

Valley Area Agency on Aging Presents:  
**Valley News**

Spring 2018

225 East Fifth Street, Suite 200  
Flint, MI 48502  
Phone: (810) 239-7671  
(800) 978-6275  
[www.valleyareaaging.org](http://www.valleyareaaging.org)



Presents:  
**Senior  
Power  
Day**

Wednesday, May 23,  
2018

9:00 a.m. to 2:00 p.m.

Crossroads Village  
6140 Bray Road, Flint,  
MI 48505

Tickets are \$3.00 each

Ticket includes  
admission, lunch, and  
ice cream!

Check your local  
Senior Center for  
Tickets!

For more information  
call Joanne Chemo at  
(810) 249-6520

Visit us at [www.valleyareaaging.org](http://www.valleyareaaging.org)!



Mission: VAAA provides answers, action and advocacy on care for the elderly and disabled adults of Genesee, Lapeer, and Shiawassee Counties, by enhancing lives, empowering choice, sustaining independence and supporting caregivers and families.

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For more news and  
updates, check out  
our Facebook page!



# 2018 Annual Meeting

Valley Area Agency on Aging's 12<sup>th</sup> Annual Meeting took place on March 26, 2018 at the Genesys Banquet Center in Grand Blanc, MI. This year there were over 200 people in attendance.



Annabelle Davidson

Highlights of our event included our Centenarian of the Year recipients, Annabelle Davidson and Esther Neubauer, both continuing to be inspirations to their families and communities at the age of 100 years old.



Esther Neubauer



New this year, the Vanguard Award, presented to Hurley Medical Center, accepted by Melany Gavulic, Hurley CEO.  
(left)

Our Advocate of the Year Award recipient was Sheryl Thompson of Mission Flint, MDHHS.  
(right)



VAAA presented two Aging Partner of the Year Awards, to American House Foundation, accepted by Holly Ellis, Executive Director, (left), and McFarlan Charitable Corporation, accepted by Erica Thrash-Sall, Executive Director. (right)



This year we had ten nominations for our Volunteer of the Year, with the award presented to Paul Bermudez, an RSVP/MMAP, (Retired Senior and Volunteer Program and Medicare/Medicaid Assistance Program), volunteer who has contributed over 40 hours per week of his time and energy assisting mainly Hispanic speaking individuals with navigating the health insurance information.

HURLEY  **HEALTHY LIVING SERIES**

# HURLEY

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# SENIOR



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# & CAREGIVER

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## WORKSHOP

**Saturday, April 28**

8am-3pm • Holiday Inn Gateway Centre

5353 Gateway Center - Flint, MI 48507

Complimentary continental breakfast & lunch will be served.  
Call 810.262.4855 to Register Today, Seats Limited

\*Limited Number of Respite Care Vouchers Available to Attend Event, call VAAA at 810.239.7671.

This FREE EVENT will provide information that can help you keep  
you and your loved ones safe, happy and healthy!

**EVENT TOPICS:**

- Hurley Senior Center of Excellence
- How to Recognize & Avoid Scams and Elder Abuse, with Genesee County Sheriff Robert Pickell
- Advance Directives Information
- Dr. Archelle Georgiou, "Getting the Medical Care You Want & Need"

**BREAKOUT SESSIONS INCLUDING:**

- Alzheimer's Disease Information
- Managing Caregiver Stress
- Keeping Your Loved One Safe
- Bed & Bathing Tips & Tricks
- Proper Lifting Techniques (Save Your Back)
- When & How to Choose a Care Facility

**FREE CHAIR MASSAGES & IMMUNIZATIONS - Pneumonia, shingles, influenza & more**

For interpreting services for this event, please call 810.262.7275.





# Let's Talk About Senior Services!

**Announcing Public Hearings for the Annual Implementation Plan Fiscal Year 2019!**

Learn about proposed services and programs to be available to older adults (60+) in Genesee, Lapeer, and Shiawassee Counties.

