



Bucks County Area Agency on Aging

Bridging services for seniors
for over 40 years



Spring 2018

Senior Quarterly

Staying Healthy & Alive by Kathy Bennett, Director

“I get by with a little help from my friends” John Lennon

I recently saw a Ted Talk that dealt with the topic of the most important aspects to staying healthy and alive. The speaker was talking about a research study that examined the health of older adults over a 7 year period, tracking the number who had died during that time, and what factors appeared to be the most important for those that were still alive. What do you think were the most important factors? Diet? Exercise? Giving up smoking?

I was surprised to learn that the top two factors for a long life were having a best friend that you could call on for any emergency, and spending time in social activities. Although diet, medical care, exercise and reducing smoking and alcohol abuse were also important, they were not as important as having time with friends, family and acquaintances. The study went on to say “A circle of close friends and strong family ties can boost a person’s health more than exercise, losing weight or quitting cigarettes and alcohol, psychologists say. Sociable people seem to reap extra rewards from their relationships by feeling less stressed, taking better care of themselves and having less risky lifestyles than those who are more isolated, they claim.” <https://www.theguardian.com/lifeandstyle/2010/jul/27/friendship-relationships-good-health-study>

In fact, the lack of socialization has a negative impact on health. According to the study in Plos Medicine, “Being lonely and isolated was as bad for a person’s health as smoking 15 cigarettes a day or being an alcoholic. It was as harmful as not exercising and twice as bad for the health as being obese.” <http://journals.plos.org/plosmedicine/article?id=10.1371/journal.pmed.1000316>

And maybe you saw, as I did, the news in January that Britain appointed its first-ever minister to combat loneliness, a problem the government says affects more than 9 million people in the country who often feel lonely. The British government said about 200,000 seniors have not had a conversation with a friend or relative in over a month, and up to 85% of disabled 18 to 34 year-olds feel lonely.

At the Bucks County AAA, we have always anecdotally understood the importance of social gatherings for people of any age, and these studies confirm what we believe. So how can we help you or a loved one in your efforts to get out there, reconnect with people, and just have a good time?

Let me make some suggestions!

Bucks County is fortunate to have 13 Senior Centers throughout the county that offer not only a meal, but also an opportunity to meet other seniors, engage in games, take an exercise class, learn a new skill, or join in entertainment. You will find a list of the centers in this newsletter and on our county website. You will also find information in this newsletter about the upcoming Senior Games, June 4-15, at locations across the county. Please consider registering for an event or two (or three!) and join in the fun while also getting some exercise...AND socializing with others!

And although some people are unable to leave their homes, consider signing up for Home Delivered Meals – not only will you get a nutritious meal, but you have the opportunity to talk with the person delivering the meals and yep, you guessed it, partake in some important socialization time! Or perhaps you would like to volunteer to be a meal deliverer, or some other volunteer opportunity that will help you reconnect with others. You can call our office (267-880-5700) to speak to our Volunteer Coordinator.

Whatever your abilities and time availability, take time to be with others. It’s good for your health!



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BUCKS COUNTY LIST OF SENIOR CENTERS

Benjamin H. Wilson Senior Center

580 Delmont Ave.
Warminster, PA 18974
Hours: Mon-Fri; 9:00 a.m. - 3:30 p.m.
215-672-8380 Fax 215-672-4501
benwilsoncenter@yahoo.com

Bensalem Senior Citizens Center

1850 Byberry Road
Bensalem, PA 19020
Hours: Mon-Fri; 9:00 a.m. - 3:30 p.m.
215-638-7720 Fax 215-638-8660
www.bensalemseniorcenter.org

Bristol Borough Area Active Adult Center

301 Wood Street
Bristol, PA 19007
Hours: Mon-Fri; 9:00 a.m. - 3:30 p.m.
215-788-9238 Fax 215-788-7556

Bristol Township Senior Center

2501 Bath Road
Bristol, PA 19007
Hours: Mon-Fri; 9:00 a.m. - 3:30 p.m.
215-785-6322 Fax 215-785-4585
theyounginheart.com

Central Bucks Senior Center

700 Shady Retreat Rd.
Doylestown, PA 18901
Hours: Mon-Fri; 9:00 a.m. - 3:00 p.m.
215-348-0565 Fax 215-348-7580

Nothampton Township James E. Kinney Senior Center

165 Township Road
Richboro, PA 18954
Hours: Mon-Fri; 9:00 a.m. - 3:30 p.m.
215-357-8199 Fax 215-357-9987
CRSRS@comcast.net

