OUTREACH

"Do you reside in Easthampton? It is common for people especially during mid-life to become "caregivers" of an older person. We want you to know that the **Easthampton Council on Aging Enrichment Center (ECOAE)** is here ready, able and eager to assist. Our outreach personnel are caring, experienced and knowledgeable in the many aspects and issues of aging and eldercare.

The Easthampton Council on Aging's mission is to identify and meet the needs of Easthampton's senior citizens by providing programs and activities, information and referral, advocacy and outreach services. We have specifically established the Eldercare Outreach Program with caregivers in mind. **The ECOAE Eldercare Outreach Program** provides Easthampton's residents 55 years of age and older, with access to information, one-on-one assistance, training, resources and services, advocacy and volunteer opportunities. We can also be of help to long distance caregivers for Easthampton Residents who live out of the area.

Our Outreach Staff is available to meet with individuals, groups and families here at the Enrichment Center your Easthampton work site, or at an Easthampton residence. This program is a free public service, funded through the City of Easthampton.

Please call 413-527-6151 to speak with an Outreach Worker, for further information. Home visits to homebound Easthampton seniors, caregivers and family members by appointment. Flexible home visit hours available.

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1) Resources can include, but are not limited to:

Caregiving - Support Groups, Respite Services, General Information and other supportive programs and services.

Health Information: Medicare, MassHealth, Medigap Policies, HMOs, Federal Retirees, Veterans, Prescription Drug Plans/Options, SHINE Program - **Health Insurance Choices/ Counseling**

Home Care referrals- Personal Care, Homemaking, Companion, Nursing, Physical Therapy, Private Pay, Social Worker.

Financial Assistance/Programs - Fuel Assistance, Utility Discounts, Telephone Discounts, SSI.

Food & Nutrition Programs – SNAP Program/Benefits, Brown Bag Program information, Grocery Shopping Assistance, local Food Pantries, Farmer's Market Coupons, Congregate Meal Site information, Home Delivered Meals information.

Support Group contact information - including Alzheimer's Disease, limited vision, Parkinson's Disease, other Medical Issues, Grandparents Raising Grandchildren and more as updates become available.

Transportation Services - Council on Aging Van Service, Senior Transportation Program, Pioneer Valley Transit Authority, American Disability Transportation, Nashawannuck Express, Private Pay, Taxi Service, American Cancer Society, Vision Organizations and other options.

Housing Options/Information - Federal and State Elderly Housing, Retirement Communities, Rest Homes, Assisted Living, Home Sharing, Adult Foster Care, Congregate Housing, Long Term Care Facilities, Nursing Homes, Treehouse Community, Tax Abatements, Deferrals, Home Improvement Loans, Reverse Mortgages.

Home Safety & Management: Smoke Detectors, Carbon Monoxide Detectors, House Numbers, 911 Flashing Light Program, File of Life. 911 Enhanced, Personal Emergency Response Program, Money Management Program.

Recreation, Health & Fitness Programs offered through COA: Strength training, healthy bones, Tai Chi, fitness center, activity programs: social and educational, travel club, van voyages, respite, volunteers.

End of Life Matters - Health Care Proxy, Comfort Care, Guardianship, Funeral Planning, Hospice, Palliative Care.

2) SHINE PROGRAM (Serving Health Information Needs for Everyone)

The SHINE Program is a state health insurance assistance program that provides free health insurance information, counseling and assistance to Massachusetts residents with Medicare and their caregivers.

<u>A committed volunteer</u> who is trained and certified by the Executive Office of Elder Affairs in many areas of health insurance, including Medicare Part A, Part B, and Part D; Medigap insurance, Medicare HMOs, retiree insurance plans, prescription drug programs, Medicaid, Medicare assistance programs (QMB, SLMB and Q1), and other programs for people with limited resources.

The SHINE Program assists elders and individuals with disabilities in understanding their Medicare and MassHealth Benefits and other health insurance options. The SHINE Program ensures that Massachusetts residents with Medicare and their caregivers have

access to accurate, unbiased and up-to-date information about their health care options. SHINE Counselors are available throughout the state at Councils on Aging, Senior Centers, elder service agencies, hospitals and other community-based agencies. SHINE Counselors are available to meet with individuals in person through one-on-one counseling, via telephone, e-mail and through public education presentations.