**Topics Include:**

- ❖ Caregiver Services
- ❖ Planning for long-term care
- ❖ In-home services
- ❖ Priority Services



**Choose one of 3 dates and locations**



**Tuesday, May 15, 2018  
10:00 a.m. – 12:00 p.m.**

**Lapeer Senior Center  
287 W. Nepessing St.  
Lapeer, MI 48867  
(810) 245-6896**

**Tuesday, May 15, 2018  
2:00 p.m. – 4:00 p.m.**

**Owosso Senior Center  
300 N. Washington St.  
Owosso, MI 48867  
(989) 723-8875**

**Thursday, May 17, 2018  
10:00 a.m. – 12:00 p.m.**

**Brennan Senior Center  
1301 Pingree St.  
Flint, MI 48503  
(810) 766-7238**

*Reservations are not needed to attend the Public Hearings.  
\*Call the senior center one day ahead for lunch reservations.*

**For more information on services for Seniors, Caregivers, or to obtain a copy of the Draft Annual Implementation Plan (AIP) call Valley Area Agency on Aging at (810) 239-7671 extension 217 or call toll free at 1-800-978-6275. The Draft AIP will be available for request on April 27, 2018.**

Save the Date:

# Older Michiganians Day

— May 16, 2018 —

A Statewide Advocacy Event for Michigan's Older Adults!



OLDER MICHIGANIANS DAY

## WHAT IS IT ?

Older Michiganians Day (OMD) is an annual FREE event that brings together hundreds of older adults, service providers and senior advocates. OMD is an opportunity for older Michiganians to share a unified voice with elected officials; expressing the concerns, challenges and potential initiatives for older adults.

## What will I do during the event?

- Rally on the Capitol Lawn
- Hear Remarks from Legislative Leaders
- Meet with your Legislators
- Eat a free delicious boxed lunch

## When is the event?

Older Michiganians Day is on  
Wednesday, May 16, 2018

For more information or to reserve your seat on the bus, please contact

**Valley Area Agency on Aging (VAAA) at:  
(810) 249-6534**

Pick up locations given when reservations are made

## How can I attend?

For registration and information on obtaining a free ticket for a boxed lunch, contact your local Area Agency on Aging or the Area Agency on Aging Association of Michigan

## Where is the event held?

OMD is held on the South Lawn of the State Capitol Building, Lansing





## MMAP Corner

Hello to all and welcome back to the MMAP Corner. This spring season is bringing new and improved aspects to the Michigan Medicare/Medicaid Assistance Program (MMAP) here in Region 5 (Genesee, Lapeer, and Shiawassee Counties).

First, MMAP has been working hard toward improving our network relationships and creating new partnerships throughout the three counties. Due to our new connections, we are proud to announce that we have placed a MMAP counselor at the Lapeer County Community Mental Health (CMH) building. The counselor is there every Tuesday assisting Beneficiaries with any-and-all Medicare/Medicaid issues and concerns. In addition, we are currently training a new In-kind Counselor at The Disability Network (TDN) in Genesee County. With these two new relationships, we are able to reach more Medicare Beneficiaries under the age of 65 and those harder to reach due to their disabilities.

Next, we have been diligently attempting to inform our Medicare population of the New Medicare Cards coming out this year. The Centers for Medicare & Medicaid Services (CMS) are readying a fraud prevention initiative that removes Social Security numbers from Medicare Cards. The new cards will use a unique, randomly-assigned number called a Medicare Beneficiary Identifier (MBI) to replace the currently used Social Security based Number. CMS will begin mailing new cards in April 2018, but we have been informed that locally, they will be mailed out June of 2018 and after. The Congressional deadline for replacing all Medicare cards is April 2019. Providers and beneficiaries will both be able to use secure look-up tools that will support quick access to MBIs when they need them. There will also be a 21-month transition period where providers will be able to use either the MBI or the HICN further easing the transition. If you are or you know a Medicare beneficiary, please help us by informing those you know or serve throughout our community.

Also with these new partnerships and connections, we have been able to grow our outreach throughout the communities. This year we plan to reach more Medicare and Medicaid Beneficiaries than ever before. As most of us are aware, the Older Adult Population is growing rapidly and those who are difficult to reach due to living in rural communities or being isolated from outside resources for any reason, are in need of MMAP assistance equally to any other community member. We are working hard to reach these populations through our outreach and partnerships by setting up booths and presentations all over our Region 5, especially in our small, outlying communities.

Here at MMAP we look forward to assisting and educating the community with and about Medicare/Medicaid related issues and concerns. Do not forget about the Open Enrollment period (OEP), beginning October 15th and ending December 7th of 2018. If anyone would like to become a Volunteer Counselor, please contact MMAP at 1-800-803-7174.

