

# SENIOR NEWSLETTER

Middlebury Senior Center

1172 Whittemore Road, Middlebury, CT

203-577-4166—Phone

E-mail: [jcappelletti@middlebury-ct.org](mailto:jcappelletti@middlebury-ct.org)

Hours: Monday through Friday 9:00am—1:00pm

Website: [www.middlebury-ct.org](http://www.middlebury-ct.org)



## Department of Social & Elderly Services

### Mission Statement

The Department of Social Services and Elderly Services is a focal point for all town residents who seek public services. We provide aid in time of crisis, both financial as well as service oriented. We furnish state-administered programs through referrals in order to see that each resident is provided with a standard in conducting their lives.

To the elderly community we are constantly seeking to improve their quality of life by educating them in new concepts of living. We keep our elderly active in the community through volunteerism as well as educational and recreational programs. We continue to keep them up to date through informative group sessions which enhance their personal development.

As changes occur in our world, our goal is to re-adapt programs so that our citizens can keep in step with the rest of the community.

# November 2021

### Department Staff

JoAnn Cappelletti	Director
Ashley Norton	Dispatcher
Angela Leveille	Publications & Programs
Kathleen Patton	Bus Driver
Sean Howard	Computer Lab

### Commission on Aging

Judy Mirrer, Chairperson  
Jean Hansen  
Noa Miller  
Ann Spierto  
Nancy Pun  
Nancy Mastroianni  
JoAnn Cappelletti ( Director of  
Elderly & Social Services)  
Ralph Barra (Liaison)

**Town of Middlebury**  
**Department of Social & Elderly Services**  
**Shepardson Community Building**  
**1172 Whittemore Road**  
**Middlebury, CT 06762**

Phone 203-577-4166

[jcappelletti@middlebury-ct.org](mailto:jcappelletti@middlebury-ct.org)

Discover our Website: [www.middlebury-ct.org](http://www.middlebury-ct.org)



### Notifying the Public Under Title VI

The Town of Middlebury operates its programs and services without regard to race, color, and national origin in accordance with Title VI of the Civil Rights Act. Any person who believes she or he has been aggrieved by any unlawful discriminatory practice under Title VI may file a complaint with the Town of Middlebury.

For more information on the Town of Middlebury's civil rights program, and the procedures to file a complaint, contact JoAnn Cappelletti 203-577-4166 ext. 707; email [jcappelletti@middlebury-ct.org](mailto:jcappelletti@middlebury-ct.org); or visit our administrative office at 1172 Whittemore Road. For more information, visit [www.middlebury-ct.org](http://www.middlebury-ct.org).

A complainant may file a complaint directly with the Federal Transit Administration by filing a complaint with the Office of Civil Rights Attention; Title VI Program Coordinator, Connecticut Department of Transportation, Bureau of Public Transportation, Complaint Department, 2800 Berlin Turnpike, Newington, CT 06111.

If information is needed in another language, contact 203-577-4166 ext. #1

Si se necesita informacion en otro idioma, comuniquese al 203-577-4166 ext. 1



.November is best known for **Thanksgiving and Veterans Day**, but it's packed with an abundance of special days of awareness and observances to celebrate.

It is **the last month of the Fall season**. November in the Northern Hemisphere is similar to May in the Southern Hemisphere. Elections are held in the United States on the Tuesday after the first Monday in November. The third Thursday of November is the Great American Smokeout.

People born in November just can't **help themselves but look very attractive**. Without even trying they attract attention like bees to honey. ... This may sound good, but there are some people who may get envious of November borns because wherever they go they somehow seem to be the center of everything.




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203.758.2471

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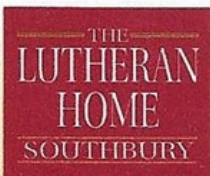
778 Middlebury Road, Middlebury | 203-758-2471 

# Get READY FOR HOME at Lutheran Home

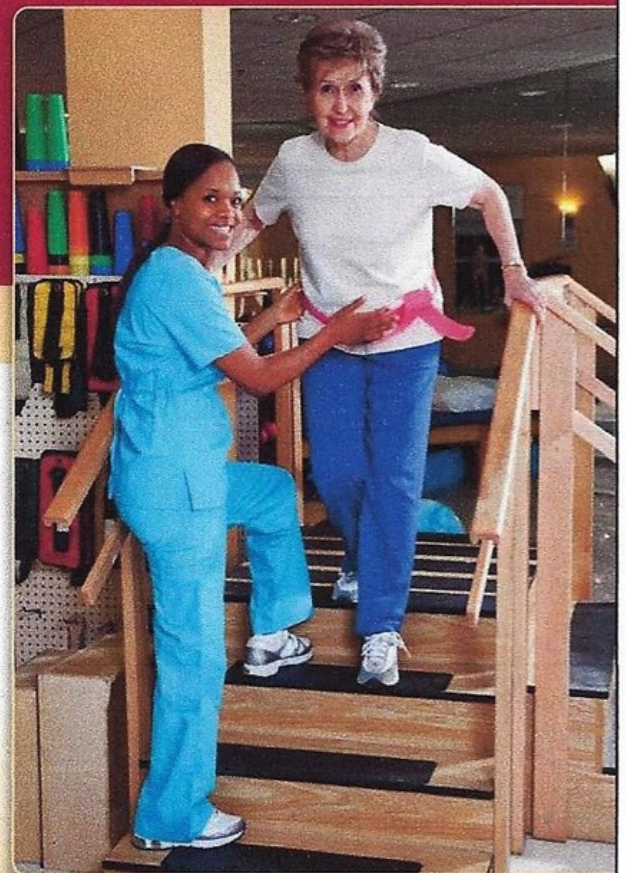
**2016 5-STAR MEDICARE RATING**

Welcome to the first rehab program personalized for you. From your own Resident Service Liaison checking in each day, to a CNA Companion program for a smooth transition, and therapies offered 7 days a week, our Center for Short-term Rehabilitation is your place to get ready for home.

