

**INSIDE THIS ISSUE**

**PAGE 2**

2021 MEDICARE INFORMATION  
PASSAIC COUNTY FOOD PANTRIES  
2021 MEETING DATES:  
SENIOR ADVISORY COUNCIL  
ADVISORY COUNCIL ON DISABILITY

**PAGE 3**

SOCIAL SECURITY BENEFITS INCREASE  
WHO IS TAKING CARE OF YOU?

**PAGE 4**

EMERGENCY PREPAREDNESS

**PAGES 5 & 6**

2022-2024 NEEDS SURVEY

**PAGE 7**

STAYING SAFE WHILE STAYING SANE  
2021 SENIOR ART SHOW  
AARP FREE INCOME TAX PREP  
CROSSWORD PUZZLE

**PAGE 8**

SHIP

**SENIOR RESOURCE CENTER**

**SENIOR SERVICES**

973-569-4060

**TRANSPORTATION**

973-305-5756

**ENERGY ASSISTANCE**

973-569-4032

**NUTRITION SERVICES**

973-569-4099

**ADULT DAY CARE**

973-569-4080

**VETERANS AFFAIRS**

973-569-4090

**From the Desk of the Executive Director...**

Winter has arrived so make sure you protect yourselves if you need to go outside.

Bundle up, dress in layers. Watch out for icy sidewalks, driveways, and streets.

With the pandemic still going strong, along with freezing temperatures and winter conditions, I encourage everyone to take all proper precautions and know that Senior Services is here.

So, stay warm and stay safe!

Your caring staff at the Department of Senior Services and its divisions (Adult Day Care, HEA/Weatherization, Nutrition/Meals on Wheels, Para Transit & Veterans Affairs).

**Shirley Force, Executive Director**

**FEBRUARY IS AMERICAN HEART MONTH**

**Food Basics for a Healthy and Strong Heart**

- Make at least half your plate fruits and vegetables.
- Make sure that half the grains you eat are whole grains, such as whole wheat, oatmeal, and brown rice.
- Use low-fat dairy products such as low-fat milk, low-fat cheeses, and low-fat yogurt.

Limit foods high in saturated fats to less than 10% of your daily calories. Checking the nutrition facts label on each food item will help you keep track

- Saturated fats are in pizza, ice cream, sour cream, fried foods, bacon, hamburgers, cookies, and cakes.
- Trans fats, including margarine, are usually found in baked and packaged goods such as snack foods. Again, make sure to check the nutrition label and make sure it says "no trans fats".

**Try this heart friendly meal to keep your heart healthy and strong**

**INGREDIENTS**

- |                                      |                                 |
|--------------------------------------|---------------------------------|
| <i>6 cloves garlic</i>               | <i>3 anchovy fillets</i>        |
| <i>1 lb. green beans</i>             | <i>2 tbsp. olive oil</i>        |
| <i>1 pt. grape tomatoes</i>          | <i>Kosher salt</i>              |
| <i>1/2 c. pitted kalamata olives</i> | <i>1 skinless salmon fillet</i> |

**DIRECTIONS**

1. Heat oven to 425 degrees F. On a large rimmed baking sheet, toss together the garlic, beans, tomatoes, olives, and anchovies (if using) with 1 tablespoon oil and 1/4 teaspoon pepper. Roast until the vegetables are tender and beginning to brown, 12 to 15 minutes.
2. Meanwhile, heat the remaining tablespoon of oil in a large skillet over medium high heat. Season the salmon with salt and pepper and cook until golden brown and opaque throughout, 4 to 5 minutes per side.

Serve with vegetables



## 2021 Medicare Premium, Deductibles & Cost-Sharing Amounts

### Part A Hospital Coverage

Inpatient hospital deductible	\$1,484.00 / per benefit period
Hospital Copayment	\$371.00 / days 61-90 (per day)
	\$742.00 / days 91-150 (per day)
Skilled Nursing Facility Copay	\$185.50 / days 21-100 (per day)

### Part B Medical Coverage

Monthly Premium (standard)	\$148.50
Annual Deductible	\$203.00

**Part D Prescription Coverage Deductible**      \$0 - \$445.00

## Medicare Advantage Open Enrollment

In 2021 you have until March 31 to change your Medicare Advantage to another Medicare Advantage or go back to original Medicare and pick up a Part D Plan.

