

RETIREE BENEFITS AND ASSISTANCE RESOURCE GUIDE



PLEASE VISIT OUR WEBSITE! HTTP://REID.SENATE.GOV

U.S Senator Harry Reid Offices

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Dear Nevada Retiree:

I believe it is helpful for all retired Nevadans to know about the government programs and benefits to which they are entitled. This "Retiree Benefits and Assistance Resource Guide" will provide you key information about important federal, state, and community-based programs. While this Guide may not answer all your questions, it should serve as a directory to further assistance.

I continue to work to develop programs that will allow older Americans to live independently and enjoy an active, secure retirement. Should you need any additional information, or have any problems with your government benefits, my staff in Las Vegas, Reno and Carson City stands ready to assist you. Please feel free to contact my office if you need assistance.

Sincerely,

Harry Reid United States Senator

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Social Security

Social Security's retirement program has been a basic part of American life for over 70 years. In addition to benefits for retired workers, Social Security also provides financial support to younger workers and their families who face a loss of income due to disability or the death of a family wage earner.

Social Security Benefits

The number of guarters you need to get Social Security retirement benefits depends on your date of birth. If you were born in 1929 or later, you need 40 quarters, or 10 years of work. People born before 1929 need fewer than 40 quarters (39 if born in 1928, 38 quarters if born in 1927, etc.). If you stop working before you have enough quarters to qualify for benefits, your quarters will remain on your Social Security record. If you later return to work, you can add more quarters so that you qualify. No retirement benefits can be paid until you have the required number of quarters. Your benefit amount is based on your earnings averaged over most of your working career. Higher lifetime earnings result in higher benefits. Your benefit amount is also affected by your age at the time you start receiving benefits. The earliest age at which Social Security benefits can be received without being reduced is now 65. The age at which full benefits are received will be increased in gradual steps until it reaches age 67. This change started in the year 2000, and it affects people born in 1938 and later. You can start collecting your Social Security benefits as early as age 62, but if you take early retirement, your benefits will be reduced based on the number of months you will receive checks before you reach full retirement age. If your full retirement age is 65, the reduction for starting your Social Security at age 62 ranges from 20 to 30 percent.

Early Retirement

As a general rule, early retirement will give you about the same total Social Security benefits over your lifetime - but in smaller amounts to take into account the longer period over which you will receive them. To begin receiving Social Security, you must file an application. If you plan to stop work and apply for Social Security benefits, you should apply three months before your retirement date. If you plan to continue working and file for Social Security benefits, you should contact the Social Security Administration no later than January of the year that you plan to retire. Depending on your circumstances, you will need some or all of the following documents:

■ Your Social Security number;

Your birth certificate;

- Your W-2 forms or self-employment tax return for last year;
- Your spouse's birth certificate and Social Security number if he or she is applying for benefits;
- Children's birth certificates and Social Security numbers, if applying for children's benefits;
- Your checking or savings account information, to facilitate direct deposit.

You can apply for benefits in person, by mail, or over the telephone.

Call Social Security's toll free number, 1-800-772-1213, for more information. Or go to their website, http://www.ssa.gov.

Important Social Security Facts

Working While Receiving Benefits

Congress removed a significant barrier for older workers when it voted to eliminate the outdated Social Security earnings test for workers over the age of 65. The law allows recipients age 65 and older to work without losing benefits. For additional information on the earnings limit for those who are under 65 years of age and working, call the Social Security office at 1-800-772-1213.

Pensions from Work Not Covered by Social Security

Many retirees are faced with offsets or reductions in their Social Security benefits that they did not anticipate. If you receive another pension from work where you paid Social Security taxes, it will not affect your Social Security benefits. However, if you receive a pension from work which was not covered by Social Security – such as the federal civil service or some state or local government employment – your Social Security benefit may be reduced or offset. This can affect the benefits of both you and your spouse.

Spousal and Child Benefits

The full benefit for a spouse is one-half of the retired worker's full benefit. If your spouse takes benefits before age 65, the amount to which you would be entitled is reduced. However, a spouse who is taking care of a child who is under 16 or disabled gets full (50 percent) benefits, regardless of age. If you are eligible for both your own retirement benefits and for benefits as a spouse, you will receive the higher benefit amount. If you have children eligible for Social Security (children up to age 18, children age 18-19 who have not completed secondary school, and disabled children over 18), each will receive up to one-half of your full benefit. A surviving spouse is also eligible for monthly benefits based on your insured status. A widow or widower who is 60 years old or older or who meets certain disability requirements is eligible under your earnings record.

Disability Benefits

If you become severely disabled before age 65, you can start drawing monthly Social Security benefits just as if you had reached retirement age. Your dependents can also draw benefits on the same basis as if you were a retired employee. The time element in applying for disability insurance benefits is very important. A delay could result in losing your benefits. To be eligible, you must offer proof by a doctor, hospital, or clinic where you have been treated that you are unable to do substantial work for pay due to physical or mental disability. This condition must have lasted, or be expected to last, at least 12 months, or be diagnosed as terminal. The amount of your monthly disability benefit is the same as the amount of the retirement benefit you would receive if you were already 65.

Benefit Payments

Once an application is filed, processed, and adjudicated, the applicant will receive a notice advising whether the claim has been approved. If the claim is approved, the applicant will receive another notice that will explain the amount of benefits and when they will begin. If the claim is not approved, the applicant's appeal rights and procedures will be explained.

Electronic Funds Transfer (EFT)

People receiving Social Security or SSI benefits must have their benefits sent directly to a bank or other financial institution for deposit in a checking or savings account. EFT avoids the inconvenience and problems of getting checks cashed and beneficiaries are less likely to have their checks lost, stolen, destroyed, or forged. By law, Social Security and SSI beneficiaries who began receiving benefits after July 1996 must be paid by EFT unless the beneficiary certifies in writing that he or she does not have an account in a financial institution or receives a waiver from the Secretary of the Treasury.

Important Social Security Facts

Taxes on Benefits

Up to 85 percent of Social Security benefits are included in taxable income for taxpayers with incomes above certain base amounts. The proceeds from the taxation of Social Security benefits are credited to the Social Security Trust Funds.

In the event that your Social Security benefits are taxable, contact the Social Security office and ask for Form W-4V which allows the Social Security Agency to automatically withhold taxes from your benefits. If you received benefits last year, you should receive a "Social Security Benefit Statement." It will show any deductions made by Social Security from your total benefits, such as Medicare premiums. If you do not receive your statement by early February or you believe it to be incorrect, call the SSA toll-free number, 1-800-772-1213. For more information on whether any of your benefits are taxable, contact the IRS at 1-800-829-1040.

Nevada Social Security Offices

North Las Vegas 2225 Civic Center Drive North Las Vegas, NV 89030

> Tel: (800) 772-1213 Tel: (702) 649-1982 TTY: (702) 399-0581

Las Vegas 1250 S. Buffalo Drive, Ste. 150 Las Vegas, NV 891117

> Tel: (800) 772-1213 Tel: (702) 248-8717 TTY: (702) 248-8732

Las Vegas Card Center 1250 S. Buffalo Drive, Ste 100 Las Vegas, NV 89117 This office only handles the issuance of new and replacement Social Security cards.

Henderson/East Valley 10416 S. Eastern Ave Henderson, NV 89052

Tel: (800) 772-1213 Tel: (702) 293-1914

Reno 1170 Harvard Way

Reno, NV 89502

Tel: (800) 772-1213 Tel: (800) 352-1605 TTY: (800) 325-0778

Elko Resident Station 350 W. Silver Street, Ste. 100 Elko, NV 89801 For those people in rural areas who do not have access to one of the district offices, Social Security has Contact Stations in many locations around the state. A field representative visits these sites on a regular basis to answer questions, resolve problems and take claims. The schedule of visits is posted in the newspaper for these cities the week before or you can call either 1-800-772-1213 or your local senior center for more information. Locations of Contact Stations include:

Alamo:	1:30 p.m. – 2:00 p.m. on the 4 th Tuesday of every quarter (Jan./April/July/Oct.)
Beatty:	11 a.m11:30 a.msecond Tuesday of the 1 st month of every quarter
Boulder City:	1 p.m3 p.msecond Thursday of every month Boulder City Senior Center: call 293-3320 for an appointment
Caliente:	9:00 a.m. – 9:30 a.m. – the last Tuesday of every quarter (Jan./April/July/Oct.)
Carson City:	The 4 th Tuesday of every month
Mesquite:	9:00 a.m. – 10:00 a.m the 3^{rd} or 4^{th} Wednesday of each month
Moapa:	3:30 p.m. – 4:00 p.m the last Wednesday of the month every quarter (Jan./April/July/Oct.)
Overton:	$1{:}00\ p.m1{:}30\ p.m.$ - the 3^{rd} or 4^{th} Wednesday of each month
Pahrump:	The last Tuesday of every month (9 a.m10:30) Bob Ruud Community Center
Pioche:	1:00 p.m.– 1:30 p.m the 4 th Monday of each quarter (Jan./April/July/Oct.)
Tonopah:	1 p.m1:30 p.m. – the second Monday of first month of every quarter (Jan, Apr, July, Oct)
Yerington:	The 4 th Wednesday of second month of every calendar quarter

Supplemental Security Income

Supplemental Security Income (SSI) is an income assistance program run by the Social Security Administration. It provides monthly payments to blind or disabled people who have little or no income. Individuals and couples are determined to be eligible if their countable income and resources do not exceed certain limits. SSI sets a minimum monthly income level and pays the difference between that figure and other income such as Social Security. SSI recipients can often qualify for food stamps, low-income housing and other benefits.

Since SSI payments can be reduced by other income, SSI applicants must apply for any other benefits for which they are due. Social Security works with claimants to help them receive any other benefits for which they are eligible. People who receive SSI checks also can receive Social Security benefits if they are eligible for both.

Food Stamps

SSI recipients may be eligible for food stamps. If a recipient or applicant lives in a household where everyone is receiving or applying for SSI, Social Security will help the person complete the food stamp application. If a recipient or applicant does not live in a household where everyone is receiving or applying for SSI, an application for food stamps must be made at the food stamp office. In either case, the food stamp office determines eligibility and distributes the food stamps.

Income

Under SSI, the term "income" means anything received that can be used to meet the needs for food, clothing, or shelter. It includes cash, checks, items received "in kind" such as food and shelter, and many items that would not be considered income for federal or other tax purposes.

Supplemental Security Income

Under the SSI program, income is divided into two categories, earned and unearned. Earned income includes wages, net earnings from self-employment, and income received from sheltered places of employment. Unearned income includes Social Security benefits, workers or veteran's compensation, pensions, annuities, rent, and interest.

Applying for SSI

Anyone can apply for SSI by visiting a local Social Security office or calling Social Security for an appointment with a representative. It is helpful if claimants have the following information before applying:

- Social Security card or record of number;
- Birth certificate or other proof of age;
- Information about residence, such as mortgage or lease;
- Payroll slips, bank books, insurance policies, car registration, burial fund records, and other information about income and resources;
- Names, addresses, and telephone numbers of doctors, hospitals, and clinics where treated if applying for SSI due to disability or blindness.

