



Senior Newsletter

FEBRUARY & MARCH 2016

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SENIOR SERVICES

- Transportation
- Legal Assistance
- Outreach Program
- Income Tax Preparation Assistance
- Free Notary Services
- Employment Services
- Medicare Counseling
- Social Events/Parties
- Home Visits
- Information and Referrals
- Alzheimer Support Group
- Veteran's Assistance
- Social Security Information
- Property Tax and Energy Assistance Programs
- Pharmaceutical Assistance Information

LICENSE PLATE RENEWAL—2016

Due to the lack of a state budget, the Secretary of State's office is suspending the mailing of vehicle registration renewal reminder notices. By suspending this service, which will save approximately **\$450,000 per month**, the office will be able to prolong the ability to mail vehicle registration renewal stickers, titles and license plates to vehicle owners for a few months longer before the postage account is depleted.

Vehicle owners are encouraged to be mindful of their vehicle registration status. It will be helpful to add your license expiration date to your calendar as a helpful reminder so you do not receive a ticket for expired license plates.

Motorists may also sign up via cyberdriveillinois.com website to receive a reminder notice electronically by email. **Enter your Registration ID and PIN located on the Renewal Notice or call the Public Inquiry Division at 800-252-8980** to obtain your Registration Id and PIN number.

For further information and questions, contact the **Office of Jesse White at 800-252-8980**.

AARP INCOME TAX FILING

Schaumburg Township will sponsor the AARP Tax-Aide Program again this year. This free service is for low/moderate income seniors (60 years and above) and/or those residents with disabilities residing within the township.

Bring all documents such as a picture ID, Social Security Income and Social Security Cards for all household members, Unemployment, Stock Sales/Purchases, Pension, Mortgage Interest, Property Tax bill, Interest/Dividends, and any receipts used for deductions, etc. If receiving health coverage from the Market Place, bring documentation. If filing a joint return, it is mandatory that both husband and wife be present.

Call the senior department to make an appointment the last week of January starting **January 25th**. Please don't make an appointment unless you have all your documentation. This could delay another resident from filing earlier. Please notify us if you are unable to keep your scheduled appointment or need to reschedule.

SENIOR SERVICES 847-884-0030

SAVE THE DATE

AARP DRIVER SAFETY COURSE

WHERE: St Alexius Medical Center
1555 Barrington Rd
Hoffman Estates, IL
DATE: February 23 & 24
TIME: 9:30 AM



To register call 855-692-6482
*Must attend both days.

SCAM PRESENTATION

The Village of Schaumburg, "Support Our Senior Council", will be planning another Senior Scam Event at the Schaumburg Township District Library in May. Watch for further information in the next newsletter.

PRIMARY ELECTION

The Primary Presidential Election will be held on **March 15, 2016**. Polls will open at 6:00 AM until 7:00 PM.

AARP DRIVER SAFETY COURSE

WHERE: Hoffman Estates Police Dept.
411 W Higgins Rd
Hoffman Estates, IL
DATE: March 1 & 2
TIME: 9:00 AM



To register call 847-895-6396
*Must attend both days.

SENIOR HEALTH INSURANCE PROGRAM (SHIP)

The Senior Health Insurance Program offers free counseling services at local sites throughout the state. Trained counselors assist with various Medicare and supplemental insurance issues. This program is not affiliated with any insurance company. SHIP counselors do not sell or solicit any type of insurance.

OLDER ADULT MARKET—231 S. Civic Drive, Schaumburg

The market is a collaborative effort between the Greater Chicago Food Depository and the Village of Schaumburg's Senior Program. This is a choice-style food pantry that distributes fresh fruits and vegetables along with shelf-stable food items such as tuna, cereal, rice and beans to older adults in the community. The market is held on alternating **Fridays from 1:00 PM to 2:30 PM** or until the available food is depleted. Participants, 60 years of age or older are eligible and must sign in. A caregiver may pick up food for those who are unable but a proxy letter is required. These letters are available at the market.



For more information, contact Marina Lvovich at **847-524-7496** or the Greater Chicago Food Depository at **773-248-3663** or visit their website at chicagosfoodbank.org.