Eastern Upper Bucks

8040 Route 611
Ottsville, PA 18942-0545
Hours: Mon-Thur; 10:00 a.m. - 3:00 p.m.
610-847-8178 Fax 610-847-2036
eubseniors@epix.net

Falls Township Senior Center

282 Trenton Road
Fairless Hills, PA 19030
Cecelia Murphy, Center Manager
Hours: Mon-Fri; 9:00 a.m. - 3:30 p.m.
215-547-6563 Fax 215-547-6347
fallstwpseiorcenter@aol.com

Middletown Senior Citizens Center

2142 Trenton Road
Levittown, PA 19056
Hours: Mon-Fri; 9:00 a.m. - 3:30 p.m.
215-945-2920 Fax 215-945-3413
www.msca2142.org

Morrisville Senior Service Center

31 East Cleveland Avenue
Morrisville, PA 19067
Hours: Mon-Fri; 9:00 a.m. - 3:00 p.m.
215-295-0567 Fax 215-295-6109
www.morrisvilleseniorservicenter.org

Neshaminy Activity Center

1842 Brownsville Rd.
Trevose, PA 19053
Hours: Mon-Fri; 9:00 a.m. - 3:00 p.m.
215-355-6967 Fax 215-355-4272
www.neshaminyac.org

Pennridge Community Center

146 East Main Street
Perkasie, PA 18944-5421 (Located in Silverdale Borough)
Hours: Mon-Fri; 9:00 a.m. - 3:00 p.m.
215-453-7027, 215-453-7028 Fax 215-453-7029
Pennridgecenter.org

Upper Bucks Activity Center

Milford Square Fire Co. Social Hall
2183 Milford Sq. Pike
Quakertown, PA 18951
Hours: Mon-Fri; 9:00 a.m. - 3:00 p.m.
215-536-3066 Fax 215-536-7881
www.upbucksac.org



ENGAGE AT EVERY AGE: MAY 2018

Every May, the Administration on Aging, part of the Administration for Community Living, leads our nation's observance of Older Americans Month. We are pleased to announce the 2018 theme, Engage at Every Age, which emphasizes that you are never too old (or too young) to take part in activities that can enrich your physical, mental and emotional well-being and celebrates the many ways older adults make a difference in our communities.

Participating in activities that promote mental and physical wellness, offering your wisdom and experience to the next generation, seeking the mentorship of someone with more life experience than you—those are just a few examples of what being engaged can mean.

No matter where you are in your life, there is no better time than now to start. We hope you will join in and Engage at Every Age!



The Senior Quarterly

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FRAUD ALERT

NEW MEDICARE CARDS ARRIVING IN 2018

Guard your Medicare card and identity information to avoid scams before the new cards arrive in your mailboxes in 2018.

Here's what you need to know about the new cards:

- The Centers for Medicare and Medicaid Services will mail new cards to those receiving Medicare benefits beginning in April 2018 through April 2019. The new cards will use a unique, randomly assigned code — not your Social Security number. The Medicare Access and CHIP Reauthorization Act of 2015 requires the agency to remove Social Security numbers from all Medicare cards by April 2019.
- Seniors do not have to do anything to get a new card.
- The cards will automatically be mailed to all 58 million current beneficiaries. You don't need to do anything special to receive one.
- The new cards will feature a randomly assigned Medicare Beneficiary Identifier (MBI) made up of 11 letters and numbers.
- Your benefits won't change under the new MBI.

Medicare is a lifeline for many seniors who are juggling medical bills. And scammers know from experience that it's easy to scare seniors into handing over information. The transition for the new Medicare cards will be happening in phases, so some seniors could be confused and wonder why they didn't get a new card yet. Scams relating to the new card are already surfacing. Some Medicare recipients report getting calls from scammers who tell them that they must pay for the new card and then ask them for their checking account and Medicare card numbers. Don't give out either number.

There is no fee associated with receiving your new card

"Anyone saying they are going to charge you for a card is a scammer," says Paul Stephens, Director of policy and advocacy with the Privacy Rights Clearinghouse in San Diego.

