

FEDERAL, STATE and LOCAL BENEFITS

Federal, state and local governments provide a variety of benefits for senior citizens. Documentation is generally required to determine eligibility and varies for each program. Be prepared to submit proof of birth date and marital status, source and amount of income and assets, and your social security card. For additional sources of financial assistance, see Home Reverse Mortgage on page 71, **VETERANS BENEFITS, TAX RELIEF AND SERVICES, and PRESCRIPTION DISCOUNTS.**

FEDERAL BENEFITS

Social Security is the largest financial assistance program for the elderly, providing monthly benefits when you retire, become disabled, or survivors' benefits to your successors. Social Security supplements pensions, savings and other investments and is **not intended to be your only source of income**. The amount you receive is based on the number of years you have worked and earned "credits", and other factors, such as date of birth, type of benefit and earnings. You must apply for benefits at least 3 months in advance of your anticipated retirement. It may be to your advantage, however, to talk to a representative as soon as one year before you plan to retire.

- ◆ **Retirement Benefits** - Paid monthly to retired workers who are at least age 62 and have the required number of work credits.
- ◆ **Disability Benefits (SSDI)** – In general, pays monthly cash benefits to people who become disabled, and are unable to work for a year or more (as defined by Social Security) before age 65. There are also benefits for qualified family members.
- ◆ **Survivors Insurance** - Paid monthly to qualified widows (ers) and children of an individual who was insured for Social Security benefits upon death.
- ◆ **Medicare** - Health insurance program for persons 65 and older and some individuals with disabilities. It pays a portion of hospital, medical and pharmaceutical costs for its participants. See **INSURANCE**, page 79.
- ◆ **Supplemental Security Income (SSI)** - Provides a minimum monthly income for the aged, blind, or disabled who may not qualify for regular Social Security. If you have limited income and assets, you may be eligible for SSI. Unlike Social Security, an individual can receive SSI even if he/she has never worked.

Your local Social Security office responds to general inquiries, assists with the application process, and can provide you with literature that will explain all programs in detail. If you need assistance, or you would like to request a *Personal Earnings and Benefit Estimate Statement*, visit the office nearest you, view the web site at www.socialsecurity.gov, or call **1-800-772-1213**.

SOCIAL SECURITY ADMINISTRATION LOCATIONS

1325 N. Lake Street
Aurora, IL 60506

Services residents of:
Aurora, Carol Stream, Eola, Fox Valley,
Naperville, Warrenville, West Chicago,
Wheaton and Winfield.

230 W. Lake Street
Bloomington, IL 60108

Services residents of:
Addison, Bensenville, Bloomington,
Elmhurst, Itasca, Lombard, Medinah,
Oakbrook Terrace, Roselle, Villa Park,
Wayne and Wood Dale.

7440 Providence Drive
Woodridge, IL 60517

Services residents of:
Burr Ridge, Clarendon Hills, Darien,
Downers Grove, Glen Ellyn, Glendale
Heights, Hinsdale, Lisle, Oak Brook,
Westmont, Willowbrook and Woodridge.

790 Fletcher Drive
Elgin, IL 60123

Services residents of:
Bartlett, Hanover Park, Ontarioville and
Streamwood.

SOCIAL SECURITY ADMINISTRATION
1-800-772-1213 Toll Free
www.socialsecurity.gov
1-800-325-0778 (TDD)

Automated information is available 24 hours a day.



To speak to a service representative, call between the hours of 7:00 a.m. – 7:00 p.m., Monday through Friday, or visit the official Social Security Administration web site.

STATE BENEFITS

Illinois Department on Aging

P. O. Box 19003, Springfield, IL 62794-9003

1-800-624-2459

www.cbrx.il.gov



Circuit Breaker Illinois Cares Rx is a State of Illinois benefit for residents age 65 or older, or disabled individuals:

- ◆ May provide prescription drug assistance. See page 99 for details.
- ◆ May provide a small grant for property taxes assessed on your home, apartment, or other living arrangement. See page 111 for specifics.
- ◆ Allows for a discount on license plate fees. See page 117 for more information.

