BENZIE SENIOR RESOURCES

December 2023

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December is ...

Write a Friend Month, Read a New Book Month, Stress-Free Family Holiday Month, Universal Human Rights Month, Root Vegetable Month, Seasonal Affective Disorder Awareness Month, Learn a New Foreign Language Month, HIV/AIDS Awareness Month.

The Full Cold Moon is on December 26th and the Geminid meteor showers, our most prolific & bright are to be from 12/4 thru 12/17 peaking 12/14/23. Enjoy!

THE SENIOR SCOOP

Be connected. Be supported. Be home.



We had a nice turn-out for celebrating our veterans November 10th! Here are some of our veterans who we appreciate for who they are and all that they've done for us by serving our country.

NMC WANTS TO HEAR FROM YOU

Northwestern Michigan College is considering opportunities for adult learners in Benzie County, offering lower tuition for NMC students, classes for career building, skill training for our workforce and an active NMC presence in Benzie County. This would include seeking a millage so Benzie County could become an "in-district" county with NMC. NMC President Nick Nissley will be present to hear your needs and concerns at the following "Listening Sessions":



Monday, Dec. 4, 7:00pm City Hall, Frankfort Tuesday, Dec. 5, 10:00am Mills Community House, Benzonia

Thursday, Dec. 7, 3:00pm, The Gathering Place, Honor Saturday, Dec. 9, 10:00am, United Methodist Community Center, Lake Ann

All Benzie County residents are encouraged to attend. Sponsored by Advocates for Benzie County Providing exceptional services, resources, and trusted care to support Benzie Geniors for 48 years.

DIRECTORY

Phone: 231-525-0600 or Toll Free: 888-893-1102 Fax: 231-325-4855 The Gathering Place: 231-525-0601

Email: info@BenzieSeniorResources.org Website: www.BenzieSeniorResources.org Facebook: @benzieseniorresources.org

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

The Gathering Place Senior Center Hours: Monday — Friday, 8:00 a.m.— 4:00 p.m. with exception

BENZIE SENIOR RESOURCES BOARD OF DIRECTORS

Nancy Mullen Call, *President* Leo Hughes, *Secretary* Rev. Dinah Haag Rosemary Russell Ingrid Turner Paul Turner, *Vice President* Victor Dinsmoore, *Treasurer*

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, Oleson Foundation, Grand Traverse Regional Community Foundation, Benzie County Sunrise Rotary Foundation, Cherryland Cares, Meals on Wheels of America, The Herbert H. and Barbara C. Dow Foundation, and Rotary Charities of Traverse City. Benzie Senior Resources will not discriminate against any individual or group because of race, sex, religion, age, national origin, sexual orientation, marital status, disability, or political beliefs.

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

Benzie Senior Resources 10542 Main Street Honor, MI 49640

Douglas Durand, Executive Director Angela Haase, Editor

NEWSLET	TER 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

Season's Greetings!

I hope everyone had a wonderful Thanksgiving Holiday with their family and friends.

We are in the process of making some necessary changes to our Senior Transportation Program through our partnership with Benzie Bus. From 2017 through our just completed 2023 fiscal year, the cost of providing unlimited bus rides has risen by 70%. For 2023, we went over budget by just over \$9,500 and if left unchecked, the costs will just continue to rise. Beginning on December 1, 2023, we will be going back to issuing Benzie Bus Punch Cards for use just like we used to. This will give us better control over the costs, yet still provide our senior bus riders with the opportunity to use Benzie Bus free of charge.

However, there will be a limit on rides for each month at 36 one-way rides or 18 round trips. When we did an analysis of the number of monthly rides that were being used, about 90% of the riders were using the bus less than 36 rides a month. I want to stress that when using Benzie Bus for medical appointments, those rides will not be counted towards the 36 rides. Medical appointments are essential for our rider's wellbeing, and I don't intend or wish to impact that service to our senior riders. There will be some adjustments for all of us as we switch back to the punch cards, so your patience will be greatly appreciated.