What are Advantage Plans? Also known as Part C or MA Plans, are offered by private companies approved by Medicare. If you join a Medicare Advantage Plan, the plan will provide all your Medicare Part A, B and usually Part D coverage.

SHIP (State Health Insurance Assistance Program) Counselors are available to discuss your options at 973-569-4060.

## 2021 Senior Advisory Council Meetings

All meetings begin at 10 AM, and will be via WebEx:

Monday, January 11	Friday, May 8	Monday, September 13
Monday, February 8	Monday, June 14	Monday, October 18
Monday, March 8	July – no meeting	Monday, November 8
Monday, April 12	August – no meeting	Monday, December 13

## 2021 Advisory Council on Disability Meetings

All meetings begin at 1 PM, and will be via WebEx:

Wednesday, January 6	Wednesday, May 5	Wednesday, September 1
Wednesday, February 3	Wednesday, June 2	Wednesday, October 6
Wednesday, March 3	July – no meeting	Wednesday, November 3
Wednesday, April 7	August – no meeting	Wednesday, December 1

## Passaic County Food Pantries

### CUMAC

223 Ellison Street  
Paterson, NJ 07509  
973-742-5518

### Father English Community Center

435 Main Street  
Paterson, NJ 07501  
973-279-7100 ext. 2108

### St. Peter's Haven

380 Clifton Ave.  
Clifton, NJ 07011  
973-546-3406

### Interfaith Network Food Pantry

1 Pike Drive  
Wayne, NJ 07470  
973-595-1900

### Passaic Service Unit of the Salvation Army

550 Main St.  
Passaic, NJ 07055  
973-745-0152

### St. Mary's Church

22 Lakeside Avenue  
Pompton Lakes, NJ 07422  
973-831-4442

### Our Lady Queen of Peace Church

1911 Union Valley Road  
Hewitt, NJ 07421  
973-728-8162

### St. Joseph's Church

454 Germantown Road  
West Milford, NJ 07480  
973-697-6100

## 2021 Social Security Benefits Increase

Approximately 70 million Americans will see a 1.3 percent increase in their Social Security benefits and Supplemental Security Income (SSI) payments in 2021. Federal benefit rates increase when the cost-of-living rises.

### **Pharmaceutical Assistance to the Aged & Disabled (PAAD)**

The Pharmaceutical Assistance to the Aged and Disabled (PAAD) program is a state-funded program that helps eligible seniors and individuals with disabilities save money on their prescription drug costs.

You may be eligible for PAAD if you meet the following requirements:

- You are age 65 or older or between ages 18 and 64 and receiving Social Security disability benefits.
- Your income for 2021 is less than \$28,769 if single or less than \$35,270 if married.

### **Senior Gold Prescription Discount Program**

The Senior Gold Prescription Discount Program (Senior Gold) is also a state-funded prescription program with a different co-payment structure and income eligibility guidelines than those of PAAD.

You may be eligible for Senior Gold if you meet the following requirements:

- You are age 65 or older or between ages 18 and 64 and receiving Social Security Disability benefits
- Your annual income for 2021 is between \$28,769 and \$38,769 if single or between \$35,270 and \$45,270 if married.

To apply for PAAD or Senior Gold, complete a NJSAVE application online or submit a paper application via mail.

[https://www.state.nj.us/human\\_services/doas/services/njsave/](https://www.state.nj.us/human_services/doas/services/njsave/)

For more information, please contact Senior Services at 973-569-4060.

## Who is Taking Care of You?

Passaic County Department of Senior Services recognizes that some caregivers need a safe space to build supportive relationships. While other caregivers are seeking one on one guidance to further assist their loved ones. Passaic County Care Management is now offering support to our Passaic County Care Givers.

