

# Benefits Corner

1st Quarter 2026

By Jim Bonwell, CRA Benefits Chair

- 2026 Social Security COLA
- Polypharmacy – What is it and why do I care?
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## **2026 Social Security COLA**

The Social Security Administration has finalized a 2.8% cost-of-living adjustment (COLA) for 2026, reflecting inflation measured through the CPI-W from 2024 to 2025. Beginning in January, beneficiaries will see slightly larger checks—an average increase of about \$54–\$60 per month, depending on individual benefit levels. This marks a modest improvement over the 2025 COLA. The 2026 adjustment arrives amid broader changes to Social Security rules and tax thresholds, making it an important moment for seniors to reassess budgets and healthcare costs heading into the new year.

### Sources

- [2026 Cost of Living Adjustment \(COLA\) Fact Sheet](#)
- [Social Security cost-of-living adjustment may be higher in 2026: estimates](#)

## **Polypharmacy – What is it and why do I care?**

Unintended injuries have become a major cause of death among older adults. For people 65 and older in the US, falls are the leading type of unintentional injury death. One contributing factor frequently examined in this context is polypharmacy, the use of multiple medications simultaneously. As seniors often manage several chronic conditions, they may be prescribed numerous drugs that can unintentionally alter mood, impair judgment, or increase impulsivity. Certain medications, such as sedatives, antidepressants, antipsychotics, and pain medications, can heighten confusion, disorientation, and emotional instability when combined. These effects may increase the risk of intentional self-harm, especially when a senior is already experiencing loneliness, chronic pain, or cognitive decline.

Polypharmacy can also contribute to accidental or misclassified injuries and deaths that may appear intentional. Complex medication regimens can lead seniors to take incorrect doses or mix medications in dangerous ways, unintentionally causing harm that may be mistaken for self-harm or neglect. Additionally, medication-related cognitive impairment may lead to risky behaviors—such as wandering, unsafe driving, or misuse of household items—that increase the likelihood of serious injury. Understanding the interplay between polypharmacy and senior injury or mortality is crucial for clinicians, caregivers seeking to prevent avoidable harm, and protect vulnerable older adults.

Seniors should bring all medications (including supplements) to their annual wellness visit. See if your medical plan offers Medical Therapy Management (MTM), where a pharmacist will review all your prescriptions and check for duplicates, dangerous interactions, unnecessary meds and safer alternative. Always, remember to be your own advocate, and ask questions about what you are being prescribed and why.

#### Sources

- [FastStats - Accidents or Unintentional Injuries](#)
- [Polypharmacy in Adults 60 and Older | Johns Hopkins Medicine](#)

### **Hotel Travel Discounts**

Time to start planning those 2026 vacation trips. And when you, don't forget to check out the Chevron Offers page of BenefitHub. We recently added even more corporate hotel discounts to the website. Currently, we have discounts at Hilton Hotels and Resorts, 15% off at Hyatt, and up to 30% off at Marriott Hotels. Just added to BenefitHub earlier this year, are even more deals at Choice Hotels (15% off), Best Western Hotels & Suites (up to 19% off), and up to 14% off at IHG Hotels & Resorts. Don't forget about everyone's favorite discount, AVIS Rental Car. AVIS created a unique reservation web address, making it easier and more convenient for retirees to take advantage of the Chevron rate for AVIS and Budget.

#### Sources

- [Chevron Recreation BenefitHub](#)

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