

# Marinette Senior Center offers programs, classes

MARINETTE — The Marinette Senior Center will offer plenty of programs and activities this month. For more information on any events, people can visit the center at 1603 Ludington St. or call at 715-732-1280.

## HEALTH

A free hearing screening with Paul Ebben, a hearing instrument specialist from Hearing Life of Marinette, will take place from 9:30 a.m. to noon on July 17. He will assess a participant's current hearing and share your results with you to help you better understand your current hearing needs, as well as give resources to help navigate your hearing health in the future. Advance registration preferred but not required.

## MONTHLY CRAFT ACTIVITIES

A Beaded Dragonfly craft session will take place at 10:30 a.m. and 12:30 p.m. Aug. 11. Holly will lead the workshops and show participants how to create two beautiful dragonflies. Participants will be able to make one

small and one large one. Cost is \$5 for members; \$8 for non-members. Each session is limited to six.

In addition, a Bejeweled Plant Stick courtesy of another very creative member, Barb, who will guide you in creating some beautiful bling to add to your favorite flower pot. This class will take place at 10:30 p.m. Aug. 18. Cost is \$5 for members; \$8 for non-members. Space is limited for 14 participants.

Diamond Painting is offered from 10 a.m. to 11:30 a.m. on Thursdays.

## MONTHLY FITNESS ACTIVITIES

Line Dancing is set for Tuesdays from 9:30 to 11 a.m. Cost is \$2 per class, paid to instructor.

Chair yoga takes place at 9 a.m. Monday, yoga Pilates at 4 p.m. Tuesday, and beginner yoga at 4 p.m. Thursday. These are taught by Ruth McGuire. A new session began the week of July 7 and goes through Aug. 21. Advance registration/payment is required.

Women & Strength Program runs from 8 to

9 a.m. on Tuesdays and Thursdays. It is sponsored by Advanced Wellness and Physical Therapy. Sessions run for 24 classes. Cost is \$35 for 24 classes. A new session began on July 10.

The walking group meets from 10:30 to 11:30 a.m. on Thursdays. It will meet at the Mary Hofer Walking Trail at the hospital if the weather allows on Aug. 7, 14 and 28. It will meet at Henes Park on Aug. 21 if the weather allows. It is self-led most days.

## FOOT AND BLOOD PRESSURE CLINIC

The monthly foot clinic with Registered Nurse Diane will take place from 9 a.m. to 2 p.m. on Aug. 14 and Aug. 21. Cost is \$15 per person paid directly to nurse Diane. Clients will need to soak their feet 20 minutes prior to their appointment. Advance registration required.

## COMPASSUS GRIEF SUPPORT GROUP

Compassus Hospice offers a drop-in grief support group. It meets from 1:30 to 2:30 p.m. the fourth Thursday

of every month. The next meeting is Aug. 24. No pre-registration required. For more information, people can contact Compassus at 920-321-2004.

## MONTHLY CARDS

Games include: Mondays, Pokeno from 10:30 to 11:30 a.m., followed by Farkle from 11:30 a.m. to 1 p.m. and Smear from 11 a.m. to 2:15 p.m.; Tuesdays, Thursdays and Fridays, Pinochle from 11:30 a.m. to 2:15 p.m.; Wednesdays, Bingo from 10:30 a.m. to noon and Hand & Foot from 11 a.m. to 2 p.m.; Thursdays, Majong from 12:30 to 2:15 p.m.; Fridays, Cribbage, 10 to 11:30 a.m.

Eagle Herald

8/6/25

# Senior Citizen News

**Community Action  
Agency/Mid-County  
Senior Center  
P.O. Box 102,  
Daggett, MI 49821  
906-753-6986  
BECKY THOUNE**

Before you buy a Medigap policy, be sure to do your research. Some steps you may wish to take include the following:

Make sure you are eligible to purchase a Medigap. Remember that you can only have a Medigap if you have original Medicare. If you are enrolled in a Medicare Advantage plan or Medicaid, Medigaps cannot be sold to you. There may be other Medigap eligibility requirements that apply to you, depending on the state in which you live.

Learn when you have the right to buy a Medigap without restriction. There are federal protections for people over age 65 to buy a Medigap in certain situations. Some states have additional protection for individuals under 65 or during other times.

Once you decide you need a Medigap and know you are eligible to enroll, compare the different types of policies that exist. As mentioned above, there are 10 different standardized policies in most states, each covering a different range of Medicare cost sharing.

Learn how a Medigap covers prior medical conditions to know if any of your medical costs may be excluded from Medigap coverage. Depending on your circumstances, a Medigap can

exclude coverage for prior medical conditions for a limited amount of time.

Find out how Medigap premiums are priced so you can make cost comparisons. It is important to understand the ways insurers set premiums to find the best deal for you.

Have a list of questions to ask when shopping for a Medigap to remind you what you should consider. Buying a Medigap can be complicated but using a set of written questions and asking for help when needed can help you stay organized and simplify the process.

## **What questions should I ask when choosing a Medigap?**

When you are speaking to insurance representatives or reviewing marketing material about Medigap policies, here are some questions to keep in mind:

Am I enrolling while I am in my open enrollment period? If not, do I have a guaranteed issue right?

What is the Medigap's policy's monthly premium?

Is this premium based on my health status, gender, smoking, marital status or anything else?

Are the premiums: **Community rated**, meaning everyone in my area pays the same premium regardless of their age?

**Issue age related**, meaning the premium is based on how old I am when I bought the policy?

**Attained age**, meaning the premium increases based on my age?

Will the company refuse to sell me a Medigap based on

my health status?

Does the policy impose a pre-existing condition waiting period?

How long is the waiting period before my coverage begins?

Do I have prior credible coverage to reduce my waiting period?

Other considerations include:

If you do not have a guaranteed right to buy a Medigap, ask the insurance representative how much extra you will be charged for purchasing one.

If you are under age 65, make sure the company you are considering sells to individuals under 65.

Remember to keep track of who you spoke with, when you spoke with them, and the outcome of the call.

