

Documents and tasks to consider when a loved one passes away:

1. Consult with an Attorney
2. Gather Last Will and Testament, Living Will, Living Trust and other estate planning documents
3. Provide cemetery a deed or proof of ownership
4. Locate a copy of Birth Certificate
5. Obtain several copies of the Death Certificate (from funeral home)
6. Notify Social Security Administration 800-772-1213
7. Locate proof of Citizenship papers
8. Locate Marriage Certificate
9. Gather Insurance Claim Forms
10. Obtain Veteran's Discharge Certificate DD-214
11. Settle ownership of investment accounts
12. Request copies of property deeds from the County Clerk
13. Obtain transfer auto titles or bills of sale from local Department of Motor Vehicle
14. Pay outstanding bills
15. Cancel accounts for household
16. File claims for pension plans, credit unions, and union death benefits

What is a Power of Attorney?

A power of attorney governs legal and financial decision-making during disability or absence. Granting power of attorney gives the appointed person the ability to handle financial matters like bills, banking, rent/mortgage, or other business that might need managing if you are unable.

What is a Health Care Proxy?

A legal document where you designate someone to make health care, medical, and end-of-life decisions on your behalf if you are no longer able to do so.



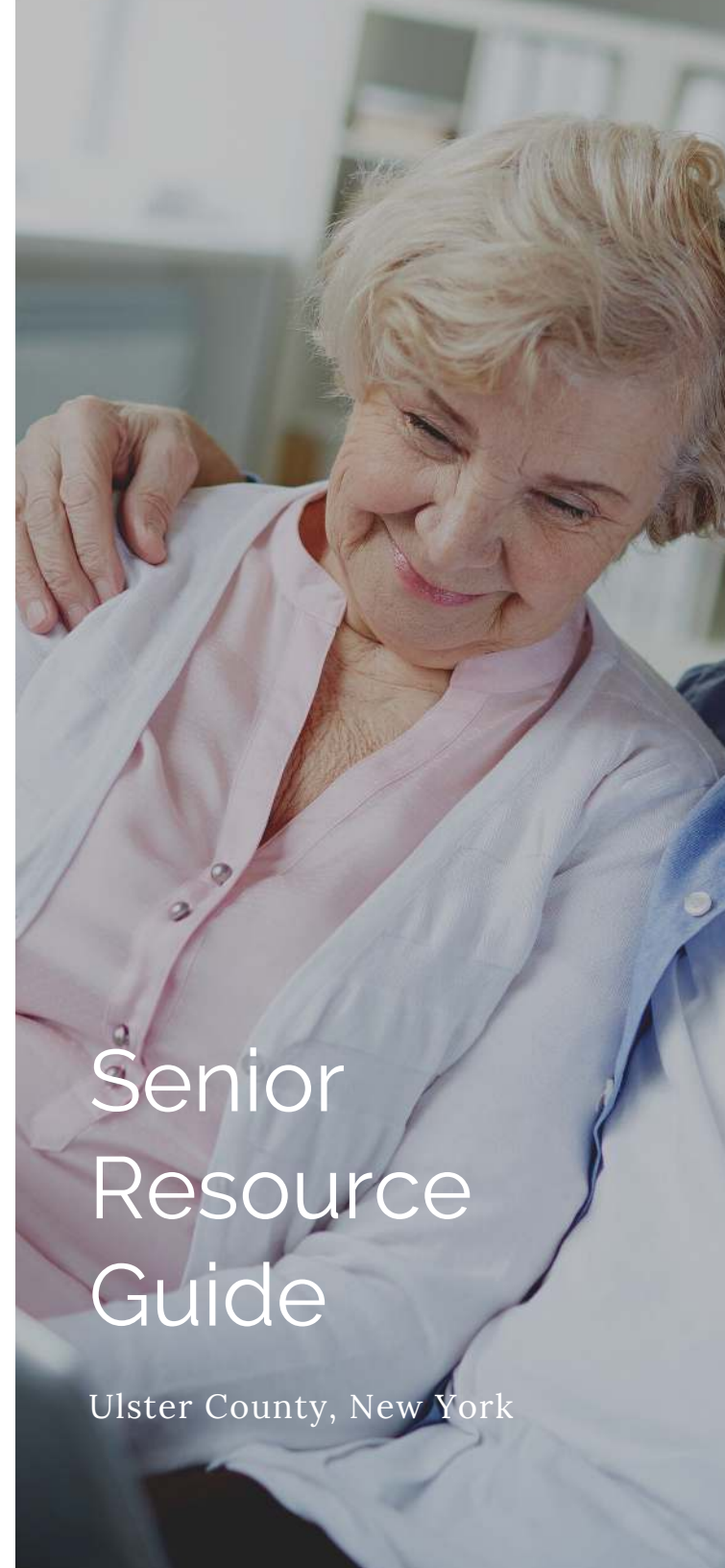
845-764-8828

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This is not intended to be legal advice. You should contact an attorney for advice regarding your specific situation. Jacobowitz and Gubits, LLP offers legal services in over 30 areas of law including Estate Planning, Wills, Trusts, Estate Litigation and Probate and Elder Law.

