THE SILVER SPIRIT

NOVEMBER & DECEMBER 2025



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JCCOA Services:

IN-HOME CARE
SERVICES

LIMITED CONGREGATE
RESPITE & ADULT DAY CARE

DAY-HABILITATION
SERVICES

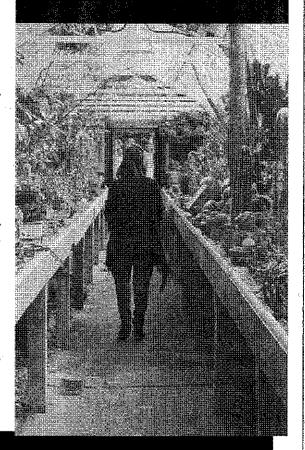
HOME DELIVERED MEALS, PICK

<u>UP MEALS & CONGREGATE MEALS</u>

DAILY RECREATIONAL ACTIVITIES MONDAY-FRIDAY

TRANSPORTATION TO AND FROM ROUTINE MEDICAL
APPOINTMENTS, GROCERY SHOPPING, BANKING,
PHARMACY & MUCH MORE.
(JEFFERSON COUNTY MONDAY-FRIDAY; MARTINSBURG
ON WEDNESDAY

"Your never too old to begin again, to learn something each day, and to create yourself a happy ending



El Mulis Jaw Trevention

WHAT IS TAI CHI?
Tai Chi is an ancient
Chinese practice
that combines slow,
smooth movements
with deep
breathing.

What are the benefits of Tai Chi?

- Increase strength
- Improve Balance and Posture
 - Prevent Falls
- Strengthen mind, body and spirit
 - Reduce stress and support relaxation

Beginner Tai Chi: This class is designed for participants who are just learning the practice of Tai Chi. This class will break down each movement to learn the warm-up, 6 Basic Core Movements and Cool-Down.

Tai Chi: This class is designed for participants who have been through the class and have already learned the Warm-Up, 6 Basic Movements and Cool-Down. This class will break down the Advanced Six Extension Movements.

Those signed up for this class may also attend the Beginner Tai Chi Class for additional practice of the Basic Core Movements.

Beginner Tai Chi: Monday's

Taï Chi: Wednesday's

1:00pm-200pm

PLEASE CALL JCCOA AT 304-725-4044 TO RESERVE YOUR SROT!!!



Jefferson County Council on Aging
Veteran's Day Flag
Raising
Celebration
Friday, November 14, 2025

Join JCCOA and the Jefferson High School ROTC as we celebrate the veteran's for the dedication to this country.



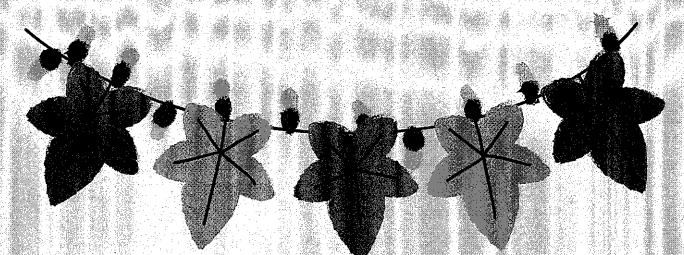
FLAG RAISING
9:30AM



Alzheimer's support group will meet on November 21, 2025

December

Alzheimer's support group will meet on December 19th, 2025



Feeling Lucky? Eeeling Thankful?

Come join us for our Thankful Bingo on November 21st,2025
@ 10:00

Raffle Tickets
Will be for sale
1 for \$1.00
3 for \$2.00





Christmas Party Friday, December 12, 2025 10:00am-11:30am

Ghristmas Bell Bingo

CHRISTMAS COOKIE
WALK



UGLY SWEATER CONTEST

Reach into the back of those closets and pull out your ugliest Christmas sweater to ring in the holiday festivities!

Prizes given for the ugliest sweater and most handmade creative sweater



Christmas Treat Christmas Treat Bake Off December 18, 2025

A Christmas bake-off is a delightful way to celebrate the festive season, bringing together friends to share in the joy of baking and tasting a variety of delicious treats. The idea is simple: each participant brings their favorite baked cookies, and then you get to take home someone else's. It's a wonderful opportunity to showcase your baking skills while also feeling festive.



please sign up with Andrea in recreation by December 15th 2025

Rules will be posted on December, 1st 2025

OPERATION WINTER WARM-UP

JCCOA will launch its 11th Annual Operation Winter Warm-Up Program though the month of November 2025.

During these trying economic times, JCCOA is aware of seniors, especially those living on fixed incomes, who are having to choose between essential items, such as medicines, food, bills and being warm during the winter.

Help JCCOA eliminate the choice between essential items and being warm during the winter. This year JCCOA will be collecting **NEW PAJAMAS and GOWNS (ALL SIZES).**

JCCOAAngel Tree HELPUSSHARE THE LOVE THIS SEASON!!!

JCCOA will be placing our Angel Tree at the center on November 22, 2025. The JCCOA Angel Tree will provide presents for local clients to assist with Christmas this year.

The tree will contain small ornaments with detailed information for each individuals requested items.

If you are willing to take an ornament from the tree, please see Recreation so that we can document your ornament number.



VINTURANS VETERAN'S DAY

November 11, 2025

THANKSGIVING November 27, 2025 November 28, 2025

CHRISTMAS EVE (12/24) Closed at 10am

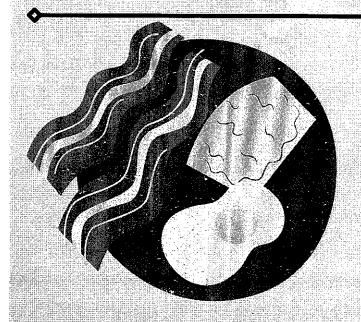


CHRISTMAS December 25, 2025



NEWYEARS EVE

December 31, 25 @ 12:00pm



Breakfast SERVED:

8:00-9:00am December 24, 2025

8:00-11:00am December 31, 2025 Jefferson County Council on Aging



Tuesday's at 9:45 Thursday's at 12:45pm

COST: \$1.00 (IF YOU ARE NOT EATING LUNCH)- COLLECTED MONEY WILL GO BACK INTO PURCHASING BINGO SNACK ITEMS

JEFFERSON COUNTY COUNCIL ON AGING!

ADMISSION: \$12.00 PER PLAYER (Additional \$1.00 per player for Winner Take All):

2nd Wednesday of each month

1st half will begin at 10:30am (7 games)

Break for Lunch

2nd half will begin immediately after lunch service is complete (8 games)

****ONLY OPEN TO SENIORS 60 & OLDER****

SPAY-OUTS & JACKPOT: <
BASED ON THE # OF ATTENDEES

12 35 (72) 48

November 6, 2025

9:30am Music Therapy with

Dr. Bert

December 4, 2025

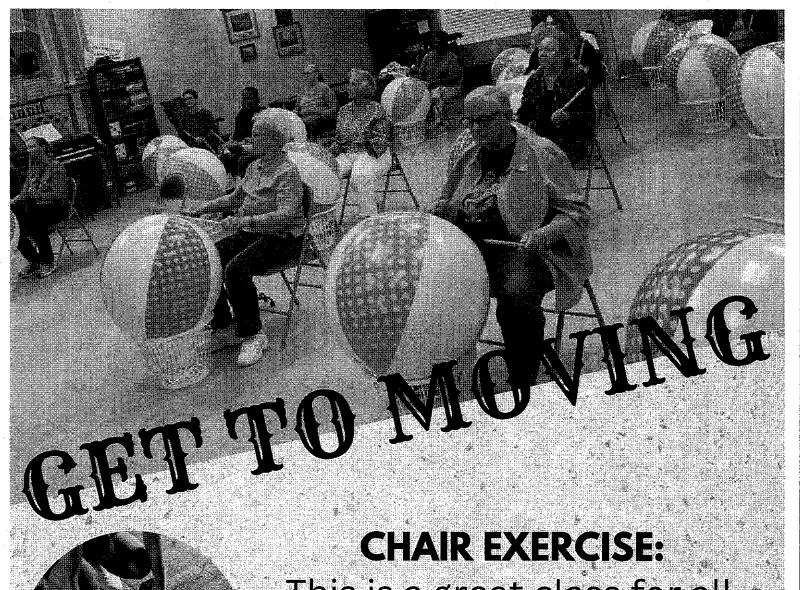
9:30am Music Therapy with Dr. Bert

December 19, 2025

Birthday Party

9:30-11:30AM

Precious Memories Band



This is a great class for all devels of fitness. The exercises focus on gentle stretching, strength building and fun!! Classes are held Monday's, Wednesday's and Friday's 10:00am-10:30am.

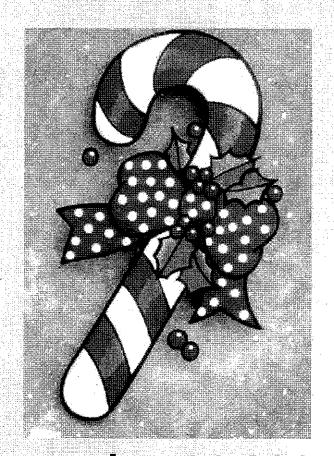




November 19, 2025







December 17, 2025

10.30am

(\$10.00 Must sign up with Recreation)



It's that time of year again when the leaves start falling, there's a chill in the air, and the Autumn smells start reminding us of the holidays to come. JCCOA will be preparing a Thanksgiving dinner on Wednesday, November 26, 2025.

The menu will be Roast Turkey, Mashed Potatoes, Stuffing, Glazed Carrots, Cranberry Sauce & Pumpkin Pie.

