

**For additional information, contact:**



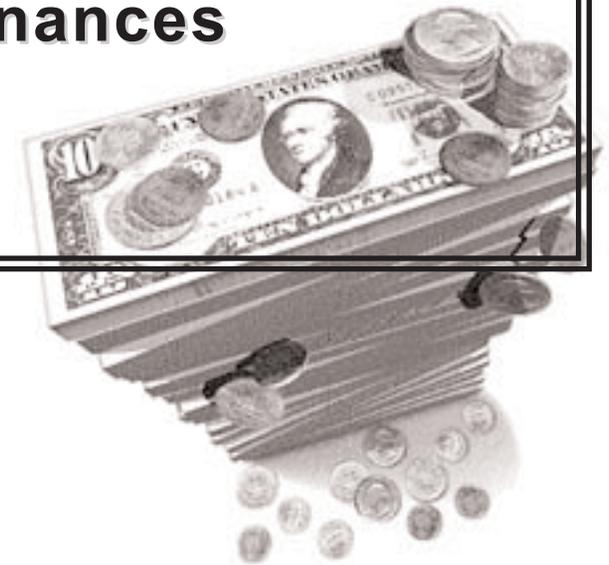
**The Center for Elder Rights**  
Virginia Department for the Aging  
1600 Forest Avenue, Suite 102  
Richmond, VA 23229  
**Toll-Free: 1-800-552-3402 (Voice/TTY)**  
Phone: (804) 662-9333  
Fax: (804) 662-9354  
E-mail: [aging@vdh.state.va.us](mailto:aging@vdh.state.va.us)  
Web Site: [www.aging.state.va.us](http://www.aging.state.va.us)

**This book was prepared with funding from the Centers for Medicare and Medicaid Services and the Virginia Insurance Counseling and Assistance Program (VICAP) at the Virginia Department for the Aging.**

**R**etirement

**&**

**F**inances



**What you should know & where to find answers**

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## Retirement Planning

It is never too early to plan for retirement, as it can help lay the foundation for financial security and personal fulfillment. The following resources can help you plan your retirement:

**Social Security Retirement Planner** (no number). This publication can help you find more information about your Social Security retirement benefits and how they will affect your retirement plans.

**Retirement Benefits** (05-10035). This book provides a general overview of Social Security benefits to help you plan for retirement.

For copies of these or other publications, contact:

**Your local Social Security Administration (SSA) Office** (listed in your telephone directory), or you can find your local office by visiting SSA's Office Locator Page on the Internet at:

<http://s3abaca.ssa.gov/pro/fo/fo-home.html>

You can also contact the national office of the Social Security Administration:

**Toll-Free: 1-800-772-1213**

Hearing impaired: 1-800-325-0778 (toll-free)

## SSA Contact Information - Continued:

Web Site: [www.ssa.gov/pubs](http://www.ssa.gov/pubs)

Please specify the number of the publication you are requesting, if one is given.

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### **Ready or Not: Your Retirement Planning Guide**

A comprehensive guide and workbook designed to prepare working individuals for the transition into retirement. **Cost:** \$10.95

Contact: **Manpower Education Institute (MEI)**  
715 Ladd Road  
Bronx, NY 10471  
Phone: (718) 548-4200  
Fax: (718) 548-4202  
E-mail: [Meiready@aol.com](mailto:Meiready@aol.com)  
Web Site: [www.manpower-education.org](http://www.manpower-education.org)

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**Women and Retirement Security** (AC2387). This guide focuses on women's needs and concerns in retirement.

For a copy of this publication, contact:

**American Association of Retired Persons (AARP)**  
Fulfillment

601 E Street N.W.  
Washington, DC 20049

**Toll-Free: 1-800-424-3410**

E-mail: [member@aarp.org](mailto:member@aarp.org)

Web Site: [www.aarp.org](http://www.aarp.org)

(Please specify the publication title & number)

## Social Security

You should not depend on Social Security payments as your only source of income during retirement. The payments should supplement your savings, pension and income. Social Security also includes three other types of benefits, discussed below:

**Retirement benefits** - retirement insurance provides monthly benefit payments to retired employees and certain family members of the employee. You can request that the Social Security Administration send you a free **Personal Earnings and Benefits Statement** to determine how much you will receive when you retire.

**Survivor benefits** - when a person who has paid into Social Security dies, survivor benefits are paid to certain members of their family who are:

- 60 years old or older;
- Widows or widowers;
- Divorced widows or widowers; and
- Children.

Widows or widowers aged 50 to 60 who become disabled within 7 years either after their spouse's death, or after last being entitled to benefits as a mother or father may also be eligible.

Depending upon their earnings, mothers and fathers may be eligible to receive survivor benefits if there is a child

(natural, adopted or a step-child) under the age of 16 in their care. Parents aged 62 or older who are dependent on an adult child may also receive survivor benefits upon the adult child's death.

