BENEFITS FOR OLDER MONROE COUNTY RESIDENTS

As an older resident of Monroe County, you may be missing out on benefits that could be yours. The MONROE COUNTY AREA AGENCY ON AGING has compiled this booklet containing information on benefits currently available to eligible persons. Guidelines for programs are subject to change. Please call to schedule an appointment to find out about senior benefits.

The Monroe County Area Agency on Aging, staffed by professionals in the field of Aging, and with the guidance of the Pennsylvania Department of Aging, strives to improve the quality of life of Monroe County’s older citizens through coordination of existing services and development of essential programs.

Governed by the Monroe County Commissioners, the agency’s services to the elderly are continually reviewed by an Advisory Council composed of individuals who represent all areas of the county and who have a sincere interest in Aging affairs.

The Monroe County Commissioners are John R. Moyer, Chairperson, John Christy, Vice-Chairperson and , Charles A. Garris, Commissioner.


Our Mission: To strengthen family life
To assist individuals in attaining or maintaining independence and self care
To protect adults in danger of neglect, abuse or exploitation
The Monroe County Area Agency on Aging has printed this brochure as a public service. The agency also provides direct services, including:

- Information & Referral
- Medical Assistance Waiver
- Family Caregiver Support
- Protective Services
- Home Delivered Meals
- Senior Centers
- Care Management
- Pre-Admission Screening
- Ombudsman Service
- Apprise
- Seniors’ Express Times
- Retired & Senior Volunteer (R.S.V.P.) Program
- Home Support/Personal Care/Respite
- Friendly Visitor
- Health & Wellness

Call (570) 420-3435 for more information on the above services, or to make an appointment for assistance.

### Senior Centers

In addition to providing a nutritious meal, centers offer social activities, a range of informative programs, creative arts, exercise, volunteer opportunities, community services, and other special events which are unique to individual centers.

**Barrett Senior Center**  
6683 Route 191  
Cresco, PA 18326  
570-481-4330  
**Manager: Barbara Seese**  
Meets Mon, Weds, Fri 9:00AM-2:00PM

**Chestnuthill Senior Center**  
Zion Lutheran Church Assembly Hall  
1919 Route 209  
Brodheadsville, PA 18322  
570-420-3735  
**Manager: Dolores Casalaspro**  
Meets Weds & Fri 9:00AM-2:00PM

**Jewish Resource Center of the Poconos**  
727 Main Street  
Stroudsburg, PA 18360  
570-517-0815  
**Manager: Maggie Augugliaro**  
Meets Thurs. 10:00AM-3:00PM

**Loder Senior Center**  
62 Analomink Street  
East Stroudsburg, PA 18301  
570-420-3745  
**Manager: Mara Cruz**  
Meets Mon-Fri 8:30-3:30PM

**Mountain Senior Center**  
354 Memorial Blvd  
Tobyhanna, PA 18466  
570-894-3272 ext. 134  
**Manager: Kathy Callopy**  
Meets Tues, Thurs, Fri 9:00AM-2:00PM

Lunch reservations must be made by 11am the day before you want to attend. Suggested lunch donation is $1.50.

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Monroe/ Pike/ Wayne County Pennsylvania

Aging & Disabilities Resource Center (ADRC) a.k.a. LINK

A single point of entry into long-term supports & services for older adults and people with disabilities

“No Wrong Door System”
Confidential Support and Services for Long-Term Living

CORE COMPONENTS OF ADRC

- Information, Referral, & Awareness
- Person Centered Counseling & Assistance
- Streamlined Eligibility Determination for Public Programs
- Person-Centered Transition Support
- Consumer Populations, Partnerships, & Stakeholder Involvement
- Quality Assurance & Continuous Improvement
- Community Outreach & Education
- Training
- Partnership Development
- Special Projects
- Quality Assurance

PA LINK promotes a cross-age, cross-system network of partner agencies who collaborate to serve individuals who need home & community-based services & supports at any age.

For more information call (800) 753-8827
Monday-Friday 9 am—5 pm


Health coverage helps protect you from the high costs of health care. No one plans to get sick or hurt, but most people need to get treated for an illness or injury at some point, and health coverage helps pay these costs. The health care law—also known as the Affordable Care Act—gives you more control over your health care by offering new ways to get and pay for coverage, while also offering greater consumer protections.

Protections and Benefits in the New Health Care Law — the Affordable Care Act — will help adults age 50 to 64 access affordable health coverage, in the following ways:

Insurers who sell coverage in the individual market will be required to accept all applicants, including those with preexisting medical conditions.

While the practice of charging varying premiums based on a person’s age will continue, the variation will be limited.

An expansion of Medicaid, the federal health insurance program for poor individuals and families, will benefit low-income older adults who previously did not qualify for Medicaid and did not have access to or could not afford private insurance.

If you do not have insurance you can check out the Health Insurance Marketplace (For individuals and families). Shop for and compare health plans and get your questions answered. The national toll-free center will answer your questions and direct you to the Marketplace in your state. Call 1-800-318-2596 or visit www.HealthCare.gov.

The marketplace is not for people who already have health coverage, such as Medicare, Medicaid, TRICARE or VA coverage. The marketplace also is not for people with employer coverage, except where the employer plan is considered "unaffordable" or "inadequate."

APPRISE

Health Insurance Counseling for Medicare Recipients. This program provides assistance to persons with questions regarding Medicare, Medicare supplements and related insurance issues. Counselors also provide information about Medicaid and long term care insurance and assist in clarifying questions about medical bills and insurance claims. Volunteers are available by appointment only. For assistance, contact the Monroe County Area Agency on Aging at (570) 420-3755.
CHRONIC RENAL DISEASE PROGRAM (CRDP)

The Chronic Renal Disease Program (CRDP) provides life-saving care and treatment for adults with end-stage renal disease. End-stage renal disease is a condition in which the kidneys no longer function normally. Usually, in end-stage renal disease, the kidneys are functioning at less than 10 percent of their normal capacity. When this occurs, dialysis (a mechanical process that performs the kidney’s work) or a kidney transplant is needed.