Sign up at Andrea's desk if you will be attending.



CHRISTMAS DINNER

Join JCCOA for Christmas Dinner on Friday,

December 19, 2025.

Traditional Christmas meal will be made by the JCCOA Kitchen.

Sign up at Andrea's desk if you will be attending so that we can get a head count.



Millmal

Join us on the following days at 12:45pm for our Christmas Film Friday's and Hot Cocoa Bar: Friday, December 5,



Friday, December 12, W 2025

Friday, December 19. 2025

	-	

alzheimer's 95 association



Jefferson County Support Group

Presented by: Alzheimer's Association WV Chapter

4th Friday of each month 11am-12noon

Meeting at JCCOA: 103 West 5th Avenue, Ranson WV 25438

Please register by calling 304-725-4044

Visit www.alz.org/WV to learn more about caregiver programs and resources. To further extend your network of support, visit ALZConnected®, ouronline community, at alzconnected.org.

Build a support system with people who understand.

Alzheimer's Association® caregiver support groups, conducted by trained facilitators, are a safe place for caregivers, family and friends or persons with dementia to:

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

JCCOA IN-HOME CARE DEPARTMENT

IN-HOME CARE SERVICES

IGHT OUSEPROGRAME

State funded program and administered by the WV Bureau of Senior Services. This program helps seniors stay in their home by assisting them with personal care, mobility, nutrition and environmental support. Clients must be 60+ or extreme case, medically eligible. Program fee is charged using a sliding scale fee based on the care receiver's income or couples income, if married. Individuals can receive up to 60 hours per month based on an assessment and resources available.

FAMILY AUTEMER'S INCHOME RESPITE (FAIR)

State funded and administered by the WV Bureau of Senior Service. This program provide a well-deserved break for the unpaid caregiver. Care receiver must have a diagnosis of Alzheimer's or related dementia, have an unpaid caregiver, and the care must be provided in WV. Program fee is charged using a sliding scale fee based on the care receiver's or couples income, if married. Individual can receive up to 16 hours per week.

V.A. PROGRAMA

Veterans must be referred by their Social Worker at the V.A. Medical Center. V.A. will then assign number of hours of service. Average number of hours per week is 10.

ANALES SE ESTANAMON ESTANOS CONTRACTOR SE CO

Title IXX Waiver is a waiver of Medicaid services eligibility and is administered by WV Bureau of Seniors Services. Individuals must be 18+, resident of WV and the clients physician must complete a Personal Care Medical Eligibility. Assessment to establish nursing home eligibility. This program assist nursing home eligible clients with services to maintain them in their own home. Five (5) deficits in activities of daily living (ADI 's) are required based on an assessment.

DRIVATEDAY

This program is based on the needs of the individual applicant. Two (2) hour minimum required for program. The fee schedule is: Monday-Friday (8am-4pm) \$16.00 per hour; Monday-Friday (after 4pm & weekends) \$17.60 per hour. JCCOA recognized holidays \$20.00 per hour; Mileage for errands included on Plan of Care \$0.47 per mile; Initial Nursing Assessment (waived once services started) \$113.00 per visit; Annual Nursing Assessment (once per year) \$113.00 per visit; Post Hospital Assessment (fee is only assessed if the Plan of Care requires changes) \$113.00 per visit; Interest (will be charge at a monthly rate of 0.83% for all overdue outstanding balances) 10% annually.

WIED CAID BERTONAL COARE BROKERAME

This program is a State Plan service and is administered by the Bureau of Senior Services. This program allows individuals to remain at home rather than to enter a nursing home facility. Personal Care Services are medically necessary activities ordered by a physician which are implemented according to the Nursing Plan of Care supervised by an R.N. Individuals must have three (3) functional deficits in their Activities of Daily Living. Workers must spend 2/3 of time doing personal care and 1/3 time doing environmental tasks. Up to 60 hours per month based on the Plan of Care.

JCCOA IN-HOME CARE DEPARTMENT

Megan Storey, R.N. 304-724-7107

Brittany Wellman, Case Manager 304-724-7108

Violetta Salazar,

IHC

Coordinator 304-724-7105

JUST A LITTLE Reminder

IF YOU ARE PART OF THE IN-HOME CARE PROGRAM:

- Please do not call or share personal information with your In-Home Care Aide.
- Notify the agency if you are having an issue with your worker by calling the main line at 304-725-4044.
- Please notify the agency within 24-48 hours if you are going to cancel your service day.
- Please notify the agency when you or your family member is admitted to the hospital and upon returning home from the hospital.
- Communicate with the In-Home Care Coordinator in a respectful manner.
- Please be aware that the JCCOA In-Home Care Aide is only required to assist the individual who in on the program. The In-Home Care Aide will not clean up after, do laundry or dishes, or prepare meals for anyone other than the client on the program.
- JCCOA In-Home Care Staff are not to give client's their personal telephone numbers. All clients are to contact the agency.



JCCOA's In Home Care Department is always hiring compassionate, dedicated individuals who want to make a real difference in people's lives. If you know of someone looking for a rewarding career helping others in the comfort of their homes, we'd love for you to send them our way.



Monthly Health Observances Highlight:

FAMILY CAREGIVER'S MONTH (NOVEMBER)



Tips for Family Caregiver's:



Seek support from other caregivers. you are not alone!



Watch our for signs of depression and don't delay getting professional help when you need it.



Take care of your own health so that you can be strong enough to take care of your loved one.



Caregiving is hard work so take respite breaks often.



Accept offers of help and suggest specific things people can do.



Organize medical information so it's up to date and easy to find.



Learn how to communicate effectively with doctors.



Make sure legal documents are in order.



Be open to new technologies that can help you care for your loved one.

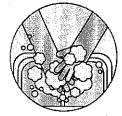


Give yourself credit for doing the best you can in one of the toughest jobs there is!

Monthly Health Observances Highlight:



NATIONAL HANDWASHING AWARENESS MONTH (DECEMBER)



Here are 4 reasons why it is so important to keep your hands as clean as possible:

Handwashing prevents germs from spreading. If you touch your eyes, nose and mouth, prepare food or drinks, or touch surfaces or common objects with your unwashed hands, you can easily spread germs to yourself and others. However, such germs that cause common respiratory and GI infections can be killed and removed from your hands simply by washing them with regular soap.

Handwashing prevents the spread of infections and

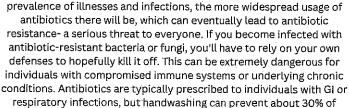
Washing your hands is one of the simplest and most cost-effective ways to remain healthy and prevent the spread of germs and disease. While we all know the importance of good hygiene in maintaining our health, we are especially aware of its benefits this year amidst the global coronavirus pandemic. Experts across the nation are reminding us just how crucial it is to wash your hands after going out in public coming into contact with others.

illnesses. taking a few moments to scrub your hands clean will prevent the spread of infections and illnesses. As stated above, we often touch contaminated objects, surfaces, and even food, as well as our faces, without realizing it, perpetuating the spread of disease. A simple hand wash can stop germs that cause illness and infections in their tracks.



Handwashing saves children's lives around the globe. We don't just wash our hands to protect ourselves- we do it to protect those who are most vulnerable to illnesses and infections. Around 1.8 million young children (under the age of five) die each year from pneumonia or diarrheal diseases around the globe. However, according to the CDC, handwashing with soap and water could protect about one out of three young children from diarrheal diseases and almost one out of five young children from respiratory infections.

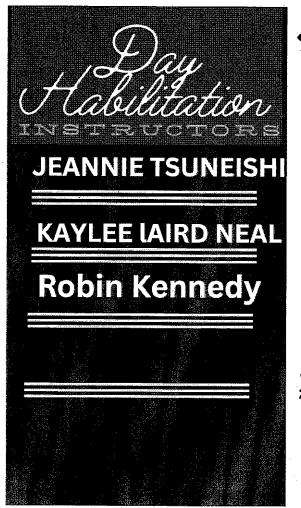
Over the years, many people have mocked the idea that handwashing is really all that effective. However, there are many reasons to practice good handwashing techniques.



Handwashing helps prevent antibiotic resistance. The higher the



respiratory infections, but handwashing can prevent about 30% of diarrhea-related illnesses and about 20% of respiratory infections, according to the CDC.



JCCOA JEFFERSON CENTER

Haley Laird, JCCOA Jefferson Center Director 304–728–1076



November's Client of The Month is Cameron Godbey! We would like to welcome Cameron to the Jefferson Center. Cameron started in September 2025, and he is surely enjoying himself. You can bet you will find him with a matching fidget any day of the week! Cameron likes watching his YouTube videos and you can be sure to hear his giggles as they play. He is fitting in quite well and making tons of new friends. Make sure you say HI to Cameron!





December's Client of the month is Jerry Boyd! Jerry most definitely has been thrilled to be back at the Jefferson Center after being home for many years. You can catch him on most days ready to sing his favorite Disney songs. He has blossomed this the past few months academically and truly enjoys working hard on his News 2 You packets. He loves his movies and music, and you can always bet he is ready for a party! We are so proud of Jerry and how great he is doing, way to go Jerry on all your hard work!

JCCOA JEFFERSON CENTER

ZOOMING

STARS

The months of November and December were filled with many Jefferson Center stars.
These clients went above and beyond by using their talents all while attending day hab in person.

These clients worked on goals, News 2 You, group projects, county contracts, as well as helped their peers by encouraging one another to do their best while attending day hab.

The JCCOA Jefferson Center would like to recognize these clients for being the best that they can be all month long.