This year marks our 9th year of providing Christmas Holiday Gift Bags to those older adults who are homebound, have limited means, and little family support this time of year. You still can help us bring a smile to over 250 fellow neighbors in the spirit of giving. We will be collecting the following items up until December 8th. Hand lotion; facial tissue; socks; large print crossword/word search puzzle books; small note pads; protein/breakfast bars; trail mix; cheese crackers; pencils/pens; hand sanitizer; disinfectant wipes; hand soap, paper towel, non-refrigerated Jello and pudding cups and plug-in wall night lights. Please drop off your donated gifts to either The Gathering Place Senior Center or our Administrative Office.

If you have limited time to run to the store, we accept monetary donations to purchase items for the gift bags. A \$50 donation can fill 3 holiday gift bags. Any amount you wish to share will help & is appreciated.

Speaking of giving, The Gathering Place once again has a Toys for Tots box for anyone who is interested in dropping off new unwrapped toys. These toys will stay in Benzie County and be distributed to families who do not have the means to purchase gifts for their children. I challenge everyone to be a SANTA this year for our children and older adults to bring gratification to you and others.

I want to wish everyone a safe, joyful and spirited holiday season. I also want to thank those of you who have contributed to Benzie Senior Resources this past year. Without your support we couldn't do it all and offer the many services and programs that we do.

I'd also like to take this time to thank our staff, volunteers, Board of Directors and contractors for all of their hard work, commitment and dedication. They always go the extra mile to make sure our seniors are given the best service possible. You all are the best!



Happy Holidays! ~ Doug

December Menu Our meals meet 1/3 of the recommended daily allowance nutrition requirements

Monday	Tuesday	Wednesday	Thursday	Friday	
We accept cash, Visa, Mastercard, & Discover. Personal Checks also accepted — made out to BSR Lunch is served 1130am to 130pm	Effective January 1, 2024 a 3% convenience fee will be added for credit & debit card use.	\$4.00 suggested donation for age 60 and older. Under 60 is <u>\$8.00</u> Caregivers under 60 are \$4.00		l Classic Hot Turkey Sandwich, Herbed Mashed Potatoes, Key West Vegetable Blend, Cranberry Applesauce	
4 Chicago Style Italian Beef Sandwich, Oven Baked Tater Tots, Caribbean Vegetable Blend, Diced Pears	5 Slow Roasted Beef Herbed Mashed Potatoes, Steamed Broccoli Florets, Stoneground Wheat Bread, Apricot Halves	6 Cornmeal Dusted Catfish, Oven Baked Potato, Steamed Spinach, Stoneground Wheat Bread , Diced Peaches	7 New Orleans Bourbon Chicken 'N Rice, Japanese Vegetable Blend, Green Bean Blend, Lucky Fortune Cookie, Mandarin Oranges	8 Caribbean Style Roasted Pork, Whipped Sweet Potatoes, Malibu Vegetable Blend, Sweet Hawaiian Rolls, Tropical Fruit Blend	
11 Smoked Sausage & Sauerkraut, Italian Vegetable Blend, Warm Diced Beets, Stoneground Wheat Bread, Classic Applesauce	12 HDM ONLY NO TGP MEALS Homestyle Shepard's Pie, Steamed Parisian Carrots, Steamed Sweet Peas, Stoneground Wheat Bread, Fresh Banana	13 Whole Wheat Blueberry Pancakes, Freshly Scrambled Eggs, Savory Sausage Links, Oven Baked Pears	14 Homestyle Beef Stew, California Vegetable Blend, Steamed Sweet Corn, Fresh Baked Biscuits, Fresh Grapes	15 Homemade Meatloaf with Gravy, Herbed Mashed Potatoes, Steamed Broccoli Florets, Stoneground Wheat Bread, Fresh Cut Oranges	
18 Roasted Turkey w/ Herbed Stuffing, Herbed Mashed Potatoes, Venetian Vegetable Blend, Multi-Grain Dinner Roll, Bonnie's Famous Cranberry Sauce— Special Monday Meal	19 Classic Liver & Onions w/ Bacon (Salisbury Steak alternate meal) Herbed Mashed Potatoes, Steamed Broccoli Florets, Stoneground Wheat Bread, Diced Pears	Crispy Egg Roll, Asian VegetableBeans, Tortilla Chip Fire Roaste Salsa, Oven Baked PertCookie,Oven Baked Per		22 Pineapple Dijon Baked Ham, Whipped Sweet Potatoes, European Vegetable Blend, Sweet Hawaiian Rolls, Fresh Cut Oranges (Christmas Dinner)	
25 Closed	26 Closed	27 Smothered Chicken Breast, Oven Roasted Potatoes, Pesto Infused Cauliflower, Soft Baked Breadsticks, Fresh Grapes	28 Savory Sausage Cassoulet, Capri vegetable Blend, Green Bean Blend, Stoneground Wheat Bread, Apricot Halves	29 Chicken 'N Dumplings Southern Style Succotash, Broccoli Florets Stoneground Wheat Bread, Classic Applesauce	

