

When is food a whole grain?

And why are whole What Are grains so important? Whole Grains?

By Grace Fuller RD

ost consumers struggle with this question every time they go out to buy groceries. Through years of hearing about the Lhealth benefits of eating whole grains, the global sales of whole grain products have sky-rocketed. In fact, many beverage and food companies have adopted whole grains as their primary strategy for re-energizing their brands and their products. The focus is to provide whole grain products that offer long-term health benefits as well as help consumers transition toward a healthy diet and lifestyle.

Based on the Mintel Global New Products Database, launches of new whole grain products in 2011 totaled 20 times those in 2000, a positive direction, in deed! In the United States, which happens to be the largest regional market for whole grain products, the most significant growth has been among the "Millennials", people between the ages of 18 to 34. Even so, as a nation, we have a long way to go because whole grains only account for about 11% of our nation's total grain consumption as noted in 2009.

While food companies have been very busy getting on board adding whole grains and/or replacing grains with whole grains, there has been much confusion among consumers in interpreting the product labels to confidently judge whether their products really are whole grain or whether their products are in fact as nutritious as the labels claim. Here are some examples of confusing and vague statements: More whole grains than any other ingredients! ; With whole grains first ingredient! Does a product with either of the above descriptions, such as found in cereals, mean that it is a significant contributor of whole grain? No, not always! Often times the second ingredient that follows is a **refined** grain. "Made with" whole grain merely means "includes" whole grains and some of these products can also be "made with" processed grains. For those of you who are just starting to eat whole grains, a partial whole grain product is not a bad idea during the transition to help you get used to the nuttier, fuller taste of whole grains. Of course, those products made with 100% whole grain will offer the most health benefits.

Why are whole grains so important? Whole grains may help reduce that belly fat that is linked to heart disease and diabetes, while refined grains like white bread and pasta can cancel out those health benefits. It has been observed that people who routinely eat 3 or more servings of whole grains each day have improved health outcomes, such as, reduced cardiovascular disease, obesity, diabetes risk and some cancers. Many of us recall the first time when bread could be purchased at the grocery store. The bread was revolutionary because it came factory sliced and was deliciously light and mild in flavor. The flour used to create this wonder bread had been processed (refined) to produce these results. Unfortunately, this process removed both fiber and nutrients concentrated in the original whole grain. Little did we know that this was the beginning of our trend towards a very refined, low fiber, process way of eating that has not helped our overall weight and health status.

How can we be certain we are buying the "good-for-you" whole grains? First, it helps to understand what makes a grain "whole". In order for a grain to be called "whole", it has to contain all 3 parts of the natural grain seed- the *bran*, the *germ*, and the *endosperm*. In most refined grain products, such as white flour, the only part used is the endosperm, while the bran and the germ have been processed out. The Whole Grains Council has created two very useful stamps to certify that the product is whole grain:

The **Basic Stamp** identifies products made with a mix of whole and refined grains. Each serving of this product offers you 8g or more of whole grains. (Joanne: Put the Basic Stamp here)

The 100% Logo identifies products that are 100% whole grain in content. Each serving of this product offers you 16g or more of whole grains.

It is wise to keep track of how much whole grain you eat daily. Nutrition experts suggest 48g as our target for each day. Unfortunately, at this time, there is no regulation enforcing the use of either of these stamps on packaging. If you cannot find either of these stamps on a label, look for the phrase 100% whole grain. Often the

Whole grains or foods made from them contain all the essential parts and naturally occurring nutrients of the entire grain seed. If the grain has been processed (e.g., cracked, crushed, rolled, extruded, and/or cooked), the food product should deliver approximately the same rich balance of nutrients that are found in the original grain seed.

The Whole Grains Council lists these examples, when consumed in a form including the bran, germ and endosperm, of generally accepted whole grain foods and flours:

Amaranth

Barley

Buckwheat

Corn, including whole cornmeal and popcorn

Millet

Oats, including oatmeal

Quinoa

Rice, both brown rice and colored rice

Sorghum (also called milo) Teff

Triticale

Wheat, including varieties such as spelt, emmer, farro, einkorn, Kamut, durum and forms such as bulgur, cracked wheat and wheat-

berries

Wild rice

product will state the specific type of grain(s), such as, 100% whole wheat.

Refer to the <u>Ingredients List</u> for more information.

Ingredients that indicate **whole grains** include: Whole grain(such as- wheat, rye, oats) Whole wheat; whole rye; whole oats Stone-ground whole (such as-wheat, rye, oats) Brown rice; oats; oatmeal; wheat berries

Some ingredients fall into the **maybe** category:

Wheat; wheat flour

Semolina; durum wheat

Organic flour

Stone-ground

Multigrain **may** describe several whole grains or several refined grains, or a mix of both. Without the word "**whole**", one can assume that there is a certain amount, if not all, of the grain is refined. What is important to remember is that if some parts of the grain are missing (processed out), the grain may be missing the health benefits of the whole grains.

Other terms that tell us the grain is **not whole grain:** Enriched flour De-germinated (on cornmeal) Bran Wheat germ

Note that both bran and wheat germ are valuable components of the whole grain as they offer fiber and health benefits. They are listed here only because they are not appearing as part of a trio(bran, germ, endosperm) that defines a whole grain.