**Disability insurance** provides monthly benefits for workers and some families when illness or injury keeps the worker away from his or her employment for a certain period of time. There are two kinds:

**Social Security Disability Insurance (SSDI); and Supplemental Security Income (SSI).**

Medical requirements for both programs are the same. Both programs provide monthly income for people with severe disabilities, but their eligibility rules are different.

Social Security Disability Insurance is based on work history and earnings, whereas SSI benefits are available to persons who:

Have low income, and  
Limited resources, and  
Have NOT paid into  
Social Security

**and  
are**

65 years old or older,  
or Blind,  
or Disabled (this  
includes children)

If you are eligible for SSI, you may also be eligible for Medicaid and food stamps. Depending on your situation, you may apply for SSDI, for SSI, or for both.

## **Social Security - Continued:**

The following publications (in order by publication number) are available in both English and Spanish. They may help you better understand the Social Security programs and your rights and responsibilities.

**A Guide to Social Security and SSI Disability Benefits for People with HIV Infection** (05-10020)

**Social Security: Understanding the Benefits** (05-10024)

**Social Security Benefits for Children with Disabilities** (05-10026)

**Disability Benefits** (05-10029)

**Retirement Benefits** (05-10035)

**Appeals** (05-10041)

**Social Security: If You Are Blind or Have Low Vision...How We Can Help** (05-10052)

**How Work Affects Your Benefits** (05-10069)

**Your Right to Representation** (05-10075)

**Social Security: A Guide for Representative Payees** (05-10076)

**Survivors** (05-10084)

**Working While Disabled...How We Can Help** (05-10095)

**Social Security: What Every Woman Should Know** (05-10127)

**Social Security: What You Need to Know When You Get Disability Benefits** (05-10153)

**Supplemental Security Income** (05-11000)

**Social Security: What You Need to Know When You Get SSI** (05-11011)

The above is only a short selection of the documents published by the Social Security Administration. For copies of the above or other publications, contact:

**Your local Social Security Administration (SSA) Office** (listed in your telephone directory), or you can find your local office by visiting SSA's Office Locator Page on the Internet at:  
<http://s3abaca.ssa.gov/pro/fol/fol-home.html>

You can also contact the national office of the Social Security Administration by calling:

**Toll-Free: 1-800-772-1213**

Hearing impaired: 1-800-325-0778 (toll-free)

Web Site: [www.ssa.gov/pubs](http://www.ssa.gov/pubs)

Please specify the number(s) of the publication(s) you want when making your request.

## Pensions

Pensions play a vital role in retirement income for most people, so learning about them is important. There are two types:

**Defined Benefit Plans** promise to pay out a fixed monthly amount to the retiree; and

**Defined Contribution Plans** specify an amount the company will pay into the plan each year.

Marriage, divorce, death of a spouse and changes to a company's financial situation (mergers, sales, etc.) may affect your pension. Resources like those listed below can help you understand pension facts and your rights.

Contact the **Plan Administrator** at your present or past place of employment for information on your pension plan. You must receive a response to a written request for documents within 30 days. The documents may not reflect recent changes in pension law, but the newer laws will still apply. Ask for the following:

- A Summary Plan Description;
- A Summary Annual Report (SAR);
- Survivor Coverage Data; and
- An Individual Benefit Statement (provided once a year).

For technical questions about private pension laws, contact:

### **Internal Revenue Service (IRS)**

**Toll-Free: 1-800-829-1040**

TDD: 1-800-829-4059 (toll-free)

Web Site: [www.irs.gov](http://www.irs.gov)



For information on participant and beneficiary rights to pension and health plans, and for help with problems in obtaining private pension plan documents, contact:

### **U. S. Department of Labor (DOL)**

Pension & Welfare Benefits Administration

Division of Technical Assistance & Inquiry

200 Constitution Avenue, N.W.

Washington, DC 20210-1111

**Toll-Free Publications Hotline: 1-800-998-7542**

Phone: (202) 219-8776

Web Site: [www.dol.gov/dol/pwba](http://www.dol.gov/dol/pwba)



**Your Guaranteed Pension** is a booklet which discusses the Pension Guaranty Corporation (PBGC) and its termination insurance program for single-employer defined benefit pension plans.

**A Predictable, Secure Pension for Life** provides information on traditional private defined benefit pension plans: what they are, how they operate, and the rights and options of participants.

## Pensions - Continued:

For a copy of the preceding two publications, contact:

### **Pension Benefit Guaranty Corporation (PBGC)**

Communication & Public Affairs Department

1200 K Street, N.W., Suite 240

Washington, DC 20005-4026

Phone: (202) 326-4000

TTY/TDD users: Call the federal relay service toll-free at 1-800-877-8339 and ask to be connected to the above telephone number.

