



Connecting Older Adults with Community-based Resources and Options

Resource Directory in Response to COVID-19

Banks

Many banks have reduced hours, closed branches and may only be providing drive up services. The consumer should contact their local branch for information. The bank may offer payment deferral; refunds for overdraft/insufficient funds/maintenance fees; waive the penalty for early withdrawal of CDs and hardship assistance (mortgages/ home equity loans, car payments and bank issued credit cards). Contact the local branch or go to the following websites for more information.

- Bank of America: <https://about.bankofamerica.com/promo/assistance/latest-updates-from-bank-of-america-coronavirus>
- Chase: <https://www.chase.com/digital/resources/coronavirus>
- Citibank: <https://online.citi.com/US/JRS/pands/detail.do?ID=covid19>
- Fifth Third Bank: <https://www.53.com/content/fifth-third/en/alerts/covid-support.html>
- U.S. Bank: <https://www.usbank.com/splash/covid-19.html>

Forbes has an article, “List of Banks Offering Relief to Customers Affected by Coronavirus” that they have been updating regularly at: <https://www.forbes.com/sites/advisor/2020/03/12/list-of-banks-offering-relief-to-customers-affected-by-coronavirus/#46997f6f3ee3> .

Please note: consumers must work with their banks in order to get assistance. It’s best to be proactive and call for help or apply for assistance online once they determine they are in need of help. It will not be provided automatically!

Benefits Access Application (BAA)

The Illinois Department on Aging (IDOA) has extended the time to use 2018 income information to be in line with the Federal/State Income Tax Deadline of July 15, 2020.

- Applications submitted on January 1, 2020 through July 15, 2020 must use 2018 income to file
- Applications submitted on July 16, 2020 or after must use 2019 income to file
- An application that has had no activity for 90 days will be removed from the system and a new application will need to be filed
- Only documents scanned to the application will be accepted. Documents faxed to the Department on Aging will no longer be accepted
- If an application was “denied” using 2018 income, the consumer can re-apply online using his 2019 income on or after July 16, 2020.

The Area Agency on Aging of Suburban Cook County, since 1974

Coronavirus Frequently Asked Questions (FAQs)

The State of Illinois developed FAQs regarding a number of topics in relation to COVID-19, and they can be accessed at:

- Education FAQs: <https://coronavirus.illinois.gov/s/education-faqs>
- Essential Services and Operations FAQs: <https://www2.illinois.gov/dceo/Documents/Essential%20Business%20FAQ.pdf>
- Food Service FAQs: <https://coronavirus.illinois.gov/s/food-service-faqs>
- General FAQs: <https://coronavirus.illinois.gov/s/faqs>
- Healthcare FAQs: <https://coronavirus.illinois.gov/s/healthcare-faqs>
- Stay at Home FAQs: <https://coronavirus.illinois.gov/s/stay-at-home-faqs>
- Unemployment FAQs: <https://coronavirus.illinois.gov/s/unemployment-faqs>

Drive-up Coronavirus Testing

COVID-19 drive-up testing sites for viral tests and antibody tests are increasing in numbers. Some sites may require that the consumer have a doctor's note or be evaluated in-person/virtually before they will be tested. Most sites cap the number of tests they will provide daily. It's a good idea for consumers to contact their physicians if they are exhibiting symptoms or are aware that they have been exposed to the virus. If it's not possible to contact the physician, the consumer can go to the CDC's symptom "Self Checker" at <https://www.cdc.gov/coronavirus/2019-ncov/symptoms-testing/testing.html> to see if they should be evaluated by a professional. Below are some of the testing sites available in suburban Cook County:

- Advocate Christ Medical Center in Oak Lawn
- Advocate Lutheran General Hospital in Park Ridge
- Family First Medical Group in Evergreen Park
- Good Shepard Hospital in Barrington
- North Shore University Health System- Evanston
- North Shore University Health System- Skokie
- Rush Oak Park Hospital
- Vehicle Emissions Testing Facility in Markham
- Walmart in Northlake

Go to the Illinois Department of Public Health's website for additional test locations: <https://dph.illinois.gov/testing> .

