



# BEFORE YOU TURN 65

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As we age there are new questions we need to ask ourselves.

When are we going to retire?

How are we going to retire?

What is medicare?

These are just a few of many questions that come with approaching 65 and for many it may seem overwhelming.

Don't worry, we are here to help. This booklet is designed to give you information so you can make more informed decision or, at very least, ask more informed questions.

Keep in mind that this guide should not be construed as legal advice and does not cover each and every item that should be considered when reaching 65. For detailed and specific information please consult a elder law attorney.

# DRIVING

## DO I HAVE TO RENEW MY LICENSE?

A drivers license in Arizona expires at the age of 65.

A driver with an expired license will need to go into the Motor Vehicle Department for a vision test to receive a new license. That license will be good for five years.

## WHERE DO I GET A HANDICAP PLACARD?

You can go to the Arizona Department of Transportation's website at [azdot.gov/forms](http://azdot.gov/forms) to download the instructions to get a placard or call one of the numbers listed below for more information.

Arizona: (800) 251-5866

Phoenix: (602) 255-0072

Tucson: (520) 629-9808





# ELDER ABUSE

## WHAT IS ELDER ABUSE?

Elder abuse is an umbrella term referring to any knowing, intentional, or negligent act by a caregiver or any other person that causes harm or a serious risk of harm to a vulnerable adult. It can take the form of physical, sexual, or emotional abuse, financial or material exploitation, neglect, self-neglect or abandonment. It might be physical violence, isolation or a caregiver's neglect. It could be theft, identity theft, or embezzlement of a senior's property. (ARS §13-3623 and ARS §46-451)

## AM I REQUIRED TO REPORT ELDER ABUSE?

Arizona Revised Statute §46-454 requires those having the responsibility for the care of an incapacitated or vulnerable adult or has been given responsibility of a specific area of the adults concerns (medical, financial, legal, etc) and has a reasonable basis to believe that abuse or neglect has occurred or that exploitation of that adult's property has occurred he/she must immediately report or cause reports to be made of such reasonable basis.

## IS DOMESTIC VIOLENCE THE SAME THING?

Elder abuse is included under domestic violence definition when the abuse is coming from someone sharing your home as a partner or a relative (child, grandchild, sister, etc.). Elder abuse also includes any knowing, intentional, or negligent act by a caregiver or any other person that causes harm or serious risk of harm to a vulnerable adult. There are many types of abuse: physical abuse, sexual abuse, emotional or psychological abuse, financial or material exploitation, neglect or abandonment.

## WHAT CAN I DO TO PROTECT MYSELF?

There is help for you. Call Adult Protective Services (800) 767-7285 or (TTY) National Domestic Violence hotline (800) 799-7233. If you are in immediate danger, call 911. If you do not have a phone, tell a neighbor, your doctor, or someone you can trust to get you the help you need.

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### EXAMPLES OF ABUSE

- Your caregiver or a “new friend” persuades you to sign a power of attorney so that he can handle your affairs for you—and then sells your home for the cash.
- Malnourished and covered with bedsores, you lie stranded in your own bedroom while your live-in child is busy emptying your bank accounts.
- A home repairman persuades you to pay cash on the spot for a “great” home improvement deal—and then fails to do any work.
- You forget to take your medication and a nursing home staff member slaps you in the face.



# EMPLOYMENT



## WHAT IS AGE DISCRIMINATION?

The Age Discrimination in Employment Act of 1967 (ADEA) protects individuals who are 40 years of age or older from employment discrimination based on age. The ADEA's protections apply to both employees and job applicants. Under the ADEA, it is unlawful to discriminate against a person because of his/her age with respect to any term, condition, or privilege of employment, including hiring, firing, promotion, layoff, compensation, benefits, job assignments, and training.

## CAN MY EMPLOYER FORCE ME TO RETIRE?

Both the Arizona Civil Rights Act and the ADEA prohibit mandatory retirement based on age. (29 U.S.C. § 623(f)(2); A.R.S. § 41-1463(G)(4)(b))

## WHEN DOES THE ADEA APPLY?

The ADEA applies to if you are at least forty years old and work for either: a private employer with

twenty or more employees, the federal government or any local government. The U.S. Supreme Court has held that the ADEA cannot be applied to state governments. However, the Arizona Civil Rights Act protects state employees.

