registration & Election Bureau at 724-662-7542, Monday thru Friday from 8:30 AM– 4:30 PM.

Monthly Health & Wellness Tips

Caregiver Self-Care

Taking care of a family member can be difficult. Have you ever been on an airplane and heard the instructions from the flight attendant tell you in case of an emergency be sure to put your oxygen mask on before helping others? It is similar to making time for self-care as a caregiver. According to Caring.com caregiving often leads to chronic stress, which can adversely affect the caregiver's physical and psychological health. According to the Anxiety and Depression Association of America, 40-70% of caregivers show symptoms of depression. Caregivers also report the following ill effects:

- ◆ Poor eating habits/loss of appetite
- ◆ Sleep deprivation
- ◆ Failure to exercise
- ◆ Failure to self-care when ill
- ◆ Delay or avoidance of medical appointments

Here are a few ways you can focus on self-care as a caregiver:

1. Take care of your emotional health—This can be a range of events including taking a short walk outside to get fresh air or another idea is to try to keep a daily journal recording your thoughts and feelings.
2. Take care of your social needs— A lot of time caregivers often feel isolated because they lose touch with their social circles. It is important to make time for people that bring joy to your life. You can also think about finding a new hobby or try visiting a local senior center. If you are looking for online options try connecting with a Caregiver Support group on Facebook or join the online community called “The Caregiver Space” at www.caregiverspace.org.
3. Take care of your physical needs— It is very important that you make time to exercise regularly even it's just a thirty minute walk around the block. Also, staying on your own health care is very important, keeping in touch with your primary care physician and making time for your health care appointments.

Sources— <https://www.caring.com/caregivers/caregiver-support/> and www.ncoa.org

“You have two hands. One to help yourself, and one to help others.” Audrey Hepburn



The Pennsylvania Yellow Dot Program

By placing a yellow dot sticker in your vehicle's rear window alerts first responders to check your glove compartment for vital information to ensure that you receive the critical medical attention you need. The program is a cooperative effort between PennDOT, the state departments of Health and Aging, the Pennsylvania State Police, the Pennsylvania Turnpike Commission, first responders, and local law enforcement. For more information on Pennsylvania's Yellow Dot Program or to request a kit, visit You can also call the PennDOT Sales Store at: 717-787-6746.



Monthly Scam Corner

Skimming

Skimming occurs when devices illegally installed on or inside ATMs, point-of-sale (POS) terminals, or fuel pumps capture card data and record cardholders' PIN entries. Criminals use the data to create fake payment cards and then make unauthorized purchases or steal from victims' accounts. It is estimated that skimming costs financial institutions and consumers more than \$1 billion each year.

Skimming Scams

Fuel pump skimmers are usually attached to the internal wiring of the machine and aren't visible to the customer. The skimming devices store data to be downloaded or wirelessly transferred later.

Tips When Using a Fuel Pump:

- Choose a fuel pump that is closer to the store and in direct view of the attendant. These pumps are less likely to be targets for skimmers.
- Run your debit card as a credit card. If that's not an option, cover the keypad when you enter your PIN. You should also examine the keypad before use for any inconsistencies in coloring, material, or shape. These inconsistencies might suggest that a foreign device (keypad overlay) is present.
- Consider paying inside with the attendant, not outside at the pump.
- Tap the card instead of swiping or inserting it when paying at the pump (if the card and terminal allow for it). Tap-to-pay transactions are more secure and less likely to be compromised.



Unclaimed property— Did you know that 1 in 10 Pennsylvanians has unclaimed property, and the average claim is about \$1,600! The PA Treasury wants to return more than \$4.5 billion in unclaimed property, uncashed checks, dormant bank accounts, travelers checks, & more to its rightful owners.

Call 800-222-2046 or go to patreasury.gov/unclaimed-property.

Beginning in October 2024—



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**

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.

Redeem your 2024 Senior Farmers Market Nutrition Program Vouchers before November 30th.

PRESCRIPTION ASSISTANCE ELIGIBILITY 		
Call: 800-225-7223	PAGE	PACENET
Age 65+		
PA Resident for at least 90 days		
Individual Income	under 14,500	between 14,500- 33,500
Married Income	under 17,700	between 17,700- 41,500

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