- Medicare isn't going to call you. Social Security isn't going to call you.
- Don't get taken off guard by an odd phone call or e-mail.
- No legitimate agency is going to phone you and ask you for your Social Security number in order to issue you a new Medicare card.
- If you're not sure if the call is legitimate, experts suggest that you hang up and call the agency back on the customer service line, which is 800-633-4227 for Medicare and 800-772-1213 for Social Security.
- Hang up if someone tells you there's a fee of any kind associated with those new Medicare cards.

"We're removing Social Security numbers from Medicare cards to prevent fraud, fight identity theft, and keep taxpayer dollars safe," according to the Centers for Medicare and Medicaid Services' web site at www.cms.gov. Consumer watchdogs have argued for years that Medicare needs to remove Social Security numbers off Medicare cards because of fraud, including medical ID theft. Social Security numbers can be sold over and over again on the dark web used by criminals and can be more valuable to fraudsters than a credit card number. If you're not sure if the call is legitimate, experts suggest that you hang up and call the agency back on the customer service line, which is 800-633-4227 for Medicare and 800-772-1213 for Social Security.

PLEASE REMEMBER THAT ONCE YOU DO RECEIVE YOUR NEW CARD TO SHRED THE OLD CARD BEFORE THROWING IT OUT.

Monthly Fraud Alerts courtesy of...Bucks County Crimes Against Older Adults Task Force



LEGAL CORNER

Medicare Late Enrollment Penalties



Social Security full retirement age, that is the age in which you are first entitled to full Social Security retirement benefits, has increased steadily over the last several years. For persons born before 1938, the full retirement age is 65; for persons born after 1960, the full retirement age is 67. However, eligibility for Medicare for non-disabled persons remains at age 65.

If you are 65, but are not receiving Social Security retirement, disability or Railroad Retirement benefits, you will need to actively enroll in Medicare. Failure to enroll in Medicare Part B within a seven month period that begins three months before the month of your 65th birthday, could cause you to incur a penalty. As a penalty, your monthly premium for Part B may go up 10% for each full 12-month period that you could have had Part B, but didn't sign up for it. Also, you may have to wait until the General Enrollment Period (from January 1 to March 31) to enroll in Part B. Coverage will start July 1 of that year. This can be catastrophic if you become ill, find yourself without Medicare coverage and no way to obtain Medicare for several months.

Many times, people fail to enroll in Medicare when they are first eligible because they or a spouse are employed at age 65 and

have health insurance coverage through their employer. In the circumstance that you have health insurance based on current employment, you are allowed to wait to enroll in Medicare, but you only have eight months after your employer based health insurance coverage ends to enroll without incurring a penalty.

It's important to note health insurance coverage through COBRA or retirement health plans does not count as coverage based on current employment for Medicare enrollment period purposes. Enroll in Medicare Part A and/or Part B during the eight-month period that begins with the month your group health coverage ends or the month you or your spouse's employment ends, whichever comes first.

Although the Social Security Administration strictly enforces its rules, you do have the right to appeal a late enrollment penalty if a penalty was improperly imposed on you. Bucks County seniors can contact me at Legal Aid (215)-781-1111 if you have questions regarding appealing an enrollment penalty.

Rhonda Sherrod, Esq.
Staff Attorney, Legal Aid of Southeastern Pennsylvania



10 things to know about your new Medicare card

Medicare is mailing new Medicare cards starting in April 2018. Here are 10 things to know about your new Medicare card:

- 1. Mailing takes time:** Your card may arrive at a different time than your friend's or neighbor's.
- 2. Destroy your old Medicare card:** Once you get your new Medicare card, destroy your old Medicare card and start using your new card right away.
- 3. Guard your card:** Only give your new Medicare Number to doctors, pharmacists, other health care providers, your insurers, or people you trust to work with Medicare on your behalf.
- 4. Your Medicare Number is unique:** Your card has a new number instead of your Social Security Number. This new number is unique to you.
- 5. Your new card is paper:** Paper cards are easier for many providers to use and copy, and they save taxpayers a lot of money. Plus, you can print your own replacement card if you need one!
- 6. Keep your new card with you:** Carry your new card and show it to your health care providers when you need care.
- 7. Your doctor knows it's coming:** Doctors, other health care facilities and providers will ask for your new Medicare card when you need care.
- 8. You can find your number:** If you forget your new card, you, your doctor or other health care provider may be able to look up your Medicare Number online.
- 9. Keep your Medicare Advantage Card:** If you're in a Medicare Advantage Plan (like an HMO or PPO), your Medicare Advantage Plan ID card is your main card for Medicare – you should still keep and use it whenever you need care. However, you also may be asked to show your new Medicare card, so you should carry this card too.
- 10. Help is available:** If you don't get your new Medicare card by **April 2019**, call 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048.