For more information, call the Social Security Administration at (800) 772-1213 or visit their website at http://www.ssa.gov/ssi/index.htm

Medicare

Medicare is a nationwide health insurance program that provides coverage to 45 million older and disabled Americans. Covered services include hospital care, physician services, and prescription drugs. Medicare is for people age 65 or older, certain younger people with disabilities, and patients with End-Stage Renal Disease (permanent kidney failure requiring dialysis or a transplant).

Medicare is a federal program that is primarily administered by the Centers for Medicare and Medicaid Services (CMS). CMS and the Social Security Administration (SSA) both handle some of the eligibility and application procedures, so you may sometimes receive Medicare-related mailings from the SSA.

When you apply for Social Security retirement benefits, you will be automatically enrolled in Medicare. If you don't apply for Social Security, you should still sign up for Medicare close to your 65th birthday to avoid paying a late enrollment penalty later on. If you don't qualify for Social Security because your work record isn't long enough, you might still be eligible for Medicare coverage for a monthly charge. Younger people on Social Security disability are entitled to Medicare, but they have to wait at least two years before Medicare coverage can start. There is an exception to the 24 month waiting period for Medicare for those with Amyotrophic Lateral Sclerosis ("Lou Gehrig's Disease").

Some more information about Medicare is provided in this guide. For detailed, official information about Medicare, please check the "Medicare & You" handbook from the Centers for Medicare and Medicaid Services, which you can order by calling 1-800-633-4227, or visit the Medicare website at www.medicare.gov. To receive free, personal counseling about Medicare benefits, please call the Nevada State Health Insurance Assistance Program at (800) 307-4444 or (702) 486-3478.

Medicare Benefits

Medicare benefits are categorized into four parts: Medicare Part A typically pays for your inpatient hospital expenses; Medicare Part B typically covers your doctor fees and other outpatient health care expenses; and Medicare Part D generally covers your prescription drugs costs. Medicare Part C, also known as Medicare Advantage, is an alternative to Original Fee-For-Service Medicare that uses private insurers to cover a combination of benefits from the other Parts of Medicare. Your Medicare card will show the type of coverage you have, as well as the date your coverage began.

Medicare Part A

Medicare Part A benefits include inpatient hospital care, limited skilled nursing facility services and home health care after a hospital stay, and hospice care. Most people aged 65 or older are automatically eligible for Medicare Part A if they or their spouse paid payroll taxes while working in covered employment; these beneficiaries generally do not have to pay any monthly Part A premiums. Seniors who do not qualify automatically might still be able to enroll for Part A, if they meet age and other requirements and pay some or all of the monthly Part A premium (\$410 in 2007). There are cost-sharing requirements for Part A that you have to pay, including the annual deductible.

Medicare Part B

Medicare Part B covers physicians' services, as well as outpatient hospital services, durable medical equipment like wheelchairs, and other medical services like physical therapy. Although Part B covers many kinds of health care, it doesn't cover certain services and items like dental care, hearing aids, and health care outside the United States.

Seniors who become entitled to Medicare Part A also are automatically enrolled in Part B, unless they state that they do not want it. There is a permanent late enrollment penalty if you do not sign up for Medicare Part B when you are first eligible and join later. People who voluntarily

Medicare

enroll in Part A (because they are not automatically entitled to it) and beneficiaries with End Stage Renal Disease are required to enroll in Part B. To stay enrolled in Medicare Part B, you need to pay the monthly Part B premium, which varies depending upon yearly income. This premium is typically deducted from your Social Security retirement check. There are also cost-sharing requirements for Part B that you have to pay, including the annual deductible and a 20% coinsurance for most services. Medicare pays for the remaining 80% in most cases, although there are some cases in which you have to pay a greater share.

It should be noted that there are rules governing how doctors and other health care providers participate in Medicare Part B. These rules can affect who you can see and how much you will have to pay. When a physician accepts Medicare "assignment," they are supposed to accept the Medicare-approved amount as payment in full. This means that they are paid directly by Medicare, except for the deductible and coinsurance amounts that the patient must pay. When a physician accepts Medicare but not on "assignment," the patient has to pay the copayment and also the amount above the Medicare-approved amount. There is a federal law limiting this "balance billing" practice to protect Medicare beneficiaries from being overcharged, although medical equipment suppliers are exempt from these balance-billing restrictions. A few doctors are private contractors who bill patients directly and outside the Medicare system.

Medicare Part D

Medicare Part D is the new, voluntary prescription drug benefit created by the Medicare Modernization Act of 2003. Private insurance plans deliver the coverage, with the monthly premiums and cost-sharing requirements (deductibles, copayments, and/or coinsurance amounts) varying from plan to plan. Each plan may also impose other rules, like restrictions on what medicines are covered and in what circumstances.

Beneficiaries meeting certain financial guidelines may be eligible for extra help. The extra help can help pay for part of the monthly premiums, annual deductibles and prescription copayments under the new prescription drug program

You may be automatically eligible if

- You are enrolled in both Medicare and Medicaid, or
- You are enrolled in a Medicare Savings Program (QMB, SLMB, QI) that helps you pay for your Medicare costs, or
- You receive Supplemental Security Income (SSI).

Even if you don't automatically qualify, you might still be eligible if

Your yearly income is less than \$15,315 for an individual or \$20,535 for a married couple living together.

Even if your annual income is higher, you still may qualify if you meet one of the following conditions:

- You or your spouse supports other family members who live with you.
- You or your spouse has earnings from work.
- Your resources are less than \$11,710 for an individual or \$23,410 for a married couple living together. Resources include your savings and stocks but not your home or car.

The amounts listed here are for 2007 and may change in 2008. Even if you're not sure if you are eligible, you should still apply. For more information, please contact Social Security at 1-800-772-1213, Medicare at 1-800-633-4227, or the Nevada State Health Insurance Advisory Program at (800) 307-4444.

Medicare

Medicare Part C (Medicare Advantage)

In addition to Original Fee-For-Service Medicare, which allows you to see any doctor that accepts Medicare, you can choose to receive Medicare coverage through private insurance plans like health maintenance organizations (HMOs). These private insurance options are part of Medicare Part C, which was formerly known as Medicare+Choice and is now called Medicare Advantage. Some Medicare Advantage plans offer a combination of hospital, physician, and prescription drug benefits. Monthly premiums and cost-sharing requirements typically vary from plan to plan.

Medigap Coverage

Although Medicare pays a significant amount of health care costs, it does not cover all expenses. To cover these expenses, Medicare beneficiaries can buy supplemental insurance from private companies. These policies, often called Medigap plans, are designed specifically to fill in some of the gaps in Medicare coverage. Medigap policies pay most, if not all, co-insurance amounts and may provide coverage for Medicare's deductibles. For consumer guides to Medigap policies in Nevada, you can contact the Nevada Division of Insurance by calling (775) 687-4270 in Carson City or (702) 486-4009 in Las Vegas. Counselors at the Nevada State Health Insurance Advisory Program are also available at (800) 307-4444.

Medicare Savings Programs

Medicare beneficiaries meeting certain financial guidelines might be eligible for extra help from Nevada Medicaid with their Medicare costs, even if they are not eligible for Medicaid otherwise. Called the Medicare Savings Programs, they include the Qualified Medicare Beneficiary (QMB), Specified Low-Income Medicare Beneficiary (SLMB), and Qualified Individual (QI) programs. These programs will pay all or some of Medicare's cost sharing amounts, such as premiums, deductibles, and copayments.

If you meet the guidelines listed below, or even if you're not sure if you're eligible, you should apply.

- Your bank accounts, stocks, bonds, or other resources are not more than \$4,000 for an individual or \$6,000 for a couple, and
- Your yearly income is less than \$20,420 for an individual or \$27,380 for a couple. These amounts are for 2007 and will change in 2008.

For more information, please contact the Nevada Division of Welfare and Supportive Services at (775) 684-7200 or (800) 992-0900 or the Nevada State Health Insurance Advisory Program at (800) 307-4444.

Medicare State Health Insurance Advisory Program (SHIP)

Nevada's Medicare SHIP provides free, confidential, and one-onone assistance and counseling for seniors who have questions or problems with their Medicare and supplemental health insurance benefits. The following services are provided:

Pre-Medicare Counseling

- Information and eligibility on Medicare entitlements, benefits, limitations, Medicaid (Qualified Medicare Beneficiaries and Specified Low-Income Medicare Beneficiaries) and Managed Care Plans through Health Maintenance Organizations (HMOs)
- Assistance with claims, requests for reconsideration and appeals processes under Medicare and supplemental insurance
- Unbiased information to assist the consumer in determining supplemental insurance and long-term care insurance needs
- Outreach information and materials for seniors and families through meetings, seminars, classes, health fairs, senior fairs, and the media, and

 Referrals for coordination with federal and other state and community services.

The services offered by the program are FREE OF CHARGE AND CONFIDENTIAL and senior citizens are assured there will be no selling or soliciting for insurance. For additional information on SHIP or for individual counseling, please call: (800) 307-4444

Governor's Office for Consumer Health Assistance

Another great resource for Nevada seniors is the Governor's Office for Consumer Health Assistance. It is for anyone who is having a problem with their health care provider, health insurance or has other questions. The Office was established to provide a single point of contact for consumers and injured workers to assist them in understanding their rights and responsibilities under Nevada law and health care plans, including industrial insurance policies. The Office is dedicated to providing assistance through information, counseling, education, and advocacy.

> Las Vegas 555 E. Washington Ave., Ste. 4800 Las Vegas, NV 89101

Tel: (702) 486-3587 Fax: (702) 486-3586

Statewide toll free number (888) 333-1597

Prescription Drugs

Medicare beneficiaries with limited incomes and resources might be eligible for extra help with their Medicare Part D expenses. For more information, please contact the Nevada State Health Insurance Assistance Program at 800-307-4444. In Nevada only, the "Senior Rx" program helps low-income seniors with Medicare Part D afford their medicines. Seniors who aren't eligible for Medicare Part D can still receive financial assistance with their prescription drug costs. You may be eligible if

- You are 62 years of age at the time of your application, and
- You have lived continuously in Nevada for at least one year (12 consecutive months) prior to the date of application, and
- Your yearly income is less than \$24,561 for an individual or \$32,742 for a married couple. These amounts are effective July 1, 2007 and may change in the future.

Please note that you cannot receive full Medicaid benefits (prescription benefits) and Senior Rx at the same time. Even if you're not sure if you qualify, you may still want to apply because you may be eligible for up to \$5,100 in Senior Rx benefits per year. For an application or additional Senior Rx information, please call 687-7555 if you are calling from Reno, Carson City, or Gardnerville. Nevadans in other areas of the state can call the toll-free hotline at 1-866-303-6323.

Medicare

Medicare Fraud and Abuse

The Nevada Senior Medicare Patrol (SMP) educates Nevadans on how to identify and protect against healthcare fraud in the Medicare/ Medicaid system. Please contact Nevada SMP if you suspect fraud, errors, waste or abuse to Medicare, if you are a retired professional senior who would be interested in volunteering, or if you are a member of senior group, law enforcement agency or other interested community group that would like a presentation term care facilities.

