

Self-Help Guide

to Pre-Retirement Planning

for New York State Employees

sponsored by

NEW YORK STATE
Governor's Office of Employee Relations
and
Office of the State Comptroller

developed by

NEW YORK STATE OFFICE FOR THE AGING
Andrew M. Cuomo, Governor • Corinda Crossdale, Director

The *Guide* is also sponsored by the New York State Family Benefits Program, jointly funded through the negotiated agreements between the State of New York and CSEA, PEF, UUP, DC-37, NYSCOPBA, GSEU, and Council 82. GOER contributes on behalf of M/C employees.

Updated as of
January 2016

You may also find the *Self-Help Guide* online at
www.worklife.ny.gov/preretirement/selfhelpguide/
This *Guide* and the online *Guide* are updated each year in January.

Pre-Retirement Planning for New York State Employees

We are pleased to offer you a *Self-Help Guide to Pre-Retirement Planning* tailored to meet your needs as a New York State employee. The *Guide* will assist you in planning for one of the most challenging periods in your life - retirement.

The *Self-Help Guide to Pre-Retirement Planning* has been developed by the New York State Office for the Aging as an extension to a highly successful series of “**DIRECTIONS**” Pre-Retirement Planning Programs conducted throughout the State since 1986. The *Guide* was written by specialists from the New York State Office for the Aging with assistance from the Governor’s Office of Employee Relations and includes material prepared by the New York State and Local Employees’ Retirement System, the Department of Civil Service Employee Benefits Division, the Social Security Administration, and Deferred Compensation.

The *Self-Help Guide to Pre-Retirement Planning* is funded by the Governor’s Office of Employee Relations and Office of the State Comptroller.

We are proud to offer this *Guide* to you as a resource to use in preparing for your retirement years, which are so full of potential. We are confident you will find the *Guide* to be informative, useful, and stimulating.

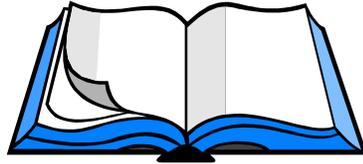
We thank and acknowledge all the persons and organizations that have contributed information, expertise, guidance, and assistance in the development and updating of this Self-Help Guide.

TABLE OF CONTENTS

CHAPTER		PAGE NO.
	USING THE SELF-HELP <i>GUIDE</i>	i
1	RETIREMENT PLANNING	1-1
2	LIFESTYLE CHANGES	2-1
3	HEALTH AND WELLNESS	3-1
4	HOUSING OPTIONS	4-1
5	EMPLOYMENT CONSIDERATIONS	5-1
6	BUDGETING AND FINANCIAL PLANNING	6-1
7	LEGAL AFFAIRS	7-1
8	NYS DEFERRED COMPENSATION PLAN	8-1
9	NYS AND LOCAL EMPLOYEES' RETIREMENT SYSTEM	9-1
10	HEALTH INSURANCE COVERAGE	10-1
11	SOCIAL SECURITY AND MEDICARE	11-1

The New York State Office for the Aging does not warrant or make any representation as to the quality, content, accuracy, or completeness of the information contained in the publications and web sites listed in this Guide. The information has been compiled from a variety of sources and is subject to change without notice. The New York State Office for the Aging can make no representation, or be responsible for, any commercial, or other services or products contained in the publications or web sites referenced herein, and no expressed or implied endorsement can be made by the State Office for the Aging for such publications or web sites.

Using the Self-Help *Guide*



You can enjoy a truly satisfying retirement life if you plan ahead for it. Informed, advance planning is essential to creating a satisfying retirement.

This *Self-Help Guide to Pre-Retirement Planning (the Guide)* is designed to help you with your pre-retirement planning. It will help motivate your personal pre-retirement planning and offer you tools to identify what you want and need in retirement. In addition, it will give you basic retirement information, help you to think about the important retirement questions, and identify other sources of information and assistance.

The *Guide*, tailored specifically for you, the New York State employee, includes sections on:

- Retirement Planning
- Lifestyle Planning
- Health and Wellness
- Housing Options
- Employment Considerations
- Budgeting and Financial Planning
- Deferred Compensation Plan
- Legal Affairs
- NYS & Local Employees' Retirement System
- New York State Health Insurance
- Social Security and Medicare

Each of these sections will give basic information for your planning, as well as sources of additional information.