E-mail: [publications@pbgc.gov](mailto:publications@pbgc.gov)

Web Site: [www.pbgc.gov](http://www.pbgc.gov)

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**A Woman's Guide to Pension Rights** (D12258) is written for women. Married women are likely to live longer than their husbands and therefore more likely to rely on their pension(s) as a source of income.

### **A Guide to Understanding Your Pension Plan**

(D13533) provides an overview of company and union pension plans, emphasizing how they work and the rules you will need to understand. It does not address government employees or plans associated with religious institutions. Contact:

### **American Association of Retired Persons**

**(AARP) - Fulfillment**

601 E Street N.W.

Washington, DC 20049

### **AARP Contact Information - Continued:**

**Toll-Free: 1-800-424-3410**

E-mail: [member@aarp.org](mailto:member@aarp.org)

Web Site: [www.aarp.org](http://www.aarp.org)

(Please specify publication title(s) & number(s))

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### **Where to Look for Help With A Pension Problem**

Lists government agencies, private organizations and legal referral programs that provide assistance in pension cases. **Cost:** \$8.50.

### **Your Pension Rights at Divorce; What Women Need to Know.**

Explains what a wife facing divorce should know about her rights under six different retirement systems. **Cost:** \$24.95.

**The Pension Plan (Almost) Nobody Knows About: SEPs. Simplified Employee Pensions** -- a straight-forward low-cost pension plan. **Cost:** \$3.50.

To obtain copies of the above publications, contact:

### **Pension Rights Center**

1140 19th Street N.W., Suite 602

Washington, DC 20036-6608

Phone: (202) 296-3776

Fax: (202) 833-2472

E-mail: [PnsnRights@aol.com](mailto:PnsnRights@aol.com)

Web Site: [www.pensionrights.org](http://www.pensionrights.org)

## Pensions - Continued:

**Looking Out For #2: A Married Couple's Guide to Understanding Your Benefit Choices At Retirement from a Defined Contribution Plan** (1565); and

**from a Defined Benefit Plan** (1566) are booklets which highlight issues that affect a spouse's benefits. Contact:

### **Internal Revenue Service**

Forms Distribution Center

P.O. Box 25866

Richmond, VA 23260

**Toll-Free: 1-800-829-3676**

(Please specify the publication number(s))

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**What You Should Know About Your Pension Rights** explains the Employee Retirement Income Security Act (ERISA) as it applies to the rights and responsibilities of pension plan participants.

**Protect Your Pension: A Quick Reference Guide** focuses on those private sector pension plans where someone, such as a trustee or investment manager, is responsible for investing the plan's assets. Although many of the same rules apply, special rules can apply to employee stock ownership plans and to pension plans where participants personally direct investment of assets in their individual plan accounts.

The preceding two publications are only a short selection of the documents published by the Pension and Welfare Benefits Administration. For copies of these two or other publications, contact:

### **U. S. Department of Labor (DOL)**

Pension & Welfare Benefits Administration

Division of Technical Assistance & Inquiry

200 Constitution Avenue, N.W.

Washington, DC 20210-1111

**Toll-Free Publications Hotline: 1-800-998-7542**

Phone: (202) 219-8776

Web Site: [www.dol.gov/dol/pwba](http://www.dol.gov/dol/pwba)



## Health Insurance

Health insurance varies from policy to policy. The cost and the type of coverage provided are likely to differ between policies, so it is important to ask questions and understand health insurance before making any final decisions.

A health insurance policy is a legal contract, so you should always READ a policy and understand it before you purchase it. You have the right to take a “free look” at a policy, which means that after purchasing a Medicare supplement or long-term care policy, you have **30 days** in which to return it for a full refund.

Other types of health insurance policies generally have a **10-day period** after purchase in which you can return the policy for a full refund.

**The Virginia Insurance Counseling and Assistance Program (VICAP)** is a free insurance counseling program for individuals age 60 or older and their families. Federally funded by the Centers for Medicare and Medicaid Services, VICAP helps older individuals and their families understand Medicare, Medicaid and medical bills. Assistance is also available to help you decide about Medicare supplement (Medigap) and long-term care insurance.

To find the VICAP program nearest you, contact your local Area Agency on Aging listed in your telephone directory, or contact:

### **Center for Elder Rights**

Virginia Department for the Aging  
1600 Forest Avenue, Suite 102  
Richmond, VA 23229

**Toll-Free: 1-800-552-3402 (Voice/TTY)**

Phone: (804) 662-9333

E-mail: [aging@vdh.state.va.us](mailto:aging@vdh.state.va.us)

Web Site: [www.aging.state.va.us](http://www.aging.state.va.us)



### **Guide to Health Insurance for People with Medicare**

describes what Medicare will and will not cover, and provides guidance on the purchase of Medicare supplement (“Med Sup” or “Medigap”) policies.