The CRDP assists with costs related to:

- Dialysis Services
- Inpatient and Outpatient Service
- Medical Management
- Medications
- Renal Transplantation
- Home Dialysis Supplies & Equipment
- Limited Patient Transportation

Criteria for Eligibility  You are eligible to enroll in the CRDP and will remain eligible if:

<table>
<thead>
<tr>
<th>You have end-stage renal disease</th>
<th>You are a US Citizen or legal alien</th>
</tr>
</thead>
<tbody>
<tr>
<td>Your gross income for 2019 was less than $36,420 for a family of 1</td>
<td>Your gross income for 2019 was less than $49,380 for a family of 2</td>
</tr>
<tr>
<td>You have lived in Pennsylvania for at least 90 days before the date on your application, or you have shown that you plan to live permanently in the state.</td>
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OTHER PHONE NUMBERS TO REMEMBER

- Carbon/Monroe/Pike MHDS (570) 420-1900
- Commonwealth Information Center (800) 932-0784
- Department of Health (570) 424-3020
- Flecha Latino Federation (570) 291-7333
- Housing Authority of Monroe County (570) 421-7770
- Legal Services (570) 424-5338
- Monroe County APPRISE Program (570) 420-3746
- Monroe County CareerLink (570) 620-2850
- Monroe County Courthouse (570) 420-3400
- Monroe County Meals on Wheels (570) 424-8794
- Monroe County Ombudsman (570) 344-7190
- Monroe County Public Assistance (570) 424-3030
- Monroe County Transportation Authority (570) 839-6282
- Monroe County Shared Ride Program (570) 839-8210
- PACE Cardholder Services (800) 225-7223
- Lehigh Valley Hospital Pocono (570) 421-4000
- Property Tax/Rent Rebate (888) 222-9190
- Redevelopment Authority (570) 421-4300
- Retired and Senior Volunteer Program (570) 420-3747
- Shared Ride Transportation (570) 839-8210
- St. Luke's Hospital Monroe Campus (272) 212-1000
- Salvation Army (570) 421-3050
- Social Security Administration (800) 772-1213 or (888) 835-6169
- United Way (570) 629-5657
- Veterans Affairs (570) 517-3187
- Women's Resources Hotline (570) 421-4200
### LOCAL GOVERNMENT OFFICIALS

<table>
<thead>
<tr>
<th>Name</th>
<th>Address and Contact Details</th>
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</table>
| Maureen Madden        | State Representative, District 115  
                      18 South 9th Street  
                      Stroudsburg, PA 18360  
                      Phone: 570-420-2850  
                      Coolbaugh Twp., East Stroudsburg Borough,  
                      Paradise Twp., Price Twp., Stroud Twp.,  
                      Stroudsburg Borough |
| Jack Rader Jr.        | State Representative, District 176  
                      2785 Route 115, Suite 103  
                      Effort, PA 18330  
                      Phone: 570-620-4341  
                      Chestnuthill Twp., Eldred Twp., Jackson  
                      Twp., Mount Pocono Borough, Pocono Twp.,  
                      Polk Twp., Tobyhanna Twp., Tunkhannock  
                      Twp. |
| Rosemary M. Brown     | State Representative, District 189  
                      143 Seven Bridge Rd.  
                      East Stroudsburg, PA 18301  
                      Phone: 570-420-8301  
                      Barrett Twp., Delaware Water Gap Borough,  
                      Hamilton Twp., Middle Smithfield Twp., Ross  
                      Twp., Smithfield Twp., Stroud Twp. |
| Mario Scavello        | State Senator, 40th District  
                      2398 Route 611, 2nd Floor, Suite 201  
                      Scotrun, PA 18355  
                      Phone: 570-620-4326  
                      All municipalities except Barrett, Coolbaugh  
                      and Price Townships. |
| John Blake            | State Senator, 22nd District  
                      Oppenheim Bldg.  
                      409 Lackawanna Ave, Suite 210  
                      Scranton, PA 18503  
                      Phone: 570-207-2881  
                      Barrett Twp., Coolbaugh Twp., Price Twp. |

### Enrollment Application

Applications are available at the Medicare approved dialysis facility where the dialysis services are provided, or you may download an Enrollment Application from [http://www.health.pa.gov](http://www.health.pa.gov). Type in Chronic Renal Disease Program. Then print the application, complete by hand and return your application and required documents to:

Pennsylvania Department of Health  
Eligibility Unit  
P.O. Box 8811  
Harrisburg, PA 17105-8811

Applications can also be obtained from the Monroe County Area Agency on Aging. For an application or more information please call 570-420-3735 or toll free at 800-498-0330.

### DONATED DENTAL SERVICES

Donated Dental Services volunteers provide comprehensive treatment to eligible patients who are elderly or permanently disabled. Major dental treatment, including oral surgery, periodontics, orthodontics, endodontics, prosthodontics. Phone: 1-800-716-8721

#### Urgent Services Provided

- Volunteers do not provide emergency services

#### Intended Participants

Applicants must be disabled or elderly (receiving SSI, SSDI or SSA). In addition, applicants need to meet financial guidelines, have no dental insurance and have a major dental need.

#### Eligibility

Applicants must lack adequate income to pay for dental care and:

- Have a permanent disability, or
- Are elderly: age 65 or older, or
- Qualify as medically-fragile

Services are available depending on funding for each county. Call the Monroe County Area Agency on Aging for an application at 570-420-3735.
DO NOT CALL LIST

Avoid Telemarketing Calls—There are now two different places for Pennsylvania consumers to register their phone numbers to avoid unwanted telemarketing phone calls. Registering your number at either site is good for 5 years or until the phone number is disconnected.

1. National Do Not Call Registry—Most telemarketers cannot call your telephone number if it is in the National Do Not Call Registry. You can register your home and mobile phone numbers for free. You can register for the federal no call registry online at www.donotcall.gov or by calling toll-free 1-888-382-1222.

2. Pennsylvania Do Not Call List—You can register for the Pennsylvania Do Not Call List by calling 1-888-777-3406 or visiting https://www.attorneygeneral.gov/Consumers/Do_Not_Call_List/ to fill out an enrollment form. The PA Office of Attorney General has contracted with a nonprofit organization that is responsible for maintaining a list of consumers who want to avoid telemarketing calls. The list administrator is responsible for updating the list and providing that list to telemarketers on a quarterly basis. Every telemarketer that calls consumers in Pennsylvania is required to purchase the list from the list administrator. The telemarketer must then remove every name on the "Do Not Call" list from their calling lists within 30 days. A violation of the law carries a civil penalty of up to $1,000, or $3,000 if the person contacted is age 60 or older.

EYE GLASS CLINIC (LOW COST)

Income eligible people of all ages can get glasses for $40, which includes new frames, lenses for single vision, or line bifocals.

