

# MCCOA

Mercer County Council on Aging

JANUARY  
2022

Our mission is to help older people live dignified and reasonably independent lives in their own homes for as long as possible.



From the Director's Desk:

If you know me, you might know that I love snowmen. I haven't really stopped to consider why I love them so much but I think there are many reasons. I know many people don't enjoy winter weather I am not crazy about shoveling the sidewalks and trying to traverse the roads when they are snow covered. But I must admit, I enjoy looking at a snow covered landscape and seeing the simple beauty. When the sun shines and there are diamonds sparkling as snow falls or when I see families outside making snowmen families or having a snowball fight my heart is lighter.

**"Kindness is like snow, it beautifies everything it covers."**  
– Kahlil Gibran



I hope that everyone starts the new year looking for the things in life that bring you joy. It is too easy to get bogged down in all the worries that life throws at us. If you are finding it hard, please consider coming up to the center. Play a game with us, work on the jig saw puzzle, or just ask us to turn on the television and watch some TV. The gym is open too. For safety reasons, we are asking everyone to bring a workout buddy. Just know, we are here for each of you and want you to know you are not alone. Our calendar of events is on page 7, if there is something you would like to see added please give us a call and let us know. Stay safe and plan on coming and spending some time with us. Let's agree to make 2022 the best ever!!

Happy New Year!!  
Dawn



## GARAGE SALE UPDATE

As this newsletter is going to print we will be holding our last garage sale in 2021. I would like to give a BIG THANKS to everyone that has helped with all the sales this year. I hope to be able to give you some totals for the year in the next newsletter!

We will begin taking donations on Tuesday, January 11. We will accept donations on Tuesdays from 12:00 to 4:00 and Thursdays 8:30 to 12:00. The next garage sale is scheduled for March 17 through 20.

YOUR FAVORITE GARAGE SALE		<u>2022 Donation Schedule</u>	
2022		Jan 11, 13, 18, 20, 25, 27	
March 17- 20		Feb 1, 3, 8, 10, 12, 15, 17, 22, 24	
May 19 - 22		Mar 1, 3,	
July 28- 31		Apr 5, 7, 9, 12, 14, 19, 21, 26, 28	
September 22 - 25		May 3, 5	
November 16 Early Bird Sale* (8-8pm)		Jun 7, 9, 14, 16, 18, 21, 23, 28, 30	
November 17 -20		Jul 5, 7, 12, 14	
(*Tickets \$10.00 each. Money is used for the Senior Angel Tree Gift Program)		Aug 9, 11, 20, 23, 25, 30	
SALE HOURS		Sep 1, 6, 8	
THU..... 8:30 - 6:30		Oct 4, 6, 11, 13, 18, 20, 22, 25, 27	
FRI..... 8:30 - 4:00		Nov 1, 3	
SAT..... 8:30 - 4:00 (Everything 1/2 price)		<u>Donation Times</u>	
SUN..... 12:00 - 4:00 (\$1 for 2 Bags - All items included)		Tuesdays 12:00 - 4:00	
		Thursdays 8:30 - 12:00	
Mercer County Council on Aging		Saturdays 9:00 - 1:00	
217 Riley Street		For more information visit	
Celina, OH 45822		www.mccoa.net	
419-586-1644		or Facebook.com/Mercer County Council on Aging	
		Weather Announcements on	
		WKKI, WCSM Radio,	
		WLIO-Lima TV, and Facebook	