Illinois Department of Human Services – Family Community Resource Center

146 W. Roosevelt Road, Suite 2, Villa Park, IL 60181

(630) 530-1120

(630) 530-1135 (TDD)

www.dhs.state.il.us

The State of Illinois provides the following assistance programs (state and federally funded), administered by the **Illinois Department of Human Services – Family Community Resource Center**. **IDHS** determines initial and on-going eligibility for the following types of assistance:

- ◆ **Food Stamps (Link Card)** - Administers the food stamp program for the U.S. Department of Agriculture. This program enables individuals to increase their food purchasing dollars. The Link Card can be used instead of cash to purchase certain food items at the grocery store and/or to pay for Home Delivered Meals.
- ◆ **Medical Assistance (Medicaid / MANG)** – Medicaid is the nation’s health care program for eligible persons who need help paying their medical bills. Services paid for by this program may include, but are not limited to, hospital care, doctor services, some prescription drugs, clinic visits and laboratory tests and x-rays. Medicaid also provides assistance for eligible persons who need Skilled or Intermediate Care in a Long Term Care facility, or in-home or community-based services through the Community Care Program (CCP). **Prevention of Spousal Impoverishment** allows an individual receiving certain home or community based services or Long Term Care services to transfer limited non-exempt assets and income (in some circumstances) to his/her spouse without affecting eligibility for Medicaid.

- ◆ **All Kids** – Program offers Illinois’ uninsured children comprehensive health care that includes doctor’s visits, hospital stays, prescription drugs, vision care, dental care and medical devices like eyeglasses and asthma inhalers. Parents pay monthly premiums for the coverage, but rates for middle-income families are significantly lower than they are on the private market. Call **1-866-468-7543**, or **TTY 1-877-204-1012**.
- ◆ **FamilyCare** – Offers healthcare coverage to parents living with their children 19 years old or younger and also covers relatives who are caring for children in place of parents. **FamilyCare** covers doctor visits, dental care, specialty medical services, hospital care, emergency services, prescription drugs and more. Parents can get **FamilyCare** if they live in Illinois and meet the income limits.
- ◆ **State Supplemental Payments (SSP) / Interim Assistance / AABD** - Provides cash assistance that supplements SSI (page 33) to the aged, blind or disabled who have incomes that are insufficient to meet basic needs based on state established standards. Eligibility is based on income, assets and need.
- ◆ **TANF (Temporary Assistance to Needy Families)** - Provides monthly income and medical care to families with children under age 18 who have insufficient income to meet their basic needs based on state established standards. Eligibility is based on income, assets, and agreement to participate in work/training efforts, if appropriate. Grandparents raising grandchildren may be eligible for this benefit (Five year limit).

For Medicare Beneficiaries

- ◆ **Qualified Medicare Beneficiary (QMB)** - IDHS pays Medicare Part B premiums, deductible and co-insurance for persons who have Medicare Part A. Eligibility is based on monthly income at or below the poverty level and limited assets.
- ◆ **Specified Low-Income Medicare Beneficiary Program (SLMB)** - Persons with income slightly higher than the federal poverty level and limited assets can have their Medicare Part B premium paid for by Medicaid (HFS). This program does not pay deductibles or co-insurance.

“Quick Answer System” is an automated help line provided by IHDS to its clients and providers. Public assistance clients call **1-800-843-6154**, or **1-800-447-6404 TTY** to check case status, availability of grants, food stamps, etc. Providers can check amount and date of next payment by calling **1-800-804-3833**, or **1-977-434-1082 TTY**.

Illinois Benefits – a partnership of the Illinois Department on Aging, the Medicare Rights Center, National Council on Aging and RealBenefits. It is a suite of web-based tools designed to inform consumers and professionals of public and private health care benefits, rights and options. People can be screened for eligibility for public and private programs that offer assistance with prescription drugs and other costs; and enrolled in assistance programs available to Illinois residents. For more information about the capabilities of these tools, and how you can use them, visit **www.IllinoisBenefits.org**. Consumers are welcome to use the public tools available through the **Consumer Resource Center** and professionals are invited to register online for a password-protected account with the **Professional Resource Center**. If you do not have Internet access, you can call DuPage County Senior Services for assistance at **(630) 407-6500**.



ENERGY AND WEATHERIZATION ASSISTANCE

DuPage County Human Services
421 N. County Farm Road, Wheaton, IL 60187
(630) 407-6500
1-800-942-9412

Low Income Home Energy Assistance Program (LIHEAP) - Provides a one-time yearly benefit to low-income households for winter heating bills. An overdue bill or disconnect notice is not required, nor do you have to own your home or pay energy bills directly to be eligible for assistance. Emergency assistance may be available if your household has been disconnected from your heat related energy source; a fuel supplier has refused to deliver; and for homeowners whose furnace is non-operational or unsafe to operate.