## **Do Medigaps work with Medicare Savings Programs (MSPs) and Medicaid?**

Medicare savings programs and Medicaid are assistance programs that help you with your health care costs. MSPs pay for your Part B premium at a minimum, and Medicaid pays for some of your health care costs after Medicare and other insurance has paid. In general, it is illegal for someone to sell you a Medigap if you already have Medicaid or an MSP that covers your Medicare cost sharing. However, if you purchase a medigap before you enroll in an MSP or Medicaid, then you are allowed to keep your coverage.

If you are over the income limit for Medicaid or an MSP, your Medigap premium may be used to lower your monthly income by the amount you pay for the premium. Additionally, if you have Medicare, Medicaid, and a Medigap, your Medigap can pay for services you receive from a provider who doesn't accept Medicaid. Note that these circumstances can apply if you have a Medigap before you qualify for and enroll in Medicaid or an MSP. You cannot purchase a Medigap after you are enrolled in Medicaid.

CAA will be serving a box lunch consisting of a turkey/ham sandwich, cold salads, chips, birthday cake & milk for a suggested donation of \$4.50 for those 60 plus. Call 786-8850 to reserve a meal before August 5.

Aug. 20 - Retirement party for Tim Johnson & Buck Winkler from 1 - 3 p.m. Join us for coffee and cake to celebrate Tim & Buck.

Aug. 27 - Birthday party dinner with 50/50 raffle, door prizes & bingo. Is your birthday in August? Please notify the staff when making your meal reservation so we may honor you.

## **August exercise dates & times:**

August 13 at 11 a.m.

August 20 at 11 a.m.

August 25 at 10 a.m.

Coffee and social time to follow.

## **Nutrition Menu:**

Aug. 11 - Swiss chicken breast, brown rice, Capri vegetables, green peas, chef's choice fruit cup.

Aug. 12 - Baked ham, scalloped potatoes, chef's choice vegetable, pineapple tidbits.

Aug. 13 - Corn dog, succotash vegetables, potato salad, caramel apple crisp.

Aug. 14 - Turkey and Swiss sandwich on whole wheat bread, creamy tomato soup, coleslaw, diced pears.

Aug. 15 - Beefy Tater tot casserole, corn, warm cinnamon apples.

All meals are served with bread; margarine and two percent milk. Bread will not be served with rice or noodles. Meal reservations & cancellations must be made by 1 p.m. the previous day. Menu modifications may be necessary at times.

## **HERMANSVILLE SENIOR CITIZEN MENU WEEK OF AUG. 11**

Monday - Swiss chicken breast, brown rice, Capri vegetable, green peas, Chef's choice fruit cup.

Tuesday - Baked ham, scalloped potatoes, Chef's choice vegetable, pineapple tidbits, whole wheat bread.

Wednesday - Corn dog, succotash vegetable, potato salad, caramel apple crisp.

Menominee County  
Journal  
8/7/25

## Supplemental Food Distributions

The Menominee Delta Schoolcraft Community Action Agency has scheduled the distribution for the Commodity Supplemental Food Program (CSFP) on Aug. 18, for the Hermansville area.

The food program is for residents who are 60 years of age or older who meet the income guidelines of 150 per-

cent of Federal Poverty level. The monthly income guidelines for 2025 are as follows: Household of 1 = \$1,957 or less per month, household of 2 = \$2,644 or less per month, household of 3 = \$3,332 or less per month.

For each additional family member add \$688 per month. Menominee County distri-

butions: Hermansville - Aug. 18, at Senior Center from 9-10 a.m. 906-498-7735

Bring a valid ID to the location where registered. If need to register, contact MDS CAA for an application to pre-register or for more information.

This institution is an equal opportunity provider.

Menominee County Journal

8/7/25

## Mid-County Senior Center honors July birthdays



A happy group of Seniors were honored for July birthdays at the Mid-County Senior Center July 27. Those enjoying the special event were, front row from left, Shelby Jarden, Priscilla Salo, Jean Sundquist, Helen Raboin and Wayne Salo. Back row, from left, Tim Johnson, Mike Pollard and Bill Rivard.

John and Jan Thoun of Stephenson, photo at right, were also observing their 50th wedding anniversary at the Senior Center on July 27.



Menominee County  
Journal

8/7/25

# MDS Community Action Agency receives donation, speaks to Democrats

ESCANABA — The Delta County Democratic Party invited Gary Willoughby, executive director of the Menominee-Delta-Schoolcraft Community Action Agency and Human Resources Authority, Inc. (CAA/HRA) to present an overview of their programs and services at their monthly meeting in Escanaba.

Willoughby highlighted the organization's 60 years of service to the community through programs such as Head Start, senior centers, home-delivered meals, adult daycare and in-home services for seniors, as well as their three AmeriCorps programs, utility and water assistance programs, programs to help people experiencing homelessness, ramp building for

wheelchair bound community members who live in inaccessible homes, and more.

Membership also did a fundraiser for the organization, aimed to help low-income senior volunteers in both the Foster Grandparent and Senior Companion programs to help with mileage reimbursement for these seniors who use their own vehicles to do their important work for both children and isolated seniors.

"The community doesn't realize all of the programs and services that are available to help families of all ages. From support for pregnant mothers and young families, to services aimed to help keep seniors in their own homes and out of nursing homes, the work

they do is so important to so many," said Delta Dems Vice Chair Fran Majestic, who also serves on the CAA/HRA board of directors.

"Like most non-profit organizations, we don't have an advertising budget and the best way to get our message out is to meet with members of the community in settings like this," Willoughby added. "We are very proud of the work our staff and volunteers do to help people in the community and we are always looking for new venues to share our message."

To speak to Willoughby for more information, call 906-786-7080, Ext. 152 or email [gwilloughby@mdscca.org](mailto:gwilloughby@mdscca.org). For more information about the organization, visit [www.mdscaa.org](http://www.mdscaa.org).

Daily Press 8/9/25

# Manistique Senior Center

Heather Tyner, Activities Director



Next Saturday, Aug. 23, is our first Saturday Night at the Center! Our Prom was so well received and enjoyed that I had seniors asking for more dances. This is a request that I wholeheartedly endorse. There will be lights, music and a whole lot of dancing. The music will be what you request. If you would like a drink, you can social district. We will have pop and chips for sale. Saturday Night at the Center will take place from 7-10 p.m., and admission is free. You only need to show up with your dancing shoes on!

