# THE BUZZ

ULSTER COUNTY OFFICE FOR THE AGING

### SEPTEMBER 2025



It is the mission of the Ulster County Office for the Aging to assist and empower older adults and their families to live as independently as possible, with dignity and purpose.

Ulster County will strive to reach more older adults and expand upon its current services by bringing them to remote and underserved areas of the County.

This includes new educational health promotion, service enrollment and Senior advocacy program opportunities so they can stay in, and contribute to, their community.

Are you 60 years old or older and...

- ... Need a ride for a medical appointment?
- ...Would benefit from a nutritious home-delivered meal?
- ...Need help with legal matters or Medicare questions?

Programs and Services:

- Home-Delivered Meals and Community Café's
- Legal Services
- HIICAP Medicare Counselling
- Home Care Services
- Transportation for non-emergency Medical appointments via Ulster County Area Transit (UCAT) or Neighbor to Neighbor
- Medical Alert
- Housing Information
- Caregiver Support Group and Warm Calls
- Tai Chi, Mall-Walk, and other Exercise Programs
- Nutrition Counseling by Registered Dietitian
- Information and Assistance/NY Connects
  Trained staff are available 9:00 A.M. to 5:00 P.M.,
  in person or by phone, to answer questions about
  available community resources, benefits and
  entitlements. Call 845-340-3456 for more
  information.



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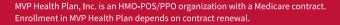
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### **UCOFA DIRECTOR MESSAGE**

Dear Ulster County Older Adults!

September is usually the month where things start "ramping up" – kids go back to school, sometimes people decide to move, or get new jobs. But for OFA - the ramping up of our programming has been happening all summer long and will continue through the Fall.

We are busy planning more Tai Chi classes, educational Lunch and Learns (we have a new RSVP Policy which I strongly suggest everyone read - it is part of this issue), the Trunk or Treat Human Services Expo, and we are still distributing the Farmers' Market Food Coupons, so please contact us if you are eligible. We have the month of the September to finish that project! We are continuing to hold SCAMS presentations throughout the county to make sure older adults do not fall victim to them - they are everywhere. It seems everyone has experienced some sort of scam at some point; whether it is through social media, emails, texts, or phone calls, unfortunately older adults are the targets. Please let me know if your group or housing complex would like a presentation as I am happy to come out and talk about it.

We are always looking for VOLUNTEER drivers and schedulers for our Neighbor-to-Neighbor Program, which enables many older adults to get to their medical appointments for free. You can make your own schedule and drive as little or as much as you like, and mileage is reimbursed. We are also looking for folks who might wish to spend some hours each week helping at our Respite Program, where we can give our neighbors who are caregivers a short break from their duties, care for their loved one, and get to know them at the same time!

We will be planning Bingocize and A Matter of Balance classes as well. If there is one thing we all should do as we age, it's not to sit! Get up! Move around, walk around the block, dance around your living room, just keep moving!

With that in mind, please have a healthy, happy, active September!

Susan Koppenhaver, Director, Ulster County Office for Aging <u>Ulster County Office for the Aging Senior</u> Technology Support Classes

Senior Technology Support Classes will be held at the Ulster County Senior Hub, 5 Development Court, Kingston, NY, on Thursday mornings from 9:30 A.M. to 11:30 A.M. Next classes:

**September 4:** General Tech Q&A, Bring your Tech and Your Questions

**September 11:** Computer File Management (Herb Sawtell)

**September 18:** Creating a Photo Calendar (Lisa McCormack)

**September 25:** General Tech Q&A, Bring your Tech and Your Ouestions

Classes are limited to 15 people. Please call the Ulster County Office for the Aging at 845-340-3456 to register. If you have registered for a class but find you are unable to attend, please call as soon as possible so we can contact a person on the waitlist.



<u>Ulster County Office for the Aging, NY Connects and Ulster County Department of Social Services Human Services Expo "Trunk or Treat"</u>

October 8, 2025 11:00 A.M. to 2:00 P.M. (rain date October 9, 2025) Kingston Plaza, 151 Plaza Road, Kingston. NY. (Hannaford/Ball field Parking Lot)

Get Connected. Learn about services for Children, Adults and Seniors. Local service providers & area agencies available to discuss their services and answer any questions.

Attendees will park their vehicles and visit each provider for a Halloween Treat & to learn about services available to Ulster County residents.







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The New York State Long Term Care Ombudsman Program services are made possible through funding from the New York State Office for the Aging and U.S. Department of Health and Human Services, Administration for Community Living.

