



# WCAAA | INSIDER

Western Connecticut Area Agency on Aging

DEC. 2020-JAN. 2021

**W**aterbury Branch Line rail transportation service rolled the rails again on October 26, 2020, following a 6 month hiatus. The shutdown, though a direct safety response to notorious COVID 19, allowed for multiple capital improvements to transportation under Governor Ned Lamont's \$116 million capital improvement plan. The CT DOT took advantage of this opportunity, creating a silver lining so to speak, and accelerated the upgrades slated for the project, including renovations to the Waterbury train station. Enhancements under this capital plan encompass train and track improvements, rail siding ordination--which permits rail cars to pass one another--, refurbishment of the Waterbury train location parking lot and platform and bridge repairs in Naugatuck, Derby and Shelton. Though significant work remains, substantial headway has evolved for overall operational efficiency and undoubtedly much better curb appeal. Project completion is expected in 2021. The Waterbury train carries an average of 440+ riders daily pre-pandemic. We expect this number will rise as additional services are added, like a second train returning to CT from New York City during the weekdays. Naturally, as our COVID-19 curve flattens, we imagine more passengers will return to or begin using the new rail cars and upgraded service.



The Kennedy Center, Inc.'s Mobility Services Department offers a FREE Travel Training Program to seniors and people with disabilities. Individuals are taught how to use the *bus or the train in a one on one, customized travel training plan*. Students, seniors, veterans and many others have utilized this program to learn how to ride busses and trains all over Connecticut and increased their mobility and independence. To date we have travel trained over 5,000 individuals to use this service! If you would like more information, please call (203) 365-8522, ext. 2950 and leave a message or send us an e-mail to [traveltraining@kennedyctr.org](mailto:traveltraining@kennedyctr.org)

Though ticket vending machines are still available in New Haven, **Waterbury area residents should purchase their tickets on-line @ <https://mta.info/mta-etix.com>**

*Submitted by:* April Chaplin, MSHS, The Kennedy Center, Inc., NW CT Regional Mobility Manager and Ombudswoman



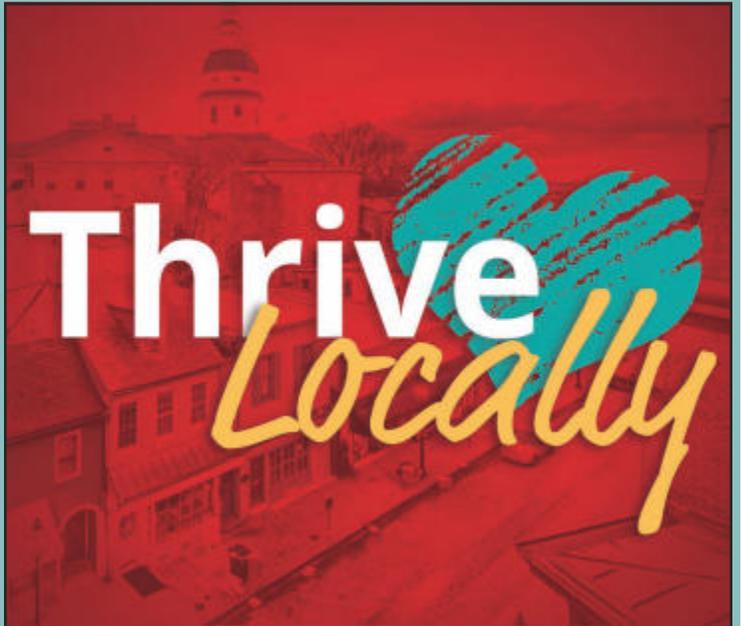
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  - WASH HANDS FREQUENTLY.

