



**PORTAGE COUNTY**

United Way's **211 Portage** ..... **211\***  
..... **(330)297-4636**  
..... **(800)961-0191\*\***  
..... **www.uwportage.org**

The information in this guide is provided by United Way's **211 Portage**. United Way's **211 Portage** is available seven days a week, 24 hours a day and offers free telephone information about where to meet your health and human services needs in Portage County. If you do not live in Portage County, please call your local information provider for help. Some Northeastern Ohio services are listed below.

**NEIGHBORING COUNTIES**

**CUYAHOGA COUNTY:**

**211/FIRST CALL FOR HELP** ..... **211\***  
..... **(216)436-2000**  
..... **www.uws.org**

**GEAUGA COUNTY:**

**Info-Line/Volunteer Center** ..... **211\***  
..... **(440)285-3194**  
..... **www.guws.org**

**MAHONING COUNTY:**

**Help Hotline & Crisis Center, Inc.** ..... **(330)747-2696**  
..... **http://home.att.net/~help-hotline-crisis-center/**

**MEDINA COUNTY:**

**INFOLINK** ..... **(330)723-2434**

**STARK COUNTY:**

**Information and Referral Service** ..... **(330)455-4636**  
..... **www.uwgsc.org**

**SUMMIT COUNTY:**

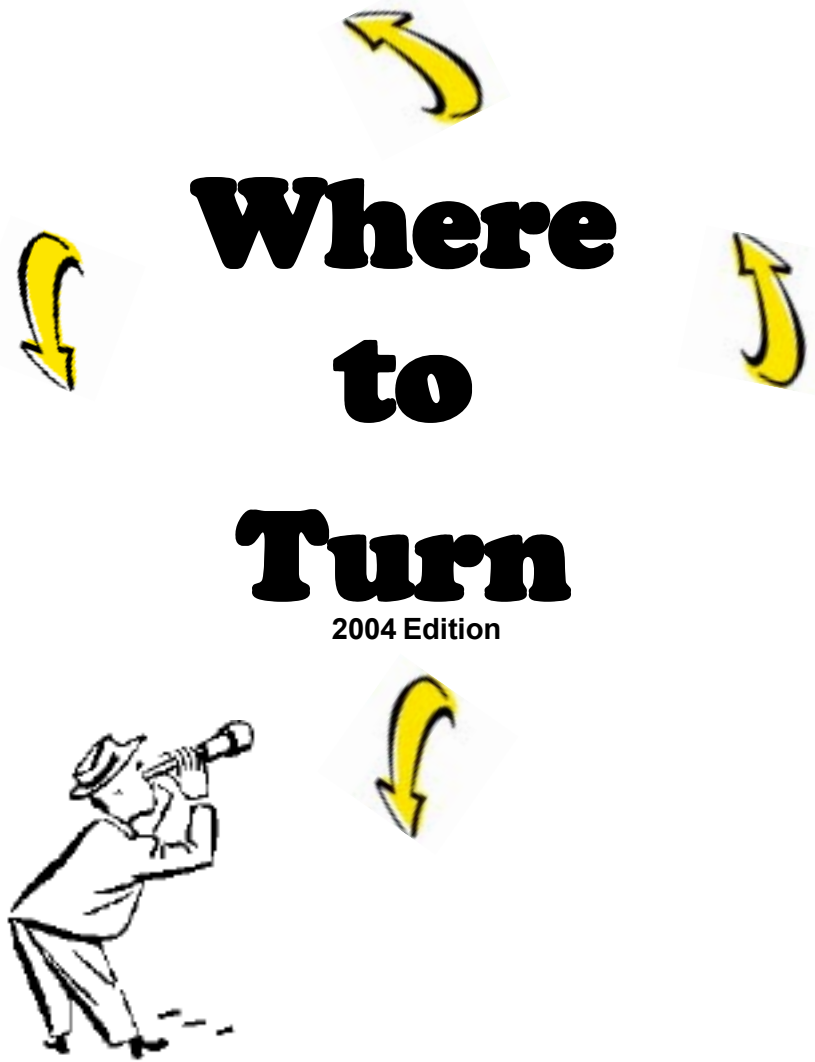
**INFO LINE, Inc.** ..... **211\***  
..... **(330)376-6660**  
..... **www.infolineinc.org**

**TRUMBULL COUNTY:**

**Contact Community Connection, Inc.** ..... **(330)393-1565**  
..... **www.contacttrumbull.org**

\*211 service is available within the county; 211 is not yet available by cell phone.

\*\* available from 330 and 440 area codes



# Where to Turn

2004 Edition



## A Directory of Resources for Displaced Workers in Portage County

*Funding for this booklet was provided by the Portage County Board of Commissioners and Portage County's Workforce Development Board through the Workforce Investment Act (WIA) funding.*

# UNEMPLOYED! NOW WHAT?

## NOTES

After you are laid-off from a job, you may need some important services like health care, help finding a new job, food for your family, legal or tax assistance and other services.

The *Where To Turn Guide*, designed and distributed by United Way's **211 Portage**, offers tips and community resources that can help you cope with unemployment and manage your affairs proactively.

- Call the phone numbers listed under the services you need. Ask for information about these services and how to receive them.
- Have in front of you your Social Security number and information such as family size, ages of your children, plus your income sources and amount of income earned.
- Have paper and pencil ready to write down what the agencies tell you. Write down the name of the person that you spoke to.
- If you need help with something you can't find in this guide, contact United Way's **211 Portage** at 211\*, (330)297-4636, or (800)961-0191, which will provide you with information 24 hours a day, everyday. We list all kinds of services, not just those for emergencies.



**United Way's**  
**211**  
**PORTAGE**

**REACH US**  
24 HOURS/DAY  
7 DAYS/WEEK

- 211
- 330-297-4636
- 800-961-0191\*
- [www.uwportage.org](http://www.uwportage.org)

\* Available From 229 & 410 Area Codes

**COMMUNITY INFORMATION & REFERRAL**  
WHERE TO CALL IF YOU NEED OR WANT TO HELP

**GIVE HELP**  
Dial 211 to Volunteer your time  
& talent to someone in need.

**GET HELP**  
Dial 211 for Free, Confidential  
Assistance in helping you find  
services to assist in your daily life.

FORMERLY FIRST CALL FOR HELP  
& VOLUNTEER PORTAGE

CELL PHONE SERVICE NOT YET  
AVAILABLE PLEASE CALL: 330-297-4636

For Connection to Community Service Dial 211  
For Emergency Service Dial 911

The *Where to Turn* Directory is designed to give information about services offered to displaced workers who reside in Portage County, although people of all ages may be able to use some of the services. Inclusion in this directory does not indicate approval of any organization by United Ways' **211 Portage** division; omission of an organization does not indicate disapproval of an organization.