You have the right to get Medicare information in an accessible format, like large print, Braille, or audio. You also have the right to file a complaint if you feel you've been discriminated against. Visit [CMS.gov/about-cms/agency-information/aboutwebsite/cmsnondiscriminationnotice.html](https://www.cms.gov/about-cms/agency-information/aboutwebsite/cmsnondiscriminationnotice.html), or call 1-800-MEDICARE (1-800-633-4227) for more information. TTY users can call 1-877-486-2048.



The 36th Annual Bucks County Senior Games | Registration Form | Due May 15



Last Name:		First Name:		<input type="radio"/> Male <input type="radio"/> Female	
Street Address:				Apt #:	
City, State:		Zip:		Phone:	
Email:			Cell Phone:		
Are you a member of a Bucks Senior Center? <input type="radio"/> Yes <input type="radio"/> No			If so, which one?		
How did you hear about this year's Senior Games?					
Age Group (Please check one): <input type="radio"/> 50-59 <input type="radio"/> 60-69 <input type="radio"/> 70-79 <input type="radio"/> 80-89 <input type="radio"/> 90+					
T-shirt Size (Please check one): <input type="radio"/> Small <input type="radio"/> Medium <input type="radio"/> Large <input type="radio"/> X-Large <input type="radio"/> XX-Large <input type="radio"/> No Shirt					
<p>It is strongly recommended by the Senior Games Committee that you consult your Doctor in regard to practice, preparation & competition in these Games:</p> <p>Emergency Contact: _____</p> <p>Relation: _____ Phone: _____</p>					
<p>Release & Waiver of Liability (Must be completed by all participants): To the best of my knowledge, I have no physical restrictions which would prohibit my participation in the events I have selected. Since I am participating in these events voluntarily and at my own risk, I agree not to sue the County of Bucks, The Bucks County Department of Parks and Recreation, the Bucks County Area Agency on Aging, the Bucks County Foundation for Aging and all other cooperative agencies, organizations, businesses or any of their representatives for any injury or damages to me resulting from participating in the Games. The Bucks County Senior Games representatives have my permission to arrange for medical services to at-tend to me if it is deemed necessary for my health, welfare and safety. I hereby consent to allow my picture or likeness to appear in any official document, sponsor advertisement, and/or exclusive television coverage of the Bucks County Senior Games in any manner incidental to my participation in the Bucks County Senior Games without compensation to me.</p>					
<p>Code of Conduct I agree to abide by the rules and procedures of the facilities where Bucks County Senior Games (BCSG) events are held. At all times, I will conduct myself in a civil, respectful manner and show good sportsmanship. If I do not conduct myself in the previously stated manner, BCSG has the right to remove me from competition.</p>					
Signature: _____			Date: _____		
Please Print Your Name Here: _____					

The 36th Annual Bucks County Senior Games | Registration Form | Due May 15



- I will compete AND attend the Celebration Luncheon: \$15
 I will compete ONLY, No Luncheon: \$7
 Celebration Luncheon Tickets: \$10
 Number of Tickets: _____

Total of Enclosed Cash: \$ _____ Total of Enclosed Check: \$ _____ Check #: _____

Mail this registration form with your check payable to:

Bucks County Foundation for Aging • c/o Senior Games • 30 E. Oakland Avenue, Doylestown, PA 18901

REGISTRATION FORMS MUST BE RECEIVED NO LATER THAN Tuesday, MAY 15, 2018

*\$7 fee covers all Sporting Events; additional fees for Bowling and Golf are payable on the day of the event at the venue. (Information will be used for mailing purposes only.)