The JCCOA Jefferson Center would like to recognize these clients for being the best that they can be all month long:

TRISHA MULLINS

JACOB LECLAIR

VICTORIA VANDEROSTYNE

ERIN WATSON

BECKY KLINE

RICHARD

WILLIAM WHITE

HOPE ADAMS

Cameron Godbey

Jerry Boyd

JCCOA NUTRITION DEPARTMENT

Marie Heminway, Nutrition Manager

Sonny Ewell, Nutrition Lead

Billy Smith, Driver

HOME DELIVERED

Jefferson County Council on Aging offers Home Delivered Meals that meet 1/3 of the Recommended Daily Allowance for all dietary nutrients and vitamins to Jefferson County residents 60 years of age or older who meet one or both of the following:

The person has difficulty leaving his/her house and is therefore unable to participate in the Title III congregate meals program due to illness (including terminal illness), incapacitating disability, isolation, lack of transportation, or physical, emotional, or behavioral conditions that would make receiving their service at a congregate nutrition site difficult and/pr intolerable for them and/or others.

The person is physically or mentally unable to obtain food and prepare meals, and there is no one else available, willing or able to obtain food and prepare meals.

ADDITIONAL ELIGIBILITY:

The spouse of an eligible individual, regardless of age, if the provision of the meal supports maintaining the person at home.

Individuals with disabilities, regardless of age, who reside at home with eligible individuals and are dependent on them for care.



HONEY GARLIC CHICKEN

INGREDIANTS:

1 pkg.PERDUE® FRESH CUTS® Fresh

Pre-Cut Diced Chicken Breast

6-8 cloves of garlic crushed (I used

8)

1/4 cupolive oil

1/4 cuphoney

1/4 cupfresh lemon juice

1 tbsp.soy sauce

2 tbsp.butter

salt & pepper to taste

DIRECTIONS

- 1. In a large pan heat two tablespoons of butter and add the PERDUE® FRESH CUTS™ chicken and season with salt and pepper. Cook 3 to 5 minutes on each side on medium to high heat to sear the chicken and it's no longer pink. Turn off burner or remove from pan from heat.
- 2. In a small bowl, whisk together the honey, lemon juice, soy sauce, olive oil and garlic. Return the pan to heat, pour mixture over chicken and cook until sauce thickens and chicken is cooked through. Serve over rice and with your favorite veggies for a delicious dinner any night of the week.



JCCOA Offers Home Delivered Meals in the following areas:

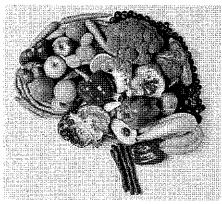
Charles Town, Ranson, Harpers Ferry, Bolivar, Shenandoah Junction, Kearneysville, Middleway and Summit Point

Food and Fitness

VOLUME 280

November 2025

MIND Diet for Dementia— Alzheimer's Disease



Can certain foods or diets really prevent or delay dementia that is caused by Alzheimer's disease? Research is consistently exploring how certain diets and foods impact the body. Evidence

suggests that the foods we eat are affecting the aging brain's ability to think and remember.

According to the National Institute on Aging, dementia is the progressive loss of cognitive functions—including thinking, reasoning, and memory—to an extent that it interferes with a person's daily life. This broad term, which includes conditions like Alzheimer's disease, can significantly affect food consumption. Individuals with dementia may forget to eat, become distracted during meals, or even lose the ability to use utensils. This raises a critical question: could specific diets help slow the progression of memory loss?

INSIDE THIS ISSUE:

MIND Diet	1-2
for	
Dementia—	
Alzheimer's	

MIND Diet	3
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MIND Diet for Dementia—Alzheimer's Disease

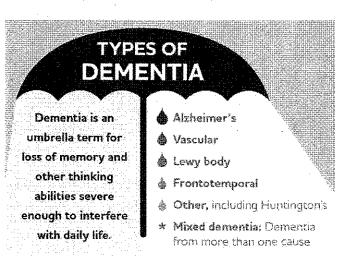
One popular diet that researchers are exploring is called the MIND diet. The MIND diet is short for a Mediterranean-DASH (Dietary Approach to Stop Hypertension) Intervention Neurogenerative Delay. It takes two healthy eating plans and combines them together into one. Research is suggesting that the MIND diet may help protect the brain and lower the risk of memory loss in people as they age.

The MIND diet's main focus is to promote foods that are good for the brain, including dark leafy green vegetables, berries, whole grains, nuts, olive oil, fish and beans. These foods are packed with vitamins, minerals, heathy fats and antioxidants that help reduce inflammation and protect brain cells from damage.

The MIND diet emphasizes reducing certain foods as well. It is recommended to eat less butter, red meats, fried foods, sweets, and cheese, as they can raise cholesterol and increase inflammation. This is important because inflammation can harm brain health over time. The diet's focus is to increase the foods that boost brain health while reducing those that may contribute to cognitive decline.

While there is no cure for dementia

or Alzheimer's disease, the MIND diet offers hope by potentially slowing their progression. While more research is needed, this evidence is a reminder that the daily food choices we make can possibly change our minds.



recommendation MIND diet

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Cosservaden segar A SELVINGS WEST POOL DAIN



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23 servincs/week

22 Servings week

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21 serving week





designation of the second second WALL PORT THE PROPERTY OF THE PARTY OF THE P NO WORKSTONE CONTROL 23 Servings/day 22 servings/day





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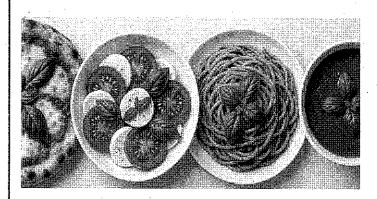
Herbs and Spices—Basil

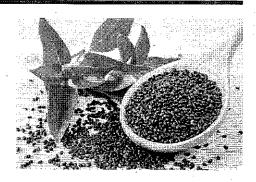
Basil is a very popular herb around the world. With its fresh, sweet smell and vibrant green leaves, it has become a staple in most homes. Basil if often used in cooking to add flavor to dishes like pasta, pizza and salads.

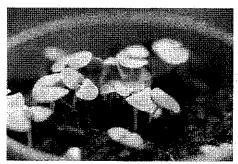
There are many types of basil, but the most common is sweet basil. Sweet basil is what is used in many Italian dishes. Other types of basil do exist. One type is called Thai basil, which has a slightly spicy taste. Another is called lemon basil; the name speaks for itself because it has a light citrus flavor. Each type of basil has its own unique taste and smell.

Beyond adding some freshness and flavor to dishes, basil offers several health benefits. It contains vitamins A, K and C, as well as antioxidants. These compounds help protect the body by reducing inflammation and supporting a healthy immune system.

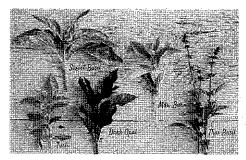
Basil has been used by people for thousands of years. Its is one of the most popular herbs and continues to be used in kitchens all over the world.











PAIRINGS

WHAT GOES WELL WITH BASIL

Fruit & Vegetables

Apricot, Asparagus,
Blueberry, Broccoli,
Brussel Sprouts,
Cauliflower, Celeriac,
Coconut, Corn, Cucumber,
Grapefruit, Green bean,
Kiwi, Lemon, Mushroom,
Orange, Radish, Rocket,
Sugar snap peas, Tomato,
Zucchini, Watermelon

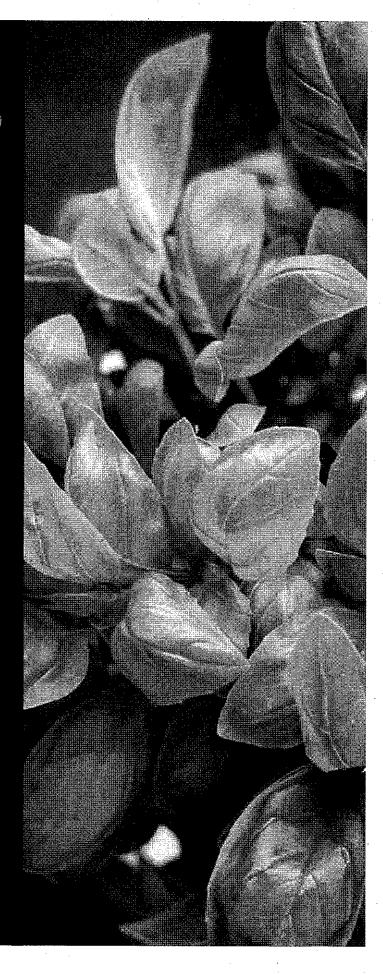
Herbs & Spices

Chervil, Chives, Cumin, Mint, Pine Nuts, Pistachio, Walnuts

Protein, Dairy & Others

Beef, Chickpea, Fish, Squid, Mozzarella, Parmesan Cheese,

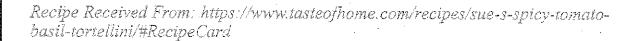
#SIDESMITH



Recipe—Sue's Spicy Tomato Basil Tortellini

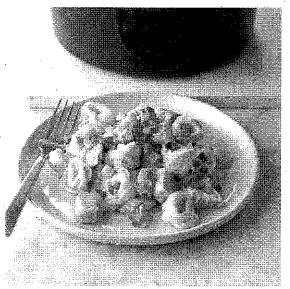
Ingredients

- 1 package (19 ounces) frozen cheese tortellini
- 2 tablespoons olive oil, divided
- 1 pound boneless skinless chicken breasts, cut into 1-inch cubes
- 2 teaspoons Italian seasoning, divided
- 1/2 teaspoon salt
- 1/4 teaspoon pepper
- 1 large onion, chopped
- 1 habanero pepper, seeded and finely chopped
- 3 garlic cloves, minced
- 1 can (14-1/2 ounces) fire-roasted diced tomatoes, drained
- 2 cups heavy whipping cream
- 1/2 cup shredded Italian cheese blend
- 1/3 cup chopped fresh basil



Instructions

- 1. Cook pasta according to package directions; drain.
- 2. Meanwhile, heat 1 Tbsp. oil in a Dutch oven over medium-high heat. Add chicken, 1 tsp. Italian seasoning, salt and pepper; sauté until meat is no longer pink, about 5 minutes. Remove from pan.
- 3. In the same pan, add onion, habanero pepper, garlic and the remaining 1 teaspoon Italian seasoning and 1 tablespoon oil; reduce heat to medium. Cook and stir until onion is tender, about 5 minutes. Add tomatoes; cook and stir until slightly thickened, about 2 minutes. Stir in cream; bring to a boil. Add tortellini, chicken and cheese; heat through. Top with basil to serve.





