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| **Village of Westchester**Senior Recourse Guide |   The Westchester Senior Resource Guide is a guide to local resources relating to the health and wellness of older adults and family caregivers. It is not intended to be a comprehensive directory of all community organizations and resources serving Westchester. The guide is provided for informational purposes. No endorsement or lack of endorsement of any organization or its program(s) should be construed from its inclusion or omission from the directory. |

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Primary Referral Sources

AgeOptions

*People thriving as they age* is the vision of AgeOptions, is the Area Agency on Aging serving suburban Cook County, Illinois. Founded in 1974, the nonprofit organization creates and sustains a variety of innovative programs and services that respond to the rich diversity of our communities and older adults, caregivers, and adults with disabilities.

***Programs and services provided by AgeOptions, and the community partners it funds include:***

* Home-delivered and group dining meals
* Information and assistance providing local, reliable, and knowledgeable sources of information on benefits, services and programs for older adults, their families, and friends.
* Assistance navigating benefits applications and enrollment.
* Culturally appropriate services and supports for limited-English-speaking and newly arrived residents.
* Support and resources for caregivers.
* Health promotion programs for people living with chronic health conditions.
* Elder abuse, neglect, and financial exploitation services to support older persons through local senior service agencies.
* Legal assistance.
* In-home care.
* Housing assistance.
* Transportation.
* Home Options Path to Empowerment (H.O.P.E.) by AgeOptions, funded by the Department of Human Services under the Colbert and Williams Consent decrees to help eligible nursing facility residents move into the community and live as independently as possible.
* Technology support and other programming through 37 libraries in suburban Cook County.

***Additional AgeOptions Programs***

 While AgeOptions programs are concentrated in suburban Cook County, it also leads coalitions and has direct responsibility for several programs that serve metropolitan Chicago and the entire state.

 **Illinois Pathways to Health**

**C**onnects people who are interested in bettering their health and well-being with evidence-based programs that promote self-management of chronic health conditions such as diabetes and chronic pain, cancer and risk or fear of falling. Small-group interactive workshops are offered in-person and virtually for individuals. Special programs for caregivers help them manage stress and difficult emotions and learn to better manage their role as a caregiver. For more information go to.

You can find more information at [***www.illinoispathwaystohealth.org***](http://www.illinoispathwaystohealth.org)

**Illinois Senior Medicare Patrol (SMP)**

 Empowers older adults to prevent, detect and report Medicare fraud and provides useful information on other types of frauds and scams.

You can find more information at [***www.illinoissmp.org***](http://www.illinoissmp.org)

**Phone tips for seniors:**

* Start a buddy system. You and a friend or relative can set a special time when you call each other every day. It’s an easy way to keep track of each other.
* People who live alone can list only first and middle initials in the telephone directory to avoid calls.
* Use answering machines to keep potential burglars guessing about who’s home and who’s not. Women living alone may ask a male friend or relative to make the recording using your telephone number only.

*Stop telephone scams by keeping these tips in mind:*

* Hang up if a marketer calls before 8 a.m. or after 9 p.m.
* If you suspect a scam, call the State Attorney General. If you have been the victim of a scam, call the National Fraud Information Center at **1(800)876-7060** or the Office of Inspector General at **1(800)409-9926.**
* Resist high pressure sales. True businesses will respect the word “no.”
* Tell the seller not to call back.
* Get written information before you commit to anything.

When you’re out:

* Make sure someone knows where you’re going and when you expect to return.
* Carry change for emergency telephone and transportation use.
* Carry a shriek alarm.
* When using a bus or other public transportation, sit as near the driver as possible.

**Social Isolation and Loneliness**

Older people can be especially vulnerable to social isolation and loneliness, and several AgeOptions programs focus on creating opportunities to connect and socialize. These include group dining at senior centers and other locations, programs for caregivers, health promotion programs and Thrive with Pride, which provides a social gathering place for LGBT+ older adults. Additional programs addressing social isolation include partnerships with local libraries, Memory Cafes for people living with memory loss and their care partners and Uniper, an interactive, online senior center.

For Events and Happenings, Please Visit [***https://www.westchester-il.org/reference-desk/calendar***](https://www.westchester-il.org/reference-desk/calendar)for access to the Village Callendar, or contact the Westchester Park District **1(708)865-8200** for any questions regarding events or questions about future events/happenings.

**Avisery by AgeOptions**

 Educates health care and financial professionals so they can better serve their clients’ and patients’ needs through informed decision-making on health care coverage. Avisery also provides training for community-based agencies in providing free, unbiased, and trusted health care information to low-income, vulnerable older adults in Illinois.

For more information, please visit [***https://www.avisery.org/***](https://www.avisery.org/)

**Vaccinations**

AgeOptions began offering COVID-19 vaccinations early in the pandemic and is continuing to provide both COVID and flu shots for people who have difficulty leaving their homes.

***Agencies Serving Westchester***

AgeOptions provides funding, training, and technical services to its partner agencies in the community. These agencies have specific grants for South Proviso Township, including Westchester:

* Aging Care Connections
* Community Nutrition Network
* Solutions for Care

***These funded agencies serve all suburban Cook County, including Westchester:***

* Alivio Medical Center
* Arab American Family Services
* Center for Disability & Elder Law
* Hanul Family Alliance
* Legal Aid Chicago
* Metropolitan Asian Family Services
* White Crane Wellness Center
* Xilin Association

**Solutions for Care**

Solutions for Care is committed to preserving the independence and dignity of all older adults and those living with disabilities, being their advocate, and working to find the best available resources that lead to greater self-sufficiency and a higher quality of life.

***Services Available to Older Adult Living in Westchester:***

***Aging & Disability Resource Network (ADRN)***

At Solutions for Care, Westchester residents have a staff that can provide up-to-date information regarding a variety of state and federal programs and services. The staff and volunteers are certified state Senior Health Insurance Program (SHIP) counselors who can assist in navigating the complicated and sometimes confusing decisions regarding health insurance and prescription drug plans as you retire and during the open enrollment periods. They can help you make informed decisions about the right plan for you.