Senior
Resource
Guide

Ulster County, New York



Resources

Adult Protective Services – New York State
1-800-342-3009 Protecting adults from abuse and neglect.

Alzheimer's Association Hudson Valley Chapter
1-800-272-3900. Provides care and support for families of Alzheimer's or Dementia.
www.alz.org

Hudson Valley HOSPICE - 1-845-338-2273
Providing pain relief, emotional and spiritual support, medical care management and more end-of-life care of your loved ones.

Jewish Family Services of Ulster County
1-845-338-2980 Provides in-home social work services for older adults, of all faiths, in the community who could not otherwise access more traditional office-based mental health services.

Medicaid - 1-877-267-2323 or
www.medicaid.gov
Hospital Insurance Part A; Medical Insurance Part B; Preventive Health Benefits Medicare; Medicare Advantage Plan Part C; and Medicare Prescription Part D
www.health.ny.gov/health_care/medicaid or
Medicare - 1-800-633-4227 or
www.medicare.gov
Medicare is the federal health insurance program for: People who are 65 or older; Certain younger people with disabilities; and People with End-Stage Renal Disease.
www.medicare.gov/Pubs/pdf/10110.pdf

National Institute on Aging www.nia.nih.gov

RUPCO Volunteers needed who have time to visit Seniors a couple times per month.
Contact: Carol at (845) 331-2140 Ext 208 -
cgialone@rupco.org or <http://www.rupco.org/>

Settled and Serving in Place www.ulstercorps.org
A group of neighbors gathered people from the 209 corridor to discuss how they might help one another remain independent, strengthen their communities, and stay in their own homes.

Social Security Administration www.ssa.gov
1-800-772-1213

Supplemental Nutrition Assistance Program (SNAP) www.mybenefits.ny.gov or 1-800-342-3009

Ulster County Area Transit 1-845-334-8458

Ulster County Government
<https://ulstercountyny.gov/>

Ulster County Office for the Aging HEAP
1-845-334-5436 Home Energy Assistance Program (HEAP) provides funding to help pay heating bills for low-income individuals aged sixty and over. 845-340-3456 or Department of Social Services.

Ulster County Office for the Aging Meals
1-845-340-3456 or www.ulstercountyny.gov
The Office for the Aging's offers several programs for qualified seniors over 60 years of age including Home Delivered Meals.

Ulster County Office for the Aging Weatherization 1-845-338-8750 x 112
Weatherization Referral and Packaging Program (WRAP) offers a variety of services and resources to low income, vulnerable elderly to assist them in maintaining a safe, affordable, energy-efficient home.

Ulster County Vaccine (COVID-19) 1-845-443-8888
Ulster County Recovery Service Center:
www.covid19.ulstercountyny.gov/vaccine-resource-center

Ulster County Veteran's Service Agency
www.veterans.ny.gov or 1-845-340-3190
Provides support to County veterans and their families in obtaining medical, disability, pension and education benefits. They also help veterans with issues such as homelessness, burials, tax exemptions, employment, transportation and more.

Medicare versus Medicaid

Medicare and Medicaid are two separate, government-run programs. They are operated and funded by different parts of the government and primarily serve different groups. Medicare is a federal program that provides health coverage if you are 65+, or under 65 and have a disability, no matter your income. Medicaid is a state and federal program that provides health coverage if you have a very low income. If you are eligible for both Medicare and Medicaid, you can receive benefits under both, which will work together to provide you with health coverage and lower costs.

What is an Estate Plan?

Estate Planning is creating an advance plan for what should happen after you die. This plan will include naming who you want to receive your personal belongings and assets after your death. Your estate is comprised of everything you own including but not limited to your car, home(s), other real estate, checking and savings accounts, investments, life insurance, furniture, personal possessions. It is recommended that you control how your belongings are given to the people or organizations you care most about. To ensure your wishes are carried out, you need to provide instructions stating who you want to receive something of, what you want them to receive, and when they are to receive it. Estate Planning also includes strategizing to incur the least amount of taxes, legal fees, and court costs.

What is a Trust?

A trust is a legal contract between at least two parties: a grantor and one or more trustees. The grantor is the person who has assets like real estate, money, collectibles they would like a trustee to hold for the benefit of one or more beneficiaries. A trustee is appointed in the trust document and manages the trust. The beneficiary is often a child or another relative, but a grantor can choose multiple beneficiaries—even institutions such as charities or schools. There can be current beneficiaries who are entitled to payments from the trust now, and future beneficiaries who are entitled to benefit from the trust in the future. If the trustee is a bank, lawyer, or other financial institution, a trust administrator or trust officer may be assigned to your trust account to ensure proper administration. This is one option for administering funds without the need for probate, such as would be required with a Will.