Call 203-264-9135 to Pre-book your stay or learn more.



990 Main Street, North  
Southbury, CT 06488  
**203.264.9135**  
www.lhsouthbury.org



# Town of Middlebury

Department of Social and Elderly Services  
Shepardson Community Building  
1172 Whittemore Road  
Middlebury, CT 06762  
Phone: 203-577-4166  
Fax: 203-577-4173  
E-mail: [jcappelletti@middlebury-ct.org](mailto:jcappelletti@middlebury-ct.org)



## GUIDELINES FOR MINI-BUS PASSENGERS

Passengers must be Middlebury residents 60 years or older or handicapped. Driver will assist passengers on and off bus if necessary. The driver is neither a chauffeur nor servant and should not be expected to:

- Do any tasks or errands for you
- Do any shopping of any kind
- Handle money for banking, postage or bill paying

Reservation for rides must be made at least one day in advance by calling the Senior Center at 203-577-4166, Monday through Friday between the hours of 9am and 1pm. Messages left after 1pm are not considered one day advance reservations. Your itinerary must be stated as well as name, address and telephone number. Reservations cannot be made with the driver while on the bus.

The following must be observed:

- Due to scheduling, the bus may arrive from 15 minutes before to 15 minutes after your scheduled reservation. You must be ready within these times.
- Use seat belts at all times – no exceptions will be permitted.
- Upon arrival, vacate the bus immediately and clear the doorway to avoid accidents.
- Have your donation ready when entering the bus.

Medical appointments are given priority. It is advisable to check with the office prior to making doctors' appointments to determine the best date and time that the bus can provide you with the best service.

In the event of inclement weather, and the mini bus is cancelled, there will be an announcement over radio station WATR and TV channels 3 & 8 after 7am.

The mini bus operates 8:30am to 2:30pm, Monday through Friday.

Suggested donation for this service is .50 cents, one way, within the Town of Middlebury and \$1.50 one way, to surrounding towns.

If there are any changes to your advance reservation, you must let the office know in advance.

Passengers not complying with these regulations may have to find alternate methods of transportation. After 3 no shows, passengers will be suspended from using the mini bus for 30 days.

**Have our Newsletter  
Mailed to Your Home Every Month**  
Cut out and mail this Form

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_

Please enclose a check for \$9.00 made payable to  
The Middlebury Senior Center and mail to:

Department of Social Services  
1172 Whittemore Road  
Middlebury, CT 06762

# GWDT

## Dial – A – Ride

One day a week each municipality will have the  
*Dial-A-Ride Transportation*

Available for eligible

Seniors (ages 60 & Over) and the Disabled.

Transportation available for shopping, doctors appointments, out of town visiting with the 8 district municipalities on a first come, first served basis.

For more information on Dial-A-Ride transportation  
Please contact:

Cheshire	Middlebury	Naugatuck	Prospect	Waterbury	Watertown	Prospect
203-272-0047	203-577-4166	203-720-7069	203-758-5300	203-756-5550	860-945-5250	203-879-8100
Fridays	Thursdays	Tuesdays	Thursdays	Mondays & Fridays	Tuesdays	Fridays

**First Come, First Served**

**Cheshire Middlebury Naugatuck Prospect Waterbury Watertown  
Wolcott**

### ALZHEIMER'S CONVERSATIONS: PROTECTING OUR HEALTH AND WEALTH JOINT SEMINAR.

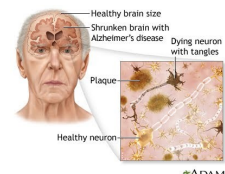
A Seminar with Stephen Harrington & Maria Thomasetti from the CT Chapter of the Alzheimer's Association.

Thursday, November 18, 2021 @ 10:00am

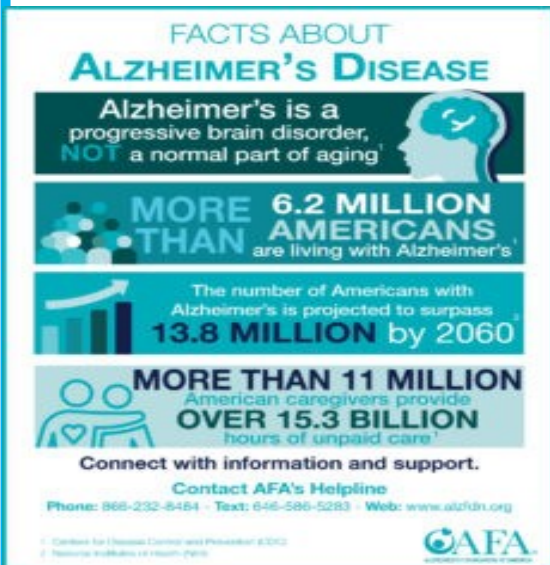
Alzheimer's is one of the costliest diseases; a lifetime cost of care can be over \$350,000. This disease robs families of their relationships and their wealth—two things we work so hard to preserve. At this special presentation, we will; discuss:

- Alzheimer's disease risk factors, warning signs, resources and how you can join the fight. (20 minutes — Maria Tornasetti ALZ Representative)
- Protecting your finances and family with designated Beneficiaries, legacy, and estate strategies,
- Preparing for the unexpected and knowing the red flags of financial scams (15 mins– Stephen Harrington Edward Jones)

Please call the Middlebury Senior Center to reserve your seat. 203-577-4166.



