THE SENIOR SCOOP

BENZIE
SENIOR RESOURCES

Be connected.
Be supported.
Be home.

June 2026

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Happy Summer!

"In summer, the song sings itself."—William Carlos Williams

"I love Paris in the summer, when it sizzles!' —Cole Porter

"The summer night is like a perfection of thought."—Wallace Stevens

"Live in the sunshine, swim the seas, drink the wild air!"
—Ralph Waldo Emerson

**"Love is to the heart what the summer is to the farmer's year.
It brings to harvest all the loveliest flowers of the soul."
—Billy Graham**

June is PTSD Awareness Month, Alzheimer's and Brain Awareness Month, National Great Outdoors Month, Pride Month, Cancer Survivors Month. Often dubbed the month of weddings, June is also the month of love and marriage, and it is the National Month of Roses, symbolizing joyfulness and peace.

The full moon is June 29th. It is known as the Strawberry Moon, the Honey Moon, and the Rose Moon. Summer Solstice is June 21st. Happy Summer!

Meaningfully engaging and supporting Benzie County residents age 60 and over to enhance their quality of life physically, socially, and intellectually.

BENZIE SENIOR RESOURCES

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Leo Hughes, *Vice President*
Rev. Dinah Haag
Paul Turner
Victor Dinsmoore, *Treasurer*
Hugh Walton, *Secretary*
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Ingrid Turner

Benzie Senior Resources is a 501 (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!

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

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

Angela Haase, 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.

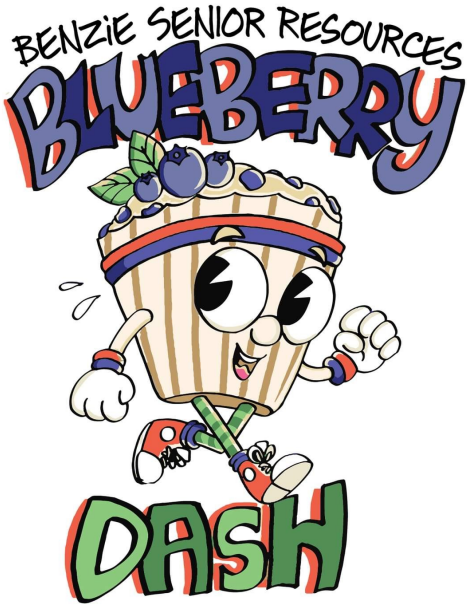
Looking Ahead

We are taking registrations for our Blueberry Dash now!

Join us Saturday, August 1st for the 2026 Blueberry Dash 5K! (Formerly the Benzie Senior Resources Walk-A-Thon).
This is our **major fundraiser** for the year! All proceeds from this event support our programs and our services.

The race route begins at the South Shore Drive crosswalk in front of Bellows Park (intersection of Bellows Avenue and Thomas Road, Frankfort), and follows the picturesque Crystal Lake shoreline to the marked 1.55 mile turnaround point (and then doubling back).

The race has its own Facebook page (Blueberry Dash 5K) where updates will be available, as well as our thanks to our sponsors. Registration can be done before the race at this link: https://runsignup.com/Race/MI/Frankfort/BlueberryDash5K
Registration may also be completed on Race Day beginning at 7:00 a.m. Children ages 17 and under are welcome to run or walk with parents or other adult supervisors, at no cost. For more information, please contact Kelly Ottinger, ottingerk@benzieseniorresources.org



Coming soon—August 1st

Who We Are: Our Core Values

Relationships/Teamwork
We communicate effectively and achieve shared goals.

Trustworthiness/Integrity
We demonstrate honesty, reliability, transparency and consistency.

Respect/Dignity
We treat people politely, appreciatively and with acceptance.

Innovation
We improve lives by trying new ideas and better ways to serve.