## WHEN DOES THE ADEA NOT APPLY?

An employer may consider age in certain occupations where age may affect job performance. Such as positions dealing with public safety. To see if your occupation is an exception to the ADEA, please consult your Human Resources Department.

## WHAT IS PHASED RETIREMENT?

Phased Retirement is a human resources tool that allows full-time employees to work part-time schedules while beginning to draw retirement benefits. To see how phased retirement works at your occupation consult your Human Resource Department.



# FINANCIAL EXPLOITATION

## WHAT IS CONSIDERED FINANCIAL EXPLOITATION?

Financial exploitation happens when someone illegally or improperly uses your money or property for their own benefit. This type of exploitation can be committed by someone you know or a complete stranger.

## WHAT ARE SIGNS OF FINANCIAL EXPLOITATION?

You, family, friends or your bank might notice some common warning signs that may indicate that you are being exploited. These signs might include:

- You notice financial activity that is inconsistent with your financial history and/or beyond your means (i.e. increased or unexplained credit card activity, withdrawals in spite of penalties, newly authorized signers on accounts)





- Your caregiver or beneficiary refuses to use your funds for necessary care and treatment
- You are confused about recent financial arrangements/transactions and are reluctant to discuss finances.
- There have been recent changes to your property titles, deeds, refinanced mortgages, Power of Attorney documents, wills, trusts or other documents that you do not understand and did not authorize.
- People are threatening to place you in a long-term care facility unless you give them control of your finances.
- It appears that food or medication has been manipulated or withheld so you become weak and compliant.
- You have been threatened with harm, neglect or abandonment if you don't agree to financial arrangements presented by others.
- You have taken on the financial responsibility for a family member or friend without regard for your own needs.

## **I THINK I AM BEING EXPLOITED. WHAT SHOULD I DO?**

If you feel you are threatened and in danger, call 911. Contact Adult Protective Services at (602) 255-0996. You can also contact the Area Agency on Aging at (602) 230-9132 for assistance.

# GRANDPARENT'S RIGHTS

## DO I HAVE ANY RIGHTS TO SEE MY GRANDCHILDREN?

You may according to A.R.S. § 25-409 which gives third parties the ability to petition the superior court for legal decision-making authority or placement of the child if one of the following is true:

- (a) One of the legal parents is deceased.
- (b) The child's legal parents are not married to each other at the time the petition is filed.
- (c) A proceeding for dissolution of marriage or for legal separation of the legal parents is pending at the time the petition is filed.

## ARE THERE OTHER FACTORS THE COURT LOOKS AT?

The court also looks at the best interest of the child when determining grandparent visitation. These factors are also listed in A.R.S. § 25-409 and include the following:

- Your historical relationship with the child.
- Your motivation in pursuing visitation.
- Why visitation might have been denied.
- The amount of visitation time that you have requested and the possible impact on the child's customary activities.
- The benefit of continuing an extended family relationship, if one or both of your grandchild's parents is deceased.

# HOUSING

SENIOR ADULT INDEPENDENT LIVING PROGRAM (SAIL) is for individuals who need help to continue living at home. SAIL provides in-home evaluations to determine an individual's area of need and make the necessary referrals for services. Persons with physical problems aged 60 years or older can benefit from SAIL. Persons aged 18 to 59 years with a diagnosed disability receiving or eligible for SSI disability payments may also benefit. For more information call (602) 264-4357.

INDEPENDENT LIVING COMMUNITIES are for seniors who desire an active lifestyle with other seniors. There may be meal plans, housekeeping services, and planned social activities including exercise classes, wellness programs to encourage a healthy lifestyle. Sometimes called retirement communities, the age requirements may vary but are generally no less than 55.



HOUSING AND URBAN DEVELOPMENT (HUD) SENIOR HOUSING offers affordable housing for the elderly and disabled who are highly independent. After qualifying for HUD housing, the individual must pay a percentage of their monthly income for rent and HUD takes care of the remaining amount. Note that this option does not accept Medicaid or ALTCS. For information about eligibility requirements and an applications, see the Resources section.

SENIOR APARTMENTS are age restricted communities that may provide social programs and activities geared towards its residents. These apartments are for seniors seeking a high level of independence.

ASSISTED LIVING COMMUNITIES AND HOMES are licensed and are for seniors with a low to moderate level of independence who need some level of assistance but not the continuous care provided by a skilled nursing center. These residences offer couples the option of staying together when only one spouse requires care. Three levels of care exist in these communities and homes to meet the needs of those individuals seeking this type of housing:

- Supervisory care provides general supervision and crisis intervention with the most basic level of assistance;
- Personal care is assisted living with assistance

with Activities of Daily Living (ADLs); and

- Directed care which is the highest level of assisted living and provides intermittent nursing care and extra assistance to individuals incapable of making basic decisions pertaining to their own welfare and safety.

