

Social security may go to deceased's former spouse

Q. My husband and I were divorced several years ago. He has since died. Is there any way I can collect his Social Security benefits?

Several of the brochures I have received say that they are congregate housing. What exactly does that mean?

A. A divorced spouse can receive the identical benefits as one who was still married at the time of the spouse's death, if the marriage lasted at least 10 years and if you did not remarry before age 60.

You can still collect those benefits at age 65 and partial benefits as early as age 60. For an estimate of your benefits, call your local Social Security office or the Social Security Administration toll-free number, 1-800-234-5772.

If your ex-spouse is still living and you're both at least age 62, you are also entitled to benefits.

Q. We are looking to move to a retirement community in Arizona.

A. Congregate housing is a relatively new development in senior living. What it means is that you would have your own living quarters, with a kitchen for light meals and snacks, but that you would probably have your main meals in a central dining room with the other residents.

Housekeeping, maintenance, social activities and transportation are usually available. A variety of accommodations may be offered at a variety of prices.

Most congregate housing facilities also have a professional staff, such as social workers or counselors, to plan activities and help with any additional requests. Some have regularly scheduled visiting physicians



on aging
Renee Mahler

or nurses and/or a 24-hour medical alert system.

As when contemplating any type of move, the best thing to do would be to visit the facilities you think would be best suited to your needs. Talk with the people who already live in the buildings and talk with the management.

The most important question is in regard to the cost. What do the units cost per month and what extra charges are there, if any? Can you

pay for only those services you need or is the fee all inclusive?

Find out what services and activities are offered. How many meals are provided? Can arrangements be made for special diets if needed? Is there someone in the building 24 hours a day in case of an emergency? What happens if you become ill — must you move out?

Are carpeting, drapes or any other furnishings provided, or can you bring your own? Are there restric-

tions on visitors or overnight guests? Is parking available?

The more information you have, the better equipped you are to make a good decision. For your own protection it would be advisable to consult with an attorney before signing any type of contract.

Q. I have Medicare but recently I have been approached to buy additional private health insurance. Do I really need this extra expense?

A. Not everyone needs additional health insurance if they have Medicare. If you participate in a health maintenance organization or com-

petitive medical plan that has a contract, you may not need a Medicare supplemental policy.

Low-income individuals who are eligible for Medicaid do not, in general, need additional insurance. Those eligible for Medicaid qualify for certain health benefits that Medicare does not even cover.

If you are unsure about buying additional health insurance, you should discuss the matter with someone who fully understands insurance and your financial situation. Should you decide on additional insurance, the best time to buy it is before you reach age 65.

Oakland LWV elects officers

Officers have been elected for the first time to serve the new League of Women Voters of Oakland Area, the result of a merger between seven local chapters, including Birmingham/Bloomfield, West Bloomfield/Farmington, Southfield/Lathrup Village/Oak Park and West Oakland.

Sue Montgomery of Southfield is the first elected president of the group. Janice Pestow of Birmingham is secretary and Shelley Paros of West Bloomfield is first vice president. Board directors include Pris-

cilla Chaver, Pan Godchaux and Barbara Marx, all of Birmingham, and Wendy Wilder of Southfield.

Local units within the new organization will supply local election information to individual communities and address area issues of concern, continuing a tradition founded in 1920 by the League of the Women Voters of the United States.

League membership is open to any person of voting age. For more information, call 625-8848.

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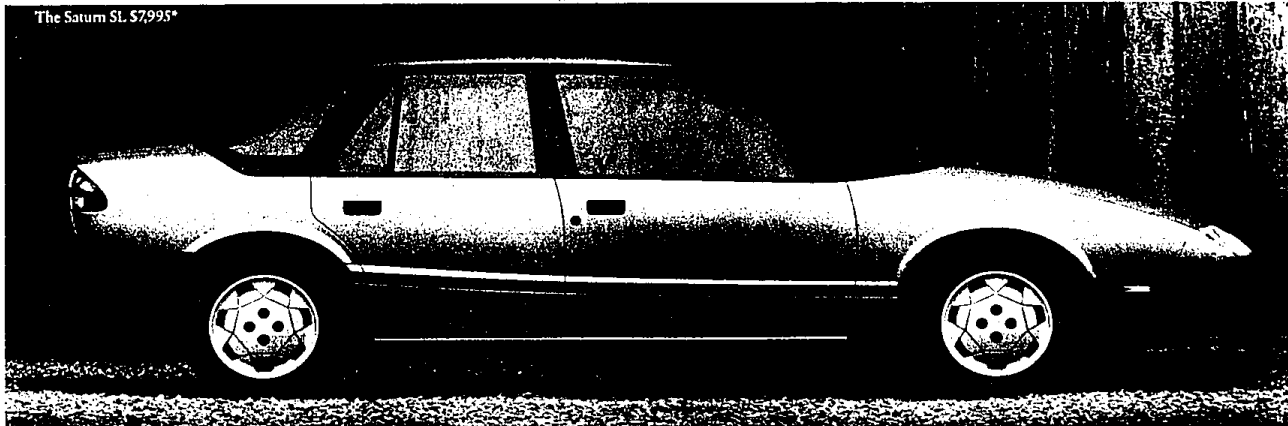
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