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### **CLASSES**

#### MALL WALK WITH THE UCOFA

**HUDSON VALLEY MALL** 

1300 Ulster Avenue, Kingston, NY. Every Tuesday, 10:00 A.M. sharp!

# We meet by the Food Court at 9:45 A.M. All are welcome!

If Kingston City School District is on delay or closed, the mall walk is cancelled.

All classes below are held at the
Ulster County Senior Hub,
5 Development Court, Kingston, NY
Call the Ulster County Office for the Aging to
register at 845-340-3456.

#### **UCOFA Free Chess Classes**

Mondays at 11:00 A.M.

If a County Holiday falls on a Monday, Chess Class will meet on Friday at 11:00 A.M. of that week.

#### **UCOFA Craft Corner**

Join Ulster County Office for the Aging for Creative Fun! Each month a new craft. 3rd Friday of the month. From 10:00 A.M. to 12:00 P.M

#### **UCOFA Gentle Chair Yoga**

Mondays from 9:30 to 10:30 A.M.
First Come-First Served Basis. No Late Entries.
Maximum capacity is 35.
Shoes must be worn.

# UCOFA Fitness and Fun for All Bands, Balls, Light Weights, and Light Cardio

Wednesdays, 10:30 to 11:30 A.M. Shoes must be worn.

#### **MVP Living Well Chair Zumba**

Dance fitness workout with seated movement to help balance and coordination.

Wednesdays from 2:00 to 3:00 P.M.

### **MEDICARE**

#### **MEDICARE SAVINGS PROGRAM (MSP)**

You may be eligible to get help paying your Medicare premiums and you may also get help paying for Medicare Part A (Hospital Insurance) and Medicare Part B (Medical Insurance) deductibles, coinsurance, and copayments.

If you are a Medicare recipient and your gross monthly income is \$2,446 or less (Married income \$3,299 or less) you may be eligible.

Call the Office for the Aging at 845-340-3456 to make an appointment with one of our Health Insurance counselors for free, unbiased assistance with Medicare and to find out more about the Medicare Savings Program.

MSP workshops are also available to assist you.

### **Ulster County Office for the Aging Attorney**

The Ulster County Office for the Aging Attorney can provide counseling and referrals for:

- Estate & Long Term Care Planning
- Government Benefits, including Medicaid
- Consumer Issues
- Housing
- Elder Abuse

The Ulster County Office for the Aging Attorney can also prepare the following documents:

- Simple Wills
- Powers of Attorney
- Health Care Proxies
- Living Wills

There is no fee for this service, however contributions are gratefully accepted. (Suggested contributions: \$20 - \$100). To make an appointment call the Ulster County Office for the Aging at 845-340-3456.

The attorney does not go to court on any matter. If immediate assistance is needed, a prospective client may want to contact Legal Services of the Hudson Valley at 845-331-9373.

#### **UCOFA Lunch and Learn for Seniors**

### **September 18: Falls Prevention**

Presented by William Shashaty, MPS & Occupational Therapist HAHV, and Karen Winkler-Gorsline, Environmental Modifications (E-Mod) Provider Rosendale Community Center, 1055 Route 32, Rosendale, NY.

R.S.V.P. by September 9, 2025

#### October 23: Wills & Advance Care Planning

Presented by Erica Halwick-Williams, Esquire

Esopus Town Hall Community Room, 1 Town Hall Way, Ulster Park, NY. R.S.V.P. by October 15, 2025

Lunch and Learns run Noon to 2:00 P.M.

Free to Ulster County Seniors age 60 and over and includes free lunch with reservation. Space is limited. Due to venue space restrictions, and food ordering deadlines, if you have not registered by the R.S.V.P. date, or responded to confirmation calls we cannot guarantee a seat or a meal for this event.

Call Ulster County Office for the Aging at 845-340-3456 to R.S.V.P.

# Tai Chi for Arthritis and Falls Prevention

(Beginner level)
Tuesdays 3:00 to 4:00 P.M.
Thursdays 11:00 AM. to 12:00 P.M.
Starting September 9, 2025
Cragsmoor Free Library
355 Cragsmoor Road
Cragsmoor, NY.

Tuesdays 11:00 AM. to 12:00 P.M.
Thursdays 2:30 to 3:30 P.M.
Starting September 9, 2025
Gardiner Library
133 Farmer's Turnpike
Gardiner, NY.

