



Mercer County Council on Aging

November
2021

Our mission is to help older people live dignified and reasonably independent lives in their own homes for as long as possible.

LET'S TALK TURKEY (Two great FREE meals in November!)



Free!
Thanksgiving Meal
for Seniors

Celina Manor and Heritage Health Care will be providing a FREE Thanksgiving Meal for Seniors on

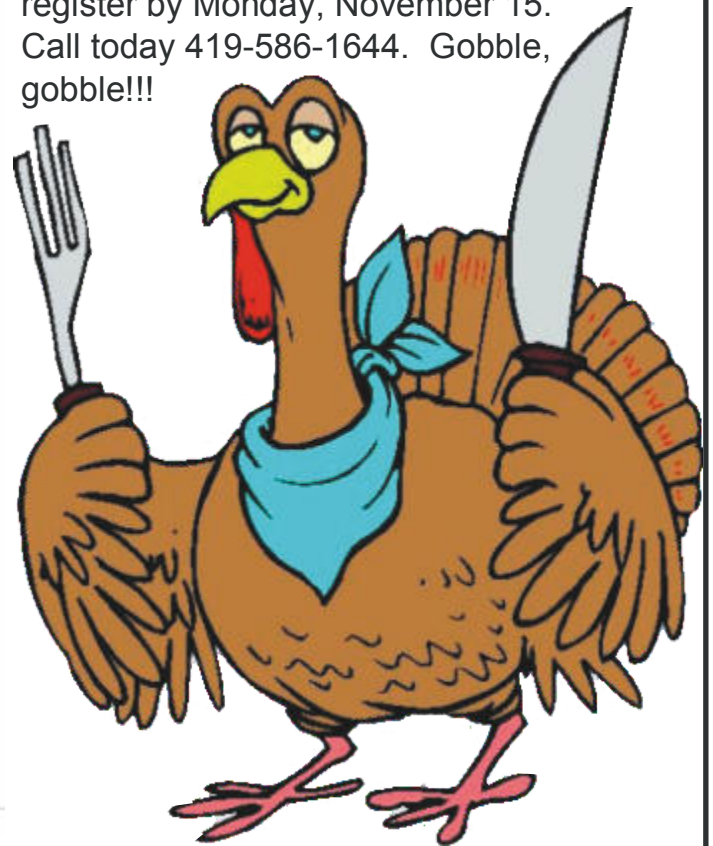
Thursday, November 11th

Meals will be available for carryout only from 11:30am to 12:30pm at the Mercer County Council on Aging 217 Riley St, Celina, Ohio 45822

RSVP by November 4th to Council on Aging at 419-586-1644. Limited meals available.




Our second **FREE DRIVE-THRU MEAL** for November is scheduled for Monday, November 22 from 11:30 am to 12:30 pm. This meal will be turkey, mashed potatoes with gravy, dressing, green beans, dinner roll and pie! This meal is free, but you must register by Monday, November 15. Call today 419-586-1644. Gobble, gobble!!!



From the Director's Desk:

I am so happy to serve you as the new director! Many of you already know me, as I started as a MCCoA driver in 2016. Since then, I have taken many of you to appointments, served you lunch or dinner, made fun crafts with you and have helped with the most amazing garage sale in Mercer County!!! We have an awesome staff, dedicated board members, and devoted volunteers who all work together to achieve outstanding results. Rest assured that we will continue providing our many services to you, our community. If you have ideas or suggestions, please let me know.

I invite you to join some of our activities this month. You can choose from bingo, cards, chair yoga, line dancing, and pickleball, just to name a few. We will also have two craft classes and two FREE Drive thru lunch dates in November. Check out the calendar on page seven or visit our web page (www.mcco.net) for more information. It is Medicare Open enrollment time, so if you need a Part D comparison call the office to get scheduled 419-586-1644. Our calendar is filling up quickly.

