

FREE



OCTOBER 2024

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Friendly Voice Program

Adapted from the Greater Wisconsin Agency on Aging Resources

Older adults are at increased risk for loneliness and social isolation because they are more likely to live alone, endure the loss of family and friends, have a chronic illness, and/or suffer from hearing loss. Loneliness and social isolation, in turn, have been shown to have significant adverse effects on health, including an increased risk of depression, anxiety, dementia, heart disease, suicide, and stroke.



To help combat the epidemic of loneliness among American seniors, AARP has devised a program called Friendly Voice. This program is operated by trained AARP Friendly Voice volunteers who will happily call anyone to chat, listen, or simply say, "Hello." If you would like to request a call, please dial 1-888-281-0145 (English) or 1-888-497-4108 (Spanish) and leave your best call-back number. A volunteer from the Friendly Voice program will return your call between the hours of 9 a.m. and 5 p.m. local time.

The 2nd Annual

Age YOUR Way

Conference

**Friday,
October 18th**



**CVTC
Chippewa Falls**

8am - 3pm

Learn to enhance your quality of life while having fun through:

- Workshops
- Keynote Speakers
- Resource Booths and more!

Registration is required

Registration begins October 1, 2024

Space is limited, register early!

Cost of \$30 per person includes lunch

For more information visit

<https://cfsd.chipfalls.k12.wi.us/cardinal>
or call 715.726.2416

Sponsored by:



Assisted Living Advisors
Center for Independent Living
Dove Healthcare
Mayo Clinic Foundation
Visiting Angels

Customer Satisfaction Survey

People who received assistance from an ADRC in the state of Wisconsin between June and September 2024 may receive a survey in the mail. If you receive this survey, please know it is legitimate and your responses are confidential. Please complete it, evaluate the ADRC services you received, and return in the postage-paid envelope. Results will be used for service evaluation and improvement. Thank you!



Haven't Used Your Farmers Market Vouchers? There's Still Time!



We are happy to report all of our vouchers have been given away for the season.

Please use your vouchers at any of the locations listed below

Chippewa Main Street

Until October 10 – Thursdays – 12pm-6pm

Klinger's Farm

Until October 31 – Daily – 9am-6pm

Connells Family Orchard

Until October 31 – Daily – 9am-5pm

Bushel and a Peck

Until October 31 – Daily – 9am-6pm

Chippewa Valley Farmers Market (Festival Foods)

Until October 17 – 10am-5pm

Grumpy Grampas Fruit Farm

Until October 31 – Monday-Friday – 9am-5pm

Voucher Redemption – Why It Matters

Last year, 268 people in Chippewa County received vouchers. That's \$9,380 to support local farmers and FREE fresh groceries for seniors! Unfortunately, only 72% of those vouchers were actually used, meaning \$2,650 was not spent. We are hoping to have a better redemption rate this year!

Household Hazardous Waste

The following are guidelines for buying and storing hazardous household chemicals safely:

- Buy only as much of a chemical as you think you will use.
- Keep products containing hazardous materials in their original containers – never remove the label.
- Never store hazardous products in food containers.
- Never mix household hazardous chemicals or waste with other products. Incompatibles, such as chlorine bleach and ammonia may react, ignite or explode.
- Follow the manufacturer's instructions for the proper use of the chemical.
- Never smoke while using household chemicals.
- Never use hair spray, cleaning solutions, paint products or pesticides near an open flame.
- Clean-up any chemical spill immediately. Wear gloves and eye protection. Use rags to clean up the spill. Allow the fumes in the rags to evaporate outdoors then dispose of rags by wrapping in newspaper and placing them in a sealed plastic bag.
- Dispose of hazardous materials correctly. Take household hazardous waste to a local collection program.
- Post the number of the emergency medical services and poison control center by all telephones. **The national poison control number is (800) 222-1222.**

Federal law requires that any household product containing hazardous substances must be labeled accordingly. Hazardous products are now identifiable to consumers through the following rating system of four words. These words are listed in the order of most hazardous to least hazardous.



POISON: Poison indicates the highest hazard level of the group and means that a product is highly toxic and can cause injury or death.

DANGER: Danger means that a product is either highly toxic, flammable, or corrosive.

WARNING & CAUTION: Warning and Caution both indicate that a product is toxic, corrosive, reactive or flammable.

Common Household Hazardous Products

Ant Sprays and Baits
Antifreeze
Bathroom Cleaner
Batteries
Bleach
Bug Sprays
Disinfectant
Drain Cleaners
Dust Spray
Flea Repellents
Furniture Polish
Gasoline
Glass Cleaner

Hair Spray
Herbicides
Insecticides
Kerosene
Laundry Bleach
Laundry Detergent
Lighter Fluid
Moth Balls
Motor Oil
Mouse Poison
Nail Polish
Oven Cleaner
Paint

Paint Thinners
Pool Chemicals
Propane Tanks
Room Deodorizer
Scouring Powder
Shower Cleaner
Silver Polish
Slug Bait
Spot Cleaner
Toilet Bowl Cleaner
Transmission Fluid
Upholstery Cleaner
Weed Killer

Aging & Disability Resource Center (ADRC) Staff ... *Know us before you need us!*

- ADRC Manager – Brenda Scheurer
- Administrative Assistants – Breanna Schemenauer, Renee Price, Carmen Olson, Carrie Schick
- Dementia Care Specialist – Carla Berscheit
- Disability Benefit Specialist – Stephanie Rasmussen
- Elder Benefit Specialist – Michelle Fellom
- Nutrition & Transportation Programs Supervisor – Kayla Colbenson
- Options Counselors – Kasha White, Sarah Hedlund, Erika Stevens, Jessica Gibson, Sue Koepnick
- Nutrition Program Assistant – Jeff Hahn, Jason Kolano
- Nutrition Site Aides – Sue Barnum, Linda Felmler, Laura Henderson, Darcy Bjerke, Cindy Sarazen, Ann Mueller, Laurie Hanson, Mike Fedie

We Are On Facebook

The ADRC of Chippewa County is on Facebook and you will want to follow us because we have so much more to share than what we can fit in this paper. Learn about other upcoming events, activities, programs and services for older people and people with disabilities. There is also lots of information for families and friends too. So look for us, like us, comment on our posts and share our page with others!



Aging & Disability Resource Centers are the first place to go with your aging and disability questions. We are an "information station" where you can get accurate, unbiased information related to aging or living with a disability. Our job is to help you remain as independent as possible! Give us a call at 715-726-7777 or stop in at 711 N. Bridge Street (Courthouse), Room 118, Chippewa Falls.

Halloween Fun By Ken Anderson, The Mayberry Guru, themayberryguru@gmail.com

Whenever the calendar turns to October, I immediately begin thinking about Halloween. Although it has been 65 years since I last went trick-or-treating, I still thoroughly enjoy the fun of it. The 35 years of teaching young children have enabled me to maintain childish enjoyment, such as Halloween.

Over the years, Halloween has transformed into an adult holiday. More and more adults have Halloween parties, and many accompany their children while out trick-or-treating. Our neighborhood has numerous homes elaborately decorated for Halloween. Some have animated monsters, screaming ghouls, and graphic graves scattered throughout their lawns. I am not talented enough to create elaborate scenes, but I do put orange lights and lit pumpkins around our trees and storage shed. During the week of Halloween, I also play scary Halloween sounds on a stereo system located outdoors. The neighbors constantly comment on how much they enjoy our decorations. I always wait for a fantastic, crisp night to walk around our neighborhood and visit gruesome and scary homes.

My childhood Halloweens in the small village of Dorchester meant a night of trick-or-treating with my friends. The village merchants also sponsored a Halloween party at Memorial Hall, where kids wore costumes, enjoyed movies, and received a bag of goodies. I recall



one particular Halloween when I was twelve years old. Some of my friends and I decided to visit the cemetery and see if we could communicate with the dead. It was a total failure.

