

SENIOR BENEFITS and SERVICES GUIDE



NORTHWESTERN ILLINOIS AREA AGENCY ON AGING

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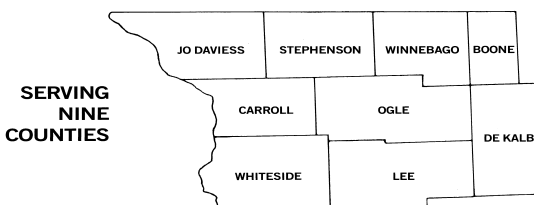
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May 2013

FOREWORD

This Senior Benefits and Services Guide contains basic information about benefits and services for seniors in northwestern Illinois. With so many programs, the options can easily become puzzling for seniors and caregivers alike. We have provided this information to alert you to available programs. Space limitations prevent us from including all the resources available to older adults in northwestern Illinois.

If you cannot find the resource you need or have questions about what additional services may be available in local communities, contact Northwestern Illinois Area Agency on Aging at 815/226-4901 (toll free at 1-800-542-8402).



FUNDING STATEMENT

This document was prepared with funds from the federal Older Americans Act, State of Illinois General Revenue and Area Agency on Aging. The Illinois Department on Aging and the U.S. Administration on Aging are recognized for their support of the Area Agency. Neither is responsible for the contents of this document.

STATEMENT OF NON-DISCRIMINATION

NIAAA does not discriminate in admission to programs or activities or treatment of employment in programs or activities in compliance with appropriate State and Federal Statutes. If you feel you have been discriminated against, you have a right to file a complaint with the Illinois Department on Aging. For information, call the SeniorHelpLine: 1-800-252-8966 (voice & TTY) or contact Grant L. Nyhammer, Executive Director, at (815) 226-4901 or 1-800-542-8402 (voice), or (815) 226-8984 (fax).

NORTHWESTERN ILLINOIS AREA AGENCY ON AGING

Northwestern Illinois Area Agency on Aging (NIAAA) serves seniors in the nine counties in northwestern Illinois: Boone, Carroll, DeKalb, Jo Daviess, Lee, Ogle, Stephenson, Whiteside and Winnebago. Our mission is to help older persons lead independent, meaningful and dignified lives in their own homes and community as long as possible. We accomplish this through providing programs and advocating on behalf of seniors for various benefits and services. We also assist caregivers of older adults.

NIAAA can assist you with:

- ◆ **Information and Assistance**—Seniors and their caregivers should call us when they need to know what services are available, i.e., Medicare, transportation, tax relief, prescription costs, in-home care, home delivered meals and much more!
- ◆ **Training Program**—We have a program to help seniors re-enter the job market. The program features on-the-job training, education opportunities and job placement.
- ◆ **Publications**—The Senior Benefits and Services Guide is not our only publication. We have publications on topics such as senior housing, home care, Alzheimer’s disease, prescription help and others.
- ◆ **Technical Assistance**—NIAAA helps individuals and agencies who want to develop, start or coordinate new services for older adults.
- ◆ **Data**—As an Area Agency on Aging, NIAAA keeps statistics on the needs of older persons in our nine county service area. This helps when planning for new services.
- ◆ **Speakers**—NIAAA staff are experts in the field of aging. We can speak to groups on a variety of aging related topics.
- ◆ **Funding**—NIAAA funds agencies that provide services to seniors.

MORE ABOUT NIAAA

NIAAA has been designated by the Illinois Department on Aging to serve as the Area Agency for northwestern Illinois. We are one of 13 Area Agencies on Aging in Illinois and one of 670 Area Agencies in the country. We are a not-for-profit agency established in 1974 and are governed by a 21 member board of directors with representatives from each of our nine counties. We also have a 21 member advisory council.

To learn more about our agency,
Call us at 815/226-4901 or toll-free at 800/542-8402.

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ADULT DAY SERVICES

Adult day services provide family members and caregivers with time off to take part in other activities with the security of knowing that their loved one is receiving care from trained personnel. Adult day services provide programs ranging from socialization to active rehabilitation and health-related care. The structure of programs may vary and some centers have specialized programs for persons with Alzheimer's disease.

Most Adult Day Centers offer flexible scheduling, allowing caregivers to choose times that meet their schedules. Participants can attend from one to five days a week and receive service for a half or full day.

The State of Illinois pays for adult day services for eligible persons through the Community Care Program (See Community Care Program, p. 4)

Asterisks (*) indicate which facilities are funded via the Community Care Program.

BOONE COUNTY

Brightside Adult Day Care
312 Buchanan Street, Belvidere, IL. 61008
Phone: 815/544-9893

DEKALB COUNTY

The DeKalb Adult Day Center
126 S. Fourth Street, Suite C, DeKalb, IL 60115
Phone: (815) 758-4286

Vital Links Adult Day Care
1590 E Lincoln Hwy., DeKalb, IL. 60115
Phone 815/758/4286

Fox Valley Older Adult Services
1406 Suydam Road, Sandwich, IL 60548
Phone: 815/786-9404

JO DAVIESS COUNTY

*Galena-Stauss Adult Day Center
215 Summit Street, Galena, IL 61036
Phone: 815/777-1340, ext.546

LEE COUNTY

Avonlea Cottage of Dixon
503 Countyside Lane, Dixon, IL. 61021
Phone:815/288-6044

Family Tree Adult Day Service
1027—4th Avenue, Dixon, IL 61021
Phone: 815/219-0388
E-Mail: familytreedixon@centurytel.net

LifeHouse—Liberty Court
124 Liberty Court, Dixon, IL 61021
Phone: 815/285-2000

OGLE COUNTY

The Neighbors Nursing Home
811 W. Second, PO Box 585, Byron, IL 61010
Phone: 815/234-2511

STEPHENSON COUNTY

Friendship Center
222 W. Main St., PO Box 172, Lena, IL 61048
Phone: 815/369-2690

*Presence St. Joseph Adult Day Care
659 East Jefferson St., Freeport, IL 61032
Phone: 815/232-6181

WHITESIDE COUNTY

Morrison Community Hospital ADC
303 North Jackson St., Morrison, IL 61270
Phone: 815/772-4003

WINNEBAGO COUNTY

*Bright Side ADC — Longwood Plaza
1055 East State Street, Rockford, IL 61104
Phone: 815/964-2433

*Bright Side ADC — Tabor Lutheran Church
2233 — 12th Avenue, Rockford, IL 61104
Phone: 815/387-7976

Kirk Alzheimer's Activity Center
Wesley Willows
4141 N. Rockton Ave., Rockford, IL 61103
Phone: 815/654-2530

LifeHouse—The Atrium
2885 McFarland Road, Rockford, IL 61107
Phone: 815/282-3340

CAREGIVER SERVICES

With the passage of the National Family Caregiver Support Program in 2000, new services are available to assist family caregivers (including grandparents raising their grandchildren and older adults caring for a disabled family member). Caregivers are provided with information, direction and support through the following services. Call NIAAA at 815/226-4901 or 800/542-8402 for more information.