**Thankfulness
is like a muscle...
Exercise it every day to
create an attitude of
Gratitude.**

Have a Happy Thanksgiving!
Dawn Daugherty

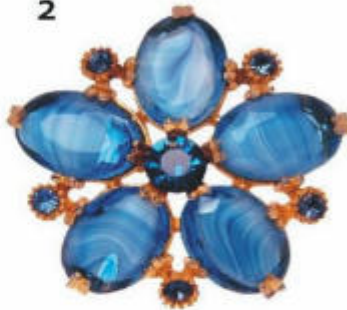
Matching Brooches

Find the two brooches that are exactly alike.

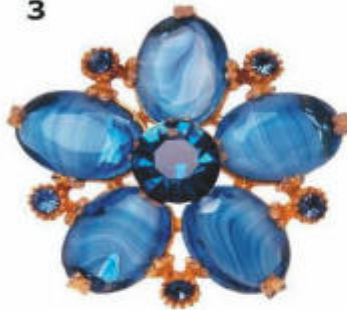
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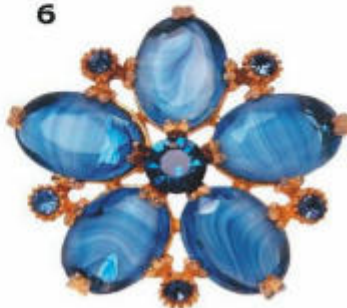
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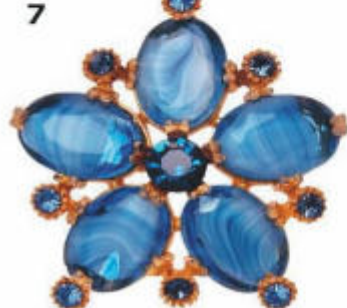
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7



8





GARAGE SALE UPDATE

We accept donations on Tuesdays from 12:00 pm to 4:00 pm, Thursdays from 8:30 am to 12:00 pm. We will also accept donations Saturday, November 13 from 9:00 am to 1:00 pm. The last day we will be accepting donations is Tuesday, November 23. We will begin setting up building 6 on Monday, November 29 and building 4 (the furniture building) Monday, December 6. Please stop in if you have any time available to help with any of the buildings!

The garage sale will begin with the Early Bird Sale, Wednesday, December 8 from 6:00 pm to 8:00 pm. (Tickets are available in the office for \$10.00) Thursday: 8:30 am to 6:30 pm, Friday: 8:30 am to 4:00 pm, Saturday: 8:30 am to 4:00 pm will be ½ price day and Sunday: 12:00 pm to 4:00 pm will be Bag Day. Buy a bag for \$1.00 get a bag free!



We will be offering Early Bird shopping again at the December sale. This is a well-received opportunity for people who wish to shop without big crowds. It is also a great way to give back to the Senior community. Shoppers will have 2 hours to shop and make purchases on Wednesday, December 8 from 6:00 pm to 8:00 pm. A total of 75 tickets are available for purchase, \$10.00 each, for entrance to the Early Bird Shopping event. You can purchase your ticket at the MCCoA office or call and use your credit card to purchase your ticket. All the money from the tickets will be used to purchase Christmas presents for the Senior Angel tree program!

GARAGE SALE

Tuesday Donations	Oct 5 to Nov 23	12 to 4
Thursday Donations	Oct 7 to Nov 18	8:30 to 12
Saturday Donations	November 13	9 to 1
Set Up Bldg 6	November 29	
Set Up Bldg 4	December 6	
Clean Up	December 13	

We are always looking for garage sale assistance from taking donations, sorting and setting up to running checkouts during sale. Call Tash at 419-586-1644 if you would like to help. Remember we are always looking for volunteers to clean up after the sale ends!

Garage Sale Hours

Wednesday	December 8	6:00 pm	8:00 pm
Thursday	December 9	8:30 am	6:30 pm
Friday	December 10	8:30 am	4:00 pm
Saturday	December 11	8:30 am	4:00 pm
All items 1/2 price.			
Sunday	December 12	12:00 pm	4:00 pm
Bag Day \$1.00 each bag with a second bag FREE All items included.			