Connecting through Care Givers consists of experienced Passaic County Care Managers who dedicate their time to provide education, encouragement, advice, and tackle unique challenges caregivers are facing today. Support groups are held upon request and are conducted virtually as well as telephonically. Caregivers can call 973-569-4060 to schedule a session with one of our Care Managers. From individual counseling to sessions with a group, we invite you to explore our team and be part of a familiar circle.

Care Givers Matter To Us!

If you are unsure whether you have reached the level of “burnt out” then you don’t want to hesitate call 973-569-4060 today.

## Be Prepared

By evaluating your own personal needs and making an emergency plan that fits those needs, you and your loved ones can be better prepared. This guide outlines common sense measures older Americans, individuals with disabilities and others with access and functional needs, and the people who assist and support them can take to start preparing for emergencies before they happen. Remember to practice social distancing by staying at least 6 feet apart, wash hands frequently with soap and water or hand sanitizer.

**1. Get a kit of emergency supplies.** Be prepared to improvise and use what you have on hand to make it on your own for at least three days, maybe longer. While there are many things that might make you more comfortable, think first about fresh water, food and clean air.

### Basic Kit

- Filtered mask, gloves, hand sanitizer and disinfecting cleaners
- Water: one gallon per person per day, for drinking and sanitation
- Non-perishable food: at least a three-day supply
- Battery-powered radio and extra batteries
- Flashlight and extra batteries
- First aid kit
- Whistle to signal for help
- Moist towelettes, garbage bags and plastic ties for personal sanitation
- Wrench or pliers to turn off utilities
- Manual can opener if kit contains canned food
- Plastic sheeting and duct tape to shelter-in-place
- Important family documents
- Items for unique family needs, such as daily prescription medications
- Infant formula, diapers or pet food

**2. Make a plan** for what you will do in an emergency. The reality of a disaster situation is that you will likely not have access to everyday conveniences. To plan in advance, think through the details of your everyday life.

- Develop a family emergency plan
- Create a plan to get away
- Create a plan to shelter-in-place
- Create a personal support network

**3. Be informed about what might happen** Some of the things you can do to prepare for the unexpected, such as assembling an emergency supply kit and making an emergency plan are the same regardless of the type of emergency. However, it's important to stay informed about what might happen and know what types of emergencies are likely to affect your region. Be prepared to adapt this information to your personal circumstances and make every effort to follow instructions received from authorities on the scene.

Above all, stay calm, be patient and think before you act.

For more information and material on Emergency Preparedness, please call the Department of Senior Services, Disability and Veterans Affairs at 973-569-4060.

## 2022–2024 Needs Survey

Passaic County Department of Senior Services, Disability and Veterans Affairs is committed to assisting seniors and disabled individuals in meeting their needs. In order to do this and plan for the future, we need your input. **Please complete and return this survey by March 31, 2021.** Responses are confidential and results will be tallied and used for planning purposes.

INDICATE THE DEGREE TO WHICH THE TOPICS DESCRIBED ARE PROBLEMATIC FOR YOU				
	NOT A PROBLEM	SOMETIMES A PROBLEM	ALWAYS A PROBLEM	NOT APPLICABLE
Transportation to doctor/medical appointments				
Addressing my own needs (bathing, dressing, etc)				
Shopping for groceries				
Preparing your daily meals				
Cleaning your home				
Being able to pay for heat or other utilities				
Handling your own money and/or paying your bills				
Performing household chores (shoveling, mowing, small repairs, etc)				
Taking medication				
Completing insurance or Medicare forms				
Understanding health insurance/prescription coverage				
Providing care for another person as a caregiver				
Falling (loss of balance)				
Help with household budgeting and finances				