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# NOTES

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## ASSISTANCE WITH INCOME

## NOTES

### UNEMPLOYMENT COMPENSATION

Unemployment compensation provides financial assistance during the period that you are unemployed. While there are a few eligibility requirements (number of weeks employed, wage earned), ALL unemployed persons may apply for this benefit. Benefits are 50% of your average weekly wage or the maximum amount established by law, whichever is less. Compensation extends for a maximum of 26 weeks unless an extension is granted.

#### Things to Think About

- Apply for unemployment compensation immediately after losing your job. This may help you receive the maximum benefit amount and it may be several weeks until you receive your first check.
- Lump sum or other distributions from your pension plan may affect your compensation. If you are considering a distribution, check to see how this affects you before you take the distribution and before you apply for unemployment.
- If you are denied benefits, you have the right to appeal.
- Extensions (which provide assistance beyond the 26-week period) may be offered to persons who have been laid-off as a result of foreign competition (TRA -Trade Readjustment Allowance). The Federal Government also may mandate extensions for all people collecting unemployment benefits if the unemployment rate reaches an unacceptable high.

#### Special Circumstances

When a company lays off more than 50 people (“mass layoff”), arrangements usually are made for packets to be created in advance and a walk-in application process may be used to help speedup filing the claim. Check with your company, union or unemployment office for specific filing procedures.

**UNEMPLOYMENT COMPENSATION** (continued)**2004 FEDERAL POVERTY****Guidelines****OHIO**

Size Of Family	Annual Income 100%	Annual Income 150%	Annual Income 200%
1	\$9,310	13,965	18,620
2	\$12,490	18,735	24,980
3	\$15,670	23,505	31,340
4	\$18,850	28,275	37,700
5	\$22,030	33,045	44,060
6	\$25,210	37,815	50,420
7	\$28,390	42,585	56,780
8	\$31,570	47,355	63,140

Some programs reference federal poverty guidelines among their eligibility criteria for applicants.

There are two slightly different versions of the federal poverty measure.

**Poverty thresholds** are the original version of the federal poverty measure and are used mainly for statistical purposes, such as annual estimates of Americans in poverty.

**Poverty guidelines** are a simplification of the poverty thresholds and are used for administrative purposes i.e., determining financial eligibility for certain federal programs.

**Things to Think About**

- This chart is to be used as a guide, not a final determination of your eligibility for a program. If you are over income for a program, always call the agency to see if there are any exceptions.
- Guidelines are updated each year, usually in February, by the Census Bureau. [www.census.gov/hhes/www/poverty.html](http://www.census.gov/hhes/www/poverty.html)
- For more information, contact United Way's **211 Portage** at 211\*, (330)297-4636, or (800)961-0191.

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**Trade Readjustment Allowance (TRA)**

If an individual loses their job or has their hours and wages reduced as a result of international trade, they may be eligible for a variety of benefits and reemployment services, such as: training, job search allowances, relocation allowances, and Trade Readjustment Allowances (TRA). To extend benefits for workers who were laid-off because of foreign competition, a union representative, company official or three workers must file a petition. Petitions are available from the U.S. Department of Labor web site at: [www.doleta.gov/tradeact](http://www.doleta.gov/tradeact), by phone at (202)693-3560. To determine if a petition has been filed and/or approved, contact the U.S. Department of Labor or visit their web site listed above.

**Things to Read**

When you file for unemployment, you will be given a book called the "Workers Guide to Unemployment Compensation."

This guide will provide helpful information on your benefits.

**How to Apply**

Call the Ohio Department of Job and Family Services Bureau of Employment at (877)644-6562 to file toll-free by phone. The line is operational Monday through Friday from 7:30 a.m. to 4:00 p.m., but the best time to call is Wednesday through Friday early in the morning. Follow the recorded instructions.

You will need:

- Social Security Card and Driver license or Ohio ID.
- Name and address of all employers in the last 18 months; or since last reporting.
- For military service in the last 18 months, your DD214.
- For Federal employment in the last 18 months, forms SF8 and SF50.

When applicable:

- Your Alien ID number.
- Dependent children's birth dates and schools.
- Dependent spouse's Social Security Number and amount of income for the last 90 days.

## LOOKING FOR EMPLOYMENT



### Portage Workforce Connection

1081 West Main Street, Ravenna, OH 44266

**Phone:** ..... (330)296-2841

**Website:** ..... [www.portageworkforce.org](http://www.portageworkforce.org)

The Portage Workforce Connection is a collaboration of community agencies dedicated to providing information and services related to employment, labor market, training, careers, community services and business resources to job seekers, employers and businesses in Portage County.

The Portage Workforce Connection is part of a national initiative to improve the coordination and effectiveness of workforce development programs.

The Portage Workforce Connection provides free employment, training, and related services; offers on-line resume preparation and posting; and lists local job openings on Internet-based system.

The Portage Workforce Connection's Mission includes:

- Helping individuals maximize employment opportunities.
- Helping employers gain access to skilled workers.
- Helping employers retain skilled workers.
- Assisting with the development or enhancement of the skills of the existing workforce.

### Public Utilities Commission of Ohio

**(PUCO) ..... (800)686-7826**

**Percentage of Income Plan (PIP)** provides an extended payment plan that PUCO-regulated gas and electric companies must offer to eligible customers who are at or below 150% of the federal poverty level. **Service Connection Assistance** provides assistance with the up front installation charges connected with obtaining telephone service that PUCO-regulated telephone companies must offer to eligible low-income customers. [www.puco.ohio.gov](http://www.puco.ohio.gov)

### Tips for Lowering Your Utility Payments

If you cannot pay your utility bills, call the utility company's customer service department. Don't wait until you receive a late or shut-off notice. You may be able to work out a payment plan or use their budget-billing plan.

#### Lowering Your Electric, Gas, and Water Utility Bills:

- Turn off the lights and TV when not in use.
- Replace 100-watt light bulbs with 60-watt bulbs.
- Use washing machine and dryer only when you have a full load.
- Use cold water and air-dry clothes when practical.
- Set the thermostat at 68 degrees in winter.
- Close vents in rooms you don't use.
- Use fans instead of air conditioners in the summer.
- Lower the thermostat on your hot water heater to 120 degrees.

#### Lowering Your Phone Bill:

- Remove unnecessary features from your phone. Have friends call you long-distance or make calls when rates are the lowest. Write letters instead of calling.
- Cancel your TV cable premium channels and get basic service.
- Reduce on-line computer services; cut back from unlimited use to minimal use to check e-mail. Consider using a free e-mail only provider or using the Internet at your local library.

Contact United Way's **211 Portage** at 211\*, (330)297-4636, or (800)961-0191 for organizations that might provide assistance in paying utility bills.