Note: Donations are accepted at Building 6.

CRAFT CLASSES ARE BACK!!!!!!



Indian Corn decoration. Join us for our first craft class. Let your creativity come out as we make an Indian Corn decoration!! Class will be held Monday, November 8 at 1:00 pm. The class is free but space is limited so you must call to register, 419-586-1644. We look forward to seeing all of you!!

Floral arrangement class. Charlene Guingrich will lead us in making a fresh cut table arrangement on Monday, November 22 at 2:00 pm. Make something beautiful to decorate your Thanksgiving table! Class will be held in the Annex and is \$12.00 per person. Call to register today 419-586-1644. Space is limited!



Toe Nail Clipping

Toe nail trimming, provided by Community Health Professionals, is the first Wednesday of each month at a cost of \$15.00. It is offered in the Annex beginning at 1:00 pm. First come, first served.



Cards

We play **Bridge** every Tuesday at 12:30 pm and **cards/games** on Thursday and Sunday evenings at 6:30 pm. On Fridays join us for **Bid Euchre, Pinochle, and Bridge** at 12:30 pm. All of these are held in the main building. Due to the Thanksgiving holiday, **Texas Hold 'Em** will be held Thursday, November 25 at 6:30 pm in the main building. It only costs \$1.00 to play. Everyone must sign in on My Senior Center upon arrival. Doors open 30 minutes prior to the event.



Is Medicare Giving You a Headache?

Join **OSHIIP** for Webinars on Medicare and Social Security!

To find classes
Go to: insurance.ohio.gov
Click: Insurance and Medicare Consumers
And then click: OSHIIP Medicare Webinars

*For a personal consult -
feel free to call MCCoA and ask for Amy or Gloria!*



Pickleball

Join us for Pickleball Tuesday, November 2, 9 & 30 at the Spiritual Center in Montezuma, 6731 State Route 219. We will be playing from 9:00 am to 11:30 am at a cost of only \$2.00 per person. It doesn't matter if you are an expert or just learning, we invite you to come have some fun! Call and register today 419-586-1644.



Line Dancing

Line dancing is held on Wednesday's from 10:00 am to 12:00 pm at the Council on Aging. There is no cost. Everyone is welcome, whether you have never danced before or love dancing! Doors open at 9:30 and we ask that everyone sign in on My Senior Center.

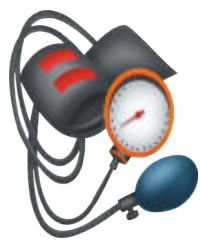
Chair Yoga

Join Karla Niblick on Mondays at 10:00 am and Thursdays at 1:00 pm for chair yoga. The cost for each class is \$3.00. Doors open 30 minutes before class begins. Note: Due to the Thanksgiving holiday, there will be no chair yoga on Thursday, November 25.



Bingo

We will be playing bingo every Wednesday beginning at 12:30 pm. We will continue to limit the number of attendees at each session to 50. You must call 419-586-1644 to register. We will take reservations beginning on the Monday before the event. You can only register for the week, not the entire month and you can only sign up people living in the same household. We will be using our reusable cards and chips. Cards will be 2 for \$1.00 with additional cards costing .50. You will play the same cards for all games. Doors will open at Noon, and we ask that everyone sign in on My senior Center.