Reference: <https://portal.ct.gov/DOT/News-from-the-Connecticut-Department-of-Transportation/2020/Train-Service-Set-to-Resume-on-the-Waterbury-Branch-on-Monday-October-26-2020>

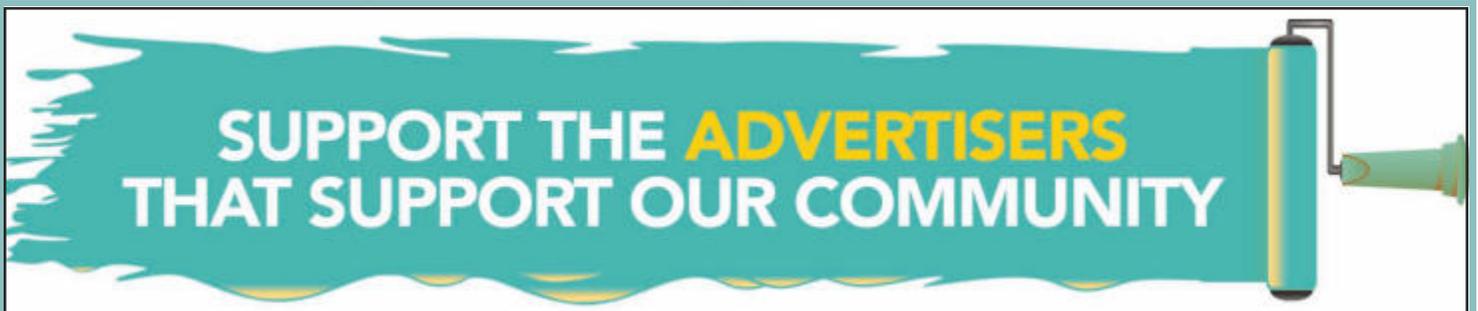
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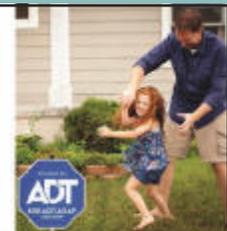
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# OH SWEET HOLIDAYS!

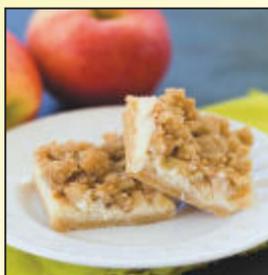


Eat, drink and be merry with these indulgent and unforgettable sweet treat recipes.

## APPLE BARS

### Ingredients:

- 1/2 cup melted butter
- 1/3 cup canola oil
- 1 1/2 tsp vanilla extract
- 2 cups of assorted apples- finely diced & peeled
- 1 3/4 cup all-purpose Flour
- optional- 1 cup of raisins and/or walnuts
- 1/2 tsp salt
- 2 eggs
- 2 tsp cinnamon
- 1 tsp baking soda



### Directions:

Preheat oven to 350\*  
Spray and flour 9 X 13 pan. Mix all the wet ingredients. Add flour, baking soda, cinnamon, salt, apples and any optional items to wet mixture. Combine until just mixed, spread mixture into pan. Bake approx. 40 min.

*Submitted by:* Alyse Bergersen—WCAA Staff

## BANANA OATMEAL COOKIES

### Ingredients

- 2 banana (very ripe)
- 1 cup oats (quick or old-fashioned)
- 1/2 tsp. cinnamon
- 1/2 tsp. vanilla
- 1/2 cup raisins

### Notes:

Texture will be best when freshly made. Try dried cranberries or chopped nuts instead of raisins.

### Directions:

Preheat oven to 350 degrees. In a medium bowl, mash bananas with a fork until mostly smooth. Add oats, cinnamon, vanilla and raisins. Mix well. Drop spoonfuls of dough onto lightly sprayed or oiled baking sheet. Flatten with the back of a spoon or bottom of a drinking glass. Bake 10 to 15 minutes. Remove from oven and let cool before serving.



*Recipe Source:* USDA -Nutrition, <https://www.nutrition.gov/recipes/banana-oatmeal-cookies>

## SOUR CREAM PIE

*[Bessie C. Cogswell's (Sandy's Grandmother) award winning pie]*

### Ingredients:

- 1 cup sour cream
- 1 cup seeded raisins
- 1 egg
- 1 cup sugar
- 1 tblsp. vinegar
- 1/2 tsp. cinnamon
- 1/4 tsp. cloves
- 1/2 tsp. nutmeg
- 1 tblsp. flour

### Directions:

Bake with two crusts. 350 degrees. 50-60- minutes.

### The Sour Cream Pie Story

It was the Great Depression (1920's) - things were scarce (especially in small rural towns of Western N.Y. State). But Grandma Taylor knew how to "make due" with what she had. She created this Sour Cream Pie. It was a major hit with the family. It even won a blue ribbon at the local county fair. We have loved it down through the generations. We still do to this day. My Father (Bessie's youngest son) always stated it was one of his favorite things. Often for special occasions (holidays, Christmas, his birthday) I would make a Sour Cream Pie in lieu of giving him a present. He was always thrilled!! My Grandfather apparently had said, "The last piece is always the best", (the flavors meld with time).