The most recent recommendations are to eat three servings of whole grains each day, approximately 48g in total. It is not only important to eat three servings but to replace the servings of refined (processed) grains currently eaten daily with whole grains instead. Half of all the grains each day should come from whole grains.

Caregiver 101:

Creating a safe and happy environment for your loved ones

(BPT) - Nearly 66 million people, or 29 percent of the U.S. adult population, are providing care to someone who is ill, disabled or aged, according the to National Center for Caregiving. And, according to AARP, 61 percent of family caregivers who are 50-plus also work either fulltime or part-time. How can busy caregivers gain peace of mind that their family member is happy and safe while they're working? There are easy home updates to help improve the safety and security of their living space.

Preparing a safe and happy home environment

Once you have determined the best place for your loved one to reside - whether they live independently, in an assisted living facility or in your home - you'll need to ing a towel bar, paper create a safe environment. You may enlist the assistance of a Certified Aging-In-Place Specialist (CAPS) to make residential updates or, follow these simple tips to help make your family member's home a safe place for a lifetime.

Bathrooms

Since most slips and falls occur in the bathroom - often while getting in and out of the tub or shower - AARP suggests adding grab bars, using non-skid mats on the tub or shower floors and installing a handheld showerhead for easier bathing. These simple adjustments can help avoid injury.

Moen Home Care products, such as the Designer Grab Bars with Accessories, combine the safety benefits of a grab bar with common bath essentials, includholder, straight shelf and a corner shelf, making each item functional and fashionable. Plus, each product is available in popular finishes, including chrome, brushed nickel and old world bronze, to coordinate with the rest of your

Next, add protection in the shower with a shower chair or bench. Moen Home Care offers a variety of free-stand-ADA-compliant seating options that provide an extra level of safety and comfort. Or, for a more stylish upgrade to the traditional, neutral white finish, you may consider a Fold-Down Shower Seat. This design from Moen Home Care installs directly into the wall studs and folds down for a comfortable and secure shower seat yet folds up for a thin, compact profile when not in use. Plus, the teak wood and stylish metal trim will accentuate the look of even the most upscale shower.

'We know caregivers have enough to worry about," says Laurie Birko, brand manager for Moen Home Care. "Our products help make every bath a safe bath for their loved ones - while still maintaining a stylish look."

For the final steps of the shower makeover, swap the fixed showerhead with a handheld version to allow for bathing in a seated position, and add suction accessories to hold the showerhead and other necessities at a lower spot for easy access.

Hallways and stairs

Researchers found that by the time a person is 60 years old, he or she needs up to 15 times more light than they did at the age of 10 and that is especially true in darker areas, such as hallways and stairs. Replace all hallway fixwith higher wattage bulbs or brighter LED lights for added illumination. Also, add nightlights for any middle-of-the-night trips to



the bathroom.

Do you have hand rails at all stairs to help avoid falls?- For shorter staircases, such as the garage entry, nine-inch hand grips are an ideal solution, as they're easy to install and are available in a variety of finishes to complement any

Floors and furniture

To avoid tripping or bumping hazards - and to provide adequate room for walkers, canes or wheelchairs - move larger furniture against the wall to create more open walkways throughout the home. Remove loose rugs, or use double-sided tape to ensure they are securely anchored. Finally, be sure that any wires and cords are out of the way to prevent tripping and falls.

Bedrooms

Like other rooms in the home, ensure there is adequate lighting, no loose rugs or tripping hazards in the bedroom.-Other helpful additions include adding rails to the bed are helpful for getting in and out. Also, to help keep everything within arms' reach, create a bedside "command center" equipped with a telephone, clock, lamp and other necessities. Finally, place a commode near the bed if a bathroom is not nearby.

For a variety of caregiver resources, visit the Caregiving Resource Center at www.aarp.org.

We're Always at Your Service!



Our pharmacists are much more than prescriptions and medications!

You should know that there is much more to a pharmacist than preparing and selling prescriptions and medication. Our pharmacists are your partners in health. The focus is to provide you and your family with ways to improve your health.

Another vital service provided by our pharmacists is follow-ups with your medication. Our pharmacists can help you choose the most appropriate non-prescription drugs, their dosage and use. We also can assist you with the dosage and use of prescription drugs in partnership with your family doctor, for the best treatment possible.

Questions About Your Insurance? We Are Always Here To Help With Answers.

We also provide:

- Free Delivery for residents within the city limits of Norwich, Sherburne and New Berlin only.
- 10% discount off prescription drugs if you're 50 years or older and have no insurance.
- **Emergency Prescription Service**
- We're proud to SERVICE you, our loyal customers in Norwich, New Berlin, Sherburne and surrounding areas for over 30 years.



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Chenango County Area Agency on the Aging Services

Call the agency at 337-1770 for information and assistance.

