

WINTER 2024

Produced by the Department of Senior Services

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2024 Senior Advisory Council
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Senior Resource Center

Senior Services

973-569-4060

Transportation/Paratransit

973-305-5756

Energy Assistance

973-569-4032

Nutrition Services

973-569-4099

Adult Day Care

973-569-4080

Veterans Affairs

973-569-4090



Hello Passaic County!

As I look back on 2023, I'm reminded of all the events we shared, let's start with May. We kicked off Older Americans Month, with each of our seven Congregate Sites hosting several events during the month in appreciation of each of you. In June, we focused on topics and training that would provide safety; Coffee with a Cop, along with the Senior Police Academy. In July, we hosted our first Ice Cream Social and I had no idea many of you love ice cream as much as I do and with all the fun toppings. Also, during July and August, every other Friday evening we sat in the best of company (each other) and enjoyed a movie. Between the laughter, warmth and recapping of each movie, I honestly can't tell which was most hilarious.

October, was our Annual Senior Picnic and this year's theme was "Passaic County Rocks." Well, this was an understatement! From those sitting and enjoying the venue, company, food, music and to those gyrating on the dance floor, it was just wonderful.

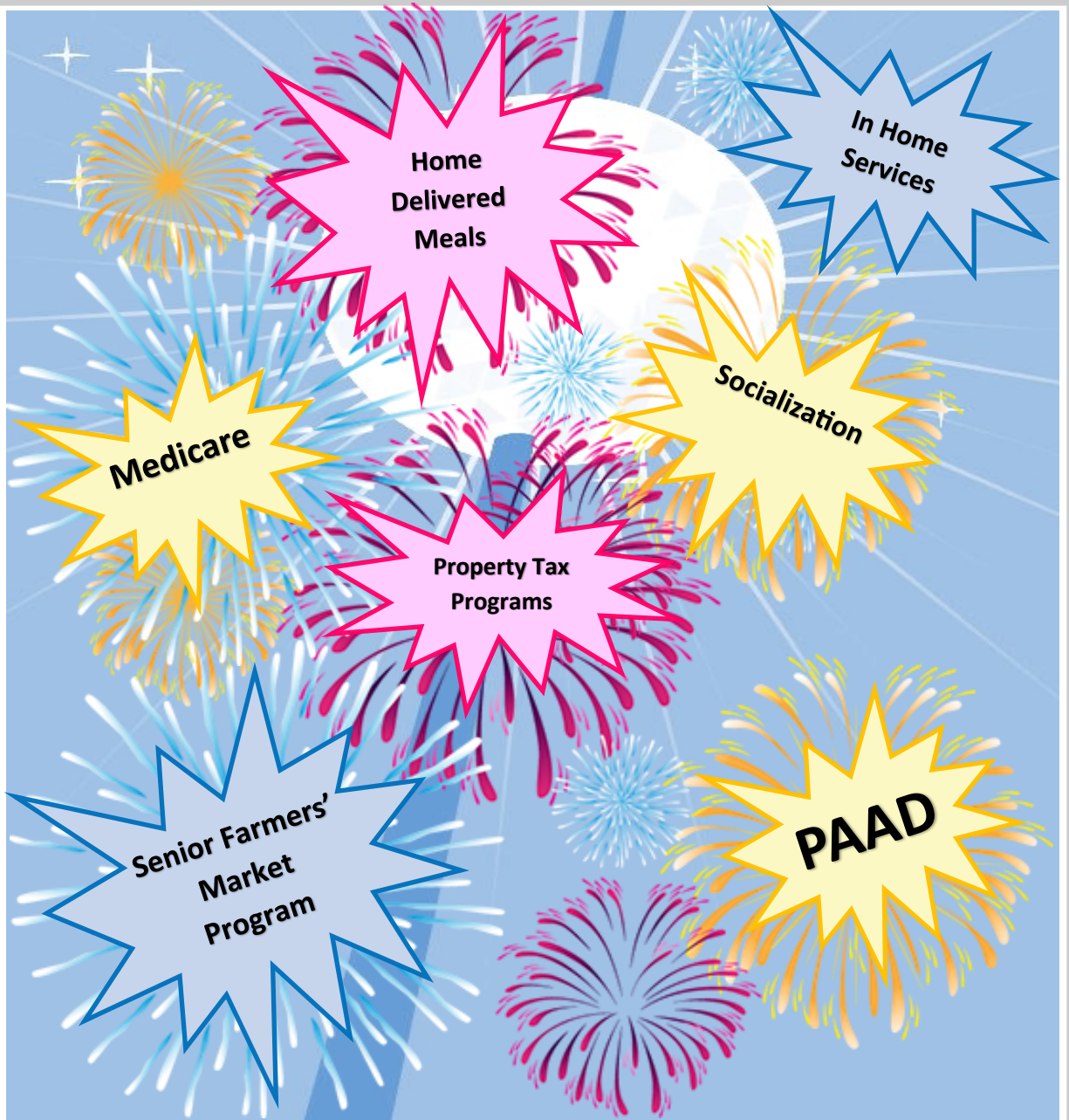
So, one may ask what the takeaway was: the pleasure of listening to each of you sharing these events and reminiscing on old stories, creating new ones as there were hearty laughs with a senior demonstrating his double hats worn, while another telling jokes that even I chuckled; our memories until we meet again.

