A Visit from Secretary on Aging

by Kathy Bennett, Director

On February 14th we were excited to have a visit from the Secretary of the PA Department on Aging, Robert Torres. Mr. Torres became the Secretary on Aging in January 2019 and since then has visited about 20 of the state’s Area Agency on Aging (AAA) offices. Prior to his appointment, Mr. Torres served as acting secretary of the PA Department of State where he previously served as the executive deputy secretary. Mr. Torres is an attorney who holds a bachelor’s degree in business administration from Pace University and a law degree from Widener University School of Law.

Mr. Torres shared with us some of the goals that the Department is working on for their 2020-2024 Four Year Plan. Within the aging field, as in other areas of human services, outcomes and data integrity are a focus for showing not only the number of people provided with services, but also whether that service has had a positive impact. The Secretary, like his predecessors, is hoping to promote more evidence-based programs into the field of aging services. As the number of seniors in the Commonwealth increases, we also need to focus on individual choices with a person-first culture, while still embracing the diversity within our communities. Healthy living for seniors is an ongoing goal of the department as well, as evidenced by the health and wellness programs they promote.

It was a pleasure to have Mr. Torres meet with our staff, to share some of our programs, as well as allow us to express ways we are challenged in meeting the needs of seniors in our county. A face-to-face meeting is an excellent way to learn more about the Bucks County AAA, and to get to know the Secretary and his goals for the Department.
World Elder Abuse Awareness Day 2020

World Elder Abuse Awareness Day 2020 is held on June 15th and is an annual international United Nations (UN) observance day on the same date each year.

With a growing global population of elderly people, and as longevity increases, abuse of the elderly is an increasing and serious problem that affects health and human rights and can cause death, so it is vital to raise awareness of it and thus prevent it whenever and wherever possible.

Elder abuse is global and comes in many forms including physical, emotional, sexual and financial abuse and also neglect. Elderly people are human and deserve the same dignity and respect as people of all other age groups.

Elderly people are particularly vulnerable to abuse and to being unable to defend themselves and get help as fear and infirmity can be major barriers to seeking and getting help. Sometimes spotting and challenging abuse in the elderly isn’t easy as some are isolated having outlived family and friends. Some are abused in institutions where abuse is not spotted or is covered up, and in some cases the elderly are not given priority by authorities in abuse matters.

The UN aims to raise awareness of elder abuse, neglect and exploitation. How can you help?
* Know the possible symptoms of abuse to include: weight loss, malnutrition, dehydration, poor hygiene, restraints used in a bed or wheelchair, any changes to an elder’s behaviour, disposition or physical condition, loss of funds, bills not being paid, sudden changes with accounts.
* If you suspect something, say something. If you detect signs of abuse, neglect or exploitation document them, take photos of bruises or injuries, get a statement from the victim or witnesses. Contact the police or your local Area Agency on Aging. These reports can be made confidentially.
* Advocate for older adults. Many seniors are not in a place to stand up for themselves and may be too scared to speak up and fear repercussions. Some may be too frail or confused to help themselves. It is crucial to speak up if something seems wrong.

Every May, the Administration for Community Living leads our nation’s observance of Older Americans Month. We are pleased to announce the 2020 theme: Make Your Mark

This theme was selected to encourage and celebrate countless contributions that older adults make to our communities. Their time, experience, and talents benefit family, peers, and neighbors every day. Communities, organizations, and individuals of all ages are also making their marks. This year’s theme highlights the difference everyone can make — in the lives of older adults, in support of caregivers, and to strengthen communities.

We invite you to celebrate Older Americans Month and make your mark in May!
The purpose of a last will and testament is to allow a person, called the testator, to convey his or her wishes as to how their estate assets should be distributed after death.

In addition to controlling where assets go, the testator names in the will one or more individuals to act as executor. This is very important because the executor is the person who makes sure a deceased person’s last wishes are carried out. The Executor’s job is to open the estate and shepherd the deceased person’s estate through the “probate” process which is the legal process of proving the validity of a will.

An individual’s estate is divided into two parts, probate assets and non-probate assets. Non-probate assets are all those assets that pass outside the will via a designation of beneficiary, such as Life Insurance. An estate can be solvent or insolvent. An insolvent estate is where a person’s liabilities at death are greater than their assets. Solvent estates are those where there is more owned at the end of the day than owed.

