

August 2023

# 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

## 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

### AUGUST 2023 NOTABLE DATES

- 1 *Night Out Day*
- 2 *Ice Cream Sandwich Day*
- 3 *Watermelon Day*
- 4 *Beer Day*
- 5 *Work Like a Dog Day*
- 6 *Friendship Day*
- 7 *Beach Party Day*
- 8 *Happiness Happens Day*
- 9 *Book Lovers Day*
- 10 *S'mores Day*
- 11 *Hip Hop Day*
- 12 *Baseball Fans Day*
- 13 *Lefthander's Day*
- 14 *Creamsicle Day*
- 15 *Relaxation Day*
- 16 *Tell a Joke Day*
- 17 *Thrift Shop Day*
- 18 *Mail Order Catalog Day*
- 19 *Soft Ice Cream Day*
- 20 *Lemonade Day*
- 21 *Senior Citizen's Day*
- 22 *Never Been Better Day*
- 23 *Hug Your Sweetheart Day*
- 24 *Peach Pie Day*
- 25 *Banana Split Day*
- 26 *Toilet Paper Day*
- 27 *Just Because Day*
- 28 *Thoughtful Day*
- 29 *More Herbs, Less Salt Day*
- 30 *Toasted Marshmallow Day*
- 31 *Eat Outside 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.**



**AUGUST IS LIKE THE SUNDAY OF SUMMER.**

## Director's CORNER



Did you know that people 60 years and older are more prone to heat stresses (heat stroke & heat exhaustion) than younger people?

There can be many reasons why, but two of the most common are that they are more likely to have chronic medical conditions that change the body's normal heat response and they are more likely to take medications that impair the body's ability to regulate its temperature.

Heat Stroke is when the body become unable to control its temperature. The body temperature rises rapidly, and the body loses its ability to seat and is unable to cool down.

Heat exhaustion is a milder form of heat-related illness that can occur after several days of being exposed to high temperatures along with inadequate of unbalanced replacement of fluids.

The signs and symptoms of heat stroke are: An extremely high body temperature (above 103 degrees F); red, hot and dry skin with no sweating; rapid, strong pulse; throbbing headache; dizziness; and nausea.

Heat exhaustion can also be a sign or symptom of on coming heat stroke.

The signs and symptoms for heat exhaustion are: Heavy sweating; paleness; muscle cramps; tiredness; weakness; dizziness; headache; nausea or vomiting; fainting; breathing fast and shallow; and weak pulse and the skin may be cool and moist.

Protect yourself by drinking cool, nonalcoholic beverages; rest; take cool showers or baths; seek an air-conditioned environment; wear lightweight clothing; remain

indoors in the heat of the day and do not engage in strenuous activities.

If your doctor limits the amount of fluid you drink, ask them how much you should drink when it is hot.

Protect others by checking at risk adults a couple of times a day and watch them for signs of heat stress; encourage fluid intake and take them to air-conditioned locations.

Having COVID-19 still in our area and the need for social distancing for our safety makes finding safe places to rehydrate and cool off on hot days outside of our own home environments even more challenging for our aging adults as the usual resources are either closed or not available in the same manner.

Our Senior Centers are open and air conditioned. We are also follow strict cleaning and sanitizing protocols.

No place is guaranteed germ free so be careful, be aware of how you feel and your surrounding and seek medical assistance if you are feeling unwell.

## 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

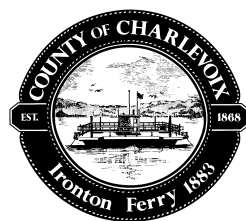
**Health Care Services:**  
 Tracey Rupinski, RN, Director of Health Care Services  
 Robin Pugh, RN, CFCS  
 Carla Middaugh, Personal Care  
 Arlene Wilson, CNA  
 OPEN, CNA/Homemaker  
 Kim Crandell, Homemaker  
 Rhonda Whiteford, Homemaker

**COA Advisory Board**  
 Wanda Carr - Chair; Ed May, Harry Wilson, Aleta Runey, Cathy Kessler, Vice Chair, Sharon Misiak, Janet Kalbfell; Board Liaison Josh Chamberlain

**May - September Senior Center Wednesday Night Hours are 2p-7p**

**Many wonderful Volunteers in all aspects of our services!**

Visit our Website: [www.charlevoixcounty.org/Commission\\_on\\_Aging](http://www.charlevoixcounty.org/Commission_on_Aging) or our Facebook page "Charlevoix County Commission on Aging"



