



Don't delay ER care

Choose Ascension Saint Mary - Kankakee for 24/7 emergency care

Timely ER care is important — whether it's stroke, heart attack symptoms or major injury — doctors and care teams at Ascension Saint Mary — Kankakee listen to quickly understand and care for your needs.

Our ERs are open 24/7 and are backed by leading heart, stroke, surgical and trauma specialists that are always ready to deliver care for symptoms and injuries. And we'll connect the dots to any follow-up care, including lab, imaging, follow-up specialty care and Ascension Rx or your preferred pharmacy.

Find your nearest Ascension ER at ascension.org/ILCare

If you're experiencing a life-threatening emergency, go directly to the ER or dial 911.

Ascension Saint Mary — Kankakee 500 West Court St. Kankakee, IL 60901





Start a Conversation About Your Mental Health

At Ascension, we understand that caring for your mind is just as important as caring for your body.

That's why we offer inpatient, outpatient and aftercare treatment programs personalized for your needs.

Our outpatient Behavioral Health Centers offer counseling and day treatment programs.

Our care team has solutions when you are experiencing overwhelming stress from complex medical problems that are affecting your emotional and physical health. We also have dedicated programs for (opioid) drug and alcohol dependency and abuse.

Years of experience have taught us that nothing has the power to heal like hope.

Especially when hope is strengthened by national ranked and recognized behavioral health experts,

using the most advanced and effective treatments available.

We treat the entire spectrum of behavioral health disorders with the same results-driven, researched based approach as any other illness. We want you to know you are not alone. We give you someone to turn to and a hand when it is needed. Our concentration on healing is the foundation of recovery and we strive to be there for you every step of the way.

Visit us at ascension.org or call us today at 815.937.2081

Options CIL

Options CIL (OCIL) was established in 1989. Our board and our staff are comprised of more than 51% of people with disabilities. We are funded by state and federal grants, private donations, private foundation grants, United Way allocations, memberships and proceeds from fundraisers.

Our main office is located in Bourbonnais, Illinois serving Kankakee County. Our satellite office in Watseka, Illinois serves Iroquois County. OCIL serves individuals of all ages, races, faiths, genders, and disabilities.

We provide five core services, which are: advocacy, information and referral, independent living skills, peer mentoring, and transition.

Through peer support and role modeling, Options team teaches consumers that persons with disabilities have the right and the responsibility to pursue goals of self-determination and self-sufficiency. We serve as a resource and mentor, empowering consumers with the skills to direct their own lives, set their own goals, and plan the necessary steps to achieve those goals.

Options CIL works to bring about positive change in attitudes and accessibility and provides our community with the information and knowledge needed to accept, respect, and accommodate citizens with disabilities.

MISSION STATEMENT:

OPTIONS CENTER FOR INDEPENDENT LIVING PARTNERS WITH PERSONS WITH DISABILITIES WHO WANT TO LIVE INDEPENDENTLY AND PARTICIPATE FULLY IN SOCIETY.

VISION STATEMENT:

CREATING A BARRIER FREE COMMUNITY WHERE INDEPENDENCE, DIVERSITY & EQUALITY ARE VALUED BY ALL.

OPTIONS SERVICE AREA AND OFFICES

IROQUOIS COUNTY

130 Laird Lane, Suite 103 Watseka IL 60970 815-432-1332 (Voice) 815-432-1361 (TTY) 815-432-1360 (Fax) KANKAKEE COUNTY

22 Heritage Drive, Suite 107 Bourbonnais IL 60914 815-936-0100 (Voice) 815-936-0132 (TTY) 815-936-0117 (Fax)

www.optionscil.org



A History of Centers for Independent Living (CILs)

At the Federal Level, CILs came about with the passing of the Rehabilitation act of 1973. Title VII of this act created the Independent Living Services and Centers for Independent Living Programs. Originally under the umbrella of the U.S. Department of Education, the Workforce Innovation and Opportunity Act of 2014 created the Independent Living Administration, and these programs were transferred to the Administration for Community Living (ACL).

At the state level, Illinois has 22 CILs that serve all 102 counties, each with their own service area. The Illinois Network of Centers for Independent Living (INCIL) supports the 22 CILs across the state. CILs are run by and for the people they serve. To do that, each CILs staff and Board of Directors are comprised of at least 51% individuals with disabilities.

CILs provide support for people who may have been born with their disability as well as people who suddenly find themselves facing a new disability and how that will impact their daily living.

Community Reintegration Program

Options CIL supports community living for all individuals with disabilities.

We receive state and federal funding dedicated to providing services that support qualifying individuals with disabilities transition out of nursing facilities into home and community-based settings.

For more information or to speak to our Community Living Advocate please call 815-936-0100 ext. 225

Save The Dates For Our Upcoming Fundraisers

- 1. Bingo at the Watseka Elks, Sunday, September 8th from 2-5pm
- 2. Facebook Raffles, week of December 9th. Join here.
- 3. Bingo at the Watseka Elks, TBD March 2025
- 4. University of Illinois Wheelchair Basketball, TBD April 2025.



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Fundraising EVERY PENNY COUNTS!

If you are unable to support one of our fundraisers, you can always make a donation.

You can send a check to our Bourbonnais office: 22 Heritage Drive, Suite 107 Bourbonnais, Illinois 60914 attention Dan Brough

If you would like to donate electronically, use this QR code.



2024 Options CIL Board of Directors

President Amber Cahue

Vice President Amanda Martinez

Secretary Kay Jurica

Treasurer Ashley Prairie

Officers Todd Brack, Amber Gocken,

Lucinda Hurt, Romero Lewis

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KANKAKEE COUNTY MEMBERS

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Debra Ann Caise RN, BSN Nancy Moore
Deb Hoyer-Denson Brenda Randazzo
Brandi Kaner Melissa Tanner

IROQUOIS COUNTY MEMBERS

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Jean Green Carla Waters
Laura Holloway

Staff

Therese Cardosi Executive Director

Jennifer Cappellano Associate Director

Dan Brough CFO/Outreach Advocate

Karyn FittsAdministrative Assistant

Ashley Kuchel Vision Service Advocate

Heather Long

Youth Transition Coordinator

Tena StippCommunity Living Advocate

Donna SampleCommunity Living Advocate

Marcia Papineau Administrative Assistant

Options

Center for Independent Living

2024 Membership

Philanthropic Membership

Ascension Saint Mary - Kankakee

Laura Brady

Kay Jurica

Meineke Car Care Bourbonnais

Corporate Membership

Bank of Bourbonnais
Glade Plumbing & Piping Company
Iroquois Federal
Kankakee Natural Foods
Peoples Bank of Kankakee County
Riverside HealthCare
Thrivent Financial – Denise Kosik