The term “probate” is also used to refer to the general administering of a deceased person’s will through the courts. Among other things, the process of probate is the way property titled to a deceased person can legally be transferred to an heir. This process begins at the Register of Wills of the county where the deceased person last resided.

An executor settles the debts, pays taxes owed by the estate [Pennsylvania has an inheritance tax] and distributes assets in accordance with the will. Pennsylvania has a simplified process for small estates worth less than $50,000.00. Once the debts are settled, taxes are paid and an accounting made, the probate process ends and the estate is considered closed. Some very small estates may not need to go through a formal probate process.

In Pennsylvania, if a person dies without a will, Pennsylvania state law determines the order of inheritance. Title 20, Pennsylvania Consolidated Statutes § 2101 to 2114 outlines who inherits and what portion of a deceased person’s estate that person is allowed to inherit under this law. Generally speaking, loved ones who are not spouses, blood relatives or legal adoptees do not inherit under this statute.

Legal Aid Southeastern Pennsylvania can assist low income seniors in obtaining a simple will without charge to the senior where a simple will is appropriate to the senior’s needs and the resident falls within income and asset eligibility requirements. Please be aware Legal Aid cannot provide estate planning or administration services. Bucks County seniors can reach Legal Aid at (215)781-1111 ext. 209.

The Bucks County Bar Association has a lawyer referral and information service that provides a half-hour consultation with an attorney knowledgeable in wills and estates. This service can be reached by calling 1-888-991-9922. Please note there is a nominal fee for the referral service.

Carin Tinney, MSW, has joined Bucks County Area Agency on Aging as the new Deputy Director of Long Term Care. Carin spent her career working with and on behalf of older adults. While living in New York, Carin worked for an organization which advanced the work of direct care workers in long term care on the state and national levels. Several years later, she went on to work at the New York Academy of Medicine to advance the field of geriatric social work and care coordination.

Prior to moving to Bucks County Carin took the lead role developing programs and services for the 1.6 million older adults in New York City, modernizing programs like home delivered meals, caregiver supports services and elder abuse prevention. An outdoor enthusiast, Carin was very familiar with Bucks County, and easily made the leap from city to country life. Carin writes, “I am thrilled to work on behalf of the older adult population in Bucks County and with this talented team of caring individuals. I look forward to helping the BCAA advance its programs and services to adapt to changing needs of our elders.”
How does the donut hole work?

The donut hole closed for all drugs in 2020, meaning that when you enter the coverage gap you will be responsible for 25% of the cost of your drugs. In the past, you were responsible for a higher percentage of the cost of your drugs.

Although the donut hole has closed, you may still see a difference in cost between the initial coverage period and the coverage gap. For example, if a drug’s total cost is $100 and you pay your plan’s $20 copay during the initial coverage period, you will be responsible for paying $25 (25% of $100) during the coverage gap.

How do I get out of the donut hole?

In all Part D plans, after you have paid $6,350 in 2020 in out-of-pocket costs for covered drugs (this amount is just the amount you have paid, not the total drug costs that you and your plan have paid), you leave the coverage gap and reach catastrophic coverage. During this period, you pay significantly lower copays or coinsurance for your covered drugs for the remainder of the year. The out-of-pocket costs that help you reach catastrophic coverage include:

- Your deductible
- What you paid during the initial coverage period
- Almost the full cost of brand-name drugs (including the manufacturer’s discount) purchased during the coverage gap
- Amounts paid by others, including family members, most charities, and other persons on your behalf
- Amounts paid by State Pharmaceutical Assistance Programs (SPAPs), AIDS Drug Assistance Programs, and the Indian Health Service

Costs that do not help you reach catastrophic coverage include monthly premiums, the cost of non-covered drugs, the cost of covered drugs from pharmacies outside your plan’s network, and the 75% generic discount. During catastrophic coverage, you will pay 5% of the cost for each of your drugs, or $3.60 for generics and $8.95 for brand-name drugs (whichever is greater).

Your Part D plan should keep track of how much money you have spent out of pocket for covered drugs and your progression through coverage periods—and this information should appear in your monthly statements.

