

Self-Help Guide

to Pre-Retirement Planning

for New York State Employees

sponsored by

**NEW YORK STATE
Office of Employee Relations and
Office of the State Comptroller**

developed by

**NEW YORK STATE OFFICE FOR THE AGING
Kathy Hochul, Governor • Greg Olsen, Executive Deputy Director**

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The *Self-Help Guide* online at
<https://oer.ny.gov/self-help-guide-pre-retirement-planning-new-york-state-employees>.

This *Guide* is 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. This *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* was originally 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* is updated each year by the Office of Employee Relations, and specialists from the New York State and Local Employees’ Retirement System (NYSLRS), the Department of Civil Service Employee Benefits Division, the Social Security Administration, and Deferred Compensation.

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.

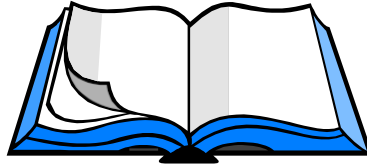
We thank and acknowledge all the persons and organizations that have contributed information, expertise, guidance, and assistance in the development and updating of this Self-Help Guide.

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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 your individual questions, 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 your pre-retirement plan. Take the time to work through each one. Be sure to read chapter one *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*.
- Print out a copy of the *Guide* and make notes on the pages. It's yours to keep and personal notes will make it your planning tool. Note- OER cannot mail you a hard copy as they are no longer printed.
- 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, NYSHIP, and NYS 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 co-workers, 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.
- Some material in the *Guide* may change as laws, policies, or programs change, so always review the chapters online to make sure you have the latest information. The *Guide* is always updated in January of each year.

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.

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Chapter 1

Retirement Planning

Overview

Chapter one 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. They may also 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 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 your 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 online tools 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* pages in each chapter 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 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 in 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 roadblocks?"
4. "Have I changed my mind about my goals?" "Why?"

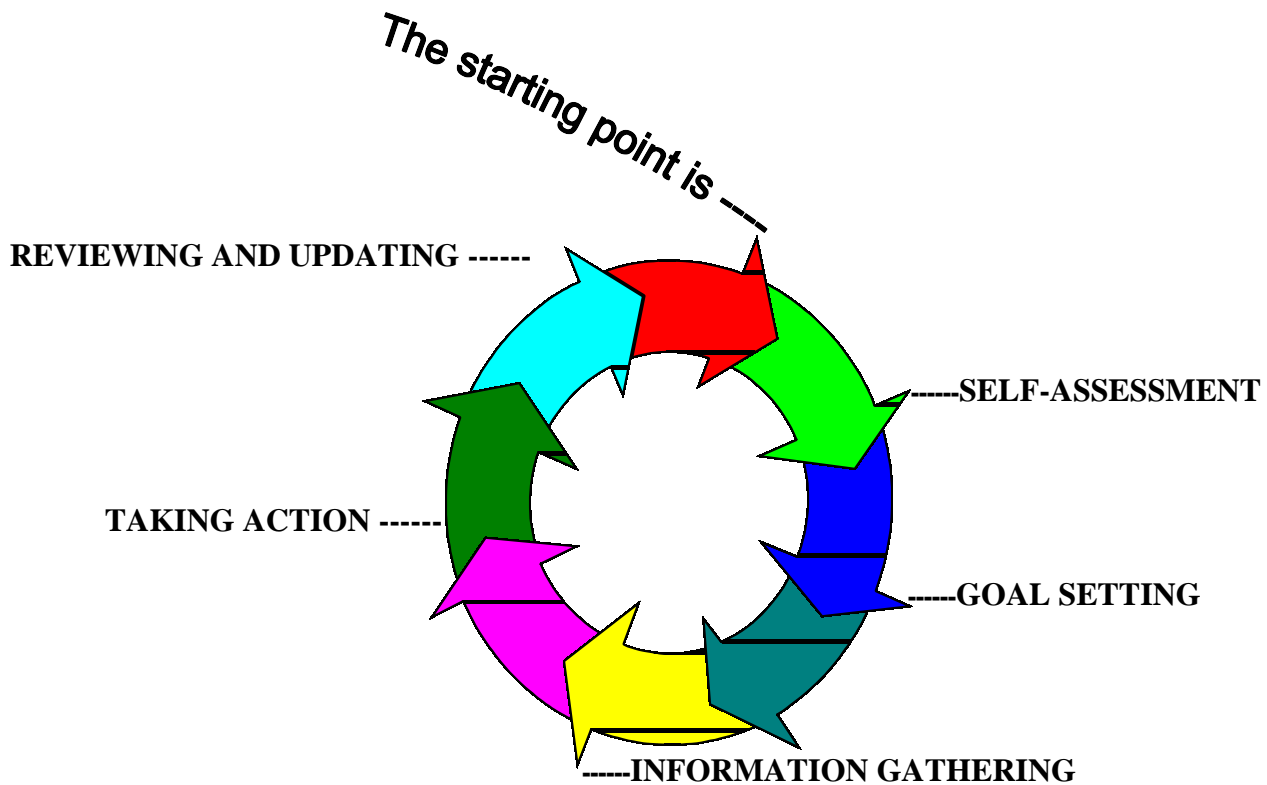
Keep track of the progress you are making by putting your action target dates on a calendar. Take a look at that calendar on a regular basis to check on how you are doing and to see if you need to change your plans or target dates.