Thank you,

*Jerry Neale, LLMsw*

Michigan Medicare/Medicaid Assistance Program Regional Coordinator, Region 5

By Jerry Neale, Region 5 Coordinator Michigan Medicare/Medicaid Assistant Program Valley Area Agency on Aging, Flint, Michigan



Valley Area  
Agency On Aging

*Answers, Action & Advocacy*

Presents

## 2018 RAFFLE!

# \$20 per ticket

1ST Prize: \$1,200 in Homemaker Services or Groceries

2ND Prize: \$1,000 in Groceries

3RD Prize: \$500 in Gasoline

ONLY 1,000 TICKETS  
WILL BE SOLD



You do NOT need to be present to win.

Proceeds from the raffle will go toward services for seniors in Genesee, Lapeer, and Shiawassee Counties. All taxes are the winners' responsibilities. Any tickets unaccounted for will be the responsibility of the seller. If fewer than 250 tickets are sold, the raffle will revert to a 50/50 drawing.

The drawing will be held  
On Senior Power Day,  
Wednesday, May 23, 2018  
At Crossroads Village

## **Connecting with Social Security**

By Vonda Vantil, Social Security Public Affairs Specialist

Every day thousands use it to do business with Social Security. We strive to offer the kind of services that meet people's needs.

You can call us toll free at 1-800-772-1213. Social Security offers some automated services that allow people to receive service without waiting to speak to a representative. The automated services are available 24 hours a day and include some of the most popular services that people need. With automated services, you can request a benefit verification (proof of income) letter, replace a lost SSA-1099 (tax summary needed for taxes), request a replacement Medicare card, ask for form SSA-1020 to apply for help with Medicare prescription drug costs, or request an SS-5 application for a Social Security card.

When our automated services ask such things as, "How can I help you?" Just say, "Get a proof of income letter" or "Replace Medicare card." Next, you will be asked for some personal information to identify yourself, then we will respond to your request. We will mail you the document or form you requested. It takes less time to use automated services than to reach a representative by phone on a busy day.

Sometimes, you just need Social Security information such as, "What date will my check arrive?" or "What is the SSI program?" Automated services feature some informational messages about these popular topics. If payment delivery date is the type of info you need, when asked "How can I help you?" just reply "Payment delivery date." You will hear a recorded message stating the current month and the future month's payment dates. Other topics include direct deposit, SSI messages, the cost-of-living adjustment, Medicare prescription drug program, tax information, representative payee, and fraud. Dial, and listen — what a simple way to stay informed.

Whether you use our automated services, speak to a representative by phone, use our website, or visit an office, Social Security wants to connect with you. Connection is a vital part of helping you secure your today and tomorrow. To connect with us through our automated services, visit <http://www.socialsecurity.gov/agency/contact/phone.html>.

*Vonda VanTil is the Public Affairs Specialist for West Michigan. You can write her c/o Social Security Administration, 3045 Knapp NE, Grand Rapids MI 49525 or via email at vonda.vantil@ssa.gov*

## **When is a good time to start receiving Social Security benefits?**

By Vonda Vantil, Social Security Public Affairs Specialist

After a lifetime of working, you deserve a comfortable retirement. For over 80 years, Social Security has been helping people shape their future, assisting them with a variety of benefits. It's up to you as to when you start retirement benefits. You could start them early or wait until your "full retirement age," or delay retirement to get extra money each month. There are benefits to either decision.

Full retirement age refers to the age when a person can receive their Social Security benefits without any reduction, even if they are still working part or full time. In other words, you don't actually need to stop working to get your full benefits.

For people who reach age 62 in 2018 (i.e., those born between January 2, 1956 and January 1, 1957), full retirement age is 66 and four months. Full retirement age was age 65 for many years. However, due to a law passed by Congress in 1983, it has been gradually increasing, beginning with people born in 1938 or later, until it reaches 67 for everybody born after 1959.

You can learn more about the full retirement age and find out how to look up your own at <http://www.socialsecurity.gov/planners/retire/retirechart.html>.

You can start receiving Social Security benefits as early as age 62 or any time after that. The longer you wait, the higher your monthly benefit will be, although it stops increasing at age 70. Your monthly benefits will be reduced permanently if you start them any time before your full retirement age. For example, if you start receiving benefits in 2018 at age 62, your monthly benefit amount will be reduced permanently by nearly 27 percent.

On the other hand, if you wait to start receiving your benefits until after your full retirement age, then your monthly benefit will be higher. The amount of this increase is two-thirds of one percent for each month — or eight percent for each year — that you delay receiving them until you reach age 70. The choices you make may affect any benefit your spouse or children can receive on your record, too. If you receive benefits early, it may reduce their potential benefit, as well as yours.