November 2025

Sun	Mon	Tue	Wed	Thu	Fri	Sat
		Property Committee and Committ	AND CONTRACTOR OF THE PROPERTY	Accordance in special communication and communic	The County of th	1 World Vegan Day
2 Deviled Egg Day	3 Sandwich Day	4 Check Your Blood Pressure Day	5 Guy Fawkes Day	6 National Nacho Day	7 Bittersweet Chocolate with Almonds Day	8 Cook Something Bold Day
9 World Freedom Day	10 Forget-Me- Not-Day	11 Veteran's Day	12 National French Dip Day	13 Caregiver Apprecia- tion Day	14 World Diabetes Day	15 Clean Your Refrigera- tor Day
16 National Fast Food Day	17 Homemade Bread Day	18 Apple Cider Day	19 Play Monopoly Day	20 Beautiful Day	21 World Hello Day	22 Adoption Day
23 Eat a Cranberry Day	24 Evolution Day	25 National Parfait Day	26 Interna- tional Cake Day	27 Thanksgiv- ing Day	28 French Toast Day	29 Small Business Saturday
30 National Mason Jar Day						NACON DECEMBER OF THE PROPERTY

MONTHLY OBSERVATIONS

- International Drum Month
- Adoption Awareness Month
- Caregivers Appreciation Month
- Diabetes Awareness Month
- Epilepsy Month
- Model Railroad Month

- Novel Writing Month
- Native American Heritage Month
- Peanut Butter Lovers Month
- Real Jewelry Month
- Sleep Comfort Month
- World Vegan Month



THANKSGIVING Cryptograms

Kathrine J. Clark, MS, RD, LD

State Registered Dietitian
3003 Charleston Town Center
Charleston, WV 25389
Kathrine.J.Clark@wv.gov
(681) 344-1679

SOLUTION

1. TO GIVE THANKS IN SOLITUDE IS ENOUGH. THANKSGIVING 1. UR XMFG UZCJWD MJ DRQMUABG MD GJRAXZ. UZCJWDXMFMJX HAS WINGS AND GOES WHERE IT MUST GO. YOUR PRAYER KNOWS ZCD HMJXD CJB XRGD HZGNG MU TADU XR. IRAN ENCIGN WJRHD MUCH MORE ABOUT IT THAN YOU DO. TAYZ TRNG CKRAU MU UZCJ IRA BR.

~VICTOR HUGO

~FMYURN ZAXR

- 2. THANKSGIVING DINNERS TAKE EIGHTEEN HOURS TO 2. OJHDZNSUAUDS PUDDCXN OHZC CUSJOCCD JVWXN OV PREPARE. THEY ARE CONSUMED IN TWELVE MINUTES. HALF-YXCYHXC. OJCT HXC FVDNWLCP UD ORCMAC LUDWOCN. JHMI-TIMES TAKE TWELVE MINUTES. THIS IS NOT COINCIDENCE. OULCN OHZC ORCMAC LUDWOCN. OJUN UN DVO FVUDFUPCDFC. ~ERMA BOMBECK ~CXLH KVLKCFZ
- 3. FOR EACH NEW MORNING WITH ITS LIGHT, FOR REST AND 3. JTO GRXK PGB CTOPUPZ BUNK UNE AUZKN, JTO OGEN RPF SHELTER OF THE NIGHT, FOR HEALTH AND FOOD, FOR LOVE EKGANGO TJ NKG PUZKN, JTO KGRANK RPF JTTF, JTO ATDG AND FRIENDS, FOR EVERYTHING THY GOODNESS SENDS. RPF JOUGPFE, JTO GDGOLNKUPZ NKL ZTTFPGEE EGPFE. ~RALPH WALDO EMERSON ~ORAOK BRAFT GCGOETP

WEST VIRGINIA BUREAU OF SENIOR SERVICES

JCCOA OUTREACH DEPARTMENT

Chasidy Rosa Morales 304-728-4154

MEDICARE'S OPEN ENROLLMENT:

OCTOBER 15-DECEMBER 7

Medicare's Open Enrollment Period is a time of year when you can change your Medicare coverage.

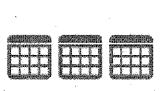
You can:

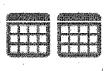
- Join a new Medicare Advantage Plan (Part C) or stand-alone prescription drug plan (Part D).
- Switch between Original Medicare with or without a Part D plan and Medicare Advantage.

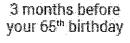
Any changes made during this time, will take effect January 1, 2026.

Set up an appointment with Chasidy to take a look at your plan and make any changes to fit you!

When Is My 7-Month Initial Enrollment Period?













The 3 months after your 65th birthday birthday

Sign up early to avoid a delay in getting coverage for Part B services. To get Part B coverage the month you turn 65, you must sign up during the first three months before the month you turn 65. If your birthday is on the 1st of the month, Medicare starts month before 65th birthday month.

If you wait until the last four months of your Initial Enrollment period to sign up for Part B, your start date for coverage will be delayed. Example-65th birthday month July, sign up for Part B in October, Part B starts January 1st.

When Can I **Change My** Coverage

During the Medicare Open Enrollment Period (MA OEP)

You can switch from your Medicare Advantage plan to another Medicare Advantage plan or to Original Medicare with or without a stand-alone prescription drug plan. The MA OEP occurs from January 1 through March 31. Changes made during this period are effective the first of the following month.

If you have Extra Help in 2024, you have a Special Enrollment Period (SEP) to enroll in a Part D plan or switch between plans

This SEP is available once per calendar quarter for the first three quarters of the year (January- March, April-June, and July-September). If you use this SEP to change your coverage, the change will become effective the following month.

If you qualify for another Special **Enrollment Period you may be able** to make changes to your Medicare health/drug coverage.

For example, you may have an SEP if you move outside of your plan's service area or if you made the wrong plan choice during Medicare's Open Enrollment Period because of misinformation you received from the Medicare Plan Finder.

JCCOA OUTREACH DEPARTMENT



NEW TO MEDICARE??

TAKE A LOOK AT THIS CHART BELOW TO UNDERSTAND YOUR DIFFERENT MEDICARE OPTIONS:

ORIGINAL MEDICARE:

Doctor's Visits & Preventative Care, Outpatient Services, Medical Testing & Lab Services, Durable Medical Equipment & Supplies



In-Patient Hospital Care & Services, Ambulance Services, Skilled Nursing Facility Care, Home Health Care and Hospice

PRIVATE HEALTH INSURANCE OPTIONS:



Medicare Advantage Plans: Replace Original Medicare and Part D. This is a bundled plan that includes Part A, Part B and Part D all in one.



Prescription Drug Coverage.

ADDITIONAL OPTIONS:

Medigap: Supplements Original Medicare (Must obtain a Part D plan in additional to this choice.

JCCOA Outreach department works with clients to determine eligibility for JCCOA services as well as the following programs:

- Medicare enrollment
- Medicaid application assistance
- Applications for Low-Income Energy Assistance program
- SNAP & Medicaid applications and reviews
- Living Will and Power of Attorney Forms
- Referral to other sources of assistance with phone numbers and addresses
- AND SO MUCH MORE!!!

DO YOU HAVE DIFFICULTY PAYING FOR YOUR MEDICARE COSTS?

There are four (4) programs to assist you with out-of-pocket costs that Medicare does not pay. The programs may pay your monthly

Medicare premium and deductibles and coinsurances. You may be also eligible for help with your prescription drug costs:

PROGRAMS TO HELP YOU:

MONTHLY INCOME LIMITS:

PAYS:

PROGRAM 1* Qualified Medicare Beneficiary (QMB) (INCOME AMOUNTS FOR PROGRAMS 1, 2, 3 AND 4 DO NOT INCLUDE A \$20 DISREGARD) \$1325 individual \$1783 couple

Part A Deductible of \$1676. Part A Coinsurance Part B Deductible of \$257 Part B Coinsurance Part B Monthly Premium

Part B Monthly Premium

Part B Monthly Premium

Up to \$7400 per year on your Part D Prescriptions

PROGRAM 2* (also known as SLMB)

PROGRAM 3* (also known as QI-1)

PROGRAM 4 (also known as Part D Help) \$1585 individual \$2135 couple

\$1781 individual \$2400 couple

\$1976 individual

For Programs 1, 2 and 3, your assets cannot be more than \$9,660 for an individual or \$14,470 for a couple. For Program 4, your assets cannot be more than \$17,600 for an individual or \$35,130 for a couple. Assets may include: Cash, Bank Accounts (such as Checking and Savings), Stocks, Bonds, Annuities & CD's, Trusts, Some Life Insurance Policies, Real & Personal Property (other than home and automobile).