Community Meeting Information



Be connected. Be supported. Be home.

Tell us what our community needs!

As the Benzie population ages, BSR is experiencing a growing demand for its resources and services. To continue the momentum of its recently conducted studies and surveys, BSR will evaluate how the organization can use its current resources to meet these capacity and service needs and create a vision for the future. The BSR team eagerly seeks the community's input to start this process. The first meeting will occur on December 5th, 2023, at 1:00 pm. The following meetings, tentatively scheduled for February 6th, 2024, and March 5th, 2024, will be progressive input sessions.



Calendar of Events					
Monday	Tuesday	Wednesday	Thursday	Friday	
Celebrating A B A B A B A B A B A B A B A B	*For Cake Decorating with Phil on 12/14, please bring in a round cake for use in the class!			1 9:30 BUNCO 10:30 Bingo, Mu- sic, & Lunch in Thompsonville 11:30-1:30 Lunch 1:00 Wii Bowling 1:30 Crochet, Knit & Sew Circle	
4 9:30 Stretch & Balance (Qi Gong) 11:30-1:30 Lunch 1:00 Euchre 1:30 Christmas Wreath making 5:30 Zumba-free	5 10:30 The Melody Makers 11:30-1:30 Lunch 3:30 Chair Yoga	6 8:30 Zumba-free 11:30-1:30 Lunch 12:30 Bingo 2:00-4:00 Mexican Train Dominoes	7 10:00 Altered books (Christmas star w/ Pam) 11:30-1:30 Lunch 1:30 BUNCO 3:00 Advocates for Benzie County	8 9:30 BUNCO 11:30-1:30 Lunch 1:00 Wii Bowling 1:30 Crochet, Knit & Sew Circle	
11 9:30 Stretch & Balance (Qi Gong) 11:30-1:30 Lunch 1:00 Euchre 1:30 Christmas ornaments w/ Deb- bie 5:30 Last Zumba Until Spring—free	12 TGP Closed for the day for Holiday bag assembly. Home Delivered Meals to be delivered as usual. No meals at TGP though for this day.	13 8:30 Leave for Little River Casino 11:30-1:30 Lunch 12:30 Bingo 2:00 -4:00 Mexican Train Dominoes NO ZUMBA 4:30 Board of Directors Meeting	14 *10:00 Christmas Cake Decorating w/ Phil 10:30 BP Clinic 11:30-1:30 Lunch 1:30 BUNCO	15 9:30 BUNCO 11:30-1:30 Lunch 1:00 Wii Bowling 1:30 Crochet, Knit & Sew Circle * Wear a Christmas Sweater-drawing for prizes!	
18 9:30 Stretch & Balance (Qi Gong) 11:30-1:30 Lunch 1:00 Euchre 1:30 Make a Rein- deer w/ Sandy	19 10:30 The Melody Makers 11:30-1:30 Lunch 3:30 Chair Yoga	20 11:30-1:30 Lunch 12:30 Bingo 2:00-4:00 Mexican Train Dominoes NO ZUMBA	21 10:30-1:30 Decorate Christ- mas Cookies 11:30-1:30 Lunch 1:30 BUNCO	22 9:30 BUNCO 11:30-1:30 Lunch 1:00 Wii Bowling 1:30 Crochet, Knit & Sew Circle	
25 Closed	26 Closed	27 11:30-1:30 Lunch 12:30 Bingo 2:00-4:00 Mexican Train Dominoes	28 10:00 Book Group 11:30-1:30 Lunch 1:30 BUNCO	29 9:30 BUNCO 11:30-1:30 Lunch 1:00 Wii Bowling	
		NO ZUMBA		5:30 OI' Time Gathering New Year's Eve Party– Lasagna	