## “NOVEMBER IS NATIONAL ALZHEIMER’S MONTH”



### What is Alzheimer's disease?

Alzheimer's disease is a progressive brain disorder that impacts memory, thinking and language skills, and the ability to carry out the simplest tasks. Alzheimer's disease is the most common cause of dementia. Dementia itself is not a disease, but a term used to describe symptoms such as loss of memory, loss of judgment and other intellectual functions. Alzheimer's disease can cause dementia. More than 5.8 million Americans are currently living with Alzheimer's disease.

### What are signs and symptoms of Alzheimer's disease?

Although each individual is unique, experts have identified common warning signs of Alzheimer's disease, including:

Memory loss, especially of recent events, names, places and other new information

Confusion about time and place  
Struggling to complete familiar tasks such as brushing one's teeth  
Trouble finding appropriate words, for example in a sentence  
Difficulties in judging situations  
Changes in mood and personality

### What are the stages of Alzheimer's disease?

Alzheimer's Foundation of America follows the National Institutes of Health's National Institute on Aging in describing the disease in three stages early (mild), middle (moderate) and late (severe).

#### Early (Mild)

In this stage, people may:

- Forget words or misplace objects
- Forget something they just read
- Ask the same question over and over
- Have increasing trouble making plans or organizing
- Not remember names when meeting new people

#### Middle (Moderate)

In this stage, people may have:

- Increased memory loss and confusion
- Problems recognizing family and friends
- Continuously repeating stories, favorite wants (e.g., foods, places, songs, etc.), or motions
- Decreased ability to perform complex tasks (e.g., planning dinner) or handle personal finances (e.g., paying bills)
- Lack of concern for hygiene and appearance
- Requiring assistance in choosing proper clothing to wear for day, season, or occasion

#### Late (Severe)

In this stage, there is almost total memory loss. The individual may:

- Recognize faces but forget names
- Mistake a person for someone else
- Delusions—such as thinking he/she needs to go to work — may set in, even though he/she no longer has a job
- There is a strong need for holding something close for tactile stimulation, nurturing, companionship and comfort
- Basic abilities such as eating, walking, and sitting up fade during this period; the individual may no longer recognize when he/she is thirsty or hungry and will need help with all basic activities of daily living.

## Commission on Aging



The next Commission on Aging meeting will be held on Tuesday, November 16, 2021 At 9:30am.

All interested persons are welcome to attend.

## Contacting our office is easy!

Our website:  
[www.middlebury-ct.org/elderly-social-services](http://www.middlebury-ct.org/elderly-social-services)

Dial (203) 577-4166 and enter the extension for the person you wish to speak with:

<u>NAME</u>	<u>EXTENSION</u>
JoAnn Cappelletti	3
Angela Leveille	2
Transportation	1
Sean Howard	4



## Blood Pressure Screening

Nurse Diane is available for free blood pressure screenings every Tuesday from 10am to 12 noon.

She is also available for any issues you may have.

# CodeRED™

Keeping citizens informed.

The Town of Middlebury has adopted Code Red which is a public notification system for emergency information. It notifies the public of road closures, fires, floods, missing children and other emergencies.

Code Red is a geographically based system. This means that anyone with a code Red app can get notifications anywhere they travel.

To be included in Code Red, you must enroll: go to the town's website [www.middlebury-ct.org](http://www.middlebury-ct.org) and click on the "Community" tab. Then click on the Code-RED logo. Please provide your phone number(s) and text and email information. The town was provided a database of some numbers for residents, but no one should assume their numbers are among those the town already has. Those without computers can go to the assessor's office or the Middlebury Public Library and get help registering for Code-RED.



The Middlebury Senior Center will be closed on Thursday, November 11, 2021 in observance of Veterans Day.



The Middlebury Senior Center will be closed on Thursday, November 25 & 26, 2021 in observance of Thanksgiving Day.



## COMPUTER HELP

Sean is available for one on one help if you need help with your computer.

Call 203-577-4166 ext. #4 for an appointment



## MAH-JONGG

Mah-Jongg is a Chinese game that is played using 144 domino-like tiles. Middlebury Senior Center has mah-Jongg games every Tuesday at 10am and 1pm, Wednesday Mah Jongg lessons, & Thursdays 1pm

## ART CLASS



Dory St. John offers art classes on Fridays from 9:30—11:30am. The fee is \$5.00 per class

## Adult Strengthening



Sue from Fitness Fury teaches older adults Strength training Exercises on Mondays from 11 to 12pm. Fee is \$25 per month or \$5 per class



## POLISH POKER

Our Polish Poker players have resumed their games on the second Wednesday of the month.

## Nutrition Cooking Class

Nichole from Brass City Harvest will be giving nutrition cooking class every Wednesday from 12:30 to 1:30 pm.



Enjoy cooking with Nichole and sample your finished product. This class is free of charge.



## Yoga

Tuesdays at 9:30 to 10:30

Helene Korchin is back for our Yoga classes.

