

Marquette County Senior Citizen News

ADRC OF MARQUETTE COUNTY
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November & December 2020



Winter Wonderland

Photo by: Meg Wandrey

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We're looking for photos of
Marquette County for
the cover of our newsletter!
Submit your photos to Jan at
jkrueger@co.marquette.wi.us



ABC's of Alzheimer's & Dementia

An informative program for families, friends and caregivers of persons with Alzheimer's disease or related dementias. Designed to enhance your understanding of the disease; how it affects those who have it; and how to effectively deal with it daily.

10:00 am – 12 pm **OR** 1:30 pm-3:30 pm
 Waushara County Courthouse, Demonstration Room, LL
 209 S. Ste. Marie St., Wautoma
Monday, December 7

There will be two identical Sessions offered. Please choose one.
 Advanced registration required by calling:
 920-294-4100 before December 4.

Kristine Biesenthal, PAC, ADCS
 920-294-4100
 Kristine.Biesenthal@alzisc.org
*Dementia Specialist for Green Lake,
 Marquette & Waushara Counties.*

Offering Guided Services:

- Support Groups
- Memory Cafes
- Education Programs
- Care Consultations



Talking About Aging, Life Lessons, and Legacy

While you may want to avoid heavy topics that might make your loved one sad, you may also be surprised by how much older adults want to impart the lessons that they've learned and share their thoughts and opinions. Many seniors are happy to be open and honest about their perspectives on life and growing older, especially when they're talking with someone they trust and who is truly listening. Here are a few ways to start talking openly about your loved one's lifetime and legacy:

- What ages in your life do you remember most vividly? How was each decade different than the ones before it?
- If you could divide your life up into chapters, how would you set up the story? What would the chapter titles be?
- What have been some of the most formative or influential moments in your life?
- What does it mean to be successful, in your opinion?
- If someone were to ask you how to lead a "good" life, what advice would you give?
- What has been the best thing about growing older? How has growing up matched up with your expectations — and how has it been different?
- What do you think is different about the present, compared to when you were my age?
- How would you summarize your philosophy on life?
- What is the best thing about being a parent or grandparent?

*Much of the information was from Companions for Seniors article from their website

Comparing Medicare Supplements Versus Advantage Plans

By Attorney Kate Schilling, Elder Law & Advocacy Center



When a person turns 65, they become eligible for Medicare. Their coverage is for Medicare Part A (inpatient hospital and skilled nursing facility coverage), and Medicare Part B (outpatient coverage, durable medical equipment, lab work and X-rays, outpatient therapies, emergency room, and some medications). This is referred to as Original Medicare, which is the standard or default option for health coverage under Medicare.

People on Medicare have options as to how they want to receive their Medicare coverage and whether they want to buy supplemental coverage to fill in any gaps left behind after payment by Medicare Parts A and B. For example, there is a \$1,408 deductible under Medicare Part A. And Medicare Part B only pays 80% of claims, leaving the person responsible for the remaining 20% percent of Part B claims.

There are several ways that people can supplement their coverage under Medicare. A person may have retiree health coverage from a former employer. Or a person may be eligible for Qualified Medicare Beneficiary (QMB) status or Medicaid. Each of these would pay secondary to Medicare to reduce a person's out-of-pocket costs.

There are also options within the Medicare system to enhance coverage. One way to do this is to buy a Medicare supplement policy through a licensed insurance agent. A Medicare supplement will cover the 20% that Medicare Part B leaves behind, the Medicare Part A deductible, and the daily copays for hospital and skilled nursing facility coverage. Medicare supplements are sold by private insurance companies, but they do not have network restrictions – they go anywhere that Original Medicare is accepted within the United States. The monthly premium costs for a Medicare supplement vary by company and policy, but a general range is between \$150 to \$400 per month. Generally speaking, a person will have little or no out-of-pocket costs for medical care if they buy a Medicare supplement. Another benefit of a Medicare supplement is the additional mandated benefits required under state

of Wisconsin law. Any supplement purchased in the state of Wisconsin must offer an additional 30 days of skilled nursing facility care beyond that covered by Original Medicare, additional home health visit coverage, and several other additional coverage benefits.

Medicare Advantage plans are another option to limit a person's out-of-pocket costs with Medicare. Medicare Advantage plans combine a person's Medicare Parts A and B into a private HMO, PPO, or PFFS plan. (For this reason, Advantage plans are sometimes called "Medicare replacement plans" as they replace Original Medicare Parts A and B.) As with any other HMO, PPO, and PFFS coverage, these plans have network restrictions that typically require a person to stay in the plan's service area and network of providers. A person must go to doctors, specialists, clinics, hospitals, and skilled nursing facilities within the provider network. Some Advantage plans will pay 50% of out-of-network costs in certain circumstances, but generally Advantage plans do not cover out-of-network services absent an emergency or referral from a primary health provider. Advantage plans typically reduce a person's annual maximum out-of-pocket costs to \$3,600 or \$6,700 per year. Monthly premiums for an Advantage plan range from approximately \$0 to \$241. Medicare Advantage plans can come with or without drug coverage. If a person wants drug coverage under Medicare, they need to enroll in an Advantage plan that includes drug coverage. A person can compare Advantage plan options on the Medicare Plan Finder at [medicare.gov](https://www.medicare.gov).