****To schedule an appointment with a SHINE Counselor, call the Easthampton Council on Aging Enrichment Center at 413-527-6151. SHINE Counselors are available on Thursday mornings by appointment from 9 a.m. 12 p.m. Some COA Staff are now trained SHINE counselors. PLEASE CALL to make an appointment. This will allow proper amount of time for you to understand your choices and to get necessary paperwork together BEFORE your appointment.

You can also call: 1-800-243-4636 and press 3, to locate a SHINE counselor at other sites.

3) PRESCRIPTION DRUG COST TOO HIGH?

Look into the **Extra Help program from the Social Security Administration**!! You may be eligible to apply for "Extra Help" in meeting prescription drug costs...and you can be a homeowner and still potentially qualify for this program.

Benefits (for 2016) include drug co-pays as low as \$3.40 for generics and \$8.50 for brand name drugs. An **Extra Help application** can be completed anytime during the year. (Please call for updated 2020 information).

If you want assistance or want to apply, contact the Easthampton Council on Aging at 413-527-6151 and schedule an appointment with the SHINE Program. Outreach Workers from the Easthampton Council on Aging Enrichment Center are available by appointment to make home visits if you are homebound.

Income and Asset Limits Apply Individual: Monthly Income Limit = \$1,561/month; Asset Limit = \$14,390.00 Couple: Monthly Income Limit = \$2,114/month; Asset Limit = \$28,720.00

4) PRESCRIPTION ADVANTAGE

Massachusetts residents who are 65 or older or have disabilities can get supple-mental assistance through Prescription Advantage to help pay for prescription medication. Prescription Advantage provides prescription drug coverage for eligible Massachusetts residents, including assistance with Medicare prescription drug cover-age. There is a household income, as well as an annual out-of-pocket spending limit. And for

members with a Medicare Prescription Drug plan, Prescription Advantage can help fill the coverage gap commonly referred to as the "donut hole".

Who is eligible?

Massachusetts residents who are not receiving prescription drug benefits under Medicaid may qualify for Prescription Advantage if they are:

- 65 or older, eligible for Medicare and enrolled in a Medicare prescription drug plan, and have a gross annual household income less than 500% of the Federal Poverty Level
- 65 or older, not eligible for Medicare, and enrolled in a plan offering creditable coverage that is equal to or better with co-payments based on yearly income.
- Younger than 65, work no more than 40 hours per month, meet MassHealth Common-Health disability guide-lines, and have a gross annual household income at or below 188% of the Federal Poverty Level.

Please call the Council on Aging at 413-527-6151 to schedule an appointment with one of our Outreach Workers so we can help you find out if you qualify. Paying for prescription drugs can be a financial strain. Take the time to explore your options and learn whether you qualify for assistance.

5) SAFE DISPOSAL OF SHARPS IN EASTHAMPTON

Dispose at Public Safety Complex. Needles are NOW accepted at the Public Safety Complex 24/7. There is no fee. They accept sharps container boxes, 2-liter soda bottles,

rigid plastic laundry detergent bottles, rigid plastic coffee cans with taped tops. The Health Department has a supply of sharps containers available to Easthampton residents.

6) NOTARY SERVICE:

The Easthampton Council on Aging Enrichment Center **provides notary services to Easthampton residents, 55 years of age and older**. Please call Linda Talbot at 413-527-6151 to schedule an appointment. In-home notary service is also available by appointment. You must provide a picture I.D. which is required by law. A suggested donation of \$5.00 is requested.

DO NOT SIGN YOUR DOCUMENTS IN ADVANCE. THE NOTARY MUST WITNESS YOUR SIGNATURE IN PERSON!!

7) BE ALERT TO TAX SCAMS

In recent years, thousands of people have lost money and had their personal information compromised due to tax scams and fake IRS communications.

The IRS will NEVER:

- Call to demand immediate payment using a specific payment method such as a prepaid debit card, gift card or wire transfer. Generally, the IRS will first mail you a bill if you own any taxes.
- **Threaten** to immediately bring in local police or other law-enforcement groups to have you arrested for not paying.