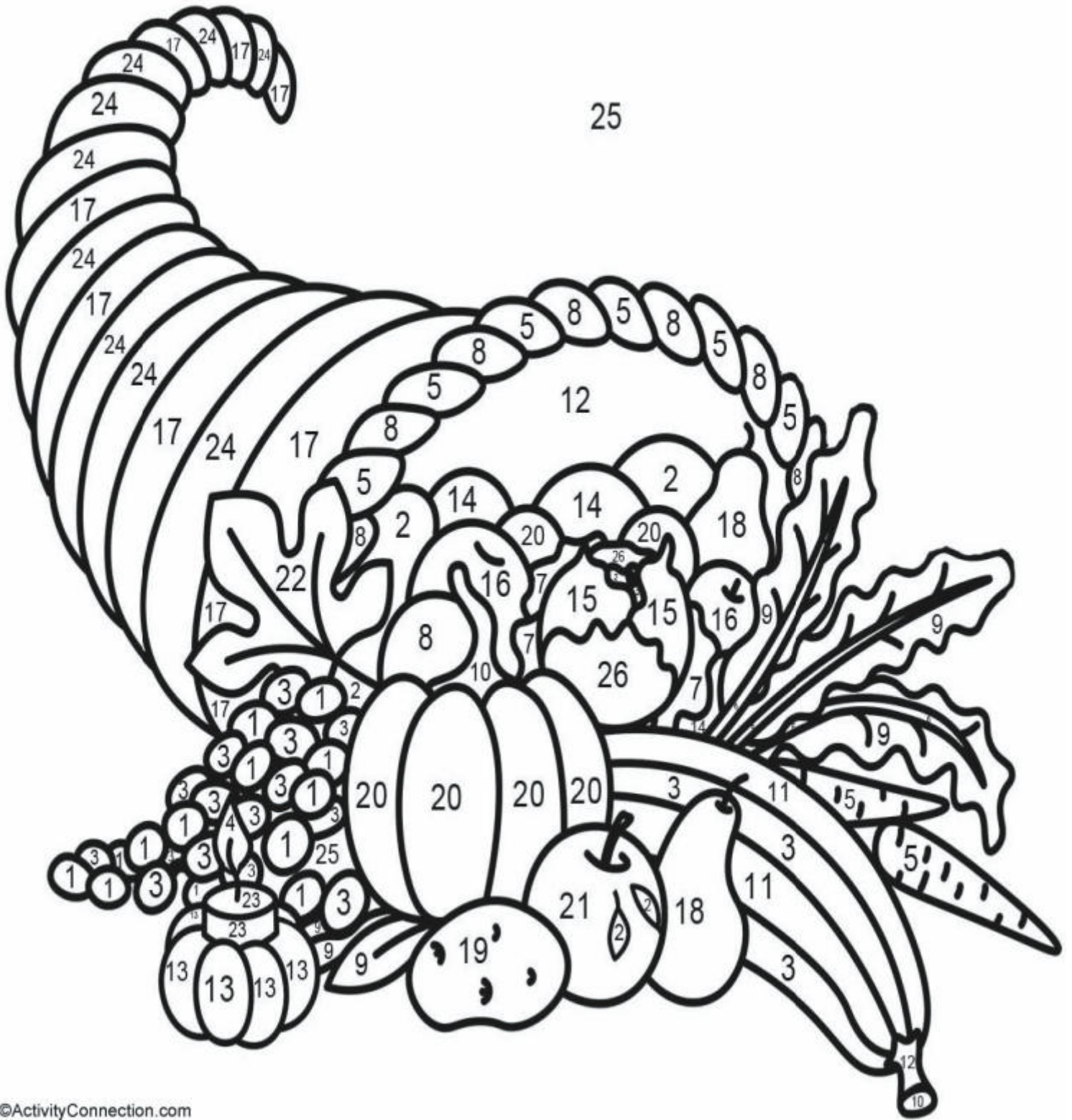
Blood Pressure Checks

Blood pressure checks are available the second Wednesday of the month beginning at 12:00 pm. This free service is provided by Miller Place!

MARK YOUR CALENDAR!!

- December 6 - Set up Building 4 for garage sale
- December 7 - Free Meal Drive-Thru
- December 8 - 12 Garage Sale
- December 15 - 17 Christmas Party (see page 9)
- December 24 - Office Closed
- December 27 - Office Closed
- December 31 - Office closes at noon

Check next month's newsletter for more information.



