



## A Message from OFA Director Todd N. Tancredi

Friends,

Tai chi may sound exotic to those who've never tried this form of exercise, but it's *much* simpler than its name implies.

Historians don't know exactly when the study of tai chi began, but their best estimates point to as early as the 8th century. It started as a martial art used against violent attacks; but today, our own bodies can be the source of danger - if we don't use them regularly.

Watch a tai chi class and it might look strange at first. Why are the people waving their hands? The gentle movements and low-impact nature of tai chi are ideal for older adults, and can build strength, flexibility and coordination. Those three qualities are essential to improved balance, whether or not you're moving. Tai chi can also alleviate joint pain, and foster a sense of calm and focus. Other key benefits of tai chi include better posture, enhanced mobility, reduced blood pressure, and an overall improvement in quality of life.

Tai chi is also an excellent social experience, and requires no special clothing or equipment.

OFA's latest round of tai chi classes is about to get underway in the LaGrange area. Interested participants must be Dutchess County residents over age 60, and can contact OFA during business hours at **845-486-2555**.

Sincerely,

A handwritten signature in black ink, appearing to read "Todd N. Tancredi".

Todd Tancredi, OFA Director

## Your Annual Social Security Benefit Verification Letter

You get so many letters in the mail, sometimes they all start to blend together. Still, your annual benefit verification letter from Social Security is an important one. It typically arrives in December, detailing the following year's benefits and cost-of-living adjustment. We hope you held on to it for your records; but if you can't track it down, you can ask for a replacement by contacting Social Security. They can help you track a lost letter, or issue a new letter.

If you set up an online My Social Security account before November 2024, you should be able to access your 2025 benefits verification letter in the Messages Center. Otherwise, you'll need to wait for a new letter to arrive after you request it.

Not online? You can call Social Security to request a benefit verification letter at 1-800-772-1213 (TTY 1-800-325-0778), Monday through Friday from 8:00 a.m. to 7:00 p.m. *Reminder:* the Social Security office at 332 Main St. in the City of Poughkeepsie is currently undergoing renovations, and as of February 17th is offering only limited in-person window service. The Poughkeepsie office can be reached at **877-405-6747** during business hours (9am – 4pm). The nearest available full-service Social Security office is in Middletown, in Orange County, at 85 Crystal Run Rd.

### A Letter With Multiple Purposes

The benefit verification letter contains your Social Security benefits information for 2025. You'll need the letter if you're planning on applying for a loan, or if you're considering applying for home energy assistance (HEAP).

*For information on other Social Security communications, turn the page...*

## Your Annual Social Security Benefit Verification Letter (continued)

### Other Common Social Security Correspondence

**Social Security Awards Letter:** This *isn't* the benefit verification letter. Not every Social Security recipient receives this letter. The Social Security awards letter typically arrives in May or June, and is sent to people with Medicare who may also be eligible for two programs that can help them save money on prescriptions and healthcare:

- The **Medicare Part D Extra Help** program (also known as the Part D Low Income Subsidy, or LIS) helps pay your Part D drug plan premium and saves you money on medications at the pharmacy. If you qualify for Extra Help, you will pay no more than \$9.85 for your prescriptions for each drug your plan covers.
- The **Medicare Savings Program (MSP)** pays your Part B premium each month. It also may help pay for other costs in Medicare, such as your Part B deductible and co-pays at the doctor's office.

**Social Security Benefit Statement (SSA-1099):** This one goes with your annual tax filing. You should have received it by the end of January. It shows the total amount of benefits received from Social Security in 2024 so people know how much Social Security income to report to the IRS on their tax return. Contact Social Security or check your My Social Security account if you need a replacement.

### Social Security Security (Not A Typo)

As one of the world's largest benefits programs, Social Security is as vulnerable to data breaches and human error as any other program, and more so than you might assume.

For example: This month in Maryland, a printing error involving Social Security 1099-G forms exposed the personal Social Security information of thousands of tax filers. The forms had one person's name and address on the outside, but somebody else's information on the inside. The state is changing their processing procedures going forward to omit Social Security numbers from the 1099-G. Federal, state, or local governments file 1099-Gs if they made payments of unemployment compensation; or state or local income tax refunds, credits, or offsets.

In New York State, 1099-Gs were automatically mailed to those who claimed unemployment insurance (UI) benefits in 2024. UI benefits are taxable in New York.

### And Speaking of Taxes...

FREE tax preparation once again is available, from AARP Foundation TaxAide's IRS trained and certified volunteers, through the Hudson Valley CA\$H Coalition. The tax service is open for low to moderate income residents of all ages who meet the eligibility guidelines. Membership in AARP is not required. This free tax preparation service is provided to all those who are eligible thanks to AARP Foundation Tax-Aide and Hudson Valley CA\$H Coalition members including the Community Action Partnership for Dutchess County. There are 15 tax sites located throughout Dutchess County with many day, evening, and Saturday appointments available.

To receive help, dial **2-1-1** (weekdays, 9am to 4pm) to schedule an appointment through United Way's Hudson Valley Region 2-1-1 Helpline; or call **1-800-899-1479**.