## 2022 Medicare Cost Updates

2021 to 2022 costs at a glance	
Part A premium	<p><b>Most people don't pay a monthly premium for Part A (sometimes called "<u>premium-free Part A</u>").</b></p> <p><i>If you buy Part A, you'll pay up to \$471 each month in 2021 (\$499 in 2022). If you paid Medicare taxes for less than 30 quarters, the standard Part A premium is \$471 (\$499 in 2022). If you paid Medicare taxes for 30-39 quarters, the standard Part A premium is \$259 (\$274 in 2022).</i></p>
Part A hospital inpatient deductible and coinsurance	<p>You pay:</p> <ul style="list-style-type: none"> <li>• \$1,484 (\$1,556 in 2022) deductible for each benefit period</li> <li>• Days 1-60: \$0 coinsurance for each benefit period</li> <li>• Days 61-90: \$371 (\$389 in 2022) coinsurance per day of each benefit period</li> <li>• Days 91 and beyond: \$742 (\$778 for 2022) coinsurance per each "lifetime reserve day" after day 90 for each benefit period (up to 60 days over your lifetime)</li> <li>• Beyond lifetime reserve days: all costs</li> </ul>
Part B premium (Outpatient Services)	<p>Most people pay the standard Part B monthly premium amount of \$148.50 in 2021 (<b>\$170.10 in 2022</b>) or higher depending on your income. Social Security will tell you the exact amount you'll pay for Part B in 2022; you will be able to find this on your Social Security Statements as you receive them at the beginning of the year.</p>
Part B deductible and coinsurance	<p>\$203 (<b>\$233 in 2022</b>). After your deductible is met, you typically pay 20% of the <u>Medicare-Approved Amount</u> for most doctor services (including most doctor services while you're a hospital inpatient), outpatient therapy, and <u>durable medical equipment (dme)</u>.</p> <p><i>Note: For those with a Medicare Supplement Plan G, this means that for your healthcare once this deductible is met—your plan would cover the rest of what Medicare pays.</i></p>
Part C premium (Medicare Advantage Plan)	<p>The Part C monthly <u>premium</u> varies by plan; however, we have seen them add benefits for Over-the-Counter and Healthy Eating. If you are not sure of what these extras—feel free to make a visit with Outreach here at the center.</p> <p>NOTE: Many have asked about the Medicare Advantage Plans and if that would be a better option for them. It really depends on your situation. Generally these plans have LOTS of copays when services are used.</p>
Part D premium (Prescription Drug Plan)	<p>The Part D National Base Beneficiary premium is \$33.06 in 2021 (\$33.37 in 2022). This amount is used to estimate the Part D late enrollment penalty. If you pay a late enrollment penalty, these amounts can vary per year. If your prescription drug plan is more than the National Base Beneficiary premium and you haven't done a Medicare Part D compare, it might be a good thing if you come in and see if you could have gotten a better premium!</p>

## Crafty Corner



A big thank you to Charlene Guingrich for doing the hard part and letting us come and play with flowers. Our arrangements turned out beautifully!! Thanks everyone for coming. See you in February for the next floral class!!



Craft Class January 24 at 1:00 pm come make snowflakes! We will be using plastic hangers to create gorgeous snowflakes! Everything you need will be provided. If you have a particular color in mind, you will need to bring 16 hangers in that color and if you have any special embellishments you would like to add feel free to bring them along. The cost of this class is only \$5.00. Call 419-586-1644 and register today, space is limited.



Join Charlene Guingrich Wednesday, February 9 at 2 pm in the Annex to create a beautiful Valentine's floral arrangement. Cost is only \$12. Space is limited so call and register today 419-586-1644.



## Toe Nail Clipping

**Toe nail trimming**, provided by Community Health Professionals, is the first Wednesday of each month at a cost of \$15.00. It is offered in the Annex beginning at 1:00 pm. First come, first served.



## Cards



We play **Bridge** every Tuesday at 12:30 pm and **cards/games** on Thursday and Sunday evenings at 6:30 pm. On Fridays join us for **Bid Euchre, Pinochle, and Bridge** at 12:30 pm. **Texas Hold 'Em** will be held the fourth Thursday each month at 6:30 pm. All cards are in the main building. It only costs \$1.00 to play. Everyone must sign in on My Senior Center upon arrival.

## Pickleball

Join us for Pickleball Tuesday, January 4, 11 and 25 at the Spiritual Center in Montezuma, 6731 State Route 219. We will be playing from 9:00 am to 11:30 am at a cost of only \$2.00 per person. It doesn't matter if you are an expert or just learning, we invite you to come have some fun! Call and register today 419-586-1644.



## Line Dancing

Line dancing is held on Wednesdays from 10:00 am to 12:00 pm at the Council on Aging. There is no cost. Everyone is welcome, whether you have never danced before or love dancing! Doors open at 9:30. Everyone needs to sign in on My Senior Center.



## Chair Yoga

Join Carla Niblick on Mondays at 11:00 am and Thursdays at 1:00 pm for chair yoga. The cost for each class is \$3.00. Doors open 30 minutes before class begins. Note: No chair yoga Monday, January 3, 17, or 27.