When considering a Medicare supplement or Advantage plan, it is a good idea to talk to a knowledgeable professional who will provide neutral information to help you make the best decision for your situation. For additional information on Medicare supplement policies or Advantage plans, contact your local Aging and Disability Resource Center or call the Medigap Helpline at (800) 242-1060.

By the GWAAR Legal Services Team (for reprint)

Wisconsin Lifeline Connects National Suicide Prevention Lifeline Callers with Wisconsin-Based Counselors

The Department of Health Services (DHS) opened a new call center to serve areas of Wisconsin not covered by the four locally funded Wisconsin call centers that are currently part of the National Suicide Prevention Lifeline network. This new call center, known as the Wisconsin Lifeline, is managed by Family Services of Northeast Wisconsin with a \$2 million annual grant. The grant is funded by a portion of Wisconsin's annual share of the federal Community Mental Health Services Block Grant.

The National Suicide Prevention Lifeline has a network of more than 170 call centers across the United States. When someone calls in, they are routed to a call center based on their phone number. If the calls aren't answered by a local call center, they're routed back to a national backup system.

The Wisconsin Lifeline serves as backup to the four current call centers. Having the Wisconsin Lifeline in place means that callers to the National Suicide Prevention Lifeline are more likely to connect with a Wisconsin-based counselor. Having a local counselor results in a better outcome because local counselors are more connected to the resources in the caller's community.

When the Wisconsin Lifeline started taking calls in August 2020, 85% of the Wisconsin calls to the National Suicide Prevention Lifeline were answered by in-state counselors. Prior to the Wisconsin Lifeline's launch, only 30% of Wisconsin-based calls were answered locally because there were so many calls outside of the responsibility of the other four call centers.

More people than ever are reaching out during the COVID-19 pandemic, so the Wisconsin Lifeline ensures Wisconsin will be more prepared to handle the predicted surge in calls when the nationwide number changes to 988 in July 2022. Until then, people wishing to connect with the National Suicide Prevention Lifeline should call 800-273-TALK (8255). Calls are always free and confidential, and are accepted 24 hours a day, seven days a week.

For information on warning signs and how to help others who may be suicidal, visit this link: <https://www.dhs.wisconsin.gov/prevent-suicide/index.htm>

CDC Moratorium on Evictions

On September 4, 2020, the Centers for Disease Control (CDC) issued a temporary halt on evictions to prevent the further spread of COVID-19. This moratorium on evictions is in affect through December 31, 2020, and applies to tenants in residential rental settings. It does not apply to homeowners who have mortgage payments or commercial properties.

Unlike the previous moratorium against evictions put in place earlier in the year by Governor Evers, this moratorium against evictions only applies in certain situations. A tenant must affirmatively invoke their rights by filling out the designated form from the CDC and providing it to their landlord. In order to qualify under this eviction moratorium, a person must state under penalty of perjury that all of the following are true:

I have used best efforts to obtain all available government assistance for rent or housing.

I expect to earn no more than \$99,000 in annual income for calendar year 2020 (or no more than \$198,000 if filing a joint tax return); was not required to report any income in 2019 to the IRS; or received an Economic Impact Payment (stimulus check) under the CARES Act.

I am unable to pay my full rent or make a full housing payment due to substantial loss of household income, loss of compensable hours of work or wages, lay-offs, or extraordinary out-of-pocket medical expenses.

I am using best efforts to make timely partial payments that are as close to the full payment as my circumstances may permit, taking into account other nondiscretionary expenses.

If evicted I would likely become homeless, need to move into a homeless shelter, or need to move into a new residence shared by other people who live in close quarters because I have no other available housing options;

I understand that I must still pay rent or make a housing payment, and comply with other obligations that I may have under my tenancy, lease agreement or similar contract. I further understand that fees, penalties, or interest for not paying rent or making a housing payment on time as required by my tenancy, lease agreement, or similar contract may still be charged or collected.

I further understand that at the end of this temporary halt on evictions on December 31, 2020, my housing provider may require payment in full for all payments made prior to and during the temporary halt and failure to pay may make me subject to eviction pursuant to state and federal laws.

All of the preceding statements must be true in order for a person to qualify for protection under the CDC Eviction Moratorium. The order does not automatically protect anyone. A tenant facing the possibility of eviction must sign the form and present it to their landlord to receive the protection from eviction.

