

Public Notices

CITY OF HOLYOKE PUBLIC HEARING NOTICE

The Holyoke Planning Board will hold a Public Hearing on **Tuesday, June 23 2026, at 5:30 p.m. via Zoom.com** ID: 836 3939 8493; CALL IN *67 646 558 8656 to hear, pursuant to the Holyoke Zoning Ordinance, Section 4.6.3.2, a Special Permit for an Exceed in Fence Height for Mathylsha Reyes, at 187 West Franklin Street Holyoke, MA (060-09-005/-006)

The complete application may be viewed through the Holyoke Planning Dept M-F, 8:30-4 p.m. Applicant: Mathylsha Reyes Planning Board:
Lauren Niles, Chairperson
06/05, 06/12/2026

INVITATION TO BID IFB 2026-58 ANNEX PAINTING 4TH FLOOR INTERIOR PAINTING CITY HALL ANNEX HOLYOKE, MASSACHUSETTS

The City of Holyoke, acting through its Purchasing Department, invites sealed bids from qualified contractors for interior painting services on the Fourth Floor of the City Hall Annex located at 20 Korean Veterans Plaza, Holyoke, Massachusetts. This project is funded with Federal Funds. Respondents will be verified for their eligibility to receive Federal Funds and must comply with all Federal Regulations including Part 200. The work must comply with Massachusetts General Laws Chapter 149 and shall include all labor, materials, equipment, supervision, insurance, tools, transportation, permits, clean-up, and incidentals necessary to complete the work described herein. The project consists of painting walls, ceilings, and trim throughout the Fourth Floor of the City Hall Annex. The City will select final paint colors after contract award in coordination with the successful bidder. The area is approx 10 rooms, which mainly consist of occupied office space. Contractor is expected to paint, patch, minor patching, 2 coats on walls and 2 coats on ceilings. Square footage of the rooms is 2,720 this measurement did not include the ceilings and is only the floor measurements.

A non-mandatory but highly recommended pre-bid site visit is scheduled for Wednesday, June 17, 2026 at 10 AM at the City Hall Annex 4th floor, located at 20 Korean Veterans Plaza, Holyoke, MA 01040. Documents will be available starting on 6/10/2026 at 10am by electronic request from morrowj@holyoake.org

SUBMISSIONS ARE DUE NO LATER THAN 2PM (EST) on June 30th, 2026. Submissions are to be submitted electronically to morrowj@holyoake.org. Attention is called to the minimum wage rates required to be paid for all labor on this project. Wage rates are established in schedules issued by the Department of Labor and Workforce Development, in accordance with Section 26A - 27D, or Chapter 149 of the M.G.L., as amended, and the U.S. Department of Labor in accordance with the Davis-Bacon and Related Acts. Said schedule(s) are included in the bid package and the contractor will be responsible for paying the higher of the two rates. The city reserves the right to reject any and all bids, no late submissions will be accepted.
06/12/2026

**Commonwealth of Massachusetts
The Trial Court
Probate and Family Court
Hampden Probate and Family Court
50 State Street
Springfield, MA 01103
Docket No.
HD26P1233GD
In the matter of:
Michael J Britton
Of: Holyoke, MA
RESPONDENT
Alleged Incapacitated Person
CITATION GIVING NOTICE
OF PETITION FOR
APPOINTMENT OF
GUARDIAN FOR
INCAPACITATED
PERSON PURSUANT TO
G.L. c. 190B, §5-304**
To the named Respondent and all other interested persons, a petition has been filed by
Timothy W Britton of Holyoke, MA
Mary T Britton of Holyoke, MA

in the above captioned matter alleging that **Michael J Britton** is in need of a Guardian and requesting that

Timothy W Britton of Holyoke, MA

Mary T Britton of Holyoke, MA
(or some other suitable person) be appointed as Guardian to serve **Without Surety** on the bond.

The petition asks the court to determine that the Respondent is incapacitated, that the appointment of a Guardian is necessary, and that the proposed Guardian is appropriate. The petition is on file with this court and may contain a request for certain specific authority.