> Nevada Senior Medicare Patrol Empowering Seniors to Prevent Health Care Fraud Office of the Nevada Attorney General 555 East Washington Las Vegas, Nevada 89101

Tel: (888) 838-7305

Email: smpinfo@ag.state.nv.us

Medicaid for Seniors

Nevada's Medicaid program provides health care and long-term care coverage to eligible individuals and families with low incomes and limited resources. Nevada Medicaid is often confused with Medicare because both provide health care coverage, but the basic difference is that eligibility for Nevada Medicaid is based on financial need. In contrast, Medicare is available to almost all seniors and certain people with disabilities. When seniors have both Medicare and Medicaid, Medicaid can help pay for some Medicare costs. Medicaid can also help low-income Medicare beneficiaries with their Medicare expenses in certain cases, even if they don't qualify for Medicaid otherwise.

Benefits covered by Nevada Medicaid include doctor visits, hospital stays and outpatient hospital care, hospice care for terminally ill patients, some medical supplies and equipment, mental health, longterm nursing home care, and personal care services like help with dressing and bathing. Seniors who have both Medicare and Medicaid have to receive their prescription drug benefits from Medicare. Depending on where you live, you may receive Medicaid-covered services through traditional fee-for-service provider networks and managed care. Nevada Medicaid does not reimburse an individual but instead sends payments directly to the health care providers.

The eligibility and benefit rules for Nevada Medicaid can be very confusing and complicated. For more information about Nevada Medicaid, please contact one of the following offices.

Where To Go To Apply for Medicaid

Nevada Department of Human Resources Welfare Division

1470 East College Pkwy. Carson City, NV 89706

Tel: (775) 684-0500 Fax: (775) 684-0611 www.welfare.state.nv.us

Nevada State Welfare District Offices

Carson City - Central Office 1470 East College Pkwy. Carson City, NV 89706

Tel: (775) 684-0500

Carson City -District Office 755 North Roop Street, Ste. 201 Carson City, NV 89701

Tel: (775) 684-0800 Fax: (775) 684-0844

Elko

850 Elm St. Elko, NV 89801

Tel: (775) 753-1233 Fax: (775) 777-1601

Ely

725 Ave. K Ely, NV 89301

Tel: (775) 289-1650 Fax: (775) 289-1645

Fallon

111 Industrial Way Fallon, NV 89406

Tel: (775) 423-3161 Fax: (775) 423-1450

Hawthorne

1000 C St. Post Office Box 1508 Hawthorne, NV 89415

Tel: (775) 945-3602 Fax: (775) 945-5714

Las Vegas District Office -Belrose 700 Belrose St.

Las Vegas, NV 89107

Tel: (702) 486-1675 Fax: (702) 486-1628

Las Vegas - Cambridge Center 3900 Cambridge St., Ste. 202 Las Vegas, NV 89119

Tel: (702) 486-8770 Fax: (702) 486-8790

Las Vegas District Office -Flamingo 3330 East Flamingo Ste. 55

Las Vegas, NV 89121

Tel: (702) 486-9500 (senior services) Tel: (702) 486-9400 (main line)

Henderson District Office 520 Boulder Highway Henderson, NV 89015

Tel: (702) 486-5000 Fax: (702) 486-1270 Las Vegas District Office - Nellis 611 North Nellis Boulevard Las Vegas, NV 89110

Tel: (702) 486-4828

Las Vegas District Office - Owens 1040/1024 West Owens Ave. Las Vegas, NV 89158

Tel: (702) 486-1800 Fax: (702) 486-1802

Pahrump Office 1840 Pahrump Valley Boulevard. Pahrump, NV 89048

Tel: (775) 751-7400 Fax: (775) 751-7404 Reno District Office 3697 Kings Row Reno, NV 89503

Tel: (775) 648-7200 Fax: (775) 448-5094

Winnemucca 475 West Haskell #6 Winnemucca, NV 89445

Tel: (775) 623-6557 Fax: (775) 623-6566

Yerington 215 West Bridge St., #6 Yerington, NV 89447 (in the LaPinata Mall)

Tel: (775) 463-3028 Fax: (775) 463-7735

Medicaid Fraud and Long Term Care Abuse

Nevadans concerned about the quality of care provided in nursing homes and other long term care facilities have several resources. In our state, the State Bureau of Licensure and Certification is responsible for licensing and certifying Nevada's nursing homes. To report problems or complaints about care in a nursing home, you can call the Bureau at (775) 687-4475 in Carson City or (702) 486-6515 in Las Vegas.

Bureau of Licensure & Certification

1550 East College Parkway, Suite 158 Carson City, Nevada 89706

Tel: (775) 687-4475 Tel: (702) 486-6515

To report Medicaid fraud, as well as patient abuse in long term care facilities, you can also contact the Nevada Attorney General's Medicaid

Fraud Control Unit by calling its hotline at 1-800-266-8688.

Finally, Nevada's Long Term Care (LTC) Ombudsman Program is designed to address issues and problems faced by residents in longterm care facilities, which includes residential facilities for groups. This program investigates reports of abuse, neglect, and exploitation of seniors, in addition to resident complaints. For more information, please contact one of the following regional offices of the Nevada Division for Aging.

Carson City

3416 Goni Road, Building D, Carson City, NV 89706

Tel: (775) 687-4210 Fax: (775) 687-4264

E-mail: dascc@aging.nv.gov

Reno

445 Apple Street, Suite 104, Reno, NV 89502

Tel: (775)688-2964 Fax: (775)688-2969

E-mail: dasreno@aging.nv.gov

Elko

1010 Ruby Vista Drive, Suite 104, Elko, NV 89803

Tel: (775) 738-1966 Fax: (775) 753-8543

E-mail: daselko@aging.nv.gov

Las Vegas

3100 West Sahara Avenue, Suite 115, Las Vegas, NV 89102

Tel: (702) 486-3545 Fax: (702) 486-3572

E-mail: dasvegas@aging.nv.gov

Veterans Benefits

Leading the Fight for Full Concurrent Receipt

Year after year, members of Congress revisit the issue of injustice in compensation for our nation's veterans - the ban on concurrent receipt. As too many are well-aware, disabled veterans face the obstacle of forfeiting retirement pay dollar-to-dollar if they receive disability compensation. This policy is unacceptable, and I am committed to securing fair policy to provide our veterans with the entirety of their earned compensation.

I have been fighting for seven years to allow for full concurrent receipt, and despite current disparities with the Administration, we have made many great strides towards fair compensation for our veterans. In 2003, Congress passed my legislation allowing disabled retired veterans with at least fifty percent disability rating to become eligible for full concurrent receipt over a ten-year period. This measure passed despite veto threats from the Administration.

In the 110th Congress I introduced a new bill, the Retired Pay Restoration Act of 2007 which would provide concurrent receipt to military retirees, with 20 or more year of service, who are rated less than 50%. This legislation will affect more than a half million disabled military retirees by allowing all Veterans regardless of their disability rating to draw from both retirement pay and disability compensation. In addition, it repeals the 10 years phase-in period currently imposed upon Veterans that are eligible for full concurrent receipt.

For more information please call my office.

Veterans Medical Benefits

Eligibility for VA hospitalization and nursing home care is divided into two groups referred to as mandatory and discretionary. The VA must provide hospital care and, if space and resources are available, may provide nursing home care to veterans in the mandatory category. (Veterans in the discretionary category may be provided VA hospitalization and nursing home care, if space and resources are available.)

Veterans in the mandatory category include:

1) Those with a service-connected disability; 2) Former prisoners of war; 3) World War II veterans eligible for Medicaid; 4) Veterans receiving a VA pension; 5) Veterans with a disability not related to military service; 6) Low-income veterans; 7) Those whose income is no more than a certain level; and 8) Veterans needing treatment for conditions that might be related to exposure to herbicides in Vietnam (e.g., Agent Orange), ionizing radiation in nuclear weapon tests, or the occupation of Japan.

After caring for veterans in the mandatory category, the VA may care for veterans in the discretionary category, which consists of veterans with a non-service connected disability.

Veterans whose disabilities are not related to military service are not considered mandatory. Discretionary category veterans pay an amount equal to the Medicare deductible for the first 90 days of hospital care and half the Medicare deductible for each additional 90 days of hospital care. For each 90 days of nursing care, an amount equal to the Medicare deductible is charged.

The VA also provides outpatient care with eligibility determined by such factors as whether the condition for which the veteran seeks treatment: Is it service-connected? What is the veteran's income? Could outpatient care prevent the need for hospitalization?

Veterans Pension

Veterans with limited income who served during a period of war and are disabled not because of service may be eligible for a VA pension. The amount paid by the VA's Improved Pension Program varies depending on whether a veteran has dependents, has other sources of incomes such as Social Security or requires aid and attendance of another individual in order to carry out the needs of everyday life.

Veterans Benefits

Survivor Benefits

The VA pays dependency and indemnity compensation (DIC) to surviving spouses, unmarried children under 18 (age 23 if attending a VA-approved school and older if the child is disabled), and certain parents of veterans whose death was service-connected. DIC payments are also made to the survivors of a veteran whose death was not due to service.

A surviving spouse and the children of a non-service-connected veteran may also qualify for modest VA pensions with rates that vary according to the same factors as veteran pensions.

Educational benefits are also provided to the spouse and children of a veteran who is missing in action, who is permanently and totally disabled as a result of his/her service, or who died while rated permanently and totally disabled as a result of his/her service. Benefits may be provided for pursuit of a college degree or certificate from a business, technical, or vocational school, as well as for approved apprenticeship, on-the-job training, and farm cooperative programs.

Concurrent Receipt

On October 17, 2003 the United States Senate and House of Representative reached an agreement to offer a limited version of legislation I introduced to extend retirement benefits to disabled veterans, known as Concurrent Receipt.

This agreement marks the greatest progress yet. This compensation package, which will be phased in over the next ten years, will now extend to:

- All veterans who are 50 percent to 100 percent disabled;
- Any veteran who sustained combat-related injuries and Purple Heart recipients regardless of their degree of disability; and
- National Guardsmen and Reservists, who were previously left out of the earlier compensation programs.

Other Benefits

Veterans may be eligible for other benefits from the VA and other federal agencies, including:

- Home loan guarantees;
- Business loans or loan guarantees;
- Vocational rehabilitation to overcome a disability resulting from service that impairs a veteran's employment opportunities;
- Burial benefits such as grave markers for veterans discharged under other than dishonorable conditions and modest payments to offset partially the cost of funeral and burial arrangements for veterans receiving VA pensions or compensation;
- Grants to adapt homes to accommodate the special needs of veterans with certain service-connected disabilities; and
- Job training assistance for disabled, Vietnam-era, and recently separated veterans.

