

Polish American Social Services "PASS"

PolishAmericanSocialServices.com



From the Desk of
Richard Klimek
 Program Supervisor
Polish American Social Services
"PASS"

Dear Readers, Friends, Supporters and Constituents:

This time of year has always been associated with gift-giving. In Polish tradition there is the Feast of St. Nicholas or Mikolajki on December 6th. Other gift giving occasions are Hanukkah,

Christmas and Feast of the Three Kings. Besides gift-giving between individuals, people are also reminded to give to good causes this time of year with many charitable groups asking for donations.

I would like to take this opportunity to remind all of our readers, friends, supporters and constituents to remember PASS during this gift-giving season. PASS depends on contributions from individuals throughout the year to help off-set operational costs so we can continue in our important mission of assisting those in need by building self-sufficiency through resource networking.

There are many ways to help PASS. The agency is a fully tax-exempt organization accepting outright financial donations. No donation is too small as every dollar counts. PASS is also a United Way Donor Choice organization with numbers 1869, Phila 11-01869, and Federal 32788. Also, PASS accepts memorial donations remembering loved ones as well as bequests and estate contributions.

If you would like to contact United Polish American Social Services concerning a charitable gift, you can call (215) 923-1900 and ask for our grant committee or contact us online at PolishAmericanSocialServices.com or UnitedSocialServices.com.

Thank you for considering PASS this year in your charitable giving and thank you for your previous support. I would also like to take this opportunity to wish everyone a blessed and peaceful holiday season and a healthy and happy New Year!

LIHEAP Program Begins



As in previous years, the Low Income Home Energy Assistance Program (LIHEAP), also known as the Fuel Rebate Program, began on **November 1, 2010** and is scheduled to end on **March 31, 2011**. Those who have applied in previous years should be receiving applications in the mail.

For those who are not familiar with the program, there is no age restriction to apply. The household income must be within the following guidelines:

Number in Household	Approximate Monthly Income	Annual Income
1	\$1,444	\$17,328
2	\$1,943	\$23,312
3	\$2,441	\$29,296
4	\$2,940	\$35,280

LIHEAP's Crisis Program, designed to stop a shut off of a utility service, get service turned back on, or to get fuel to a household, has changed. If your heat is off, or you have no heating fuel, you can apply for Crisis to restore your heat from November 1st to January 2, 2011. If your heat is on, but you have a shut off notice, or are about to run out of heating fuel, you can apply for Crisis to prevent losing your heat from January 3rd to March 31st. Crisis applications can only be made at the LIHEAP office, 1348 West Sedgley Avenue, in Philadelphia, Monday to Friday, 8 A.M. to 4 P.M. Starting February 1, 2011, you can also apply for Crisis at the Boulevard District Office on Tuesdays only, or the Elmwood District Office on Thursdays only.

For more information on filing requirements or to get an application, you call PASS at (215) 923-1900, or the LIHEAP hotline at (215) 560-1583.

Medicare Update

For those enrolled in Medicare, please be advised that the last day to make a change to a medical or prescription plan for 2011 is December 31, 2010. This annual enrollment period opened on November 15, 2010 and closes on December 31, 2010.

There are also a few things to keep in mind when working on these benefits such as the Extra Help Program, the Medicare Savings Programs and the PACE/PACENET Programs.

Because this is a busy time of year, this is the last time this annual enrollment period will run from November 15th to December 31st. In 2011, the annual enrollment period will run from October 15th to December 7th to make changes for 2012. PASS will be providing updates about Medicare throughout the year.

For any questions concerning Medicare, call PASS at (215) 923-1900.

Polish American Social Services "PASS" United Social Services Outreach Program

Main Office:

308 Walnut Street • Philadelphia, PA 19106

Open Monday to Friday • 9 A.M. to 4 P.M.

Telephone: (215) 923-1900

Outreach Services in and around the Philadelphia area

ELECTRIC RATE CAP EXPIRATION

There has been a great deal of publicity in the Philadelphia area about the expiration of the electric rate cap December 31, 2010. There are advertisements on radio and TV and many people are talking about it. It is being called "shopping for electricity" and "electric choice."

Basically what this will mean to Philadelphia area customers is PECO will still be responsible for emergency services and power outages, but you can choose who provides your electricity, either PECO or one of the new electric generation companies.

Here are some basic points to remember as of right now:

- 1) There is no need to make any decisions right now. This is the time to shop around. This is not like Medicare enrollment periods and other program deadlines that must be met now to avoid being stuck in a plan you are not happy with. Until you understand what this is, and how it will affect you, and you do some shopping, do not be pressured to make a move. Your electric will continue to come to you as it always has.
 - 2) Talk to a family member, friend, agency or anyone that you know and trust to assist you to understand electric choice.
 - 3) **IF YOU ARE IN THE CAP PROGRAM WITH PECO ENERGY - BE CAREFUL!** Changing from PECO to another electric generation company will cause you to **LOSE THE CAP PROGRAM**.
 - 4) Salespersons from electric generation companies are allowed to knock on your door to discuss their rates and contracts. As always, be careful of scam artists who can use this opportunity to contact you.
 - 5) If you participated in a prepay program in advance of the rate cap expiration, any deposits you made plus interest will go to the company you want to work with.
 - 6) Electric generation companies will want to enter into an agreement for a period of time with you and there may be fines or penalties for early termination. Make sure you understand any contract you are signing.
 - 7) The difference between what PECO will be charging for electric generation and other electric generation companies will be approximately one cent per kilowatt hour. (CAP customers should understand if they change electric generation providers they will lose their CAP benefits.)
 - 8) If you choose another company for electric generation, you will still get one electric bill. The bill will reflect which company is providing your electric generation.
 - 9) Become familiar with your electric bill. Look back over the last year's bills to understand how you were billed and for what. Look at how many kilowatt hours you used every month. The average Pennsylvania home uses 10,500 kilowatt hours of electricity a year. What can you do to conserve energy and lower your electric bill? Can you weatherize your home better? Can you replace traditional light bulbs with new CFL bulbs?
 - 10) Other than trusted family members and friends, electric customers can contact the Public Utilities Commission at **1-800-692-7380** or the Office of the Consumer Advocate for Pennsylvania at **1-800-684-6560** for more information concerning the expiration of the electric rate caps and electric choice. For computer users, check out **www.papowerswitch.com**.
- For more information concerning this article, contact PASS at (215) 923-1900.**

KEEP THOSE 1099's

This is the time of year that 1099's or earning statements are sent out to people concerning calendar year 2010. Banks, investment funds, Social Security, pensions and many other institutions send out these forms so people know what they received from them during 2010. These forms are important for tax reasons as well as proof of income for applying for many programs.

PASS would like to remind everyone to start a folder for their 2010 1099's and file them as they come in for easy reference for the coming year. Keep this folder handy should you need to file a tax return or would like to apply for a program that asks for proof of income from the previous year.

For more information call PASS at (215) 923-1900.