Well, that leads me to our next adventure, please join me by reading each article in this newsletter. We've prepared articles to keep you safe as "Old Man Winter Approaches", as well as informative upcoming events.

Until our next Senior Newsletter: The Department of Senior Services and its Divisions: Senior Services Staff, Passaic County Adult Day Care, Nutrition/Meals on Wheels, Paratransit, Home Energy/Weatherization & Veterans wish for all to receive an abundance of joy this Season. May your holidays celebrated be filled with peace and happiness, and may the approaching New Year be greater than your past for you and your family!

Shirley Force, Executive Director
Staff in the Divisions of Senior Services, Passaic County Social
Adult Day Care, Nutrition/Meals on Wheels,
Paratransit, Veterans & Home Energy/Weatherization

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2024 AARP Income Tax Prepared

AARP Foundation offers free, individualized tax preparation for low to moderate income taxpayers.

For additional information, please call the Department of Senior Services at 973-569-4060 after February 1st for more details and a location nearest you.



Northeast New Jersey Legal Services Presentation

The Passaic County Department of Senior Services and Northeast New Jersey Legal Services are hosting a presentation

What the Elderly should know about Debt Collections

Thursday, January 11, 2024
10:00am to 11:00am

Join us for information about debt, bank levies, asset exemption, identity theft and bankruptcy.

For information and to register, please call the Passaic County Department of Senior Services at 973-569-4060 by Monday, January 8, 2024.

2024 Medicare Premium, Deductibles & Cost-Sharing Amounts

Part A Hospital Coverage

| | |
|--------------------------------|--|
| Inpatient hospital deductible | \$1,632.00 / per benefit period |
| Hospital Copayment | \$408.00/ days 61-90 (per day) \$816.00 / days 91-150 (per day) |
| Skilled Nursing Facility Copay | \$204.00 / days 21-100 (per day) |

Part B Medical Coverage

| | |
|----------------------------|----------|
| Monthly Premium (standard) | \$174.70 |
| Annual Deductible | \$240.00 |



Part D Prescription Drug Coverage

| | |
|-------------------|----------------|
| Annual Deductible | \$0 - \$545.00 |
|-------------------|----------------|

2024 Social Security Benefit Increase

Social Security and Supplemental Security Income (SSI) benefits will increase by 3.2 percent this year.

Pharmaceutical Assistance to the Aged and Disabled (PAAD)

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

PAAD provides coverage for prescribed legend drugs, insulin, insulin supplies and needles and syringes for injectable medicines used for the treatment of multiple sclerosis.

The PAAD co-payment will be \$5 for each PAAD covered generic drug prescription and \$7 for each PAAD covered brand name drug prescription. PAAD beneficiaries may pay less for generic drugs if their Medicare prescription drug plan charges them less than the \$5 PAAD co-payment for generics.

PAAD does not pay for diabetic testing supplies (e.g., test strips and lancets). If PAAD beneficiaries have health insurance coverage, such as Medicare Part B that pays for diabetic testing supplies a pharmacy must bill that insurance plan. PAAD will not pay for them.

PAAD also pays Part D premium and Part D late enrollment penalty for certain Part D plans. All PAAD members must enroll in a Part D plan if Medicare eligible.