Additional information on federal benefits for veterans can be obtained by calling a veterans' benefits counselor at (800) 827-1000 or visit your nearest VA office:

VA Regional Office 5460 Reno Corperate Dr. Reno, NV 89511

Tel: (800) 827-1000 Fax: (775) 688-1656 www.state.nv.us/veterans

VA Regional Office 3225 North Central Ave. Phoenix, AZ 85012

Tel: (602) 640-4747 Fax: (602) 530-3574 Nevada Office of Veterans Services 485 W. B Street, Suite 103 Fallon, NV 89406

Tel: (775) 428-1177 Fax (775) 423-9371

Nevada Office of Veterans Services - Satellite 4800 Alpine Place, Ste 12 Las Vegas, NV 89107-4086

Tel: (702) 258-0148

Nevada Office of Veterans Services 950 West Owens Drive, Room 111 Las Vegas, NV 89106

Tel: (702) 636-3070 Fax (702) 486-5268

Nevada Office of Veterans Services 5460 Reno Corporate Drive Reno, NV 89511

Tel: (775) 688-1653 Fax (775) 688-1656

VA Southern Nevada Health Care System

Ely VA Medical Clinic 6 Steptoe Circle Ely, NV 89301

Tel: 775-289-3612 ext. 147

Arville House Psychiatric Day Program 1501 South Arville Las Vegas, NV 89102

Tel: (702) 259-4646 www.las-vegas.med.va.gov

Data Center 4420 W. Diablo Dr. Las Vegas, NV 89118

Tel: (702) 636-3000 Ext. 4475

Community-Based Outreach Center for Homeless Veterans 405 W. Wilson Ave. Las Vegas, NV 89106

Tel: (702) 386-3125

East Clinic 3131 La Canada St. Las Vegas, NV 89109

Tel: (702) 636-6360

Henderson Primary Care Clinic 2920 N. Green Valley Pkwy. Building 2, Ste. 215 Henderson, NV 89014

Tel: (702) 456-3825

Mike O' Callaghan Federal Hospital 4700 N. Las Vegas Blvd. Nellis AFB, NV 89191-6601

Tel: (702) 653-2227

North Clinic at Nucleus Plaza 916 W. Owens Ave. Las Vegas, NV 89106

Tel: (702) 636-6380

Northwest Clinic 2410 Fire Mesa St. Las Vegas, NV 89129

Tel: (702) 636-6320 or (702) 727-7535

Readjustment Counseling (Vet Center) 1040 East Sahara Ave., Ste. 102 Las Vegas, NV 89104

Tel: (702) 388-6368

Southeast Clinic 4187 S. Pecos Rd. Las Vegas, NV 89121

Tel: (702) 636-6350

Southwest Clinic 3880 S. Jones Blvd. Las Vegas, NV 89103

Tel: (702) 636-6390

Warehouse Transport Center 1841 E. Craig Rd. N. Las Vegas, NV 89030

Tel: (702) 636-3090

West Clinic 630 S. Rancho Rd. Las Vegas, NV 89106

Tel: (702) 636-6355

Carson Valley VA Medical Clinic 925 Ironwood Street Ste. 2101 Minden, NV 89423

Tel: (775) 328-1453 or (888) 838-6256 x4000

Pahrump Primary Care Clinic 2100 E. Calvada Blvd. Pahrump, NV 89048

Reno VA Medical Center 1000 Locust St. Reno, NV 89502

Tel: (775) 786-7200 or (888) 838-6256 Veterans Guest House 860 Locust Street Reno, NV 89502

Tel: (775) 324-6958 www.veteransguesthouse.org Provides temporary housing for veterans and their family members when the veteran is receiving medical treatment at the VA Medical Center in Reno or any other medical facility in the Reno/Sparks area.

Readjustment Counseling Reno Vet Center 1155 W 4th Street, Ste. 101 Reno, NV 89503

Tel: (775) 323-1294

Nevada State Veterans Home

100 Veterans Memorial Dr. Boulder City, NV 89005

Tel: (702) 332-6864 Fax: 702-332-6762

Southern Nevada Veterans Memorial Cemetery

1900 Buchanan Boulder City, NV 89005

Tel: (702) 486-5920 Fax: 702-486-5923

Northern Nevada Veterans Memorial Cemetery P.O. Box 1919 Fernley, NV 89408

Tel: (775) 575-4441 Fax: 775-575-5713

Caregivers and Support Groups

Southern Nevada Support Groups

Alzheimer's Association, Southern Nevada Chapter 5190 South Valley View Blvd., Ste. 101 Las Vegas, NV 89118

Tel: (702) 248-2770 Fax: (702) 248-2771 www.alzdsw.org

Alzheimer's Disease Diagnostic and Treatment Center

1707 West Charleston Blvd. Las Vegas, NV 89102

Tel: (702) 671-5070

Children of Older Persons Support Group 6161 West Charleston Las Vegas, NV 89146

Tel: (702) 486-5750

Bereavement Support Group Nathan Adelson Hospice 4141 South Swenson St.

Las Vegas, NV 89119

Tel: (702) 796-3184 www.nah.org

American Parkinson's Disease Association PO Box 81884 Las Vegas, NV 89180-1884

Tel: (702) 464-3132

Divorced & Widowed Adjustment Inc. P.O. Box 26504 Las Vegas, NV 89126

Tel: (702) 735-5544 www.info4nv.org

Mesquite Cancer Help Society (MCHS) 150 North Yucca, #36 Mesquite, NV 89027

(702) 346-0622

ALS of Nevada 2101 S. Jones Blvd., Suite 120 Las Vegas, NV 89146

Tel: (702) 248-4507 Fax: (702) 248-8070

Aid for AIDS of Nevada (AFAN) Tel: (702) 382-2326 Hotline: (702) 474-2437

Northern Nevada Support Groups

Caregivers Support Group St. Mary's Silver Connection 601 W. 1st Street, Bldg. 1, Ste. 100 Reno, NV 89503

Tel: (775) 770-3118 Fax: (775) 770-3504 www.saintmarysreno.com

Early Alzheimer's Support Group Washoe County Senior Center 1155 East 9th St. Reno, NV 89512

Tel: (775) 328-2575

Alzheimer's Douglas County Support Group Young at Heart Senior Center 2300 Meadow Lane Gardnerville, NV 89410

Tel: (775) 782-8267

Grandparents Raising Grandchildren Support Group Washoe Senior Health Center 850 Mill St., Ste. 100 Reno, NV 89502

Tel: (775) 328-5400

Grandparents Raising Grandchildren Support Group 1155 East Ninth Street Reno, NV 89512

Tel: (775) 328-2575

Alzheimer's Association Northern Nevada Chapter 705 South Wells, Ste. 225 Reno, NV 89502

Mail: P.O. Box 6362 Reno, NV 89513

Tel: (775) 786-8061 or (800) 272-3900

Widowed Persons' Services of Northern Nevada 6100 Plumas St. Reno, NV 89509

Mail: P.O. Box 3228 Sparks, NV 89432

Tel: (775) 359-1862

Macular Degeneration Support Group 1940 4th St., Apt. #26 Sparks, NV 89431

American Cancer Society 6490 S. McCarren Blvd., Suite 40 Reno, NV 89509

Tel: (775) 329-0609 Fax: (775) 329-8592

American Red Cross 1190 Corporate Blvd. Reno, NV 89502

Tel: (775) 856-1000 Fax: (775) 856-3030

The Continuum Caregiver Support Group 3700 Grant Drive, #A Reno, NV 89509

Tel: (775) 424-2339

Adult Day Care

Southern Nevada (Supervised activities and meals in groups)

Adult Day Care Center of Las Vegas (Lied/Sinai Senior Care Campus) 901 North Jones Las Vegas, NV 89108

Tel: (702) 648-3425

Henderson Adult Day Care Center 830 East Lake Mead Henderson, NV 89015

Tel: (702) 565-8836 www.tsa-adultdaycare.org

Caregivers and Support Groups

New Life Adult Day Health Care 953 E. Sahara, A-78 Las Vegas, NV 89104

Tel: (702) 733-8111

Nevada Adult Day Healthcare Centers 2008 S. Jones Blvd. Las Vegas, NV 89146

Tel: (702) 319-4600

Northern Nevada Care Givers Support Group

St. Mary's Silver Connection 745 West Moana Reno, NV 89509

Tel: (775) 770-6100 Fax: (775) 770-3504 www.saintmarysreno.com

Angel Associates Adult Care 1577 Vassar Street Reno, NV 89512

Tel: (775) 348-8064

Day Break 1155 E. Ninth Street Reno, NV 89512

Tel: (775) 328-2591

Bright Path Adult Enrichment Center 2552 Idaho Street Elko, NV 89503

Tel: (775) 934-5704

Hospice Care

(Southern Nevada)

Creekside Hospice 3675 Pecos Mcleod, Ste. 900 Las Vegas, NV 89121

Tel: (702) 650-7669

Family Home Hospice 1701 W. Charleston Blvd., Ste. 201 Las Vegas, NV 89102

Tel: (702) 383-0887

Nathan Adelson Hospice 4141 Swenson Las Vegas, NV 89109

Tel: (702) 733-0320

New Hope Hospice #8 Sunset Way, Ste. 103 Henderson, NV 89014

Tel: (702) 737-8180

Odyssey 4011-A McLeod Las Vegas, NV 89121

Tel: (702) 693-4904

Solari Hospice Care 2810 W. Charleston Blvd., Ste. F-58 Las Vegas, NV 89102

Tel: (702) 870-0000

Always Better Home Health and Hospice

Tel: (702) 364-8006

(Northern Nevada)

Barton Memorial Hospital Home Health Hospice of the Valley 1107 Hwy. 395 Gardnerville, NV 89410

Tel: (775) 782-1510

Horizon Hospice 1085 Idaho St. P.O. Box 5361 Elko, NV 89802

Tel: (775) 778-0612

Saint Mary's Hospice of Northern Nevada 115 West 4th, Ste. 122 Reno, NV 89503

Tel: (775) 789-1510

Saint Mary's Hospice of Northern Nevada 809 North Plaza Carson City, NV 89701-4016

Tel: (775) 884-8900

VistaCare 6225 Neil Rd., Ste. 201 Reno, NV 89511

Tel: (775) 825-5008 Fax: 775-825-5140

Circle of Life Hospice 1575 Delucchi Lane, Ste. 214 Reno, NV 89502

Tel: (775) 827-2298

Respite Care

(Southern Nevada)

Lend-A-Hand Program, Inc. 400 Utah St. Boulder City, NV 89005

Tel: (702) 294-2363 Fax: (702) 294-3090 (Boulder City Residents Only)

Catholic Charities of Southern Nevada 531 North 30th St. Las Vegas, NV 89101

Tel: (702) 382-0721 Fax: (702) 385-3206 www.catholiccharities.com

HELP of Southern Nevada 1540 E. Flamingo Rd. Las Vegas, NV 89119

Tel: (702) 369-4357

Helping Hands of the Vegas Valley 2100 S. Maryland Parkway, #3 Las Vegas, NV 89104

Tel: (702) 633-7264

(Northern Nevada)

Northern Nevada Respite Program 50 W. Liberty Street Reno, NV 89501

Tel: (775) 786-8365

Caregivers and Support Groups

Long-Term Care Information and Ombudsman Programs

(Southern Nevada)

Division for Aging Services 3100 W. Sahara, Ste. 103 Las Vegas, NV 89102

Tel: (702) 486-3545

Clark County Social Service Long-Term Care Unit

Tel: (702) 455-3565

(Northern Nevada)

Division for Aging Services 3416 Goni Road, Bldg. D #132 Carson City, NV 89706

Tel: (775) 687-4210 or (800) 992-0900 ext. 4210

Division for Aging Services

445 Apple Street, Ste. 104 Reno, NV 89502

Tel: (775) 688-2964 or (800) 992-0900 ext. 2964

Division for Aging Services 850 Elm Street Elko, NV 89801

Tel: (775) 738-1966

Reno Veterans Administration Medical Center, Geriatric and Extended-Care Program 1000 Locust Street

Reno, NV 89520

Tel: (775) 786-7200

Legal Help and Advocacy

Programs to Compensate Victims of Violent Crime

Victims of Crime Program 2200 S. Rancho Dr., Ste. 130 Las Vegas, NV 89102

Tel: (702) 486-2740 Fax: (702) 486-2825

Clark County District Attorney's Victim Witness Assistance Center 200 South Lewis, 3rd Floor Las Vegas, NV 89195

Tel: (702) 671-2525

(Northern Nevada)

Victims of Crime Program Board of Examiners c/o Department of Administration 209 East Musser St., Rm. 204 Carson City, NV 89710

Tel: (775) 687-4065

Where to Turn With Legal Problems

(Southern Nevada)

Clark County District Attorney Victim/Witness Assistance Center 200 South Lewis, 3rd Floor Las Vegas, NV 89195

Tel: (702) 671-2525 www.co.clark.nv.us/District_ Attorney/homepage.htm **Clark County Pro Bono Project** 200 South 8th Street.