The ADRN staff can also help take the confusion out of applying for state benefits and services such as SNAP, Medicaid, Medicare-Medicaid Alignment as well as Illinois’ Benefit Access program which can provide a license plate discount, ride-free transit card, and a reduced transit card for disabled individuals who may qualify.

***Care Coordination***

Since 2016, Solutions for Care has been the Care Coordination unit for Westchester residents. The professionally trained staff can assess the needs of older adults facing a change in health or functional ability based on an individual basis under the Community Care Program. Assessments are based on the unique needs of each older adult and can be done in the home, local rehab facility, and the hospital.

Assessments include case planning, problem-solving, benefit linkage, and referrals to other community agencies to assist and improve the daily living activities of the older adult. Services can include In-home Services, Adult Day Service, Emergency Home Response, Home Delivered Meals, and Bi-weekly Chore housekeeping. Referrals for the Community Care Program start with a call to our Intake Department for scheduling the visit.

***Adult Protective Services***

 Solutions for Care is a state-designated Adult Protective Services (APS) agency through the Illinois Department on Aging which investigates Abuse, Neglect, Financial Exploitation, and Self-Neglect of individuals ages 18-59 living with a documented disability and anyone age 60 and over. All Adult Protective Services are confidential and free of charge.

The Solutions for Care APS team investigates approximately 400 cases annually, with about 20% of the cases being Westchester residents. Financial exploitation and self-neglect are currently the most frequent reports received across the program. Our APS team investigates nine different types of abuse, which are listed below.

* Physical Abuse
* Sexual Abuse
* Emotional Abuse
* Confinement
* Passive Neglect
* Willful Deprivation
* Financial Exploitation
* Self-Neglect
* Abandonment

 This past year, the APS program has been able to assist multiple clients who found themselves in homes that needed repair or required deep cleaning. As in many cases, these situations require coordination with multiple vendors and organizations to return to a clean and safe environment. The program succeeds through the many collaborative efforts the staff utilizes to help us reduce and prevent our clients from ongoing abuse and self-neglect.

 *Solutions for Care staff is available Monday through Friday 8:30 am to 4:30 pm. Call* ***1(708)447-2448*** *for more information on services available and appointment availability. Appointments are strongly recommended.*

 Visit the Solutions for Care website at ***www.solutionsforcare.org*** for more information.

Also, make sure to sign up for the Solutions for Care Newsletter to stay up to date on services available and upcoming events.

**Proviso Township Senior Services**

***Senior Services Department***

**Proviso Township Senior Services**

4565 Harrison St

Hillside IL 60162

**Senior Services and Transportation Program enrollment**: **1(708)449-4307**

Handyman Program: **1(708)547-4001**

[***www.provisotownship.com***](http://www.provisotownship.com)

***Proviso Handyman Services***

 The rich history of Westchester’s charming homes, many built 50 to 70 years ago, suggests that repairs and maintenance potentially become more of a concern to senior homeowners with each passing year. Understanding the difficulties that even small home maintenance needs can cause seniors on a fixed income, the Proviso Township Handyman Program was created to offer help with minor home repairs for homeowners over the age of 60 and disabled residents of Proviso Township. The repairs are done at a nominal cost of a fuel surcharge of $5.00 per visit, plus the cost of parts, if needed. It is preferred that the senior purchase replacement items themselves to ensure that they are getting the item, style, color, and brand of their preference. Otherwise, the handyman can purchase the part and charge the senior for the part.

  The following are some of the jobs that the Handyman Program can help with: Repair or replace blinds, handrails, mailboxes, faucets (kitchen and bathroom sink only). Install, repair, or replace doorbells, door sweeps, shower heads and wands, window/door screens (put in/take out/repair - limit 10 ft). Install or replace faucet, electrical GFCI outlets, grab bars, handrails, smoke/CO detectors (also install new batteries). Replace electrical outlets & switches, light bulbs. Minor repairs to toilets – No Rodding.

  If in doubt about whether a job is in or out of the Handyman Department’s scope, please do not hesitate to call. Some of the jobs that are outside the Handyman Program’s scope are appliance or HVAC repairs, painting, landscaping, snow removal and rodding. If the Handyman Department is unable to help with a request, they will happily answer resident’s questions and give referrals to local companies or local service providers that can help. Please be aware that the Township is not affiliated with the referred companies. The resident and external company are responsible for negotiating the pricing and contract between the parties.

  The Handyman Program is a popular service of the Township. Spring and Summer are busy times, and May require2 to 4 weeks to schedule an appointment. Fall and Winter seasons generally take a week to schedule a service appointment. For questions or to schedule an appointment, please call the Handyman Department at **708-547-4001**

***Senior Transportation Program***

 Proviso Township offers FREE transportation for residents 60 years of age or older who need transportation to and from medical facilities and other qualifying non-medical locations within the Township. The program provides transportation to local grocery stores, pharmacies, malls, banks, Social Security Office, Department of Human Services, and libraries, among many other locations.

 The Transportation Program is a curb-to-curb service that requires all participants to meet three basic requirements. Participants must be age 60 or older, reside in Proviso Township and be mobile meaning they must be capable of getting in and out of the Township vehicle unassisted and be able to walk to and from their home. The use of walkers and canes are permitted. Once enrolled clients are allowed one round-trip per day to approved locations. A caregiver, who must be 21 years of age or older, is allowed to accompany the client in the Township vehicle. All ride appointments must be scheduled at least 2 business days (weekends do not count) or up to 4 weeks in advance. Enrollment in the Transportation Program can be done in-person, via mail, fax, email or through the Township website: [***https://provisotownship.com/services/senior-services/transportation/***](https://provisotownship.com/services/senior-services/transportation/). In-person registrations have the fastest processing times, with all other forms being processed within two business days of when the Township receives them. As part of the Transportation enrollment process, participants will be requested to provide a copy of a state ID, utility bill or other non-junk mail -showing the client’s name and address. Clients will be required to complete and sign the Client Agreement Form. ***Call Senior Services at* 1(708)449-4307 *with any questions regarding the Senior Transportation Program.***

***Senior Services Department***

 Provides information, referrals, and assistance with applications for state, federal and local programs like: Medicaid, SNAP (Food Stamps), Benefit Access - license plate discount and ride free transit card, temporary vehicle disability placards, among other. Additionally, the Department provides presentations, workshops, seasonal services, and group trips to various locations.