MEDICARE

Medicare fraud & abuse can happen anywhere, and usually results in higher health care costs and taxes for everyone. Some examples include:

- A provider that bills Medicare for services or supplies they never gave you, like charging your for a visit you never had, or a back brace you never got.
- A provider that charges Medicare twice for a service or item that you only got once.
- A person who steals your Medicare Number or card and uses it to submit fraudulent claims in your name.
- A company that offers you a Medicare drug plan that Medicare hasn't approved.

HOW TO SPOT & PREVENT MEDICARE FRAUD & ABUSE:

If you think you've spotted fraud, you may want to call your provider's office to ask about it.

They may be able to help you understand the charges, or figure out if they made a billing error.

If you suspect that Medicare is being charged for an item or service you didn't get, or your Medicare card or number is stolen, use the contact information below to report suspected fraud and abuse.

IF YOU EXPERIENCE, CONTACT THE FOLLOWING:

Provider fraud or abuse in Original Medicare (including a fraudulent claim, or a claim from a provider you didn't get care from:

1-800-MEDICARE (1-800-633-4227) OR

The U.S. Department of Health & Human ServicesOffice of the Inspector General

Provider fraud or abuse in a Medicare Advantage Plan or a Medicare drug plan (including a fraudulent claim)

1-800-MEDICARE (1-800-633-4227) OR
The Investigations Medicare Drug Integrity Contractor (I-MEDIC) at 1-877-7SAFERX (1-877-772-3379), or by US mail:
Olarant
28464 Marlboro Avenue
Easton, MD 21601

aston, MD 2160. ATTN: I-MEDIC

Frand and Aprice

MEDICARE

When you call, have this information ready:

- Your name and Medicare number.
- The name of the provider that you're reporting, along with any identifying information you may have.
 - The service or item you're questioning and when you may have.
- The service or item you're questioning and when you supposedly got it.
 - The amount that Medicare approved and paid.
- The date on your Medicare Summary Notice, health or drug plan's Explanation of Benefits or claim.

DO'S:

- Protect your Medicare Number and your Social Security Number
- Guard your Medicare card like it's a credit card.
- Become familiar with how Medicare uses your personal information. If you join a Medicare health or drug plan will let you know how it will use your personal information.

DON'T:

- Give your Medicare card, Medicare Number, Social Security care, or Social Security Number to anyone except your doctor or people you know should have it (like insurers acting on your behalf or people who work with Medicare, like your State Health Insurance Program (SHIP)
- Accept offers of money or gifts for free medical care.
 - Allow anyone, except your doctor or other Medicare providers, to review your medical records or recommend services.
- Join a Medicare health or drug plan over the phone unless you called us.



Medicare will never call you to sell you anything or visit you at your home. Medicare, or someone representing Medicare, will only call and ask you for personal information in limited situations:

 A Medicare health or drug plan may call you if you're already a member of the plan. The agent who helped you join can also call.

Frand and Abuse







Some Medicare Advantage plans may have supplemental benefits. These are services that Original Medicare cannot cover. But not all supplemental benefits are the same! Let's review what you should know about these extra benefits.

What are supplemental benefits?

A supplemental benefit is an item or service covered by a Medicare Advantage plan that is not covered by Original Medicare. Common supplemental benefits include:



Dental care



Vision care



Hearing aids



Gym membership

Supplemental benefits can be:

- Optional: They are offered to everyone enrolled in the plan. You can choose to purchase coverage if you want. For example, an optional dental benefit for which you can pay an extra premium.
- **Mandatory**: They are covered for everyone enrolled in the plan. For example, a gym membership benefit that's included in the plan. You don't pay an extra premium, and you can't decline or opt out of the benefit. Mandatory doesn't mean you need to use it, though.

Supplemental benefits must be primarily health related. There are some exceptions, though, for people with chronic conditions. See the following section for more.



Need help comparing Medicare Advantage plans and understanding supplemental benefits? Contact your State Health Insurance Assistance Program (SHIP). Call 877-839-2675 or visit www.shiphelp.org.







Supplemental benefits for chronic conditions

Plans can cover supplemental benefits that are not primarily health-related for enrollees who have chronic illnesses. These benefits can address social determinants of health for people with chronic disease. A social determinant of health is a part of someone's life that can affect their health in some way. Examples of the kind of benefit that plans can cover are:

- Meal delivery
- Transportation for non-medical needs
- Home air cleaners
- Pest control
- · Heart-healthy food or produce

To be eligible, you must be chronically ill. If you meet the criteria, a Medicare Advantage plan may offer you one of these benefits.

Note that not every member of a plan will have access to the same set of benefits. For example, a plan might cover services like home air cleaning and carpet shampooing for its members who have serious asthma. A member of that plan who doesn't have asthma, or whose asthma is not as severe, will not have access to this coverage.

Questions to ask a Medicare Advantage plan

You might be interested in a plan that offers these supplemental benefits. If so, learn as much as possible before enrolling in the plan. It's important to know exactly how a plan's supplemental benefits work before signing up. Make sure to document calls and get information in writing. Ask questions like:



- Is this an optional benefit that I need to sign up for? Do I need to pay extra for it?
- Is the benefit only for people with chronic conditions? If so, do I meet the criteria?
- · Are there limits to how much I can use this benefit?
- Are there restrictions on where and how I can access these services? For example, do I need to see in-network providers or get a referral first?
- Is this the most cost-effective way for me to access these services?
- Do the other parts of this plan's coverage (not just the supplemental benefits) work for me? Are my providers in the plan's network? Does the plan cover my drugs?







Look out for marketing misrepresentation

Medicare has rules about how Medicare Advantage and Part D plans can contact you and market their services. It is a marketing violation to mislead Medicare beneficiaries when selling private plans. Marketing misrepresentation is a type of misleading marketing.

When it comes to supplemental benefits, remember that these are items and services that Original Medicare cannot cover. Each Medicare Advantage plan determines exactly what the benefit looks like—from how expansive or restrictive the coverage is, to the rules beneficiaries must follow to get coverage. When selling plans, agents or brokers should not mislead you into thinking that the plan's supplemental benefits are more generous or less restrictive than they are.

The following are examples of marketing misrepresentation of Medicare Advantage supplemental benefits:

- An advertisement for the plan says that you would have access to the plan's transportation benefit to help you get to appointments, when this benefit is not available to everyone—only to enrollees with chronic conditions.
- An agent tells you that your eye doctor is in network for the plan's vision benefit, when you
 later learn that the doctor is not and never was in the plan's network.
- An agent claims that the plan's dental benefit covers fillings and dentures, when it really only covers regular cleanings and x-rays.
- An agent claims that Medicare covers hearing aids, when it doesn't and hearing aids can be bought over the counter.



If you feel you have experienced misleading marketing, save all the information such as an agent's business card, messages, marketing handouts, or other contact information. You should report this to your local Senior Medicare Patrol (SMP) or State Health Insurance Assistance Program (SHIP). Your SHIP can also help you switch plans if you enrolled based on misleading information. Contact information for your local SMP and SHIP are on the last page of this document.









Who to contact for more information:

- State Health Insurance Assistance Program (SHIP): Your local SHIP can help you learn about your coverage options and local resources.
- Senior Medicare Patrol (SMP): Call your local SMP if you believe you have experienced a hearing aid scam or other potential Medicare fraud, errors, or abuse.
- Medicare Advantage plan: Contact a specific plan to learn about its supplemental benefits in detail. Ask lots of questions and get answers in writing.

Local SHIP contact information	Local SMP contact information
SHIP toll-free phone: 1-877-987-4463	SMP toll-free phone: 1-855-254-1720
SHIP local phone:	SMP local phone:
SHIP website: www.wvship.org	SMP website: www.wvship.org
To find a SHIP in another state: Call 877-839-2675 (and say "Medicare" when prompted) or visit www.shiphelp.org	To find an SMP in another state: Call 877-808-2468 or visit www.smpresource.org

SHIP Technical Assistance Center: 877-839-2675 | www.shiphelp.org | info@shiphelp.org | smpresource.org | info@smpresource.org | www.smpresource.org | info@smpresource.org | www.medicareinteractive.org | www.smpresource.org | www.smpr

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Andrea Wellman, Activities Coordinator Faith Paglia Recreation Aide



GETADVICE



FYOUTHINKSOMETHINGS SUSPICIOUS CHECKOUTH HE FEDERAL TRADE COMMISSION ONLINE: https://reportfraud.ftc.gov/#/

REPORT



HEYOU'SUSPECTISOMETHING MAY BE A SCAM OR YOU HAVE FALLEN VIOLIMITO A SCAM CALL 877-382-4357

TALK



TALK TO PEOPLE YOU TRUST ABOUT A SUSPECTED SCAN AND THEM.

HOW TO

SPOTES CYANG

5 TIPS TO RECOGNIZE SCAMS:



Have you been approached out of the blue?



Are you being asked for your personal details and/or bank details?



Do you feel under pressure to make a decision?

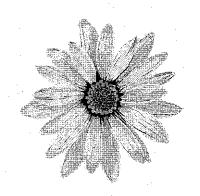


∀) Have you been asked to keep it a secret?



Are they offering you something that seems too good to be true?

Many of the latest scams in 2024 will likely involve twists on time-tested scams. Scammers and fraudsters are expected to exploit new technology and emotions around major events yet to come to trick and scare people. But scammers will always have the same goal—to get your personal information or money. Learning about these latest developments will hopefully help you stay one step ahead.



