# BENZIE SENIOR RESOURCES

### January 2025

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#### January is ...

National Eye Care Month, National Blood Donor Month, National Soup Month, National Braille Literacy Month, Walk your Dog Month

The Full Wolf Moon, or Moon after Yule is January 13th. The Quadrantids Meteor Showers January 1-5. Enjoy!

Chinese New Years is January 29th, and 2025 is the Year of the Dragon!

Be connected. Be supported. Be home.



Let our New Year's resolution be this: we will be there for one another as fellow members of humanity, in the finest sense of the word.

-Goran Persson-

Providing exceptional services, resources, and trusted care to support Benzie Seniors for 49 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 to special events and inclement weather.

#### 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* Robert Manilla

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, 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, Rotary Charities of Traverse City, The Wayne & Joan Webber Foundation, The Father Lovett Foundation, The Allen Foundation, The Willoughby Rotary Foundation, The Seabury Foundation, and the generous support of community businesses, churches, service clubs, and individuals. 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:

Kelly Ottinger, Interim Executive Director Angela Haase, Issue Editor Benzie Senior Resources 10542 Main Street Honor, MI 49640

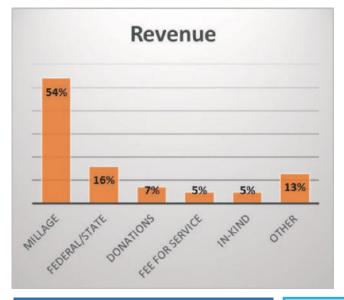
### NEWSLETTER SUBSCRIPTION FORM

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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.

## What We Did in 2024...

#### **TOTAL REVENUE**



#### **TOTAL EXPENSES**



#### General Program Data:

1,906 Unduplicated clients served 224 Out of County clients served 591 Veterans and Spouses of Veterans Served 758 are low income (<180% poverty) 775 Male 1,131 Female Age 60-69 – 496 Clients 70-79 – 761 Clients 80-89 – 477 Clients 90 and over – 172 Clients

#### **Support Services by The Numbers**

• **302** individuals were provided **15,879** free Benzie Bus rides

• 643 non-emergency medical Healthrides provided – RECORD

• 243 individuals received Income Tax Preparation Assistance at no cost to them

• **154** individuals were guided through the Medicare/Medicaid maze with assistance in Part D

Prescription coverage, choosing the right Medicare Supplemental Insurance, annual paperwork and

documentation for Medicaid for a savings of over **\$29,064** 

• 13 individuals received financial assistance through the Senior Essential Needs Fund Program

• 84 individuals obtained free Estate Planning advice through the partnership with Swogger, Bruce & Miller Law Firm – RECORD

#### Meals & Food Services by The Numbers

- 71,321 meals delivered to 296 homebound clients
- 71,255 miles driven to deliver meals
- **1,954** Shelf-Stable food boxes, Fresh Produce Bags, BACN Bags and Commodities delivered
- 113 Volunteers provided 9,820 hours
- Served **19,418** Congregate and Curbside Meals to **1,273** people at The Gathering Place Senior Center
- **176** individuals received Project Senior Fresh \$25 Coupons with a value of \$4,400
- 90,735 total meals prepared 3<sup>rd</sup> HIGHEST YEAR

Volunteer Giving \*172 Agency Volunteers \*12,653 Service Hours



#### **BLUEBERRY DASH 5K FUN RUN**

Those in Benzie County during August could likely not have escaped the marketing for our re-imagined Walk-A-Thon. We were pleased with the results of the first-ever Blueberry Dash 5K Fun Run. 110 people, including some who participated virtually from other locations, took part. People were able to walk, run or ride bikes, and afterward were served a delicious blueberry-themed brunch in Bellows Park. Participants included both residents and those visiting the area. The night of the 5K, the community was invited to enjoy an evening of music and celebration with local Zydeco band K. Jones and the Benzie Playboys. All participants were gracious in their desire to assist Benzie seniors. January Menu Our meals meet 1/3 of the recommended daily allowance nutrition requirements (RDA)