**Virginia Health Insurance Guide** explains what health insurance is and how it works. It also discusses your rights regarding health insurance, and what to do if you experience a problem.

### **Virginia Medicare Supplement Insurance Premium Comparison Guide**

includes descriptions of supplemental insurance options offered in Virginia.

For a copy of this or the above two publications, contact:

### **Virginia Bureau of Insurance**

Consumer Services

P.O. Box 1157

Richmond, VA 23218

**Toll-Free: 1-800-552-7945 (Virginia only)**

TDD: (804) 371-9206

Phone: (804) 371-9691

E-mail: [bureauofinsurance@scc.state.va.us](mailto:bureauofinsurance@scc.state.va.us)

Web Site: [www.state.va.us/scc/division/boi/index.htm](http://www.state.va.us/scc/division/boi/index.htm)

## Medicare

Medicare is a federal health insurance program for people who are age **65 or older**, or for **persons of any age who**:

- Have permanent kidney failure;
- Have chronic renal disease; or
- Are receiving Social Security Disability Insurance (SSDI) Benefits.

It has two parts: **Medicare Part A**, which is hospital insurance; and **Medicare Part B**, which is medical insurance.

All doctors are required by law to file your Medicare claim. They may or may not file your secondary or supplemental insurance claims, so be sure to ask if your doctor's office handles them. You may need to file your secondary or supplemental insurance claims yourself. The resources shown below are available to help you understand the Medicare program and answer your questions.

For general information and questions about Medicare, contact **the Centers for Medicare & Medicaid Services** by calling **toll-free 1-800-MEDICARE (633-4227)**.

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Specific Medicare Part B beneficiary questions should be directed to Trailblazer. Their contact information is shown on the next page. You can also contact them to receive a free copy of the **Medicare Part B Directory of Participating Providers (MEDPARD)**.

This is a listing of health care providers in Virginia who accept assignment on all Medicare claims, meaning they will not request additional payment above what Medicare authorizes.

### **Trailblazer**

P.O. Box 26463

Richmond, VA 23261

Web site: [www.trailblazerhealth.com](http://www.trailblazerhealth.com)

Residents of Fairfax, Alexandria &

Arlington, call: **1-800-444-4606 (toll-free)**

(215) 596-5195 (TTY)

Other Virginia Residents, call:

**1-800-552-3423 (toll-free)**

TDD: 1-800-618-4666 (toll-free)

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For questions or concerns about medical care you received from a hospital, outpatient surgery center, home health agency or skilled nursing facility that was paid for by Medicare, contact:

### **Virginia Health Quality Center**

4510 Cox Rd. Suite 400

Glen Allen, VA 23060

**Medicare Beneficiary Hotline -**

**1-800-545-3814 (toll-free)**

Phone: (804) 289-5320

Fax: (804) 289-5324

E-mail: [info@vhqc.org](mailto:info@vhqc.org)

Web Site: [www.vhqc.org](http://www.vhqc.org)

## Medicare - Continued:

Medicare Part B will also pay for medical equipment that meets certain guidelines, and the equipment suppliers will file the Medicare claims. In Virginia, these claims are filed at AdminaStar Federal, the Region B Durable Medical Equipment Regional Carrier (DMERC).

Types of claims they handle include:

- Durable medical equipment (walkers, wheelchairs, etc.)
- Braces (orthotics)
- Prosthetic devices
- Home dialysis supplies & equipment
- Surgical dressings
- Therapeutic shoes
- Immunosuppressive drugs
- Parenteral & Enteral nutrition

For questions about a claim filed with AdminaStar Federal, contact:

### **AdminaStar Federal, Inc.**

Region B - Written Review/Correspondence  
P.O. Box 240

Indianapolis, IN 46206-0240

**Toll-Free: 1-800-270-2313**

Hearing Impaired: (317) 841-4677 (TTY)

Web Site: [www.adminastar.com](http://www.adminastar.com)

You may also request a free single copy of the **Medicare Participating Suppliers Directory**, which contains the names, addresses, telephone numbers and specialties of Medicare participating suppliers who accept assignment on all Medicare claims for covered items and services.

The following publications are available to help you understand Medicare:

**Medicare & You** (10050)

**Guide to Health Insurance for People with Medicare** (02110)

**Medicare Hospice Benefits** (02154)

**Guide to Choosing a Nursing Home** (02174)

**Medicare and Other Health Benefits: Your Guide to Who Pays First** (02179)

**Medicare Savings Programs** (10126)

**Medicare Coverage of Skilled Nursing Facility Care** (10153)

**Medicare and Your Mental Health Benefits** (10184)

**Medicare and Home Health Care** (10969)

The above is a small selection of the documents published by the Centers for Medicare & Medicaid Services. For copies of these or other publications, contact:

**Centers for Medicare & Medicaid Services**

**Toll-free: 1-800-MEDICARE (633-4227)**

Web Site: [www.medicare.gov](http://www.medicare.gov)