You have the right to object to this proceeding. If you wish to do so, you or your attorney must file a written appearance at this court on or before 10:00 a.m. on the return date of **07/06/2026**. This day is NOT a hearing date, but a deadline date by which you have to file the written appearance if you object to the petition. If you fail to file the written appearance by the return date, action may be taken in this matter without further notice to you. In addition to filing the written appearance, you or your attorney must file a written affidavit stating the specific facts and grounds of your objection within 30 days after the return date.

IMPORTANT NOTICE
The outcome of this proceeding may limit or completely take away the above-named person's right to make decisions about personal affairs or financial affairs or both. The above-named person has the right to ask for a lawyer. Anyone may make this request on behalf of the above-named person. If the above-named person cannot afford a lawyer, one may be appointed at State expense.

WITNESS, Hon. **Claudine T. Stoudemire**, First Justice of this Court.
Date: June 05, 2026

Rosemary A. Saccomani
Register of Probate
06/12/2026

LEGAL NOTICE CITY OF HOLYOKE GAS & ELECTRIC DEPARTMENT HADLEY FALLS STATION ROOF REPLACEMENT

Sealed bids for furnishing the above will be received by Holyoke Gas & Electric Dept. until **2:00 p.m. July 7, 2026**, at the Office of the Manager, 99 Suffolk St., Holyoke, MA 01040, at which time the bids will be publicly opened and read.

Bid Deposit:
A Bid Deposit in the amount of 5% of total bid value must accompany all bids and may be in the form of a certified, treasurer's, or cashier's check payable to HG&E from a responsible bank or trust company; cash; or a bid bond from a licensed surety payable to HG&E.

Prevailing Wage Rates:
Rates, which are to apply to the work, are set by the Mass. Dept. of Labor & Industries.

Additional information may be obtained from:
Chi Wong
Holyoke Gas & Electric Dept.
99 Suffolk St.
Holyoke, MA 01040
(413) 536-9308
cwong@hged.com
The right is hereby reserved to reject any or all bids, or to accept any bid that in the opinion of the Manager may be in the best interest of the City of Holyoke.

Please mark sealed envelopes "HADLEY FALLS STATION Roof Replacement" and address them to:

James M. Lavelle, Manager
Holyoke Gas & Electric Dept.
99 Suffolk St.
Holyoke, MA 01040
06/12/2026

CITY OF HOLYOKE PUBLIC HEARING NOTICE

The Local Historic District Commission will hold a Public Hearing on **Wednesday, July 1, 2026, at 6:00 p.m. via Zoom** to hear, pursuant to Historical District Acts (Massachusetts General Laws, Chapter 40C, as amended, and the Holyoke Code of Ordinances (Chapter 18-100) Certificate of Appropriateness for proposed exterior work within a local historic district at 68 Fairfield Avenue, Holyoke MA (103-00-046).

Zoom Link: <https://us02web.zoom.us/j/88458964124?pwd=PgSaC9d7TyOZbhzCzM6>

CH0SMkPsqeI.1 Passcode: 486016# Meeting ID: 884 5896 4124 Call in: +16465588656,,88 458964124#,,,,*486016#

A complete copy of the application may be seen at the Holyoke City Clerk's office. M-F, 9:00 am to 4:30 pm
APPLICANT:
68 Fairfield Avenue,
Jesse Castellano
Holyoke Local Historic District Commission
Chairperson:
Katherine Hopki
06/12, 6/19/2026

CITY OF HOLYOKE PUBLIC HEARING NOTICE

The Holyoke Planning Board will hold a Public Hearing on **Tuesday, June 23 2026, at 5:30 p.m. via Zoom.com** ID: 836 3939 8493; CALL IN *67 646 558 8656 to hear, pursuant to the Holyoke Zoning Ordinance, Section 6.4.6.4, a Special Permit for an Increase in Sign Size and for Multiple Signs for Holyoke Mall Company, LP - Pyramid Companies, at 50 Holyoke St, Holyoke, MA (176-00-010B/-010C)

The complete application may be viewed through the Holyoke Planning Dept M-F, 8:30-4 p.m. Applicant: Takeform Planning Board:
Lauren Niles, Chairperson
06/05, 06/12/2026

Commonwealth of Massachusetts The Trial Court Probate and Family Court Hampden Division Docket No. HD26P0605EA Estate of: Lorraine Frances Janis Date of Death: February 11, 2026 INFORMAL PROBATE PUBLICATION NOTICE

To all persons interested in the above captioned estate, by Petition of Petitioner **Deborah A Janis of Holyoke, MA**

a Will has been admitted to informal probate.

