

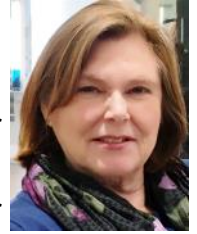
November
December
2019
January
2020

Office for the Aging *Director's Message*

Office for the Aging Four Year Plan: 2020-2024

Every four years, Offices for the Aging across the county are required to conduct a community needs assessment and develop a four year service plan that addresses the needs identified.

Ontario County sent a survey out to 1,337 randomly selected older adults in Ontario County. The survey was also available on-line through Survey Monkey. There were a total of 536 responses. The survey included a series of questions to gather data on what older adults and caregivers in Ontario County see as their top concerns and what they see as the current service gaps. It is also used to gather demographic data.



Irene Coveny
Director

The overarching issues identified by the survey respondents were, in priority order:

1. Health insurance and health
2. Housing and home maintenance
3. Transportation
4. Nutrition and Food

The top ten needs identified to be a personal concern, shown in priority order:

1. Understanding Medicare and health insurance
2. Understanding prescription drug coverage options
3. Understanding long term care options
4. Understanding long term care Insurance
5. Ability to pay premiums and co-pays
6. Home maintenance and repairs
7. Understanding Medicaid eligibility and other low-income insurance subsidies
8. Understanding Medicare savings programs for low-income individuals
9. Home care services
10. Managing and preventing reoccurring falls

The top ten service gaps identified are shown in priority order:

1. Transportation options for those unable to drive
2. In-home personal care services
3. A registry of private pay home care workers
4. Mental Health Services
5. Respite Care for caregivers
6. Assistance with household cleaning and chores
7. Assistance applying for government benefits and programs
8. Legal Services
9. Bill Pay Services
10. Adult Day Care Programs

ONTARIO COUNTY OFFICE FOR THE AGING
(585) 396-4040 (315) 781-1321
NEWS BEAT

SENIOR NEWS BEAT

**Ontario County
Office for the Aging**

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A big **THANK YOU** to our
Newsletter Volunteers who
assisted us with our last
issue:

Irene Bariga

Mary Gleason

Robert Gleason

Sadie McKee

Alice Smith

Donna Wakeman

*If you would like to
volunteer and help us
with our next newsletter
mailing, please call:*

(585) 396-4040

(315) 781-1321

**Office for the Aging
Holiday Closings
2019/2020**

**Monday, November 11
VETERANS DAY**

**Thursday, November 28
THANKSGIVING DAY**

**Wednesday
December 25
CHRISTMAS DAY**

**Wednesday
January 01, 2020
NEW YEAR DAY**

Volunteer Connection Corner

Volunteering can be a very fulfilling activity, and there are some tips on how to choose an activity that can be both enjoyable and rewarding.

Tie your passions to your volunteer activities. Is your passion art? Living a healthy life? Feeding the hungry? **Reach out locally:** Seeing how your volunteer activities directly affect the place where you live can provide both motivation and validation.

Don't overcommit. Volunteering can be very rewarding, but commitments can easily creep into other areas of your life. Look for volunteer activities that won't interfere with your professional and family activities.

Tie your personal goals to your volunteer activities. Do you want to be more active, lose weight, or expand your social circle?

Bring along a friend or family member. When families and friend volunteer together, it's a win-win for everyone. It creates opportunities to strengthen bonds, create memories, or teach younger family members the importance of giving back.

If you are passionate about access to health care, good nutrition, and promoting independence, if you want a volunteer opportunity that can fit easily into your week without taking over your schedule, If you want to combine time with your friends and family with a volunteer activity, the Office for the Aging can help put your passions into practice. If you want a local organization that will provide training and support, OFA might be a good fit.

Feel free to give me a call, and we can discuss the volunteer opportunities available. (585) 396-4046

The 2019 Volunteer Appreciation Breakfast September 27, 2019 was an event to remember! The 120 people who attended enjoyed a delicious farm-to-table breakfast buffet at Ramada Geneva Lake Front. Key Note Speaker, Kevin Power, Asst. Fire Chief/Safety Officer for City of Geneva discussed different aspects of a well-rounded volunteer. We received many wonderful and generous gift donations from area business as a token of our community's appreciation for all the work our volunteers do!