  Some seasonal services are provided thanks to the partnership with local schools and agencies. The Township partners with agencies like: Triton College’s RSVP (Retired and Senior Volunteer Program) to provide FREE Income Tax assistance for qualifying residents. In the past, the Township has partnered with the non-profit PLCCA (Proviso Leyden Council for Community Action, Inc) to help with applications for LIHEAP – a program that provides funds to residents with their ComEd and NiCor bill during the winter season.

  The Township offers presentations and workshops on various topics to keep seniors well informed and educated. Past topics have been Simple Wills and Power of Attorneys, Senior Safety Seminars, Hands-on CPR, Senior Caregiver Supports, and Adult Protective Services.

  The Township has Certified Senior Health Insurance Program (SHIP) Counselors to help seniors make informed decisions on Medicare, during Open Enrollment or if you are new to Medicare or whenever you have questions or concerns. SHIP is a FREE statewide health insurance counseling service for Medicare beneficiaries and their caregivers. SHIP counselors are not affiliated with any insurance company and do not sell or solicit any type of insurance. They can help with Medicare subsidies to help with premiums, deductible, copays: Extra Help and Medicare Saving Program.

**Alzheimer’s Association Chicago**

The Alzheimer’s Association is the leading voluntary health organization in Alzheimer’s care support and research. The association also offers direct services by way of: Care Consultation **(alz.org/care)**, Education Programs **(alz.org/crftraining.alz.org)**, Support Groups (alz.org/crf) and a 24/7 Helpline with information, emotional support, caregiving tools and referrals to healthcare, financial and legal sources 800-272-3900. *The Alzheimer’s Association’s Illinois office is located at* ***225 W. Michigan Ave, Floor 17 Chicago Il, 60601. Their website is*** [***https://www.alz.org***](https://www.alz.org)***. You can reach them by phone at* 1(800)272-3900.**

**National Council on Aging (NCOA)**

The NCOA believe aging well is something every American deserves—regardless of gender, color, sexuality, income, or zip code. They deliver the resources, tools, best practices, and advocacy our nation needs to ensure that every person can age with health and financial security.

***For more information, please visit the link below:***

[**https://www.ncoa.org**](https://www.ncoa.org)

Home & Community Based Service Providers

As defined by the US Department of Health and Human Services, “Home- and Community-Based Services (HCBS) are types of person-centered care that are delivered in the home and community,” as opposed to services that are provided in an institutional setting such as a hospital or nursing home. The Department continues its definition with, “Home and Community Based Services address the needs of people with functional limitations who need assistance with everyday activities like getting dressed or bathing.”

***People Care***

Using primarily volunteers PeopleCare assists and supports the homebound elderly by providing socialization, emotional support, and access, including transportation, to service providers where no one is denied services. In 1990, PeopleCare began providing a volunteer friendly visitation program to the homebound, which often served as a respite for a primary caregiver. Today, PeopleCare is still reaching out to the elderly, specifically targeting communities (*including Westchester*) without programs to benefit those whose age or physical condition limits their mobility. PeopleCare serves more than 1,700 clients annually. ***PeopleCare is located at 273 Nuttall Road, Riverside, IL 60546. To learn more, volunteer or request assistance, call* 1(708)442-1223 *or visit their website at www.peoplecareinc.org.***

***Community Response Network (Aging Care Connections)***

***Aging Well Neighborhood (AWN)***

 Westchester residents are welcome to participate in a variety of free health, wellness, fitness, educational, and social programs offered each month through the Aging Well Neighborhood (AWN). The mission of the AWN is to provide services and resources that promote life-long wellness, support aging at home, address chronic health conditions, connect older adults with health and aging services, and help build an age-friendly community. Residents can access the monthly class schedule by visiting the Aging Care Connections website (agingcareconnections.org) or receive a copy of the schedule each month by joining the AWN mailing list (send an email to ***AWN@agingcareconnections.org***to join).

 Also, part of the AWN is several community-based Aging Well Teams. These teams are specific to a town or village and are run by volunteers who live or work in the community and are interested in supporting their older adult friends and neighbors. There are currently eight Aging Well Teams, including Westchester. The Westchester Aging Well Team is offering free informational seminars every other month with the intent to help the Westchester community to age well. The Westchester team was excited to relaunch in July with a new series of seminars conducted every other month at the Mayfair Recreation Center, 10835 Wakefield Street. The next two seminars are scheduled for September 13th and November 8th, respectively, are “Stay Safe: Personal & Home Safety” and “Let’s Destress: Decluttering & Stress Management.” Programs are scheduled from 11:00 a.m. to 12:30 p.m. Seminar presentations are followed by a complimentary lunch. Registration for the bi-monthly programs is requested and should be directed to Alyson Scanlon at **1(708)603-2259** or ***AWN@agingcareconnections.org***

Nutrition and Food Services

***Community Nutrition Network & Senior Services (Solutions for Care)***

Serves seniors in Grundy and Kendall Counties in addition to suburban Cook County. Community Nutrition Network & Senior Services Association is now one of the largest senior meal providers in the nation. Throughout these three counties, where service is provided, there are 9 Group-Dining sites, and 9 meal distribution hubs for Home-Delivered Meals. ***Community Nutrition Network & Senior Services can be reached at*** ***information@cnnssa.org*** ***or* 1(312)207-5290.**

***To receive home delivered meals, you must register first. To apply, contact: SOLUTIONS FOR CARE (Westchester’s Care Coordination Unit) 7222 W. Cermak Road, Suite 200 North Riverside, IL 60546, or call* 1(708) 447-2448**

***Meals On Wheels Foundation of Northern Illinois***

  The Meals on Wheels Foundation of Northern Illinois is a not-for-profit organization created to increase public awareness and generate contributions to support the services provided by Community Nutrition Network and Senior Services Association (CNNSSA).

The Foundation seeks support for the funding of Community Cafes and home delivery of meals to eligible older adults in Cook, Grundy, and Kendall counties in Illinois.

To create new revenue support for CNNSSA’s expansion into collar counties, additional subsidiaries of the Meals on Wheels Foundation of Northern Illinois were created.