ADULT FOSTER CARE (AFC) HOMES offer seniors a residence in a licensed family home administered by the Foundation for Senior Living in Maricopa County. All Adult Foster Care Homes take individuals in the Arizona Long Term Care System (ALTCS) which subsidizes the fees for the care although there are private pay options. For more information about Adult Foster Care call the Foundation for Senior Living at (602) 285-1800 or the Senior Help LINE at (888) 264-2258, or TTY/TDD at (602) 241-6110.

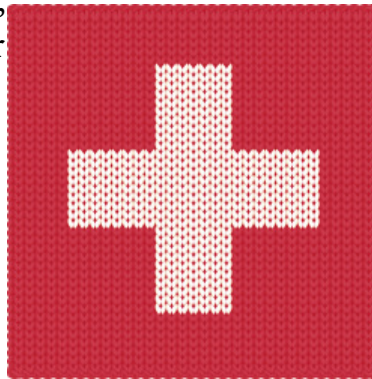
NURSING CARE CENTERS are designed for people requiring supervised skilled nursing care 24/7. Meals, housekeeping and assistance with Activities of Daily Living (ADLs) along with nursing services and usually social and recreational activities are provided. Nursing care centers typically accept ALTCS.



# HEALTH CARE

## CAN I GET HEALTH INSURANCE AFTER MY RETIREMENT?

You may be entitled, by law, to continued coverage under your employer's group health insurance plan for a short period of time. In addition, some employers actually maintain health insurance for their retired employees. But obtaining private individual coverage as a senior can be expensive and difficult, particularly if you have a pre-existing condition. As a senior, however, you do have other options. Medicare, Medigap policies, health maintenance organizations (HMOs), long-term care insurance, AHCCCS or veterans' benefits may help cover your medical and long-term care expenses.



## WHAT IS THE ARIZONA LONG TERM CARE SYSTEM?

The Arizona Long Term Care System (ALTCS) provides health care, behavioral health, and long-term care services to eligible Arizona residents. To see if you qualify go to [www.azdes.gov/ddd/](http://www.azdes.gov/ddd/).

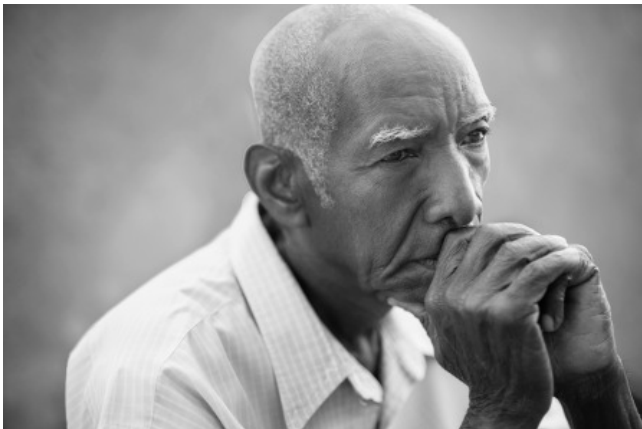


## WHAT IS MEDICARE?

Medicare is a federal health insurance program that primarily covers Social Security recipients who are at least 65 years old or who are younger but have certain disabilities or who need kidney dialysis or a kidney transplant. Income level and assets have no bearing on an individual's eligibility for coverage. Generally, Medicare participants may choose between the Original Medicare Plan, a Medicare Advantage Plan (HMO, PPO, special needs and private fee-for-service plans) and, in some instances, other Medicare health plans that are only available in certain parts of the country. The participant pays the deductibles, co-payments and, in some cases, a monthly premium. Medicare then pays the rest of the tab for covered services.

## WHEN SHOULD I SIGN UP FOR MEDICARE?

Seniors should register for Medicare three months before their 65th birthday. An eligibility and premium calculator can be found on the Medicare website at [medicare.gov/eligibilitypremiumcalc/#eligibility](https://www.medicare.gov/eligibilitypremiumcalc/#eligibility).