Note: If you have Extra Help, you do not have a coverage gap. You will pay different drug costs during the year. Your drug costs may also be different if you are enrolled in an SPAP.
## The 38th Annual Bucks County Senior Games | Registration Form

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<th>Are you a member of a Bucks Senior Center?</th>
<th>Yes</th>
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If so, which one?

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<th>Age Group (Please check one):</th>
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<th>70-79</th>
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<th>Small</th>
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It is strongly recommended by the Senior Games Committee that you consult your doctor in regard to practice, preparation and competition in these games:

**Emergency Contact:** ____________________________________________________________

**Relation:** ___________________________ **Phone:** ___________________________

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**Release & Waiver of Liability (Must be completed by all participants):**

To the best of my knowledge, I have no physical restrictions which would prohibit my participation in the events I have selected. Since I am participating in these events voluntarily and at my own risk, I agree not to sue the County of Bucks, the Bucks County Department of Parks and Recreation, the Bucks County Area Agency on Aging, the Bucks County Foundation for Aging and all other cooperative agencies, organizations, businesses or any of their representatives for any injury or damages to me resulting from participating in the Games. The Bucks County Senior Games representatives have my permission to arrange for medical services to attend to me if it is deemed necessary for my health, welfare and safety. I hereby consent to allow my picture or likeness to appear in any official document, sponsor advertisement, and/or exclusive television coverage of the Bucks County Senior Games in any manner incidental to my participation in the Bucks County Senior Games without compensation to me.

**Code of Conduct**

I agree to abide by the rules and procedures of the facilities where Bucks County Senior Games (BCSG) events are held. At all times, I will conduct myself in a civil, respectful manner and show good sportsmanship. If I do not conduct myself in the previously stated manner, BCSG has the right to remove me from competition.

**Signature:** ___________________________ **Date:** ___________________________

**Please Print Your Name Here:** _____________________________________________

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**Mail this registration form with your check payable to:**

Bucks County Foundation for Aging • c/o Senior Games • 30 E. Oakland Avenue, Doylestown, PA 18901
**REGISTRATION FORMS MUST BE RECEIVED NO LATER THAN MONDAY, MAY 11, 2020**

The $7 fee covers all sporting events; additional fees for bowling and golf are payable on the day of the event at the venue. Information will be used for mailing purposes only.

*Preferred Partners: Each individual must complete a separate registration form to participate.*

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### MONDAY, JUNE 1
- **Bowling** 9:30 am-12 pm  
  Average___________
  9:30 am-10 am Registration, 10 am-12 pm Bowling
  Earl-Bowl Lanes, Quakertown ($2.50 per game at venue)
  Preferred Partners* (Max of 3) ________________________________

- **Pinochle** 12 pm-2 pm  
  Ben Wilson Senior Center, Warminster

- **Table Tennis** 12 pm-3 pm  
  **Singles**  
  **Doubles**  
  Bucks County Community College, Newtown
  Preferred Partner* ________________________________

### TUESDAY, JUNE 2
- **Darts** 9:30-11:30 am  
  **Singles**  
  **Open doubles**  
  Bensalem Senior Center, Bensalem
  Preferred Partner* ________________________________

- **Billiards** 9:30 am-12 pm  
  Pennridge Community Center, Silverdale

### WEDNESDAY, JUNE 3
- **Bocce** 9 am-1 pm  
  Northampton Senior Center, Richboro

- **Pinochle** 12 pm-2 pm  
  Northampton Senior Center, Richboro

- **Pickleball** 1 pm-3 pm  
  YMCA of Bucks County, Quakertown
  Preferred Partner* ________________________________

### THURSDAY, JUNE 4
- **Trivia** 9:30 am-12 pm  
  Ben Wilson Senior Center, Warminster
  Preferred Partners* (Max of 4) ________________________________

- **Billiards** 9:30 am-12:30 pm  
  Northampton Senior Center, Richboro

- **Quoits** 10 am-12 pm  
  Quakertown Memorial Park, Quakertown
  Preferred Partner* ________________________________

- **Chess** 9 am-2 pm  
  Bensalem Senior Center, Bensalem

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### FRIDAY, JUNE 5
- **Golf** 6:45 am-2 pm*  
  Fairways Golf Club, Warrington ($26 Fee; $11 Cart at venue)
  (Rain date: Friday, June 12, 6:45 am-2 pm)
  Preferred Partners* (Max of 3) ________________________________