The *Guide* cannot answer all of your individual questions, or advise you to take any particular option or choice, or complete your personal pre-retirement planning. It will help you find the answers to your individual questions, to make choices, and to complete your planning for successful retirement life. The opportunity and challenge is yours! Your personal pre-retirement planning is a process and you are in charge of planning your future.

THIS IS YOUR PLANNING TOOL

It will be tempting to pick up this *Guide* and just turn first to the information you want most, but, please do more than that. Each section is a necessary part of a pre-retirement plan. Take the time to work through each one. Be sure to read *Retirement Planning* and follow the suggestions included in that first section. Use the *Guide* not only to gather information, but to identify your needs, set your goals, and decide on your action steps in each of the planning areas.

Good and successful planning takes work and time. Here are some other suggestions for using the *Guide*:

- Take some uninterrupted time to work on each section of the *Guide*.
- Make notes on the pages. It is yours to keep and personal notes will make it your planning tool.
- Keep paper and pencil handy to list your goals; make notes on your action steps.
- Collect other pieces of pre-retirement planning information such as newspaper/magazine articles, brochures/pamphlets, Retirement System correspondence.
- Check the resource sheet in each section for ideas on where to get more information.
- Work alone, or with your spouse or partner, on the material in the *Guide*. It can be a valuable way to share your thoughts and ideas and create a plan that takes care of both you and your life-partner. You may want to work with friends or coworkers, especially those who are also planning to retire. If you work alone be sure to review your plans with those close to you because their reactions, ideas, and questions may help you find possible problems or gaps in your plan.

- Contact the right agencies as the actual date gets closer if you are not planning to retire in the next year. Some material in the *Guide* might change as law, policy, or programs change.

Even if you are planning to retire very soon, using the *Guide* can still be helpful. You can probably expect to live at least 20 to 30 years in retirement. You could wait to see what happens in retirement. Or, you can create your future by beginning your planning right now.

This Self-Help *Guide* can become your primary planning tool as you prepare for retirement. ***Use it well – and use it often.***

Chapter 1

Retirement Planning

Overview

Will introduce you to the Guide by highlighting the essential idea that informed, advance planning is the key to a successful retirement.

THINKING ABOUT RETIREMENT

Most people look forward to retirement with a mix of excitement and anxiety. They feel excited about having the time to relax and to realize those “When I retire...” dreams. And, they feel anxious about whether they will be financially and emotionally ready to deal with the changes that retirement brings.

Focus on your feelings about retirement by writing your responses to these questions:

- As I look ahead to retirement, what do I feel excited about?
- Why?
- As I look ahead to retirement, what do I feel anxious about?
- Why?

It is easy to see why you may have mixed feelings about retirement. If you think back to the times in your life when you made important changes – when you

got married, or changed jobs, or bought a house – didn’t you have mixed feelings? Retirement will be full of important changes that can be exciting and frightening at the same time.

How can you feel more confident and less fearful about your retirement? One helpful step to take is to stop and think about the retired people you know. You probably feel that some of them have successful retirements.

Think for a moment about those retired persons who are enjoying a successful retirement and answer the following questions:

- What is their retirement lifestyle like?
- Do they seem happy? Why?
- Why is their retirement successful?
- What did they do before retiring to get ready for retirement?
- How are they different from people you know who seem to have an unsuccessful retirement?

Look at the responses you have just written. What makes the difference? Why is it that some people are happy and satisfied with retirement and others are not? Probably the satisfied retiree has financial security, is still involved in meaningful activities, is having fun, has people to talk to or share with, and enjoys good health. The unhappy retiree may have real money problems, may seem bored with life, may be lonely, or may not be in the best of health.

PLANNING IS YOUR KEY TO SATISFACTION

Anticipating and planning for both the positives and the negatives of retirement can help you take advantage of the opportunities and deal with the challenges. There is a definite relationship between good pre-retirement planning and a successful, satisfying retirement life.

Pre-retirement planning is similar to the planning you have done for other big life changes. You must first know what is important to you, what you want and need. Then identify steps that will get you there and gather information to help you get to your goals. Next, take the actions needed to reach your goals. You need to check on your progress every so often and decide if any changes are needed.

The basic steps of any planning process then, include:

- Self-Assessment
- Goal Setting
- Information Gathering
- Action
- Reviewing/Updating

Early planning lets us have some control over the ways change will affect our lives. This key to creating a satisfying retirement is not new and mysterious. It is a personal planning process that most of us have used before. For your transition to a retirement lifestyle, you will need to work out your plans in such areas as finances, legal affairs, insurance needs, health, housing, work, and leisure.