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	<ul> <li>\$4.00 suggested donation for age 60 and older.</li> <li>Under 60 is <u>\$8.00</u> Caregivers under 60 are \$4.00 Closed New Years' Eve!</li> </ul>	1 Closed for New Year's Day	2 Hearty Three Bean Chili, Steamed Sweet Corn, Capri Vegetable Blend, Oyster Crackers, Classic Fruit Cocktail	3 Caribbean Style Roasted Pork, Whipped Sweet Potatoes, Malibu Vegetable Blend, Sweet Hawaiian Rolls, Tropical Fruit Blend
6 Savory Sausage Cassoulet, Key West Vegetable Blend, Steamed Sweet Corn, Stoneground Wheat Bread, Apricot Halves	7 Whole Wheat Blueberry Pancakes, Savory Sausage Links, Fresh Veggie Sticks, Oven Baked Spiced Apples	8 New Orleans Bourbon Chicken Over Rice, Japanese Vegetable Blend, Steamed Broccoli Florets, Stoneground Wheat Bread, Apricot Halves	9 Classic Chicken Parmesan, Italian Style Green Beans, Pesto Infused Cauliflower, Soft Baked Breadsticks, Fresh Cut Oranges	10 Homemade Meatloaf w/ Gravy, Herbed Mashed Potatoes, California Vegetable Blend, Stoneground Wheat Bread, Classic Applesauce
13 Spanish Rice w/ Beef & Bacon, Fire Roasted Corn & Black Beans, Steamed Cauliflower Florets, Stoneground Wheat Bread, Diced Pears	14 Hearty Turkey Tetrazzini, Scandinavian Vegetable Blend, Green Bean Blend, Stoneground Wheat Bread, Cranberry Applesauce	15 Cornmeal Dusted Catfish, Oven Baked Potato, Italian Vegetable Blend, Stoneground Wheat Bread, Apricot Halves	16 Chicken & Dumplings, Southern Style Succotash, Steamed Broccoli Florets, Stoneground Wheat Bread, Diced Peaches	17 Slow Roasted Beef, Herbed Mashed Potatoes, Key West Vegetable Blend, Stoneground Wheat Bread, Fresh Banana
20 Creamy Chicken Bacon Carbonara, Sicilian Vegetable Blend, Steamed Sweet Peas, Soft Baked Breadsticks, Fresh Plums	21 Crispy Cod Sandwich, Crispy Smashed Potatoes, Steamed Spinach, Fresh Grapes	22 Hand Rolled Swedish Meatballs, Herb Buttered Potatoes, Normandy Vegetable Blend, Stoneground Wheat Bread, Diced Pears	23 Chicago Style Italian Beef Sandwich, Oven Baked Tater Tots, Malibu Vegetable Blend, Tropical Fruit Blend	24 Classic Homemade Lasagna, Italian Style Green Beans, Pesto Infused Cauliflower, Soft Baked Breadsticks, Pineapple Tidbits
27 Citrus Chicken Over Rice, Caribbean Vegetable Blend, Green Bean Blend, Stoneground Wheat Bread, Classic Fruit Cocktail	28 Deluxe Pizza, Italian Style Green Beans, Steamed Sweet Corn, Soft Baked Breadsticks, Fresh Banana	29 Grand Rapids Style Wet Burrito, Authentic Refried Beans, Tortilla Chips w/ Fire Roasted Salsa, Oven Baked Peaches	30 Homemade Cheesy Stuffed Peppers, Malibu Vegetable Blend, Steamed Sweet Peas, Stoneground Wheat Bread, Fresh Cut Oranges	31 Roasted Turkey w/ Herbed Stuffing, Herbed Mashed Potatoes, Venetian Vegetable Blend, Multi-Grain Roll, Bonnie's Famous Cranberry Sauce

## The Kitchen Uncovered

I am typing this during the last days of December. This is already one of the most stressful times of the year for my family and me, and I'm sure many other folks are feeling the same way. Between gift ideas, purchasing, wrapping; family dinners, cooking, and traveling; winter storms, shoveling and salting, there is hardly time to stress about our Executive Director's retirement after 12 dedicated years here at BSR or the countless other changes in leadership across our nation. But stress, yes, we do! This could be a year of big changes, and change can be scary. At the national level, I'm personally concerned about funding for senior programs. We are hoping to see no impact on our ability to deliver and serve the quality of food we have become accustomed to offering.

