

Senior

Hi-Lites

Charlevoix County Commission on Aging Newsletter

Funding for Charlevoix County Commission on Aging is provided by: Charlevoix County Senior Millage; Michigan Aging & Adult Services Agency; Area Agency on Aging of Northwest MI



IN LITTLE WAYS & SUNSHINE RAYS, SPRING IS COMING TO BRIGHTEN OUR DAYS!~

Director's CORNER

What is osteoporosis? Osteoporosis is a disease where the bones become thin, weak, and more likely to break.

Although you can break a bone in any part of your body, the most common broken bones associated with osteoporosis are the arm, wrist, and hip.

How are falls and osteoporosis linked?

Studies show what once you fall you are more likely to keep falling unless you put strategies in place to prevent falls.

1 out of 5 falls among older adults leads to serious injury such as a broken bone. If we can prevent falls, we can prevent broken bones of the arm, wrist, and hip. Most broken hips are the result of a fall.

Lack of Vitamin D is a risk factor for both falls and broken bones. Daily Vitamin D is linked with reduced falls and fewer broken bones in older adults. Calcium helps keep bones strong.

Speak with your health care provider about how much vitamin D and calcium is right for you.

Regular physical activity and exercises that combine weight-bearing, muscle strengthening, and balance help reduce the risk of falls and improves your bone health.

Take action to prevent osteoporosis and reduce the risk of falling.

Eat a balanced diet rich in calcium: A few good sources include milk, cheese, canned sardines, and yogurt.

Eat foods high in Vitamin D: Vitamin D helps the body absorb calcium and can be found in eggs, milk, and salmon but Vitamin D supplements are available.

The Senior Center is a great place to help keep a balanced diet with meals that are reviewed and approved by a Registered Dietitian and it is affordable to every aging



person 60 years and above for a \$3 donation. We also have many opportunities to learn about eating a balanced diet with our Cooking for One Classes and Nutrition education opportunities.

Get regular exercise and lift weights: Weight-bearing exercises stimulate bone building to increase bone density.

The Senior Center is a great place to get regular exercise as we have many programs like but not limited to Pickleball, Yoga, Chair Yoga, Tai Chi, Walking, Stretching, Cardio Drumming, Etc. We also have resources to get you outside and active too.

Don't smoke: Smoking reduces blood supply to bones and production of bone-producing cells.

Limit your alcohol: If you choose to drink alcohol, limit to one drink a day for women and two drinks for men. Those taking certain medications should abstain.

Check for home safety: Falling increases the chance of a bone fracture. Go through your home and remove clutter or add handrails to reduce falls and accidents.

Talk with your doctor about a bone-density test: Also known as a DXA scan, this x-ray measures the amount of bone in specific areas of the body and helps determine risk for bone fractures. This scan can help doctors manage your bone loss and prevent fractures.

It is never too late to identify and treat osteoporosis or prevent falls to avoid broken bones.

For more information, visit: www.ncoa.org/falls

COA Information

COA Office
13513 Division Ave.,
Charlevoix, MI 49720
231-237-0103
Toll Free: 866-428-5185
Fax: 231-237-0105
Office open M-F 7:30am-4:30pm

Main Office Staff:
Amy Wieland, Executive Director
Sheri Shepard, Assistant Director
Theresa Graham, Office Manager
Sally Nye, Database Coordinator
Paul Tate, Food Service Manager
Kevin Clements, Senior Program Facilitator

Health Care Services:
Tracey Rupinski, RN, Director of Health Care Services
Robin Pugh, RN, CFCS
Arlene Wilson, CNA
OPEN, CNA/Homemaker
Kim Crandell, Homemaker
Rhonda Whiteford, Homemaker

COA Advisory Committee

Wanda Carr - Chair; Harry Wilson, Cathy Kessler, Vice Chair, Sharon Misiak, Janet Kalbfell; Board Liaison Josh Chamberlain

June - August Senior Center Wednesday Night Hours are 2p-7p

Many wonderful Volunteers in all aspects of our services!

