

IMPORTANT INFORMATION

Connecticut Legal Assistance 1-800-413-7796
Consumer Protection..... 1-800-842-2649
Unclaimed Property Hotline..... 1-800-833-7318
CT Tax Department 1-860-297-5962
Veterans' Benefits and Information 1-800-827-1000
ConnPACE..... 1-800-423-5026
Medicare Hotline..... 1-800-633-4227
CT Partnership for Long-Term Care..... 1-800-547-3443
Infoline..... 211
CT Department of Veterans Affairs..... 1-800-550-0000
CHOICES..... 1-800-944-9422
Healthcare Advocate 1-866-HMO-4446
DSS Elder Services..... 1-866-218-6631
Dept. of Insurance Consumer Affairs..... 1-800-203-3447
New London Senior Center.860-447-5232

Provided by Representative Ernest Hewett
1-800-842-8267

Ernest Hewett • Representing New London



Ernest Hewett
State Representative

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State Representative Ernest Hewett



Senior Issues

39th District
Serving New London



Senior Driving Insurance Discount

As of October 1st, drivers aged 60 and up will be eligible for an automobile insurance policy premium discount after successfully completing a Department of Motor Vehicles approved accident prevention course. Current law covers drivers aged 62 and up. This is a great opportunity to stay safe and save money. For more information contact AAA or AARP who are the currently approved providers of this course.

Changes to the Probate Court System

Connecticut's probate courts have authority over a wide variety of matters. For example, our Probate Courts administer estates, grant adoptions, probate wills, and appoint guardians. A number of changes to the Probate Court System will go into effect on October 1, 2007.

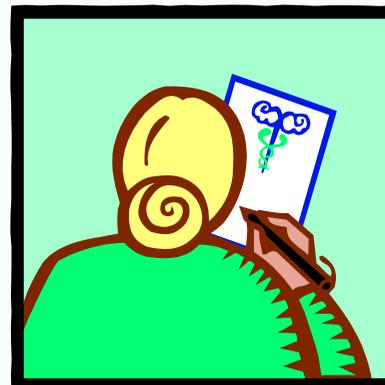
The Probate Court Administrator will be able to transfer and reassign pending cases if court business has not been conducted in a timely manner. Probate Courts will be required to operate a minimum of 20 hours a week. The Probate Administrator, together with the Probate Court Assembly, is given more oversight and enforcement authority over individual Probate Courts, and an appeals process will be in place for a Probate Judge to challenge enforcement actions.

Conservators and Probate Appeals

A conservator is a person given the legal power to be responsible for someone incapable of caring for himself or herself. New changes help protect those who are under the care of, or are being considered for, a conservator. Among these are changes that probate courts must now record proceedings on appointing and setting the powers of conservators, and all appeals hearings must be on record. The powers granted to the conservator must be the fewest that are necessary to meet the person's needs. A conservator must follow certain requirements, including ascertaining the person's views, and making decisions that conform to the person's reasonable and informed preferences. A conserved person may also petition the probate court to end the conservatorship at any time.

Required Nonforfeiture Benefits

An insurer must now offer optional nonforfeiture benefits to customers during the insurance policy solicitation or application process. A nonforfeiture benefit is an insurance policy provision specifying that an insured's equity in the policy cannot be forfeited. These benefits may be declined, but the insurer must then give the insured a standard contingent benefit if the policy should lapse.



Long-Term Care Insurance Policies

Lower insurance premiums are possible for those who wish to enroll in a new Long-Term Care Policy. This new policy permits an individual to underwrite their long-term care costs for a period of up to two years while being protected by a long-term care insurance policy afterwards. An irrevocable trust fund must be in place and of a size deemed sufficient to cover costs of care before the long-term care policy protection begins.

Connecticut Homecare Option Program

To enable more seniors to live at home and delay the need for costly nursing home care, we have created the Connecticut Homecare Option Program. This program allows participants to make deposits into a Homecare Trust Fund account. Interest earned on fund accounts will be exempt from state income tax. The participant or a designated beneficiary can later withdraw funds to pay for qualified home care expenses. Any unspent account funds will become part of a beneficiary's estate when he or she dies.

Additionally, to help encourage home care options, seniors can now hire their own personal care assistance attendants directly instead of going through a home health care agency.