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

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
1 Homemade Sloppy Joes, Oven Baked Tater Tots, Capri Vegetable Blend, Fresh Strawberries	2 Homestyle Salisbury Steak, Herbed Mashed Potatoes, Key West Vegetable Blend, Stoneground Wheat Bread, Fresh Blueberries	3 Smokehouse BBQ Chili, Steamed Spinach, Steamed Sweet Corn, Oyster Crackers, Fresh Banana	4 House made Egg Salad on Croissant, Pea & Peanut Salad, Tropical Fruit Blend	5 Shrimp Scampi over Pasta, Oven Roasted Squash & Zucchini, Pesto Infused Cauliflower, Soft Baked Breadsticks, Fresh Nectarine
8 Freshly Made Submarine Sandwich Bar, Crispy Potato Chips, Raspberry Carrot Salad, Cranberry Applesauce	9 Loaded Mac & Cheese, Venetian Vegetable Blend, Steamed Sweet Peas, Stoneground Wheat Bread, Fresh Cut Oranges	10 Seasoned Beef Taco Bar, Latin Style Rice, Tortilla Chips w/ Fire Roasted Salsa, Oven Baked Peaches	11 Shredded BBQ Chicken Sandwich, Baked Beans w/ Bacon, Caribbean Vegetable Blend, Classic Fruit Cocktail	12 Slow Roasted Beef, Herbed Mashed Potatoes, Malibu Vegetable Blend, Stoneground Wheat Bread, Fresh Cut Honeydew Melon
15 Five Cheese Stuffed Manicotti, Sicilian Vegetable Blend, Italian Style Green Beans, Soft Baked Breadsticks, Fresh Peach	16 Belgian Waffle w/ Berries & Cream, Freshly Scrambled Eggs, Savory Sausage Links, Oven Baked Spiced Apples	17 Cornmeal Dusted Catfish, Herb Buttered Potatoes, Italian Vegetable Blend, Stoneground Wheat Bread, Fresh Cut Cantaloupe	18 Freshly Chopped Chef's Salad, Soft Baked Breadsticks, Fresh Cherries	19 Southern Style Pork Fritters & Gravy, Herbed Mashed Potatoes, Steamed Broccoli Florets, Stoneground Wheat Bread, Fresh Plums
22 BBQ Glazed Chicken, Cheddar Bacon Mashed Potatoes, Steamed Broccoli, Stoneground Wheat Bread, Pineapple Tidbits, Soft Baked Brownie	23 Beef Pepperoni Stuffed Calzone, California Vegetable Blend, Green Bean Blend, Soft Baked Breadsticks, Fresh Grapes	24 Zesty Chicken Fajitas, Fire Roasted Corn & Black Beans, Tortilla Chips w/ Fire Roasted Salsa, Oven Baked Pears	25 Authentic Sesame Chicken over Rice, Asian Vegetable Blend, Green Bean Blend, Lucky Fortune Cookie, Mandarin Oranges	26 **Monthly Barbecue** (menu to be determined) House made Potato Salad, Oven Baked Peaches
29 Crispy Crab Cakes, Malibu Vegetable Blend, Steamed Sweet Peas, Stoneground Wheat Bread, Fresh Cut Oranges	30 Chicken Pesto Linguine, Steamed Parisian Carrots, Steamed Spinach, Whole Wheat Garlic Toast, Cranberry Applesauce		**We accept cash, Visa, Mastercard, & Discover. Personal Checks also accepted — made out to BSR Lunch @ 11:30 am - 1:30pm M-F**	**$4.00 suggested donation for age 60 and older. Under 60 is $8.00 Caregivers under 60 are $4.00**

Hydrating and SPF

Hydrating Tips for Summer

It is crucial to stay hydrated year-round. But it is especially true for spring & summer as our activity levels tend to increase. We are enjoying the best of our times then. If you're not up to filling your hydration needs with beverages, remember what you eat can help as well.