Small Business Membership

Jim Brosseau Custom Roofing Raymond CPA Group

Not-For-Profit Agency Membership

Good Shepherd Manor

Kankakee County Housing Authority

Kankakee County Branch NAACP

River Valley Special Recreation Association

Individual Memberships

Nancy Moore Clifford Baines Michael Grimes Kathryn Petersen Linda Barbee Richard Guimond Ashley Prairie Arlene Bartolini Philip Hass Brenda Randazzo Ryan & Suzie Bell Laura Holloway Donna Sample J. Lucinda Hurt Susan Wynn Bence Carol Saucedo Dan & Nicole Brough Janet Lou Jennings **Betty Schatz** Debra Ann Caise Irene Jensen Brandi Kaner Wendy Skarstad Therese Cardosi Melissa Tanner Amber Cahue Romero Lewis Diane Theesfeld Linda Clatterbuck Sherry Long Tim & Carla Waters Mark Mantarian Deb & Donnie Denson Xavier L. Willis Carol Glade Amanda Martinez Lisa A. Winge Amber Gocken Rose & Gary Mitchell Jean Green Mark Moore

Opportunities For Membership

All membership contributions will be used to support the mission of Options and are tax deductible according to federal income tax laws. All donors will receive a written acknowledgment.

Individual and Consumer – Contributions of \$10 or more. *No consumer will be denied membership for inability to pay*. All individuals and consumers will be entitled to: Membership Cards, voting privileges at the Options annual meeting*.

Agencies and Businesses – Contributions of \$25 or more (not-for-profit) or \$50 or more (small businesses). Benefits include: Membership certificates, voting privileges at Options annual meeting*, acknowledgement at Options annual meeting.

Corporate Membership – Contributions of \$100 to \$299. Benefits include: Membership certificates, voting privileges at Options annual meeting*, acknowledgement at Options annual meeting, Company name listed in the Options annual *Reference Guide to Independence*, Company name listed on the Options website.

Philanthropic – Contributions of \$300 or more. Benefits include: Membership certificates, voting privileges at Options annual meeting*, acknowledgement at Options annual meeting, a free business card size ad in our annual Reference Guide to Independence, Company name listed on the Options website with a link to your company website, your company logo on the Options website.

*Members must have been in good standing for at least thirty (30) days prior to any meeting at which ballots are to be cast.

Please complete our Membership Application or call Dan Brough at (815) 936-0100, ext. 226 for more information.



Being Young and Visually Impaired Does Not Mean I Don't Face Challenges

Ashley Kuchel, Options CIL Vision Service Advocate

At a very young age of approximately ten months old, I began to struggle with my vision due to an underlying disability of cerebral palsy. I was born with both strabismus and amblyopia. Having these conditions, I was forced to wear glasses and a patch over my right eye to eventually stabilize the vision that I had. Over the years up until age five, I had six eye surgeries to correct my vision and ultimately save my sight. As I grew up my vision improved which had allowed me to participate in sports, marching band, and many outdoor activities. Now as an adult. I can do most normal things that adults can, but I still struggle. I have limited peripheral vision that will no longer improve, I cannot see below my nose, and I have no depth perception. I tell you all this not for you to have pity on me, but to show that no matter what age you are losing your vision is difficult and to also inspire people to never give up and advocate for yourself. I have had to modify my life to make things easier for myself. Here are some tips and tricks that have helped me through the years that I thought might be useful for others:

- 1. Use the buddy system Ask a family member or friend to go with you hold their arm or hand
- 2. Use walking aids like walkers, canes, or walking sticks
- 3. Get dropped off at the door or park as close as possible to the entrance of a public place
- 4. Use an accessible placard
- 5. Find most accessibility Use ramps, automatic doors, and clearest straight path
- 6. Map out your location Know your route, get familiar with your environment, and know where exits and bathrooms are
- 7. Wear comfortable shoes when traveling
- 8. Choose the most lighted path and make sure sidewalks and entryways are clear



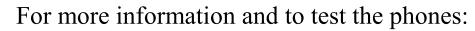
PLUMBING & PIPING COMPANY

211 W. Water Street Kankakee, Illinois (815) 933-1796

IL Plumbing License No. 055 000475

Having trouble hearing on the phone?

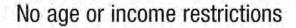
Illinois has a FREE amplified phone program!



Options Center for Independent Living

Bourbonnais Office: 22 Heritage Dr. Ste. 107 815-936-0100

Watseka Office: 130 Laird Ln. Ste. 103 815-432-1332



www.itactty.org

A FREE program required and governed by Illinois law.

CSL Behring

CSL is a global biotechnology company with a dynamic portfolio of lifesaving medicines, including those that treat haemophilia and immune deficiencies, vaccines to prevent influenza, and therapies in iron deficiency and nephrology. Since our start in 1916, we have been driven by our promise to save lives using the latest technologies.

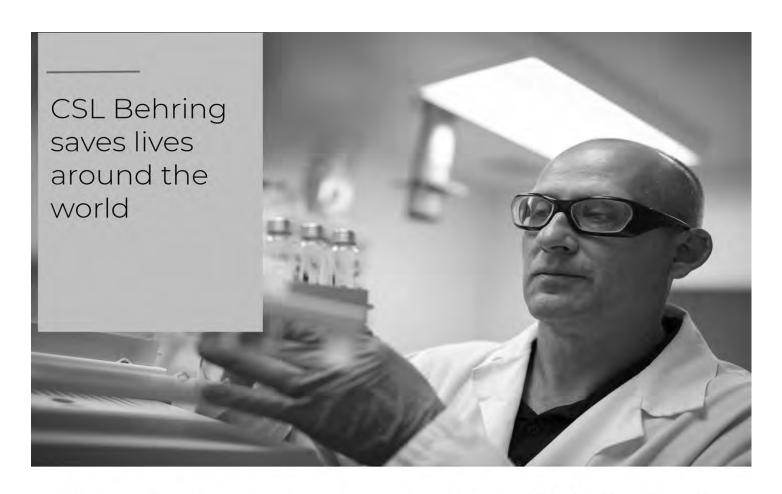
Today, CSL – including our three businesses: CSL Behring, CSL Seqirus and CSL Vifor – provides lifesaving products to patients in more than 100 countries and employs 32,000 people. Our unique combination of commercial strength, R&D focus and operational excellence, enables us to identify, develop and deliver innovations so our patients can live life to the fullest.