- Demand you pay taxes without giving you the opportunity to question or appeal the amount they say you owe.
- Ask for credit or debit card numbers over the phone.
- The IRS does not initiate contact with taxpayers by email, text messages or social media to request personal or financial information.
- The IRS does not threaten with lawsuits, imprisonment or other enforcement action.

8) **EMERGENCY RELIEF FUND**

The Easthampton Council on Aging Enrichment Center established the Emergency Relief Fund in November 2008. *Funding is provided by private donations and through funding activities which are administered through the Friends of the Easthampton Council on Aging, Inc.*

The Emergency Relief Fund provides emergency funding assistance to Easthampton residents, 55+ years of age and older. Funding will be used to assist with heat, utilities, food, medication and other necessities. Outreach Staff and Executive Director will help determine eligibility and need via an application process. Determinations of need and eligibility will be made on a case by case basis. You must provide income and asset documentation. You can contact Outreach staff at 413-527-6151.

9) LIVE INDEPENDENTLY AT HOME

Home Modification Loan Program is state-funded loan program that can help MA residents live more independently at home by providing loans for access and safety modifications for elders and persons with disabilities.

- Provides 0% and 3% loans (up to \$30,000)
- Generous income guide-lines
- Approximately 94% of homeowners qualify for a 0% loan.
- 0% loans have no monthly payments and repayment is required when the home is sold or transferred!

Eligibility is based on a few factors; including income, a professional's documentation of need, and the modifications proposed.

Modifications can include: ramps, wheelchair lifts, stair lifts, safety windows, fences and more.

Call Susan at 1-866-500-5599

Home Modification Program is a program of Massachusetts Rehabilitation Commission in collaboration with CEDAC (Community Economic Development Assistance Corp.)

10) MOBILE FOOD BANK EASTHAMPTON

Ferry street food market will run through the winter. Please be aware- It is an OUTDOOR market, and you must bring your own bags/ boxes.

Location: 2 Ferry Street

Distribution Day: 1st & 3rd Thursday of every month.

Distribution Time: 1:00 - 2:00 p.m.

Income Requirement

1-person household \$21,590/month

2-person household

\$29,101

3-person household

\$36,612

Applications for the Brown Bag: Food for Elders Program are available online

at: www.foodbankwma.org

You can also call the Food Bank of Western MA at 413-247-9738. **Applications are available through outreach at the Easthampton Council on Aging, 19 Union Street** and the Community Center on Clark in Easthampton.

11) GROCERY SHOPPING (& DELIVERY) PROGRAM

The Easthampton Council on Aging Enrichment Center has received a grant from Highland Valley Elder Services to partially fund a Grocery Shopping Delivery Program. This program will provides free delivery of groceries to Easthampton residents 60 years of age and older who meet the following guidelines:

- 1. Do not drive.
- 2. Have no available family members, friends or other support systems/services in place for grocery shopping.
- 3. Cannot use the van or other transportation options to go grocery shopping. Shopping will be done by a shopper from the Easthampton COA at Big E's Foodland.

This program could be used on a temporary basis due to a recent hospitalization or discharge from a Rehabilitation Center on a regular basis (weekly or bi-weekly). Anyone interested in learning more about the Grocery Shopping Delivery Program should call 413-

527-6151 and ask for outreach staff. An Outreach Staff person will need to make a home visit to determine eligibility.

12) <u>2019 - 2020 ENERGY ASSISTANCE PROGRAM:</u>

The Massachusetts Fuel Assistance Program helps needy families by paying a portion of their heating bills from November 1st to April 30th.

Who should apply? Renters and homeowners who pay their own heat, and renters whose heat is included in their rent. (Those with a housing subsidy must not receive a utility allowance).

Who is eligible? Eligibility is based on the number of people in your household and the combined gross (before taxes) income of all persons residing in the household.

Income Guidelines/Limit: 1-person household = \$37,360; 2-person household = \$48,8555; 3-person household = \$60,351; 4-person household = \$71,846; 5 persons= \$83,341; 6 persons= \$83,341.

Where and how do I apply? The Easthampton Council on Aging (ECOA) provides application assistance to Easthampton residents, 60 years of age and older by

appointment only. Please call the ECOA at 527-6151 to have your name placed on our appointment list. PLEASE BE PATIENT!!

If you under 60 years of age or do not live in Easthampton, please call Community Action at 1-800-370-0940 to schedule an appointment.