CAREGIVER ASSISTANCE

Caregiver Assistance staff provide information and practical hands-on help to determine what benefits and services are available for your loved one and for you as a caregiver. Contact NIAAA about caregiver assistance in your area.

CAREGIVER TRAINING/EDUCATION

People are often thrust into the caregiving role without having a lot of experience or practical know-how. Caregiver workshops and conferences provide an opportunity to acquire skills and knowledge related to caregiving. Contact NIAAA for more information.

CAREGIVER RESOURCES

NIAAA has a library containing a variety of books, directories, and video and audio tapes available for loan to caregivers. Stop by the NIAAA office to check out these resources.

SUPPORT SERVICES

Support services funds pay for unique and individual needs of caregivers and grandparents raising grandchildren. Assistance includes, but is not limited to, assistive technology, medical equipment and supplies, legal assistance, emergency response equipment, minor home repairs, transportation, and other needs.

RESPIRE CARE

Limited funds are available to help pay for relief services to give caregivers a break. In home care, adult day care, or nursing home placement can be paid for on a short term basis for older adults with physical or memory problems. These funds are for relief only and not intended to replace ongoing care.

SUPPORT GROUPS

Caregivers often take on the responsibility of caring for a loved one without concern for their own well being. This takes a real physical and mental toll. Support groups offer coping strategies, peer support and information to deal with these issues and concerns. Groups provide a safe environment where members can discuss problems, frustrations or successes. Caregivers often report feeling reenergized after attending the following groups.

Boone County

Boone County Council on Aging 815/544-9893
2141 Henry Luckow Lane, Belvidere 61008
Meets the 4th Thursday of the month at 2:00pm

Ogle County

Polo Senior Center 815/946-3818
104 South Franklin St., Oregon, IL 61061
Meets the 3rd Tuesday of the month at 1:30

Winnebago County

Lifescape Community Services 815/963-1609
705 Kilburn Avenue, Rockford, IL 61101
Meets the 4th Monday of the month at 1:30

NW IL Area Agency on Aging 815/226-4901

1111 S. Alpine Rd. 6th floor, Rockford, IL 61108
Meets the 3rd Wednesday of each month at 1:30

Northern IL Hospice & Grief Cntr 815/398-0500

4215 Newburg Rd., Rockford, 61108
Contact for times

Whiteside County

Whiteside Co Senior Center 815/626-7707
1207 West 9th St., Sterling IL. 61081

CASE MANAGEMENT

Case management helps older persons with health problems stay safely in their own homes. Professional case managers work closely with the older person and family members to arrange for a variety of services to increase the older person's independence. Contacts are made with the client on a regular basis to make changes and provide additional help as needed. Case managers authorize adult day services and homemaker services paid for by the State of Illinois Community Care Program.

AGENCY	COUNTY
Elder Care Services 330 Grove Street DeKalb, IL 60115 815/758-6550	DeKalb
Intouch Services of LSSI 1901 First Avenue Sterling, IL 61081 815/626-7333	Carroll Lee Ogle Whiteside
Stephenson Co. Senior Center 1237 West Galena Avenue Freeport, IL 61032 815/235-9777 or 800/424-6696	Jo Daviess Stephenson
Visiting Nurses Association 4223 East State Street Rockford, IL 61108 815/971-4285	Boone Winnebago

COMMUNITY CARE

This Community Care Program (CCP) helps seniors with health problems remain at home by providing case management, homemaker and adult day services. Case managers visit seniors in their homes to determine their needs and then develop a plan of care to meet those needs.

To be eligible for CCP service, a person must be 60 years of age or older and unable to continue some or all activities of daily living (meal preparation, laundry, personal care, house cleaning). A physician's statement confirming the senior's need for services is required. An individual needing care may have no more than \$17,500 in assets (not including homestead property, auto and personal furnishings). A couple with both needing service may not have more than \$35,000 in assets. Married couples, with only one spouse needing care, may qualify under Medicaid's Spousal Impoverishment standard. The spouse needing care is allowed to have \$2,000 in assets, while up to \$109,560 may be transferred to the spouse not needing care.

The full cost of homemaker or adult day service is paid for if an individual or a married couple's income is below the federal poverty level. Those with income above these amounts must render a co-payment based on the amount of care received and income.

For more information or to apply for CCP services, contact the agency listed under Case Management on this page.

Benefits Access

The Circuit Breaker program, now called the Benefits Access Application or BAA, provides a vehicle license plate discount. Individuals must be 65 or older (or disabled), an Illinois resident, and meet the following annual income criteria:

- \$27,610 per one-person household
- \$36,635 per two-person household
- \$45,657 per 3-or-more person household

Apply on-line at www.cbrx.il.gov, or contact NIAAA, I&A sites or the Illinois Department on Aging for assistance.

DRUG DISCOUNTS

The Illinois Rx Buying Club was established to help lower the cost of medicines for Illinois seniors age 65 or older and persons with disabilities. This program provides discounts on all prescription drugs approved by the FDA. To join, you must fill out the Illinois Rx Buying Club application and pay a \$10 non-refundable annual fee, which entitles you to receive the discount card. The discount card is effective for 12 months from the date of issue.

ELDER ABUSE

Older adults may be at risk of abuse at the hands of family members or others close to them. Abuse may be physical (rough handling, slapping, hitting), emotional (insults, threats, calling names), financial (forced signing over of property or money), neglect (withholding food, medical care, basic necessities of life, social contact), forceful confinement or restraint, or sexual (forced sexual intimacy).

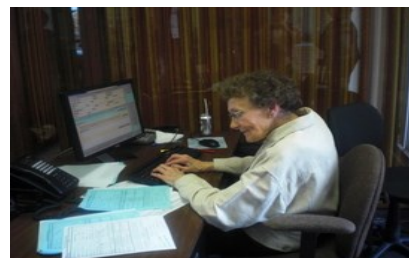
Many older adults who have been taken advantage of are afraid to make a report for fear of reprisal. They need someone to call for help on their behalf.

Anyone can call to make a report, and the caller can remain anonymous. Calls should be made to the Illinois Department on Aging at 1-866-800-1409 (in- and out-of-state) or to one of the following local agencies. The new TTY number is 1-800-544-5304.