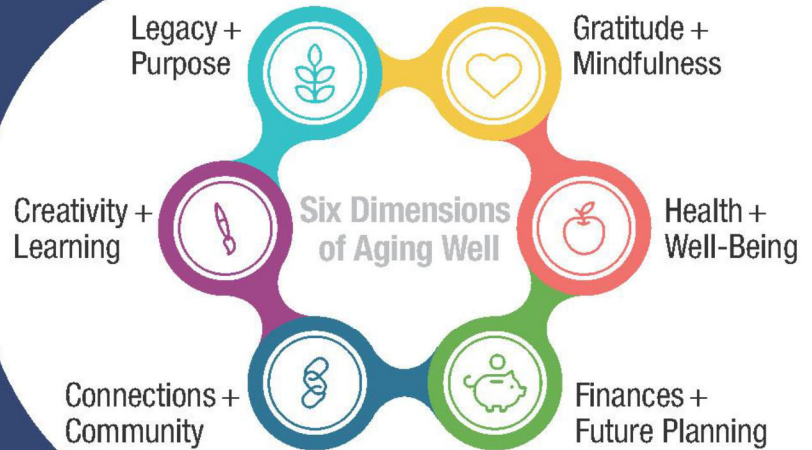
The order does not waive any outstanding rent or late fees. All outstanding rental balances will continue to accrue as usual. Tenants can be legally evicted for outstanding rental payments starting in January 2021.

It is important to note that tenants can still be evicted for reasons related to criminal activity on the premises, threatening the health and safety of other residents, health or safety violations, violations of building codes or health ordinances, and other lease provisions.

The Aging Mastery® Starter Kit Has Arrived!

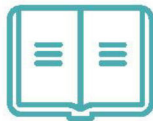
We are proud to partner with the National Council on Aging (NCOA) to offer you the Aging Mastery® Starter Kit.

The Starter Kit will inspire you to take steps toward positive aging across six dimensions and help you build your own playbook for aging well. Each dimension has specific guideposts, or actions, that you are encouraged to incorporate your daily life.



The Starter Kit contains:

Aging Mastery Playbook



Activity Cards

Exercise DVDs



Notepad

Magnet



We hope that you take the opportunity to explore the Starter Kit. It will empower you to embrace your gift of longevity by spending more time each day doing things that are good for yourselves and for others.

Interested? Come ask us how you can get a Starter Kit of your own:

Call (608) 297-3146 to get a

Starter Kit or for more info.

ncoa  **Aging Mastery Program**
National Council on Aging

www.ncoa.org/AMP

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ADRC
Aging & Disability Resource Center
of Marquette County

Transportation Program Update:
We are currently providing rides for Medical appointments. Riders will be asked to wear a mask for the safety of others and our drivers.

Transportation Programs

If you need a RIDE to Medical Appointments

The Aging and Disability Services Transportation Program will coordinate and provide transportation for people 60+ or those disabled to and from medical appointments. Copay amounts depend on the destination. Services are provided in a non-discriminatory manner, without regard to race, color, or national origin.

Reservation is required **48 hours** in advance. Call the Transportation Specialist at **(608)297-3104** for more info or to make a reservation.

If you need a RIDE to Portage for shopping

The Aging and Disability Services Transportation Program will coordinate and provide transportation to residents of Westfield, Montello, Packwaukee, Oxford and Endeavor on the **4th Thursday** of the month. Transportation will be provided to Portage for shopping (at approx. 1pm, and returning around 3:30-4pm).

Reservation is required **48 hours** in advance. Call the Transportation Specialist at **(608)297-3104**.

This is a special project that has a copay of \$5.

<i>Destination</i>	<i>Copay</i>
Madison	\$20
Appleton	\$20
Oshkosh	\$20
Fond du Lac	\$20
Tomah	\$20
Baraboo	\$15
Berlin	\$15
Portage	\$15
Wautoma	\$15
Ripon	\$15
Adams	\$15
Green Lake	\$15
Wisconsin Dells	\$15
Markesan	\$15
Local	\$5

Are you interested in sponsoring a ride?

Some residents in Marquette County struggle to afford their Transportation Copays. If you are interested in sponsoring rides, contact Adam at **(608)297-3104** to make a donation.

FUEL ASSISTANCE

The Energy Assistance Program was established to help low-income households pay for home heating costs. Grant amounts and payments are determined based on energy costs, household size, income dwelling type, etc. To qualify for Energy Assistance your household **GROSS** income for the month prior to your application must be at or below the amounts listed:

1 IN HOUSEHOLD	\$ 2,389.42
2 IN HOUSEHOLD	\$ 3,124.67
3 IN HOUSEHOLD	\$ 3,859.83
4 IN HOUSEHOLD	\$ 4,595.08



To apply please call **608-297-3124**

More Wisconsin Residents Can Now Qualify for Food Assistance

Income threshold raised for emergency food pantry program during the COVID-19 Pandemic

The Wisconsin Department of Health Services (DHS) announced more households will now be able to get food through the [Emergency Food Assistance Program](#) (TEFAP).

Households with incomes below 300% of the federal poverty level (FPL) are eligible to receive a monthly share of locally grown, Grade-A foods that include meat, vegetables, fruit, and more from a TEFAP food pantry. For a household of one, that income threshold is \$38,280. The larger the household, the higher the income threshold. Previously TEFAP's qualifying income threshold was 185% FPL, or \$23,606 for a household of one. "Good nutrition is foundational, we want to help ensure families in need of assistance during the COVID-19 pandemic have access," said DHS Designee Andrea Palm. "By increasing the income limit for TEFAP, more Wisconsinites can receive or supplement their food supplies without risk of losing the benefits they receive from other programs."

DNA Testing
What is the difference?