A CSL company is a global biotherapeutics leader driven by our promise to save lives. Focused on serving patients' needs by using the latest technologies, we discover, develop, and deliver innovative therapies for people living with conditions in the immunology, hematology, cardiovascular and metabolic, respiratory, and transplant therapeutic areas. We use three strategic scientific platforms of plasma fractionation, recombinant protein technology, and cell and gene therapy to support continued innovation and continually refine ways in which products can address unmet medical needs and help patients lead full lives.

The Kankakee site has been producing life-saving medicines for 71 years and employs more than 1,500 people. We trace our heritage back to Armour & Company, founded in 1885. We are proud of our long history in the region and look forward to many years to come.

CSL Behring operates one of the world's largest plasma collection networks, CSL Plasma, and strives to be the best at delivering safe and effective medicines for our patients. In 2023 CSL Plasma opened a plasma donation center on CSL Behring's south campus.

CSL Behring is honored to support the communities in which we live and work. We are proud of and continue to support the work Options does to help individuals with disabilities remain independent and participate fully in society.



The people and science of CSL Behring save lives around the world.

We develop innovative specialty biotherapies, helping people with life-threatening conditions live full lives.

For more information about CSL Behring visit **cslbehring.com**.

CSL Behring

CIL's Transition Programs Save Taxpayers Money

Did you know that the average annual cost per person for Nursing Home care in the state of Illinois is \$77,084.08. In FY21, Centers for Independent Living (CIL's) assisted 190 individuals to move from a nursing home into the community. The average cost for home services per individual was \$36,027.00 per year, plus a cost of \$5,000.00 to assist in setting up their household for a total of \$41,027.00 per individual. This equates to \$36,057.08 cost savings per person. This is an ANNUAL savings of \$6,850,845.20 to Illinois taxpayers in just one CIL's transition program. If those individuals stay living in the community over the next ten years, the savings to Illinois taxpayers would be \$68,508,452.00.

Through Options CIL's Transition program we move people with disabilities out of nursing homes and back into our community. This not only saves taxpayers money, it allows people with disabilities to live an independent, thriving life!





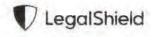


Protect Yourself and Family with LegalShield

The legal plan, administered by LegalShield, gives you direct access to a dedicated provider law firm for unlimited phone consultation on most personal legal issues including, but not limited to:

- Estate planning: standard wills, living wills, trusts, health and financial powers of attorney, advance directives, probate
- Real estate: sale or home purchase, mortgages, deeds, construction, foreclosures
- · Renter: contract reviews, disputes with the landlord
- Family law: name change, divorce, separation, adoption (all uncontested)
- Consumer protection: billing disputes, tax audits, loan modifications, credit reports/repairs, etc.
- Traffic: Moving violations, speeding tickets, tragic accidents, property damage collection, and license restoration
- Tax audit: Receive consultation if audited by local, state, or federal government on your personal tax returns
- Letters and phone calls on your behalf: A phone call or letter on law firm letterhead can help quickly resolve disputes before they escalate. For example, faulty mechanic repair
- Contract and document review: Your provider law firm can review personal documents, for example, a home rental lease (up to 15 pages)
- 24/7 emergency access: Live access to a provider lawyer for covered emergency services

In addition to unlimited phone consultation, your provider law firm will create a will, power of attorney, and living will on your behalf and provide legal representation for traffic violations, uncontested divorce, consumer protection, civil litigation, and tax audits. Representation on most other personal legal matters receives a 25% discount off the provider law firm's standard hourly rate. LegalShield provides affordable protection for you, your spouse, and your children.





Connie Lee-Welsh

Independent Associate

Mobile: 267-240-9910

connieleewelsh@legalshieldassociate.com connieleewelsh.wearelegalshield.com



Health, Disability and Food Insecurity

By Feeding America & The Urban Institute

Food insecurity, defined as not having reliable or sufficient access to food, has implications for overall health, as it is associated with increased risk of mortality and additional health care expenditures. Inconsistent access to adequate amounts of nutritious foods has a negative impact on the health of individuals of all ages but more so to people with chronic illness. There is a growing body of literature that demonstrates that living with a disability is a key risk factor for food insecurity, adding another layer to our understanding of the dynamic relationship between food insecurity and health. The USDA estimates that 37 million people, including more than 11 million children in the United States were food insecure.

An analysis of data on health indicators, disability prevalence and food insecurity show that communities with the highest rates of food insecurity face a higher prevalence for chronic disease. Additionally, communities with higher proportions of households with a member who has a disability often have higher rates of food insecurity. Only 8 percent of households with no disabled adult experience food insecurity, but 33 percent of households with an adult who has a disability are food insecure.

The cycle of food insecurity and health

Food insecurity and poor health outcomes can create a vicious cycle. Food insecure households are often forced to engage in coping strategies such as purchasing cheaper foods that are high in calories but low in nutritional value. Reliance on less healthy foods can lead to poor nutrition and chronic diet-related diseases such as diabetes, high blood pressure and high cholesterol. In turn these chronic illnesses can worsen other existing disabilities which leads to higher healthcare costs, difficulty working and managing everyday life. These challenges further restrict household food budgets, resulting in fewer resources being allocated to purchase food. Addressing food insecurity and nutritional access can lead to improved health outcomes for individuals with disabilities.

Many studies only include the geographical distance to food providers and do not account for people with disabilities and physical limitations. Accessing food pantries can be a barrier to some due to the distance required to travel to obtain food. In addition to the public nutrition program (SNAP) Supplemental Nutrition Assistance which has income and asset limits, food insecure communities need charitable food assistance to meet the community need.

Programs such as Feeding America distribute billions of pounds of fresh fruit and vegetables to food insecure communities. Food banks and pantries have emerged as important partners in addressing chronic conditions outside of the healthcare setting. There is still much work to be done to ensure that people with disabilities have consistent access to the nutritional food they need.

Good Shepherd Manor

For over 50 years, Good Shepherd Manor has provided high quality and compassionate care for the men who live here. This client-centered mission has allowed Good Shepherd Manor to develop the services to meet the needs of our clients regardless of their age-related demands. Now, in the year 2023, as some of the men have aged and new clients have been welcomed, the Manor provides a broad cross section of developmental, vocational and leisure opportunities for the men, that go above and beyond what is funded by the State. At Good Shepherd Manor we offer:

- Self-directed plan development
- On site health clinic days provided by community physicians
- Daily nursing staff available
- Community work opportunities and integration
- Special Olympics
- Chorus and Signers program

Do you know someone who may need our services now or in the future?

Would you like to learn more about the services and programs provided?

Visit www.goodshepherdmanor.org or contact us at 815-472-3700; info@goodshepherdmanor.org

to arrange a tour of our campus!