AGENCY	COUNTY
Elder Care Services 330 Grove Street DeKalb, IL 60115 815/758-6550	DeKalb
Intouch Services of LSSI 1901 First Avenue Sterling, IL 61081 815/626-7333	Carroll Lee Ogle Whiteside
Stephenson County Senior Center 1237 West Galena Avenue Freeport, IL 61032 815/235-9777 800/424-6696	Jo Daviess Stephenson
Visiting Nurses Association 4223 East State Street Rockford, IL 61108 815/971-4285	Boone Winnebago

EMPLOYMENT

The Senior Community Service Employment Program is a federal program helping older workers (age 55 and older) return to the workforce. Staff place eligible individuals in training programs where they can update skills or develop new abilities. To qualify, individuals must have income below 125% of the federal poverty level. For more information, or to apply, call the Northwestern Illinois Area Agency on Aging at 815/226-4901 or 1-800-542-8402.



HOME DELIVERED MEALS (HDM)

Home delivered meals are nutritious meals delivered daily to homebound older adults. Each meal provides one-third of the Dietary Reference Intakes. Frozen meals can be requested for holidays and weekends. Sack lunches for the evening meal may also be requested. Special diet requirements can often be accommodated, and breakfast may be available. There is no charge for the meals; however, donations are encouraged.



HOME DELIVERED MEALS Independent Providers

Independent home delivered meal programs do not receive federal or state funding. They provide regular diet meals and may provide special diet requests such as low sodium, diabetic, restricted calorie, and others. A fee is required for service.

OLDER AMERICANS ACT FUNDED PROVIDERS

AGENCY	COUNTY
Lifescape Community Services 705 Kilburn Avenue Rockford, IL 61101 815/963-1609 or 800/779-1189	Boone Lee Ogle Winnebago
NICAA Senior Citizens' Services 524 West Stephenson St. Freeport, IL 61032 815/232-8896	Carroll Jo Daviess Stephenson Whiteside
Voluntary Action Center 1606 Bethany Road Sycamore, IL 60178 815/758-3932	DeKalb

AGENCY	CITY
Freeport Memorial Hospital 1045 West Stephenson Street Freeport, IL 61032 815/599-6352	Freeport
Good Samaritan Nursing Ctr. Mobile Meals 1006 North Lowden Mt. Carroll, IL 61053 815/244-7715	Mt. Carroll
Mobile Meals of KSB Hospital 144 N. Court Dixon, IL 61021 815/284-0333	Dixon

HOME OWNERS TAX ASSISTANCE

SENIOR HOMESTEAD EXEMPTION

The Senior Homestead Exemption Program allows a \$4,000 exemption in the equalized assessed valuation of the home for people age 65 and over.

The Disabled Person's Homestead Exemption provides a \$2,000 exemption in the equalized assessed valuation of the home for individuals with disabilities.

The Disabled Veteran's Homestead Exemption provides a \$5,000 exemption in the equalized assessed valuation of the home for veterans with a disability rating greater than 75%. Those with a rating between 50-75% receive a \$2,500 exemption.

There are no income or asset limits for any of these programs. Apply by contacting your County Supervisor of Assessments office listed in your local phone book under the county's name.

SENIOR CITIZENS ASSESSMENT FREEZE HOMESTEAD EXEMPTION

Senior homeowners age 65 or older with a household income of \$55,000 or less can freeze the equalized assessed value of their property. Apply at your County Supervisor of Assessments office.

PROPERTY TAX DEFERRAL

Persons 65 and over with a yearly income of \$50,000 or less may defer property tax payments. Taxes would be paid after the home is sold or when the taxpayer dies. Applications **must** be submitted before March 1st each year. Contact your County Treasurer for further information.



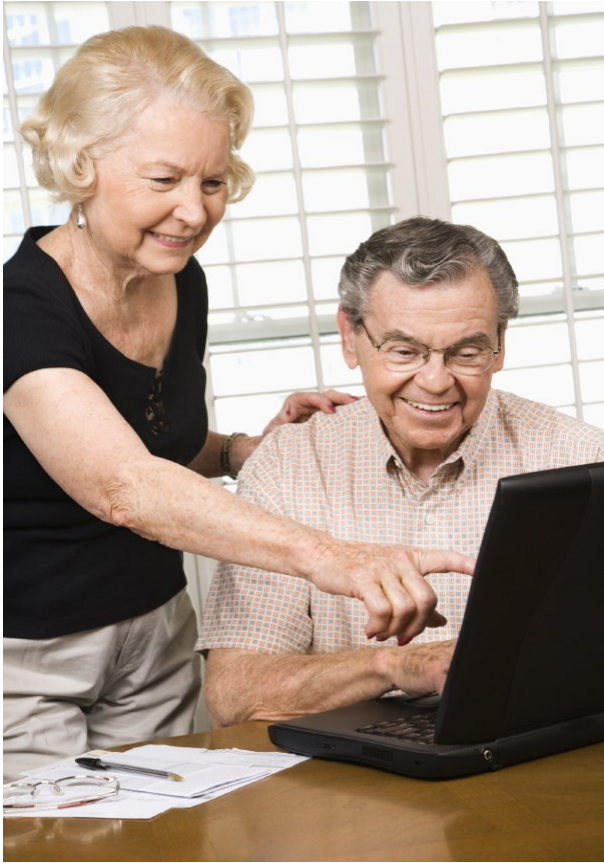
HOUSING

Many housing options are available to older adults. Seniors considering a move to a different type of housing should contact the NIAAA office to request an up-to-date listing of the various housing facilities available to older adults in northwestern Illinois. The list includes senior apartment buildings, continuing care or life care communities, assisted living and others.



INFORMATION & ASSISTANCE

Older adults and their caregivers are often unaware of the various benefits and services for which they may be eligible. Older Americans Act funded Information & Assistance sites educate seniors about services available in the community. Information and Assistance specialists act as a resource and advocate for seniors, linking them to such benefits and services as Benefits Access, public aid and many more. They also make home visits to homebound seniors needing help. For more information on resources available to you, contact the I&A provider in your county or the NIAAA office at 815/226-4901 or 800/542-8402.



Boone County
Boone County Council on Aging
2141 Henry Luckow Lane, Belvidere, IL 61008
815/544-9893

Carroll County
Carroll County Senior Services Organization
306 N. Main Street, Box 45
Mt. Carroll, IL 61053
815/244-1800

DeKalb County
Elder Care Services
330 Grove Street, DeKalb, IL 60115
815/758-6550

Jo Daviess and Stephenson Counties
Senior Resource Center
1237 West Galena Avenue, Freeport, IL 61032
815/235-9777 or 800/424-6696

Lee County
Lee County Council on Aging
100 West 2nd Street, Dixon, IL 61021
815/288-9236

Ogle County
Rock River Center
810 S. 10th St. Oregon, IL 61061
815/732-3252 or 800/541-5479

Whiteside County
Whiteside Co. Senior Center
1207 West 9th Street, Sterling, IL 61081
815/626-7707

Winnebago County
Lifescape Community Services
705 Kilburn Avenue, Rockford, IL 61101
815/963-1609



LEGAL SERVICES

PRAIRIE STATE LEGAL SERVICES



This agency provides representation and legal advice to senior citizens on matters such as Medicaid and Medicare payments, Supplemental Security Income, Public Aid, food stamps, Social Security, veterans' benefits, guardianship questions, nursing home questions, and financial problems of nursing home residents.

