

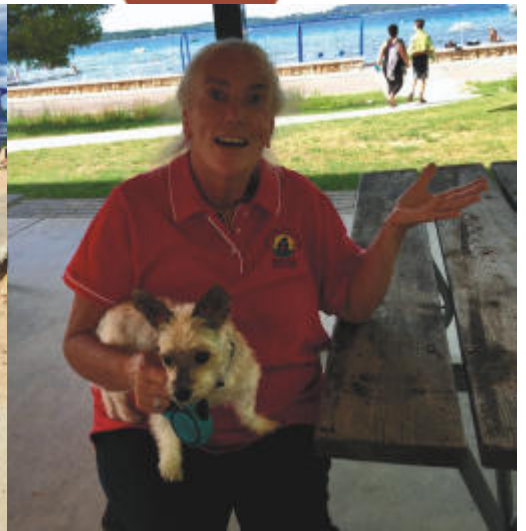


BENZIE SENIOR RESOURCES

September 2020

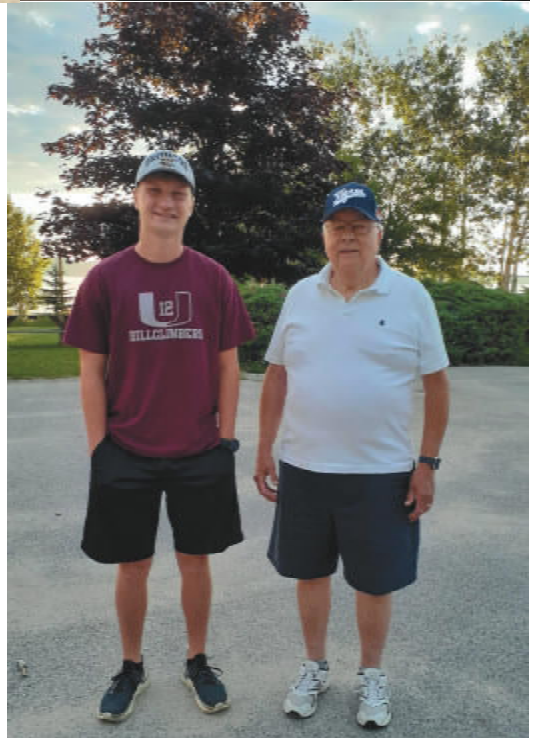
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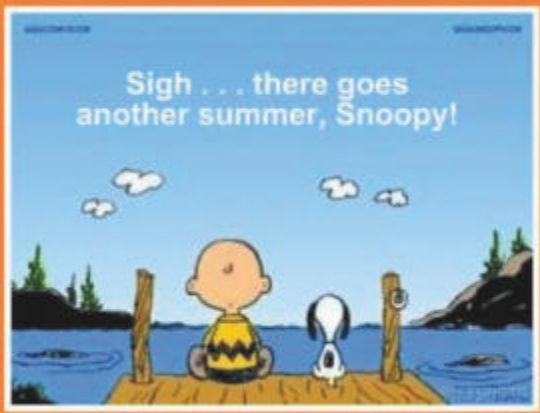


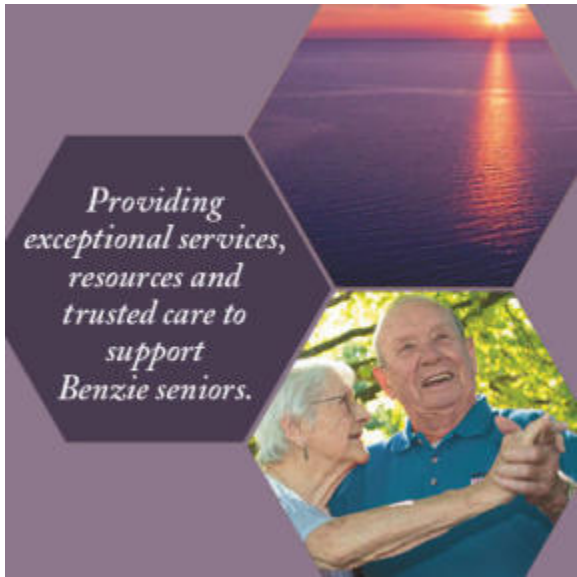
Our Virtual Walk-A-Thon continues! See page 10 for more details.

Above (L to R) Mary Dykstra walks along the shores of Crystal Lake. Kris Dykstra takes a break after completing her walk. Their dogs Bailey and Maisie went along to offer support.