For over 50 years,
Good Shepherd Manor has been
providing high quality and
compassionate care for men
with intellectual and
developmental disabilities.



- 13 group homes
- Community Day Services
- Vocational Programing
- On Site Clinic Space
- Chorus and Signers
- Special Olympics
- Community Integration



For more information follow us on FaceBook, Instagram or visit us at www.goodshepherdmanor.org

815-472-3090

4129 N. State Route 1-17

Momence, IL 60954-0260



- Commuter Route serving Midway Airport
- Origin-to-Destination service for those with qualifying disabilities
- 11 Local Routes serving Aroma Park, Kankakee, Bradley, Bourbonnais, and Manteno

Whether traveling around town or to a Chicago area destination, all River Valley Metro buses are wheelchair accessible. And, if you have a disability that prevents you from using our local fixed route buses, Metro Plus can pick you up!

Metro Plus origin-to-destination service provides local transportation by appointment for people who have a disability that prevents them from using our local fixed route service. Eligibility must be verified through a simple application process. For details, please visit RiverValleyMetro.com or call 815-935-1403.

Our buses run 365 days a year. Whether going to an appointment, visiting friends, or going out for the evening, Go Where You Want To Go With River Valley Metro!



River Valley Metro Mass Transit District

What is it, and what do they do?

River Valley Metro Mass Transit District is a public service agency that offers three types of bus services for the residents of Kankakee County.

- 1. Traditional, or "fixed route", bus service in the urbanized area of Kankakee County. This includes Aroma Park, Kankakee, Bradley, Bourbonnais and Manteno.
- 2. Commuter shuttle service to Midway Airport.
- 3. Service for individuals with disabilities who are unable to independently use fixed route service. This is referred to as Metro Plus service.

Fixed route buses serve more than 300 bus stops from 5:00 am to 9:30 pm Monday through Friday, 7:00 am to 9:30 pm on Saturdays, and 8:00 am to 4:00 pm on Sundays and major holidays. Most stops are served once each hour, but a few are served every half hour. All buses are wheelchair accessible. Fare is \$1.00 per trip.

The Midway Airport commuter shuttle departs from the Metro Centre in Bourbonnais and makes one stop in Manteno. It then runs non-stop to Midway Airport. Our Bus Stop at Midway is located in the area designated for Regional Buses near the Baggage Claims exit.

Free parking for Midway Airport commuters is available at both the Bourbonnais and the Manteno departures points. Fare is \$2.00 each way.



Metro Plus service requires pre-qualification and operates by appointment. Metro Plus buses will pick you up at your home and take you to your destination. This is a shared ride service, meaning that multiple individuals' trips are grouped together in an effort to meet all trip requests and improve efficiency. Ride time on Metro Plus is comparable to travel time on the fixed route system, including transfers and wait times. Fare is \$2.00 each way.

Additional details about each of these services are available at RiverValleyMetro.com or by calling 815-937-4287

Options CIL Youth Peer To Peer Groups

DO YOU NEED A CRU?

CRU is Options' CIL's free peer group for youth with disabilities ages 14-24. Meetings are held twice a month at Options CIL on Friday nights from 5 - 7 pm. While a variety of topics are covered at meetings, developing social skills, and self-advocacy are frequently the focus of our time together. Meetings are always centered around having fun, eating snacks, and enjoying time with friends who can understand living life with a disability and seeking independence. The youth share life experiences, as well as how they navigate those experiences in their daily lives. This level of open communication allows the group to learn from and support each other. We also have parties, watch movies, play games, have karaoke nights, pizza parties, and more. CRU is a safe space for everyone, and new friends are always welcome!

If you, or someone you know would like to join the *CRU*, please contact Karyn at 815-936-0100 ext. 221 or karyn.fitts@optionscil.org.

HOW DO YOU THRIVE?

THRIVE is Options CIL's free peer group for adults with a disability ages 25 and up. The intention is to provide a place where adults with disabilities can come together, share their stories, their struggles, their victories with their peers. It will also provide a space for networking, creating resources, and helping members continue their journey of independence in the way that works best for them. Due to the wide variety of ages present in the group, we hope to achieve a natural sense of mentorship between members. Our goal is to provide a safe space for adults with disabilities to come, make new friends, and support others by sharing personal and professional experiences. Life is a journey best taken with friends. Let's embrace the journey and **THRIVE** together.

If you, or someone you know would like to join *THRIVE*, please contact Karyn at 815-936-0100 ext. 221 or karyn.fitts@optionscil.org.









Serving the tax & accounting needs of businesses and individuals

RAYMOND J. RAYMOND, CPA LAURA L. PETERS, CPA

Licensed Certified Public Accountants 525 E. North Street, Suite D | Bradley, IL 60915

WWW.RAYMONDCPAGROUP.COM

815.933.5641

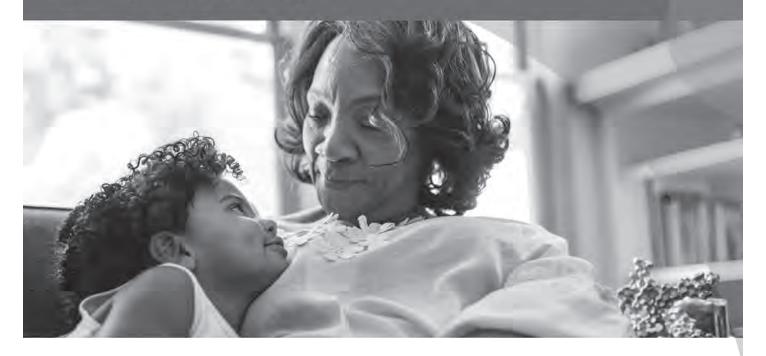




Save big with low Medicare costs when you turn 65.

Health Alliance[™] Medicare Advantage plans are made for you. With our Health Alliance POS Choice Rx, get the flexibility to see doctors you know and trust, plus comprehensive coverage options with all this and more:

- \$0 monthly premium that allows you to see any doctor who accepts Medicare.
- Competitive cost-sharing whether you receive care in or out of network, giving you financial peace of mind.
- · Dental, vision and hearing coverage.
- Benefit to help pay for over-the-counter items, fitness expenses and vision hardware.
- \$0 pharmacy deductible and \$2 Tier 1 generics.



Call for a FREE Medicare evaluation: (888) 382-9771 (TTY 711).

Available daily from 8 a.m. to 8 p.m. local time. Voicemail is used on holidays and weekends from April 1 to September 30.

Or compare plans at HealthAlliance.org.