## Bingo

We play **bingo** every Wednesday beginning at 12:30 pm. We will continue to limit the number of attendees at each session to 50. You must call 419-586-1644 to register. We will take reservations beginning on the Monday before the event. You can only register for the week, not the entire month. We will be using our reusable cards and chips. Cards will be 2 for \$1.00 with additional cards costing .50. You will play the same cards for all games. Everyone must sign in on My senior Center.

<b>B I N G O</b>				
5	30	36	46	68
2	17	35	58	67
9	27	☆	60	70
6	24	31	52	64
13	20	40	47	73

## Blood Pressure Checks



**Blood pressure checks** are available the second Wednesday of the month beginning at

12:00 pm. This FREE service is provided by Miller Place!

## MARK YOUR CALENDAR!!

February 9 - Floral Valentine Class at 2:00 pm

Feb 12 - Garage sale donations 9:00 am to 1:00 pm

February 21 - Office closed

Check next month's newsletter for more information.



©ActivityConnection.com

# January 2022 Activity Calendar

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
<p><i>Italicized and underlined</i> activities are held in the Annex.            Activities marked with an * have a fee.            Activities marked with ( ) are off campus.            (MSC) - Montezuma Spiritual Center</p>						1
2 6:30 - Cards* & Games	3 OFFICES CLOSED HAPPY NEW YEAR	4 9:00 - Pickleball* (MSC) 12:30 - Bridge*	5 10:00 - Line Dancing 12:30 - Bingo* <u>1:00 - Toenail Clipping*</u>	6 1:00 - Chair Yoga* 6:30 - Cards* & Games	7 12:30 - Cards*	8
9 6:30 - Cards* & Games	10 11:00 - Chair Yoga*	11 <u>8:30 to 11:30 - FREE Alzheimer Care Consultations</u> 9:00 - Pickleball* (MSC) <u>12:00 - Dementia Conversations Presentation</u> 12:00 to 4:00 - Garage Sale Donations 12:30 - Bridge*	12 10:00 - Line Dancing 12:00 - FREE Blood Pressure Checks 12:30 - Bingo*	13 8:30 to 12:00 - Garage Sale Donations 1:00 - Board Mtg 1:00 - Chair Yoga* 6:30 - Cards* & Games	14 12:30 - Cards*	15
16 6:30 - Cards* & Games	17 OFFICES CLOSED IN OBSERVANCE OF MARTIN LUTHER KING JR DAY	18 12:00 to 4:00 - Garage Sale Donations 12:30 - Bridge*	19 10:00 - Line Dancing 12:30 - Bingo*	20 8:30 to 12:00 - Garage Sale Donations 1:00 - Chair Yoga* 6:30 - Cards* & Games	21 <u>10:00 - Alzheimer's Meeting</u> 12:30 - Cards*	22
23 6:30 - Cards* & Games	24 11:00 - Chair Yoga* 1:00 - Craft Class - SNOWFLAKES*	25 9:00 - Pickleball* (MSC) 12:00 to 4:00 - Garage Sale Donations 12:30 - Bridge*	26 10:00 - Line Dancing 12:30 - Bingo*	27 8:30 to 12:00 - Garage Sale Donations 6:30 - Cards* & Games & TEXAS HOLD 'EM	28 12:30 - Cards*	29
30 6:30 - Cards* & Games	31 11:00 - Chair Yoga*					

# Outreach Reaching Out:

## 2022 Important Social Security Changes

Social Security and Supplemental Security Income (SSI) beneficiaries will receive a **5.9% Cost-of-Living Adjustment in 2022!**

	2021	2022
<b><u>Retirement Earning Exemption Amounts</u></b>		
Under Full Retirement Age	\$18,960/year (\$1,580/month)	\$19,560/year (\$1,630/month)
NOTE: \$1 in Benefits will be withheld for every \$2 in earnings above the limit. There is a special rule that usually only applies in your first year of receiving retirement benefits. If you earn more than the annual earnings limit, you may still receive a full Social Security payment for each month you earn less than a monthly limit. In 2022 the <b>monthly limit is \$1,630</b> for those who are <b>below Full Retirement Age the entire calendar year.</b>		
The year an individual reaches Full Retirement Age	\$50,520/year (\$4,210/month)	\$51,960/year (\$4,330/month)
NOTE: Applies only to earning for months prior to attaining full retirement age! \$1 in benefits will be withheld for every \$3 in earning above the limit. There is a special rule that usually only applies in your first year of receiving retirement benefits. If you earn more than the annual earnings limit, you may still receive a full Social Security payment for each month you earn less than a monthly limit. In 2022 the <b>monthly limit increases to \$4,330 in the year of Full Retirement Age attainment.</b>		
Beginning the month an individual attains Full Retirement Age	<p><b>Once you reach Full Retirement Age, you no longer have an earnings limit</b>, and we may recalculate your benefit to credit you for any months we withheld your benefits due to excess earnings.</p> <p>What most people do not consider in their retirement planning is that we recalculate your Social Security monthly benefit at Full Retirement Age to credit you for Social Security benefit payments withheld due to earnings over the limit!</p>	