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- 1 = Purple 2 = Forest Green 3 = Grape 4 = Yellow 5 = Light Orange 6 = Chartreuse
 7 = Khaki 8 = Tan 9 = Pine Green 10 = Brown 11 = Eggplant 12 = Coffee 13 = Flesh
 14 = Wine 15 = Lime 16 = Burgundy 17 = Gold 18 = Pear 19 = Taupe 20 = Orange
 21 = Red 22 = Rust 23 = Gray 24 = Dark Gold 25 = Baby Blue 26 = Moss Green

November 2021 Activity Calendar

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
	1 10:00 - Chair Yoga*	2 12:00 - 4:00 Donations (bldg 6) 9:00 - 11:30 Pickleball* - (MSC) 12:30 - Bridge*	3 10:00 - Line Dancing 12:30 - Bingo* <u>1:00 - Toenail Clipping*</u>	4 8:30 - 12:00 Donations (bldg 6) 1:00 - Chair Yoga* 6:30 - Cards* & Games	5 12:30 - Cards*	6
7 6:30 - Cards* & Games	8 10:00 - Chair Yoga* 1:00 - Craft Class - Indian Corn Decoration	9 9:00 - 11:30 Pickleball* - (MSC) 12:00 - 4:00 Donations (bldg 6) 12:30 - Bridge*	10 10:00 - Line Dancing 12:00 - FREE Blood Pressure Checks 12:30 - Bingo*	11 8:30 - 12:00 Donations (bldg 6) 11:30 to 12:30 - FREE DRIVE THRU LUNCH 1:00 - Chair Yoga* 6:30 - Cards* & Games	12 12:30 - Cards*	13 9:00 - 1:00 Donations (bldg 6)
14 6:30 - Cards* & Games	15 10:00 - Chair Yoga*	16 12:00 - 4:00 Donations (bldg 6) 12:30 - Bridge*	17 10:00 - Line Dancing 12:30 - Bingo*	18 8:30 - 12:00 Donations (bldg 6) 1:00 - Chair Yoga* 6:30 - Cards* & Games	19 <u>10:00 Alzheimer's Meeting</u> 12:30 - Cards*	20
21 6:30 - Cards* & Games	22 10:00 - Chair Yoga* 11:30 to 12:30 - FREE DRIVE THRU LUNCH 2:00 - Floral Arrangement Class*	23 12:00 - 4:00 Donations (bldg 6) 12:30 - Bridge*	24 10:00 - Line Dancing 12:30 - Bingo*	25 HAPPY THANKSGIVING Offices Closed 6:30 - Cards* & Games 6:30 - Texas Hold 'Em * (Main building)	26 HAPPY THANKSGIVING Offices Closed	27
28 6:30 - Cards* & Games	29 9:00 - Set up Bldg 6 for Garage sale 10:00 - Chair Yoga*	30 9:00 - 11:30 Pickleball* - (MSC) 12:30 - Bridge*	<p><i>Italicized and underlined</i> activities are held in the Annex. Activities marked with an * have a fee. Activities marked with () are off campus. (MSC) - Montezuma Spiritual Center</p>			

Outreach Reachin' Out:



Don't be on the short end of your turkey's wishbone this Medicare Open Enrollment Period!

Medicare open Enrollment Period opens seniors up to being victims of fraud. People on Medicare "will likely start receiving mail from different insurance companies about the plans they offer. Beneficiaries can use this marketing information to compare their options. Companies must follow certain rules when marketing their plans. These guidelines are in place to protect seniors from manipulative sales and enrollment tactics." The "Ohio Department of Insurance Director Judith L. French urges Ohioans on Medicare to **guard against scams seeking their personal information when selecting 2022 coverage during the October 15 to December 7 open enrollment period.**"

In particular, French identifies the following ways to protect yourself during this time:

- ◆ Never give personal information, including Medicare, Social Security, bank account, and credit card numbers, to anyone who contacts you unsolicited by telephone, email, text, or in person, such as door-to-door sales.
- ◆ **Medicare will never call you to sell anything**, visit your home, or enroll you over the phone unless you called first.
- ◆ Medicare or Medicare health plans will only call and request personal information if you're a plan member or you called and left a message.
- ◆ Only give personal information to your doctors, insurance companies acting on your behalf, or trusted people in the community officially working with Medicare such as the department's Ohio Senior Health Insurance Information Program (OSHIIP).