Tuesday, Aug. 19, we have a 4 p.m. Tee Time at JP Memorial Golf Course and pizza in Germfask. We will be having dinner out there as well. If you would like to join us, please do. You will be responsible for your golfing, \$18 for 9 holes and a cart, and your dinner.

Wednesday, Aug. 20, we have our Stories & Crafts with Seniors & Tots. This month we will read ice cream stories and will be concocting our own ice cream in zip lock baggies. Stories & Crafts with Seniors & Tots takes place the third Wednesday of every month from 10-11 a.m. Monica Powell from Great Start brings the stories, crafts and tots for us. How-

ever, you can always bring your own tot along for some Stories & Craft fun.

Also on Wednesday, Aug. 20, we will be playing American Mah Jongg at 1 p.m. I believe we will have a couple of players that will be joining us that already know how to play, and I have been learning as well. Mah Jongg will be the first and third Wednesdays of the month at 1 p.m. and the fourth Thursday of the month at 1:30 p.m. This month not only will we be playing Wednesday, Aug. 20, at 1 p.m., but Thursday, Aug. 28, at 1:30 p.m. as well.

Thursday, Aug. 21, is Movie Day! We will be playing Don's favorite movie and Don, Karen and I will be dressing up as movie characters. The movie is a 1975 American thriller film and based off a 1974 novel by Peter Benchley. The movie stars Roy Scheider as the police chief, Richard Dreyfuss as a marine biologist and Robert Shaw a professional shark hunter. There's always free popcorn

on Movie Day. After we watch our man-eating great white shark film, our Grilling Out Potluck is scheduled for 4-6 p.m.

We hope that you join us for our Grilling Out Potluck on Thursday, Aug. 21. We are grilling hamburgers and roasting marshmallows for S'mores over the fire. There will be some outdoor games as well. Please bring a side dish to share and be ready to have some Al fresco fun. For those of you with a garden we are hoping for some fresh tomatoes and lettuce to top off our hamburgers.

There will be no Line Dancing or Craft Class on Thursday, Aug. 21. We hope you all join us for Movie Day and our Grilling Out Potluck instead.

With school back in session soon, some of our seniors are heading back to work as well. I have been asked to offer Drum Aerobics at our Senior Center after hours. Starting in October every Tuesday and Thursday from 4:15-4:40 p.m. I will be offering a Drum Aerobics Class. The class is open to anyone 18 years and up, and will be \$24 a month. The class is limited to 16 participants. If you would like to sign up, please call our Center at (906) 341-5923.

Pioneer Tribune

8/14/25

# Senior Citizen News

**Community Action  
Agency/Mid-County  
Senior Center**  
P.O. Box 102,  
Daggett, MI 49821  
906-753-6986  
**BECKY THOUNE**

## Choosing between Original Medicare and Medicare Advantage

**What are Original Medicare and Medicare Advantage?** People with Medicare can get their health coverage through either Original Medicare or a Medicare Advantage (MA) plan (also known as a Medicare private health plan or Medicare Part C).

**Original Medicare**, sometimes referred to as Traditional Medicare, or Fee-for-service (FFS) Medicare, is coverage provided directly by the federal government. Fee for service means that providers are paid set amounts for each service or procedure they provide. The fees are set by Medicare each year. Providers send claims, or requests for payment, to Medicare, and the government pays them for the services you have received. You can go to any doctor or hospital that takes Medicare, anywhere in the country.

When you have Original Medicare:

You go directly to the doctor or hospital when you need care. You do not need to get permission or authorization from Medicare or a referral from your primary care provider for most services.

You are responsible for a monthly premium for Part B, and if applicable, Part A. If

you have or wish to enroll in supplemental coverage, you may pay a separate premium.

You typically pay a coinsurance, or percentage of the full cost, for each service you receive.

There are limits on the amounts that doctors and hospitals can charge for your care.

If you want prescription drug coverage with Original Medicare, in most cases you will need to choose and join a stand-alone Medicare private drug plan, also called a Part D plan. Part D is offered through private insurance companies. You pay a separate premium for Part D. Unless you choose otherwise, you will have Original Medicare when you first enroll in Medicare.

**Medicare Advantage plans**, also known as Medicare private health plans or Part C, are plans that contract with the federal government and are paid a fixed amount per person to provide Medicare benefits. The most common types of Medicare Advantage plans are:

Health Maintenance Organizations (HMOs).

Preferred Provider Organizations (PPOs).

Private Fee for Service (PFFS).

You may also see:

Special Needs Plans (SNPs).

Provider Sponsored Organizations (PSOs).

Medical Savings Account (MSAs).

In Medicare Advantage Plans:

You still have Medicare. This means that you still

must pay a monthly premium for Part B (and, for some, Part A), as well as potentially an additional premium for the Medicare Advantage plan. Medicare Advantage plans are required to cover the same care paid for by Original Medicare. Many Medicare Advantage plans include prescription drug coverage; these plans are often referred to as MAPDs. The prescription drug coverage component of the plan must meet all the requirements that separate, or stand alone, Part D plans must meet.

You generally need to see providers who are in your plans network and service area to pay the lowest cost for services. In many plans, you must get prior authorization or a referral from your primary care provider for specialty services, procedures, and durable medical equipment.

You will often pay fixed copayments per service or item you receive. These costs vary from plan to plan. Plans cannot charge higher copayments or coinsurances than Original Medicare for certain services, like chemotherapy and dialysis, but they can charge higher cost sharing for other services.

All Medicare Advantage plans must include a limit on your out-of-pocket expenses for Part A and B services. For example, the maximum out of pocket cost for HMO plans in 2025 is \$9,350.

786-8850 to reserve a meal before Aug. 5.

Aug. 20 - Retirement party for Tim Johnson and Buck Winkler from 1-3 p.m. Join us for coffee and cake to celebrate Tim and Buck.

Aug. 27 - Birthday party dinner with 50/50 raffle, door prizes and bingo. Is your birthday in August? Please notify the staff when making your meal reservation so we may honor you.