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## PAYMENT PLANS

Gas and electric companies offer a variety of payment plans to help you manage your utility bills. In addition, some water companies offer discount programs for their customers who meet eligibility guidelines. For more information or to apply, call your utility company.

### Things to Think About

Call your utility company immediately and start a payment plan. This will lower your monthly payment and service will be maintained as long as you pay the monthly amount. Other payment programs are also available. There are income restrictions for some programs (such as PIPP) but assets like a car or a home are not considered.

## MEDICAL CERTIFICATION PROGRAM

Some utility (gas and electric) companies have a Medical Certification Program that delays shut-off for nonpayment when it would be especially dangerous for the health of a member of the household. A doctor must complete a certification form provided by the utility company. Normally the certificate is good for 30 days and may possibly be renewed; check with your utility company for their guidelines.

## UTILITY CONSUMER INFORMATION

### Ohio Consumers' Counsel

..... (877)742-5622 (PICKOCC)

Provides information and handles complaints and inquiries relating to residential utilities. The Counsel offers assistance with understanding electric, natural gas, telephone, and water bills; helps with resolving a billing or other utility problem; helps with filing a complaint about utility services or providers; and provides information on the rights of residential consumers and cost-saving tips to lower utility bills.

[www.pickocc.org](http://www.pickocc.org)



## LOOKING FOR EMPLOYMENT (continued)

- Improving the quality of the state's workforce and enhance the productivity and competitiveness of the state's economy.

### At the Portage Workforce Connection Resource Center in Ravenna you can:

- Use the **Ohio Job Net Online** system to search for job openings and post your resume for immediate viewing by employers.
- Locate additional Employment and Training Resources.
- Explore career possibilities in our library of books and videos.
- Learn or practice word processing and other skills with software tutorials.

### Tips For Finding Employment

- List your job skills and experience by reviewing your work history, education/training, interests, and talents (including any other activities such as volunteer work).
- Develop a resume of your skills and work history.
- Network during your job search. Talk to people you know such as your friends, relatives, and acquaintances. Your union or professional associates can be valuable resources.
- Contact temporary employment agencies. Temporary jobs give you an opportunity to sharpen current skills or develop new ones.
- Use the local library; they have directories, newspapers, photocopiers, and possibly fax machines and personal computers. You will need a fax machine.



### Websites for Employment

[www.state.oh.us/odjfs/ojn](http://www.state.oh.us/odjfs/ojn)

[www.portageworkforce.org](http://www.portageworkforce.org)

<http://dev.workforceexplorer.com/ohio/>

*The Portage County Workforce Connection will help you write a resume, improve your interviewing skills, or show you how to research for available jobs.*



## SOCIAL SECURITY ADMINISTRATION BENEFITS

### SOCIAL SECURITY RETIREMENT BENEFITS

If you are age 62 or older and have enough “work credits,” you are eligible for Social Security retirement benefits. You can receive this financial assistance in addition to unemployment compensation (although it will affect your unemployment benefits).

#### Things to Think About

- Apply at least three months before you want benefits to begin.
- If you choose to receive benefits before age 65 and you are not disabled, you may be reducing permanently the amount you will receive.
- If you retire before age 65, you will not be eligible for Medicare (health insurance) until you turn 65 or unless you qualify based on disability or certain health conditions.

#### How to Apply

Contact the Social Security Administration at (330)296-7427 or (800)772-1213, Monday through Friday; 7:00 a.m. to 7:00 p.m.

### SOCIAL SECURITY DISABILITY BENEFITS (SSDI)

SSDI pays benefits to disabled workers and their families. To be eligible, you must be disabled and must have earned a minimum number of credits from work covered under Social Security. (The required number of credits varies depending on your age at the time you became disabled.)

#### Things to Think About

To be eligible, you must be “unable to do any kind of substantial, gainful work” due to a physical or mental disability that is expected to last at least 12 months or result in death. It may take a while to begin getting your benefits.

#### How to Apply

Contact the Social Security Administration at (330)296-7427 or (800)772-1213, Monday through Friday; 7:00 a.m. to 7:00 p.m.

## UTILITY BILL PAYMENT ASSISTANCE

### Home Energy Assistance Program (HEAP)

The Home Energy Assistance Program provides assistance with utility bills, for eligible households during the winter and summer months.

**Regular HEAP** provides a discount or credit on winter heating bills to eligible low-income households. Deadline to apply is usually March 31 and the application can be completed by mail. The **Emergency HEAP Program** helps to avoid a shut-off or disruption of service through a one-time emergency payment between November and March. The **Summer Crisis Cooling Program** provides a one-time assistance for a current electric bill if one of the following conditions are met: 1.) a member of the family is over 60 years of age or 2.) a member of the family has a documented respiratory problem verified by a physician. In addition, air conditioners may be provided, if medically necessary.

#### How to Apply

Contact the Community Action Council of Portage County Inc. at (330)297-1456. [www.cacportage.net](http://www.cacportage.net)

### Telephone Assistance Programs

Offers information to low-income customers on how to apply for Federal and state universal service programs. Program discounts vary according to utility provider.

#### How to Apply

Contact United Way’s **211 Portage** at 211\*, (330)297-4636, or (800)961-0191 for more information and referral(s).

### Additional Financial Assistance Resources

Several agencies provide limited emergency financial assistance utilities to either prevent a utility from being disconnected or to restore service.

#### How to Apply

Contact United Way’s **211 Portage** at 211\*, (330)297-4636, or (800)961-0191 for more information and a referral(s).

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## UTILITY ASSISTANCE

### ENERGY CONSERVATION SERVICES

Community Action Council of Portage County, Inc. offers a variety of programs to assist you in energy conservation.

**The Home Weatherization Assistance Program (HWAP)** provides a variety of weatherization installations (insulation, furnace and hot water tank repair, and others) for income-eligible homeowners and renters.

The **Community Connections Program (through First Energy)** provides additional energy conservation services and weatherization installations similar to HWAP (*see above*) for income-eligible Ohio Edison/First Energy residential customers. May also provide free, energy-efficient light bulbs, one major appliance (i.e, refrigerator), and some electrical/roof repairs.

The **Project Housewarming (through Dominion East Ohio)** provides additional energy conservation services and weatherization installations similar to HWAP (*see above*) for income-eligible Dominion East Ohio residential customers.

The **Furnace Inspection/Replacement Program** provides free furnace inspections, CO detectors, and some furnace/hot water tank replacements to income eligible homeowners and renters within the City of Kent.

The **Universal Services/Electric Partnership Program** provides electric conservation services to families on the PIPP program; eligible families receive a computerized energy audit of their home with a listing of services to reduce electric costs. May also receive lighting replacements, weatherization, and appliance replacements.

#### How to Apply

Contact the Community Action Council of Portage County Inc. at (330)297-1456.

