



Spring 2023

Senior Quarterly

The mission of the Bucks County Area Agency on Aging is to develop, coordinate and promote a continuum of quality services that supports, respects, and advocates for older adults and their families; empowers them to maintain independence and dignity; and enhances their overall well-being.

Here's to Another 50 Years!

By Kathy Bennett, Director



*Peggy O'Neil, first Director
Bucks County Area Agency on Aging*

In 1973 the Bucks County Commissioners officially designated what was then Bucks County Adult Services to be recognized as the Bucks County Area Agency on Aging (BCAAA). We are celebrating our 50th Anniversary!

So much has happened in the past 50 years. You may not know the history of the BCAAA, but just to give you a quick overview – our AAA

really owes its formation to one woman, Peggy O'Neil. While working for Neshaminy Manor Nursing Facility during the 1950's and 60's, Peggy realized many nursing facility consumers could safely reside in the community if additional supports were available. After recognizing there was a lack of formal community services, she became an advocate for older adults and started creating programs targeting seniors in Bucks County. In 1966, she formed the Bucks County Adult Services, which was charged with helping people remain in the community by connecting them to necessary services. Now known as the Bucks County Area Agency on Aging (BCAAA), our current mission of planning and the provision of services to assist older persons has continued since our official designation by the Bucks County Commissioners. Peggy, appointed as our first Director, retired from BCAAA in 1996.

Since then, the BCAAA has had three other directors who have provided outstanding leadership: Charles Kane (1997-2007), Brian Duke (2008-2011, when he became the Secretary of the PA Department on Aging), and Najja Orr (2011-2017). In October 2017 I was honored to be chosen as the fifth director of this amazing organization. But it is

the numerous and dedicated staff who have worked so hard at the BCAAA to help seniors over the past 50 years who really deserve our praise and appreciation. We are proud to provide over 20 programs and services to seniors in Bucks County through community outreach, community programs, information and referral, in-home supports, and prevention and response to elder abuse.

As part of our celebration of 50 years of service, we will be holding a morning reception on Thursday, May 18th at 9:00 a.m., prior to our annual public hearing. If you are interested in attending the reception, we would love to see you there, and you can reach out to Jessie Seith at JSeith@buckscounty.org for an official invitation. You can also check our BCAAA website for additional information at <https://buckscounty.gov/231/Aging>.

But our work is not done. As more and more of our Bucks County population becomes older and in need of services, we will continue to provide services, develop new programs, and seek to keep seniors active and healthy. Here's to another 50 years!

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Legal Corner

Avoiding Social Security Supplemental Security Income (SSI) Overpayments

*Rhonda Sherrod, Esq./Staff Attorney
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The Supplemental Security Income program, better known as SSI, is a program administered by the Social Security Administration that provides monthly payments to individuals age 65 or older who have income and resources below specific financial limits.

The Social Security Administration defines income as anything a person receives that can be used for food or shelter. There are two Social Security Income categories: earned and unearned. Earned income is from wages or self-employment. Unearned income includes such benefits as Social Security retirement, workers compensation, pensions and other income that is not earned. In 2023, an individual must earn less \$1,391 a month gross (before taxes) or have less than \$934.00 per month in unearned income to be eligible for SSI.

Resources are assets that you own such as money or things that can turn into cash. Examples of resources are bank accounts, life insurance policies, vehicles or personal property. Although not all assets are counted for SSI purposes, under SSI eligibility rules, a person must maintain less than \$2000.00 in countable resources.

Individuals of retirement age whose social security retirement income is less than the maximum SSI payment often receive SSI payments in addition to their social security retirement that brings their total social security income up to the SSI maximum payment.

An SSI overpayment occurs when an SSI recipient receives a higher cash payment from social security than what was owed for a particular month. The overpayment is the difference between the cash payment received and the amount due.

One common way overpayments happen is when a recipient fails to report a change in status that affects eligibility such as:

- Change of Address
- Admission to or discharge from an institution such as a nursing home, hospital or correctional facility
- Change in living arrangements

- Change in earned and unearned income such as a wage hike or receipt of small inheritance
- Change in marital status
- Change in resources – including spouse’s resources if married and living together
- Death of spouse or any household member
- Change in eligibility for other benefits

A complete list of SSI reporting requirements can be obtained on the Social Security Administration website. www.ssa.gov.

