



Newburyport Council on Aging

Senior Citizen News

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978-462-0430

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Donna Holaday, Mayor
www.cityofnewburyport.com

February 2016

The **MISSION** of the Council on Aging is:

to advocate for older adults, to identify their needs, to develop and implement services and programs to meet their health, economic, social and cultural needs, to encourage maximum independence, and to improve their quality of life.

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Yvonne McQuilken, Cynthia Muir
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The next scheduled COA Board Meeting will be February 18th

MORE NEW PROGRAMS ADDED TO THE CALENDAR

Meditation Class. This class is designed to help individuals reduce stress and anxiety while creating self-empowerment through clarity and self-realization in a supportive, safe and nurturing environment. The instructor will use a variety of modalities including light movement, breath work, creative visualization and guided meditation, education and discussion in a support group setting. This is a basic meditation and stress reduction class. No prior experience is necessary. A \$5 per class donation is requested. The class meets on **Tuesdays at 11:00 am.**

General Support Group. This is a general support group open to both men and women scheduled for every **Tuesday from Noon until 1:00 pm.** General topics will be discussed such as caregiving, palliative care and self-care as well as spontaneous discussion. Gentle guidelines for an environment of support, warmth and confidentiality will be used. All are welcome. Comfortable clothes, a water bottle, a pad for notetaking or journaling are recommended. A \$5 per class donation is requested.

Exercise Equipment Orientations.

Lynn Tatarczuk, a personal trainer with over 20 years of experience in the health/fitness field, will be available every **Thursday morning from 10 until Noon** for free orientations and introductions to the stationary bikes, treadmills and the elliptical machine in the Senior/Community Center. We want you to use the equipment safely and with confidence.



This monthly newsletter is available both electronically and in hard copy. Distribution is made possible in part by grants from the Massachusetts Executive Office of Elder Affairs and from the Friends of Newburyport Council on Aging. Call the Council on Aging to add your name to the mailing list and provide your email address. Thank You!

OTHER NEW PROGRAMS

Start the New Year with a fun class or activity at the Senior/Community Center. Whether it is exercising in our state of the art Fitness room, participating in a fun fitness class, playing billiards on our new pool table, or playing games with like-minded friends, we guarantee that you will find something fun to do! Here is a list of some new programs we are introducing to our existing schedule. Call 978-462-0430 for more information on any of these new programs.

- **Forty Fives (45's)** This card game is extremely popular in parts of the Merrimac Valley. There has been some interest in starting a 45's group at the Senior/Community Center. Come to the Senior/Community Building at 1 pm on Friday.
- **Free Tax Help** Monday, Tuesday and Thursday mornings at the Senior/Community Center until April 14th. Call for an appointment: 978-462-0430
- **Retired Readers** - The Newburyport Senior/Community Center and the Public Library are partnering to fortify this great group that meets on the second Wednesday of each month at 1:30. Books are available at the Public Library on State Street. One book will be discussed each month at the Senior/Community Center. To reserve a copy of the book call the Library Reference Desk at 978-465-4428 ext. 242.
 - February 10th "The Postmistress" by Sarah Blake
 - March 9th "The Wright Brothers" by David McCullough
 - April 13th "The Man who Mistook His Wife for a Hat: by Oliver Sacks
 - May 11th "The Aviator's Wife" by Melanie Benjamin
 - June 8th "The Boston Girl" by Anita Diamant
 - July 13th "My Beloved World" by Sonia Sotomayor



LONG TERM CARE INSURANCE SEMINAR

Wednesday, February 17th 6 - 7pm

Location: Senior/Community Center, 2nd Floor, Computer Lab

If you have any experience of an extended care event in your family you can appreciate the toll of caring for a loved one. We hear of the potential financial costs of nursing home care, but there is a lot more to consider. Long Term Care is fast becoming a larger concern for us all. What is your plan?

Phil Dunn is a local agent with New York Life Insurance Company, specializing in Long Term Care Insurance. In this free seminar, Phil will help highlight the real challenges of Long Term Care, and how the whole family is affected, not simply the loved one needing the support. Different funding options will be described and common misunderstandings explained. Phil will also help attendees understand the trends and statistics we are facing.