Please note: this is for informational purposes only. It is not suggesting a consumer should be tested for coronavirus as the protocol for testing changes continually and tests are in limited supply.

Economic Impact Payments

U.S. residents will receive the Economic Impact Payment of \$1,200 for individual or head of household filers, and \$2,400 for married filing jointly if they are not a dependent of another taxpayer and have a work eligible Social Security number with adjusted gross income up to:

- \$75,000 for individuals
- \$112,500 for head of household filers and
- \$150,000 for married couples filing joint returns

Taxpayers will receive a reduced payment if their Adjusted Gross Income (AGI) is between:

- \$75,000 and \$99,000 if their filing status was single or married filing separately
- 112,500 and \$136,500 for head of household
- \$150,000 and \$198,000 if their filing status was married filing jointly

The amount of the reduced payment will be based upon the taxpayer's specific adjusted gross income.

Eligible retirees and recipients of Social Security, Railroad Retirement, disability or veterans' benefits as well as taxpayers who do not make enough money to normally have to file a tax return will receive a payment. This also includes those who have no income and those whose income comes entirely from certain benefit programs, such as Supplemental Security Income (SSI) benefits.

Taxpayers won't qualify for an Economic Impact Payment if any of the following apply:

- Adjusted gross income is greater than
 - \$99,000 if filing status was single or married filing separately
 - \$136,500 for head of household
 - \$198,000 if filing status was married filing jointly
- Individual can be claimed as a dependent on someone else's return. This would include a child, student or older adult dependent who can be claimed on a parent's/child's return
- Individual does not have a valid Social Security Number
- Individual is a nonresident alien
- Individual filed Form 1040-NR, Form 1040NR-EZ, Form 1040-PR or Form 1040-SS for 2019

For security reasons, a letter about the Payment will be mailed to each recipient's last known address within 15 days after the Payment is made. The letter will provide information on how the Payment was made and how to report any failure to receive the Payment.

Link to Economic Impact Payments Information Center:

<https://www.irs.gov/coronavirus/economic-impact-payment-information-center>

Link to “Do I need to use the “Non-Filers: Enter Payment Info Here?” tool:

<https://www.irs.gov/coronavirus/non-filers-enter-payment-info-here>

“Non-Filers: Enter Payment Info Here Tool Scenarios”: <https://www.irs.gov/newsroom/non-filers-enter-payment-info-here-tool-scenarios>

Link to “Get My Payment” tool: <https://www.irs.gov/coronavirus/get-my-payment>

Additional information:

Individuals who filed their taxes with a tax preparation service may not have received their payments as their Direct Deposit information was not on their returns.

Paper checks started being sent to taxpayers the first week of May. It will take 20 weeks to send out all of the paper checks.

Individuals who started receiving Social Security benefits in January 2020 and did not file income tax returns for 2019 and 2018, will have to enter their information in the Non-filer portal.

If a payment was made in error, the individual will need to return it to the federal government. For more information, go to <https://www.irs.gov/coronavirus/economic-impact-payment-information-center>.

Economic Impact payments are not considered income for the purpose of Medicaid and SNAP. Payments will be considered an asset twelve months after receipt and funds are not spent.

Economic Impact Payments will be sent to Representative Payees for individuals who have them in most instances.

Individuals residing in Long Term Care facilities (nursing homes and supportive living facilities) do not have to turn their checks over to the facilities. They can utilize the money as they wish.

There is no way to get the IRS to process a person’s payment more quickly.

Please note: The IRS will not call, email, or text an individual about his payment. The IRS will not contact him to request personal or bank account information. Consumers should watch

out for websites and social media attempts that request money or personal information and for schemes tied to Economic Impact Payments.