Boone, Carroll, Jo Daviess, Ogle, Stephenson and Winnebago Counties

Prairie State Legal Services
303 North Main Street, Suite 600
Rockford, IL 61103
Phone: 815/965-2134
Toll Free: 800/892-2985

DeKalb County

Prairie State Legal Services
1024 West Main Street
St. Charles, IL 60174
Phone: 630/232-9415
Toll Free: 800/942-4612

Lee County

Prairie State Legal Service
1021 Clinton Street
Ottawa, IL 61350
Phone: 815/434-5903
Toll Free: 800/892-7888

Whiteside County

Prairie State Legal Services
1705 Second Avenue, #314
Rock Island, IL 61201
Phone: 309/794-1328
Toll Free: 800/322-9804

DURABLE POWER OF ATTORNEY FOR HEALTH CARE

A Power of Attorney for Health Care designates an "agent" to make important medical decisions when an individual is no longer capable of decision-making. This document allows an individual to indicate their desire to have or withhold specific kinds of life-prolonging medical procedures and requires a witness signature. Call NIAAA for information or forms.

POWER OF ATTORNEY FOR PROPERTY

A Power of Attorney for Property designates an "agent" to transact normal business such as banking, paying bills, preparing taxes, etc., when someone loses the ability to manage their own affairs. These forms require signature before a notary public. Power of attorney forms may be obtained from NIAAA.



GUARDIANSHIP

Guardianship means the appointment (by a court) of a legally responsible adult acting to provide protective service for someone who cannot manage their affairs and make good decisions. Guardians may be "of the person" or "of the estate." Guardian of the person makes decisions about food, shelter, clothing, medical care, etc. Guardian of the estate manages matters dealing with money and property. Guardians must report to the court at least annually. For more information, contact the Guardianship and Advocacy Commission at 815/987-7657 or contact a private attorney.

LIHEAP

The Low Income Home Energy Assistance Program (LIHEAP) helps low income households pay their heating bills. Eligibility for the program is based upon income. Priority is given to people 60 or over or people with disabilities. Contact your local Community Action Agency or I&A site (page 7). To qualify you must meet the following monthly income eligibility criteria:

Single Person \$1,436 or less
Couple \$1,939 or less

LONG TERM CARE OMBUDSMAN

The Ombudsman Program protects and promotes the rights and quality of life for persons who reside in nursing homes. The primary responsibility of the Long Term Care Ombudsman Program is to investigate and resolve complaints made by or on behalf of older persons who are residents of nursing homes. Ombudsmen play a critical role in the daily lives of residents and in the development of laws and policies affecting residents.

To obtain assistance through the Long Term Care Ombudsman program, call Catholic Charities at 1-800-369-0895 or your local Catholic Charities office:

Boone, DeKalb and Winnebago
Catholic Charities
Rockford, IL
Phone: 815/316-0040

E-mail: CCOmbudsmanInfo@RockfordDiocese.org

Carroll, Lee, Ogle and Whiteside
Catholic Charities
801 West 11th Street
Sterling, IL 61081
Phone: 815/625-6945

Jo Daviess and Stephenson
Catholic Charities
1231 South Walnut Avenue
Freeport, IL 31032
Phone: 815/235-9563

MEDICARE



This medical program is available to adults 65 and older and certain other qualified persons. Medicare benefits consist of **Parts A, and B.**

Part A covers hospitalization, stays in skilled nursing facilities, some home health services and hospice care. **Part A** is free to individuals covered by Social Security. **Part B** covers doctors' services, home health care and various medical services and supplies not covered by the hospital insurance part of Medicare. **Part B** also covers annual mammograms, pap tests for high risk women, colorectal cancer screening, diabetes education, and bone mass measurement. The **Part B** medical coverage premium is \$104.90 for single and \$85,000 annual income or less. \$170,000 or less for married couple. Premium increases as income increases. Part B annual deductible is \$147 .

Medicare continued on page 10

MEDICARE PART D

Medicare Prescription Drug Program

Medicare prescription drug plans are available for anyone with Medicare, regardless of income or age. There are many different drug plans available in Illinois. These drug plans are approved by Medicare, but administered by private companies.

When you join a Medicare prescription drug plan, you are still in Medicare. Prescription drug plans provide assistance with some or all of your medications needs, depending on the plan that you choose.

For more information about Medicare Part D, and to enroll, please see www.medicare.gov



“Extra Help” for Out-of-Pocket Costs

Social Security will assist lower income individuals with some of their Part D plan out-of-pocket costs (premiums, deductibles, co-pays, etc). This benefit is called “Extra Help” To see if you qualify, see www.socialsecurity.gov.

Individuals who receive Medicaid, SSI, QMB or SLIB will automatically receive the “Extra Help” benefit without having to apply. “Extra Help” applications are available at NIAAA, the Social Security Office, and other agencies serving seniors. It is also available online at www.socialsecurity.gov.



DEPARTMENT OF HUMAN SERVICES

AID TO THE AGED, BLIND AND DISABLED (AABD)

AABD is a State program which provides cash assistance to low income individuals. AABD complements the Supplemental Security Income (SSI) program (see SSI program information). AABD recipients are also eligible for medical assistance under the Medicaid and Food Stamp programs (see Medicaid and Food Stamp Program information).

An individual must be at least age 65 or blind or disabled to be eligible for AABD. Income and asset guidelines must also be met. Eligibility and the amount of monthly checks are determined on a case-by-case basis.

SNAP/ FOOD STAMP PROGRAM

The Food Stamp program helps people with low income increase their food purchasing dollars. Apply at your local Department of Human Services. To qualify in 2011, you must meet the following eligibility requirements:



Maximum	Gross
Monthly Income	
Single Person	\$ 1,916
Couple	\$ 2,586

Assets of less than \$2,000 per household with one person over 60.

Monthly income limits are 200% of the poverty level. Household income may be higher for certain elderly and people with disabilities.

MEDICAID

Medicaid is a medical program administered by the Department of Human Services. The program covers some medical charges not covered by Medicare. Covered charges include basic inpatient and outpatient medical services and various additional services. Apply at your local Department of Human Services.