<table>
<thead>
<tr>
<th>SIZE OF FAMILY</th>
<th>INCOME UNDER</th>
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<tr>
<td>1</td>
<td>$23,760</td>
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<tr>
<td>2</td>
<td>$31,240</td>
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Get a prescription from an eye doctor of your choice and call North Western PA Optical Clinic at 1-800-901-1912 for information on the next clinic. Eye Glass Clinics are held at the Monroe County PA Career Link on Route 611, Merchants Plaza, Tannersville, PA.

Licensed Personal Care Facilities

<table>
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<th>Bush’s Personal Care Home</th>
<th>Grace Park</th>
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<tbody>
<tr>
<td>Chestnut Ridge &amp; Country View</td>
<td>1170 West Main Street</td>
</tr>
<tr>
<td>P.O. Box 327</td>
<td>Stroudsburg, PA 18360</td>
</tr>
<tr>
<td>Kunkletown, PA 18058</td>
<td>(570) 424-8166</td>
</tr>
<tr>
<td>(610) 381-3713 or (800) 324-5797</td>
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<thead>
<tr>
<th>Fitzmaurice Community Services</th>
<th>Gluco Lodge</th>
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<tbody>
<tr>
<td>5 Elm Street (corner w/ Main)</td>
<td>1127 Kemmertown Road</td>
</tr>
<tr>
<td>Stroudsburg, PA 18360</td>
<td>Stroudsburg, PA 18360</td>
</tr>
<tr>
<td>(570) 424-6223</td>
<td>(570) 992-7270</td>
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<tr>
<th>Getz's Personal Care</th>
<th>Lakewood Retreat</th>
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<tr>
<td>1026 Scenic Drive</td>
<td>1482 Cherry Lane Road</td>
</tr>
<tr>
<td>Kunkletown, PA 18058</td>
<td>East Stroudsburg, PA</td>
</tr>
<tr>
<td>(570) 629-1334</td>
<td>(570) 421-7668</td>
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<tr>
<th>Spring Village at Pocono</th>
<th>Eye Glass Clinics are held at the Monroe County PA Career Link on Route 611, Merchants Plaza, Tannersville, PA.</th>
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<tbody>
<tr>
<td>329 E. Brown Street</td>
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<tr>
<td>E. Stroudsburg, PA 18301</td>
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<tr>
<td>(570) 426-4000</td>
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Nursing Homes in Monroe County

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<thead>
<tr>
<th>Brookmont Health Care Center</th>
<th>Pleasant Valley Manor</th>
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<tbody>
<tr>
<td>510 Brookmont Drive</td>
<td>4227 Manor Drive</td>
</tr>
<tr>
<td>Effort, PA 18330</td>
<td>Stroudsburg, PA 18360</td>
</tr>
<tr>
<td>(610) 681-4070</td>
<td>(570) 992-4172</td>
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<tr>
<th>The Gardens at Stroud</th>
<th>White Stone Care Center</th>
</tr>
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<tbody>
<tr>
<td>221 E Brown Street</td>
<td>370 White Stone Corner Road</td>
</tr>
<tr>
<td>East Stroudsburg, PA 18301</td>
<td>Stroudsburg, PA 18360</td>
</tr>
<tr>
<td>(570) 421-6200</td>
<td>(570) 476-1600</td>
</tr>
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Ombudsman

The Ombudsman Program includes an impartial evaluation and assistance in resolving complaints regarding the quality of care provided to consumers of long-term care and resident’s rights.

Monroe County Ombudsman: 570-344-7190
How does it work?

Participants complete a personal information form, which includes the participant’s name, contact information, emergency contact information, medical history and medications, allergies and the participant’s doctors’ names. A photo – showing only the participant’s head and shoulders – is then taped to the front of the completed information sheet.

The yellow dot decal provided in the program kit is placed in the lower left corner of the participant’s vehicle’s rear windshield. The decal should be no higher than 3 inches from the bottom of the windshield. This decal alerts first responders that vital information can be found in the vehicle.

Place the completed information sheet, with the attached picture, into the Yellow Dot folder, and then place the folder into the vehicle’s glove box.

For more information or for a PA Yellow Dot kit please call the Monroe County Area Agency on Aging at 570-420-3735 or toll free at 1-800-498-0330.

TURNING 65? SCHEDULE AN APPOINTMENT TO RECEIVE YOUR FREE BENEFITS

Are you celebrating your 65th birthday this month? Then call the Monroe County Area Agency on Aging to schedule an appointment to receive your free Pennsylvania Transit Pass. Also, inquire about other benefits you may be entitled to, such as PACE (reduced prescription costs), Pennsylvania Property Tax/Rent Rebate, and the Reduced Auto Registration Fee Program.

For those of you who have already had your 65th birthday and have not checked out these programs, we welcome your call also.

To schedule your appointment, call the Monroe County Area Agency on Aging at (570) 420-3735 or call toll-free (800) 498-0330 between the hours of 8:00 A.M. and 4:00 P.M.

FEDERAL INCOME TAX www.irs.gov

Allowances for senior citizens:

- You do not have to file a Federal return if at the end of 2018 you were:
  - Single, 65 or older and had a gross income of less than $13,600
  - Married, filing a joint return, one spouse is 65 or older and had a gross income of less than $22,050
  - Married, filing a joint return, both spouses are over 65 and had a gross income of less than $23,300
  - Individuals who are legally blind and get an additional exemption.

If you are 65 or older, your standard deduction will generally be larger than the amount for other individuals.

You may also be eligible to take a credit for the elderly depending on income and age.

Free assistance in completing Federal tax returns is available for those 60 and over by volunteers from AARP. Information on the local availability of this service can be obtained by calling the Monroe County Area Agency on Aging at (570) 420-3735.

FOOD STAMPS www.dhs.gov

Buy food in stores, home-delivered meals, meals in center.

The Food Stamp Program is designed to increase the purchasing power of people with low incomes. They may also be used at Senior Citizen Nutrition Programs.

For those over 60 years of age, income eligibility requirements are figured differently than for those under 60. Certain expenses are taken into account, which may reduce your income and make you eligible. Contact the Pennsylvania Department of Human Services to see if your income is eligible: Call (570) 424-3030.