Bottom: Ethan Burnside and his Grandfather, Pastor Jim Petteys heading out for a TWELVE mile walk. See Pastor Jim's letter of support on page 11.





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Benzie Senior Resources is funded by Benzie County residents through a property tax millage, federal and state funds through the Aging & Adult Services Agency, Area Agency on Aging of Northwest Michigan, and private donations and grants from GT Band of Ottawa and Chippewa Indians 2% Allocation, Benzie County Community Chest, Delta Dental Foundation, and Grand Traverse Regional Community Foundation. Benzie Senior Resources will not discriminate against any individual or group because of race, sex, religion, age, national origin, marital status, disability, or political beliefs.

DIRECTORY
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 Fax: 231-325-4855
 Email: info@BenzieSeniorResources.org
 Website: www.BenzieSeniorResources.org
 facebook: [@benzieseniorresources.org](https://www.facebook.com/benzieseniorresources.org)
 The Gathering Place: 231-525-0601

Benzie Senior Resources Office Hours
 Monday – Friday: 8:30 a.m. – 4:00 p.m.

The Gathering Place Senior Center Hours
 are Monday — Friday 8:00 a.m.— 4:00 p.m.
 with exception to special events and
 inclement weather.

**THE SENIOR SCOOP IS A MONTHLY
PUBLICATION BROUGHT TO YOU BY:**

Benzie Senior Resources
 10542 Main Street
 Honor, MI 49640

Douglas Durand, *Executive Director*

Dawn Bousamra, *Editor*

Angela Haase copy/finish edits

NEWSLETTER SUBSCRIPTION FORM

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If you would like a copy of this newsletter mailed to your home OR emailed to you each month, please mail this form to the Benzie Senior Resources office, 10542 Main St, Honor, MI 49640. For annual mailing the subscription fee is \$10.00. There is no charge for emailing. Subscription expiration dates are listed on the bottom of the mailing label. You can also find this newsletter on our website at benzieseniorresources.org under the NEWS tab, at our Benzie Senior Resources office and at The Gathering Place.

From our Director

Hello Friends,

We are missing all of you at The Gathering Place and really want to open the center again. However, we must wait to make sure it is safe to do so and right now we are told that it is not safe.

On August 4th, the voters of Benzie County gave their approval for the renewal of the Benzie County Commission on Aging Senior Millage. On behalf of the staff, Board of Directors and volunteers, we wish to give a huge “THANK YOU” to you. We are all so grateful for the trust shown in Benzie Senior Resources in supporting the seniors of Benzie County!

We have been busy doing some renovations inside The Gathering Place to add more storage space, declutter the front desk area and to install automatic doors for the restrooms. We received a grant to install automatic openers on the restroom doors.

Our patio is open! If you wish to pick up a curbside meal, you are more than welcome to eat on the patio on one of our new picnic tables or other tables under the awning or umbrellas. Please remember to follow social distancing guidelines.

One of the agency’s goals for the past year has been to establish some sort of a program to provide resources for family caregivers. I am pleased to announce that through a grant and in collaboration with Benzie Shores District Library in Frankfort, Benzonia Public Library, Betsie Valley District Library of Thompsonville and Darcy Library in Beulah a *Caregiver’s Resource Library* will be established.

The *Caregiver’s Resource Library* will be in each library and also at Benzie Senior Resources. Each one will contain a large catalog of books and videos designed by Teepa Snow, an occupational therapist with forty years of clinical practice experience. She is one of the world’s leading educators on dementia and the care that accompanies it. In 2005, she founded Positive Approach® to Care (PAC), a company that provides dementia care training, services, and products around the world.

The *Caregiver’s Resource Library* will be available on September 1, 2020.

For additional information on how to obtain these resources, contact:

Benzie Shores Library – 231.352.4671
Benzonia Public Library – 231.882.4111
Betsie Valley District Library – 231.378.2716
Darcy Library of Beulah – 231.882.4037
Benzie Senior Resources – 231.525.0600

Since we are into September, please remember for those that still have Senior Project Fresh Coupons, to redeem them by October 31st at Marvin’s Garden Spot or the Elberta Community Farmer’s Market.

Take care and stay safe!

Doug



Absentee Ballots and Covid-19



- Sign it!
- Review it carefully.
- Check if you have adequate postage.
- Mail it in EARLY.