SOUPER SATURDAY AT THE EMMA

By popular demand, the Emma Andrews Library will offer Souper Saturday at 77 Purchase Street on February 27 and March 19 from 12:00 to 1:30 or when the soup runs out.

An example of soup choices is: turkey noodle, cream of squash and leek, turkey chili, African peanut vegan soup. They will be accompanied with delicious breads and desserts. A \$5.00 donation will be greatly appreciated as the monies collected are used to fund the children's programs at the Emma.



Newburyport Senior/Community Center Calendar

February 2016

MONDAY TUESDAY WEDNESDAY THURSDAY FRIDAY

<p>1 8:00 Health Insurance 9:00 Exercise to Music 10:00 Ukulele Class 12:30 Grocery Shop</p>	<p>2 <i>Brown Bag Day</i> 9:00 Ballet + Tap dance 10:00 Coffee Talk 10:00 French group 11:00 Meditation 11:30 BP Clinic 12:00 Support Group 1:00 Bridge 12:00 Card Making</p>	<p>3 9:00 Exercise to Music 12:00 Massage Therapy 1:00 – 2:30 1:00 Community Day</p>	<p>4 8:30 Grocery Shop 9:00 Health Insurance 9:00 Zumba Gold 12:00 Abstract Art 1:00 Mah Jongg 12:30 Grocery Shop 2:30 Yoga</p>	<p>5 8:00 Open Art Studio 8:30 Grocery Shop 9:00 Exercise to Music 9:00 Reiki (by appt) 10:00 Tai chi 10:00 Caregiver Support 11:00 Tai chi 12:00 Bingo! 12:30 Grocery Shop 1:00 Ping Pong</p>
<p>8 8:00 Health Insurance 9:00 Exercise to Music 10:00 Ukulele Class 12:30 Grocery Shop</p>	<p>9 9:00 Ballet + Tap dance 10:00 Coffee Talk 10:00 French group 11:00 Meditation 12:00 Support Group 1:00 Bridge 12:00 Card Making 2:30 Intro to Poetry</p>	<p>10 9:00 Exercise to Music 12:00 Massage Therapy 1:00 Community Day <i>Valentine Party</i> 1:30 <i>Retired Readers</i></p>	<p>11 8:30 Grocery Shop 9:00 Health Insurance 9:00 Zumba Gold 12:00 Abstract Art 1:00 Mah Jongg 12:30 Grocery Shop 2:30 Yoga</p>	<p>12 8:00 Open Art Studio 8:30 Grocery Shop 9:00 Exercise to Music 9:00 Reiki (by appt) 10:00 Tai chi 10:00 Caregiver Support 11:00 Tai chi 12:00 Bingo! 12:30 Grocery Shop 1:00 Ping Pong</p>
<p>15 Presidents Day The COA is Closed Today</p>	<p>16 10:00 Coffee Talk 10:00 French group 11:00 Meditation 11:30 BP Clinic 12:00 Support Group 1:00 Bridge 12:00 Card Making</p>	<p>17 9:00 Exercise to Music 12:00 Massage Therapy 12:30 Grocery Shop 1:00 Community Day <i>The Girls of Joppa</i></p>	<p>18 8:30 Grocery Shop 9:00 Health Insurance 9:00 Zumba Gold 11:00 Meditation 12:00 Abstract Art 1:00 Mah Jongg 12:30 Grocery Shop 2:30 Yoga</p>	<p>19 8:00 Open Art Studio 8:30 Grocery Shop 9:00 Exercise to Music 10:00 Caregiver Support 10:00 Tai chi 11:00 Tai chi 12:00 Bingo! 12:30 Grocery Shop 1:00 Ping Pong</p>
<p>22 8:00 Health Insurance 9:00 Exercise to Music 10:00 Knitting 10:00 Ukulele Class 12:30 Grocery Shop</p>	<p>23 10:00 Coffee Talk 10:00 French group 11:00 Meditation 12:00 Support Group 1:00 Bridge 12:00 Card Making 2:30 Intro to Poetry</p>	<p>24 9:00 Exercise to Music 12:00 Massage Therapy 1:00 Fallon Health Info 1:00 Community Day</p>	<p>25 8:30 Grocery Shop 9:00 Health Insurance 9:00 Zumba Gold 11:00 Meditation 12:00 Abstract Art 12:30 Grocery Shop 1:00 Mah Jongg 1:00 Garden Club 2:30 Yoga</p>	<p>26 8:00 Open Art Studio 8:30 Grocery Shop 9:00 Exercise to Music 10:00 Caregiver Support 10:00 Tai chi 11:00 Tai chi 12:00 Bingo! 12:30 Grocery Shop 1:00 Ping Pong</p>
<p>29 8:00 Health Insurance 9:00 Exercise to Music 10:00 Ukulele Class 12:30 Grocery Shop</p>			<p>Programs at the Senior Center will be cancelled when winter weather causes Newburyport schools to close.</p>	