Monroe County Assistance Office ~ 1972 West Main Street, Suite 101 ~ Stroudsburg, PA 18360

FOOD PANTRIES & COMMUNITY MEALS

Within Monroe County, there are a variety of food pantries and Community Meal locations that provide food to people in need. Each food pantry and Community Meal location serves the residents in the area where they reside. For more information or to get a list of food pantries and Community Meals please contact Monroe County Area Agency on Aging at 570-420-3735 or toll free at 1-800-498-0330.
HANDICAPPED PLACARDS & LICENSE PLATES
www.dmv.pa.gov

For parking in designated spaces. The Pennsylvania Department of Transportation provides a free placard, or a license plate for $7.50, to eligible disabled individuals, which is recognized throughout the State. To qualify, you must be a totally disabled veteran (the Veteran's Administration must certify the disability is service connected) or an individual who does not have full use of a leg or both legs, an arm or both arms, is blind, or has another disability. A physician or a police officer must verify the applicant's disability. This form also needs to be notarized. Applications are available at the Monroe County Area Agency on Aging.

HEALTHY HORIZONS www.dpw.state.pa.us

Healthy Horizons is a two-part special medical assistance program for persons age 65 or older, or persons with a disability. There are two kinds of medical assistance benefits available under this program:

A. Healthy Horizons Categorically Needy Program  
(Yellow Access Card)

This card pays: Medicare premiums, Medicare Part A and B deductible and co-insurance; and fully covers medical benefits, such as prescriptions, doctor or clinic visits, dental and eye care and hospitalization.

Income for one person may not exceed $12,492 a year or $16,920 yearly for two persons. Assets may not exceed $2,000 for one person, $3,000 for two people.

B. Specified Low Income Medicare Beneficiary (SLMB) Program

This program pays only Medical Insurance (Part B) monthly premiums. Income must be 135% or less of National Poverty Level and very limited resources. This amount must not exceed $14,988 yearly for one person or $20,292 yearly for two persons. Assets may not exceed $7,730 for 1 person, $11,600 for 2 people.

Income guidelines change every April. Call the Monroe CAO for information at (570) 424-3030.

HEAR NOW  www.starkeyhearingfoundation.org
A Division of the Starkey Hearing Foundation

Starkey Hearing Foundation has provided more hearing help to people in the United States than to any other country. Hear Now is our application-based program that provides hearing

WARM LINE

The WARM LINE is not a hotline or a crisis line. It is a confidential, non-crisis, one-on-one telephone service that gives support by offering hope and encouragement to person who have a mental illness who may be experiencing loneliness, have a problem they just need to talk about, and/or just want to hear a 'friendly voice'. It is staffed by trained individuals who have a mental illness, who are in Recovery, and who understand. The WARM LINE is for persons who have a mental illness and who live in Carbon, Monroe, or Pike Counties.

Toll-Free 1-866-654-8114 | Hours of Operation: 6:00 PM to 10:00 PM  
7 Days a Week 365 Days a Year | www.theadvocacyallianceorg
Funded by Carbon-Monroe-Pike Counties | MH/DS Program

WEATHERIZATION

Home improvements to save fuel.

Money is available to weatherize your home if you are a homeowner or renter and your income is less than $24,280 for one person and $32,920 for two people.

Work for caulking, weather stripping, and insulation for hot water conservation is available. Check with the Weatherization Program for information about furnace upgrading. The work must be done by the Weatherization Program's own crew. Call 570-421-4436 or 570-619-6120.

Monroe County Weatherization Program ~ P.O. Box 66 ~ Tannersville, PA 18372

YELLOW DOT PROGRAM

Pennsylvania’s Yellow Dot Program was created to assist citizens in the “golden hour” of emergency care following a traffic accident when they may not be able to communicate their needs themselves. Placing a yellow dot in your vehicle’s rear window alerts first responders to check your glove compartment for vital information to ensure you receive the medical attention you need.

The program is a cooperative effort among the Pennsylvania Departments of Transportation, Health and Aging; the Pennsylvania State Police, the Pennsylvania Turnpike Commission and First Responders and local law enforcement.
This program is open to all legal residents of Pennsylvania age 60 or older who are retired and not presently engaged in any full-time employment. Enrollment is subject to availability of space.

Courses taken through this Program are provided for enrichment purposes only; a degree cannot be earned through the Senior Citizen Tuition Waiver Program. For more information contact: Director of Admissions at East Stroudsburg University at 570-422-3542.

VETERANS BENEFITS  www.vba.va.gov

Veterans of any period of service and their dependents.

Eligibility - All VA benefits with certain exceptions provided to veterans and their dependents require a particular period of service terminated by Honorable or General under Honorable Conditions. All other types of discharges are subject to review on a case-by-case basis prior to determining a veteran's eligibility for VA benefits. For more information contact:

Monroe County Department of Veteran’s Affairs
1 Quaker Plaza, Room 101
Stroudsburg, PA 18360
(570) 517-3187

Social Service Department
Veteran’s Hospital
Wilkes-Barre, PA 18711
(570) 824-3521

VETERANS DISCOUNT PROGRAM

The Monroe County Commissioners have instituted a “Veterans Discount Card Program” in Monroe County, PA. The card is free and may be used at select businesses within Monroe County. A full list of participating businesses is available at the Veteran Affairs Office.

What do you need to do? Come to the Veteran Affairs Office Monday-Friday, 8:30am-4:30pm. Bring your Discharge (WWII Veterans) or DD214 (1950-present day), along with your PA Driver’s License with you to confirm residency.

This program is open to all former members of the Armed Forces: active duty, peacetime, wartime, former members of the National Guard and Reserves. It would be the Monroe County Commissioners hope that you will find this card to be useful to your needs.

Housing Repair Loan & Grant Program

USDA Rural Development Housing & Community Facilities Programs

Provides LOANS to very-low-income homeowners to repair, improve or modernize their homes or GRANTS to elderly very-low-income homeowners to remove health and safety hazards.

To qualify, you must:

- Be the homeowner and occupy the house
- Be unable to obtain affordable credit elsewhere
- Have a family income below 50 percent of the area median income
- For grants, be age 62 or older and not be able to repay a repair loan

Loans may be used to repair, improve or modernize homes or remove health and safety hazards. Grants must be used to remove health and safety hazards.

To obtain a loan, homeowner-occupants must be unable to obtain affordable credit elsewhere and must have very low or low incomes. Very low income is defined as below 50% of the area median income. They must need to make repairs and improvements to make the dwelling more safe and sanitary or to remove health and safety hazards.