- **Bocce** 9:30 am-1 pm  
  Middletown Senior Center, Levittown

- **Pickleball** 1 pm-3 pm  
  YMCA of Bucks County, Doylestown
  Preferred Partner* ________________________________

### SATURDAY, JUNE 6
- **Track and Field** 8:30 am-12 pm  
  Central Bucks West High School, Doylestown
  **Mile Run:** 8:45 am  
  **Mile Walk:** 9:00 am  
  **100m Run:** 9:30 am  
  **400m Run:** 9:45 am  
  **Discus:** 9 -10:30 am  
  **Shotput:** 9 -10:30 am  
  **Long Jump:** 9 -10:30 am

### MONDAY, JUNE 8
- **Bowling** 9:30 am-12 pm  
  Average___________
  9:30 am-10 am Registration, 10 am-12 pm Bowling
  Thunderbird Lanes, Warminster ($2.50 per game at venue)
  Preferred Partners* (Max of 4) ________________________________

- **Party Bridge** 12 pm-2 pm  
  Lower Makefield Community Center, Yardley

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**NEW FOR 2020!**

**SENIOR GAMES KICK-OFF EVENT**

**MAY 27, 11 am -1 pm** (in place of Awards Luncheon)

**BUCKS COUNTY COMMUNITY COLLEGE, LINKSZ PAVILLION**

Register by May 11 and receive a free lunch, register after May 11 and the cost for lunch is $8. T-shirts and pins will be provided at this event.

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**I will compete AND attend the Kick Off Event on May 27:** $7  
**I will compete ONLY, no Kick Off Event:** $7  
**Extra lunch tickets for guests at Kick Off Event:** $8 per person | # of guests __________

Total Enclosed Cash: $_________________  
Total Enclosed Check: $_________________  
Check #:__________________________

Make checks payable to: **Bucks County Foundation for Aging • c/o Senior Games**  
30 E. Oakland Avenue, Doylestown, PA 18901
Symptoms of COVID-19

Older adults and people of any age with severe chronic medical conditions like heart, lung, or kidney disease seem to be at higher risk for more serious COVID-19 illness.

Call your doctor: If you think you have been exposed to COVID-19 and develop a fever and symptoms, such as cough or difficulty breathing, call your healthcare provider for medical advice.

The following symptoms may appear 2-14 days after exposure:

- Fever
- Cough
- Shortness of breath

If you develop emergency warning signs for COVID-19 get medical attention immediately. Emergency warning signs include*:

- Difficulty breathing or shortness of breath
- Persistent pain or pressure in the chest
- New confusion or inability to arouse
- Bluish lips or face

*This list is not all inclusive. Please consult your medical provider for any other symptoms that are severe or concerning.

How to protect yourself

Wash your hands often with soap and water for at least 20 seconds especially after you have been in a public place, or after blowing your nose, coughing, or sneezing.

- If soap and water are not readily available, use a hand sanitizer that contains at least 60% alcohol. Cover all surfaces of your hands and rub them together until they feel dry.
- Avoid touching your eyes, nose, and mouth with unwashed hands.
- Avoid close contact with people who are sick.
- Put distance between yourself and other people if COVID-19 is spreading in your community. This is especially important for people who are at higher risk of getting very sick.
- Stay home if you are sick, except to get medical care.
- Cover your mouth and nose with a tissue when you cough or sneeze or use the inside of your elbow.
- Throw used tissues in the trash.
- Immediately wash your hands with soap and water for at least 20 seconds. If soap and water are not readily available, clean your hands with a hand sanitizer that contains at least 60% alcohol.
- Clean AND disinfect frequently touched surfaces daily. This includes tables, doorknobs, light switches, countertops, handles, desks, phones, keyboards, toilets, faucets, and sinks.

With questions or concerns, please contact Bucks County Area Agency on Aging at 267-880-5700.

Taken from Center for Disease Control (CDC)
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

Toll-Free Numbers (when calling from within Bucks County)

Lower and Upper Bucks
1-888-942-8257

Central Bucks
267-880-5700

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