

SENIOR GUIDE

2025-2026

Message From The Director

Dear Friends:

I am honored to introduce myself as the new Director of the Putnam County Office for Senior Resources. I have the privilege of following in the footsteps of Michael Cunningham, as well as all the Directors who came before me, whose dedication and leadership have guided this department with care and purpose. I am deeply grateful to Michael for his guidance and support during this transition. His commitment—and that of all previous Directors—to the well-being of our older adult community laid a strong foundation for the work ahead.

My journey with the Office for Senior Resources (at that time Office for the Aging) began in 2011 when I joined as a Caseworker. Over the years, I've had the great privilege of working directly with Putnam County's older adults, listening to their stories, understanding their needs, and connecting them with services. In April 2023, I was honored to step into the role of Deputy Director. It gave me the chance to meet so many wonderful older adults from all four of our centers and throughout Putnam County, hearing directly from them about what they need. I also had the opportunity to connect with community organizations and foundations to help grow the resources and support we can offer our clients. These experiences have deepened my commitment to serving our community and shaped the vision I bring to this new position.

The most important part of my job is ensuring that older adults in Putnam County feel seen, heard, and supported. As the world continues to evolve, so do the needs and expectations of our older adult population. My goal is to lead with both compassion and innovation, to

honor what is working while always seeking ways to improve. This includes expanding the variety of presentations and programs we offer in collaboration with community organizations and health professionals, so we can continue providing valuable educational and wellness opportunities.

Additionally, we are excited to finally launch the Putnam Pals program! This initiative was developed in partnership with the Putnam County Department of Mental Health, CoveCare Center, and the Putnam County Suicide Prevention Taskforce to address social isolation among homebound older adults. Trained volunteers will provide in-home visits to older adults in our community, helping to foster connection, reduce loneliness, and promote emotional well-being.

I also want to encourage everyone to reach out and learn about the services and programs we offer, even if you don't need anything at the moment. It is always better to know what resources are available ahead of time, rather than discovering them in the middle of an unforeseen or stressful situation.

I look forward to working alongside the older adults and caregivers of Putnam County. Your voices and experiences will continue to guide everything we do.

Thank you,

Marlene Barrett

Marlene Barrett, Director



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State Office for the Aging under Title
IIIB of the Older Americans Act.**

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**From Putnam County Executive,
Kevin M. Byrne**



Dear Neighbor,

I hope this letter finds you in good health and high spirits. As your County Executive, it's an honor to serve you and to work with our dedicated Office for Senior Resources (OSR) team and county employees to improve the quality of life for our valued seniors.

Today, more than a quarter of Putnam County's population is over the age of 65. Our population continues to grow faster than the statewide average. Putnam County is now ranked the 8th safest in the state. One of the strong communities we've built is a commitment to public safety. It's clear that more people are choosing to stay in Putnam County as they enter retirement. We're working to make sure they can live safely and with dignity.

es remain—especially when it comes to
ng on fixed incomes. That's why my
responsible, commonsense reforms that
ing services. We've already enacted a
ing and footwear under \$110, and we're
ne largest property tax cut in Putnam
e money back into your pocket.

remains vital. Whether it's organizing luncheons, hosting health and wellness fairs, or simply providing a space for seniors to keep seniors healthy, active, and engaged, we strive to go above and beyond. This year, we will continue to play a key role in helping us bring the State of the Senior's Report to life through our presentations at each of our four county-

involved and share your thoughts and
fortunate to have a senior population full
and insight. Your voice matters.

ed trust and support. I look forward to
coming events. Until then, may you be
, and peace.

Celebrating Staff Promotions!

Congratulations to our dedicated staff members who have recently been promoted—your hard work and commitment continue to move our mission forward!

Kevin Monaghan– Deputy Director
Karla Oliviero– PV Receptionist
Michelle Emiro– Cook

OSR Announcements

Happy Retirement!

On behalf of the entire staff at the Office for Senior Resources, we want to congratulate Kim Mayer, Frances Kennedy, Lorie Etta, Lisa Delzio and Michele DiMarco on their retirement!

Kim Mayer

After 19 years of dedicated service, Kim is retiring from her role as a Caseworker at the Mahopac Adult Day Program. She played an integral role in the success of a program that supported so many functionally impaired older adults in the northern part of the county. We thank Kim for her unwavering commitment and wish her all the best in her well-deserved retirement!

Frances Kennedy

We extend our heartfelt congratulations to Frances on her retirement after 24 years of devoted service as the Caseworker/RN for the Putnam Valley Adult Day Program. Her dedication and experience was instrumental in the program's success, positively impacting the lives of countless older adults in the southern half of Putnam County. We are grateful for her many years of compassionate care and service, and we wish her all the best in this next chapter!

Lorie Etta

After 20 years with our Nutrition Program, Lorie is retiring from her role as Cook at the Friendship Center in Philipstown. Participants were lucky to enjoy her delicious meals over the years—especially her delicious homemade taco soup! We thank Lorie for her dedication to serving top-notch meals with care and heart, and we wish her all the best in retirement filled with sunshine and endless beach days!

Lisa Delzio

Lisa is retiring after 8 years of warmly welcoming everyone at the front desk of the Carmel Friendship Center. Her friendly demeanor and bright smile will be truly missed by participants and staff alike. As one of the familiar faces and voices of our department, Lisa has been a constant source of help and kindness. We thank her for her dedication and wish her all the best in this next chapter—may it be filled with cherished time with family and the perfect tee time!

Michele DiMarco

This August, we celebrate Michele's remarkable 25 years of service. She began her journey as the PV Outreach Worker and rose to become the Building Manager of the Putnam Valley Friendship Center. A true visionary, Michele brought energy and creativity to every event she orchestrated. She also oversaw the Wellness Program, ensuring each site had access to a variety of fitness opportunities, and served as a Bingocize and SAIL instructor and moderator of the Sassy Seniors Group. Michele leaves behind big shoes to fill and will be deeply missed. We are thrilled she has agreed to stay on as a SAIL instructor and wish her all the best in her well-earned retirement!

We wish you all a long, healthy and happy retirement!!

Welcome Aboard!

We would like to introduce and welcome the following new employees to the OSR Team!!

Asura Randolph– Caseworker **Rita DellaValle**– Mahopac Receptionist
Kayla Johnson– Nutrition **Casandra Ricci**– PVADS Caseworker
Ray Higgins– Sub. Driver **MaryEllen DellaBovie**– Sub. Site Manager
Margaret Traynor– Mah.ADS Caseworker /Receptionist

Scam Alert: Stay Aware, Stay Protected

Adapted from “Beware of Scams Targeting Older Adults,” National Institute on Aging.

Older adults are often the target of scams. Scammers are savvy and convincing, and their scams are designed to catch people off guard. Don't be ashamed if you think you or someone you know has been a victim of a scam — it can happen to anyone.

Common scams aimed at older adults include:

- **Government impersonator scams**, such as someone posing as a Medicare representative asking for account information
- **Fake prize, sweepstakes, and lottery scams**, in which you are asked to pay money or provide account information to claim winnings
- **Computer tech support scams**, in which a scammer tells you that your computer has a problem and wants you to pay for support services to fix it
- **The grandparent scam**, in which a caller pretends to be a grandchild or other relative in distress

What can you do?

Here are a few steps you can take to help protect yourself and your loved ones from scams:

- Don't give out sensitive personal information over the phone or in response to an email, social media post, or text message. Sensitive information includes your Social Security number, bank account information, credit card numbers, PINs, and passwords.
- Check incoming bills, including utility bills and credit card statements, for charges that you didn't authorize. Contact the utility provider, credit card company, or bank if you see any charges you don't recognize.
- Protect your electronic accounts by keeping the security software on your computer and smartphone up to date and by using multifactor authentication when possible.
- Don't transfer money to strangers or to someone over the phone. Similarly, never buy a gift card to pay someone over the phone. Once you transfer money or share the numbers on the back of a gift card, there's usually no way to get your money back.
- If someone is trying to scam you, they may threaten you or pressure you to act immediately. If this happens to you, don't panic. Slow down and think about what the person is saying. If you suspect it's a scam, end the call and talk to someone you trust.