Fear of change can get in the way of whatever work needs to be done. That said, fear can also be motivational. I'm going to suggest to my kitchen team that we try to replace what fear and worry we have, with thankfulness and hope. For example, we are blessed to have such a great and caring team here at BSR, and I'm confident we will always find a way to keep the quality meals and service happening for our seniors. We are all fortunate to have worked with Doug for so long... I'm personally grateful for all I've learned from him while watching this agency grow. Working with a new Executive Director will bring the opportunity for new ideas and experiences. Who knows what serving procedures and new culinary delights could await us all? With change comes uncertainty, but that **can** be transformed to anxiety, optimism, and hope. I invite everyone to join me in the latter! Happy New Year!

Take care, David Main Executive Chef Benzie Senior Resources.





	Ca	lendar of Even	nts	
Monday	Tuesday	Wednesday	Thursday	Friday
CAUTION ICY CONDITIONS ICY CONDITIONS ICY CONDITIONS Extend arms to the sides to keep balance Source MALK LIKE A PENGUIN	Closed New Years' Eve!	1 Closed for New Year's Day	2 10:30 Corner Stone- Christian Book Group 11:30-1:30 Lunch 1:30 BUNCO	3 9:30 BUNCO 10:30 Line Dancing 11:30-1:30 Lunch 1:00 Wii Bowling 1:30 Crochet, Knit & Sew Circle
6 9:30 Stretch & Balance 11:30-1:30 Lunch	7 10:30 The Melody Makers 11:30-1:30 Lunch 3:30 Chair Yoga	8 11:30-1:30 Lunch 12:30 Bingo 2:00-4:00 Mexican Train Dominoes	9 10:00 Coffee w/ Vets 10:00 Altered Books 10:30 BP Clinic 10:30 Corner Stone- Christian Book Group 11:30-1:30 Lunch 1:30 BUNCO 5:00 PINGO meal 6:00 PINGO game!	10 9:30 BUNCO 10:30 Line Dancing 11:30-1:30 Lunch 1:00 Wii Bowling 1:30 Sew w/ Joan Mini-Zippered Bags
13 9:30 Stretch & Balance 11:30-1:30 Lunch <b>1:30 Quilt Block</b> With Joan	14 10:30 The Melody Makers 11:30-1:30 Lunch 3:30 Chair Yoga	15 8:00 Leave for Little River Casino 11:30-1:30 Lunch 12:30 Bingo 2:00-4:00 Mexican Train Dominoes <b>4:30 Board of</b> <b>Director's Meeting</b>	16 10:00 Mitten class w/ Joan 10:30 Corner Stone- Christian Book Group 11:30-1:30 Lunch 1:30 BUNCO	17 9:30 BUNCO 10:30 Line Dancing 11:30-1:30 Lunch 1:00 Wii Bowling 1:30 MITTEN KITTENS Workshop
20 9:30 Stretch & Balance 11:30-1:30 Lunch	21 10:30 The Melody Makers 11:30-1:30 Lunch 3:30 Chair Yoga	22 11:30-1:30 Lunch 12:30 Bingo 2:00 Mexican Train Dominoes	23 <b>10:00 Scarf Dying w/</b> <b>Sandy</b> 10:30 Corner Stone- Christian Book Group 11:30-1:30 Lunch 1:30 BUNCO	24 <b>PAJAMA DAY-wear</b> <b>your pj's in to TGP!</b> <b>There will be prizes!</b> 9:30 BUNCO 10:30 Line Dancing 11:30-1:30 Lunch 1:00 Wii Bowling 1:30 Crochet, Knit & Sew Circle
27 9:30 Stretch & Balance 11:30-1:30 Lunch 1:30 Pine Cone Fun w/ Cindy	28 10:30 The Melody Makers 11:30-1:30 Lunch 3:30 Chair Yoga	29 11:30-1:30 Lunch 12:30 Bingo 2:00 Mexican Train Dominoes	30 10:00 TGP Book Group 11:30-1:30 Lunch 1:30 BUNCO 1:30 Presentation on Pain & Loneliness	31 9:30 BUNCO 10:30 Line Dancing 11:30-1:30 Lunch 1:00 Wii Bowling 1:30 Crochet, Knit & Sew Circle 5:00 Dinner for Trivia Night 6:00 Trivia Games Begin