Grants are only available to homeowners who are 62 years old or older and cannot repay a Section 504 loan. For more information, contact Karen Solt, Area Specialist at 484-795-7616.
LGBT SENIOR HOTLINE
The SAGE LGBT Elder Hotline is available for anyone ages 50 and over who wish to discuss issues related to sexual orientation and/or gender identity. The program of SAGE (www.sageusa.org) and operated by the LGBT National Help Center (www.LGBThotline.org), this FREE and completely CONFIDENTIAL telephone hotline can help people with feelings of isolation, coming-out, relationship concerns, HIV/AIDS questions, family, and much more. They also maintain the largest LGBT resource database of its kind in the world, with over 16,000 local resources throughout the United States and beyond. Entirely by highly-trained LGBT volunteers, the SAGE LGBT Elder Hotline can be reached toll-free at 1-888-234-SAGE from 4pm to midnight Monday thru Friday and on Saturdays from noon to 5pm, eastern time. You can also access the hotline online at www.LGBThotline.org/SAGE.

LIBRARY FOR THE BLIND & PHYSICALLY HANDICAPPED  freeibrary.org
The Free Library of Philadelphia’s Library for the Blind and Physically Handicapped (LBPH) offers a wide variety of services for customers throughout the Commonwealth. Some are available on site, and many are available free through the mail via our partnership with Carnegie Library for the Blind and Physically Handicapped in Pittsburgh. In addition, LBPH staff provides outreach statewide about all of these services. Library for the Blind and Physically Handicapped | Free Library of Philadelphia 919 Walnut St., Philadelphia, PA 19107-5289 | flpblind@freeibrary.org 215.683.3217 | fax 215.683.3211 | 800.222.1754

LIFELINE TELEPHONE ASSISTANCE PROGRAM
The Lifeline Program is a government benefit program that provides eligible low-income consumers with a discount on monthly service for voice (telephone), Broadband Internet Access Service (or BIAS, usually called internet service), or a combined telephone/internet service product from a landline or wireless provider. This helps ensure these consumers have the opportunities and security that telephone and Internet service provide, including being able to connect to jobs, family, health care, schools, and 911 emergency calling services.

The Lifeline Program provides a monthly discount on your telephone or internet service from your landline or wireless provider. The discount appears in the form of a reduction to the bill you pay your service provider.

Contact your current telephone or Internet service provider. Ask if they are a Lifeline Program provider. If they are, they can help you. You can locate a Lifeline Program provider in your area.

TRANSPORTATION PROVIDED BY MCTA
TRANSIT CARD  www.gomcta.com
Free cost for transportation. Pennsylvania residents 65 or older are eligible to receive a transit card, which entitles you to ride local transit buses at no cost during off-peak hours. You must supply proof of age (driver's license, birth certificate, etc.) when applying for the transit card.
Transit cards are available at the Monroe County Transportation Authority, P.O. Box 339, Sco-trun, PA 18355, or by calling (570) 839-6282. You may also contact the Monroe County Area Agency on Aging, 724 Phillips Street, Suite 102, Stroudsburg, PA. 570-420-3735. This program is made possible by Pennsylvania Lottery funds.

SHARED-RIDE PROGRAM  www.gomcta.com
Anyone who does not live near a local bus route is eligible for the Shared-Ride Program. This program provides curbside transportation to Senior Citizens (over 65) for a reduced rate.

Registration can be made by calling the Monroe County Transportation Authority at (570) 839-8210. Proof of age is necessary.

PERSONS WITH DISABILITIES (PWD)  www.gomcta.com
The Rural Transportation for Persons with Disabilities Program is a transportation service that reduces the fare for eligible persons with disabilities lending affordable and accessible transportation. Persons with disabilities between the ages of 18 and 64 may travel anywhere in Monroe County with this program. If you live or travel within 3/4 of a mile from any MCTA fixed route, you will be required to use our ADA Fixed Route Program.

The program can be used for various purposes such as medical appointments, shopping and employment to name a few. Some exclusions do apply, where PennDOT has determined that other transportation funding exists.
For trips that stay within Monroe County, you may travel during our normal operating hours, Monday through Friday. If you are interested in applying for this program, call 570-839-6282 x434 to request an application.

TUITION WAIVER PROGRAM (SENIOR CITIZENS)
East Stroudsburg University.  www.esu.edu
Senior Citizens are invited and encouraged to enroll, at no expense, in the academic course offerings at East Stroudsburg University. This program exists to make educational opportunities available for enrichment, enjoyment and intellectual stimulation.

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SUPPORT GROUPS

Alzheimer’s Dementia Disease Support Groups

Alzheimer’s Hotline – (800) 272-3900 - 24 hours a day
Alzheimer’s Caregiver Support Group – Telephone-based support group through the Alzheimer’s Foundation of America (AFA). To register call 1-866-232-8484

Alzheimer’s Caregiver Support Group:
Time: 2nd Monday of each month from 5:30-6:30 at the Loder Senior Center in East Stroudsburg, 6 Analogink St, East Stroudsburg, PA 18301
Facilitator: Jennifer Bayer-Kautz, Community Outreach Volunteer (Alzheimer’s Association), 570.517.9292 or bayer4@ptd.net - This program is free and open to the public.

Alzheimer’s and Dementia Memory Café
Facilitator: Jennifer Bayer-Kautz CTRS, CDP – Community Outreach Volunteer, Alzheimer’s Association
Time: 2nd & 4th Tuesdays of the month from 1-2:30 PM - Sponsored by the Pocono Mountains Community Fundraiser. This program is free and open to the public; registration via phone is appreciated- 570-481-4330

Music Therapy For People Living With Dementia - Bring your loved ones to interact with others through instrument playing and singing while exercising the memory.
Time: 1st & 3rd Tuesdays from 1:00 – 2:00 PM; Instructor: Cheryl Mozdian, MM, MT-BC, Summit Music Therapy; Please RSVP to Nicole Abrams at The FCC at 570.481.4330 or info@thefriendlycommunitycenter.org

Bereavement Support Groups

Monroe County VNA Hospice Bereavement Support Group – Meets first & third Wednesday at 12:00 P.M. at the Monroe County Office of the VNA Hospice, Route 447, East Stroudsburg. Call (570) 421-5390 for more information.

Bereavement Support Group @ Smithfields Library
Once a month, on either Tuesdays or Thursdays, for Adults 18 and up
Facilitator Ruth Glatt, for more info call 570-242-3536 or rglatt70@gmail.com

Grief Share – Meets Sundays from 4:30 PM to 6:30 PM at Mt. Eaton Church in Saylorsburg. Call (570) 992-7050.

CANCER Bereavement Support
LVH-Pocono Pastoral Care Rev. Dr. Sherrie L. Sneed. 570-476-3329. Additional bereavement support services and meetings available. VNA/Hospice (570) 421-5390.