- Health Insurance Information, Counseling and Assistance Program (HIICAP)
 - Bullthistle Bulletin Senior Newspaper
 - Caregiver/Respite Services
 - Elderly Pharmaceutical Insurance Coverage (EPIC)
- Food Stamp and Medicaid application assistance for the home-

- Health Education & Wellness Programs
- Home Energy Assistance Program (HEAP)
- Home Delivered Meals
- Housekeeper/Chore Worker
- Income Tax Assistance (Schedule appointments with AARP during season)
 - Legal Assistance
 - Long Term Care Ombudsman Program
 - Meals, games and other activities at all Senior Centers
 - Nutrition Counseling
- Personal Care Services (EISEP)
- Personal Emergency Response System (LIFELINE)
- Real Property Tax Credit and Exemption Services (IT-214)
- School Tax Relief (STAR)
- Speakers on Aging Issues
- Volunteer Opportunities
- Weatherization/Energy Program (WRAP)



Submitt
Holy Family students sang Christmas songs to the Senior Citizens at the Westside Park Senior Center in Norwich just before Christmas.

Submitted Photo

Chenango County Area Agency on the Aging

5 Court Street, Norwich NY 13815 (607) 337-1770

LAWRENCE WILCOX Chairman Board of Supervisors

DEBRA SANDERSON Director (607) 337-1770

BRIAN WESSELS Coordinator Services for the Aging (607) 337-1770

HENRY J. DREXLER, ESQ. Director of Legal Services (607) 337-1770

TRUDY HARRIS-IRONS Coordinator Nutrition Services (607) 337-1770

GRACE FULLER, RD Dietitian (607) 337-1770

OUTREACH STAFF

GARY BROOKINS
Columbus, Earlville, New Berlin, Norwich
(Southwest of City), Sherburne

JANE MUSERILLI
Lincklaen, Norwich (Northwest of City),
Otselic, Pharsalia, Pitcher, Plymouth, Smyrna

SANDRA LONG German, McDonough, Norwich (Southeast of City), Oxford, Preston, Smithville

NICOLE ROSS Afton, Coventry, Greene, Town of Norwich

LINDA GUINN
Bainbridge, Guilford, North Norwich,
Norwich (Northeast of City)

SENIOR CENTER MANAGERS

Bainbridge

ROSEMARY THOMAS (607) 967-8960 (M-W-F)

Coventry

Patricia Dempsey (607) 656-8602 (T-TH)

Greene

PATRICIA DEMPSEY (607) 656-4789 (M-W-F)

McDonough

DONNA ROBB (607) 337-1770 (2 Evenings Per Month)

New Berlin

GLADYS SLENTZ (607)847-7037 (T-TH)

Norwich

JOHN DAVIS (607) 334-2910 (M-F)

<u>Sherburne</u>

EVA NEAL (607)674-4600 (M-W-F)

South Otselic

BONNIE HILL (607) 337-1770 (2 Evenings Per Month)

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January 2013

MONDAY

TUESDAY WEDNESDAY THURSDAY

FRIDAY SATURDAY

SUNDAY

Menus Subject Change Without **Notice**

1 HAPPY NEW YEAR!

HOME DELIVERED MEALS ONLY

Pot Luck Meal

Turkey Divan Egg Noodles Country Blend Vegetables 100% Whole Wheat **Bread** Fresh Fruit

3

Meat Lasagna Spinach Tossed Salad Warm Garlic Bread Pineapple Upside-Down Cake w/Topping

Asparagus Cheese Stuffed Fish Wild Rice San Francisco Blend Vegetables Multigrain Bread Lemon Delight (N)

HOME DELIVERED MEALS ONLY

Pot Luck Meal

HOME DELIVERED MEALS ONLY

Pot Luck Meal

Chicken a' la King Mashed Potatoes Broccoli Florets **Buttermilk Biscuit** Snowman Cookie

Swedish Meatballs Egg Noodles California Blend Vegetables 100% Whole Wheat Bread Birthday Cake (N) Fresh Fruit (Norwich & HDM Only)

Pork BBQ on Bun Garlic Herb Potatoes Chateau Blend Vegetables Minestrone Soup w/Crackers Birthday Cake (N) 10

Shepard's Pie **Stewed Tomatoes** Peas Multigrain Bread Mandarin Orange Sections

11

Ham/Cheese Croissantwich Baked Beans Cabbage Salad Fresh Fruit

HOME DELIVERED MEALS ONLY

Pot Luck Meal

13

HOME DELIVERED MEALS ONLY

Pot Luck Meal

14

Chili con Carne Brown Rice Asian Blend Vegetables Cornbread Fresh Fruit

15

Macaroni & Cheese **Stewed Tomatoes** Broccoli Florets Rye Bread (Seedless) Brownie w/Topping

16

Meatloaf w/Gravy Mashed Potatoes California Blend Vegetables Oatmeal Bread Butterscotch Pudding (N)

17

Chicken & Biscuit Yukon Gold **Mashed Potatoes** Peas and Carrots CranPear Salad Apple Crisp w/Topping (N)

18

Roast Pork with Gravy Garlic Red Skinned Mashed Potatoes Capri Blend Vegetables Tossed Salad Dinner Roll Warmed Bread Pudding w/ Raisins and Topping (N)

19

HOME DELIVERED MEALS ONLY

Pot Luck Meal

20

HOME DELIVERED MEALS ONLY

Pot Luck Meal

Swiss Steak Mashed Potatoes Spinach Assorted Breads Assorted Desserts 22

Brd Fish Sandwich w/ Tartar Sauce Tater Tots Three-Bean Salad Chicken Vegetable Soup w/Crackers Fresh Fruit