My Dad often instructed me to make the pie a couple days ahead, so it could sit and the flavors blend & season. Although this pie may look a little unusual – DON'T let that hinder you!

We love it, people I've shared it with love it, - hope you'll love it too!!

*Submitted by:* Sandy Taylor—WCAA Staff

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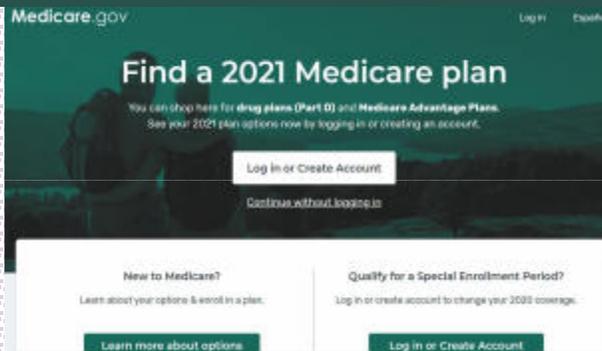
Western CT Area Agency on Aging 06-5310

## TIS' THE SEASON FOR MEDICARE ENROLLMENT PERIODS!

**W**e have had quite an eventful year so far, haven't we? It feels like every day brings us new challenges to overcome. For example, each year the CHOICES Department has been available for in-person, one-on-one counseling during the Medicare Open Enrollment season (October 15<sup>th</sup>-December 7<sup>th</sup>). For the first time ever, CHOICES had to cancel all in-person Open Enrollment Events due to the Covid-19 pandemic. Instead, all events have been held via phone calls and ZOOM\* meetings online. While most of WCAA's CHOICES team members have been working from home since March, they have engaged in multiple update trainings and have continued helping beneficiaries access information about their health insurance coverage options for 2021. In short, CHOICES' commitment to the community remains intact during the Covid-19 pandemic.

### MEDICARE PLAN FINDER TOOL

The "Medicare Plan Finder Tool", which is accessible on the [www.medicare.gov](http://www.medicare.gov) website, helps provide each Medicare beneficiary with a Medicare plan cost comparison, and is also used to enroll a beneficiary into any plan of their choosing. Early this open enrollment season, the CHOICES Department was made aware of cost discrepancies that appeared in the "Medicare Plan Finder Tool", and this helped beneficiaries understand their option to postpone making an enrollment decision until the discrepancies were fixed. Countless CHOICES callers have expressed gratitude for the guidance that they continue to receive from staff, during such unprecedented times. CHOICES can provide callers with free and unbiased information about their Medicare



benefits, and can also screen beneficiaries for several assistance programs that can help reduce the cost of their medications. Choose CHOICES to help you navigate Medicare changes and updates for 2021 and remember us during the Medicare Advantage Plan disenrollment period from Jan. 1-March 31<sup>st</sup>.



*Submitted by:* Francesca Evangelista- CHOICES Regional Coordinator for Western CT Area Agency on Aging

### \*\*\*REMINDER: Medicare Open Enrollment Ends December 7, 2020\*\*\*

#### Highlights for 2021 Open Enrollment Include:

- \* A 34% decrease in average monthly premiums for Medicare Advantage plans since 2017. This is the lowest average monthly premium since 2007.
- \* More than 4,800 Medicare Advantage plans are offered for 2021, compared to about 2,700 in 2017. Similarly, more Medicare Part D plans are available, and the average basic Part D premium has dropped 12 % since 2017.
- \* Medicare beneficiaries can join a prescription drug plan that will offer many types of insulin at a maximum co-payment of \$35 for a 30-day supply.
- \* More than 1,600 Medicare Advantage & Part D prescription drug plans are participating in the Part D Senior Savings Model for 2021.
- \* People who enroll in a participating plan could save up to an estimated \$446 a year in out-of-pocket costs on insulin.
- \* CMS has added a new "Insulin Savings" filter on Medicare Plan Finder to display plans that will offer the capped out-of-pocket costs for insulin.
- \* Beneficiaries can use the Medicare Plan Finder to view plan options and look for a participating plan in their area that covers their insulin at no more than a \$35 monthly copay.
- \* Free, personalized counseling on Medicare options is also available through the nonprofit State Health Insurance Assistance Program or by calling 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048.