One year, when I was teaching in Fall Creek, my wife and I dressed in costumes and walked around town ringing doorbells. And when someone opened the door, we would hand the person some candy, and without saying a word, we would leave. No one knew who we were until some of my students recognized my costume as the one I wore at school, so our little game was over.

Unfortunately, some children no longer experience much of the fun of Halloween. Part of our society now deems Halloween unhealthy for children. Some schools no longer have "Halloween" parties, and costumes such as witches, ghosts, and goblins are no longer allowed. Personally, it saddens me to see this happen. Halloween is an American tradition and has been a part of our culture for centuries.

One final thought: What would October be without candy corn, Halloween Peeps, bite-sized Snicker bars, and the sound of excited children saying "Trick-or-Treat"? October 31 would just be another dark autumn day with no excitement or fun.

Low Vision Care

Low vision is vision loss that cannot be corrected even with glasses, contacts, medication, or surgery.



There is no way to regain vision loss, but you can learn to adapt to your low vision and live a fuller life. A low vision exam can help you get training and tools that improve your abilities and your everyday life.



LAURA PAULSON, O.D.
OPTOMETRIST

Dr. Laura Paulson offers low vision exams & low vision devices at the clinic.

Schedule an eye exam if you notice ANY of the following symptoms:

- Blind spots in your field of vision
- Distortion of images
- Sudden deterioration or loss of vision



CHIPPEWA VALLEY
EYE CLINIC



cveclinic.com

For inquiries & appointments call 715.834.8471

PLANNING AHEAD

FREE WORKSHOP SERIES

1-3 PM ON THURSDAYS

OCT. 3, 10, 17 & 24

at the Bloomer Public Library

Class is limited, call 715-568-2384 to register.



Planning AHEAD is an end-of-life planning curriculum for all ages developed by UW-Madison Division of Extension faculty and staff. This 4-session research-based program will help participants understand how to prepare for the end of life for themselves or a loved one, and why it's important to have a plan in place. *This program and workbook were designed for residents in Wisconsin and is specific to Wisconsin law. If you are not a resident of Wisconsin, please refer to your state's laws around Advanced Medical and Legal Directives, and Estate Planning. Anyone that is interested in planning for the end of life to make things easier for family members, have lost a loved one, are in the process of losing a loved one and are dealing with the transition

Jeanne Walsh, Human Development & Relationships Educator at the University of Wisconsin Extension in Chippewa County.



For more information please visit the Bloomer Public Library at 1519 17th Ave, online at bloomerpublishing.org or call 715-568-2384.

SCAMS

Stop Common Scams

Reports of scammers targeting older adults are on the rise. The Federal Bureau of Investigation's (FBI's) Internet Crime Complaint Center said in a report released earlier this year that the number of elder fraud complaints it received in 2023 increased 14% as compared to 2022. In total, 101,000 victims who contacted the FBI in 2023 lost a combined \$3.4 billion.

Common examples of scams targeting older adults include:

- Government imposter scams, such as someone pretending to be calling from Medicare or Social Security asking for personal information, like Medicare ID or Social Security number;
- Fake prize, sweepstakes, and lottery scams, which ask people to pay money or provide personal information, like bank account information, in order to claim winnings;
- Computer tech support scams, in which scammers convince people that their computers have problems and that they need to pay for tech support services;
- Grandparent scams, which involve a caller pretending to be a grandchild or other relative in distress.



Here's what you can do to protect yourself:

- Don't give out personal information in response to an email, social media post, or text message or in response to a phone call you did not initiate. This includes bank account information, PINs, credit card numbers, Medicare and other health insurance identification numbers, your Social Security number, and passwords.
- Check incoming bills and bank statements for charges you didn't authorize. Contact your bank or credit card company if you see any charges you can't identify.
- Keep the security software on your computer, tablet, and smartphone up to date and use multifactor authentication when possible.
- Don't transfer money to strangers over the phone, and don't buy a gift card to pay someone. Once you transfer money or provide a stranger with the numbers on the back of the gift card, there's usually no way to get your money back.
- Someone who is trying to scam you may pressure you to act immediately. Don't panic. Give yourself time to think about what the person is saying. If you think it's a scam, talk to someone you trust.

If you think that you or a loved one has been the target of a scam, you can report it to one of the following agencies:

- Your local police department;
- Wisconsin Department of Agriculture, Trade, and Consumer Protection ([https:// datcp.wi.gov/Pages/Programs_Services/FileConsumerComplaint.aspx](https://datcp.wi.gov/Pages/Programs_Services/FileConsumerComplaint.aspx));
- National Elder Fraud Hotline at 833-372-8311; or
- The Federal Trade Commission ([https:// reportfraud.ftc.gov/](https://reportfraud.ftc.gov/))

Special Announcement

Heyde Center for the Arts Introduces Door-to-Door Shuttle Service!

The Heyde Center for the Arts, nestled in the heart of Chippewa Falls, is thrilled to announce an important initiative to enhance accessibility and inclusivity for all art enthusiasts.



Who?

Designed for homebound or physically challenged individuals who wish to attend our captivating performances.

How?

A comfortable shuttle van, generously provided by our partner Francis Express, will pick you up right from your doorstep! The service is limited to a five-mile radius of the Heyde Center and reservations will be on a first come, first served basis.

When?

Available for the following five performances:

- Sunday, October 20 at 2pm - Royal Flush (waltzes, polkas, etc.)
- Sunday, November 10 at 2pm - Standing in the Light Memory Choir concert

Cost?

The service will operate on a donation basis, in addition to your performance ticket purchase. Thanks to the William J and Gertrude R Casper Foundation, this service is underwritten to ensure affordability and convenience for our patrons who would like to enjoy the wonderful arts and cultural events the Heyde Center hosts, but due to transportation challenges are unable to get to the Heyde Center.

Accessibility:

The van can accommodate up to 10 passengers. The van can accommodate up to two wheelchairs. Make your reservations on the shuttle by calling 715-726-9000! Must purchase tickets for the event before or while making a reservation for the shuttle.

For more information about renting Frances Express for another event, please contact Curt at 715-568-2211 or visit their website francesexpress.com. Proceeds from renting Frances Express help support the non-profit transportation project Curtie Cares.

The benefits of having a nurse at home

Stay ...out of the E.R
...out the hospital.
...out of the nursing home.
Prevention begins at home.

Call or text us at
715.379.7889
appealtoheaven.net



appealtoheaven.llc
Independent Nurses Network

Total Care Services

Personal & Supportive/Companionship/Skilled Nursing

FREE: Power of Attorney (POA)



Read why everyone 18 and older should get this

Did you know that **Wisconsin doesn't recognize relatives** as automatic decision makers when someone is incapacitated?

Completing a POA is a gift to your family and friends because they won't be left wondering what you would like.

You can also save money by avoiding the need for court-appointed guardianship.

Bring a friend and attend one of these **FREE** events to learn more about guardianship alternatives POA for Health Care and POA for Finance.

Knowledgeable staff from Chippewa County DHS will help you at this event.

No registration required.

Please plan to attend the entire presentation.

- October 8, 9am — 10:30am
- December 17, 3pm — 4:30pm

Chippewa County Courthouse
711 N Bridge St, Chippewa Falls
Follow the signs in the hallways

For questions, contact the ADRC:
715-726-7777 or find more info online:
www.chippewacountywi.gov/ADRC/events



Maybe I should get a mammogram.



Can't afford it?

To see if you qualify for **FREE** mammograms or pap tests, call 715-839-6988.



Make a Difference with AmeriCorps Seniors: Become a volunteer in your community's school.

Are you looking for a rewarding way to volunteer in your community? CESA 10 is looking for seniors over the age of 55 who are willing to provide support to elementary school children who need just a little extra help and attention from a caring adult.



Why Volunteer with Us?