The CNNSSA staff in each of these counties work to raise resources for the programs in that county. Funds raised in these counties for the nutrition programs remain in those counties to support the local needs of older adults living there.

*The Meals on Wheels Foundation of Northern Illinois has an office at 7222 W Cermak Rd, North Riverside, IL 60546, or can be reached by phone by calling,* **1(312) 207-5290**

**Government Services**

***Family, Home, and Health Services***

Social Security Administration

**1(800)-772-1213**

CMS/Medicare

**1(800)-633-4227**

Illinois Department on Aging Senior Helpline

**1(800)-252-8966**

Illinois Department of Insurance

**1(866)-445-5364**

***Education, Employment and Small Businesses***

Internal Revenue Service

**1(844)-545-5640**

***Military and Veteran Affairs***

VA Customer Service

**1(800)-827-1000**

VA Pension Benefits

**1(800)-827-1000**

VA Health Care Benefits

**1(877)-222-8387**

VA Life Insurance

**1(800)-669-8477**

Veterans/Mental Health Crisis Line

**PLEASE DIAL 988**

***Social Security*** is the nation’s largest financial assistance program for the elderly. The program funds a variety of benefits, including Medicare, Survivors Benefits, Disability Benefits and Retirement Benefits.

Social Security Administration **1(800)772-1213** TTY **1(800)325-0778** or visit their website, ***www.socialsecurity.gov*** Monday through Friday 7 a.m.–7 p.m. ***(best to call before 9 a.m. or after 5 p.m.)***

To apply: You should apply 3 months before you want benefits to begin. You can file over the Internet, over the telephone or at an office. Call to schedule an appointment. You must provide, bank routing number and account number for direct deposit. All documents will be returned.

***Medicare*** is a federal health insurance program for people age 65+ as well as certain disabled individuals. There are two parts to Medicare. Part A is hospital insurance, which helps pay for care in a hospital and skilled nursing facility, home health care and hospice care. Part B is medical insurance, the outpatient arm of Medicare, which helps pay for doctors, outpatient hospital care and other medical services. Part D is the Medicare Prescription Drug Program. Most people do not have to pay for Medicare Part A. Part B is optional with a 2023 premium of $164.90. Income over a certain amount can result in higher premiums. If you do not want Part B you must decline it. Otherwise, the premium will be automatically deducted from your monthly check. If you are not covered under an employer health insurance plan at age 65, you should enroll in Part B during a 7-month enrollment period. If you delay enrolling and are not covered by an employer health insurance plan, you will pay a 10 percent penalty on your premium for every year you delayed enrolling in Part B.

Survivors Benefits are payable to qualified widow(er) s and dependent children of a worker who died and is insured for Social Security benefits. Survivors’ benefits are intended to replace, in part, income that is lost due to the worker’s death. Widow(er)s may receive survivors benefits as early as age 60, or age 50 if they are disabled and unable to do substantial work. Under certain conditions, divorced widow(er)s may be entitled to benefits on a divorced spouse’s record if they were married at least 10 years. Social Security may pay a lump sum death benefit to a surviving spouse or dependent child(ren) of a deceased worker. Disability Benefits are payable to workers who are unable to do substantial work because of a physical and/or mental condition that is expected to last at least a year or lead to the worker’s death. A worker must be insured for disability benefits; for most workers, that means they have worked 5 of the last 10 years. Family members may also qualify for benefits on the disabled worker’s record. The average disability benefit in 2022 was $1,358/ month.

Retirement Benefits are payable to workers who are at least 62 and have earned the 40 credits needed to be insured for benefits. The retired worker’s spouse, minor children and disabled children who became disabled before age 22 may also be eligible for benefits on the worker’s record. A worker may earn up to 4 credits a year, so he or she needs at least 10 years of part-time work to be insured for retirement benefits. Work credits have nothing to do with the monthly benefit amount. Benefits are calculated based on the worker’s 35 years of highest earnings indexed for inflation. If you choose to retire before full retirement age (65-67, depending on the year you were born), you will receive permanently reduced monthly benefits. The closer you are to full retirement age, the higher your benefit will be. Workers who postpone collecting benefits past full retirement age may earn delayed retirement credits up until age 70 and boost their monthly benefit amount. The average Social Security retirement benefit in 2022 was $2,484/ month.

Transportation Services

***PACE***

PACE Operates a fixed route bus system which is entirely [accessible to people with disabilities](https://www.pacebus.com/accessible-fixed-routes). CTA and Metra offer accessible transit service as well. Pace operates more than 200 fixed bus routes in Chicago’s suburbs. [Buses in this system](https://www.pacebus.com/accessible-fixed-routes) feature ramps, dedicated seating, and other accessibility features. PACE suggests that for senior citizens and people with disabilities, a fixed route is a less expensive way to get around the community and gives one the freedom to travel without arranging a ride in advance. Older adults and people with disabilities who are enrolled in the Illinois Department on Aging’s [Benefit Access](https://www2.illinois.gov/aging/BenefitsAccess/Pages/default.aspx) program are eligible to ride free on PACE fixed-route services**.** For information visit PACE at ***www.pacebus.com.***

 Passengers who are sometimes or always unable to use PACE’s fixed route systems are entitled to equal service under the Americans with Disabilities Act. As a result, PACE provides [ADA Paratransit service](https://www.pacebus.com/ada-paratransit-service) whenever and wherever fixed route service is available to persons who are [certified](https://www.rtachicago.org/riders/accessible-transit) by the Regional Transportation Authority. ***To apply for ADA Paratransit eligibility, call the RTA’s ADA Paratransit Certification program at* 1(312)663-4357 *between 8:00 a.m. and 5:00 p.m., Monday through Friday. The current fare for an ADA Paratransit trip is $3.50.***

***Interfaith Community Partners***

A non-profit organization that works together with volunteers to provide rides to older adults in the Lyons Township, south Proviso and Riverside townships. Over 115 volunteers help provide accompanied transportation to medical appointments, and life-enhancing errands such as the grocery store, hairdresser, bank, and church. ICP volunteers give physical and emotional support that older adults need to stay in their homes, and supply much-needed personal contact to allay isolation. The organization also provides friendly visitation and library homebound delivery service. Services are provided at no cost to clients. ***More can be learned about ICP at*** [***www.interfaithcommunitypartners.org***](http://www.interfaithcommunitypartners.org) ***or by calling* 1(708)354-9328.**

