



City of Yonkers Office for the Aging

Mike Spano
Mayor

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Director

Benefits and Services for Older Adults and their Families

Older residents of Yonkers and their families are encouraged to read through the Baker's Dozen. Check the list of benefits and services set forth in this brochure. Further information and assistance in applying is available through the Office for the Aging. You may stop by the office **Mondays through Fridays** between **8:30 a.m. and 4:30 p.m.** at the **Chema Community Center, 435 Riverdale Ave. Yonkers, NY 10705** or give us a call at (914) 377-6823.

Please Note: The benefit levels listed in this brochure are effective January 1, 2013. Benefit levels are subject to change annually. The **Office for the Aging** can provide updated information regarding any modifications or additions to the benefits described on the checklist. **Information** and **Assistance** are also available from the **Office for the Aging** regarding other entitlements and community resources for older residents and their families.

Ask the **Office for the Aging** about the following community services:

- ⇒ Meals Programs
- ⇒ Help at home after hospitalization
- ⇒ Information and respite for family caregivers
- ⇒ Personal security programs
- ⇒ Adult Day Care
- ⇒ Recreational and volunteer opportunities
- ⇒ Resource Center for Caregivers

Information gathered and presented in this directory is presumed to be accurate. However, due to the numerous sources, The Office for the Aging can not guarantee the accuracy or be responsible for errors of omissions.

	Title/Benefit/Service	Assistance Available	Eligibility Criteria
1.	<p>Circuit Breakout/IT 214 <u>Note:</u> Ask Office for the Aging about other housing related assistance and resolution of landlord-tenant problems. Call (914) 377-6822 or (914) 963-2460</p>	NYS Tax Credit. Amount is based on income and shelter expense	Homeowners or renters whose income does not exceed \$18,000 per year.
2.	<p>EISEP (Expanded in-home Services for the Elderly Program) Sponsored by New York State <u>Note:</u> Ask about OFA's case management service to assess need and arrange for community services like EISEP, available to help older people manage at home</p>	Personal care and housekeeping assistance are provided on a cost-sharing basis.	NYS residents 60+ who are not eligible for Medicaid Home Care and who are assessed by the Office for the Aging as in need of service and whose available household income meets program guidelines.
3.	<p>EPIC (Elderly Pharmaceutical Insurance Coverage) Sponsored by New York State</p>	Assistance with the cost of Medicare Part D premiums and prescription drugs	NYS residents 65+ for an annual premium and/or cost share based on household income. (single under \$35,000 or married \$50,000)
4.	<p>HEAP (Home Energy Assistance Program)</p>	Provides one-time credit to energy provider to offset monthly costs, i.e., Con Edison or oil company.	<p>Homeowners or renters paying for heat or utilities directly or as part of rent, whose monthly income does not exceed:</p> <p>Tier I 1 Person household 0- \$1180 2 Person household 0- \$1594</p> <p>Tier II 1 Person household \$1181- \$2146 2 Person household \$1595- \$2806</p> <p>Must provide additional information (water bill, tax bill, etc.)</p>

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5.	Life-Line: A program of Verizon	Discount on installation and monthly telephone bills.	Individuals of any age receiving some form of public assistance, including HEAP and telephone customers who are eligible for, but not receiving HEAP.
6.	Meals – Congregate Dining Sites and Home Delivered Meals Transportation	Hot lunch meal at 4 group dining sites (weekdays) and one site on Sundays. Home delivered meals are also provided 6 days a week. Transportation to meal sites, medical appointments, and for food shopping. Call (914) 963-4411	Residents of Yonkers 60+. There is no means test. Availability of home delivered meals is based on an assessment of need by the OFA. Voluntary contribution is suggested for a meal. Call (914) 377-6823 or (914) 963-2460.
7.	Medicare	After deductibles, covers medically necessary acute in-patient hospital care (Part A) and helps pay for approved outpatient care, including home health care and durable equipment (Part B). <u>Note:</u> Trained Case Workers are available through the Office for the Aging to provide counseling and guidance with medical bills and questions concerning Medicare benefits. Call (914) 377-6823. Information is also available about Medicare supplement, Medigap plans and Medicare HMO's.	No income or resource limits. Persons 65+ are eligible and persons of any age with certain disabilities. There is no premium for hospital costs (Part A) for persons who are eligible for social security. There is a monthly premium of \$104.90 (for all recipients) for physician services, outpatient clinics, home health care, and certain medical equipment (Part B). For individuals whose income is above \$85,000 yr. or a married couple with an income over \$170,000 yr., they will be responsible for a larger portion of the estimated total cost of Part B benefit coverage. Annual deductibles are \$1156/benefit period for Part A and \$140 per year for Part B services. There are also co-insurance costs for more than 60 days in the hospital and more than 20 days in a skilled nursing facility.