(Please specify publication title(s) & number(s))

## Medicaid

Medicaid is a state-administered health care program jointly financed by federal and state monies. Medicaid is **NOT** the same as Medicare, although both help individuals pay for health care. The differences are as follows:

### ***Medicare***

Helps older people from all income levels

### ***Medicaid***

Helps people of all ages who have little income or assets, as well as the blind and disabled

Older people who have little income or assets may qualify for help from both Medicare and Medicaid. Others who have too much income to receive Supplemental Security Income (SSI) but are unable to pay their medical bills (termed “medically needy”), may qualify for Medicaid. Medical bills may be subtracted from income and assets to determine an individual’s eligibility within set income and asset limits.

Medicaid helps with some services that Medicare will not cover, such as:

- Nursing home care
- Eye examinations
- Foot care
- Prescription drugs
- Care at home
- Transportation for medical care

Medicaid may also pay for long-term care in a nursing home or in an individual’s home if certain income and

asset guidelines are met. For Medicaid to pay for long-term care, a pre-admission screening must be conducted at the time a person applies. When a married person requires nursing home care, the law protects some resources of the spouse still living in the community. For example, a married couple’s home, car, household furnishings and other specified items are not included in determining the applicant’s eligibility.

To apply for Medicaid, contact your **local Department of Social Services** (listed in your telephone directory). When you apply, you should receive written information on eligibility requirements, covered services and your rights (including appeal rights) and responsibilities as a Medicaid recipient. If you are ineligible, remember that in the future your situation may change. At that time you can reapply and may be eligible for Medicaid.

**The Virginia Medicaid Handbook** is a helpful guide as the rules and regulations governing Medicaid change frequently.

**Fact Sheets** are available to help you understand Medicaid eligibility criteria, as follows:

- 1 - Nursing Home Admission
- 2 - Medicaid Long-Term Care Resource Assessments
- 3 - Property Transfer
- 4 - Community-Based Care
- 10 - Real Property Exemptions
- 40 - Reasonable Efforts to Sell Real Property
- 42 - Burial Funds

## Medicaid - Continued:

To receive copies of the preceding publications, contact your local **Department of Social Services**. You can find their telephone number in the government “blue pages” in your local telephone directory.

For questions about your Medicaid coverage, contact:

### **Virginia Department of Medical Assistance Services (DMAS)**

Recipient Services Unit

600 East Broad Street, Suite 1300

Richmond, VA 23219

Phone: (804) 786-6145

Web Site: [www.cns.state.va.us/dmas/](http://www.cns.state.va.us/dmas/)

## Qualified Medicare Beneficiary (QMB) Program

You may be helped by Medicaid under the Qualified Medicare Beneficiary (QMB) program. People who are eligible for Medicare Part A and meet monthly income and asset guidelines may be eligible for QMB. It pays for Medicare Part B premiums, deductibles and co-payments. For some people, it may also cover Medicare Part A.

## QMB Program - Continued:

For more information, contact your local Department of Social Services and speak with a Medicaid eligibility worker about the QMB program. You can find their telephone number in the government blue pages in your telephone directory.

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**Medicare Savings Programs** (10126) is a guide to help in paying Medicare out-of-pocket expenses for some low-income persons. For a copy of this publication, contact:

### **Centers for Medicare & Medicaid Services**

**Toll-free: 1-800-MEDICARE (633-4227)**

Web Site: [www.medicare.gov](http://www.medicare.gov)

(Please specify the publication title & number)

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**Is It Hard for You to Pay Medicare? QMB, SLMB or QI-1 Coverage Can Save You Over \$500 A Year!** (D14757). For a copy of this publication, contact:

### **American Association of Retired Persons (AARP)**

Fulfillment

601 E Street N.W.

Washington, DC 20049

**Toll-Free: 1-800-424-3410**

E-mail: [member@aarp.org](mailto:member@aarp.org)

Web Site: [www.aarp.org](http://www.aarp.org)

(Please specify the publication title & number)

## Specified Low-Income Medicare Beneficiary (SLMB) Program

Another special program called the Specified Low-Income Medicare Beneficiary (SLMB) Program can help people with incomes slightly higher than the Medicaid and QMB program guidelines.

SLMB can pay the Medicare Part B monthly premium. It may also pay Medicare Part A premiums for certain disabled people with low incomes who are working and are ineligible for Medicaid.

For more information, contact your local Department of Social Services and ask to speak with a Medicaid eligibility worker about the SLMB program. You can find their telephone number in the government blue pages in your telephone directory.

**You can also get more information on the SLMB program by requesting a copy of the publications listed on page 22 of this brochure.**



## Medigap/Medicare Supplemental Insurance

There are certain costs of health care not covered by Medicare Parts A or B which are known as “gaps”. Many people purchase additional insurance policies (referred to as secondary insurance, Medigap or Medicare supplements) to cover these gaps.