## Staff Milestones and More



Susan, our Senior Center Director is celebrating her 6-year anniversary. Susan enjoys making TGP a welcoming haven for all our seniors. Away from work, she enjoys quilting & the outdoors—most of all she enjoys time with her family! Thanks Susan!



Terri's 2nd year anniversary is January 23rd! Terri is our Director of Home Health Services and has done a wonderful job working with our staff & clients. She loves to cook and is all about family. She also enjoys travel and snowmobiling. Thanks Terri!



Rebecca is pleased to be celebrating her 1st anniversary on January 16th as our Senior Center Assistant. "It's been my pleasure getting to know all of our wonderful congregates!" Thanks so much Rebecca!









Mary joined our TGP Kitchen team in late November and is having a birthday January 5th. She really enjoys riding her 2013 Harley Davidson Heritage Classic and fishing in her free time. Long walks on the beach are a favorite, too. Mary has ridden cross country twice on her motorcycle, going coast to coast. Welcome & Happy Birthday Mary!



We are looking for some help at The Gathering Place for two areas of activity—

Someone who can teach American Sign Language, willing to work with our seniors.

And someone who is able to share expertise in Woodworking. Call Susan at TGP 231.525.0601

If you have an activity or skill you'd like to share, let us know that sometime, too.







## Serving all your Insurance Needs WEBBER INSURANCE AGENCY

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**MI CHOICE IS HOME** 

The MI Choice Medicaid Waiver Program empowers people to remain living independently at home while getting the support they need.

MI Choice brings long-term care services into the homes of people age 65 and older and adults with disabilities who may otherwise need to live in a nursing home.

MI Choice lets you choose:

- Where you live
- What services you have
- Who you want to care for you

Call us today!

Area Agency on Aging of Northwest Michigan 231-947-8920 or 800-442-1713 A regional non-profit serving Northwest Michigan for 50 years

231-275-3227 18345 Honor Hwy. Interlochen, MI fb: Mi Garden Spot

Mi Garden Spot

Farm Market, Gifts & More

Explore Our Garden of Goodies and Gifts! LIVE LOCAL, LOVE LOCAL Fresh Finds & Timeless Treasures Tuesdays Senior Day

10% OFF

## **Bulletin Board**

### 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.

# FOOT CARE CLINIC

**BY APPOINTMENT** Wednesdays at Benzie Senior Resources office, for Age 60 and over. Call 231-525-0600 to set yours up. On October 1, 2024 we set a flat rateeach session will be \$20.00/client.



**Frankfort Area Vet to Vet Group** is held the 1<sup>st</sup> Monday every month 6:30pm at Trinity Lutheran Church in Frankfort at 955 James Street.

Come join us! Welcome home...

**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

List for The Gathering Place Book Club **Book Group meets next on January 30th** at TGP 10:00 a.m.

January's Book— All Girls Filling Station by Fannie Flagg

February's Book—Hour of the Witch by Chris Bohjalian

**IMPORTANT: Call our office to** cancel your BSR worker/contractor for Home Healthcare or for your Homemaking Service if you're sick or need to reschedule. Let's keep each other healthy! (231) 525-0600

#### **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.

Bring us wool sweaters and cool buttons... See what we do with them! Mittens for sale at TGP \$20.00

Please bring clean, gently used or new Flannel fabric. Fleece fabric for projects! Thanks!!! We appreciate your help with this!