Health Alliance Medicare is an HMO plan with a Medicare contract. Enrollment in Health Alliance Medicare depends on contract renewal. Out-of-network/non-contracted providers are under no obligation to treat Health Alliance Medicare members, except in emergency situations. Please call our customer service number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services. For accommodations of persons with special needs at meetings call (888) 382-9771 (TTY 711).



Navigate Retirement with Confidence Through Medicare.

Brought to you by Health Alliance™

Retirement is a milestone that holds different meanings for each of us. Some may envision a triumphant crossing of a finish line, arms raised in celebration. Others might see it as finishing a cherished book, each chapter unfolding with its own joys and challenges. Yet, as we plan for this new chapter, navigating the landscape of healthcare coverage can present challenges we must address. Whether it's adjusting from work life to retirement, exploring new passions, or considering the unique healthcare needs that accompany this transition, there are important steps to take.

Do you have your proverbial ducks in a row when it comes to healthcare coverage in retirement?

If you retire before turning 65, how do you get creditable healthcare coverage that will cover you until you turn 65?

If retirement arrives before turning 65, securing reliable healthcare coverage becomes a key consideration. Here are three options for those transitioning from company group health insurance:

- COBRA Extension: Extend your group coverage for up to 18 months after leaving employment.
- Individual Plans: Directly purchase an individual policy from a reputable insurance provider.
- Healthcare Marketplace: Explore individual insurance options via HealthCare.gov. You might qualify for income tax credits, reducing premiums and copays.

If you are already 65 or older and not on Medicare, Medicare is for you. But what does that really mean?

For those aged 65 and above, Medicare is a critical component of retirement planning. But what exactly does this encompass?

- Original Medicare: Comprising Parts A and B, this covers about 80% of Medicare-approved medical expenses. Medicare Part A is typically free for most after paying into Social Security and Medicare for 40 quarters.
- Medicare Part B Costs: Monthly premiums for Medicare Part B are \$174.70 in 2024. Consider
 potential Income-Related Monthly Adjusted Amounts (IRMAA), based on prior two years' tax returns.
 You may need to consult with a financial planner about additional considerations regarding stock
 and IRMAA's.

Tailoring Medicare Coverage to Your Needs

With Original Medicare in place, what else do you need? Do you want to add supplemental insurance to your portfolio to cover the other 20%? What about dental, hearing and vision?

There are two different options to consider:

• Medicare Advantage Plans – Medicare Advantage plans can package your drug coverage, the supplemental 20% and many other benefits including dental, hearing and vision all into one package. Premiums tend to be lower and do not increase as you age.

Medicare Supplement Plans – Medicare Supplements only pick up the 20% that Original Medicare
doesn't cover. You would still need to add a Medicare Part D plan to help cover prescription drugs,
as well as any types of coverage for dental, hearing and vision through added policies. Plan for
these premiums accordingly in your fixed monthly retirement budgets, but also plan on increasing
those premiums as you age.

Planning for a Secure Transition

Transitioning from the workforce to retirement requires careful financial and health coverage planning. Here's what you can do:

- **Financial Consultation:** Partner with resources that can help you navigate. Consider talking with a financial planner to create a tailored plan that suits your financial needs.
- Healthcare Considerations:
 - Customizing Your Coverage: Evaluate whether you need additional coverage for specific healthcare needs and any support related to disability.
 - Local Support: Explore community resources, support groups, and workshops tailored to retirement planning and support for individuals with disabilities.

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About Health Alliance™

At Health Alliance™, we believe in empowering our communities with the knowledge and resources to make informed healthcare decisions. Let us stand by your side as you navigate the complexities of Medicare, ensuring you have the support you need for a fulfilling retirement.

Health Alliance Medicare is an HMO plan with a Medicare contract. Enrollment in Health Alliance Medicare depends on contract renewal.

MDCOHA24-ILNretirementarticle-0324

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Doctor, Who?

By Heather Long, Options CIL Youth Transition Coordinator

Transition time is stressful for students and parents. The focus is on getting a job, potentially going to a post-secondary education program, or maybe living on their own. They spend a lot of this time planning, working with the school and other agencies for this big life-changing event. Everything seems to be set, however, there is one last piece that needs to be addressed. Transitioning from a pediatrician to an adult doctor. You might be saying to yourself, "Why switch doctors if your child is just getting older and has no new medical diagnosis?"

The answer to this question is because your child is no longer a child. Their bodies are aging, and they need a doctor who has specific knowledge in that area. The transition can be hard especially if a complex disability is involved. Keep in mind as bodies change and get older, disability does too. Experts recommend the transition process start long before they turn 18. Talk to their pediatrician and get their recommendations. If you can get a doctor in place early, the pediatrician and doctor can review the child's case together, and when the time comes, the transition to healthcare as an adult will be easier for everyone involved.





Staying Safe in Your Community

Your neighborhood is, in many ways, an extension of your home. Living independently means being able to travel within your community and utilize its resources safely and with confidence.

If your vision is declining, you may not feel as safe traveling outside your home as you once did. However, the same safety precautions you've always taken, plus a few extra, still apply. For example:

- Plan and memorize your route before you leave home. Travel well-lit, busy streets, and always be alert to your surroundings.
- Don't walk in high-risk areas if you can avoid it at any time of day.
- Tell a trusted neighbor or friend when you intend to go out and when you're likely to return, but don't leave a note on the door telling people you are gone.
- · Avoid walking alone at night.
- Always carry a cell phone; if it's cost-prohibitive, look into programs in your community that give away cell phones that can be used to dial 911 in an emergency.
- Carry your purse or wallet close to you, and don't carry more cash than necessary.
- Keep your purse or wallet closed until you need it. Purses should be held close or strapped over your shoulder — never dangling from your arm.
- When shopping, know what bill you hand to a clerk and ask him/her to count the change back to you. Put your money away while still at the counter.
- Many prefer debit cards to openly handling cash; don't display large sums when paying for items when using bills.
- Have your key ready when approaching your front door.

Article information found on Connect Center website https://aphconnectcenter.org



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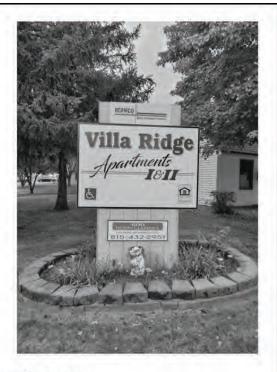
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Features

Garbage included in rent, utility allowance for water & electricity.

- · Access to Villa Ridge II Community room
- Electric range and refrigerator
- Air conditioning and heating with individual control
- In-unit laundry
- · Free off-street parking

- · Individual apartment access
- Accessibility features
- · Shared campus with Village Ridge II
- · Pet friendly

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Features

Garbage included in rent, utility allowance for water & electricity.