**Check below which services your feel are critical needs in the community:**

- |                                                                                                                |                                                                                                              |
|----------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------|
| <input type="checkbox"/> Adult Day Care - <input type="checkbox"/> Medical <input type="checkbox"/> Social     | <input type="checkbox"/> Insurance Questions/Medicare Counseling                                             |
| <input type="checkbox"/> Care Management ( <i>social worker develops a plan for coordinated services</i> )     | <input type="checkbox"/> Legal Assistance                                                                    |
| <input type="checkbox"/> Caregivers Services ( <i>respite for caregivers</i> )                                 | <input type="checkbox"/> Mental Health Services ( <i>assistance with anxiety, depression, stress, etc.</i> ) |
| <input type="checkbox"/> Certified Home Health Aides                                                           | <input type="checkbox"/> Nutrition Education and/or Counseling                                               |
| <input type="checkbox"/> Elder Abuse                                                                           | <input type="checkbox"/> Senior Centers/Congregate Dining                                                    |
| <input type="checkbox"/> Exercise Programs                                                                     | <input type="checkbox"/> Oral Health ( <i>screening, assessment and treatment</i> )                          |
| <input type="checkbox"/> Grocery Shopper Services ( <i>for individuals who are physically unable to shop</i> ) | <input type="checkbox"/> Minor Home Repair & Handyman Services                                               |
| <input type="checkbox"/> Health Education                                                                      | <input type="checkbox"/> Socialization and Recreation Activities                                             |
| <input type="checkbox"/> Home Delivered Meals ( <i>Meals on Wheels</i> )                                       | <input type="checkbox"/> Support Groups                                                                      |
| <input type="checkbox"/> Housekeeping                                                                          | <input type="checkbox"/> Telephone Reassurance ( <i>"How are you today?"</i> )                               |
| <input type="checkbox"/> Assistance with Information, Applications to Programs, Benefits                       | <input type="checkbox"/> Transportation                                                                      |

**What town do you live in?**

- |                                       |                                        |                                       |                                        |
|---------------------------------------|----------------------------------------|---------------------------------------|----------------------------------------|
| <input type="checkbox"/> Bloomingdale | <input type="checkbox"/> North Haledon | <input type="checkbox"/> Ringwood     | <input type="checkbox"/> Woodland Park |
| <input type="checkbox"/> Clifton      | <input type="checkbox"/> Passaic       | <input type="checkbox"/> Totowa       | <input type="checkbox"/> Other_____    |
| <input type="checkbox"/> Haledon      | <input type="checkbox"/> Paterson      | <input type="checkbox"/> Wanaque      |                                        |
| <input type="checkbox"/> Hawthorne    | <input type="checkbox"/> Pompton Lakes | <input type="checkbox"/> Wayne        |                                        |
| <input type="checkbox"/> Little Falls | <input type="checkbox"/> Prospect Park | <input type="checkbox"/> West Milford |                                        |

**Are you a Veteran or Spouse of a Veteran?**    Veteran    Spouse of Veteran    Not a Veteran

**Optional**

*The following information is requested for statistical purposes only. ALL INFORMATION KEPT CONFIDENTIAL*

**Age Range:**  Under 60  60-74  75-84  85-94  95+

**Gender:**  Male  Female      **Marital Status:**  Married  Widowed  Single  Separated  Divorced

**Ethnic Background (IF MULTIPLE RACES, PLEASE SELECT APPROPRIATE BOXES)**

White     Hispanic     American Indian/Alaskan Native     Asian     Black or African American  
 Native Hawaiian or Other Pacific Islander     Other \_\_\_\_\_

**I live:**  Alone    **I live with:**  Spouse/Life Partner     Child(ren)     Relative/Friend     Shared Housing/Other

**Name:** \_\_\_\_\_ **Telephone:** \_\_\_\_\_

**Address:** \_\_\_\_\_

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Passaic County Department of Senior Services,  
Disability and Veterans Affairs  
930 Riverview Drive, Suite 200  
Totowa, NJ 07512

Place Stamp Here
------------------------

Passaic County Department of Senior Services, Disability and Veteran's Affairs  
**ATTN: NEEDS SURVEY**  
930 Riverview Drive, Suite 200  
Totowa, NJ 07512

## Staying Safe While “Staying Sane” – Mental Health Amidst the Pandemic

As the virus proliferates and the fear and uncertainty of what the future holds increases, finding a glimmer of hope is now more important than ever.