Care Giver Support

***Caregiver Support Services***

 Aging Care Connections' Caregiver Specialists are trained to help caregivers deal with being a primary caretaker and caring for themselves. One-on-one support is provided at home or via phone, with an emphasis on mutual listening and problem-solving. In addition, Caregiver Support Groups offer a variety of benefits to members including information on disease processes and resources, everyday tips, coping skills, and, most importantly, support from others who truly understand your situation. Various support groups are offered to meet specific caregiver needs, such as: caregivers of older adults, individuals with Alzheimer's disease or dementia, and grandparents who are raising their grandchildren when their biological parents are unable to. Occasional respite care is also available in various forms to offer a temporary break from caregiving. Groups meet in several different locations.

***For more information, please call Aging Care Connections*****1(708)354-1323.**

Advocacy for Seniors

***AARP Chicago***

 AARP is the nation's largest nonprofit, nonpartisan organization dedicated to empowering Americans 50 and older to choose how they live as they age. AARP fights to[protect Medicare](https://www.aarp.org/health/medicare-insurance/),[expand access to health care](https://www.aarp.org/politics-society/advocacy/aarp-fights-for-your-health/),[lower prescription drug prices](https://www.aarp.org/politics-society/advocacy/prescription-drugs/),[support caregivers](https://www.aarp.org/caregiving/) and[protect nursing home residents](https://www.aarp.org/caregiving/nursing-homes/). AARP fights to[protect Social Security](https://www.aarp.org/retirement/social-security/),[establish savings plans for workers](https://www.aarp.org/ppi/state-retirement-plans/) and[stop scams and fraud](https://www.aarp.org/money/scams-fraud/). The association also works to[combat age discrimination in the workplace](https://www.aarp.org/work/working-at-50-plus/age-discrimination/) and speak up for the vulnerable and underrepresented on issues like[affordable housing](https://www.aarp.org/aarp-foundation/our-work/housing/) and food security. Among the many practical programs they provide, the [AARP Foundation Tax-Aide](https://www.aarp.org/money/taxes/aarp_taxaide/) has provided free tax preparation and filing services for over 75 million low and moderate-income taxpayers since its inception*,* Millions of older drivers have taken AARP’s [Driver Safety course](https://www.aarpdriversafety.org/), with many receiving insurance discounts. AARP is also working throughout the nation to engage and mobilize communities, share expertise, and deliver technical assistance to the towns, cities, counties and states in the AARP Network of Age-Friendly States and Communities. The common thread among the enrolled communities and states is the belief that the places where we live can be more livable, and better able to support people of all ages. AARP Illinois is located at ***222 N. LaSalle Street, Suite 710, Chicago, IL 60601****.* ***They can be reached at*** ***aarpil@aarp.org*** ***or by calling* 1(866)448-3613.**

Senior Centers

***West Suburban Senior Services***

West Suburban Senior Services is one part of Chicago Methodist Senior Services’ continuum of care. West Suburban Services delivers an array of services from its Bellwood Senior Center. The center offers weekday congregate meals at the Bellwood Cafe, educational programming, exercises classes, mental stimulation and brain games, social events, a resource center, visiting legal clinic and LGBT+ programming for seniors. ***All the center’s services are available to Westchester’s seniors. West Suburban Senior Services Senior Center is located at 439 Bohland Ave, Bellwood, Il 60104. They can be reached at* 1(708)547-5600.**

 ***Adult Day Centers***

Adult Day Care/Service is designed especially for older people who want to remain in the community but who cannot be home alone during the day due to a physical, social and/or mental impairment. Adult day service also provides respite for family caregivers, especially those who are employed outside the home. Services offered in adult day service centers include health monitoring, medication supervision, personal care, recreational/therapeutic activities, and socialization for isolated adults. Nutritious lunches and snacks are served, and special diets are provided. Adult day care centers tend to operate during daytime hours, Monday through Friday.

***Adult Day Centers in our region include:***

**Community Adult Day Care**

4501 Main Street

Downers Grove, IL 60515

**1(630)968-1060**

Village of Westchester

***Westchester Public Library***

10700 Canterbury St
Westchester, IL 60154

**1(7****08)-562-3573**

***Westchester Food Pantry***

1938 South Mannheim Road

Westchester, IL 60154

**1(708)927-4826**

***Westchester Park District***

10201 Bond St

Westchester, IL 60154

**1(708)865-8200**

***Emergency Services***

***Westchester Fire Department***

10240 W Roosevelt Rd

Westchester, IL 60154

**1(708)345-0433**

***Westchester Police Department***

10300 W Roosevelt Rd

Westchester, IL 60154

**1(708)345-0060**

**IN THE CASE OF AN EMERGENCY PLEASE DIAL 9-1-1**

Doctors Visits

It’s common for most people to forget what they want to ask their doctor, or they think their doctor is too busy to spend extra time with them.

Remember, this is scheduled time with the doctor. And you’re entitled to answers to your questions. To make the most of your visit to the doctor, it’s important to be prepared.

 ***Use this helpful checklist to prepare for your next doctor’s visit. Prior to a Doctor Visit (take this information with you):***

1. Write down your questions.

2. Write down any changes in your symptoms or condition.

3. Take a copy of your prescription formulary list – you can find it in your insurance company enrollment packet or at your insurance carrier’s website.

4. Write down alternative treatments or medications that you’d like to discuss with your physician.

 5. Make a list of the current medications you’re taking (over the counter and prescriptions).

***During Your Doctor Visit:***

1. If your doctor prescribes a name brand medication, ask about a generic equivalent. Doing so may help you save on out-of-pocket costs.

 2. Ask if the prescribed medication is on your formulary list (give your doctor a copy). Using medications on the list can help you save on out-of-pocket costs. Visit your insurance carrier’s website to print out a copy of the formulary list.

3. Ask your doctor for samples of the medication he/she prescribed. This way you can try the medication for a few days to see if it’s effective for you. If it is, then you can fill in your doctor’s prescription; if not, it hasn’t cost you anything.