The next class will begin on November 16, 2021. The fee for Yoga is \$30 for 6 classes



## Tai Chi

Wednesdays; 8:15 and 9:45am

Our Tai Chi instructor (Gary Weldon) not only teaches Tai Chi but also helps us with our balance and other issues as we age.

The next class will begin December 22, 2021 .

The fee for this class is \$30 for 10 classes



## Calling all Crafters

Knitters and Crocheters are meeting on Monday afternoon at 1pm at the Shepardson Community Building.

Bring your own supplies or materials can be supplied

There is no charge for this class

**All payments for classes are due prior to beginning of classes.**



**NOW SHOWING AT THE MIDDLEBURY  
SENIOR CENTER**

**WEDNESDAY, November 10 @ 10:30AM**



A scientifically miniaturized marine unexpectedly finds himself floating around the body of a hypochondriac, and trying to outwit saboteurs who want the device that shrank him. Attempts by his colleagues to retrieve the little man - protected inside a tiny submersible - are hampered by the would-be thieves

**.Release date:** July 1, 1987 ([USA](#))

**Director:** [Joe Dante](#)

Cast

[Dennis Quaid](#) as Lt. Tuck Pendleton  
[Martin Short](#) as Jack Putter

[Meg Ryan](#) as Lydia Maxwell

[Kevin McCarthy](#) as Victor Scrimshaw

[Fiona Lewis](#) as Dr. Margaret Canker

[Robert Picardo](#) as The Cowboy

**LUNCH & Learn**

**THURSDAY, November 18, 2021**

**11:30am**



**This month "Thanksgiving Trivia"**

**Come and join us for a very informative subject,  
and then stay for a delicious lunch, all free of  
charge.**

**Please call the Middlebury Senior Center if you  
would like to join us and reserve your seat**

**203-577-4166**

**This class is limited to 20 people**

**November 7, 2021**

**2:00am**



Daylight Saving Time ends on Sunday, No-  
vember 7, 2021, at 2:00 A.M. On Saturday  
night, set your clocks back one hour (i.e.,  
gaining one hour) to "fall back." This begins  
Standard Time.

BECOME YOUR BEST SELF

# THE FFXP



**CLASSES FORMING  
NOW WITH SUSAN'S  
STRENGTH & TONE!  
CALL FOR DETAILS,  
SEE BELOW**

**Mondays 11am-11:45am  
\$20./month, \$5. drop in  
[www.middlebury-ct.org](http://www.middlebury-ct.org)  
(203) 577-4166**





**MIDDLEBURY SENIOR CENTER presents:**  
**GRAB-N-GO Lunches from Annoula's Restaurant**

We are pleased to partner with Annoula's Restaurant of Woodbury and New Opportunities of Waterbury to provide Grab-n-Go lunches for the month of May. There will be a different menu for each month.

Please call the senior center to order your meal. All meals served with multigrain bread, fruit and low fat milk.

**(Every Wednesday in November at 11:30am)**

**For the month of November:**

**November 3** – Greek Salad Plate or Shepard Pie, vegetables

**November 10** -Baked macaroni and cheese, small salad or Chicken Marsala, mashed potato, vegetables.

**November 17** –Chicken Pot pie, vegetables or American chop suey, small salad

**November 24**—Chicken Francese with roasted potato, vegetables or Hamburger, roasted potato and vegetables.

**PLEASE NOTE:**

Your reservation must be made by **MONDAY, BEFORE THE WEEK OF THE GRAB-N-GO LUNCH BEFORE 12PM.....NO EXCEPTIONS WILL BE MADE.** The meals must be reserved with the restaurant on a timely fashion to ensure availability.

Please call the Senior Center to put in your order: **203-577-4166 ext. 2 or 3**



**NEW OPPORTUNITIES**  
Building Relationships to End Poverty<sup>SM</sup>

**Nichole from Brass City Harvest gives nutrition cooking class every Wednesday from 12:30 to 1:30pm.**

**Enjoy cooking with Nichole and sample your finished product This class is free of charge.**

## THE FOUR FACTORS OF EASY, NUTRIENT-DENSE MEALS

Building your meals around these four factors will allow you to reach your nutrient needs without counting, measuring or weighing. It will improve your relationship with food and allow you to create delicious, nutrient-dense meals with ease.

### WHY YOU WANT IT:

- Helps us to feel fuller longer
- Aids in stabilization of blood sugar
- Reduces cholesterol absorption
- Keep our digestive system healthy

### WHY YOU WANT IT:

- Aids in muscle and tissue building & repair
- Fuels metabolic reactions
- Coordinates bodily functions
- Maintains fluid balance
- We are made up of and maintained by 10,000 proteins, so replenishment is important.

### WHY YOU WANT IT:

- Provides you body with critical energy that aids in cell growth
- Protects your organs
- Aids in absorption of nutrients
- Produces important hormones
- Adds flavor, increases satisfaction and delays gastric emptying, helping you feel more satisfied & fuller longer.

### WHY YOU WANT IT:

- Crucial to establishing a positive relationship with food
- Allows you remove guilt form food
- Decreases likelihood of overeating

### 1.FIBER

#### WHERE TO GET IT:

- Fruits & Vegetables
- Grains
- Legumes
- Nuts & seeds

### 2. PROTEIN

#### WHERE TO GET IT:

- Meat & poultry
- Seafood
- Eggs
- Nuts & seeds
- Dairy products
- Popular plant-based option include:  
Tofu, seitan, quinoa and tempeh.