1. Apply for a ballot
Voters can apply for an absentee ballot by mail or in person



2. Recieve your ballot
You can pick up a ballot in person at your local clerk's office



3. Vote your ballot
Fill in your ballot - make sure to check both sides



4. Return your ballot
Return your ballot by mail, or drop it off at your local clerk's office



Sign your Application
Your local clerk will verify your signature and can mail a ballot to you



Voting by mail
You can have a ballot mailed directly to you



Sign your envelope
Your clerk will verify your signature and secure your ballot



All ballots are counted
All absentee ballots are opened and counted on election day

Self-Quarantining

Are you still out-of-town or just returning? We want to remind you of the importance of a 14—day quarantine when returning home to Benzie County. Health officials continue to advocate for a 14-day quarantine after you have traveled. This is a long time health practice. You may not have any symptoms of COVID-19, but could have been exposed, be a carrier and develop the disease within the 14-day timeframe.

The CDC is encouraging everyone to voluntarily self-quarantine after travel to prevent the spread of COVID-19. WE understand this may be challenging. Please contact our office at 231.525.0600 or the Benzie-Leelanau District Health Department at 231.256.0200 with questions.

Have an idea for the newsletter?
Want to write a guest column?



Email Dawn at
Bousamrad@BenzieSeniorResources.org

Karen Korolenko is the Director at the Benzie County Department of Veterans Affairs. She can be reached at 231.882.0034 or by email at kkorolenko@benzieco.net.

September Menu Our meals meet 1/3 of the recommended daily allowance nutrition requirements (RDA)

Monday	Tuesday	Wednesday	Thursday	Friday
<p>You can still get your daily meals from us either by Curbside Pick-up or Home Delivered Meals. Call us at 231.525.0601 or 231.525.0600 for more information!</p>	<p>1 National Gyro Day Greek Style Pita Sandwich Steamed Cauliflower Florets Steamed Sweet Peas Apricot Halves</p>	<p>2 Homestyle Franks & Baked Beans Capri Vegetable Blend Oven Baked Spiced Apples Homemade Potato Chips</p>	<p>3 Chicken Cordon Bleu Oven Baked Potato Steamed Broccoli Florets Stoneground Wheat Bread Fresh Banana</p>	<p>4 Homemade Glazed Meatloaf Cheddar Bacon Mashed Potatoes California Vegetable Blend Stoneground Wheat Bread Diced Peaches</p>
	<p>7 Closed No Meal Delivery</p> 	<p>8 Classic Hot Beef Sandwich Herbed Mashed Potatoes Venetian Vegetable Blend Stoneground Wheat Bread Fresh Cut Oranges</p>	<p>9 Classic Chicken Cacciatore Italian Style Green Beans Steamed Sweet Corn Whole Wheat Garlic Toast Diced Pears</p>	<p>10 Baked Tilapia Almondine Herb Buttered Potatoes Normandy Vegetable Blend Stoneground Wheat Bread Fresh Banana</p>
<p>14 Tangerine Chicken over Rice Asian Vegetable Blend Green Bean Blend Lucky Fortune Cookie Mandarin Oranges</p>	<p>15 Classic Beef Stroganoff Oven Roasted Brussel Sprouts Steamed Parisian Carrots Stoneground Wheat Bread Fresh Plums</p>	<p>16 Seasoned Beef Nacho Bar Authentic Refried Beans Oven Baked Peaches Tortilla Chips with Fire Roasted Salsa</p>	<p>17 Texas Style BBQ Beef Sandwich Crispy Smashed Potatoes Key West Vegetable Blend Cranberry Applesauce</p>	<p>18 National Cheeseburger Day! Steakhouse Cheeseburger Oven Baked Tater Tots Malibu Vegetable Blend Pineapple Tidbits Old Fashioned</p>
<p>21 Pineapple Dijon Baked Ham Whipped Sweet Potatoes Scandinavian Vegetable Blend Sweet Hawaiian Rolls Chunky Applesauce</p>	<p>22 Hawaiian Style Chicken & Rice Steamed Spinach Caribbean Vegetable Blend Stoneground Wheat Bread Tropical Fruit Blend</p>	<p>23 Baked Penne with Italian Sausage Pesto Infused Cauliflower Italian Style Green Beans Soft Baked Breadsticks Fresh Peach</p>	<p>24 Homestyle Cheesy Chili Mac Fire Roasted Corn & Black Beans Oven Baked Pears Stoneground Wheat Bread</p>	<p>25 Rosemary Garlic Roasted Pork Parmesan Garlic Mashed Potatoes European Vegetable Blend Stoneground Wheat Bread Apricot Halves</p>
<p>28 Crispy Cod Sandwich Sweet Potato Bites Japanese Vegetable Blend Classic Fruit Cocktail</p>	<p>29 Hand Baked Baked Chicken Southern Style Succotash Sicilian Vegetable Blend Stoneground Wheat Bread Pineapple Tidbits</p>	<p>30 Cheesy Breakfast Bake Oven Roasted Potatoes Oven Baked Spiced Apples</p>	<p>Meal price is a \$4.00 suggested donation for age 60 and older Under 60 is \$7.50 Caregivers under 60 are \$5.00</p>	<p>We accept cash, Visa, Mastercard and Discover. Personal Checks also accepted made out to BSR</p>