Deborah A Janis of Holyoke, MA has been informally appointed as the Personal Representative of the estate to serve **without surety** on the bond.

The estate is being administered under informal procedure by the Personal Representative under the Massachusetts Uniform Probate Code without supervision by the Court. Inventory and accounts are not required to be filed with the Court, but interested parties are entitled to notice regarding the administration and can petition the Court in any matter relating to the estate, including distribution of assets and expenses of administration. Interested parties are entitled to petition the Court to institute formal proceedings and to obtain orders terminating or restricting the powers of Personal Representatives appointed under informal procedure. A copy of the Petition and Will, if any, can be obtained from the Petitioner.
06/12/2026

Commonwealth of Massachusetts The Trial Court Probate and Family Court Hampden Probate and Family Court 50 State Street Springfield, MA 01103 (413)748-7758 Docket No. HD25P0999EA Estate of: Lawrence Emil Jodoin Also known as: Lawrence E Jodoin Date of Death: 11/17/2024 CITATION ON PETITION FOR FORMAL ADJUDICATION

To all interested persons:
A Petition for S/A - Formal Probate of Will with Appointment of Personal Representative has been filed by **Harriet N Jodoin of Chicopee, MA** requesting that the Court enter a formal Decree and Order and for such other relief as requested in the Petition.

The Petitioner requests that **John J Ferriter of Holyoke, MA** be appointed as Personal Representative(s) of said estate to serve **Without Surety** on the bond in **unsupervised administration**.

IMPORTANT NOTICE
You have the right to obtain a copy of the Petition from the Petitioner or at the Court. You have a right to object to this proceeding. To do so, you or your attorney must file a written appearance and objection

at this Court before: 10:00 a.m. on the return day of 07/09/2026. This is NOT a hearing date, but a deadline by which you must file a written appearance and objection if you object to this proceeding. If you fail to file a timely written appearance and objection followed by an affidavit of objections within thirty (30) days of the return day, action may be taken without further notice to you.

UNSUPERVISED ADMINISTRATION UNDER THE MASSACHUSETTS UNIFORM PROBATE CODE (MUPC)

A Personal Representative appointed under the MUPC in an unsupervised administration is not required to file an inventory or annual accounts with the Court. Persons interested in the estate are entitled to notice regarding the administration directly from the Personal Representative and may petition the Court in any matter relating to the estate, including the distribution of assets and expenses of administration.

WITNESS, Hon. **Claudine T. Stoudemire**, First Justice of this Court.

Date: June 04, 2026
Rosemary A Saccomani,
Register of Probate
06/12/2026

INVITATION TO BID Jones Point Park Improvements Bid #2026-52P

Sealed bids for Jones Point Park Improvements, Holyoke, MA will be received on **July 9, 2026** at the City of Holyoke Office of Procurement, 536 Dwight Street, Room 3, Holyoke, Massachusetts 01040, Attn: Jaime Morrow, Chief Procurement Officer **until 2 PM prevailing time**, at which time the bids will be publicly opened and read aloud.

The work under this contract shall include park improvements including installation of a walking path, basketball court resurfacing, parking improvements, and other incidental construction related to the project. Bidding procedures shall be in accordance with the provisions of M.G.L. Chapter 30, Section 39 M as amended.