What will I need to provide when I apply? A detailed list of necessary documents will be provided to you by the ECOA Outreach Worker. All documents are required EACH and EVERY TIME YOU APPLY!!

ALL DOCUMENTS LISTED BELOW ARE NEEDED WHEN APPLYING:

- *Social Security Number(s) for all household members
- *Date of birth for all household members
- *Proof of Identity (picture I.D.)
- *Proof of Address (utility bill)
- *Homeowners: mortgage statement, most current real estate tax bill and homeowner's insurance bill.
- *Renters: copy of lease, subsidy verification.
- *Documentation of all income for ALL household members. Income includes:
 - *Wages (will need documentation/pay stubs of the four weeks prior to the appointment).
 - *Self-employment

*Social Security, SSI or Social Security Disability - YOU MUST PROVIDE A CURRENT NOTICE OR AWARD LETTER FROM THE SOCIAL SECURITY OFFICE). If you do not have this notice or letter you must call the Social Security Office and request that one be mailed to you. **OR** Set up a My Social Security Account on the Internet that contains all of your Social Security information and where one can download and print off your award letter. An outreach person can assist you in setting up an account.

*Child support, *Alimony, *Dividends and interest on bank accounts (1099 form)

*Rental Income, *Unemployment Benefits, *Pensions, cash prizes and regular support from family and friends, plus any other income you receive.

***PLEASE GATHER ALL DOCUMENTS IN ADVANCE. ANY INCOMPLETE APPLICATIONS MAILED TO COMMUNITY ACTION WILL SIGNIFICANTLY DELAY YOUR APPLICATION.

13) REPORT ELDER ABUSE

1-800-922-2275 Operating 7 days a week 24 hours a day

What is elder abuse? Elder abuse includes: physical, sexual, and emotional abuse, caretaker neglect, financial exploitation and self-neglect. Who is protected? Those 60 years and older living in the community are protected by this law.

14) NEED LEGAL ADVICE?

No Money for a Lawyer? Ask Mass Legal Answers Online! Mass Legal Answers Online is a free service for low income Massachusetts residents who cannot afford a lawyer. Go to masslao.org to get free legal advice about non-criminal legal problems from volunteer lawyers.

Easy as 1, 2, 3:

- 1. Go to masslao.org and create an account. No computer or smartphone? Use a computer at the local public library or Council on Aging for free.
- 2. Use the website to ask your question.
- 3. A lawyer will answer you on the website.

15) HAMPSHIRE ELDER LAW PROGRAM

Hampshire Elder Law Program (H.E.L.P.) is a program administered by the Hampshire County Bar Association. H.E.L.P.'s mission is to meet the civil legal needs of low income elders in Hampshire County. Civil Legal services provided include: bankruptcy, consumer protection, Divorce, guardianship, Health Care Proxies, Powers of Attorney, Probate of Estates, wills and other elder matters.

Eligibility Requirements:

- Must be 60 years of age and older
- A Hampshire County resident
- Low income
- In need of Legal Assistance
- Unable to hire an attorney

If you meet eligibility requirements, you will be referred to one of their attorneys for assistance. Contact H.E.L.P. at (413) 586-8729

16) NORTHWESTERN DISTRICT ATTORNEY'S CONSUMER PROTECTION DIVISION

If you or someone you know in Hampshire or Franklin County has a consumer problem or questions, please contact the Northwestern District Attorney's Consumer Protection Division: (413) 774-3186 Greenfield (413) 586-9225 Northampton northwesternda.org. Working in cooperation with the Attorney General's Office.

17) ELDER AFFAIRS POLICE OFFICER

The Easthampton Police Department is pleased to announce the creation of an Elder Affairs Officer. Of the several officers who expressed interest in the position, Officer Eric Alexander was the officer selected for the City of Easthampton. No new officer was added to the ranks, and the new position will NOT require additional funding to the police department. Officer Alexander will be taking on the role as a "collateral assignment" to his everyday regular patrol.

The purpose of the elder affairs officers is to create a close bond between the police department and the senior citizens in our community. All seniors in the community are encouraged to reach out to Officer Alexander with any questions or concerns that they may have.

Officer Eric Alexander is a 2011 graduate of the Western Massachusetts Police Academy, and was previously a special officer in Easthampton, beginning his service with the city in 2007.