23

Vegetable Lasagna Stewed Tomatoes Broccoli Florets Warmed Garlic Bread Chocolate Chip Cookie (N)

24

Ham & Potato Casserole Brussels Sprouts Pickled Beets Oatmeal Bread Fruit Cocktail

25

Salisbury Steak w/Gravy Mashed Potatoes Chateau Blend Vegetables Multigrain Bread Apricots Halves

26

HOME DELIVERED MEALS ONLY

Pot Luck Meal

27

HOME DELIVERED MEALS ONLY

Pot Luck Meal

28

Cheese Lasagna Rollup Brussels Sprouts **Carrot Coins** Italian Bread Fresh Fruit

29

Creamed Chipped Beef Mashed Potatoes California Blend Vegetables Multigrain Bread Chocolate Mousse w/Topping (N)

30

Chicken a l'Orange Brown Rice Oriental Blend Vegetables 100% Whole Wheat Bread Sliced Peaches

31

Turkey Tetrazzini Winter Squash Broccoli Florets Rye Bread (Seedless) Oatmeal Raisin Cookie (N)

Suggested Contribution per Meal

\$3.00 \$3.00 Home Delivered Congregate (Lunch) \$2.00 Congregate (Evening) \$3.50 Any contribution you wish to make is voluntary and will be used to support the program. Anyone who does not contribute will not be denied a service. For your convenience, we will be providing self-

addressed, postage-paid envelopes each month for the home delivery program participants.

EVENING DINING MENU

Thursday, Jan. 3

McDonough ONLY Meat Lasagna Spinach Tossed Salad Warmed Garlic Bread Pineapple Upside-Down Cake w/ Topping (N)

Thursday, Jan. 17

McDonough ONLY Chicken and Biscuit Yukon Gold Mashed **Potatoes** Peas and Carrots CranPear Salad Apple Crisp w/Topping (N)

Friday, Jan. 18

South Otselic ONLY Roast Pork with Gravy Garlic Red Skinned Mashed **Potatoes** Capri Blend Vegetables Tossed Salad Dinner Roll Warm Bread Pudding w/Raisins and Topping (N)

(N) Indicates No Concentrated Sweets/ Diabetic



February 2013

MONDAY

TUESDAY

WEDNESDAY THURSDAY FRIDAY

SATURDAY

SUNDAY

Home Delivered Meals will be "pot luck" frozen meals for Holidays and weekends, delivered at an earlier week day date. There is NO meal delivery on Holidays or on weekends. Senior Centers are CLOSED on Holidays and weekends as well.

1

Meatball Sub Tater Tots Pickled Beets Fresh Fruit

HOME DELIVERED MEALS ONLY

Pot Luck Meal

HOME DELIVERED MEALS ONLY

Pot Luck Meal

Sweet & Sour Pork Rice pilaf Oriental Blend Vegetables Oatmeal Bread Fresh Fruit

Spaghetti w/Meat Sauce Capri Blend Vegetables Italian Bread Peanut Butter Cookie (N)

Vegetable Quiche Stewed Tomatoes Peas Rye Bread (Seedless) Whipped Delight

Roast Beef with Gravy Garlic Red Skinned Mashed Potatoes Prince William Blend Vegetables Tossed Salad Dinner Roll Cranberry Crunch w/Topping (N)

Spicy Cranberry Chicken Patty Sweet Potato San Francisco **Blend Vegetables** Multigrain Bread Chef's Mixed Fruit

HOME DELIVERED MEALS ONLY

Pot Luck Meal

10

HOME DELIVERED MEALS ONLY

Pot Luck Meal

11

Sloppy Joe on a Bun Garlic Herb **Potatoes** California Gold **Blend Vegetables** Yankee Bean Soup w/Crackers Applesauce

12

Ham Loaf Winter Squash Bahama Blend Vegetables Rye Bread (Śeedless) Birthday Cake (N) **13**

Herbed Baked Fish **Buttered Noodles Brussels Sprouts** Oatmeal Bread Birthday Cake (N)

14

Salisbury Steak with Gravy Mashed Potatoes Chateau Blend Vegetables 100% Whole Wheat Bread Strawberry Shortcake w/Topping (N)

15

Macaroni & Cheese **Stewed Tomatoes** Green Beans Warmed Garlic Bread Mandarin Orange Sections

16

Home Delivered MEALS ONLY

Pot Luck Meal

17

HOME DELIVERED MEALS ONLY

Pot Luck Meal

18

PRESIDENT'S DAY

HOME DELIVERED MEALS ONLY

Pot Luck Meal

19

Chicken a' la King Yukon Gold Mashed Potatoes Broccoli Florets **Buttermilk Biscuit** Fresh Fruit

20

27

Ham & Potato Casserole Prince William Blend Vegetables Carrot Coins Rye Bread (Seedless) Fruit Cocktail

21

Vegetable Lasagna Stewed Tomatoes Peas **Tossed Salad** Warmed Garlic Bread Cherry Pie w/Topping Cherry Crisp w/Topping (N)

22

Fish Florentine Wild Rice California Blend Vegetables Golden Glow Salad 100% Whole Wheat Bread Apple Crisp w/Topping (N)