THE SENIOR SCOOP

Staff Birthdays & Anniversaries and More



Traci Hultman has a 12/2 birthday & a 12/8 anniversary of 7 years with us as a home health aide. She has much to be proud of with her daughter's start this year in college. Traci's happiness is all about horses and family (and Little Bit, too..) Happy birthday & thanks Traci!



Kathy Frederick has been with us for 10 years! She likes going on tropical cruises, spending time with family & cooking a meal or a treat for them. She has really enjoyed her 10 years at The Gathering Place! Thanks Kathy!





Bea Raffaele has her birthday 12/13. She was given a fortune from a cookie by one of our TGP gentlemen and it read, "Angels are all around us & we must cherish them daily." Then he said,, "You are my angel" From then on, she has found daily affirmations in fortunes she has saved. Happy Birthday Bea!



Jeff's celebrating his birthday 12/13. His happiness is from and with spending time with his wife Linda and all their animals at their farm. He bakes wonderful bread and looks forward to retirement & more time with Linda and all their animals. Happy birthday Jeff!







Davina Lowe joined us at TGP in November. We are so happy to have her on board! Davina enjoys fishing & hiking with her husband in this beautiful area. She loves it here! Welcome and thanks for your help Davina!

Marissa Laviola joined us at TGP in October. She enjoys rock hunting on our area beaches, loves her job, and loves to help people! Welcome and thanks for your help Marissa!







Marti's birthday is 12/31...she loves living so close to Sleeping Bear, where she has walked many miles along the lakeshore with her beloved dog Tugg. Marti's a big part of making things happen in the office & we appreciate her beautiful smile.! Happy birthday Marti!

A Friendly Reminder...

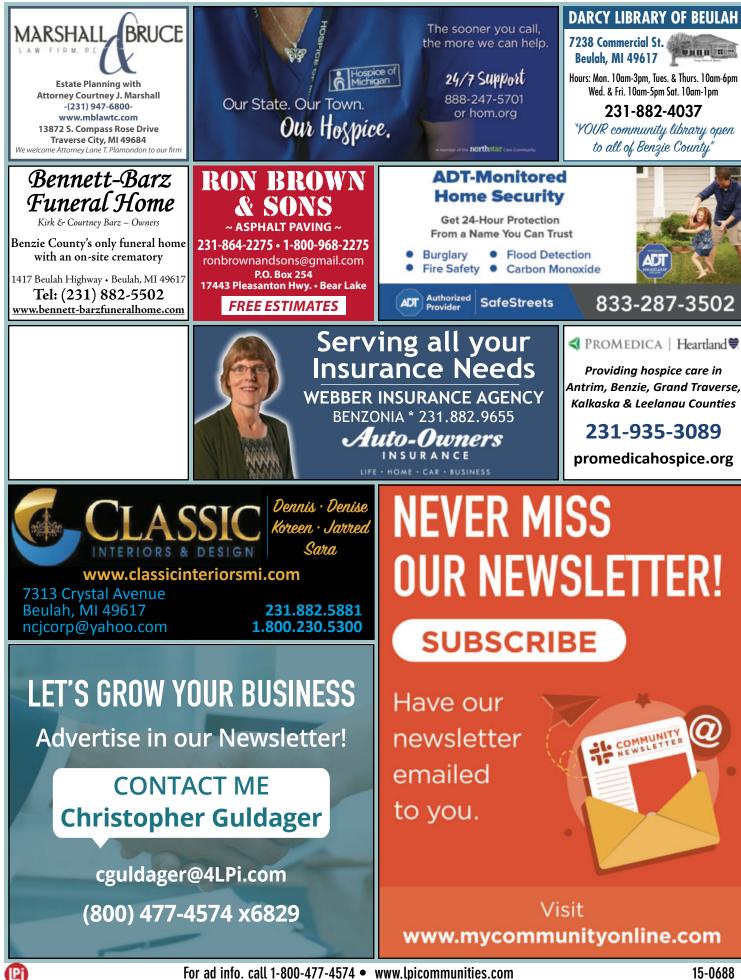
We welcome all our seniors to The Gathering Place! We have so much to offer the community! Please remember that many of our seniors have limitations and if this is the case and they need assistance, a personal caregiver must accompany them. This will allow their time spent with us to be enjoyable and a safe experience. This is especially important for seniors who have been diagnosed with dementia or Alzheimer's. Please keep this in mind when finding a happy place for your loved ones to enjoy. Our goal for everyone who walks through our door is for them to have the very best time they can have with us.