Newburyport Council on Aging Program Menu

February 2016

MONDAY

TUESDAY

WEDNESDAY

THURSDAY

FRIDAY

<p>1</p> <p>Chicken Marsala Roasted Potatoes Green Beans Dinner Roll Sliced Pears</p>	<p>2</p> <p>Oriental Pork with Soy and ginger Sauce White Rice Mixed Veg Whole Wheat Roll Fresh Fruit</p>	<p>3</p> <p>Shepherd's Pie Peas Whole Wheat Bread Yogurt</p>	<p>4</p> <p>Pasta Primavera with Chicken Sliced Carrots Italian Bread Lemon cookie</p>	<p>5</p> <p>Baked Haddock Dill Sauce Brown Rice Zucchini + Tomato Dinner Roll Fresh Fruit</p>
<p>8</p> <p>Baked Ham Au Gratin Potatoes Mixed Veg Whole Wheat Roll Sliced Peaches</p>	<p>9</p> <p>American Chop Suey with Parmesan Cheese Peas Carrots Natural Grain Bread Cookies</p>	<p>10</p> <p>Spinach and Mushroom Frittata Potatoes O'Brien Carrots Oatmeal Bread Fresh Fruit</p>	<p>11</p> <p>Yankee Pot Roast Jardiniere Gravy Green Beans Mashed Potatoes Dinner Roll Raspberry Cookie</p>	<p>12</p> <p>Macaroni + Cheese Crumb Topping Stewed Tomatoes Honey Wheat Roll Mixed Fruit</p>
<p>15</p> <p>Presidents Day</p> <p>No Meals will be Served or Delivered</p>	<p>16</p> <p>Low Sodium Hot Dog Beans Mixed Veg Whole Wheat Roll Fruit Cocktail</p>	<p>17</p> <p>Sweet Sour Chicken with Pineapple White Rice Broccoli Whole Wheat Roll Cake</p>	<p>18</p> <p>Eggplant Parmesan Marinara Sauce Pasta Green Beans Italian Bread Sliced Pears</p>	<p>19</p> <p>Baked Cod with Red Pepper Sauce Brown Rice Sliced Carrots Dinner Roll Bread Pudding</p>
<p>22</p> <p>Chicken Drumsticks Mashed Potatoes Corn and Peas Whole Wheat Roll Sliced Peaches</p>	<p>23</p> <p>Meatloaf with Gravy Mashed Potatoes Capri Vegetables Oatmeal Bread Fruit Cup</p>	<p>24</p> <p>Sliced Pork Roast Mashed Sweet Potato Cabbage with Garlic and onions Natural Grain Bread Fruit Snack Loaf</p>	<p>25</p> <p>Swedish Meatballs Egg Noodles Chef Choice Veg Whole Wheat Roll Fresh Fruit</p>	<p>26</p> <p>Baked Salmon Dill Sauce Brussel Sprouts Honey Wheat Roll Brownie</p>
<p>29</p> <p>Peach Glazed Chicken Scalloped Potatoes Broccoli + Cauliflower Whole Wheat Roll Fresh Fruit</p>			<p>The Caterer for the Nutrition Program is Lindley Food Service</p>	<p>Lunch is Served at 11:15 a.m.</p> <p>Please call in your Lunch Reservation 2 days ahead.</p>