## August exercise dates and times

Aug. 20 at 11 a.m.

Aug. 25 at 10 a.m.

Coffee and social time to follow.

## Nutrition Menu

Aug. 18 - Swedish meatballs w/ noodles, chef's choice vegetable, green beans, pineapple/Mandarin orange mix.

Aug. 19 - French toast sausage bake, oven potatoes, fruit juice, warm cinnamon apples.

Aug. 20 - Meatloaf w/ ketchup glaze, mashed potatoes/gravy, diced carrots, fruit cocktail.

Aug. 21 - Chicken taco salad, corn and black beans, whole wheat tortilla chips, chef's choice fruit cup.

Aug. 22 - BBQ pulled pork, whole wheat hamburger bun, boiled red potatoes, baked beans, fresh fruit.

All meals are served with bread, margarine and two percent milk. Bread will not be served with rice or noodles. Meal reservations and

the weekend at Powers visit-  
ing friends.  
**Wildwood** - Mr. and Mrs.  
Albert Shampo are the proud  
parents of a baby boy born  
Aug. 10.  
Arthur Eweland was award-  
ed the contract for repair-  
ing and painting the school.  
Miss Juanita Little visited  
several days the past week  
with her cousin, Leona  
Mountizen.  
Mr. Giger is hauling the  
material from Ingalls for a  
Wednesday on his way  
of  
Sam Luckenbach  
day at Stephenson.  
Sam Goldberg spent Sun-  
day for a couple of days.  
J. F. Bronoel has gone fish-  
ing and painting this week.  
Mrs. J. Rosenberg this week.  
Jacob Glickman of Chica-  
go, was the guest of Mr. and  
Saturday.  
Worcester Co., was in town  
superintendent of the C. H.  
Guy S. Arnold, assistant  
house.  
complete the work on the school

Menominee County  
Journal

8/14/25

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### **Dance in Rock**

ROCK — A dance will be held at the Rock Community/Senior Center, located at 3892 W. Mapleridge Rd., on Sunday, Sept. 14 from 1 to 4 p.m. Live music will be provided by Dan and Friends.

There is a door cost and free will donation lunch. For more information, call Lucy at 906-356-6459.

All proceeds benefit the Senior Corporation.

Daily Press

8/16/25

# Commodity Supplemental Food Program distributions planned

ESCANABA — The Commodity Supplemental Food Program (CSFP) with Menominee Delta Schoolcraft Community Action Agency is scheduled for distribution in Menominee and Delta Counties in September. The Commodity Supplemental Food Program (CSFP) is for residents who are 60 years of age or older who meet the income guidelines of 150% of Federal Poverty level. The gross monthly income guidelines for 2025 are as follows:

Household of 1 = \$1,957 or less per month  
Household of 2 = \$2,644 or less per month  
Household of 3 = \$3,332 or less per month  
For each additional family member add \$688 per month  
Must go to the location where you are registered.  
Delta County distributions for CSFP will be:  
— ESCANABA —  
September 18 at U.P. State Fairgrounds from 10 - 11 a.m. 906-786-8850

— GLADSTONE —  
September 3 at Senior Center from 9 - 9:30 a.m. 906-428-2201  
— RAPID RIVER —  
September 3 at Senior Center from 10 - 10:30 a.m. 906-786-8850  
— ROCK / PERKINS —  
September 3 at Senior Center from 11 - 11:15 a.m. 906-356-6420  
Menominee County distributions for CSFP will be:

— MENOMINEE —  
September 16 at Senior Center from 11 - 12 noon 906-863-2158  
— MID COUNTY —  
September 16 at Senior Center from 9 - 10 a.m. 906-753-6986  
Contact the MDS CAA Senior Center in your area for an application to pre-register or for more information.  
This institution is an equal opportunity provider.

Daily Press  
8/16/25

### **Dance in Rock**

ROCK — A dance will be held at the Rock Community/Senior Center, located at 3892 W. Mapleridge Rd., on Sunday, Sept. 14 from 1 to 4 p.m. Live music will be provided by Dan and Friends.

There is a door cost and free will donation lunch. For more information, call Lucy at 906-356-6459.

All proceeds benefit the Senior Corporation.

Daily Press

8/18/25

# Manistique Senior Center

Heather Tyner, Activities Director

Just a friendly reminder that we are having our Grilling Out Potluck this evening, Thursday, Aug. 21, from 4-6 p.m. We are grilling hamburgers and roasting marshmallows over

the fire for S'mores. There will also be outdoor games to enjoy. Please join us for a friendly time and bring a side dish to pass. If you happen to be a gardener and have a few tomatoes and some lettuce to share, please do.

Do you enjoy dancing? Socializing and having a good time? Then you are going to want to be at our Center this Saturday, Aug. 23, for Saturday Night at the Center! Our doors will open at 7 p.m. and dancing will commence as soon as you walk in. We will have pop and chips for sale, and you can social district if you would like a drink. Our Saturday Night at the Center is a free event.

Due to unforeseen circumstances, we are canceling our Tap Dancing, Move & Groove, and Ballroom Dancing Classes indefinitely. Our Tap Dancing Class was very well-received, so we are on the look-out for a new tap dancing instructor. Please call our Center if you or anyone that you know of would be interested in teaching at (906) 341-5923.

On Monday, Aug. 25, from 11 a.m. to noon, UP SAIL is bringing us Lawn Games. What a delightful way to get us outdoors and to have some fun. I am not sure what games UP SAIL will be bringing us, but I am guessing that Jarts will not be one of them. Also on Monday, we have Tai Chi from 5-5:30 p.m. Tai Chi is taught to us by Bushido Karate. All ages are welcome to Tai Chi, and it is \$10 a month.



On Wednesday, Aug. 27, we have our FootCare, from 12:30-2:30 p.m., and our Page Turners Book Club, from 2-3 p.m. Please call our office to make an appointment for FootCare;

the cost is \$22 and is brought to us by North Woods Home Care & Hospice. Our Page Turners Book Club read Jodi Picoult's 'change of heart' last month. If you would like to join our book club, you only need to show up.