*Sources:* <https://www.cms.gov/newsroom/press-releases/2021-medicare-part-b-premiums-remain-steady>

**CALL THE WCAA-CHOICES DEPARTMENT at 1-800-994-9422 or 1-203-757-5449 to receive free and unbiased information. One of our CHOICES Certified Counselors can help you understand and navigate your options.**

## Free Live Well Telephone Workshops Take Off!

*\*“I liked the group sharing different views in a positive, friendly and open way, and everyone respecting one another.”*

*\*There was a good deal of helpful information, and this workshop lifted my spirits during a difficult time. One can always live and learn and should take the opportunity to do so.”*

Those are just a couple of quotes from participants in recent Live Well telephone workshops, and leaders are excited and heartened by how well the new way of delivering this program is going! We have already finished three Live Well with Chronic Conditions workshops and have five different Live Well with Diabetes telephone workshops going on now. We are planning many more for the next few months and are taking names of people who are interested in participating in these programs.

Participants will be mailed a toolkit at no cost consisting of the book *Living a Healthy Life with Chronic Conditions*, an instruction booklet, and exercise and relaxation CD's. Once a week for six weeks, a trained Live Well leader will facilitate a free, one-hour group phone call to help enhance the experience and to alleviate social isolation during the COVID pandemic. Participants can enjoy the popular Live Well workshop from the comfort of their own home without having to use technology beyond the telephone. The workshops are helpful for anyone with ongoing health conditions such as high blood pressure, heart disease, diabetes, arthritis, or any other chronic issues. They teach useful techniques to manage recurring challenges such as pain, fatigue, difficult emotions and anxiety. Participants in the Live Well with Chronic Conditions workshop will learn about healthy eating, physical activity and exercise, dealing with difficult emotions, decision-making and communication skills, working with healthcare providers and action planning. Participants in the Live Well with Diabetes workshop will learn about healthy eating, managing high and low blood sugar, being active, sick day guidelines, tips for dealing with stress, foot care, making weekly action plans, and how to set small and achievable goals.

Class size is limited to six people, and pre-registration is required. Participants must be willing to share their name, address and phone number so the toolkit can be mailed directly to them and the leader can place the weekly group call. New groups will be starting as soon as enough people register. To sign up, contact Debby Horowitz at 203-757-5449 ext. 125 or email [dhorowitz@wcaa.org](mailto:dhorowitz@wcaa.org). Please specify if you are interested in the Live Well with Chronic Conditions workshop or Live Well with Diabetes Workshop. We look forward to having you join one of our groups!

Live Well is sponsored by WCAA, the State Unit on Aging & CT Dept. of Public Health through a grant from the Administration on Aging. Generous support is also provided by a grant from the Connecticut Community Foundation. Live Well is an evidence-based self-management program developed at Stanford University.



### Live Well with Diabetes Workshop in-home version.

All you need is a telephone!!

**FREE Active Living Everyday Toolkit**  
**FREE Living A Healthy Life Book FREE Exercise CD**

**New 6-week workshops starting EVERY month!**

**LEARN MORE ABOUT:**

- What to Eat
- Foot Care
- Low & High Blood Sugar
- Sick Day Guidelines
- Tips for dealing with stress
- How to set small and achievable goals



**Contact Debby Horowitz, Live Well Regional Coordinator**

[dhorowitz@wcaa.org](mailto:dhorowitz@wcaa.org)

OR 203-757-5449 ext. 125



Sponsored by the CT Department of Public Health, the Department of Aging & Disability Services, and Western Connecticut Area Agency on Aging. An evidence-based self-management program originally developed at Stanford University. This program supported by funds made available for the Centers for Disease Control and Prevention, Office of State, Tribal, Local & Territorial Support under grant DP13-105.