This project may be funded in whole or part with federal funds. **A non-mandatory Pre-Bid briefing will occur on Thursday, June 18, 2026 at 10 AM EST at Jones Point Park, 60 Oxford Rd, Holyoke, MA 01040.**

Attention is called to the minimum wage rates required to be paid for all labor on this project. Wage rates are established in schedules issued by the Department of Labor and Workforce Development, in accordance with Section 26A - 27D, or Chapter 149 of the M.G.L., as amended, and the U.S. Department of Labor in accordance with the Davis-Bacon and Related Acts. Said schedule(s) are included in the bid package and the contractor will be responsible for paying the higher of the two rates. Beginning at 10 AM on June 10, 2026, all project documents will be distributed and supplied by the City of Holyoke's in electronic format only. Submit requests for documents to Jaime Morrow, Chief Procurement Officer, at morrowj@holyoake.org between the hours of 8:30 AM and 4:30 PM. Requests shall include firm name and address, contact name and title, email address, and telephone number. Any questions need to be submitted in writing via email to morrowj@holyoake.org by **June 23, 2026 @ 2PM**. The answers will be issued via addenda to all bid holders no later than July 1, 2026. The Successful Bidder will be required to provide a performance bond, and a labor and materials payment bond, issued by a company authorized to do business in Massachusetts and satisfactory to the Awarding Authority. The Performance Bond and Payment Bonds shall be in the amount of 100% of the Contract Amount. All work under this Contract shall be substantially completed per the specifications and to the satisfaction of the City of Holyoke within 90 calendar days. The estimated value of this contract, including all bid alternates, is \$396,900.00. The bidder Contractor shall also be MassDOT, Highways Division, Prequalified in the class of work "RECREATION FACILITIES". An award will not be made to a Contractor who is not pre-qualified with the MassDOT Highway

Division prior to the opening of proposals. The bidder agrees that its bid shall be good and may not be withdrawn for a period of 45 days, Saturdays, Sundays and legal holidays excluded, after the opening of the bids. The Awarding Authority reserves the right to reject any or all bids, and/or waive any informality, if it is deemed to be in the public interest so to do.
06/12/2026

NOTICE OF MORTGAGEE'S SALE OF REAL ESTATE

By virtue and in execution of the Power of Sale contained in a certain mortgage given by M Tran Properties LLC to Danny S. Laroche and David N. Laroche, Trustees of the 948 Dwight Street Realty Trust, said mortgage being dated August 25, 2023, and recorded in the Hampden County Registry of Deeds in Book 25131, Page 51, of which mortgage the undersigned is the present holder, for breach of the conditions of said mortgage and for the purpose of foreclosing, the same will be sold at Public Auction at **11:00 A.M. on Thursday, July 2, 2026**, upon the premises described in said mortgage, namely 948 Dwight Street and 0 Whiting Avenue, Holyoke, Hampden County, MA 01040, all and singular the premises described in said mortgage, to wit:

That certain parcel of land situated in Holyoke, Hampden County, Massachusetts, with the buildings thereon, being more particularly bounded and described as follows:

PARCEL 1

Beginning at a point of intersection of the southerly side of West Dwight Street with the westerly side of Whiting Avenue, and thence running

WESTERLY on said West Dwight Street, fifty-four (54) feet, more or less, to land now or formerly of one Neil; thence running

SOUTHERLY along land of said Neil, ninety (90) feet to land now or formerly of one McCrohan; thence running

EASTERLY along land of said McCrohan fifty-four (54) feet, more or less, to said Whiting Avenue; thence

NORTHERLY on said Whiting Avenue, ninety (90) feet to the place of beginning.

PARCEL 2

Beginning at the northeasterly corner of said lot on the west line of Whiting Avenue, so-called, ninety (90) feet southerly from West Dwight Street; thence running

WESTERLY on land now or formerly of George Thayer and land now or formerly of John H. Clifford, one hundred (100) feet to a stake and stones; thence

SOUTHERLY by land now or formerly of G.N. Philbrick, forty (40) feet to a stake; and thence running

EASTERLY on land now or formerly of Henry Coombs, one hundred (100) feet to said Whiting Avenue, thence by the west line of said Whiting Avenue, forty (40) feet to the place of beginning.

Said real estate is known and numbered 948 Dwight Street, Holyoke, Massachusetts.