For more information on Economic Impact Payments, go to <https://www.irs.gov/newsroom/irs-statement-on-getting-answers-to-economic-impact-payment-questions>

Essential Services

Essential services are provided by grocery stores, gas stations, pharmacies, hospitals and medical offices. Illinois residents may leave their homes to obtain essential services during the new “Stay at Home” order which is in effect until May 29, 2020.

Businesses and activities that may increase services and operations with the new “Stay at Home” order effective May 1, 2020 include the following:

- Non-essential retail stores may reopen to fulfill telephone and online orders through pickup outside the store and delivery. Employees working in these stores must follow the Social Distancing Requirements and must wear a face covering when they are unable to keep six feet distance from another employee or a customer.
- Greenhouses, garden centers and nurseries may operate as essential businesses, following the distancing requirements for essential stores.
- Pet Groomers are essential businesses.
- Golf courses can reopen if these guidelines are followed.
- Fishing and boating is permissible if these guidelines are followed.

Face Masks

A face mask must be worn when a person is in a public place and is unable to maintain a social distance.

Do it yourself masks:

The actor, Mathew McConaughey, created a mask using items you have in your home:

- Bandana
- Coffee filter
- Two rubber bands

Here’s the video clip they showed on Good Morning America about it:

<https://www.goodmorningamerica.com/culture/story/matthew-mcconaughey-shows-us-make-face-mask-bandanna-70119604> . It looks like it would take a couple of minutes to make the mask.

If you are not a Mather McConaughey fan, here’s a tutorial on 5 Easy Quick ideas to make face masks with household items (one you can make with a paper towel, stapler and rubber bands):

https://www.youtube.com/watch?time_continue=266&v=ieI7HITRm3c&feature=emb_logo .

Beware- there are companies claiming to be selling masks and never deliver them to the consumers.

Family Support And Community Engagement (FsACE) Program- CEDA

FsACE offers services that empower families to become self-sufficient through family support, health/nutrition, professional development programs and more. FsACE has expanded its services in order to provide relief to Suburban Cook County communities during this health crisis.

Consumers who have experienced a COVID-19 related event (i.e. loss of job, reduction in hours, increased household expenses as a result of ‘stay in place order’, illness or death of family member as a result of COVID-19) should contact the information referral line at (312) 795-8948 to begin the application process.

FsACE may be able to help with the following:

- Water bills- payment of up to 2 months of delinquent water bills. Cap of \$300
- Telephone bill –payment of delinquent landline/cell phone bill in order to allow family to remain connected during isolation (one bill per household.). Cap of \$150
- Prescription costs- retail or mail order. Cap of \$100
- Cleaning supplies or other necessary items. A gift card will be provided to help with the expense. Cap of \$50
- Emotional Counseling – Payment will be made directly to medical provider or family counselor to provide counseling services for family/individual dealing with emotional issues as a result of the pandemic crisis. CEDA will be billed by the provider. Cap of \$250.00
- Child Care – Provide payment for childcare for in home or facility daycare (program is for persons not receiving child care subsidy). Cap of \$500.00
- Housing counseling- See “Housing”

Food

- Food Pantries-Most food pantries remain open. Go to <https://www.chicagosfoodbank.org/> to locate a food pantry. The consumer should call

before they go to confirm hours and requirements. Some food pantries offer drive- thru service

- Grocery Stores- Many grocery stores have implemented a special time devoted to older adults and vulnerable individuals to shop. Typically, they open an hour earlier one or two days a week for this purpose. As of late, stores have been reducing their hours of operation and limiting the number of people allowed in the store at a given time. It is best to check the local store for the times and day(s) of special hours. The stores include:
 - Aldi
 - Caputo's
 - Costco
 - Dollar General
 - Dollar Tree
 - Family Dollar
 - Jewel-Osco
 - Mariano's
 - Meijer
 - Sam's Club
 - Target
 - Trader Joe's
 - Walgreens
 - Walmart
 - Whole Foods

Health Care

- Access to Care- If a consumer's membership is about to expire, they should not worry! Access to Care will not terminate members due to lack of re-enrollment. The consumer can continue to use their current Access to Care card as the membership will remain active. For more information, go to <https://accesstocare.org/resources/>