## Marketing Guidelines for Medicare Parts C & D

**Prohibited Contacts by Plans  
with Medicare Beneficiaries**

**Medicare plans cannot:**

**Conduct** unsolicited phone calls to beneficiaries with whom they have no prior relationship.

**Send** unsolicited emails to beneficiaries who have not agreed to receive emails

**Mail/call** a beneficiary who has requested to opt out of receiving such communications.

**Represent** themselves as though they come from or were sent by Medicare, Social Security, or Medicaid.

**Make** an unsolicited home visit – i.e. “door-to-door cold call” sales.

**Leave** information such as leaflets, flyers, door hangers, etc. on someone’s car or at their residence (unless the beneficiary is a “no show” for a pre-scheduled appointment)

**Initiate** a discussion about other insurance products, such as life insurance annuities, during a visit or meeting about a Part C or Part D Medicare product

**Return** uninvited to a beneficiary’s residence after an earlier “no show”

**If you suspect Medicare fraud, please call Senior Medicare Patrol (SMP) at 1-800-994-9422 immediately!**

**Or contact Senior Medicare Patrol at the Western Connecticut Area Agency on Agency (WCAAA) 203-757-5449, ext. 127**

**SOURCE:** <https://www.smpresource.org/Content/Medicare-Fraud/Fraud-Schemes/Marketing-Guidelines-for-Medicare-Parts-C-and-D.aspx>

*Paid for in part by grant number 90MPPG0044, from the U.S. Administration for Community Living, Department of Health and Human Services, and is administered by the CT Department of Aging and Disability Services*



Spoofting is when scammers use software to make you think you are receiving a local call or a call from agencies like Medicare.

**If you believe you have received a “Spoofting” call related to Medicare please call Senior Medicare Patrol (SMP) at 1-800-994-9422 or 203-757-5449, ext. 127**

**A spoofting call ... have you received one? First, you need to understand what this is.**

**Spoofting** is when scammers & fraudsters use software to make you think you are receiving a local call on your phone or a call from Medicare or Social Security, or other government agency. If you pick up & listen ... there is a frightening & scary message about Medicare or Social Security ... saying your benefits are threatened. Keep in mind this is all a lie ... they're trying to get personal information from you ... stealing your Medicare or Social Security numbers ... & even birth date! No government agency will ever contact you in this way. Hang up immediately. Call **Senior Medicare Patrol (SMP) at 1-800-994-9422 or 203-757-5449** and we'll report the incident (and recorded number) on your behalf to the appropriate legal authorities. These types of phone calls have recently been reported from local phone numbers in Naugatuck & Waterbury ... but these are only telephone calls that **have been reported to SMP**. So we are asking for your help to have an understanding as to how often this is happening in our communities. A message or text may pop up on your phone (whether a landline or cell) & you may think it is a friend or relative. But no, instead there is a serious imposter voice saying they are from Medicare or Social Security ... and your benefits are being cut off if you do not respond immediately. Or the text may even look like a legitimate number from Medicare or the Social Security Administration. **This is a fraud and a lie, and a criminal is trying to steal from you & our government agencies that provide invaluable services. Senior Medicare Patrol needs to know how frequently this is happening in our region. Please call Audrey here at the WCAAA at 203-757-5449, ext. 127, to report if you have been spoofted. Don't engage with these fraudsters & their criminal activities.**

*Submitted by: Audrey Cole—WCAAA Staff*

*Paid for in part by grant number 90MPPG0044, from the U.S. Administration for Comm. Living, Dept. of Health & Human Services, & is administered by the CT Dept. of Aging & Disability Services*

**BE CAUTIOUS OF CALLS,  
TEXTS, EMAILS, LETTERS,  
OR VISITORS SELLING  
COVID-19 TEST KITS.**

**Are You Receiving offers of Home Tamiflu Testing Kits?** Have you been invited by email, text, or postal mail to sign-up or participate in a major new flu home testing kit program involving your Medicare plan? Both the **CHOICES** Medicare health insurance program & **Senior Medicare Patrol (SMP)** anticipate calls to **WCAAA** wondering if these kits are legitimate or just a new and innovative fraudster scam! At the moment, there are some plans that are offering this unusual benefit, but they are primarily Medicare Advantage Plans. The seasonal flu is a major strain on our healthcare system ... especially for those in high risk groups which in

many instances ... are those who are in the federal Medicare health insurance program. If you are an at-risk patient, your Medicare plan may offer to mail you a digital thermometer, a COVID-19 PCR diagnostic test, or the Tamiflu prescription antiviral flu treatment. But there are steps to be taken first; verification that Tamiflu can be dispensed by a physician in your state, attestation you will not take Tamiflu until receiving telemedicine instruction from a physician, & never giving the Tamiflu to other people. Although this unusual offer is intended to reduce hospitalizations, both **CHOICES** and **SMP** counselors do anticipate that Medicare beneficiaries, family members, & caregivers will be confused by this added benefit. Please call a **CHOICES** or **SMP** counselor if you have any questions or are uncertain as to how to proceed at **1-800-994-9422 or 203-757-5449**.

