

# **“EXPERIENCE”**

**January 4, 2026**

## **Schoharie County Office for the Aging**

**518-295-2001**

### **Laughter Is Good For The Soul**

- My New Year's resolution is to mind my business...But I've already broken it!
- Where do you practice math on New Year's Eve? Times Square.

**We will be offering Grab & Go meals HERE** at Office for the Aging 113 Park Place Suite 3, Schoharie – Tuesday-Thursdays in the Community Room from 11 am – 1 pm. Please call us to reserve a meal! 518-295-2001.

**Social Security Statements:** Just a Friendly reminder, the new Social Security Income Statement for 2025 will be sent out to you shortly, keep them handy, this is a very important document you sometimes need throughout the year.

**Tax season is just around the corner.** We will be taking calls for appointments starting January 13, 2026, and stay tuned for more information to come on a start date.

**Important Tax Prep Update:** Our tax site will now have an income threshold for the year 2025, your income must be under **\$67,000** and you must be at least 60 years old or older to be completed at Office for the Aging.

### **MEDICARE REMINDER**

#### **Nursing homes and assisted living facilities**

Medicare Part A covers up to 100 days of skilled nursing facility (SNF) care. Medicare will not cover the cost of your stay if you need additional days in a SNF or otherwise need long-term care (LTC) in a facility (such as an assisted living facility).

If you have significant LTC needs, you may want to explore other kinds of insurance that may provide you with more comprehensive coverage:

Medicaid is a state and federal program that provides health coverage if you have a limited income. Medicaid is the country's largest payer of LTC services and will pay for Nursing Home care. Medicaid benefits also coordinate with Medicare.

Long-term care insurance generally covers nursing home stays and can limit your health care costs. However, it can be very expensive and you can only purchase certain LTC policies if you are in good health.

**HEAP Applications** for adults over 60 years old can be picked up at the Office for the Aging or you can call to have one mailed to you. 518-295-2001.

**AARP Defensive Driving Classes** will resume in April 2026.

**Thought for the week....** A New Year Arrives- Whether We're Ready or Not. As the calendar flips, we're once again handed a brand new year-fresh, hopeful, and completely unimpressed by our unfinished to-do lists. Some will resolve to eat better, move more, and save money. Other will wisely resolve to survive January first without Googling “Is it too late to start over?” The truth is, a new year doesn't demand perfection-just participation. Show up, try your best, laugh when things go sideways, and remember wisdom is knowing what matters, humor is knowing what doesn't, and naps are always acceptable.

Here's to a year of good health, good sense, good neighbors, and just enough mischief to keep things interesting.

**Happy New Year.**