### 3 FAT

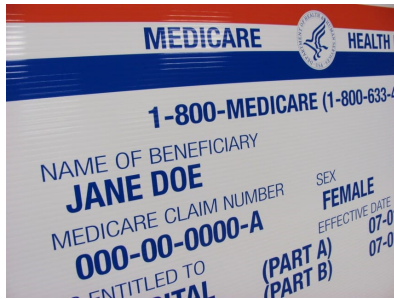
#### WHERE TO GET IT:

- Nuts, seeds and their butters (unsaturated)
- Avocados (unsaturated)
- Olive, peanut & canola oils (unsaturated)
- Butter & dairy products (saturated)
- Aim to include mostly unsaturated sources

### 4. FUN

#### WHERE TO GET IT:

- Anywhere! Your 'fun' element might be a warm chocolate chip cookie, chewy dried apricots, potato chips or trail mix. Allow yourself to fully enjoy it.



## Medicare open enrollment period begins October 15, 2021 and ends on December 7, 2021

Here is a list of items to bring to open enrollment:

- ◆ Create an online *Medicare.gov* account (directions below)
- ◆ Medicare card, with effective dates for Part A or Part B
- ◆ Date of Birth
- ◆ Zip Code
- ◆ List of medications that include dosage, how many times per day, & quantity (30, 60, 90 day supply)
- ◆ Name and address of preferred pharmacy
- ◆ Name of your current Medicare plan (if applicable)
- ◆ Gray Connect Card, and /or Medicaid (Husky) card.

Contact us to get help with a certified Medicare specialist at 203-577-4166

### HOW TO CREATE AN ONLINE ACCOUNT

Why create the account?

- Build a better drug list.
- Modify your drug list and save changes.
- Compare benefits and costs in your current plan to other plans available in your area.
- See prices based on any help you get with drug costs.

*If you want access to personalized information and features, and/or to enroll in the plan of your choice, you'll need to create an online *medicare.gov* account.*

How to create the account: visit *Medicare.gov/plan-compare* and click "Log in or Create Account".

You will need:

1. Medicare number – You can find this on your red, white, and blue Medicare. If you're new to Medicare and don't have your card yet, you can get your Medicare Number by logging into your Social Security account at *socialsecurity.gov/myaccount*, or on the letter you get from Social Security after you enroll.
2. Last name
3. Date of birth
4. Current address with ZIP code or city
5. Part A or Part B coverage start date – you can find this on your Medicare card.

Once you add this information and select "Next," you can create a username and password and use your new Medicare account. Remember to keep your username and password in a safe place to protect your privacy.

### FORGOT YOUR USERNAME OR PASSWORD?

If you have an existing account, but forgot the username or password, click "trouble logging in?" under the username box on the log in page. You'll need this information:

- \* Medicare Number
- \* Last name
- \* Date of birth

## MEDICARE OPTIONS

When it's time to select your Medicare plan, you have an assortment of options. If your health care needs are minimal, Original Medicare may be your best choice. Those who have more complex health care needs may want to consider a Medicare Advantage Plan. These plans include vision, dental and hearing coverage and many offer prescription drug coverage. If you only need a little extra to supplement Original Medicare, try a Medicare Supplemental Insurance plan. Those who regularly take medications may want to opt for a [Part D](#) prescription drug plan.

### Original Medicare

Original Medicare has two parts: [Part A](#), which provides insurance for inpatient hospital care, lab tests, surgery, home health care, hospice care and stays in a skilled nursing facility; and [Part B](#), which includes visits to the doctor's office, medically necessary services, preventative care, ambulance services, mental health care and limited outpatient prescription drugs. With Original Medicare, you pay a deductible and then your share of the in-patient or out-patient visit. There's no limit on what you pay out-of-pocket under Original Medicare. If you select Original Medicare and you want drug coverage, you'll need to select a separate Part D plan.

### Medicare Advantage Plans

Medicare Advantage Plans are provided by private health insurance companies that have been approved by Medicare. These plans include Medicare Parts A and B, and some plans also include prescription drug coverage. [Medicare Advantage Plans](#) provide additional benefits, such as vision, fitness programs, dental and hearing coverage. You can select one of four different Medicare Advantage Plans: [HMOs](#), [PPOs](#), [Private Fee-for-Service Plans](#) and [Special Needs Plans](#). Some plans only let you use in-network providers, while others offer more flexibility for a price. You can only select a Medicare Advantage Plan that's available in the county where you live in Connecticut.

### Medicare Prescription Drug Coverage Plans

While Original Medicare doesn't cover prescription drugs, you [can add coverage from a Part D plan for a fee](#). How much your plan costs depends on several factors, including your pharmacy, the [tier of the drug](#), and whether a drug company offers financial assistance to help you pay for their products. However, Medicare Advantage Plans often provide prescription drug coverage. In some plans, such as SNPs, prescription drug coverage is required. If you don't select a Part D plan when you initially enroll in Medicare or select a Medicare Advantage Plan [that offers prescription drug coverage](#), you can enroll later, but you may have to pay a permanent monthly penalty.

### Medicare Supplement Insurance Programs

Payment gaps exist in Original Medicare, and you may not always be 100% sure about what is and isn't covered. If there isn't a Medicare Advantage Plan that works for you, you may want to consider purchasing a Medicare Supplement Insurance Plan, known as [Medigap](#). These plans help plug the gaps in Original Medicare, cover the copays in Parts A and B, and may cover any excess Part B costs. If you need to go out of the country on a business or family trip, a [Medicare Supplement Insurance Plan](#) can provide medical coverage. Medicare Supplement Insurance won't work with any Medicare Advantage Plan.