Las Vegas, NV 89101

Tel: (702) 386-1070 Fax: (702) 386-0569 clarkcountylegal.comprobono.htm

Nevada Disability Advocacy and Law Center 6039 Eldora Ave., Ste. C Las Vegas, NV 89146

Tel: (702) 257-8150 or (888) 349-3843 TDD (702) 257-8160 www.ndalc.org

or

1311 North McCarran, Ste. 106 Sparks, NV 89431

Tel: (775) 333-7878 Fax: (775) 788-7825 www.ndalc.org

Nevada Equal Rights Commission

1515 East Tropicana, Ste. 590 Las Vegas, NV 89119

Tel: (702) 486-7161 detr.state.nv.us/nerc/nerc_forms.htm

Nevada Legal Services 530 South 6th St. Las Vegas, NV 89101

Tel: (702) 386-0404 (800) 522-1070 www.judicare.org/nails.html Senior Citizens Law Project of the City of Las Vegas 310 South 9th Street, Las Vegas, NV 89101

Tel: (702) 229-6596 www.ci.las-vegas. nv.us/1353 1376.htm

Victim of Crime Program 2200 South Rancho Dr., Ste. 130 Las Vegas, NV 89102

Tel: (702) 486-2740 Fax: (702) 486-2825

Victims of Crime Program 4600 Kietzke Lane, I-205 Reno, NV 89502

Tel: (775) 688-2900 Fax: (775) 688-2912

Witness Notification Unit Washoe County District Attorney P.O. Box 20083 Reno, NV 89520

Tel: (775) 328-3210, Fax: (775) 328-3283

Volunteer Attorneys for Rural Nevadans 904 N. Nevada Street, Suite B Carson City, NV 89702

Tel: (775) 883-8278 or (800) 448-8276

Carson and Rural Elder Law Program (through the RSVP program) 444 E. William Street, #1 Carson City, NV 89701

Tel: (775) 687-4860 or (800) 992-0900 ext. 4680 Fax: (775) 687-4494

Public Administrators

Clark County 515 Shadow Lane Las Vegas, NV 89106

Tel: (702) 455-4332 Fax: (702) 455-4797 dmk@co.clark.nv.us

Carson City 885 East Musser St., Ste. 1028 Carson City, NV 89701

Tel: (775) 887-2260 Fax: (775) 887-2146 algover@ci.carson-city.nv.us

Churchill County P.O. Box 789 Fallon, NV 89407

Tel: (775) 423-5035 Fax: (775) 428-2567

Douglas County P.O. Box 1284 Gardnerville, NV 89410

Tel: (775) 782-4250 Fax: (775) 782-4250

Eureka County P.O. Box 677 Eureka, NV 89316

Tel: (775) 237-5262 Fax: (775) 237-6015 fgale_ecct@eurekanv.org

Humboldt County 50 West 5th St. Winnemucca, NV 89445

Tel: (775) 623-6370 Fax: (775) 623-6370

Legal Help and Advocacy

Lander County P.O. Box 178 Battle Mountain, NV 89820

Tel: (775) 635-5195 Fax: (775) 635-8209 landerda@sbcglobal.net

Lincoln County P.O. Box 60 Pioche, NV 89043

Tel: (775) 962-5171 Fax: (775) 962-5582 lcda@lcturbonet.com

Lyon County P.O. Box 1844 Dayton, NV 89403

Tel: (775) 246-7309 Fax: (775) 246-5577 rrglover@iglide.net Nye County P.O. Box 5521 Pahrump, NV 89041

Tel: (775) 751-2240 Fax: (775) 751-2241 professor@viawestdu.net

Washoe County P.O. Box 7360 Reno, NV 89510

Tel: (775) 861-4000 Fax: (775) 861-4041 dcavallo@.washoecounty.us

White Pine County 801 Clark St., Ste. 3 Ely, NV 89301

Tel: (775) 289-8828 Fax: (775) 289-1559 rwspears@mac.com

If you have any concerns or comments about any of the programs listed that are under the direction of Clark County, call the Public Response Office at (702) 455-4191, 500 South Grand Central Pkwy., Las Vegas, NV 89106

Telemarketing and Internet Fraud

A mericans are being bilked out of close to \$60 billion annually through "electronic muggings" over the phone. Nevada seniors are losing their life savings to phony telemarketers. Even worse, after they have been cheated, they are targeted again by phony "reclamation" groups who promise to help them get their money back only to turn around and take them for thousands more.

I held a hearing before the Senate Aging Committee to examine how fraudulent telemarketing operators target the elderly. Nevada has the highest rate of telemarketing scams in the nation.

Here are some tips on how to avoid being scammed over the phone.

It's illegal for a telemarketer to call you if you have asked not to be called. Calling times are restricted to the hours between 8:00 a.m. and 9:00 p.m.

Telemarketers must tell you it's a sales call, the name of the seller, and what they are selling BEFORE they make a pitch. If it's a prize promotion, they must tell you that no purchase or payment is necessary to enter or win.

It's illegal for telemarketers to lie or misrepresent any information about their goods and services, i.e.: 21-foot boats which are really blown-up rubber rafts.

Before you pay, telemarketers must tell you the total cost of goods and any restrictions for getting them or using them; or that a sale is final or non-refundable. In a prize promotion, they must tell you the odds of winning, that no purchase is necessary to win, and any restrictions or conditions of receiving the prize.

It's illegal for a telemarketer to withdraw money from your checking account without your express, verifiable authorization.

Telemarketers cannot lie to get you to pay, no matter what method of payment you use. You do not have to pay for credit repair, recovery

room, or advance fee loan/credit services until these services have been delivered. Your state law enforcement professionals now have the power to prosecute fraudulent telemarketers across state lines.

> If it sounds too good to be true, then it probably is.

Help Is Available

Suspect a scam?

Call the State Attorney General at (800) 266-8688 and (702) 486-3420 or (775) 684-1100. You can also call the National Fraud Information Center at (800) 876-7060.

National Do-Not-Call Registry

On February 13, 2003, I supported the Do-Not-Call Implementation Act, which will help Nevadans put an end to dreaded dinner-time telemarketing calls. If you register with the National Do-Not-Call Registry, you will substantially limit the number of telemarketing calls you receive. On October 1, 2003, the National Do-Not-Call Registry went into effect. Most telemarketers are required to remove numbers on the registry from their call lists or they may be subject to a fine of up to \$11,000.Call (888) 382-1222 or go to www.donotcall. gov to register for this service.

Internet Fraud

The Internet is fast becoming an invaluable resource for seniors. More and more, seniors are using the Internet for online shopping, medical advice, companionship, and intellectual growth. Not having a computer should not discourage seniors from logging on and surfing the web since more than 27 senior centers throughout

Telemarketing and Internet Fraud

Nevada are now wired and have free Internet access.

However, just like you should be aware of the possible telemarketing frauds out there, you should be careful when it comes to your privacy online.

Here are some tips:

- Don't give out your online service account password to anyone, even someone claiming to be from your online service. Your account can be hijacked, and you can find unexpected charges on your bill.
- People aren't always who they seem to be in cyberspace. Be careful about giving out your credit card number. The same applies to your Social Security number, phone number and home address.
- Be aware that when you enter a chat room, others can know you are there and can even e-mail you once you start chatting. To remain anonymous, you may want to use a nickname for your screen name.
- E-mail is relatively private but not completely. Don't put anything into an electronic message that you wouldn't want to see posted on a neighborhood bulletin board.
- Check your online service for ways to reduce unsolicited commercial e-mail. Learn to recognize junk e-mail and delete it. Don't even read it first. Never download an e-mail attachment from an unknown source. Opening a file could expose your system to a virus.
- You can be defrauded online. If an offer is too good to believe, don't believe it.
- Credit rights and other consumer protection laws apply to Internet transactions. If you have a problem, tell a law enforcement agency.

Senior Protective Services

S enior Protective Services provides crisis and emergency social work services to seniors who are reported to be victims of abuse, neglect, or exploitation as well as temporary housing at group homes through the TADS Program.

James Seastrand Helping Hands of North Las Vegas McDaniel Medical Plaza

3432 N. Bruce Street, Ste. 7 North Las Vegas, NV 89030 Tel: (702) 649-7853

Clark County Social Services Senior Citizens Protective Services Cambridge Center

3900 Cambridge Street Las Vegas, NV 89110 Tel: (702) 455-8672

Elder Protective Services

850 Elm Street Elko, NV 89801 Tel: (775) 738-1966

Elder Protective Services

560 Mill St., Ste. 300 Reno, NV 89502 Tel: (775) 688-2811

Elder Protective Services (at the Division for Aging Services) 445 Apple Street, Ste. 104

Reno, NV 89502 Tel: (775) 688-2964

Emergency Shelters and Assistance

Weekend Emergency Assistance Program

Saturday 9:00 a.m. - 1:00 p.m. Sunday 1:00pm - 4:00 p.m. 2727 Civic Center Drive. North Las Vegas, NV 89030 Tel: (702) 383-4054

Catholic Community Services

1501 North Las Vegas Blvd. Las Vegas, NV 89101 Tel: (702) 383-0700

Jewish Family Services

4794 South Eastern Ave., Ste. C. Las Vegas, NV 89119 Tel: (702) 732-0304

Shadetree Shelter

Tel: (702) 385-0072

Salvation Army

Tel: (702) 657-0123

24-Hour Crisis Hotline

Tel: (800) 992-5757

Suicide Hotline Tel: (800) 784-2433

HELP of Southern Nevada Tel: (702) 369-4357 Statewide number to call: 211

Caring for Parents, Your Spouse and Yourself

A mericans are living longer today, and many seniors face the possibility of providing care for their own parents or spouses or need help themselves in order to remain in their homes. There are a variety of agencies and organizations in Nevada that provide programs to assist with independent living, home repair, transportation and home health care. Others offer guidance on nursing home placement and geriatric case management, respite care and referral. The groups listed below provide services and/or referral to programs that may be appropriate for the retiree's needs.