Beaver Island COA Office:
Open M-F 8a-4p
Lonnie Allen, BI County Building & COA Site Coordinator
26466 Donegal Bay Road Beaver Island, MI 49782 231-448-2124

Boyne Area Senior Center:
Open M-F 9a-2p
Krista Goldsmith, Site Coordinator
Gretchen, Greg, Paul Food Service & HD Meals 411 E. Division, PO Box 964 Boyne City, MI 49712 231-582-6682

Charlevoix Senior Center:
Open M-F 8a-4p
Vikki Pearsall, Northside Building and COA Site Coordinator, Zack, Mary & Cathy Food Service & HD Meals 13513 Division Street Charlevoix, MI 49720 231-547-3844

East Jordan Senior Center:
Open M-F 9a-2p
Brenda Skop, Site Coordinator
Kelly, Star, Amy Food Service & HD Meals 951 Mill Street, East Jordan, MI 49727 231-536-7831

Area happenings

For more information:

Beaver Island Chamber
(231) 448-2022
Main Street
Beaver Island, MI 49782
beaverislandcommunitycenter.org

Boyne Area Chamber
(231) 582-6222
115 S. Lake St., Suite A,
Boyne City, MI 49712
boynechamber.com

Charlevoix Chamber
(231) 547-2101
109 Mason Street
Charlevoix, MI 49720
charlevoix.org

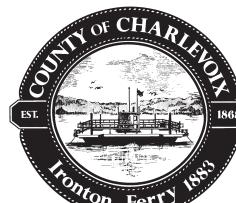
East Jordan Chamber
(231) 536-7351
100 Main Street, Suite B
East Jordan, MI 49727
ejchamber.org

APRIL 2024 NOTABLE DATES

- 1 **April Fool's Day**
- 2 **Children's Book Day**
- 3 **Find A Rainbow Day**
- 4 **Burrito Day**
- 5 **Walk to Work Day**
- 6 **Jump Over Things Day**
- 7 **No Housework Day**
- 8 **Step Into the Spotlight Day**
- 9 **Name Yourself Day**
- 10 **Hug Your Dog Day**
- 11 **Eight Track Tape Day**
- 12 **Walk on Your Wild Side Day**
- 13 **Scrabble Day**
- 14 **Moment of Laughter Day**
- 15 **Art Day**
- 16 **Wear Pajamas to Work Day**
- 17 **Cheese Ball Day**
- 18 **High Five Day**
- 19 **Humorous Day**
- 20 **Record Store Day**
- 21 **Creativity and Innovation Day**
- 22 **Jelly Bean Day**
- 23 **Picnic Day**
- 24 **Denim Day**
- 25 **Telephone Day**
- 26 **Hug A Friend Day**
- 27 **Morse Code Day**
- 28 **Blueberry Pie Day**
- 29 **Dance Day**
- 30 **Oatmeal Cookie Day**

For more detailed information on things going on at our Senior Centers:

Please call and speak with the Site Coordinator directly or call the COA Office.



Commission on Aging

Serving Seniors in Charlevoix County

Boyne Area Activity Calendar

Boyne Area Senior Center Location Activities for April 2024. Boyne Area Senior Center: 582-6682