- **It's Good For You:** Volunteering provides a meaningful way to help you feel valued and fulfilled. Working with your local school provides opportunities for you to stay active and maintain your physical health; it often involves learning new skills which can keep your mind sharp and engaged.
- **Build Lasting Relationships:** Form strong bonds with the youth you work with, offering them guidance, support, and a caring presence. Create a lasting relationship with classroom teachers who will support you in your volunteer work.
- **Be a Role Model:** Inspire and motivate children to reach their full potential, helping them build confidence and resilience.
- **Serve as a Tutor/Mentor:** You will be assigned students to work with on a weekly basis. Tutors and mentors provide one-on-one or small group assistance to students who need a little extra help on developing their skills to be successful in school. Sometimes it is as easy as helping a student learn to write their name, learn their letters, read, and perform simple math problems.

What CESA 10 Offers:

- **Flexible Volunteering:** Choose a schedule that fits your family life.
- **Training & Support:** Receive comprehensive training and ongoing support to ensure you have all the tools you need to succeed.
- **Benefits & Recognition:** Enjoy benefits such as a tax-free hourly stipend (which doesn't count as income), travel reimbursement, paid time off, and heartfelt appreciation for your invaluable contribution.

Who Can Join?

CESA 10's program is open to individuals aged 55 and older who have a passion for helping others and a desire to make a positive impact. Whether you only have a few hours a week or more, your time and dedication will be greatly appreciated.

Are you experiencing TECH-nical Difficulties?



(715) 834-5043

United Way of the Greater Chippewa Valley offers a **Digital Navigator Program** to assist community members in using the internet, smart phones, computers and more.

This service is open to all residents of Chippewa and Eau Claire Counties. Digital Navigators will meet with residents who wish to further their digital skills and become more confident with using the internet.

Digital Navigators work one-on-one to meet YOUR unique learning goals and needs, including:

- Components of a Computer
- Mouse and Keyboard Use
- Using an Internet Browser
- Privacy and Security
- Creating and Using Email
- Basics of Word Processing (Create, Edit, Print Documents)
- Telehealth Services
- Social Media
- Video Calls (Zoom, Skype)
- Online Banking
- Streaming Services

AND MORE!

Reach out and get matched with a Digital Navigator!

Phone: (715) 834-5043

Email: DigitalNavigator@uwgcv.org
bit.ly/digital-navigator-program



United Way of the Greater Chippewa Valley

Living Well with Memory Loss Events

For more information and program flyers, check out the ADRC calendar events at www.chippewacountywi.gov/government/aging-disability-resource-center-adrc/adrc-events

Growing Connections of Chippewa County Gardening Club - No green thumb required

When: 4th Thursday of the Month
Time: 1:00 to 2:30 pm
Where: Chippewa Falls Public Library - 105 W. Central Street, Chippewa Falls
RSVP 715-723-1146

This FREE program is designed for people living with dementia & their caregivers. Enjoy indoor & outdoor gardening projects and social engagement! Light refreshments provided.

Dementia Support Groups

DUNN COUNTY:

- **1st Wednesday of the Month • 1:00 pm**
- Grapevine Senior Center - 121 Main Street - Colfax
- **4th Monday of the Month • 10:30am - Noon**
- Shirley Doane Senior Center - 1412 Sixth Street E, Menomonie
For more information, contact the ADRC at 715-232-4006

CHIPPEWA COUNTY:

- 2nd Thursday of the Month • 1:00 - 2:30pm
- Central Lutheran Church - 28 East Columbia St, Chippewa Falls
For more information, call the ADRC at 715-726-7777

This group is for people living with dementia and their caregivers, friends and neighbors. Join us for support, strategies and resources

Brain Health Check-Up

Normal Aging or Something Else?

Contact the ADRC to schedule a free 15 minute Memory Screen 715-726-7777.

A brain health check up is a 15 minute, free wellness tool that helps identify possible changes in memory. Annual brain health check ups provide early detection and better treatment, just as blood pressure, diabetes and stroke screenings do.

Virtual Support Groups

Are you a family caregiver of someone living with dementia? You don't have to do it alone. We have several virtual support groups available.

Monday Coffee Connect - Every Monday 10 - 11 am.
Contact Kelsey at kflock@lacrossecounty.org

Monday DISH - 1st Monday of the Month 7-8 pm.
Contact Scott at scott.seeger@adrc-cw.org

Circle of Support - 3rd Tuesday of the month 2-3 pm
Contact Teresa at teresa.gander@vernoncounty.org

Evening Conversations - Every Thursday night 7:30-8:30 pm
Contact Teresa at teresa.gander@vernoncounty.org

Savvy Caregiver Support Group -

1st Tuesday of the month, 10 - 11am. Contact Lisa at lisa.wells@eauclairecounty.gov

Lewy Body Dementia Caregiver Support Group -

2nd & 4th Wednesday of each month 1:30 - 3:30 pm.
contact Rob at 920-386-4308 or rgriesel@co.dodge.wi.us

Friday Support

Every Friday morning 9-10 am.
Contact Karen at karen.tennyson@co.rock.wi.us

Memory Café - Cornell/Lake Holcombe COFFEE • SOCIALIZATION • COMMUNITY

Who: Individuals with early to moderate stage dementia and their care partners and friends

When: 4th Tuesday of the Month / 10:00 am to 11:30 am

Where: Our Saviors Lutheran Church - 201 S. 6th Street, Cornell
For more information, call the ADRC at 715-726-7777

Lively discussion, laughter, fun and friendship... and it's FREE

Remaining 2024 Dates:

October 22 | November 19 | December 17

Dementia LIVE - Dementia Simulation

OUR SAVIORS LUTHERAN CHURCH:

- **October 1st • 1:00 - 3:00 pm**

- 201 S 6th Street - Cornell

Registration is required - contact the ADRC at 715-726-7777

The community is welcome to join this free opportunity to feel what it's like to have dementia. Learn effective communication tips for people living with dementia, as well as local resources.

Questions about brain health, dementia, and/or caring for a person with dementia?

Contact Carla Berscheit, Dementia Care Specialist, ADRC
715-738-2584 or 715-944-8091 | cberscheit@chippewacountywi.gov

National 24/7 Helpline 1-800-272-3900



What is Vascular Dementia?

Vascular Dementia is the second most common type of dementia (Alzheimer's is the most common). People with vascular dementia can have trouble with judgement, reasoning, follow instructions and short-term memory. It can also present with impaired coordination and balance. These symptoms can increase gradually, or at times can be a sudden change as a result of a stroke or Transient Ischemic Attack (TIA).



Common risk factors related to vascular dementia include:

- Heart attack
- High blood pressure
- High cholesterol
- Diabetes
- Heart disease
- Smoking
- Drinking excessive amounts of alcohol
- Abnormal heart rhythm

If you recognize these conditions in yourself or someone you care for, talk to your healthcare professional.

BADGER TALKS

FREE talk at the Bloomer Library



Dr. Alexis Eastman

Dr. Eastman will join us virtually to discuss the key components of keeping your brain healthy as you age; and share some of the latest research about brain health.

October 9, 2024

Bloomer Public Library
1519 17th Ave, Bloomer

Registration is required
715-568-2384

Dr. Eastman is a geriatrician at UW, with clinics for primary care, and memory disorder diagnosis associated with the Wisconsin Alzheimer's Institute. She currently serves as the Director of Clinical Operations for the UW geriatrics clinics, and as the medical director for the Badger Prairie Health Care Center. She is deeply involved in education and ongoing involvement in statewide education and public outreach.



Brain Health Book Club

Join Dementia Care Specialist, Carla Berscheit, for this virtual book club to learn strategies to help protect your brain as you age.

The book will be provided.

Wednesdays
October 30 - December 11
3:00 - 4:00pm

You will need internet access and a laptop, tablet or smartphone to participate.

To register call the ADRC of Chippewa County at 715-726-7777

6 WAYS TO REDUCE YOUR RISK OF ALZHEIMER'S DEMENTIA

Join us as we show a previous airing of Dr. Nataniel Chin's presentation on Wisconsin Public Television. Carla Berscheit, Dementia Care Specialist will also be available to answer questions and provide resources

OCTOBER 23, 2024
2:00 - 4:00 PM
CHIPPEWA FALLS PUBLIC LIBRARY

CHIPPEWA FALLS PUBLIC LIBRARY



Reminder: Get Your Flu Shot

Flu season starts each fall and lasts until the following spring. The Centers for Disease Control and Prevention (CDC) recommend that everyone six months of age and older get a flu shot every year with few exceptions. Vaccination is especially important for people who are at high risk for complications from the flu. People aged 65 and older are at greater risk of serious complications compared with younger adults.