SELF-ASSESSMENT

This is the first step for good personal planning. It is extremely important, and it is often overlooked. The focus is on you and your answers to questions such as:

- What do I need to make me feel happy and satisfied?
- What do I want my life to be like?
- What personal and financial resources do I have?

These may seem like simple questions, yet it will take time and thoughtful work to figure out your answers.

As you work, remember that you are looking for *your* personal answers. If you compare your answers to those of others, you are likely to find differences. These differences are what make this step so important as the first step in personal planning. Your plans for retirement can only lead to real satisfaction if they are individually tailored to *your* needs and desires.

The results of your work on this self-assessment step provide you with a strong base for the personal goal-setting that is the second step.

GOAL SETTING

With a clear picture of your needs and desires you are ready to identify your personal goals – things you want to make happen in your life.

As you work on the sections of this *Guide* you should try to identify your goals. Keep these guidelines in mind as you do that. Your goals must be your own – based upon knowledge of your needs. They must be clear, specific and realistic, and should be stated in positive terms that tell you how to reach them. Some samples of possible pre-retirement planning goals are:

“I will save an additional \$15 each week for the next three years before my retirement by bringing my lunch to work.”

People who put their goals in writing are more likely to take the actions needed to carry them out. As you work through each section you will probably write down several goals. Later you can go back to decide which goals you will work on first and what specific actions you will need to take first.

INFORMATION GATHERING

For most of your goals, you will need additional information to know if each one is realistic and what specific actions you will need to take to reach them.

SAMPLE GOAL: “*I will take courses in accounting over the next two years so I can get the skills I’ll need to land a part time accounting job when I retire.*”

The person who wrote this goal did the necessary homework. What kind of information would someone with the same goal need? Probably, he or she would have to look into the job market in the general area he or she expects to live as a retiree to see if *part time* accounting jobs are available. Let’s assume that a check of the employment ads and or the local Job Service office showed clearly that *part time* accounting jobs are available. Then the goal is realistic. More information is needed to find out where accounting courses can be taken. Checking out local colleges, business schools, or, perhaps, correspondence courses could provide this information. Knowing where and when the accounting courses are given, as well as how much they will cost, and how many courses are needed, will also help this person decide on a plan of action.

For most goals, you will need more information to see if the goal can be reached. Also you have to know exactly what actions you need to take to reach the goal. *Resource Sheets* in each section will help you know where to go for more information. As you gather information, your goals will probably change somewhat. You may drop a goal because the information you collected has shown it to be totally unrealistic. Or, what is more likely, you will change and restate your goals based upon that information.

Once your goals are clarified, you will need to think through the steps that you'll need to take to reach them.

ACTION

This step might seem rather obvious, but your goal won't be reached unless you make it happen. Often, this is the step where planning breaks down. This breakdown is usually linked to how well the first three steps have been done. If you haven't taken the time to do a self-assessment that shows what you really need and want, you may end up with goals that look more like what others think you need. If your goals aren't *your* goals, you will not be very motivated to do the work to reach them.

There can also be problems when a goal is either too vague or too ambitious and unrealistic. Unless you have made your goals clear and concrete, and unless you have done the necessary information gathering to make sure they are realistic, you won't know how to take the actions to make them happen. You have to decide exactly **WHAT** you will do and **BY WHEN**. If we go back to the sample goal we looked at earlier, taking some accounting courses, action plans might include the following:

1. I will sign up for the two Accounting courses offered at the local community college by the registration deadline of September.
2. I will transfer money from my savings to my checking account to pay the tuition before September 1.
3. I will call the college next week to check on where I should park and if I can buy dinner at the cafeteria before my class.

Each action plan statement includes **WHO** will do **WHAT** and by **WHEN**. Being that specific will really help you to do something about it.

For each of your goals, you will need a list of each step necessary to reach that goal. When you add target dates to those action steps, you will have a clear understanding of how to accomplish this essential part of your plan.

REVIEWING AND UPDATING

Once you put your plan into action, it's very important to regularly check on how things are going. Step back and check your progress. Decide if you want to change any of your goals by asking questions such as:

1. "Is my plan working?"
2. "Am I meeting my target dates?"
3. "Am I running into road blocks?"
4. "Have I changed my mind about my goal?" "Why?"