**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**  
 Anita Percy, Site Coordinator  
 Gretchen, Greg, Nate  
 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 & Vivian 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, Dolores Food Service & HD Meals  
 951 Mill Street, East Jordan, MI 49727  
 231-536-7831





# Boyer Area Activity Calendar

## Boyer Area Senior Center Location Activities for August 2023

Monday	Tuesday	Wednesday	Thursday	Friday
Boyer Area Center 411 East Division St, Boyer City Site Coordinator: Anita Activities are subject to Change!	1. 10a Low Impact Exercise, 11a Hand Massages, 12:30p BINGO, 1p Cards/Table Games <b>Foot Clinic</b>	2. <b>Night Meal 5p-6p</b> — Grill Outside Chx, 2p Movie	3. 10a Low Impact Exercise, 12:30p Card BINGO, Afternoon Knit/Crochet/Crafts, Card/ Table Games	4. 9:30a Cardio <b>Drumming</b> , 11:30a Music by \$ in a Juke Box, 12:30p Card/Table Games, <b>Weekly Pen Pal Letter Due</b>
7. 9:30A Cardio Drumming, 12p Chx County Housing Commission, 12:30 BINGO, 1p Cards/Table Games	8. 10a Low Impact Exercise, 11a Connect with the Director, 12:30p BINGO, 1p Cards/Table Games, 1p <b>BASC Advisory Committee Meeting</b>	9. <b>Night Meal 5p-6p</b> — Grill Outside BC, 2p Movie	10. 10a Low Impact Exercise, 11a <b>Blood Pressure Clinic</b> , 12:30p Card BINGO, Afternoon Knit/Crochet/Crafts, Card/ Table Games	11. <b>Celebration Day</b> 9:30a Cardio Drumming, 11a Music by Vintage, 12:30p Card/Table Games, <b>Weekly Pen Pal Letter Due</b>
14. 9:30A Cardio Drumming, 12:30 BINGO, 1p Cards/Table Games	15. 10a Low Impact Exercise, 12:30p BINGO, 1p Cards/Table Games	16. <b>Night Meal 5p-6p</b> — Grill Outside EJ, 2p Movie	17. 10a Low Impact Exercise, 12:30p Card BINGO, Afternoon Knit/Crochet/Crafts, Card/ Table Games, <b>Foot Clinic</b>	18. 9:30a Cardio Drumming, 11:30a Music OJ Adkins, 12:30p Card/ Table Games, <b>Weekly Pen Pal Celebration</b>
21. 9:30A Cardio Drumming, 10a COA ADVISORY BOARD MTG, 12:30 BINGO, 1p Cards/ Table Games	22. 9a Veteran's Social, 10a Low Impact Exercise, 12:30p BINGO, 1p Cards/Table Games	23. <b>Night Meal 5p-6p</b> — 60's Night & Car Show, 2p Movie	24. 10a Low Impact Exercise, 12:30p Card BINGO, Afternoon Knit/Crochet/Crafts, Card/ Table Games, <b>Foot Clinic</b>	25. 9:30a Cardio Drumming, 11a Music by Vintage, 12:30p Card/ Table Games
28. 9:30A Cardio Drumming, 12:30 BINGO, 1p Cards/Table Games	29. 10a Low Impact Exercise, 12:30p BINGO, 1p Cards/Table Games,	30. <b>Night Meal 5p-6p</b> — Fan Gear Night, 2p Movie	31. 10a Low Impact Exercise, 11a <b>Blood Pressure Clinic</b> , 12:30p Card BINGO, Afternoon Knit/Crochet/Crafts, Card/ Table Games	<b>Large Print Books, Puzzles &amp; Card Games. Cornhole, Wii and other games on request.</b>  Exercise Room open all day everyday.  <b>Coffee everyday at 9:30a</b>