CAREGIVER SUPPORT

Are you caring for a loved one with Alzheimers or memory impairment? No one needs to - or should - go through that alone. Let us learn from each other and let us provide a safe place to share the feelings that sometimes overwhelm us. The Newburyport Senior/Community center is offering a caregiver support group beginning on Friday, January 15th from 10:00 a.m. until Noon in the Boardroom. Please call the Center to reserve a seat 978-462-0430. There is no fee, but there is much to give and receive. Please join us.

NEWBURYPORT STAMP CLUB

The Newburyport Stamp Club meets on the second and fourth Wednesday of each month in the Boardroom at the Newburyport Senior/Community Center. Meetings start at 7:15 pm. All are welcome! For more information contact the club at NewburyportStampClub@comcast.net

LOST AND FOUND

There have been many visitors to the new Senior/Community Center and some items have been left behind. If you're missing a scarf, jacket, shirt, gloves, water bottle, or eye glasses please inquire at the front desk. Items not claimed by the end of the month will be 'moved along'.



PORT MEDIA WILL AIR SPECIAL PROGRAMS

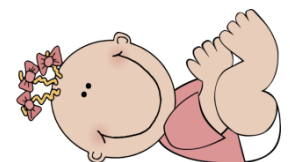
Newburyport residents are invited to tune in to Channel 8 during the month of February for some special programs of interest:

- **Alzheimer's Disease: Family Caregivers.** A program featuring two experts in the field: Alan Holbrook, Former Caregiver and Current Alzheimer's Association Volunteer Policy Advocate, and Darcy Morales-Zullo, MSW, a family caregiver. This program will be aired during the week of Feb 15-21.
- **A Conversation on Caregiving.** A program featuring Beth A. Lown, M.D., Associate Professor of Medicine at Harvard Medical School and Janet Sweeney Ricy, MBA NP-BC, PhD Assistant Dean for Northeastern University's Graduate Nursing Programs and Nurse Practitioner at Massachusetts General Hospital. This program will be aired during the week of Feb 22-28,
- **LGBT Aging.** A program featuring Sean Cahill, PhD Director of Health Policy Research and the Director of Curriculum and Policy at the Fenway Institute and a member of the Special Legislative Commission on LGBT Aging, Dale Mitchell, Executive Director of Ethos, an Aging Services Access Point, and the Co-Founder of the LGBT Aging Project, and a member of the Special Legislative Commission on SGBT Aging. This program will be aired during the week of Feb 29 – March 6.

Broadcast times for these three special programs will be as follows::

Mondays at 9:30 am
Wednesdays at 1:00 pm
Fridays at 6:30 pm
Saturdays at 12:30 pm
Sundays at 8:00 pm

KNITTERS FOR NEWBORNS is a group of creative adults who share their enthusiasm for yarn, crochet hooks and knitting needles. They make caps and afghans for every baby born at the Anna Jaques Hospital. Written instructions for the projects and a small supply of yarn are available. The group meets at the Senior/Community Center on the 2nd Monday of each month at 10:00 a.m. The program is free and anyone interested in invited to attend.



NEWBURYPORT COUNCIL ON AGING TRIPS

Please note: Reservations cannot be confirmed until payment is received. For details and to sign up for one of our group tours please contact the Council on Aging in Newburyport @ 978-462-0430 or Amesbury @ 978-388-8138.