There are ten different standardized Medigap policies to choose from - Plans A through J. Each one varies in the level and type of benefits they provide. For example, all “Plan F” policies offer the same coverage, but they may vary in price from company to company. You should understand the specifics of what is and is not covered by Medicare supplement policies so you can buy the one that best meets your individual needs.



**Buying Your Medigap Policy** (also available in Spanish)

For a copy of the above publication, contact:

National Committee to Preserve  
Social Security and Medicare (NCPSSM)  
10 G Street NE, Suite 600  
Washington, DC 20003  
Phone: (202) 216-0420  
Fax: (202) 216-0451  
E-mail: [general@ncpssm.org](mailto:general@ncpssm.org)  
Web Site: [www.ncpssm.org](http://www.ncpssm.org)

## Medigap/Medicare Supplemental Insurance - Continued

### Medicare Health Plan Choices (Item # UPD)

**Cost:** \$4.00. For a copy of this publication, contact:

United Seniors Health Council  
409 Third Street S.W., Suite 200  
Washington, DC 20024  
Phone: (202) 479-6973  
Fax: (202) 479-6660  
E-mail: [ushc@unitedseniorshealth.org](mailto:ushc@unitedseniorshealth.org)  
Web Site: [www.unitedseniorshealth.org](http://www.unitedseniorshealth.org)

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### List of Insurance Companies Licensed to Sell Medicare Supplement, Medicare Select, and Medicare HMO policies in Virginia

### Virginia Medicare Supplement Insurance Premium Comparison Guide

For copies of the above two publications, contact:

**Virginia Bureau of Insurance**  
Consumer Services  
P.O. Box 1157  
Richmond, VA 23218  
**Toll-Free: 1-800-552-7945 (Virginia only)**  
TDD: (804) 371-9206  
Phone: (804) 371-9691  
E-mail: [bureauofinsurance@scc.state.va.us](mailto:bureauofinsurance@scc.state.va.us)  
Web Site: [www.state.va.us/scc/division/boi/index.htm](http://www.state.va.us/scc/division/boi/index.htm)

## Long-Term Care Insurance

Long-term care (LTC) refers to care provided for people with chronic illnesses or conditions that need continued support. It does not mean acute hospital care. Long-term care insurance covers long-term nursing home and/or custodial care which is not paid for by Medicare. You should carefully review any LTC policy to ensure that it will meet your future needs. Only you can decide if LTC insurance is right for you, and whether or not you can afford a particular policy. Individual insurance companies usually have toll-free telephone numbers you can use to ask questions about a particular policy. The following resources are also available to assist you:

### Myths and Facts About Private Long-Term Care Insurance (AC2304)

### Long-Term Care Insurance: To Buy or Not To Buy? (D17186)

For copies of the above two publications, contact:

**American Association of Retired Persons (AARP)**  
Fulfillment  
601 E Street N.W.  
Washington, DC 20049  
**Toll-Free: 1-800-424-3410**  
E-mail: [member@aarp.org](mailto:member@aarp.org)  
Web Site: [www.aarp.org](http://www.aarp.org)  
(Please specify the publication title(s) & number(s))

## Long-Term Care Insurance - Continued

### Long-Term Care Planning: A Dollar and Sense Guide

**Cost:** \$19.50. For a copy of this publication, contact:

United Seniors Health Council  
409 Third Street S.W., Suite 200  
Washington, DC 20024  
Phone: (202) 479-6973  
Fax: (202) 479-6660  
E-mail: [ushc@unitedseniorshealth.org](mailto:ushc@unitedseniorshealth.org)  
Web Site: [www.unitedseniorshealth.org](http://www.unitedseniorshealth.org)

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### Lists of Insurance Companies Licensed to Sell Long Term Care and Tax Qualified Long Term Care in Virginia

### Shopper's Guide to Long-Term Care Insurance

For copies of the above two publications, contact:

**Virginia Bureau of Insurance**  
Consumer Services  
P.O. Box 1157  
Richmond, VA 23218  
**Toll-Free: 1-800-552-7945 (Virginia only)**  
TDD: (804) 371-9206  
Phone: (804) 371-9691  
E-mail: [bureauofinsurance@scc.state.va.us](mailto:bureauofinsurance@scc.state.va.us)  
Web Site: [www.state.va.us/scc/division/boi/index.htm](http://www.state.va.us/scc/division/boi/index.htm)

## Railroad Retirement Act Benefits

The United States Railroad Retirement Board (RRB) administers unemployment, sickness, retirement and disability benefits for qualified railroad employees, their families and survivors. Similar to Social Security, there are regulations and rights of which you should be aware.