It's important to get vaccinated before flu activity begins in your community. In general, it takes about two weeks after vaccination for antibodies to develop in your body and provide protection against the flu. If possible, you should get a flu shot before the end of October. However, getting vaccinated later can still help later in the season while flu viruses are circulating.

Most insurance, including Medicaid, covers an annual flu shot without charging a copay or coinsurance. Check with your plan to find out whether you must go to a specific provider to receive the shot. Original Medicare Part B covers 100% of the Medicare-approved price when you receive your flu shot from a provider that accepts Medicare. Additionally, Medicare Advantage Plans are required to cover flu shots without deductibles, copayments, and coinsurance, as long as you get the flu shot from an in-network provider.



Did you know that over half of women age 50 and older experience issues with bladder or bowel control at some time in their lives?

Mind Over Matter: Healthy Bowels, Healthy Bladder is a workshop designed to give women the tools they need to take control of their bladder and bowel symptoms.

The workshop consists of three 2-hour sessions that meet every other week. It provides information and group activities along with simple exercises and dietary changes to practice at home. Even if you don't have leakage symptoms now, it's never too early or too late to think about bladder and bowel health!

Cost: No fee. Voluntary contribution accepted.

In-Person three session workshop:

Thursdays, 9:30 - 11:30 a.m.
October 24, November 7 & 21, 2024

Location:
Ag & Resource Center
227 1st Street West, Altoona

Each workshop is limited to 10 women.

Registration

Please register at least one week in advance by calling 715-839-4735 or online at www.adrcevents.org.



Researched and proven to reduce bladder and bowel leakage!

Aging & Disability Resource Center, 721 Oxford Avenue, Room 1130, Eau Claire WI 54703
 715.839.4735 1.888.338.4636 tty: use Relay (711) www.eauclairadrc.org adr@co.eau-claire.wi.us

FREE



**Stay Active
& Independent
for Life (SAIL)**

Exercise Program to Improve
STRENGTH . BALANCE . FLEXIBILITY

Adults aged 65 or better can learn exercises that focus on feeling better and helping stay independent longer. The program accommodates people with a mild level of mobility difficulty (e.g. people who are occasional cane users) and can be done standing or seated.



Monday, Sept. 9 - Monday, Nov. 25, 2024
Mondays & Thursdays at 10:30 am
 Stanley Area Dance Studio, 200 N Broadway St
 Call 715-559-6440 to register

Sponsored by Aging & Disability Resource Center of Chippewa County

Free StrongBodies Strength-Training Class

Join us for in-person classes 2 days a week!



STRONGBODIES

Tuesday, October 2 – Friday, December 20
 Tuesdays and Fridays • 9:30am – 10:30am
 Bloomer Senior Center • 2121 Duncan Rd., Bloomer

Registration is
not required.



STRONG People™

STRONGBODIES



Join us for the StrongBodies Program!

StrongBodies has been shown to increase strength, muscle mass, and bone density. Classes are held twice weekly and include progressive resistance training, balance training, and flexibility exercises.

For more information, contact 715-726-7777

Virtual StrongBodies - Fall 2024 Session

Dates: October 1 - December 19, 2024

Time: Tuesdays and Thursdays, 9:00 – 10:15 am

Deadline to register: Friday, October 25

Offered virtually via Zoom

How to Sign Up: Call 715-726-7777, ADRC of Chippewa County

An EEO/AA employer, University of Wisconsin-Madison Division of Extension provides equal opportunities in employment and programming, including Title VI, Title IX, the Americans with Disabilities Act (ADA) and Section 504 of the Rehabilitation Act requirements. FoodWise education is funded by the USDA Supplemental Nutrition Assistance Program—SNAP and Expanded Food and Nutrition Education Program - EFNEP.

Bloomer Dining Days Extending as of 9/30/2024!

Who Can Participate?

- Persons age 60 or older of all income levels are welcome to enjoy the delicious meals and friendly atmosphere in the dining room.
- A spouse or domestic partner who attends Senior Dining with their spouse or domestic partner who is age 60 or older.
- An adult with a disability who lives with an eligible older individual participating in Senior Dining.



- Meals are served Monday-Thursday
- Please make **Meal Reservations & Cancellations**
- Bloomer Senior Dining - **715-579-2889**
- To reserve or cancel a meal call before 12:00pm the day prior to reservation

Contributions: The Suggested Contribution is **\$4.50** per meal.

We rely on contributions to continue the Senior Dining service & request you give a contribution that is within your means. No eligible person is denied service due to inability to pay.

Did you know?

Our full meal cost is \$9.45 per meal. Some of the Nutrition Program costs are covered by local, state and federal grant dollars, however, we rely on **participant contributions to cover 30% of our program costs.**

- You will receive a monthly statement indicating the number of meals you received; it will come by mail around the middle of the month.
- Checks can be made payable to ADRC of Chippewa County.

Thank you for dining with us! We welcome your opinions and comments anytime! ADRC of Chippewa County - 715-726-7777



Fight The Flu With a Shot of Prevention

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122 South Eau Claire Street, Mondovi

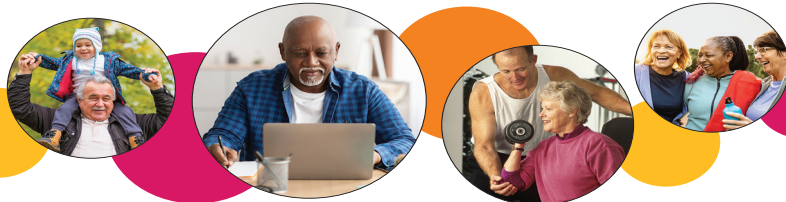
Ed's Pharmacy | 715-568-2190
1511 Main Street, Bloomer

Wally Shong Pharmacy | 715-286-2515
153 W Lincoln Street, Augusta

Colfax Pharmacy | 715-962-3784
525 Main Street, Colfax

ADRC of CHIPPEWA COUNTY
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All weekly classes are conducted online by a live instructor, fostering interaction between the instructor and all participants.

Participants can conveniently attend classes from home or office using a computer or mobile device.

Go to www.esmmweighless.com to view class times for the upcoming series beginning soon.

For registration code, please contact:
Kasha at (715) 726-7777
or adrc@chippewacountywi.gov

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Madison, WI
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wispact.org

MEDICARE OPEN

Medicare Open Enrollment Guide

It's that time of year again, and your Aging & Disability Resource Center (ADRC) remains dedicated to helping people navigate Medicare Part D and understand Medicare Advantage Plans. The following information is intended to be used as a guide. Pull out the pages and refer to them as needed.

Medicare Open Enrollment is October 15 – December 7

What is Open Enrollment?

Each year from October 15 through December 7, during Medicare's Open Enrollment Period, you have an opportunity to review your Medicare Part D Plan or Advantage Plan for the following year. For most people, this is the only time of year you may be able to add, drop or change your plan.

Medicare Part D is your drug benefit and it's important to make sure you are on the right plan to save you money. Changes made to plans for the coming year could mean that the costs and coverage for your same drugs could change. Likewise, a different company or a different pharmacy may now offer better coverage for those same medications. People have saved hundreds of dollars in a year by switching to a different plan. The only way to find out if you can save money is to review and compare your plan.

Open Enrollment is also the time of year when you can review changes made to your Medicare Advantage Plan for the new year, enroll in an Advantage Plan or go back to traditional Medicare for your other healthcare needs.

Medicare Supplements (also called Medigap Policies) are not affected by this enrollment period.

Do I have to do anything?