Said premises will be sold subject to and/or with the benefit of any and all rights, rights of way, restrictions, easements, improvements, covenants, outstanding tax title, municipal or other public taxes, assessments, liens or claims in the nature of liens, rights of parties in possession, and existing encumbrances of record created prior to the mortgage, if any there be, whether or not reference to such restrictions, easements, improvements, liens or encumbrances is made in the Deed.

No representations, express or implied, are made with respect to any matter concerning the premises which will be sold "as is".

The successful high bidder will be responsible for paying the Massachusetts State Documentary Tax Stamps, all closing costs and all recording fees.

TERMS OF SALE: The highest bidder in the sale shall be required to deposit cash, bank treasurer's check or certified check in the amount of **FIFTEEN THOUSAND DOLLARS (\$15,000.00)** at the time and the place of the sale of the premises to qualify as a bidder (the present holder of the mortgage is exempt from this requirement) to be held by the Mortgagee. The successful bidder

will also be required to deposit an additional sum equal to ten percent (10%) of the amount bid less the \$15,000.00 deposit (but no less than \$15,000) with the Mortgagee's auctioneer, Aaron Posnik & Co., Inc., 31 Capital Drive, West Springfield, Massachusetts 01089 or the Mortgagee's attorney as may be directed within five (5) days of the date of the sale to be held by the Mortgagee, and the balance of the purchase price shall be paid in cash, certified or bank treasurer's check at the closing which shall occur within thirty (30) days after the date of foreclosure sale, time being of the essence, unless the Mortgagee agrees otherwise. The successful bidder at the sale will also be required to pay a buyer's premium of 5% and shall sign a Memorandum of Terms of Sale containing the above terms at the auction sale.

In the event that the successful bidder at the public auction shall default in purchasing the within described property according to the terms of this Notice of Mortgagee's Sale and/or the terms of the Memorandum of Sale executed at the public auction, the Mortgagee reserves the right, at its election, to sell the property to the second highest bidder at the public auction provided that Mortgagee, in its discretion, may require (1) said second highest bidder to deposit the amount of the required deposit as set forth herein within three (3) business days after written notice to the second highest bidder of the default of the previous highest bidder, (2) the second highest bidder to execute a Memorandum of Sale, and (3) the closing to occur within twenty (20) days of said written notice, time being of the essence unless the Mortgagee agrees otherwise. The Mortgagee reserves the right to sell any parcel or any portion thereof separately, or in any order that Mortgagee may choose and/or to postpone this sale to a later time or date by public proclamation at the time and date appointed for the sale and to further postpone any adjourned sale date by public proclamation at the time and date appointed for the adjourned sale date.

Other terms, if any, to be announced at the time and place of the sale.

The description for the premises contained in said mortgage shall control in the event of a typographical error in this publication.

Danny S. Laroche and David N. Laroche, Trustees of the 948 Dwight Street Realty Trust, Present Holder of said Mortgage

By /s/ David A. Lavenburg
David A. Lavenburg,
Its Attorney
BACON WILSON, P.C.
33 State Street
Springfield, MA 01103
413-781-0560

06/05, 06/12, 06/19/2026

CITY OF HOLYOKE PUBLIC HEARING NOTICE

The Holyoke Planning Board will hold a Public Hearing on **Tuesday, June 23 2026, at 5:30 p.m. via Zoom.com** ID: 836 3939 8493; CALL IN *67 646 558 8656 to hear, pursuant to the Holyoke Zoning Ordinance, Section 6.4.6.4, a Special Permit for an Increase in Sign Size and for Multiple Signs for Schermerhorn's Restaurant, at 224 Westfield Road, Holyoke, MA (157-00-072)

The complete application may be viewed through the Holyoke Planning Dept M-F, 8:30-4 p.m. Applicant:
F&M Hideway, Inc.
Planning Board:
Lauren Niles, Chairperson
06/05, 06/12/2026

Please check the accuracy of your legal notice prior to submission (i.e., date, time, spelling). Also, be sure the requested publication date coincides with the purpose of the notice, or as the law demands. Thank you.