General Information and Community Resources

GET CONNECTED - GET ANSWERS

By simply dialing **2-1-1** callers can speak with a person who can provide information about services including: Basic Human Services Physical and mental resources Employment support services Support for seniors and persons with disabilities Programs for children, youth and families

Southern Nevada

Clark County Senior Advocate Program Referral Services Cambridge Center 3900 Cambridge Street, Suite 105 Las Vegas, NV 89119

Tel: (702) 455-7051

Clark County Social Services Senior Services - Cambridge Center 3900 Cambridge Street Las Vegas, NV 89119

Tel: (702) 455-8687 Fax: (702) 455-4430 www.co.clark.nv.us/social service Las Vegas -Clark County Urban League 930 West Owens Avenue Las Vegas NV 89106

Tel: (702) 636-9240 www.lvccul.org

Jewish Family Services Agency 4794 South Eastern Las Vegas, NV 89119

Tel: (702) 732-0304 Fax: (702) 794-2033 www.jewishlasvegas.com

HELP of Southern Nevada 1540 E. Flamingo Road Las Vegas, NV 89119

Tel: (702) 369-4357 Fax: (702) 369-0247

Lend-a-Hand, Inc. 400 Utah Boulder City, NV 89005

Tel: (702) 294-2363 Fax: (702) 294-3090

Aid for AIDS of Nevada 2300 S. Rancho Drive, #211 Las Vegas, NV 89102

Tel: (702) 382-2326

Nevada Division for Aging Services 3100 West Sahara Ave., Ste. 103 Las Vegas, NV 89102

Tel: (702) 486-3545

Nevada Division for Aging Services Community Home-Based Initiatives Program (CHIP) Nursing Home Ombudsman 3100 West Sahara Ave., Ste. 3 Las Vegas, NV 89102

Tel: (702) 486-3545

Catholic Charities of Southern Nevada Social Services 1501 Las Vegas Blvd. North Las Vegas, NV 89101

Tel: (702) 382-0721

Catholic Charities of Southern Nevada Senior Companion Programs RSVP Program 531 North 30th St. Las Vegas, NV 89101

Tel: (702) 382-0721 Fax: (702) 385-3206 www.catholiccharities.com

Helping Hands of Vegas Valley 2100 South Maryland Pkwy., Ste. 3 Las Vegas, NV 89104

Tel: (702) 633-7264

Nevada State Welfare Senior Services Center 3330 East Flamingo Rd. Las Vegas, NV 89121

Tel: (702) 486-9500

Caring for Parents, Your Spouse and Yourself

Artie J. Cannon Helping Hands of Henderson 1125 American Pacific, #G Henderson, NV 89074

Tel: (702) 616-6554

Lutheran Social Services 800 North Bruce St. Las Vegas, NV 89101

Tel: (702) 639-1730

HACA-NET Senior Services 178 Westminster Way. Henderson, NV 89015

Tel: (702) 566-0576 (702) 486-6770 ext. 243 (Senior Help Line)

HELP of Southern Nevada Tel: (702) 369-4357

Lend-a-Hand, Inc. 400 Utah Boulder City, NV 89005

Tel: (702) 294-2363

Southern Nevada Adult Mental Health Services Tel: (702) 486-6000

Blindconnect Educating and Assisting Seniors with Vision Impairments Tel: (702) 631-9009

Blind Center of Nevada Tel: (702) 642-6000

Eldercare Helpline Tel: (800)-243-3638 Las Vegas Senior Lifeline Alice and Harry Goldberg Senior Center 2309B Renaissance Drive Las Vegas, Nevada 89119

Tel: (702) 933-1191

Northern Nevada

Northern Nevada Division for Aging Services 445 Apple St., Ste. 104 Reno, NV 89502

Tel: (775) 688-2964 or (800) 992-0900 ext. 2964

Nevada Division for Aging Services Community Home-Based Initiatives Program (CHIP) Nursing Home Ombudsman 3416 Goni Rd., Building D, Ste. 132 Carson City, NV 89706

Tel: (775) 687-4210 Tel: (800) 992-0900 ext. 4210 Fax: (775) 687-4264 www.aging.state.nv.us

Division for Aging Services 850 Elm St. Elko, NV 89801

Tel: (775) 738-1966

Elko County Community Home-Based Initiative Program (CHIP) 850 Elm St. Elko, NV 89801

Tel: (775) 738-1966

Washoe Tribe of Nevada and California Senior Center Program 801 Wa-She-Shu Way Mail: 919 U.S. 395 South Gardnerville, NV 89410

Tel: (775) 265-2629

Nevada Division for Aging Services – Washoe County Community Home-Based Initiative Program (CHIP) 445 Apple St., Ste. 104 Reno, NV 89502

Tel: (775) 688-2969 or (800) 992-0900 ext. 2964

St. Mary's Silver Connection 595 Bell Street Reno, NV 89503

Tel: (775) 688-6100

Washoe Senior Options 850 Mills St., Ste. 100 Reno, NV 89502

Tel: (775) 328-5400

Lend-A-Hand Senior Services 155 Mount rose Street Reno, NV 89509

Tel: (775)322-8414 Fax: (775) 322-0789

Lifeline 850 Mill Street

Reno, NV 89502

Tel: (775) 982-5410 Fax: (775) 982-5415

Home Health Aides

Clark County Social Service Alternative Health Care Program 1600 Pinto Lane Las Vegas, NV 89106

Tel: (702) 455-3651 Fax: (702) 455-4430

Northern Nevada

Care Chest 7910 N. Virginia Street Reno, NV 89506

Tel: (775) 829-2273

Rural Home Health Services of Nevada Offices

Carson City Branch Office 1050 E. William Street, #405A Carson City, NV 89701

Tel: (775) 882-9505 Fax: (775) 882-2779

Service Areas: Carson City, Genoa, Minden, Virginia City, Gardnerville, Dayton, Mound House, Reno

Caring for Parents, Your Spouse and Yourself

Churchill County

(refer to the Fernley Branch Office)

Elko County Branch Office 1810 Pinion Road Elko, NV 89801

Tel: (775) 738-1250 Fax: (775) 753-7004

Service Areas: Elko, Carlin, Elburz, Spring Creek, Osino, Halleck, Lamoille, Ryndon, Jiggs, Lee, Wells

Fernley Branch Office

415 Highway 95A, Ste. 502 Fernley, NV 89408

Tel: (775) 575-6060 or (800)511-0728 Fax: (775) 575-5999

Service Areas: Fernley, Silver Springs, Wadsworth, Stagecoach, Nixon, Gerlach

Humboldt Branch Office

106 East Haskell Winnemucca, NV 89445

Tel: (775) 623-4204 Fax: (775) 623-3641

Service Areas: Winnemucca, Golconda, Paradise Valley

Lander Branch Office

101-1 Carson Road Battle Mountain, NV 89820

Tel: (775) 635-2879 Fax: (775) 635-8148 Service Areas: Battle Mountain, Valmy

Lyon County Branch Office

120 North Main Street, #C Yerrington, NV 89447

Tel: (775) 463-4097 Fax: (775) 463-4134

Service Areas: Yerington, Smith Valley, Schurz, Wabuska, Wellington, Weed Heights, Mason Valley, Topaz Estates, Hawthorne

Nye County Branch Office

1731 S. Highway 160 Pahrump, NV 89048

Tel: (775) 727-5060 Fax: (775) 727-5060

Service Areas: Pahrump, Beatty, Amargosa

Pershing County Branch Office

325 11th Street, #4 Lovelock, NV 89419

Tel: (775) 273-0400 Fax: (775) 273-0305

Service Areas: Lovelock, Unionville, Imlay, Mill City

White Pine County Branch Office

685 Lyons Avenue Ely, NV 89301

Tel: (775) 289-2611 Fax: (775) 237-5244

Clark County Branch Office

6879 W.Charleston Blvd., Ste. A Las Vegas, NV 89117

Tel: (702) 795-2025 Fax: (702) 795-2027

Companion Programs

Catholic Charities Senior Companion Program 531 North 30th St. Las Vegas, NV 89101

Tel: (702) 382-0721

Senior Companion Program Elvirita Lewis Foundation 1552 C St. Sparks, NV 89431

Tel: (775) 358-2322

Financial Help

Consumer Credit Counseling Services Statewide Contact Number and Website

Tel: (800) 451-4505 or www.cccsnevada.org:

Consumer Credit Counseling Service 2650 South Jones Boulevard Las Vegas, NV 89146

Tel: (702) 364-0344

Consumer Credit Affiliates

3100 Mill Street, Ste. 111 Reno, NV 89502

Tel: (775) 337-6363

Senior Citizen Tax Assistance/Rental Rebate Program Clark County Assessor's Office 500 South Grand Central Pkwy. P.O. Box 551401 Las Vegas, NV 89155

Tel: (702) 455-3882

Volunteer/Employment Opportunities

AARP Senior Employment

3230 E. Charleston Blvd., Suite 117 Las Vegas, NV 89104

Tel: (702) 648-3356 or (800) 687-2277 (member services)

FISH Emergency Assistance

1600 East Cartier Street Las Vegas, NV 89030

Tel: (702) 735-0300

Foster Grandparent Program 531 North 30th Street. Las Vegas, NV 89101

Tel: (702) 647-1515

Las Vegas Natural History Museum Volunteer Program 900 Las Vegas Blvd. North Las Vegas, NV 89101

Tel: (702) 384-3466

Catholic Charities of Southern Nevada

Retired Senior Volunteer Program Senior Community Service Employment Program Senior Companion Program 531 North 30th St. Las Vegas, NV 89101

Tel: (702) 382-0271 or (800) 992-0900 ext.4680 Fax: (702) 385-3206 www.catholiccharities.com

Christmas in April Tel: (702) 259-4900

Nevada Senior Medicare Patrol

555 East Washington Ave., #3900 Las Vegas, NV 89101

Tel: (702) 486-3403 or (888) 838-7305

Northern Nevada

Retired Senior Volunteer Program (RSVP) 501 East Caroline St. Carson City, NV 89701

Tel: (775) 687-4680 Fax: (775) 687-4494

Pershing County Senior Volunteer Program P.O. Box 533 Lovelock, NV 89419

Tel: (775) 273-2119

Senior Community Service Employment Program (SCSEP) AARP 3100 Mill St., Ste. 102 Reno, NV 89502

Tel: (775) 323-2243

RSVP Washoe County 401 West Second St., Ste. 102 Reno, NV 89503

Tel: (775) 784-1807

Housing

A nother form of assistance available to senior citizens is the low-income public housing program. Housing and Urban Development (HUD) offers federal aid to local public housing authorities to provide shelter for low-income individuals. Rents are based on the resident's ability to pay.

Contact your local housing authority for more information or visit http://www.hud.gov/groups/seniors.

Section 202

Many elderly families and individuals benefit from HUD's Section 202 program, which is designed specifically for them through direct, low-cost long-term loans to non-profit organizations to finance the production of rental housing. Rental assistance (Section 8) can be combined with this program to help pay rent for tenants with low incomes.

In addition to these programs, HUD administers several others tailored specifically to meet the housing needs of the elderly. Among them are:

- HOPE for Elderly Independence Begun in 1991, this program combines housing assistance with services that will help the frail elderly live independent, dignified lives and avoid premature institutionalization.
- Congregate Housing Services Program Under the program, federal grants are provided to eligible housing projects for the elderly and disabled to help residents remain independent.

For more information about these programs, contact your local HUD field office.