DATES: February 5 & 19 March 4 & 18 April 8 & 22



**TOWNSHIP OF SCHAUMBURG OFFICE
WILL BE CLOSED ON MONDAY, FEBRUARY 15, 2016
IN OBSERVANCE OF PRESIDENTS' DAY**

MONTHLY EVENTS

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
PINOCHLE--11 RETAIL SHOPPING 11 – 2 WALKING 9:30 -10:30	JOB COUNSELOR BY APPT 10 – 3 * GROCERY SHOPPING	GROCERY SHOPPING YOGA- 10:30 -11:15 ZUMBA-4:30 -5:30 WALKING 9:30-10:30	** LUNCH/BINGO VETERAN SERVICES 9-4 GROCERY SHOPPING ALZHEIMER'S MTG 7 PM	KNIT/CROCHET 9-11:30 GROCERY SHOPPING
PINOCHLE-11 RETAIL SHOPPING 11 – 2 WALKING 9:30 –10:30	JOB COUNSELOR BY APPT 10 – 3 * WILLS BY APPT 9 –12 GROCERY SHOPPING	GROCERY SHOPPING YOGA-10:30 -11:15 ZUMBA-4:30 -5:30 WALKING 9:30-10:30	** LUNCH/BINGO VETERAN SERVICES 9-4 GROCERY SHOPPING	KNIT/CROCHET 9 –11:30 GROCERY SHOPPING
PINOCHLE—11 RETAIL SHOPPING 11 – 2 WALKING 9:30 –10:30	JOB COUNSELOR BY APPT 10 – 3 * GROCERY SHOPPING	GROCERY SHOPPING YOGA-10:30 –11:15 ZUMBA-4:30-5:30 WALKING-9:30-10:30	** LUNCH/BINGO VETERAN SERVICES 9-4 GROCERY SHOPPING HEALTH CLINIC 12 PM	KNIT/CROCHET 9-11:30 GROCERY SHOPPING
PINOCHLE—11 RETAIL SHOPPING 11 – 2 WALKING 9:30 -10:30	JOB COUNSELOR BY APPT 10 – 3 * GROCERY SHOPPING	GROCERY SHOPPING YOGA-10:30 -11:15 ZUMBA-4:30 -5:30 WALKING– 9:30-10:30	** LUNCH/BINGO VETERAN SERVICES 9-4 GROCERY SHOPPING	KNIT/CROCHET 9 –11:30 GROCERY SHOPPING

**** BY RESERVATION**



MONDAY RETAIL SHOPPING TRIPS



<u>FEBRUARY</u>	<u>DATE</u>	<u>STORES</u>	<u>MARCH</u>	<u>DATE</u>	<u>STORES</u>
	MONDAY – 1ST FRIDAY – 5TH	WALMART BARRINGTON		FRIDAY – 4TH	WALMART ELK GROVE
	MONDAY – 8TH FRIDAY – 12TH	TARGET BARRINGTON		MONDAY – 7TH FRIDAY – 11TH	WALMART BARRINGTON
	MONDAY – CLOSED FRIDAY – 19TH	WALMART ELK GROVE		MONDAY – 14TH FRIDAY – 18TH	TARGET BARRINGTON
	MONDAY – 22ND FRIDAY – 26TH	TARGET HIGGINS		MONDAY – 21ST FRIDAY – 25TH	WALMART ELK GROVE
	MONDAY – 29TH	WALMART ELK GROVE		MONDAY – 28TH	TARGET HIGGINS

BENEFITS OF WALKING FOR SENIORS

For seniors, the benefits of walking is huge. As you age, the urge to become sedentary increases; sometimes to devastating effects to you health. Walking is the best form of exercise you can do for yourself besides a regular, daily workout program. Here are just a few of the well known health benefits of walking:



- Lowers blood pressure**
- Improves oxygen to the body**
- Increases good cholesterol and decreases blood sugar**
- Improves balance and coordination**
- Improves muscle strength and gives your body greater mobility**
- Eliminates fluid build up in your tissues**
- Burns fat and helps fight weight gain**

Walking for fitness has a cumulative effect on seniors. Obviously, the faster you walk, the better the benefits. You become less depressed, more active, diminishes stress, virtually eliminates the fear of falling and losing your balance and gives you a better sense of well being over all.