Monthly Income: Calculated when you apply. Assets:

Single Person:	\$2,000 or less
Couple:	\$3,000 or less

QUALIFIED MEDICARE BENEFICIARY (QMB)

QMB pays Medicare premiums, deductibles, and co-insurances. Apply at your local Department of Human Services office or I&A site. The following eligibility requirements apply:

	Monthly Income	Assets
Single Person	\$ 958 or less	\$ 7,080 or less
Couple	\$1,239 or less	\$10,620 or less

SPECIFIED LOW-INCOME MEDICARE BENEFICIARY (SLMB)

SLMB pays for the Medicare Part B premium. Apply at your local Department of Human Services office or I&A site. The following eligibility requirements apply:

	Monthly Income	Assets
Single Person	\$1,148 or less	\$ 7,080 or less
Couple	\$1,550 or less	\$10,620 or less

Human Services programs continued on page 12.

QUALIFIED INDIVIDUAL (QI)

QI pays for the monthly Medicare Part B premium (similar to SLMB). While SLMB recipients receive Medicaid, QI participants have a “spend-down.” Persons enrolled in spend-down are not considered eligible for Medicaid. The following income and asset standards apply. For more information, contact you local Department of Human Services or I&A site.

	Monthly Income	Assets
Single Person	\$1,292 or less	\$7,080 or less
Couple	\$1,744 or less	\$10,620 or less

ESTATE RECOVERY

The Illinois Department of Human Services may place a lien against any real estate owned by someone receiving Medicaid benefits. The claim will only be enforced after the death of the recipient or a surviving spouse and only when there is no surviving child under age 21, blind or permanently and totally disabled living in the home. Under certain circumstances, familial caregivers who lived with and provided care to a Medicaid recipient may be able to keep the home.

For more information, contact you local Department of Human Services or local Prairie State Legal Services office.

NOTE: The state will not put a lien on the estate of someone who only receives QMB, SLIB OR QI-1 BENEFITS.

DEPARTMENT OF HUMAN SERVICES

CARROLL: 820 South Mill Road
Mt. Carroll, IL 61053
815/244-3301

DEKALB: 1629 Afton Road
Sycamore, IL 60178
815/895-8667

JO DAVIESS: 708 S. West Street
Galena, IL 61036
815/777-0718

LEE: 201 Lincoln Statue Drive
Dixon, IL 61021
815/288-4487

OGLE: 106 North 2nd Street
Oregon, IL 61061
815/732-2166

STEPHENSON: 1631 S. Galena Avenue
Freeport, IL 61032
815/232-6121

WHITESIDE: 2605 Woodlawn Road
Sterling, IL 61081
815/632-4045

WINNEBAGO: 1111 North Avon Street
Rockford, IL 61101
815/987-7620

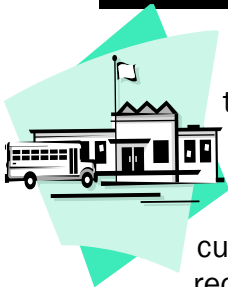


RESOURCE CENTER

NIAAA's Resource Center is here to provide you with answers and information you need to improve your independence and quality of life. Whether you need information on housing, home care, insurance, assistive devices, long term care, public benefits, etc., our certified professional staff will explain your options in a way that allows you to make the best decision for your situation. Even if you don't know what programs you may qualify for, staff will help determine your eligibility. Should you need to apply for any benefit program, Resource Center staff will assist you with your application.

Our lobby is open for individuals to browse through our pamphlet racks filled with free informational brochures on a variety of topics, such as Medicare, Alzheimer's, Senior Housing, Veterans Issues, Advance Directives and much more. Stop in to see what is available for you or someone you care about.

SENIOR CENTERS



Senior Centers offer a wide variety of programs of interest to seniors in their area, including social events such as parties, card games and outings; educational programs on topics such as health, nutrition, current events and special interests; recreational programs such as golf leagues and exercise classes; congregate meal programs; arts and crafts; and numerous other activities of interest to the participants.

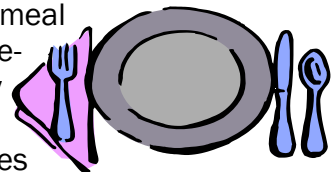
Senior Centers also offer many opportunities for volunteering. In various centers, volunteers provide transportation for seniors, helps with programming, assist in office projects and perform as volunteer coordinators of programs and services.

SHIP

The Senior Health Insurance Program (SHIP) is sponsored by the Illinois Department on Aging. SHIP provides free assistance to persons who have problems or questions about their health insurance. Trained SHIP volunteers answer questions on health insurance benefits and coverage, particularly Medicare, Medicare supplements, and long term insurance.

SENIOR DINING

Senior dining sites offer nutritious noon meals served in group setting, usually five days per week. Each hot meal provides at least one-third of the Dietary Reference Intakes.



Congregate dining sites are located in senior centers, community centers, churches and public buildings throughout northwestern Illinois. In addition to meals, the sites offer an opportunity for socializing and group activities.

Congregate meals are provided as part of a nutrition program administered by the Illinois Department on Aging under authority and funding of the Older Americans Act. Full cost of meal is made known as is a suggested donation amount. Meals are served to eligible persons regardless of their willingness or ability to make a donation. Meals at dining sites are available to anyone age 60 or older and to their spouses regardless of age if the eligible spouse participates in the program. Meals may also be made available to a disabled person at a dining site located in a senior housing facility in which the disabled person resides. Also eligible are individuals with disabilities, regardless of age, who reside at home with a person over age 60 and accompany the older person to the meal site. Reservations are recommended at senior dining sites.

SENIOR DINING SITES

BOONE COUNTY

Keen Age Center
2141 Henry Luckow Lane, Belvidere, IL 61008
815/544-9893

Ned's Restaurant
2132 Business Route 20, Belvidere, IL 61008
815/544-1133

CARROLL COUNTY

Bird House Café
333 N. Main Ave.
Milledgeville, IL. 61051
815/225-5406

Mest Manor Apartments
525 Third Street, Savanna, IL 61074
815/273-4875

DEKALB COUNTY

Chamberlain Park Building
400 N. Brown Street, Genoa, IL 61035
815/784-3464

DeKalb Hi-Rise (Mon.-Sat.)
507 East Taylor, DeKalb, IL 60115
815/748-5994

DeKalb Senior Center
330 Grove Street, DeKalb, IL 60115
815/758-1678

Lakeland Family Restaurant
740 East Market St., Somonauk, IL. 60552
815/786-9591

Sycamore Highrise
350 Grant Street, Sycamore, IL 60178
815/895-4952

JO DAVIESS COUNTY

Charlie's Place
213 Jefferson Street, Hanover, IL 61041
815/591-3883

George & Dale's Food & Brew
32 Sinsinawa Avenue, E. Dubuque, IL 61025
815/747-8810