USDA Rural Development

The United States Department of Agriculture (USDA) Rural Development agency provides services to people who live in rural areas. This agency provides assistance for very low-income housing repair loans and grants, rural rent assistance and home loans. They provide multi-family housing throughout the state for people with low to moderate incomes, some of which are reserved for people aged 62 and older. Other financial programs include: Business-Cooperative Service Programs, Community Programs (Community Facilities and Utilities) and Housing Programs.

For more information on these rural programs, visit the USDA Rural Development website at http://www.rurdev.usda.gov/nv or contact one of the offices listed below:

USDA Rural Development State Office and Area Office 1390 S. Curry Street Carson City, NV 89703

Tel: (775) 887-1222

USDA Rural Development Elko Local Office 555 W. Silver Street, Suite 101 Elko, Nevada 89801

Tel: (775) 738-8468

USDA Rural Development Fallon Local Office 111 Sheckler Road Fallon, Nevada 89406

Tel: (775) 423-7541

USDA Rural Development Winnemucca Local Office

1200 Winnemucca Boulevard, East Winnemucca, Nevada 89445

Tel: (775) 623-4461

USDA Rural Development Las Vegas Area Office 5820 South Pecos Road Building A, Suite 400 Las Vegas, Nevada 89120

Tel: (702) 262-9047

Housing

To obtain more information about housing programs available to low and moderate-income elderly citizens, contact the Nevada Housing Authority Agency nearest to you:

Southern Nevada

Housing Authority of the City of Las Vegas 420 North 10th St. Las Vegas, NV 89101

Tel: (702) 922-6900 Fax: (702) 922-6929 www.haclv.org

Clark County Housing Authority

5390 East Flamingo Rd. Las Vegas, NV 89122

Tel: (702) 451-8041 Fax: (702) 9221626 www.haccnv.org

Housing Authority of the City of North Las Vegas 1632 Yale North Las Vegas, NV 89030

Tel: (702) 649-2451 Fax: (702) 649-8093 www.nlvha.com

Nevada Association of Manufactured Homeowners 1928 Western Ave., Ste. 4 Las Vegas, NV 89102

Tel: (702) 384-8428

Jewish Family Service Agency 4794 South Eastern Ave. Las Vegas, NV 89119

Tel: (702) 732-0304 Fax: (702) 794-2033 www.jewishlasvegas.com

Catholic Charities

531 North 30th St. Las Vegas, Nevada 89101

Tel: (702) 382-0721 Fax: (702) 385-3206 www.catholiccharities.com

Northern Nevada

Nevada Rural Housing Authority 3695 Desatoya Dr. Carson City, NV 89701

Tel: (775) 887-1795 Fax: (775) 887-1798

Reno Housing Authority

1525 East 9th St. Reno, NV 89512

Tel: (775) 329-3630 Fax: (775) 786-1712 www.renoha.org/notices.htm

Nevada Rural Housing Authority 2100 California St. Carson City, NV 89701

Tel: (775) 887-1795

Ely Shoshone Housing Authority 201 Heritage Dr. Ely, NV 89301

Tel: (775) 289-2319

Nevada Division for Aging Services Community Home-Based Initiative Program (CHIP) 3416 Goni Rd., Bldg. D, Ste. 132 Carson City, NV 89706

Tel: (775) 687-4210 Fax: (775) 687-4264 www.aging.state.nv.us

Te-Moak Housing Authority 504 Sunset Elko, NV 89801

Tel: (775) 738-9238 Fax: (775) 738-2436

Duck Valley IHA P.O. box 129 129 Horseshoe Blvd. Owyhee, NV 89832

Tel: (775) 757-3589 Fax: (775) 757-3746

Fallon Paiute-Shoshone Housing Authority 2055 Agency Road Fallon, NV 89406

Tel: (775) 423-3321 Fax: (775) 423-8416

Lovelock Paiute IHA P.O. Box 878 201 Boween Street Lovelock, NV 89419

Moapa-Paiute IHA P.O. Box 204 Moapa, NV 89025

Tel: (702) 865-2730 Fax: (775) 865-2742 **Pyramid Lake IHA** P.O. Box 213

204 Capital Hill Nixon, NV 89424

Tel: (775) 574-1026 Fax: (775) 574-1004

Reno-Sparks IHA 9050 Eagle Canyon Drive, #3000 Sparks, NV 89436

Tel: (775) 424-3500 Fax: (775) 424-6004

Walker River IHA P.O. Box 238 1063 Hospital Road Schurz, NV 89427

Tel: (775) 773-2334 Fax: (775) 773-2340

Washoe IHA 1588 Watasheamu Drive Gardnerville, NV 89410

Tel: (775) 265-2410 Fax: (775) 265-5293

Yerrington Paiute IHA 31 West Loop Road Yerrington, NV 89447

Tel: (775) 883-8334 Fax: (775) 463-5929

Meals on Wheels

The state of Nevada and local agencies sponsor "Meals on Wheels" programs that provide meals to senior citizens to help ensure adequate nutrition. Meals are made available to those who live on limited income, are incapacitated due to accident, illness or frailty, or dependent on others to prepare meals due to emotional impairment. Please contact one of the following for more information or contact your local senior center.

Southern Nevada

Martin Luther King Senior Center

2420 North Martin Luther King Blvd., #B North Las Vegas, NV 89030

Tel: (702) 636-0064 Fax: (702) 363-0133

Catholic Charities Senior Nutrition Program 531 North 30th St.

Las Vegas, NV 89101

Tel: (702) 385-5284 Fax: (702) 385-3206 www.catholiccharities.com/scp.html

City of Las Vegas Senior Nutrition Program/Jude 22 320 9th St. Las Vegas, NV 89101

Tel: (702) 229-1142

Black Mountain Nutrition Henderson Senior Center

27 East Texas Street Henderson, NV 89015

Tel: (702) 267-4160

Washoe Senior Citizens Center 1155 East 9th Street Reno, NV 89512

Tel: (775) 328-2575

Comstock Nutrition Program P.O. Box 786 Virginia City, NV 89440

Tel: (775) 847-0957 Fax: (775) 847-1008

Senior Citizen and Community Centers

The senior citizen centers in Nevada offer a full range of social services and programs. The programs at each center are unique and provide such services as: Adult day care, educational services, energy assistance programs, food assistance programs, health screening, home care support, income tax preparation, information and referral, library services, social/recreation programs, support groups, transportation and volunteerism.

Senior Centers By County

Carson City

Carson City Senior Center 911 Beverly Dr. Carson City, NV 89706 Tel: (775) 883-0703

Churchill County

Fallon Paiute Shoshone Senior Center 8955 Mission Rd. Fallon, NV 89406

Tel: (775) 423-7569

Churchill County Senior Center 310 East Court St. Fallon, NV 89406

Tel: (775) 423-7096

Clark County

Alice and Harry Goldberg Senior Center Las Vegas Senior Lifeline 2309-B Renaissance Dr. Las Vegas, NV 89119

Tel: (702) 933-1191

Arturo Cambeiro Senior Center 330 North 13th St. Las Vegas, NV 89101

Tel: (702) 384-3746

The Senior Center of Boulder City 813 Arizona Boulder City, NV 89005

Tel: (702) 293-3320

Cambridge Community Center 3930 Cambridge St. Las Vegas, NV 89119

Tel: (702) 455-8691

Cora Coleman Senior Center 2100 Bonnie Lane Las Vegas, NV 89156

Tel: (702) 455-7617

Derfelt Senior Center 3343 West Washington Ave. Las Vegas, NV 89107

Tel: (702) 229-6601

Desert Breeze Community Center 8275 Spring Mountain Rd. Las Vegas, NV 89117

Tel: (702) 455-8334

Doolittle Senior Center 1950 North J St. Las Vegas, NV 89106

Tel: (702) 229-6125

Dula Gymnasium 441 East Bonanza Rd. Las Vegas, NV 89101

Tel: (702) 229-6307

East Las Vegas Community Center 250 North Eastern Ave. Las Vegas, NV 89101

Tel: (702) 229-1515

Henderson Senior Center 27 East Texas St. Henderson, NV 89105

Tel: (702) 267-4150

Howard Lieburn Senior Center 6230 Garwood Avenue Las Vegas, NV 89107

Tel: (702) 229-1600

Helen Meyer Community Center 4525 New Forest Dr. Las Vegas, NV 89147

Tel: (702) 455-7723

Indian Springs Senior Center 715 Greta Lane Indian Springs, NV 89018

Tel: (702) 879-5250

Jewish Community Center of Southern Nevada Older Adult Program 8260 W. Charleston Blvd. Las Vegas, NV 89117

Tel: (702) 794-0090

Jim Boyles Senior Center United Seniors,Inc. 475 South Moapa Valley Blvd. Overton, NV 89040

Tel: (702) 397-8002

Las Vegas Senior Center 451 East Bonanza Rd. Las Vegas, NV 89101

Tel: (702) 229-6454

Laughlin Senior Center P.O. Box 32055 1975 Arie Street Laughlin, NV 89029

Tel: (702) 298-5445

Martin Luther King Senior Center 2420 North Martin Luther King Blvd., Bldg. B North Las Vegas, NV 89032

Tel: (702) 636-0064

Mesquite Senior Center 102 West Old Mill Road Mesquite, NV 89024

Tel: (702) 346-5290

Moapa Band of Paiute Indians P.O. Box 340 Moapa, NV 89025

Tel: (702) 865-2787

Senior Citizen and Community Centers

North Las Vegas Senior Center 1638 North Bruce St. North Las Vegas, NV 89030

Tel: (702) 633-1600

North West Community and Senior Center 6841 West Lone Mountain Rd. Las Vegas, NV 89108

Tel: (702) 229-4794

Paradise Community Center 4770 South Harrison Dr. Las Vegas, NV 89121 Alternate Address: 4775 McCloud Las Vegas, NV 89121

Tel: (702) 455-7513

Parkdale Community Center 3200 Ferndale St. Las Vegas, NV 89121

Tel: (702) 455-8502

Searchlight Senior Center 575 South Highway 95 Searchlight, NV 89046

Tel: (702) 297-1614

Silver Mesa Recreation Center 4025 Allen Lane North Las Vegas, NV 89032

Tel: (702) 633-2550

Veterans Memorial Leisure Services Center 101 Pavilion Center Las Vegas, NV 89144

Tel: (702) 229-1100

Walnut Community Center 3075 Walnut Las Vegas, NV 89115

Tel: (702)455-8402

West Flamingo Senior Center 6255 West Flamingo Rd. Las Vegas, NV 89103

Tel: (702) 455-7742

Whitney Senior Center

5712 East Missouri Ave. Las Vegas, NV 89122

Tel: (702) 455-7576

Winchester Community Center 3130 South McLeod Dr. Las Vegas, NV 89121

Tel: (702) 455-7340

Douglas County

Douglas County Senior Center 2300 Meadow Lane Gardnerville, NV 89410

Tel: (775) 783-6455 (Valley) Tel: (775) 588-5140 (Lake)