4. Be sure to review the list of symptoms, questions, and medications that you’ve prepared.

5. When appropriate, talk to your doctor about other treatment options. Make sure you’re well informed. Discuss which treatment would be most beneficial and cost-effective for you.

***Geriatric Assessments***

***Signs Suggesting a Need for a Geriatric Assessment:***

• Caregiver/family stress • Incontinence • Functional/Activities of Daily Living impairment • Confusion/memory impairment • Depression, loneliness • History of frequent falls, marked weakness • Malnutrition or eating problems • Noncompliance to health care plan • Repetitive emergency room visits/hospital admissions.

***An Assessment Generally Includes:***

• Examination of prior medical records • A complete physical • Family involvement • multi-disciplinary evaluation.

Funeral Arrangements

***Funeral Preplanning***

Not a favorite topic, but essential in total estate planning. There are over 50 decisions which need to be made at the time of death. Decisions about the funeral director’s services, including length of visitation, type, and locations of religious services, securing the clergy, the eulogy, flowers, escort, selecting memorial cards and card verses and writing and placement of a newspaper obituary. Choices of burial vault, casket, cemetery plot, cemetery marker, urn embalming, and restorative or cosmetic services must also be selected.

Disposition of the physical body involves decisions about organ and/or body donation, burial, or cremation. The average funeral cost is between $7,000 and $12,000. By preplanning, you determine what your costs will be by making decisions about plot, vault, marker, interment, or mausoleum space.

Both prepaid funeral and cemetery contracts should be made to ensure peace of mind and the honoring of one’s wishes. A burial insurance plan should be pre-purchased before a family member begins to spend down assets in a skilled nursing center.

There are several prefunding options available including an insurance policy which guarantees that all costs of the services and funeral items that you purchase will be paid for at the time of death. All policies have built-in inflation clauses to cover the costs of those items at the time of death. Check with your funeral director on what items are guaranteed and what is the best plan for you.

***Funeral Planner Resources***

**Funeral Consumers’ Alliance**

Website: ***https://funerals.org/***

**Illinois Funeral Directors Association**

Website: ***https://www.ifda.org/?***

**Living Trusts vs. Wills**

 Living Trusts vs. Wills the Federal Government allows individuals and couples to pass some or all their estate to their heirs’ tax free. This can be accomplished with a professionally prepared will or a living trust – depending on the circumstances.

Living trusts can be an effective estate planning tool but they are not needed by everyone. Funding a trust means transferring assets such as your home, car, or bank accounts into the legal entity (trust) from your own name. Assets then are owned by the trust – not yourself. You or someone you designate then administers the trust as the trustee. If you name yourself as trustee, you still retain total control of those assets in the trust. Unlike a will, the use of which alone still requires probate at death, a living trust is executed during a person’s lifetime. You can administer your own trust, and upon your death or incapacitation, a named successor trustee will assume management. This prevents probate and/or the need to apply for guardianship or conservatorship.

There are both changeable and nonchargeable (revocable and non-revocable) trusts, each of which have differing effects on taxes and government benefits. Any tax deferred accounts, such as an IRA or 401(k), should not be placed in trust. The IRS considers this a taxable distribution and will charge you taxes and a penalty.

***Considerations:***

Living Trust • Can distribute my estate according to my wishes. • A living trust allows for effective tax planning strategies with the maximum level of control. • Avoid probate and/or attorney fees associated with probate. • Probate is expensive and slow. Files are open to the public. Wills can be challenged by heirs who are legally entitled to notice of distribution. • No cut-off for creditors to file claims. • Avoids probate in each state in which property is owned. • A named successor trustee assumes management upon your incapacitation without the need to petition the court to name a conservator to act for you. • If your life insurance policy is owned by the trust, and your estate is worth more than the allowable limit, the trust will have to pay taxes on the proceeds. • Guardianship is avoided in the event of incapacity. • Generally simpler and less time consuming than probate.

Simple Will • Can effectively accomplish the same with joint ownership and designation within a will. • There are many strategies which can be used to reduce or eliminate federal and state taxes with or without a living trust. • You can hold property in joint names or Payable at Death accounts. Assets with named beneficiaries also avoid probate.

It depends on the complexity of your estate. Trust administration can also be expensive, slow, and complex. Very few people go to court to read files. • No claims can be filed after one year. • Your will must be validated by the probate court in each state in which you own property. • Provides a safeguard against a dishonest heir or trustee. Probate court requires strict accounting and closely supervises estate administration. • Life insurance proceeds are not taxable to an individual while that individual is living. • A Durable Power of Attorney can accomplish the same thing in most cases without incurring the expense of setting up a Living Trust or having to fund it

Living Will

 A Living Will tells doctors what to do when you are too sick to communicate. It can indicate when medical treatment should stop, or whether you want passive feeding to be withdrawn. The directives are limited only to care which artificially or technologically postpones death—not comfort care.

 The Living Will must be signed by you, witnessed by a notary or two non-related adults, excluding your physician and nursing home advisor (a nursing home employee may be a witness). At the time of determination, you’re attending, and one additional physician must certify terminal condition or permanently unconscious state. Of Special Note, if you want food and water withheld if you are in a permanently unconscious state, you must indicate this by both checking a box on the form and initialing.

A Living Will supersedes a Durable Power of Attorney for Health Care with respect to life sustaining care decisions.

An oral request to your physician, family member or health care worker revokes the signed document.

Health care providers are required to inform you of your right to refuse or accept medical treatment. Always ask up front what the provider’s policy is in honoring advance directives.

A Living Will applies only to situations of terminal illness and permanent unconsciousness—not to those who have Alzheimer’s, have had strokes, degenerative disorders or conditions that are not immediately life threatening.

A Durable Power of Attorney for Health Care…Everyone should have one! A Durable Power of Attorney for Health Care appoints a person to make medical decisions for you in situations that your Living Will did not anticipate such as mental or physical incompetence.

Glossary

***Alzheimer’s Disease***

Alzheimer’s (A.D.) is a form of dementia that is a progressive, degenerative, and incurable disease that attacks brain cells, resulting in impaired memory, thinking and behavior. It is not a natural consequence of aging.