Karen's Kitchen
110 N. Main Street, Stockton, IL 61085
815/947-2080

LEE COUNTY

Amboy Community Center
280 West Wasson, Amboy, IL 61310
815/857-3048

Jones Tap
330 Chicago Road, Paw Paw, IL 61353
815/627-8971

Lee County Senior Center
100 West Second Street, Dixon, IL 61021
815/288-2117

OGLE COUNTY

Hub City Senior Center
401 Cherry Avenue, Rochelle, IL 61052
815/562-5050

Polo Area Senior Services
101 East Mason, Polo, IL 61064
815/946-3818

Lifescape Community Services
215 West Washington St., Oregon, IL 61061
815/732-6694

Senior dining sites care continued on page 15

STEPHENSON COUNTY

Dew Drop Inn
104 Main Street, Rock City, IL 61070
815/865-5212

Freeport Central Kitchen
524 W. Stephenson St. Freeport, IL. 61032
815/232-8896

Meadow Ridge Apt.
1731 Hance Dr. Freeport. 61032
815/233-9253

WHITESIDE COUNTY

Julie's Café
108 S. Main Street, Albany, IL 61230
309/887-4320

Legends
921 8th Ave, Erie IL
309/659-9293

Morrison Golden Meals
307 S. Madison Street, Morrison, IL 61270
815/772-7680

Prophetstown Golden Meals—Eureka Inn
103 East 3rd St., Prophetstown, IL 61277
815/537-5571

Rock Falls Golden Meals
1409 Eighth Avenue, Rock Falls, IL 61071
815/626-4442



*Enjoy nutritious food and
good fellowship
at senior dining sites.*

WINNEBAGO COUNTY

Faust Landmark
630 East State Street, Rockford, IL 61104
815/962-2046

First Lutheran Church (M-W-F)
218 East 6th Street, Pecatonica, IL 61063
815/239-1216

G-Pac Senior Center
400 Heart Boulevard, Loves Park, IL 61111
815/633-7111

Golden Agers Center
1115 Sixth Avenue, Rockford, IL 61104
815/962-0407

Skyrise Apartments
837 North Main Street, Rockford, IL 61103
815/964-7319

Sullivan Foods
703 N. Elida Street, Winnebago, IL 61088
815/335-1501

Valley View Apartments
3303 East State Street, Rockford, IL 61108
815/399-4198

Senior Breakfast at Logli Supermarkets

Logli Supermarkets have teamed up with Lifescape Community Services to offer “Senior Breakfast at Logli”. At two Logli’s, (6410 E. Sate Street, Rockford, and at Harlem & Alpine Roads in Loves Park) the restaurants inside these locations will offer a hot nutritious breakfast from 7:30 am to 10:30 am, Monday through Saturday.

Seniors 60 and older, along with their spouses, will be able to choose from six separate menu items for a requested \$3.00 donation. No reservations required.

Studies link consuming healthy breakfasts with less chronic disease, increased longevity and better health. Starting each day with a good breakfast boosts energy, increases attention span, and provides a heightened sense of well-being.

SOCIAL SECURITY ADMINISTRATION

SOCIAL SECURITY

Social Security provides monthly payments to retired or disabled workers, their spouses, dependent children, widows, widowers and divorced spouses. Eligibility and the amount of monthly payment are dependent on a worker's record of earnings. Application for Social Security should be made 3 months before the date when benefits are expected to begin. Apply at the nearest Social Security office.

The Social Security program allows an individual to work while receiving Social Security benefits; however, there is a yearly earnings limit for those under their Full Retirement Age (FRA). If the limit is surpassed, Social Security withholds benefits for earnings above this limit.



Age	2013 Limit	Amount Withheld If Over the Limit
62-FRA	\$15,120	\$1 for every \$2 made
FRA & Older	—	No limit

SUPPLEMENTAL SECURITY INCOME

Supplemental Security Income (SSI) provides a minimum income for people who are 65 or older, blind or disabled and may not qualify for regular Social Security payments, or whose Social Security payments are low. You may apply at your local Social Security Office or call 1-800-772-1213. To qualify in 2008, you must meet the following eligibility requirements:

	Monthly Income	Assets
Single Person	\$ 710 or less	\$2,000 or less
Couple	\$1,066 or less	\$3,000 or less

TRANSPORTATION

Seniors frequently need to rely on transportation to get around. Depending on where you live, there may or may not be services available. Transportation in your area is provided by such public or private entities as senior centers, adult day care centers, dining sites, and others. Many vehicles provide handicapped accessibility; however, some older unit may not. Seniors may also contact local senior centers for the names of individuals who provide transportation on a for-pay basis.

Some transportation services are funded through the federal Older Americans Act; seniors are not required to pay for rides funded through this Act. In the following list, services funded through the Older Americans Act are indicated with an asterisk (*).

Most other services have established fees (fees are not listed). The Medicaid program and Veterans' Affairs offices may reimburse clients for transportation used for medical purposes.

BOONE COUNTY

Boone County Council on Aging
 2141 Henry Luckow Lane
 Belvidere, IL 61008
 815/544-9893
 Fax: 815/547-7373
 Website: www.keenage.org
 E-mail: keenage@mwci.net

CARROLL COUNTY

Carroll County Senior Services
 PO Box 45, 306 North Main Street
 Mt. Carroll, IL 61053
 815/244-1800 or 1-(866) 214-1959
 Fax: 815/244-5334
 E-mail: director@ccseniorcenter.org

Transportation continued on Page 17

CARROLL COUNTY (cont'd)

Help at Home
307 West 3rd Street
Dixon, IL. 61021
815/288-4633

Tri-County Opportunities Council
405 Emmons Avenue
Rock Falls, IL 61071
815/625-7830
1-800-323-5434 (for client use)

DEKALB COUNTY

Voluntary Action Center/Trans VAC
1606 Bethany Road
Sycamore, IL 60178
815/758-3932
758-0818 (Administration/MedVAC)
815/758-6641 (TransVAC)
Fax: 815/758-0202
E-mail: vacdk@aol.com

Fox Valley Older Adult Services
1406 Suydam Road
Sandwich, IL 60548
815/786-9404
Fax: 815/786-2696
E-mail: fvoas@aol.com

JO DAVIESS COUNTY

City of East Dubuque
303 Sinsinawa Avenue
East Dubuque, IL 61025
815/747-3416
Fax: 815/747-2973
City of Dubuque for mini-bus
563/690-6464

Jo Daviess County Transit
710 South West Street
Galena, IL 61036
815/777-8088
Fax: 815/777-8255
Website: www.jdwi.org
Email: jdctransit@galenalink.com
Website: www.jdwi.org

LEE COUNTY

Dollar Transport
PO Box 1201
Sterling, IL 61081
815/622-9626
Website: www.angelfire.com/biz7/bus