Ancestry DNA Testing	Health DNA Testing	Genetic Cancer Screening
Does not require a doctor's order & not covered by insurance	Does not require a doctor's order & not covered by insurance	Requires a doctor's order & may or may not be covered by insurance
Discover your <ul style="list-style-type: none"> • Ancestry composition • Which regions your DNA is from • Neanderthal ancestry • Find DNA relatives 	Information about <ul style="list-style-type: none"> • Traits (dimples or curly hair) • Wellness (how well you metabolize caffeine) • Carrier status (if you carry a mutation for certain conditions that you could pass down to your children) 	Diagnostic tests <ul style="list-style-type: none"> • Ordered by your treating physician • For individuals with a family history or symptoms of cancer • Used to manage a patient's condition

www.medicare.gov www.businessinsider.com/best-dna-test-23andme-vs-ancestry-2016-11

Genetic testing has been in the news recently. While genetic testing can go by many names, they do not all mean the same thing. Examples include ancestry DNA testing, health DNA testing, and genetic cancer screenings. Make sure you do your research to identify which, if any, DNA testing is best for you.

Learn more about genetic testing fraud here: www.smpresource.org/Content/Medicare-Fraud/Fraud-Schemes/Genetic-Testing-Fraud.aspx

Aging and Disability Resource Center of Marquette County
 855-440-2372 www.adrcmarquette.org
 Connecting you with support and services



Northwest Connections (NWC) provides Emergency Mental Health Services.
 If you or someone you know is in crisis please call **888-552-6642** to reach the crisis line. A live person is available 24 hours a day.

FoodShare October 1, 2020—September 30, 2021

By the GWAAR Legal Services Team (for reprint)

Household Size	Gross income limit (Categorical eligibility) 200% FPL	Gross income limit (Change reporting required if household member(s) have earnings) 130% FPL	Maximum Benefit per month
1	\$2,128	\$1,383	\$204
2	\$2,874	\$1,868	\$374

Income limit: Gross income is less than or equal to 200% FPL or, if gross income exceeds 200% of FPL, the net income of the Elderly, Blind, or Disabled (EBD) household is less than or equal to 100% of the FPL

Asset limit: There is NO ASSET LIMIT for households with gross income less than or equal to 200% FPL; for households qualifying via net income, there is a household asset limit of \$3,500.

If an elder (age 60+) or disabled individual cannot purchase and prepare food separately, they can apply as a separate household if the combined gross monthly income of persons living with the elder/disabled person and his/her spouse does not exceed 165% FPL (\$1,755/ \$2,371). Do not count the income of the elder/disabled person and spouse in this calculation.

How you can help people in the winter weather :

Elderly

Elderly adults may live alone. The elderly have slower metabolism and often do not create as much body heat as middle-aged adults. Also, the elderly do not sense air temperature as well as middle-aged adults; therefore, temperature drops in their homes can go unnoticed. For these reasons, it is necessary to check on elderly neighbors and family often in order to ensure their heating source is working and they maintain a healthy body temperature.

Young

Infants cannot produce enough body heat by shivering and lose heat easier than adults.

- Make sure that infants sleep in a heated room.
- Dress infants in warm clothing.
- In an emergency, hold your baby close, as your body heat can keep the baby warm.
- Do not put your infant in bed with you, as rolling onto infants is a risk.
- If you are without heat for a long time, go to a shelter or someone's home that has heat.

Socially Isolated

Check often on neighbors and family that live in an isolated setting. If the heat supply stops, this population will be at extreme risk for indoor and outdoor hazards.

Low Socioeconomic Status

Wisconsin residents that live at or below 60% of the state median income may qualify for the Wisconsin Home Energy Assistance Program (homeenergyplus.wi.gov).

Homeless populations are particularly at risk during winter storms and extreme cold. Warming centers are available throughout Wisconsin.





National Family Caregiver Support Program (NFCSP)

Support for Grandparents and Other Relatives Raising Children



Relatives As Parents Program (RAPP)

NFCSP provides information, support and other resources to help grandparents and other older relatives who have taken on the responsibility of surrogate parenting due to the absence of the parents.

WHAT CAN THE PROGRAM PROVIDE?

Limited short-term respite, services and items that help provide care including:

Child care

Extra-curricular school activity fees and supplies

Tutoring or educational aids

Summer camps

Transportation

Home modifications to create a safe environment

Equipment and supplies necessary to care for the child

Adaptive equipment or assistive technology for the caregiver such as raised toilet seat, grab bars, emergency response system, etc.

Legal expenses related to establishing guardianship or custody

Individualized services as approved that assist the relative in caring for the child

WHO IS ELIGIBLE?

The following criteria must be met to qualify:

Must be a grandparent or other relative of the child

Must be age 55 or older

Must be the primary caregiver of the child

Child must be under 19 years of age

Must live with the child

HOW DO I APPLY?

