

BENZIE

SENIOR RESOURCES

October 2025

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We're excited to share this great news—Benzie Bus has expanded their Health Ride schedule to Monday

BENZIE BUS through Friday! October 1st starts this schedule change!

We are so happy to partner with Benzie Bus for Health Rides for our clients. If you need this service please call our Human Services office—we can talk with you, help put things together to get you where you need to go, and perhaps do so with some financial assistance.



Come join Us for Our yearly Fall Soup Supper

October 9th 5 PM - 7 PM **Enjoy:**

- Various Soups
- Beverages
- Dessert

GATHERING PLACE 10579 Main St Honor, MI

Suggested donation \$10 per person \$25 for a Family of 4 Don't forget to check out our silent auction!

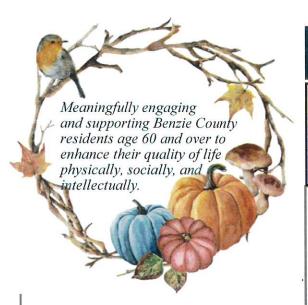


BENZIE

SENIOR RESOURCES



Benzie Senior Resources 231.525.060



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: 9:00 a.m. – 3:00 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 Robert Manilla Hugh Walton

Benzie Senior Resources is a 503 (c) 3 organization 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 grants from: Allen Foundation, Art & Mary Schmuckal Foundation, Benzie County Community Chest, Benzie County Sunrise Rotary Foundation, Cherryland Cares Electric Co-op, Father Lovett Foundation, Grand Traverse Band of Ottawa and Chippewa Indians, Grand Traverse Regional Community Foundation, Herbert H. and Barbara C. Dow Foundation, John L. Mulvaney Foundation, Seabury Foundation, Wayne and Joan Webber Foundation, and Willoughby Rotary Foundation. In addition, we are supported by generous donations from individuals, community businesses, churches and service clubs. We are grateful for each and every gift!

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

Brigit Hassig, Executive Director Angela Haase, Issue Editor Benzie Senior Resources 10542 Main Street Honor, MI 49640

NEWSLETTER SUBSCRIPTION FORM

NAME	DOB:/
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CITY/ST/ZIP	DATE
EMAIL	

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

As the leaves change, aside from welcoming Fall, we also anticipate Open Enrollment for Medicare Advantage and Part D plans. This year, there are plan changes and BSR stands ready to assist our clients who have **existing** Medicare Part D or Advantage plans. Call us at 1-231-525-0600 for a Thursday appointment beginning October 16 – December 4.

This time of year may also bring out more inappropriate scam calls and emails by unscrupulous individuals seeking to gain your personal information. This includes aggressive sales tactics, people saying your policies will expire if you don't talk to them, or free items are offered in exchange for your information. If you are unsure, call Medicare at 1-800-MEDICARE (1-800-633-4227). Never give your Medicare, Social Security, credit card, or bank account numbers to anyone who contacts you unexpectedly. Share this information only with your known, trusted healthcare providers or authorized Medicare representatives.

Here is a summary of some changes that will be affecting 75,000 existing Michigan enrolled individuals:

- A \$2,000 annual out-of-pocket cap on prescription drug costs is in effect for Part D, a significant savings from previous years.
- Beneficiaries can now spread their out-of-pocket drug costs over the year in monthly installments.
- There will be fewer Medicare Advantage plans available in 2025.

Improvements aim to increase access to behavioral health care and streamline the appeals process for beneficiaries. Appointments fill up fast so call now!

—Brigit

Benzie Senior Resources was awarded on August 20th with the Michigan Public Transit Association's inaugural Friend of Michigan Transit Award. Benzie Senior Resources was nominated for the award by Benzie Bus Executive Director Jessica Carland. We had no idea of that!

Over 300 representatives from 70 of Michigan's 83 counties gathered at Crystal Mountain to learn who would be this first recipient. Benzie Senior Resources won award after competing with nominees from markets such as Detroit and Grand Rapids.