Around 20% of your daily water intake comes from the foods you eat. Eating produce that exceeds 90% water content is a highly effective way to stay hydrated while also gaining essential vitamins, minerals, and fiber. The most hydrating, water-rich foods include:

- **Cucumber (96%):** The highest water content of any solid food. Perfect for salads or infused water.
- **Iceberg & Romaine Lettuce (95–96%):** Excellent, crisp bases for summer salads.
- **Celery & Radishes (95%):** Low-calorie, crunchy snacks loaded with fiber and Vitamin C.
- **Tomatoes (94%):** Technically a fruit, they are great raw in salads or cooked in broths.
- **Watermelon (92%):** An iconic, sweet hydrating classic.
- **Strawberries (91%):** The most hydrating of the berries.
- **Broccoli & Bell Peppers (90–92%):** Offer a great water boost alongside potassium & iron.
- **Soups & Broths (90%+):** Excellent hot or cold (like gazpacho) to replenish fluids and aid recovery after workouts.

For further details on how produce compares and to find hydrating recipes, explore the UCLA Health Hydration Guide or read up on more options on Healthline's Water-Rich Foods List.

How SPF (Sun Protection Factor) Protection Works

The SPF number indicates the proportion of UVB (Ultraviolet B) rays blocked when applied correctly. No sunscreen provides 100% protection, but the levels of block are generally as follows:

- **SPF 15:** Blocks about \(93\%\) of UVB rays.
- **SPF 30:** Blocks about \(97\%\) of UVB rays.
- **SPF 50:** Blocks about \(98\%\) of UVB rays.
- **SPF 100:** Blocks about \(99\%\) of UVB rays.

Why UVA Protection is Critical

UVB rays cause burning, but **UVA (Ultraviolet A) rays** penetrate deeper into the skin and are responsible for premature aging, wrinkles, and dark spots. To ensure full protection, you must look for **"Broad Spectrum"** on the label, which means the product protects against *both* UVA and UVB rays.

Best Practices for Maximum Protection

To get the full advertised protection out of your sunscreen, you need to use it correctly:

- **Apply Liberally:** Experts recommend one ounce (roughly a shot glass full) to cover your entire body.
- **Time it Right:** Apply sunscreen at least 15-30 minutes before heading outdoors so it can fully absorb.
- **Reapply Often:** Sunscreen breaks down & rubs off. You should reapply every 2 hours and then immediately after swimming or heavy sweating.
- **Check the Expiration Date:** Sunscreen filters degrade over time. Check your bottles to ensure the active ingredients are still effective.