There are no fees or income requirements to enroll in this program. Contact your County or Tribal Aging Office or Aging & Disability Resource Center for more information. To find your local office visit

www.wisconsin caregiver.org

June2020.jpm



Smart Ways to Save Money on Food During the Holidays

By Amelia Cisewski, RDN, CD

Around the holidays, we tend to have more expenses. We buy gifts, decorations and have travel expenses. There is always plenty of food to buy whether it's for guests, a holiday meal, or decorating cookies with family. To help save money during the holidays, here are some tips to shop smart at the grocery store.

Make a Plan and Stick to a List

Deciding on meals and snacks before you shop will save you time and money. Make a shopping list for all the items you need. Write down a list on paper or keep a running list on your phone or refrigerator. Review any recipes you will use and add to your list any ingredients you may need. When you're at the store, do your best to buy only what is on your list. Also try to avoid shopping when you are hungry since we tend to buy more when we are hungry.

Determine Where to Shop and Compare Brands

Check the local newspaper, online, and at the store for sales and coupons, especially when it comes to more expensive items like meat or seafood. While at the store compare brands. Store brands can be less expensive than some of the brand names and compare them for better prices. Try the store brands to see if they have the same quality. Sometimes the store brand foods are just as good, if not better quality than the name brands.

Stock Up on Sales

Certain baking and cooking ingredients can be costlier this time of year (due to increase in demand) so try and stock up on certain items like butter, sugar, or flour in advance when they are on sale. Purchasing foods in bulk is usually cheaper, so buy when there is a sale and store or freeze. For example, buy a family pack of meat on sale, individually wrap it and freeze for later use.

Shop for Foods in Season

Fresh fruits and vegetables that are in season are usually easier to get, may be less expensive, and will have a higher quality. Frozen and canned fruit and vegetables are also good options and may be more affordable at certain times of the year. Look for fruit that is canned in 100% juice or water and canned vegetables that are low sodium or have no salt added.

Focus on Nutritious, Low-Cost Foods

Certain food items tend to be less expensive, so you can make the most of your food dollars by finding recipes that use the following ingredients: beans, peas, sweet or white potatoes, eggs, peanut butter, canned salmon or tuna, grains, or frozen and canned fruits and vegetables.

Make Your Own Healthy Snacks

Convenience costs money, so many snacks, even healthier options, usually cost more when they are sold individually. Try making some simple snacks. Purchase a larger container of yogurt or cottage cheese and divide them into smaller containers. Purchase nuts and dried fruit to make trail mix, and store small portions in an airtight container.

Quench Your Thirst with Water

Water from the tap is a low cost way to stay hydrated. Substituting plain water in place of sweetened beverages can not only save you money but also help you reduce extra calories from added sugars.

Recipe for: Cranberry Nut Bars**Beneficial Bites** 

- 2 eggs
- 1 cup sugar
- 1 cup flour
- 1/3 cup butter or margarine, melted
- 1 ¼ cup fresh or frozen cranberries
- ½ cup chopped walnuts

Preheat oven to 350. Grease 8" baking pan. Beat eggs in medium bowl until thick. Gradually add sugar, beating until thoroughly blended. Stir in flour and melted butter; blend well. Add cranberries and walnuts. Spread in pan. Bake 40-45 minutes or until golden brown and toothpick inserted comes out clean. Cool.

**Recipe for: Honey Walnut Pumpkin Bread****Beneficial Bites** 

- | | |
|-----------------------------------|--|
| 1 ½ cups whole wheat pastry flour | ¼ cup oat bran or wheat germ |
| 2 teaspoons pumpkin pie spice | 1 teaspoon baking powder |
| ¼ teaspoon baking soda | ¼ teaspoon salt |
| 6 tablespoons sugar | 1/3 cup canola oil |
| 1/3 cup honey | 1/3 cup milk |
| 1 egg | 1 ¼ cups fresh or canned pumpkin puree |
| 1 teaspoon vanilla extract | 1 cup chopped walnuts |

Preheat oven to 350°F. Grease an 8" loaf pan with cooking spray. In large bowl, whisk together flour, oat bran, pumpkin pie spice, baking powder, baking soda, and salt. In another bowl, combine sugar, oil, honey, milk, pumpkin, egg and vanilla. Stir wet ingredients into dry just until combined. Fold in walnuts. Pour into prepared loaf pan and bake until toothpick inserted in middle comes out clean, about one hour. Cool 15 minutes before removing from pan. Cool completely before slicing. www.wholefoodsmarket.com/recipes/1461



SOCIAL SECURITY spouses' benefits explained



Understanding how your future retirement might affect your spouse is important. Here are a few things to remember when you're planning for your retirement. Your spouse's benefit amount could be up to 50 percent of your full retirement age benefit amount. If you qualify for a benefit from your own work history and a spouse's record, we always pay your own benefit first. You cannot receive spouse's benefits unless your spouse is receiving their retirement benefits (except for divorced spouses).

If you took your reduced retirement first while waiting for your spouse to reach retirement age, your own retirement portion remains reduced. When you add spouse's benefits later, the total retirement and spouses benefit together will total less than 50 percent of the worker's amount. You can find out more about this at www.ssa.gov/OACT/quickcalc/spouse.html.

If your spouse's retirement benefit is higher than your retirement benefit, and he or she chooses to take reduced benefits and dies first, your survivor benefit will be reduced, but may be higher than what your spouse received.