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8.	Medicare Part D Medicare Prescription Drug Coverage	Provides outpatient prescription drug coverage. Benefits provided through private insurance companies with government contracts. It is necessary to select a drug plan. Plan vary in costs and drugs covered.	Available to everyone with Medicare (some plans require you have Medicare A&B). Two types of plan available: Medicare Prescription Drug Plans and Medicare Advantage Plans. Enrollees should make an informed decision about which plan best meets their individual needs. After choosing desired plan, you may enroll by contacting 1-800-MEDICARE, contacting plan directly or filling out application. Contact chosen plan to find best way to enroll.
9.	Medicare Part D Extra Help	Individuals who have Medicare Part D, with limited resources and income may be eligible for Extra Help to assist in paying for the costs of monthly premiums, annual deductibles, and prescription co-payments related to a Medicare prescription drug plan.	<p>To Qualify for Extra Help:</p> <p>Annual Income is limited to</p> <p>Individual: \$17,235/ year Married Couple: \$23,265/ year</p> <p>If your annual income is higher, you still may be able to get some help. Contact Social Security for further details on exceptions in income.</p> <p>Resources including bank accounts, stocks & bonds.(home & car are not counted as resources) are limited to:</p> <p>Individual: \$13,300 Married Couple: \$26,560</p> <p>You can apply online www.socialsecurity.gov/extrahelp; by telephone 1-800-772-1213 or in person at your Social Security office.</p>

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10.	Reverse Annuity Mortgage	<p>A reverse mortgage, also known as a HECM (Home Equity Conversion Mortgage) is a financial tool that was created specifically for homeowners 62 or older to allow them to:</p> <ul style="list-style-type: none"> ○ pay off their current mortgage (if they have one) and use any remaining tax-free cash for anything ○ gain relief from the stress of monthly bills or increased medical expenses ○ allow them to afford and continue to own their own home ○ live more comfortably with no monthly mortgage payments ○ gain financial flexibility 	Westchester County residents 62+ who own their own home and use it as their primary residence.
11.	S.C.R.I.E. (Senior Citizens Rent Increase Exemption) Authorized by New York State, and sponsored by the City of Yonkers.	Exempts eligible older tenants from rent increases after application whenever the lease expires or there is other increase in the legal rent.	Yonkers residents 62+ living in a rent controlled or rent stabilized apartment (under NYS Emergency Tenants Protection Act) whose household income is \$29,000 or less and whose rent is at least one-third of their income.