[www.cacportage.net](http://www.cacportage.net)



## SUPPLEMENTAL SECURITY INCOME (SSI)

SSI provides payments to people with limited income and resources who are age 65 or older, blind or disabled.

### Things to Think About

- This program is for those with little or no income.
- To qualify as disabled, you must be “unable to do any kind of substantial gainful work” due to a physical or mental disability that is expected to last at least 12 months or result in death.
- It may take a while to get your benefits.

### How to Apply

Contact the Social Security Administration at (330)296-7427 or (800)772-1213, Monday through Friday; 7:00 a.m. to 7:00 p.m.



### Things to Read

The Social Security Administration has a variety of booklets to help you understand the different programs available. One important booklet is called “The Social Security Handbook.” Contact the Social Security Administration at (330)296-7427 or (800)772-1213 to request a copy, or visit their web site at [www.ssa.gov](http://www.ssa.gov). There are many other publications available; ask the representative when you are on the phone what other publications may be helpful for your situation, or browse the web site.



## OHIO WORKS FIRST (OWF)

Provides job training and placement assistance for persons receiving Ohio Works First (OWF) cash assistance or Food Stamps. Offers Education and Training Program to provide basic education or job skills; provides job placement assistance through Job Search Activities; provides training and experience through Work Experience Program. May assist with child care costs, transportation, and other services to expedite job training and placement.

### Things to Think About

This program is for families with little or no income. It is generally an option that may be used when unemployment benefits are exhausted.

### How to Apply

Contact the Portage County Department of Job and Family Services at (330)297-3750. [www.portagecountydhhs.org](http://www.portagecountydhhs.org)

## DISABILITY FINANCIAL ASSISTANCE (DFA)

DFA offers cash assistance for individuals who meet specific disability criteria or who reside in an alcohol or drug addiction treatment center.

### Things to Think About

The most one person usually can get is \$115 a month.

### How to Apply

Contact the Portage County Department of Job and Family Services at (330)297-3750. [www.portagecountydhhs.org](http://www.portagecountydhhs.org)



## TAX PREPARATION ASSISTANCE

Tax preparation assistance is for those who need help completing and filing personal income tax returns. This help is often provided by trained volunteers who can help you complete your return, but cannot provide legal or financial advice. These are seasonal programs that are usually available February through mid-April.

### TAX AIDE PROGRAM

The Tax Aide program, sponsored by the American Association of Retired Persons (AARP) and the Internal Revenue Service (IRS), provides free income tax preparation and tax information to people of all ages, with low to middle incomes, special attention is given to those age 60 and older. Contact United Way's **211 Portage** at 211\*, (330)297-4636, or (800)961-0191 for more information and a referral.

### FREE FILE

**Free File** is an online tax preparation and electronic filing. This service is provided through a public-private partnership between the Internal Revenue Service (IRS) and the Free File Alliance, tax software industry. Eligible taxpayers will be able to prepare and file their federal income tax returns using online software provided by the Free File Alliance members through the IRS's website [irs.gov](http://irs.gov). Electronically filed returns will be transmitted by the company to the IRS using the established e-file system, which uses secure telephone lines. An acknowledgment file, notifying you that the return has been either accepted or rejected will be sent via email from the company.

### Things To Think About

- Not everyone will qualify for Free File.
- Services are provided by commercial companies, not the IRS.

### OTHER OPTIONS FOR TAX PREPARATION ASSISTANCE

If you do not qualify for free tax preparation or you need a different type of help with your taxes, you may look in the Yellow Pages under the following:

- Tax Return Preparation
- Taxes – Consultants & Representatives
- Attorneys – Taxation Law
- Accountants – Certified Public

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## TAXES

Changes such as the loss of a job may affect your tax situation in many ways. Because tax laws are often hard to understand, it is best to talk to a tax professional (accountant, lawyer or tax preparer) or a tax agency (such as the IRS) for information specific to your situation.

### Things to Think About

- All unemployment compensation you receive must be reported as income.
- Income Tax can be withheld from your unemployment compensation. If you do not have it withheld, you may owe money when you file your tax return.
- You may be eligible for certain tax credits (such as the Earned Income Tax Credit, Child Tax Credit and the Child & Dependent Care Credit); ask your tax preparer if you qualify or call the IRS for assistance.



### Who to Call and Things to Read

#### Federal Income Tax Assistance

The Internal Revenue Service (IRS) provides information, forms and booklets. One booklet that may be helpful is Publication 910, Guide to Free Tax Services. It contains a list of all free publications and describes other free tax assistance programs. If you have an ongoing issue with the IRS, ask for their Taxpayer Advocate Service at (877)777-4778. You will be connected to someone who handles problems that can't be solved through normal channels. Contact the IRS at (800)829-1040 or visit the IRS web site at [www.irs.gov](http://www.irs.gov).

#### State Income Tax Assistance

The Ohio State Department of Taxation provides information, forms and booklets. Call (800)282-1780 or visit the State web site at [www.state.oh.us/ta](http://www.state.oh.us/ta)



## CHILD CARE

### Child Care Connection ..... (800)407-5437

Child Care Connection provides a referral service to help families find the appropriate child-care option (such as a child-care center or in-home provider) for infants, toddlers, preschool and after-school children. Also provides booklets on what to look for when selecting and evaluating a child-care program.

### Portage County Department of Job & Family Services Child Care Assistance (CCA) ..... (330)297-3443

Portage County Department of Job and Family Services provides child-care vouchers on a sliding fee scale for low-income families who must be away at work or in education/training. Parents choose care in a licensed child-care center, child-care home, or care by a relative or other adult. [www.portagecountydhs.org](http://www.portagecountydhs.org)



## OTHER RESOURCES FOR FAMILIES WITH YOUNG CHILDREN

### Help Me Grow ..... (330)298-4545

Offers free home-based visits to Portage County families with children birth through two years of age. Certified parent educators support parents in providing their children a healthy start in life. Provides developmental screening, parenting assistance, and referral to community resources. Offers *Bright Beginnings*, free parent groups for families with children under three years of age. The groups meet monthly at locations around the county to share lunch, play time, and parenting information.

## CHILD SUPPORT

### Child Support Enforcement Agency

The Child Support Enforcement Agency assists in the location of nonresidential parents, the establishment of paternity, the establishment and enforcement of child support and medical support orders; and reviews and modifies support orders.

If you are paying child support, anytime you have a change in your income, such as the loss of a job, and/or a change in your address you must tell your Child Support Enforcement Officer.

### Things to Think About

- If you receive unemployment compensation, the amount that you owe for child support can automatically be deducted from your check.
- Not more than half of your unemployment benefits can be taken to pay for child support. However, if half of your unemployment benefits is not enough to cover what you usually pay for child support, you will owe money. Your unpaid child support balance will keep growing.
- You cannot apply to change the amount of child support you pay until six months from your layoff date. However, a lawyer may be able to assist you to apply sooner than six months.

