

FEDERAL, STATE and LOCAL BENEFITS

Federal, state and local governments provide a variety of benefits for residents. These benefits can include income, insurance, nutrition assistance, utility assistance, etc. Eligibility standards vary by program. Listed below are some of the major benefits available. For additional resources for financial assistance, please refer to the following sections: **VETERANS' BENEFITS, TAX RELIEF AND SERVICES, and PRESCRIPTION DISCOUNTS.**

FEDERAL BENEFITS

Social Security is the largest financial assistance program serving those who are retired, disabled or surviving spouses and children. This program benefits almost every American family through the following plans:

- ◆ **Retirement Benefits** – Most individuals who work pay taxes to fund Social Security benefits. At Full Retirement Age (FRA) Social Security pays, on average, about 40% of the earner's wage. In 2003 the age at which an individual could receive full benefits changed. For example, those born before 1938 can collect at age 65. Those born later are on a graduated scale. People born in 1960 or later will not reach FRA until age 67. A reduced benefit can be available at age 62. To maximize benefits, waiting until age 70 will increase the benefit by 7% for each year beyond FRA. Social Security was not intended to be the sole source of income for retirees so it is important to prepare for retirement with other pensions, savings and investments. For detailed information or to view your own benefit information long onto **www.ssa.gov**.
- ◆ **Disability Benefits (SSDI)** – Those who cannot work due to a physical or mental condition that is expected to last at least one year or result in death, before age 65, may be eligible to receive Social Security Disability Income (SSDI). Social Security eligibility guidelines differ from other agencies or private plans and the application process can be lengthy. It is important to apply as soon as possible at **www.ssa.gov/applyfordisability**.
- ◆ **Survivors Insurance** – Upon the death of a spouse or parent, an individual may be eligible to collect Social Security income based on the work record of the deceased. Spouses who can be considered are a widow or widower age 60 or older or 50 and older with a disability, or caring for a child who is under age 16 or disabled. To receive their own benefits, eligible children include those under age 18 or between 18 and 19 but in elementary or

secondary school full time or those who are severely disabled, age 18 or older and the disability began before age 22.

- ♦ **Supplemental Security Income (SSI)** - Provides a minimum monthly income for those who are aged, blind or disabled who may not qualify for regular Social Security income. An individual who has never worked may be eligible to collect these benefits if they have very limited income and assets.

Social Security provides a very helpful website, www.ssa.gov. Here you can log on and create your own account and browse your projected earnings or file applications for benefits.

Medicare, and other benefits of the **Affordable Care Act (ACA)**, provide federal insurance coverage or subsidies for individuals of all ages depending on eligibility. See the section titled **INSURANCE** for further details of these programs.

SOCIAL SECURITY LOCAL OFFICES

Hours: Mon, Tues, Thurs, Fri, 9:00 a.m. – 3:00 p.m. Wed, 9:00 – 12:00 noon

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 (TTY)

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 web site at www.ssa.gov.

STATE BENEFITS

Listed below you will find programs offered by the State of Illinois along with some federal programs administered by the state. **Medicaid**, both state and federally funded, is discussed in the **INSURANCE** section of this directory.

Illinois Department on Aging

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

1-800-252-8966

www.state.il.us/aging



The **Benefit Access Program** provides the Seniors Free Transit Ride, The Persons with Disabilities Free Transit Ride, and the Secretary of State License Plate Discount. See page 125 in the **Transportation** section 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.
- ◆ **State Supplemental Payments (SSP) / 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 temporary 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.

“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.



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) – A federal program administered by local agencies. It provides a one-time yearly benefit to low-income households for gas and or electric bills. An overdue bill or disconnect notice is not required. Emergency assistance may be available if your household has a disconnect notice from your gas or electric supplier, 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, insulating walls and attics, as well as weather stripping, caulking and repairing windows and doors. IHWAP checks each furnace for safety and efficiency. 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.

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 due to job loss, illness, disability or as an older adult. Eligibility guidelines apply up to \$2,431 for a single person in 2014-2015. The 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)** Deployed members of the U.S. Armed Forces, National Guard or Reserves and honorably discharged personnel may apply for this program. Benefits can include bill payment, 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. Applicants must be ineligible for LIHEAP.

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 113), offering residents' social and recreational opportunities, are available through most townships. See inside back cover for township locations and contact information.

MORE HELP ON THE WEB



Benefits Check Up

Identifies public benefits to help with everyday expenses, such as food, utilities and medical care.

www.benefitscheckup.org

BenefitsLink

Resources on pensions, health insurance, and taxation of benefits.

www.benefitslink.com

Catholic Charities

Provides multiple social services programs including counseling, financial assistance, transitional housing, etc.

www.cc-doj.org