



Tower Times

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October 2025

Court Tower Apartments 100 Court St., Oshkosh, WI 54901

Flu Shot & COVID Clinic



Wednesday October 29th ***Time yet to be determined***

Jenni from Hometown Pharmacy has offered once again to come to our building to give people flu and COVID shots.

Please sign up on the sheet on the bulletin board so I can give them an idea of how many people to expect.

This year she will also make sure that your insurance will authorize and pay for the vaccination BEFORE she comes to the building as she is finding more and more insurances having issues with a pharmacy giving the vaccines so please make sure you are signed up by 8:00am on Monday October 27th.

There is a form that will need to be filled out to get your vaccine which Erin will give out closer to the date of the clinic.

If you have any questions, please call Erin at 424-1483!

SSI vs. SSDI: What's the Difference?

(Supplemental Security Income vs Social Security Disability Insurance)

One of the most common questions a Benefit Specialist is asked, is "what is the difference between SSI and SSDI?" The Social Security Administration (SSA) defines the term disabled as "the inability to engage in any work because of physical or mental impairment. This impairment must have lasted or be expected to last for a continuous period of at least 12 months or more or result in death"- www.ssa.gov. Doctors outside of SSA cannot approve someone for social security benefits. During the determination and investigation process, SSA has Medical Specialists and Examiners that review medical records to determine if the information in the medical record meet the definition and criteria of disability based on what SSA has determined 'disabled' means for the claimed conditions. For example, for someone claiming blindness/low vision as their disability, SSA has a very specific visual acuity rating. A person is only considered blind by SSA if they meet that rating. Whereas, for something like mental health- determining if a person is disabled is much more complex.

SSI- Supplemental Security Income is considered a needs-based program. SSI is funded by general tax revenue. In order to receive SSI a person must meet both the definition of disabled and have low/limited income and low/limited resources. Resources (or assets) are things that you own and that have value. Examples are bank accounts, retirement accounts, properties that you do not live in or on and more than one vehicle. This person would also have very limited work history. For the most part, everyone who receives SSI benefits receive the same amount. Some exceptions to that would be A) if the person has no household expenses such as rent, mortgage or utilities. B) They or their spouse has another source of income, such as employment or C) they are entitled to another SSA benefit. This also means that any other income in the home may affect their ability to receive the SSI payment, even if they meet the definition of disabled.

SSDI- Social Security Disability Insurance is funded differently than SSI. SSDI is considered an entitlement program. As a person works and earns a wage, they pay into their Social Security. As a person works, they also earn credits. You can earn up to 4 credits per year, based on your earned income. The number of credits needed in order to qualify for SSDI differs based on age. Once a person is determined to have enough credits, and they meet the definition of disabled, their SSDI income is calculated based off the counted historical earnings. There is not a flat rate of income that a person on SSDI would receive.

One of the biggest differences is that there is not an asset/resource limit, and a spouse, or other household members income does not affect the SSDI income of the recipient. A recipient can have other forms of income that may not affect the benefit amount (wages from employment may affect the benefit amount). Another difference is that SSDI may provide a monetary benefit to family members such as minor child, adult children that have been disabled

prior to age 22 as well as surviving spouses. There are some people that could be eligible for both benefits. These people would have enough credits to qualify for SSDI, but their income was low enough that their SSDI benefit is below the current SSI rate. Their resources and assets would still need to be below the SSI limits. If this is the case, then a person would receive their SSDI amount and a portion of SSI.

The good news is that people are not expected to know which benefit they may be eligible for. One of the first steps in the disability application process is a SSA representative reviewing work history, household income and resources to determine which program a person may be eligible for, at least financially speaking. After it is determined that a person is financially eligible, then SSA moves on to the medical determination. The current timeline for an initial application to be processed, and a decision made is on average eleven months. For more information or assistance, please call your local Social Security Office (Oshkosh area: 1-877-445-0834/Appleton area 1-877-694-5495) or the ADRC
~article courtesy of ADRC October 2023 newsletter



OSHKOSH SENIOR EXPO

OSHKOSH CONVENTION CENTER

WEDNESDAY OCT 1, 2025 9am-1pm

- A Public Expo for Active Adults, Retirees, Veterans and Caregivers
- 450+ Attendees with 80+ Exhibitors of Senior Products & Services
- Free Admission, Health Screenings, Speakers, and Door Prizes

Community Partners ...



For more information: TimeOfYourLifeExpo.com (920) 966-9199

Open Enrollment is your time to review all your options.

Compare plans to find the right coverage for you.

MEDICARE OPEN ENROLLMENT | OCT. 15–DEC. 7



It's time for Open Enrollment.

Medicare Open Enrollment is your chance to review your current plan and compare all the 2025 health and prescription drug options. Your current plan may still work for you, or you may find a plan that's a better fit.



Comparing benefits makes sense.

Just like your health, Medicare plans may change every year. By comparing your options, you may find a plan that saves you money or offers you better coverage, or both. When you're ready to review your options side by side, go to the official source for Medicare—[Medicare.gov](https://www.Medicare.gov).



New in 2025!

All Medicare plans will include a \$2,000 cap on what you pay out of pocket for covered prescription drugs. The cap only applies to drugs that are covered by your plan, so it's more important than ever to review your plan options to make sure your drugs are covered.