Monday	Tuesday	Wednesday	Thursday	Friday
1. CRAZY HAIR DAY 8a Sunshine Club Coffee Hour , 9a Cardio Drumming , 10a BASC Book Club , 12:30 BINGO , 1:30p Tai Chi , 2:30p Garden Club , 3p Cards/Table Games ,	2. BEACH DAY 9a Line Dancing , 11:30a Speaker Lauri Juday Saving the Monarchs , 12:30p BINGO , 1p Movie w/ PBJ Popcorn , 3p Cards/Table Games Foot Clinic	3. PATRIOTIC DAY 8a Sunshine Club Coffee Hour , 9a Full Body Strength & Stretch, Standing Pilates for Seniors , 11a Music by Lucky Stars , 12:30p Home Care Services Presentation - Shawna , 1pm Knit/Crochet/ Sewing , 2p Card/Table Games	4. DECades Day 9a Line Dancing , 12:30p Floral Arrangement Class with Upsy Daisy Floral , 2p Presentation on Vitamin C , 3p Cards & Games	5. 8a Sunshine Club Coffee Hour , 9a Cardio Drumming , 10a Standing Pilates for Seniors , 11:30a Music by \$1 & a Jukebox , 12:30p Card Bingo , 1p Chair Yoga with Roxanne Osga , 2p Cards & Games
8. NATIONAL UNICORN DAY 8a Sunshine Club Coffee Hour , 9a Cardio Drumming , 10a Cards for a Cause Craft , 12:30 BINGO , 1p What's Cooking Presentation , 2p Cards/Table Games ,	9. 9a Line Dancing, 11a Hand Massages by Shawna , 11a Music by MI Sands , 12:30p BINGO , 1p Rock Painting Craft with David West , 2:30p Cards/Table Games	10. 8a Sunshine Club Coffee Hour , 9a Full Body Strength & Stretch, Standing Pilates for Seniors , 12p Red Flags of Fraud , 1pm Knit/Crochet/ Sewing , 2p Card/Table Games	11. 9a Line Dancing, 12:30p BC Then and Now with Ed May , 2p Cards & Games , Foot Clinic	12. 8a Sunshine Club Coffee Hour , 9a Cardio Drumming , 10a Standing Pilates for Seniors , 11a Music by Vintage , 12:30p Card Bingo , 1p Chair Yoga with Roxanne Osga , 2p Cards & Games
15. 8a Sunshine Club Coffee Hour , 9a Cardio Drumming , 10a BASC Book Club , 12:30 BINGO , 1p Craft & Snack Series , 2:30p Garden Club , 3p Cards/Table Games ,	16. 9a Line Dancing, 12:30p BINGO , 1p Movie & Popcorn , 3p Cards/Table Games	17. 8a Sunshine Club Coffee Hour , 9a Full Body Strength & Stretch, Standing Pilates for Seniors , 12:30p Homemade Kite Craft , 1pm Knit/Crochet/ Sewing , 3p Card/Table Games	18. 9a Line Dancing, 12:30p Cards for a Cause Craft , 2p Cards & Games ,	19. 8a Sunshine Club Coffee Hour , 9a Cardio Drumming , 10a Standing Pilates for Seniors , 11a Music by OJ , 12:30p Card Bingo , 1p Presentation for National Garlic Day , 2p Cards & Games
22. 8a Sunshine Club Coffee Hour , 9a Cardio Drumming , 11a Music by MI Sands , 12:30 BINGO , 1p Earth Day Craft , 2p Cards/Table Games ,	23. 8a National English Muffin Day Breakfast , 9a Line Dancing , 11a Special Treat for Shirley Temple Day , 12:30p BINGO , 1p Cards/Table Games Foot Clinic	24. 8a Sunshine Club Coffee Hour , 9a Full Body Strength & Stretch, Standing Pilates for Seniors , 1pm Knit/Crochet/ Sewing	25. 9a Line Dancing, 12:30p Manicures for Mani Pedi Day , 2p Cards & Games	26. 8a Sunshine Club Coffee Hour , 9a Cardio Drumming , 10a Standing Pilates for Seniors , 11a Music by Vintage , 12:30p Card Bingo , 1p Chair Yoga with Roxanne Osga , 2p Movie & Popcorn
29. 8a Sunshine Club Coffee Hour , 9a Cardio Drumming , 10a BASC Book Club , 12:30 BINGO , 1p Craft Kentucky Derby Hat Decorating , 2p Cards/Table Games ,	30. 9:30a Veteran's Social , 12:30p BINGO , 1p Planting a Pollinator Garden with Lauri Juday , 2p Cards/Table Games	Boyne Area Center 411 East Division St, Boyne City Site Coordinator: Krista	Activities are subject to Change. Exercise Room open all day everyday M-F.	The BASC is now OPEN FULL TIME 8a-4p Mon—Fri with activities all day long!