The 2024 income guidelines for PAAD are as follows:

- Less than \$52,142 for a single applicant
- Less than \$59,209 for married applicant

Senior Gold Prescription Discount Program

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

Senior Gold benefits help to make Medicare prescription drug coverage more affordable by reducing any other out-of-pocket costs associated with that coverage, such as deductibles, co-insurance, and the coverage gap known as the "donut hole."

Members receive assistance for prescribed legend drugs, insulin and insulin supplies.

Senior Gold does not pay for diabetic testing supplies (e.g., test strips and lancets). If Senior Gold beneficiaries have health insurance coverage, such as Medicare Part B that pays for diabetic testing supplies, a pharmacy must bill that insurance plan. Senior Gold will not pay for them.

Members pay a copayment of \$15 plus 50% of the remaining cost of each Senior Gold covered drug.

Once members reach annual out-of-pocket expenses exceeding \$2,000 for single persons or \$3,000 for married couples, they pay only a flat \$15 copayment per prescription for the balance of that eligibility period.

The 2024 income guidelines for Senior Gold are:

- Income between \$52,142 to \$62,142 for a single applicant
- Income between \$59,209 to \$69,209 for married applicants

Winter Fun Word Search

- Accumulation
- Angles
- Blizzard
- Boots
- Celebration
- Coats
- Cocoa
- Earmuffs
- Holidays
- Marshmallow
- Mittens
- Nightfall
- Overalls
- Peppermint
- Scarf
- Shovel
- Sleigh
- Snowball
- Snowflake
- Snowman
- Winter

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

Answer Key on page 7

Decode the Message

| A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S | T | U | V | W | X | Y | Z |
|----|---|---|----|---|---|----|----|----|----|----|----|---|----|---|---|----|---|----|----|----|----|----|----|---|----|
| 21 | 5 | 4 | 13 | 1 | 2 | 18 | 12 | 14 | 20 | 11 | 23 | 6 | 15 | 9 | 8 | 16 | 3 | 19 | 10 | 22 | 24 | 26 | 25 | 7 | 17 |

Match the number to the letter and reveal a special message.

10 12 1 26 14 15 10 1 3 19 11 7 5 3 14 15 18 19 22 19 21
 6 1 19 19 21 18 1 9 2 8 1 21 4 1 20 9 7 21 15 13 21
 3 1 6 14 15 13 1 3 10 12 21 10 21 15 1 26 7 1 21 3 14 19
 19 9 9 15 10 9 4 9 6 1

Home Energy and Weatherization

NEED HELP PAYING YOUR HOME ENERGY BILLS? NEED HELP MAKING HOME IMPROVEMENTS TO REDUCE ENERGY LOSS?

Passaic County [Home Energy and Weatherization](#) is Here to Help!

The Home Energy Assistance Program (LIHEAP & USF) offers financial assistance to those having difficulty paying their electric, gas and deliverable fuel bills.

The Weatherization Assistance Program helps eligible households to reduce their heating and cooling costs with free energy upgrades to their home. Services include: Insulation, Heating System Repair/Replacement, Window and Door Repair/Replacement and so much more!

APPLICATIONS ARE BEING ACCEPTED!
Applicants must be residents of Passaic County

and meet income guidelines. You may qualify whether you own or rent, live in a single family home, multifamily housing complex or in a mobile home.



For information about the [Home Energy Assistance and Weatherization Programs](#) Call or Visit:

Passaic County Home Energy & Weatherization
Totowa Office: 930 Riverview Drive, Suite 250,
Totowa, NJ 07512