Support Groups

SUMMER 2020

Grief is a journey and not an event. The process is experienced uniquely by each individual. Upon losing a loved one, you will experience a period of bereavement. During this time, a wide range of emotions can be felt, which is normal. The source of grief (kind of loss) is often different among individuals, but the substance of grief (how we feel) contains common elements. Heartland Hospice is committed to supporting you during this journey of grief and loss. Our services are open to the community and are designed to address the unique needs of the bereaved.

Benzie County

THURSDAY'S

11:30 AM - 12:30 PM

Beulah Village Park - Pavilion
7122 Prospect Ave. Beulah, MI

We are using Mindfulness & Grief
book by Heather Stang



Kalkaska

WEDNESDAY'S

10:30 AM - 11:30 AM

Kalkaska Commission on Aging
(outside under the Gazebo)
303 S. Coral St. Kalkaska, MI

Traverse City

THURSDAY'S

2:00 PM - 3:00 PM

Heartland Hospice Office
(Located in Copper Ridge, building A)
4020 Copper View, Suite 113

We are using The Mindful Self-Compassion
Workbook by Kristen Neff and Christopher Germer



**To prevent the spread of COVID-19,
Kalkaska and Traverse City groups are
available by phone or in-person.
Benzie group is in-person only.**

**Please call during a scheduled group time:
For Phone Conference Dial**

1-877-381-1617

Enter Conference Code:

423-157-6795#

State name and Press #

(You'll be placed on hold until the conference begins)

If attending in person:

- **Please wear a mask,**
- **Please bring a chair to Benzie**

FOR MORE INFORMATION CALL: 231-935-3089

We are here to support you. Please contact us.



Word Search

All About Autumn

T U R K E Y U M C S N I K P M U P I
U T S E V R A H W O B O U N T Y F S
E S I N R I S D M O O H A Y R I D E
A O O P Z S R A E P R L T S A E F L
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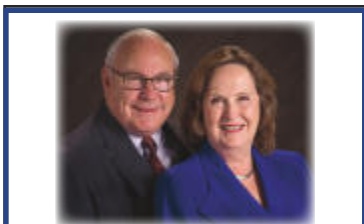
APPLES
CHESTNUTS
COOL
ELECTIONS
FOOTBALL
HALLOWEEN
MAIZE
PEARS
SCARECROW
THANKSGIVING

AUTUMN
COBWEB
CORNUCOPIA
FALL
FROST
HARVEST
NOVEMBER
PIE
SCARF
TREES

BOUNTY
COLORS
COSTUMES
FEAST
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HAYRIDE
NUTS
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15-0688/0

Virtual Walk-a-Thon Annual Fundraiser

VIRTUAL WALK-A-THON WALK • RUN • BIKE AUGUST 2020



BENZIE
SENIOR RESOURCES
Be connected. Be supported. Be home.

"Protecting the most vulnerable seniors is nothing new for Benzie Senior Resources; however, the COVID-19 crisis has presented unique challenges for the organization. With many seniors now isolated in their homes, requests for services have skyrocketed. The need to cancel the Walk-A-Thon out of concern for public safety could not have come at a worse time. It is vitally important for the Benzie community to step forward and demonstrate how much we value our seniors by generously supporting this virtual event. Times like these remind us that we are all connected."
- Mary Dykstra, former Executive Director of Benzie Home Healthcare

"Benzie Senior Resources has been very blessed with the way our community has supported the organization over the years. It's kept so many people in their own homes... checking on them and helping them with what they need. Thank you to Benzie Senior Resources for helping so many people. It's fantastic!" - Charlotte Putney, 35-year Walk-A-Thon Participant

To join our virtual walk, please go to our website BenzieSeniorResources.org or our Facebook page by typing @BenzieSeniorResources in the search bar.

Celebrating
45
YEARS
of Service to
BENZIE COUNTY
SENIORS

All proceeds to benefit Benzie Senior Resources, a non-profit organization serving the seniors of Benzie County.