Every Wednesday, from 4:30-5 p.m. is Chair Yoga. Chair Yoga is taught by Ilana Minor and is free for our seniors. According to [www.health.harvard.edu](http://www.health.harvard.edu) yoga has many benefits: it can lower stress, anxiety and depression, reduces the risk of heart disease, it can decrease back and arthritis pain, and yoga can improve memory and your sleep. Chair yoga can provide all of these benefits plus give you a stable base from which to exercise. If you would like to give our Chair Yoga a try, you only need to show up.

Our Coffee Hour with Don & Karen is Friday Morning, Aug. 29, from 9-10 a.m. This will be the last Coffee Hour that will take place at the City Pavilion, which is located by the Manistique Lakeshore Campground. Don & Karen will provide the coffee and the cups.

Even though our schedule found itself three classes less on our first and third Mondays we already have an activity to fill one of the gaps: Hand, Knee & Foot. Hand, Knee & Foot, or also known as Triple Play, is a card game variation of Canasta. Hand, Knee & Foot will begin on Monday, Sept. 15 at noon, and will take place every first and third Mondays at noon.

Pioneer Tribune

8/21/2025

# Senior Citizen News

**Community Action  
Agency/Mid-County  
Senior Center**  
P.O. Box 102,  
Daggett, MI 49821  
906-753-6986  
**BECKY THOUNE**

## Choosing between Original Medicare and Medicare Advantage

Medicare Advantage plans may have different:

Networks of providers.

Coverage rules, including prior authorization and referral requirements, that can constrain how and when you can receive care.

Premiums (in addition to the Part B premium).

Cost-sharing, including deductibles and copayments for covered services.

Even plans of the same type offered by different companies may have different rules, so you should always check with a plan directly to find out how its coverage works.

You can join a Medicare Advantage plan if:

You have Medicare Parts A and B.

You live in the service plans area.

Many Medicare Advantage plans also offer prescription drug coverage (Part D). If you join an MSA plan or a PFFS plan without drug coverage, you can enroll in a stand-alone Part D plan. Remember that people with Original Medicare who want Part D cover-

age also can enroll in a stand-alone Part D plan.

If you have health coverage from your union or employer (current or former), when you become eligible for Medicare, you may automatically be enrolled in a Medicare Advantage plan that they sponsor. You have the choice to stay with this plan, switch to Original Medicare, or enroll in a different Medicare Advantage plan. Be aware that if you switch to Original Medicare or enroll in a different Medicare Advantage plan, your employer or union could terminate or reduce your health benefits, the health benefits of your dependents and any other benefits you get from your company. Talk to your employer/union and your plan before making changes to find out how your health benefits and other benefits may be affected.

**What is Medigap?** Medigaps are health insurance policies that offer standardized benefits to work with Original Medicare (not with Medicare Advantage). They are sold by private insurance companies. If you have a Medigap, it pays part or all certain remaining costs after Original Medicare pays first. Medigaps may also cover health care costs that Medicare does not cover at all, like care received when traveling abroad. Remember, Medigaps only work with Original Medicare. If you have a Medicare Advantage plan, you cannot buy a Medigap.

Depending on where you live

and when you became eligible for Medicare, you have up to 10 different Medigap policies to choose from: A, B, C, D, F, G, K, L, M and N (policies in Wisconsin, Massachusetts and Minnesota have different names). Each policy offers a different set of standardized benefits, meaning that policies with the same letter name offer the same benefits. However, premiums can vary from company to company.

Before you buy a Medigap policy, be sure to do your research. Some steps you may wish to take include the following:

Make sure you are eligible to purchase a Medigap. Remember that you can only have a Medigap if you have Original Medicare. If you are enrolled in a Medicare Advantage plan, Medigaps cannot be sold to you. Learn when you have the right to buy a Medigap without restriction. There are federal protections for people over age 65 that prohibit insurers from denying coverage or charging more to people with health conditions in certain situations. Some states have additional protections for individuals under age 65 and for those over 65 during additional times.

Once you decide you want a Medigap and know you are eligible to enroll, compare the different types of policies that exist. As mentioned above, there are 10 different standardized policies in most states, each covering a different range of Medicare cost sharing.

Learn how Medigap covers prior medical conditions to Little, son Vern, Mr. and Arthur Douville, Mrs. George Ingalls - Mr. and Mrs. to clean house for her mother. Vi and the children will spend a week at her parental home Chicago & Northwestern and Saturday evening on the Saturday. Bennie went back ters arrived from Green Bay B.E. Plutchak and daughter Faithorn - Mr. and Mrs. Mrs. Westerbergh while here.

## SENIOR CITIZEN ACTIVITIES

Aug. 27 - Birthday party dinner with 50/50 raffle, door prizes and bingo. Is your birthday in August? Please notify the staff when making your meal reservation so we may honor you.

## August exercise dates and times

Aug. 25 at 10 a.m.  
Coffee and social time to follow.

## Nutrition Menu

Aug. 25 - Shepherds pie, sweet potato cubes, whole wheat bread, fruit cocktail.

Aug. 26 - Polish sausage/sauerkraut, whole wheat hot dog bun, boiled red potatoes, succotash vegetables, sliced apples.

Aug. 27 - Roast turkey w/ gravy, mashed potatoes w/ gravy, diced carrots, diced pears, whole wheat dinner roll, pistachio dessert (Birthday Party Dinner).

Aug. 28 - Tuna salad spread croissant, garden vegetable soup, copper penny salad, chef's choice fruit cup.

Aug. 29 - Bourbon chicken, brown rice, chef's choice vegetable, green peas, tropical fruit.

All meals are served with bread; margarine and two percent milk. Bread will not be served with rice or noodles. Meal reservations and cancellations must be made by 1 p.m. the previous day. Menu modifications may be necessary at times.

## HERMANSVILLE

**SENIOR CITIZEN MENU**  
week include: Sirloin steak, listed in Rickaby's ad this Stephenson - Some items Friday night.  
Don't forget fish fry every and his Dairyland Dutchmen. Belgiumtown Aug. 21. Music Belgiumtown - Dance at August 24, 1965  
60 Years Ago -  
kraut, 14 oz., 4 for a \$1.  
cookies, 15 oz., 75¢; Frank's

Menominee County  
Journal

521125

## Emergency Food Assistance Program offered

The Emergency Food Assistance Program (TEFAP) with Menominee Delta Schoolcraft Community Action Agency has distribution in Menominee and Delta Counties in Sept.