In closing, I would like to extend a warm welcome to our newest Volunteers! Timothy Vanderlike, HDM, Laura Greene, George Higbee, Caroline Mullen, Gayle and Jack Frost, Congregate meal site aides.

Tammy Richmond
Volunteer Coordinator

"Thanksgiving, after all, is a word of action." - W.J. Cameron.

*Bone Builders class in Naples Tuesday and Thursdays 9:00 am-10:00 am
Naples Library. Classes Started April 4, 2019.
Must register for class: (585) 396-4046*

Bone Builders participants will learn about osteoporosis, be guided through progressive exercises to strengthen the core and back muscles, restore posture, enhance balance and practice good body mechanics with functional activities.

In order to meet the needs identified, the Office for the Aging will continue to provide and expand many of the services we already offer including health insurance counseling, personal care and homemaker services, personal emergency response systems, respite care, legal services and benefits assistance. We will continue our home delivered meal program and are now offering delivery of frozen meals in areas where we do not have a volunteer delivery network.

We will continue and expand our fall prevention programs including Matter of Balance, Tai Chi for Arthritis, Gentle Yoga and Bone Builders.

We will also be expanding our in- home support services by adding new contractors to provide help with housekeeping, chores and personal care services. This year we added consumer directed care to our options, which means an older adult can hire their own aide to help them, including family members.

We will offer the Home Safe Home program through Lifespan of Greater Rochester which provides an in-home safety assessment that identifies slip and fall hazards. We will be able to do minor home safety modifications. We will also contract with Habitat for Humanity for grab bar installation.

We will be expanding our Legal Services which is provided through Legal Assistance of Western New York and helps with issues such as Power of Attorney, Health Care Proxy, wills, landlord/tenant issues, public benefits and other areas of civil law.

We are also offering expanded Care Management for those with complex needs requiring more intensive care coordination to stay independent in the community.

To address the growing concern over mental health depression in older adults OFA will be offering PEARLS (Program to Encourage Active, Rewarding Lives) through a contract with Lifespan. PEARL's is an evidence-based program for late-life depression and intended to bring mental health care into the home and other community-based settings in order to reach vulnerable older adults.

Your comments and suggestions are always welcome; you don't need to wait until the next community assessment to contact us. I want to thank everyone who participated and helped us develop our 2020-2024 service plan. Please call me if you have comments or questions about the four year plan.

Irene Coveny

WEATHER EMERGENCIES AND MEAL DELIVERIES

Just a reminder that if severe weather conditions, or other types of disasters occur, the Office for the Aging may need to cancel community dining program and home delivered meals. Listen to any of the following radio and television stations for information regarding emergency cancellations:



- WHAM 1180 AM
- WBEE 92.5 FM
- WCMF 96.5 FM
- PXY 98 FM
- The Buzz 98.9 FM

TV Stations Channel 8, 10 and 13

Website: 13WHAM.com
Fox Rochester



ANNUAL GIFT GIVING TREE

It's that time of year once again! The Ontario County Office for the Aging and our Advisory Council will be hosting the annual **Gift Giving Tree** program. This program provides the opportunity for individuals or groups to purchase a gift for an older adult who may otherwise receive little during the holiday season.

Starting **November 18, 2019** we invite you to stop by the Human Services Building, 3019 County Complex Drive, 1st floor lobby, to select an ornament from our tree. Each ornament will contain a requested gift from a client in need.

Once a gift is purchased, please wrap it and affix the ornament to the outside of the package. Gifts must be returned to the Office for the Aging by **December 09, 2019** to ensure delivery by the holidays.

Please help us in our efforts to spread some holiday cheer!

Upcoming SALT Council Presentations

November 19, 2019, Quail Summit, 11:00 am
"Winter Weather Safety"

Amanda McDonald, Meteorologist, Channel 10 WHEC

December 17, 2019, Quail Summit, 11:00 am
"Health Care Proxy"

Kay Viggiani, MS, RN, Vice Chairman, Office for the Aging Advisory Council

Free Legal Clinic **Power of Attorney & Health Care Proxy** **December 11, 2019**

An attorney from LawNY will be available all day at the Office for the Aging to help older adults execute a POA and/or a Health Care Proxy

Appointments are required

Call Melissa at 585-396-4483 for information

HEAP — HEAP (Home Energy Assistance Program) is a benefit designed to decrease heating costs for eligible households. If eligible, the one-time HEAP benefit will depend on how many people are living in the household, total monthly income, age of household members and the primary source of heat.