Calendar of Events

Monday	Tuesday	Wednesday	Thursday	Friday
1 9:30 Stretch and Balance **10:30 Movement with Aubrey** 11:30-1:30 Lunch **5:00 Zumba**	2 10:30 The Melody Makers **10:30 Field Trip to Oliver Art Center in Frankfort** 11:30-1:30 Lunch 3:30 Chair Yoga	3 8:30 Zumba 11:30-1:30 Lunch **12:30 Bingo—wear Beachy/Summer wear $2.00 to play** When you wear something for the theme, you are entered for a special prize drawing! **2:00 Summer Movie Series—popcorn to be provided****	4 **9:00 Riverside Ramblers—Join us!** **10:30 Movement with Aubrey** 11:30-1:30 Lunch 1:00 BUNCO **Last day to get $ for Shipshewana trip!**	5 9:30 BUNCO 11:30-1:30 Lunch **Birthday Celebration with Cake and Song** 1:00 Wii Bowling **1:00 Make Up Craft time***
8 9:30 Stretch and Balance **10:30 Movement with Aubrey** 11:30-1:30 Lunch 1:00 Craft—Clothespin Wreath Part I **5:00 Zumba**	9 10:30 The Melody Makers 11:30-1:30 Lunch 3:30 Chair Yoga	10 8:30 Zumba 11:30-1:30 Lunch **12:30 Bingo—wear Polka Dots! $2.00 to play** **2:00 Summer Movie Series—popcorn to be provided****	11 **9:00 Riverside Ramblers** 10:00 Coffee and Donuts w/ Vets 10:00 Altered Books w/ Pam **10:30 Movement with Aubrey** 11:30-1:30 Lunch 1:00 BUNCO	12 9:30 BUNCO 11:30-1:30 Lunch 1:00 Wii Bowling ***1:00 Helping Hands Workshop***
15 9:30 Stretch and Balance **10:30 Movement with Aubrey** 11:30-1:30 Lunch 1:00 Craft—Clothespin Wreath Part II **5:00 Zumba**	16 10:30 The Melody Makers 11:30-1:30 Lunch 3:30 Chair Yoga	17 8:30 Zumba 11:30-1:30 Lunch **1:00 & 2:30 2 sessions of Produce Bingo $2.00 to play theme—wear Fruits & Veggies jewelry, accessories, etc.**	18 **9:00 Riverside Ramblers** **10:30 Movement with Aubrey** 11:30-1:30 Lunch 1:00 BUNCO	19 9:30 BUNCO 11:30-1:30 Lunch 1:00 Wii Bowling **1:00 Make Up Craft time***
22 9:30 Stretch and Balance **10:30 Movement with Aubrey** 11:30--1:30 Lunch 12:00-1:30 Ice Cream Sundae Bar— to celebrate the important men in our lives 1:00 Craft—Make one take one Paint Pour Ornament **5:00 Zumba**	23 10:30 The Melody Makers **10:00 Field Trip to Honor Farmer's Market** 11:30-1:30 Lunch 3:30 Chair Yoga	24 8:30 Zumba 11:30-1:30 Lunch **12:30 Bingo—wear Pastel Colors $2.00 to play** **2:00 Summer Movie Series—popcorn to be provided**	25 **9:00 Riverside Ramblers** 10:00 TGP Book Group "Mrs. Lincoln's Dressmaker" **10:30 Movement with Aubrey** 11:30-1:30 Lunch 1:00 BUNCO	26 9:30 BUNCO 11:30-1:30 Lunch 1:00 Wii Bowling ***1:00 Helping Hands Workshop***
29 9:30 Stretch and Balance **10:30 Movement with Aubrey** 11:30--1:30 Lunch 1:00 Craft— making Beaded Flag Pins **5:00 Zumba**	30 10:30 The Melody Makers 11:30-1:30 Lunch 3:30 Chair Yoga	**Unable to make it on Mondays to participate in the crafts? Join us for Make Up Craft time on the 5th and 19th this month.**	**Summer movie series—we hope to share films/ movies to make the afternoon enjoyable. Some may be shorts, some might be documentary type films. Some comedies, too. If anything it will be cool and fun! We do have a.c.	**Produce Bingo is on the 17th during the day. 2 sessions 1:00 & 2:30 Join the fun! $2.00 to play to play every week.**

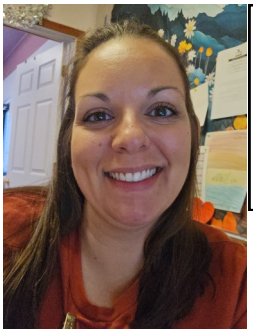
Staff Milestones

Tammy Jenkins Finney's birthday is June 2nd. This is her favorite season—as she loves going to the beach with Mike and Lacey. They also stay busy with garage-sailing and keeping up with their grandchildren. Tammy has been with us for 15 years! We are blessed to have her with us and are grateful she's a part of our agency. Thanks so much Tammy and happy birthday!

Phillip's birthday is June 5th! He is vital to us as our business manager and we are thankful he is part of our team! Phillip has grown in his roles with us since he joined us in November. He looks forward to times with friends and family this summer. Happy birthday Phillip!

Jan's 1st anniversary is June 9th. She started with us as a navigator of the front desk. But with her job and life experience she now gets us through daily as our accounting manager. Jan is invaluable and we are grateful she came to us when she did. Her favorite super hero is the Green Hornet. Thanks & happy anniversary Jan!

Reana's 1st anniversary is also June 9th! We are so glad she's part of our team as our production & kitchen assistant. Reana loves the outdoors and drawing and painting. Time with family is also a favorite way to enjoy her time away from us. Thanks & happy anniversary Reana!



Jessica's 1st anniversary is June 16th, but it seems longer as she's such a natural fit for taking very good care of our home delivered meals clients. She is all about fishing and fun with her family as it's summer and this is what we wait for. We're so glad she's here to help keep us going each day! Happy anniversary Jessica!