Check Out Some of the Latest Scams:

AI-POWERED SCAMS:

Perhaps the most obvious example of scammers using new technology to power existing scams comes from artificial intelligence (AI). For example, scammers might use AI to:

- Write more convincing and natural sounding <u>phishing</u> <u>emails and text messages</u>.
- Create deepfakes of celebrities to trick victims into thinking they're investing in a good company or project.
- Impersonate the victim's friend or relative and ask for money as part of a grandparent scam.
- Impersonate an employer and ask for personal information.

The potential to create an image, video or voice of someone else could make existing scams even more believable, and opens up new opportunities for scammers.

STUDENT LOAN FORGIVENESS SCAMS:

The back-and-forth changes in student loan forgiveness creates a ripe apportunity for scammers. The scammers know people want to believe their student loans will be forgiven, and they'll use that hope for their personal gains.

For example, scammers may contact you via phone or create phony application sites aimed at stealing your <u>Social Security number</u> or your <u>bank account information</u>. They may put pressure on their victims with fake urgent messages that encourage you to apply for debt relief 'before it's too late." Then they'll charge you a hefty application fee, in reality, it's a scam,

It costs nothing to apply for student loan forgiveness, so someone asking you to pay a fee could be a scammer. In addition, the U.S. Department of Education won't contact you by phone. You can stay safe and avoid student loan forgiveness scams by going directly to the <u>Department of Education website</u> for information about applying for forgiveness.

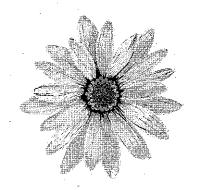
PHONE SCAMS:

- Robocalls: Robocalls have people's phones ringing nonstop with increasingly natural-sounding recorded voices. They may offer everything from auto warranties to vacations, or issue a threat to try and get your attention. Some robocalls can even respond to your questions.
- Impersonators: Scammers impersonate IRS personnel, police, survey
 takers, relatives, delivery people and well-known companies to
 threaten you or gain your trust. They use scare factios related to your
 Social Security number, criminal record or account before asking for
 your personal, account or credit card information.
- Apps: Scammers may try to get you to install a malicious app to steal
 your information. Or, they might create a nearly identical copy of an
 existing app and then make money from in-app purchases.
- OR codes: These convenient codes have gained popularity as a touchiess option to do things like read a restaurant menu or make a payment. However, scammers place their OR codes in inconspicuous spots, and scanning the code could prompt you to make a small purchase or enter your credentials on a look-alike website.

PHONE SCAMS CONTINUED:

- OR codes: These convenient codes have gained popularity as a touchless option to do things like read a restaurant menu or make a payment. However, scammers place their OR codes in inconspicuous spots, and scanning the code could prompt you to make a small purchase or enter your credentials on a look-alike website.
- SIM swapping: This technique is used by a thief to reassign your number to a SIM card in a phone they control. They can then try to log in to your accounts using codes or links sent to your phone number. Contact your carrier to see if there are any security measures for stopping SIM swapping. Also, see if your accounts let you use a non-SMS multifactor authentication option, such as an authenticator app that the scammer can't steal or access.

Many of the latest scams in 2024 will likely involve twists on time-tested scams. Scammers and fraudsters are expected to exploit new technology and emotions around major events yet to come to trick and scare people. But scammers will always have the same goal—to get your personal information or money. Learning about these latest developments will hopefully help you stay one step ahead.



Check Out Some of the Latest Scams:

ZEITESCAMS:

Scammers are turning to <u>Zelle</u>, a <u>peer-to-peer payment app,</u> to steal people's money.

The scammer might email, text or call you pretending to work for your bank or credit union's fraud department. They'll claim that a thief was trying to steal your money through Zelle, and that they have to walk you through "fixing" the issue. Then, they may instruct you to send the money to yourself, but the money will actually go to their account.

Starting in mid-2023, Zelle began refunding victims of some scams. However, you might not always be eligible for reimbursements, so it's important to be wary of these types of financial scams.

CRYPTOCURRENCY SCAMS:

The <u>cryptocurrency</u> frenzy might have died down, but that hasn't slowed down the scammers. These scams can take different forms, and they may involve fake prizes, contests, giveaways or early investment opportunities.

The scammers may impersonate celebrities or popular cryptocurrency websites to lure victims into sending them money, sharing login information or "investing" in a project. Crypto exchange accounts have also been the target of the OTP bot attack technique described above to prevent you from getting your crypto back while the scammer drains your account.

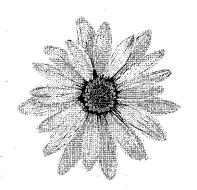
ROMANCE SCAMS:

- While <u>romance scams</u> aren't new, their popularity continues to rise.
 According to the FTC, people lost \$1.3 billion to romance scams in 2022, with median losses of \$4,400 per person.
- Scammers often steal someone's identity or create fake profiles on dating and social media apps to meet victims. There's no surefire method to detect a fake, although scammers may use stock photos and make excuses for why they can't meet in person.
- After gaining your trust, they may ask you to buy them something
 or send them money. Or the person may "mistakenly" send you
 money and ask you to send it back or forward it to someone else. If
 your bank later determines that their payment was fraudulent, the
 sum of the payment will be subtracted from your account.
- Many romance scams start with private messages on social media or dating apps. And they can target anyone—some scammers even seek to form platonic rather than romantic relationships.

ONLINE PURCHASE SCAMS:

- Online purchase scams continue to be one of the riskiest types of scams, according to the Better Business Bureau (BBB) 2022 Online Scams Report. The BBB found that people most commonly reported being victims after trying to buy a puppy online.
- Some scammers set up fake e-commerce stores and buy ads for the
 website on social media. The FTC reported that 44% of social media
 scams from January to June 2023 were related to online shopping.
 Alternatively, scammers might list items for sale on <u>online</u>
 marketplaces, including social media website's marketplaces.
- The scammers might take your money and never send anything in return. Or, they might be committing triangulation fraud and purchasing the item you bought with someone else's stolen credit card. You might not realize you were part of a scam unless you try to return the item or use a warranty.
- Always look for red flags such as too-good-to-be-true prices, lack of
 details or high-pressure sales tactics. Paying with your credit card
 can also help you limit potential losses, as you can initiate a
 chargeback if you don't receive a product or service.

Many of the latest scams in 2024 will likely involve twists on time-tested scams. Scammers and fraudsters are expected to exploit new technology and emotions around major events yet to come to trick and scare people. But scammers will always have the same goal—to get your personal information or money. Learning about these latest developments will hopefully help you stay one step ahead.



Check Out Some of the Latest Scams:

EMPLOYMENT SCAMS:

Employment scams use enticing, and hard-to-detect, lures to target people who've been out of work. Some scammers take a slow approach with interviews and a legitimate-seeming operation. They then collect personal information from your employment forms, or tell you to buy equipment or training. Other scams get right to the point and promise guaranteed or easy income—if you purchase their program. Sometimes, a fake employer sends a large paycheck and asks you to send the "extra" back—a play on the popular overpayment scam. You may also see job opportunities that involve receiving money and sending funds to another account, or receiving and reshipping packages. These "money mule" and "reshipping mule" jobs are often part of an illegal operation, and you could be personally liable.

CHECK FRAUD:

<u>Check fraud</u> often targets banks rather than consumers, but it's still something you'll want to be aware of in the coming year.

Criminals have been breaking into mailboxes and robbing mail carriers to steal mail and look for checks. If you mail a check and it's stolen, they might create a counterfeit check and use it to withdraw money from your account.

Your bank or credit union will often reimburse, but it could take a long time and cause money problems while you wait. It might be best to avoid writing and mailing checks altogether If you have to send a check, some pens, such as Uni-Ball pens with Super Ink, claim to stop check washing. That still won't protect against some other types of check fraud, though.

HOW TO AVOID A SCAM:

Be careful with your phone.

Don't elick unknown links.

Create a family password.

Enable multifactor authentication. Don't refund or forward overpayments.

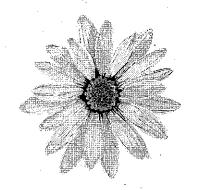
Be skeptical when someone contacts

you.

Look for suspicious payment requirements.

Research companies before taking any actions.

Many of the latest scams in 2024 will likely involve twists on time-tested scams. Scammers and fraudsters are expected to exploit new technology and emotions around major events yet to come to trick and scare people. But scammers will always have the same goal-to get your personal information or money. Learning about these latest developments will hopefully help you stay one step ahead.



WHAT TO DO IF YOU FALL VICTIM OF A SCAM:

Report the scam and scammer.

You can report scammers to the <u>FTC online</u>. Additionally, report the scam and related message to any relevant. parties, such as your bank, credit card issuer, social media platform, email provider, phone carrier or the USPS' Postal <u>Inspection Service.</u> You can also file a police report, which might help with recovering your identity or lost funds.

Scan your devices.

If you clicked on a link or attachment, you may want to run an antivirus scan to check for malware.



Change your passwords.

Change the passwords on any accounts that use a password the scammer might know. Use this as an opportunity to <u>create stronger passwords</u> or try out the newer passwordless option called <u>passkeys</u> that are available on some websites.

Lock down your credit.

You may be worried about identity theft if you gave the scammer your personal information. You have the right to add fraud alerts and security freezes, also called credit freezes, to your credit reports for free. These can help keep someone else from opening an account using your information.

Monitoring Your Credit and Identity

Following basic safety strategies and reviewing the latest scam alerts can help you stay safe. But mistakes can happen, particularly when you're stressed or overwhelmed. Even if you're doing everything right, your information could be compromised in a data breach. Sign up for free credit monitoring to get alerted when there are unexpected changes in your credit report, which could help you quickly respond to some types of fraud. Additionally, an identity theft monitoring service, such as Experian IdentityWorks™, will look for your personal information in more databases and on the dark web. It also comes with identity theft insurance, which can help cover the cost of

recovering from identity theft.