Public Notices

City of Holyoke Notice of Public Hearing

The Ordinance Committee of the Holyoke City Council and the Planning Board will hold separate public hearings to hear a zoning ordinance text change proposal to amend Section 6.4.6 Signs in Business and Industrial Districts, Size Limitations Table, of the Zoning Ordinance to increase the maximum surface area permitted for each sign by special permit from 80 sf to 400 sf by special permit of the Planning Board, for projects having 50,000 sf of building area or greater, or for projects of such similar size and scale that said increased sign size is appropriate. **Ordinance Committee public hearing will be held on Tuesday, June 30th, 2026 at 6:30 p.m.** at Holyoke City Hall 536 Dwight St and can be accessed remotely via zoom.us Meeting ID 886 8239 2822 Meeting Passcode 994415 or by call in at 1-646-558-8656 with same Meeting ID and Passcode.

Planning Board public hearing will be held on Tuesday, July 28th, 2026 at 5:30 p.m. remotely via zoom.us with Meeting ID 841 8501 6440 or by call in at 1-646-558-8656 using same meeting ID.

To provide comments to the Planning Board, please contact Brianna Tejada at tejadab@holyoke.org. For the Ordinance Committee, please contact City Council Admin Asst Jeffery Anderson-Burgos at Anderson-BurgosJ@holyoke.org or by phone 413-322-5525.

Planning Board Chair
Lauren Niles
Ordinance Chair
Meg Magrath-Smith
06/12, 06/19/2026

COMMONWEALTH OF MASSACHUSETTS
EXECUTIVE OFFICE FOR ADMINISTRATION AND FINANCE
DIVISION OF CAPITAL ASSET MANAGEMENT AND MAINTENANCE

Request for Qualifications for Trade Contractors

Metal Windows; Glass & Glazing; Tile; Acoustical Tile; Resilient Floors; Painting; Fire Protection Sprinkler System; Plumbing; HVAC; Electrical
HCC –
Holyoke Community College,
Marieb Hall Renovations,
Holyoke, MA
Mass State Project No.
HCC2301

The Commonwealth of Massachusetts, through its Division of Capital Asset Management & Maintenance (DCAMM), requests that qualified and experienced Trade Contractors submit Trade Contractor Statement of Qualifications to be received through DCAMM's E-Bid Room at www.bidexpress.com/businesses/10279/home no later than 12:00 PM, July 8, 2026.

This Project is to renovate approximately 8,500 GSF in a cast-in-place concrete building built in 1971 that primarily houses classrooms, teaching laboratories, offices, and student study and meeting areas.

This Request for Qualifications ("RFQ") is the first phase of a two-phase procurement process as set forth in MGL Chapter 149A. DCAMM, through its Trade Contractor Prequalification Committee is prequalifying firms interested in providing public Trade Contractor services on this Public Construction Manager at Risk ("CM at Risk") Project for the renovation at Holyoke Community College, Marieb Hall, Holyoke, MA., through this RFQ process.

Trade Contractor Statement of Qualifications Forms from interested Trade Contractors are sought for the following Ten (10) categories of work: Metal Windows (\$104,803); Glass & Glazing (\$27,333); Tile (\$66,065); Acoustical Tile (\$133,145); Resilient Floors (\$35,500); Painting (\$80,450); Fire Protection Sprinkler System (\$435,879); Plumbing (\$370,316); HVAC (\$2,049,791);

Electrical (\$751,648). Only pre-qualified firms will be permitted to submit bids for the categories of work in which they were pre-qualified. Construction Manager is Downes Construction Co., LLC.