Gross Monthly Maximum Income:

- ◆ 1 person household: \$2,494
- ◆ 2 person household: \$3,262
- ◆ 3 person household: \$4,030

Regular HEAP opens November 12, 2019 with a tentative closing date of March 16, 2020.

Emergency HEAP opens January 2, 2020.

If you are age 60 or older, live in Ontario County and need help filling out the HEAP application call Ontario County NY Connects at 585-396-4047 all others should call the Department of Social Services at 585-396-4060.

Consumer Directed Care Available Through EISEP

EISEP (Expanded In-Home Services for the Elderly Program) is designed to provide non-medical services to older persons. This program is operated by the Ontario County Office for the Aging.

Recently, the Office for the Aging added Consumer Directed Care as an option for EISEP services. Consumer directed care allows the individual to manage his or her own care and to hire someone of his or her choice to be the aide, often choosing a family member or friend. To participate in the EISEP program, the person must be at least 60 years of age or older, a resident of Ontario County and meet the eligibility requirements. A referral can be placed by contacting the Office for the Aging/NY Connects at (585) 396-4047. Once a referral is placed, an EISEP Case Manager will conduct an in-home assessment to determine eligibility for the program and develop a care plan

Home Delivered Meals Program

One of the most important programs we offer is our Home Delivered Meal program, also known as Meals on Wheels. It helps older adults remain independent and living in their own homes. Home delivered meals are available to older adults age 60 years or older who are unable to prepare meals due to accident, illness or frailty and do not have consistent help of family or friends. A caregiver may also qualify for meals under certain circumstances. The Meals on Wheels Program is more than a meal, it provides a friendly face and a daily wellness check.

OFA depends on volunteers to deliver the hot meals Monday – Friday. However, there are areas of the county where we don't have enough volunteers to deliver the meals so we provide frozen meals. In the past we relied on caregivers to pick up the meals but we now have drivers to deliver the frozen meals! There is a suggested donation of \$2.50 per hot meal \$3.50 per frozen but no one is refused because of their inability or unwillingness to contribute.

If you or someone you know could benefit from a home delivered meal call the Ontario County New York Connects 585-396-4047 and a caseworker will make a home visit and conduct a needs assessment. Eligibility is based on need not income.

Caregiver Services

Are you (or somebody you know) caring for a loved one and in need of a break? We offer a Respite Program that provides either an aide in your home, or a full or half day at one of the Social Adult Day Programs located in Canandaigua. Sometimes it can be helpful just to talk things over and find out what's available. It's easy to call our NY Connects number (585) 396-4047 and ask for more information.

Ontario County Office for the Aging offers Lifespan Care Coordination Services

When you need eldercare information and guidance you can turn to professional care coordinators from Lifespan. The care coordinator can meet with you to fully assess your situation, develop a care plan and assist with linking you to services based on your needs and preferences. Care coordinators will guide you through the complex long-term care system. Lifespan Care Coordinators can help with:

- Support and guidance for Caregivers
- Navigating the Health Care and Long Term Care System
- Determining the best housing or nursing home options
- Understanding how to pay for long term care
- Respite Care
- Dementia care options
- Depression

These services are available to Ontario County residents age 60 or older and funded by the Ontario County Office for the Aging with funds from the New York State Office for the Aging. Call NY Connects at 585-396-4047 for a referral.

Medicare Update for 2020

(Amounts listed in Red are projected 2020 costs and subject to change)

We are currently in the **Medicare Annual Election Period (AEP)** which began this year on **October 15 and continues through December 7, 2019**. During the AEP you can change just about anything related to your Medicare. You can enroll in a Medicare Advantage plan (Medicare managed care), change your Medicare Advantage plan, or dis-enroll from a Medicare Advantage plan and return to Original Medicare. You can enroll in, dis-enroll from, or change your Medicare Part D plan. **Enrollment will be effective January 1st of 2020; the last choice made during the AEP will be the effective plan on January 1st, 2020.**

If you are in a Medicare drug plan, the AEP is the time to compare plans and make changes to your plan if you decide to do so, for 2020. Generally speaking this is the only time that you can enroll in or dis-enroll from a Medicare Drug plan. There are some exceptions which would qualify you for a **Special Enrollment Period (SEP)**.