Director Carland's nomination read in part: "Benzie Senior Resources (BSR) has been a steadfast ally of public transportation in rural northern Michigan. As a trusted service provider for older adults in Benzie County, BSR has consistently highlighted the essential role Benzie Bus plays in helping seniors age in place, access healthcare, and stay connected to their communities."

What an honor—to be nominated, to win, and to partner with such a valued and essential service provider in our community! We are grateful and look forward to our continued partnership making a difference in our seniors' lives.





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

Benzie Senior Resources is committed to providing nutritious, enjoyable meals for all participants. Please be aware that our meals are prepared in a shared kitchen where common allergens—including dairy, eggs, wheat, soy, peanuts, tree nuts, fish, and shellfish—may be present. While we take every reasonable precaution to minimize cross-contact, we cannot guarantee that any meal is completely free of allergens. Your health, safety, and comfort are very important to us. Thank you for your understanding and support.

Monday	Tuesday	Wednesday	Thursday	Friday
We accept cash, Visa, Mastercard, and Discover. Personal Checks also accepted — made out to BSR Lunch is served 11:30am to 1:30pm	\$4.00 suggested donation for age 60 and older. Under 60 is \$8.00 Caregivers under 60 are \$4.00	Steakhouse Cheeseburger Bar, California Vegetable Blend, Oven Baked Tater Tots, Diced Pears	Chicken Cordon Bleu, Key West Vegetable Blend, Steamed Sweet Corn, Stoneground Wheat Bread, Fresh Peach	3 Homemade Glazed Meatloaf, Herbed Mashed Potatoes, Sicilian Vegetable Blend, Stoneground Wheat Bread, Pineapple Tidbits
6 Classic Beef Stroganoff, Oven Roasted Asparagus, Steamed Parisian Carrots, Stoneground Wheat Bread, Fresh Plums	7 Seasoned Beef Taco Bar, Authentic Refried Beans, Tortilla Chips with Fire Roasted Salsa, Oven Baked Pears	8 Classic Chicken Marsala, Oven Baked Potato, Italian Vegetable Blend, Soft Baked Breadstick, Fresh Grapes	9 Spaghetti with Hearty Meat Sauce, Capri Vegetable Blend, Steamed Sweet Peas, Whole Wheat Garlic Toast, Diced Peaches	Rosemary Garlic Roasted Pork, Parmesan Garlic Mashed Potatoes, Venetian Vegetable Blend, Stoneground Wheat Bread, Fresh Banana
Classic Hot Beef Sandwich, Herbed Mashed Potatoes, Steamed Cauliflower Florets, Fresh Cut Oranges	14 Homestyle Goulash, Steamed Sweet Peas, Steamed Parisian Carrots, Stoneground Wheat Bread, Fresh Banana	Creole Style Chicken Gumbo, Steamed Spinach, Stoneground Wheat Bread, Oven Baked Peaches	16 Beef Stir-Fry over Rice, Crispy Egg Roll, Asian Vegetable Blend, Lucky Fortune Cookie, Mandarin Oranges	17 Slow Roasted Beef, Herbed Mashed Potatoes, Malibu Vegetable Blend, Stoneground Wheat Bread, Pineapple Tidbits
Italian Meatball & Cheese Sub, Key West Vegetable Blend, Italian Style Green Beans, Frash Banana	Hawaiian Style Chicken & Rice, Caribbean Vegetable Blend, Steamed Broccoli Florets, Stoneground Wheat Bread, Tropical Fruit Blend	Potato Encrusted Tilapia, Oven Baked Tater Tots, Normandy Vegetable Blend, Stoneground Wheat Bread, Fresh Peach	23 Homestyle Cheesy Chili Mac, Fire Roasted Corn & Black Beans, Steamed Spinach, Oyster Crackers, Classic Fruit Cocktail	24 Pineapple Dijon Baked Ham, Whipped Sweet Potatoes, Scandinavian Vegetable Blend, Sweet Hawaiian Rolls, Classic Applesauce
27 Crispy Cod Sandwich, Sweet Potato Bites, Japanese Vegetable Blend, Classic Fruit Cocktail	28 Chicken Cordon Bleu, Steamed Sweet Corn, Steamed Broccoli Florets, Stoneground Wheat Bread, Tropical Fruit Blend	29 Hand Breaded Baked Chicken, Parmesan Garlic Mashed Potatoes, California Vegetable Blend, Stoneground Wheat Bread, Fresh Peach	30 Country Breakfast Skillet, Savory Sausage Links, Oven Baked Apples	31 Classic Chicken Cacciatore, Italian Style Green Beans, Steamed Cauliflower Florets, Stoneground Wheat Bread, Diced Pears