One reason that scammers target older adults is that they are less likely to report suspected fraud. If you think that you or someone in your life has been the target of a scam, please contact the Putnam County Sheriffs Department at (845) 225-4300.

Learn About Programs and Services from the Outreach Team

The Putnam County Office for Senior Resources has Outreach Workers in every town who connect with older adults through friendly calls and visits. Their goal is to share information about valuable programs and encourage older adults to join our Friendship Centers, where they can socialize, stay active, and make new friends!

If you or a loved one is in need of a little “outreaching,” please call 845-808-1700

Kent/Patterson/Southeast: Nancy Gagne Ext. 47103

Carmel: Yvonne Niles Ext. 47110

Mahopac: Karen Logan Ext. 47915

Putnam Valley: Courtney Donnelly Ext. 47923

Philipstown: Joann Torres Ext. 41986

Putnam NY Connects



NY Connects
Your Link to Long Term Services and Supports

Putnam NY Connects serves older individuals and individuals with disabilities of all ages, and their caregivers, with a link to community long-term services and supports to help them remain in their homes as long as possible.

Putnam NY Connects can help you:

- Find care and support
- Remain independent
- Understand care options
- Find transportation
- Learn about supports in caregiving
- Get answers about Medicare
- Apply for Medicaid and other benefits

For more information, please call 845-808-1700, ext. 47110

Home Energy Assistance Program (HEAP)

HEAP (Home Energy Assistance Program) is a federally funded program that helps low-income families pay for their energy bills. HEAP may be able to help eligible households if your source of heat is:

Electricity	Natural Gas	Oil	Coal
Propane	Wood/ Wood Pellets	Kerosene	Corn

When and how do you apply?

Regular HEAP will reopen in the Fall (*Date TBD*). You can apply for HEAP in person or request an application be mailed to you or apply online at www.myBenefits.ny.gov.

****NEW CONTACT INFORMATION FOR 2025-2026 SEASON****

- ⇒ If you live in **Carmel (10512), Patterson (12563), or Brewster (10509)**, your HEAP certifier is **Asura Randolph**. Asura is located at the OSR Administrative Office at 110 Old Route 6, Bld. 3, Carmel and can be reached at (845) 808-1700 ext. 47114.
- ⇒ If you live in **Mahopac (10541/10542), Putnam Valley (10579), Lake Peekskill (10537)**, your HEAP certifier will remain as **Karen Logan**. Karen is located at the William Koehler Memorial Senior Center at 180 Route 6, Mahopac and can be reached at (845) 808-1700 ext. 47915.
- ⇒ If you live in **Cold Spring (10516) or Garrison (10524)**, your HEAP certifier is **Megan Barcavage**. Megan splits her time between the Putnam Valley Friendship Center (117 Town Park Ln.) and the Friendship Center in Philipstown (6 Butterfield Rd., Cold Spring). She can be reached at (845) 808-1700 ext. 47134.

Empower+ to Save Money



NYSERDA

EmPower+ is a program that helps low and moderate-income households in NY save energy and money through property improvements.

EmPower+ is open to homeowners and renters of 1-4 family buildings in New York State.

Just a few energy improvements can save you cash on your energy bills.

- **LOW COST/NO COST property upgrades**
- **LOWER energy costs**
- **GREATER comfort**

It's easy to get started!

Call Sean Seary, Energy Advisor, 845-278-6738, ext. 217 or 1-877-NYSMART to learn more and apply *or* visit www.nysersda.ny.gov/empower-apply and fill out an application today.



PROBLEMS WITH THE NEW TRANSFER-ON-DEATH-DEEDS LAW

By Meyer & Spencer, PC

In April 2024, New York State adopted the new Transfer-On-Death Deeds (“TODD”) law. The law aims to simplify the transfer of one’s home to their heirs by bypassing the Court proceedings which are part of the probate process. Theoretically, this law succeeds at that because now a homeowner can list beneficiaries on a TODD. Those beneficiaries will become owners by operation of law immediately upon the homeowner’s death. However, the TODD transfer fails to recognize common issues facing many seniors. Those issues include costs of admission to a nursing home, divorce or having a child or other beneficiary pre-decease the senior.

From an elder law viewpoint, the greatest problem with a TODD transfer is that it **does not protect the home** from the claims of a nursing home, the New York State Department of Social Services or other creditors. At Meyer & Spencer PC, we typically recommend an Irrevocable Medicaid Asset Protection Trust for our senior clients who are looking to protect their home from any future nursing home costs. If a senior wants to transfer their home via a TODD in order to avoid probate, they must understand that, without the asset protection features of a trust, there may be no equity left in the home to probate.

Another significant problem with a TODD transfer is that it **does not protect the family of a child who dies before the grantor**. We find that most of our clients strive to treat their children equally in their estate plan. Whether it is a Will or a Trust, there is typically a provision that provides that if a child predeceases a senior, that child’s share would go to his or her children (the senior’s grandchildren). With a TODD transfer, if three children are listed on the deed as beneficiaries and one of those children dies, it would then be a two-way split with no protection added for the children of a deceased child. This is contrary to the way most people would like to see their assets divided.

Yet another problem with a TODD transfer is that **they are susceptible to fraud in cases where a senior has questionable mental capacity**. The new law states that the mental capacity required to make a TODD is the same as the mental capacity

required to make a Will. That makes perfect sense; however, the simplified process of signing a TODD is not the same as the formalities of a Will or Trust signing. While the TODD form provided in the law requires two witnesses and a notary, there is no formal procedure for establishing capacity. Further, there is no formal requirement that the TODD signing be supervised by an attorney. At Meyer & Spencer PC (and virtually all other law firms), we have a procedure in place to ensure someone has mental capacity. For example, where a person is signing a Will or Trust, s/he will have to answer a series of questions in front of the witnesses so that the witnesses can be comfortable knowing that mental capacity to sign the document has been established. When someone signs a Will or a Trust, it usually takes two or three meetings where the attorney meets with the client to discuss their objectives. These meetings happen well in advance of the actual signing of the documents. If an attorney is not involved in the TODD transfer, it is easy to imagine how an unscrupulous fraudster can take advantage of a vulnerable senior and convince him or her to sign a TODD they may not really understand.

Financially, there is a problem with TODD transfers. It **costs money to make changes**. For example, if a beneficiary dies or if a senior simply wants to change beneficiaries, they have to file a new deed with the county clerk. That will cost upwards of \$250.00. If an attorney is used, there will be legal fees. At the end of the day, probably the **most significant cost is a hidden cost. It is the cost of foregoing placing the home in an Irrevocable Medicaid Asset Protection Trust. By failing to do so, the TODD can cost the homeowner hundreds of thousands of dollars if they ever end up in a nursing home.** The TODD transfer will give many seniors a false sense of security that by avoiding probate they have a good plan in place. The fact is that there are better ways of avoiding probate while at the same time protecting your assets.

You may contact the Office for Senior Resources to schedule an appointment with an elder care attorney from Meyer & Spencer, PC at (845) 808-1700. Appointments are made first come, first serve for Tuesday afternoons. Phone consultations are also available to discuss certain topics.

This article is for general information purposes only. It is not intended to be, nor shall it be construed to be, legal advice. This article shall not create an attorney-client relationship and should not be used as a substitute for a consultation with a qualified, elder law attorney.

You're Not Alone: Crisis Resources & Community Connections



You are
not
alone.

Call or text **988** to speak
to a trained counselor.

There is help.
There is hope.

Learn more at
www.988Lifeline.org



24/7, confidential crisis support
for **Veterans and their loved ones**

If you're a Veteran in crisis or concerned about one, reach caring,
trained responders **24 hours a day, 7 days a week.**

When you call the Veterans Crisis Line, here is what you can expect:

- A qualified responder will answer your call, ready to listen and help.
- The responder will ask a few questions, such as whether you or the Veteran you're concerned about may be in immediate danger or at risk for suicide.
- The conversation is free and confidential, and you decide how much information to share.
- Support doesn't end with your conversation. Our responders can connect you with the resources you need.