Many Thanks,

Susan Glass, Senior Center Director









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Bulletin Board

List for The Gathering Place Book Club <u>Book Group at TGP next meet December 28th</u> It meets the last Thursday each month 10:00 a.m. December—The Maltese Falcon by Dashiell Hammett

January—Mad Honey by Jodi Picoult and Jennifer Finney Boylan

Thompsonville lunch, music, and bingo is the **First Friday each month! Next on 12/01 This is the last one until April !**

Join us at the Thompsonville Firehall. The fun begins 10:30 a.m. Lunch

is served at noon. Call 231.525.0601 to sign up! We hope to see you there!





Frankfort Area Vet to Vet Group is held the 1st Monday every month 6:30pm at Trinity Lutheran Church in Frankfort at 955 James Street. Come join us! Welcome home...

Bring us wool sweaters and cool buttons... See what we do with them!

Mittens for sale at TGP \$20.00

These make great gifts and you deserve a pair of these great mittens too, to keep your own paws warm...



Free Computer Help—Fall hours The Darcy Library in Beulah Thursdays 10 am to 12pm Noon Use your computer or one at the library. Questions? Call Carol at 231.882.4037

Benzie Senior Resources has partnered with Benzie Bus to offer Health Rides for Benzie seniors age 60 and older.



Door-to-door rides to medical appointments and procedures. Fees are income-based and are on a sliding scale. Call us for more information at 231.525.0600. Two weeks lead time required.

Essential Estate Planning

Benzie Senior Resources offers Essential Estate Planning **by appointment only.** Meet with an estate planning attorney for free to review, update and/or create an estate plan. **Call 231-525-0600** to schedule your appointment

Are you a Veteran? Need benefit help?

Call Karen Korolenko, Director at Benzie County Department of Veterans Affairs. 231.882.0034 or

Email kkorolenko@benzieco.net.

Kinship Caregiver Grant 10 \$500 Do you or someone you know qualify?

Do you or someone you know qualify? *Are you 55 or older and caring for a relative under the age of 18?

*Do you live in one of our covered counties? *Do you have financial needs requiring assistance?



For more information or to see if you qualify please **Call** 231-774-6330 or **Visit** cfsnwmi.org/kinship-caregiver



Wednesdays at Benzie Senior Resources Office, Call 231-525-0600 to set yours up We don't charge a fee, but donations are appreciated.

FOOT CARE CLINIC BY APPOINTMENT

> Child & Family Services

THE SENIOR SCOOP



Nutrition Notes

Holidays are usually enjoyable. However, unhealthy habits can be attached to parties and gatherings. Here are 10 tips from Allie Wergin, a registered dietitian nutritionist at Mayo Clinic Health System, to help you have a healthier holiday:

1. **Don't skip meals.** Skipping a meal with the goal of saving calories prior to a holiday event can often backfire and lead to overeating due to ravenous feelings of hunger. Having a filling snack such as fruit, string cheese, yogurt, or a small handful of nuts, can help to curb your appetite and prevent overeating.