Nutrition Notes —Apples

As promised, more on apples as it's National Apple Month! Michigan is the 2nd largest apple producer in the U.S. We are privileged to have many wonderful farms and farmers' markets in our region to source some terrific fruit.

Apples originally come from the Tian Shan mountains in Central Asia, with the wild ancestor being Malus sieversii, which still grows there today. People domesticated these apples about 10,000 years ago, spreading them along the Silk Road and mixing them with other wild apple and crabapple species. This process of domestication and hybridization created the diverse range of apples enjoyed today, which were then transported to Europe by traders and the Romans, and later spread globally by European colonists.

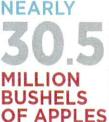
And yes, an apple a day can keep the doctor away! Eating healthfully can make a difference as we move forward through our seasons. Below is a simple recipe for baked apples. While a treat, it still is in keeping with good nutrition. Enjoy!



2025 MICHIGAN APPLE —INDUSTRY AT-A-GLANCE—

Largest Apple
Producer in
the USA
Michigan is the

Michigan is the second largest apple producing state in the USA



in 2024, Michigan Apple growers harvested an estimated 30.5 million bushels (1.28 billion ibs.) of apples. In 2023, growers harvested 31.9 million bushels of apples.

A Big Deal

Apples are the largest and most valuable fruit crop in Michigan.

50%

MILLION APPLE TREES

trees in commercial production,

covering 38,000 acres on 850

family-run farms.

Michigan now has 17.6 million apple

gobbled right up!

About half of all Michigan apples are sold ready to eat (fresh). The remaining 50% are processed into other products.

ECONOMIC IMPACT

The economic impact of apples is significant, when considering farm gate value is compounded by economic benefits to











Michigan Apples are sold in: **32** states

18 countries

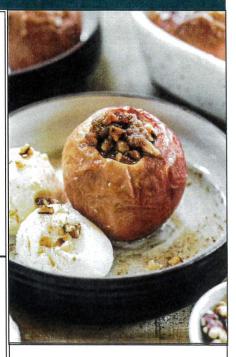
12,000 retail grocery stores in the US

200 m

Michigan farm markets and cider mills

For more information: Contact the Michigan Apple Committee at: (800) 456.2753 or visit: Michigan Apples.com

Nichtigan Applie Committies (HAC) is a non-profit gover meental organization that works on behalf of growers in the areas of consumer 8 grower education, market development 8 research. Michigan, Naturally.



Baked Apples...

4 good quality baking apples (tart apples are preferable) 1/4-1/2 cup chopped walnuts, or pecans. Add raisins if you like.

1/4 cup light brown sugar 1/2 tsp cinnamon 2 Tbsp softened butter

Preheat oven to 350 degrees F. Use a paring knife or apple corer to remove stem and core. Make a deep hole for the filling.

Combine dry ingredients, add butter, mix, add nuts, and raisins. Fill the apples with the mixture. Place in baking dish, add 1/4 cup water to baking dish.

Bake for about 40-45 minutes., until apples are tender to touch with fork. Remove from oven. Allow to cool somewhat. Serve warm(ish) with sauce drippings spooned over apples. Serve with ice cream if you like.