Housing

- The order to suspend evictions has been extended until May 31, 2020. This means that if a consumer is unable to pay his rent, he can't be evicted.
- Mortgage Relief- The National Fair Housing Alliance has a summary of relief available to certain mortgage borrowers at <https://nationalfairhousing.org/wp-content/uploads/2020/03/Summary-of-Relief-for-Certain-Mortgage-Borrowers-Covid-19-03.20.20-1.pdf?fbclid=IwAR0B3JMHrnDj6aREbaBE9xHcF9b1ujsbxn6q7TG2mv5LD2-hoBPZfSC0tNk>
- CEDA can provide foreclosure prevention assistance, pre-purchase counseling, post-purchase counseling and financial counseling. Call CEDA at 312-288-8010 or send an e-mail to Housing@cedaorg.net

Insurance- Automobile

Many companies are offering discounts to policy holders since there has been a significant decrease in driving and accidents due to the “Stay at Home” order. The following companies are providing discounts:

- Allstate- 15% refund for April and May premiums
- American Family Insurance- One-time re-payment of \$50 for each vehicle with a policy
- Farmers Insurance- 25% automatic reduction in April’s premium
- Geico- 15% on renewal policies from 4/8/20-10/7/20 and new policies from 4/8/20-10/7/20
- Hartford-15% refund on April and May auto premiums for policies in force 4/1/20
- Liberty Mutual- 15% refund on two months of annual premiums. Automatic refunds begin in April
- Nationwide- One-time premium refund of \$50 for each auto policy in effect 3/31/20
- Progressive- 20% credit on premiums that are current on 4/30/20 and that are in effect on 5/31/20
- State Farm- 25% covering the period of 3/20/20 through 5/3/20
- Travelers- 15% premium credit for April and May
- USAA- 20% automatic bill credit on two months of premiums

Some companies will be providing refunds, credits and discounts into May 2020.

AARP- “Nation’s Largest Auto Insurers Refunding Policy Holders During Coronavirus Shutdowns”: <https://www.aarp.org/auto/car-maintenance-safety/info-2020/coronavirus-car-insurance-premium-refund.html> .

Consumer Reports- “Car Insurers Giving Customers Breaks Due to Coronavirus. We Got the Details for You”: <https://www.consumerreports.org/car-insurance/car-insurance-rebates-payment-deferrals-during-coronavirus-pandemic/>

Insurance- Property and Casualty

The Illinois Department of Insurance has requested that all insurers authorized to transact business in the State of Illinois consider the following:

- Moratorium on cancellations and non-renewals
- Postponement of cancellations and non-renewal hearings
- Other insurance related time period exclusions
- Time period extension for repairs

For more information, go to <https://insurance.illinois.gov/cb/2020/CB2020-09.pdf> .

Note- the above are only requests. It is up to the individual carrier to adopt these suggestions or not.

Illinois’ “Stay at Home Order”

J.B. Pritzker has modified and extended the “Stay at Home” order for Illinois residents effective May 1, 2020 and ending May 29, 2020. Residents can do the following while the order is in place: go to the grocery store to purchase food; go to a restaurant to pick up food or a food order; fill vehicle with gas; pick up prescriptions from the pharmacy and go to a medical clinic or hospital for an appointment. Financial institutions, hardware and supply stores and laundromats will remain open for business.

Businesses and activities that may increase services and operations with the new “Stay at Home” order effective May 1, 2020 include the following:

- Non-essential retail stores may reopen to fulfill telephone and online orders through pickup outside the store and delivery. Employees working in these stores must follow the Social Distancing Requirements and must wear a face covering when they are unable to keep six feet distance from another employee or a customer.
- Greenhouses, garden centers and nurseries may operate as essential businesses, following the distancing requirements for essential stores.
- Pet Groomers are essential businesses.
- Golf courses can reopen if these guidelines are followed.
- Fishing and boating is permissible if these guidelines are followed.