East Jordan Activity Calendar

East Jordan Senior Center Location Activities for April 2024

Monday	Tuesday	Wednesday	Thursday	Friday
1. 9:30a Coffee Hour , 10a Sewing Repairs , 10:45a Exercise/Lisa, Sewing 12p Mexican Poker , 12:30p Pool Table	2. Open Pickleball 9a-11a , 9:30a Coffee Hour , 10a Knit & Crochet , 12:30p Euchre	3. 9:30a Coffee Hour , 12:30p Card Bingo	4. 9a Hair Cuts \$\$, 9:30a Coffee Hour , 10:30a Cardio Drumming , 12:30p Texas Hold-em or Cards	5. Celebration Day Ice Cream Social 11:30a Music Barry Loper , 12:30p Card BINGO , 50/50 Drawing
8. 9:30a Coffee Hour , 10a Sewing Repairs , 10:45a Exercise/Lisa, Sewing 12p Mexican Poker , 12:30p Pool Table	9. Open Pickleball 9a-11a , 9:30a Coffee Hour , 10a Knit & Crochet , 12:30p Euchre Foot Clinic	10. 9:30a Coffee Hour , 12:30p Card Bingo	11. 9:30a Coffee Hour , 10a EJSC Advisory Board , 10:30a Cardio Drumming , 12:30p Texas Hold-em or Cards	12. 10a Avon with Mary , 11:30a Music OJ Adkins , 12:30p Card BINGO , 50/50 Drawing
15. 9:30a Coffee Hour , 10a Sewing Repairs , 10:45a Exercise/Lisa, Sewing 12p Mexican Poker , 12:30p Pool Table Foot Clinic	16. 9:30a Veterans Social , Open Pickleball 9a-11a , 9:30a Coffee Hour , 10a Knit & Crochet , 12:30p Euchre	17. 9:30a Coffee Hour , 12:30p Card Bingo	18. 9:30a Coffee Hour , 10:30a Cardio Drumming , 12:30p Texas Hold-em or Cards , Hand Massages Foot Clinic	19. 11:30a Music \$ in a Juke Box , 12:30p Card BINGO , 50/50 Drawing
22. 9:30a Coffee Hour , Sewing Repairs 10a, 10:45a Exercise/Lisa , 12p Mexican Poker , 12:30p Pool Table	23. Open Pickleball 9a-11a , 9:30a Coffee Hour , 10a Knit & Crochet , 12:30p Euchre	24. 9:30a Coffee Hour , 12p Red Flags of Fraud Presentation , 12:30p Card Bingo	25. 9:30a Coffee Hour , 10:30a Cardio Drumming , 12:30p Texas Hold-em or Cards	26. 11:30a Music 2 Beats , 12:30p Card BINGO , 50/50 Drawing
29. 9:30a Coffee Hour , Sewing Repairs 10a, 10:45a Exercise/Lisa , 12p Mexican Poker , 12:30p Pool Table	30. Open Pickleball 9a-11a , 9:30a Coffee Hour , 10a Knit & Crochet , 12:30p Euchre		East Jordan Center 951 Mill St., East Jordan 231-536-7831 Site Coordinator: Brenda	1st Friday Open Gym Walking 9a-1p. Exercise Room open all day everyday. ACTIVITIES ARE SUBJECT TO CHANGE

ALL Charlevoix County Senior Center Menus

All Senior Center Locations Menu April 2024 (Lunch 11:30a—12:30p)

Commission On Aging Phone: 237-0103

Charlevoix Senior Center: 547-5361 East Jordan Senior Center: 536-7831 Boyne Area Senior Center: 582-6682