<u>Baked Apples in Microwave</u>—place prepped apple in a microwave safe dish with 1/4 cup water and microwave on High for 5-8 minutes, depending on wattage of microwave, until tender.

Calendar of Events

Monday	Tuesday	Wednesday	Thursday	Friday
Note on Activities: So you are aware of activity fees that have long been attached to these offerings: Chair Yoga \$5.00 Zumba \$3.00 Bingo \$2.00/2 cards	October 24th is National Wear Pink Day. We challenge you to wear pink EVERY Friday to TGP you could win a TGP Punch Card! Wear a Costume and you can win a prize!	1 8:30 Zumba 11:30-1:30 Lunch 12:30 Bingo 2:00 Open Game Time	2 9:00 Weight Loss Control & Movement 10:00 Cornerstone Book Group 11:30-1:30 Lunch 1:30 BUNCO 1:30 Can Ring Décor w/ Michelle & Denise	3 9:30 BUNCO 10:30 Walk-Fit 11:30-1:30 Lunch Birthday Celebration with Cake and Song 1:00 Wii Bowling
9:30 Stretch and Balance 11:30-1:30 Lunch 5:30 Zumba	7 10:30 The Melody Makers 11:30-1:30 Lunch 3:30 Chair Yoga	8 8:30 Zumba 11:30-1:30 Lunch 12:30 Bingo 2:00 Open Game Time	9 9:00 Weight Loss Control & Movement 10:00 Coffee and Donuts w/ Vets 10:00 Altered Books w/ Pam -corrected 10:00 Cornerstone Book Group 10:30-12:30 BP Clinic 11:30-1:30 Lunch 1:30 BUNCO 5-7pm Soup Supper!	9:30 BUNCO 10:30 Walk-Fit 11:30-1:30 Lunch 1:00 Wii Bowling National Walk A Park Day-we might go for a walk!
9:30 Stretch and Balance 11:30-1:30 Lunch 5:30 Zumba	14 10:30 The Melody Makers 11:30-1:30 Lunch 3:30 Chair Yoga	15 8:30 Zumba 11:30-1:30 Lunch 12:30 Bingo 2:00-4:00 Open Game Time 4:30 Board of Director's Meeting Annual Meeting	9:00 Weight Loss Control & Movement 10:00 Cornerstone Book Group 11:30-1:30 Lunch 1:30 BUNCO PINGO! Snack 4:00 p.m., Games at 5:00 p.m. Required sign-up!	9:30 BUNCO 10:30 Walk-Fit 11:00 Phone Tech w/ Nevin-bring your phone! 11:30-1:30 Lunch 1:00 Wii Bowling
9:30 Stretch and Balance 11:301:30 Lunch 5:30 Zumba	10:30 The Melody Makers 11:30-1:30 Lunch 3:30 Chair Yoga	22 8:30 Zumba 11:30-1:30 Lunch 12:30 Bingo 2:00 Open Game Time	9:00 Weight Loss Control & Movement 10:00 Wine Cork Wreath w/ Sandy limit 10 people- Corrected 11:30-1:30 Lunch 1:30 BUNCO	24 9:30 BUNCO 10:30 Walk-Fit 11:30-1:30 Lunch 1:00 Wii Bowling National Wear Pink Day (for Breast Cancer Awareness)
9:30 Stretch and Balance 11:30-1:30 Lunch 1:30 Pumpkin Paint- ing & Decorating w/ Michelle & Denise 5:30 Zumba	28 10:30 The Melody Makers 11:30-1:30 Lunch 3:30 Chair Yoga	29 8:30 Zumba 11:30-1:30 Lunch 12:30 Bingo 2:00 Open Game Time	30 9:00 Weight Loss Control & Movement 10:00 Cornerstone Book Group 10:00 TGP Book Group—corrected 11:30-1:30 Lunch 1:30 BUNCO	31 9:30 BUNCO 10:30 Walk-Fit 11:30-1:30 Lunch 1:00 Wii Bowling 1:30 Lotions & Potions w/ Kelly (limit 15 people)

Staff Milestones



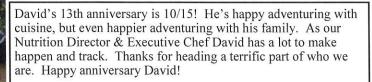
Terry has her birthday 10/6. She loves being a grandma she has 4 grandchildren and 1 is on the way! She and husband Ken have great fun with them. Her dachshund Dennis always gives her good laughs, too. Terry is one of our Home Health Aides, and we wish her a very happy birthday!