To review further information, please click on the red link

## MEDICARE PREVENTIVE SERVICES

The best way to stay healthy is to live a healthy lifestyle. You can be healthier and prevent disease by exercising, eating well, keeping a healthy weight, and not smoking, Medicare can help. Medicare pays for many preventive services to keep you healthy. Preventive services can find health problems early, when treatment works best, and can keep you from getting certain diseases. Preventive services include exams, shots, lab test, and screenings. They also include counseling and education to help you take care of your own health.

### MEDICARE COVERS THESE PREVENTIVE SERVICES:

Abdominal aortic aneurysm screening	Pap test and pelvic exam
Alcohol misuse screening and counseling	Pneumococcal shots
Bone mass measurement	Prostate cancer screening
Cardiovascular disease	STIs screening & counseling
Cardiovascular screening	Smoking & tobacco use cessation
Colorectal cancer screening	“Welcome to Medicare” visit
Depression screening	Yearly “Wellness” visit
Diabetes screening	
Diabetes self-management training	
Flu Shot	
Glaucoma test	
Hepatitis B shot	

## Medicare Supplement & Medicare Info

*(New) [Insurance Commissioner Clarifies New Medigap Changes for Next Year – January 1, 2020](#)*

### Find a Plan

[List of Companies with Approved Medicare Supplement Insurance Policies](#)

[Monthly Medicare Supplement Rates for Approved Plans in Connecticut](#)

[Benefit Chart of Medicare Supplement Plans Sold on or after January 1, 2021 \*\(Updated\)\*](#)

### Publications

**Choosing a Medigap Policy:** [A Guide to Health Insurance for People with Medicare](#)

[Medicare & You Handbook](#)

[Understanding Medicare Enrollment Periods](#)

[Your Guide to Who Pays First](#)

Click on link to enter webpage.

## OPERATION FUEL



Operation Fuel residential energy assistance programs, hardship enrolling of income eligible Eversource customers in Eversource's NewStart arrearage forgiveness program will begin on July 1, 2021.

The program is for emergency energy / utility assistance grants. Programs will be offered to provide assistance for a household's primary space heating, secondary energy, and / or water accessibility needs. This program ends October 31, 2021.

Call 203-577-4166 for information on when a new program will begin.

## CONNECTICUT ENERGY ASSISTANCE PROGRAM



Applications for the Connecticut Energy Assistance Program will be accepted up to March 16, 2022 for fuel and May 15, 2022 for gas and electric at the Middlebury Department of Social Services, Monday through Friday from 9am to 12pm. You must reapply every year for this program.

The Connecticut Energy Assistance program is federally funded and managed by the Connecticut Department of Social Services.

⇒ IMPORTANT DATES IN THE CT. ENERGY ASSISTANCE PROGRAM (CEAP) FOR DELIVERABLE FUELS ARE AS FOLLOWS:

- ⇒ November 1, 2021 thru May 2—First day for fuel deliveries that can be paid by CEAP.
- ⇒ March 16, 2022 Deadline for fuel authorizations.
- ⇒ May 31, 2022 the last day that a household can apply to establish its eligibility for benefits.
- ⇒ June 15, 2022 The last day to submit deliverable fuel bills.

Please bring with you all documentation. Monthly income for each member of the household; all bank statements; energy bill and all other household members information.

NOTE: These dates are subject to change at the discretion of the State Department of Social Services.

Information regarding the Energy Assistance Program is available by calling the Social Services Director at 203-577-4166 ext. 3

The office is located at the Shepardson Community Center at 1172 Whittemore Rd. Middlebury, CT.06762



## WINTER PROTECTION PLAN

# EVERSOURCE

Customers who meet income eligibility or receive certain government benefits and lack the resources to pay their electric bill may qualify for shutoff protection during the winter months.

The Winter protection Plan protects your service from being shut off from November 1, 2019 through May 1, 2020 with no late payment charges. This must be renewed annually. Applications for Shutoff Protection can also be completed while applying for public energy assistance through Middlebury Social Services at 203-577-4166 ext. 3.

When participating in the program, customers are still encouraged to continue paying as much of their bill as possible, since the full amount will still be owed at the end of the protection period.

To be eligible, customers must meet one of the following criteria:

- ⇒ Receive Aid to the Aged, Blind or Disabled (State Supplement); or Aid to Families with Dependent Children; or Medicaid; or (SSI); or General Assistance.
- ⇒ Their sole source of financial support is Social Security or VA;s Administration.
- ⇒ Their circumstances threaten deprivation of food and the necessities of life if payment of a delinquent bill is required.
- ⇒ Their income falls below 60% of the state median income.
- ⇒ They currently receive heating assistance.

For more information, or to enroll in the program, please call Eversource at 800-286-2828.

## Eversource's

### Matching Payment Program:

Allows you to maintain year-round electric and gas service and possible elimination of back balances, if you qualify and pay an agreed-upon amount on time each month.

Here's how it works.

Eversource, through the Matching Payment Program, will match your payments once you are approved for and receive energy assistance from [Connecticut Energy Assistance Program \(CEAP\)](#). For every dollar you pay toward your bill, a dollar will be credited to your past-due amount.