Lee County Council on Aging
100 West 2nd Street
Dixon, IL 61021
815/288-2117 or 1-888-239-9228
Fax: 815/288-6563

Tri-County Opportunities Council
405 Emmons Avenue
Rock Falls, IL 61071
815/625-7830
1-800-323-5434

OGLE COUNTY

Hub City Senior Center
401 Cherry Avenue
Rochelle, IL 61068
815/562-5050
Lee-Ogle Transportation System (LOTS)
100 West 2nd Street
Dixon, IL 61021
815/288-2117 or 1-888-239-9228
Fax: 815/288-6563

STEPHENSON COUNTY

Pretzel City Transit
(815) 233-7433
Website: www.pretzelcitytransit.com
Stephenson County Senior Center
1237 West Galena Avenue
Freeport, IL 61032
815/777-1316 for transportation

STEPHENSON COUNTY (cont'd)
Northwestern Illinois
Community Action Agency
524 West Stephenson Street, Suite 4
Freeport, IL 61032
815/232-8896
Transportation: 815/235-8800
1-800-883-1111

WHITESIDE COUNTY
Tri-County Opportunities Council
405 Emmons Avenue
Rock Falls, IL 61071
815/625-7830
1-800-323-5434 (for client use)
Fax: 815/625-4301

Whiteside County Senior Center
1207 West 9th Street
Sterling, IL 61081
815/626-7707
815/625-7433
(transportation scheduling)
Fax: 815/625-0155

WINNEBAGO COUNTY
ASAP Transport
7117 Clinton Road
Loves Park, IL 61111
815/654-2727

Love INC of Greater Rockford
PO Box 1633
Rockford, IL 61110-0133
815/282-4384
Fax: 815/282-4624
Monday thru Friday 9:00 am - noon; otherwise
24-hour answering machine.

Lifescape Community Services, Inc.
705 Kilburn Avenue
Rockford, IL 61101
815/963-1609 or 1-800-779-1189
Fax: 815/963-1627
E-mail: lifescape@lifescapeservices.org
Website: www.lifescapeservices.org

Rockford Mass Transit District
520 Mulberry Street, Rockford, IL 61101
815/961-9000 (general information)
815/961-CALL (Para Transit dispatch/TTY)
815/961-2257 (Para Transit info/voice)
815/961-0072 (TTY/fixed route)

State Line Mass Transit
520 Mulberry Street
Rockford, IL 61101
877/561-3330
Website: www.smttd.biz/
Serving: Rockton, Roscoe & South Beloit

ALL NINE COUNTIES
Need-A-Lift Shuttle
4401 Eleventh Street
Rockford, IL 61109
815/874-0371
Discounted rates for seniors.

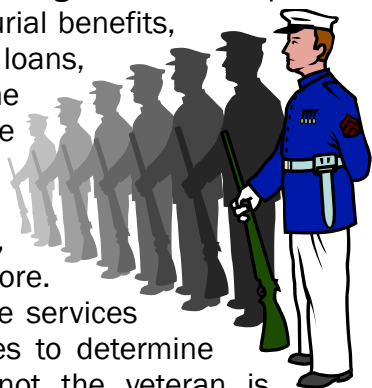


Special needs transportation:
In most counties, transportation can be arranged by the American Cancer Society for patients who need radiation and chemotherapy treatments.

American Cancer Society
4312 East State Street
Rockford, IL 61108
815/229-1287
Website: www.cancer.org

VETERANS' BENEFITS

Veterans are qualified for a variety of services, including medical care, pensions, death and burial benefits, home care, loans, nursing home care, life insurance, medication assistance, and much more. Each of these services has guidelines to determine whether or not the veteran is eligible for that service. Contact your local State of Illinois Department of Veterans' Affairs for information on these and other veteran's programs.



STATE OF ILLINOIS DEPARTMENTS OF VETERANS' AFFAIRS

BOONE, DEKALB, OGLE AND WINNEBAGO COUNTIES

Machesney Park National Guard Armory
10451 North 2nd Street
Machesney Park, IL 61115
815/633-5875

CARROLL, JO DAVIESS AND STEPHENSON COUNTIES

223 West Exchange, Suite 201
Freeport, IL 61032
815/233-5092

DEKALB COUNTY

109 S. Jefferson, Suite 2
Woodstock, IL 60098
Phone: 815/338-9292

Sycamore Armory Building
516 East State Street
Sycamore, IL 60178

LEE AND WHITESIDE COUNTIES

1600 First Avenue
Rock Falls, IL 61071
Phone: (815) 626-2468

WEATHERIZATION



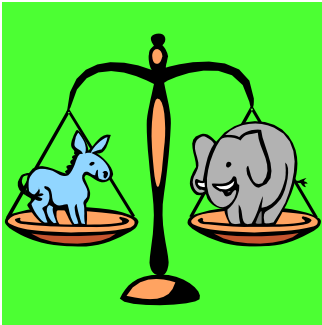
The Illinois Home Weatherization Assistance Program provides free assistance to eligible individuals in making their homes or apartments more energy efficient.

Eligibility is based upon income. You must have an annual income of less than:

Single Person	\$22,340 annual
Couple	\$30,260 annual



LEGISLATORS



We list Federal and Illinois legislators because they vote on programs for senior citizens. Their votes affect Social Security, Medicare, the Older Americans Act (which funds a great many senior programs),

Federal taxes, pharmaceutical programs, and much more.

NIAAA strongly encourages you to contact your legislators to make them aware of your needs, your concerns, and your issues. Both Federal and local addresses are listed.

U.S. SENATORS

The Honorable Richard J. Durbin (D)
The United States Senate
711 Hart Senate Building
Washington, DC 20510
202/224-2152 fax: 202/228-0400

230 S. Dearborn Street, Ste. 3892
Chicago, IL 60604
312/353-4952 fax: 312/353-0150
E-mail: dick@durbin.senate.gov
Web: www.durbin.senate.gov

The Honorable Mark Kirk (R)
The United States Senate
524 Hart Senate Building
Washington, DC 20510
202/224-2854 Fax: 202/228-4260

230 S. Dearborn Street, Ste. 3900
Chicago, IL 60604
312/886-3506 fax: 312/886-2117
E-mail: senator@kirk.senate.gov
Web: www.kirk.senate.gov