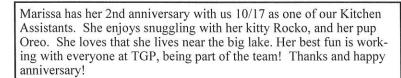


Amanda has been with us 5 years on 10/12! She loves spending time with her family as well as long walks in the woods or on the Betsie Valley Trail. She's happy to have been with us for 5 years as one of our Home Health Aids! Thanks Amanda!







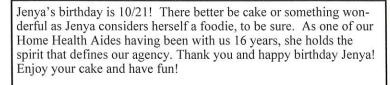




10/19 makes 9 years for Angie at BSR. The Price is Right is her favorite game show. Playing euchre and shooting pool are good diversions, too. Better yet, walking anywhere with Meggie and Dick. While no longer at the front desk she is still a lot of help for our BSR clients. Thanks Ang!













Ray's birthday is 10/22! As our Production & Kitchen Assistant he has been a great help getting us through our busiest and sometimes very challenging times! Ray loves the outdoorsfishing is his Zen! He hopes everyone has fun this fall and goes to get a line wet. Happy birthday Ray!



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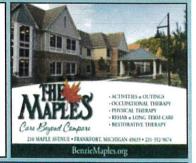


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Bulletin Board

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.

Join us for Coffee & Donuts w/ Vets October 9th at TGP at 10:00a.m.

The Gathering Place Book Group meets 10:00 a.m. October 23rd

October it will be: Everything I Learned, I Learned in a Chinese Restaurant by Curtis Chin



November: Waiting for the Morning Train by Bruce Catton



Benzie Senior Weight Loss

9:00a.m. -10 a.m. Thursdays, Private weigh in. Discussion relating to weight loss. Healthy recipe sharing, light activity. This will be weekly at TGP.

FOOT CARE CLINIC

BY APPOINTMENT

Wednesdays at Benzie Senior Resources with our RN Stacey for age 60 and over for Benzie residents. Call 231-525-0600 to set yours up. There is a service fee for each client session — \$20.00 per client.

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.

Would you like to help plan and carry out the activities and events at The Gathering Place? Consider joining your friends on the Advisory Council. Applications are at the TGP front desk!



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

Free Computer Help

The Darcy Library in Beulah Thursdays 10 a.m. to 12 Noon Bring your computer or use one at the library. Questions? Call Carol at 231.882.4037

BRING US YOUR SKI POLES!

Thinking ahead...for those months of cold and possibly slick weather...We would like your spare ski poles, or if you see them for little to no \$ consider

picking them up as a donation for us? We like to have some ahead to give out to help our seniors stay safe in the winter.

Please bring them to Angie at BSR. Thanks!





Word Search

Farm Animals

K	N	C	D	В	Α	L	Н	C	F	S	0	Α	E
E	S	G	Ε	F	U	L	P	I	I	C	Α	L	F
0	N	0	S	Ε	L	F	S	D	D	N	Ε	Н	Н
G	L	Α	Т	F	В	Н	F	L	R	0	Α	C	D
0	E	Т	G	I	S	E	S	Α	Α	D	Α	Н	U
0	I	Α	M	Α	L	L	E	S	L	M	R	I	C
S	0	Α	D	Ε	Ε	R	K	S	G	0	В	C	K
E	P	T	R	S	N	M	В	D	Н	Α	S	K	В
E	I	T	U	В	Ε	Ε	I	N	В	N	N	Ε	K
R	I	I	L	R	Ε	S	R	0	Н	I	K	N	0
E	C	E	G	Н	K	Α	D	C	Α	M	S	I	M
C	D	0	G	0	R	Ε	S	R	Α	Α	K	0	Н
G	S	G	E	Ε	S	Ε	Υ	S	Α	L	E	F	N
Н	S	0	S	S	Н	Ε	E	P	L	S	E	G	A