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 help make a plan clearer to understand and easier to do. People who write down their goals are more likely to reach them. Before you retire, organize all the work you need to do by completing a copy of this outline for each of your goals.

GOALS: _____

TARGET DATE:

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

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

WHO

WHAT

WHEN?

REVIEW PROGRESS & UPDATE:

NOTES:

RESOURCES

Retirement Planning

WEBSITES:

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*)

PUBLICATIONS:

Anthony, Mitch., *The New Retirementality: Planning Your Life and Living Your Dreams at Any Age You Want*, Dearborn Trade Press, 2020, 5th Edition.

Cameron, Julia., *It's Never Too Late to Begin Again: Discovering Creativity and Meaning in Midlife and Beyond*. TarcherPerigee, 2016.

Cullinane, Jan., *The New Retirement: The Ultimate Guide to the Rest of Your Life*, Holtzbrink Publishers, 2022.

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, 2013.

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

Ormon, Suze., *The Ultimate Retirement Guide for 50+: Winning Strategies to Make Your Money Last a Lifetime*, Hay House, 2020.

Szlemp, George., *Retirement: The First 365 Days: Advice, Opinions*, George Szlemp, 2019.

Smith, Hyrum., *Purposeful Retirement: How To Bring Happiness and Meaning to Your Retirement*, Mango Publishing Group, 2017.

Yogev, Sara., *A Couples Guide to Happy Retirement: For Better or Worse... But Not for Lunch!* McGraw-Hill Professional Publishing, 2013.

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

1-202-637-5399

<https://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.

Alzheimer's Disease and Related Dementias-
Education & Referral Center
1-800-438-4380

American Association of Retired Persons (AARP)

601 East Street, NW
Washington, D.C.
20049

1-888-687-2277

www.aarp.org

Association on Aging in New York

272 Broadway
Albany, NY 12204
518-449-7080

www.agingny.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.

<https://www.aarp.org/>

Civil Service Employees Association
CSEA Headquarters

143 Washington Avenue
Albany, New York 12210
1-800-342-4146

<https://cseany.org/>

Council 82 -NYS Law Enforcement
Officers Union AFSCME, AFL-CIO

63 Colvin Avenue
Albany, NY 12206
518-489-8424

www.council82.org

Gray Panthers NYC Office

244 Madison Ave. #396
New York, NY 10016
1-917-535-0457

www.graypanthersnyc.org

National Asian Pacific Center on Aging

1511 Third Ave., Ste. 914
Seattle, WA 98101
1-800-336-2722

www.napca.org

National Caucus & Center on Black Aging

1220 L Street, NW, Ste. 800
Washington, D.C. 20005
202-637-8400

<https://ncba-aging.org/>

National Council on Aging

251 18th St. South Ste. 500
Arlington, VA 22202
571-527-3900

www.ncoa.org

National Indian Council on Aging

8500 Menaul Blvd. NE
Albuquerque, NM 87112
505-292-2001

<https://nicoa.org>

National Institute on Aging

Building 31, Room 5C27
31 Center Drive, MSC 2292
Bethesda, MD 20892

1-800-222-2225

www.nia.nih.gov

National Institute of Mental Health

6001 Executive Blvd.
Room 6200, MSC 9663
Bethesda, MD 20892

1-866-615-6464

www.nimh.nih.gov

New York State Correctional Officers & Police
Benevolent Association, Inc. (NYSCOPBA)

102 Hackett Blvd., 2nd floor
Albany, NY 12209
518-427-1551

www.nyscopba.org

NYS Office for the Aging

2 Empire State Plaza
Albany, NY 12223-1251

<https://aging.ny.gov/>

1-844-697-6321

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

New York State Retirees – PEF

Membership Benefits Division

P.O. Box 12414
1168-70 Troy-Schenectady Rd.
Albany, NY 12212-2414

1-800-342-4306

www.pef.org

Retired Public Employees Association, Inc.

165 Jordan Rd.
Troy, NY 12180
1-800-726-7732

<https://rpea.org/>

VA – US Department of Veteran’s Affairs
1-800-698-2411
<https://www.va.gov/>

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 Aging
162 Washington Ave.
Albany, NY 12210
518-447-7198

Allegany Co. Office for the Aging
6085 Route 19 N
Belmont, NY 14813
585-268-9390

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

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

Cayuga Co. Office for the Aging
160 Genesee Street
Auburn, NY 13021
315-253-1226

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

Chemung Co. Dept. of Aging & Long-Term
Care
425 Pennsylvania Avenue
P.O. Box 588
Elmira, NY 14902
607-737-5520

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

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

Columbia Co. Office for the Aging
325 Columbia Street
Hudson, NY 12534
518-828-4258

Cortland Co. Area Agency on Aging
60 Central Avenue
Cortland, NY 13045
607-753-5060