TEFAP is for residents who are 18 years of age or older who meet the income guidelines of 300 percent of Federal Poverty level. The gross

monthly income guidelines for 2025 are as follows:

New income Guidelines as of May 1, 2025: Household of 1 = \$3,913 or less per month, household of 2 = \$5,288 or less per month, household of 3 = \$6,663 or less per month, household of 4 = \$8,038 or less per month. For each additional family member add \$1,375 per month.

Those seeking food go to the location nearest their address.

Available at Escanaba Senior Center, Gladstone Senior Center and Hermansville Senior Center only.

Participants can visit once per calendar month.

Current participants of SNAP, WIC, CSFP, FPDIR, SSI automatically qualify for TEFAP.

All information collected is self-declared at each distribution either in writing or verbally.

Delta County distribution

for TEFAP will be:

Escanaba - Sept. 2, 9, 16, 23, 30 at Escanaba Senior Center 225 N. 21st Street, from 1 - 3 p.m. 906-786-8850.

Menominee County distributions for TEFAP will be:

Hermansville - Sept. 2, 9, 16, 23, 30 at Hermansville Senior Center W5480 1st Street, from 1 - 3 CDT 906-498-7735.

Contact the participating MDS CAA Senior Center for more information.

This institution is an equal opportunity provider.

Menominee County Journal

8/21/25

# MDS Community Action Agency poised to move

**ERIN FITZGERALD**  
EagleHerald Staff Writer

## MENOMINEE —

The Menominee Delta Schoolcraft Community Action Agency is poised to move to the former North Shore Church building. Following an approval by the agency's board of directors, the church accepted the agency's offer of \$200,000 for the purchase of the building.

The non-profit began serving the low-income and elderly population in Menominee County in 1965. It has been at its current location, the old fire station at 905 10th Street, since 1979.

"There's not a lot of room to grow there," said MDSCAA Executive Director Gary Willoughby. "There's not a lot of parking. It's not

Partly sunny

**80 | 64**

HIGH LOW

## TODAY'S WEATHER

More on A5

LUND, Richard A.



EAGLEHERALD/ERIN FITZGERALD

The Menominee Delta Schoolcraft Community Action Agency is moving its location.

leaders like the type of work we do, so it was a really good fit for them."

The agency had been thinking about moving since before COVID.

One of Willoughby's first tasks when joining MDSCAA 15 months ago was to find a new location for the agency. He's looked at every local building in the area.

A large closet will allow for temporary storage of walkers and wheelchairs. A paused food pantry program will be able to continue, and the agency will be able to make about 100 hamburgers from the George Webb chain, which made good use of the space.

More WEBB | A3

keeweenaw means free hamburgers from the George Webb chain, which made good use of the space.

keeweenaw means free hamburgers from the George Webb chain, which made good use of the space.

seniors first and then see what other needs are still in Menominee County that we can help with."

A few of the programs and services MDSCAA currently offers in Menominee County include: Meals on Wheels, senior center activities and meals, meals for the Headstart program at the former Evergreen School, as well as public transportation to Menominee County. There is one last hurdle for the agency, however.

"The zoning is slightly different than what we currently have now, so we still have a little bit of work to do until it's officially approved," said Willoughby. "There will be a public hearing in October... and the planning commission can look at it and review it."

Willoughby said that after zoning is approved, the agency will reach out to the community to see what additional programs and services are needed. For example, in Delta County, the agency has an Alzheimer's

support group and an adult daycare center. A Parkinson's support group is also forming. "If there's a need in Menominee County, we want to bring those services over here as well," Willoughby said. "Now we'll have the space to do that."

Community Action Agency Board Member and Menominee County Commissioner Patricia Mueller said she anticipates remodeling and planning could begin in the fall or winter. "There are some positive things coming out of the City of Menominee, with the Community Action Agency being able to purchase that building for their new location," Mueller said. Willoughby said that although MDSCAA programs have not been directly cut, cuts to federal funding have nonetheless impacted the agency.

wood, we are still plugging along."

North Shore Church is moving to the old Menominee Elementary School — more recently a Place for Max — after 60 years at its current location. The new location in Wisconsin offers the church congregation an extra 10,000 square feet.

The church has been renovating the building for close to a year. The closing date for MDSCAA's purchase is largely contingent on the completion of those renovations.

North Shore Church Elder Brian Fowler said the church is happy about the sale.

"We're excited that it's definitely being used for the community, 100%," Fowler said.

The offer from MDSCAA was received earlier this month, and there have been no other offers to purchase the building, despite a few showings.

Erin Fitzgerald can be reached by email at [erinfitzgerald@eagle-herald.com](mailto:erinfitzgerald@eagle-herald.com).

Eagle Herald  
8/22/25

# State home-heating assistance available

We'd like to underscore the importance of the message in a recent Mining Journal story about what's known as the Home Heating Tax Credit, which helps eligible residents manage heating costs during the colder months. Qualified Michigan renters and homeowners have until Tuesday, Sept. 30, to claim the credit and those who don't file by the deadline will miss out.

State officials tell us that last year, for example, the average qualifying household received \$180 in assistance, which is most often applied directly to residents' utility bills. Some energy providers automatically provide claimants a residential income assistance credit worth up to \$20 monthly.

"The Home Heating Credit is a 'use it or lose it' benefit, so (Michigan Department of Health and Human Services) is encouraging Michiganders to claim their credit by the Sept. 30 deadline," department Director Elizabeth Hertel said in prepared remarks. "The Home Heating Credit does more than just lower your utility bill. It can also unlock additional support, like monthly energy discounts or expanded food assistance. If you qualify, don't wait."

To qualify, Michigan residents must be either

a renter with a contracted lease or a homeowner and meet income requirements. One good way to claim the Home Heating Credit — and a number of other tax credits available to Michigan residents — is through one of the state's trusted, free tax preparation services. Free tax preparation is a community service designed to help Michiganders improve their financial well-being. Persons with disabilities, limited English-speaking ability and those who earn less than \$67,000 annually are qualified to use these services.