If your deceased spouse started receiving reduced retirement benefits before their full retirement age, a special rule called the retirement insurance benefit limit may apply to you. The retirement insurance benefit limit is the maximum survivor benefit you may receive. Generally, the limit is the **higher of**:

The reduced monthly retirement benefit the deceased spouse would have been entitled to if they had lived, or 82.5 percent of the unreduced deceased spouse's monthly benefit if they had started receiving benefits at their full retirement age (rather than choosing to receive a reduced retirement benefit early).

Knowing about these benefits can help you plan your financial future. Access a wealth of useful information and use our benefits planners at www.ssa.gov/benefits/retirement.

VETERANS AND ACTIVE DUTY MILITARY MEMBERS CAN COUNT ON SOCIAL SECURITY



Every year on Veterans Day, we honor the people who risk their lives to protect our country. Our disability program is an important part of our obligation to wounded warriors and their families.

Social Security is an important resource for military members who return home with injuries. If you know a wounded veteran, please let them know about our Wounded Warriors webpage. You can find it at www.ssa.gov/woundedwarriors.

The Wounded Warriors webpage answers many commonly asked questions, and shares other useful information about disability benefits, including how veterans can receive expedited processing of their Social Security disability claims. Benefits available through Social

Security are different from those from the Department of Veterans Affairs and require a separate application. We apply our expedited process for military service members who become disabled while on active military service on or after October 1, 2001, regardless of where the disability occurs. Even active duty military who continue to receive pay while in a hospital or on medical leave should consider applying for disability benefits if they're unable to work due to a disabling condition. Active duty status and receipt

of military pay doesn't necessarily prevent payment of Social Security disability benefits. Although a person can't receive Social Security disability benefits while engaging in substantial work for pay or profit, receipt of military payments should never stop someone from applying for disability benefits.

We honor veterans and active duty members of the military every day by giving them the respect they deserve. Let these heroes know they can count on us when they need us most. They earned these benefits. Our webpages are easy to share on social media and by email with your friends and family. Please consider passing this information along to someone who may need it.

Every year on Veterans Day, we honor the people who risk their lives to protect our country. Our disability program is an important part of our obligation to wounded warriors and their families. Social Security is an important resource for military members who return home with injuries. If you know a wounded veteran, please let them know about our Wounded Warriors webpage. You can find it at www.ssa.gov/woundedwarriors.

The Wounded Warriors webpage answers many commonly asked questions, and shares other useful information about disability benefits, including how veterans can receive expedited processing of their Social Security disability claims. Benefits available through Social Security are different from those from the Department of Veterans Affairs and require a separate application. We apply our expedited process for military service members who become disabled while on active military service on or after October 1, 2001, regardless of where the disability occurs.

Even active duty military who continue to receive pay while in a hospital or on medical leave should consider applying for disability benefits if they're unable to work due to a disabling condition. Active duty status and receipt of military pay doesn't necessarily prevent payment of Social Security disability benefits. Although a person can't receive Social Security disability benefits while engaging in substantial work for pay or profit, receipt of military payments should never stop someone from applying for disability benefits.

We honor veterans and active duty members of the military every day by giving them the respect they deserve. Let these heroes know they can count on us when they need us most. They earned these benefits. Our webpages are easy to share on social media and by email with your friends and family. Please consider passing this information along to someone who may need it.

MEDICARE SAVINGS PROGRAM

If you are a Medicare beneficiary there are Medical Assistance cost-sharing programs that provide assistance with Medicare co-pays, deductibles and premiums to low-income Medicare beneficiaries.

QMB: Pays for your Part B premium, Part A & B Medicare deductibles and co-pays.

SLMB/SLMB+: Pays **only** for the Part B premium.

Please contact **Meg at (608) 297-3103** for either of these programs.

Question of the Month 2020

Throughout this year we will be having a Question of the Month. Participants can discuss and answer the question and give written responses to the meal driver. All submitted answers will be entered in a drawing for an ADRC prize and the winners will be featured in the Marquette County Senior Newsletter.

August's Question of the Month: Nothing beats fresh produce from the garden in the summer! Share one of your favorite fresh vegetables from the garden and a dish you make with it.

- Cucumbers- Cucumber sticks
- Zucchini- Zucchini Bread
- Tomatoes- Salsa
- Broccoli- Fresh Salad

Congratulations to **Shirley Etheridge**, our winner in August!

September's Question of the Month: It is important to follow food safety while prepping, cooking, and storing food to help prevent food-borne illnesses. What are 2 ways to keep food safe?

- Wash hands before, during, and after food preparation.
- Rinse Fruits & Vegetables before using them.
- Always use separate cutting boards for raw meats & ready to eat foods like vegetables.
- Use separate spoons and forks to taste, stir, and serve food.
- Keep cold food at or below 40° and hot food at or above 140° within 2 hours.
- Thaw foods in the refrigerator or under cold running water.

Congratulations to **Ron Alexander** (pictured), our winner in September!

November- Carbohydrates breakdown into glucose which is used for energy in our body. Those with Diabetes must be mindful of how many carbohydrates they consume. What are 3 foods that contain carbohydrates?