If you made a resolution to improve your health in the New Year or just tired of walking alone, join the walking group at the township of **Monday and Wednesday mornings at 9:30 AM**. During the winter months, we walk inside to music and DVD's otherwise we are outside walking around Volkening Lake by the Schaumburg Police Department. There is no cost to participate in this healthy class. Contact **Kim at 847-884-0030 ext. 2014** if interested.

seniorliveitup.com

RECYCLE HOLIDAY LIGHTS

The **Village of Hoffman Estates**, in cooperation with the Solid Waste Agency of Northern Cook County (SWANCC) and Elgin Recycling, is once again accepting holiday lights for recycling at no cost to its residents through Friday, **February 5, 2016**.

All string lighting can be dropped off during normal business hours (8:30 AM-5:00 PM on Mon-Fri and 9:00 AM-noon on Sat) at the Village Hall lobby, 1900 Hassell Road, Hoffman Estates. Please hand any compact fluorescent light (CFL) bulbs to staff at the counter. Incandescent light bulbs are not accepted for recycling.

Schaumburg residents can recycle holiday lights, extension cords and other wires including copper, insulated, house and phone wires **year-round** at the Public Works Department located at 714 S. Plum Grove Rd.

A receptacle is located in the lobby of the Robert Atcher Municipal Center at 101 Schaumburg Ct. through the **end of January** for your convenience.

FYI

As a reminder, the government's website can be helpful in navigating Social Security and Medicare. You need to create a "My Social Security" account (<http://www.socialsecurity.gov/myaccount/>), which allows you to review your earnings history, project estimated benefits and make changes to your direct deposit information. If you need to take face-to-face, go to a Social Security field office or call **1-800-772-1213** for an appointment.

Thank You Bobbi Sloan for being a Holiday Sponsor!

HOLIDAY PARTY

Schaumburg Township hosted a holiday luncheon for seniors and residents with disabilities Wednesday, December 2nd, at Chandler's Chophouse. We would like to extend our gratitude to this year's sponsors for this event as follows:

**Illinois Telecommunications Access Corp. (ITAC)
Home Instead Senior Care
Ms. Bobbi Sloan**

With the generous support from our major sponsors, we were able to accommodate 225 guests. A special thank you to Bob Schmidt and Fabbri Flower's for donating poinsettias for center-pieces and later raffled off to our guests.

Violinist Jennifer Silk performed a medley of classic holiday songs during lunch. Conant High School's Blue Harmony choral group, led by conductor Tim Koll, entertained guests with traditional holiday songs. The entertainment was wonderful and hopefully helped to get everyone into the holiday spirit. Thanks again to our generous holiday sponsors!

HOLIDAY PARTY 2015





Alzheimer's disease? Is their Dementia or
Alzheimer's creating stress for you?
We can help!

Please join us for a Care Seminar
March 9 – Wednesday • 10:30 AM – Noon
Boardroom - 2nd floor
Schaumburg Township
One Illinois Boulevard • Hoffman Estates, IL 60169

Kelly Hutchison, Caregiving Expert, will speak about caring for a loved one with Dementia or Alzheimer's disease and offer tips on coping with aging and memory loss. Topics include managing behavior and promoting engagement with a loved one and finishing with a Q&A.

Please register in advance by calling 847.894.3511.

NEW FEDERAL BUDGET ENDS TWO SPOUSAL SOCIAL SECURITY CLAIMING STRATEGIES

According to Social Security's rules, the spouse of a worker cannot claim a spousal benefit unless the worker has applied for Social Security benefits. Currently, a worker is able to file for SSA benefits and then suspend benefits. This strategy—called "File and Suspend" allows the worker's spouse to begin receiving spousal benefits while the worker continues to work. The longer the worker delays retirement, the more delayed retirement credits he or she will receive.

Under the new law, a spouse cannot begin receiving benefits until the worker is actually receiving benefits. Workers can still file and suspend, but spouses (or other dependents) cannot receive benefits during the suspension. The law will take effect on April 30, 2016, but it does not affect workers who have already filed and suspended benefits. Workers who are at least 66 or will turn 66 before the effective date of the law may still file and suspend in order to trigger benefits for their spouse.