Most people should review and compare plan options during Open Enrollment. The exception to this is people who are covered through original Medicare in addition to VA healthcare and who are satisfied receiving their medications through the VA. Additionally, people who have no prescription medications and are enrolled in SeniorCare to avoid a penalty would not need to do this either. Everyone else should be looking at plan options to make sure it is providing the best possible coverage for their needs.

If you are enrolled in a Medicare Advantage Plan (even if you are enrolled in VA Healthcare or SeniorCare) you should look at your health and drug benefits if applicable to determine whether staying in the Advantage Plan is still in your best interest. Be sure that your provider network still works for you. If you are happy with the coverage you are getting, and your plan is offered for the new year you do not need to do anything.



Maybe you are wondering if going back to traditional Medicare is better for you, or you think an Advantage Plan might be right...well this is the time to make that decision. It's a big decision so you will want to start gathering information from plans available in this area. Your ADRC Benefits Specialist can provide you with some tips to follow when making this decision.

I Need to Look At My Plan...Now What?

Medicare beneficiaries have several options to compare plans. During Open Enrollment, Medicare is open 24/7 to help you navigate your options. The phone number for Medicare is 1-800-MEDICARE (1-800-633-4227). It will be helpful to have your Medicare ID and a list of your prescription medications including the name, dosage, and frequency handy when you call.

Are you familiar with using the internet? If not, perhaps you have a family member or friend who can help you. Using the Medicare webtool is the most efficient way of comparing plans. The speed of your computer and the number of people visiting the website can cause the process to slow down a little but overall, it's pretty user friendly. Visit www.chippewacountywi.gov/adrc for more information and step-by-step instructions on how to compare plans or call 715-726-7777 to have instructions sent to you.

The ADRC will be available to assist people who are not able to call Medicare nor have access to a computer or a family/friend able to help. If you need assistance and cannot call Medicare nor have a computer or a friend or family member that can help you can contact the ADRC at 715-726-7777.

Whether you need help or you can do it yourself, it's important to start as early as possible. It will reduce your stress and give you plenty of time to gather all of the information you need to make an informed decision.

Curious about the ABCs of Medicare?

Turning 65? New to Medicare? Wondering what the difference is between a Medicare Advantage Plan and a Medigap Policy? The ADRC can help! Attend a "Medicare & You" presentation or view the educational "Medicare" PowerPoint on our website, look for the Medicare tab (Medicare | Chippewa County, Wi (chippewacountywi.gov)). Benefit Specialists can provide additional resources or answer any additional questions you may have. They provide unbiased advice and do not sell anything. There is no cost for this service. Call the ADRC at 715-726-7777.

ENROLLMENT GUIDE

Important Resources for Wisconsin Medicare Beneficiaries

- ❖ Benefit Specialists at local Aging and Disability Resource Centers (ADRCs) in every county offer benefits counseling. The Chippewa County ADRC phone number is 715-726-7777. For other counties or tribes go to <https://www.dhs.wisconsin.gov/benefit-specialists/index.htm> or call 608-266-2536.
- ❖ Contact Medicare directly by calling (800-633-4227) or visit <https://www.medicare.gov/>.
- ❖ The Medigap Helpline (800-242-1060) is a toll-free helpline operated by the Wisconsin Board on Aging and Long-Term Care that provides counseling for all Wisconsin Medicare beneficiaries on Medicare, Medicare supplement insurance, employer-based health insurance, Medicare Advantage plans, long term care insurance and related topics.
- ❖ The Wisconsin Medigap Part D and Prescription Drug Helpline (855-677-2783) is a toll-free helpline that answers questions from Wisconsin residents aged 60 and over about Medicare Part D and other prescription drug coverage options.
- ❖ The Disability Drug Benefits Helpline (800-926-4862) is a toll-free helpline operated by Disability Rights Wisconsin that helps people who have Medicare due to a disability with questions about prescription drug coverage.
- ❖ Office for the Deaf and Hard of Hearing (video phone: 262-347-3045) provides outreach and individual counseling in American Sign Language.
- ❖ Wisconsin Judicare, Inc. (800-472-1638) provides outreach and benefits counseling to Native American Medicare beneficiaries.
- ❖ The Wisconsin Senior Medicare Patrol (888-818-2611) has a toll-free helpline for Medicare beneficiaries and their families to call to report suspected Medicare fraud, errors, and abuse.

Important Reminder

While our office welcomes walk-ins, in some cases, we aren't able to meet with you or answer your questions right away. This is especially true for your Medicare and other benefits related concerns. During the annual Medicare open enrollment period, which is October 15 – December 7, the Elder Benefit Specialist is unable to meet with walk-ins for anything other than benefit-related emergencies / time sensitive issues. If you need to meet with the Elder Benefit Specialist (Michelle Fellom), please call the ADRC at 715-726-7777. Thank you!

Mark your calendar for the important dates below:

SEPTEMBER

Read your mail. In September, your current Medicare Prescription Drug Plan or Medicare Advantage Plan will send an Annual Notice of Change (ANOC). It will include plan changes in coverage, benefits, costs and service areas for the upcoming year. This ANOC would also inform you if the plan is not going to be offered for the following year.

Medicare Supplements or Medigap Policies are not affected by Medicare's Open Enrollment Period.

OCTOBER 15 - DECEMBER 7

For most people, this is the only time of year you can change your coverage. *The only way to find out if you can save money is to review and compare plan options!* See options below on how to compare plans.

Comparing Plans

You or another person you trust can:

- Visit our website for information and resources including a step by step guide on how to compare plans yourself Medicare | Chippewa County, Wi (chippewacountywi.gov)
- Call 1-800-MEDICARE (1-800-633-4227) between October 15 and December 7 -- Open 24 hours a day, 7 days a week, during Open Enrollment.
- If you don't have access to a computer or a family or friend that does, you can call a benefits specialist at the ADRC of Chippewa County at 715-726-7777.

If your current plan is offered for the following year and you want to keep your same plan, you do not need to do anything.

If you decide to change plans for the following year, you need to enroll in the new plan by December 7. It is not necessary to contact your current plan to inform them of the change; you will automatically be disenrolled from your old plan. Be sure to save your confirmation number into the new plan. You should start to receive mail and an ID card from the new plan by mid-December.

JANUARY 1

If you enrolled in a new plan during Open Enrollment the change will be effective January 1.

Find us at
seniorreviewnewspapers.com

Premium and Co-pay Help from Medicare

It's important to check your Medicare plan to make sure you have the best possible match to your needs. But did you know there are special programs in Medicare that can help you with premiums and copays? Eligibility is based on income and assets.

“Extra Help” may help reduce your drug premium, drug plan deductible and medication co-pays. Those who qualify for Medicaid or a Medicare Savings Program (see below) automatically will receive the Extra Help benefit. To apply for just the Extra Help benefit, call the local Social Security Office for more information or to apply. 1-866-815-2924

	Single	Married
Monthly Income	\$ 1,882.50	\$ 2,555.50
Assets <i>(assets do not include your home or 1 vehicle)</i>	\$ 15,720	\$31,360

“Medicare Savings Programs” (MSP) help cover the costs of the Medicare Part B premium (\$174.70 per month for most people). Depending on your income and assets, you may qualify. Even if you are slightly over the limits listed below, call Great Rivers Consortium at 1-888-283-0012 to apply. If you qualify for an MSP, you automatically qualify for Extra Help.

	Single	Married
Monthly Income	\$ 1,694.25	\$ 2,299.50
Assets <i>(assets do not include your home or 1 vehicle)</i>	\$9,430	\$ 14,130

If you need further assistance, contact the Aging & Disability Resource Center and ask to speak with a Benefit Specialist. 715-726-7777

Create an Account for a Personalized Experience When You Shop for a Medicare Plan

When you visit Medicare.gov and create an account, you can:

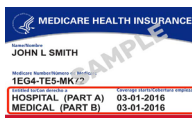
- Build a better drug list. We'll make suggestions based on prescriptions you filled within the last 12 months.
- Update your drug list any time.
- Compare benefits and costs in your current plan to other plans available in your area.
- See costs based on any help you get.