Paterson Office: Center City Mall, 301 Main
Street, U Level, Paterson, NJ 07501

City of Passaic Office: Passaic City Hall, 330
Passaic Street, Passaic, NJ 07055

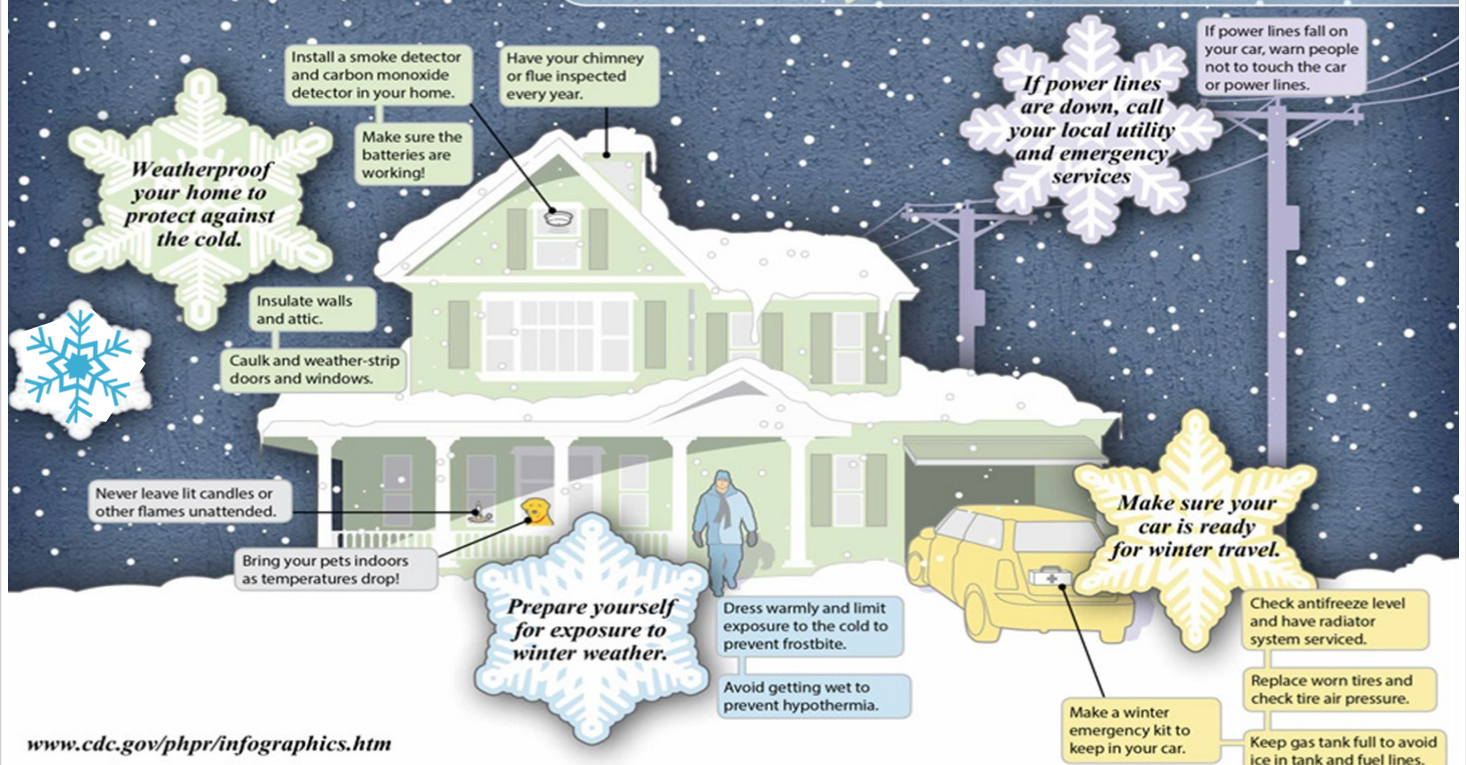
9:00 a.m. to 3:30 p.m. Monday through Thursday
(Friday Drop-Offs Only)

Tel: 973-569-4032

Fax: 973-256-2067

Email: energyassist@passaiccountynj.org

Be Ready! Winter Weather





PASSAIC COUNTY DEPARTMENT OF SENIOR SERVICES, DISABILITY AND VETERANS AFFAIRS

VETS HELPING VETS

SUPPORT GROUP JUST FOR VETERANS

VETS HELPING VETS is a peer group facilitated by veterans and designed to address the needs of Veterans by providing a relaxed and confidential environment to share post military and transitional experiences with other Veterans.

Our mission is to offer hope, encouragement, and support to all who have served in the military.



- Tuesday, December 12, 2023
- Tuesday, December 26, 2023
- Tuesday, January 9, 2024
- Tuesday, January 23, 2024
- Tuesday, February 6, 2024
- Tuesday, February 20, 2024



**930 RIVERVIEW DRIVE, SUITE 200
TOTOWA, NJ 07512
10:00 AM TO NOON**



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

Carl Perry, MSW
Licensed Social Worker, Licensed Clinical Worker
Volunteer Co-Facilitator