You don't have to be enrolled in VA benefits or health care to connect.



Scan the QR code to download
Veterans Crisis Line resources.

You're not alone—
the **Veterans Crisis Line** is here for you.



Dial 988
then Press 1



Chat online at
VeteransCrisisLine.net/Chat



Text
838255

****Mental Health Resources****

(excerpt from the Community Resource Guide provided by the Putnam Community Action Partnership—for the full list go to www.putnamcap.org/community-resources)

CoveCare Center

1808 Route 6, Carmel, NY 10512

(845) 225-2700 / www.covecarecenter.org

Services Offered: Provides support, advocacy, therapy & medication management.

Mental Health Association in Putnam County, Inc.

1822 US-6, Carmel, NY 10512

(845) 278-7600/ www.mhaputnam.org

Services Offered: Peers helping peers, social programs, & information and referrals.

NAMI (National Alliance on Mental Illness) Putnam Chapter

P.O. Box 552, Mahopac, NY 10541

(845) 363-1478 (call or text)/ www.namiputnam.org

Services Offered: Provides support, advocacy, & educational classes.

Philipstown Behavioral Health Hub

5 Stone Street, Cold Spring, NY 10516

(845) 809-5050

Confidential Text: (845) 260-1001

www.philipstownhub.org

Services Offered: Provides local access to behavioral health and addiction resources.

Putnam County Co-Response Team (CRT)

Putnam County Sheriff's Office, 3 County Center,

Carmel, NY 10512 / (845) 225-4300 ext. 41990

Services Offered: Provides pre- and post-crisis intervention to individuals at risk of, or currently experiencing, mental health or substance use challenges.

People USA Mobile Crisis Outreach Team

1822 Rt. 6, Carmel, NY 10512

(845) 278-7600/ (845) 379-2463/

www.mhaputnam.org

Services Offered: provides immediate, crisis response & intervention for individuals of any age, available Monday-Friday from 12pm-8pm. Services Delivered

either face to face or by phone by a peer specialist and a licensed behavioral clinician.

Putnam County Crisis Intervention Hotline

(845) 225-1222 (Call or Text)

24 hours/day, 7 days/week

Services Offered: provides free confidential crisis intervention.

Putnam County Department of Mental Health

www.putnamcountyny.gov/departments-of-social-services

(845) 808-1500

Services Offered: Substance use, mental health & co-occurring disorder referral, Single Point of Access (SPOA) for adults and youth.

Putnam/Northern Westchester Women's Resource Ctr.

935 S Lake Blvd #2, Mahopac, NY 10541

(845) 628-9284

24-hour Crisis Hotline (845) 628-2166

www.pnwwrc.org

Services Offered: Provides advocacy, education, counseling services, legal consultations, shelter, & case management.

**New Program “Putnam Pals” Launched to Combat Social Isolation
Among Older Adults**

The Putnam County Office for Senior Resources, in partnership with the Putnam County Department of Mental Health, CoveCare Center, Putnam SeniorCorps and the Putnam County Suicide Prevention Taskforce, has announced the launch of **Putnam Pals**, an innovative volunteer outreach program designed to help older adults overcome social isolation and loneliness.

Through Putnam Pals, older adults are paired with compassionate, trustworthy, and fully screened volunteers who provide consistency and connection through phone calls, video chats, or in-person visits.

How It Works

- ♦ **Step 1:** Choose Your Connection – Participants can select their preferred way to connect: telephone calls, video chats, or in-person visits.
- ♦ **Step 2:** Meet Your Volunteer – Each older adult is carefully matched with a volunteer dedicated to providing friendship and support.
- ♦ **Step 3:** Build Lasting Friendships – Together, participants and volunteers can enjoy conversations, play games, watch TV shows, and more.

This program is about bringing joy, companionship, and a sense of belonging back into the lives of our older adults. Even simple interactions can make a big difference.

- ♦ Older adults interested in participating can call the Office for Senior Resources at (845) 808-1700 ext. 47110 or 47113.
- ♦ Volunteers over the age of 60 who would like to join the program may contact Irene Pawliczko at (845) 808-1734.

By fostering meaningful relationships, Putnam Pals aims to reduce loneliness and strengthen community bonds, ensuring no older adult in Putnam County feels alone.



Connect, Move, Thrive: Why Our Friendship Centers Might Be Just What You Need!

Did you know that staying socially connected can actually improve your overall health? And that keeping physically active can help keep your mind sharp and your mood uplifted?

If you’re looking for a friendly place to enjoy a cup of coffee, join an older adult-focused exercise class, or simply connect with others in your community — our **Friendship Centers** are here for you!

With four welcoming locations throughout Putnam County, our centers offer so much more than just a place to gather. Here’s what you can expect when you walk through our doors:

- * **Nutritious Meal-** Enjoy a hot, well-balanced lunch prepared with an older adult’s nutritional needs in mind — because good food fuels good health.
- * **Fun & Wellness Activities-** Stay active with group fitness, games, arts and crafts, and engaging presentations designed to keep you moving, learning, and laughing.
- * **Onsite Health Support-** We offer blood pressure checks, nutrition education & counseling, and visits from local healthcare professionals who share tips and resources to help you stay well.
- * **Transportation-** Need a ride? We’ve got you covered. Transportation to and from the centers, local shopping trips, & medical transportation are available for those who need a little help getting around.
- * **Friendly Faces-** Best of all, our centers are full of friendly people just like you, folks who enjoy conversation, connection, and community.

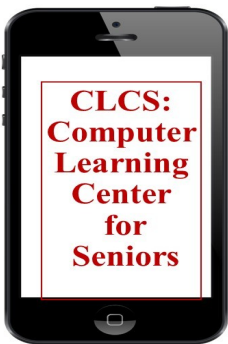
Whether you’re looking for something new to do, need a little help staying healthy, or just want to meet new people — there’s a seat at the table for you at our Friendship Centers.

Come visit us and see how easy it is to connect, move, and thrive...together.

Our Locations

- ♦ **Carmel Friendship Center**
110 Old Route 6, Bldg. 1
Carmel, NY 10512
845-808-1700
- ♦ **William Koehler Memorial Senior Center**
180 Route 6
Mahopac, NY 10541
845-808-1738
- ♦ **Friendship Center in Philipstown**
6 Butterfield Road
Cold Spring, NY 10516
845-808-1705
- ♦ **Putnam Valley Friendship Center**
117 Town Park Lane
Putnam Valley, NY 10579
845-808-1730

Hours: 9 a.m.– 2 p.m., Mon -Fri;
closed holidays and during inclement weather
(check our website: putnamcountyny.gov/osr, call your site or sign up to receive a Senior Blast notification for any changes)



- **FRIDAYS**—10:30 a.m. at the William Koehler Memorial Senior Center 180 Route 6, Mahopac
- **First TUESDAY each month** — 11:00 a.m. at the Carmel Friendship Center 110 Old Route 6, Bldg. 1 Carmel

COME JOIN US AT THE
“COMPUTER LEARNING CENTER FOR SENIORS”
IN MAHOPAC AND CARMEL
TO LEARN OR BRUSH UP ON YOUR
CELL PHONE/LAPTOP/TABLET SKILLS.

Medical Transportation

The Office for Senior Resources Medical Transportation Program provides limited transportation to doctor and hospital appointments for older adults who have no other way to access necessary medical care. Travel area is Putnam County and nearby within Dutchess, Westchester and Fairfield counties.



This service is available to Putnam County residents over the age of 60 years old and not on a Medicaid program. You must be able to get out of your home on your own and into and out of a car without assistance.

This is a door-to-door service. A volunteer driver will pick you up in a County car at your home, take you to your appointment, wait, and then bring you back to your residence.

We require at least one week’s notice. Appointments are filled on a first-come, first-served basis, so please be aware that slots may fill up even with the advance notice. We advise you to reach out as soon as—and even before—you make your medical appointment.

Our medical transportation vehicles are provided through a generous bequeathment by Jane Lobdell.

To set up an appointment, please call 845-808-1700 ext. 47104.