Classes are twice a week for eight weeks and ask that you be willing to make the commitment to be at all classes twice a week for all eight weeks. Free to Ulster County Seniors age 60 and over. Space is limited. Call Ulster County Office for the Aging at 845-340-3456 to R.S.V.P.

#### **Continuing Tai Chi**

(For those who completed Tai Chi for Arthritis and Falls Prevention - Beginner level)

Tuesdays 1:00 to 2:00 P.M.
Starting September 9, 2025
Ellenville Library, 40 Center Street.
Ellenville, NY.
Free to Ulster County Seniors age 60 and over. Space is limited. Call Ulster County Office for the Aging at 845-340-3456 to R.S.V.P.





**Murder on the Orient Express (1974)** 

on October 28 2025, at the Rosendale Theatre, 408 Main Street, Rosendale, NY. Movie starts at 1:00 P.M. Free to Ulster County Seniors age 60 and over. Call the Office for the Aging to R.S.V.P. by October 25, 2025 at 845-340-3456.



### **Mistakes Seniors Make at the Grocery Store**

- Skipping the Shopping List: Going to the store without a list can lead to impulse buys, forgotten
  essentials, and unnecessary spending. Make a list before heading out, based on your meal plan and
  household needs.
- Shopping During Peak Hours: Busy times can make grocery shopping stressful, with long lines and crowded aisles. Try shopping early in the morning or mid-week when stores are quieter and shelves are well-stocked.
- Buying More Than Needed: Bulk purchases may seem like a good deal, but buying too much can lead to waste, especially for perishable goods. Stick to portions you can consume before they spoil.
- Not Comparing Prices: Brand-name products often cost more than generic alternatives that are just as good. Compare unit prices to get the best value for your money.
- Neglecting Proper Footwear: Grocery shopping can involve a lot of walking and standing. Wearing comfortable, supportive shoes can help prevent falls and reduce fatigue.
- Not Asking for Help: If you have difficulty reaching an item, lifting heavy products, or reading small print, don't hesitate to ask a store employee for assistance. Most grocery stores are happy to help.
- Overlooking frozen fruits and vegetables: You don't have to bypass out-of-season fruit and vegetables entirely. In fact, you can save money on most produce purchases without compromising freshness by shopping in the frozen foods section.



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### September 2025 Community Café & Home Delivered Meals Menu

Monday	Tuesday	Wednesday	Thursday	Friday
*Closed 1 Holiday Pineapple Chicken Egg Fried Rice Asian Blend Vegetables WW Bread Holiday Dessert	2 Chicken Parmesan Penne w/Marinara Sauce Zucchini WW Roll Peach cup	3 BBQ Pork Riblet Au Gratin Potatoes California Blend Vegetables WW Bread Applesauce	4 Taco Mix Yellow Rice Mexican Corn WW Biscuit Fresh Fruit	5 Meatloaf Rice Carrots Rye Bread Juice Blueberry Nutri-grain Bar
8 Chili White Rice Spinach and Kale WW Bread Fresh Fruit	9 American Chop Suey Peas Rye Bread V8 Juice Applesauce	10 BBQ Southwest Chicken Burger Baked Beans Green Beans Cole Slaw WW Dinner Roll Juice Cookie	11 Omelet with Cheese Spinach Waffle WW Bread Fresh Fruit	12 Ground Beef Stroganoff Egg Noodles Broccoli and Carrots WW Biscuit Peach Cup
15 Grilled Chicken Confetti Rice Green Beans WW Biscuit Juice Cookie	16 Pot Roast w/LS Gravy Baked Potato Meadow Blend Vegetables WW Bread Applesauce	17 BBQ Ribette Buttered Noodles Broccoli Rye Bread Fresh Fruit	18 Mac and Cheese Stewed Tomato WW Dinner Roll Salad Fresh Fruit	19 Shepherd's Pie Carrots WW Bread Peach cup
22 Chicken Parmesan Ziti/LS Tomato Sauce Broccoli WW Bread Applesauce	23 Taco Mix Yellow Rice Mexicali Corn WW Bread Cookie Juice	24 Jumbo Ravioli Florentine Sauce Brussel Sprouts V8 Juice Peach cup	25 Chicken Divan Red Bliss Potatoes Summer Blend Vegetables WW Biscuit Fresh Fruit	26 Breaded Pork Chop w/Country Gravy Corn and Black Beans Spinach and Kale Rye Bread Fresh Fruit
29 Salisbury Steak w/LS Gravy Au Gratin Potatoes Beets WW Bread Fresh Fruit	30 Southern Chicken Stew Meadow Blend Vegetables WW Bread Peach cup	Meals Prepared by Gateway Hudson Valley Milk is provided. WW = Whole Wheat Menu Subject to Change	Community Café Information and Reservations call: 845-331-2180 For information or Home Delivered Meal Cancellation call: 845-331-2496.	* Sites closed and No HDM deliveries



### **COMMUNITY CAFÉS**

Do you know that Ulster County and the Office for the Aging sponsor multiple meal sites around the County so that Seniors, age 60 and over, can have a free meal?