Kelly's 3rd anniversary is June 19th. Kelly is strong on harmony and making things work as we move through each day. As our fund development director & deputy director we look to her for guidance and she is always there as our positive and kind leader. Thanks so much and happy anniversary!

Davina has her birthday June 26th. She is so great with our clients when they come for lunch at TGP, and a treasure these three years she's been part of our team. Davina and husband James are all about active outdoors fun—hiking, taking walks, and adventuring around the area. Wish Davina a Happy Birthday when you see her!

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Move of the Month! And More...

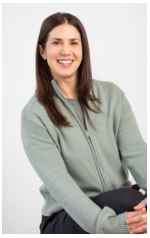
Move of the Month for June!

June – Step and Stretch: Forward and Lateral
Why it matters: The "Step and Stretch" is a dynamic movement which can help improve balance, coordination, and mobility for older adults.
How to do it:
1. To perform it, stand tall with feet hip-width apart.
2. Step forward with your right foot while simultaneously reaching your arms wide, then return to the start.
3. Next, step out to the right side, reaching your right arm laterally in that direction, before returning.
4. Repeat the sequence stepping backward and then to the left

Make it easier:
Always practice safely. If you aren't steady on your feet without support try a modification below:
- In standing: Perform next to a counter or sturdy chair so you have hand support.
- In sitting: Sit in a chair without arms and perform the forward and lateral elements of the drill, stepping your feet and reaching your arms, feel your weight shift and balance challenged as you do so.

5. **Why It Works** This exercise is particularly beneficial for seniors because it mimics real-life movements—like reaching for an item on a shelf or stepping around an obstacle—in a controlled environment.

Try it: Rather than focusing on a number of repetitions, perform for several rounds until you feel you improve at the skill, noticing how you can get smoother and more coordinated with the pattern OR practice until you get fatigued and need a rest. Practice every day and you'll feel more confident in no time!



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Essential Estate Planning
Benzie Senior Resources offers Essential Estate Planning by appointment only for those age 60 and over. For Benzie residents. 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.

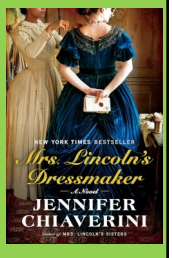
FOOT CARE CLINIC
BY APPOINTMENT
Wednesdays at Benzie Senior Resources
with our RN Stacey
for age 60 and over for Benzie residents.
Call 231-525-0600 to set yours up.
$20 service fee/ each client session
$20.00 per client.