In 2020 there will be several Medicare drug plans available in New York State. Plans can change their premiums, deductibles, co-payments and formularies each calendar year. In early October you should have received your **plan's Annual Notice of Change (ANOC)**, providing you with information on any changes to your plan. If you have not already done so, you should review your plan to determine if it is still the best option for you.

If you are not in a Medicare drug plan and have no prescription coverage, the AEP is the time to enroll. **You do not have to enroll in a Medicare drug plan if you have prescription coverage that is considered "creditable coverage"**. What does "creditable coverage" mean? Simply put "creditable coverage" means that a prescription drug plan is as good as, or better than, a Medicare drug plan. Many employer group health plans and retiree' plans are considered creditable coverage as well as TriCare and other Veteran's programs. If you have an employer or retiree' plan that provides a prescription benefit, you should have received, by October 15th, an annual notice informing you of your plan's "creditable coverage" status. If you have not received such a letter, contact your plan's benefits manager to request a copy.

2020 Standard Cost Sharing for the Medicare Drug Benefit (actual costs can vary plan to plan):

Deductible: \$435.00

Initial coverage limit: \$4,020.00

Out-of-pocket threshold: \$6,350.00

2020 Part D Cost Sharing for Full Benefit Dual Eligible Beneficiaries (Medicare and full Medicaid); and for those eligible for the Full Low-Income Subsidy:

Deductible: \$0

For Full Dual Eligible beneficiaries: Generic Drugs \$1.30 & Brand Name Drugs \$3.90

For those with a Medicaid monthly spend-down, the co-pays will be \$3.60 (Generic) and \$8.95 (Brand)

For those with Medicare only, and eligible for the Low Income Subsidy: \$3.60 for generic drugs, and \$8.95 for brand name drugs.

As in previous years, **pharmacists are not allowed to waive these co-pays.**

Cont'd on page 7

NEW IN SINCE 2019:

Currently beneficiaries with Extra Help can change their Part D or Medicare Advantage Plan with Part D at any time. This type of change may only be made once per quarter, during the first 9-months of the year. The beneficiary does not have to contact the first plan to dis-enroll; enrollment in a new plan automatically triggers disenrollment from the **first** plan.

The 2019 Income and Resource Eligibility levels for the Low-Income Subsidy are:

For **Full** LIS benefits:

If single: a monthly income of \$1,425.00 or less and resources of \$9,230 or less.

If married: a monthly income of \$1,922.00 or less and resources of \$14,600 or less.

For **Partial** LIS benefits:

If single: a monthly income of \$1,581.00 or less and resources of \$14,390 or less.

If married: a monthly income of \$2,134.00 or less and resources of \$28,720 or less.

(These eligibility levels will change for 2019 based on the 2019 Federal Poverty levels, not yet available).

The "Donut Hole" or Coverage Gap: Many beneficiaries have costly medications and many *will* be subject to the Medicare drug plan's coverage gap or "donut hole".

In 2020, this happens when the total cost of your drugs (**your co-pays, the amount the plan paid, and the deductible**) has reached \$4,020; this applies only to drugs on the plan's formulary. Once in the gap, you receive a 75% discount on covered brand-name prescription drugs and a 75% discount on covered generic drugs (and continue to pay your plan premium), until your out of pocket costs reach \$6,350. Once this happens, the drug plan will resume covering medications under "catastrophic" coverage. **NOTE: dual eligible beneficiaries and those receiving the full Low Income Subsidy/Extra Help are exempt from the coverage gap.**

The AEP (Annual Election Period) is also your opportunity to change your Medicare Health plan. There are 2 ways to get your Medicare A&B benefits, either through Original Medicare or through a Medicare private plan, Medicare Advantage.

Original Medicare: In Original Medicare, providers bill the federal government directly for your care. Original Medicare allows you to go to any doctor or hospital in the country that accepts Medicare. You also never need a referral to another doctor or provider. In Original Medicare you have co-insurance and deductibles; these costs can be covered with supplemental insurance such as a private Medigap plan or an employer/retiree' plan.