The Lifeline Program is available to eligible low-income consumers in Pennsylvania who enroll. To enroll in the Lifeline Program, you must either have an income that is at or below 135 percent of the federal poverty guidelines or participate in one of the following assistance programs:
- Medicaid
- Supplemental Security Income (SSI)
- Veteran’s Pension
- Federal Public Housing Assistance (FPHA)
- Supplemental Nutrition Assistance Program (SNAP)

LIHEAP - LOW INCOME ENERGY ASSISTANCE PROGRAM

The Pennsylvania Low Income Home Energy Assistance Program (LIHEAP) helps low income people pay their heating bills through home heating energy assistance grants and crisis grants. You need not have an unpaid bill to receive home heating energy assistance. You don’t have to be on public assistance. You can receive this money without being in the Cash Assistance program. No lien is placed on your property if you receive this help.

The 2018-2019 LIHEAP Program begins on November 1, 2018 and ends on April 12, 2019. The LIHEAP Program is available through the Department of Human Services. To be eligible for this program, the following are the gross annual income guidelines:

- $18,210 for 1 person
- $24,690 for 2 persons
- $31,170 for 3 persons
- $37,650 for 4 persons
- (Additional persons add $6,480)

To apply for LIHEAP, you can apply online at www.compass.state.pa.us, request a paper application by calling the Statewide LIHEAP Hotline at 1-866-857-7095, or by picking up a LIHEAP application at your local County Assistance Office. LIHEAP applications are also available at the Monroe County Area Agency on Aging.

2019-2020 LIHEAP Program begins November 2019
MEDICAL ASSISTANCE  www.dhs.pa.gov

Pays for approved health care (in hospital, community and at home).

Medical Assistance (Medicaid) is a government program that buys medical care and service for low-income people. Eligibility is determined by evaluating the family's income and assets. The income guidelines are based on Gross Income.

Medicaid and Medicare are often confused - Medicare is the Federal Health Insurance described in the next section. Medicaid is available to low income people of any age. Under a new Medical Assistance Program the Medicare payment for Part B could be paid by the state. For more information, contact: (570) 424-3030.

Monroe County Assistance Office ~ 1972 W. Main Street, Suite 101 ~ Stroudsburg, PA 18360

MEDICARE  www.medicare.gov

Medicare is a federal health insurance for people 65 or older and certain disabled people. Medicare has three parts - hospital insurance which helps pay for hospital care, in-patient care in a skilled nursing facility, and home health care; and medical insurance which helps pay for doctor's services, out-patient hospital services, and other medical services and supplies. Prescription insurance that helps pay for doctor prescribed medications.

Medicare generally does not pay all costs. Many people choose to purchase a supplemental insurance policy-commonly called Medicare with a private insurance company.

For questions regarding Medicare entitlement, contact: the local Social Security Office, 9090 Franklin Hill Road, E. Stroudsburg, PA 18301 at (800) 772-1213 or (888) 835-6169.

For more information about covered services or billing problems, call Medicare toll-free at (800) 382-1274 or (800) 633-4227.

MENTAL HEALTH CRISIS INTERVENTION

Available on a 24-hour basis to persons with a mental disability who are in need of immediate care. MH/DS staff and local facilities cooperate in providing this service. The MH/DS Program and its providers have crisis workers available to respond to mental health crises during regular office hours, after-hours, weekends, and holidays. The crisis workers provide crisis counseling, crisis intervention and information, and refer persons to appropriate services as necessary. They are also responsible for coordinating all resources to reduce or deflect an immediate crisis so that all efforts are directed to successful resolution. They assist in situations which may require hospitalization on a voluntary or an involuntary basis.

(Continued on page 13)

SOCIAL SECURITY  www.socialsecurity.gov

Monthly Payments - Social Security is the nation’s basic method of providing a continuing income when family earnings are reduced or stopped because of retirement, disability or death.

Monthly Social Security and Supplemental Security Income (SSI) had a 2.8% increase in 2019. In 2019, the Part B premium will be $135.30.

A person may begin receiving retirement checks as early as 62 years old. A worker who becomes severely disabled before 65 may get disability checks. If a worker dies, survivor's checks can go to certain family members.

A person who is under 65 and collecting Social Security may earn up to $17,640 a year and not have their benefits reduced. For people 65 or over, there is no limit on earnings.

You may apply for benefits 3 months before you plan to retire. It is best to call ahead for an appointment.

If you have any questions regarding Social Security, you should contact: (800) 772-1213 or (888) 835-6169.

Social Security Administration ~ 9090 Franklin Hill Road, Ste 101 ~ E. Stroudsburg, PA 18301

SUPPLEMENTAL SECURITY INCOME (SSI)

Monthly payments as well as entitlement to Medical Assistance.

Supplemental Security Income (SSI) is a Federal program that pays monthly checks to persons 65 or over, blind people or permanently disabled children or adults who have low income and assets.

For one person, your monthly income must be under $771.00 and your assets must be under $2,000. For a married couple, your monthly income must be under $11,571.00 and your assets must be under $3,000. These figures are for unearned income (i.e. Social Security or VA benefits). If you work or are self-employed, contact the Social Security Office because eligibility requirements are different. An appointment is required for a claims interview. Contact your local Social Security Office for more information (800) 772-1213 or (888) 835-6169.
**Pleasant Valley School District** – Your income must be $20,000 or less. Applicant must be age 65 or older. Apply between February 1, 2019 and June 1, 2019 at the Business Office. Call Joyce at (570) 402-1000 x1260. Maximum rebate is $500.00.

**Pocono Mountain School District** – Income must be under $35,000 for property owners. Applicant must be over 65 years of age, a widow or widower over 50 years of age or permanently disabled. Apply between March 1, 2019 and December 31, 2019 at the Business Office. Call Lindsey Cundiss at (570) 839-7121 x10158. Maximum rebate $1,300.00.

If you qualify for this rebate, contact your local school district or the Monroe County Area Agency on Aging at (570) 420-3735 or 1-800-498-0330 to receive the correct form. Appointments are necessary for assistance in completing the applications.

**SENIORS' EXPRESS TIMES**

Support Services for Seniors publishes a monthly newsletter with current programs and information that are available to Seniors in Monroe County. If you are interested in receiving an electronic copy of The Seniors' Express Times please call us at (570) 420-3735 or toll free 1-800-498-0330 to be added to the mailing list. Please have your mailing address or email address ready when you call.

**SeniorLAW Helpline**

The SeniorLAW Helpline is a free hotline. They offer legal information, advice and referral services to Pennsylvania Residents who are 60 years or older.