# PLANNING AHEAD

## WHAT IS A LIVING WILL?

A living will is used to express your wishes regarding end of life decisions. If you are in an accident or are terminally ill and unable to make your own decisions, such as a persistent vegetative state or coma, this document will indicate your wishes regarding your care. A living will can be used to keep you alive using machines or allow your family or guardian to terminate life sustaining care. Without a document stating your wishes your family or guardian would make the tough decisions for you. Often family members do not agree with how to handle this tough situation and in that case it is taken to court for them to decide.

## HOW DO I GET A LIVING WILL?

The Arizona Attorney General's Office has a free life care planning packet available on their website at [www.azag.gov/seniors/life-care-planning](http://www.azag.gov/seniors/life-care-planning).

## CAN I BE BARRED FROM HANDLING MY OWN AFFAIRS FOR ANY REASON?

Yes – if you no longer have capacity to handle your own affairs. If you become disabled, the court may appoint a guardian to handle decisions regarding your person and a conservator to handle financial matters.

If you realize you are having trouble acting for yourself, you may want to appoint someone to act now for you so that you have the appropriate help in place. You can also hire someone to help you pay bills and take care of your nutrition, hydration, medicine and transportation needs.

## WHAT IS A CONSERVATOR?

A conservator is appointed by the court to handle your financial matters. The conservator must account to the court each year. The conservator must be bonded unless all assets are court-restricted. Usually, some assets are restricted and some are not

so that the bills can be paid. As mentioned above, a guardian can be appointed to make decisions regarding



your person. The guardian decides all health matters and makes sure you have proper nutrition, hydration, living quarters, clothes, etc. When a petition is filed, an attorney is appointed for you unless you already have one. If you object to the appointment, a trial is held on the matter.

## DO I NEED A WILL?

If you want the following issues handled, then do prepare a will:

1. You want to disinherit an heir.
2. You want to provide for friends/charities/spouse/children/family members.
3. You want to revoke prior wills.
4. You want an unequal distribution among your beneficiaries.
5. You are leaving money to minor or disabled beneficiaries
6. You wish to nominate a guardian for minor or disabled individuals.
7. You want to name a Personal Representative(s) to manage notifying heirs and creditors, paying taxes, creditors and administrative expenses, and distribution to beneficiaries.
8. You have a spouse and children from a prior marriage and want to be clear who gets what of your assets.
9. Your wishes regarding final arrangements
10. You want to provide for your pet



## HOW DO I CREATE A WILL?

In Arizona, a holographic will is valid; you must write out the will in your own handwriting and sign it. A date is also helpful, as is a note about whether you are revoking prior wills. The will can be typed, signed by you and witnessed by two people and then signed by a notary public. The notary public cannot be a witness. The two witnesses and notary public should not be related to you or a beneficiary/ Personal Representative in the will.

DO NOT write on your will after it has been signed. If you want to make changes, prepare a codicil or a new will. If someone's address has changed, do not write on the document; simply note it on a separate page called "contact information."

## WHAT IS A REVOCABLE LIVING TRUST?

A trust is a contract between yourself as the Trust-maker/ Grantor/Settlor/Trustor and yourself (typically) as Trustee (the person that manages the trust). You can change or revoke the trust at any time that you have capacity. You



can determine who determines your disability. You can set out the terms of the trust to handle distribution while you are alive and well, alive and disabled, and not alive. The trust handles both disability and providing for your beneficiaries. You can set the terms for how and when your beneficiaries receive assets from the trust. If the

beneficiary has disabilities, a special needs trust may be appropriate.

You may want assets held in trust for a minor beneficiary. If a beneficiary is going through bankruptcy or has creditor issues, you may want to draft the trust so that the beneficiary cannot demand the money from the Trustee. Sometimes trusts are set up to provide protection in event of divorce (if the beneficiary receives the money outright and then commingles it with spouse, it can be hard to trace what is left, if anything, if the inheritance



and amounts not traceable are included in what is divided in the divorce).

Consult an estate planning attorney to review your goals/wishes and the various options in this area. Make sure you properly fund your trust after signing it and review all beneficiary designations to make sure they meet your wishes. It will be frustrating for your Trustee to not only have to do the trust administration but also the probate because you “forgot” to change title on an asset into your trust.

### **DO YOU HAVE THE RIGHT INFORMATION?**

Mesa Police Department has developed an Adult ID Kit for people suffering from Alzheimers or Dementia so family will have all the information they need to give the police to help locate their loved one. To get a free copy go to [www.mesaaz.gov/residents/police/services-forms/adult-id-kit](http://www.mesaaz.gov/residents/police/services-forms/adult-id-kit).



