

# "EXPERIENCE"

February 22, 2026

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

### Laughter Is Good For The Soul

- I don't need a fitness tracker. My knees already report all activity.
- I started a diet...so naturally, my fridge is now emotionally supportive.
- I put my scale in timeout. It knows what it did.

**Life Chat: In recognition of American Heart Month,** Schoharie County Office for the Aging invites you to learn some great information on Heart Health and Healthy living, presented by Tracy Vanderveen LPN, Physician Liaison for HCR-Homecare. **Wednesday, February 25, 2026, 1PM,** at the Office for the Aging, 113 Park Place, Suite #3, Schoharie, NY 12157. Door prize and light refreshments! Questions or to RSVP contact Lenore Tsamis at 518-295-2001.

### MEDICARE REMINDER

#### How to enroll in Medicare if you are turning 65

**Most people become eligible for Medicare when they turn 65. Your Medicare enrollment steps will differ depending on whether or not you are collecting retirement benefits when you enter your Initial Enrollment Period (IEP).**

- If you are receiving Social Security retirement benefits or Railroad Retirement benefits, you should be automatically enrolled in both Medicare Part A and Part B.
- If you are not receiving Social Security retirement benefits or Railroad Retirement benefits, you will need to actively enroll in Medicare.

**If you are eligible for automatic enrollment, you should not have to contact anyone. You should receive a package in the mail three months before your coverage starts with your new Medicare card. There will also be a letter explaining how Medicare works and that you were automatically enrolled in both Parts A and B. If you get Social Security retirement benefits, your package and card will come from the Social Security Administration (SSA). If you get Railroad Retirement benefits, your package and card will come from the Railroad Retirement Board.**

**Typically, you should not turn down Part B unless you have insurance based on your or your spouse's current work (job-based insurance). If you do not have job-based insurance and you turn down Part B, you may incur a premium penalty if you need to sign up for Medicare coverage in the future. Also, if your job-based insurance will pay secondary after you become eligible for Medicare, you should consider enrolling in Medicare in order to have primary coverage and pay less for your care.**

**If you are 65 but are not receiving Social Security retirement benefits, you will need to actively enroll in Medicare. You can do this by calling the Social Security Office at 1-800-772-1213 or enrolling online at [www.ssa.gov/medicare](http://www.ssa.gov/medicare).**

**Fun Fact:** Your brain uses about 20% of your body's energy-even when you're doing absolutely nothing. So yes, sitting and "thinking about snacks" counts as a workout.

**Reminder The Parkinson Support Group** meets the second Tuesday of every month, at 1PM, the next meeting will be **March 10, 2026,** at The Gathering Place, 127 Kenyon Rd. Cobleskill, please call Lenore Tsamis at 518-295-2001 to RSVP or please have any questions.

**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.

**Tax Update:** Unfortunately, we have already filled all our available tax appointments. You can file using MyFreeTaxes.com, which is a secure web-based software. You will prepare the return yourself. Toll-free Helpline: 1-855-MY-TX-HELP (1-855-698-9435) available for assistance.) There is no income limit for this option.

**Thought for today:** Experience is something you get right after you needed it.