You need to be as informed as possible when making any decision about receiving Social Security benefits. Read the publication *When to Start Receiving Retirement Benefits* at <http://www.socialsecurity.gov/pubs/EN-05-10147.pdf>.

When to start receiving retirement benefits is a personal decision based on your own situation. Check out our *Retirement Checklist* at <http://www.socialsecurity.gov/pubs/EN-05-10377.pdf> to learn about additional factors to consider as you think about when to start receiving your retirement benefits.

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## **Checklist For Your Social Security Annual Check-up**

By: Vonda VanTil, Social Security Public Affairs Specialist

Say “annual checkup” and most people imagine waiting at the doctor’s office. There’s another type of checkup that can give you a sense of wellness without even leaving home. Visit [www.socialsecurity.gov](http://www.socialsecurity.gov) and follow these five steps to conduct your own Social Security annual checkup.

Your *Social Security Statement* is available online anytime to everyone who has a *my Social Security* account at [www.socialsecurity.gov/myaccount](http://www.socialsecurity.gov/myaccount). Creating your account gives you 24/7 access to your personal information and makes it impossible for someone else to set up an account in your name. We still send paper *Statements* to those who are 60 and older who don’t have an account and aren’t receiving Social Security benefits. Your *Statement* provides information about work credits (you need 40 credits to be entitled to a Social Security retirement benefit), estimates for retirement, disability, and survivors benefits, plus a history of your earnings.

**Work Credits Count** If you have earned 40 work credits, your *Statement* will show estimates for retirement, disability, and survivors benefits. If you don’t have 40 work credits, the Statement shows how many you have and how many you still need to qualify for benefits.

**Review Earnings Record** Review your history of earnings year by year to make sure each year is correct. This is important because Social Security benefits are based on your lifetime earnings. If any years are incorrect or missing, you may not receive all the benefits you are entitled to in the future. If you need to correct your earnings, contact Social Security at 1-800-772-1213 between 7 a.m. and 7 p.m. Monday through Friday. Please have your W-2 or paystubs when you call.

**Study Benefit Estimates** Review the section titled “Your Estimated Benefits.” Be sure to review not only your retirement estimate, but your disability and survivors estimates. No one likes to think about disability, but a 20-year-old worker has a one-in-four chance of becoming disabled before reaching retirement age, underscoring the importance of disability benefits. Since the value of the survivors insurance you have under Social Security may be more than your individual life insurance, be sure to check your survivors estimates also.

**Calculate Additional Estimates** You can use our *Retirement Estimator* to compute future Social Security benefits by changing variables such as retirement dates and future earnings. If you want to project what future earnings could add to your benefit, visit [www.socialsecurity.gov/estimator](http://www.socialsecurity.gov/estimator).

**Schedule Your Annual Check-Up** Each year, make a date with yourself to review the most recently posted year of earnings on your *Statement*. By checking your record every year, you can be certain when you retire that Social Security will have a correct record of earnings to use when computing benefits for you or your family members.

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## Five Steps for Social Security Success

By: Vonda VanTil, Social Security Public Affairs Specialist

No matter how much you've planned, there's no better time than now to think about your future. We'd like to encourage you to take Five Steps toward Your Financial Security.

Planning for the future may seem intimidating to many, but we've broken the task down into five easy steps:

**Step 1:** Get to know *your* Social Security — You and Social Security are on a journey for life, but there is so much you may not know about the benefits and services we provide. Social Security delivers financial security to millions of children and adults before retirement; including the chronically ill, children of deceased parents, and wounded warriors. Learn more at [www.socialsecurity.gov/agency](http://www.socialsecurity.gov/agency).

**Step 2:** Verify your earnings — Your benefits are calculated using your employment records. You can use your personal *my Social Security* account to verify that your earnings are recorded accurately. Access your account today at [www.socialsecurity.gov/myaccount](http://www.socialsecurity.gov/myaccount).

**Step 3:** Estimate your benefits — With our *Retirement Estimator*, you can estimate your future retirement or disability benefits based on your actual earnings record. This can be invaluable as you plan for your future. View our calculators at [www.socialsecurity.gov/planners/benefitcalculators.html](http://www.socialsecurity.gov/planners/benefitcalculators.html).

**Step 4:** Apply for benefits — You can apply for retirement, Medicare, or disability benefits online through our easy-to-use, secure online application that is convenient to navigate. Read more about benefits and apply now at [www.socialsecurity.gov/benefits](http://www.socialsecurity.gov/benefits).