### Who to Call

#### Questions?

#### Portage County Child Support Enforcement Agency

..... (330)297-3791

E-mail: CSEA67INTAKE@portagecountydhs.org

#### For your balance and payment information:

Call (800)860-2555. (This is an automated line.)

### Association for Children

#### for Enforcement of Support, Inc. .... (800)738-2237

Provides information regarding legal rights in areas such as child support, visitation, divorce, dissolution, separation, and establishment of paternity. [www.childsupport-aces.org](http://www.childsupport-aces.org)

- If you have the choice between leaving the money in your current pension plan or depositing it in an IRA, you should consider carefully your options. This is a critical investment decision that has long-term consequences.
- Receiving a lump-sum distribution payable to you may affect your ability to receive unemployment compensation (or other benefits) and may affect your taxes. *If you decide to have the lump sum payable directly to a qualified pension plan or Individual Retirement Account (IRA) within 60 days, you can avoid the tax consequences (this is called a "rollover"). In a rollover, you are simply reinvesting the money for later use.*
- If you withdraw money from your 401(k) or IRA, you will have to pay taxes on the money taken out, and, you may have to pay an early withdrawal penalty.

### Who to Call

- Contact the Employee Benefits Security Administration (EBSA) of the U.S. Department of Labor, at (866)444-3272 for information and specific questions about your rights. [www.dol.gov/ebsa](http://www.dol.gov/ebsa)
- Defined Benefit Plans have insured protection through the Pension Benefit Guaranty Corporation (PBGC). For more information contact the (PBGC) at Participant Inquiries: (800)400-7242 [www.pbgc.gov](http://www.pbgc.gov)



### Things to Read

- Contact the EBSA at (800)998-7542 to order free publications or you can download them from their web site [www.dol.gov/ebsa](http://www.dol.gov/ebsa).
- Most of PBGC's publications are available on their web site: [www.pbgc.gov](http://www.pbgc.gov). If you want printed copies of any publications or fact sheets, please contact them at (202)326-4040.



## PENSIONS

Employers often provide plans known as “pensions,” which is money paid to an individual at the “normal” retirement date, usually thought of as age 65 or after a set number of years. Pension plans can be difficult to understand. What happens to your pension when you are laid-off depends on the plan and the status of your employer (payouts to employees vary greatly due to factors such as layoffs, plan termination, employer bankruptcy and employer closings). Read the information below and contact your plan administrator, human resources department, union or financial advisor for more assistance.

There are generally two types of employer-provided pensions, defined benefit plans and defined contribution plans.

With a Defined Benefit Plan, you receive a fixed amount of money upon retirement. Benefits are earned based on whatever provisions are in the plan. Your employer is generally responsible for contributions to this account.

With a Defined Contribution Plan, you have an individual account. You or your employer or both may contribute to the account. The value of your account will fluctuate due to the changes in the value of your investments. Examples of defined contribution plans include 401(k) plans, 403(b) plans, employee stock ownership plans, and profit-sharing plans.

### Things to Think About

- Obtain a copy of the Summary Plan Description (SPD) from your employer or plan administrator. *This is a very important document that spells out all of the provisions of your specific plan and will help you understand the type of pension you have.*
- Your employer may also give you, or you may request, an individual benefit statement showing the value of your pension benefits to date, as well as your projected amount at your normal retirement date.
- Lump-sum distributions (getting your benefit all at once) are only possible if the plan specifically provides for them and if you meet the eligibility requirements.

## CREDIT COUNSELING / BUDGETING

Contact your creditors and explain your situation. They may be willing to accept a modified payment plan.

### Consumer Credit Counseling ..... (330)677-4124

(A Program of Family & Community Services of Portage County)

Offers budget and credit counseling, consumer education, and a debt reduction program. There is no fee for this service.

[www.portagefamilies.org](http://www.portagefamilies.org)

### Ohio State University Extension ..... (330)296-6432

Provides information on budgeting and financial management through workshops, mini workshops, newsletters, and consultation.



## DISCOUNT PROGRAMS

### GOLDEN BUCKEYE CARD

The Ohio Department of Aging provides a discount card for people age 60 and older and those who are disabled. The card permits the holder to receive discounts on meals, entertainment, merchandise, prescriptions, and services throughout Ohio. Businesses that are partners with Ohio in the Golden Buckeye program display a window decal that indicates the card is honored at their location. [www.goldenbuckeye.org](http://www.goldenbuckeye.org)

#### How to Apply

Contact United Way's **211 Portage** at 211\*, (330)297-4636, or (800)961-0191 for more information.

### OHIO KIDS CARD

The Ohio Department of Health provides a discount card for families with children under 6 years old. The card allows the holder to receive discounts on products and services from businesses throughout Ohio.

#### How to Apply

Go to any public library to sign up for a card and to get a list of participating businesses. Information about the program is available by phone at (800)755-4769 or on the web site at [www.ohiokidscard.org](http://www.ohiokidscard.org).

*There may be other discount programs available, to check and see if there are programs that may benefit your family. Contact United Way's **211 Portage** at 211\*, (330)297-4636, or (800)961-0191 for more information.*



\*211 service is available within the county; 211 is not yet available by cell phone.



## LEGAL ASSISTANCE & INFORMATION

### Community Legal Aid Services, Inc.

**Portage County Office** ..... (330)535-4191  
 ..... (866)584-2350

Provides legal counsel and representation in civil matters to residents of Portage County who could not otherwise access the legal system. Provides services in six major categories: family (domestic violence, divorce, custody); housing (evictions, foreclosures, problems with public and subsidized housing eligibility, fraudulent sales, and mortgage schemes); consumer (bankruptcy, collections, unfair sales practices, warranty problems); income maintenance (OWF, SSI, some Social Security, Unemployment); health (Medicaid, Medicare, and private insurance problems); and miscellaneous (guardianship, etc.) [www.communitylegalaids.org](http://www.communitylegalaids.org)

### Ohio Civil Rights Commission Regional Office

..... (888)278-7101

Processes and investigates complaints of discrimination in employment, housing, public accommodations and credit; enforces laws which prohibit discrimination. [www.state.oh.us/crc/](http://www.state.oh.us/crc/)

## LEGAL REFERRALS

**Akron Bar Association** ..... (330)253-5038  
 ..... (877)565-9093

Provides you with the names and numbers of lawyers who may be able to help. Schedules a thirty minute consultation with a private attorney, to discuss a legal matter, for a fee of \$30.00. [www.akronbar.org](http://www.akronbar.org)

**Area Agency on Aging** ..... (330)896-9172  
 ..... (800)421-7277

The Agency's Elder Rights Attorney provides legal information and referral to residents of Portage County age 60 and over. Individuals are provided assistance concerning denial of benefits, individual and consumer rights, benefits access and appeals, eviction, and other rights related issues. [www.services4aging.org/elderrights-attorney.htm](http://www.services4aging.org/elderrights-attorney.htm)

## YOUTH SERVICES

The Workforce Investment Act (WIA) encourages communities to develop programs that provide services to eligible youth. In Portage County this has been accomplished through collaborative efforts with the Workforce Development Agency's Youth Council and various agencies within the county.