For a complete list of “Essential Businesses and Operations” go to <https://coronavirus.illinois.gov/s/stay-at-home-faqs>

Residents can also go outside and take a walk. If walking with others, must follow social distance guidelines.

In-home Services

- Community Care Program (CCP) - Care Coordination Units (CCUs) will be completing assessments telephonically. They will be obtaining financial information at a later date. They will not be completing Medicaid applications until face-to-face visits are no longer suspended. To locate a care coordination unit in suburban cook county, go to <https://webapps.illinois.gov/AGE/ProviderProfileSearch> ,call the Illinois Senior Helpline at 1-800-252-8966 , call AgeOptions, the Area Agency on Aging for suburban Cook County at 708-383-0258 or go to <https://services.ageoptions.org/> .
- Home Services Program (HSP) - Division of Rehabilitation Services (DRS) staff are working remotely as all DRS offices are closed. Go to <http://www.dhs.state.il.us/page.aspx?module=12&officetype=7&county=Cook> to locate a local DRS office. DRS created a new toll free line for existing clients and individuals who are interested in receiving assistance. The number is 1-877-581-3690.

Income Taxes

The Federal Government has extended the filing deadline for income taxes to July 15, 2020, Taxpayers can also defer federal income tax payments without penalty or interest no matter the amount, until July 15, 2020. For more information, go to: <https://www.irs.gov/newsroom/tax-day-now-july-15-treasury-irs-extend-filing-deadline-and-federal-tax-payments-regardless-of-amount-owed>

The State of Illinois has extended the filing of taxes deadline to July 15, 2020. Go to <https://www2.illinois.gov/rev/research/publications/bulletins/Documents/2020/FY2020-24.pdf> for more information from the Illinois Department of Revenue.

Internal Revenue Service (IRS)

The IRS has temporarily closed all Taxpayer Assistance Centers and has discontinued all face to face service throughout the country. The IRS is continuing to process tax returns (not paper tax returns), issue refunds and help taxpayers to the greatest extent possible. For more information, go to: <https://www.irs.gov/newsroom/irs-operations-during-covid-19-mission-critical-functions-continue> .

Legal Assistance

Available to Illinois residents who need legal assistance during the coronavirus pandemic.

- Coordinated Advice & Referral Program for Legal Assistance (CARPLS)- Hotline for legal information, advice and referrals for Cook County residents. Call 312-738-9200 or go to <https://www.carpls.org/covid-19/>
- Illinois Armed Forces Legal Aid- Free legal assistance for veterans, active service members, reservists and their dependents. Call 1-855-452-3526.
- Legal Aid Chicago- Call 312-341-1070 or go to <https://www.illinoislegalaid.org/get-legal-help> .

Medicaid

All Department of Human Services offices are closed to the public currently. Staff are working remotely or have been transferred to the Call Center to help with the high volume of calls. Consumers should be encouraged to apply for medical benefits through ABE.illinois.gov or by contacting the call center at 1-800-843-6154.

Effective immediately, medical cases will no longer be closed for failing to respond to a redetermination or due to a certification period ending. The Centers for Medicare and Medicaid Services (CMS) has authorized this delay to continue until the Emergency Declaration has ended. For more information, go to <http://www.dhs.state.il.us/page.aspx?item=123322> .

Effective immediately, self-attestation will be accepted for all new and pending medical applications when electronic verification is not available and includes the following:

- Income
- Illinois residency
- Insured status
- Incurred medical expenses (can be used for active cases to meet spenddown, pending/new applications)

DHS Policy Memo regarding self attestation:

<http://www.dhs.state.il.us/page.aspx?item=123433>

Assets are disregarded at this time due to the COVID-19 Emergency Declaration.