# PUBLIC BENEFITS

## WHAT IS TEFAP?

TEFAP or The Emergency Food Assistance Program is a Federal program that provides food assistance to those who qualify. You must meet income eligibility guidelines of 185% of the Federal Poverty Guidelines. To apply for TEFAP visit their website at [www.azdes.gov](http://www.azdes.gov) and click on The Emergency Food Assistance Program tab.

## I CAN'T PAY MY ELECTRIC AND GAS. IS THERE SOMEONE THAT CAN HELP ME WITH THAT?

Utilities are important but can be expensive, especially during the hot summer months. Below are several programs that you may qualify for that can help with utilities.

*SRP Economy Price Plan*

(602) 236-8888 or (800) 258-4777)

*Southwest Gas Low Income Ratepayer Assistance*

(877) 860-6020

*Low Income Home Energy Assistance Program (LIHEAP)*

[www.acf.hhs.gov/programs/ocs/programs/liheap](http://www.acf.hhs.gov/programs/ocs/programs/liheap)

*APS Limited Income Services*

[www.aps.com/en/residential/accountservices/assistanceprograms/pages/limited-income-home.aspx](http://www.aps.com/en/residential/accountservices/assistanceprograms/pages/limited-income-home.aspx)

# SOCIAL SECURITY

## WHAT IS SOCIAL SECURITY?

It is a government program that provides regular benefits to eligible workers and their families after the worker retires, becomes severely disabled or dies. Social Security taxes from employees, employers and self-employed workers help fund the program.

## WHEN WILL I BE ELIGIBLE?

If you have paid into the program long enough—roughly 10 years—you will be eligible for full benefits sometime between the ages of 65 and 67 (depending on your date of birth). What you receive will be based on your past earnings. You may qualify for reduced benefits at age 62. But such benefits, if taken at that age, will remain at that lower level permanently.

## HOW DO I APPLY?

You may go online at [ssa.gov](https://ssa.gov) or visit your nearest Social Security Office.

## CAN MY SOCIAL SECURITY BE GARNISHED?

In general no, however, it may be garnished by court order for child support, alimony, restitution and federal tax debt.

# SPECIAL BENEFITS

Many places store, restaurants, hotels, etcetera offer discounts and special pricing for people who are over the age of 65. Here are some benefits of which you may not be aware.

## CAN MY CHILDREN CLAIM ME AS A DEPENDENT ON THEIR TAXES?

Yes, if you live with and are supported by a child and are not otherwise claimed you may be claimed as a dependent. Consult a tax professional for more information.

## IS THERE SPECIAL TAX RELIEF FOR SENIORS?

Low-income seniors may be eligible for property tax postponement until they sell the property or no longer live in the property. (A.R.S. §§ 42-17301-17313)

As a senior, you may also be eligible to freeze the “primary” property value of your home to help keep certain portions of your property taxes from increasing by filing an application with your local County Assessor’s office.

Permanently disabled homeowners of any age whose assessed home value does not exceed a certain level can file an annual application to exempt certain

portions of their home value from property taxes. All of these programs are administered by your local County Assessor's office. For more information on these programs, you may contact the Arizona Department of Revenue at (602) 716-6843 for general information or your local County Assessor's office for more detailed information and any necessary applications.

## **I'M LOOKING TO REENTER THE WORK FORCE IS THERE ANY HELP?**

The Area Agency on Aging has programs that help seniors bolster their resumes and gain work experience called ageWorks. To learn more about his program you can contact the Area Agency on Aging at (602) 241-6186.

## **DO I NEED TO LICENSE MY PET?**

If you own a dog or a cat a license is required however, many counties offer discounts for people who are 65 years old or older who own a sterile pet. For more information visit your counties local animal care and control facility or website.



# VETERANS

## AS A VETERAN, AM I ENTITLED TO ADDITIONAL HEALTH BENEFITS?

As a veteran, you may be eligible for health care services at more than 50 medical centers and clinics throughout the state. Depending on your income, you may pay just \$15 to see a primary care doctor and \$50 to see a specialist. In addition, your medicine could cost no more than \$8 per prescription and you may be entitled to some dental care. For more information, call the U.S. Department of Veterans Affairs Regional Office at (800) 827-1000.