December- It is important to keep shelf stable foods in your pantry in case of a winter weather related power outage. What are 2 shelf stable foods that would be good to keep on hand?





care & share
FOOD BANK
of Marquette County

608-369-1059 | PO BOX 821 N2975 HWY 22
MONTELLO, WI 53949

Food distributions take place from the Care & Share Food Bank of Marquette County, N2973 St. Hwy. 22, Montello on **Thursdays from 12-3 PM**. The following schedule is suggested: If you have

questions, call **(608) 369-1059**. This institution is an equal opportunity provider.

Eligible Family Address	Distribution Schedule
Montello, Neshkoro, Packwaukee, Dalton	1 st Thursday of Month
Westfield	2 nd Thursday of Month
Oxford, Endeavor, Briggsville	3 rd Thursday of Month

Shovel Safely



- Wear sturdy, rubber-soled boots, and watch where you step.
- Wear layers of windproof and waterproof clothing, along with a hat and gloves.
- Use your leg muscles, not your back, to push the snow with short strokes instead of lifting it.
- Take frequent breaks.



November 2020

Note: All meals include milk and bread (if not listed on the day). Meals are for those 60+ years old. Exemptions apply, but need to be approved. Please call the Nutrition Coordinator for more information. 608-297-3146.

ADD LIFE SENIOR DINING MENU

Monday	Tuesday	Wednesday	Thursday	Friday
2 Cranberry Meatballs Mashed Potatoes Green Beans Orange Brownie	3 	4 Brain Boosting Lunch Tuna Casserole Asparagus and Carrots Scalloped Corn Cake	5 	6 Chicken Tenders Sweet Potato Tots Broccoli Watermelon
9 Beef Stew Cheesy Cauliflower Side Salad Cottage Cheese Peaches	10 	11  Veteran's Day	12 	13 Sausage & Chicken Penne Baby Carrots Everything but Lettuce Salad Cupcake
16 BBQ Pork Ribs Garden Blend Vegetables Edamame Succotash Dried Fruit Tapioca Pudding	17 	18 Turkey & Gravy Stuffing, Mashed Potatoes Peas & Carrots Cranberries Squash Apple Crisp	19 	20 Salisbury Steak & Gravy Baby Bakers Beets Kiwi, Jell-O
23 Pork Loin & Gravy Sunrise Potatoes Red Cabbage Dried Cherries Sweet Potato Bars	24 	25 Unstuffed Cabbage Casserole Pulse Mèlange Blend Veggies Fresh Fruit Cranberry Fluff	26 Closed Happy Thanksgiving!	27 Closed
30 Shredded Beef Burrito Corn and Black Beans Veggies & Hummus Creamy Fruited Jell-O				

Marquette County Nutrition Program



Home-delivered meals are provided for those age 60 + who are homebound and unable to prepare meals on their own. Please call for eligibility qualifications. Meals are delivered to participant's homes M, W, F. Frozen meals are also available. The suggested donation of \$3.25 per meal. No one will be denied a meal due to their inability to contribute. For more information, call **608-297-3146**.

Marquette County Caregiver Support Group

Taking care of you... so you can keep taking care of them.

Online or call-in for Marquette County

November 16 and December 16 from 1pm-2pm.

Call Colleen at 608-297-3101 for more information



Problems with
any of these?

Report it.

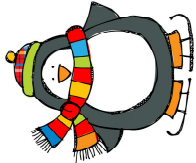


[ReportFraud.ftc.gov](https://www.ftc.gov/report-fraud)



December 2020

Note: All meals include milk and bread (if not listed on the day). Meals are for those 60+ years old. Exemptions apply, but need to be approved. Please call the Nutrition Coordinator for more information. 608-297-3146.

ADD LIFE SENIOR DINING MENU

Monday	Tuesday	Wednesday	Thursday	Friday
 7 Baked Potato with Diced Ham Cheese, Sour Cream Broccoli Pineapple Fluff	1	2 Brain Boosting Lunch Lobster Mac & Cheese Bean Medley Spinach Strawberry Salad Cake	3	4 Cheeseburger with Lettuce & Tomato Caramelized Carrots Potato Salad Frosted Grapes
14 Lasagna Spinach Bake Corn Dried Fruit Butterscotch Poke Cake	8	9 Turkey Tetrazzini with Zucchini Noodles Butternut Squash Fruit Banana Bars	10	11 Breaded Fish Seasoned Potatoes Mixed Vegetables Coleslaw Pie
21 Sesame Chicken & Veggies Sugar Snap Peas, Egg Rolls Asian Salad Ice Cream Bar	15	16 Ham with Pineapple Sweet Potatoes Green Beans & Red Peppers Cherry Pie	17	18 Philly Steak & Cheese Rutabagas Baked Beans Snicker Apple Dessert
28 Gyro Skillet Stewed Tomatoes Waldorf Salad Strawberry Shortcake	22	23 Roast Beef & Gravy Mashed Potatoes Broccoli and Carrots Berry Cup Butter Crunch Bars	24	25
	29	30 Rice and Veggie Soup Chicken Salad Sandwich Potato Chips & Dip Carrots Cookies	31	Christmas 
				

Elderly Benefits Specialist Program

SENIORCARE

SeniorCare helps Wisconsin Residents age 65 or older cover the cost of their prescription drugs. It is a program that works alone or with Medicare Part D to minimize your out-of-pocket drug costs. You can join anytime for \$30 a year, and if you have SeniorCare you won't pay a penalty for not enrolling in Part D. Is SeniorCare a good option for you? To find out call your Elder Benefit Specialist!