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12.	Social Security	Monthly cash benefit based on worker's years of prior employment and amount withheld from earnings during his/her years of employment.	<p>Age eligibility varies as follows:</p> <p>Any age: workers with certain disabilities</p> <p>Age 50: a worker surviving disabled spouse</p> <p>Age 60: the surviving spouse of a worker</p> <p>Age 62: retired workers, retired spouse, retired divorced spouses, and workers surviving dependent parents</p> <p>There are no income resource income limits, except as follows: Workers under age 65 will have their social security benefits reduced by \$1 for every \$2 earned over \$12,000. No limits for 65 or over.</p>									
13.	S.S.I. (Supplemental Security Income)	Provides assistance up to program's eligibility limits.	<p>Persons 65+ or younger with certain disabilities are eligible to apply if their monthly income and resources not exceed the following limits:</p> <table border="0"> <tr> <td>Monthly Income</td> <td>Individual</td> <td>Couple</td> </tr> <tr> <td>Living Alone</td> <td>\$710</td> <td>\$1,066</td> </tr> <tr> <td>Or w/others</td> <td></td> <td></td> </tr> </table> <p>Resources for individuals cannot exceed \$2,000 & \$3,000 for couples, plus additional burial allowance of \$1,500 per person.</p>	Monthly Income	Individual	Couple	Living Alone	\$710	\$1,066	Or w/others		
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14.	STAR	Reduction of School Property Taxes	<p>“STAR programs: “Basic” STAR All New Yorkers who own and live in their 1, 2 or 3-family home, condominium, cooperative apartment, are eligible for the “Basic” STAR. Proof of income is not required. Property owners who are granted the Basic” STAR exemption are not required to reapply in subsequent years unless their residence changes. “Age All” STAR - Senior Citizens (age 65 and older or 65 by Dec 31st of the year of the exemption) with a yearly household income not exceeding \$37,400 are eligible to receive school property tax relief. “Enhanced” STAR - Senior Citizens (age 65 & older or 65 by Dec 31st of the year of the exemption) with a yearly combined household income not exceeding \$79,050 are eligible to receive school property tax reductions. Applicants must file no later than October 15th of every year.</p>
15.	<p>The Qualified Medicare Beneficiary program (QMB), sometimes called the Medicare Buy-in Program, is a benefit for Medicare beneficiaries who live at or below the federal poverty level.</p>	<p>If you are enrolled in the QMB program, you will not have to pay your Medicare premiums, deductibles and coinsurance. If you are already enrolled in Medicaid, the QMB program may provide you with access to a large number of health care providers.</p>	<p>Individuals who:</p> <ul style="list-style-type: none"> - are entitled to Medicare Part A - have income below 100% of the federal poverty line - have resources, which do not exceed twice the SSI resource standard.

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16.	The Specified Low-income Medicare Beneficiary (SLMB) program is a benefit for Medicare beneficiaries with incomes above 100% and at or below 120% of the federal poverty level.	Under the (SLMB) Program, the State pays the full cost of your Medicare Part B premiums.	The Medicaid program pays only the Medicare Part B premium of individuals who: <ul style="list-style-type: none"> - are entitled to Medicare A - have income greater than 100% and less than 120% of the poverty line - Have resources, which do not exceed twice the SSI resource standard 									
17.	The Qualified Individual-1 (QI-1) program is a benefit for Medicare beneficiaries with income above 120% of the federal poverty level up to 135% of the federal poverty level.	Under QI-1 the state pays for the Medicare B premium only.	The Medicaid program pays only the Medicare B Premium of individuals who: Have Medicare Part A Have income greater than 120% the federal poverty level up to 135% of the federal poverty level.									
18.	Medicaid & Spousal Impoverishment Medicaid.	<p>Pays all approved health care costs in hospitals, the community, at home and nursing homes and homemaker services. Includes coverage for prescription drugs.</p> <p>There are a few options to Medicaid if you are over income. Check with the Office for the Aging or you local Department of Social Service.</p>	<p>Effective January 1, 2013 the following income and resource limits apply:</p> <table border="1"> <thead> <tr> <th>Family Size</th> <th>Income</th> <th>Resources</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>\$800</td> <td>\$14,400</td> </tr> <tr> <td>2</td> <td>\$1175</td> <td>\$21,150</td> </tr> </tbody> </table> <p>There is an additional burial fund allowance of \$1,500 per person.</p> <p>Spousal Impoverishment Medicaid: For a person living in the community with a spouse needing a great deal of health care at home or is in a nursing home, the following limits apply: Income: \$2,841 per month Resources: \$113,640 maximum for Spousal Share (1/2 couple's resources)</p>	Family Size	Income	Resources	1	\$800	\$14,400	2	\$1175	\$21,150
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