## I AM HAVING ISSUES REGARDING MY VETERAN'S BENEFITS, WHERE CAN I GET SOME HELP?

LawforVeterans.org You can go to [www.nrd.gov](http://www.nrd.gov) for various services and benefit information. You can also go to [www.va.gov](http://www.va.gov) for information from the Dept. of Veterans Affairs. In Arizona, visit the website [www.dvs.az.gov](http://www.dvs.az.gov).

## WHAT IS VETERANS COURT?

Veterans' Court is a problem solving court that focuses on treatment versus punishment. Veterans' Court is available in several cities and usually for misdemeanor crimes. Each court has different eligibility requirements. Some courts will only accept veterans with an honorable discharge,

while others will accept all veterans regardless of discharge status. The court recognizes that there are underlying issues that are the cause of the veteran's legal issues. There is no trial at Veterans' Court. Instead, the court, along with the Veterans Administration and other organizations, work with the veteran to develop a treatment plan designed for each individual's specific needs. In some cases the charges can be dropped or reduced upon successful completion of the treatment program.

## HOW DO I RECEIVE A MILITARY FUNERAL?

All eligible veterans are entitled to military funeral honors. The department of defense has a program called "Honoring Those Who Served" where two or more military members will fold and present the American Flag to the deceased veteran's family members while the song Taps is played. To receive military funeral honors, the deceased veteran's family member must ask the funeral director to make a request to the Department of Defense for military funeral honors. For more information please visit: [www.cem.va.gov/military\\_funeral\\_honors.asp](http://www.cem.va.gov/military_funeral_honors.asp).





# RESOURCES FOR SENIORS

Adult Protective Services  
Phoenix Metro (602) 255-0996  
Tucson Area (520) 881-4066  
Flagstaff (928)213-3594  
Yuma (928)782-9255  
Globe (928)425-3101  
Safford (928)428-7702  
[www.azdes.gov/daas/aps](http://www.azdes.gov/daas/aps)

American Association of Retired Persons (AARP)  
(888) 687-2277  
[www.aarp.org](http://www.aarp.org)

Administration on Aging  
(202) 619-0724  
[www.aoa.gov](http://www.aoa.gov)

Alzheimer's Association  
(800) 272-3900  
[www.alz.org](http://www.alz.org)

Area Agency on Aging  
(602) 230-9132  
[www.aaaphx.org](http://www.aaaphx.org)

Arizona Attorney General's Office  
Phoenix (602)-542-5763  
Tucson (520)-628-6504  
Arizona (800)-352-8431  
[www.azag.gov](http://www.azag.gov)

Arizona Coalition to End Sexual & Domestic Violence  
(602)-279-2900  
[www.azcadv.org](http://www.azcadv.org)

Arizona Dept. of Health Services  
(602)-542-1025  
[www.azdhs.gov](http://www.azdhs.gov)

Arizona Dept. of Veterans' Services  
(602)-627-3268  
[www.azdvs.gov](http://www.azdvs.gov)

Arizona Senior Citizens Law Project  
1818 S. 16th Street  
Phoenix, AZ 85034  
(602) 252-6710

Center for Disease Control  
(800) 311-3435  
[www.cdc.gov](http://www.cdc.gov)

CDC-Immunization  
(800) 232-4636  
[www.cdc.gov/vaccines](http://www.cdc.gov/vaccines)

CDC-Traveler's Health  
(877) 394-8747  
[www.cdc.gov/travel](http://www.cdc.gov/travel)

Center for Medicare  
Advocacy  
(860) 456-7790  
[www.medicareadvocacy.org](http://www.medicareadvocacy.org)

Foundation for Senior  
Living  
(602) 285-1800  
[www.fsl.org](http://www.fsl.org)

Consumer Consortium on  
Assisted Living  
(703) 533-8121  
[www.ccal.org](http://www.ccal.org)

National Domestic  
Violence Hotline  
(800) 799-7233  
[www.thehotline.org](http://www.thehotline.org)

Consumers Union  
(202) 462-6262  
[www.consumersunion.org](http://www.consumersunion.org)

DOVES  
24 hour Senior Help line  
(602) 264-4357  
[aaaphx.org/program-services/  
doves-program/](http://aaaphx.org/program-services/doves-program/)

Credit Bureaus (ordering  
credit reports)  
Equifax (800) 685-1111  
Experian (888) 397-3742  
Transunion (877) 322-8228

Federal Equal Employment  
Opportunity Commission  
(800) 669-4000  
[www.eeoc.gov](http://www.eeoc.gov)