Come and enjoy good food and socialization! See below for locations and days of the week.

### **UCOFA Community Café locations:**

Ellenville: Trudy Farber Building, 50 Center Street, Ellenville, NY, Mondays and Wednesdays, 11:30.

Kingston: Ulster County Senior Hub, 5 Development Court, Kingston, NY, Mondays and Wednesdays, 12:00.

New Paltz: New Paltz Community Center,

3 Veterans Drive, New Paltz, NY, Thursdays, 12:00.

Rosendale: Rosendale Recreation Center, 1055 Route 32, Rosendale, NY, Fridays, 11:30.

Saugerties: Frank D. Greco Senior Center,

207 Market Street, Saugerties, NY, Tuesdays, 11:30.

Woodstock: Mescal Hornbeck Community Center, 56 Rock City Road, Woodstock, NY, Thursdays, 12:30.

Want to try it out? Call Gateway Hudson Valley at 845-331-2180 for more information.

Reservations for registered participants must be made at least 24 hours in advance. Please remember, this is for Ulster County Seniors age 60 and over.

The recommended voluntary contribution for a Community Café meal is \$3.00 per meal but not mandated. All contributions are voluntary and confidential. No one will be denied a meal if they do not contribute. Meals made possible by funds provided by Ulster County Government, NYSOFA, UCOFA and Private funds. Your contributions help keep Senior programs available. Thank you.



### HOME DELIVERED MEALS

Home delivered meals can help Seniors stay independent in their own homes. Are you or someone you know, unable to take care of meal preparation?

The Ulster County Office for Aging Home Delivered Meal Program provides a weeks-worth of nutritious frozen meals delivered once a week to Seniors at NO cost.



The meals served are planned by a registered dietitian and each meal provides one-third of a Senior's daily nutritional needs.

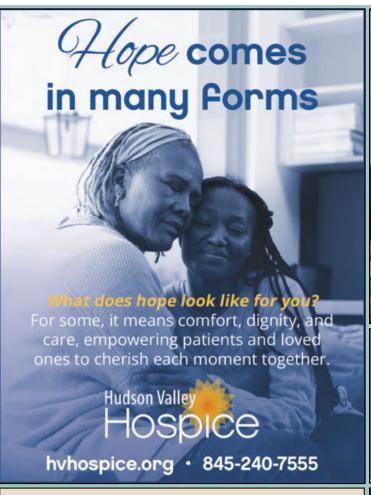
Qualified Seniors must be:

- 60 years or age or older
- Ulster County resident with no other supports
- Unable to prepare meals
- Homebound due to incapacity or illness

Voluntary contributions are appreciated. Contributions are confidential and no one will be denied a meal if they do not contribute. The recommended voluntary contribution is \$3.00 per meal. If monthly income is higher than 185% of the federal poverty level (\$2,248 for a 1 person household and \$3,040 for a 2 person household), Seniors are offered the opportunity to contribute the full cost of the meal which is \$11.04. Checks payable to Ulster County.

For more information, please call Ulster County Office for the Aging at 845-340-3456. For home delivered meal cancellation call 845-331-2496.

The Office for the Aging gratefully accepts voluntary contributions. Your contributions help keep Senior programs available. Thank you. This program is made possible by funding from Federal, State, County and/or local contributions.





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845-338-2700 For An Application **Tips To Avoid Falls and Injuries** 

More than one in four people age 65 years or older fall each year. Some factors, such as poor hearing or eyesight, loss of muscle mass, balance problems, or even side effects from medications may increase fall risk for older adults. But even older adults who seem strong and healthy can fall.

Try the following tips to help prevent falls, make your home safer, and know what to do if you fall.



### **Steps To Take To Prevent Falls**



Stay physically active. Plan an exercise program that is right for you. Regular exercise makes you stronger and more flexible. Certain types of exercise, including yoga, Pilates, and tai chi can improve your balance and muscle strength.