BEES TURKEY **ANIMALS BUFFALO** HORSE **DUCK BIRDS** DOG **GOAT** FISH CHICKEN CALF LLAMA DEER GOOSE SHEEP **BISON** HEN GEESE LAMB

The full Hunters Moon on 10/7 will be a SUPER-MOON! It is also called the Harvest Moon. The Draconid Meteors are 10/6 & 10/07 and the Orionid Meteors peak 10/21. Venus will return as an evening star early in the month.

It's National Book Month, World Bullying Prevention Month, National Breast Cancer Awareness Month, LGBTQ Awareness Month, Domestic Violence Awareness Month, National Apple Month, National Pizza Month, Fair Trade Month, Bat Appreciation Month, and National Eat Better, Eat Together Month.

Play this puzzle online at : https://thewordsearch.com/puzzle/7/

October 1st marks a **new fiscal year**. That means that when you come to TGP you will be asked to fill out a new NAPIS form. These are required so that our agency will continue to receive funding for our programs. We appreciate your patience and cooperation. Thanks!

Produce Bingo

Produce Bingo is October 16th. A big thanks to our supporters of PINGO!
We will start at 4:00 p.m. for food, then 5:00 p.m. for games.
We'll be having: Southwest Chicken Chimi's and Veggie Tray

You must sign up ahead for this at TGP or call 231.525.0601 We're often at capacity & may have to turn people away if they don't sign up! Don't Miss Out!

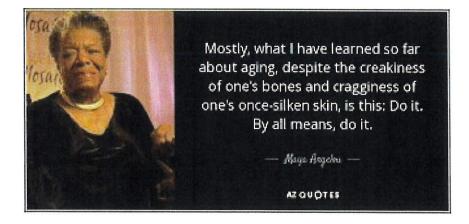
Our thanks to the Lively Farm, for being one of our Produce Bingo sponsors for August!



C	cto	ber	Birthda	ys
1	TT	1	10	and the same

Ron Dougherty	1
Faith Dulaney	1
Gary Herbert	1 2 2 2 2 2 2 2 2 3 3 4 4
John Fortine	2
Jim Nicholas	2
David Packer	2
Craig Pusey	2
Kathryn Wilson	2
Charlotte Worden	2
David Johnson	3
Doug Peterson	3
Randy Boyd	4
Virginia Marrow	4
Carol McAnulty	4
Cindy Neddo	5 5
Brian Papke	5
Phyllis Crowell-	
VanHammen	5 6
Terry Crawford	6
Craig Dixon	6 6
James Loucks	6
John Shelder	6
Dianne Burnett	7
Joyce Card	7
Clark MacGirr	7 7 7 7 7
Larry Miller	7
Larry Mortenson	7
Cathy Bodell	8
Michael Esch	8
Barbara Knight	8
Carla Smith	8
Jim Cook	9
Deborah Duquette	8 9 9
Lisa Gates	
Bill Tarker	9
Terry VanHeynigan	9
Judy Ann Gauld	10
Jerry Wojciechowski	10
Judy Acha	11
Ken Bochenek	11
Pam Koski	11
Ruth Pedersen	11
Marilou Schlotterbeck	11
Julie Blood	12
Susana Green	12
Terry Cheeseman	13
John Goff	13
Lynette Grimes	13