Shower Out with Assistance Program (SOAP)

A certified aide is available to assist older adults who may feel unsteady in the shower, have difficulty using the bathtub, or require help with personal care tasks. The program also offers support to caregivers who may find it challenging to provide all aspects of daily care for their loved ones. SOAP includes access to a walk-in shower and laundry facility at our Friendship Centers in Mahopac and Putnam Valley. Eligibility is determined following an assessment by a caseworker.



If you are interested in the program, please call us at 845-808-1700 ext. 47915.

Discover “The Club” – Social Model Adult Day Services



Our Social Model Adult Day Services (ADS), affectionately known as “The Club,” is thriving at both the William Koehler Senior Center in Mahopac and the Putnam Valley Friendship Center.



Designed for adults with functional impairments, “The Club” provides a welcoming and enriching environment filled with engaging activities. From music appreciation, light exercise, and sing-alongs to arts and crafts, group discussions in the Gazebo, and freshly prepared lunches, each day is thoughtfully planned to promote connection, creativity, and well-being.

In addition to benefiting our club members, the program offers caregivers a valuable opportunity to rest and recharge, knowing their loved ones are in a safe, supportive, and vibrant setting.

Program Hours:
Monday – Friday
9:00 AM – 2:00 PM

Contact Us:
Mahopac ADS: (845) 808-1737
Putnam Valley ADS: (845) 808-1733

Call today to learn more about “The Club” and discover why it’s considered one of Putnam County Office for Senior Resources’ best-kept secrets!



Health Insurance Information, Counseling & Assistance Program (HIICAP)

Important Information from Lynn Hill, HIICAP Coordinator

Medicare’s New \$2,000 Prescription Drug Cap

The new \$2,000 out-of-pocket cap on prescription drugs covers everyone with a Medicare Part D plan. The annual new cap also includes people with drug plans through Medicare Advantage, which are health plans offered by private insurers.

Medicare Drug Coverage Stages:

Deductible stage: If your Medicare plan has a deductible, you pay all out-of-pocket costs until you reach the full deductible. No Medicare drug plan may have a deductible more than \$590 in 2025.

Initial coverage stage: After you reach your full deductible (if your plan has a deductible), you’ll pay 25% of the cost as coinsurance for your generic and brand-name drugs until your out-of-pocket spending on covered Part D drugs reaches \$2,000 in 2025 (including certain payments made on your behalf, like through the Extra Help program). Then, you’ll automatically get “catastrophic coverage.”

Catastrophic coverage stage: You won’t have to pay out-of-pocket for covered Part D drugs for the rest of the calendar year.

Vaccines

All Medicare covered vaccines should be free to you.

This means you should not owe any cost sharing, such as a copayment, coinsurance, or deductible for your covered vaccines.

- Medicare Part D plans must include most commercially available vaccines on their formularies, including the vaccine for shingles (herpes zoster).
- To avoid billing issues, it is usually best to make sure that your health care provider or pharmacy administering the vaccine will bill your Part D plan.
- When you get a vaccine at your doctor’s office, ask the provider to call your Part D plan first to find out if your provider can bill your Part D plan directly. The only exceptions are flu, pneumonia, hepatitis B and COVID-19 vaccinations, which are covered by Part B.

If you are a NYS resident, 65 or older with an annual income of less than \$75,000 for single and \$100,000 for married, consider joining EPIC!

EPIC saves you money by supplementing your Medicare Part D plan.

- **Fee Plan** members pay an annual fee to EPIC based on their income. The EPIC co-payments range from \$3-\$20 based on the cost of the drug. Those with Full Extra Help from Medicare have their EPIC fee waived.
- **Deductible Plan** members must meet an annual out-of-pocket deductible based on their income before paying EPIC co-payments for drugs.

EPIC also pays the Medicare Part D plan premiums, up to the amount of a basic plan, for members with annual income below \$23,000 if single or \$29,000 if married. Those with higher incomes must pay their Part D plan premiums however, their EPIC deductible is lowered by the annual cost of a Medicare Part D drug plan.

For more information contact NYS EPIC @ 1-800-332-3742

New York State
and Medicare Working Together

BILL MEDICARE FIRST

RxBIN 012345
Rx GRP NYEPIC
Issuer (80840)
EPIC ID#
NAME
COVERAGE PERIOD
Coverage is valid only for the individual named above.

RxPCN P024012345

ENROLLEE

• Use only at NYS pharmacies that participate in both EPIC and your Medicare drug plan. To pay the lowest possible co-payment, Medicare and any other coverage must be used first.
• EPIC Helpline (¿Necesita Ayuda? Llame al): 1-800-332-3742

Cost to EPIC

Co-Payment

Up to \$15

Up to \$15

\$15.01-\$35

\$7

\$35.01-\$55

\$15

Over \$55

\$20

PHARMACIST

• Submit to Medicare drug plan as primary, and any other coverage, before submitting to EPIC as payer of last resort.
• Send manual claims to PO Box 15024, Albany, NY 12212-5024
• EPIC Provider Helpline: 1-800-634-1340



Department of Health

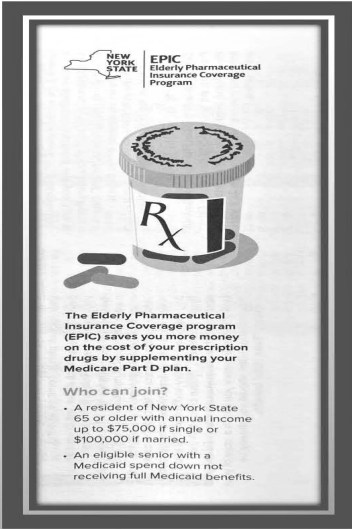
EPIC
Elderly Pharmaceutical Insurance Coverage Program

Apply for EPIC ONLINE

EPIC is now offering an online enrollment option for your convenience!

Follow the link below to access the EPIC application!

<https://nyepic.primetherapeutics.com>



For More Information or Questions regarding EPIC call the Helpline
1 800 332 3742
or
Visit our website
http://www.health.ny.gov/health_care/epic/

MEDICARE COUNSELING IS AVAILABLE

- Visit www.medicare.gov where you can get a personalized comparison of costs and coverage.
- Call 1-800-MEDICARE (1-800-633-4227) TTY users should call 1-877-486-2048.
- Call the Medicare Rights Center 1-800-333-4114
- Call the Putnam County Office for Senior Resources at (845) 808-1700

For current information on Medicare, Medicare Prescription Drug Coverage, Medicare Advantage or to get publications, call

1-800-MEDICARE (1-800-633-4227)
or log on to : www.medicare.gov



Health Insurance
Information, Counseling
and Assistance Program



SHIP
State Health Insurance
Assistance Program

MEDICARE’S “OPEN ENROLLMENT”

October 15, 2025 – December 7, 2025

This is the time of year all people with Medicare can make changes to their health and prescription drug plans, with new coverage to begin January 2025.

“MEDICARE ADVANTAGE
OPEN ENROLLMENT PERIOD”

January 1, 2026 - March 31, 2026

If you’re in a Medicare Advantage plan you can change to a different Medicare Advantage plan once or to Original Medicare with or without a Medicare Part D plan.

EPIC ANNUAL “SPECIAL ENROLLMENT PERIOD”

EPIC allows all their members to change their Medicare Part D plan one time a year.

“SPECIAL ENROLLMENT PERIODS”

You can make changes to your Medicare Advantage and Medicare prescription drug coverage when certain events happen in your life. These changes are called; *Special Enrollment Periods (SEP’s)*.

For more information call 1-800-MEDICARE

MEDICARE AT A GLANCE

Medicare Part A

Medicare Part A helps cover inpatient care in hospitals. This includes critical access to hospitals and skilled nursing facilities (not custodial or long-term care). It also helps cover hospice care and home health care. You must meet certain conditions to get these benefits.

Most people automatically get Medicare Part A coverage without having to pay a monthly payment, called a premium. This is because they or a spouse paid Medicare taxes while working. If you don't automatically get premium-free Part A, you may be able to buy it.