In 2022, individuals turning 62 (born in 1960) may start to draw Social Security Benefits; however, Full Retirement Age is 67. If retiring sooner, the retiree will be subject to a deduction; however, if they were to work past age their Full Retirement Age they will increase their retirement percentage from 100% by 8% per year (2/3 of 1% per month).

## DEMENTIA CONVERSATIONS

When someone shows signs of dementia, it's time to talk. Often, conversations with family about changing behaviors can be challenging and uncomfortable. This program offers tips on how to have honest and caring conversations to address some of the most common issues.

### Topics covered in the program include:

- » Going to the doctor
- » Deciding when to stop driving
- » Making legal and financial plans

**Tuesday, January 11, 2022**

**1:00 p.m. to 2:00 p.m.**

**Mercer County Council on Aging  
217 Riley Street  
Celina**

**Presented by Yvonne Miller  
Please register by calling:**

**419-586-1644**

**For your safety, masks are required**





## Is Medicare Giving You a Headache?

Join **OSHIIP** for Webinars on Medicare and Social Security!

To find classes

Go to: [insurance.ohio.gov](http://insurance.ohio.gov)

Click: Insurance and Medicare Consumers

And then click: OSHIIP Medicare Webinars

*For a personal consult -*

*feel free to call MCCoA and ask for Amy or Gloria!*



# CARE CONSULTATION DAY

AT THE MERCER COUNTY COUNCIL ON AGING

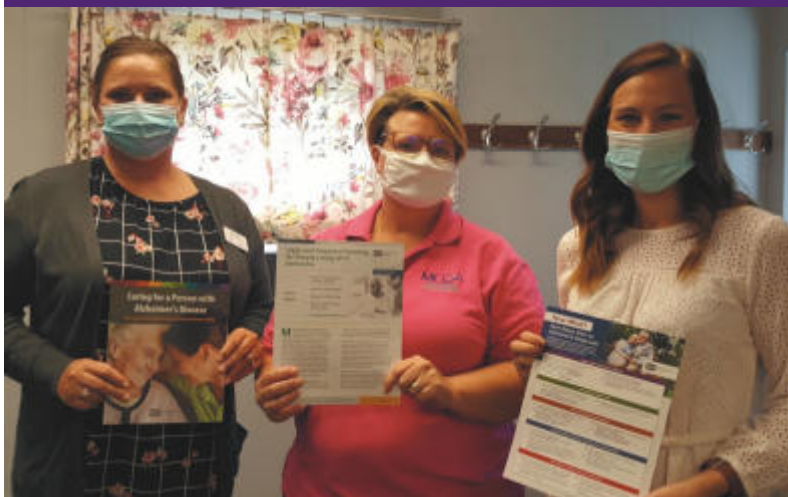
THE SECOND TUESDAY OF EVERY MONTH  
8:30 A.M. TO 11:30 A.M.



Join Marybeth Torsell with the Alzheimer's Association on Tuesday, January 11 for a free care consultation. Feel free to call and make an appointment or just walk in. Marybeth will be available from 8:30 to 11:30 in the Annex.

## Alzheimer's and Dementia Support Group

The third Friday each month the Alzheimer's and Dementia Support Group meets in the Annex at 10:00 am. Do you have questions? Please call 419-586-1644 or e-mail Amy Buening at [abuening@mcco.net](mailto:abuening@mcco.net) We look forward to having you there!



### Build a support system with people who understand

Alzheimer's Association support groups, conducted by trained facilitators, are a safe place for people living with dementia and their care partners to:

- Develop a care system.
- Exchange practical information on challenges and possible solutions.
- Talk through issues and ways of coping.
- Share feelings, needs and concerns.
- Learn about community resources.