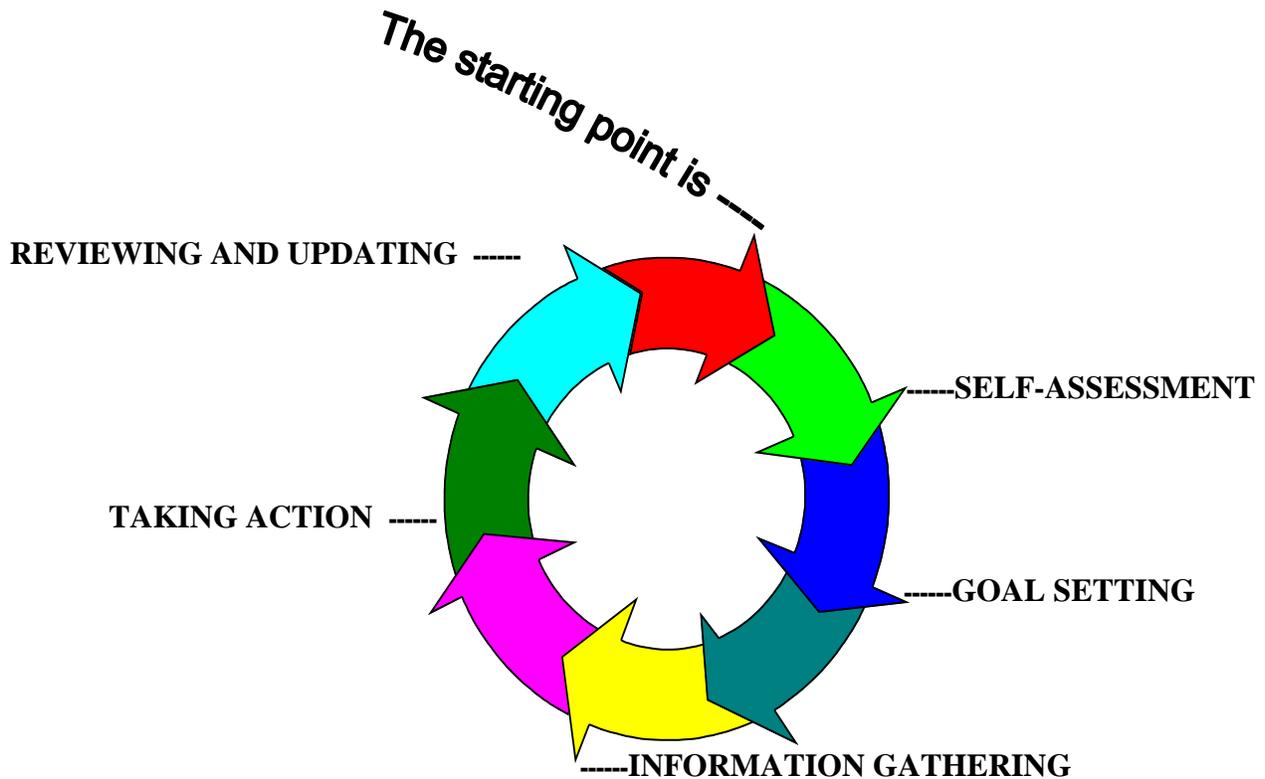
Keep track of the progress you are making by putting your action target dates on a calendar. Take a look at that calendar on a regular basis to check on how you are doing, and to see if you need to change your plans or target dates.

Goals and plans will change somewhat. It would be unusual if they didn't require updating from time to time. Personal planning is, after all, a dynamic, human process – changing and changeable.

The planning process should be thought of as a circle that looks something like the Planning Worksheet on the next page.

Thinking of personal planning as a circular process, in constant motion, with one step leading to another, can be more accurate than thinking of a list of steps.

Clearly, personal planning requires work and will take your time, thought, and action, but the rewards of doing it well are so worthwhile! In the case of your personal pre-retirement planning, your time, thought, and action can pay off in a most satisfying retirement lifestyle.



PLANNING WORKSHEET

Written goals or aims help make a plan clearer to understand and easier to do. People who write down their goals are likely to reach them. Organize all the work you need to do before you retire by completing a copy of this outline for each of your goals. Read about goals in *Retirement Planning* before you use the outline.

GOALS: _____

TARGET DATE: _____

RELATED WORK: Write down all the tasks or jobs that need to be done to reach your goal. Indicate WHO will do WHAT by WHEN, for each job you listed.