- Community room
- Electric range and refrigerator
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- Individual apartment access
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- Shared campus with Village Ridge I
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Challenges With Vision Loss, How To Overcome Them, And How To Stay Safe

By Ashley Kuchel, Options CIL Vision Service Advocate

Vision Loss or visual impairment at any age can be scary, but especially as one ages. One might be asking how do I face these challenges,? How do I overcome them? How do I stay safe? Losing your vision affects all aspects of your life including your physical, mental, and emotional health. Depending on the visual deficit, "loss" looks different for everyone. Some individuals may have a condition that has affected their vision gradually and others their loss of vision may be sudden.

One of the biggest challenges an elderly person may face with a visual impairment is the loss of independence. Simple everyday tasks such as walking, doing chores around the house, or even going out with friends due to the inability to drive can be daunting. How do we cope? One such idea might be to have another trusted adult, whether it be family, friends, or a neighbor, come to the home to help with daily routines. Also, learning the public transportation systems available in the area might make weekly trips or daily outings a bit easier to accomplish. Further, use assistive technology to help with basic needs such as waking for appointments, prepping meals, or keeping track of medications.

Another challenge a visually impaired person may encounter is depression. Many people may not know where to turn or who to talk to. They may also be unaware of the resources available to help them with their mental health. How do we cope? First, join a support group with those of similar or like visual disabilities. Any interaction where people can talk and socialize with others who are going through the same thing allows for an outlet. It also lets them share with others their experiences and how they conquer a challenging situation. Next, individual counseling may also be an option. This is a more one-on-one approach that will adhere to privacy. The person may be able to develop a relationship where the counselor feels like a mentor and gives them advice as well as a way to vent or talk about how their disability makes them feel.

Vision loss can also affect a person physically. Losing a person's sight will force them to have to use other senses to help them get around. Over time the other senses such as hearing, or touch will become the primary ways to help them navigate the world. What can you do to help impact your physical eye health in a positive way? Attend your scheduled eye appointments on a regular basis, doing so will allow you and your doctor to stay up to date on the progress of your vision and your needs. Eat a healthy diet rich in vitamin C and vegetables. Protecting your eyes while outdoors can help preserve the vision that remains. Wearing a quality pair of sunglasses on sunny days still allows for outdoor enjoyment.

Challenges With Vision Loss... (Continued from page 28)

Basic Ways for the visually impaired to Stay safe in the Home and Outside the Community:

- 1. Make steps to organize your space
- 2. Use good lighting
- 3. Make steps to reduce tripping hazards
- 4. Make use of talking devices
- 5. Invest in Large print items and contrasting colors
- 6. Plan and memorize your route before you leave home
- 7. Tell a trusted neighbor or friend where you are going
- 8. Don't walk in high-risk areas or by yourself at night
- 9. Keep your wallet and purse close to you and have your keys ready when approaching the front door.



Make It Safe for Employees to Disclose Their Disabilities

by Laurie Henneborn

Summary. An Accenture survey found that the vast majority of employees with disabilities don't feel their workplace culture is fully committed to helping them thrive and succeed. This article offers five steps that organizations can take to make such disabilities feel so safe and included that they will be willing to disclose their conditions. And that's important: the research found that employees who do disclose their disability at work are 30% more engaged — in terms of career satisfaction and aspirations, confidence, and a sense of belonging — than those who don't.

I'll start with the good news: many organizations are employing a greater number of persons with disabilities than ever before. Many have committed to a deeper understanding of what inclusion means for persons with disabilities, subgroups therein (such as persons with neurological disorders), and other communities (race, gender, LGBTQ, and so on) and have been taking steps to create supportive business climates for all. Many are doing so because they're aware that there is a proven business case for hiring persons with disabilities. Many believe they've made significant progress: in Accenture's most recent global survey on the topic, 67% of the nearly 1,750 business executive respondents said they believe their companies support employees with disabilities, including having the right technologies in place to do so and the right environment.

Now here's the bad news: despite this clear progress, our survey also found that just 20% of the 5,870 employees in the survey who had a disability agreed that their workplace culture is fully

(Continued on page 31)



Make It Safe For Employees... (Continued from page 30)

committed to helping them thrive and succeed. Meanwhile, 76% of employees with disabilities in the survey report not fully disclosing their disabilities at work (e.g., to HR, colleagues, supervisors/managers). And 80% of C-suite executives and their direct reports who have disabilities are also not disclosing them.

It's a debilitating circle. Business leaders need to learn more about what they can do to create a more inclusive climate for employees with disabilities in order to take effective action. Yet, as our research and related interviews revealed, employees with disabilities fear that disclosing will lead to outcomes such as retaliation, slower progression, and less meaningful roles. And for most, disclosing is a very personal and perhaps difficult decision even in supportive environments.

I understand why. In my case, I had been working at Accenture for about five years when I was diagnosed with multiple sclerosis (MS). And for almost 10 years after that, I kept the number of people who knew about it very small — mostly my closest family and friends and a few key colleagues at work who agreed to keep my secret. I didn't want my wider circle of family, friends, and colleagues to worry about me, and I especially didn't want to be treated differently than before they knew. On a professional level, I didn't want people at work to think of me as being suddenly "less capable" because of MS. I didn't want them thinking I was unable to take on challenging assignments and fully engage.

Fast-forward 17 years and what I've come to realize is that the act of concealing this neurological condition and its potential to do me harm was itself creating significant challenges for me at work. Over the years, my anxiety levels increased while my confidence and engagement levels sank. I found myself getting frustrated, for example, with coworkers for not understanding that sometimes I needed my schedule to flex in unusual ways.

I will grant you that when I was first diagnosed, I wasn't fully aware of the commitment Accenture had made to inclusion for persons with disabilities. And I can also say that since that time, I believe Accenture has also gone on a significant journey, striving to become a more inclusive company on all fronts. I'm fortunate to be here.

But here's the broader and more salient point: it's important for companies and for workers to change the way we think (and talk) about disabilities, permanently. Our research found that employees who do disclose their disability at work are 30% more engaged — in terms of career satisfaction and aspirations, confidence, and a sense of belonging — than those who don't.

What are the best steps a business can take to create a culture in which employees with disabilities feel safe to disclose? The answers emerged from our survey, in which we also examined more than 200 workplace culture factors to see which impacted employee engagement most. Eight stood out in particular for employees with disabilities. Interestingly, five of these eight also correlate significantly with a climate in which persons with disabilities feel safe about disclosing their condition. These certainly resonated strongly with me. They are:

1. Bold Role Models

When employees with disabilities have role models at the leadership level who have disclosed

(Continued on page 32)

Make It Safe For Employees... (Continued from page 31)

their own disabilities, they are 15% more likely to have higher career aspirations than their peers in other organizations. And with this factor in place, employees are 26% more likely to be open about their disability.