This statewide service is through the SeniorLAW center based in Philadelphia. The SeniorLAW Center serves thousands of seniors each year, including victims of elder abuse, financial exploitation, elders facing housing crises and homelessness and grandparents raising grandchildren.

If you're not sure whether you have a legal problem or not, call and find out. Call 1-877-727-7529 between 10:00 AM and 12:00 PM, Monday through Thursday.

Telephone crisis workers are available 24 hours a day, seven days a week to respond to mental health crises. The initial contact should be to the appropriate crisis line. Whenever MH/DS offices are closed, an on-call crisis worker may be contacted via the following number: (570) 992-0879 (Carbon, Monroe, & Pike Counties) Residents in toll call areas of the three counties may contact the crisis line toll-free at 1-800-338-6467. TTY: (570) 420-1904

**NATIONAL PARKS & FEDERAL RECREATIONAL LANDS PASS (AMERICA THE BEAUTIFUL)**

A $10.00 Lifetime pass for free admission to Federal Parks, monuments and recreation areas administered by the Federal Government are available if you are 62 or older. There is a one-time processing fee of $10.00 (for a total of $20.00).

At many sites the Senior Pass provides the pass owner a discount on Expanded Amenity Fees (such as camping, swimming, boat launching, and guided tours).

Senior Passes are available from the local National Park Service Visitors' Centers in Kittatinny, Dingman’s Falls, and Bushkill, and the Delaware Water Gap National Recreation Area Park Headquarters in Bushkill.

Call 1-888-275-8747 for further information.

**NORTH PENN LEGAL SERVICES** [www.northpennlegal.org](http://www.northpennlegal.org)

The mission of North Penn Legal Services (NPLS) is to provide civil legal representation to low-income people and ensure equal access to justice for all. As a regional non-profit provider of civil legal aid for more than 40 years, NPLS offers assistance with these civil legal problems:

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<tr>
<th>Consumer</th>
<th>Education</th>
<th>Family</th>
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<tr>
<td>Housing</td>
<td>Utilities</td>
<td>Elderly</td>
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<tr>
<td>Employment</td>
<td>Public Benefits</td>
<td>Domestic Violence</td>
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**How to Access Free Legal Help:** To apply for legal help at North Penn Legal Services, please call the toll free number: 1-877-953-4250

**Help Line Hours Are:** Monday, Tuesday, Thursday, and Friday 9:30 AM to 11:30 AM and 1:30 PM to 3:30 PM.

Closed Wednesdays. For more resources, visit their website at [www.northpennlegal.org](http://www.northpennlegal.org).
OPIOID ADDICTION IN THE ELDERLY

Substance use disorder in older adults is a hidden and silent epidemic. Older patients suffering from chronic conditions like arthritis or back issues are prescribed OxyContin, Vicodin, Percocet and other opioids to relieve pain. These individuals can become more at risk for drug dependence or overdose. Symptoms of substance use disorder, such as increasing fatigue, diminishing memory, or balance problems, can be mistaken for depression or dementia. Also, older adults often take multiple medications for various reasons, and since kidney and liver function slow with age, the time drugs remain in one’s system increases, making it harder to manage opioid medication effectively.

If you or a loved one is in need of treatment or assistance, please call 1-800-662-HELP (4357) or contact your local Area Agency on Aging.

PACE/PACENET  www.agingpa.gov

Pharmaceutical Assistance Contract for the Elderly. This program assists eligible residents with payment for their prescription medicines.
You are eligible if you meet the following requirements:

PACENET- has a monthly premium of $37.03 if you are not enrolled in a Medicare Part D plan, which will be accumulative if not met each month. If you are not enrolled in Medicare Part D plan, your monthly premium begins with your first prescription claim and the premium is paid at your

SCHOOL DISTRICT BENEFITS

**East Stroudsburg School District**—If you are 55 and older and a resident of the district, bring proof of age with you to sporting events and school-sponsored functions.

**Stroudsburg School District**—If you reside in this district and are 55 years of age or older, you may receive a Senior Citizen’s Courtesy Pass to sport events and other school functions. Call the Athletic Office at (570) 421-1991, extension 4.

**Pocono Mountain School District**—Gold Card Club membership is available to school district seniors 60 years of age and over. This card entitles members to free admission to all home athletic events, student activities, Senior Prom, and a reduced rate to annual musicals. Call (570) 839-7121, Extension 111 for information.

**Pleasant Valley School District**—If you are a resident of this district and turn 65 years of age before October 1st, you may receive a complimentary ticket that is good for activities offered by the Pleasant Valley Schools. Contact Lynn at the District Office at (570) 992-5712.

SCHOOL DISTRICT TAX REFUND

Each school district offers a rebate on school taxes. The rebate is in addition to the State Tax Rebate Program. The guidelines are similar to the State’s Property Tax Refund but each district does have some variation to their guidelines. (See below) Total income for the year 2018.

The rebate is based on the balance of the school taxes not rebated to you under the state program. You would receive the same percentage as on the state rebate up to the maximum allowed. You must supply copies of paid school tax receipts.

**East Stroudsburg School District**—The East Stroudsburg Area School District has revised the process for applying for its Senior Citizens Property Tax Rebate Program. Eligible individuals may still receive up to $1,500 in rebates from the District in addition to the rebates they receive from the State program. Your income must be under $35,000.

Under the new process, individuals applying for the District’s rebate program must apply for and receive a rebate under the State program. The State form, PA-1000, and proof of receipt of the State rebate will be sufficient evidence to qualify for the District rebate. The District’s application period for the 2018 Senior Citizens Property Tax Rebate Program has been changed to July 1, 2019 through December 31, 2019.

**Stroudsburg School District**—Your income must be under $20,000. Must be over 65 or be disabled and have proof of disability. Apply between February 1, 2019 and June 30, 2019 at the Business Office. Call Susan at (570) 421-1990 ext. 20332. Maximum rebate is $500.00.

* Part B premium is NOT counted as income for PACE/PACEnet purposes.
To be eligible for the retired status processing fee, the vehicle must be titled and registered in the person’s name that meets the above qualifications. If the vehicle is registered jointly to two people, at least one of the registrants must meet the requirements above. The qualified person making application for the reduced fee must be the principal driver of the vehicle unless physically or mentally incapable of driving. Only one vehicle per person may be registered for the $10.00 processing fee. The application for the reduced registration fee must be sent when you renew your registration.

Applications are available at the Monroe County Area Agency on Aging, 724 Phillips Street Suite 102, Stroudsburg, PA 18360.