Services to youth include:

- Tutoring and GED preparation;
- Alternative education services;
- Summer employment opportunities linked to academic and occupational learning;
- Paid and unpaid work experience;
- Occupational skill training;
- Supportive services;
- Adult mentoring during program participation;
- Follow-up services;
- Comprehensive guidance and counseling;
- Leadership development opportunities.

Eligibility for youth services:

Youth who are between the ages of 14 and 21 years old and whose household income is at or below 70% level of poverty, and meet one of the following six criteria may be eligible for services:

- Deficient in basic literacy skills;
- School dropout;
- Homeless, runaway or foster child;
- Pregnant or parenting;
- An offender, or youth involved with juvenile justice system;
- Individual requiring additional assistance to complete an educational program.

**WIA Youth Case Manager ..... (330)296-2841**

### **Portage Workforce Connection**

1081 West Main Street, Ravenna, OH 44266

Provides youth with an overview of Workforce Development requirements, programming and opportunities; determine eligibility for program services; and provide follow-up services.

[www.portageworkforce.org](http://www.portageworkforce.org)

## FOOD

### **FOOD STAMPS / OHIO DIRECTION CARD**

This program provides funds for the purchase of food. Food benefits are issued monthly by electronic transfer to a computerized card (similar to a credit or debit card). Program is based on household income.

#### **Things to Think About**

In most cases, you can own a house and a car and still qualify.

#### **How to Apply**

Contact the Portage County Department of Job and Family Services at (330)297-3750 for an application or more information.

[www.portagecountydhs.org](http://www.portagecountydhs.org)

### **FOOD PANTRIES**

There are Food Pantries located at various sites throughout the county which distribute food to people who are in emergency situations. The Food Pantries normally provide a three to five day supply of food.

#### **Things to Think About**

Each Food Pantry has their own set of eligibility requirements, documentation that is needed, and number of visits that a household can use the pantry.

#### **How to Apply**

Contact United Way's **211 Portage** at 211\*, (330)297-4636, or (800)961-0191 for more information and a referral.



\*211 service is available within the county; 211 is not yet available by cell phone.

**HOT MEAL SITES**

These programs, offered by churches, senior centers, hospitals and other organizations, provide meals in a central location.

**How to Apply**

These sites generally operate on a walk-in basis. Contact United Way's **211 Portage** at 211\*, (330)297-4636, or (800)961-0191 for more information and a referral.

**SCHOOL BREAKFAST AND LUNCH PROGRAM**

This program provides free or low-cost breakfasts and lunches for school-age children.

**Things to Think About**

Children who participate in this program receive the same service as those who pay full price.

**How to Apply**

Contact your school's principal.

**WOMEN, INFANTS AND CHILDREN PROGRAM (WIC)**

Provides supplemental food for pregnant, nursing, and postpartum women, and to infants and children who are economically eligible and identified to be medically or nutritionally at risk.

**Things to Think About**

- Supplemental foods include: formula, juice, and cereal for infants; milk, cheese, eggs, peanut butter, juice and cereal for women and children.
- Coupons are given to redeem at local participating grocery stores.

**How to Apply**

Contact the WIC Program office at (330)297-9422.

\*211 service is available within the county; 211 is not yet available by cell phone.

**ADDITIONAL EMPLOYMENT RESOURCES** (continued)

**Ohio Rehabilitation Services Commission**

..... (330)643-3080

..... (800)251-2368

**Bureau of Services for the Visually Impaired** offers diagnosis, evaluation, and training to overcome barriers to employment; provides for vocational training such as vocational schools, colleges and universities, business and trade schools, and on-the-job training.

**Bureau of Vocational Rehabilitation** Provides vocational training and job placement services for persons with disabilities.

[www/state.oh.us/rsc](http://www.state.oh.us/rsc)

**Portage County Department of Job and Family Services**

**Ohio Works First** ..... (330)297-3750

Provides job training and placement assistance for persons receiving Ohio Works First (OWF) cash assistance or Food Stamps. Offers Education and Training Program to provide basic education or job skills; provides job placement assistance through Job Search Activities; provides training and experience through Work Experience Program. May assist with child care costs, transportation and other services to expedite job training and placement. [www.portagecountydhs.org](http://www.portagecountydhs.org)

**Portage Industries, Inc.** ..... (330)296-2839

(A Program of Portage County Board of Mental Retardation & Developmental Disabilities)

Provides sheltered employment and habilitation services for eligible developmentally disabled adults. Also provides job placement within the community. [www.pcbmrdd.org](http://www.pcbmrdd.org)



**ADDITIONAL EMPLOYMENT RESOURCES** (continued)

**Counseling and Human Development Center**

**Kent State University** ..... (330)672-2208

Offers career and school counseling to community members and Kent State University (KSU) students. Counselors are KSU graduate students who are supervised as part of graduation requirements. Service is provided on a sliding scale fee. (There is no charge to KSU students.) [chdc.educ.kent.edu](http://chdc.educ.kent.edu)

**Goodwill Industries of Akron, Inc.** ..... (330)724-6995

..... (800)989-8428

Provides vocational evaluation, work adjustment, and work experience; job seeking and placement assistance; and job counseling to individuals with barriers to employment. [www.goodwillakron.org](http://www.goodwillakron.org)

**Job Corps, Cleveland Office** ..... (216)795-8700

..... (800)822-3374

Provides a residential training program for low-income youth, ages 16 to 24, who want to learn a skill or trade. Applicants must be drug and alcohol free. [www.jobcorps.org](http://www.jobcorps.org)

**Maplewood Career Center** ..... (330)296-2892 ext. 105

Offers assessment of basic academic skills, adult basic education and GED preparation. Offers a variety of training programs in vocational and trade areas, including welding, computers, automotive, machining, culinary and construction. Offers courses including supervision and management, Real Estate Licensing, and Starting A Small Business. Courses allow a person to brush-up on existing skills or acquire necessary knowledge to enter a new career. [www.maplenet.sparcc.org](http://www.maplenet.sparcc.org)

**Mature Services, Inc.** ..... (330)762-8666

..... (800)554-5335

Provides opportunities for economically disadvantaged men and women age 55 and older. The program includes part time community service employment designed to enhance skills and lead to eventual unsubsidized employment in full and part time positions.