**PROUDLY SPONSORED BY
PASSAIC COUNTY BOARD OF COUNTY COMMISSIONERS**



Peppermint Hot Cocoa Mix

Ingredients

- 1 c. Unsweetened cocoa powder
- 1 c. Powdered milk
- 1 c. Milk chocolate chips
- 1 c. Mini marshmallows
- 3/4 c. Chopped hard peppermint candies
- 4 c. Cold water

Directions

To assemble the jar:

1. In a 1-quart jar, layer cocoa powder, powdered milk, chocolate chips, peppermint candies, and mini marshmallows.

To make the hot cocoa:

1. Prep time: 5 minutes. Total time: 10 minutes. Makes 6 to 8 servings.
2. Whisk the Peppermint Hot Cocoa Mix with 4 cups cold water in a medium saucepan. Cook over medium-low heat, whisking, until warm and smooth and the candies and marshmallows are melted, 6 to 8 minutes (do not let the mixture boil). Ladle into mugs.

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.



Navigating Medicare

2024 Senior Advisory Council Meetings

(Second Monday of the month)
Meetings begin at 10:00am

Location: Passaic County Senior Services

- | | |
|-----------------|-------------------|
| January 8th | February 12th |
| March 11th | April 8th |
| May 13th | June 10th |
| July-No meeting | August-No meeting |
| September 9th | October 21st |
| November 18th | December 9th |



Passaic County Senior Advisory Council is looking for volunteers. The purpose of this council is to solicit and receive comments on services and programs that reflect the needs, issues, and concerns of our elderly, disabled and Veterans. From this council report the Department of Senior Services can move forward in advocating for such needs.

Interested in being a volunteer and/or attending a meeting, please call 973-569-4060.

2024 Passaic County Advisory Council on Disability Meetings (first Wednesday of the month)

Meetings begin at 2:00pm
and will be via Webex:

- | | |
|---------------|--------------|
| January 3rd | February 7th |
| March 6th | April 3rd |
| May 1st | June 5th |
| July 3rd | August 7th |
| September 4th | October 2nd |
| November 6th | December 4th |

To attend virtual or dial in, please call 973-569-4060 for access information.

You can also send an email to disabilitycouncil@passaiccountynj.org

2023 State Art Show Winners

We thank all Passaic County Artists for your excellent talent and participation in this years' showing. Congratulations to all.

1st Place Photography
(Non-Pro)
Artist: Alan Paul
Title: Early Fall

2nd Place Acrylic
(Non-Pro)
Artist: Laura Beiner
Title: What's Cooking?

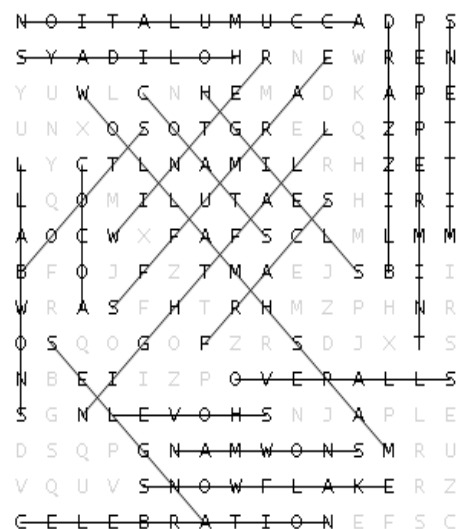
2nd Place Mixed Media
(Non-Pro)
Artist: Yadviga Kelly
Title: Happy Bird

Honorable Mention Works on Paper
(Non-Pro)
Artist: Jim O'Neil
Title: Snack Time

Honorable Mention Oil Painting (Pro)
Artist: Dorothy Piela
Title: Split & Stacked



Answer Key



THE WINTER SKY BRINGS US A
MESSAGE OF PEACE, JOY, AND A
REMINDER THAT A NEW YEAR IS
SOON TO COME.

Passaic County Board of County Commissioners

Director

Pasquale “Pat” Lepore

Deputy Director

John W. Bartlett

Orlando Cruz
Terry Duffy
Nicolino Gallo
Bruce James
Cassandra “Sandi” Lazzara

County Administrator

Matthew P. Jordan, Esq.

Passaic County Senior Advisory Council

Passaic County Advisory Council on Disability

Department of Senior Services,
Disability & Veterans Affairs
930 Riverview Drive, Suite 200
Totowa, NJ 07512
Phone: 973-569-4060
Fax: 973-256-5190/5191
ADRC 1-877-222-3737
www.passaiccountynj.org/seniors