Elder Benefit Specialists counsel persons about public and private benefits. They provide information, advocate and represent people 60+ on public and private benefit issues. Assistance with applying for a wide range of benefits. Elder Benefit Specialists can help with Medicare, Medical Assistance, Senior Care, Social Security Retirement and Disability, Housing and Utility Issues, Appealing Denials of Benefits and a wide range of other topics. Outreach dates will be set once the Dining Sites open back up. Please contact the Elder Benefit Specialist, **Meg Wandrey, at 608-297-3103.**



Upcoming Foot Clinic Dates

At this time, Foot Clinic is still canceled until further notice. Please continue to watch for updates in future newsletters, the Marquette County Tribune, the Marquette County Government webpage, or you receive a call from the health department.

Upcoming Immunization Clinic Dates for 2020:

At this time, there are no immunization clinics scheduled. Please watch for updates in future newsletters, the Marquette County Tribune or the Marquette County Government webpage.

Call if you have any questions. 608-297-3135

MCHD



Public Health
Prevent. Promote. Protect.

Special Events Calendar - 2020

The senior dining locations remain closed. We are unable to determine when we will reopen. Please check www.adrcmarquette.org for information on services.

Marquette County Senior Citizens, Inc.,
Senior Dome, 140 Lake Ct., Montello, WI.

Marquette County Senior Citizens, Inc. is an organization of senior citizens in Marquette County. We provide a comfortable place for all Senior Citizens to meet, become informed, enjoy programs and partake in activities that keep them active, promoting healthy living.

It's membership renewal time again. Membership dues are \$15 per person. New members should call 608-297-7815.

Due to COVID conditions we are unable to have fundraisers so any donations we receive will be greatly appreciated and will help us keep up with our operating costs.

In 2021 we're hoping to get back to our MEMBERS ONLY events such as day trips and observing the holidays.

At this time we observe the masks rule and are social distancing as needed for our monthly activities which include:

Exercise at the Senior Dome, 10am-11am on Mon., Wed., Fri.

Card playing Tuesday and Sunday afternoon, 12:30pm (Open to other games)

Wii Bowling, Thursday, 12:30pm

Notices of our 2020-2021 activities can be found posted on the front door of the Senior Dome; in the Marquette County Senior Citizen Newsletter; the Marquette County Tribune; posters around town and now on Facebook listed as Marquette County Senior Citizens.

For more info about membership or events, please call **608-297-7815** and leave a message.

Beware of scams that are going around especially those that have started since COVID-19. One of the newer scams comes in the mail and states that payments will be suspended or discontinued unless you call the phone number provided. Please know that the Social Security Administration (SSA) will not be suspending or discontinuing your benefits because of their offices being closed to the public. SSA will not ask for payments in forms of gift cards, wire transfers, internet currency or by mailing in cash.

Special Events Calendar - 2020

Be on the Lookout: Contact Tracing Scams

By SMP Resource Center

Contact tracing is key to slowing the spread of COVID-19 and helps protect you, your family, and your community by:

- Letting people know they may have been exposed to COVID-19 and should monitor their health for signs and symptoms of COVID-19,
- Helping people who may have been exposed to COVID-19 get tested, and
- Asking people to self-isolate or self-quarantine to reduce the risk of spreading COVID-19 infection to others.

GREEN FLAGS

Contact tracers will:

- ✗ Be state or local Department of Health employees or their contractors,
- ✗ Ask about your personal symptoms to gauge for possible COVID-19 infection,
- ✗ Ask about others you may have come into contact with recently,
- ✗ Be able to refer you to other medical and social resources, and
- ✗ Ask whether you have insurance so they can connect those who are not insured with resources.



RED FLAGS

Be cautious of anyone who:

- ✗ Asks for specifics about your health insurance, like your Medicare number,
- ✗ Claims they need a credit card or cash to pay for a COVID-19 test, or
- ✗ Wants your personal information to help you set up a COVID-19 test.



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.

Another scam to beware of is scammers offering COVID-19 testing to Medicare beneficiaries in exchange for personal information. The scammers are using telemarketing calls, social media and door-to-door visits to offer the testing. Scammers are hoping to collect insurance information to be able to fraudulently bill Federal health care programs or even commit medical identity fraud.

MARQUETTE COUNTY
DEPT. OF HUMAN SERVICES
PO BOX 405
428 UNDERWOOD AVE
MONTELLO, WI 53949

ADDRESS SERVICE REQUESTED



humor
generosity
support
life
connections
thanks
selfless
caregiving
love
sacrifice
overwhelming
sickness
home
stressful
caregiver
difficult
hope
strength
dedication
family