Monday	Tuesday	Wednesday	Thursday	Friday
1. April Fools Day Sundaes & Apple Pie, Soup Du Jour Alternative Meal for Week: Salami & Cheese Sub	2. Children's Book Day Chicken Bacon Ranch Square Pizza, Broccoli Salad, String Cheese, Fruit	3. Nacho Day - Taco Meat, Mexican Rice, Tortilla Chips, Cheese Sauce, Salsa, Soup Du Jour, Fruit	4. Teriyaki Marinated Bone-in Pork Chop, Scalloped Potatoes, Vegetable Medley, Fruit	5. Walk to Work Day Pepper Steak with Colored Peppers & Onions, Seasoned Rice, Soup Du Jour, Fruit
8. Bratwurst Patty on Bun, Sliced Cheddar Cheese, Tater Tots, Vegetable, Soup Du Jour, Fruit Alternative Meal for Week: Chicken Caprese Salad	9. Name Yourself Day BBQ Salmon, Seasoned Rice, Mixed Vegetable, Fruit	10. Hug Your Dog Day Baked Potato with Cheese, Sour Cream Cup, Chicken Noodle Soup, Dinner Roll, Butter, Fruit	11. Eight Track Tape Day Mom's Meatloaf with Mashed Potatoes & Gravy, Vegetable, Fruit	12. Chicken Alfredo, Fresh Broccoli, Pasta, Garlic Bread, Soup Du Jour, Fruit
15. Mushroom Swiss Burger, Bun, Ranch Wedge Fries, Vegetable Medley, Soup Du Jour, Fruit Alternative Meal for Week: Roast Beef Wrap	16. Wear PJ's to Work Day Sweet & Sour Chicken, Oriental Vegetables, Seasoned Rice, Mini Egg Roll, Fruit	17. Chef Salad—Turkey, Ham, Cheese, Egg, Tomato, Homemade Ranch, Soup Du Jour, Fruit	18. High Five Day Baked Garlic Seasoned Bone in Chicken Drumsticks, Mashed Potatoes & Gravy, Fresh Vegetables, Fruit	19. Humorous Day Beef Stew w/ Stew Vegetables, Biscuit, Fruit
22. Baked Ziti, Tomato Sauce, Mozzarella Cheese, Garlic Bread, Garden Vegetable, Soup Du Jour, Fruit Alternative Meal for Week: Tuna Pasta Salad	23. Picnic Day Hamburger & Onion Stroganoff, Buttered Noodles, Mixed Vegetables, Fruit	24. Denim Day Breaded Chicken Strips, BBQ Sauce, Ranch Wedge Fries, Garden Vegetable, Soup Du Jour, Fruit	25. Volunteer Appreciation Luncheon! Roast Beef, Mashed Potatoes & Gravy, Fresh Vegetables, Cheesecake with Fresh Berries	26. Hug a Friend Day Cooks Choice, Potato, Fresh Vegetable, Soup Du Jour, Fruit
29. Open Faced Corned Beef Rueben with Sauerkraut, Waffle Fries, Garden Vegetable, Fruit Alternative Meal for Week: Chicken Salad	30. Oatmeal Cookie Day Beef Lasagna, Garlic Biscuit, Green Beans, Fruit	Soups are served M, W, F with your meal. Side Salads are served T, Th with your meal.	Sandwich Wrap and Salad Bar Station available Tuesdays and Thursdays in East Jordan & Boyne as a Meal Alternative.	ALL MEALS INCLUDE MILK, BREAD & BUTTER, 2 VEGGIES & A FRUIT. MENU SUBJECT TO CHANGE WITHOUT NOTICE