Illinois Home Weatherization Assistance Program (IHWAP) - Provides a diagnostic test to income eligible households to aid in lowering the cost of utilities. Energy saving measures provided may include sealing cracks with weather-strip and caulk, insulating walls and attics, and repairing or replacing windows and doors. IHWAP checks each furnace for safety, and when needed, repairs, updates, cleans and tunes to provide optimum efficiency. The furnace is replaced if found to be unsafe or non-repairable. Smoke detectors, carbon monoxide detectors and fire extinguishers are installed in homes without them. Households who qualify for LIHEAP are automatically eligible for Weatherization. Accommodations are available to assist the homebound apply for energy and weatherization services.

ComEd CARE (Customers' Affordable, Reliable Energy) – Offers a variety of programs to assist residential customers in need of financial aid.

- ◆ **Residential Special Hardship Program** provides one-time credit up to \$1,000 for customers with household income up to 400% of poverty level (\$83,600 for a family of 4 in 2008) An identifiable hardship must exist and this fund is not available for disconnected accounts. This “once per lifetime” grant can be applied for all year, but funding is limited and may not always be available.
- ◆ **Summer Assistance Program** provides a credit of \$30. ComEd applies this credit automatically to LIHEAP participants. Others with income up to 200% of poverty (\$41,800 for a family of 4 in 2009) may apply between June 1 and August 31.
- ◆ **Power Up Program** pays grants up to \$400 for residential customers with household income up to 200% of poverty who are not approved for LIHEAP. It helps families in need prevent imminent disconnection or may assist with reconnection of electrical service. This grant can be applied for year round but funding is limited and may not always be available.
- ◆ **CHAMP (ComEd Helps Activated Military Personnel)** assists activated members of all seven branches of the armed services or reserve forces of the Illinois National Guard while they are deployed. Benefits can include a cash stipend of up to \$300 based on need, deferred billing arrangements, cancellation of late charges, deposit reduction or waiver and budget payment plan options. To apply for this program, please contact **ComEd** at **1-800-334-7661**.

For more details, or to apply, call **DuPage County Energy Assistance** at **(630) 407-6500**, or toll-free at **1-800-942-9412**.

Nicor Gas Sharing Program

1S415 Summit

Oakbrook Terrace, IL 60181

(630) 629-4948

Administered by the Salvation Army, the Nicor Gas Sharing Program provides one-time annual grants to residential customers who are income eligible.

LOCAL BENEFITS

Townships - DuPage County townships provide various forms of assistance to residents, including the administration of the General Assistance Fund, Emergency Assistance (not mandatory) and special services and programs for older adults. These may include, but are not limited to, information and referral, health screenings, an on-site food pantry, a Senior Dining Center, 55 Alive/Mature Driving, transportation, and more. Township staff and/or volunteers assist in the preparation of income tax forms and complete applications for residents applying for federal, state and/or local benefits. Senior Centers (page 114), offering residents social and recreational opportunities, are available through most townships. Refer to the guide on page v if you are not sure of the township in which you live.

Addison Township

401 N. Addison Road

Addison, IL 60101

(630) 530-8161 (Seniors, Ext. 3)

Bloomington Township

6N050 Rosedale Road

Bloomington, IL 60108

(630) 529-9993

(630) 529-7794 (Seniors)

Downers Grove Township

4340 Prince Street

Downers Grove, IL 60515

(630) 968-6408

(630) 968-5029 (Seniors)

Lisle Township

4711 Indiana Avenue

Lisle, IL 60532

(630) 968-2087

Milton Township

1492 N. Main Street

Wheaton, IL 60187

(630) 668-1616

(630) 690-9056 (Seniors)

Naperville Township

139 Water Street

Naperville, IL 60540

(630) 355-2786

(630) 357-8058 (Seniors)

Wayne Township

27W031 North Avenue

West Chicago, IL 60185

(630) 231-7173

(630) 231-7155 (Seniors)

Winfield Township

130 Arbor Avenue

West Chicago, IL 60185

(630) 231-3591

York Township

1502 S. Meyers Road

Lombard, IL 60148

(630) 620-2400

(630) 620-2424 (Seniors)