[www.matureservices.org](http://www.matureservices.org)

**HEALTH CARE**

**HEALTH CARE PLANS**

**COBRA**

COBRA helps workers who have lost their jobs keep health care benefits. In most cases, employers with 20 or more employees must allow you to continue health care coverage for a maximum of 18 months, but you must pay for this coverage. While this is often expensive, it may be less expensive than other options because you are able to take advantage of your former employer's group rate.

You have 60 days from the date you receive notice about your right to elect COBRA coverage or from the date when coverage has ended (whichever is later) to elect COBRA coverage.

**Things to Think About**

- Decide as soon as possible whether to continue coverage through COBRA. Depending on your employer, current coverage may stop the day you are laid-off.
- If you have a preexisting condition, it may be important to continue health care coverage through COBRA.
- Once you elect COBRA and pay for it, coverage begins on the date that health care coverage ceased. It is essentially retroactive.
- Under COBRA, you usually pay the full premium amount what you paid as an employee, plus the amount of the contribution made by your employer. In addition, there may be a 2% administrative fee.
- Changes in the company (such as bankruptcy or termination of the health plan) may affect your coverage. Keep in touch with your employer or plan administrator about these changes and how they affect your plan.
- Even if you do not elect COBRA, your employer must provide a HIPAA certificate (Certificate of Credible Coverage) that states the dates you were covered by the employer's health insurance. Save this certificate for future use in obtaining health insurance.

**HEALTH CARE PLANS: COBRA** (continued)**How to Apply**

To apply for COBRA or for more details about your plan, contact your employer's human resources department, union, or plan administrator. You may also contact the Employee Benefits Security Administration (EBSA) of the U.S. Department of Labor at (866)444-3272 for specific questions about your rights.

**Things to Read**

Contact the EBSA at (800)998-7542 to order the following free publications or you can download them from their web site [www.dol.gov/ebsa](http://www.dol.gov/ebsa).

- Health Benefits Under COBRA
- Questions & Answers:
  - Recent Changes in Health Care Law
- Work Changes Require Health Choices...
  - Protect Your Rights

**Things to Think About**

- If you determine that you cannot afford COBRA and you are married, contact your spouse's health insurance provider or human resources department. It may be possible to add the family to that insurance provider.
- If your child is in college, health care coverage may be available for your adult child through his or her university or college. Contact the school for more information.

**JOB SEARCH AND PLACEMENT****Portage Workforce Connection** ..... (330)296-2841

Provides free employment, training, and related services. Offers on-line resume preparation and posting; and lists local job openings on Internet-based system. Offers veteran employment and training services. Provides training programs such as: North American Free Trade Agreement (NAFTA), Trade Adjustment Assistance (TAA), and Trade Readjustment Allowances (TRA).

The **Resource Center** offers a number of job search tools to the public, including Internet accessible computers; a library of books, videos, tip sheets and tutorials; and information about the current labor market and social services. [www.portageworkforce.org](http://www.portageworkforce.org)

**ADDITIONAL EMPLOYMENT RESOURCES**

The following agencies may provide help for your employment needs. Contact the agency for more information.

**Community Action Council of Portage County, Inc.**

..... (330)297-1456

The **Trade Program** sponsors employment and training projects throughout the year for adults and youth. Programs focus on job readiness and building trades (*many focus on Kent residents only*); some offer paid work experience and individualized assistance in problem solving and career development. Income guidelines determine eligibility.

**Coleman Professional Services**

**Vocational & Employment Services** ..... (330)673-1347

..... (800)673-1347

Provides individuals with disabilities and/or barriers to employment, intensive training and support to gain employment, adjust to a specific job, and maintain employment in an integrated community work environment. [www.colemanprof.com](http://www.colemanprof.com)

## INSURANCE (NON-MEDICAL)

Contact your insurance company (for your car, life, homeowners and other insurance) and explain your situation. Ask the insurance agent or company to consider a different payment plan and ask if there are ways to reduce your payments (such as raising your deductible or decreasing your coverage).



### Things to Read

Other than calling your insurance company, you can call the Ohio Department of Insurance at (800)686-1526. Their staff can help answer general questions about insurance and help you file a complaint against an insurance provider. You can also request free booklets called “Shopper’s Guides” to help you choose and understand insurance. These guides are also available on their web site at [www.ohioinsurance.gov](http://www.ohioinsurance.gov).

### Things to Think About

In Ohio, it is illegal to drive a motor vehicle without insurance or other financial responsibility proof. If you are asked to show proof of insurance or financial responsibility and cannot, you will lose your driver’s license for 90 days for the first offense (work privileges are available after 30 days in some cases.) Contact your insurance agent or company for information about appropriate coverage for your situation. The Ohio Department of Insurance can also answer general questions. Call (800)686-1526 or visit their web site at [www.ohioinsurance.gov](http://www.ohioinsurance.gov) for information.



## HEALTH CARE PLANS (continued)

### MEDICAID PROGRAMS

**Healthy Start, Healthy Families** provides medical coverage to pregnant women and families with children up to age 19 who meet eligibility requirements.

**Medicaid** provides medical coverage to those who are age 65 and over, blind, or disabled who meet eligibility requirements, as well as some families who are not eligible for Healthy Start, Healthy Families.

**Healthchek Program** provides a preventive health care program for children and adolescents, ages birth - 21, through periodic health examinations, which are free for those who are eligible for Healthy Start, Healthy Families or Medicaid; also provides referrals to physicians, dentists, and specialists who accept the Medicaid card.

**Pregnancy Related Services** provides support and preventive health care services to Medicaid-eligible pregnant women by supplementing regular obstetrical care.

### Things to Think About

- You or your family may be eligible for this program even if you have assets such as a car, savings, and a house.
- You may be able to stay with your current doctor if he/she accepts the Medicaid card.
- The program may help pay medical bills dating back three months from your application date.

### How to Apply

**For a Healthy Start, Healthy Families application**, contact United Way’s **211 Portage** at 211\*, (330)297-4636, or (800)961-0191 for income eligibility guidelines, to have an application sent to you, or for more information.

**For other Medicaid Programs**, contact the Portage County Department of Job and Family Services at (330)297-3750.

\*211 service is available within the county; 211 is not yet available by cell phone.

**HEALTH CARE PLANS** (continued)**MEDICARE**

Medicare provides hospitalization and other types of medical care for people age 65 and older, those under 65 who are on Social Security Disability or Railroad Retirement Board Disability for 24 months, or those who have end-stage renal disease (includes kidney dialysis or kidney transplant patients).

**How to Apply**

Contact the Social Security Administration at (330)296-7427 or (800)772-1213, Monday through Friday; 7:00 a.m. to 7:00 p.m.

**OPTIONS FOR FREE OR LOW-COST CARE****ALCOHOL & OTHER DRUG ADDICTION TREATMENT**

**Townhall II ..... (330)677-7037**

Provides individual and group counseling and outpatient treatment for chemically dependent individuals, age 13 and up. Provides individual and group counseling to family members of dependent individuals.