Another rule that allows a spouse who takes benefits at full retirement age to choose whether to take spousal benefits or benefits on his own record. This strategy—commonly known as "Claim Now, Claim More Later"—allows a higher-earning spouse to claim a spousal benefit at full retirement age. Then at 70, the higher-earning spouse would claim the maximum amount of his retirement benefit and stop receiving spousal benefit. Under the new law, when workers who are not 62 by the end of 2015 apply for spousal benefits, Social Security will assume it is also an application for benefits on the worker's record. The worker is eligible for the higher benefit, but he or she can't choose to take just the spousal benefits and allow his or her own benefits to increase until age 70. This rule does not apply to survivor's benefits. Contact your elder law attorney or Financial advisor to determine if you should take any action before the new rules become law.

www.elderlawanswers.com Nov. 2015

Thank you ITAC for being a Holiday Sponsor!

MEDICARE BENEFICIARIES LOSING EXTRA HELP IN 2016

Beginning January 1, 2016, people with Medicare who will no longer automatically receive Extra Help (called “deemed eligible”), will be eligible for Special Enrollment Period (SEP) to change Part D plans if they did not make a change during the Annual Enrollment Period (October 15th-December 7, 2015). The SEP is valid for a one-time Part D plan switch that may be made from January 1st through March 31st and can be used to switch to a stand-alone or Medicare Advantage plan. Any plan changes will take effect the 1st of the following month the enrollment is done.

These individuals should have received a letter from CMS in September notifying them that they are no longer deemed eligible. Individuals should review their current plan to determine if it will continue to be the best option for them, since Extra Help will no longer help them pay for their Part D costs, including premiums, deductible and co-pays. If it is not, they should compare other available Part D plans and use the SEP to switch to a plan that will better meet their prescription drug needs.

A person is deemed eligible and automatically qualifies for Extra Help without having to apply, if they meet one of the following criteria listed below:

1. Has Medicare and Medicaid (meeting a Medicaid spenddown, even for just one month during the year, will also “deem” an individual eligible for Extra Help).
2. Enrolled in one of the Medicare Savings Programs (QMB,SLMB,or QI).
3. Receives Medicare and Supplemental Security Income (SSI).

Some individuals who received a letter stating they no longer are “deemed eligible” may still qualify for Extra Help because they meet the program’s income and asset limits. They will need to submit an Extra Help application to the Social Security Administration to determine eligibility.

Make Medicare Work Coalition Dec. 2015

AMPLIFIED TELEPHONES—Schaumburg Township is a testing site.

The Illinois Telecommunications Access Corporation (ITAC) offers free amplified telephones to Illinois residents who have a certified hearing loss. Contact the disability services department for more information or to schedule an appointment to test the phones.



ILLINOIS AIR TRAVELERS GET A REPRIEVE

Illinois air travelers will get a two-year reprieve to use their driver’s licenses and identification cards to get through airport security despite the state’s failure to adopt more stringent federal standards. The U.S. Department of Homeland Security last fall declined to give Illinois a third deadline extension for meeting the Real ID Act standards put into place in 2005. States that want to make their ID cards compliant must take a variety of steps, including incorporating anti-counterfeit technology into the card, verifying the applicant’s identity and conducting background checks for employees involved in issuing driver’s licenses.



The Department of Homeland Security announced that air travelers can continue to use ID cards until January 22,2018. Afterwards, passengers without the proper driver’s licenses would have to use other federally approved forms of ID such as a passport.

Chicago Tribune Jan. 10, 2016



****IMPORTANT** NEWSLETTER ATTENTION !!!!!!!**

If anyone knows of a senior who has moved out of the Township, is deceased, or receives more than one newsletter, please call us with this information.

SENIOR DEPARTMENT 847-884-0030

TRANSPORTATION DEPARTMENT 847-882-1929

YELLOW DOT PROGRAM

The Illinois Yellow Dot Program is a statewide initiative designed to provide vital medical information on vehicle drivers/passengers. Information on the medical card can assist first responders immediately following a serious crash. This can mean the difference between life or death. Information packets may be obtained from the Village of Hoffman Estates, Schaumburg Police

DEPARTMENT CLOSING

The Senior Department will close at **4:00 p.m. daily** so that the staff can return phone calls and process necessary paperwork.

APPOINTMENTS ARE NECESSARY

MEALS ON WHEELS

Are you unable to cook for yourself or need help with shopping?

Contact Kenneth Young at 847-524-8800.

REPRINT REMINDER

We thank other newsletters, which have been reprinting our articles with proper credit. Any organization may reprint articles from any of our newsletters provided that proper credit is given by name of newsletter and date. Any questions? Call 847-884-0030 ext. 2015.