# East Jordan Activity Calendar

## East Jordan Senior Center Location Activities for August 2023

Monday	Tuesday	Wednesday	Thursday	Friday
East Jordan Center 951 Mill St., East Jordan 231-536-7831 Site Coordinator: Brenda  ACTIVITIES ARE SUBJECT TO CHANGE	1. 9:30a Coffee Hour, 10a Knit & Crochet, 11a Cardio Drumming, 12:30p Euchre	2. <b>Night Meal 5p-6p</b> — Chx Grill Outside, Music Barry Loper, Card Bingo	3. 9a Hair Cuts w/Susan \$10, 9:30a Coffee Hour, 12:30p Texas Hold-em or Cards, 12:30p Bingocize	4. <b>Celebration Day</b> , 11:30a Music Barry Loper, 12:30p Card BINGO, 50/50 Drawing
7. 9:30a Coffee Hour, 10:45a Exercise/Lisa, 12p Mexican Poker, 12:30p Pool Table	8. 9:30a Coffee Hour, 10a Knit & Crochet, 11a Cardio Drumming, 12:30p Euchre	9. <b>Night Meal 5p-6p</b> —BC Grill Outside, Music OJ Adkins, Card Bingo	10. 9:30a Coffee Hour, 10a EJSC Advisory Board, Connect with Amy 12:30p Texas Hold-em or Cards, 12:30p Bingocize	11. 11:30a Music OJ Adkins, 12:30p Card BINGO, 50/50 Drawing
14. 9:30a Coffee Hour, 10:45a Exercise/Lisa, 12p Mexican Poker, 12:30p Pool Table	15. 9:30a Veterans Social, 9:30a Coffee Hour, 10a Knit & Crochet, 11a Cardio Drumming, 12:30p Euchre, Foot Clinic	16. <b>Night Meal 5p-6p</b> —EJ Grill Outside, Music ?, Card Bingo	17. 9:30a Coffee Hour, 11:30a Blood Pressure Check, 12:30p Texas Hold- em or Cards, 12:30p Bingocize	18. 11:30a Music \$ in a Juke Box, 12:30p Card BINGO, 50/50 Drawing
21. 9:30a Coffee Hour, 12p Mexican Poker, 12:30p Pool Table	22. 9:30a Coffee Hour, 10:45a Exercise/Lisa, 10a Knit & Crochet, 11a Cardio Drumming, 12:30p Euchre	23. <b>Night Meal 5p-6p</b> —60's Night & Car Show, Music 2 Beats, Card Bingo	24. 9:30a Coffee Hour, 12:30p Texas Hold-em or Cards, 12:30p Bingocize	25. 11a Music 2 Beats, 12:30p Card BINGO, 50/50 Drawing
28. 9:30a Coffee Hour, 10:45a Exercise/Lisa, 12p Mexican Poker, 12:30p Pool Table	29. 9:30a Coffee Hour, 10a Knit & Crochet, 11a Cardio Drumming, 12:30p Euchre	30. <b>Night Meal 5p-6p</b> —Fan Gear Night, Music Kelly, Card Bingo	31. 9:30a Coffee Hour, 10a Hand Massages, 12:30p Texas Hold-em or Cards, 12:30p Bingocize	<b>Veteran Coffee/Donuts Social 9:30a</b>  1st Friday Open Gym Walking 9a- 1p. Exercise Room open all day everyday.

# ALL Charlevoix County Senior Center Menus

**Don't Forget....Wednesday Night Dinners begin on Wednesday, May 10,2023 through the end of September. There will be NO Lunches served on Wednesdays except at the Charlevoix Senior Center where we will have our new COLD Sandwich/Salad Station. Wednesday Night Dinners are served from 5p-6p.**

