

# **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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*January 2022***

You may also find the *Self-Help Guide* online at  
[oer.ny.gov/self-help-guide-pre-retirement-planning-new-york-state-employees](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

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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* 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 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 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.

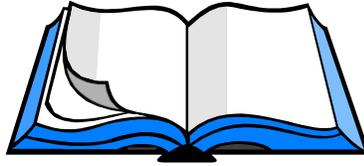
***We thank and acknowledge all the persons and organizations that have contributed information, expertise, guidance, and assistance in the development and updating of this Self-Help Guide.***

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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 a 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.
- 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 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 roadblocks?"
4. "Have I changed my mind about my goal?" "Why?"

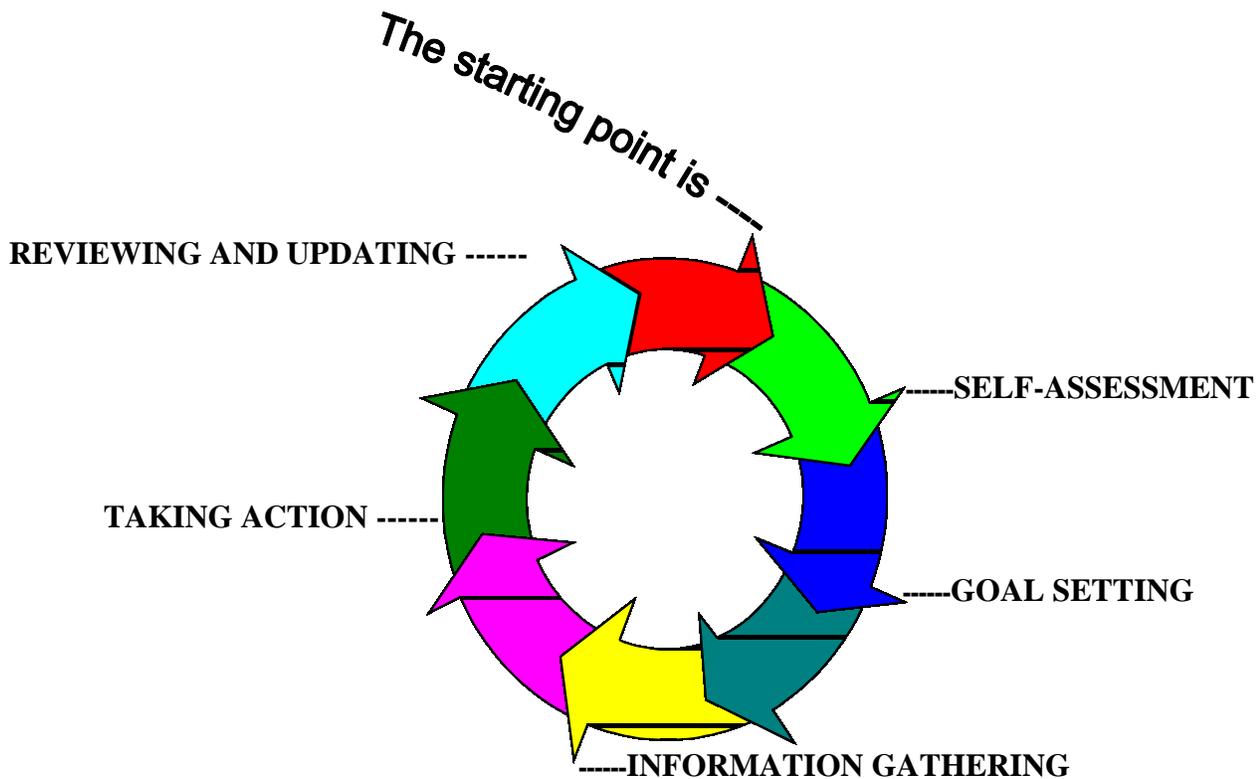
Keep track of the progress you are making by putting your action target dates on a calendar. Take a look at that calendar on a regular basis to check on how you are doing and to see if you need to change your plans or target dates.

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 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, 5<sup>th</sup> 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.

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 16<sup>th</sup> Street, N.W. 4<sup>th</sup>  
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.

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

Association on Aging in New York  
272 Broadway  
Albany, NY 12204  
518-449-7080  
[www.agingny.org](http://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.

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](http://www.council82.org)

Gray Panthers NYC Office  
244 Madison Ave. #396  
New York, NY 10016  
1-917-535-0457  
[www.graypanthersnyc.org](http://www.graypanthersnyc.org)  
The Gray Panthers is an advocacy  
organization focusing on issues of aging  
Americans.

National Asian Pacific Center on Aging  
1511 Third Ave., Ste. 914  
Seattle, WA 98101  
1-800-336-2722  
[www.napca.org](http://www.napca.org)

National Caucus & Center on Black Aging,  
Inc.  
1220 L Street, NW, Ste. 800  
Washington, D.C. 20005  
202-637-8400  
<https://ncba-aging.org/>

National Council on Aging  
251 18<sup>th</sup> St. South Ste. 500  
Arlington, VA 22202  
571-527-3900  
[www.ncoa.org](http://www.ncoa.org)

The NCOA is involved in improving  
conditions and opportunities for older people.

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](http://www.nia.nih.gov)

For information on Alzheimer's Disease and  
related Dementias- Education & Referral  
Center 1-800-438-4380

National Institute of Mental Health  
6001 Executive Blvd.  
Room 6200, MSC 9663  
Bethesda, MD 20892  
1-866-615-6464  
[www.nimh.nih.gov](http://www.nimh.nih.gov)

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

New York State Correctional Officers &  
Police Benevolent Association, Inc.  
(NYSCOPBA)  
102 Hackett Blvd., 2<sup>nd</sup> floor  
Albany, NY 12209  
518-427-1551  
[www.nyscopba.org](http://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](http://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/>

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.

## **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 19N  
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

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

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

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

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

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

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

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

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

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

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

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

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

New York City Dept. for the Aging  
2 Lafayette Street –7th Floor  
New York, NY 10007  
Within the 5 boroughs of NYC 311  
Outside of boroughs: 212-639-9675

Hamilton Co. \*See Warren/Hamilton

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

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

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 Sanatorium 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,  
NY13655

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., 10<sup>th</sup> 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, 12<sup>th</sup> Fl.  
Hartford, CT 06105  
860-424-5055  
[www.ct.gov/agingservices](http://www.ct.gov/agingservices)

Massachusetts Executive Office of Elder  
Affairs

1 Ashburton Place, 5<sup>th</sup> Fl.

Boston, MA. 02108

1-800-243-4636

[www.mass.gov/orgs/executive-office-of-elder-affairs](http://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.