For some, an overpayment can occur when the value of a resource increases. Most recently we have seen cases of assessed overpayments stemming from long-held whole life insurance policies that matured which increased the policy face value and thereby increased the countable resources of an individual. If you have whole life insurance with a face cash value and you also receive SSI, you should check the face cash value of the life insurance policy. A life insurance policy is a countable resource for SSI and it is not difficult to inadvertently go over the \$2000 resource limit for SSI at some point in a month when its value added to the value of your checking and or savings account.

Social Security overpayments can cause disruption to needed benefits. Reporting required changes and keeping an eye on resources that may increase in value over time are ways in your control that you can avoid social security overpayments.



The Senior Quarterly

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Public Hearing **Fiscal Year 2023/2024 Plan & Budget**

The Bucks County Area Agency on Aging (AAA) is designated by the County of Bucks and the Pennsylvania Department of Aging to plan, deliver, and contract for a variety of aging services and programs. The Bucks County AAA is preparing its annual plan/budget for Fiscal Year (FY) 2023/2024.

This meeting will take place in-person and virtually on:

Thursday, May 18, 2023

Start time: 9:30AM

Bucks County Administration Building

55 E. Court Street

Doylestown, PA 18901

If you are interested in participating virtually, please RSVP by Tuesday, May 16th, 2023 to jseith@buckscounty.org and the link will be forwarded to you.

The AAA will also accept input on the plan in writing to: **Bucks County Area Agency on Aging; Attn: Kathy Bennett, Director, 55 E. Court Street, 3rd floor, Doylestown, PA 18901**. Input also may be submitted via email to: aging@buckscounty.org.

For additional information, please contact the Area Agency on Aging (AAA) office at 267-880-5700, or visit the official AAA page on the county website: <https://buckscounty.gov/231/Aging>



FRAUD ALERT

It's Tax Time, Beware of the Scammers

It's that time of year again, tax filing season! Now that those W-2's and 1099's have arrived so are the calls, e-mails, texts, and sometimes mailings from scammers pretending to be from the IRS. These scammers will claim you owe money or there's an issue with your return and they need you to confirm sensitive information such as your social security numbers and date of birth. Don't fall for these attempts to phish for your information or steal your hard-earned money.

The information in your tax return contains everything that a scam artist needs to steal your identity, file tax returns on your behalf, or even steal your refund. Be vigilant and never provide any sensitive information over the telephone. Many of us are aware of the scam calls claiming to be from the IRS and telling consumers they'll be arrested if they don't submit payment over the phone via gift cards. The IRS will never make contact in this manner nor will they ever ask you to pay a tax debt by wiring the money or purchasing gift cards. The good news is the federal government has made some progress in combating these scam calls. In recent years some of these scam artists, many located on the other side of the world, have been arrested and extradited to the US to face charges for their nefarious actions scamming consumer's out of millions of dollars and impersonating federal government officials. Always verify the legitimacy of a mailing, call, e-mail, or text message before taking any action requested in the message or clicking on any links. It's best to go to the website for the agency the correspondence claims to be from and locate a legitimate number you can call to verify the authenticity. Unfortunately, in recent years scammers have even attempted to send fraudulent mailings posing as the IRS using different return addresses to phish for personal information that can be used to steal your identity or file a fraudulent return and intercept a refund.

There are many scams related to tax filings and it helps to brush up on some of the most common ruses so you don't fall victim. Below are some helpful tips to help avoid falling victim to a tax scam.

- The age old saying still rings true, if it sounds too good to be true, it probably is. In the case of tax preparers not all of them are legitimate and trustworthy. Some companies may make claims that you can file your taxes for free, but there may be some hidden fees or a half-truth and you'll still have to pay for assistance

filing your state return. Keep an eye out for misleading statements and always read the fine print.