**All Senior Center Locations Menu August 2023 (Lunch 11:30a—12:30p - **Wednesday Night Dinner 5p-6p**)**

**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
Celebrating Seniors with a Picnic Menu on Wednesdays in August!  <b>Alternative Meal for Week:</b> Shrimp Pasta Salad	1. <b>Night Out Day</b> Beef & Bean Burrito, Burrito Sauce, Cheese, Mexican Rice, Corn, Sour Cream Cup, Fruit	2. <b>Wednesday Night Dinner Charlevoix Picnic</b> —Beef Hot Dogs & Bun, Beef Chili, Bag of Chips, Fresh Watermelon, Popsicle	3. <b>Watermelon Day</b> Roasted Pork Loin, Scalloped Potatoes, Pork Gravy, Garden Vegetables, Fruit	4. Cooks Choice, Potato, Fresh Vegetable, Fruit
7. Beef Sloppy Joes w/ Cheese, Bun, Wedge Fries, Vegetable Medley, Fruit  <b>Alternative Meal for Week:</b> Ham & Cheese Wrap	8. <b>Happiness Happens Day</b> Chicken Teriyaki, Sliced Pineapple, Rice, Vegetable Medley, Mini Spring Rolls	9. <b>Wednesday Night Dinner Boyne Picnic</b> — Cheese Burger & Bun, Potato Salad, Cole Slaw, Fruit, Ice Cream Cup	10. Popcorn Chicken Bowl, Mashed Potatoes, Corn, Country Gravy, Fruit	11. Seafood Pasta: Shrimp, Crab, Alfredo Sauce, Pasta, Vegetable Medley, Fruit
14. Breaded Chicken Strips, Sweet Potato Fries, Honey Mustard Cup., Mixed Vegetable, Fruit  <b>Alternative Meal for Week:</b> Turkey, Bacon Wrap	15. <b>Relaxation Day</b> Beef Stew, Stewed Mixed Vegetables, Buttermilk Biscuits, Fruit	16. <b>Wednesday Night Dinner East Jordan Picnic</b> —BBQ Chicken Drumsticks, Wedge Fries, Green Beans, Fruit, Cheesecake	17. <b>Thrift Shop Day</b> Beef & Sausage Goulash, Garlic Cheese Biscuit, Elbow Pasta, Diced Tomatoes, Fruit	18. Roast Beef Dinner, Mashed Potatoes, Gravy , Vegetable Medley, Fruit, Spinach Salad
21. <b>Senior Citizen's Day</b> Italian Stromboli, Pasta Marinara, Garden Vegetable Fruit  <b>Alternative Meal for Week:</b> Chicken Ceasar Salad Kit	22. <b>Never Been Better Day</b> Smothered Pork Chop, Creamy Mushroom Gravy, Au Gratin Potatoes, Vegetable Medley, Fruit	23. <b>Wednesday Night Dinner 60's Night &amp; Car Show</b> —Mom's Meatloaf, Mashed Potatoes & Gravy, Fresh Vegetable, Tossed Salad, Cookie	24. Baked Potato w/ Cheese, Cream of Broccoli Soup, Granola Bar, Sour Cream Cup, Fruit	25. Cooks Choice, Potato, Fresh Vegetable, Fruit
28. <b>Thoughtful Day</b> Ham Carbonara Pasta, Alfredo Sauce, Green Peas, Garlic Cheese Biscuit, Fruit  <b>Alternative Meal for Week:</b> Cottage Cheese Plate	29. Cobb Salad Diced Bacon, Blue Cheese, Diced Tomatoes, Hard Boiled Eggs, Homemade Soup, Fruit	30. <b>Wednesday Night Dinner Fan Gear Night</b> —Homemade Beef Lasagna, Garlic Bread, Fresh Vegetable, Tossed Salad, Raspberry Dessert	31. <b>Eat Outside Day</b> Beef Strips w/Onions, Mashed Potatoes, Gravy, Garden Vegetable, Fruit	<b>ALL MEALS INCLUDE MILK, BREAD &amp; BUTTER, 2 VEGGIES &amp; A FRUIT. MENU SUBJECT TO CHANGE WITHOUT NOTICE</b>

