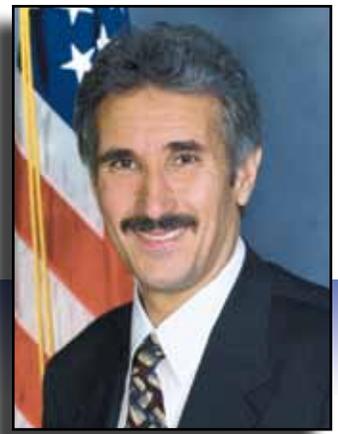


Sainato

Senior Report



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Dear Friend,

This newsletter contains valuable information for our older citizens. Please take a minute of your time and read about the many state services that are available, such as the Property Tax/Rent Rebate Program and PACE and PACENET prescription assistance.

My constituent service office is always available to serve you and contains a variety of informational booklets, brochures and other publications on state programs.

My office is open from 9 a.m. to 5 p.m. Monday to Friday. It is located at Z-Penn Building, 20 S. Mercer St., New Castle. You can call us at 724-656-1112 or 1-800-866-2215.

In addition to stopping by my office, you can also reach me via email through my website at www.pahouse.com/Sainato.

Sincerely,

State Rep. Chris Sainato

A billion reasons to keep the Pennsylvania Lottery in our hands



The Pennsylvania Lottery had another record-breaking year, finishing the 2012-2013 fiscal year with nearly \$3.7 billion in sales. The more than \$1 billion in net profits were used to fund programs for Pennsylvania's senior citizens.

I am hopeful that those numbers convince Gov. Tom Corbett to reconsider his plans to turn over management of our lottery to Camelot Global Services, a company based in the United Kingdom.

Unfortunately, the governor's plan has already come at a cost to Pennsylvania. Approximately \$3.5 million in consultant fees have been accumulated as part of the governor's bid to turn lottery management over to Camelot. This money could have been used to provide an additional 169,000 prescriptions through the PACE and PACENET programs, or could have paid for nearly 1.4 million free transit rides for older residents.

As is proven by the latest sales results, our lottery is among the most efficient in the country and is a shining example of how a lottery should be run.

While the Pennsylvania Lottery's current operating costs are 2.1 percent of total sales, the governor's privatization plan would give U.K.-based Camelot Global Services up to 5 percent in lottery sales as profits and operating costs. Over the life of the contract, \$1.6 billion would be paid to a foreign company instead of remaining in the Commonwealth to benefit our seniors.

What the Pennsylvania Lottery means to Lawrence County seniors:

- \$1.97 million to Lawrence County Area Agency on Aging and senior centers
- \$2.86 million to PACE/PACENET
- \$1.14 million to the shared and free-ride program
- \$2.95 million for property tax and rent rebates
- \$1.57 million for long-term living service



Many local residents, including myself, attended Mary Mother of Hope Summer Fest to enjoy the food and fun.



The members of St. George Church put a lot of hard work into making the Greek Festival a success.



It was my pleasure to meet many members of St. Paul's Church during its picnic.

Don't pay for your Property Tax/Rent Rebate

Several constituents have contacted my office inquiring about a letter they received from the Senior Advisory Center, which is actually a private, California-based company, offering assistance to complete the Property Tax/Rent Rebate application. The center is charging a \$39 processing fee.

If you or someone you know receives this letter, please ignore it! My staff

can help anyone with filing the application for free.

Homeowners applying to the program should bring proof of county, municipal and school taxes paid in the previous year, income for the previous year reported on a 1099 or W2 form. If a spouse who recently passed away is on the deed to the house, a copy of the death certificate is required.

Renters should bring a PA

Rent Certificate and/or rent receipts.

All first-time applicants to the program should bring their driver license to identify themselves.

Applicants who want their refund placed in their bank account by direct deposit must provide their account and routing numbers.

The Property Tax/Rent Rebate Program provides state rebates on property

taxes or rent paid in 2012 to eligible Pennsylvanians 65 or older; widows and widowers 50 or older; and people with disabilities 18 or older. The income limit is \$35,000 a year for homeowners and \$15,000 annually for renters, and half of Social Security, Supplemental Security or federal Railroad Retirement Tier I income is excluded. The maximum standard rebate is \$650.

Working to improve the Property Tax/Rent Rebate Program

I am a co-sponsor of legislation to improve the Property Tax/Rent Rebate Program. Earlier this year, I voted for House Bill 468, which would allow families to apply for the rebate on behalf of a deceased applicant if the person was eligible for the program on the date he or she died. Currently, deceased applicants must have lived the entire year for which their claim is filed.

Making the rebate available to families dealing with the loss of a loved one is the right thing to do. This money could prove vital in helping a widow, widower, son or daughter to remain in their family home. That's something worth fighting for.

The bill, which overwhelmingly passed the House and was sent to the Senate for consideration, also would double the amount of death benefits – to \$10,000 – which may be exempted when considering income for program eligibility.

In addition, there are several things to keep in mind when filing on behalf of a deceased applicant.

The executor or the court-appointed representative of the estate may file the claim and submit a Short Certificate showing the will was registered or probated. When there is no will and there are assets (an estate), a copy of the court order appointing someone to receive the deceased person's assets, known as a Decree of Distribution, must be submitted. A Short Certificate or Decree of Distribution can be obtained from the county courthouse where the death is recorded.