Due to the COVID-19 public health emergency, certain prior authorizations will be waived effective March 1, 2020 until the termination date of the public health emergency for Fee-For-Service Medicaid, HealthChoice Illinois Managed Care Plans and the Medicare Medicaid Alignment Initiative (MMAI) Plans. The prior authorizations that are being waived include the following:

- Physical, Occupational and Speech therapies
- Home Health
- Certain Durable Medical Equipment (DME) and supplies
- Face-to face encounter requirements for ordering DME, Home Health and therapy

Medicare

The Centers for Medicare and Medicaid Services (CMS) issued guidance to Medicare Advantage and Part D plans in response to COVID-19. The guidance includes:

- Waiving cost-sharing for COVID-19 tests and treatments
- Expanding access to certain telehealth services
- Waiving prescription refill limits
- Removing prior authorization requirements
- Relaxing restrictions on home and mail delivery of prescription drugs

For more information regarding Medicare and COVID-19, go to

<https://www.medicare.gov/medicare-coronavirus>

Public Charge (As it relates to COVID-19)

United States Citizenship and Immigration Services (USCIS) will not consider testing, treatment or preventative care (including vaccines, if a vaccine becomes available) related to COVID -19 as part of a Public Charge inadmissibility determination even if treatment is provided or paid for by one or more public benefits.

- The use of “Emergency Medicaid” is not a negative factor in the public charge test
- The use of “Charity Care” through a hospital is not a negative factor in the public charge test

- Care provided by a Federally Qualified Health Center (FQHC) is not a negative factor in the public charge test
- Services provided by public health departments are not a negative factor in the public charge test

For more information, go to Protecting Immigrant Families' (PIF) website at <https://protectingimmigrantfamilies.org/know-your-rights/> .

Secretary of State (Illinois)

All Secretary of State (SOS) offices and Driver Services facilities are closed to the public.

- Driver's Licenses, Vehicle Registration and state ID Cards will be extended for the duration of the disaster proclaimed by Governor Pritzker and 90 days after the Driver Services Facilities reopen
- Real ID- the federal government has extended the deadline by one year in response to COVID-19. The new deadline is 10/1/21

Go to <https://www.cyberdriveillinois.com/> for more information.

Secretary of State FAQ: <https://www.cyberdriveillinois.com/special/covidfaq.pdf>

Social Isolation

During the "Stay at Home" order, older adults are at even greater risk of being isolated.

- Mather Telephone Topics- a toll-free call-in-number that allows the consumer to talk with others about interesting topics. Call 1-888-600-2560 to get started. It's free!

Social Security Administration (SSA)

The Social Security Administration has suspended all face-to-face service to the public at their field offices and hearing offices nationwide until further notice. Go to <https://www.ssa.gov/coronavirus/> for information regarding SSA's response to the Coronavirus.

- Automated Telephone Services: <https://www.ssa.gov/agency/contact/phone.html> or 1-800-772-1213.
- Field Office Locator: <https://secure.ssa.gov/ICON/main.jsp> . Please do not send consumers to their local office until SSA re-opens the field offices
- Online Services, go to <https://www.ssa.gov/online-services/>

Supplemental Nutrition Assistance Program (SNAP)

Due to guidance from Food and Nutrition Services (FNS), under the Families First Coronavirus Response Act of 2020, supplemental emergency SNAP allotments will be issued for April 2020 and May 2020 to SNAP households that are receiving less than the maximum monthly SNAP allotment for the household size.

The supplemental emergency SNAP allotment is the difference of the maximum monthly SNAP allotment for the household size minus the regular monthly benefit amount that the client receives in April 2020 and May 2020. A SNAP household that is already receiving the maximum monthly SNAP allotment for the household size is not entitled to a supplement.

- Current maximum benefit for a household size of one is \$194
- Current maximum benefit for a household size of two is \$355
- April 2020 emergency allotments were made available to active SNAP households on or before 04/20/2020.
- May 2020 emergency allotments will be made available to active SNAP households approximately the same date their emergency allotment was available in April.
- New applications received during April 2020 or May 2020 will also receive a supplemental emergency SNAP allotment, if their approved regular benefit amount is less than the maximum monthly SNAP allotment for the household size even if the initial approval month is prorated.
- SNAP recipients will be able to use their Link cards to purchase groceries online at Amazon and Walmart beginning June 2, 20120.