2. Contribute a healthy dish. Ensure at least one nutritious choice is available at potlucks by contributing a healthy dish.

3. Choose your splurges. Scan the buffet or dinner table and choose a couple of holiday favorites to splurge on instead of foods that you can have any other day of the year.

4. Think Color. Make a plate look festive by including fruits and veggies. Aim to cover half the plate with fresh items.

5. Choose drinks wisely. Stick to calorie-free drinks, such as water, tea or seltzer, instead of high-calorie festive drinks. Alcoholic beverages contribute empty calories and can cause you to make poor judgments with food. If you do choose to drink alcohol, do so in moderation, and alternate each alcoholic drink with a glass of water.

6. Visit the people, not the food. Move socializing away from the buffet or appetizer table to prevent mindless eating.

7. Say no to food pushers (politely).

8. Savor seasonal treats. Having treats once a year will not make or break your weight. Make sure you take time to really taste and enjoy that special treat when you have it.

9. Eat until you are satisfied, not stuffed. No one likes that icky, stuffed feeling after a meal. Eat slowly and check your fullness levels while you're eating. Remember — there can be leftovers!

10. Don't feel guilty. If you did overindulge, don't beat yourself up. Just make sure your next meal is healthy and be sure to incorporate exercise into your routine.





THERE IS NO PRODUCE BINGO THIS MONTH!

We are grateful for our past donors who have been supporting this fun & nutritious program (Produce Bingo) and our Bingo program!

Thanks too, to those of you who may decide to help us in the future. Your help is needed and will be appreciated.

Ol' Time Gathering is happening 12/29/23 Dinner & dancing & fun! Starts at 5:30 p.m. It's our New Year's Eve party! Dinner @ 6:00 p.m.

We'll have lasagna, breadsticks, broccoli, applesauce, salad, and sparkling juice.

You <u>must sign up</u> in advance. Call 231.525.0601 or stop by TGP!

Inclement Weather —

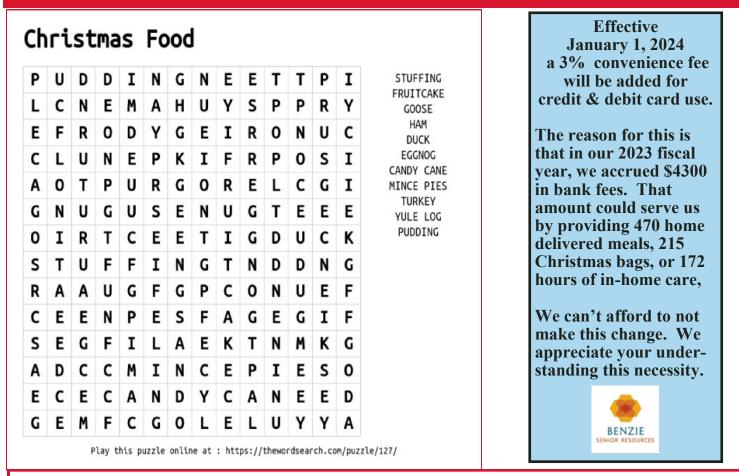


If Benzie Central Schools are closed, Home Delivered Meals will **not** be delivered. The Gathering Place Senior Center will remain open and the meal served at The Gathering Place Senior Center will consist of soup and our salad bar. The scheduled activities may change, or be cancelled. Call The Gathering Place Senior Center at 231.525.0601 to verify if an activity is still scheduled and if we are open. When the Benzie Central Schools are on a 2-hour delay, regular business hours will continue and meal delivery will continue as scheduled. The Executive Director or their designee will monitor weather conditions and if a general alert is issued by the Michigan State Police, Benzie County Sheriff's Office or the Benzie County Road Commission requesting drivers to remain off the roads, then The Gathering Place Senior Center will be closed.

The closure of The Gathering Place will be announced on 9 & 10 News, 7 & 4 News, WTCM 103.5 & WCCW 107.5. Look for updates on our Facebook page at www.facebook.com/ BenzieSeniorResources.