Tax preparation providers are trained and IRS-certified volunteers. Residents can connect with their local free tax preparation site by calling 211 or going to MichiganFreeTaxHelp.org. Local human services nonprofits, such as United Way and Community Action Agency, can also refer community members to a free tax preparation site.

Again, the key date here is Sept. 30, which is the end of the current fiscal year. We encourage qualified local residents to explore this, and associated, programs. It won't resolve every budgetary issue but it certainly can be a step in the right direction.

The Mining Journal  
Marquette

Daily Press

8/23/25

On Thursday, Aug. 21, our Stories & Crafts with Seniors & Tots partner, Monica Powell with Great Start, was asked to do a presentation at the Michigan Rural Health Clinic Network Quarterly Meeting in Mt. Pleasant. The Michigan Rural Health Clinic (RHC) Network is a group of RHCs throughout Michigan and the Michigan Center for Rural Health to measure and improve the quality of care in Michigan RHCs. The Michigan Center for Rural Health, which is associated with Michigan State University, is the same entity that did an article on Stories & Crafts with Seniors & Tots on their website, <https://mcrh.msu.edu>. You can find the article under: June Spotlight Series | Stories & Smiles: Building Bonds Across Generations in Schoolcraft County. Part of Monica's presentation talked about our Stories & Crafts with Seniors & Tots! We are doing good things down at our Center.

On Saturday, Aug. 23, we had our first Saturday Night at the Center. I am calling it a success, and we will be doing this again. We had over 15 people, with most of them dancing throughout the evening. Our next Saturday Night at the Center will be Saturday, Oct. 25, from 7-10 p.m. It may have a Halloween theme to it.

Friday morning, Aug. 29, is Coffee Hour with Don & Karen. They will meet you at 9 a.m. at the City Pavilion, which is located next to the Manistique Lakeshore Campground. Don and Karen will even bring the coffee. If you don't have a mug to bring, they will even bring the cups. They may even

bring the conversation and the chuckles.

Our Center will be closed on Monday, Sept. 1, in observance of Labor Day. Be ready to start right back on up Tuesday, Sept. 2. At 10 a.m. that morning we have Brandi Minor, from Blue Diamond Travel Agency, coming to our Center to help you sign up for our trip to Italy, March 4-12, 2026. Brandi will also answer any questions that you may have. The deposit due date for the trip is Friday, Sept. 5.

Tuesday, Sept. 2, brings our 4 p.m. Tee Time at Stony Point Golf Course. The last Tuesday of September will be our last golf outing for the season.

On Wednesday, Sept. 3, we have Drum Aerobics, from 9-9:30 a.m., Hand & Foot at noon, Mah Jongg at



1 p.m., Cornhole from 3-4 p.m., Senior Swingers Practice at 3 p.m. and Chair Yoga from 4:30-5

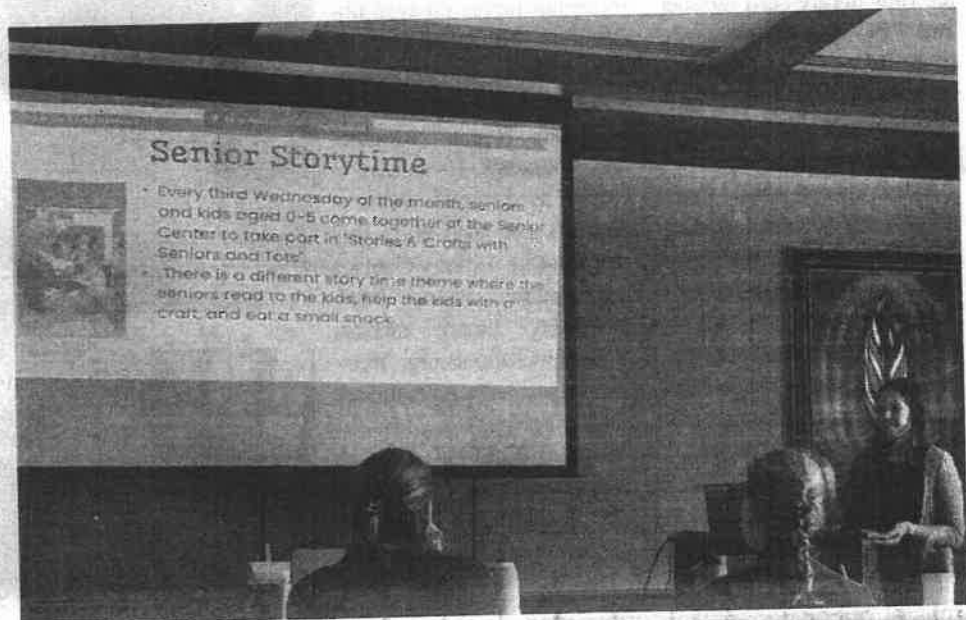
p.m. The first Wednesday of the month will be the only time that we will be playing Cornhole in September.

Thursday, Sept. 4, we have Line Dancing from 12:30-1:30 p.m., Euchre at 1 p.m., Mexican Train Dominoes at 1:30 p.m., Craft Class from 2-3:30 p.m. and Grief Support Group from 5-6:30 p.m. Our Line Dancing Class has danced over 20 line dances since we have started. We learn a new line dance one week and the next week we go over past line dances to keep them fresh. According to HelpDementia.com remembering line dances can improve cognitive function, boost memory and strengthens concentration and coordination. Line dancing also

improves balance and flexibility, and dancing releases endorphins, those feel-good chemicals that ease anxiety and depression. Our Grief Support Group this month will be talking about Anticipatory Grief, Preparing the Heart: Navigating Grief Before the Loss. All ages are welcome to our Grief Support Group, and the group is ran by Alex Cmarik, LLMSW.

Friday, Sept. 5, we have Drum Aerobics from 10:30-11 a.m., Schoolcraft Memorial Hospital Homecare and Hospice Blood Pressure Clinic from 11:30-12:30 p.m., 500 at noon, our walk at 12:30 p.m., Bridge at 12:30 p.m. and Cribbage at 1 p.m.