SNAP Redeterminations for March, April, May and June have been extended for six months.

Food and Nutrition Services (FNS) is allowing an “Adjustment” in requiring a SNAP household to be interviewed prior to the approval of benefits. The adjustment applies to all initial applications, including expedited, requiring an interview from March 1, 2020 through May 31, 2020.

Transportation- RTA Chicago

RTA Customer Service offices are closed until further notice.

- The RTA has temporarily started performing auto renewals for six months for the Reduced Fare card and Ride Free card to anyone whose permit will expire during the COVID-19 restrictions. If a consumer’s card is expiring soon and he has not received a new one, or is in need of a replacement for a lost or stolen card, call 312-913-3110.
- If a permit is being held at RTA Headquarters at 175 West Jackson, Chicago, call 312-913-3110 for further assistance
- RTA’s Travel Training Program- RTA Is temporarily canceling all scheduled Travel Training sessions. Travel Trainers will reach out to individuals to cancel scheduled appointments and provide further scheduling information. For all questions, contact the Mobility Services Helpline at 312-663-4357
- ADA Paratransit Certification Program- RTA’s South and Northwest Chicago Mobility Assessment Centers are closed and will not be performing interviews and assessments for ADA Paratransit Certifications until further notice. A representative

will be contacting all customers who are currently scheduled for an ADA Paratransit interview or assessment appointment to cancel those appointments and provide rescheduling information. Call 312-663-4357 if you have any questions

For more information, go to <https://rtachicago.org/rider-resources>

Unemployment Benefits

Many Illinoisans have lost their jobs as a result of COVID-19 and the “Stay at Home” order. Unemployment Benefits may be available to some individuals whose unemployment is attributable to COVID-19. Illinois recently adopted emergency rules to try to make the Unemployment Insurance (UI) System as responsive to the current situation as possible.

In general, UI provides temporary income maintenance to individuals who have been separated from employment through no fault of their own and who meet all eligibility requirements, including the requirements that they be able and available for work, register with the state employment service and actively seek work. For additional information regarding Unemployment Benefits go to <https://www2.illinois.gov/ides/Pages/default.aspx>

Unemployment Benefits FAQ: https://www2.illinois.gov/ides/Pages/FAQ_COVID-19.aspx

The Illinois Department of Employment Security (IDES) offices are closed to the public until further notice. Consumers are encouraged to file an unemployment insurance <https://www2.illinois.gov/ides/pages/file-a-claim.aspx> (an online video is available to educate the consumer about the application process) or call 1-800-244-5631.

“I Filed My Claim. What Happens Now?” Fact Sheet:

<https://www2.illinois.gov/ides/IDES%20Forms%20and%20Publications/BPP001F.pdf>

Information needed to file a claim:

- Social Security Number, Name as it appears on Social Security Card
- If claiming a spouse or child as a dependent, their SS#s, Dates of Birth and names
- Driver’s License or State ID
- Name, mailing address, phone number
- Employment dates and separation reason for all employers in the last 18 months
- If worked on a Sunday of this week, the gross wages earned this week
- Gross wages must be reported for the week in which they were earned not the week the wages were received
- Records of any pension payments (not including Social Security)
- If not a U.S. citizen, Alien Registration information
- If a recently separated veteran, the Member 4 Copy of the DD Form 214/215
- If separated from work as a civilian employee of the federal government, copies of Standard Form 8 and Personnel Action Form 50

For more details, go to “Information Needed to File an Internet Claim- Online:
https://www2.illinois.gov/ides/Pages/Necessary_Information.aspx .

To file a claim, read “Ten Things You Should Know About Unemployment Insurance”:
<https://www2.illinois.gov/ides/aboutides/Pages/10%20Things%20You%20Should%20Know.aspx> , scroll down the page and click accept in the certification box. **Note-** online filing and claims applications will be unavailable every night from 8:00pm-10:00pm for daily claims processing.