Working alongside executives willing to share their lived experiences with areas such as disability, gender identity, race, certainly has impacted my own willingness to disclose. And since I went public with my disability, a growing number of people at my company and beyond — many of them from the communities I mentioned — have told me that my disclosure has helped them feel more included, more willing to ask for what they need at work to thrive, and more confident in their own futures. I'm grateful that's the case. Knowing now how my experience has helped others, I often wish that I had opened up sooner.

2. Enterprise-Wide Training on Inclusive Practices

In organizations that have accessible training designed to advance awareness of inclusion and diversity topics and to help employees with disabilities to thrive and advance in their careers, employees are 35% more likely to disclose their disabilities than in other organizations.

India's Lemon Tree Hotels provides an example. The chain employs approximately 550 persons with a range of physical, intellectual/developmental, and special learning disabilities — 10% to 12% of its workforce. New recruits must take an introductory sign language course so they can communicate with non-hearing colleagues. Employees also undergo training on how to work with colleagues with disabilities; for example, they are taught to avoid making too many last-minute changes to schedules, since advance planning is often key to an employee with a disability's successful navigation of daily life and work. The results of this work have included tangible productivity gains among persons with disabilities, and a company-wide boost in morale.

3. The Space to Be Creative

Inclusion and the ability to bring your whole self to work (and not adopt a "work persona" that conceals your true identity) powers collaboration and innovation. Our survey further shows that leading organizations providing freedom to innovate are also seeing 26% higher career aspirations among their employees. Incredibly, they are also seeing a 48% higher likelihood of self-disclosure among employees with disabilities.

Japan-based Sony offers an example. The company is a member of the World Economic Forum's Valuable 500, the largest global network of CEOs committed to disability inclusion. As such, it has made a point of assessing its practices for potential barriers and asking for feedback on that front. As one employee with a disability has said, "I get the impression that Sony is a workplace where nobody pays attention to whether people have disabilities or not. Some 20 people joined the information systems division when I entered the company, but we all worked together naturally during training, and people provided support as a matter of course when I needed it... I was also impressed by efforts to establish facilities that took disabilities into consideration."

4. Formal Mental Wellness Policies and Programs

In organizations that have them, confidence among their employees is, on average, 31% higher (Continued on page 33)

Make It Safe For Employees... (Continued from page 32)

than the employees of those that don't. In addition, the likeliness that employees of the former will disclose a disability is 38% higher than the employees of the latter.

Through Accenture, I have personally experienced the benefits of a tool called "Thriving Mind," which was created for companies by Thrive Global and Stanford Medicine; it has helped me better understand and mitigate the stress I feel related both to MS and to the pandemic. We also have a mental health ally program, through which more than 5,000 employees in 24,000 countries are volunteers trained to listen when a peer needs support; provide a safe, nonjudgmental space; and help colleagues access other resources as needed.

5. Supportive and Supported Employee Resource Groups

The best disability employee resource groups (ERGs) are those that foster open dialogue and networking not only among their own members but also with members of other ERGs. When a company fosters a range of such groups and offers its support (management interest and sponsorship and even modest financial backing), persons with disabilities benefit.

These groups (centered around ethnicity, religion, gender, LBGTQ status, military affiliation, and parenting, among others) provide their members a safe space to learn, grow, and share experiences. It's no wonder that organizations with this factor in place are seeing employee career aspirations that are, on average, 21% higher than in other organizations — and confidence levels that are 34% higher. Employees with disabilities are 26% more likely to disclose their disability to others in companies with active ERGs.

Ultimately, I fully disclosed my disability at work through an internal blog in the fall of 2018; I did the same externally through another blog in 2019. At that point, colleagues with disabilities began confiding in me, testing the waters as a prelude to their own disclosures. My engagement improved, and my desire to accomplish more increased — as did my ability to follow through on those new, higher aspirations. My anxieties lessened while my confidence and sense of belonging grew.

My employer helped me become a stronger employee when I felt comfortable enough to disclose my disability. Your organization can do the same for the members of its workforce who are on a similar journey.

* Article can be found on the Harvard Business Review Website – https://hbr.org Written by Laurie Henneborn, managing director at Accenture Research.





Guardianship Position Statement

The National Council on Independent Living (NCIL) opposes the use of guardianship for people with disabilities.

Guardianship is the legal process that decides that an adult's disability has rendered them "incapacitated". They are declared a "ward" and assigned a "guardian," and some or all of their decision-making powers are transferred to the guardian. Adults under guardianship do not have the legal authority to make decisions about employment, voting, health care, marriage, and family, where they live, or other important parts of their life. Guardianship is intended to be lifelong, and it is extremely difficult or impossible to reverse.

The talk of guardianship often occurs when a person with a disability is approaching their 18th birthday. However, from an early age, medical providers and educators set low expectations for children with disabilities and do not give them a chance to explore interests, skills, and talents that help lead to independence. Parents of children with disabilities are rarely given the resources about the alternatives to guardianship. Instead, from the child's early age, they are often told by medical providers, lawyers, social workers, and educators to plan for a future where guardianship is the only option.

The Independent Living philosophy is grounded in the unwavering belief that all people with disabilities must have the right to make decisions about their own lives. Guardianship denies people that right. CILs can and should help consumers avoid guardianship at all costs. Not only is this an important civil rights issue but assisting consumers to maintain control of their lives is also one of the main goals of the independent living program and philosophy.

NCIL considers guardianship to be a form of institutionalization, depriving individuals with disabilities of essential freedoms, suppressing individual choice and personal expression, and making self-determination impossible. Moreover, the use of guardianship fosters the perception that adults with disabilities are unable to function in society and has the potential to segregate the individual from their community, isolate them, and further marginalize and oppress them.

NCIL does support less restrictive alternatives to guardianship such as supported decision-making (SDM) and power of attorney (POA). SDM formalizes the supports all people rely on in decision-making by asking trusted advisors for guidance. It allows the individual to remain in control and direct the decisions about their life. It allows disabled adults who need assistance

Guardianship Position Statement... (Continued from page 34)

in decision-making to choose trusted friends, family members, and/or professionals to help them understand the situations with choices so they can make an informed decision. POA permits the individual to designate others to make decisions on their behalf, but also to revoke that authority when they feel prepared to resume the decision-making role. Through SDM and, when needed, POA, the person along with their trusted support system creates agreements – formal, informal, or both – and is therefore empowered to direct their own life without losing the basic rights we all take for granted. By maintaining the legal right to self-govern a person is free to lead their own life.