23

HOME DELIVERED MEALS ONLY

Pot Luck Meal

HOME DELIVERED MEALS ONLY

Pot Luck Meal

25

Swedish Meatballs Egg Noodles Chateau Blend Vegetables Italian Bread Fresh Fruit

26

Chili con Carne Brown Rice California Gold Blend Vegetables Cornbread Tapioca Pudding

Honey Mustard Chicken Sweet Potato Winter Blend Vegetables 100% Whole Wheat Bread Sugar Cookie (N)

28

Sausage, Peppers & Onions Warmed Baked Beans **Carrot Coins** Vegetable Soup w/Crackers Fresh Fruit

Suggested Contribution per Meal

Home Delivered \$3.00 \$3.00 Congregate (Lunch) Congregate (Evening) \$3.50 Any contribution you wish to make is voluntary and will be used to support the program. Anyone who does not contribute will not be denied a service. For your convenience, we will be providing selfaddressed, postage-paid envelopes each month for the home delivery program participants.

EVENING DINING MENU

Thursday, Feb. 7

McDonough ONLY Roast Beef w/Gravy Garlic Red Skinned **Mashed Potatoes** Prince William Blend Vegetables **Tossed Salad** Dinner Roll Cranberry Crunchw/ Topping (Also for N) Thursday, Feb.. 21

McDonough ONLY Vegetable Lasagna Stewed Tomatoes Peas Tossed Salad Warmed Garlic Bread Cherry Pie w/Topping Cherry Crisp w/Topping (N) Friday, Feb. 22

South Otselic ONLY Fish Florentine Wild Rice California Blend Vegetables Golden Glow Salad 100% Whole Wheat Bread Apple Crisp w/ Topping (N) Menus Subject to Change Without **Notice**

EVENTS

January-February 2013

Brightman Senior Center

Birdsall Street Greene

Phone: 656-4789

JANUARY

Daily Activities: Cards, Bingo and Puzzles

SPECIAL ACTIVITIES:

04-3 Rings Day
07-Razzle Dazzle Word Search
09-Celebrate Birthdays!
16-Pajama Day
18-Cards
21-Martin Luther King Jr. Day!
23-Car Racing Word Search

FEBRUARY

Daily Activities: Card, Bingo and Puzzles

SPECIAL ACTIVITIES:

01-Black History Month
04-Blood Pressure Clinic
06-"Whatcha Saying" Word Search
08-Chocolate Month
13-Celebrate Birthdays!
15-Celebrate Valentine's Day
18-CLOSED-President's Day
22-Washington's Birthday

THE WELCOME CENTER

Grace Manor Center Knapp Street, Sherburne Phone: 674-4600

JANUARY

SPECIAL ACTIVITIES:

04-Trivia
07-Wear Purple Day!
09-Celebrate Birthdays!/Bingo
16-Bring A Friend To Lunch!/Darlene
Alexander/Food Stamp Outreach/Catholic
Charities Visit
23-Bingo

FEBRUARY

SPECIAL ACTIVITIES:

04-Trivia 11-Wear Red Day! 13-Celebrate Birthdays!/Bingo 15-Valentine's Day Celebration 18-CLOSED-President's Day

WINTER WEATHER CLOSINGS

It's that time of year when the MEAL PRO-GRAM may be closed due to the weather. Please listen to the Norwich radio station WKXZ FM 94 /WCHN AM 970 The closing will be announced as "The Area Agency on Aging Nutrition Program" This includes Senior Centers and all Home Delivery. You may also call the Area Agency on Aging at 337-1770 after 8:30 AM if there is a question regarding closures.



The Bullthistle Bulletin is online: www.co.chenango.ny.us

Plum Valley Forever Young Center

Methodist Church Church Hill Road, South Otselic

Phone: 337-1770

JANUARY

18-Evening Dining

FEBRUARY

22-Evening Dining

WINDY HILL SENIOR CENTER

Coventry Town Hall Route 235, Coventry Phone: 656-8602

JANUARY

Daily Activities: Bingo and Puzzles

SPECIAL ACTIVITIES:

01-CLOSED New Years Day! 03-New Year's Resolutions 08-Celebrate Birthdays! 15-Pajama Day! 17-Word Search 22-Martin Luther King Jr. Day 31-Word Search

FEBRUARY

Daily Activities: Bingo and Puzzles

SPECIAL ACTIVITIES:

05-Word Search 12-Celebrate Birthdays! 14- Valentine's Day Celebration

Geneganslet Activity Center

West Street Methodist Church McDonough

Phone: 647-5666

JANUARY

03-Evening Dining 17-Evening Dining

FEBRUARY

07-Evening Dining 21-Evening Dining

Westside Park Senior Center

First Baptist Church West Park Place, Norwich Phone: 334-2910

JANUARY

DAILY ACTIVITY: Cards

SPECIAL ACTIVITIES:

01-CLOSED-New Years Holiday
08 & 09-Celebrate Birthdays!
10-Darlene Alexander/Food Stamp
Outreach/Catholic Charities Visit
21-Martin Luther King Day!