Example: *I will file my income tax by April 1.*

WHO

WHAT

WHEN

REVIEW PROGRESS & UPDATE: _____

NOTES:

RESOURCES

Retirement Planning

WEB SITES:

Note: If you search the web for sites dealing with "retirement planning" most of the results will deal with the financial planning aspects of retirement preparation. (*See some suggested sites in the "Budgeting & Financial Planning" chapter of this Guide.*)

An article that is helpful with personal goal planning can be found at:
<http://www.learningjourneychallenge.com/notebookjournal/wp-content/uploads/2011/12/goal-tips.pdf>

PUBLICATIONS:

Anthony, Mitch, *The New Retirementality: Planning Your Life and Living Your Dreams at Any Age You Want*, Dearborn Trade Press, 4th Edition.

Burgett, Gordon, *How to Plan a Great Second Life: Why Not Live Fully Every Day of Your Extra 30 years?* Communication Unlimited, 2005.

Cullinane, Jan & Fitzgerald, Cathy *The New Retirement: The Ultimate Guide to the Rest of Your Life*, Holtzbrink Publishers, 2007

Hinden, Stan, *How To Retire Happy: Everything You Need to Know About the 12 Most Important Decisions You Must Make Before You Retire*, McGraw-Hill Professional Publishing, 2012.

Milne, Derek, *The Psychology of Retirement: Coping with the Transition from Work*, Blackwell Publishing, 2013

Petras, Kathryn and Ross, *Age Doesn't Matter Unless You're a Cheese*, Thomas Allen and Son, 2002.

Yogev, Sara, *For Better or Worse...But Not for Lunch!* McGraw-Hill Professional Publishing, 2001.

Zelinski, Ernie J., *How to Retire Happy, Wild and Free*, Visions International Publishing, 2009.

OTHER SOURCES:

Alliance for Retired Americans
815 16th Street, N.W. 4th floor
Washington, D.C. 20006
Phone: 1-202-637-5399
www.retiredamericans.org

Launched in January 2001, by a national coalition of AFL-CIO affiliated unions and community-based organizations, the Alliance works to protect the health and economic security of retired Americans. Retirees of AFL-CIO affiliated unions automatically become lifelong members with dues paid by their national unions.

American Association of Retired Persons
(AARP)
601 East Street, NW
Washington, D.C. 20049
Phone: 1-888-687-2277
www.aarp.org

AARP is a non-profit, non-partisan organization specifically designed to address the interests of people over 50. It serves its members through legislative representation, educational and community service programs, and direct membership benefits ranging from group insurance to travel discounts. Membership is \$16.00 per year.

Civil Service Employees Association
Retiree Membership Local 1000
AFSCME, AFL-CIO, 143 Washington
Avenue, Box 7125 Capitol Station
Albany, New York 12224
www.cseany.org

Council 82 -New York State Law
Enforcement Officers Union AFSCME,
AFL-CIO
63 Colvin Avenue
Albany, NY 12206
Phone: 1-800-724-0482
www.council82.org

Gray Panthers NYC Office
244 Madison Ave.
#396
New York, NY 10016
Phone: 1-917-535-0457
www.graypanthersnyc.org

The Gray Panthers mission is to improve life for all ages by working for social and economic justice and peace for all people.

National Asian Pacific Resource Center on
Aging-Melbourne Tower
1511 Third Ave., Ste. 914
Seattle, WA 98101
Phone: 1-800-336-2722
www.napca.org

National Caucus and Center on Black
Aged, Inc.
1220 L Street, NW, Ste. 800
Washington, D.C. 20005
Phone: 202-637-8400
www.ncba-aged.org

National Council on the Aging
1901 L Street, N.W. 4th Fl.
Washington D.C. 20036
Phone: 202-479-1200
Fax: 202-479-6674
www.ncoa.org

The NCOA is involved in improving conditions and opportunities for older people. The NCOA publishes a bi-monthly membership magazine entitled *Perspective on Aging*.

National Indian Council on Aging
10501 Montgomery Blvd. NE
Suite 210
Albuquerque, New Mexico 87111
Phone: 505-292-2001
www.nicoa.org

National Institute of Mental Health
6001 Executive Blvd.
Room 8184, MSC 9663
Bethesda, MD 20892
Phone: 1-888-615-6464
www.nimh.nih.gov

Printed information on a wide variety of health and wellness issues is available from this source.