Prefer to talk it over?

Call 1-800-MEDICARE (1-800-633-4227)
TTY Users: 1-877-486-2048

We're here to help 24 hours a day, 7 days a week. Or, find free, personalized health insurance counseling from your State Health Insurance Assistance Program (SHIP). Visit shiphelp.org for locations near you. Many SHIPs offer virtual counseling.

Get help with drug costs.

If you are struggling with your prescription drug costs, **Extra Help** is a Medicare program that can help pay for your drug coverage (Part D) premiums, deductibles, and other out-of-pocket costs. If you make less than \$23,000 a year, it's worth it to apply.

Visit ssa.gov/extrahelp to complete an application.

[Medicare.gov](https://www.Medicare.gov) | 1-800-MEDICARE | THE OFFICIAL SOURCE FOR MEDICARE



PAID FOR BY THE U.S. DEPARTMENT OF HEALTH & HUMAN SERVICES

Erin Reismann, CSW can help you review plans online and do benefit counseling with you. If you wish to look over your current plan to see if it has changed for 2026 or if you are thinking of choosing a new insurance for next year, stop in to see Erin!



On average, over 5,400 women get breast cancer in Wisconsin each year. The Wisconsin Well Woman Program (WWWP) is committed to partnering with women across the state to improve their overall health and well-being. The program provides free or low-cost health screenings and preventative care services to women who meet certain eligibility criteria. Women who are eligible can receive a clinical breast exam, mammogram, pelvic exam, and pap test at no cost.

The Winnebago County Public Health Department coordinates the WWWP program for women in 9 counties: Calumet, Green Lake, Fond du Lac, Marquette, Outagamie, Sheboygan, Waupaca, Waushara, and Winnebago. The program is currently servicing many rural and Spanish-speaking residents. It is collaborative in nature, working with healthcare providers and community organizations to ensure that women have access to the care they need. We believe that by working together, we can make a real difference in the health and well-being of women across Wisconsin.

You may qualify if:

- You are a woman 45-64 years old
- You are a woman 35-44 years old with symptoms or concerns
- You do not have health insurance or your insurance policy has a high deductible for screenings or tests
- Your income is within the program guidelines.

By participating in the Wisconsin Well Woman Program, women can take control of their health and catch potential health issues early on. If you are a woman who is uninsured or underinsured, we encourage you to learn more and see if you are eligible for our services. Translation and interpretation services are available. Together, we can partner for better health.

How to apply:

- Fill out form online
- Email us at health@winnebagoountywi.gov
- Call us at 920-727-8650
- Ask your healthcare provider to help you enroll

For additional information please visit winnebagopublichealth.org.





AUTUMN

WORD SEARCH



WORD LIST

ACORN
AUTUMN
BONFIRE
BRISK
CIDER
CORN
CRISP
EQUINOX
FALL
FESTIVAL
FOLIAGE
FOOTBALL
GOURD
HALLOWEEN
HARVEST
HAYSTACK
JACKET
LEAVES
NOVEMBER
OCTOBER
PINE CONE
PUMPKIN
SCHOOL
SEPTEMBER
SQUASH
SWEATER
THANKSGIVING
TREES

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



Want the newsletter sent to you by email each month?



Please talk to Erin to get you put on the email list!

You can either call her at 920-424-1483, stop into the office and let her know in person or email her at erinr@ohawcha.org



Court Tower Staff

Christina Wheelock: Property Manager

920-292-4471 christinaw@ohawcha.org

Erin Reismann CSW: Social Service Coordinator

920-424-1483 erinr@ohawcha.org

Melanie Bloechl: Housing Specialist

920-292-4474 Melanieb@ohawcha.org

Josh Wendt: Maintenance

Emma Boushele: Custodian

After Hours On-Call Emergencies:

920-735-3707

Advocap Meal Site, LaDonna: 920-420-1994

Nurses Erin Roberts & Lori Duclon: Call them at 920-424-1450 E. 124 to make an appointment.

The Court Tower Office Hours:

Christina (Property Manager):

Monday: 9:00am – 12:00pm; 1:00pm–4pm

Tuesday: 9:00am – 12:00pm; 1:00pm–4pm

Wednesday: at Cumberland Court

Thursday: 9:00am – 12:00pm; 1:00pm–4pm

Friday: By Appointment Only

Erin (Social Service Coordinator):

Mondays: 9:00am–noon; 1:00pm–4pm

Tuesdays: 1:30pm–4pm

Wednesdays: 9:00am–noon; 1:00pm–4pm

Thursdays: 1:30pm–4pm

Friday: at Waite Rug Place

Activity Calendar for Court Tower



Sun	Mon	Tue	Wed	Thu	Fri	Sat
			1	2	3	4
5	6	7 Pest Control (Apt 604-705) 1pm–2pm Nurse Open Hour (4th floor office)	8	9 Office closed in the afternoon due to staff meeting	10	11
12	13 Columbus Day No Mail	14 6pm Movie Night (theater)	15	16	17	18
19	20	21	22	23	24	25
	Erin Off All Week					
26	27	28	29 Flu/COVID Shot Clinic (Theater)	30	31 Halloween	