FEBRUARY

DAILY ACTIVITY: Cards

SPECIAL ACTIVITIES:

12 & 13-Celebrate Birthdays!14-Valentine's Day18-CLOSED-President's Day

Unadilla Valley Senior Center

Terrace Heights New Berlin Phone: 847-7037

JANUARY

WEEKLY ACTIVITIES: Cards (Pitch & Golf)

SPECIAL ACTIVITIES:

01-Closed-New Years Day 03-Thoughts On The New Year 08-Darlene Alexander/Food Stamp Outreach/Catholics Charities Visit 10-Bingo 24-Bingo

FEBRUARY

WEEKLY ACTIVITIES: Cards (Pitch & Golf)

SPECIAL ACTIVITIES:

12-Celebrate Birthdays! 14- Valentine's Day 18-CLOSED President's Day



Original Medicare Costs in 2013

Getting Medicare right

Hospital Insurance (Part A)

Premium: Free if you've worked 10 years or more

\$243 per month if you've worked 7.5 to 10 years

\$441 per month if you've worked fewer than 7.5 years

Deductible: \$1,184 each benefit period

Hospital Copayment: \$0 for the first 60 days of inpatient care each benefit period

\$296 per day for days 61-90 each benefit period

\$592 per **lifetime reserve day** after day 90 in a benefit period (You have 60 lifetime reserve days that can only be used

once. They're not renewable.)

Skilled Nursing \$0 for the first 20 days of inpatient care each benefit period

Facility Copayment: \$148/day for days 21-100 each benefit period

Medical Insurance (Part B)

Premium: \$104.90 per month

Deductible: \$147 per year

Coinsurance: 20% for most services Part B covers

Prescription Drug Coverage (Part D)

Each Part D plan charges a different premium and deductible.

Premium: Average is \$31.17 per month

Deductible: No more than \$325 per year

Definitions

Premium — The monthly fee you pay to have Medicare

Deductible — What you must pay before Medicare starts paying for your care

Copayment / Coinsurance — The amount you pay for each service

Benefit period — A benefit period begins the day you start getting inpatient care. It ends when you haven't received inpatient hospital or skilled nursing facility care for 60 days in a row.

Helpline: 800-333-4114

Dr. Breslau joins UHS Chenango Memorial Staff

NORWICH - Vladimir F. Breslau. MD, DO, PhD, has joined the UHS Women's Health Center staff at USH Chenango Memorial Hospital. He has been working at the practice since late June, so many patients there know him already. Dr. Breslau stated, "I have enjoyed my temporary position in the Women's Health Center so much that I decided to pursue a staff position here at UHS Chenango Memorial. I appreciate the dedication and teamwork of the staff in the Women's Health Center and on the maternity unit."

Dr. Breslau is an experienced physician, board certified in OB/GYN. He completed his MD and residency in OB/GYN at University of Kishinev Medical School, Kishinev, Moldova. PhD received endocrinology/oncology from Petrov's Research Institute of Oncology, Leningrad, Russia, where he also practiced as a surgeon and medical doctor, and Doctor of Osteopathy Degree from New York College of Osteopathic Medicine, Old Westbury, NY. Dr. Breslau completed an internship and residency in OB/GYN at St. John's Episcopal Hospital, South Shore, NY. He is licensed to practice medicine in both New York State and Arizona.

Dr. Breslau's experience includes positions as Chief of Surgery/Chief Oncologist of the City of Kishinev at Moldavian Researh Institute of Oncology, Kishinev, Moldova; surgeon and attending at University Hospital, Sidi Bel Abbes, Algeria; and



positions in Arizona, Maine and New York State.

Chris Kisacky, Vice President Operations at UHS Chenango Memorial Hospital, stated, "We are happy that Dr. Breslau has joined our staff. We value the experience and expertise he brings to our practice and our patients."

For an appointment with Dr. Breslau or more information, call UHS Women's Health Center at 337-4218.

UHS Chenango Memorial Hospital, now celebrating its 100th anniversary, is a member of UHS, a locally owned, not-for-profit, 916-bed hospital and healthcare system serving Greater Binghamton and surrounding counties from more than 60 locations around New York's Southern Tier.

EMERGENCY FOOD PACKS

Emergency food packs are now available through the Nutrition Program. You may wish to order one, in advance, to keep on hand in the event that Nutrition Sites are closed or the Home Delivered Meals are not delivered due to inclement weather. The packs consists of canned soup, tuna fish, canned fruit, crackers, juice, and a dessert bar. The suggested donation for the pack is \$3.00.

If you would like to receive an emergency food pack, please fill out the form at the bottom of this article and return to your Home Delivered Meal driver or Nutrition Site Manager. If you receive Home Delivered Meals, the pack will be delivered to your home. Otherwise, the Site Manager will receive the pack at the Senior Center for you to pick up there. You may order

more than one food pack during the winter months, as needed.
Thank You—-Trudy Harris-Irons, Nutrition Program Coordinator

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ADDRESS:
PHONE#:
Please check appropriate line below:
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Senior Center Participant
Center Name

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ITALIAN & AMERICAN LUNCH AND DINNER SPECIALS DAILY



Focusing on diabetes in the older adult population

there are nearly 26 million people living with diabetes and more seniors have diabetes than any other age group - 10.9 million, or 26.9 percent, of all people age 65 and older.

"Currently, one in four Americans over the age of 60 is living with diabetes and there is a great need for further educaamong older adults," says Dr. Vanessa Jones Briscoe, Chair of Older Adult Subcommittee and Board Member for the American Diabetes Association.