Medicare Advantage Plans: These Medicare plans are offered by private insurance companies that contract with Medicare to administer Medicare benefits. They receive a monthly government subsidy per beneficiary. Medicare Advantage plans include Health Maintenance Organizations (HMOs), Preferred Provider Organizations (PPOs), and Private-Fee-For-Service plans (PFFS). **These plans are also referred to as Medicare C, but they are not a separate or extra benefit.**

Medicare Advantage plans must provide all of the Part A and Part B services provided under Original Medicare but they can have different rules and costs for covering these services. Some also provide a Medicare Part D benefit and **some provide limited** coverage for some additional services such as eye care or hearing aids. In Medicare Advantage plans you continue to pay your

Part B premium and may or may not have an additional premium with the plan. You will have co-payments for most services which are determined by the plan. For routine doctor visits these co-pays are usually around \$10 - \$25 per visit. For specialty care and hospitalizations, these co-pays can become more costly.

Unlike Original Medicare, **you cannot buy supplemental policies to cover your co-pay expenses in Medicare Advantage Plans**. In addition, you must follow the plans' rules to get coverage for your care, such as using network providers when required, or getting the plan's permission (prior authorization) for some services and procedures. Before joining a Medicare Advantage plan, make sure you understand the plan's network and coverage rules.

REMEMBER: If you are happy with your current Medicare coverage, whether it is Original Medicare with a supplement or a Medicare Advantage plan, **you do not have to make a change. Never feel pressured to sign up with any plan.** With all the options out there this can be a very confusing time for Medicare beneficiaries. If you need someone to help you sort through those options, call the Office for Aging at (585) 396-4040 or (315) 781-1321 and ask to speak with a HICAP Counselor.

The **2020 Estimated** Medicare deductibles, and coinsurance amounts are listed below. **These amounts apply to the Original Medicare Program. In private Medicare plans (Medicare Advantage), cost sharing amounts will differ based on the plan.**

Medicare Part A - Hospital Insurance (Amounts apply to each benefit period)

Hospital:

- Inpatient Deductible: **\$1,420**
- Coinsurance Days 61-90 **\$355/day**
- Coinsurance Days 91-150 **\$710/day**

Skilled Nursing Facility:

Coinsurance Days 21-100 **\$177.50/day**

Medicare Part B - Medical Insurance

Part B Premium (monthly) \$144.30**

Annual Deductible: \$197.00

The Medicare Part B premium for 2020 shown above is the ESTIMATED amount. As of the print date of this newsletter, this amount had not been formally approved.

Coinsurance: 20% of approved charges***

Medicare Preventive Services will be covered at 100%, if the provider accepts assignment to Medicare.

** Individuals with incomes over \$85,000 and couples with incomes over \$170,000, will have higher premiums.

***There is no coinsurance for certain Part B services, such as diagnostic laboratory tests, flu and pneumonia vaccines. There is no deductible for an annual mammogram screening and pelvic exam and Pap lab test. There is no deductible or coinsurance charge for an annual Prostate Specific Antigen (PSA) lab test.

TAKE CHARGE OF YOUR MEDICARE COVERAGE

Today's Medicare Beneficiaries are connected! Personal computers, lap tops, tablets, smart phones; you name it and they have it and use it. Medicare recognizes the benefits that come with easy access to your Medicare information as well as the need to protect your personal health care information.

Many of you have used the Medicare Planfinder tool to access your Part D drug plan information every year and decide on the health insurance and prescription drug coverage that will be the most cost effective for you. The planfinder assigned you a unique ID number and a password date that allowed you to view your prescription list at any time and make changes if needed, with no need to re-enter all of your drug information.

The Medicare Plan Finder has a new look and features as we begin this year's Annual Enrollment period. It is now easier than ever to compare your coverage options, shop for plans, and feel confident in your choice. The re-designed Plan Finder has simple prompts, a clean design, and fonts and colors that are easy on the eyes.

The following page provides you with instructions for creating your individual MyMedicare account. Remember when you build your account, you will be asked to enter your new Medicare ID. This should be entered with no dashes or spaces. The following letters are never on the new Medicare cards: **S, L, O, I, B, and Z**. You do not need an e-mail address to create your account. Once you have established this account, all of the following are available to you:

- Log into your account to personalize your plan search
 - Created or access your list of drugs
 - Compare your plan to other plans
 - See what your prices will be based on any help you receive with drug costs
- Learn about your Medicare coverage options like Original Medicare, Medicare Prescription Drug Plans, Medicare Supplement Insurance (Medigap) policies, and Medicare Advantage Plans.
- Get plan costs and benefits including which Medicare Advantage Plans are offering extra benefits.
- Compare up to 3 drug plans or 3 Medicare Advantage Plans side-by-side.
- Build your drug list from data about prescriptions you filled within the last 12 months and get personalized drug coverage recommendations. When you search for a brand name drug, it will show along with any lower-cost generic alternative too.