## Charlevoix Activity Calendar

### Charlevoix Senior Center Activities for August 2023

Monday	Tuesday	Wednesday	Thursday	Friday
Charlevoix Center 13513 Division Ave, Charlevoix Site Coordinator: Vikki 231-547-3844 <b>ACTIVITIES ARE SUBJECT TO CHANGE</b>	1. 9a Coffee Talk, Walkers, <b>12:30p Veteran's Social &amp; Free Lunch,</b> <b>1p Games/Puzzles, 1p Mahjong, 1p Movie/TV in COA Room, 1:30 Advanced Pickleball,</b>	2. 9a Coffee Talk, Walkers, <b>10:30a Bingocize,</b> 12:30p Bridge, <b>1p Games/Puzzles, 2p Beginners/Intermediate Pickleball,</b> 3:30p Making Paper Flowers, <b>5p Wednesday Night Dinner—</b> Chx Grill Outside	3. <b>8-9a Breakfast,</b> 9a Coffee Talk, Walkers, <b>9a Tai Chi,</b> Ed May Ellis Island Presentation, <b>1p Games/Puzzles, 1p Mahjong, 1:30p Pickleball,</b> 2p Movie Day @Charlevoix Cinema	4. 9a Coffee Talk, Walkers, <b>10a Crafts, 1p Games/Puzzles, 1p Cardio Drumming, 1:30p Open Pickleball</b>
7. 9a Coffee Talk, Walkers, 12:15p Bingo, <b>1p Cardio Drumming, 1p Games/Puzzles, 3:30p Beginners/Intermediate Pickleball</b>	8. 9a Coffee Talk, Walkers, <b>1p Games/Puzzles, 1p Mahjong, 1p Movie/TV in COA Room, 1:30 Advanced Pickleball</b>	9. 9a Coffee Talk, Walkers, <b>10:30a Bingocize,</b> 12:30p Bridge, <b>1p Games/Puzzles, 2p Beginners/Intermediate Pickleball,</b> 3:30p Card Bingo, <b>5p Wednesday Night Dinner—</b> BC Grill Outside	10. <b>8-9a Breakfast,</b> 9a Coffee Talk, Walkers, <b>9a Tai Chi,</b> <b>1p Games/Puzzles, 1p Mahjong, 1:30p Advanced Pickleball,</b> 2p Movie Day @Charlevoix Cinema	11. 9a Coffee Talk, Walkers. <b>10a Crafts, 1p Games/Puzzles, 1p Cardio Drumming, 1:30p Open Pickleball</b>
14. 9a Coffee Talk, Walkers, 12:15p Bingo, <b>1p Cardio Drumming, 1p Games/Puzzles, 3:30p Beginners/Intermediate Pickleball</b>	15. 9a Coffee Talk, Walkers, <b>1p Games/Puzzles, 1p Mahjong, 1p Movie/TV in COA Room, 1:30 Advanced Pickleball</b>	16. 9a Coffee Talk, Walkers, <b>10:30a Bingocize,</b> 12:30p Bridge, <b>1p Games/Puzzles, 2p Beginners/Intermediate Pickleball,</b> 3:30p Card Bingo, <b>5p Wednesday Night Dinner—</b> EJ Grill Outside	17. <b>8-9a Breakfast,</b> 9a Coffee Talk, Walkers, <b>9a Tai Chi,</b> <b>1p Games/Puzzles, 1p Mahjong, 1:30p Advanced Pickleball,</b> 2p Movie Day @Charlevoix Cinema	18. <b>Celebration Day,</b> 9a Coffee Talk, Walkers, <b>10a Crafts, 1p Games/Puzzles, 1p Cardio Drumming, 1:30p Open Pickleball</b>
21. 9a Coffee Talk, Walkers, 12:15p Bingo, <b>1p Cardio Drumming, 1p Games/Puzzles, 3:30p Beginners/Intermediate Pickleball</b>	22. 9a Coffee Talk, Walkers, <b>1p Games/Puzzles, 1p Mahjong, 1p Movie/TV in COA Room 1:30 Advanced Pickleball</b> Foot Clinic	23. 9a Coffee Talk, Walkers, <b>10:30a Bingocize,</b> 12:30p Bridge, <b>1p Games/Puzzles, 2p Beginners/Intermediate Pickleball,</b> 3:30p Card Bingo, <b>5p Wednesday Night Dinner—</b> 60's Night & Car Show	24. <b>8-9a Breakfast,</b> 9a Coffee Talk, Walkers, <b>9a Tai Chi</b> <b>1p Any Games/Puzzles, 1p Mahjong,</b> <b>1:30p Advanced Pickleball,</b> 2p Movie Day @Charlevoix Cinema	25. 9a Coffee Talk, Walkers. <b>10a Crafts, 1p Any Games/Puzzles, 1p Cardio Drumming, 1:30p Open Pickleball</b>
28. 9a Coffee Talk, Walkers, 12:15p Bingo, <b>1p Cardio Drumming, 1p Games/Puzzles, 3:30p Beginners/Intermediate Pickleball</b>	29. 9a Coffee Talk, Walkers, <b>1p Games/Puzzles, 1p Mahjong, 1p Movie/TV in COA Room 1:30 Advanced Pickleball</b> Foot Clinic	30. 9a Coffee Talk, Walkers, <b>10:30a Bingocize,</b> 12:30p Bridge, <b>1p Games/Puzzles, 2p Beginners/Intermediate Pickleball,</b> 3:30p Card Bingo, <b>5p Wednesday Night Dinner—</b> Fan Gear Night	31. <b>8-9a Breakfast,</b> 9a Coffee Talk, Walkers, <b>9a Tai Chi</b> <b>1p Any Games/Puzzles, 1p Mahjong,</b> <b>1:30p Advanced Pickleball,</b> 2p Movie Day @Charlevoix Cinema	Charlevoix Location Only: 11:30a-12:30p Sandwich and Salad Bar available for Lunch Cornhole, Wii and other games on request. Smart TV Activities and Education available



**The Part D donut hole**

The Medicare Part D donut hole or coverage gap is the phase of Part D coverage after your initial coverage period. You enter the donut hole when your total drug costs—including what you and your plan have paid for your drugs—reaches a certain limit. In 2023, that limit is \$4,660. While in the coverage gap, you are responsible for a percentage of the cost of your drugs.