Dept. Of Public Safety  
(602) 223-2000  
[www.azdps.gov](http://www.azdps.gov)

Federal Deposit Insurance  
Corporation  
(877) 275-3342  
[www.fdic.gov](http://www.fdic.gov)

Dept. of Veteran Services,  
Arizona  
3839 N 3rd St,  
Phoenix, AZ 85012  
(602) 248-1554  
[www.dvs.az.gov](http://www.dvs.az.gov)

Federal Trade Commission  
(877) 382-4357  
[www.ftc.gov](http://www.ftc.gov)

Duet  
(602) 274-5022  
[www.duetaz.org](http://www.duetaz.org)

FTC identity theft hotline  
(877) 438-4338  
[www.ftc.gov](http://www.ftc.gov)

Internal Revenue Service  
(800) 829-1040  
[www.irs.gov](http://www.irs.gov)

Maricopa County Assessor  
(602) 506-3406  
[www.maricopa.gov/assessor](http://www.maricopa.gov/assessor)

Medicare  
(800)-633-4227  
[www.medicare.gov](http://www.medicare.gov)

Mosaic  
(888) 783-7500  
[aaaphx.org/program-services/mosaic-center/](http://aaaphx.org/program-services/mosaic-center/)

National Alliance on  
Mental Illness  
(800) 950-6264  
[www.nami.org](http://www.nami.org)

National Center on Elder  
Abuse  
(202) 898-2586  
[www.ncea.aoa.gov](http://www.ncea.aoa.gov)

National Citizens'  
Coalition for Nursing  
Home Reform  
(202) 332-2275

National Council on Aging  
(202).479.1200  
[www.ncoa.org](http://www.ncoa.org)

National Elder Care  
Locator Service  
(800) 677-1116  
[www.eldercare.gov](http://www.eldercare.gov)

National Fraud  
Information Center  
(800) 876-7060  
[www.fraud.org](http://www.fraud.org)

National Senior Citizens  
Law Center  
(202) 289-6976  
[www.nsclc.org](http://www.nsclc.org)

24 Hour Senior HelpLine  
Area Agency on Aging  
(888) 264-2258  
(602) 264-4357



Social Security  
Administration  
(800) 772-1213  
[www.ssa.gov](http://www.ssa.gov)

Task Force Against Senior  
Abuse  
(602) 542-2124  
<https://www.azag.gov/seniors>

U.S. Administration on  
Aging  
(202) 357-3566

U.S. Department of Health  
(800) 456-2647  
[www.mentalhealth.gov](http://www.mentalhealth.gov)

U.S. Department of  
Housing and Urban  
Development  
(800) 569-4287  
[www.hud.gov](http://www.hud.gov)

U.S. Department of  
Veterans Affairs  
(800) 827-1000  
[www.va.gov](http://www.va.gov)

U.S. Equal Employment  
Opportunity Commission  
(800) 669-4000

US Government Seniors  
Portal  
(800) 333-4636

Veterans' Legal Benefits  
(202) 265-8305



Growing older presents new opportunities as well as changes in health, lifestyle, family connections, and more. Whether you are experiencing these changes or you are caring for aging relatives, you are not alone.

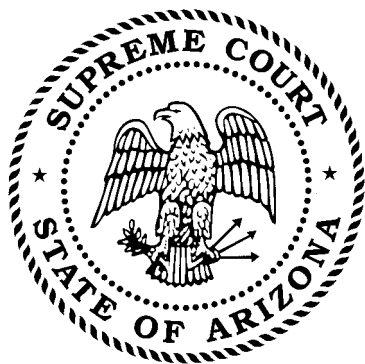


We prepared this guide as a resource for people navigating the challenges and opportunities that come with aging or caregiving.

This guide will help you plan ahead, know your options, and be aware of your rights. There are many laws, benefits, and special services available to help you stay in command of your daily living. Law for Seniors touches on some of the topics you may face and offers contact information for agencies and organizations that may be of assistance to you. This guide presents only general information. Laws, policies, and procedures frequently change. If you have a specific legal problem, you may want to consult an attorney.

**Chief Justice Scott Bales**

Arizona Foundation for  
**LEGAL SERVICES  
& EDUCATION**  
THE ARIZONA BAR FOUNDATION



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LawforSeniors.org “Before You Turn 65” is a project of the Arizona Foundation for Legal Services & Education in partnership with the Arizona Supreme Court.

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