So, you pay a portion, energy assistance pays a portion, and Eversource pays a portion. Making all required payments in the Matching Payment Program protects your household from shut-off, in addition to getting the payment match.

To be eligible:

- You must be a current Eversource residential customer and heat your home with electricity or natural gas.

Your household income must be at or below 60 percent of the estimated state median income:

**Household Size** – includes homeowners and renters that pay separately for heat, and renters whose heat is included in the rent, as long as more than 30% of gross income is paid towards rent.

- You must have CEAP energy assistance funds applied directly to your Eversource account.

You must continue to pay your payment arrangement amount on time each month.

If you cannot afford your required monthly payment, please call us at 800-286-2828 to see if you qualify for a reduced payment (Below Budget Payment). If you're eligible, we will refer you to your local Community Action Agency to help you process an application (Below Budget Worksheet).

## **Once An Apple**

**Oh, apple core...  
How ghastly you look !  
I have consumed your flesh...  
I have twisted off your crown.  
Seeds of new life  
Cautiously peek from your mutilated spine.  
Please forgive my insatiable appetite...  
My stomach has no heart !  
Pardon my right hand  
And its five fingers...  
It should have held you with loving care.  
Oh, apple core -  
You had such a firm, sensuous body...  
You wore a magnificent coat of red.  
You were the fruit of God's labor...  
I selfishly deprived you  
Of nature's blessings.  
Your earliest ancestors beheld great wisdom...  
My earliest ancestors destroyed its purpose !  
Oh, apple core...  
Let me pay for my incorrigible selfishness.  
I shall plant the seeds you carry in your womb.**

**Ted Elliss**



## **VETERANS**

You have questions

VA has answers!

Call VA today at 1-800-MYVA411 (1-800-698-2411)

The Number to call when you don't know who to call.

You only need to remember one number for information on VA care, benefits, and services or to speak to a live agent for assistance!

1-800-MyVA411 serves all members of the Veteran and service member community seeking information or Assistance.

Call for helpful information on:

- \* COVID-19 general information and updates
- \* Health care eligibility and enrollment
- \* VA benefits, such as disability, compensation & pension, education programs, caregiver support, insurance, home loans, & burial headstones and markers, among others.
- \* The nearest VA medical centers, benefits offices, or cemeteries to Veterans
- \* Directory assistance and connection to all VA contact centers and VA Medical Centers
- \* Technical support for [VA.gov](https://www.va.gov)
- \* Debt and payment options
- \* Immediate transfer to the Veterans Crisis Line or the National Call Center for Homeless Veterans

When you call **1-800-MyVA411 and press 0**, you will reach a live agent for immediate assistance or connection to the right VA experts





## **AARP Driver Safety Program**

**Monday,  
November 8, 2021**

**9:00am—1:30pm**

The AARP Driver Safety course is the nation's first and largest driver refresher course. The course covers:

- Learn new defensive driving techniques
- Refresher in new laws and regulations
- How to deal with aggressive drivers
- How aging affects reaction time, seeing and hearing

New materials and new videos

Drivers who attend this class will receive a completion certificate and may be entitled to a discount on automobile insurance (contact your insurance company for details).

The cost to participate is only \$20.00 for AARP members and \$25.00 for AARP non-members. All checks must be made out to "AARP"

Please call 203-577-4166 to register

AARP membership is not required and drivers of all ages are invited to attend.

There is a screening tool for driving from the FTDS webpage: Family members or caregivers who have driven with the driver in the last three months, can rate a driver's difficulties with 54 driving skills, through this on-line screening. After completing the screening, a key form or rating profile of the driver is available which includes a classification of the driver into one of three categories (at-risk driver, routine driver, or accomplished driver). Based on the specific driver category, recommendations are given as follow-up steps.

"Fitness to Drive screening: <http://fitnesstodrive.phtml.ufl.edu/us/>

"The fascinating advantage of new cars with more features – they potentially enable senior drivers to drive longer!"



**The Middlebury Senior Center will be going to  
New England's largest antiques shop**

**Thursday, November 18, 2021**

**Bus will leave the center at 9:30am.**

**Transportation fee is \$7 per person**

**One of New England's largest multi dealer antiques and collectibles shop.**

**Our multi dealer shop has over 22,000 sq. ft. of floor space on one floor with more than 100 dealers offering an eclectic mix of antiques, collectibles, jewelry, stained glass, lighting, musical instruments and LPs, and tons of just plain cool stuff.**

**We have something for everyone, including the kids. There is so much to see, including our 1950's TV converted to a fish tank, our collection of toy trucks, super cool Lego figures, movie ticket booth, and so much more. So bring the whole family, spend a few hours with us, and have some fun.**

**We offer:**

**plenty of paved parking**

**Handicapped access (with ramps and wide aisles)**

**Air conditioning**

**Spacious modern bathrooms**

**One floor shopping**

**Drinks and snacks**

**Call 203-577-4166 to reserve your seat.**

## SPOT FAKE TEXTS

Scammers leave lots of clues. Here are 9 to look for:

Phone scammers hire professional-sounding speakers to make their robocalls more convincing. But many crooks who rely on emails and text messages apparently don't bother to hire an editor—giving you an advantage in figuring out their authenticity.

Sadly, fraudulent texts are on the rise. Across the U.S., \$86 million was reported lost in 2020 from frauds originating in scam texts, according to the Federal Trade Commission.