- **March 10 – Young Irishlanders @ Venus de Milo** – Starring former cast members of Riverdance and Lord of the Dance; traditional Irish, folk, country and popular music; lunch included (choice of Corned Beef or Baked Schrod). \$89pp payable to Best of Times.
- **March 28 – 30, 2016 – Atlantic City Getaway** – Say goodbye to winter; includes 2 nights at the Tropicana Resort Casino; \$30 slot play plus 2 \$25 food credits. \$253pp dbl; \$333 single payable to Tye's Tours. **\$50 deposit due on sign up.**
- **April 13 – Divine Comedy @ The Holy Grail** – Join Father Patrick Aloysius Misgivings for an afternoon of laughs, blarney and Bingo at Camelot, the event venue of the Holy Grail Restaurant (once St. Joseph's Church built 1895) in Epping, NH. Includes lunch (Chicken Piccata or Baked Haddock). \$85pp payable to Royal Tours.
- **April 19 – New Hampshire Day Out** – Visit the NH State House; Explore 11,000 years at Amoskeog Falls "Woven in Time" at the Millyard Museum, Manchester; Tour and tasting at Anheuser Busch Brewery, Meet the famous Clydesdale horses; lunch included. \$109pp payable to Tye's Tours.
- **May 5 – 8 – Ottawa Tulip Festival** – Includes cruise of the 1000 Islands; city tour of Ottawa; visits to Parliament, the Museum of Civilization and the Peace Tower; time to shop, explore open air markets, Ottawa's many museums or cruise the Rideau Canal with thousands of tulips in bloom; 2 evenings at Casino du Lac Lemay or optional theater tickets available; 4 days/3 nights includes 3 breakfasts/3 dinners; \$625dbl/\$825 single; payable to Tye's Tours. **\$100 deposit due on sign up.**
- **May 17 – Elton John & Billy Joel @ Danversport Yacht Club** – The Ultimate Tribute Show, rock til you drop; includes transportation and lunch (choice of Chicken Breast or Baked Schrod). \$89pp payable to Best of Times.
- **June 12 – 14 – Maine Escapes** – Includes 2 nights lodging at Boothbay Harbor; 2 Buffet Breakfasts/2 Dinners with Entertainment; full day visit to Bar Harbor with Guided Tour (by bus) through Acadia National Park; lunch on own at this lovely seaside village; stop for lunch on own in Freeport on way home. \$379pp/dbl; \$499 single payable to Best of Times. **\$50 deposit due on sign up.**
- **June 22 – The Highwaymen & Queens of Country @ Venus de Milo** – Tribute to the Superstars of Country, features Willie Nelson, Waylon Jennings, Johnny Cash, Dolly Parton and Reba McEntire. Includes transportation and lunch (Baked Chicken or Baked Schrod). \$89pp payable to Best of Times.
- **September 11 – 16 – Biltmore Estate, Asheville, NC** – Features tour of Thos. Jefferson's Monticello; full day at Biltmore Estate House & Gardens; tour of Asheville, NC and Blue Ridge Parkway; 6 days/5 nights, includes 5 breakfasts/3 dinners, all gratuities including coach driver. \$525 dbl/\$650 single payable to Diamond Tours. **\$75 due on sign up; final payment due June 30.**

FALLON HEALTH

Come learn about Fallon Health's options for people with Medicare. Fallon has been providing Medicare eligible individuals with health plans for 35 years and has a choice of plans to fit your lifestyle and budget. The Fallon rep can answer any questions you may have and can also tell you more about your Medicare options. A rep from Fallon Health will be available at the Newburyport Senior/Community Center on the following days:

Wednesday, February 17th 1-3 pm
Wednesday, March 16th 1-3 pm

Call Fallon Health to reserve a seat: 1-888-377-1980.



A MESSAGE FROM SENATOR KATIE O'CONNOR-IVES



As a new member of the State Senate Committee on Ways and Means and Joint Committee on Ways and Means, I look forward to the opportunity to advocate for priorities during the FY2017 state budget process.

A key priority of mine is supporting our local Councils on Aging (COA). COA's are on the front lines of helping seniors, whether through providing medical services, fitness programs, or coordinated meals. Through my visits to senior centers around the Merrimack Valley, I have witnessed the incredible resources and assistance Council on Aging staff provide on tight budgets. A critical source of funding for many of the programs they provide is from the state budget and what's called the "COA Formula Grant," which allocates a certain dollar amount per resident over the age of 60 to the state budget line item pertaining to Local Aid to Councils on Aging.