october B	irtificacy		
John Hancock	13	Janet Wynne	24
Jan Szymoniak	13	Diane Castle	25
Vicki Trent	13	Susan King	25
David Sharman	14	Barbara Riegler	25
Tom Burgess	15	Tom Smeltzer	25
Clyde Kastl	15	Barbara Baltazar	26
Joanne Rackow	16	Carole Lee	26
Penny Sorensen	16	Gerry Servidio	26
Sherry Spaw	16	Lonny Cech	27
Elizabeth Demers	17	Gail Stradinger	27
George Hillier	17	Paul Turner	27
Rob Janusch	17	Betty Gardner	28
Kathy Jordan	17	Linda Nunn	28
Frances Loucks	17	Sandra Welsh	28
Carol Bishop	19	Ruth Ann Bailey	29
Avis Burda	19	Jim Warriner	
Eleanor Huck	19	Gauthier	29
Fred Poynor	19	Verl Koski	29
Vicki Sager	19	Margaret Neihardt	29
Doris Clark	20	Bruce Toms	29
Marianne Ludwig	20	Barbara Keelan	30
Dan Shields	20	Judy Kretzschmer	30
Sandra Catlin	21	Don Louisignau	30
Pamela Fay	21	Mike Ryan	30
Sharron McCollum	21	Rhonda Trombly	30
Terry Montgomery	21	Joanne Walrad	30
Betty Mathias	22	Bob Dipzinski	31
Edward June	23	Gloria Ellis	31
Terri Dunlop	24	William Kulback	31
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Medicare Minute

Open Enrollment for Medicare is October 15th thru December 7. It is the time of year when you can make certain changes to your Medicare coverage. The changes you make will take effect on January 1, 2026. You may make an appointment with us at the BSR office to speak with our MMAPs counselor. Availability is **limited**, so be sure to call soon.

To be prepared for your appointment, review any materials that have been sent to you. Write down your questions and concerns to discuss with our counselor. There are considerations to make when enrolling or changing plans, whether it's for a Part D drug plan, or for choosing a new or different Medicare Advantage Plan.

If you have Original Medicare, ask yourself these questions before choosing a stand-alone **Part D drug plan**: Does the plan cover all the medications I take? Does the plan have restrictions on my drugs? How much will I pay for monthly premiums and the annual deductible? How much will I pay at the pharmacy (copay/coinsurance) for each drug I take? Is my pharmacy in the plans' preferred network? Can I fill my prescription by mail order? What is the plan's star rating? If I have other drug coverage, will the Medicare drug plan work with this coverage?

Ask yourself these questions before choosing a new or different **Medicare Advantage Plan**: How much are the premium, deductible, and coinsurance/copay amounts? What is the annual maximum out-of-pocket cost for the plan? What service area does the plan cover? Are my doctors and hospitals in the plan's network? What are the rules I must follow to access health care services and my drugs? Does the plan cover additional benefits not covered by Original Medicare? What is the plan's star rating? Will this plan affect any additional coverage I may have? Ask yourself this question about **Medigap policies** if you are leaving or joining Original Medicare during the fall Open Enrollment Period: Will I be able to buy a Medigap policy to help with out-of-pocket costs, now or in the future?

Your plan carrier will send you a "Plan Annual Notice of Change" (ANOC) each fall when you're in a Part D or Medicare Advantage plan. The ANOC includes any changes in coverage, costs, and more that will be effective in January. With receipt of this notice, it's helpful to review any changes to decide whether the plan will continue to meet your needs in the next year. If you don't get this important document, contact your plan. The number to call is on the back of your insurance card.

With the open enrollment period you will have received the *Medicare & You Handbook*, as well. It is designed to give you a summary of your Medicare benefits, rights, and protections, lists of available health and drug plans, and answers to frequently asked questions about Medicare. This is usually sent out in late September. Keep it handy to help as you sort through your plan information and the questions you might have as you review your plan and other material. Again, please call our office to set an appointment to discuss your questions & concerns for your coverage (s). 231.525.0600



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. We Need Your Support!

Benzie Senior Resources is an independent 501 c3 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 are 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 (231)525-0600 or toll free 888-893-1102, or email info@BenzieSeniorResources.org.

DONOR INTEGRALATION

DONOR INFORMATION:

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-ofyear 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.

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Phone Number:	_ Amount End	closed:	
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 _____

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