*Submitted by: Audrey Cole—WCAAA Staff | Source: <https://www.nytimes.com/2020/10/24/health/Covid-flu-elderly-Medicare.html>*



**HAPPY 100th BIRTHDAY TO MS. ELLA NISKI -NAUGATUCK CT- OCT. 31, 2020!**

Ms. Niski, a lifelong resident of Naugatuck, was celebrated on Oct. 3<sup>rd</sup> with a Drive-by Birthday Parade. Family, friends, neighbors

and other Naugatuck residents gathered to honor her on the achievement of the centennial birthday. The parade was led by the Naugatuck Fire Dept. and followed by a cruiser of the Naugatuck Police Dept., lights flashing and sirens blaring.

Thirty or more individual cars also participated, each stopping their car to wish Ms. Ella a happy birthday as she sat outside her home. Ms. Niski served as president of the VWF Post 1946, president of The American War Mothers and was recognized as Mother of the Year by the Elks Club. The weather provided a beautiful autumn day to celebrate an amazing woman.



*Submitted by:* Rosalie Johnson—WCAA Staff



**HAPPY ANNIVERSARY WATERBURY SR. CENTER**

On Friday, Oct. 30<sup>th</sup>, 2020 the Waterbury Senior Center (WSC) didn't let the rain or COVID stop them from celebrating their anniversary. This year the ladies of the WSC celebrated the 7<sup>th</sup> year of being open. Danessa Marshall- Sr. Ctr. Director, Debra Perugini-Pgrm. Coord., & Catreena Williams - Admin. Asst., organized and prepared a drive-thru anniversary party. The staff along with April Chaplin from the Kennedy Ctr. & Paola Vargas from WCAA helped pass out box lunches & small goodies including masks, hand sanitizers, & Walmart gift cards. Around 110 seniors drove up & came to celebrate. It was a rainy but happy day.

*Happy Anniversary to the WSC & its devoted members.*

*Submitted by:* Paola Vargas, - WCAA Staff



*Here are some memories ...*



**SELF CARE: 6 Strategies for Improving your Emotional Health**

**Brighten your outlook-** People who are emotionally well, experts say, have fewer negative emotions and are able to bounce back from difficulties

faster. This quality is called resilience. Another sign of emotional wellness is being able to hold onto positive emotions longer and appreciate the good times.

**To develop a more positive mindset:** Remember your good deeds | Forgive yourself | Spend more time with your friends | Explore your beliefs about the meaning and purpose of life | Develop healthy physical habits

**Get quality sleep-** To fit in everything we want to do in our day, we often sacrifice sleep. But sleep affects both mental and physical health. It's vital to your well-being. When you're tired, you can't function at your best. Sleep helps you think more clearly, have quicker reflexes and focus better. Take steps to make sure you regularly get a good night's sleep.

**Strengthen social connections-** Social connections might help protect health and lengthen life. Scientists are finding that our links to others can have powerful effects on our health—both emotionally and physically. Whether with romantic partners, family, friends, neighbors, or others, social connections can influence our biology and well-being.

**Cope with loss-** When someone you love dies, your world changes. There is no right or wrong way to mourn. Although the death of a loved one can feel overwhelming, most people can make it through the grieving process with the support of family and friends. Learn healthy ways to help you through difficult times.