Last year I advocated for increasing Local Aid to Councils on Aging, raising the Formula Grant allocation from \$8 to \$9 per senior per year. The Legislature successfully secured that additional funding. The Massachusetts Association of Councils on Aging has a goal of reaching \$12 per senior per year before 2020. Investing wisely in our senior centers and councils on aging will allow our COA directors and staff to continue to deliver quality and diverse services to our expanding senior population.

My office can be reached at 617-722-1604. I look forward to hearing from you!

CALLING ALL SENIORS TO A MEETING of the MA Senior Action Council

The Mass Senior Action Council is a 35 year old state wide organization of seniors like you, working to ensure the best for their future wellbeing by influencing legislation touching all areas of their daily lives. Locally we have already helped reinstate the local MVRTA bus into the South end of Newburyport with a stop at the James Steam Mill. Our local meetings are for all who live in the Greater North Seacoast of Massachusetts.

The next meeting is on February 19th starting with coffee at 10 am followed by a speaker at 10:30. Attorney Margot Birke will speak on elder solutions for moderate to Lower income seniors. The meeting will be held at the Newburyport Senior/Community Center located at 331 High Street. You do not need to be a member to attend. Please come to the meeting to learn more about what the Mass Senior Action Council is and does.



COMMUNITY DAYS

Every Wednesday at 1 pm the Senior/Community Center offers an opportunity to learn something new about our wonderful City and/or how others have grown older with grace, dignity and a sense of humor. The presentations are free and all are invited.

- Feb 10th **Celebrating Valentine's Day** – Calling all Romantics! Jeannie Mack will perform all sorts of love songs from the 30's, 40's and 50's. Sprinkled in among the sentimental love songs, are plenty of rousing toe-tappers sure to inspire singing and clapping along.
- Feb 17th **"The Girls of Joppa"**. Joppa is a close-knit community of Newburyport's south end. It has long been remembered for its hard working fishermen and the "clam shanties" where they completed their daily tasks. The "Girls of Joppa", a 45 minute film featuring Jean Doyle, Virginia Lowell, and Patricia Sayward, will go beyond this image of Joppa, bringing the neighborhood's most memorable characters and stories to life. Sayward has spent the entirety of her nearly 90 years of life in Joppa, while Doyle and Lowell spent their younger years during the 1920s and '30s there.
- Feb 24th **Renowned author** Rob Burn will discuss his novel of historical fiction, 'My Shadow'. Historically accurate and based on actual events and stories collected by the author, My Shadow explores the reality of aerial combat without the glamour of hype.
- March 2nd **A Balancing Act** – this is an interactive presentation on fall prevention, which includes how to improve balance, stability and movement while reducing your risk of a fall.
- March 9th **Newburyport Then and Now**
Newburyport historian Ghlee Woodworth will discuss the past and present of many favorite spots around town. With photos and stories, Ghlee will point out similarities and differences in how Newburyporters have experienced their hometown over the past 140 years.
- March 16th **Newburyport: United States Coast Guard and Yankee Homecoming**,
Join Ghlee Woodworth and learn about the beginnings of the U. S. Coast Guard in the late 1700s, see photographs of the early Life Saving Stations and lighthouses, and hear of the role of Yankee Homecoming in bringing national attention to Newburyport as the birthplace of the Coast Guard. In 2011, Newburyport was designated by the U.S. Congress as a Coast Guard City, one of only sixteen in the United States.
- March 23rd **Newburyport's Shipyards and Shipbuilders**
Join Ghlee Woodworth and take a visual trip through Newburyport history and learn about the well-known shipbuilders and the construction of vessels that sailed all over the world. See images of the tools of trade and hear the words of citizens who lived during the great shipbuilding era.