Create your new account

If you want access to personalized information and features, you'll need to create an account. Visit [Medicare.gov](https://www.Medicare.gov) and select “Log in.”

Have the following information ready (for yourself or the person you're helping):

1. Medicare Number – You can find this on your red, white, and blue Medicare card. If you're new to Medicare and don't have your Medicare card yet, you can get your Medicare Number by logging into your Social Security account at [socialsecurity.gov/myaccount](https://www.socialsecurity.gov/myaccount).
2. Last name
3. Date of birth
4. Current address with ZIP code or city
5. Part A or Part B coverage start date as shown on your Medicare card



Once you add this information and select “Next,” you can create a username and password and use your new Medicare account. You can write your username and password hint below. Just remember to keep this sheet in a safe place to protect your privacy.

My username: My password:

Forgot your username or password?

If you have an account, but forgot the username or password, you'll need this information:

1. Medicare Number
2. Last name
3. Date of birth



CMS Product No. 12064
September 2021



Medicare Open Enrollment

Time to review your Medicare Plan!

Medicare's Open Enrollment Period is October 15 – December 7

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

Word Bank:

- COPAY
- COVERAGE
- DEDUCTIBLE
- DRUG PLAN
- INSURANCE
- MEDICARE
- MEDICATIONS
- OPEN ENRO
- PART D
- PREMIUM
- PRESCRIPTIC
- REVIEW
- SAVINGS



LOCAL HELP FOR PEOPLE WITH MEDICARE

For assistance with Medicare plan comparisons or other questions, contact

Aging and Disability Resource Center of Chippewa County: 715-726-7777

MEDICARE ENROLLMENT PERIODS



Initial Enrollment Period

The seven-month period including the three months before, the month of, and the three months following your 65th birthday month.



Special Enrollment Period

If you do not enroll during your IEP, you may be eligible for a Special Enrollment Period.



General Enrollment Period

If you miss your IEP and do not qualify for an SEP, you can enroll during the General Enrollment Period. The GEP is from January 1 through March 31 each year.



Medicare's Annual Open Enrollment Period

October 15 through December 7. You can join a new Medicare Advantage Plan or a new stand-alone prescription drug plan. You can also return to Original Medicare from a Medicare Advantage Plan.



Medicare Advantage Open Enrollment Period

January 1 through March 31 you can switch to a different Medicare Advantage Plan or return to Original Medicare (with or w/o a Part D plan) from a Medicare Advantage Plan.



Call your State Health Insurance Assistance Program (SHIP) if you need help understanding or applying for an SEP. SHIP counselors provide unbiased Medicare counseling.

Supported, in part, by grant #90SATC0002 from ACL.

Are You Ready?

Medicare's Open Enrollment Period is Right Around the Corner

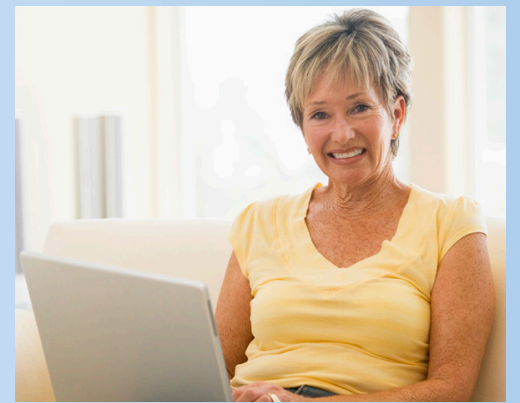
The Senior Medicare Patrol Newsletter, Fall 2024

It is almost that time of year again, when the airwaves are full of Medicare commercials touting that the insurance coverage you have right now isn't good enough, and that you're missing out on all sorts of benefits that you are entitled to. You're probably familiar with these advertisements: they often feature a celebrity, a well-known figure that you can "trust." The commercials are a reminder that Medicare's Open Enrollment Period, which is October 15 – December 7, 2024, is right around the corner. This is the time of year that Medicare health and drug plans can make changes each year – things like cost, coverage, and what providers and pharmacies are in their networks. The October 15 – December 7 period is also when people with Medicare can change their Medicare health plans and prescription drug coverage for the following year to better meet their needs.

Television commercials will try to entice you with additional benefits or make you feel like you are missing out. These ads can be confusing and can use potentially misleading marketing tactics. Mailings will have messages of urgency, telling you that you need to respond within 5-7 business days to make sure all benefits are available to you.

BE CAREFUL! If it sounds too good to be true, it probably is. Decisions don't need to be made quickly. You have until December 7, 2024, to make changes to your Medicare coverage that will take effect on January 1, 2025.

Before you change plans, or sign up for Medicare when you're eligible, it's important to do some fact-finding to make sure that you understand what benefits and plans are available to you where you live. You want to have accurate and necessary information to make coverage choices that best meet your needs.



Here are a few important things to know before you make the decision to call the number on the TV screen or respond to a flyer you received in the mail:

- While the commercials and mailings use the word Medicare, and perhaps the red, white, and blue colors and images of a Medicare card, the telephone numbers that are displayed on these commercials are NOT Medicare, but rather a licensed insurance agent or broker. The fine print on the bottom of the TV screen or mailing, which is almost impossible to read, states that these plans are not affiliated with any government program or agency.
- The benefits that are mentioned (eyeglasses, hearing aids, rides to appointments, etc.) are benefits that MAY be offered with certain Medicare Advantage plans. Medicare Advantage plans vary greatly from state to state, and even county to county, so it is important to do your homework. In some cases, there are additional costs associated with these benefits or eligibility guidelines that must be met to qualify. It is not a "one size fits all" type of option.

What's the bottom line? By responding to the TV commercials or mailers, you may end up with a Medicare Advantage plan that is not available in your area, does not include your preferred health care provider, or has costs that you were not anticipating. And since the new plan doesn't go into effect until January 1, 2025, you may not find out these things until it's too late.

So, what can you do to make sure that you understand all your options?

Do your homework and become an informed consumer. Make sure that you understand the differences between Medicare Part A, B, C, and D and other plans available such as Medigap. Yes, it can be complicated, but there are available resources across the state of Wisconsin that provide unbiased information, at no cost to you.

The Aging and Disability Resource Center of Chippewa County Presents

Medicare & You Classes



Receive Unbiased Medicare Information!

New to Medicare or want to know more about those Medicare commercials you keep seeing? Wondering where you can go for objective Medicare information?

We will cover multiple topics including: enrolling in Medicare, the parts of Medicare, the difference between advantage plans, supplements & drug coverage options.

Classes are open to anyone new to Medicare, currently receiving Medicare benefits, caregivers, families and community partners. **There is no cost to attend.**

Registration Required (3 ways)

1. Visit www.chippewacountywi.gov/adrc

2. Or use your phone's camera to scan this code & register online



3. Or call us to register: 715-726-7777

October 8: 1:00-3:00pm at the Chippewa Public Library

November 12: 1:00-3:00pm in Room 119 at the Chippewa County Courthouse, 711 North Bridge Street, Chippewa Falls

December 10: 1:00-3:00pm in Room 119 at the Chippewa County Courthouse, **also offered virtually**



Follow the ADRC of Chippewa County on Facebook

2024



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Medicare Card Scams: Tips for Protecting Yourself and Your Medicare

By Wisconsin Senior Medicare Patrol

In 2018, Medicare updated the Medicare card from containing a person's Social Security number to a random identifier that includes numbers and letters. That was the last time the card was updated and there is no plan to update it again.



What Does the Card Look Like?

The card from Medicare is a paper card that has a blue banner on the top, a white middle, and a red banner on the bottom. However, you can print your own in black and white.

Examples of Medicare Card Scams

Someone calls you claiming:

- You are getting a new, plastic Medicare card. SCAM!
- Medicare is switching to a card with a chip in it. SCAM!
- It's a new year so you need a new card. SCAM!
- You need a black and white card. SCAM!
- They need your Medicare number to see if you have received your new one yet. SCAM!
- They need you to verify your Medicare number so they can confirm you have the correct Medicare card. SCAM!