JCCOA TRANSPORTATION DEPARTMENT

John Heminway,

Transportation Supervisor

Carolyn Paypams, Driver

Daniel Frye, Driver

TRANSPORTATION

pervices

The Jefferson County Council on Aging (JCCOA) transportation services are designed to assist older adults in Jefferson County by providing transportation. The program is for those 60 years of age or older or disabled and reside in Jefferson County.

JCCOA is offering limited transportation services for routine medical appointments on the following days:

JEFFERSON COUNTY:

APPOINTMENTS NEED TO BE MADE BETWEEN:

MONDAY'S 10AM-11AM

TUESDAY'S 10AM-1PM

WEDNESDAY'S 10AM-12NOON

THURSDAY'S 10AM-1PM

FRIDAY'S 10AM-11AM

MARTINSBURG:

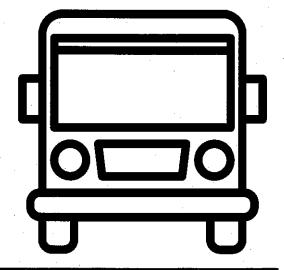
APPOINTMENTS NEED TO BE MADE BETWEEN: 10AM-2PM

JCCOA PROVIDES TRANSPORTATION FOR HAIR APPOINTMENTS, GROCERY SHOPPING, BANKING, PHARMACY AND OTHER ERRANDS.

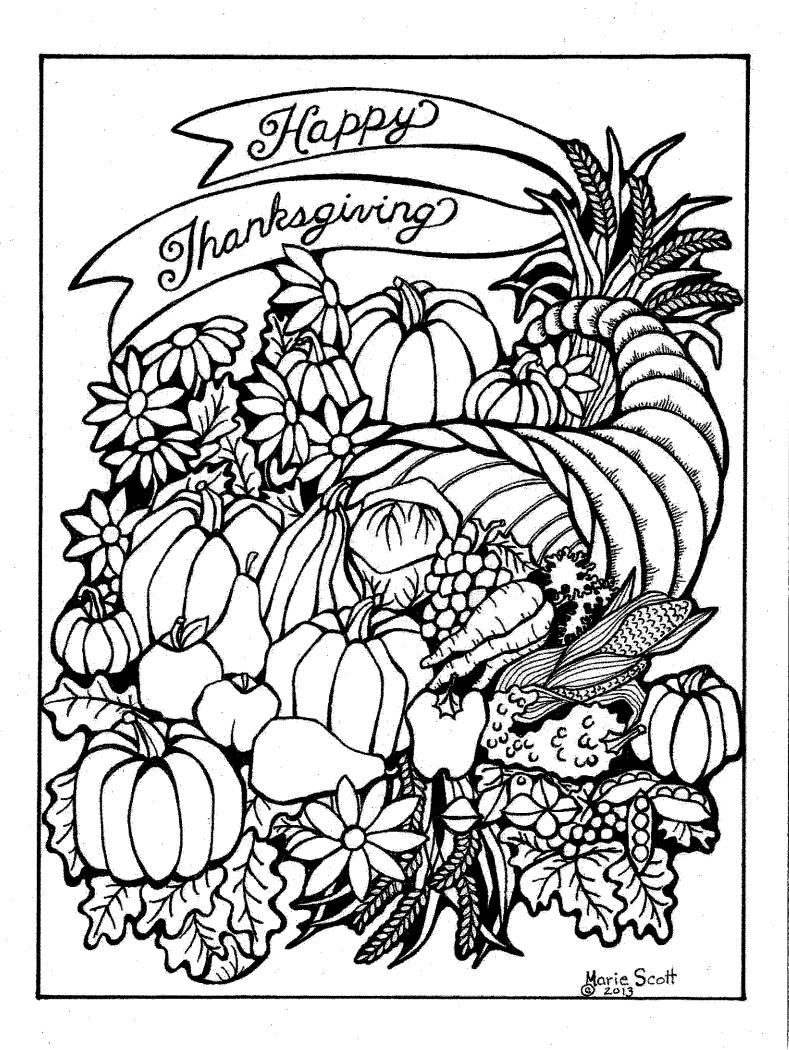


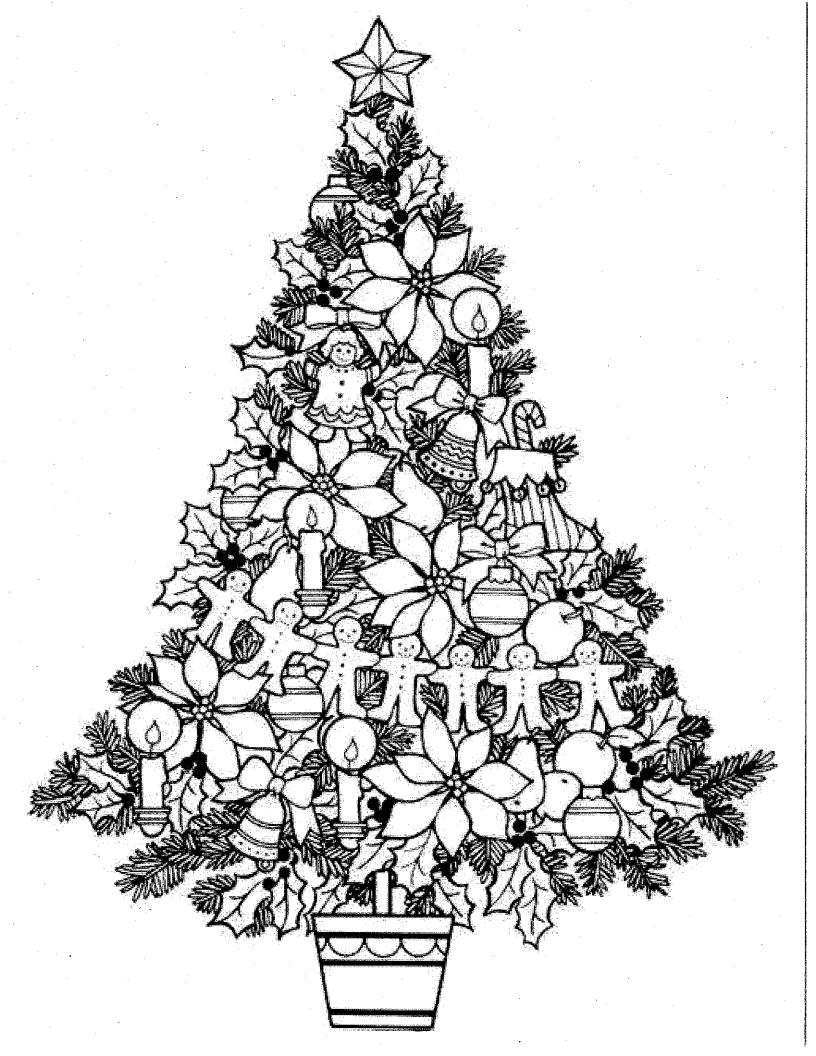
IRANSPORATION RESERVATION

Please call
304-725-4044 to
schedule a
transportation
reservation. All
reservations must be
made at least 48 hours
in advance prior to
12noon. All cancellations
for transportation
should be made 24
hours in advance.











November 2025

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MONDAY		TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
s POOL TABLE OPEN EXERCISE New Game (Pokeno) with Las Amigas Benginners Tal Chi	10:30-12 10:30 10:30 1:30-2:00	POQL TABLE OPEN 8:00-1:4 ART GLASS 8:45 BIBLE STUDY (DINING ROOM) 11:00 DRINK BINGO 8-45 RUMIKUBE 1:00	6 POOL TABLE OPEN EXERCISE WII BOWL.ING PRACTICE Advaned Tal Chi	POOL TABLE OPP MUS WI BIBLE STUDY (DIN SNACK FOOD BIN	POOL TABLE OPEN 1::00-3 EXERCISE Lucky Seven \$2.00 (If still playing, will continue after tunch)
20 POOL TABLE OPEN EXERCISE MEDICARE MANUTES WITH CHASIOY Benginners Tai Chi	10:30-12 10:00 10:30	CENTER CLUSED FUR VETERAN'S DAY	POOL TABLE OPEN 10:30-12 EKERGISE 10:30 CASH BINGO **CASH BINGO CONTINUED AFTER LUNCH SERVICE**	### 12:00-3 POOL TABLE OPEN 12:00-3 Will BURK BIOW LING ROOM) 11:00 Will BOWLING CHAMPIONSHIP 9:30 CEOS CLUB CRAFTS 10:30 DRINK BINGO 12:45	POOL TABLE OPEN 1:00-3 Vetrens Day Flag 9:30 Raising ceremony Vetrens Day Flag 9:30 Rubikube
MOOUTABLE OPEN EXERCISE WII BOWLING PRACTICE Restorative Justice Project with Brenda Walgh	10:30-12 10:30 10:30	ART CLASS ART CLASS BIBLE STUDY (DINING ROOM) 11:00 DRINK BINGO 8:45 BIBLE STUDY (DINING ROOM) 11:00 BRINK BINGO 1:00	BERCISE 10:: WERCISE 10:: WILLING PRACTICE 10:: Paint Party \$10.00 Advaned Tai Chi 1::00-	200-1 2 200-3 200-1 200-3 200-3 200-3 200-3 200-3 200 200-3	
BOOL TABLE OPEN EXERCISE WII BOWLING PRACTICE Benginners Tal Chi	10:30-12 10:00 10:30	8-102 POOL TABLE OPEN 8:00-11:4 ART CLASS 9-45 0:00 BIBLE STUDY (DINING ROOM) 11:00 10:30 SNACK FOOD BINGO 9:45 2:00 RUMIKUBE 1:00	8:00-1:45 POOL TABLE OPEN 10:30-12 9-45 EKERCISE 10:00 11:00 WII BOWLING PRACTICE 10:30 9-45 11:00 Thanksgiving Dinner	CENTER CLOSED FUR THANKSGIVING	CENTER CLOSED FOR THANKSGIVING