Have you considered where your volunteer hours might have the most local impact? We'd love to chat with compassionate people who could help us deliver daily meals to Benzie County home-bound seniors. Our Home Delivered Meals Program helps ensure seniors are food secure, and also provides a caring checkin on delivery days--such peace of mind for out of town family members. We have the delivery vehicles, and purchase the gas. Learn more by calling Michelle at 231-525-0601, ext. 202. She may be out delivering meals, so please leave a message!



# **Upcoming Trip!**

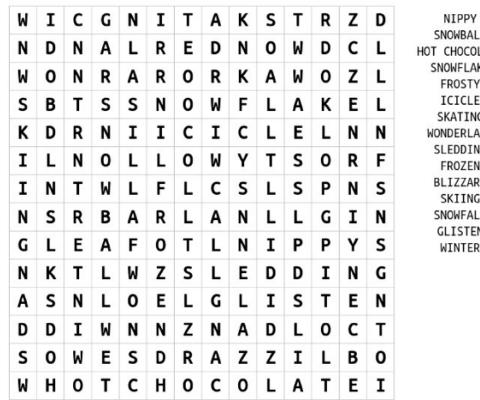


Farm ID: 2500-700506

Tours: 2186954

# Word Search

# Winter Wonderland



SNOWBALL HOT CHOCOLATE SNOWFLAKE FROSTY ICICLE SKATING WONDERLAND SLEDDING FROZEN BLIZZARD SKIING SNOWFALL GLISTEN WINTER



Come join us the last Friday of the month, Jan. 31st for Trivia Night!

We'll have dinner first at 5:00 p.m. and then games begin at 6:00 p.m.

You'll have great food & fun! You can win prizes, too!

Call to sign up: 231.525.0601

Play this puzzle online at : https://thewordsearch.com/puzzle/597/

#### 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, reqular 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.

**STOP WINTER FALLS DO THE PENGUIN WALK!** 

### WHEN IT GETS ICY AND COLD.

Keep your knees relaxed, Point your toes out, Take short steps, Walk slowly.

Always keep your hands free and outside of your pockets.

WADDLE ONI



# January Birthdays

		Jundary 21	intination		
Judy Herban	1	Valerie Richardson	15	Ken Moore	25
Rosemary Johnson	1	Mary Jo Hamlin	16	David Nyberg	25
Robert S. Taylor	1	Leo Rodgers	16	David Sorensen	25
Jeff Cook	2	Don Voight	16	Lana Andersen	26
Max Kracht	2 2	Ken Wiezorek	16	John Daugherty	26
Russ Bailey	3	Sally Gubancsik	17	Gary Falter	26
Sheryl Bradley	3	Janet Robb	17	Shirley Royston	27
Linda Hammond	3	Paul Hunt	18	Frances Bentley	27
Robert Bint	4	Jean Voight	18	Diana Pena	27
Ross O'Brien	4	Ricky Beechraft	19	Stephen Allen	28
Ellen Orsini	4	Randy Gilbert	19	James Fuzz Foster	28
Holly Sorensen	4	Denise Holmquist	19	Laurie Short	28
Kelly Robert	5	Dan Ingersoll	19	Jeff Hopkins	29
Sharon Cicansky	6	Keith Mead	19	Sue Meredith	29
Normalee Huddleston	6	Richard Pataky	19	Deb Rafferty	29
Rodney Hunt	6	Eleanor Comings	20	Cathy Wilkinson	29
Helmer Olsen	6	Richard Heinz	20	Karen Bailey	30
Maury Stahl	6	Bob Klepac	20	Phyllis Chlebo	30
Maris Ziemelis	6	Jay Peregrine	20	Shirley Covey-Huseman	30
Shirley Henning	8	Cathy Bishop	21	Jeffie Lynch Jones	30
Mary Lou Kuerth	8	Christine Danks	21	Linda Joy	30
Kathy Engelbertson	9	Verona Gatrell	22	Anita Valenti	30
David Moross	9	Betty Milliron	22	Carolyn Gaylord	31
Jim Morse	9	George Payne	22	Marie Lovendusky	31
Beverly Wenger	10	Christine Persinger	22	Mitzi McGlynchey	31
Bud Middleton	11	John Stroba	22	Martha Nix	31
Judy Fast	12	Lawrence Wright	22	Betty Robotham	31
Dorothy Feiger	12	Tom Bishop	23	-	
Michelle Bigger	13	Alice Cooper	23		
Millie Johnson	13	Janet O'Brien	23	If we forget your birthd	
Heather Wright	13	Susie Evans	24	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.	
Lorie Richmann	14	John Raz	24		
Karyl Bird	15	Albert Bedard	25		
Sharon Francik	15	Carmen Carris	25		
Diane Pharr	15	Gerald McPherson, Jr.	25	prease let us kilo	