NCIL encourages all Centers for Independent Living (CILs) and Statewide Independent Living Councils (SILCs) to work with their local and state leaders to bring about change by advocating for recognized alternatives to guardianship. All policies and legislation about people with disabilities should include input from consumers and have the following assumptions.

- All adults with disabilities should be presumed to have the capacity to be able to live in the manner they wish and to accept or refuse support, assistance, or protection.
- All adults with disabilities should be involved and make the final decisions about the management of their affairs.
- The way an adult with a disability communicates with others is not grounds for deciding that the adult is incapable of decision-making.

*For more information, please visit the NICIL website at https://ncil.org



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Options CIL, By The Numbers

Options CIL collaborated directly with **427** *individuals* with disabilities last fiscal year to develop and achieve Independent Living Plans in Kankakee and Iroquois county.

- **82** individuals over the age of 55 and experiencing vision loss/blindness. Options CIL Vision Services Advocate provided assistive technology/adaptive living aids to each vision consumer as needed to maintain or enhance their independence. Some examples of items provided are talking blood pressure cuffs, talking watches, large print check books, talking scales and much more.
- **131** individuals requested and received Independent Living Skills and Life Skills training. Each of these consumers worked towards goals they chose for themselves and achieved with support and services provided by Options CIL team members.
- **81** individuals with disabilities received Assistive Technology services and/or training on how to use assistive technology.
- **78** individuals with disabilities requested and received assistance with Housing, Home Modifications and/or Shelter Services to prevent nursing facility placement and/or homelessness.
- **25** ramps were provided to individuals with mobility impairments, which allows them to safely remain in their own home.
- **34** youth and adults with disabilities participated in peer counseling services throughout the year by attending one of three support groups held regularly in both Kankakee and Iroquois county.
- **18** adults with disabilities worked with Options CIL Personal Assistant Advocate to manage their Personal Assistant Services. Our PA Advocate also trained 21 people to work as Personal Assistants for our consumers in Kankakee and Iroquois county.
- **8** individuals with disabilities transitioned out of long-term care facilities into their own apartments with the support and services needed to live independently in the community.
- **23** youth with disabilities received services needed to transition into post-secondary life after high school. Each youth learned about self-advocacy, workplace readiness and job exploration counseling.

Beyond individual services provided, collaboration with our community partners, businesses, schools, local landlords, transportation providers, employers and many others supported our mission and vision of creating a barrier free community with equal access for all.







Thank you to STARadio for their support of Options CIL

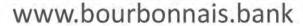


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Fundraisers & Events

In addition to our fundraising events like Wheelchair Basketball (top left) and Bingo at the Watseka Elks (top right), many who attend and support our events have volunteered to be "framed" to show their support for Options, our mission and those we serve. Thank you to each and every person that attends, participates in and supports our fundraisers. These unrestricted dollars matter so much because they allow us to provide items for our consumers that are not covered by our grant funding.



This guide is amazing! How can I be part of it?

If you, or your business, would like to be part of our Annual Guide to Independence, we have four options for advertising:

•	Business card size	\$60
•	¼ pg. (3 ¾ x 5 or 7 ½ X2 ½)	\$100
•	½ pg. (7 ½ X 5) (can include a free ½ pg. article written by sponsor)	\$150
•	Full page (can include a Free full pg. article written by sponsor)	\$200

Half page or full page offer twice the coverage!

To be included in our annual fundraising packet mailing, please do one of the following:

1. Fill out the bottom portion of this page and mail to:

Options CIL

Attn: Dan Brough

22 Heritage Drive, Suite 107

Bourbonnais, IL 60914

2. Scan the QR code to email your information to Options CIL CFO, Dan Brough.



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In 2018 Riverside established Orthopedic Specialists in an ongoing commitment to provide complete care to the region. Now in 2021, Riverside celebrates the opening of the Riverside Orthopedic and Spine Center in Bourbonnais. The building aims to connect key Riverside service lines in one centralized location.

"Our aim was to create a facility that would bring the entirety of our orthopedic and neurosurgery teams along with our physical therapist under one roof to best serve our patients," said Phil Kambic, President and CEO of Riverside Healthcare. "Healthcare can be very tough to navigate for patients. If we can create a system that makes it easier for them by having everything



in one location, that's all the better." cused on orthopedic needs, it will offer treatment and as-

Boasting 50,000 square feet of space over two floors, the new Riverside Orthopedic and Spine Center is designed to help patients by offering all of their needs under one roof.

RELIEF RIGHT INSIDE THE DOOR

Riverside's orthopedic walk-in clinic is immediately accessible to visitors upon entering the new building. The clinic is open Monday through Friday from 9am to 5pm.

Since the clinic is fo-

cused on orthopedic needs, it will offer treatment and assessment of sprains/strains, closed fractures, minor dislocations, painful joints, sports injuries, foot and ankle injuries, and other pains. Headed up by Mary Brandenburg, FNP-BC, the orthopedic clinic is able to focus on quickly identifying patient's treatment needs and getting them back to normal as quickly as possible.

"We're really excited to provide this level of access to care to patients, whether they're athletes or weekend warriors," commented Mary Brandenburg, FNP-BC. Mary said the clinic isn't just intended for athletes. Anyone with bone or muscular issues can get treatment at the space.

"Someone may just sleep wrong and wake up with terrible back or neck pain, we're definitely able to offer treatment," said Mary.

THERAPY FOR THOSE IN NEED

The new center also features two therapy areas—one for occupational therapy and another for physical therapy and sports training.

With more than 50 exam rooms, the Center will serve as a home for Riverside's Orthopedic, Podiatry, and Interventional Pain services. Neurosurgery will also have an established presence in the building to treat and see patients with back and head concerns right in the Bourbonnais area.

Healthcare can be very tough to navigate for patients. If we can create a system that makes it easier for them by having everything in one location, that's all the better.

PHIL KAMBIC

President and CEO of Riverside Healthcare



As a fifth-grade teacher, Mary spent her whole career taking care of others. After retirement and severe hip pain, she needed others to take care of her. Her hip was in such bad condition that her team at Riverside Orthopedic Specialists said they had one shot at getting a hip replacement right.

The trusted team of highly skilled orthopedic experts near her home carefully planned and performed a successful procedure, giving Mary freedom from pain and the joy of playing comfortably at the piano again. Each day, the Riverside Orthopedic Specialists team uses the most advanced non-surgical and surgical treatments to get people, like Mary, back to living the lives they love.

You can get relief from your pain, too. Set up an appointment at Orthopedics.RiversideHealthcare.org or call (815) 242-3419.



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