Delaware Co. Office for the Aging
97 Main Street, Suite 2
Delhi, NY 13753
607-832-5750

Dutchess Co. Office for the Aging
114 Delafield Street
Poughkeepsie, NY 12601
845-486-2555

Erie Co. Dept. of Senior Services
95 Franklin Street, Room 1329
Buffalo, NY 14202
716-858-8526

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

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

Fulton Co. Office for the Aging
19 N. William St
Johnstown, NY 12095
518-736-5650

Genesee Co. Office for the Aging
Batavia-Genesee Senior Center
2 Bank Street
Batavia, NY 14020
585-343-1611

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

Hamilton Co. *See Warren/Hamilton

Herkimer Co. Office for the Aging
109 Mary Street, Ste. 1101
Herkimer, NY 13350
315-867-1121

Jefferson Co. Office for the Aging
175 Arsenal Street, 2nd Fl.
Watertown, NY 13601
315-785-3191

Lewis Co. Office for the Aging
7660 N. State Street
Lowville, NY 13367
315-376-5313

Livingston Co. Office for the Aging
3 Murray Hill Dr.
Mt. Morris, NY 14510
518-243-7520

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

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

Montgomery Co. Office for the Aging
135 Guy Park Ave
Amsterdam, NY 12010
518-843-2300 Ext 229

Nassau Co. Office for the Aging
60 Charles Lindbergh Blvd., Ste. 260
Uniondale, NY 11553
516-227-8900

New York City Dept. for the Aging
2 Lafayette Street –7th Floor
New York, NY 10007
212-244-6469

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

Oneida Co. Office for the Aging/Continuing
Care
120 Airline Street, Ste. 201
Oriskany, NY 13424
315-798-5456

Onondaga Co. Dept. of Aging & Youth
Civic Center- 10th Floor
421 Montgomery St.
Syracuse, NY 13202
315-435-2362

Ontario Co. Office for the Aging
3019 County Complex Dr.
Canandaigua, NY 14424
585-396-4040

Orange Co. Office for the Aging
40 Matthews Street
3rd Floor - Suite 305
Goshen, NY 10924
845-615-3700

Orleans Co. Office for the Aging
14016 Route 31 West
Albion, NY 14411
585-589-3191

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

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

Putnam Co. Office for Senior Resources
110 Old Route 6, Bldg. A
Carmel, NY 10512
845-808-1700 ext. 47105

Rensselaer Co. Unified Family
Services
1600 Seventh Ave.
Troy, NY 12180
518-270-2730

Rockland Co. Office for the Aging
Robert L. Yeager Health Center, Bldg.
B 50 Sanitorium Road
Pomona, NY 10970
845-364-2110

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

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

Schenectady Co. Dept of Senior and
Long Term Services
107 Nott Terrace, Ste. 202
Schenectady, NY 12308
518-382-8481 ext. 9-313

Schoharie Co. Office for the Aging
113 Park Place, Ste. 3
Schoharie, NY 12157
518-295-2001

Schuyler Co. Office for the Aging
323 Owego Street, Ste. 165
Montour Falls, NY 14865
607-535-7108

Seneca Co. Office for the Aging
2465 Bonadent Dr., Ste 4
Waterloo, NY 13165-1681
315-539-1765

Steuben Co. Office for the Aging
3 E. Pulteney Square
Bath, NY 14810
607-664-2298

St. Regis Mohawk Office for the Aging
29 Business Park Road
Hogansburg, NY 13655
518-358-2963
Mailing:
412 State Route 37, Akwesasne, NY
13655

Suffolk Co. Office for the Aging
100 Veterans Memorial
Highway PO Box 6100
Hauppauge, NY 11788-0099
631-853-8200

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

Tioga Opportunities, Inc.
Dept. of Aging Services
9 Sheldon Guile Blvd
Owego, NY 13827
607-687-4120

Tompkins Co. Office for the Aging
214 W. Martin Luther King Jr./State St.
Ithaca, NY 14850
607-274-5482

Ulster Co. Office for the Aging
1003 Development Court
Kingston, NY 12401
845-340-3456

Warren/Hamilton Counties Offices
for the Aging
Human Services Building
1340 State Route 9
Lake George, NY 12845
518-761-6347

Washington Co. Office for the Aging &
Disability Resource Center
383 Broadway
Fort Edward, NY 12828
518-746-2420

Wayne Co. Office for the Aging & Youth
1519 Nye Rd., Ste. 300
Lyons, NY 14489
315-946-5624

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

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

Yates Co. Area Agency on Aging
417 Liberty Street, Ste. 1116
Penn Yan, NY 14527
315-536-5515

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

OTHER STATES' OFFICES FOR THE AGING:

Connecticut State Department of Aging and
Disability Services

55 Farmington Ave, 12th Fl.
Hartford, CT 06105
860-424-5055
www.ct.gov/agingservices

Massachusetts Executive Office of Elder Affairs

1 Ashburton Place, 5th Fl.
Boston, MA. 02108
1-800-243-4636
<https://www.mass.gov/orgs/executive-office-of-elder-affairs>

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