

"EXPERIENCE"

August 17, 2025

Schoharie County Office for the Aging 518-295-2001

Word Of The Day – "Perspicacious", which means having a ready insight into and understanding of things.

Fun Fact – Ants can make themselves explode to defend their colonies.

Laughter Is Good For The Soul

A pregnant woman hobbles painfully into the hospital with one hand on her back. A nurse rushes over to her and asks her what's wrong, but the woman just shouts, "Shouldn't! Wouldn't! Didn't!" The nurse shakes her head and says, "Sorry, I don't understand!" The woman screams, "Can't! Won't! Don't!" The nurse is really confused and turns to a doctor who says, "Admit her immediately!! She's having contractions!"

Farmers Market Coupon Information: If you haven't already received them and would like to get the coupons this year, please call OFA at 518-295-2001. year coupons will be \$5.00 each for a total benefit of \$25.00 per booklet.

Income Eligibility Guidelines:

Household size	Annual	Monthly	Weekly
1	\$28,953	\$2,413	\$557
2	\$39,128	\$3,261	\$753
3	\$49,303	\$4,109	\$949

Each additional family member add \$10,175 annually. Issuance of Farmers Market Coupons is targeted to individuals 60 years or older, who are, or affirm that they are, low-income based on above.

MEDICARE REMINDER PPO Basics

Medicare Preferred Provider Organization (PPO) are private companies that the federal government pays to administer Medicare benefits. Like all Medicare Advantage Plans, PPOs must provide you with the same benefits, rights, and protections as Original Medicare, but they may do so with different rules, restrictions, and costs. Some PPOs offer additional benefits, such as vision and hearing care.

Eligibility And Costs Basics

You must have both Parts A and B to join, and generally you will continue paying your Medicare Part B premium. Your PPO may also charge an additional premium, on top of the Part B premium. If you want Part D coverage, you will receive it through your PPO. Plans may charge a higher premium if you also have drug coverage.

Note: If you join a Medicare Advantage Plan and you want Part D coverage, you must receive coverage from your plan. You cannot enroll in stand-alone Part D coverage unless you join a Medical Savings Account (MSA) or Private Fee-for-Service (PFFS) plan that does not offer prescription drug coverage.

Benefits Access Basics - Once you have joined a PPO, you should receive a benefit card from your plan. You will use your PPO benefit card instead of your Medicare card when you go to the doctor or hospital. After enrolling in a PPO you can see any provider, but you generally pay more when seeing out-of-network providers. PPO plans typically offer fixed copayments when you use the plan's network.

There Are Two Types Of Medicare PPO Plan:

Regional PPOs, serve a single state or multi-state areas determined by Medicare. **Local PPOs**, serve a single county or group of counties chosen by the plan and approved by Medicare.

Both types of PPO must have a maximum Out-of-Pocket Limit for all of your in-network care and a combined in-network and out-of-network care limit. Medicare PPOs are not available everywhere.

Call 1-800-MEDICARE or your State Health Insurance Assistance Program (SHIP) to find out if there is a PPO available in your area. To enroll in a PPO, call Medicare or the plan directly. Be sure to make an informed decision by contacting a plan representative to ask questions before enrolling.

Reminder The Parkinson Support Group meets on the second Tuesday of every month, at 1PM. The next meeting will be on September 9, 2025, at The Gathering Place, 127 Kenyon Rd. Cobleskill, 12043.

Schoharie County Office for the Aging invites you to:

Join our Caregiver Support Group "Life Chat" on Wednesday, August 27th, at 1:00 PM our monthly meeting where we will share life events and caregiving. This month we will present "Trealta" Trealta is an online evidence-based caregiver training and support platform packed with educational resources, planning tools, and tips to help families build skills to manage loved ones of any age. Come Join and learn how to navigate the Website with Lenore. The Gathering Place, 127 Kenyon Road, Cobleskill, N.Y. Door prizes and light refreshments will be available. Questions or to RSVP contact Lenore Tsami at 518-295-2001.

AARP Defensive Driving Class will be held **September 12, 2025**, from 9:00 AM to 4:00 PM, 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 you are a member. There will be a 30-minute lunch break. Please arrive a few minutes early for the registration process. Registration Required 518-295-2001.

Did you know?.... Believing in Santa Claus cultivates a child's imagination and the ability to think of possibilities and potentialities.

Thought for the Week... Just 30 minutes of daily complaining can physically damage your brain. Listening to someone constantly complain also negatively affects brain function. [25]