

Senior Resources

AGENCY	CONTACT INFORMATION/SERVICES
US Department of Health and Human Services Administration	www.hhs.gov/aging/index.html
Eldercare Locator	www.eldercare.gov/Eldercare.NET/Public/Index.aspx public service of the U.S. Administration on Aging connecting you to services for older adults and their families
Alliance for Retired Americans (ARA)	www.retiredamericans.org
Washington State Alliance for Retired Americans (WSARA)	washington.retiredamericans.org
Generations United	www.gu.org/resources
Senior Helpers, Inc.	www.seniorhelpersinc.com
Washington Association of Area Agencies on Aging (W4A)	www.agingwashington.org works with local Area Agencies on Aging to create communities that support people as they age seeks to enhance the effectiveness of each AAA through a strong agenda of information, debate, advocacy and education.
Local Area Agencies on Aging (AAA)	provide a range of services to elders and adults with disabilities Contact local AAA or Senior Information & Assistance to find out about available services.
Washington State Office of the Insurance Commissioner	www.insurance.wa.gov
Statewide Health Insurance Benefit Advisors (SHIBA)	www.insurance.wa.gov/shiba
State Council on Aging Aging and Disability Services Administration	Contact Department of Social and Health Services for current program manager

WEA Pre-Retired Seminar Glossary

A F C (average final compensation) – average of highest paid consecutive service credit for a specified period of time—For TRS Plan 1 members, it is the highest 2 consecutive years, from July 1 to June 30. For PERS 1 members, it is the highest 24 consecutive months. For all Plan 2 and Plan 3 members, it is the highest 60 consecutive months.

ANUNITY –guaranteed payment purchased with the idea of maintaining a steady income stream—This can be for a defined period of time or for a lifetime.

Beneficiary – recipient of what is left of an account after the owner dies

Deferred Compensation Program (DCP) – retirement investment plan using pre-taxed dollars available through the state as well as investment companies

Defined benefit – money received monthly from the state upon retirement

Defined contribution (Plan 3 only) – money the employee contributes towards a retirement account available to them upon retirement or severing of service

D R S (Department of Retirement Systems) – governmental agency that oversees the retirement system

Long-term care – arrangements to provide care for people who no longer can care for themselves

Medicaid – federal/state medical insurance program for people with very limited incomes—There are severe monetary restrictions.

Medicare – federal medical insurance program that usually begins at age 65—It normally pays 80% of the allowable procedures.

P E B B (Public Employees Benefits Board) –department of the Washington State Health Care Authority offering medical insurance programs subsidized by the state for its retirees

Pension – money received monthly from the state upon retirement

Retire – stop working at current state employment and start receiving a monthly state benefit

S C Y (service credit years) – number of years that money is contributed to the state retirement system

Secondary insurance (for Medicare) – pays some or all of the amount remaining after Medicare payment as well as costs for procedures approve by the provider

Sever/separate – stop working at current state employment and delay receiving a monthly state benefit

Supplementary insurance (for Medicare) – pays some or all of the amount remaining after the Medicare payment

Survivor – person receives all or part of a retiree's contributions or monthly state benefit depending upon option selected

V E B A – investment account funded by the money from sick leave cash out that can be used to pay for qualified medical expenses