National Institute on Aging
Building 31, Room 5c27
31 Center Drive, MSC 2292
Bethesda, MD 20892
Phone: 301-496-1752
www.nia.nih.gov

New York State Correctional Officers & Police
Benevolent Association, Inc. (NYSCOPBA)
102 Hackett Blvd., 2nd floor
Albany, NY 12209
Phone: 1-888-484-7279
www.nyscopba.org

New York State Office for the Aging
Public Information Office
2 Empire State Plaza
Albany, NY 12223-1251
www.aging.ny.gov

Information concerning services and programs
for older adults in the State are available by
contacting this office.

Sr. Citizen's Help Line: 1-800-342-9871

New York State Retirees – PEF
Membership Benefits Division
1168-70 Troy-Schenectady Rd.
Albany, NY 12212-2414
Phone: 1-800-342-4306
www.pef.org

Older Women's League
1025 Connecticut Ave, NW Suite 701
Washington, D.C. 20036
Phone: 1-877-653-7966
www.owl-national.org

Retired Public Employees Association
435 New Karner Road
Albany, NY 12205
Phone: 1-800-726-7732
www.rpea.org

Veteran's Administration www.va.gov
There are over 50 regional offices nationwide to
provide information related to veterans. The
Administration can also put you in touch with a
veteran's benefits counselor. Also, consult your
local telephone directory.

LOCAL OFFICES FOR THE AGING IN NEW YORK STATE

LISTED BY COUNTY

For information concerning services and
programs for older adults in specific counties.

Albany Co. Department for the Aging
162 Washington Ave., 6th Floor
Albany, NY 12207-2069
Phone: 518-447-7177
FAX: 518-447-7188

Allegany Co. Office for the Aging
6058 Route 19N
Belmont, NY 14813
Phone: 585-268-9390
FAX: 585-268-9657

Broome Co. Office for the Aging
Broome County Office Bldg.
60 Hawley Street, 4th Floor
P.O. Box 1766
Binghamton, NY 13902-1766
Phone: 607-778-2411
FAX: 607-778-2316

Cattaraugus Co. Dept. for the Aging
One Leo Moss Drive, Suite 7610
Olean, NY 14760-1101
Phone: 716-373-8032
FAX: 716-701-3730

Cayuga Co. Office for the Aging
160 Genesee Street
Auburn, NY 13021-3483
Phone: 315-253-1226
FAX: 315-253-1151

Chautauqua Co. Office for the Aging
7 North Erie Street
Mayville, NY 14757-1027
Phone: 716-753-4471
FAX: 716-753-4477

Chemung Co. Office for the Aging
425 Pennsylvania Ave.
P.O. Box 588
Elmira, NY 14902-0588
TDD: 607-737-5347 (at DSS)
Phone: 607-737-5520
FAX: 607-737-5521

Chenango Co. Area Agency on Aging,
County Office Bldg. 5 Court Street
Norwich, NY 13815-1794
Phone: 607-337-1770
FAX: 607-337-1749

Clinton Co. Office for the Aging
135 Margaret Street, Suite 105
Plattsburgh, NY 12901-2966
Phone: 518-565-4620
FAX: 518-565-4812

Columbia Co. Office for the Aging
325 Columbia Street
Hudson, NY 12534 -2514
Phone: 518-828-4258
FAX: 518-822-0010

Cortland Co. Area Agency on Aging
County Office Bldg.
60 Central Ave.
P.O. Box 5590
Cortland, NY 13045-2746
Phone: 607-753-5060
FAX: 607-758-5528

Delaware Co. Office for the Aging
6 Court Street
Delhi, NY 13753-1066
Phone: 607-746-6333
FAX: 607-746-6227

Dutchess Co. Office for the Aging
27 High Street
Poughkeepsie, NY 12601-1962
Phone: 845-486-2555
FAX: 845-486-2571

Erie Co. Dept of Senior Services
Erie County Office Bldg
95 Franklin Street, Room 1329
Buffalo, NY 14202-3985
Phone: 716-858-8526
FAX: 716-858-7259

Essex Co. Office for the Aging
100 Court Street
PO Box 217
Elizabethtown, NY 12932-0217
Phone: 518-873-3695
FAX: 518-873-3784

Franklin Co. Office for the Aging
355 West Main Street, Suite 447
Malone, NY 12953-1119
Phone: 518-481-1526
FAX: 518-481-1635