The day or time of day in which a claim is filed will not impact whether a consumer receives benefits or the amount he will receive. Additionally, claims will be back-dated to reflect the date in which a claimant was laid off or let go from their job due to COVID-19.

To find out how much money to expect on a weekly basis, go to the Weekly Benefit Tables at:
<https://www2.illinois.gov/ides/IDES%20Forms%20and%20Publications/CLI110L.pdf>

Benefits can be received on a debit card issued through Key Bank or by Direct Deposit.

Questions regarding Unemployment Insurance should be directed to the Customer Service Center at 1- 800-244-5631.

To certify Unemployment Benefits Check-n go to
https://benefits.ides.illinois.gov/Benefits/profile/responseHandlerAction.do?TAM_OP=login&USERNAME=unauthenticated&ERROR_CODE=0x00000000&METHOD=GET&URL=%2FBenefits%2Fcertification%2FcertificationWelcomeStart.do&REFERER=https%3A%2F%2Fwww2.illinois.gov%2Fides%2FPages%2Fdefault.aspx or call Tele-Serve at 312-338-4337
Monday through Friday from 5:00am-7:30pm.

To post a resume, search job postings or find a job, visit www.illinoisjoblink.com .

Unemployment Benefits under CARES Act

The federal government recently passed the Coronavirus Aid, Relief, and Economic Security (CARES) Act, legislation that will address the dramatic economic crisis brought on by COVID19, which includes the following federally funded unemployment benefits expansions:

- Federal Pandemic Unemployment Compensation (FPUC) - provides an additional \$600 per week for individuals receiving regular unemployment benefits, PUA, PEUC, or extended benefits if they are triggered under Illinois law, beginning March 29, 2020 and concluding the week ending July 25. FPUC has been implemented and began disbursement of payment to those certifying beginning April 6, 2020.
- Pandemic Emergency Unemployment Compensation (PEUC) - provides 13 additional weeks of federally funded unemployment benefits for individuals who have exhausted their regular unemployment benefits.

- Pandemic Unemployment Assistance (PUA) - provides a total of 39 weeks of federally funded unemployment benefits to individuals not typically eligible for unemployment benefits, including independent contractors and self-proprietors, but have become unemployed as a direct result of COVID-19.

While these new expansions will financially help unemployed Illinoisans in the months to come, not everyone will be eligible for all the benefits contained in the package, and some benefits will not begin immediately.

For more information, go to:

<https://www2.illinois.gov/ides/News%20%20Announcements%20Doc%20Library/Federal-Stimulus-FAQ-April2020.pdf>

Utilities

The Governor asked all water, natural gas and electric companies to stop disconnecting customers until at least May 1, 2020.

- Electric- ComEd- is suspending service disconnections for customers who cannot pay and waiving new late payment charges through June 1, 2020 as announced on 4/17/20. ComEd is prepared to work with every customer on a case-by-case basis to find payment arrangements and identify the best fit out of the many energy-assistance options ComEd has available. Visit www.comed.com or contact the Customer Care team from 7:00am-7:00pm Monday-Friday at 1-800-334-7661.
- Gas- Nicor- has suspended service disconnections for non-payment for both residential and commercial customers through May 1, 2020 or until the Governor announces the end of the COVID-19 state of public health emergency, should the state of emergency remain in effect past May 1, 2020. Nicor would like to remind customers about the Nicor Gas Sharing Program (operated by Salvation Army), Nicor Gas Budget Plan and Nicor Gas Energy Efficiency Program. Visit www.nicorgas.com or call 1-877-866-4239, Monday-Friday, 8:00am-5:00pm.
- Water- Contact local water supplier

*Most of the Directory was updated on 5/12/20. SNAP and Economic Impact information was updated on 5/21/20.

For more information- go to AgeOptions' Emergency Preparedness web page for information that is updated continually at

<http://ageoptions.org/gallery/emergency-preparedness/> .