Medicare Part B

Medicare Part B helps cover medical services like doctors' services, outpatient care, items medically necessary, and preventative services that Part A does not cover. Medicare Part B is optional however, if you don't sign up for Part B when eligible, you may have to pay a late enrollment penalty, generally for as long as you have Part B.

The standard Medicare Part B premium for 2025 is \$185.00. Some people may pay a higher premium, based on their income. If you must pay higher premiums, SSA will send you a letter with your premium amount(s) and the reason for their determination. If you have both Medicare Part B and a Medicare Part D plan, you'll pay higher premiums for each.

Medicare Prescription Drug Coverage (Part D)

Medicare offers prescription drug coverage to everyone with Medicare. If you decide not to join a Medicare drug plan when you're first eligible, and you don't have other "creditable" prescription drug coverage you'll likely pay a late enrollment penalty, which will be added to your monthly premium generally for as long as you have Medicare prescription drug coverage.



Medicare Advantage Plans (Part C)

Medicare Advantage Plans are health plan options, like HMO's and PPO's, also known as Medicare "Part C". They are approved by Medicare but are run by private companies. They provide all your Part A and Part B coverage and must cover medically-necessary services. They generally offer extra benefits, and many include Part D drug coverage. You may have to see doctors who belong to the plan or go to certain hospitals to get covered services.

Some Medicare Advantage Plans charge a monthly premium in addition to your Part B premium. Costs vary by plan and the services you use.

Medicare Part D & Insulin

Medicare Part D covered insulin copays are capped at \$35 per month with no deductible. You should contact your Part D plan for information about exact costs and coverage rules for insulin.

What's the Medicare Prescription Payment Plan?

The Medicare Prescription Payment Plan is a payment option that works with your current drug coverage to help you manage your out-of-pocket costs for drugs covered by your plan by spreading them across the calendar year (January-December). Anyone with a Medicare drug plan or Medicare health plan with drug coverage (like Medicare Advantage Plan with drug coverage) can use this payment option.

All plans offer this payment option, and participation is voluntary.

If you select this payment option, each month you'll continue to pay your plan premium (if you have one), and you'll get a bill from your health or drug plan to pay for your prescription drugs (instead of paying the pharmacy). There's no cost to participate in the Medicare Prescription Payment Plan.

This payment option might help you manage your monthly expenses, but it doesn't save you money or lower your drug costs.

How do I sign up?

Visit your health or drug plan's website, or call your plan to start participating in this payment option anytime during the calendar year.

Go Digital

Free & Secure Medicare Account

Go to www.medicare.gov to create an account, to access you Medicare information anytime.

- ♦ Add your prescriptions & pharmacies to help you better compare health & drug plans in your area.
- ♦ Sign up to get your yearly "Medicare & You" handbook & claims statements, called "Medicare Summary Notices", electronically.
- ♦ View your Original Medicare claims as soon as they're processed.
- ♦ Print a copy of your official Medicare card.
- ♦ See a list of preventive services you're eligible to get in Original Medicare.
- ♦ Learn about your Medicare premiums, & pay them online if you get a bill from Medicare.

Social Security (Extra Help) With Medicare Prescription Drug Costs



Anyone with Medicare can get Medicare Prescription Drug coverage, (Medicare Part "D").

"Extra Help" is available for some people with limited income and resources. It will pay for all or most of the monthly premiums, annual deductibles and prescription co-payments related to a Medicare prescription drug plan. To find out if you're eligible, Social Security will need to know your income, the value of your savings, investments and real estate (other than your home). If you are married and living with your spouse, SSA will need this information for the both of you.

To Qualify for "Extra Help"

-Annual income must be limited to \$23,712 for an individual or \$31,968 for a married couple living together. Even if your annual income is higher, you still may be able to get help.

-Resources are limited to \$17,600 for an individual or \$35,130 for a married couple living together. Resources include bank accounts, stocks and bonds.

Social Security does not count your house, car, and any life insurance policy as resources.

After you apply, Social Security will review your application and send you a letter to let you know if you qualify for "Extra Help". Once you qualify, you can choose a Medicare prescription drug plan. If you do not select a plan, the Centers for Medicare & Medicaid Services (CMS) will do it for you.

To apply online visit:

www.socialsecurity.gov/extrahelp

or call SSA @ 1-800-772-1213 (TTY 1-800-325-0778)

Medicare Savings Program (MSPs)

Are you an individual with a monthly income of less than \$2,446 or a couple with a monthly income of less than \$3,299?

If approved for this benefit, the Medicare Savings Program will pay your Medicare Part B premium, which means that you will have extra money added to your Social Security check each month. You will receive extra help from Medicare which will reduce your co-pays to as low as \$4.90 for generic & \$12.15 for brand drugs that are covered by your Medicare Part D plan. In addition you will not be subject to a Medicare Part D plan deductible.

MSPs

1. Qualifying Individual (QI)

- Pays for your Part B premium
- May receive up to three months retroactive reimbursement for Part B premiums (Note: only for premiums paid up to three months before your MSP effective date, and within the same year of that effective date)
- You cannot have both QI and Medicaid

2. Qualified Medicare Beneficiary (QMB)

- Pays for Medicare premiums
- Providers are prohibited from charging you for Medicare cost-sharing (deductibles, coinsurance, and copayments). This means you should not be billed for any Medicare-covered services you receive from Original Medicare providers or providers in your Medicare Advantage Plan's network
- You can have both QMB and Medicaid

Medicare Preventive Services Checklist

Please visit www.Medicare.gov for more specific information on your covered preventive services.

- ☐ One time “Welcome to Medicare” preventive visit—you can get this within the first 12 months you have Medicare Part B (Medical Insurance)

☐ Yearly “Wellness” visit—you can get this 12 months after your “Welcome to Medicare” preventive visit or 12 months after your Part B coverage starts

☐ Abdominal aortic aneurysm screenings

☐ Alcohol misuse screenings & counseling

☐ Bone mass measurements

☐ Cardiovascular behavioral therapy

☐ Cardiovascular disease screenings

☐ Cervical & vaginal cancer screenings

☐ Colorectal cancer screenings

☐ Counseling to prevent tobacco use & tobacco-caused disease

☐ COVID-19 vaccines

☐ Depression screenings

☐ Diabetes screenings
- ☐ Diabetes self-management training

☐ Flu shots

☐ Glaucoma screenings

☐ Hepatitis B shots

☐ Hepatitis B virus (HBV) infection screenings

☐ Hepatitis C virus screenings

☐ Human Immunodeficiency Virus (HIV) screenings

☐ Lung cancer screenings

☐ Mammograms

☐ Medical nutrition therapy services

☐ Medicare Diabetes Prevention Program

☐ Obesity behavioral therapy

☐ Pneumococcal shots

☐ Pre-exposure prophylaxis (PrEP) for HIV prevention

☐ Prostate cancer screenings

☐ Sexually transmitted infection screenings & counseling

For more details about Medicare’s coverage of preventive services, including your costs in Original Medicare, visit Medicare.gov/publications to read or print the booklet “Your Guide to Medicare Preventive Services.”

Medicare Coverage of Behavioral Health Care

Behavioral health care includes services and programs to help treat mental health conditions (such as depression or anxiety) and substance use disorders.

What mental health services does Medicare cover?

If you have Original Medicare:

Part A Covers:

- ◊ Inpatient services that you receive in either a psychiatric hospital or a general hospital.

Part B Covers:

- ◊ Outpatient services, such as group therapy, substance use disorder treatment (including medication assisted treatment received at an opioid treatment program), prescription drugs that you cannot administer yourself, an annual depression screening that you receive in a primary care setting, and other medically necessary services.
- ◊ Partial hospitalization for mental health and substance use disorder treatment if you meet coverage requirements.

If you have a **Medicare Advantage Plan**, your plan must cover the same inpatient and outpatient mental health and addiction recovery services as Original Medicare, but it may impose different rules, restrictions, and costs. If you need more information about the costs and coverage rules, or if you are experiencing problems, contact your Medicare Advantage Plan.

Part D prescription drug plans cover drugs on the plan’s formulary, or list of covered drugs. While Part D plans are not required to cover all drugs, they are required to cover all antidepressant, anticonvulsant, and antipsychotic medications (with limited exceptions).

