"EXPERIENCE"

October 12, 2025

Schoharie County Office for the Aging 518-295-2001

word of the day – Partiek. This is an activity runners do when they change between sprinting and jogging.

Fun Fact – German chocolate cake was invented in Texas.

Laughter Is Good For The Soul

- When I was a kid my parents moved a lot, but I always found them.
- Rice is great when you're hungry and you want 2000 of something.
- Why can't the leopard hide? Because he's always spotted.

Schoharie County Office For The Aging Invites You To: Join Our Caregiver Support Group "Life Chat" On Wednesday, October 22, at 1:00 PM for our monthly meeting where we will share life events and caregiving. We will also discuss programs to watch for this fall including: HIICAP & HEAP. 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 November 14, 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.

Medicare Advantage Plan Not Renewing

If your Medicare Advantage plan is not renewing, you'll receive a notice and must choose a new plan by the end of the year, or you'll be moved to Original Medicare. You can act during the Medicare Open Enrollment period (October 15 to December 7) or a Special Enrollment Period (SEP) (December 8 to February 28) to switch to a different Medicare Advantage plan, return to Original Medicare, or add a stand-alone Part D drug plan.

What to do when your plan is not renewing:
Check your mail for a notice from your insur-

Check your mail for a notice from your insurance company. This letter will explain that your plan is ending and provide information about your options.

Understand the deadlines:

Medicare Open Enrollment Period: This period is from October 15 to December 7. You can use this time to compare plans and choose a new one. Special Enrollment Period (SEP): This SEP starts on December 8 and runs through the end of February. It's for individuals whose plan is ending, giving you time to find new coverage before your current plan expires on December 31st. *Compare new plans:*

Use the official Medicare Plan Finder: at Medicare.gov to find other Medicare Advantage and Part D plans available in your area. Call Schoharie County Office for the Aging (518) 295-2001 for an appointment, no walk-ins. Consider options: like switching to a different Medicare Advantage plan or returning to Original Medicare and adding a separate Part D plan for prescription drugs. Act before coverage ends: If you don't choose a new plan by December 31st, you may be left with only Original Medicare for January 1, 2026; 2026 Medicare Open Enrollment.

The Medicare Open Enrollment for 2026 will be from October 15th to December 7th, 2025, so mark your calendar! The Open Enrollment period is the time when senior citizens and the disabled on Medicare are able to determine whether or not their current Medicare coverage is working for them. Each year plans change what they cost and what they cover. Now is the time for people with Medicare to review the changes being made by their current plan and compare it to others to make sure it still meets their needs. Those who don't have prescription drug coverage can also enroll in a drug plan during open enrollment. All people with Medicare can do this one of the following ways:

- www.medicare.gov
- 1-800-MEDICARE (1-800-633-4227) TTY 1-877-486-2048
- Review the changes to your current plan and contact plan with questions.

Call SCHOHARIE OFFICE FOR THE AGING for an appointment at (518)-295-2001.

HEAP Program opens November 3rd: Applications for adults over 60 years old who are new to the program will be available after November 3rd at Office for the Aging or you can call to be put on the mailing list 518-295-2001.