***Congregate Meal Sites***

Most centers also serve as group meal locations. This program is funded by the Older Americans Act (OAA). It is intended for people 60 years of age or older to have one nutritionally balanced meal on weekdays. Advance meal order reservations are required by each center. OAA Congregate Meal Programs encourage monetary donations. Others charge fees which are adjustable according to their ability to pay. Some Congregate Meals or nutrition sites are also in senior apartments, churches, temples, or community centers. transportation to these meal programs is often available.

***Dementia***

Dementia is the loss of intellectual functions (such as memory deficit or confusion) that interfere with daily living. Many conditions cause or mimic dementia, including depression, tumors, drug reactions, nutritional deficiencies, and degenerative physiological diseases. Geriatric assessment can help determine cause and suggest treatment that may improve or reverse behavior patterns.

***Home Delivered Meals/Meals on Wheels***

Persons age 60+ who are homebound, need help preparing complete meals and have no other means of obtaining a complete meal can request home delivery. The hot meal is balanced to provide one-third of the daily recommended requirements and many programs also deliver a second daily brown bag supplemental meal. Some special dietary restrictions such as low cholesterol, diabetes and low salt are allowed. Drivers for these programs also provide some monitoring of the homebound person. Home Delivered Meals are funded by sources including federal funding from Title III C-2 of the Older Americans Act. Some programs operate on donations. Others set fixed fees for meals and delivery.

***ICDS – Integrated Care Delivery System:***

A system of comprehensive service management of the full continuum of Medicare and Medicaid benefits, including long-term services and supports, for Medicare-Medicaid Enrollees.

***Senior Centers***

Centers are places where older adults can gather and make new friends. While programs vary by center, most offer social and nutritional outreach programs, health screenings and counseling, and a variety of educational, fitness and volunteer programs. Some centers may charge a small annual membership fee.

**TRANSPORTATION TERMS**

***Curb to curb***

Requires a rider to be able to walk from house to curb to enter vehicle.

***Home to door***

Service assists or carries the rider from the home to the vehicle and through the door of the destination. A person in need of this service should call and confirm distance to be carried, number of steps and allowable weight.

***Escort Service***

A person accompanies an older adult or a small group who need assistance getting to and from medical appointments, shopping, or banking.

**ESTATE PLANNING TERMS**

***Conservatorship or Guardianship***

Court appointed person who makes legal and/or financial decisions for a person (ward) who is unable to manage his/her own affairs and/or property. There are strict court procedures for supervising and maintaining conservatorship and guardianship.

***Joint Tenancy***

Two or more people (such as a couple) own or hold title to an asset with the right of survivorship. If held with right of survivorship, probate is avoided until the death of the last joint tenant/spouse. There are pros and cons of joint tenancy which should be discussed with an attorney.

***Probate Court***

Proceeding which arranges for resolution of all legal and financial matters of the deceased. Title and asset changes are made according to the wishes in a valid will, or according to state directives in the absence of a will. Probate takes an average of nine to 24 months. Fees include attorneys, court, asset appraisals and sometimes bond premiums (% of estate value). Information is public record. Probate proceedings are required in every state in which property is owned. To avoid probate, make sure any transferrable assets (IRS’s, bank accounts, etc.) have a Transfer on Death (TOD) certificate or affidavit.

***Revocable Living Trust***

A planning tool that takes the place of a will and avoids probate. Transfers assets to a trust that is administered by a named trustee, which could be yourself. Allows you to pass certain assets to children tax free, and to designate who will receive your assets and who will manage and distribute them after your death or disability. A successor trustee will assume management without need for legal guardianship. It can be changed or revoked at any time.

***Unlimited Marital Deduction***

No estate taxes are imposed on the surviving spouse regardless of size of estate. However, estate tax is imposed at the time of death of the surviving spouse if the estate exceeds a certain amount.

***Will***

A legal document which declares how you want your assets distributed after your death.

**HOME HEALTH CARE TERMS**

***Care Coordination/Case Management***

Professional social workers or nurses make in-home assessments and determine individual plans of care. Makes sure that care is achieving its purpose towards client safety and recovery.

***Clinical Nurse Specialists***

Have extensive training in a subspecialty such as geropsych or ET or IV therapy. Specialists train family members to help provide care for the patient.

***Discharge Planner***

Works with patients and family at hospital discharge to guide in decisions for nursing home placement, home health care, rehabilitation, therapies, etc.

***Hi-tech Specialty Nursing***

Includes home transfusion therapies, central line, porta catheters and dialysis services.

***Home Health Aide (Personal Care)***

Assistance with personal care such as bathing, dressing, walking, etc. Generally, not covered by insurance.

***Home Health Care***

These agencies offer a range of services that allow you to remain at home with some assistance in daily living, whether medical, personal hygiene, companionship, rehabilitation, and support to aid the healing process after illness, surgery, or injury. If you need several services, a medical social worker will visit you in your home to determine what services you need and will help you arrange them.

***Home Infusion Therapies***

***Enteral (ET):*** Nutritional tube feedings through stomach ***Parenteral (TPN):*** Venous nutritional feedings ***IV:*** Venous medication delivery

***Homemaker Services***

Assist with light housekeeping, meal planning and preparation, laundry, eliminate safety hazards, accompany to appointments, running errands and grocery shopping. Generally, not covered by insurance.

***Medical Social Work***

Licensed Social Worker consults with patient and family, making referrals for chronic medical problems and to available community resources.

***Occupational Therapy***

Includes exercises, adaptive equipment, splinting, joint protection, energy conservation.

***Skilled Care***

Care provided by a registered nurse such as injections and medication administration; occupational, physical, or speech therapy; and social work services. Generally covered through Medicare, Medicaid, or other insurances.

**SENIOR HOUSING TERMS**

***Adult Day Services or Day Treatment***

Daytime attendance, care, activities, and services are a bridge, in some cases, for persons who wish to remain in their own homes but need assistance in personal care and can no longer cook for themselves. Can also provide respite for families and serve as an “outing” for persons seldom able to leave home.

***Adult Foster Home***

A residence that provides accommodations, supervision, and personal care services (bathing, grooming, dressing, feeding, medication reminders, etc.) for one or two adults unrelated to the owner of the residence.