**DENTAL CARE**

**Akron Dental Society ..... (330)376-3551**

Provides referrals to dentists in the Summit and Portage County areas.

**Case Western Reserve University School of Dentistry**

**..... (216)368-3200**

Provides all phases of dental treatment for a minimal fee by dental students-in-training. [www.cwru.edu](http://www.cwru.edu)

**Dental Options ..... (888)765-6789**

Matches participating dentists with low-income families without dental insurance, Medicaid, or other appropriate coverage. Dentists in the program charge a reduced or discounted fee for services to approved patients. There is normally a waiting list.

**MORTGAGE COUNSELING**

**Catholic Charities of Portage County .... (330)297-7745**

Provides HUD-certified housing counseling and advocacy services to meet immediate housing needs and to establish plans to stabilize housing.

**Things to Think About**

- Contact your mortgage holder and try to negotiate a reduced payment plan. Do this immediately following the loss of a job.
- Call your mortgage company immediately to work out a payment plan. Some lenders may allow skipped payments or partial or interest-only payments for one to six months.
- Check your escrow account. If it contains more money than needed to pay property taxes, the bank or Mortgage Company must refund any excess beyond a two-month cushion.
- If you miss three or fewer mortgage payments and then return work, ask your mortgage company if you can set up a “forbearance plan” whereby you can pay one and a half month’s mortgage until you become current. Catch up on the principle first, and then catch up on the penalty charges. A lender can’t foreclose over late charges.
- If FHA, HUD, FMHA, or VA federally insures your mortgage, call the insuring agency immediately to determine what options are available to you.

## HOUSING ASSISTANCE

### FINANCIAL ASSISTANCE FOR RENT & MORTGAGE

Several agencies in Portage County may have limited funds available for emergency housing assistance, such as rental assistance to either prevent eviction or secure permanent housing, or mortgage assistance to prevent foreclosure. Each agency develops its own criteria for eligibility and amount available for the individual applicants. Contact United Way's **211 Portage** at 211\*, (330)297-4636, or (800)961-0191 for more information.

### Portage County Department of Job and Family Services

..... **(330)297-3750**

Offers emergency financial assistance through Prevention, Retention and Contingency Program (PRC). PRC is designed to encourage employment, help families overcome immediate barriers to achieving or maintaining self-sufficiency, prevent dependency on governmental subsidies, and alleviate family crises that could lead to the removal of children from their homes. The PRC can provide limited one-time assistance for rent and/or security deposits for income eligible families. To be eligible, families must be income-eligible, have at least one child under the age of 18, and have a court-ordered eviction notice.



\*211 service is available within the county; 211 is not yet available by cell phone.

## OPTIONS FOR FREE OR LOW-COST CARE (continued)

### Free Clinic of Greater Cleveland ..... (216)721-4010

Offers a free emergency adult dental clinic; services are limited to extractions only. Clinic is open evenings, Monday through Thursday. (Individuals must be 18 years and older; call for clinic hours).  
www.thefreeclinic.org

## EYE CARE

### Lions Clubs

Many Lions Clubs provide eyecare (eye testing, purchase of lenses and frames) for eligible residents. Contact United Way's **211 Portage** 211\*, at (330)297-4636, or (800)961-0191 for more information and a referral to the appropriate Lions Club serving your area.

## HEALTH CLINICS

### Townhall II Free Medical Clinic ..... (330)678-3009

Provides free, general medical services to eligible, uninsured adult residents of Portage County, by appointment only.

### Louis Stokes Department of Veteran Affairs,

### Ravenna Outpatient Clinic ..... (330)296-3641

Provides primary health care and mental health services to eligible veterans. www.cleveland.med.va.gov

### Child Health Services ..... (330)297-KIDS(5437)

Provides health care services to infants, children, and adolescents, age birth to 21. Services include health screening; vision, speech, and hearing screening; vision and hearing clinics; physical exams; immunizations; and sick child care. Provides information about nutrition, dental health, child safety, and other topics. Offers free car seats with an educational session to eligible Portage County children. Clinics are provided in Windham at the Hooverman Family Center on the 1st Thursday and 3rd Friday of each month.

\*211 service is available within the county; 211 is not yet available by cell phone.

**OPTIONS FOR FREE OR LOW-COST CARE** (continued)**HEALTH SCREENINGS AND IMMUNIZATIONS**

There are programs that offer blood pressure, diabetes and other screenings, as well as information about immunizations such as flu shots. Contact United Way's **211 Portage** at 211\*, (330)297-4636, or (800)961-0191 for more information and a referral.

**MENTAL HEALTH**

There are programs that offer individual, group, family, marital, and couple counseling for adults, children, and adolescents. Some programs offer special topic counseling such as depression, grief, domestic violence, trauma, anger management, sexual abuse, victims of crime, especially sexual assault and parenting. Some programs offer sliding scale fee for Portage County residents.

**How to Apply**

Contact United Way's **211 Portage** at 211\*, (330)297-4636, or (800)961-0191 for more information and referral(s).

**PRESCRIPTION ASSISTANCE**

There may be limited emergency financial assistance available to help get a prescriptions filled immediately. Contact United Way's **211 Portage** at 211\*, (330)297-4636, or (800)961-0191 for more information and referral(s).

Individuals who need ongoing prescription assistance may qualify for limited assistance through a variety of patient assistance programs offered by the pharmaceutical companies that manufacture the prescription(s) you need. For more information, visit the following web sites or contact the Medication Access Program for help in accessing and completing the applications necessary to apply for pharmaceutical patient assistance programs:

- [www.needymeds.com](http://www.needymeds.com)
- [www.rxassist.org](http://www.rxassist.org)

**Medication Access Program** ..... (330)297-3457

(A Program of Family & Community Services of Portage County)

**PHYSICIAN REFERRAL****Portage County Department of Job and Family Services**

Provides referrals to physicians who practice out of Robinson Memorial and who accept the Medical Card (including Healthy Start, Healthy Families.) [www.portagecountydhs.org](http://www.portagecountydhs.org)

**Robinson Memorial Hospital****Need-A-Physician Referral Service** ..... (330)678-8801

Provides a referral to individuals in need of physicians' services to qualified physicians or specialists who are on the active or associate staff of Robinson Memorial Hospital. [www.robinsonmemorial.org](http://www.robinsonmemorial.org)

**Things to Read**

The Ohio Department of Insurance offers free booklets that help you understand your health insurance options. Call (800)686-1526 and ask for the "Shopper's Guide to Health Insurance" and the "Shopper's Guide to Managed Care." Other books may be available. All booklets are also available on their web site. [www.ohioinsurance.gov](http://www.ohioinsurance.gov).



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