What Addiction Recovery Services does Medicare cover?

Medicare covers treatment for alcoholism and substance use disorder in both inpatient and outpatient settings if:

- Your provider states that the services are medically necessary.
- You receive services from a Medicare-approved provider or facility.
- And, your provider sets up your plan of care.

Examples of covered services include psychotherapy, opioid treatment program (OTP) services, including medication-assisted treatment, Structured Assessment and Brief Intervention (SBIRT) services provided in a doctor’s office or outpatient hospital, and certain outpatient prescription drugs.

Note: Part D plans cannot cover methadone or similarly administered medications to treat substance use disorder, but they can cover methadone for other conditions, such as pain. OTPs can provide methadone for substance use disorder treatment.

Who Can I Contact For Help?

- National Alliance on Mental Illness (NAMI): **800-950-6264**
- Substance Abuse and Mental Health Services Administration (SAMHSA) National Helpline: **1-800-622-4357**
- National Suicide Prevention Lifeline: Call or Text **988**
- NAMI New York: **800-950-3228**
- Community Health Access to Addiction and Mental Healthcare Project (CHAMP): **888-614-5400**

DISCLAIMER

HIICAP (Health Insurance Information Counseling and Assistance Program)

The information provided by the Health Insurance Information, Counseling and Assistance Program is intended for the sole purpose of educating consumers in regard to the choices available for their health insurance needs. Particular emphasis is placed on understanding original Medicare.

Nothing herein is intended nor should it be construed as an endorsement by the State of New York of any specific insurance product or insurer.

*New York State does not endorse nor recommend any specific insurance product or insurer; this program is solely intended to educate consumers about their choices.

"This project was supported, in part by grant number 90SAPG0105, from the U.S. Administration for Community Living, Department of Health and Human Services, Washington, D.C. 20201.



**CONCERNED ABOUT A
MEDICARE ERROR OR
POSSIBLE FRAUD?
CALL 1-877-678-4697**



Wisdom for Well-Being: Nutrition & Exercise



Nourishing Health: Smart Nutrition for Older Adults

As we age, good nutrition becomes more important than ever. Eating well supports healthy aging, boosts energy, helps manage chronic conditions, and enhances overall quality of life. But dietary needs change over time, and it's essential to adapt our habits to stay strong and independent.

Why Nutrition Matters More with Age

Older adults may need fewer calories but more of certain nutrients, like protein, calcium, vitamin D, and B12. Maintaining a balanced diet helps:

- ⇒ **Support immune function**
- ⇒ **Prevent bone loss and muscle weakening**
- ⇒ **Improve heart health**
- ⇒ **Support brain health and memory**
- ⇒ **Manage conditions like diabetes and high blood pressure**

Common Nutritional Challenges for Older Adults

- **Reduced Appetite:** Taste and smell can diminish with age, leading to less interest in food.
- **Dental Issues:** Problems chewing can limit food choices.
- **Limited Mobility:** Difficulty shopping or cooking can lead to skipped meals or reliance on processed foods.
- **Medication Interactions:** Some medications can affect appetite or nutrient absorption.

Tips for Healthy Eating

1. **Focus on Nutrient-Rich Foods:** Choose vegetables, fruits, whole grains, lean proteins (like poultry, fish, beans), and low-fat dairy.
2. **Stay Hydrated:** Older adults are at higher risk for dehydration. Drink plenty of water throughout the day.
3. **Limit Added Sugars and Salt:** Too much can increase the risk of heart disease and hypertension.
4. **Eat Regular Meals:** Don't skip meals! Small, frequent meals can help maintain energy and digestion.
5. **Boost Bone Health:** Include calcium and vitamin D-rich foods like milk, yogurt, leafy greens, and fortified cereals.
6. **Include Healthy Fats:** Omega-3 fatty acids from fish, walnuts, and flaxseeds may support heart and brain health.

Getting Help When Needed

If you're unsure about your diet or experiencing unwanted weight changes, talk to your doctor or a registered dietitian. They can help tailor a plan that works for your unique needs.

Remember: Eating well isn't about strict diets—it's about enjoying wholesome, nourishing foods that support a full and active life!

Easy One-Pan Chicken and Veggies

Servings: 2–3
Prep Time: 10 minutes
Cook Time: 25–30 minutes

Ingredients:

- 2 boneless, skinless chicken breasts (or thighs)
- 2 tablespoons olive oil
- 1 teaspoon garlic powder
- 1/2 teaspoon dried oregano
- Salt and pepper to taste
- 1 cup baby carrots (or sliced regular carrots)
- 1 cup broccoli florets (fresh or frozen)
- 1 small red or yellow potato, chopped (or substitute with sweet potato)

Directions:

- 1) Preheat oven to 400°F.
- 2) Lightly grease a baking sheet or line with foil for easy cleanup.
- 3) In a large bowl, toss the chicken, carrots, broccoli, and potatoes with olive oil, garlic powder, oregano, salt, and pepper.
- 4) Spread everything evenly on the baking sheet in a single layer.
- 5) Bake for 25–30 minutes, or until the chicken is cooked through and the vegetables are tender. (Chicken should reach 165°F internally.)
- 6) Let cool slightly before serving.

Why It's Great for Older Adults:

- **One pan** means less cleanup.
- Uses **affordable, everyday ingredients**.
- High in **protein, fiber, and vitamins**.
- Customizable with seasonal or frozen vegetables.



The New York Office for the Aging has partnered with GetSetUp to provide free interactive virtual classes for older adults taught by their peers - so they can ask questions, make new friends, learn new things, and have fun.

Try an Online Class Today!
www.getsetup.io/nystate

5,000+ Online Classes Across Multiple Categories

Chronic Disease Management

- Low-Impact Workout for Chronic Pain Relief
- Heart Healthy Cooking

Physical Fitness

- Strength Workout to Help Manage Diabetes
- Mindful Chair Yoga

Fall Prevention

- Fall Risk and Prevention Strategies
- Yoga for Flexibility & Balance

Health and Wellness

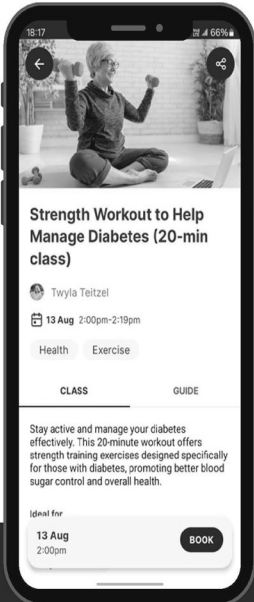
- Top Superfoods for Diabetes Management
- Coping with Stress Using Music & Movement

Social Connection

- Declutter Hour
- Art Journaling
- All About Jazz

Technology

- iPhone Basics
- Best Apps for Working Remotely



Lorraine
GetSetUp New York Learner

"My steps have increased tremendously. I don't love to walk, but these classes encourage me to keep moving and not just sit and veg out."



www.getsetup.io/nystate

1-888-559-1614

help@getsetup.io

Meet our 2025 Volunteer Seniors of the Year!

Carmella Argento



Born in Brooklyn in 1945, Carmella Argento began her impressive 42-year career at JPMorgan Chase at just 17, retiring as a Vice President and Financial Analyst. In 1978, she moved to Mahopac with her family and has been a dedicated member of the community for over 45 years.

Carmella began volunteering during her JPMorgan days and has since contributed over 8,000 hours through the Putnam SeniorCorps (RSVP) program. Her service includes time with Putnam Hospital Center, the Mahopac Falls Auxiliary, Putnam CAP food pantry, Women’s Resource Center, and tutoring young readers at Austin Road Elementary.

Currently, she volunteers at Putnam Hospital’s main desk and serves as the PHC Auxiliary’s corresponding secretary. She is on the committee for the Putnam Hospital “Annual Kids Day” and assists with selling tickets, creating baskets, and volunteering the day of the event.

When asked what advice she would give about volunteering, Carmella replied: “It’s a wonderful experience and great way to give back to the community. Volunteering makes you feel good, and you meet wonderful people! It is a great way to combat loneliness, increase socialization, and make new friends!”

