

# "EXPERIENCE"

July 28, 2024

## Schoharie County Office for the Aging 518-295-2001

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### Laughter Is Good For The Soul

- Volkswagen should bring back the beetle as an Electric car and call it the lightning bug.
- What's the least spoken language? Sign language.
- What has five toes but isn't your foot? My foot.

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**AARP Defensive Driving Class will be held August 9, 2024**, from 9:00AM to 4:00PM, Course fee \$25.00 AARP Members, \$30.00 Non-AARP Member. Payment by check or Money Order Only made out to AARP. No Cash payments will be accepted. Bring your Driver's license & AARP Card if member. There will be a 30-minute lunch break. Please arrive a few minutes early for the registration process. Registration Required 518-295-2001.

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**Reminder The Parkinson Support Group** meets the second Tuesday of every month, at 1PM, The Gathering Place, 127 Kenyon Rd. Cobleskill, please call Deb Dyer at 518-295-2001 to RSVP or please have any questions.

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**August Life Chat:** Lenore Tsamis and Schoharie County Office for the Aging invites you to The Gathering Place, 127 Kenyon Rd., Cobleskill on August 30, 2024 at 1PM. for an informative presentation about all the services that The Office for the Aging has to offer. Questions or to RSVP contact Lenore Tsamis at 518-295-2001.

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**Medicare Reminder - Medicare Part B late enrollment penalties** For each 12-month period you delay enrollment in Medicare Part B, you will have to pay a 10% Part B premium penalty, unless you have insurance based on your or your spouse's current work (job-based insurance) or are eligible for a Medicare Savings Program (MSP).

In most cases, you will have to pay that penalty every month for as long as you have Medicare. If you are enrolled in Medicare because of a disability and currently pay premium penalties, once you turn 65 you will no longer have to pay the premium penalty.

How do you calculate your premium penalty? Let's say you delayed enrollment in Part B for seven years (and you did not have employer insurance, which allows you to delay enrollment). Your monthly premium would be 70% higher for as long as you have Medicare (7 years x 10%). Since the base Part B premium in 2024 is \$174.70, your monthly premium with the penalty will be \$296.99 ( $\$174.70 \times 0.7 + \$174.70$ ).

Note: Although your Part B premium amount is based on your income, your penalty is calculated based on the base Part B premium. The penalty is then added to your actual premium amount.

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**Farmers Market Coupon Information:** The Farmers Market Coupons are here. This year coupons will be \$5.00 each for a total benefit of \$25.00 per booklet. Eligibility guidelines: Must be 60 Years or older. Monthly income is at or below: \$2,322/month for a one-person household. \$3,152 month for a two-person house-hold, \$3,981/month for a three-person household. If you haven't already received them and would like to get the coupons this year, please call OFA at 518-295-2001.

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**Thought for the Week** – "Experience is a hard teacher because she gives the test first, the lesson afterword."

–Vernon Sanders Law