Charlevoix Activity Calendar

Charlevoix Senior Center Activities for April 2024

Monday	Tuesday	Wednesday	Thursday	Friday
1. 9a Coffee Talk, Walkers, 9a-11a Advanced Pickleball, 11a Card Bingo, 12:30p Cardio Drumming, 1p Games/Puzzles, 1:30p Beginners/Intermediate Pickleball	2. 8-9a Safe Haven Free Breakfast Club, 9a Coffee Talk, Walkers, 10a Line Dancing, 12:30p Veteran's Social & Free Lunch, 12:30p COA Movie Day w/ Popcorn 1p Games/Puzzles, 1p Mahjong, 1:30 Advanced Pickleball, 4p Yoga	3. 9a Coffee Talk, Walkers, 11:30a Reggie Sprik—Book Author Presentation, 12:30p Bridge, 1p Games/Puzzles, 1:30p Beginners/Intermediate Pickleball	4. 9a Coffee Talk, Walkers, 9a Yoga, 9:30a Matter of Balance, 10:15a Chair Yoga, 12:30p Tai Chi, 1p Games/Puzzles, 1:30p Advanced Pickleball, 2p Charlevoix Cinema Matinee	5. 8-9a Safe Haven Free Breakfast Club, 9a Coffee Talk, Walkers, 10a Crafts, 1p Games/Puzzles, 12:30p Cardio Drumming, 1:30p Open Pickleball
8. 9a Coffee Talk, Walkers, 9a-11a Advanced Pickleball, 11a Card Bingo, 12:30p Cardio Drumming, 1p Games/Puzzles, 1:30p Beginners/Intermediate Pickleball	9. 8-9a Safe Haven Free Breakfast Club, 9a Coffee Talk, Walkers, 10a Line Dancing, 12:30p COA Movie Day w/ Popcorn 1p Games/Puzzles, 1p Mahjong, 1:30 Advanced Pickleball, 4p Yoga	10. 9a Coffee Talk, Walkers, 12:30p Bridge, 1p Games/Puzzles, 1:30p Beginners/Intermediate Pickleball	11. 9a Coffee Talk, Walkers, 9a Yoga, 9:30a Matter of Balance, 10:15a Chair Yoga, 12:30p Tai Chi, 1p Games/Puzzles, 1:30p Advanced Pickleball, 2p Charlevoix Cinema Matinee	12. 8-9a Safe Haven Free Breakfast Club, 9a Coffee Talk, Walkers, 10a Crafts, 1p Games/Puzzles, 12:30p Cardio Drumming, 1:30p Open Pickleball
15. 9a Coffee Talk, Walkers, 9a-11a Advanced Pickleball, 11a Card Bingo, 12:30p Cardio Drumming, 1p Games/Puzzles, 1:30p Beginners/Intermediate Pickleball	16. 8-9a Safe Haven Free Breakfast Club, 9a Coffee Talk, Walkers, 10a Line Dancing, 12:30p COA Movie Day w/ Popcorn 1p Games/Puzzles, 1p Mahjong, 1:30 Advanced Pickleball, 4p Yoga Foot Clinic	17. 9a Coffee Talk, Walkers, 11:30a Hand Massages & presentation, 12p BBB Red Flags of Fraud Presentation, 12:30p Bridge, 12:30p Cardio Drumming, 1p Games/Puzzles, 1:30p Beginners/Intermediate Pickleball	18. 9a Coffee Talk, Walkers, 9a Yoga, 9:30a Matter of Balance, 10:15a Chair Yoga, 12:30p Tai Chi, 1p Games/Puzzles, 1:30p Advanced Pickleball, 2p Charlevoix Cinema Matinee	19. Celebration Day Ice Cream Social 11:45a 8-9a Safe Haven Free Breakfast Club, 9a Coffee Talk, Walkers, 10a Crafts, 1p Games/Puzzles, 12:30p Cardio Drumming, 1:30p Open Pickleball
22. 9a Coffee Talk, Walkers, 9a-11a Advanced Pickleball, 11a Card Bingo, 12:30p Cardio Drumming, 1p Games/Puzzles, 1:30p Beginners/Intermediate Pickleball	23. 8-9a Safe Haven Free Breakfast Club, 9a Coffee Talk, Walkers, 10a Line Dancing, 12:30p COA Movie Day w/ Popcorn 1p Games/Puzzles, 1p Mahjong, 1:30 Advanced Pickleball, 4p Yoga	24. 9a Coffee Talk, Walkers, 12:30p Bridge, 12:30p Cardio Drumming, 1p Games/Puzzles, 1:30p Beginners/Intermediate Pickleball	25. 9a Coffee Talk, Walkers, 9a Yoga, 9:30a Matter of Balance, 10:15a Chair Yoga, 12:30p Tai Chi, 1p Games/Puzzles, 1:30p Advanced Pickleball, 2p Charlevoix Cinema Matinee	26. 8-9a Safe Haven Free Breakfast Club, 9a Coffee Talk, Walkers, 10a Crafts, 12:30p Cardio Drumming, 1p Games/Puzzles, 1:30p Open Pickleball
29. 9a Coffee Talk, Walkers, 9a-11a Advanced Pickleball, 11a Card Bingo, 12:30p Cardio Drumming, 1p Games/Puzzles, 1:30p Beginners/Intermediate Pickleball	30. 8-9a Safe Haven Free Breakfast Club, 9a Coffee Talk, Walkers, 10a Line Dancing, 12:30p COA Movie Day w/ Popcorn 1p Games/Puzzles, 1p Mahjong, 1:30 Advanced Pickleball, 4p Yoga	Tech Tuesdays @ Charlevoix Library by appt. Only	Charlevoix Center 13513 Division Ave, Charlevoix Site Coordinator: Vikki 231-547-3844	Charlevoix Location Only: 11:30a-12:30p Sandwich and Salad Bar available for Lunch Monday—Friday

Part D Coverage Phases

The cost of your Medicare Part D-covered drugs may change throughout the year. If you notice that your drug prices have changed, it may be because you are in a different phase of Part D coverage. There are four different phases—or periods—of Part D coverage.