Fulton Co. Office for the Aging
19 N. William St
Johnstown, NY 12095-2534
Phone: 518-736-5650
FAX: 518-762-0698

Genesee Co. Office for the Aging,
Batavia-Genesee Senior Center
2 Bank Street
Batavia, NY 14020-2299
Phone: 585-343-1611
FAX: 585-344-8559

Greene Co. Dept. for the Aging
411 Main Street
Catskill, NY 12414
Phone: 518-719-3555
FAX: 518-719-3798

Hamilton *See Warren/Hamilton
Herkimer Co. Office for the Aging
County Office Bldg., Suite 1101
109 Mary Street
Herkimer, NY 13350-2924
Phone: 315-867-1121
FAX: 315- 867-1448

Jefferson Co. Office for the Aging
175 Arsenal Street
Watertown, NY 13601-2546
Phone: 315-785-3191
FAX: 315-785-5095

Lewis Co. Office for the Aging
7660 State Street
Lowville, NY 13367-0408
Phone: 315-376-5313
FAX: 315-376-5105

Livingston Co. Office for the Aging
Livingston County Campus Bldg. 8
Mt. Morris, NY 14510-1601
Phone: 518-243-7520
FAX: 518-243-7516

Madison Co. Office for the Aging
138 Dominick Bruno Blvd.
Canastota, NY 13032
Phone: 315-697-5700
FAX: 315-697-5777

Monroe Co. Office for the Aging
435 East Henrietta Rd.
3rd floor, West (Faith wing)
Rochester, NY 14620
Phone: 585-753-6280
FAX: 585-753-6281

Montgomery Co. Office for the Aging
135 Guy Park Ave
Amsterdam, NY 12010-0052
Phone: 518-843-2300 Ext 223
FAX: 518- 843-7478

Nassau Co. Dept. of Senior Citizen Affairs
60 Charles Lindbergh Blvd.
Uniondale, NY 11553
Phone: 516-227-8900
FAX: 516-227-8972

New York City Dept. for the Aging
2 Lafayette Street –7th Floor
New York, NY 10007-1392
Phone: 212-639-9675
FAX: 212-442-1095

Niagara Co. Office for the Aging
111 Main Street, Suite 101
Lockport, NY 14094-3718
Phone: 716-438-4020
FAX: 716-438-4029

Oneida Co. Office for the Aging
235 Elizabeth Street
Utica, NY 13501
Phone: 315-798-5456
FAX: 315-798-6444

Onondaga Co. Dept. of Aging & Youth,
Civic Center 13th Floor
421 Montgomery Street
Syracuse, NY 13202
Phone: 315-435-2362
FAX: 315-435-3129

Ontario Co. Office for the Aging
3010 County Complex Dr.
Canandaigua, NY 14424-9502
Phone: 585-396-4040
FAX: 585-396-7490

Orange Co. Office for the Aging
18 Seward Ave.
Middletown, NY 10940
Phone: 845-615-3700
FAX: 845-346-1191

Orleans Co. Office for the Aging
County Administration Bldg.
14016 Route 31 West
Albion, NY 14411-9382
Phone: 585-589-3191
FAX: 585-589-3193

Oswego Co. Office for the Aging
County Office Complex
70 Bunner Street, PO Box 3080
Oswego, NY 13126-3080
Phone: 315-349-3484
FAX: 315-349-8413

Otsego Co. Office for the Aging
Meadows Office Complex, Suite 5
140 Co Hwy 33W
Cooperstown, NY 13326-1129
Phone: 607-547-4232
FAX: 607-547-6492

Putnam Co. Office for the Aging
110 Old Route 6, Bldg. A
Carmel, NY 10512-2196
Phone: 845-808-1700
FAX: 845-225-1915

Rensselaer Co. Dept. for the Aging
1600 Seventh Ave.
Troy, NY 12180-3798
Phone: 518-270-2730
FAX: 518-270-2737

Rockland Co. Office for the Aging
Robert L. Yeager Health Center
Bldg. B., Pomona, NY 10970-0350
Phone: 845-364-2110

St. Lawrence Co. Office for the Aging
80 State Highway 310, Suite 7
Canton, NY 13617 -1497
Phone: 315-386-4730
FAX: 315-386-8636

Saratoga Co. Office for the Aging
 152 West High Street
 Ballston Spa, NY 12020-3528
 Phone: 518- 884-4100
 FAX: 518-884-4104

