



Senior Newsletter

JUNE, JULY & AUGUST 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

WHAT IS MEDICARE MEDICAID ALIGNMENT INITIATIVE?

This program is for people who have both Medicare and Medicaid. With MMAI, you receive all of your health services through one MMAI health plan, instead of using three different cards when going to the doctor, hospital, or pharmacy. The purpose of MMAI is to provide better, more coordinated care to Medicaid beneficiaries and to save money for the state Medicaid program. All MMAI plans must cover everything that Medicare and Medicaid cover. Some MMAI plans cover extra services that Medicaid does not usually cover, like a gym membership, over the counter drugs, or transportation to your doctor.

WHAT DOES MMAI COST?

You will not be charged any more for your services than you would with regular Medicare and Medicaid. MMAI plans must pay your doctors and other health care providers at least as much as Medicaid pays.

WHO CAN ENROLL?

- You must have Medicare Part A **and** Part B or a Medicare Advantage plan.
- You must be enrolled in full Medicaid. You cannot apply if you are in a Medicaid spenddown benefit.
- You must be at least 21 years of age.
- Live in a specific county that participates in this program. (Cook county does participate).

HOW DO I GET MORE INFORMATION?

If you are eligible, you will get a letter from Illinois Client Enrollment Services explaining your plan options. To compare health plan benefits or to inquire which providers are in each plan's network, call Client Services at 1-877-912-8880. You can also download materials about MMAI's plan's benefits at <http://enrollhfs.illinois.gov/>.

WHAT INFORMATION IS NEEDED TO ENROLL?

- Your Social Security number and date of birth
- Name of your primary care doctor and other health care providers you wish to continue seeing.

WHAT IF I AM NOT HAPPY WITH MY MMAI PLAN?

You can file a complaint with your plan or contact the state of Illinois Ombudsman program at 1-800-252-8966. You can change plans or opt out at any time and go back to regular Medicare and Medicaid.

SAVE THE DATE

CASINO TRIP

WHERE: Four Winds Casino
New Buffalo, Michigan

WHEN: Tuesday, June 7, 2016

TIME: 8:00am sign in. Bus will depart at 8:30am from the township

COST: \$37 which includes bus, 4 hours gambling, \$15 slot card, and \$10 food voucher.



Reservations are required. Contact Caryn for further information at 847-884-0030.

Credit cards are not accepted and checks are payable to Schaumburg Township.

Sorry no refunds given.

PROPERTY FRAUD

Mario A. Reed, Director of Public Information and Communications at the office of Karen Yarbrough, Cook County Recorder of Deeds, will present a **free** workshop on “How to recognize and avoid fraud against your property after your death”.

WHERE: Schaumburg Township
One Illinois Blvd.
Hoffman Estates, Illinois

WHEN: Friday, June 10, 2016

TIME: 10:00am until 12:00pm

Reservations are required. Contact Caryn for further information at 847-884-0030.

LOW VISION PRODUCTS

The public is invited to experience state of the art technology at the Low Vision Products Road Show. They will showcase portable reading devices including sun wear, independent living aids, and lighting.



Experts can assist you with testing and finding different products that could improve your daily life.

WHERE: Schaumburg Township
One Illinois Blvd
Hoffman Estates

WHEN: Tuesday, June 7, 2016

TIME: 10:00am-3:00pm

To view products:
www.chicagolighthouse.org (click shop online)

For further information please call:
1-800-919-3375 or

Email: Tom.Perski@chicagolighthouse.org.

AARP SMART DRIVER'S

WHERE: Community Rec Center (CRC)
505 N. Springinsguth Road
Schaumburg

WHEN: July 18 & 19

TIME: 12:00pm-4:00pm

COST: \$15 AARP members
\$20 non members

Completion of this defensive driving course sponsored by AARP may allow you to receive a discount on car insurance. You must attend both days to be certified.

For reservations call 847-490-7020.

CALL-A-LAWYER



This program provides an opportunity for the public to call in and ask questions and get free legal information over the phone. Call (312)-554-2001 from 9:00am until 12:00 noon on the following dates:

June 18 July 16 August 20

MONTHLY EVENTS

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
<i>PINOCHLE-11:00 RETAIL SHOPPING 11:00-1:00 WALKING 9:30-10:30 ZUMBA 10:30-11:30</i>	<i>GROCERY SHOPPING</i>	<i>GROCERY SHOPPING WALKING 9:30-10:30 YOGA 10:30-11:15 ZUMBA 4:30-5:30</i>	<i>** LUNCH/BINGO VETERAN SERVICES 9:00-4:00 GROCERY SHOPPING ALZHEIMER'S MTG 7 PM</i>	<i>KNIT/CROCHET 9:00-11:30 GROCERY SHOPPING</i>
<i>PINOCHLE-11:00 RETAIL SHOPPING 11:00-1:00 WALKING 9:30-10:30 ZUMBA 10:30-11:30</i>	<i>WILLS BY APPT 9:00 -12 :00 GROCERY SHOPPING</i>	<i>GROCERY SHOPPING WALKING 9:30-10:30 YOGA 10:30-11:15 ZUMBA 4:30-5:30</i>	<i>** LUNCH/BINGO VETERAN SERVICES 9:00-4:00 GROCERY SHOPPING</i>	<i>KNIT/CROCHET 9:00-11:30 GROCERY SHOPPING</i>
<i>PINOCHLE-11:00 RETAIL SHOPPING 11:00-1:00 WALKING 9:30-10:30 ZUMBA 10:30-11:30</i>	<i>GROCERY SHOPPING</i>	<i>GROCERY SHOPPING WALKING 9:30-10:30 YOGA 10:30-11:15 ZUMBA 4:30-5:30</i>	<i>** LUNCH/BINGO VETERAN SERVICES 9:00-4:00 GROCERY SHOPPING HEALTH CLINIC 12 PM</i>	<i>KNIT/CROCHET 9:00-11:30 GROCERY SHOPPING</i>
<i>PINOCHLE-11:00 RETAIL SHOPPING 11:00-1:00 WALKING 9:30-10:30 ZUMBA 10:30-11:30</i>	<i>GROCERY SHOPPING</i>	<i>GROCERY SHOPPING WALKING 9:30-10:30 YOGA 10:30-11:15 ZUMBA 4:30-5:30</i>	<i>** LUNCH/BINGO VETERAN SERVICES 9:00-4:00 GROCERY SHOPPING</i>	<i>KNIT/CROCHET 9:00-11:30 GROCERY SHOPPING</i>

**** BY RESERVATION**

MONDAY & FRIDAY RETAIL SHOPPING TRIPS

<u>JUNE</u> DATE	STORES	<u>JULY</u> DATE	STORES	<u>AUG</u> DATE	STORES
FRIDAY-3RD	TARGET MEACHAM	FRIDAY - 1ST	TARGET MEACHAM	MONDAY - 1ST FRIDAY - 5TH	WALMART BARRINGTON
MONDAY - 6TH FRIDAY - 10TH	WALMART BARRINGTON	MONDAY-CLOSED FRIDAY - 8TH	WALMART BARRINGTON	MONDAY - 8TH FRIDAY - 12TH	TARGET BARRINGTON
MONDAY - 13TH FRIDAY - 17TH	TARGET BARRINGTON	MONDAY - 11TH FRIDAY - 15TH	TARGET BARRINGTON	MONDAY - 15TH FRIDAY - 19TH	WALMART ELK GROVE
MONDAY - 20TH FRIDAY - 24TH	WALMART ELK GROVE	MONDAY - 18TH FRIDAY - 22ND	WALMART ELK GROVE	MONDAY - 22ND FRIDAY - 26TH	TARGET MEACHAM
MONDAY - 27TH	TARGET MEACHAM	MONDAY - 25TH FRIDAY - 29TH	TARGET MEACHAM	MONDAY - 29TH	TARGET MEACHAM

FYI



The Village of Schaumburg will begin a multi-year program to upgrade the water meter reading system—an initiative that will help ensure uninterrupted meter reading throughout the village. Existing water meter transmission units will require replacement on properties. Some water meters may also need to be replaced. It is estimated that 950 water meters and 26,500 meter transmission units will be replaced over the next three years at no cost to Schaumburg residents.

The village has contracted with Water Resources, Inc., and its affiliated company, Water Services Company, to install the new water metering equipment, which requires access to residential and commercial properties.

Water Resources will be mailing letters urging residents to call to schedule an appointment. Do not let anyone into your home if you did not schedule an appointment for this service.

Village of Schaumburg Newsletter April 16

LOW COST INTERNET SERVICE

AT&T through the Access program is offering a low cost internet service for individuals who are receiving SNAP (food stamp) benefits. **It is not through the Lifeline program.** It provides a low cost option for home internet access to low-income households.

Eligibility requirements:

1. At least one person in the household must be a participant in the Supplemental Nutrition Assistance Program (SNAP).
2. Must reside in a state and in a service area where AT&T offers wireline home internet service. Illinois is included.
3. Cannot have outstanding debt for AT&T fixed internet service within the last six months or outstanding debt incurred under the Access program.

AT&T is touting the following in regards to the program:

- No commitment
- No deposit
- No installation or equipment fees
- In-home Wi-Fi- gateway and access to the nationwide Wi-Fi Hot Spot network included at no extra cost.

Please go to <https://www.att.com/shop/internet/access/#!/> to find out more information about the program. On the home page, you can check service availability and apply for the program. If you are having difficulty with the application, you can call 1-855-220-5211 to speak to a Customer Service Representative in English or 1-855-220-5225 to speak to a Representative in Spanish.

AT&T will automatically assign the customer a speed tier. The highest speed tier available at the customer's address will be assigned. The speed dictates the cost of service. If the customer goes over the monthly data plan allowance, he/she will be charged.

Age Options

ANNUITY VS PENSION

Retirement planning has changed over the past few decades. Many businesses have stopped offering pension plans for the simple fact that they became too costly, so employees were encouraged to participate in 401(k) plans. They would be an attractive way to re-create a guaranteed retirement income. According to the Bureau of Labor Statistics, only 10% of private employers offered defined benefit retirement plans in 2011.