**To help cope with loss:** Take care of yourself | Talk to caring friends | Find a grief support group | Don't make major changes right away | Talk to your doctor | Consider additional support | Be patient

**Be mindful-** The concept of mindfulness is simple. This ancient practice is about being completely aware of what's happening in the present—of all that's going on inside and all that's happening around you. It means not living your life on "autopilot." Becoming a more mindful person requires commitment and practice. Here are some tips to help you get started. **To be more mindful:** Take some deep breaths | Enjoy a stroll | Practice mindful eating | Find mindfulness resources in your local community



*Submitted by:* Deb Kaszas-WCAA Staff

*Sources:* <https://www.nih.gov/health-information/emotional-wellness-toolkit>



## SERVING THOSE WHO SERVED

### SUPPORT FOR CAREGIVERS

There are different support groups available offering helpful resources; for both: Veterans and their caregivers; such as:

*VA Caregiver Support Program* offers training, educational resources, & multiple tools to help you succeed. Eligible Veterans of all eras may benefit from services, under the Program of General Caregiver Support Services. *Some of the Programs available are:*

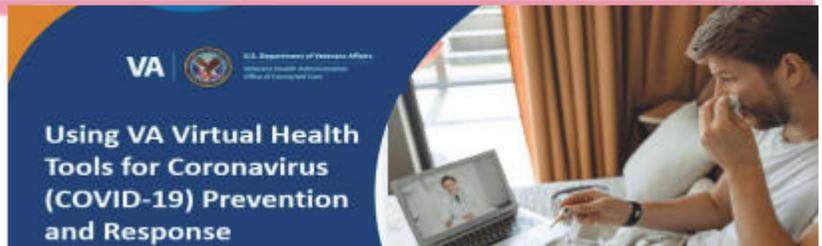
- Care for Caregivers
- VA In-Home & Support Services:
- Tips by Diagnosis:
- Connect with Others:
- Tips & Tools
- Publications & Resources:
- VA Crisis Line 24/7/365: This line connects service members & Veterans in crisis, as well as their family members & friends, with qualified, caring VA responders through a confidential toll-free hotline, online chat, or text-messaging service. | Dial 1-800-273-8255 & Press 1 to talk to someone. | Send a text message to 838255 to connect with a VA responder.
- **NAMI: Family Support Group** Contact: 860-667-3413
- **Family Caregiver Support Group: Caregivers of OEF/OIF Returning Veterans.** contact the Caregiver Support Line: 855-260-3274.
- **Building Better Caregivers (BBC)** is a free 6-week online workshop developed by Stanford University to support Caregivers of Veterans of all eras. Join a community of Caregivers who share similar challenges, such as dealing with stress and finding time for yourself. Trained facilitators guide you in learning new ways to manage stress and improve communication skills with your Care Partner. You'll get access to:

\*\*\*24/7 access to self-guided lessons and resources, safe, secure & anonymous environment, ongoing support from other Caregivers during and after the program\*\*\*



**Call the Caregiver Support Line at  
1-855-260-3274**

**\*VA Crisis Line 24/7/365 days a  
year 1800-273-8255 or TEXT at:  
838255**



### COVID-19 CAUSING YOU CONCERN?

VA's virtual care technologies are here to help. VA virtual technologies enable you to send secure messages to your VA care teams, order & ship your prescriptions, receive care at home through a video or phone appointment, and more. Learn more about the virtual tools and resources available to you.

### VA Virtual Tools Are Always an Option

As the U.S. Department of Veterans Affairs begins expanding in-person services at VA facilities around the Country, keeping Veterans safe remains our top priority. With VA's virtual care tools, you can continue to access high quality VA care safely from home.

-  **Video or Telephone Appointments:** Rather than going to a VA facility, you can receive care at home with a video or phone appointment. To set up a VA Video Connect or phone appointment, send your provider a secure message on My HealtheVet or call your local VA facility. To learn more about VA Video Connect visit [mobile.va.gov/app/va-video-connect](https://mobile.va.gov/app/va-video-connect).
-  **Prescription Refills:** Request prescription refills and order and ship medications to your home using My HealtheVet or the Rx Refill mobile app. Download the app at [mobile.va.gov/app/rx-refill](https://mobile.va.gov/app/rx-refill).
-  **Text Message Reminders:** Annie's coronavirus Precautions protocol sends you automated text messages with information about COVID-19, helps you monitor for symptoms, and can assist you if you need to contact your VA facility for care. Enroll at [mobile.va.gov/annie](https://mobile.va.gov/annie).
-  **Secure Messaging:** With My HealtheVet, VA's online patient portal, you can send online secure messages to your VA health care team to ask them nonurgent health questions. Register at [myhealth.va.gov](https://myhealth.va.gov).
-  **Home Telehealth:** For Veterans recommended for home isolation or quarantine, your provider may use remote monitoring devices to assess your condition while you are at home. Learn more about home telehealth at [telehealth.va.gov/type/home](https://telehealth.va.gov/type/home).