Per www.smpresource.org, "when contacting plans, remember that you should **take your time to review your choices and make an informed decision.** If you believe a company has violated Medicare marketing rules or is using manipulative sales tactics, you can call your SMP Senior Medicare Patrol (SMP) to report the incident. SMPs empower and assist Medicare beneficiaries, their families, and caregivers to prevent, detect and report health care fraud, errors, and abuse." OSHIIP partners with **Ohio's Senior Medicare Patrol (SMP)** to detect and report wrongdoing. The SMP provides education and response to reported Medicare fraud, waste, and abuse. **Contact SMP at 800-488-6070.** If you feel an insurance agent is using high-pressure, fraudulent, or dishonest sales practices, contact the **Ohio Insurance Department's Fraud and Enforcement Division at 800-686-1527** or the SMP.

Remember, Medicare fraud results in higher health care costs and taxes for everyone - so do your diligence to help stop it from reoccurring!

Christmas Party!!!!

Mark your calendars! We are planning our Christmas party!!! Due to Covid restrictions we must limit the number of people in the building to 50 at one time. In order to accommodate everyone, we will have 4 separate parties!!!! You may only register for one party. The menu will consist of ham, mashed potatoes with gravy, dressing, green beans and pie prepared by Friendly Market! The dates and times are listed below. We will eat, sing, and hand out door prizes at each party.

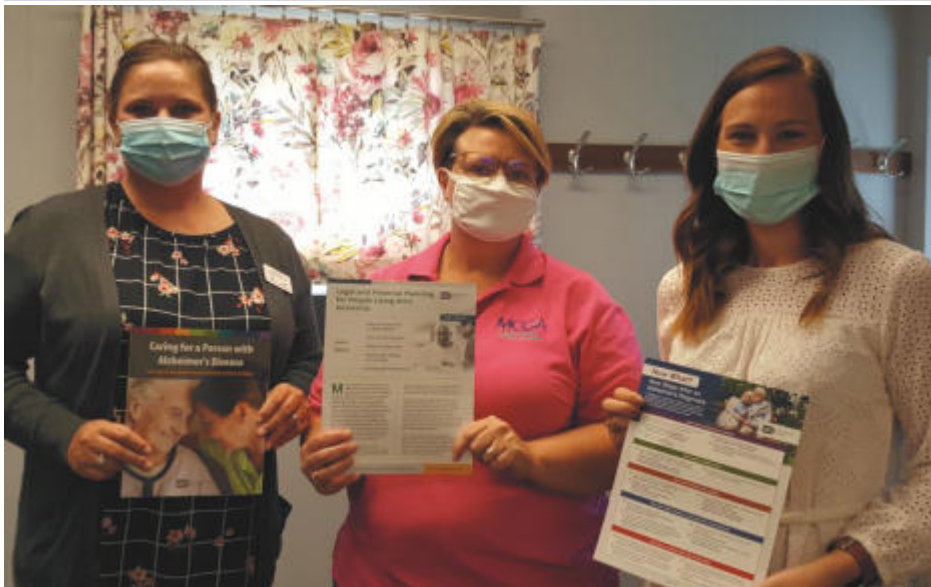


You are invited to join us for our regularly scheduled events after the meal. Wednesday we play Bingo at 12:30 pm and Thursday afternoon chair yoga begins at 1:00 pm. On Thursday

	Date	Time	Qty
Wednesday	December 15	11:30	50
Thursday	December 16	11:30	50
Thursday	December 16	5:00	50
Friday	December 17	11:30	50
Note: You may register for only one meal.			

evening cards start at 6:30 pm and last but not least, Friday cards start at 12:30 pm. We hope to see everyone at one of the parties!!! Tickets are free but you must register by December 6. Call today 419-586-1644.