Carmella personifies the meaning of volunteering, doing good without wanting recognition or praise. She is an amazing volunteer in our community, and we are truly thankful for all her continued volunteering with Putnam SeniorCorps! Thank you, Carmella.

George Joiner



Born in the Bronx in 1939, George Joiner built a distinguished career in technology with IBM, AT&T, and others after earning his MBA from Wharton. A devoted family man, he and his wife Elaine raised three children in Ossining before moving to Brewster.

George’s passion for community service shines through decades of volunteering—from founding and coaching youth sports leagues to serving on Ossining’s School Board, Zoning Board, and as Deputy Mayor. Since retiring in 2006, he has been a key volunteer with Putnam SeniorCorps, chairing SCORE Putnam County, a nationally recognized business mentoring program.

He also serves as a member of the Brewster Library Board, greets parishioners and volunteers for the “Supper Hugs” program at St. Lawrence O’Toole Church, and holds leadership roles as President of his Condo Board and Treasurer of the Homeowners Association Board.

When asked for his thoughts about volunteering George replied, “Just do it! It’s a great way to gain personal satisfaction and fulfillment by helping others and giving back to the Community!”

We are so grateful to have a volunteer in our community that through his tireless and caring acts truly makes a difference in the lives of so many. George, we thank you and wish you many more years of continued success with all your volunteering!

Annual Putnam SeniorCorps Volunteer Recognition

The annual Putnam SeniorCorps Volunteer Recognition was held May 16, 2025, at the Putnam County Golf Course in Mahopac. We gathered to honor a remarkable group of senior volunteers from our Putnam County community. A lovely brunch was served as a thank you to the more than 395 Putnam SeniorCorps volunteers who collectively gave over 42,000 hours of time assisting more than 45 local non-profits. The following seniors were honored during the event:

- ◇ **Carmella Argento – Senior of the Year** for amazing volunteer work at the Putnam Hospital Center
- ◇ **George Joiner – Senior of the Year** for outstanding work with Putnam S.C.O.R.E.
- ◇ **Simona Galili – Community Service Award** for 10+ years of dedication to the Brewster Community Food Pantry
- ◇ **Michael Cicale – Community Service Award** for 15+ years as a dedicated Demand Response Driver. He also designed our beautiful OSR and Putnam SeniorCorps logos
- ◇ **Kevin Neary – Community Service Award** for 14+ years as an integral volunteer with the Mahopac Falls Fire Department. He has also volunteered with our Demand Response program, Salvation Army, and Cornell Cooperative Extension.

A sincere **THANK YOU** to all our volunteers who do so much to enhance the lives of others.

The PUTNAM SeniorCorps Program of Putnam County NEEDS YOU

PUTNAM SeniorCorps volunteers lead more active and dynamic lives. One of the greatest gifts you can give is your time! For more information on how to join our team, please call Irene Pawliczko, Volunteer Coordinator, at (845) 808-1734.

There are many PUTNAM SeniorCorps volunteer opportunities, including:

- ⇒ **Activity Leaders** – lead older adults in exercises, crafts, art, music, games, piano playing, etc.
- ⇒ **Computer Learning Center**– volunteers who are willing to share their computer knowledge with others at all our Friendship Center locations
- ⇒ **Demand Response** – drive older adults and veterans to medical appointments
- ⇒ **Food Pantries** – help with food distribution and collection
- ⇒ **Friendship Center Greeters** – front desk kiosk sign-ins for lunch and activities
- ⇒ **Library Aide** – volunteers to assist at local libraries and book barns
- ⇒ **Literacy & ESL Teachers** – volunteers help people with limited reading or language skills
- ⇒ **Putnam Hospital Center** – various volunteering opportunities
- ⇒ **Putnam Pals**– companion program to help combat social isolation among homebound older adults
- ⇒ **School Aide** – reading tutors in elementary schools
- ⇒ **Tax Aide** – volunteers are trained to provide income tax assistance
- ⇒ **Thrift Stores** – collect & distribute clothing, display donated items for sale, and/or be a cashier

DEMAND RESPONSE MEDICAL TRANSPORTATION

Volunteers helping Seniors and Veterans



NEEDS YOUR HELP!



Would you like to help others by giving back to your community?

Would you like to make a lasting impact on someone’s life?

Then, the Office for Senior Resources and Putnam SeniorCorps

Medical Transportation Program is for you!

For more information, contact Irene Pawliczko
Putnam SeniorCorps Volunteer Coordinator at (845) 808-1734.



Caregiver’s Corner

“The most important things in life are the connections you make with others.”
-Tom Ford



Program Spotlight!

This year, our Caregiver Support Program has flourished thanks to the incredible caregivers in our community. We now have five support groups meeting across Putnam County, along with a new **online** group that gathers once a month on Microsoft Teams, making it easy to connect from home.

- ◊ We are blessed to have connected **over 75 caregivers to services** this year, making the stressful and often overwhelming task of caregiving become slightly more manageable and wrapped with support.
- ◊ We offer **Mental Health Reimbursement** of up to **\$250** annually for caregivers who prioritize their mental health and self-care even while caregiving for their loved ones.
- ◊ **Putnam Pals** is an exciting new program that offers much-needed respite for caregivers while giving care receivers the gift of a new pal. Care receivers can enjoy building new relationships and forming meaningful connections, while caregivers get valuable time for themselves. For more details, see page 4.
- ◊ Thanks to the NYS Office for Aging, caregivers can access **Trualta**—a free online platform offering easy-to-follow training, expert tips, and peer support to help manage caregiving with confidence. Another online tool, **Archangel**, provides even more knowledge, resources, and support for today’s caregivers.
- ◊ **Animatronic pets** have brought comfort and joy to our care receivers living with memory challenges such as Alzheimer’s and dementia. These soft, interactive companions have become cherished members of the daily lives of both caregivers and care receivers alike!

Stronger Together: A Caregiver’s Story of Connection

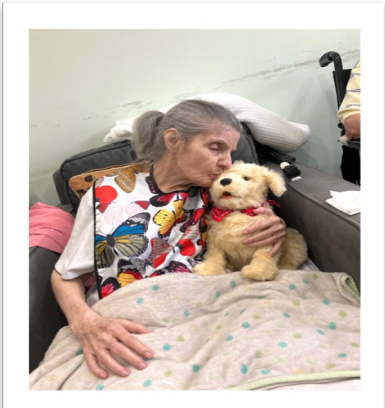
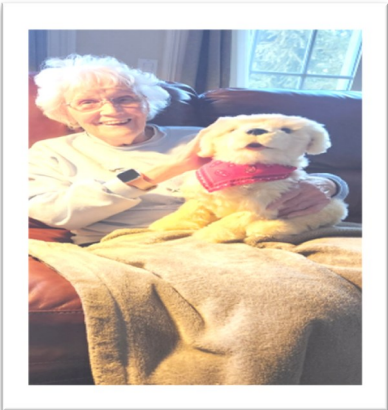
When Maria became the full-time caregiver for her father after his stroke, the hardest part wasn’t the medical care...it was the silence.
“I felt cut off from everything,” she said. “Friends didn’t know what to say. I didn’t have time to explain. And I didn’t know how to ask for help.”

Maria’s story is far from rare. According to the National Alliance for Caregiving and AARP (2020), more than **53 million Americans** provide unpaid care to a family member or friend. And among them, **61% report feeling lonely**, a statistic that mirrors national trends. In fact, the U.S. Surgeon General reported in 2023 that **1 in 2 adults in the U.S. experience measurable levels of loneliness**, which can carry health risks as serious as smoking 15 cigarettes a day.

At a breaking point, Maria joined a local caregiver support group. There, she met Diane, caring for a husband with Parkinson’s, and Reggie, supporting his mother with dementia. They didn’t just share stories, they exchanged resources. Through the group, Maria learned about respite care grants, a free local meal delivery service, and a trusted list of in-home aides.