- Never reply to e-mails requesting personal information claiming to be from the IRS, a previous tax preparer, bank or investment firm as these can all be potential phishing attempts to steal your personal information to compromise your accounts. An e-mail could claim they need to verify your information or you have to provide certain information to receive a tax form. This is almost always a scam. A simple way to check is to look at the full e-mail address the message came from, not simply the display name they can choose to display. Hover over the name and it will show the full e-mail. If the message didn't come from a legitimate .gov email or the trusted e-mail domain you've seen on other messages from your bank or financial institution don't reply and reach out to a trusted number you obtain for these agencies or companies, not any number listed in an e-mail which could be directing you to a scammer.
- Avoid ghost tax preparers. All legitimate tax preparers will have a PTIN or Preparer Tax Identification Number, and they must sign your return as the preparer. If they attempt to not sign off on the preparers section taking ownership of their assistance with the completion of your return that is a red flag that you may be dealing with a ghost tax preparer and the likelihood of inaccuracies or issues with your return could be higher.

Monthly Fraud Alerts brought to you by:

Bucks County Crimes Against Older Adults Task Force	
Bucks County District Attorney's Office: 215-348-6344	PA Senior Law center 877-727-7529
Bucks County Area Agency on Aging: 267-880-5700	Bucks County Office of Consumer Protection: 215-348-6060
Bucks County Coroner's Office: 215-348-3852	Bucks County Register of Wills: 215-348-6265
Network of Victim Assistance (NOVA): 1-800-675-6900	US Dept. of Health and Human Services/OIG: 1-800-447-8477
www.buckscounty.gov/CrimesAgainstOlderAdults 24 - HOUR HOTLINE: 1-800-490-8505	



AGING UNBOUND: MAY 2023

Established in 1963, Older Americans Month (OAM) is celebrated every May. Led by the Administration for Community Living (ACL), OAM is a time for us to acknowledge the contributions and achievements of older Americans, highlight important trends, and strengthen our commitment to our older citizens.

This year's theme, Aging Unbound, offers an opportunity to explore a wide range of aging experiences and to promote the importance of enjoying independence and fulfillment by paving our own paths.

This May, join us as we recognize the 60th anniversary of OAM and challenge the narrative on aging. Here are some ways we can all participate in Aging Unbound:

- Embrace the opportunity to change. Find a new passion, go on an adventure, and push boundaries by not letting age define your limits.
- Explore the rewards of growing older. With age comes knowledge. Keep growing that knowledge by reading, listening, classes, and creative activities.
- Stay engaged in your community. Everyone benefits! Volunteer, work, mentor, participate in social clubs, and take part in activities at your local senior center and/or in the community.
- Form relationships. To enhance your quality of life, introducing new ideas and unique perspectives, invest time with people to discover deeper connections with family, friends, and community members.

A Partnership Committed to Lifelong Learning

Delaware Valley University's Center for Learning in Retirement (CLR) offers online, peer-led classes and personal enrichment opportunities for retirees and semi-retirees!

Check with your center director/administrator to learn more today about the unique partnership and benefits that are extended to Bucks County Senior Center members!

Certain eligibility requirements and exclusions apply.



40th ANNUAL SENIOR GAMES
BUCKS COUNTY, PA

May 31 - June 10, 2023
REGISTRATION DEADLINE: MAY 10

2023 SENIOR GAMES

ARE YOU OVER 50?
Join the fun! Friendly competition throughout Bucks County.

Senior Games Kick-Off
May 24
11am - 1pm

Buckscounty.gov/seniorgames
VISIT OUR WEBSITE

Registration Guides coming soon.
To register go to buckscounty.gov/SeniorGames between April 3 - May 10.

Have a Spring Fling!

Here comes the spring with warmer temps, flowers peeking out—daring to bloom, the birds chirping. There is so much to see outside! What a great time to get out, stretch away the winter blahs, take a walk, go for a ride and witness the spring.

If you cannot get out then stretch, raise your arms and legs up a little each day, throw open a window or sit by the door (be mindful of through traffic) and breathe the fresh air.

While you're moving around enjoying the spring, you have a bonus: you are improving your physical and mental well-being.

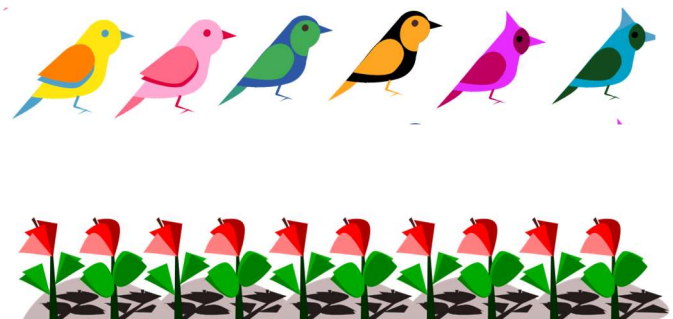
DID YOU KNOW?