Word Search & Kitchen Uncovered



The Kitchen Uncovered

It is good to be back! I took the last few months off from these articles while we were short- staffed in the kitchen. Now I'm here with a full crew & a slightly less demanding schedule. When I find myself with anything that resembles "extra time" on my hands, the gears start to turn. Which is why I am currently thinking of how to trim down our extensive menu. We currently offer around 275 menu offerings! I would like you to list your absolute favorite dish we prepare and your absolute least favorite. This way we can see which meals to offer more frequently and which ones we may have to retire. Don't worry, you won't hurt our feelings.

After you fill out this page, rip it out and hand it to either the front desk volunteers, or to your volunteer drivers who deliver your meals. Thanks for your help!

Take care, David Main Executive Chef

FAVORITE MEAL:

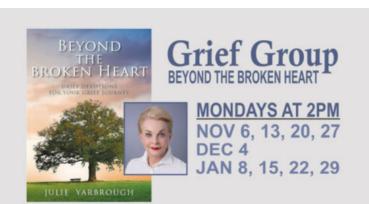
LEAST FAVORITE MEAL:

December Birthdays

			✓		
Rick St. Pierre	1	Shelley Fast	9	Elizabeth Rodgers Hill	10
Ed Fay	2	Gary Witzke	9	Chris Jahr	21
James Foote	2	Ed Faltinowski	10	Elizabeth Kimbrough	21
Tom Hafer	2	Gary Koenig	11	Gene Nowak	21
Cindy Ivy	2	Lisa Clement	12	Scott Wills	21
Steve Post	2	Claudia VanBrocklin	12	Patricia Hudson	23
Kathleen Crosby	3	Rachel Hopkins	13	Melborn Chick	24
Richard Haase	3	David Jahr	13	Niel Haugen	24
Barb Skurdall	3	David Kilian	13	Ed Osga	24
Cheryl Suppnick	3	Richard Clark	14	Tanya Struble	24
Tom Burton	4	Judy Mead	14	Alvin Gray	25
Glen Dorshimer	4	Stacy Wagenknecht	14	Lorna Hogue	25
Bill Higman	4	David Best	15	Carol VanSlambrouck	25
Charles Myers	4	Corliss Mick	15	Kathy Horton	26
Nicholas Puscas	4	Kyle Converse	16	Rena Johnston	26
Nancy Sheffer	4	Nancy Goerisch	17	Karen Packer	26
Mary Smeltzer	4	Kay Hammond	17	Lewis Small	27
Al Francik	5	Jean Johnson	17	Steve Walton	27
Luann May	5	Fred Taylor	17	Gayle Dixon	28
Flo Moutsatson	5	Bill Ward	17	Dan Haswell	28
Linda Rackow	5	Patty Matyas	18	Keith Jewell	28
Jeanette Dunigan	6	Lois Schram	18	Diane Thompson	28
Paula Smeltzer	6	Leonard Sheridan	18	Pattie Rodebush	29
John Stubbs	6	Paul Stiles	18	Peggy Witzke	29
Shirley Dudinetz	7	Silvia Bolado	19	Cindy Boyd	30
Ricky Frederick	7	Art Gauthier	19	Allen Forrester	30
Jerry Heiman	7	Jeanette Huddleston	19	Janice Misner-Heniser	30
Craig Jackson	7	Duncan Ramsay	19	Nancy Adadow-Gray	31
Delphine Sullivan	8	Rosemary Abbett	20	Toni Hillier	31
		Phil Gagliano	20	Carol Wagner	31

If we forgot your birthday we are truly sorry. Please remind us for next year. If you prefer your name be removed from the birthday list, please let us know. You can indicate this on your NAPIS form, too.

Join us for a Grief Group Class based on the inspirational book "Beyond the Broken Heart" by Julie Yarbrough, where healing, hope, and community come together to support you on your grief journey. This is to be held at St. Andrews Presbyterian Church.