Have your eyes and hearing tested. Even small changes in sight and hearing are linked to an increased risk for falls. Wear your glasses or contacts as your eye doctor advises. If you have a hearing aid, be sure it fits well and wear it.



Know your medication side effects. Find out about the possible side effects of any medicines you take. If a drug makes you sleepy or dizzy, tell your doctor or pharmacist.



Avoid or limit alcohol. Too much alcohol can lead to balance problems and falls, which can result in hip or arm fractures and other injuries.



Use an assistive device to help you feel steady. Using canes and walkers correctly can help prevent falls. A physical or occupational therapist can help you decide which devices might be better for you and teach you how to use them safely.



Tell your doctor about falls.
A fall can alert your doctor
to a new medical problem or
issues with your medications or
eyesight that can be corrected.
Your doctor may suggest
physical therapy, a walking aid,
or other steps to help prevent
future falls.



### Choose the right footwear.

To fully support your feet, wear nonskid, rubber-soled, low-heeled shoes. Don't walk on stairs or floors in socks or in shoes and slippers with smooth soles.



#### Get enough sleep.

If you are tired, you are more likely to fall.



#### Avoid going outside in bad

weather. Some stores and pharmacies provide 24-hour delivery of prescriptions and groceries, and many take orders over the phone.



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### **Ulster County Office for the Aging Event Policy**

We welcome the participation and engagement of our older adults in our events.

Most of our events require you to R.S.V.P.

To try and ensure smooth coordination and our ability to plan effectively, we have established the following R.S.V.P. policy. This policy helps with budget, seating, catering, logistics, estimation of the number of participants, and fire codes:

**Callers:** We prefer you R.S.V.P. for yourself. If you R.S.V.P. on someone's behalf, you must have a contact phone number for that person for them to receive a confirmation phone call. Also, please provide a working phone number for us to contact you for confirmation calls as we cannot contact a number not in service, voice mail or phone not set up, etc.

**R.S.V.P. Deadline:** Those wishing to attend an event are required to R.S.V.P. by the specified deadline mentioned in the event flyer or notice. Late registrations will not be accepted after event deadline.

**Wait List:** If you try to R.S.V.P. before deadline date and the event is full, you will be added to a Wait List. Please note we cannot guarantee if you are on a wait list, that you will be contacted to attend an event.

**Confirmation:** After receiving your R.S.V.P., we will call you to obtain your confirmation. We appreciate a confirmation of attendance by responding to the confirmation phone calls.

**Attendance Commitment:** An R.S.V.P should be treated as a commitment to attend the event. If circumstances change and you are unable to attend after your R.S.V.P., please let us know as soon as possible to allow others the opportunity to participate by calling us at 845-340-3456.

**Walk-Ins:** We cannot accommodate Walk-Ins to our events. We reserve the right to exclude from any event any individual whose name does not appear on our list of participants.

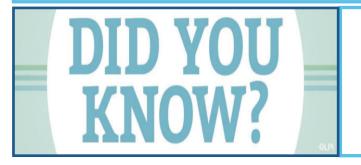
**No-Shows:** Consistent no-shows without prior notification may affect eligibility for future events.

Thank you for your cooperation and understanding.



### **Garden tips for September**

- Order fall sown flowers now and sow these seeds from October through late winter.
- To avoid the ravages of late blight, frost, or a severe storm, pick mature tomatoes while they are still green, and let them ripen in paper bags indoors.
- On cool and overcast days, divide spring and summer blooming perennials - like daylilies and peonies - and replant.
- Young trees should be staked to prevent the roots from being pulled by fall and winter winds.



On June 28, 1894, President Grover Cleveland made Labor Day an official holiday.

### **Protein Intake as we Age**

Protein is essential for a multitude of functions in the body. Not only does protein support the building of our muscle mass, but it also helps the body repair tissues and cells, antibodies to fight infection, promotes immunity and drives metabolic reactions like digestion for energy production. It also makes up hormones, like insulin, provides structure in the body, such as bone and collagen, balances fluids and pH, as well as transports nutrients throughout the body, like blood sugar and cholesterol.