A personal representative can request that the department issue the rebate in the deceased applicant's name in the following instances:

- If a person dies after filing a claim and there is no will;
- If the will has not been registered or probated; or
- If there is no estate.

In cases where the rebate check has been received but cannot be cashed, the check must be returned with a request to have the rebate reissued in the name of the personal

representative. The decedent's personal representative must submit a copy of the decedent's death certificate and a receipted copy of the claimant's funeral bill showing that he or she personally paid the funeral expenses in an amount that is equal to or greater than the amount of Property Tax/Rent Rebate to which the claimant is entitled.

I also supported legislation to allow certain federal employees who are ineligible for Social Security to exclude half of their Civil Service Retirement System pension when applying for the Property Tax/Rent Rebate Program. Unfortunately, the legislation was defeated in the state House on a party-line vote, with the Republican majority voting against it.

The Property Tax/Rent Rebate Program already allows people who receive Railroad Retirement Tier I or Social Security benefits to exclude half of that income in determining eligibility for the program. But federal employees, who, because of their hiring date, are ineligible for Social Security, were inadvertently excluded.

Aware, avoid, alert: Don't become a victim of a scam

Pennsylvania has the third highest percentage of senior citizens in the country, with nearly 2 million people 65 or older. Senior citizens are favored targets for consumer fraud, such as identity theft, charities, telemarketing and sweepstakes fraud.

As part of the sweepstakes scam, a person will receive a call or email saying they have won a sweepstakes, but they must first provide a fee and personal information. If paid, the "fee" is stolen, and personal information can be used for identity theft. Remember, if something sounds too good to be true, it probably is.

In another scam that has become prevalent, a person receives a call claiming their grandson, granddaughter, niece or nephew is in trouble with the law and they must wire money. In one case, a woman wired \$10,000, believing her loved one was in trouble in upstate New York, when he was, in fact, safe at home.

My advice to avoid these scams is to always verify. Ask the caller for a name and a number to call back, and check into their claims before taking action.

If you or someone you know becomes a victim, call the Pennsylvania Attorney General Elder Abuse Unit to report the abuse, neglect, financial exploitation or victimization of an older Pennsylvanian.

The hotline is 1-866-623-2137.

Is the PA Treasury holding your unclaimed property?

Each year, the state Treasurer's Office receives millions of dollars of unclaimed property. In fact, one in 10 Pennsylvanians has unclaimed property that belongs to them. It might be yours, and I can help you find out.

You're probably wondering what is considered unclaimed property? Examples of such property include closed bank accounts, uncashed checks, lost stocks and bonds, contents of safe deposit boxes, proceeds from the demutualization of insurance companies, and expired gift cards or gift certificates.

If these items go unclaimed for five years, they must be turned over to the state Treasurer's Office, which is required to hold unclaimed property. The goal is to return this unclaimed property to its rightful owners.

To find out if that's you, contact my office by calling 724-656-1112. My staff and I can help you determine if you have unclaimed property being held by the Treasurer's Office. There is no charge to claim your unclaimed property.



I attended the New Bedford Presbyterian Church Community Day.



The food was fabulous at St. Elias Church's Old Fashioned Syrian Picnic, and so was the company.



I visited with members of the Duca Degli Abruzzi Club during their picnic.



I stopped by the First Alliance Church booth at the New Castle fireworks festival.



STATE REP. CHRIS SAINATO

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Do you have difficulty paying your prescriptions? Pennsylvania's PACE program can help

PACE, PACENET and PACE Plus Medicare are Pennsylvania's prescription assistance programs for senior citizens. The programs offer low-cost prescription medication to eligible Pennsylvania residents who meet the income qualifications.

Who is eligible?

To be eligible for PACE and PACENET, you must be:

- 65 or older
- A Pennsylvania resident

for at least 90 days before application

- NOT enrolled in the Department of Public Welfare's Medicaid prescription benefit

What are the income qualifications?

PACE and PACENET eligibility is determined by your previous calendar year's income.

PACE

- For a single person, total income must be \$14,500 or less

- For a married couple, combined total income must be \$17,700 or less

PACENET

- For a single person, total income can be between \$14,500 and \$23,500
- For a married couple, combined total income can be between \$17,700 and \$31,500

What is PACE Plus Medicare?

Under PACE Plus Medicare, PACE/PACENET coverage

is supplemented by federal Medicare Part D prescription coverage and offers older Pennsylvanians the best benefits of both programs. Older adults continue to receive the same prescription benefits while, in many cases, saving more money.

My office can provide you with more information about PACE, PACENET and PACE Plus Medicare, and help you with the application process.

Pennsylvania Alzheimer's Disease State Planning Committee

This past February, the governor created the Pennsylvania's Alzheimer's Disease State Planning Committee, which will work to address the growing Alzheimer's disease crisis in Pennsylvania.

Every 69 seconds, someone in the United States is diagnosed with Alzheimer's and more than 400,000 Pennsylvanians are living with Alzheimer's Disease and related dementias.

Composed of representatives from various state agencies, as well as those personally impacted by the disease, the Alzheimer's Disease State Planning Committee will examine the needs of Pennsylvania's Alzheimer's population and research trends in combating the disease. The committee will also work to develop a plan of action to strengthen existing resources, and provide support for individuals living with Alzheimer's disease, their families and their caregivers.

You can find more information about Alzheimer's disease by visiting the Alzheimer's Association's website at www.alz.org. This website contains many helpful tools, including a 24/7 helpline, which provides reliable information and support to all those who need assistance.