In 2012 the American Diabetes Association its Senior launched Signature Series. The series looks to expand education and outreach efforts to seniors across the country. The series includes half-day educational events for individuals age 50 years and older to learn more about diabetes, numerous resources, helpful materials and health screenings. Its goal is to edu-

(BPT) - In the U.S., how they can reduce their risk of diabetes and complications. its Because of its great success in 2012, the series will be back in 2013, and will include even more dates and locations across the country.

"Through continuing our Senior Signature Series, the American Diabetes Association will provide the tips and resources needed to help seniors address the challenge of preventing type 2 diabetes and keeping diabetes treatment from impairing their lifestyle, or slowing them down,' Briscoe says. "The educational resources in the series are important not only for those older adults living with diabetes, but for their family members or caregivers as well."

One way to reduce your risk of developing diabetes, or to better manage it, is physical Benefits include:

* Improving your A1C, a test that meacate older adults about sures your average blood



glucose (sugar) control, blood pressure and cholesterol

- * Having more energy
- * Burning calories to help you lose or maintain your weight

flexible

- * Improving your balance to prevent falls
- * Lowering your risk for heart disease and stroke

Almost all older adults * Keeping your joint who develop diabetes

have type 2 diabetes, and older adults with diabetes often have high blood pressure, high cholesterol, infections lives. that heal slowly and they are at risk for heart attack, stroke and kidney failure. Seniors with diabetes are also more like-

ly to have memory prob-

lems and depression. Awareness and education is critical in helping seniors to lead healthier

For more information, or to download the "Living Healthy with Diabetes" guide for adults 55 and up, visit diabetes.org.

Is fraud in your future? Protect yourself from medical identity theft

(BPT) - With millions of Americans slated to gain access to healthcare under the Affordable Care Act, many may find themselves unknowingly at risk for medical identity theft, a crime that costs the country \$41.3 billion annually. In the United States, an estimated 1.5 million people have their ID stolen each

year.
"It is a cruel twist on the traditional crime of personal identity theft," says Jo-Ellen Abou Nader, senior director of Express Scripts' Fraud, Waste and Abuse program. "When a person's medical identity stolen, they may find that false information is added to their personal health record such as a change in blood type or

inaccurate allergies.

Stolen medical identities often fuel another crime: prescription drug fraud and abuse. Thieves can use stolen information to illegally obtain prescription drugs and sell them on the secondary market. Illegal drug diversion costs the nation \$73.5 billion each year, and prescription drug abuse is responsible for more deaths than heroin and cocaine combined.

Abou Nader offers the following tips to consumers to help fight against medical identity theft and fraud:

* Guard your card: Protect your medical identification card at all times and keep it in a safe and secure location. Some healthcare compa-Express Waste and Abuse pro- garbage. grams in place to identify fake or forged prescriptions and other signs of fraudulent activities. If your card is lost or stolen, immediately alert your insurance company.

* Toss with caution: When throwing away prescription bottles and vials, remove the labels or black out your personal information so it is illegible. When throwing away documents containing protected health information, shred the documents instead of

- * Protect your personal information: Be alert to impersonators or email phishing scams asking you for your personal information and never give out your passwords over the phone, internet, or via email. If you are unsure, call the company directly to inquire about request.
- * Be privy to privacy policies: Before agreeing to the privacy policies of anyone you do business with, read through their policies in

Scripts, have Fraud, discarding them in the detail to completely receive from your health understand how your plan after treatment to personal information make sure the services will be used. If you have questions, request more information.

- * Lock up your bottles: Keep your prescription bottles hidden or locked away, especially during the holiday season when you may have an increase in visitors that will have access to your personal belongings.
- * Read your EOB Statements: It is important to carefully read any explanation of benefits (EOB) statements you

are listed accurate. Review the name of the provider, the date of service and the service provided. If it includes information that does not look familiar, be sure to immediately report it to your health plan provider.

For more information about how to protect yourself against medical identification theft, visit Express Scripts' Healthcare Insights blog http://lab.expressscripts.com/.



Enrollment After December 7

lthough the Annual Election Period (AEP) ended December 7, there are many situations where people with Medicare can still make an enrollment choice. Here are some of the more common examples to be aware of.

Medigap. People with Medicare (both Part A and Part B) who live in New York State have a continuous open enrollment period which allows them to enroll into a Medigap plan or switch Medigap plans from one insurer to another at any time of the year.

New to Medicare. People who are newly eligible for Medicare can enroll into a Part D plan and (if they have both parts of Medicare) into a Medicare Advantage plan during their Initial Enrollment Period, usually the 7 months surrounding the month they turn 65. They are still entitled to the entire 7 month period even if it happens to overlap the Annual Election Period.

Loss of EGHP. People with Medicare who lose their employer group health plan (EGHP) coverage (even if it is a voluntarily loss of coverage), are entitled to a Special Enrollment Period (SEP), which allows them to enroll into a Part D and/or Medicare Advantage plan. The EGHP coverage could be through active employment, a retiree plan or even COBRA. The SEP includes the month coverage ends and continues for an additional two full months.

5-Star SEP. All people with Medicare living in New York State can enroll in a 5-star quality rated plan one time between December 8, 2012 and November 30, 2013, to be effective the 1st of the following month. The only 5-star rated plan in 2013 will be the Excellus BlueCross BlueShield Rx PDP.