Officer Alexander- **Elder Affairs officer**-can be reached at 413-527-1212 extension 1045. The ECOA is very pleased to have this designated officer assigned to collaborate with our department!

18) SILVER ALERT:

Offered by the Council on Aging, and the Easthampton Police Department.

The Silver Alert Program is a public notification system used to disseminate information about missing persons in order to aid in their quick recovery, specifically older adults with dementia or other cognitive impairments who may wander. The Silver Alert system allows local searching to begin immediately upon the receipt of a missing person report, waiving any waiting period. Wandering is one common challenge for anyone living with a dementia diagnosis. In these instances, although people with dementia are often found within a distance of less than 2 miles, time is of the essence.

Please contact an Outreach Worker at 413-527-6151 for additional information or to enroll in the Silver Alert Program. This program is **free**. Enrolled participants will receive a **free** Medic Alert Bracelet & File of Life Packet.

19) <u>UTILITY BILL DISCOUNTS</u>

Utility bill discounts are lower rates that are charged to low-income Massachusetts customers for electricity, gas, and telephone service. Massachusetts state law requires regulated utility companies to offer discounted rates to customers who meet income limits and receive public assistance benefits. Call the ECOA Enrichment Center at 413-527-6151, ask for an Outreach Worker, for more information.

20) PREVENT ELECTIC SHUT OFF

We are here to help! Please call ahead for appointment so we set aside a time for you.

PREVENTION FOR AN ELECTRIC SHUT-OFF:

If you have received letters from your electric company regarding a past due amount, please do not ignore these letters. Programs are available to assist with having your electric shut off.

THERE IS A CUT OFF TO APPLY FOR THESE PROGRAMS

Open & read your mailings and be aware of **DATES**. Do not wait until there is not enough time for us to help you.

Call 413-527-6151 for assistance.

21) MASSHEALTH BUY-IN PROGRAM

MassHealth Buy-In is a program authorized by Congress for persons who are eligible for Medicare. MassHealth Buy-In allows MassHealth to pay all of the Medicare Part B premium for Massachusetts residents who are not getting other MassHealth benefits. It can also help get Medicare Part B for persons who only have Medicare Part A.

For MassHealth Buy-In, your income and assets (including bank accounts, stocks, bonds, or a second car) must be under certain limits:

For Individuals: If your monthly income before taxes and deductions is below.... \$1,738.00 AND your assets are at or below.... \$15,460.00..... THEN MassHealth Buy-In will pay...all of your Medicare Part B premium.

For Married Couples Who Live Together: IF your monthly income before taxes and deductions is below.... \$2,346.00 (combined) AND your assets are at or below \$23,200.00...... THEN MassHealth Buy-In will pay...all of the Medicare Part B premiums for both you and your spouse.

To get help applying for the MassHealth Buy-In Program, please call at 413-527-6151 to schedule an appointment with an Outreach Worker.

22) EDITH STEWART CHASE FOUNDATION

The purpose of the Edith Stewart Chase Foundation is to grant emergency financial assistance to retired educators who confront an economic crisis. The Foundation was established in 1994 under the will of Edith Stewart Chase who was a dedicated art teacher in the Waltham Public Schools. The grants serve a wide range of needs from medical, dental, and hearing aids to replacement windows, roof repairs and asbestos removal. If you or someone you know, who is a member of the Retired Educators Association of Massachusetts (REAM), could benefit from the generosity of Edith Stewart Chase, please contact The Foundation office for an application by calling 1-508-422-0109 or

e-mail: edithchase751@AOL.com.

23) HAMPSHIRE HEALTH CONNECT

Their mission is to help uninsured and underinsured Massachusetts resident's access to health coverage. Services Offered:

- * Online applications for MassHealth, Common Wealth Care and Health Safety net (formally known as Free Care).
- * Physician Network for primary and specialty care.
- * Medical Security Plan.
- * MassHealth Disability Applications.
- * Eligibility Reviews.
- * Prescription Assistance Applications.
- * Referrals to:
- 1-Local pharmacies that offer discounted medications.
- 2-Outpatient Behavioral Health Counseling.
- 3-Community Health Centers for both medical and dental services.
- 4-Other local human services agencies like WIC, SHINE, Western Mass Legal Services, and Department of Transitional Assistance.