RETIRED SENIOR VOLUNTEER PROGRAM

RSVP is America’s largest volunteer network for people age 55 and over. RSVP of Monroe County matches the talents, skills, and experiences of our RSVP volunteer with challenging and exciting volunteer opportunities at area non-profit agencies, schools, government offices, and other organizations.

RSVP volunteers are building ramps, tutoring, visiting, grocery shopping, computing, Knitting, serving, driving and much more. Volunteers choose to serve daily, weekly, monthly, or as-needed, always accommodating their own busy schedules.

RSVP of Monroe County is sponsored locally by the Area Agency on Aging and the County Commissioners. As part of the National Senior Corps, under the Corporation for National and Community Service, RSVP strives to improve lives, strengthen communities and foster civic engagement through service and volunteering.

The Retired Senior Volunteer Program is a nationwide program that invites adults age 55 and over to use their life experiences and skills to answer the call of their neighbors in need.

RSVP Volunteers are:
- Are over 55 years of age
- Enjoy working with others to solve community problems
- Are determined to stay active and involving in the community
- Want to make a difference

To Volunteer: Call, Email or Visit the Retired Senior Volunteer Program at: 411 Main St., Stroudsburg, PA ~ 570-420-3747 ~ mturitz@monroecountypa.gov

pharmacy. We encourage you to apply for a Medicare Part D plan.

PACENET & Medicare Part D will place you on a participating Medicare Part D Program, the premium is to be paid at the pharmacy. The Medicare Part D premium will replace the $37.18/month deductible.

If you have any questions call PACE at 1-800-225-7223 or email PACECares@fhsc.com

Paper applications are available at the Monroe County Area Agency on Aging
You can also apply through online enrollment at www.agingpa.gov.

PENNSYLVANIA STATE INCOME TAX www.revenue.pa.gov

Anyone who receives Pennsylvania taxable income over the amount of $1.00 must file a Pennsylvania Personal Income Tax return—even if no tax is due with the return. In the State of Pennsylvania, pensions are non-taxable. Under certain circumstances, you may be eligible for tax forgiveness known as SP. Free assistance from the Pennsylvania Department of Revenue is available for senior citizens. For information on the local availability of this service, call the Monroe County Area Agency on Aging (570) 420-3735, or go onto the Internal Revenue Service (www.irs.gov) or AARP (www.aarp.org) websites.

PARTNERSHIP FOR PRESCRIPTION ASSISTANCE www.pparx.org

Facts about PPA
- The PPA helps uninsured and financially struggling patients who lack prescription coverage get access to prescription assistance programs that offer medicines for free or nearly free.
- The PPA is free, confidential, and easy for patients to find programs for which they may eligible to apply.
- Offers a single point of access to information on 475 public and private patient assistance programs, including nearly 200 programs offered by pharmaceutical companies.
- PPA member programs offer more than 2,500 brand-name medicines, including a wide range of generics.
- Helps patients contact government programs such as Medicaid and Medicare.
- The PPA provides information on nearly 10,000 free health care clinics and has connected more than a quarter of a million patients with clinics and health care providers in their

(Continued on page 16)
communities. The patients helped through the PPA join the millions of other patients who have contacted individual pharmaceutical company programs directly over the years. Who Is The PPA?

- The PPA is sponsored by America’s pharmaceutical research companies.
- These pharmaceutical research companies are working with doctors, pharmacists, other health care providers, patient advocacy organizations and community groups to educate patients about the PPA.
- More than 1,300 leading national, state and local organizations have joined forces with the PPA.
- The groups behind the PPA include the largest and most influential in health care. They include the American Academy of Family Physicians, American Cancer Society, American College of Emergency Physicians, Easter Seals, National Association of Chain Drug Stores, United Way and the Urban League.

A user-friendly Web site (www.pparx.org) enables patients to find programs for which they may be eligible to apply.

- Patients can call toll free (1-888-477-2669) to talk with a trained specialist who will guide them through the application process.
- The call center accepts calls in English, Spanish and approximately 150 other languages.

PHOTO IDENTIFICATION CARD www.dmv.state.pa.us

If you are a Pennsylvania resident and would like to receive a non-driver photo ID card, complete form DL-54A “Application for Initial Photo Identification Card”. The photo ID card clearly indicates that it is not a drivers license. Cost for a four year ID is $29.50. When making application, if you have never held a Pennsylvania Driver’s License, you need to provide your Social Security card as well as proof of identity and residency. Visit the Pennsylvania Department of Transportation at www.dmv.state.pa.us. Forms are available at the Monroe County Area Agency on Aging.

PROPERTY TAX/RENT REBATE www.revenue.pa.gov

Homeowners and renters, as well as some residents of personal care homes and nursing homes, may be eligible for a rebate on their taxes or rent.

To qualify you must be:

- 65 or older OR be a widow or widower 50 years of age or over as of December 31, 2017
- OR be permanently disabled and 18 years of age or over during the year 2018 AND have a yearly gross income of less than $35,000 for Homeowners or $15,000 for Renters for the year 2018.

Seniors may exclude 50 percent of their Social Security and Railroad Retirement income in determining the eligibility income limit. All other income must be included from 2017: interest, dividends, etc.

The maximum rebate is $650 depending on income. Applications for your rent or tax rebate on the taxes or rent you paid during the year 2017 will be available after February 2018 at the Monroe County Area Agency on Aging, local libraries, local State Representatives’ Offices, many local accountants’ offices, or from the Pennsylvania Department of Revenue.

REDEVELOPMENT

Rehabilitation of owner-occupied residences. Grants are available to bring home up to Section 8 Standards. Rehabilitation may include roofs, furnace, plumbing, and ramps, widen doorways for disabled, etc.

Please contact the Redevelopment Authority for more information, by phone at (570) 421-4300. Monroe County Redevelopment Authority, 37 South Courtland Street, East Stroudsburg, PA 18301

REDUCED VEHICLE REGISTRATION www.dmv.state.pa.us

Annual Discount-Pennsylvania Department of Transportation-Bureau of Motor Vehicles.

Pennsylvania residents may be eligible to receive their car registration for $10 rather than $36. To qualify, eligible applicants, regardless of age, must be retired and receiving Social Security, SSI payments, retirement benefits or other pensions and annuities. Income from other sources such as interest dividends, capital gains, business income, rental income, wages, public assistance, unemployment compensation, cash gifts, life insurance and death benefits must be considered in calculating total income.

NOTE: Those who receive only unemployment compensation or public assistance or who are a student or other individual who is not retired do not qualify. The total income from all sources named above must not exceed $19,200.00.