What Can You Do to Stop New Medicare Card Scams?

- Do NOT answer calls from numbers you do not recognize.
- Do NOT confirm your Medicare number or answer "Yes" to any question.
- Guard your Medicare card and number like a credit card! DON'T share your number, laminate it, make copies, or let anyone else make a copy.

How Can Your Senior Medicare Patrol (SMP) Help?

Your local SMP is ready to provide you with the information you need to PROTECT yourself from Medicare fraud, errors, and abuse; DETECT potential fraud, errors, and abuse; and REPORT your concerns.

SMPs and their trained teams help educate and empower Medicare beneficiaries in the fight against health care fraud. Your SMP can help you with your questions, concerns, or complaints about potential fraud and abuse issues. It also can provide information and educational presentations. Visit your Senior Medicare Patrol at www.smpwi.org or call 888-818-2611.

Do you know how to report Medicare fraud?



Contact Senior Medicare Patrol

888-818-2611

www.smpwi.org

 WisconsinSeniorMedicarePatrol

Protect your personal information
Detect suspected fraud, abuse, and errors
Report suspicious claims or activities



Preventing Medicare Fraud

Call us with questions
about billing errors,
scams, and medical
identity theft



SMPs are grant-funded projects of the federal U.S. Department of Health and Human Services (HHS), U.S. Administration for Community Living (ACL).

What is SeniorCare?

SeniorCare is a prescription drug assistance program for Wisconsin residents who are 65 years of age or older and meet the enrollment requirements. Wisconsin's SeniorCare prescription drug assistance program is considered "creditable coverage." This means SeniorCare meets or exceeds the standard Medicare Part D plan, and you will not have a penalty if you choose SeniorCare instead of drug coverage through Medicare.



Is there an enrollment fee? When can I sign up?

Everyone who enrolls in SeniorCare must pay an enrollment fee. The enrollment fee is \$30 per person enrolled in the program. There is no monthly premium with this program and you can sign up any time of year.

Who can enroll in SeniorCare?

To enroll in SeniorCare you must be:

- A Wisconsin resident
- U.S. citizen or have qualifying immigrant status
- 65 years of age or older.

Your annual income determines your level of coverage in SeniorCare and how much SeniorCare will cover. See the table below for out-of-pocket expenses and benefits for each level of participation.

Level 1	Income at or below: <i>Individual:</i> \$24,096 <i>Couple:</i> \$32,704	No deductible. \$5 copay for generics & \$15 for brand name medications.
Level 2A	Income between <i>Individual:</i> \$24,097-\$30,120 <i>Couple:</i> \$32,705-\$40,880	\$500 deductible. Once deductible is met \$5 copay for generics & \$15 for brand name medications.
Level 2B	Income between <i>Individual:</i> \$30,121-\$36,144 <i>Couple:</i> \$40,881-\$49,056	\$850 deductible. Once deductible is met \$5 copay for generics & \$15 for brand name medications.
Level 3	Income above: <i>Individual:</i> \$36,145+ <i>Couple:</i> \$49,057+	Pay retail price for covered drugs during spenddown. \$850 deductible. Once spend down and deductible are met \$5 copay for generics & \$15 for brand name medications.

Some other things to know about SeniorCare

SeniorCare is a program administered by the State of Wisconsin. Because of this, SeniorCare will not work at pharmacies outside of Wisconsin. SeniorCare covers vaccines such as the Shingrix Shingles vaccine if you receive the vaccine at a pharmacy. (Keep in mind that the flu, COVID and pneumonia vaccine are covered by Medicare Part B). Lastly, if you received a bill for your drugs during a hospital stay you would not be able to receive reimbursement from SeniorCare for these drug costs.

Who might benefit from SeniorCare?

Deciding what type of coverage is best for you depends on a number of factors including your income, the medications you take and risk tolerance. Each person's situation is different and what works well for one person may not be the same for the next. To find out if SeniorCare would be a good option for you contact:

- SeniorCare Customer Service Hotline 800-657-2038
- Prescription Drug Helpline 855-677-2783
- Elder Benefits Specialist at the Aging and Disability Resource Center of Chippewa County 715-726-7777

Heating Assistance Program



Through the Wisconsin Home Energy Assistance Program (WHEAP), West CAP is able to help households with a one-time payment during the heating season (October 1-May 15). The funding pays a portion of energy costs, and the payment is not intended to cover the entire annual energy costs of a residence. The amount of the energy assistance payment varies depending on a variety of factors, including the household's size, income, and energy costs. The benefit is paid directly to the household's energy supplier.

To apply for Energy Assistance, you can either book a phone appointment to set up a time to speak to a West CAP representative to guide you through our programs, services, and application process, or complete the fillable Form on your own electronically, or by printing it and mailing the completed form to West CAP. If you have any questions or need assistance, call us at (715) 598-4750. Priority is given to applicants in a crisis or at-risk of a shut-off.

For more information go to westcap.org.



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My Choice Wisconsin provides government-funded programs to frail seniors, adults with disabilities, individuals, and families.

We care for the whole person and well-being of all by offering services that promote independence, value diversity, and inspire self-advocacy.

For Long-Term Care options contact your local [Aging and Disability Resource Center](#).
www.dhs.wisconsin.gov/adrc/

www.mychoicewi.org/hh
800-963-0035 TTY 711



Will Remarrying Affect Your Social Security Benefits?

Adapted from: blog.ssa.gov

Whether it's a morning ceremony or an evening gala, excitement is in the air. You're getting remarried! Social Security can help you with your questions regarding your benefits and remarriage.



You may be wondering about changing your name on your Social Security card. Visit the "change name with Social Security" page and answer a few questions to find out the best way to apply for a replacement card with your new last name. You may even be able to complete the application completely online.

If you can't complete the application online, you can start your replacement card application online, then visit a local Social Security office or card center. You may be able to self-schedule an appointment online to visit an office to show your original marriage certificate and complete your application.

They'll mail an updated card to you, usually within 14 business days. Remember to let your employer know about your name change so they can update payroll records, and Social Security can accurately keep track of your earnings.

You may be wondering how your new marriage affects your Social Security benefits now or in the future. Remarrying may affect your benefits if you receive (or expect to receive) any of the following:

- 1. Supplemental Security Income (SSI) payments** – Your SSI eligibility and payment amount may change (or stop) due to your new spouse's income and resources. If you and your spouse both get SSI, your payment amount may change from a single person's rate to a couple's rate. Be sure to call right away at 1-866-829-2624 to report your marriage to avoid being overpaid.
- 2. Surviving spouse or divorced surviving spouse benefits** –
 - **If you remarry before age 50** – You won't be eligible for survivors or disability benefits as a surviving spouse unless your later marriage ends by divorce or annulment.
 - **If you remarry between the ages of 50 and 59** – You may be able to get benefits as a disabled surviving spouse (or disabled surviving divorced spouse) if you were disabled and unable to work when you remarried and your remarriage occurred after age 50. If you remarry before you reach age 60 and that marriage ends, you may be able to get benefits on your previous deceased spouse's record. Your benefits may begin the first month in which the later marriage ended if all entitlement requirements are met. Contact SSA if you have questions.
 - **If you remarry after age 60** – You may be eligible for survivors benefits on your deceased spouse's record or benefits on your new spouse's record. Contact SSA to find out where you are due the greatest benefit amount.
- 3. Divorced spouse's benefits** – Generally, if you remarry, benefits paid to you on your former spouse's record stop. You should report your new marriage to avoid being overpaid.
- 4. Children's benefits (under age 18 or full-time student ages 18 or 19)** – Under certain circumstances, SSA may be able to make payments to stepchildren of a worker who receives retirement or disability benefits. For more information about benefits for children, visit the "Who can get Family benefits" page.