### Produce Bingo

Produce Bingo is <u>Thursday January 9th.</u> We want to thank recent supporters of PINGO— Denny the Library Dog and Chris Martin! We really appreciate your help!

We'll be having: Chili and Veggie Tray!

Please sign up in advance at TGP!

Trivia Night is January 31st Dinner at 5:00 p.m. then games begin at 6:00 p.m. We'll be having Sloppy Joes, Potato Salad, Peaches, and Brownie.

Call **231.525.0601** to sign up or stop by to see us at TGP!



# **Medicare Minute**

#### New to Medicare? This is Crucial Information

If you are getting close to your 65th birthday, <u>now</u> is the time to start thinking about signing up for Medicare. Do not assume that any health insurance you already have, whether it is through an employer, the ACA, or Medicaid will stay the same once you turn 65. Everyone signs up for Medicare hospitalization coverage (Part A) and medical care (Part B) coverage through the Social Security Administration (SSA). And <u>Medicare is not free</u> insurance. For most people, there is no monthly premium for Part A, but Part B costs \$174.70/month in 2024.

If you are already receiving retirement benefits from Social Security before you turn 65, you don't have to do anything to sign up for Medicare. The Social Security Administration (SSA) will send you a red, white, and blue Medicare card several months before the month in which you turn 65--then your Part A and B coverage will start on the first day of the month in which you turn 65. Once you have that card, it's time to consider your options for enrolling in Medicare drug coverage. **You have to do that** yourself, either through <u>medicare.gov</u> or an insurance agent. Even if you do not now take any prescriptions drugs, enrolling in Medicare drug coverage during your IEP is the best way to avoid a late enrollment penalty when you do decide to sign up. That penalty will be at least \$0.30 to your plan premium for every month you are late signing up for drug coverage. **So, if you wait a year to get drug coverage, that will increase your monthly premium by at least \$4 per month for the rest of your life. It may even cost you more!** 

If you aren't getting Social Security benefits before you turn 65 you will have to contact Social Security and sign up for Medicare only. The time to do this is called the **Initial Enrollment Period** (IEP). It begins 3 months before your 65th birthday month and it includes the month you turn 65 and the 3 months after that. If you sign up for Medicare A & B during your IEP, you will not have to pay a late enrollment penalty for Part B. <u>But, **if you delay, you will have to pay more for your Part B coverage for the rest of your life.**</u>

For example, the IEP for a person whose 65th birthday was in mid-January 2024 started in October 2023 and will end on April 30, 2024. If that person didn't sign up for Medicare part B before April 30, she or he will have to wait until the General Enrollment Period, which takes place every year from January through March, to sign up. Part B coverage would begin the month after you sign up. <u>The late enrollment penalty for Part B adds 10% to the premium for each 12-month period the person went without Part B coverage after first becoming eligible.</u>

Enrolling in Medicare is a daunting task. Terminology can be confusing, and the options are seemingly infinite when you consider all the promotional material coming at us on a regular basis once we reach a certain demographic. Please know that you can reach out to BSR and schedule an appointment with a Medicare specialist who can guide you with this chal-

lenging task.



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.

### Giving is not just about making a donation. It's about making a difference. We Need Your Help!

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

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