Note: If you are interested in helping with this (or any other) event, give Tash a call!



Build a support system with people who understand

Alzheimer's Association support groups, conducted by trained facilitators, are a safe place for people living with dementia and their care partners to:

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

Alzheimer's and Dementia Support Group

The third Friday each month the Alzheimer's and Dementia Support Group meets in the Annex at 10:00 am. Do you have questions? Please call 419-586-1644 or e-mail Amy Buening at abuening@mccoa.net We look forward to having you there!

Tips for Reviewing your Medicare Coverage for 2022

Medicare Advantage and Part D plans usually change each year. Make sure that your drugs will still be covered next year and that your providers and pharmacies will still be in the plan's network.

If you have **Original Medicare**, visit www.medicare.gov or read the 2022 Medicare & You handbook to learn about Medicare's benefits for the upcoming year.

If you have a **Medicare Advantage Plan or a stand-alone Part D plan**, read your plan's Annual Notice of Change (ANOC) and Evidence of Coverage (EOC).



- Explore other plans in your area. You may find a cheaper plan that meets your healthcare and prescription drug needs. Research shows you can lower your costs by shopping around.
- Medicare Advantage Plans have significant flexibility in the supplemental benefits they are allowed to offer their members. This includes the ability to offer benefits to some members that are not directly considered medical care, like nutrition services. This means that there are many factors to consider when comparing Medicare Advantage Plan options during Open Enrollment. Carefully review your plan's EOC and any other plan materials.

Things to consider when choosing a new plan



Ask yourself the following questions before choosing a Part D drug plan:

- Does the plan cover all the medications I take?
- Does the plan have restrictions on my drugs?
- **Prior authorization** means that you must get approval from your Part D plan before the plan will pay for the drug.
- **Step therapy** means that your plan requires you to try a cheaper version of your drug before it will cover the more expensive one.
- **Quantity limits** restrict how much of a drug you can get per prescription fill.
- How much will I pay for monthly premiums and the annual deductible?
- How much will I pay at the pharmacy (copay/coinsurance) for each drug I take?
- Is my pharmacy in the plans' preferred network?
- Can I fill my prescriptions by mail order?
- What is the plan's star rating?
- If I have retiree coverage, will the Medicare drug plan work with this coverage?

Things to consider when choosing a new plan (cont.)

Ask yourself the following questions before choosing a Medicare Advantage Plan:

- How much are the monthly premiums, if any?
- How much are deductible and coinsurance/copay amounts for the services I need?
- What is the annual maximum out-of-pocket cost for the plan?
- What service area does the plan cover?
- Are my doctors and hospitals in the plan's network?
- What are the rules I must follow to access health care services and my drugs?
- Does the plan cover additional health care benefits that are not covered by Original Medicare?
- What is the plan's star rating?
- Will this plan affect any additional coverage I may have?
- If leaving Original Medicare and a Medigap for a Medicare Advantage Plan: Will I have the right to purchase a Medigap again later if I switch back to Original Medicare?



Know how to change your coverage

If you decide to change your Medicare coverage, you can do so in the following ways:

- Call 1-800-MEDICARE to make changes over the phone
- Go to www.medicare.gov to make changes online
- Call a plan directly to enroll (after getting all information in writing)

September 2021 Medicare Minute

The Medicare Rights Center is the author of portions of the content in these materials but is not responsible for any content not authored by the Medicare Rights Center. This document was supported, in part, by grant numbers 90SATC0002 and 90MPRC0002 from the Administration for Community Living (ACL), Department of Health and Human Services, Washington, D.C. 20201. Grantees undertaking projects under government sponsorship are encouraged to express freely their findings and conclusions. Points of view or opinions do not, therefore, necessarily represent official Administration for Community Living policy.