Deductible Period: Until you meet your Part D deductible, you are in the deductible period. During this time, you will pay the full negotiated price for your covered prescription drugs. While deductibles can vary from plan to plan, no plan's deductible can be higher than \$545 in 2024, and some plans have no deductible. You begin each new calendar year in the deductible.

Initial Coverage Period: After you meet your deductible, your plan will help pay for your covered prescription drugs. This is your initial coverage period. Your plan will pay some of the cost, and you will pay a copayment or coinsurance.

Coverage Gap: You enter the coverage gap when your total drug costs—including what you and your plan have paid for your drugs—reaches a certain limit. In 2024, that limit is \$5,030. While in the coverage gap, you are responsible for 25% of the cost of your drugs. The coverage gap is also sometimes called the donut hole.

Catastrophic Coverage: In all Part D plans in 2024, you enter catastrophic coverage after you reach \$8,000 in out-of-pocket costs for covered drugs. As of 2024, during this period, you owe no coinsurance or co-payments for the cost of your covered drugs for the remainder of the year. This puts a hard cap on your spending during the catastrophic phase of coverage. Before 2024, you paid 5% of the cost.

Michigan Medicare/Medicaid Assistance Program (MMAP) can help with navigating this!

Please contact them today for assistance! Call MMAP at 1-800-803-7174 or Kevin Clements at 231-237-0103 to make changes.

Pharmacy and Prescription Drug Fraud

There are many types of pharmacy and prescription drug schemes. A few examples include: You see charged on your Medicare Summary Notice (MSN) or Explanation of Benefits (EOB) charges for:

- o Drugs that were never picked up, delivered, or even prescribed.
- o Drugs (sometimes controlled drugs such as opioids) that were prescribed by a doctor you have never seen.
- o Drugs beyond the amount you were prescribed.
- o A different prescription drug, often one that costs more, than the one you were prescribed.
- o A drug that is not approved by the U.S. Food and Drug Administration (FDA).
- A pharmacy purposely provided you with less medication than you were prescribed or expired drugs.
- A pharmacy gave you and billed for a costly compounded medication, such as a pain cream, when a lower cost prescription was ordered by your doctor.
- A pharmacy offers you "free" or "discount" drugs without an order from your doctor and then bills Medicare.
- A pharmacy refills a prescription that you no longer need without you knowing it. You don't pick it up, but the pharmacy still bills Medicare.
- Someone offers to pay you for the use of your Medicare number to bill for prescription drugs or offers you cash or other payment to pick up prescriptions for you.

Safe Haven Sponsored Breakfast Club Menu April 2024 (8a—9a) Menu Subject to Change

TUESDAYS & FRIDAYS ONLY—IN CHARLEVOIX ONLY

(Available only when the Charlevoix Senior Center is OPEN)