Please contact us for an information packet
231-525-0600
INFO@BENZIESENIORRESOURCES.ORG

We are canceling our in-person Walk-A-Thon fundraising event for the first time in its 40-year history, and we'd like to gratefully acknowledge all those who have contributed to its success in the past. Workers, walkers, supporters and sponsors – **THANK YOU** for 40 years of success!

We hope this virtual event will receive the same level of support enjoyed by previous Walk-A-Thons. Walkers can still solicit pledges from family & friends for their virtual walk, and individuals & businesses can still make their contributions. That's right, even though it's September, we're still hoping for your support!

The impacts of COVID-19 have been profound for Benzie Senior Resources, **yet the essential work of the agency has continued.** We have followed, to the letter, the required guidelines put in place by Benzie-Leelanau District Health Department, Michigan Department of Health & Human Services (MDHHS), Governor Whitmer's Executive Orders and Centers for Disease Control and Prevention (CDC). We serve the highest at-risk group and we cannot stop sending meals, giving baths, or managing medication. We could have gone to one meal delivery a week and sent just frozen meals, but that does not fit our mission. We are depended upon to check on your neighbors, your family, your dearest friends. Maybe even you.

Home Delivered Meals. We are still delivering HOT meals every weekday. These deliveries include milk and frozen meals to reheat for another meal and 5-day, shelf-stable food bags. Our dedicated staff and volunteers have their temperatures checked daily. They wear masks and gloves and maintain a 6-foot distance from each other and from clients. Upon returning from meal delivery, each vehicle is disinfected thoroughly. And throughout this pandemic, our numbers have continued to grow. We are delivering up to 300 meals EVERY, SINGLE Day. Many of our folks who would typically be getting their own groceries are afraid to venture out because they are in the high-risk group. Some of our volunteers who were once delivering meals are now receiving them.

Home Healthcare/ Medication Management. On every visit, we ask a specific series of questions and take client temperatures. We are required, by the public health department, to show proof that this is being done. Masks and gloves are worn by our staff while in client homes providing care, and as added protection, our agency has supplied masks to our meal delivery and home health care clients.

To join our walk and donate, please go to our website, Facebook page or call us the old fashioned way at 231.525.0600.

THANK YOU!



Letter of Support

August 10, 2020

Mr. Doug Durand, Executive Director
Benzie Senior Resources
10542 Main Street
Honor, MI 49640

Dear Mr. Durand:

It was the right decision to cancel the Walk-A-Thon during this pandemic. I had intended to walk in this 40th annual Walk-A-Thon. In response to Benzie Senior Resources' encouragement to do a Virtual Walk this year and as the result of my eagerness to do something to celebrate this milestone, I chose to walk the 12 mile route of the very first one, the 1981 Walk-A-Thon.

So on the scheduled date (August 1) for this 2020 event I and my grandson, Ethan Burnside, left the Congregational Summer Assembly at 7:00 a.m., walking north on M-22 and taking Crystal Drive on the north shore of Crystal Lake. For me, a 79 year-old man with some health issues, to complete the 12 mile goal was not to be an easy task but with the weather cooperating and with the encouragement and support of a gracious grandson we arrived in Beulah about five hours later.

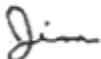
In March, 1981, Hazel Evans, Nurse Supervisor for Benzie Home Health Care, spoke to us clergy who had gathered for our monthly meeting about the need of financial support for B.H.H.C. as federal funding was being reduced rather dramatically, placing this critical service in our county in jeopardy. It was then that I suggested our Benzie County Ministerial Association sponsor a 12 mile Walk-A-Thon around the north shore of Crystal Lake. On August 22, 1981, the first Walk took place. I directed it and, also, the next four Walk-A-Thons before leaving the community to serve a church in Ohio.

It pleased me that the B.C.M.A. continued to sponsor this fund-raiser in support of Benzie Home Health Care and upon my return to the area in October, 2001 I once again directed the Walk-A-Thons (the first couple with Pastor Chet Axline) until 2012 when I retired from my part-time position at Trinity Lutheran Church, Frankfort. While I have not been actively involved with the Walk-A-Thon since 2012, it has certainly been a blessing that under the leadership of Mary Dykstra, Executive Director of B.H.H.C., the sponsorship of the Walk-A-Thon fell into their capable hands. When, a few years ago, under *your* leadership the Benzie County Council on Aging merged with B.H.H.C. to form Benzie Senior Resources, it pleased me again that the Walk-A-Thon has continued to be an important fund-raiser for the services B.S.R. provides for the many elderly in our community, especially during these days of the Covid 19 pandemic.