**Step 5:** Manage your benefits — Social Security puts you in control by offering convenient and secure services that fit your needs. Verify your payment information, change your address or phone number, get a benefit verification letter, and even start or change direct deposit of your benefits. See all the things you can do at [www.socialsecurity.gov/myaccount](http://www.socialsecurity.gov/myaccount).

Share this information with the people you love. Get to know your Social Security and the many ways we help secure today and tomorrow for you and your family at [www.socialsecurity.gov/5steps](http://www.socialsecurity.gov/5steps).

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## Dates to Remember

**April 27, 2018:** Board of Directors Meeting 10:00 a.m.  
**April 28, 2018:** Hurley/VAAA Senior Caregiver Workshop  
**May 15, 2018:** Legislative Committee 10:00 a.m. and Advisory Council Meeting 11:00 a.m.  
**May 15, 2018:** Public Hearings for the AIP FY19, Lapeer Senior Center 10a.m.–12:00 p.m., Owosso Senior Center 2:00 p.m.–4:00 p.m.  
**May 16, 2018:** Older Michiganian's Day 10:30 a.m.–1:00 p.m.  
**May 17, 2018:** Public Hearings for the AIP FY19, Brennan Senior Center 10a.m.–12:00 p.m.  
**May 18, 2018:** Board of Directors Meeting 10:00 a.m.  
**May 23, 2018:** Senior Power Day, Crossroads Village  
**May 28, 2018: Memorial Day, VAAA Closed**  
**June 19, 2018:** Legislative Committee 10:00 a.m. and Advisory Council Meeting 11:00 a.m.  
**June 22, 2018:** Board of Directors Meeting 10:00 a.m.  
**July 4, 2018: Independence Day, VAAA Closed**  
**July 24, 2018:** Legislative Committee and Advisory Council meetings (Tentative)  
**July 27, 2018:** Board of Directors Meeting 10:00 a.m.  
**August 24, 2018:** Board of Directors Meeting 10:00 a.m.

**September 3, 2018: Labor Day, VAAA Closed**  
**September 25, 2018:** Legislative Committee 10:00 a.m. and Advisory Council Meeting 11:00 a.m.  
**September 28, 2018:** Board of Directors Meeting 10:00 a.m.  
**October 8, 2018: Columbus Day, VAAA Closed**  
**October 23, 2018:** Legislative Committee 10:00 a.m. and Advisory Council Meeting 11:00 a.m.  
**October 26, 2018:** Board of Directors Meeting 10:00 a.m.  
**November 12, 2018: Veterans Day (observed), VAAA Closed**  
**November 13, 2018:** Legislative Committee 10:00 a.m. and Advisory Council Meeting 11:00 a.m.  
**November 16, 2018:** Board of Directors Meeting 10:00 a.m.  
**November 22, 2018: Thanksgiving Day, VAAA Closed**  
**November 23, 2018: Day after Thanksgiving, VAAA Closed**  
**December 18, 2018:** Legislative Committee 10:00 a.m. and Advisory Council Meeting 11:00 a.m.  
**December 21, 2018:** Board of Directors Meeting 10:00 a.m.  
**December 24, 2018: Christmas Eve, VAAA Closed**  
**December 25, 2018: Christmas Day, VAAA Closed**  
**December 31, 2018: New Year's Eve, VAAA Closed**  
**January 1, 2019: New Year's Day, VAAA Closed**

## Valley Area Agency on Aging Board of Directors

Hank Allen, <b>Chair</b>	Genesee County Senior Representative
Michael Bruff	Shiawassee County Commissioner
Brenda Clack	Genesee County Commissioner
Marla Dais	Genesys/VAAA Appointee
Gary Easton	Lapeer County Senior Representative
Ron Elder	Shiawassee County Senior Representative
Judy Garza, <b>Secretary</b>	Genesee County/VAAA Appointee
John Horvath	Shiawassee County Senior Representative
Bonnie Kavalunas	Lapeer County Senior Representative
Bill McLean	Genesee County Senior Representative
Barbara Mercer	VAAA Appointee
Cathy Metz, <b>Treasurer</b>	Hurley/VAAA Appointee
Sandra Michalek, <b>Vice Chair</b>	Shiawassee County Senior Representative
Jacquinne Reynolds	City of Flint Senior Representative
Leonard Schneider	Lapeer County Commissioner
Glenn Wilson	VAAA Appointee

