

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 74, **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 a sole 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 can 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 84.
- ◆ **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.

The Social Security website, www.socialsecurity.gov is very helpful. You can explore benefits in detail, request a Personal Earnings and Benefit Estimate, or apply online. Your local Social Security office also responds to general inquiries, assists with the application process, and can provide you with literature that will explain all programs, Call **1-800-772-1213** to schedule an appointment at a local office.

SOCIAL SECURITY ADMINISTRATION LOCATIONS

Hours: 9:00 a.m. – 3:00 p.m. for all locations

1325 N. Lake Street
Aurora, IL 60506
1-877-274-5412

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

230 W. Lake Street
Bloomington, IL 60108
1-877-845-1577

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
1-866-303-2724

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
1-877-405-0435

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

SOCIAL SECURITY ADMINISTRATION

1-800-772-1213 Toll Free

1-800-325-0778 (TDD)

www.socialsecurity.gov

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

One Natural Resources Way, Suite 100, Springfield, IL 62702-1271

1-800-252-8966

www.state.il.us/aging

Benefit Access Program

Illinois Cares Rx and the Circuit Breaker Property Tax Relief Grant were terminated in July 2012. The remaining benefits include the Seniors Free Transit Ride, The Persons with Disabilities Free Transit Ride, and the Secretary of State License Plate Discount. See page 132 for eligibility and additional 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)

Change Report Line: 1-800-720-4166 (Bureau of Customer Support)

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:

- ◆ **SNAP – Supplemental Nutrition Assistance Program – “Food Stamps”**
Administers this nutrition program for the U.S. Department of Agriculture. Benefits are provided through the Illinois Link Card, accepted at most grocery stores, used instead of cash to purchase certain food items. The Link Card can also be used 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 **1-866-255-5437**, or **TTY 1-877-204-1012**.

- ◆ **FamilyCare** – Offers healthcare coverage to parents living with their children 18 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) / AABD** - Provides cash assistance that supplements SSI (page 34) 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 to women who are pregnant or families with children under age 19 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).

- ◆ **“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.
- ◆ Call **Health Connect** to locate a doctor who accepts Medicaid at **1-877-912-1999**.
- ◆ 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.

Social Service Coordinators
1-888-528-9488
www.sscincorporated.com

Social Service Coordinators®, LLC. (SSC) is a private social service organization that contracts with Medicare Advantage Organizations to provide free education and assistance to enroll individuals into an array of federal, state and local social programs. SSC also provides ongoing support to help those individuals retain the benefits for which they have qualified.



ENERGY AND WEATHERIZATION ASSISTANCE

DuPage County Community 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. Owners and renters, including those who don't pay energy bills directly, may 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, and carbon monoxide detectors 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 subject to available funding.

- ◆ **Residential Hardship**, may be available to customers suffering an identifiable hardship. Eligibility guidelines apply and program is subject to change or cancellation. For current details and availability, call **DuPage County Energy Assistance** at **(630) 407-6500**, or toll free at **1-800-942-9412**.
- ◆ **CHAMP (ComEd Helps Activated Military Personnel)** assists activated members of all branches of the armed services or reserve forces of the Illinois National Guard while they are deployed. Benefits can include a cash stipend based on need, deferred billing arrangements, extended due date, cancellation of late charges, deposit reduction or budget payment plan options. To apply for **CHAMP**, please contact **ComEd** at **1-888-806-2273**.

Nicor Gas Sharing Program

1S415 Summit
Villa Park, IL 60181
(630) 629-3044

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 120), 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. 143)

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) 719-6670

(630) 719-6682 (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)