If you are experiencing symptoms of COVID-19, contact your VA facility as soon as possible. You can find contact information and operating hours for your VA facility at [va.gov/find-locations](https://va.gov/find-locations).

For the most up-to-date information on COVID-19, please visit:  
[cdc.gov/coronavirus](https://cdc.gov/coronavirus) | [va.gov/coronavirus](https://va.gov/coronavirus)



**THE WCAA FAMILY WOULD LIKE TO WISH YOU HAPPY AND SAFE HOLIDAYS!**

**WCAA WILL BE CLOSED ON:**

**December 25, 2020**      **January 1, 2021**  
 In observation of      In observation of New



**FLU SHOTS** There Are Many Places You Can Get Your Flu Shot – DON'T WAIT.

People who are 65 and older are at high risk of having serious health complications from the flu. *Getting the flu shot protects you from getting the flu and keeps you from spreading it to others.*

**Medicare Part B covers one flu shot per flu season.**

**Your costs in Original Medicare:** You pay nothing for a flu shot if your doctor or other qualified health care provider accepts assignment for giving the shot.

**Things to know:** Don't wait to get the flu shot. You can get the flu shot many places, including your doctor's office and your local pharmacy — contact them for details. If you have a Medicare Advantage Plan, contact your plan — most places accept Medicare Advantage Plans.

**Stay Safe.** Your doctors and pharmacies are working hard to keep you safe and socially distanced. Remember to wear your mask when you get your shot.

**NOTE:** Your doctor or other health care provider may recommend you get services more often than Medicare covers. Or, they may recommend services that Medicare doesn't cover. If this happens, you may have to pay some or all of the costs.

Ask questions so you understand why your doctor is recommending certain services and whether Medicare will pay for them.

*Source:* Medicare. **URL:** [https://www.medicare.gov/coverage/flu-shots?utm\\_campaign=20201109\\_flu\\_prv\\_gal&utm\\_content=english&utm\\_medium=email&utm\\_source=govdelivery#](https://www.medicare.gov/coverage/flu-shots?utm_campaign=20201109_flu_prv_gal&utm_content=english&utm_medium=email&utm_source=govdelivery#)

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**Is Your Medicare Advantage Plan Working for You?**  
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**If not, you can change. Medicare Advantage Open Enrollment is from January 1, 2021– March 31, 2021.** During this time, you can change from your Medicare Advantage Plan (with or without drug coverage) to another Medicare Advantage Plan (with or without drug coverage) or back to Original or Traditional Medicare. If you switch back to Original Medicare, you should also enroll in Part D, a prescription drug plan and consider enrolling into a Supplemental/Medigap plan. When switching to another Medicare Advantage Plan first confirm that your prescription drugs and health care providers are covered by the plan. What **you cannot do** during this enrollment period is switch from Original Medicare to a Medicare Advantage plan or switch Part D plans. You are permitted to make one change during this period. The new plan will become effective one month after you make the request. Contact **CHOICES** if you have any questions at 203-757-5449 or 1-800.994.9422.

*Submitted by: Amanda Halle– WCAA Staff*  
*Source: Medicare & You 2021*



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Want more information??  
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[dhorowitz@wcaa.org](mailto:dhorowitz@wcaa.org)  
 OR 203-757-5449 ext. 125



Sponsored by the Connecticut Department of Public Health, the Department of Aging & Disability Services, and Western Connecticut Area Agency on Aging.

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**WCAAA INSIDER**

**WCAAA Mission Statement**

The mission of the Western Connecticut Area Agency on Aging, Inc., is to develop, manage and provide comprehensive services for seniors, caregivers and individuals with disabilities through person-centered planning in order to maintain their independence and quality of life.

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**CONTACT:**

For questions, comments or suggestions, feel free to call us at: 203-757-5449 or 1-800-994-9422.

You can also visit our website at: [www.wcaaa.org](http://www.wcaaa.org).

Items of interest, Medicare news, caregiver issues etc., are posted as updates.

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*20201. Grantees undertaking projects under government sponsorship are encouraged to express freely their findings and conclusions. Points of view or opinions do not, therefore, necessarily represent official Administration for Community Living policy.*

**NOTE:**

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Thank you.