This program is available to Hampshire County residents who do not qualify for state healthcare programs. It is not an insurance program but does offer its

Member's medical services and procedures on a sliding-scale fee scale. Please contact HHC for additional eligibility requirements. Please be sure to bring verification of the following items:

- *U.S. Citizenship/Immigration: U.S. Passport or Birth Certificate/Immigration Proof.
- *Identity: Passport or State/Federal issued Photo ID.
- *Income: Verification of your current income.
- *Assets: If you are over 65, please call to get a list of items needed. Call 413-582-2848.

24) OPEN ENROLLMENT for MEDICARE

Open Enrollment for Medicare. This is an important time for you to review your current coverage. Will your plan still offer the same benefits in 2020? If not, are you prepared to make changes? This can be a challenging time for many individuals, which is why we offer free consultation through the SHINE program.

<u>Open Enrollment</u> is from October 15th through December 7th. Any changes you make during this time period will go into effect <u>January 1st, 2020</u>. If you decide not to make any changes at all, you will continue with your current coverage. For most people this can be a

seamless transition, however, there are some who will unfortunately experience issues along the way (e.g. unexpected out-of-pocket costs). So, to avoid potential complications you should really be asking yourself a few essential questions.

1. What will my prescriptions cost in 2020?

Insurance companies can change their drug formularies for the New Year. This means there could be a different tier system for your medication(s), which can result in higher co-pays. Sometimes, we even see certain medications dropped from a plan altogether. It can't be emphasized enough how important it is to review your 2020 member booklet (you should receive this before, or during Open Enrollment). You can also get this information directly from the Health Insurance company's web-site.

2. Have you experienced any health changes?

If so, it is important to know whether your plan will offer adequate coverage in the event of a hospitalization, out-patient treatment, or emergency services.

3. Do you have an HMO?

Some people decide they want Medicare Advantage plans. However, it is important to know what providers and medical facilities are in-network with the HMO plan. For those with PPO's or POS's, there are out-of-network options but there can be different rates. If you would like to schedule an appointment with SHINE please call 413-527-6151 ASAP. There are deadlines and guidelines in order to apply.

25) IMPORTANT NOTE for VETERANS

While veterans receive comprehensive coverage under this program (inpatient, outpatient, and prescription drugs), the VA does not recommend cancelling or declining Medicare

(veterans could be subject to late enrollment penalties for Medicare Part B). Also the Program is limited to the VA only. If you need to see a provider that is not affiliated with the VA, it is essential to have additional coverage.

If you have any question, or need assistance with applications, please contact the <u>Easthampton Veterans Service Officer</u> at: 1-413-529-1415.

Office Hours: Mon.-Thurs.; 8:00am-12:00pm; Closed Friday.

Or, call the Veterans Administration directly at (1-877-222-8387).

26) SENIOR COMMUNITY SERVICE EMPLOYMENT PROGRAM

https://www.springfield-ma.gov/hhs/index.php?id=scsepelderaffairs

The Senior Community Service Employment Program (SCSEP) is a community service work-based and paid job training program for older Americans under the U.S. Dept. of Labor. We are looking for individuals who are 55 and older and who income qualify to inquire and apply for our services.

This is for additional job training, helping to keep older adults in the workforce using their work skills, through community service. We place in various government settings, and in non-profits (we don't place in for profit businesses).

We pay minimum wage for 20 hours per week. Min. wage now is \$12.75 hr., in Jan 2020. Workers compensation is covered by the Federal Govt. The placement in our job training is temporary and all participants in this program work with our staff to find employment away from our job training service so that they can have better opportunities for employment and earn even more income than we are able to provide.

Hampshire County residents may inquire about the program to see if they qualify by contacting the representative of this service by phone or email.

Learn more by calling 413-787-6124 to inquire about enrolling in the Senior Community Service Employment Program, please contact:

Suzette Livingston
Senior Community Service Employment Program (SCSEP)
City of Springfield | Department of Elder Affairs
Raymond A. Jordan Senior Center
1476 Roosevelt Ave. (Blunt Park Road), Room 212, Springfield, MA 01109

Phone: 413-787-6503 / Fax: 413-750-2694