Caregivers in groups like this often experience measurable benefits. The Family Caregiver Alliance (2006) stated that **peer support reduces caregiver stress, anxiety, and depression**. Another survey from AARP (2021) found that **78% of caregivers say connecting with others who understand their experience is among the most helpful forms of support**. For Maria, it wasn’t just about finding services, it was about finding people. “Now, even on the hard days,” she says, “I know I’m not doing this alone.”

Our wonderful Care Receivers with their furry friends!



Caregivers Support Groups

The Putnam County Office for Senior Resources offers five Caregivers Support Groups every month.

All support groups, at any location, are open to Caregivers on a walk-in basis.

- **Carmel Friendship Center, 11:45 a.m. the first Thursday of every month. Located at 110 Old Rt. 6, Bld. #1, Carmel.**
- **Putnam Valley Friendship Center, 11:45 a.m. the second Tuesday of every month. Located at 117 Town Park Lane, Putnam Valley.**
- **Friendship Center in Philipstown, 11:45 a.m. the third Tuesday of every month. Located at 6 Butterfield Road, Cold Spring.**
- **Wm. Koehler Memorial Senior Ctr., 11:45 a.m. the fourth Thursday of every month. Located at 180 Rt. 6, Mahopac.**

****VIRTUAL group also available once a month!****

Dates are subject to change—please refer to our monthly activities calendar on our website for the latest updates:
www.putnamcountyny.gov/osr.

Come connect with others who share both the challenges and rewards of caring for a loved one, and build meaningful new friendships.

For more information, please call Lynne Cabiati, 845-808-1700, ext. 47113

What our Caregivers say:

“I was struggling in my role as a caregiver. The Caregivers Support Group became a lifeline for me. I felt welcomed and valued. The facilitators are warm, kind, caring and sympathetic to our plight, and provide invaluable information on senior matters. Participants shared their experiences and knowledge. The discussions generated practical information and helpful hints. As I said, to me, the group was a lifeline. Seeing that others were in the same situation as me, helped keep things in perspective. The group helped me to cope with the stress and strain of caregiving. The meetings were an oasis in the desert for me.”

“I haven’t told you enough how the Caregiver Support Group has helped me and my husband work together to provide a safe, loving, and stimulating environment for my 95yo mom. So, I'm telling you now, your leadership, thoughtfulness, compassion and caring at group meetings has provided a safe place for us to gather and share what is happening with our loved ones. Your professionalism and welcoming of the caregivers along with your encouragement and telling about all of the many resources available for seniors has been extremely helpful.”

“When I leave one of your “lunch and share” meetings I feel I can go back to the caring of my mom with perhaps a change in attitude and more patience to do and manage all the things that my mom needs. I know others in the group feel that way too and I can see that other Caregivers are willing to open up and share what they are going through with their loved one.”

“It has helped me see how important our caregiver role is and also how important it is for us to take care of our own needs.”

SAVE THE DATE

November is National Caregiving Month!

Family caregivers should be celebrated every day, but November is when we recognize and honor them, raise awareness around caregiving issues, educate our community, and work to increase support for our nation’s caregivers.

We will honor our caregivers with a special luncheon in November (*date TBD*) at the William Koehler Mem. Senior Center in Mahopac. You consistently dedicate yourself to helping others, and we want to take this opportunity to celebrate you, prioritize your self-care, and express our gratitude for all that you do each day.

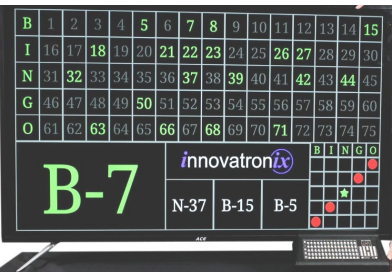
For more information, contact Lynne at (845) 808-1700 ext. 47113. We look forward to seeing you there!

Putnam County Office for Senior Resources: How to reach us:

Call us at 845-808-1700	Extension	Visit us in person
Adult Day Services (ADS)	Ext. 47917 (Mahopac) Ext. 47924 (Put. Valley)	Carmel Friendship Center 110 Old Route 6, Bldg. 1 Carmel, NY 10512
Caregiver Resource Center	Ext. 47113	845-808-1700
Health Insurance Information Counseling & Assistance Program (HIICAP)	Ext. 47115	William Koehler Memorial Senior Center 180 Route 6 Mahopac, NY 10541
Home Energy Assistance Program (HEAP)	(See pg. 3 for Town certifier) Ext. 47134, 47915, 47114	845-808-1738
In-home Services (Expanded In-home Services for the Elderly Program [EISEP]—Consumer Directed or Helping Hands non-consumer-directed)	Ext 47163, 47111	Friendship Center in Philipstown 6 Butterfield Rd Cold Spring, NY 10516
Medical Transportation	Ext. 47104	845-808-1705
Nutritionist	Ext. 47117	Putnam Valley Friendship Center 117 Town Park Lane Putnam Valley, NY 10579
NY Connects	Ext. 47110	845-808-1730
Outreach Services		Like Us! Follow Us!
Kent/Patterson/Southeast Carmel Mahopac Putnam Valley Cold Spring	Ext. 47103 Ext. 47110 Ext. 47915 Ext. 47923 Ext. 41986	Website: www.putnamcountyny.gov/osr Don't miss out on any Putnam County and Office for Senior Resources events & news!  Like the Putnam County Facebook page: www.facebook.com/putnamcountygov/
Putnam SeniorCorps	845-808-1734	Follow the Putnam County Instagram page: www.instagram.com/putnamcountygov/ 
Transportation to Nutrition Center	Ext. 47130	

Let’s Play BINGO!!!!
Thank you, “Friends”!

The Friends of the Senior Citizens of Putnam County help accomplish OSR’s mission by raising funds for purchases that address the needs of the older adults in our community.



Recently, “Friends” purchased 3 Bingo Flashboard Controllers that are compact and portable, making it easy to bring anywhere. They connect to a TV or monitor and take playing bingo to another level. The controller features a large, bright display, showcases winning patterns, includes an auto-draw function for numbers, and provides automated announcements of selected letters and numbers. Everyone loves it!

A very heartfelt THANK YOU to our “Friends” for helping the Office for Senior Resources assist the seniors in Putnam County.

Let’s Stay in Touch! Sign up for *Senior Blast*!



Senior Blast is our way to share news and quickly communicate with our members, their families and caregivers, and our staff. Senior Blast will send emails, text messages, or make phone calls and leave messages on your home or mobile phones. Senior Blast will use your preferred method of communication – you choose!

Senior Blast delivers new event announcements, the monthly calendar with menus and activity schedules, weather alerts, Friendship Center schedule updates, menu changes, event cancellations, newsletters, news updates, and other important information.

To sign up for Senior Blast, please call 845-808-1700.



Friends of the Senior Citizens
of Putnam County
NEEDS YOU!

Please consider volunteering and holding a leadership position on the Friends.

- Would you like to:
- Support a great cause?
 - Share your talent and energy with a group of caring individuals?
 - Experience a sense of pride in your accomplishments?
 - Meet like-minded people?

Friends of the Senior Citizens
of Putnam County, Inc.
is seeking new Board Members!

“Friends” is a not-for-profit 501(c)(3) organization that assists the Putnam County Office for Senior Resources with special purchases to enhance the quality of lives of the senior citizens of Putnam County. Funds are raised through fundraising venues, donations and our famous Bargain Shelf located at the Carmel Friendship Center.

An interview and appointment by the Board are required. If you are interested in learning about this gratifying volunteer opportunity and can invest an hour or two every other month in making a difference in seniors’ lives, please call:
Lynn Hill at 845-808-1700, ext. 47115.

Come Shop for Treasures!

You *never* know what hidden gems you may find!
The FRIENDS of the Senior Citizens of Putnam County’s famous **Bargain Shelf** is located at the Putnam County Office for Senior Resources
110 Old Rt. 6, Bld. 1 Carmel
from 8am-4pm, Monday through Friday.
All proceeds benefit the senior citizens of Putnam County, NY.

The Friends of the Senior Citizens of Putnam County extend a very special **THANK YOU** to
JONATHAN GALENTE and the ANNE ANASTASI FOUNDATION.
We would not be able to share the vital information in this Senior Guide without their extremely generous contribution!