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

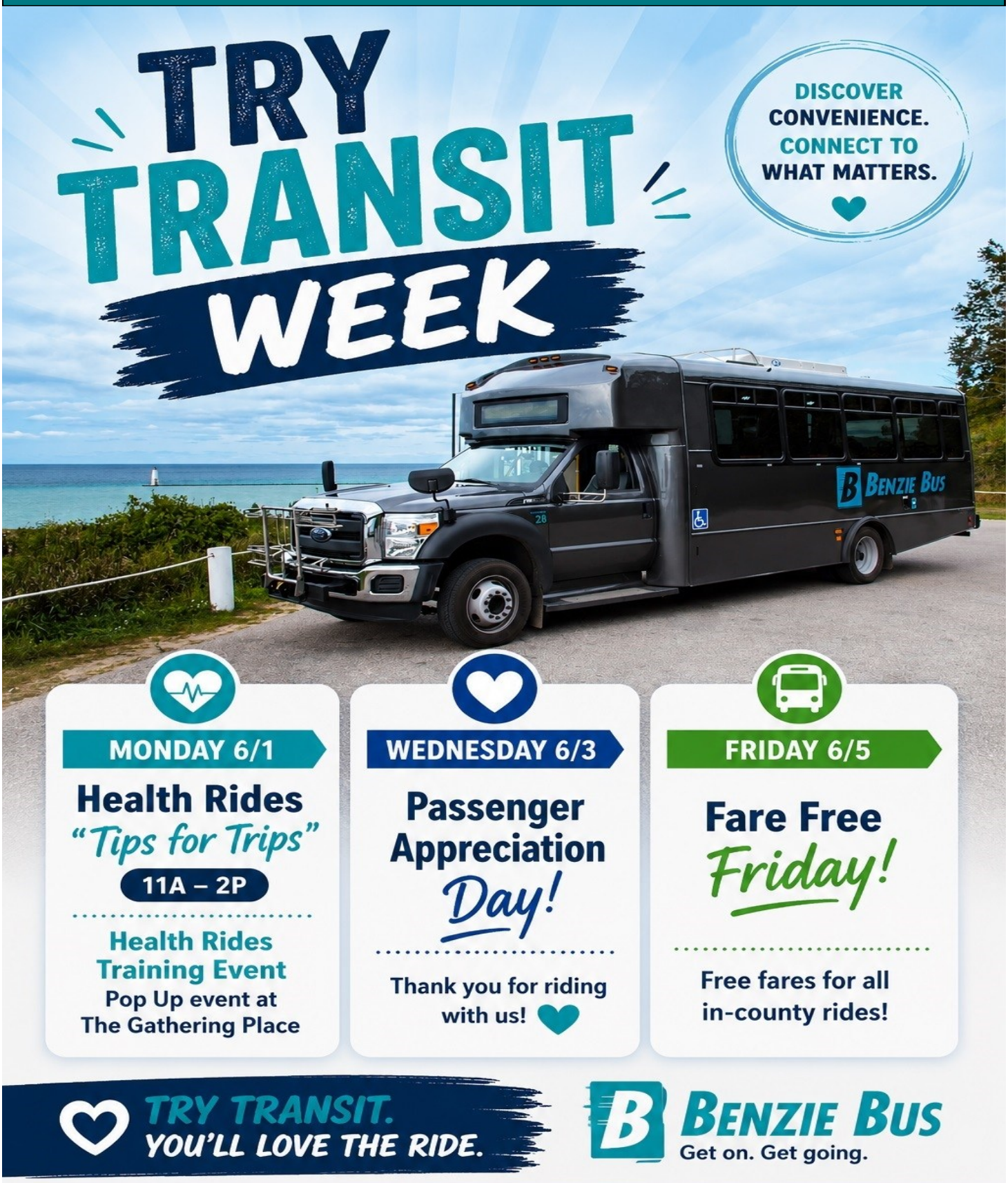
Are you in need of Notary services?
We do have a Notary onsite at Benzie Senior Resources.
Check to make sure our Notary is in and available before you come by.
Office Hours are 9:00 a.m. to 3:00 p.m.
Call 231.525.0600

The Gathering Place Book Group will meet 10:00 a.m. June 25th

We'll be reading/sharing:
Mrs. Lincoln's Dressmaker
By Jennifer Chiaverini



Call TGP to get a copy, or one of our local libraries may have it!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11A – 2P
Health Rides Training Event
Pop Up event at The Gathering Place
WEDNESDAY 6/3
Passenger Appreciation Day!
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Word Search

The Beatles Songs

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A	N	S	N	V	O	L	M	S	I	T	G	E	O
B	W	O	H	A	E	W	O	D	R	O	N	E	O
N	I	O	W	E	O	W	M	V	D	D	I	E	T
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B	N	O	E	W	N	U	I	E	N	V	H	U	G
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SUN KING
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TELL ME WHY
I'M ONLY SLEEPING
NORWEGIAN WOOD
BIRTHDAY
PIGGIES
GIRL
WORDS OF LOVE
SOMETHING
THIS BOY
THE WORD
NOWHERE MAN

Play this puzzle online at : https://thewordsearch.com/puzzle/13889/

Music in the Streets
Each Thursday
June 25th –August 13th
at 7:00 p.m. there will be music in the streets in downtown Beulah.

Some of our team will be attending and we encourage you to come listen, see others you may know, & have some fun!
Bring you, bring a chair!
See you there!
Check the paper or online for line-up.

Senior Project Fresh is up & going until October 31st.