Starting around age 30, our body goes into maintenance mode, and our muscle mass starts to decline roughly one to two percent per year. And, as we age, the rate of decline increases by three to 10 percent per decade. Once we reach our 60s and beyond, the accumulated decline of muscle mass can increase the risk of falling, bone fractures, hospitalization, making protein consumption relevant to longevity. "As we get older, we move less, and we eat less, and if we are not paying attention to our activity level and protein consumption, we can become frail," says Dr. Oppezzo, Stanford Center for Longevity.

So how much protein do we need as we age?

For adults aged 50+, it is recommended to consume 1.2-1.6 grams of protein/kg of body weight per day.

For a 165-pound adult, roughly 90 - 120 grams of protein per day. This translates to approximately 30 grams of protein per meal for a person who is 165 pounds.

#### **Good Protein Sources:**

**Lean Meats:** Chicken, turkey, and lean cuts of beef 3 oz ~ 25 grams of Protein.

**Fish and Seafood:** Salmon, tuna, and other fish  $3 \text{ oz} \sim 17 \text{ grams}$  of Protein.

**Eggs**: 1 large Egg 6 -7 grams of Protein.

**Dairy Products:** 8 oz milk ~ 7-8 grams, 8 oz Greek yogurt ~ 23 -25 grams of Protein.

**Legumes and Pulses:** Beans, peas, and lentils 4oz ~ 6 grams of Protein.

**Nuts and Seeds:**  $1oz \sim 6$  grams of Protein.

**Tofu and Tempeh:** 4oz ~ 9 - 21 grams of Protein (Tempeh has

roughly 21 grams per 4oz.).

### **Caregiver Support Group**

Ulster County Office for the Aging (UCOFA) and the Mental Health Association in Ulster County, Inc. (MHA) are offering a support group designed for caregivers seeking support and interaction with other caregivers. The group will also allow caregivers to learn skills, share information, and learn about available resources. Facilitated by MHA of Ulster County, Inc.

Meetings are held at:

RCAL Conference Room
727 Ulster Avenue, Kingston, NY
2nd & 4th Tuesdays of each month:
10:15 to 11:30 A.M.
In-person or via Zoom.

Trudy Resnick Farber Center 55 Center Street, Ellenville, NY 1st Tuesday of each month: 10:30 to 11:45 A.M. 3rd Tuesday of each month: 1:45 to 3:00 P.M.

For registration or details, please call the Ulster County Office for the Aging at 845-340-3456.



From the desk of UCOFA Registered Dietitian: Patricia Ricks, MPA, RD, CDN. Nutrition consults are free to Ulster County Seniors 60 and over. To make a referral, call 845-340-3456.

# The Ulster County Office for the Aging Annual Public Hearings



Wednesday, October 22, 2025 1:30 to 2:30 P.M. Wallkill Seniors 40 Central Avenue, Wallkill, NY

Thursday, October 23, 2025 1:00 to 2:00 P.M. Marlboro Community Center 1520 US-9W, Marlboro, NY

- Learn about Office for the Aging Services and Programs
- Share your ideas and suggestions for improving services and adding programs

### Light refreshments will be served!

Please call Ulster County Office for the Aging to

RSVP at 845-340-3456



### OFFICE FOR THE AGING

Susan Koppenhaver
Director
Judy Riley
Deputy Director
845-340-3456

NY Connects 845-334-5307 845-443-8804

HIICAP Medicare Counseling 845-340-3579

Neighbor-to-Neighbor 845-443-8837

# DEPARTMENT OF SOCIAL SERVICES

HEAP 845-334-5436

SNAP 845-334-5200

Medicaid 845-334-5175

Central Intake 845-334-5125 Many of the services offered by the Ulster County Office for the Aging are made possible by funds provided by the Administration for Community Living, New York State Office for the Aging, Ulster County Office for the Aging, and your contributions.

The Ulster County Office for the Aging is always looking for ways to improve our services and resources to all Seniors across the County. Please do not hesitate to contact us if you have feedback, ideas or need additional information regarding our services.



Ulster County Office for the Aging (800) 342-9871 (845) 334-5307

NY Connects staff can help link you to long term services and supports, such as home care, transportation and meals.

Our goal is to help you live as independently as you wish to while meeting your medical, social and functional needs that arise from aging or disability.

We can help individuals, families, caregivers, and professionals.

Do you know someone who might like to receive The Buzz via email? Have them call the Office for the Aging with their e-mail address.

### ALZHEIMER'S® ASSOCIATION

Appointments available at the Ulster County Office for the Aging.

Call 845-340-3456 to make an appointment.

The Alzheimer's Association helpline is available 24/7 by calling (800) 272-3900.