MONDAY, JUNE 4

- Bowling 8:30 am - 12 pm** Earl-Bowl Quakertown (pay \$2 per game at venue)
 Average _____
 Preferred Partners* (Max of 3) _____

 Table Tennis (Singles) 12 pm - 3 pm
 Bucks County Community College, Newtown
 Table Tennis (Doubles)
 Preferred Partner* _____

FRIDAY, JUNE 8

- Golf 6:45 am - 2 pm** Fairways Golf Club, Warrington (pay \$25 Greens Fee; \$11 Cart at venue)
 Preferred Partners* (Max of 3) _____

 Bocce 9:30 am - 1 pm | Middletown Senior Ctr, Levittown
 Bridge 12 pm - 2 pm | Kinney Senior Ctr, Richboro
 Preferred Partner* _____

TUESDAY, JUNE 5

- Tennis (Singles) 9 am - 12 pm** | Northampton Tennis Club, Richboro
 Darts (Singles) 9:30 am - 11:30 am | Bensalem Senior Center
 Darts (Doubles) Preferred Partner* _____
 Billiards 9:30 am - 2 pm | Pennridge Community Center, Silverdale
 Pinochle 10 am - 12 pm | Pennridge Community Center, Silverdale

SATURDAY, JUNE 9

- Track and Field 8:30 am - 12 pm**
 Tohickon Middle School, Doylestown
 Mile Run: 8:45 am **Mile Walk: 9:00 am** **100m Run: 9:30 am**
 400m Run 9:45 am **Discus Shotput Long Jump 9 - 10:30 am**

WEDNESDAY, JUNE 6

- Bocce 9 am - 1 pm** | Kinney Senior Ctr, Richboro
 Pinochle 12 pm - 2 pm | Kinney Senior Ctr, Richboro

MONDAY, JUNE 11

- Bowling 8:30 am - 12 pm**
 Bowlero formerly Brunswick Zone, Feasterville (pay \$2 per game at venue)
 Average _____
 Preferred Partners* (Max of 3) _____

THURSDAY, JUNE 7

- Trivia (Teams of 4) 9:30 am - 12 pm**
 Ben Wilson Senior Ctr, Warminster
 Preferred Partners* (Max of 3) _____

 Billiards 9:30 am - 12:30 pm | Kinney Senior Ctr, Richboro
 Quoits 10 am - 12 pm | Quakertown Community Park
 Preferred Partner* _____
 Tennis (Doubles) 3- 6pm | Northampton Tennis Club
 Preferred Partner* _____

THURSDAY, JUNE 14

Celebration Luncheon and Awards
12pm - 2pm
 Bucks County Community College
 Newtown Campus

Heather's Helping Hands



Beautifully wrapped gifts for seniors donated in memory of Heather Button.
From left – Logan (brother-in-law), Ray (father), Stacy (sister), Polly Graham (Care Manager),
Katie (daughter), Debbie (mother), Ken (husband), Kelsey (daughter)



Caregiver's Corner

by Stephanie Schwartz
Care Manager

Whenever I fly on an airplane, I always take note of when the stewardess makes the announcement that in the event of an emergency, we should first put on our own oxygen mask before assisting those in our care. I was a bit surprised when I first heard this announcement, but then realized that unless I first take care of myself, it might limit my ability to help those who are depending on me. The same applies to family caregivers. As a caregiver myself, I often have feelings of guilt when taking a break from my caregiving role to do something for myself. However, this can make such a difference in my effectiveness both emotionally and physically.

Here are a few simple things I found helpful: make sure that you schedule and attend your own medical appointments; if you are feeling stressed or overwhelmed, communicate those feelings to your doctors, friends, religious organization or other family members; do not be afraid to ask others for help and allow them to help you; each day, take a moment to do something simple to treat yourself like listening to music, taking a walk or talking to a friend. We all need support.

If you have any questions regarding the Family Caregiver Support Program please contact our Bucks County Area Agency on Aging at phone number 267-880-5700.

The Bucks County Area Agency on Aging
30 E. Oakland Avenue
Doylestown, PA 18901

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The Bucks County Area Agency on Aging

30 East Oakland Avenue
Doylestown, PA 18901

Phone: 267-880-5700 Fax: 215-348-9253 E-mail: aging@buckscounty.org
Elder Abuse Hotline: 1-800-243-3767, available 24 hours a day
Website: www.buckscounty.org
Office Hours: 8:30 AM - 4:30 PM, Monday - Friday

The AAA offers more than 20 programs to help older adults
and their families in Bucks County. Services include:

- Information and Assistance
- Care Management
- Nursing Home Assessment
- In-Home Services
- Volunteer Opportunities
- Adult Day Service
- Employment Assistance
- Health Insurance Counseling
- Transportation
- Family Caregiver Support
- Senior Centers
- Ombudsman Services
- Protective Services
- Nutritional Services
- Legal Services

Toll-Free Numbers (when calling from within Bucks County)

Lower and Upper Bucks
1-888-942-8257

Central Bucks
215-348-6000