***Assisted Living***

A marketing term used by facilities that may combine apartment-style living with supportive services designed to help older adults live in an independent setting for as long as possible. Facilities may be licensed as Residential Care Facilities. Units may include a private bedroom, cooking area, bathroom, locked doors, and individual temperature controls. Supportive services may include housekeeping, personal care, routine nursing services (meds, special diets, dressings), service coordination and health monitoring.

***Assisted Living Waiver***

A statewide program opens to adults who are financially eligible for Medicaid and determined by AAA to need a “Nursing facility level of care,” the same requirements as for Waiver programs. The program pays the costs of care in an Assisted Living facility. The consumer is responsible for “room and board” expenses. Eligible consumers can select from any participating licensed assisted living provider.

***Congregate Living***

Independent rental housing in which meals are served in a congregate setting and housekeeping, laundry and transportation may be provided, but not supervision of personal care.

***Continuing Care Retirement Communities (CCRC’s)***

Accredited to offer living arrangements from independent to skilled nursing. CCRCs may require the payment of an entrance or endowment fee in exchange for a promise of continuing care to the resident for a prescribed period, usually the life of the resident. CCRCs will arrange for nursing care or provide it on site. Some fees are partially refundable according to pre-arranged published terms.

***Extended Care/Subacute Care Hospital Rooms***

Some hospitals offer private rooms on a temporary basis for those who cannot go home, but do not want to move into a continuing care facility.

***Hospice Care***

For those who have a terminal illness and require 24-hr. care. These programs address the medical, emotional, and spiritual needs of both the patient and their families.

***Independent Living***

Broad term encompassing many types of housing options meaning that a person maintains own living area and attends to personal care needs.

***Intermediate Nursing Care***

Persons with chronic disabilities or illness, who require more than the services offered by retirement homes, assisted living or home health may benefit from this option. This service provides 24-hour care for someone who cannot manage to live independently at home. Intermediate care facilities certified by Medicare/Medicaid provide daily activities, social programs, and dining facilities under the supervision of a licensed dietician, as well as housekeeping, linen, and laundry service. Some facilities have beauty/barber shops and other amenities.

***Nursing Facilities (Nursing Homes), Skilled Nursing Facility or Health Care Center***

A 24-hour nursing care and rehabilitation center that meets federal regulations for Medicare and/or Medicaid. Care is supervised by a nurse under the direction of a physician medical director. Includes dietary, pharmaceutical, and social activities services. All licensing/certification reports are available for public inspection. Reports list any deficiencies or corrections needed.

***Rehabilitation/Skilled Nursing***

This care is often a necessary step between the hospital and home. Your physician will help you decide when your level of recovery is such that you no longer need acute care in a hospital but continue to need rehabilitation therapy and/or skilled nursing care. Your physician will send comprehensive continuity of care, medication, and therapy orders to the nursing facility. Your physician and healthcare team will help you determine goals to help you return home. Additionally, a plan of care will be developed to take care of your needs at home. Your nursing facility discharge planner will help you arrange for home health, Meals on Wheels, and/or other services that may be required.

***Respite Care***

Short-term stay in a nursing facility to allow the family/caregiver some rest. Sometimes, this time away from home allows the care recipient an opportunity to socialize, participate in mentally stimulating recreational activities and to make new friends.

***Retirement Community***

Housing for older adults with organized amenities such as transportation and social activities. On-site meals, banking, health screenings, pharmacy and sundry shopping may be available. All require monthly rental fees with varying lease terms, security deposits and rental agreements.

***Seniors Apartment Building***

Some apartments rent only to those over a certain age. In some cases, units have been equipped with amenities and provide some services to specifically benefit older adults.

***Sub-acute Care***

This is a term for care which requires extensive nursing but not direct physician care. Patients do not need the full range of hospital services but do need between four to seven hours of skilled nursing care and/or additional therapy services. Emphasis is on rehabilitation and stays typically do not last beyond a few months. Some examples of common sub-acute cases include brain and spinal cord injuries, infusion therapies, respiratory problems, cancer, stroke, AIDS, and head trauma. The necessity to reduce health care costs is why this new level of care is offered through hospitals, nursing homes and rehabilitative facilities.

***Subsidized Apartments/Affordable Housing***

If persons meet low-income qualifications, government programs will pay additional housing costs that exceed 30-35% of income. There may be very long waiting lists in some areas.

**LEGAL TERMS**

***See also Finances and Medical Insurance.***

***Advance Directives***

Allows you to express wishes in advance to let physicians and others know what medical treatments are acceptable in the event of terminal illness or temporary incapacity. The Living Will directive supersedes the Durable Power of Attorney for Health Care. Planning is extremely important for these complex decisions. You should consult with an attorney.

***Conservatorship***

Created voluntarily at the request of a physically infirm, but competent, adult to place his property or person under court supervised care.

***Durable General Power of Attorney***

Gives power to another to make legal or financial decisions such as check cashing, banking needs, filling out tax forms, etc., if you are unable to do so. The powers can be narrow or broad. You should be careful when using a form to assign power of attorney because many are often flawed and not legally binding.

***Durable Power of Attorney for Health Care***

Gives power to another to make medical decisions if you are unable to do so. It should be used along with a Living Will. Living Wills are limited to life and death medical care. It is an important companion document. A form can be obtained from the State Bar Association.

***Living Trust***

Allows you to transfer ownership of property and assets to a trust which is administered by someone you appoint, including yourself. There are both changeable and nonchargeable (revocable and irrevocable) trusts, each of which have differing effects on taxes and government benefits.

***Medicaid Trust***

A legal document that protects assets if you are confined to a nursing home and will apply for Medicaid.

***Residents’ Rights***

Should be prominently posted, entitling residents to the highest quality of care with dignity, respect, full information about fees, charges, and the right to privacy.

***Representative Payee***

The person designated by the Social Security or Veterans’ Administration to receive a benefit check on behalf of another person. For example, a check for James Smith is paid to Lucy Jones. (Lucy Jones must be able to provide a full accounting of her use of the money on behalf of James Smith if requested to do so.) The designation may be altered by requesting a change at the SSA or VA office.