Therefore, in appreciation for all the great good that has evolved as the result of so many concerned citizens stepping up as walkers, workers, sponsors, and, in so many other ways, supporting the 40 Walk-A-Thons, I have performed my Virtual Walk for this cause and, if you choose to share my walking endeavor, please encourage that others be so inspired to step up to support B.S.R., especially financial support for the 2020 Virtual Walk-A-Thon. My wife, Jan, and I give the enclosed donation in recognition of the 57 individual walkers of the first Walk-A-Thon, their sponsors, and all who provided any contribution to the success of this effort to help B.H.H.C. remain viable, raising \$4,000.00. There are so many who have given so much of themselves over the years in support of the Walk-A-Thon and I walked the 12 miles in honor of each and every one of them!

May God continue to bless future Walk-A-Thons and all the loving care that so many elderly in our community receive through the numerous beneficial services provided by Benzie Senior Services.

Peace,



Pastor Jim Petteys
(231-325-2156 or 937-707-8810)

September Birthdays

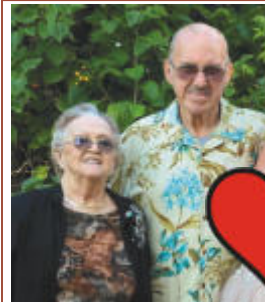
John Chahbazi	1	Samuel Tesaker	13	Gordon Lewis	23
Jan Noecker	1	Janice Webb	13	Patricia Ruhl	23
Joan Peck	1	Andrea Grix	14	Anne Stubbs	23
Kay Fischer	3	Edward McIntosh	14	Evelyn Wood	23
Donald Frost	3	Shirley Thomas	14	Gayle French	24
Kathy Ross	3	Karla Black	16	Fred Priest	24
Karen McKay	4	Sharon Harris	16	Chris Daniels	25
Judy Rice	4	Shannon Gettings	16	Barbara Laffleur	25
Joan Blair	5	Janice Herringa	16	Bonнита Baker	26
Roger Fast	5	Linda Mendez	16	Jay Finch	26
Barbara Hipp	5	Jim Stamm	17	Beverly Harris	26
Phil Miner	5	Sandra Cress	18	John Lekovish	26
Elenora Bungard	6	Sally Majszak	18	Cindra Moore	26
Steven Henry	6	Victoria Tarker	18	Joseph Seychel	26
Linda Stockman	6	Glenda Golanda	19	Marilyn Berndt	27
James Wanner	7	Catherine Kelder	19	Lina Dean	28
Denise Kerridge	8	Patricia Kinske	19	David Green	28
Marilyn Maslo	8	Michael Ross	19	Darsie Jaynes	28
Darrell Wilson	8	Pat Delorme	20	Mary Johnstone	28
Linda Martin	9	Joanne Hawkins	20	Barbara Pracher	28
Carolyn Pletz	9	Penny Hergenroeder	21	Patricia Quick	28
Wayne Taylor	9	Marvin Rosa Jr.	21	Joe Bolado	29
Phyllis Heniser	10	Nena Bonarenko	22	Michael Heller	29
Paul Schulte	10	Linda Brooks	22	Leonard Merrill Jr.	29
Maren Bailey	11	Vicki MacKenzie	22	Lawrence Poulisse Sr.	29
Janet Dixon	11	Ella McKeen	22	Sandra VanHeyningen	29
Randy Favreau	12	John Schultz	22	Sylvia Beardsley	30
Wanda Hancock	12	Jack Willsey	22	Deborah Cruden	30
Joyce Barnes	13	Daniel Bourcier	23	Tammy Hoyt-Hansen	30
Opsie Hoppe	13	Alice Gates	23	Norman Labadie	30
Dorla Link	13	Margie Jenkins	23	Karen Mendrea	30
Eleanor Nordbeck	13	Betty Lewis	23	Gerald Miller	30

If we forgot your birthday we are truly sorry. Please remind us for next year.
If you'd like your name removed from the birthday list, please let us know.



Staff Birthdays

Ryan Couturier, September 18th
Ryan works in our kitchen and
is the proud father of
8 month old baby girl
Lumi Joellyn.



Anniversary

Happy 45th Anniversary to
Rich & Suzy Strom!
Married on
September 12, 1975.
Congratulations!

Home Delivered Meals Drivers Needed!