The fear and uncertainty, caused by the pandemic, has undoubtedly had a great impact on everyone. As social distancing restrictions continue, the degree to which we can interact with our family and friends has reduced. Coupled with the limitations on outdoor and community activities, may lead one to have feelings of stress, anxiety, and sadness. In this workshop, we will look at ways to identify warning signs of increased stress and anxiety and ways to remain hopeful while avoiding feelings of loneliness, isolation, and substances.

*Hosted by Passaic County Senior Services.*

*Presented by Passaic County Department of Human Services, Division of Mental Health and Addiction Services*

**Friday, February 26 Time: 10 AM - 10:45 AM**

To participate virtually or by telephone, you need to pre-register by calling Passaic County Senior Services at 973-569-4060 no later than February 22.

S J U W S D W L I H S E E A F  
 E N J E E W W L A T X S F V S  
 P G R A I N S C I E I N S O M  
 B Z N E R U U U C C M Y H C A  
 H X F B O M R H R C W T V A R  
 X N A M L F O E O S G G A D T  
 A A O K A I X M M B P W U O K  
 G L Z I C E M E V H I Z A I S  
 N O M E T I E L Y T S E F I L  
 I L S O T I P R O T E I N S Z  
 T I P M N F R A H I F D S H J  
 A S E F I D T T U E O P Z Z M  
 E N R S Q R S P U A A Q T O V  
 T J H L Y M J W U N V R X Q P  
 N A E L L Y H T L A E H T E U

ALMONDS  
 AVOCADO  
 CALORIES

CHOICES  
 COMMITMENT  
 EATING

EXERCISE  
 FISH  
 FRUITS

GRAINS  
 HEALTHY  
 HEART

LEAN  
 LIFESTYLE  
 NUTRITION

OATMEAL  
 PROTEINS  
 SMART

### 2021 Passaic County Annual Senior Art Show

Hello Senior Artists of Passaic County! Passaic County Department of Senior Services, Disability & Veterans Affairs is hoping to host our annual art show this year, so we are asking artists, age 60 and over, to prepare to participate. Looking forward to seeing you and your entry. Look out for more information in our next newsletter!

### AARP Free Income Tax Preparation

AARP offers free tax return preparation to anyone who needs it. AARP Foundation Tax-Aide volunteers are trained to help you file a variety of income tax forms and schedules. AARP is still preparing plans to assist in tax preparation due to COVID-19. Please call Senior Services after February 8, 2021 for details at 973-569-4060.

**Passaic County Board of  
County Commissioners**

Director  
Pasquale "Pat" Lepore

Deputy Director  
Bruce James

Assad R. Akhter

John W. Bartlett

Theodore "TJ" Best, Jr.

Terry Duffy

Cassandra "Sandi" Lazzara

**County Administrator**

Anthony J. DeNova III

The State Health Insurance Assistance Program (SHIP) is a statewide program administered by the New Jersey Department of Human Services with financial assistance through a grant from the U.S. Administration for Community Living (ACL). Currently in the Nation there are 59 million Medicare beneficiaries, including people who are 65 and older and people who have a permanent disability. Many have difficulty navigating Medicare and the health care system on their own. Some do not get the care they need because they cannot pay and do not know about programs that provide help. Others, (the many caregivers who assist family members, friends and neighbors) need answers and guidance. SHIP counselors provide free one-on-one Medicare counseling.

Please contact Dinorah Luciano, Passaic County SHIP coordinator at 973-569-4060.

Department of Senior Services,  
Disability & Veterans Affairs  
930 Riverview Drive, Suite 200  
Totowa, NJ 07512  
Phone: 973-569-4060  
Fax: 973-256-5190/5091  
ADRC 1-877-222-3737  
[www.passaiccountynj.org/seniors](http://www.passaiccountynj.org/seniors)