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LakeHallieMemoryCare.com

Unexpected Delights: Finding the Up-Side to Forgetfulness

By Carl A. Trapani, MA, MS, LPC, Chippewa Manor Campus Chaplain

Forgetfulness is something we all experience. Who hasn't gone on a frantic search through the house to find those ever-elusive car keys, only to find them in the refrigerator next to the milk. With a laugh, we let out a sigh of relief as we drive to the store, only to discover on our way out that we have forgotten where we parked the car!

Forgetting where you parked, or where you put your keys becomes more common as we age. It's just a part of life. We must never forget that aging, with its aches and pains and forgetful moments, can still be rich with humor, warmth, and unexpected delights. While memory loss is often portrayed as a somber and frightening aspect of growing older, a surprising amount of positivity and humor can be found in the foggy recesses of an aging mind – if we face it with the right perspective. In fact, these lapses can bring about some unexpected benefits and delightful moments that prove there's a silver lining to every memory cloud.

Embracing the funny side of memory lapses can not only lighten your mood, but also help you navigate the aging process with a smile.

How?

Imagine this... Grandma is looking for her glasses. She can't remember where she last wore them, so she goes on a grand quest through the house. During her search she opens every drawer and closet. She checks every surface, and every pocket and purse. Along the way, she finds the TV remote in the freezer, the mail in a laundry basket, and her cell phone in the pantry. Finally, Grandma stops and scratches her head in

bewilderment. It is then she discovers her glasses right where they were when she started searching— on top of her head!

When we experience these types of scenarios, let them lead you to laughter rather than frustration. Especially when it feels like our brains are just playing a playful game of hide-and-seek. These little episodes can be a great excuse to keep your friends and family entertained. So, keep on searching and laughing along the way.

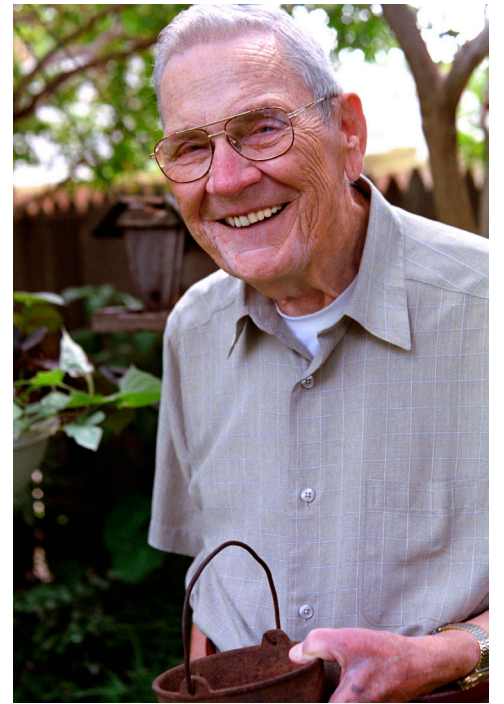
One of the most charming aspects of forgetfulness as we age is the constant opportunity to rediscover joy. Re-reading a book may find you completely absorbed as if it's a brand-new story. Going through old picture albums may lead you to experience the delight of reminiscing, as though it were your first time seeing these images. This state of surprise can make every day experiences feel fresh and exciting, transforming routine moments into small adventures. Ironically, sometimes the best way to create new memories is to let go of the old ones. When seniors forget details of their past, they may find themselves more open to new experiences and activities. This openness can lead to new friendships, hobbies, and adventures that enrich their lives. The freedom from the constraints of past memories allows for the creation of fresh, exciting experiences and a fuller, more vibrant present. Forgetting where you put your phone or confusing your grandchildren's names can lead to some hilarious situations. The key is to approach these moments with a sense of humor. The ability to laugh at these little slip-ups can create a more joyful and less stressful environment for everyone involved.


Remember, repetition isn't always a bad thing. In fact, retelling stories can be one of the most enjoyable aspects of forgetfulness. For seniors, the act of sharing a favorite anecdote repeatedly often provides comfort and joy. Every time Grandpa tells his legendary fishing stories - they might come with new, humorous twists or additional details that keep the stories lively and engaging. These repeated tales can become a cherished part of family lore, and offer a delightful way to connect with younger generations.

While memory loss certainly presents challenges, it can also bring a lot of positive aspects and opportunities for joy. If you embrace these lapses with a sense of humor and an open heart, you can discover that even as your memory might fade, the brightness of life's experiences continue to shine.

So next time you find yourself searching for your glasses, only to realize they're perched on your head, remember your little lapses are just part of the adventure. Embrace the joy, share the laughter, and savor the unexpected pleasures that come with each new day. After all, if life is a journey, a bit of forgetfulness is just a whimsical twist in the plot.

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Do You Have a Carbon Monoxide Detector on Each Level of Your Home? If Not, You Should!

By the Eau Claire City-County Health Department

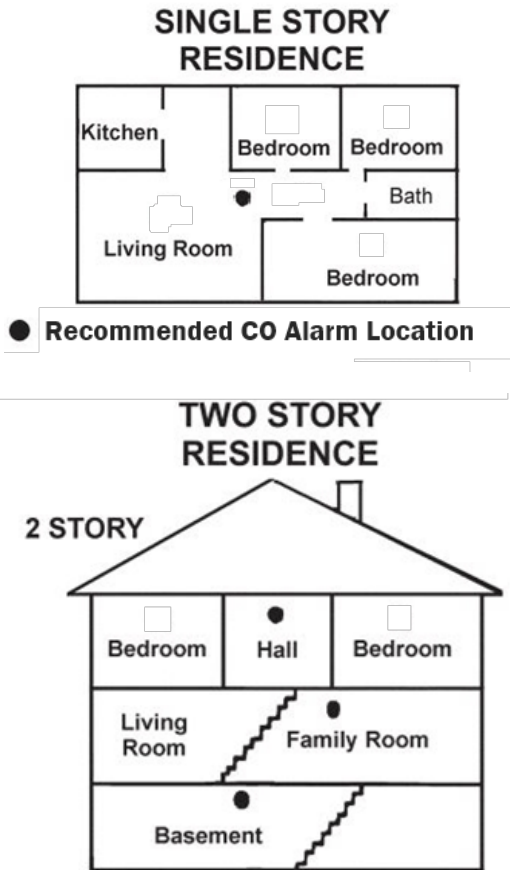
Having carbon monoxide detectors installed in your house is one of the easiest ways to protect your family from carbon monoxide poisoning! Carbon monoxide is a gas that can't be seen or smelled and is made when fuels—like gas, kerosene, propane or wood—are burned.

It's the most common cause of deadly poisonings.

- 1. Make sure you have working carbon monoxide detectors.** All homes in Wisconsin are required to have detectors on every level, including the basement, but not the attic or storage areas. Detectors can be purchased at most hardware stores for \$20-\$50. Carbon monoxide detectors that plug into your outlet and combination CO/smoke detectors are available! Test your carbon monoxide detectors monthly and replace batteries twice each year.
- 2. Have your furnace or wood-burning stove inspected annually.**
- 3. Never run a gasoline or propane heater or a grill (gas or charcoal) inside your home.** Any heating system that burns fuel produces carbon monoxide. Use a battery-powered detector where you have fuel-burning devices but no electric outlets, such as in tents, ice shanties, tree stands, cabins, trailers, and boats with enclosed cabins. Never use a gas stove or oven to heat your home.
- 4. Never run a car in an enclosed space.** Even with a door or window open, carbon monoxide levels can still build up to an unsafe level.
- 5. Always run generators outside.** Keep generators at least 20 feet from your home, camper, tent, etc., with exhaust hoses pointing away from people and structures.
- 6. Keep fuel-burning appliances properly vented.** You can prevent carbon monoxide from building up in your home by keeping vents clear. Make sure that all vents for a dryer, furnace, stove, and fireplace are clear of debris, especially after snowstorms.

KNOW THE SIGNS AND SYMPTOMS OF POISONING

Symptoms of overexposure to carbon monoxide include headaches, fatigue, weakness, dizziness, shortness of breath, nausea, confusion, and loss of consciousness. At high levels, carbon monoxide can cause death within minutes.



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