**How does the donut hole work?**

The donut hole closed for all drugs in 2020, meaning that when you enter the coverage gap you will be responsible for 25% of the cost of your drugs. In the past, you were responsible for a higher percentage of the cost of your drugs. Although the donut hole has closed, you may still see a difference in cost between the initial coverage period and the donut hole. For example, if a drug's total cost is \$100 and you pay your plan's \$20 copay during the initial coverage period, you will be responsible for paying \$25 (25% of \$100) during the coverage gap.

**How do I get out of the donut hole?**

In all Part D plans, you enter catastrophic coverage after you reach \$7,400 in out-of-pocket costs for covered drugs. This amount is made up of what you pay for covered drugs and some costs that others pay (see below). During this period, you pay significantly lower copays or coinsurance for your covered drugs for the remainder of the year. The out-of-pocket costs that help you reach catastrophic coverage include:

- Your deductible
- What you paid during the initial coverage period
- Almost the full cost of brand-name drugs (including the manufacturer's discount) purchased during the coverage gap
  - Amounts paid by others, including family members, most charities, and other persons on your behalf
- Amounts paid by State Pharmaceutical Assistance Programs (SPAPs), AIDS Drug Assistance Programs, and the Indian Health Service

Costs that do not help you reach catastrophic coverage include monthly premiums, what your plan pays toward drug costs, the cost of non-covered drugs, the cost of covered drugs from pharmacies outside your plan's network, and the 75% generic discount. During catastrophic coverage, you will pay 5% of the cost for each of your drugs, or \$4.15 for generics and \$10.35 for brand-name drugs (whichever is greater).

Your Part D plan should keep track of how much money you have spent out of pocket for covered drugs and your progression through coverage periods—and this information should appear in your monthly statements.

The Michigan Medicare/Medicaid Assistance Program (MMAP) is a trusted resource that can help. Call MMAP at 800-803-7174 or the COA Office at 231-237-0103 and speak to Kevin Clements our MMAP Counselor.

**Charlevoix Area Caregiver Support Group - Free & Open to ALL Caregivers**

Presented by the Alzheimer's Association of Michigan and Facilitated by trained staff of the Charlevoix County Commission on Aging.

- Build a support system with people who understand.
- Develop a support system.

- Exchange practical information on challenges and possible solutions.
- Talk through issues and ways of coping.
- Share feelings, needs and concerns.
- Learn about community resources.

Meeting in person at the Boyne Senior Center - Conference Room, The Second Thursday of the month from 1pm - 2:30p Please call Sheri at (231) 237-0103 for more information or if you are interested in attending.

**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 and The Bodega.

Please call Lonnie or the COA Office on the Mainland for all the Other Beaver Island Fun Activities planned like the Tai-Chi, Strength Training, 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.

*Just for fun*

**FRUITS**  
WORD SEARCH



- |         |            |             |
|---------|------------|-------------|
| APPLE   | GRAPEFRUIT | PEACH       |
| APRICOT | GUAVA      | PEAR        |
| BANANA  | KIWI       | PERSIMMON   |
| CHERRY  | MANGO      | POMEGRANATE |
| GRAPE   | PAPAYA     | STRAWBERRY  |



**Charlevoix Senior Center Breakfast Menu August 2023 (8a—9a)**  
**\$3 donation for 60 Years Old and older**

**\$8 Cost for 59 Years Old and younger**  
**THURSDAYS ONLY**  
**IN CHARLEVOIX ONLY**  
**Charlevoix Center: 547-5361**

**All Breakfasts include Fresh Fruit, Yogurt, Choice of Apple or Orange Juice, Milk**

**8/3. Hot Breakfast: Pancakes, Sausage Links & Hashbrowns.**

**8/10. Hot Breakfast: Breakfast Burrito: Eggs, Bacon, Cheese, Diced Tomatoes and Tater Tots.**

**8/17. Hot Breakfast: Breakfast Sandwich: Egg, Sausage Patty, Cheese & Rosemary Potatoes**

**8/24. Hot Breakfast: Breakfast Casserole - Eggs, Cheese, Onion, Green Pepper, Sausage & Hashbrowns.**

**8/31. Hot Breakfast: Breakfast BLT - Bacon, Lettuce, Tomato, Eggs, & Granola Bar.**