The Request for Qualifications may be downloaded from DCAMM's E-Bid Room at https://www.bidexpress.com/businesses/10279/home on or after **Wednesday, June 10, 2026**. Instructions on the E-Bid Room processes can be found on DCAMM's website www.mass.gov/dcammbids or contact DCAMM's Bid Room at bidroom.dcammb@mass.gov or 617-727-4003.
06/12/2026

Commonwealth of Massachusetts
The Trial Court
Probate and Family Court
Hampden Division
Docket No.
HD26P1103EA
Estate of:
Helen Marie Werenski
Also Known As:
Helen M. Werenski
Date of Death: 1/19/2026
INFORMAL PROBATE PUBLICATION NOTICE

To all persons interested in the above captioned estate, by Petition of Petitioner

Susan A. Foran of Holyoke, MA

Thomas E. Werenski of Holyoke, MA

a Will has been admitted to informal probate.

Susan A. Foran of Holyoke, MA

Thomas E. Werenski of Holyoke, MA

has been informally appointed as the Personal Representative of the estate to serve **without surety** on the bond.

The estate is being administered under informal procedure by the Personal Representative under the Massachusetts Uniform Probate Code without supervision by the Court. Inventory

and accounts are not required to be filed with the Court, but interested parties are entitled to notice regarding the administration from the Personal Representative and can petition the Court in any matter relating to the estate, including distribution of assets and expenses of administration. Interested parties are entitled to petition the Court to institute formal proceedings and to obtain orders terminating or restricting the powers of Personal Representatives appointed under informal procedure. A copy of the Petition and Will, if any, can be obtained from the Petitioner.
06/12/2026

PUBLIC NOTICES ARE NOW ONLINE

- 1 Email all notices to notices@turley.com
- 2 Access archives and digital tear sheets by newspaper title.
- 3 Find a quick link to the state of Massachusetts' public notice web site to search all notices in Massachusetts newspapers.

Public notice deadlines are Mondays at noon, Fridays noon for Monday holidays.

visit www.publicnotices.turley.com

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HEALTH, from page 4

ambiguous language that can be difficult for you to understand, which may lead to disputes over coverage.

If you have questions about your policy, talk to your human resources department or call the company directly. Keep notes about who you spoke to and when and what they said.

Open the mail!

Pay attention to what your insurance company is sending you, even if you think you know what's in the envelope. It may be an explanation of benefits (EOB), a bill or even, in the case of the Florida woman, a notice that her premiums weren't up to date.

There's a reason the companies print "important insurance information" on the outside of the envelope.

Use the insurance company portal

You don't have to wait for mail. Your policy is available to read in the customer portal, and claims usually show up pretty quickly. It will tell you if your premiums are up to date, how your claim was paid (or not) and what the appeals process in.

Check in with the portal regularly.

Is the doc in your network?

Medicare Advantage plans, which are HMOs, keep a network of approved providers. If your primary doctor is referring you to a specialist, your first stop is the list of network providers on the insurance website.

If the info on the website is wrong or outdated, you'll be on the hook for payment. Call the doctor's office to make sure they accept your insurance.

Pay attention to prior authorizations and referrals

Some insurers require a referral from the primary provider if you have to see a specialist. Original Medicare doesn't have this requirement. Prior authorization may also be required for certain procedures or tests, or for certain medications. Missing a prior authorization is a major reason claims are denied and patients end up with full liability.

If a claim is denied, don't panic

A claim may be denied because the person who submitted the claim misspelled your name, gave a wrong

member ID number or used the incorrect diagnostic code. You won't be able to review the claim submission, but if you do get a denial or the coverage isn't what you expected, call the doctor's office and ask them to review the claim for errors. You can also call on the services of a patient advocate.

A popular phrase since the late 1800s is "the devil is in the details." And those details can make or break your insurance coverage.

Teri (Dreher) Frykenberg, R.N., a registered nurse and board-certified patient advocate, is the founder of www.NurseAdvocateEntrepreneur.com, which trains medical professionals to become successful private patient advocates. A Monson, MA resident, she is the author of "How to Be a Healthcare Advocate for Yourself & Your Loved Ones" and her new book, "Advocating Well: Strategies for Finding Strength and Understanding in Health Care," available at Amazon.com. Contact her at Teri@NurseAdvocateEntrepreneur.com to set up a free phone consultation.

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Send resume & cover letter to:

Jamie Joslyn
24 Water Street, Palmer, MA 01069
Email:jamie@turley.com