Facilitated by Rev. Anne, our grief group classes offer a safe and nurturing space to explore the process of healing after loss and provide a supportive environment for sharing experiences and learning coping strategies. Whether you've recently experienced loss or are navigating the ongoing journey of grief, you are not alone. We invite you to be a part of this healing community.

Please register online on St. Andrews website: www.benziestandrews.com



Medicare Minute

Next Steps After Medicare Open Enrollment...

If you enrolled in a new plan: Keep the copy of the enrollment confirmation your MMAP counselor gave you. your current Part D or Medicare Advantage Plan will automatically end December 31 If you are new to Medicare and currently have a marketplace plan you must contact that plan directly to have coverage cancelled on December 31.

If the new plan is a Medicare Advantage Plan:

Watch the mail for the "welcome" packet. Not only will it contain your new ID card it should have important information on how to use your extra benefits, such as an OTC credit. The next time you visit your pharmacy or doctor's office, bring the new ID card with you so the provider can update their records. Your new ID card will be the only one you need. Put your Red, White, and Blue Medicare card in a safe place to help protect your Medicare ID from fraud. If you have decided to change pharmacies bring the new ID card to the new pharmacy and ask them to transfer your current prescriptions. If you have decided to use the new plan's mail order pharmacy review the directions in your welcome packet. Generally, you will just have to give the mail order pharmacy name to your prescribing doctor and ask them to send new prescriptions electronically. In addition to the welcome packet the new insurance plan will send you a monthly bill or payment book for the plan premium. You can contact the plan's customer service number to set up automatic withdrawals for premium payments. If you opted to have your monthly premium deducted from your Social Security benefit the new deduction should start the first of January. If there is a delay Social Security will make any adjustments the following month.

If the new plan is a stand-alone part D prescription plan: Watch the mail for the "welcome packet" from

the new insurance plan which will include your new insurance ID card. The next time you visit your pharmacy bring the new ID card with you, so they can update their records. If you have decided to change pharmacies bring the new ID card to the new pharmacy and ask them to transfer your current prescriptions. If you have decided to use the new plan's mail order pharmacy, review the directions in your welcome packet. Generally, you will just have to give the mail order pharmacy name to your prescribing doctor and ask them to send new prescriptions electronically. In addition to the welcome packet the new insurance plan will send you a monthly bill or payment book for the plan premium. You can contact the plan's customer service number to set up automatic withdrawal for premium payments. If you opted to have your monthly premium deducted from your Social Security benefit the new deduction should start January 1. If there is a delay Social Security will make anyneededadjustments the following month.

If you changed your current Medigap supplement policy to a new one: Wait for confirmation from the new plan that your application was approved, and you have an effective date for the policy. Review the monthly premium provided with the policy information to make sure it was what you were expecting. Once you have confirmed the new policy's start date call your current Medigap company's customer service to request the current policy be cancelled and provide them with a termination date. If your current monthly premiums are being deducted automatically from your bank account, verify when the auto deductions will stop. You could also contact your bank to have them stop payment.

If you decided not to make any changes to your plan: There is nothing additional for you to do, the current plan will automatically carry over to the next year. You should receive updated plan documents and may receive a new ID card in the mail.

If you have any questions: Call us! Contact Medicare statewide (800) 803-7174 or call your insurance carrier customer service number on your new enrollment card.

MMAP

MICHIGAN MEDICARE/MEDICAID ASSISTANCE PROGRAM



Navigating Medicare



MMAP is a free counseling service for Medicare and/or Medicaid beneficiaries and their caregivers. MMAP counselors are not associated with any health insurance company & can provide you with unbiased information and assistance on public benefits and health insurance issues. They're trained in Medicare and Medicaid law and regulations and related insurance products. Our volunteer is available for appointments either over the phone or in-person by calling our office at 231.525.0600.

Donation Information

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. 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.

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.

DONOR INFORMATION:

Name:_____

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

□ Check here if you wish to remain ANONYMOUS

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.

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.





10542 Main Street, Honor, MI 49640

Nonprofit Org. U.S. Postage Paid Honor, MI Permit No. #1

Address Service Requested