Washoe Tribe Senior Center 919 Highway 395 South Gardnerville, NV 89410

Tel: (775) 883-1446

Tahoe Douglas Senior Center 885 Highway 50 P.O. Box 1771 Zephyr Cove, NV 89448

Tel: (775) 588-5140

Elko County

Carlin Open Door Senior Center 320 Chestnut Street P.O. Box 123 Carlin, NV 89822

Tel: (775) 754-6465

Duck Valley Senior Center P.O. Box 145 Owyhee, NV 89832-0219

Tel: (775) 757-3174 Fax: (775) 757-3174

Elko Indian Colony P.O. Box 1638 Elko, NV 89801

Tel: (775) 738-0425

Elko Band Council 1745 Silver Eagle Dr. Elko, NV 89801

Elko Band Senior Center 511 Sunset Street Elko, NV 89801

Tel: (775) 738-5911

Elko Senior Citizens Center, Inc. 1795 Ruby View Drive Elko, NV 89801

Tel: (775) 738-5911

South Fork Band Council HC 30 Box B13/Spring Creek Lee, NV 89815

Tel: (775) 744-4273

Silver Sage Senior Center 213 First St. P.O. Box 136 Wells, NV 89835

Tel: (775) 752-3820

Eureka County

Eureka Senior Center 20 West Gold Street P.O. Box 278 Eureka, NV 89316

Tel: (775) 237-5597

Fannie Komp Senior Center 728 7th Street P.O. Box 211072 Crescent Valley, NV 89821

Tel: (775) 468-0466

Humboldt County

Ft. McDermitt Paiute Shoshone Senior Center 111 North Reservation Road P.O. Box 457 McDermitt, NV 89421

Tel: (775) 623-6211

Winnemucca Senior Center 1480 Lay St. Winnemucca, NV 89445

Tel: (775) 623-6211

Lander County

Austin Senior Center P.O. Box 211 Austin, NV 89310

Tel: (775) 964-2338

Senior Citizen and Community Centers

Battle Mountain Senior Center 37 Mountain View Dr. #C Battle Mountain. NV 89820

Tel: (775) 635-2004

Lander County Senior Citizens Center 365 East 4th St. Battle Mountain, NV 89820

Tel: (775) 635-5311

Yomba Tribal Council HC 61, Box 6275 Austin, NV 89310

Tel: (775) 964-2463

Lincoln County

Alamo Senior Center P.O. Box 316 Alamo, NV 89001

Tel: (775) 725-3340

Lincoln County Senior Center P.O. Box 508 Panaca, NV 89042

Tel: (775) 728-4477

Olsen Senior Center 240 Front St. P.O. Box 322 Caliente, NV 89008

Tel: (775) 726-3740

Pioche Senior Center 410 Auto Drive P.O. Box 432 Pioche, NV 89043

Tel: (775) 962-5378

Lyon County

Dayton Senior Center 320 Old Dayton Valley Road P.O. Box 612 Dayton, NV 89043

Tel: (775) 246-6210

Fernley Senior Center

1170 West Newlands Dr. Fernley, NV 89408

Tel: (775) 575-3370

Lyon County Senior Services 1050 Pyramid Street P.O. Box 1141 Silver Springs, NV 89429

Tel: (775) 577-5009

Silver Springs Senior Center P.O. Box 149 Silver Springs, NV 89429

Tel: (775) 577-5014

Yerrington Paiute Tribe Elder Center 171 Campbell Lane Yerington, NV 89447

Tel: (775) 883-8334

Lyon Food, Fun and Fellowship 117 Tilson Way Yerington, NV 89447

Tel: (775) 463-6550

Mineral County

Walker River Senior Center P.O. Box 220 Schurz, NV 89427

Tel: (775) 773-2224

Mineral County Care & Share 975 K St. P.O. Box 1058 Hawthorne, NV 89415

Tel: (775) 945-5519

Mina Senior Center 821 8th Street P.O. Box 195 Mina, NV 89422

Tel: (775) 573-2344

Nye County

Amargosa Senior Center

443 E. Desert Seniors Rd. HCR 69 Box 428 Amargosa, NV 89020

Tel: (775) 372-5413

Beatty Senior Center 150 A Avenue South P.O. Box 453 Beatty, NV 89003

Tel: (775) 553-2954

Duckwater Elder Center P.O. Box 140068 Duckwater, NV 89314

Tel: (775) 863-0227

Pahrump Senior Center 1370 West Basin Rd. Pahrump, NV 89060

Tel: (775) 727-5008

Tonopah Senior Center #1 Senior Center Dr. P.O. Box 1869 Tonopah, NV 89049

Tel: (775) 482-6450

Pershing County

Pershing County Senior Center P.O. Box 838 Lovelock, NV 89419

Tel: (775) 273-2291

Storey County

Storey County Senior Center P.O. Box 786 Virginia City, NV 89440

Tel: (775) 847-0957

Washoe County

Gerlach Senior Center P.O. Box 69 Gerlach, NV 89412

Tel: (775) 557-2206

Numaga Senior Center P.O. Box 256 Nixon, NV 89424

Tel: (775) 574-0180

Senior Citizen and Community Centers

Reno/Sparks Indian Colony

34 Reservation Rd. Reno, NV 89502

Tel: (775) 329-5162

Sparks Senior Center 97 Richards Way Sparks, NV 89431

Tel: (775) 353-3110

Sun Valley Senior Center 5295 Sun Valley Blvd. Sun Valley, NV 89433

Tel: (775) 673-9417

Washoe County Senior Citizen Service Center 1155 East 9th St. Reno, NV 89512

Tel: (775) 353-1617

White Pine County

Ely Shoshone Elders Center 250 Heritage Drive Ely, NV 89301

Tel: (775) 289-6907

Goshute Elders Center P.O. Box 6104 Ibapah, UT 84034

Tel: (435) 234-1149

McGill Senior Center

(only open during lunchtime) #1 Ave. K P.O. Box 1237 McGill, NV 89318

Tel: (775) 235-7110

White Pine Senior Center 1000 Campton St. Ely, NV 89301

Tel: (775) 289-2742

Transportation

There are several organizations throughout Nevada that can provide seniors with transportation for medical appointments, shopping or recreation for a nominal fee. Also refer to the Helping Hands organizations listed previously.

Southern Nevada

CAT - Citizens Area Transit Para-Transit Services 600 S. Grand Central Parkway Las Vegas, NV 89106

Tel: (702) 228-7433 (CAT-RIDE)

CAT - Citizens Area Transit 600 Grand Central Parkway Las Vegas, NV 89106

Tel: (702) 228-7433 (CAT-RIDE)

HELP of Southern Nevada 1540 E. Flamingo Road Las Vegas, NV 89119

Tel: (702) 369-4357

Senior Ride Program Division for Aging Services (Discounted Taxicab Coupons) 3100 West Sahara Ave., #103 Las Vegas, Nevada 89102

Tel: (702) 486-3545

Silver Star Continuous Loop Route (Call CAT-RIDE for routes and times.)

Tel: (702) 228-7433 TDD:(702) 676-1843

Northern Nevada

Agai-Dicutta Senior Center P.O. Box 220 Schurz, NV 89427

Tel: (775) 773-2224

Battle Mountain Band Council 37 Mountain View Dr. Battle Mountain, NV 89820

Tel: (775) 635-2004

Carson City Community Transportation Center 2621 North Gate Lane, Ste. 10 Carson City, NV 89706

Tel: (775) 887-2323

CitiLift Bus Regional Transportation Commission 2050 Villanova Drive Reno, NV 89512

Tel: (775) 348-0412 (Reservations)

RTC Access/Citilift 600 Sutro Street P.O. Box 30002 Reno, NV 89512

Tel: (775) 348-0477 Fax: (775) 348-0450

Rural Nevada

Southern Nevada Transit Coalition Tel: (702) 298-4435

www.sntc.net *Call for cities, routes and times.*

Northern Nevada Transit Coalition

Tel: (775) 738-7662 *Call for cities, routes and times.*

Home Energy Assistance

There are home energy assistance programs available to help make your dwelling more energy efficient as well as provide emergency assistance for fuel bills:

Southern Nevada

HELP of Southern Nevada 1540 East Flamingo Road Las Vegas, NV 89119

Tel: (702) 369-4357

Southern Nevada Senior Weatherization 450 East Bonanza Las Vegas, NV 89121

Tel: (702) 382-4412 Mon.-Fri., 8:30 a.m.-4:30 p.m.

Energy Assistance Program 3330 E. Flamingo Road, #55. Las Vegas, NV 89121

Tel: (702) 486-9590 or 9591

Northern Nevada

Community Services Agency 1100 East 8th St. Reno, NV 89512

Tel: (775) 786-6023

Northern Nevada Energy Assistance Program 1470 E. College Parkway Carson City, NV 89706 Tel: (775) 684-0731

Churchill County Senior Center 310 East Court St. Fallon, NV 89406

Tel: (775) 423-7096

Dayton Senior Center P.O. Box 612 Dayton, NV 89403

Tel: (775) 246-6210

Douglas County Senior Services 2300 Meadow Lane Gardnerville

P.O. Box 218 Minden, NV 89423

Tel: (775) 782-8267

Discovering The Internet

New technology has opened a world of information to explore and discover. Seniors can send electronic mail anywhere in the world or chat with other seniors who are on the Internet at the same time. Here are some "addresses" of places to visit on the Internet and the World Wide Web.

The SeniorNet web site address is:www.seniornet.org
For more information on Medicare:www.medicare.gov
For updated information on Social Security or to file a claim on-line:
For information on senior services in the State of Nevada:
By visiting my web site and clicking on the words, "E-Mail Senator Reid," you can send me an e-mail:
For people age 55 and older who may need programs to assist them with prescription drugs, health care, utilities and other items or services, log-on to:www.benefitscheckup.com
For an up-to-date resource guide and information for caregivers as they care for frail/disabled family

member or friends:.....www.nevadacareconnection.org

The Alzheimer's Association CareFinder website has a special feature that allows families and individuals to receive a customized summary report with care recommendations and answers to specific questions.

How to Obtain a Nevada Identification Card

The Nevada Department of Motor Vehicles issues a Nevada Identification Card for those people who do not have a valid Nevada driver license. This card may be obtained by those who have never had a driver license or have been asked to surrender their driver licence and need a new identification card.

To apply for an original Nevada Identification Card, you must:

- Be a resident of Nevada and provide a Nevada street address.
- Provide acceptable proof of your name, date of birth and Social Security number if one has been issued for you
- Apply in person at a DMV <u>Full Service Office</u>.
- Complete a Driver License Application.
- Pay the required fee.
- Surrender an existing U.S. driver's license, permit or ID card, if you have one.
- Have your picture taken. The ID Card will then be issued a the DMV office.

The DMV does not accept other state's drive licenses, instruction permits or ID cards as proof of identity. Below is a list of documents that the DMV will accept as valid.

Proof of Identity

Certified U.S. issued Birth Certificate or Certified Abstract (hospital copies are not accepted)

- U.S. Passport
- U.S. Military Identification or Military Report of Separation
- Certificate of Citizenship or Naturalization
- Certificate of Indian Blood

- Consular Report of Birth Abroad
- Resident Alien Card or I-551 Receipt
- Valid Foreign Passport stamped "Processed for I-551"
- Arrival-Departure Record (I-94) with Visa or Passport
- Permit to Reenter the U.S.
- Refugee Travel Documents

Proof of Social Security Number

- State License or ID that has you Social Security number listed
- Social Security card
- U.S. Military Identification
- Original DD-214 Military Separation Form
- Social Security benefits documentation