If you haven't been a target yet, you almost certainly will be. Check out these real examples of fraud messages so that you can learn to spot the red flags:

**The text or email suggests a relationship that doesn't exist.** For example, you get a friendly, personalized email from a bank you don't use or a text referring to a package you never ordered.

**Spelling mistakes and poor grammar.** The crooks writing these are doing it fast and blasting out thousands. They don't pay close attention to basic mistakes in punctuation, spelling and word choice.

**The sender uses emojis.** Legitimate companies rarely insert these into messages.

**The message has a website link not associated with the company.** That's supposedly reaching out.

**The email or text is direct multiple phone numbers and people.** Real businesses don't send out chain messages.

**The sender uses ALL CAPITAL LETTERS.** Scammers see this as a way to grab your attention. It is far less common in legitimate texts and emails.

**A "sent" time on a personalized email or text.** That suggests it originated in a foreign country.

**A request for you to text your home number or other personal information.** Legitimate companies don't seek information this way.

**Language that creates an unnecessary urgency.** The goal, of course, is to spark emotions that spur you to take action without first thinking it through carefully. Don't be stampeded into a mistake.



## HOLIDAY LIGHTS FANTASIA

Thursday, December 2, 2021

The Middlebury Senior Center mini-bus will be going to see the Christmas lights at the Holiday Lights Fantasia; Goodwin Park in Hartford, CT. We will drive through an enchanting land of spectacular, sparkling light displays during this festive and magical holiday season, delighting children and adults with more than 60 enchanting images on display.

Drive through the whimsical, larger than life displays. There are one million glowing bulbs...shining bright to help thousands of area children. All proceeds go to Easter Seals.

We will be stopping for dinner along the way.

To reserve your seat for this exciting trip please call 203-577-4166. the cost will be \$15.00 per person and includes admission and transportation.

Minibus operates 8:30--2:30 - 2 day notice required

## November 2021

<i>Monday</i>	<i>Tuesday</i>	<i>Wednesday</i>	<i>Thursday</i>	<i>Friday</i>
<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
		8:15 Tai Chi		
9:00 Billiards	9:00 Billiards	9:00 Computer Training	9:00 Billiards	9:00 Billiards
10:00 Mah Jongg	9:30 Computer Training	9:00 Billiards	9:00 Computer Training	9:30 Painting class
11:00 Adult Strengthening	9:30 Yoga	9:30 Tai Chi		
	10:00 - 12:00 Blood Pressure	10:30 Mah Jongg instruction		
1:00 Knitting and Crochet	10:30 Mah Jongg	11:30 Grab & Go Lunches	12:30 Bridge Club	
	12:30 Bridge Club	12:30 Cooking Class	1:00 Mah Jongg	
	1:00 Mah Jongg			
<b>8</b>	<b>9</b>	<b>10</b>	<b>11</b>	<b>12</b>
		8:15 Tai Chi		
<b>AARP Drive Safe Class</b>	9:00 Billiards	9:00 Computer Training	  <b>Center Closed</b>	9:00 Billiards
9:00 Billiards	9:30 Computer Training	9:00 Billiards		9:30 Painting class
10:00 Mah Jongg	9:30 Yoga	9:30 Tai Chi		
11:00 Adult Strengthening	10:00 - 12:00 Blood Pressure	10:30 Mah Jongg instruction		
	10:30 Mah Jongg	11:30 Grab & Go Lunches		
1:00 Knitting and Crochet	12:30 Bridge Club	12:30 Cooking Class		
	1:00 Mah Jongg	1:00 Polish Poker		
<b>15</b>	<b>16</b>	<b>17</b>	<b>18</b>	<b>19</b>
		8:15 Tai Chi		
9:00 Billiards	9:00 Billiards	9:00 Computer Training	9:00 Billiards	9:00 Billiards
10:00 Mah Jongg	9:30 COA meeting	9:00 Billiards	9:00 Computer Training	9:30 Painting class
11:00 Adult Strengthening	9:30 Computer Training	9:30 Tai Chi	9:30 Collinsville Antque Shops	
	9:30 Yoga	10:30 Mah Jongg instruction	10:00 Alzheimer's Seminar	
1:00 Knitting and Crochet	10:00 - 12:00 Blood Pressure	11:30 Grab & Go Lunches	12:30 Bridge Club	
	10:30 Mah Jongg	12:30 Cooking Class	1:00 Mah Jongg	
	12:30 Bridge Club			
	1:00 Mah Jongg			
<b>22</b>	<b>23</b>	<b>24</b>	<b>25</b>	<b>26</b>
		8:15 Tai Chi		
9:00 Billiards	9:00 Billiards	9:00 Computer Training	  <b>Center Closed</b>	  <b>Center Closed</b>
10:00 Mah Jongg	9:30 Computer Training	9:00 Billiards		
11:00 Adult Strengthening	9:30 Yoga	9:30 Tai Chi		
	10:00 - 12:00 Blood Pressure	10:30 Mah Jongg instruction		
1:00 Knitting and Crochet	10:30 Mah Jongg	11:30 Grab & Go Lunches		
	12:30 Bridge Club	12:30 Cooking Class		
	1:00 Mah Jongg			
<b>29</b>	<b>30</b>			
	9:00 Billiards			
9:00 Billiards	9:30 Computer Training			
10:30 Mah Jongg	9:30 Yoga			
10:30 Pilates	10:00 - 12:00 Blood Pressure			
	10:30 Mah Jongg			
	12:30 Bridge Club			
	1:00 Mah Jongg			