Once a month or once a week—you decide. Must possess a valid driver's license. Go to our website: BenzieSeniorResources.org and grab an application there. We guarantee you will make a difference on day one.

Library Updates

Your Libraries are Open!

We have missed you and look forward to seeing everyone! To keep the community safe and healthy, we've had to make some changes. See the list below for answers to your frequently asked questions:

WHAT IS THE LIBRARY DOING TO MAKE BOOKS AND MATERIALS SAFE TO BORROW?

Per the CDC and the Institute of Museum and Library Services (IMLS) recommendations, books and materials are quarantined for 3-4 days. Newspapers, magazines, Board games, puzzles, children's puppets are not available at this time.

DO I HAVE TO WEAR A MASK INSIDE THE LIBRARY?

Currently, the statewide mask mandate is in effect and requires everyone, who is medically able, to wear a mask in enclosed public spaces. If you have forgotten your mask, not to worry, we will provide one for you.

WHAT IF I DON'T FEEL COMFORTABLE IN PUBLIC SPACES YET?

A lot of people are reluctant to venture out. That is okay! Each library is offering curbside service. Just contact your library to request books for curbside pick-up.

CAN WE USE THE COMPUTERS?

Of course! For distancing purposes, we have less computers available. Sessions may be timed so that everyone can have a turn.

CAN I USE MY OWN COMPUTER IN THE LIBRARY?

Each library's WiFi signal works outside the building and we encourage work that can be done outside to remain outside for now. Seating is limited inside the library and visits are restricted to browsing library materials and library computer use.

WHAT ABOUT MELCAT?

MeLCat is back! We love that we can expand the Library's resources to our patrons through MeL! You can order materials from libraries across the state to be delivered to your library for pick up. Contact your library or visit mel.org to get started.

WHAT ABOUT PROGRAMS?

Currently, all Library programs are hosted online. Visit your library's website for information programs or other online content.

CONTACT US!

We love to hear from you and we have missed you. For more information and current operating hours, contact us or visit our website.

Benzie Shores District Library—630 Main St., Frankfort, MI 49653—(231) 352-4671
bsdl@benzieshoreslibrary.org—www.benzieshoreslibrary.org

Benzonia Public Library—891 Michigan Ave., Benzonia, MI 49616—(231) 882-4111
benzonialibrary@gmail.com—www.benzonialibrary.org

Betsie Valley District Library—14744 Thompson Ave., Thompsonville, MI 49683 (231) 378-2716
bvdlibrary@acegroup.cc—www.betsievalleydistrictlibrary.org

Darcy Library of Beulah—7238 Commercial Ave., Beulah, MI 49617 (231) 882-4037
info@darcylibraryofbeulah.org—www.darcylibraryofbeulah.org

Auto Insurance Changes

Michigan Auto PIP Changes Have Begun

For the first time in nearly five decades, coverage options have changed on our auto insurance policies. July 2, 2020 brings additional choices on the Personal Injury Protection coverage on every auto insurance policy in Michigan.

Prior to your auto insurance renewal, you will receive a packet with information to select new Personal Injury Protection coverage amounts.

The first selection is for households where everyone is on Medicare. These individuals can opt-out completely from Personal Injury Protection, but there is some serious caution here. Medicare has coverage gaps when compared to the much broader PIP coverage offered by your auto insurance policy. Individuals need to have a long conversation with their financial advisor, auto insurance, and Medicare supplement agent to make sure that they have enough wealth to fund the gaps in coverage that may occur through the Medicare opt-out.

The next option under the new plan is a \$50,000 limit for PIP. This level has very narrow eligibility as only drivers that are on Medicaid are eligible for this option. Other household members are required to have a qualified health plan or be on Medicaid to meet eligibility. If an individual is no longer able to receive Medicaid benefits, they should contact their auto insurance agent to update their coverage selection with a level that meets their current eligibility.

There are two options at the \$250,000 limit under the new PIP plan. The first is a \$250,000 limit with no PIP medical exclusion. This option is the lowest option that an insured can select without having a qualified health plan, Medicare, or Medicaid. It will give a lifetime benefit of \$250,000 for medical expenses from an auto-related accident and is not recommended for individuals that do not have the independent wealth to sustain a lifetime of expenses above the \$250,000 limit. The second \$250,000 limit choice has a PIP medical exclusion. This option can only be selected for drivers that have a qualified health coverage plan that covers auto related accidents. Your spouse and other relatives that live in the home will also be required to have qualified health coverage that includes coverage for auto related injuries.