## Office of the Ohio Consumers' Counsel

Your Residential Utility Consumer Advocate

# CONSUMER FACT SHEET

### Office of the Ohio Consumers' Counsel

65 East State Street  
Suite 700, Columbus, OH  
43215

TWITTER:  
[@OCC4Consumers](https://twitter.com/OCC4Consumers)

E-MAIL:  
[occ@occ.ohio.gov](mailto:occ@occ.ohio.gov)

WEBSITE:  
[www.occ.ohio.gov](http://www.occ.ohio.gov)

# HOME ENERGY ASSISTANCE PROGRAM: HEAP GUIDELINES

The Home Energy Assistance Program (HEAP) is a federally-funded program managed by the Ohio Department of Development (ODOD). It is designed to help income-eligible consumers with winter heating costs.

The funding provides two distinct components: HEAP and the Winter Crisis Program (WCP), also called Emergency HEAP (E-HEAP). To qualify for either program, total household income must be at or below 175 percent of the federal income level (see chart).

## HEAP

The HEAP program provides a credit once per winter heating season towards a household's primary heating source. HEAP benefit amounts vary and are determined by the following criteria:

- ▶ Household income;
- ▶ Number of people in the household;
- ▶ Type of primary heating source;
- ▶ Someone in the home is disabled or 60 years of age or older;
- ▶ Household is enrolled in Percentage of Income Payment Plan Plus (PIPP Plus);
- ▶ Federal funding levels; and
- ▶ Geographic region of the state.

## How to apply for HEAP

Consumers may apply for HEAP from July through May by completing an online application at [www.energyhelp.ohio.gov](http://www.energyhelp.ohio.gov) or by scheduling an appointment with the local [Community Action Agency](#). An Energy Assistance application may also be downloaded from the website and mailed to: Ohio Development Services Agency, Energy Assistance Programs, P.O. Box 1240,

Columbus, Ohio 43216. Applications may also be available at county Job and Family Services, Area Agency on Aging offices, libraries, or by contacting ODOD at 1-800-282-0880. Mailed applications can take 12-16 weeks to process.

To complete an application, you will need:

- ▶ A list of all members of the household with birth dates and social security numbers.
- ▶ Proof of income for all household members 18 years of age and over for at least the previous 30 days.
- ▶ Proof of citizenship or legal residence for household members.
- ▶ Copies of recent utility bills.
- ▶ Disability verification (if applicable).

Failure to fully complete the application and provide all required documentation, including signing the application, will delay processing.

For more information, or to locate your local [Community Action Agency](#), visit [www.energyhelp.ohio.gov](http://www.energyhelp.ohio.gov) or contact ODOD at 1-800-282-0880.

## Winter Crisis Program/E-HEAP

The Winter Crisis Program (WCP), also called E-HEAP, provides financial aid once per heating season beginning November 1 through March 31 to income-eligible consumers who:

- ▶ Have been disconnected or received a shut-off notice;
- ▶ Have less than a 25 percent supply of bulk fuel; or
- ▶ Need to establish new service or pay to transfer service.

*Continued on back*

**HOME ENERGY ASSISTANCE PROGRAM:  
HEAP GUIDELINES**

**CONSUMER FACT SHEET**

The Office of the Ohio Consumers' Counsel (OCC), the residential utility consumer advocate, represents the interests of 4.5 million households in proceedings before state and federal regulators and in the courts.

The state agency also educates consumers about electric, natural gas, telephone and water issues.

For more information, please visit the OCC website at [www.occ.ohio.gov](http://www.occ.ohio.gov).



*The Office of the Ohio Consumers' Counsel is an equal opportunity employer and provider of services.*

If a household member has a documented COVID-19 diagnosis within the last 12 months, a disconnection notice is not needed for assistance.

Customers are ineligible until any current medical certification filed with their utility expires.

**How to Apply for WCP/E-HEAP**

Consumers must:

- ▶ Complete an application during an interview, usually with a local [Community Action Agency](#);
- ▶ Be an adult member of the household;
- ▶ Submit proof of income for all household members 18 years and older;
- ▶ Submit shut-off notice and most recent utility bills; and
- ▶ Provide a list of all household members, including birth dates, Social Security numbers and proof of citizenship (or legal residency) for all household members.