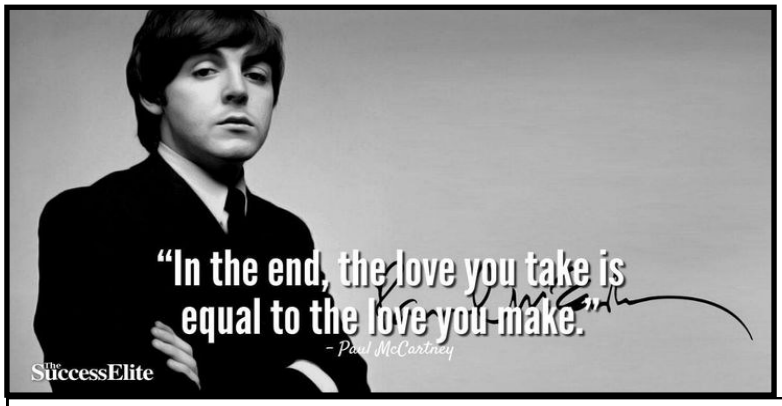
To apply for the program or to sign-on and get your card from last year recertified —

please call
Angie at the BSR office
231.525.0600
M-F 9am to 3pm

We're happy to provide a list of places you can use your program $

June Birthdays

Deb Lindgren	1	Patricia Baase	8	Dan Kelsey	18
Joan Giddis	1	Trilby Novak	8	Joanne Peterson	18
Mark Stoltz	1	Harold Case	8	Betty Kalis	19
Dan Ostrowski	1	Paul Kline	8	Leonard Corey	19
Ellen Heit	2	Orlin Reed	8	Susie Harold	19
Bobby Erickson	2	Ruth Herron	9	Sandra Schlueter	19
Sheree Frost	2	Debra Reed	9	Pat Vertucci	19
Jan Yost	2	Ed Wrona	9	Ned Edwards	20
Jean Revnell	2	Blanche Blacklock	10	Guy Fast	20
Karen Yager	2	Larry LaDuke	10	Mabel Foust	21
Conrad Caris	3	Susan Heacock	10	Bess Butler	21
Jeanne Joslyn	3	Pat Dluzin	10	Gloria McPherson	22
Denny Cheylava	3	Sharon Zak	10	Penny Parkin	22
Butch Engelbertson	3	Robbie Leffring	11	Fran Johnson	24
Bob Kage	3	Tammy McKaskle	11	Robert Glass	24
Walter Stevens	3	Sheila Smith	12	Wanda Smigiel	24
Barbara Rennie	4	Lois Johnson	12	Russ Bonney	25
Rita Drake	4	Patricia Campbell	12	Jeri Bushong	26
Kristi Gray	4	Jonathon Putney	12	Tess Keillor	27
Joy Brozofsky	5	**Patty Braem**	**13**	Randall Buckner	27
Paul Kerridge	5	Chris Sheaks	13	Gloria Troutman	27
Mary Ferens	5	Sherry Edinger-Goethe	14	Carlos Velasquez	27
Ray Wittig	5	Ken Keillor	14	Fred McConnel	28
Cathy Yagle	6	Greg Wilkins	14	Wanda Cudney	28
James Marsden	6	Ginny Istnick	15	Jim Kilgus	28
Charlene Burgess	6	Jane Buth	15	Phyllis Mowen	28
Sandy Keeler	6	Carole Anne Huft	16	Elsa Miller	28
Sue McGregor	6	William Gray	17	Cheryl Hettinger	29
Janice Cooney	7	Judy Caris	17	Robin Peer	29
Bruce Doyon	7	Fern Plant	17	June Armstrong	30
Pauline Barnes	7	Sue Freshour	18	Mary Elen Brown	30
Dennis Colon	7			Jeff Lepke	30



Thank you for the cards and good wishes
extended to Mrs. Adelle Porter
for her 100th birthday in April.

And thank you for sending cards
and connecting with Bud Ballard
for his 100th birthday in April, as well.

Paul McCartney will be 84 years old on June 18th. His first instrument was actually the trumpet.