Historical moments in the month of April

- America's first astronauts were announced by NASA on April 9, 1959.
- The first Webster Dictionary was copyrighted by Noah Webster on April 14, 1828.
- The Titanic sank on April 15, 1912.
- The Revolutionary War in America began on April 19, 1775.
- The United States Library of Congress was established April 24, 1800.
- Our first President George Washington was inaugurated on April 30, 1789.

Special Days in the month of April

- The first day of April is April Fool's Day, when children and grown-ups play jokes on one another.
- April 22 is Earth Day.
- April 2 is Light It Up Blue for Autism Day and the whole month is Autism Awareness Month.
- Arbor Day is a day for planting trees, and it is observed on various April days.
- The Jewish festival of Pesach, or Passover, is celebrated early in April.
- Easter is almost always in April, and, with it comes other Christian celebrations such as Palm Sunday, Maundy Thursday, and Good Friday.
- April is also the month of the Thai New Year in Thailand and the Khmer New Year in Cambodia.





Health & Wellness News



National Prescription Drug Take Back Day Saturday, April 22, 2023 | 10 am - 2 pm

What is National Prescription Drug Take Back Day?

Take Back Day is a bi-annual event that provides community members with a safe, convenient and responsible means of disposing unused, unneeded or expired medications.

Why do we collect?



To protect our youth and the environment!
Help keep our kids, our homes, our pets and our streams safe.

This is a really important event, so we need YOU to help us spread the word! Here's what you can do:



- Share pre-made posts and graphics on social media
- Include information about Take Back Day:
 - on your website
 - in your print and/or electronic newsletters
 - in your bulletins (faith-based organizations)
 - on your TV monitors
 - on your outdoor digital or lawn signage
- Create a video PSA (+ tag BCDAC, Inc. so that we can share it too!)
- Display a poster in your store, office or school

It's so easy to share! Click the link below to access pre-made social media posts, graphics, flyers & more:

<https://tinyurl.com/takeback-toolkit>



BUCKS COUNTY projectMEDS Medication Education Designed for Seniors



Project MEDS is offering a free medication safety seminar designed for older adults. Invite us to your next gathering, members' meeting or social event. Our trained senior volunteers will entertain you with the dos and don'ts of medication and alcohol use. This half hour presentation is free and audience members will receive a bag of health & wellness items and resource materials.

To schedule a free presentation please contact
Amanda Mayer at the Bucks County Area Agency on Aging
amayer@buckscounty.org
or 267-880-5744



Virtual Chair Yoga

VIRTUAL CHAIR YOGA is practiced sitting on a chair or standing using a chair for support. Yoga is a total mind-body workout combining stretching, deep breathing, meditation and relaxation to reduce social isolation, anxiety, depression and pain.

When: Every Tuesday, from 10am-11am

Where: Zoom

Cost: Free, registration is required

Three easy ways to register:

- Online at: www.buckscounty.gov/248
- Scan the QR code with your cellphone
- Call the Bucks County Area Agency on Aging at 267-880-5700



Bucks County Area Agency on Aging
55 E. Court St., 3rd Floor
Doylestown, PA 18901

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Bucks County Area Agency on Aging

55 E. Court St., 3rd Floor, Doylestown, PA 18901

Phone: 267-880-5700 Fax: 215-348-7827

E-mail: aging@buckscounty.org Website: www.buckscounty.gov/231/aging

Elder Abuse Hotline: 1-800-243-3767, available 24 hours a day

Office Hours: 8:30 AM - 4:30 PM, Monday - Friday

The Area Agency on Aging offers more than 20 programs to help older adults and their families in Bucks County. Services include:

- Information and Assistance
- Care Management
- Assessment & Care Planning
- In-Home Services
- Volunteer Opportunities
- Community Presentations
- Adult Day Service
- Employment Assistance
- Health Insurance Counseling
- Transportation
- Caregiver Support
- Outreach
- Senior Centers
- Ombudsman Services
- Protective Services
- Nutritional Services
- Legal Services
- Health & Wellness



Please visit our Facebook page at Bucks County Area Agency on Aging@bcaging.