Applicants should call to make an appointment with a [Community Action](#)

[Agency](#) and verify what documentation they should bring with them to verify eligibility. State-regulated utilities will delay disconnection until five days after a confirmed appointment for WCP/E-HEAP with the local [Community Action Agency](#).

**WCP/E-HEAP Payments**

Once a consumer has been approved for the WCP/E-HEAP, the local agency will authorize the payment to the utility. The payment will cover disconnection prevention, reconnection of service, or 30 days of bulk fuel.

Households served by a state-regulated utility with a remaining outstanding balance will be required to sign up for a payment plan, such as the Percentage of Income Payment Plan Plus (PIPP Plus).

In some cases, the program also can make payment towards heating system repairs.

Customers of American Electric Power, Cleveland Electric Illuminating, Columbia Gas of Ohio, AES Ohio (formerly Dayton Power & Light), Dominion East Ohio, Duke Energy, Ohio Edison or Toledo Edison may want to contact the utility for additional emergency assistance programs.

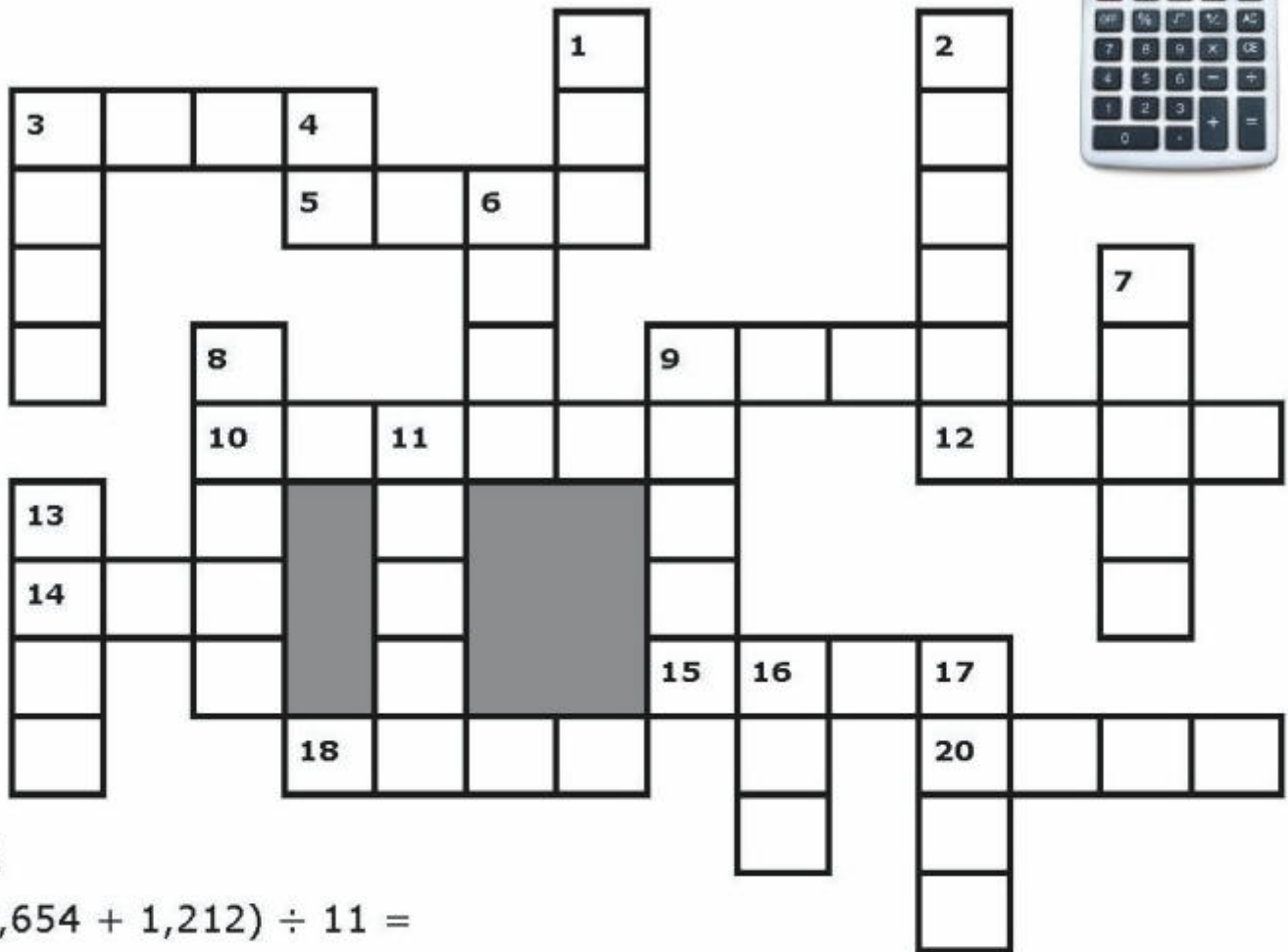
**2021-2022 Income Guidelines**

Size of household*	Total Gross Annual Household Income
	175%
1	\$22,540
2	\$30,485
3	\$38,430
4	\$46,375
5	\$54,320
6	\$62,265
7	\$70,210
8	\$78,155

\* For families/households with more than 8 persons, please contact your local community action agency.

# Calculation Crisscross

Solve the equations and fill in the puzzle.