Medicare Minute 7 tips to help you make a smooth move to Medicare

Medicare tip 1: You can sign up for Medicare as early as 3 months before you turn 65
Medicare eligibility begins at age 65, but you can sign up earlier to make sure your coverage starts as soon as possible. You will have a 7-month Initial Enrollment Period (IEP) that starts 3 months before the month of your 65th birthday. If you sign up during the first three months of your IEP, your Medicare coverage will kick in on the first day of your 65th birthday month. If you sign up later on in your IEP your coverage could be delayed.

Medicare tip 2: Find out if you'll be enrolled in Medicare automatically
If you currently receive Social Security or Railroad Retirement Board benefits, you'll be automatically enrolled in Original Medicare (Parts A & B). Medicare will mail your Medicare card to you. This applies if you are eligible for Medicare due to age or disability Your coverage will go into effect on the first day of your 65th birthday month or the month of your 25th disability check. **NOTE:** You will still have your IEP during which you may make other coverage choices such as getting a Part D prescription drug plan or Medicare Advantage plan.

Medicare tip 3: Consider delaying Medicare Part B
You may be able to postpone Part B – and delay paying the premium – if you have other creditable coverage. **You might be working past 65** and have employer-sponsored health insurance with an employer that has 20 or more employees, for example. Or maybe you have employer-coverage from a spouse's employer, and that employer has 20 or more employees and allows covered-dependents to delay Medicare enrollment. Check with the plan benefits administrator before deciding to postpone your Part B enrollment. You need to confirm that you have creditable coverage, ask for written proof (especially for your drug coverage) to ensure you can qualify for a Special Enrollment Period.

Medicare tip 4: Choose a Medicare plan with benefits you need
Once you sign up for both Part A and Part B, you have to consider if you need further coverage. Parts A and B only cover hospital and medical coverage, respectively. This means things like drugs and dental are not provided for. Identify what you need and want covered before selecting the kind of Medicare coverage you end up with.

Part D plans can provide prescription drug coverage.

Medicare Advantage plans can provide prescription drug coverage & additional benefits such as dental, vision, or hearing coverage.

Medicare tip 5: You can add additional coverage to government-sponsored Original Medicare
If you choose Original Medicare, you can add additional coverage. For example, many people add a Medicare Part D plan to help with prescription drug costs. These plans are offered by private insurance companies.

Medicare tip 6: Enroll on time to avoid late enrollment penalties
Medicare Part B and Part D may add penalties to your premium payments if you enroll after your IEP ends and don't qualify for a Special Enrollment Period. If you don't qualify for premium-free Part A, you'll also face late penalties for Part A if you miss your IEP. Each part has its own rules for timing and for calculating the penalty.

The Part B penalty is an additional 10% of the premium amount for each full 12-month period you could have had Part B and didn't. The penalty is charged every month for as long as you have Part B.

The Part D penalty is an additional 1% of the average Part D premium for each month you delay enrollment. The penalty amount may change each year along with annual Part D premiums. It's charged every month for as long as you're enrolled in Part D.

The Part A penalty is an additional 10% of the premium amount and is charged every month for twice the number of years enrollment was delayed.

Medicare tip 7: Evaluate your coverage every year
You don't have to keep the same Medicare plan every year. The Medicare Annual Enrollment Period is October 15 to December 7 every year. During this time, you can join, switch or drop a Medicare Advantage plan or a prescription drug plan. It's a good idea to review your Medicare coverage every year to make sure it still serves your needs.
You will automatically go back to Original Medicare if you drop a Medicare Advantage plan during open enrollment, and you will lose drug coverage if it was included with your plan. You may replace drug coverage with a stand-alone prescription drug plan at this time without penalty. A penalty may apply if you drop drug coverage and more than 63 days pass before you get it again.

Keep these tips in mind to make Medicare enrollment easier
It may feel like Medicare is a vast and overwhelming maze. Partly that's because Medicare serves millions and millions of people, each with his or her own set of circumstances, and the program must anticipate and accommodate them all. Focus on what applies to your personal situation and choosing your Medicare coverage will be a lot easier. —United Healthcare

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 (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 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.

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