Our Center welcomes all seniors, 55 years and up. We do not do memberships. Most of our activities and events are free and a RSVP is normally not required. Our Center is open Monday through Friday, 8 a.m. until 4 p.m. Come check out what we have to offer.



Courtesy photo

Monica Powell of Great Start giving her presentation to The Michigan Rural Health Clinic Network in Mt. Pleasant, on Thursday, Aug. 21.

# Senior Citizen News

**Community Action  
Agency/Mid-County  
Senior Center  
P.O. Box 102,  
Daggett, MI 49821  
906-753-6986  
BECKY THOUNE**

## Choosing between Original Medicare and Medicare Advantage

What should I consider if I'm deciding between Original Medicare and Medicare Advantage? It is important to understand your Medicare coverage choices and to pick your coverage carefully. How you choose to get your benefits and who you can get them from can affect your out-of-pocket costs and where you can get your care. Some of the factors to consider when you are deciding between Original Medicare and Medicare Advantage are:

**Costs:** what premiums and out-of-pocket costs will I be responsible for?

**Supplemental insurance** (also known as Medigap): will I have the choice to purchase a Medigap policy? How will my retiree coverage work with this choice?

**Provider access:** what kind of providers can I see? Do I need to use a network of providers or get referrals to see specialists?

**Drug coverage:** is there prescription drug coverage included in my coverage or will I need to purchase a separate stand-alone plan? How will my retiree coverage work with this choice?

**Additional/supplemental benefits:** are additional services like vision, hearing, or dental covered in the Medicare Advantage plan, if any, and at what cost?

Out of pocket limit: is there an annual limit on out-of-pocket costs in the Medicare Advantage plan and what counts towards it?

What are the costs associated with Original Medicare and Medicare Advantage? In Original Medicare, you will have standard Part A and Part B costs. These costs change annually. In 2025, these costs include:

**Part A monthly premium:** Part A monthly premium may be different depending on your work history. If you or your spouse has worked more than 10 years, you will generally not have to pay a Part A premium. If you have worked between 7.5 and 10 years, your Part A premium will be \$285 per month. If you have worked less than 7.5 years, your Part A premium will be \$518 month.

**Part B monthly premium:** the Monthly Part B premium is \$185 for people with yearly income equal to or below \$106,000 (or \$212,000 for a married couple). If your income is higher than that, you may have to pay more. This is known as an income-related monthly amount (IRMAA). IRMAA is an amount you pay in addition to your Part B premium if your income is over a certain level.

**Part A deductible and coinsurance:**

The hospital deductible (the amount you have to pay before Medicare begins covering your costs) is \$1,676 per benefit period.

The hospital coinsurance is \$0/day for days 1-60 of a hospital stay after meeting your deductible. The coinsurance is \$419/day for days 61-90 and \$838/day for days 91-150.

The skilled nursing facility

(SNF) coinsurance is \$0 for the first 20 days after a qualifying inpatient hospital stay, and the coinsurance for days 21-100 is \$209.50 day.

**Part B deductible and coinsurance:** in Original Medicare, you will pay a Part B deductible (the amount you must pay before Medicare begins covering your costs) of \$257 in 2025. There is a coinsurance of 20 percent for most services that are covered by Part B.

Keep in mind that if you have a medigap, it can pay for some of the Original Medicare out of pocket costs. The plans are lettered (A, B, C and so on) and the letters indicate which out of pocket costs are paid (or covered).

If you have a Medicare Advantage plan, you will be responsible for paying:

**Part A monthly premium,** if you have one.

**Part B monthly premium.**

A Medicare Advantage Plan monthly premium, in many plans. The amount of this premium can vary widely.

**Medicare Advantage plan deductible:** your Medicare Advantage plan might have a deductible, an amount you are responsible for paying out of pocket before your plan begins to cover your services.

**Co-payments and co-insurances:** the cost sharing for Medicare Advantage covered services can vary from plan to plan. Contact your plan to learn more about cost sharing you'll be responsible for.

If you have a Medicare Advantage plan, your plan has an out-of-pocket limit.

## SENIOR CITIZEN ACTIVITIES

Spalding Monday, returning daughter, Ruth, went to the same day.  
Con Bally has purchased a fine colt from Charles Baunler and expects to break it in for a fine driver.  
Miss Irene Sawbridge of Stephenson, is the guest of Mrs. H. H. Butts since Thursday.  
Mr. Mower, the cheese

to have your name placed on the waiting list if an appointment becomes available. The cost is \$27 with fingernail trimming available for an additional \$5.

Sept. 24 - Monthly birthday party dinner with 50/50 raffle, door prizes, cake, ice cream and bingo. Celebrating your birthday? Please let us know when making your meal reservation so we may honor you. Menu today is Monterey chicken. Smashed red potato, green beans, whole wheat dinner roll, pineapple Mandarin orange mix, dreamy orange cake

## September exercise dates and times

Sept. 3 at 11 a.m.  
Sept. 10 at 11 a.m.  
Sept. 17 at 11 a.m.  
Sept. 22 at 10 a.m.  
Coffee and social time to follow.

## Nutrition Menu

Sept. 1 - The center is closed for Labor Day. We will reopen at 8 a.m. on Sept. 2.

Sept. 2 - Baked ham, mashed sweet potatoes, California blend vegetables, pineapple tidbits.

Sept. 3 - Goulash, baked potato, corn, warm cinnamon apples.

Sept. 4 - Tahitian chicken, brown rice, green beans, Normandy vegetables, fresh fruit.

Sept. 5 - Beef dinner frank/whole wheat hot dog bun, oven potatoes, corn, fresh fruit.

All meals are served with bread; margarine and two percent milk. Bread will not be served with rice or noodles. Meal reservations and cancellations must be made by 1 p.m. the previous day.

Joannes Bros., of Green Bay, called on the merchants here this week.  
Falthorn - Elizabeth Wick and Zima Jackson of Nathan attended the dance here Saturday night.  
Mr. and Mrs. Clarence Harter went on a fishing trip last week.  
The play and dance given by the S.F.C. girls was a

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8/28/25