U.S. REPRESENTATIVES

14th Congressional District

The Honorable Randy Hultagren (R)
332 Cannon HOB Washington, D.C.
20515

202-225-2976 Fax 202-225-0697
1797 W State St, Suite A
Geneva, IL 60134

630-232-7104 Fax 630-232-7174

16th Congressional District

The Honorable Adam Kinzinger (R)
1221 Longworth HOB
Washington, D.C. 20515

202-225-3635 Fax 202-225-3521
628 Columbus St, Suite 507
Ottawa, IL 61350

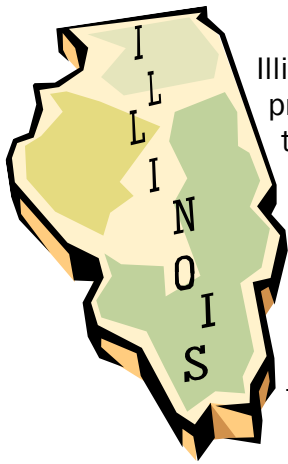
815-431-9271 Fax 815-431-9383

17th Congressional District

The Honorable Cheri Bustos (D)
1009 Longwood HOB
Washington, D.C. 20515

202-225-5905
100 19th St, Suite 101
Rock Island, IL
309-786-3406 Fax 309-786-3720
119 N Church St Suite 207 & 208
Rockford, IL 61101
815-968-8011





Illinois legislators vote on programs in the State of Illinois that affect senior citizens. These programs include Circuit Breaker, property tax relief programs, energy assistance and much more. Contact them at the state or local address to voice your thoughts about senior issues.

ILLINOIS REPRESENTATIVES

District 67

Rep. Chuck Jefferson (D)
109 Capitol Building
Springfield, IL 62706
217-782-3167 fax: 217-557-7654
200 S. Wyman St., #304, Rockford, IL 61101
815-987-7433 Fax 815-987-7225
E-mail: staterepchuck67@aol.com
Web: www.housedem.state.il.us

ILLINOIS SENATORS

District 34

Senator Steve Stadelman (D)
509 Capital Building, Springfield, IL
62706
217-782-8022
200 S Wyman St., #301 Rockford, IL 61101
815-987-7557 Fax 815-987-7529

District 68

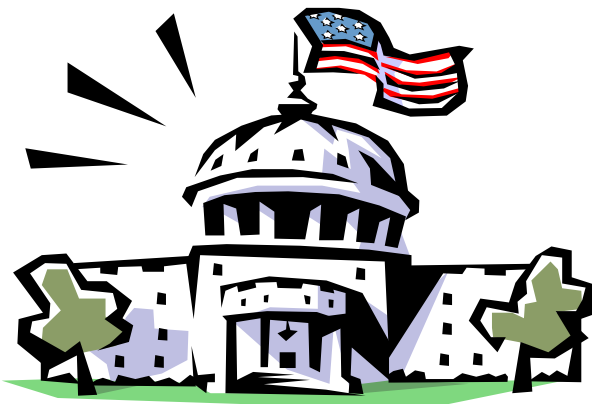
Rep. John Cabello (R)
221 n Stratton Office Building
Springfield, IL 62706
217-782-0455 Fax 217-782-1139
3444 N Main St., #80
Rockford, IL 61103
815-282-0083 Fax 815-282-0085

District 35

Senator Dave Syverson
M103D Capitol Building, Springfield, IL 62706
217-782-5413 Fax 217-752-4079
200 S Wyman St., #302
Rockford, IL 61101
815-987-7555 Fax 815-987-7563
E-mail: info@senatordavesyverson.com
Web: www.senatordavesyverson.com

District 69

Rep. Joe Sosnowski (R)
228 N Stratton Building
Springfield, IL 62706
217-782-0548 Fax 217-782-1275
998 Belvidere Rd, Suite 3, Belvidere, IL
61008
815-547-3436 Fax 815-516-8434
E-mail: repsosnowski@gmail.com
Web: www.housegop.state.il.us



District 70

Rep. Robert Pritchard (R)
200-3 N Stratton Office Building
Springfield, IL 62706
217-782-0425 Fax 217-782-1275
2600 DeKalb Ave., Suite C
Sycamore, IL 60178
815-748-3494 Fax 815-748-4630
E-mail: bob@pritchardstaterep.com
Web: www.pritchardstaterep.com

Continued on page 22

ILLINOIS REPRESENTATIVES (cont'd)

District 71

Rep. Mike Smiddy (D)
284 s Stratton Office Building
Springfield, IL 62706
217-782-3992
201 N Main St., Unit 2
Port Byron, IL 61275
309-848-9098 Fax 309-848-9101
E-mail: RepSmiddy@gmail.com

District 89

Rep. James Sacia (R)
210 N Stratton Office Building
Springfield, IL 62706
217-782-8186 Fax 217-558-7016
50 W Douglas St #1001
Freeport, IL 61032
815-232-0774 Fax 815-232-0777

District 90

Rep. Tom Demmer (R)
222 N Stratton Office Building
Springfield, IL 62706
217-782-0535
1221 Currency Court Suite B
Rochelle, IL 61068
815-561-3690 Fax 815-561-3691



**SUMMARY OF
TOLL-FREE NUMBERS**



AARP
800/424-3410

Benefits Access Program
800/624-2459

Illinois Department of Human Services
800/252-8635
TTY 800/526-5812

Illinois Department of Insurance
Senior Health Insurance Program (SHIP)
800/548-9034

Illinois Department of Public Health
800/545-2200

Illinois Department of Revenue
800/732-8866

Illinois Department of Veterans' Affairs
800/437-9824

Office of the Attorney General
800/243-5377 - Chicago
800/252-2518 - Springfield

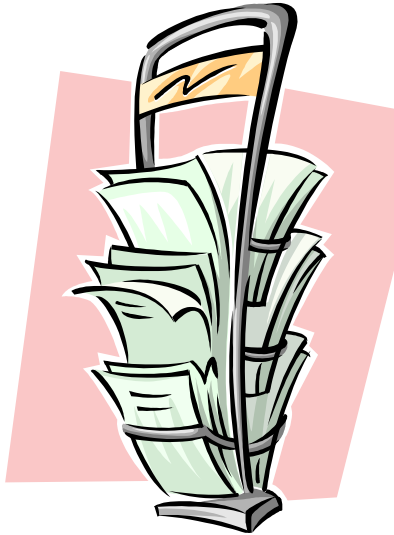
Office of the Secretary of State
800/252-2904

Social Security Administration
800/772-1213

U.S. Department of Veterans' Affairs
800/827-1000

Need additional resources?

Northwestern Illinois Area Agency on Aging offers personalized information and help in obtaining senior services.



Publications: NIAAA's publications are designed to help older adults and caregivers be more informed about programs and services available to them. We produce a Home Care Guide, Assisted Living Guide, Housing Directory, Long Term Care Guide, etc.

These Guides and Directories are available in print and on NIAAA's website at www.nwilaaa.org

Speakers Bureau: NIAAA has staff available to speak to senior groups, business' and other professionals on a variety of aging and caregiver topics.

Contact NIAAA to arrange someone to speak to your group.