### Railroad Retirement and Survivor Benefits (IB-2).

If you would like a copy of this publication, contact:

**Toll-Free Help-Line: 1-800-808-0772 (automated)**  
Web Site: [www.rrb.gov](http://www.rrb.gov)

**RRB Richmond District Office**  
400 North 8th Street, Suite 470  
Richmond, VA 23240  
Phone: (804) 771-2997  
Fax: (804) 771-8481  
E-mail: [richmond@rrb.gov](mailto:richmond@rrb.gov)

**RRB Roanoke District Office**  
210 First Street, S.W., Suite 260  
Roanoke, VA 24002  
Phone: (540) 857-2335  
Fax: (540) 857-2769  
E-mail: [roanoke@rrb.gov](mailto:roanoke@rrb.gov)

**Tidewater Area Phone: (757) 441-3335**

## Veteran's Benefits

Numerous benefits are provided for veterans and certain family members who meet specified criteria. Contact your local VA office or use the information below for the **U.S. Department of Veterans Affairs:**

- **Benefits:** 1-800-827-1000
- **Life Insurance:** 1-800-669-8477
- **Education (GI Bill):** 1-888-442-4551
- **Health Care Benefits:** 1-877-222-8387
- **Income Verification and Means Testing:**  
1-800-929-8387
- **Mammography Helpline:** 1-888-492-7844
- **Gulf War/Agent Orange Helpline:**  
1-800-749-8387
- **Status of Headstones and Markers:**  
1-800-697-6947
- **Telecommunications Device for the Deaf (TDD):** 1-800-829-4833
- **Web Site:** [www.va.gov](http://www.va.gov)

## Virginia Department of Veterans Affairs

Headquarters

270 Franklin Road S.W., Room 503

Roanoke, VA 24011-2215

Phone: (540) 857-7104

Fax: (540) 857-7573

Web Site: [www.vdva.vipnet.org](http://www.vdva.vipnet.org)

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Veterans Administration Medical Centers (VAMCs) can also provide information to those seeking medical care. Contact Veterans Affairs or the VAMC in your area for more information.

### Hampton VA Medical Center

100 Emancipation Drive

Hampton, VA 23667

Phone: (757) 722-9961

Fax: (757) 723-6620

### Hunter Holmes McGuire VA Medical Center

1201 Broad Rock Boulevard

Richmond, VA 23249

Phone: (804) 675-5000

Fax: (804) 675-5585

### Salem VA Medical Center

1970 Roanoke Boulevard

Salem, VA 24153

Phone: (540) 982-2463

Fax: (540) 983-1096

## Retirement Issues for Women

Understanding and preparing your finances are a key part of retirement planning. The financial foundation for retirement is often described as a “four-legged stool”, the legs of which represent:

1. Social Security Benefits;
2. Pensions;
3. Private savings and investments; and
4. Pay received through continued employment.



The **Social Security** leg consists of retirement benefits, survivors benefits and disability benefits. Social Security is not intended to be your only source of income. It should supplement your savings, pensions, insurance and income from employment (if applicable). Whatever your situation (single, married, divorced, disabled, retired, employed or unemployed), you should understand your eligibility for Social Security benefits.

**Pensions** are a vital part of retirement income. Learn about the variety of pension plans that exist and how each one works. The knowledge you gain will be valuable to you both before and at retirement. Be aware that marriage, divorce, death of a spouse and company changes may affect your pension benefits. If you have a spouse, it is very important that you understand both your and your spouse’s pension plans. You should also know your rights regarding both your and your spouse’s pension plans. **Do not** sign a pension waiver unless you fully understand your choices and the consequences of each option available to you.

**Savings and investments** are considered by many financial planners to be the most important leg of the retirement stool. The smaller the amount of Social Security and pension benefits available to you, the more you need to have personal savings to rely upon in retirement. It is never too late to start saving, even if you can set aside only a small amount on a regular basis.

**Pay received through continued employment** is the newest leg of the financial foundation stool. Members of society today often find themselves in better health and with better finances than their predecessors. At what used to be considered “retirement” age, many of these individuals decide to pursue alternate career paths, continue their education or devote their time and energy to worthy causes.

## Retirement Issues for Women - Continued:

These endeavors provide personal satisfaction and help them stay connected to society. They also often supply additional income or other benefits which contribute to the person's financial stability. You should include the option of continued employment in your considerations when planning for your retirement.

Don't let your retirement years be threatened by financial instability. Become informed and take responsibility for planning your retirement. Educate yourself and know your rights so that you can claim all of the benefits to which you are entitled. It is never too early to begin this type of planning, as it can help lay the foundation for your financial security and personal fulfillment later in life.