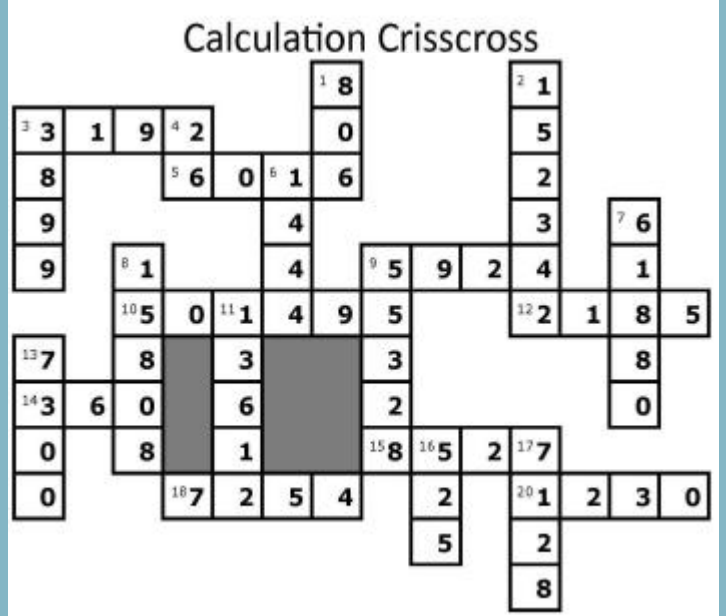
## Down

1.  $(7,654 + 1,212) \div 11 =$
2.  $(1,423 \times 54) + (76,152 - 652) =$
3.  $(13,365 \div 15) + (94 \times 32) =$
4.  $(24 - 16) + (53 - 35) =$
6.  $(300 + 765 - 125) + (63 \times 8) =$
7.  $(9,400 \div 5) + (60,000) =$
8.  $(20,000 - 5,000) + (1,616 \div 2) =$
9.  $(84 - 58) \times (1,236 + 892) =$
11.  $(12 + 63 + 7) \times (113 + 53) =$
13.  $(876 \div 3) \times (75 \div 3) =$
16.  $(29.5 \times 4) + (78 \times 6) - (183 \div 3) =$
17.  $[(104 - 57) + (144 - 92)] \times 72 =$

## Across

3.  $4(12 + 315 + 471) =$
5.  $(3178 - 170) \times 2 =$
9.  $(1,481 \times 4) =$
10.  $(500,000) + (1,495) =$
12.  $2(731 - 81) + (2,655 \div 3) =$
14.  $(512 \div 16) + (82 \times 4) =$
15.  $16(130 \times 4) + 207 =$
18.  $(89 - 27) \times (96 + 21) =$
20.  $(28,440 \div 45) + (598) =$

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**JANUARY**  
**2022**

## THE MERCER COUNTY COUNCIL ON AGING

is a non-profit organization serving the needs of residents aged 60 and over. We offer a variety of services and programs designed to assist our seniors in maintaining as much independence as possible.

Funding for these services is provided by a county-wide levy, the Mercer County Health Fund, the Mercer County Civic Foundation, the PASSPORT program, Combined Drives, quarterly garage sales, client donations and the hard work of our volunteers.

### OFFICE HOURS

Monday through Friday  
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### PHONE

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