Schenectady Co. Office for the Aging
 Schaffer Heights
 107 Nott Terrace- 2nd Fl.- Ste. 202
 Schenectady, NY 12308 –3170
 Phone: 518-382-8481
 FAX: 518-382-0194

Schoharie Co. Office for the Aging
 113 Park Place, Suite 103
 Schoharie, NY 12157
 Phone: 518-295-2001
 FAX: 518-295-2015

Schuyler Co. Office for the Aging
 323 Owego Street, Unit 7
 Montour Falls, NY 14865-9625
 Phone: 607-535-7108
 FAX: 607-535-6832

Seneca Co. Office for the Aging
 1 DiPronio Dr.
 Waterloo, NY 13165-1681
 Phone: 315-539-1765
 FAX: 315-539-1923

Steuben Co. Office for the Aging
 3 E. Pulteney Square
 Bath, NY 14810-1510
 Phone: 607-664-2298
 FAX: 607-664-2371

Suffolk Co. Office for the Aging
 H. Lee Dennison Bldg.- 3rd Floor
 100 Veterans Memorial Highway
 PO Box 6100
 Hauppauge, NY 11788-0099
 Phone: 631-853-8200
 FAX: 631- 853-8225

Sullivan Co. Office for the Aging
 Sullivan County Government Center
 100 North Street P.O. Box 5012
 Monticello, NY 12701
 Phone: 845-807-0241
 FAX: 845-807-0260

Tioga Opportunities, Inc.
 Dept. of Aging Services
 Countryside Community Center
 9 Sheldon Guile Blvd
 Owego, NY 13827-1062
 Phone: 607-687-4120
 FAX: 607-687-4147

Tompkins Co. Office for the Aging
 320 N. Tioga Street
 Ithaca, NY 14850-4210
 Phone: 607-274-5482
 FAX: 607-274-5495

Ulster Co. Office for the Aging
 1003 Development Ct.
 Kingston, NY 12401
 Phone: 845-340-3456
 FAX: 845-340-3583

Warren/Hamilton Counties Office for
 the Aging
 1340 State Route 9
 Lake George, NY 12845
 Phone: 518-761-6347
 FAX: 518-745-7643

Washington Co. Office for the Aging
 383 Broadway
 Fort Edwards, NY 12828
 Phone: 518-746-2420
 FAX: 518-746-2418

Wayne Co. Office for the Aging
 1519 Nye Rd., Suite 300
 Lyons, NY 14489-9111
 Phone: 315-946-5624
 FAX: 315-946-5649

Westchester Co. Dept of Senior Programs
 & Services
 9 South First Ave., 10th Fl.
 Mt. Vernon, NY 10550-3414
 Phone: 914-813-6400
 FAX: 914-813-6399

Wyoming Co. Office for the Aging
 8 Perry Avenue
 Warsaw, NY 14569
 Phone: 585-786-8833
 FAX: 585-786-8832

Yates Co. Area Agency on Aging
417 Liberty Street, Suite 1116
Penn Yan, NY 14527
Phone: 315-536-5515
FAX: 315-536-5514

St. Regis Mohawk Office for the Aging
St. Regis-Mohawk Indian Reservation
29 Business Park Road
Hogansburg, NY 13655-9704
Phone: 518-358-2963
FAX: 518-358-3071

Seneca Nation of Indians Office for the Aging
28 Thomas Indian School Drive
Irving, NY 14081-9505
Phone: 716-532-5778
FAX: 716-532-5077

NYS Office for the Aging
2 Empire State Plaza
Albany, NY 12223-1251
1-800-342-9871 (Help Line or TDD)
Phone: 518-474-5731
www.aging.ny.gov

NYS Association of Area Agencies on Aging
272 Broadway
Albany, NY 12204-2717
Phone: 518-449-7080
FAX: 518-449-7055
www.nysaaaa.org

OTHER STATES' OFFICES FOR THE AGING:

- Connecticut Commission on Aging
210 Capitol Ave.
Hartford, CT 06106
Phone: 860-240-5200
Fax: 860-240-5204
www.coa.state.ct.us
- Massachusetts Executive Office of Elder Affairs
1 Ashburton Place, 5th Fl.
Boston, Ma. 02108
Phone: 617-727-7750
www.mass.gov/elders/

There is a state-level unit on Aging in every state. Call the Eldercare locator toll free at 1-800-677-1116 or visit www.eldercare.gov if you need to obtain further information on a state not listed here.