The second to last option is the \$500,000 lifetime benefit option. This option can be selected without proof of a qualified health plan, but you should always keep a health plan for non-auto related injuries. This option is not preferred unless a family has the independent wealth to sustain lifetime expenses above the \$500,000 limit.

Finally, you may keep your unlimited Personal Injury Protection that you find on your current auto policy. This coverage can make the difference when it comes to your treatment, long-term recovery, and economic stability following an auto-related accident. We have rate tested many scenarios in our office and have not found the minimal cost savings of selecting a lower plan to outweigh the benefits of the lifetime unlimited medical coverage for auto-related accidents. Policyholders renewing after July 2, 2020 will receive a lower state fee on the Michigan Catastrophic Casualty Association charge and they will see average unlimited PIP premium rates lowered.

Many of the PIP options presented under the new plan require a qualified health plan. A qualified health plan for the purposes of the Michigan PIP reform is going to require a health insurance plan or policy to not exclude or limit care for auto accident injuries. The health insurance plan must have an individual deductible of less than \$6,000 to qualify under the new PIP choices.

BIO: Garrett Boursaw is the Director of Agency Operations and Business Development at Ford Insurance Agency headquartered in Traverse City, MI. He has over 8 years of experience in personal, commercial, and agribusiness insurance. He holds the Certified Insurance Counselor and Agribusiness/Farm Insurance Specialist designations from national accrediting agencies. He holds a BBA and MBA from Northwood University in Midland, MI. He is very active in the community working with many area non-profits and charitable causes.

Donations

Giving is not just about making a donation. It's about making a difference.

Benzie Senior Resources is an independent 501 c-3 nonprofit organization. We depend on donations to sustain our programs and we need **your** support to continue providing reliable and professional services to the seniors of Benzie County. Traditional funding sources are failing to keep up with the growing needs of the rapidly increasing population of people over age 60. Your donation will help us continue our important work!

We are dedicated to supporting older adults and the friends, family and community who surround them. No matter the age or situation, we have professional, reliable services to help keep Benzie seniors living independently—with dignity—in their own homes.

You can be assured we will continue to be good stewards of all tax-deductible gifts. If you would like to designate your gift as a Legacy or Memorial Gift, please call or email us with your wishes.

Legacy Giving: Planned gifts are a thoughtful way to remember Benzie seniors. Please consider us in your estate planning or have your attorney add an addendum to your will. Your bequest to Benzie Senior Resources will benefit many seniors and help us to continue vitally needed services for years to come.

Memorial Gifts: Tribute gifts can also be made in memory of a loved one or in honor of an individual to commemorate a birthday, anniversary, end-of-year holiday or special occasion. Benzie Senior Resources will send a card acknowledging your gift to the one you have honored, or to surviving family members of the one you have remembered.

If you have any questions, please feel free to call us at (231)525-0600 or toll free 888-893-1102,
or
email at info@BenzieSeniorResources.org

DONOR INFORMATION:

Name: _____
Check here if you wish to remain ANONYMOUS

Mailing Address: _____

City: _____ State: _____ Zip: _____

Phone Number: _____ Amount Enclosed: _____

Type of Donation (please circle): Legacy Tribute Other

Make Checks Payable To: Benzie Senior Resources

Mail to: 10542 Main Street, Honor, MI 49640

Benzie Senior Resources is an independent 501 (c) 3 not-for-profit organization.
Gifts to Benzie Senior Resources are tax deductible under appropriate I.R.S. regulations.
Consult your tax or legal advisor for details.

Donor Privacy Policy—Benzie Senior Resources (BSR) does not sell or distribute donor information. Be assured your information is secured and protected, and used only by BSR when processing your donation and supplying you with BSR information.



BENZIE

SENIOR RESOURCES

10542 Main Street, Honor, MI 49640

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Permit No. #1



NEED DENTAL HELP?



We are creating a list of those who need dental care but cannot go to the dentist. Please call **Jennifer** at **(231) 721-5337** to **register** & be ready with answers to these questions:

- Do you have insurance? (We can help with funding).
- What makes it hard for you to go to the dental office? (We can help provide transportation for you **or** bring dental services to you).
- What is the dental problem that you need help with? (We need to know if you are in pain, if something broke, or if you just want a check-up, etc).
- Where do you live? (We need to determine if we can go to your house).

When you call to discuss your dental problems, Jennifer will ask you more detailed questions in order to create a list and make a plan to get you dental care, whether it's coming to your house with the mobile dental van, or helping you get to the office. Please only call if you do not currently have dental care and need it.

Thank you!