November 25



Monday	Tuesday	Wednesday	Thursday	Friday
		-		-
3	7	5	9	
6 oz Lasagna w ground turkey	1 cup Chicken Rice Soup	4 oz Tuna Cakes	4oz Beef Stir Fry	2 Pepperoni rolls
Garlic Bread	crackers	1/2 cup Rice	1/2 cup egg noodles	1/2 cupCottage Cheese
1 cup side salad	1/2 cup Brussle Sprouts	1/2 cup Broccoli	1/2 cup peas	1/4 cup Marinara Sauce
1/2 cup apple Sauce	1/2 cup Raw Veggies	1/2 cup Cauliflower	1/2 cup mandarine oranges	1/2 cup Pizza Green beans
2 oz Peanut Butter Pie	1/2 cup grapes	1/2 cup sliced apples		1/2 cup corn
10	11	12	13	14
1 cup Chili con Carne w/ beans	Veterans Day	Chef's Choice	4 oz Volcanic Meatloaf	1 cup Minestrone Soup
1 square Cornbread			1/2 cupPotatoes Au Gratin	Turkey Sandwich ww
1/2 cup side salad			1/2 cup Brussel Sprouts	1/2 cup Peas
melon			1/2 cup spiced apples	1/2 cupfruit cocktail
17	18	19	20	21
1 cup Chicken & Noodles	1 cup Taco Soup with cheese	3 oz Kati Kati Chicken	1oz Sausage on Biscuit	6 oz Baked Fish
1/2 cup cooked carrots	crackers	1/2 cup Jollof Rice	1/2 cup hashbrowns	2/3 cup Cuban black beans
1/2 cup Cabbage	1/2 cup corn	1/3cup Sauted Spinach&tomato	1/2 cup cooked apples	and rice
1/2 fruit cocktail	1/2 cupfruit cocktail	1/2 cup Cauliflower	3/4 cup orange juice	1 cup Side Salad
		1/2 cup pears		1/2 cup applesauce
24	25	26	72	28
1 cup Turkey & Beef Macaroni	1 cup Potato Soup w/ cheese	3 oz sliced turkey	Thanksgiving	pesolo
1/2 cup sliced cucumbers	6 oz ham slice	1/2 cup stuffing		
1/2 cup strawberries & blueberries	1/2 cup peas	1/2 orange glazed carrots		
	1/2 cup peaches	1/2 cup mashed potatoes		
		pumpkin Pie		
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December 2025



		10:00		IR 12:45		GLE	ARTY	DI DI NECIO	100-3:00 10:30 10:	La
FRIDAY		Christmas Tree	Bingo with VADV	Christmas film fridays & cocca bar 1		HA WINGLE & JINGLE	CHRISTMAS PARTY	JGCOA CHRISTMAS DI 12:00-1:00 12:00-1:00 BIRTHANY CELEBRATION: PRECI MEMORIES BAND 9:00-11:00	chistmas flux frum va a cocoa and AZHEIMER'S SUPPORT GROUD as COOL TABLE OPEN CHECKISE Will Bowling Practice Game/Cards	Just a Reminder:
	12:00-3:00	P. T.		12:45	_	12:00-3:00 11:00 9:30 10:30	45.45	12:00-3:00 11:00 9:30 10:30 12:45	*	
THURSDAY	A POOL TABLE OPEN RIBLE STLINY (DIMI)		WITH DR. BERT	BINGO		THE STATE OPEN POOL TABLE OPEN WII BOUKLING CHAMPIONISHIP CEOS CLUB CRAFTS	Opplia	20-12 POOL TABLE OPEN AND BRILE STUDY (DINING ROOM) AND BRILE STUDY (DINING ROOM) 3:30 WILL BOWN IN OUR CHARPION SHIP 10:30 CHARPION SHIP 10:30 BINGO 2:00 LEFFERSON CENTER VISITS	JCCOA CLOSED FOR CHRISTMAS	
	10:30-12	10:30		1:00-2:00		10:30-12 10:00 10:30		10:30-12 10:00 10:30 10:30 10:30		
WEDNESDAY	8:00-1:45 POOL YABLE OPEN 9:45 EXPROISE	Left, Right Center \$3.00		Advaned Tal Chi		10 POOL TABLE CIPEN PERFECISE CASH BINGO **CASH BINGO CONTINUED ATTER LUNCH SERVICE**		POOL TABLE OPEN EXERCISE WILDOWLING PRACTICE POKENO \$2.00 Paint Party \$10.00 Advaned Tal Chi	CHRISTMAS BRUNCH SERVED 8:15-9:00AM	n NEW YEARS EVE
	8:00-1:45	11:00	9:45			8:00-1;45 9:45 11:00 9:45		8:00-1:45 9:45 11:00 8:45	8:00-1:45 8:45 11:00 9:45	8:00-1:45 8:45 11:00
TUESDAY	2 POOL TABLE OPEN ART CLASS	BIBLE STUDY (DINING ROOM)	SNACK FOOD BINGO			POOL TABLE OPEN ART CLASS BIBLE STLDY (DINING ROOM) DRINK BINGO		POST. TABLE OPEN ART CLASS BIBLE STUDY (DINING ROOM) SNACK FOOD BINGO	28 POOL TABLE OPEN ART CLASS BBLE STUDY (DINING ROOM), DRINK BINGO	39 POOL TABLE OPEN ART CLASS BIBLE STUDY (DIMING ROOM)
	10:30-12	10:30		1:00-2:00		10:30-12 10:50 10:30 10:30	1:00-2:00	10:30 10:30 10:30 1:00-2:00	10:30-12 10:00 10:30 10:30 1:00-2:00	10:30-12 10:00 10:30
MONDAY	1 POOL TABLE OPEN EXERCISE	MEDICARE MINITES WITH CHASIDY		Benginners Tal Chi		e POOL TABLE OPEN PEKROISE WIE BOWLING PRACTICE CIntistrnas Hangman	Benginners Tal Chi	POOL TABLE OPEN EXERCISE WILBOWLING PRACTICE Benginners Tal Chi	22 EXERCISE OPEN EXERCISE Karaoke with Bella Benginners Tal Chil	79 POOL TABLE OPEN EXERCISE WII BOWLING PRACTICE



December 25



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Monday	Tuesday	Wednesday	Thursday	Friday
-	2	3	4	2
4 oz Chicken Tamale Pie	4oz Salisbury Steak	1 cup Tuna & Noodles	1 cup Chicken Vegetable soup	Polish Sausage on WW Bun
1/2 cup Pees	WW Roll	1/2 cup lima Beans	Turkey Sandwich	1/2 cup Sauerkraut
1/2 cup carrots	1/2 cup Mashed Potatoes	1/2 cup cabbage	1/2 cup raw celery sticks	1/2 cup Boiled Potatoes
1/2 cup peaches	1/2 cup Winter Greens	1/2 cup Fruit salad	1/2 cup pears Pears	1/2 cup Baked beans
	1/2 cup applesauce			1/2 cup fruit cocktail
89	6	10	11	12
Sloppy Joe w/ Cheese	Nachos w/ 3 oz Chicken	1 cup Tuna & Noodles	1 cup Chicken Vegetable soup	Polish Sausage on WW Bun
1/4 cup carrot sticks	1/2 cup Refried Beans	1/2 cup lima Beans	Turkey Sandwich	1/2 cup Sauerkraut
1 cup Side Salad	1/4 cup Tomato/Lettuce	1/2 cup cabbage	1/2 cup raw celery sticks	1/2 cup Boiled Potatoes
1/2 cup peaches	1/2 cup	1/2 cup Fruit salad	1/2 cup pears Pears	1/2 cup Baked beans
	1/2 cup applesauce			1/2 cup fruit cocktail
15	16	21	18	19
6 oz Lasagna w ground turkey	1 cup Chicken Rice Soup	4 oz Tuna Cakes	4oz Beef Stir Fry	4oz baked ham
Garlic Bread	crackers	1/2 cup Rice	1/2 cup egg noodles	1/2 cup Macaroni and cheese
1 cup side salad	1/2 cup Brussle Sprouts	1/2 cup Broccoli	1/2 cup peas	1/2 cup green beans
1/2 cup apple Sauce	1/2 cup Raw Veggies	1/2 cup Cauliflower	1/2 cup mandarine oranges	1/2 cup mashed Potatoes
2 oz Peanut Butter Pie	1/2 cup grapes	1/2 cup sliced apples		2 inch square cake
22	23	24	25	26
1 cup Chili con Carne w/ beans	chefs	Sausage biscuit	closed	1 cup Minestrone Soup
1 square Cornbread	choice	1/2 cup hashbrowns		Turkey Sandwich ww
1/2 cup side salad		1/2 c cooked apples		1/2 cup Peas
melon		3/4 c orange juice.		1/2 cupfruit cocktail
		served 8am - 9:30am		
29	30	31		
1 cup Chicken & Noodles	1 cup taco soup with cheese	scrammbled eggs		
1/2 cup cooked carrots	1/2 cup corn	pancakes		
1/2 cup Cabbage	crackers	sausage patty		-
1/2 fruit cocktail	banana	Fresh fruit salad		
		served 9am - 11:00am		
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