YOUR SOCIAL SECURITY BENEFIT STATEMENT

By Marilenin Vasquez, Social Security Public Affairs Specialist

It's that time of year again: time to start preparing to file your taxes. If you receive Social Security benefits, one of the documents you will need when filing your federal income tax return is your Social Security Benefit Statement (Form SSA-1099).

Your Social Security benefits may be taxable. This includes monthly retirement, survivor, and disability benefits. About one-third of people receiving Social Security benefits must pay taxes on some of these benefits, depending on the amount of their taxable income. This usually happens only if you have other substantial income — such as wages, self-employment, interest, dividends, and other taxable income that must be reported on your tax return — in addition to your Social Security benefits. You will never have to pay taxes on more than 85 percent of your Social Security benefits, based on Internal Revenue Service (IRS) rules.

To find out if you must pay taxes on your benefits, you will need your Social Security Benefit Statement (Form SSA-1099). You should automatically receive your 1099 form each January. It shows the total amount of benefits you received from Social Security in the previous year so you know how much Social Security income to report to the IRS on your tax return. The 1099 form is not available for people who receive Supplemental Security Income (SSI), as SSI payments are not taxable.

Whether you file your taxes early or wait until the deadline, Social Security makes it easy to obtain a replacement 1099 form if you didn't receive one or misplaced yours. You can get an instant replacement quickly and easily by using your secure online my Social Security account. If you don't already have an account, you can create one in minutes. Follow the link to the my Social Security page, and go to "Sign In" or "Create an Account." Once you are logged in, select the "Replacement Documents" tab to obtain your replacement 1099 form. If you create a my Social Security account, you can also use it to keep track of your earnings each year, manage your benefits, and more. With a my Social Security account, gathering your Social Security information for tax season has never been easier. Open your own personal my Social Security account today at www.socialsecurity.gov/myaccount.

You can also obtain a replacement 1099 form by calling us at 1-800-772-1213 (TTY 1-800-325-0778), Monday through Friday from 7 a.m. to 7 p.m., or by contacting your local Social Security office.

ARE YOUR PRESCRIPTION DRUG COSTS TOO HIGH?

Look into the **Extra Help** program from the Social Security Administration! You may be eligible to apply for **Extra Help** in meeting prescription drug costs... and you can be a homeowner and still *potentially* qualify for this program.

Benefits for 2016 include drug co-pays as low as \$2.95 for generics and \$7.40 for brand name drugs. An **Extra Help** application can be completed anytime during the year. If you want assistance or want to apply, contact the SHINE program at THE Newburyport Senior/Community Center: 978-462-0430

Extra Help	Monthly Income Limit	Asset Limit
Individual	\$1,491/month	\$13,640
Couple	\$2,011	\$27,250

Social Security contact information: **1-800-772-1213** or apply online at

www.socialsecurity.gov/extrahelp.

Planning For Medicare - Countdown to 65 - *Mark Your Calendar*

An Informational Seminar at the Senior/Community Center on May 18th at 6 pm

Planning for Medicare-Countdown to 65 is a comprehensive seminar that helps people approaching Medicare eligibility understand their health insurance options outside of employer-sponsored coverage, whether they are planning to retire or continuing to work.

Many employees need help understanding the coverage options available to them when they approach Medicare eligibility. This is especially true for employees who plan to retire and are leaving employer-sponsored coverage. For these employees retirement may be the first time they do not have a Human Resources representative coordinating, explaining, and negotiating a rate for their health plan premium. The ***Planning for Medicare—Countdown to 65*** seminar allows attendees to gain the confidence they need to make an informed decision about their individual health coverage options, regardless of their decision to retire or remain working.

What will Planning for Medicare—Countdown to 65 cover?

Planning for Medicare is a presentation and discussion led by a Blue Cross Blue Shield of Massachusetts representative. What's discussed typically includes:

- Explanation of Medicare and Medicare Parts A and B
- Medicare enrollment timeline
- Medigap plans that help supplement Medicare coverage
- Medicare Advantage plans, such as HMOs and PPOs
- Medicare Part D prescription drug plans
- Plans