The basic feature that makes an annuity so attractive is that it creates a guaranteed income stream for the rest of your life. Commonly, you pay a lump-sum “premium” as an initial investment, and then your annuity pays back a predetermined amount on a set schedule until you die. There is no standard form for these investments and different forms of annuities come with different risks.

Some retirement options pay a guaranteed death benefit such as life insurance or have plans that allow you to pay the premium over a guaranteed time frame. The basic forms of annuities are:

1. **Immediate vs. Deferred**—An immediate annuity pays you back immediately after you deposit your investment whereas a deferred annuity pays you back at a predetermined date in the future.
2. **Fixed vs. Variable**—A fixed-rate annuity pays you a fixed return on your initial investment across a specific time frame, without any risk of changes in the future. A variable rate annuity will see its payments fluctuate based on the underlying investments or overall interest rate. Both have risks, because payments from your fixed-rate annuity won't ever change, the product does nothing to protect you against inflation if prices rise significantly. A variable-rate annuity may see payouts drop due to poor performance. It may also allow your income to rise and keep pace with the cost of health care, food or other expenses in the years to come.
3. **Equity-Indexed**—These products are relatively new and a response to low interest rates. They offer some kind of guaranteed minimum like a fixed-rate annuity return but with the potential for bigger payouts if the underlying investments perform well. The guaranteed minimum payments generally are lower than a standard fixed-rate annuity and frequently can be complicated and charge high fees depending on the underlying investments.

With so many financial products it is important to contact a financial advisor. Discussing your finances, assets and retirement goals, with an advisor can help you decide which product is best for your portfolio.

Daily Herald April 2016

OLDER ADULT MARKET

Fresh fruits, vegetables and shelf-stable food items are available for seniors 60 years of age or older. The free market is a collaborative effort between the Greater Chicago Food Depository and the Village of Schaumburg's Senior Program. Market hours are from 1:00pm until 2:30pm (or until the food runs out) on alternating Fridays and are held at the Schaumburg Barn, 231 S. Civic Drive in Schaumburg. A caregiver may pick up food for those who are unable to travel, after a proxy letter is signed. Letters are available at the market.

For more information, contact Marina at 847-524-7496 or the Greater Chicago Food Depository at 773-247-3663, or visit their website at chicagosfoodbank.org.

June 8 & 24

July 8 & 22

August 5 & 19

WALK FOR YOUR HEALTH

A study published last year in the British Journal of Sports Medicine found participants in outdoor walking groups saw significant improvements in blood pressure, resting heart rate, body fat, lung function and mood.



While gains in physical health are substantial, so are the psychological benefits. The conversation and social bonds that result from group walking are especially important in this day and age of over dependence on mobile devices for communication.

For many people, the most difficult part of healthy living is consistency. One of the main benefits of group walking is having other people around to hold you accountable, while at the same time making the experience more enjoyable.

Walking is one of the best exercises people can do. It's free, you don't need much equipment and you can do it anywhere. Group walking provides exercise, socially connects you with others and allows you to learn from others as you converse with them and also walking reduces stress.

Start getting healthy. Join the Schaumburg Township walking group on Monday and Wednesday mornings from 9:30am-10:30am. For information, contact Kim at 847-884-0030 ext. 2014.

Chicago Tribune 4/2016

EMISSIONS NOTICES

Good news for Illinois residents. The Illinois Environmental Protection Agency (IEPA) vehicle emissions contractor, Applus Technologies of Wood Dale, agreed to print and send the test notices at no extra cost. Beginning June 1, Jesse White reinstated the requirement to have a current emissions test completed before obtaining a vehicle sticker.

THANK YOU! THANK YOU!

A big heart-felt thank you to all the AARP Tax-Aide volunteers for another successful tax season. Approximately 770 applications were E-filed including many questions. The dedicated volunteers showed great patience and expertise. Thank you volunteers! Wayne Bessette, AARP Coordinator, was awarded the Senior Services department, Volunteer of the Year. Wayne has been an AARP volunteer for the past 23 years. Hats off to you Wayne!!!

SHIP

The Senior Health Insurance Program (SHIP) provides free health insurance counseling services. The township has trained counselors who can assist with Medicare, Medicaid and prescription drug issues. SHIP is not affiliated with any insurance company and does not sell or solicit any type of insurance. Call the Senior department at 847-884-0030 for an appointment.



*Schaumburg Township Offices
will be closed on
Monday July 4, 2016
in Observance of Independence Day*



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****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, Schaumburg Township or visiting the website at www.YELLOWDOTILLINOIS.org.

DEPARTMENT CLOSING

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

APPOINTMENTS ARE NECESSARY

MEALS NOW AND HOME DELIVERED

Are you to cook or shop? If so, MEALS NOW can deliver to your door weekly. All meals are low sodium and low fat and can be frozen. Call (Barn) 847-524-7496 for Meals Now or (Kenneth Young) 847-524-8800 for Meals on Wheels.

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 the Senior Department at 847-884-0030 ext. 2017.