Ranch Hand

The words listed below can be found vertically and horizontally.

BARN	FEED
CATTLE	HORSES
CORRAL	LASSO
COWBOY	STABLE
COYOTES	TROUGH

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

Volunteering

Use the clues to fill in the crossword.



ACROSS

1. Imaginative
7. Maintaining nature
8. Young people
9. Educate
11. Campaign collecting kids' toys
12. Group of people living in the same area
13. Refuge from a storm
14. Take under one's wing
18. Tried and true
19. Playground locales
20. To raise money

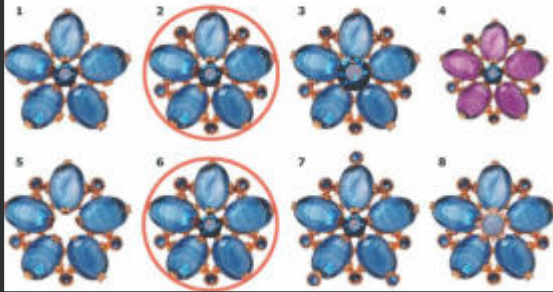
DOWN

2. Crisis situation
3. Litter
4. Give to charity
5. Compassion
6. Construct
7. Subject of a fundraiser
10. Group effort
15. Save from danger
16. Enthusiastic
17. _____ on Wheels

SOLUTIONS

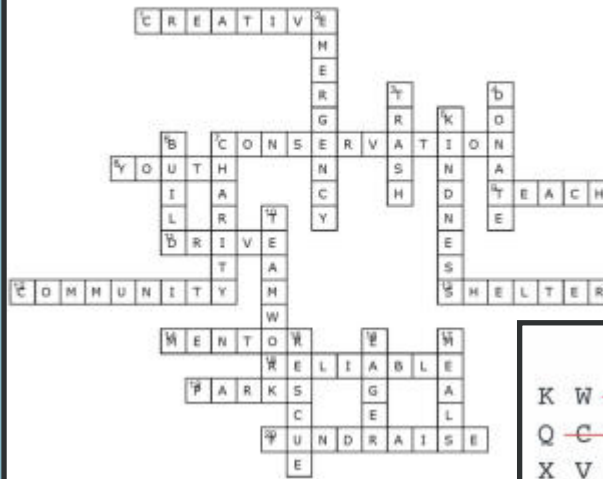
Matching Brooches

(solution)

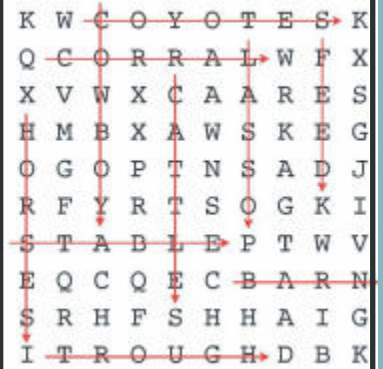


Volunteering

(solution)



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 419-586-1644

 mcco@bright.net

 www.mcco.net

 Mon-Fri: 8 am – 4:30 pm
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THE MERCER COUNTY COUNCIL ON AGING

is a non-profit organization serving the needs of residents aged 60 and over. We offer a variety of services and programs designed to assist our seniors in maintaining as much independence as possible.

Funding for these services is provided by a county-wide levy, the Mercer County Health Fund, the Mercer County Civic Foundation, the PASSPORT program, Combined Drives, quarterly garage sales, client donations and the hard work of our volunteers.

OFFICE HOURS

Monday through Friday
8:00 am to 4:30 pm

PHONE

419-586-1644

The MCCOA serves clients without regard to race, color, national origin, religion, sex, or disability. We are an equal opportunity employer.

Find us at www.mcco.net



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We also have the ability to email newsletters. **Thank you.**