“Medicare’s Got an APP for That!”

Not sure if Medicare will cover your medical test or service? Medicare's free, official **“What's Covered”** app delivers accurate cost and coverage information right on your mobile device. Now you can quickly see whether Medicare covers your service in the doctor's office, the hospital, or anywhere else you use your phone.

“What's Covered” is available for free on both the App Store and Google Play. Once you are in the App Store or Google Play, search for **“What's Covered”** or **“Medicare”** and download the app to your mobile device. Once **“What's Covered”** is installed, you can use it to get reliable Medicare information even when you're offline.

Create an Account for a Personalized Medicare Plan Finder Experience

When you create an account, you can:

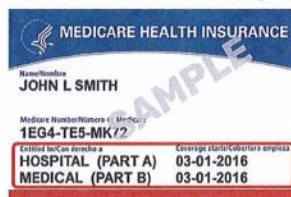
- Build a better drug list. We'll make suggestions based on prescriptions you filled within the last 12 months.
- Modify your drug list and save changes.
- Compare benefits and costs in your current plan to other plans available in your area.
- See prices based on any help you get with drug costs.

Create your new account

If you want access to personalized information and features, you'll need to create an account. Visit [Medicare.gov/plan-compare](https://www.Medicare.gov/plan-compare) and click "Log in or create account."

Have the following information ready (for yourself or the person you're helping):

1. Medicare Number – You can find this on your red, white, and blue Medicare card. If you're new to Medicare and don't have your Medicare card yet, you can get your Medicare number on the letter you get from Social Security after you enroll.
2. Last name
3. Date of birth
4. Current address with ZIP code or city
5. Part A or Part B coverage start date (find this on your Medicare card)



Once you add this information and select "Next," you can create a username and password and use your new Medicare account. You can write your username and password hint below. Just remember to keep this sheet in a safe place to protect your privacy.

My Username:	My Password :
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Forgot your username or password?

If you have an existing account, but forgot the username or password, click "Trouble signing in?" under the Username box on the log in page. You'll need this information:

1. Medicare number
2. Last name
3. Date of birth



2019 Medicare 101 Workshops

Held in the Safety Training Building
2914 County Road 48, Canandaigua, NY 14424

All sessions are held from
9:30am – 12:00pm

Pre-registration is required: 585-396-4047 or 315-781-1321

Friday, October 25th
Friday, November 15th

All workshops cover the following:

- Medicare A, B, C & D
- How to fill the gaps in Medicare: Medicare Advantage and Medigap plans
- Medicare Prescription Drug Coverage
- EPIC
- Medicare Savings Program
- Extra help with prescription drug coverage
- Transitioning from the NYS Health Exchange to Medicare
- Open question and answer format

2020 Medicare 101 Workshops

January 17th

February 21st

March 20th

April 24th

May 29th

June 26th

July 24th

August 28th

September 25th

October 23rd

November 20th

ONTARIO COUNTY OFFICE FOR THE AGING PRESENTS:

Matter of Balance

Managing Concerns About Falls

Award winning evidenced based program designed for adults age 60 or over.

This program is designed to reduce the fear of falling and increase activity levels in older adults. Certified and dedicated coaches teach one 2 hour class for 8 consecutive weeks.

Winter Session starts January 2, 2020-February 20, 2020

Classes are held on Thursdays at 10:00 am - 12:00 pm

**Classes are held at Ontario County Safety Training Building,
2914 County Road #48, Canandaigua, NY**

Snacks and refreshments available

To register: call OFA Volunteer Coordinator at: (585) 396-4046.

or current resident

Please put your address label
facing the fold like this note.

HELP WANTED

Are you bored or want a few extra \$ in your pocket?



The Office for the Aging is looking for part-time or substitute help for the Nutrition program

Bus Driver Substitute - Delivering meals to drop sites

Food Site Aide (floater) - to serve meals at our senior community dining sites

To get an application go to:

**www.co.ontario.ny.us/humanresources or
call Human Resources 396-4465**

If you need more information about the job call Irene at 396-4045