Hurricane Sandy. Individuals impacted by Hurricane Sandy who were unable to make a plan selection by December 7 can enroll in a Part D and/or Medicare Advantage plan by calling 1-800-MEDICARE.

Dear Marci...

Dear Marci,

I recently moved from California to New York. The doctors I want to see in New York tell me that they don't take my health insurance. Can I switch to a different Medicare Advantage plan if I move?

Gregory (Brooklyn, NY)

Dear Gregory,

Yes, you can switch to a different Medicare (private Advantage health) plan, if you your home change address. If you've already moved, you can switch another Medicare Advantage plan during a Special Enrollment Period (SEP), beginning with the month you tell your plan about the move, plus two full months after you tell your plan. Your new coverage will begin the first of the month after you enroll.

A special enrollment period is a period of time outside of standard enrollment periods (e.g. General Enrollment Period, Fall Open Enrollment Period, and Enrollment Initial Period), during which you can make changes to your Medicare health and/or prescription drug coverage.

If you notify your Medicare Advantage or



prescription drug plan (Part D) about your move in advance, you can switch to another Medicare Advantage or Part D plan, beginning as early as the month before your move and lasting up to two months after you move. You may choose to begin your new coverage, starting with the first day of the month in which you move (as long as you have submitted a completed application to the plan) and up to three months after your plan receives the completed application.

It's important to think about your health and prescription drug coverage if you're planning to move. Medicare Advantage and Part D

plans typically have a network of providers (e.g. doctors and pharmacies) that offer services to plan members within a specific service area (a geographic region you must live in to be enrolled in your plan). If you move outside of that service area and you see health care providers outside of the plan's network, you may have to pay significantly more for the cost of the services you receive or you may have no coverage at all. Keep in mind that some plans do offer nationwide coverage, so your plan may cover your services, even if you move. Check with your plan to see what rules apply.

Contribution

Seniors, their families and friends, often find it rewarding to make a financial contribution to the Chenango County Area Agency on Aging, in appreciation for many services that are provided to help our county's seniors. Financial contributions may also be made in memory of a friend or loved one and the acknowledgement will be sent to the family in your name if specified below. Thank you.

Contribution	Amount:

Check one below:

- ☐ Acnowledgement sent to family In Memory Of:
- ☐ To Help With Agency Programs:

Contributor:

Address:

Phone:

E-mail:

Send to:

<u>Chenango County Area Agency on Aging</u> <u>5 Court Street, Norwich NY 13815</u> <u>Phone (607) 337-1770</u>

(Clip &return. Please do not send cash through the mail)



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What You Need To Know About the Affordable Care Act

The Affordable Care Act strengthens Medicare and helps seniors take charge of their health. The law provides important benefits such as free preventative services, free annual wellness visits, and a 50 percent discount on prescription drugs for Medicare recipients in the coverage gap known as the "doughnut hole." You can also work with your doctor to create a personalized prevention plan.

Top things to know for seniors under the health care law, your existing guaranteed Medicare covered benefits won't be reduced or taken away. Neither will your ability to choose

your own doctor.

Nearly 4 million people with Medicare received cost relief during the law's first year. If you had Medicare prescription drug coverage and had to pay for your drugs in the coverage gap know as the "doughnut hole," you received a one-time, tax free \$250.00 rebate from Medicare to help pay for your prescriptions.

If you have high prescription drug costs that put you in the donut hole, you now get a 50 percent discount on covered brand-name drugs while you are in the doughnut hole. Between today and 2020, you'll get continuous Medicare coverage for your prescription drugs. The doughnut hole will be closed completely by 2020.

Medicare covers certain preventive services without charging you the part B coinsurance or deductible. You will also be offered a free annual wellness exam.

The life of the Medicare Trust Fund will be extended as a result of reducing waste, fraud and abuse, and slowing cost growth in Medicare, which will provide you with future cost savings on your premiums and coinsurance.

HEALTH REFORM AND MEDICARE: Closing the Doughnut Hole

The Affordable Care Act, also known as health reform, closes the Part D doughnut holethe gap in drug coverage during which people with Medicare must pay the full cost of their prescriptions out of pocket. Health reform phases out the doughnut hole by decreasing the beneficiary's share of drug costs during the doughnut hole until it reaches 25 percent in 2020 for both brand-name and generic drugs. However, the phase-out works differently for brand-name and generic drugs. The charts below illustrate how much the beneficiary will pay during the doughnut hole for both brand-name and generic drugs through 2020, when the phase-out will be complete.

The above chart shows:

Year	Pharmaceutical Manufacturer Discount	Government Subsidy (paid through plans)	Beneficiary Responsibility
2010	0	0	rebate for brand name and generic drugs
2011	50%	0	50%
2012	50%	0	50%
2013	50%	2.5%	47.5%
2014	50%	2.5%	47.5%
2015	50%	5%	45%
2016	50%	5%	45%
2017	50%	10%	40%
2018	50%	15%	35%
2019	50%	20%	30%
2020	50%	25%	25%

PHASE-OUT OF THE DOUGHNUT HOLE FOR BRAND NAME DRUGS (Percentages represent share of total drug cost)



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