The following publications can assist you in planning your retirement:

**Looking Out For #2: A Married Couple's Guide to Understanding Your Benefit Choices At Retirement from a Defined Contribution Plan** (1565); and

**from a Defined Benefit Plan** (1566) are booklets which highlight issues that affect a spouse's benefits.

To receive a copy of the above two publications, contact:

## Internal Revenue Service

Forms Distribution Center

P.O. Box 25866

Richmond, VA 23260

**Toll-Free: 1-800-829-3676**

(Please specify the publication number(s))

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**Women and Retirement Security** (AC2387)

**Woman's Guide to Pension Rights** (D12258)

For copies of the above two publications, contact:

**American Association of Retired Persons (AARP)**

Fulfillment

601 E Street N.W.

Washington, DC 20049

**Toll-Free: 1-800-424-3410**

E-mail: [member@aarp.org](mailto:member@aarp.org)

Web Site: [www.aarp.org](http://www.aarp.org)

(Please specify the publication title(s) & number(s))

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**Your Pension Rights at Divorce; What Women Need to Know.** *Cost:* \$24.95. For a copy of this publication, contact:

## Pension Rights Center

1140 19th Street N.W., Suite 602

Washington, DC 20036-6608

Phone: (202) 296-3776

Fax: (202) 833-2472

E-mail: [PnsnRights@aol.com](mailto:PnsnRights@aol.com)

Web Site: [www.pensionrights.org](http://www.pensionrights.org)

## Additional Resources

### **Center for Elder Rights**

The Center for Elder Rights, located within the Virginia Department for the Aging, can provide you with information on a variety of aging-related topics. Center staff can also refer you to other organizations if you need additional assistance. Individuals seeking resources on long-term care may be interested in the following two publications:

#### **Long-Term Care: A Consumer's Guide**

#### **Long-Term Care Provider Directory**

For a copy of the above two publications, contact:

#### **Center for Elder Rights**

Virginia Department for the Aging  
1600 Forest Avenue, Suite 102  
Richmond, VA 23229

**Toll-Free: 1-800-552-3402 (Voice/TTY)**

Phone: (804) 662-9333

Fax: (804) 662-9354

E-mail: [aging@vdh.state.va.us](mailto:aging@vdh.state.va.us)

Web Site: [www.aging.state.va.us](http://www.aging.state.va.us)

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#### **Federal Consumer Information Center**

The federal Consumer Information Center can provide additional publications on retirement, federal benefits for veterans, Medicare, Social Security and related subjects.

**Consumer Information Catalog** - contains a list of informative, low-cost federal publications of interest to consumers. For a copy of this publication, contact:

#### **Federal Consumer Information Center**

Pueblo, CO 81009

**Toll-Free: 1-800-FED-INFO**

Web Site: [www.pueblo.gsa.gov](http://www.pueblo.gsa.gov)

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#### **Local Area Agencies on Aging**

For information on services in your area that can help older persons, their families and caregivers, contact your Local Area Agency on Aging. You can find their telephone number in your local telephone directory, or you can call the Center for Elder Rights (see the contact information on the previous page.)

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#### **Long-Term Care Ombudsman Program**

The Long-Term Care Ombudsman Program investigates and resolves complaints made by or on behalf of older persons who are residents of long-term care facilities or recipients of community-based long-term care services. It can also provide consumer information on long-term care. Contact:

Office of the State Long-Term Care Ombudsman

**Toll-Free: 1-800-552-3402**

## Additional Resources - Continued:

### **Virginia Department of Social Services (DSS)**

The Virginia Department of Social Services helps senior citizens ages 60 and over; adults with disabilities age 18 and over; and other adults with specific needs.

The Department works with local social services departments across the state and local service providers to offer assistance to:

- elders needing protection from abuse;
- elders needing services provided by adult care residences; and
- adults with disabilities needing help with care, transportation, and nutrition services.

The Department also helps:

- adults involved in domestic violence situations;
- adults in need of financial assistance;
- adults in need of energy assistance;
- adults in need of food stamps; and
- citizens who believe they may have been discriminated against by a social services agency.

## Additional Resources - Continued:

If you or someone you know needs assistance, contact:

### **Virginia Department of Social Services**

730 East Broad Street

Richmond, VA 23219

Phone: (804) 692-1900

E-mail: [comm@email1.dss.state.va.us](mailto:comm@email1.dss.state.va.us)

Web Site: [www.dss.state.va.us](http://www.dss.state.va.us)

### **DSS Toll-Free Numbers:**

Adult Protective Services 1-888-83-ADULT

Customer Services: 1-800-552-3431

Information and Referral: 1-800-230-6977

If you have questions or comments about this book, contact:

### **Center for Elder Rights**

Virginia Department for the Aging

1600 Forest Avenue, Suite 102

Richmond, VA 23229

**Toll-Free: 1-800-552-3402 (Voice/TTY)**

Phone: (804) 662-9333

Fax: (804) 662-9354

E-mail: [aging@vdh.state.va.us](mailto:aging@vdh.state.va.us)

Web Site: [www.aging.state.va.us](http://www.aging.state.va.us)