Charlevoix Senior Center: 547-5361

FREE TO THE COMMUNITY FOR DINE IN & TAKE OUT

Safe Haven Breakfast Club Menu

2. Hot Breakfast: Breakfast Casserole: Eggs, Cheese, Sausage, Potatoes, Peppers & Onions All Breakfasts include Yogurt & Orange Juice	5. FRIDAY BIG Hot Breakfast: 2 Pancakes, 2 Sausage Links, Scrambled Eggs, Homemade Fresh Fried Diced Potatoes with Onions All Breakfasts include Fresh Fruit, Maple Syrup, & Milk
9. Hot Breakfast: Breakfast Burrito: Eggs, Diced Bacon, Cheese, Pico De Gallo & Cheesy Tater Tots All Breakfasts include Yogurt & Orange Juice	12. FRIDAY BIG Hot Breakfast: 2 Pancakes, 2 Sausage Links, Scrambled Eggs, Homemade Fresh Fried Diced Potatoes with Onions All Breakfasts include Fresh Fruit, Maple Syrup, & Milk
16. Hot Breakfast: French Toast, 2 Slices Bacon, Scrambled Eggs, served with Hashbrowns All Breakfasts include Yogurt & Orange Juice	19. FRIDAY BIG Hot Breakfast: 2 Pancakes, 2 Sausage Links, Scrambled Eggs, Homemade Fresh Fried Diced Potatoes with Onions All Breakfasts include Fresh Fruit, Maple Syrup, & Milk
23. Hot Breakfast: Biscuits with Sausage & Gravy, 1 Oven Baked Egg, Warm Applesauce All Breakfasts include Yogurt & Orange Juice	26. FRIDAY BIG Hot Breakfast: 2 Pancakes, 2 Sausage Links, Scrambled Eggs, Homemade Fresh Fried Diced Potatoes with Onions All Breakfasts include Fresh Fruit, Maple Syrup, & Milk
30. Hot Breakfast: Breakfast Casserole: Eggs, Cheese, Sausage, Potatoes, Peppers & Onions All Breakfasts include Yogurt & Orange Juice	

Just for fun

Easter Word Search

Z	S	T	V	S	C	M	Y	N	H	S	K	S	A	H	T	L
G	V	P	C	W	I	V	F	C	A	C	P	V	E	Z	D	D
P	A	C	C	O	E	W	L	N	M	A	O	Y	Z	S	L	P
P	U	H	E	G	G	L	U	T	S	A	Z	K	O	G	X	D
J	T	O	R	B	U	M	J	U	G	X	F	O	P	N	G	A
F	O	C	K	U	I	X	P	I	R	I	S	Y	L	N	Y	F
D	Q	Q	H	Z	C	C	A	L	M	O	G	I	C	T	F	
S	E	L	Q	F	H	T	S	U	L	E	P	X	E	K	M	O
S	G	A	T	E	N	N	O	B	A	R	S	R	E	G	C	D
W	G	T	H	X	A	U	X	Z	U	A	R	T	V	S	C	I
Z	S	E	X	S	J	H	M	P	C	B	I	K	V	S	Z	L
C	O	P	O	R	S	L	R	R	H	B	U	X	J	O	S	S
C	T	Y	L	P	G	L	V	Y	I	I	A	D	X	M	J	B
W	C	N	Y	Z	B	Q	K	X	C	T	E	K	S	A	B	M
K	X	N	U	M	S	D	U	C	K	L	I	N	G	S	P	A
X	K	U	X	G	N	I	R	P	S	P	L	U	O	G	G	L
P	S	B	G	Q	D	A	S	N	A	E	B	Y	L	L	E	J

BUNNY
DUCKLINGS
BONNET
SPRING
EGGS

DAFFODILS
EGG
JELLYBEANS
RABBIT
CHOCOLATE

LAMBS
IRIS
BASKET
CHICKS
HUNT



www.thriftymommastips.com

Beaver Island Activities and Update
Contact Lonnie at the BI COA for
more information at (231) 448-2124
or Email to
allenl@charlevoixcounty.org

Beaver Island Wellness Check Program

The Charlevoix County Commission on Aging and the Charlevoix County Sheriff's Department are collaborating their efforts on Beaver Island with respect to the safety and wellness of our Seniors on Beaver Island. The COA has created a program with the Sheriff's Department that will provide free, periodic wellness checks for aging residents of Beaver Island, aged sixty (60) and older due to the limited resources on the island.

Voucher Meal Program

Available at The Beaver Island School, The Shamrock & Now the Wild Strawberry Cafe.

Please call Lonnie or the COA Office on the Mainland for all the Other Beaver Island Fun Activities planned like the Tai-Chi, Cardio Drumming, BINGO, Crafts and More!

Reminder: The BI Meal Voucher Program is for Charlevoix County Tax Paying Seniors, 60 years old and older only. Voucher can be purchased individually or up to 10 a month. There is NO reimbursement for any unused vouchers.