



FEDERAL
BENEFITS
TRAINING

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*Work Incentive Planning and
Assistance (WIPA) Program*

Federal Benefits –
What we will be
talking about
today...



What benefits are
available



Who they are for



Where to
apply in
Virginia

We will
talk
more
about
these
topics

Why This Training Matters

Benefits help pay for...



- Income



- Health
care



- Food



- Housing

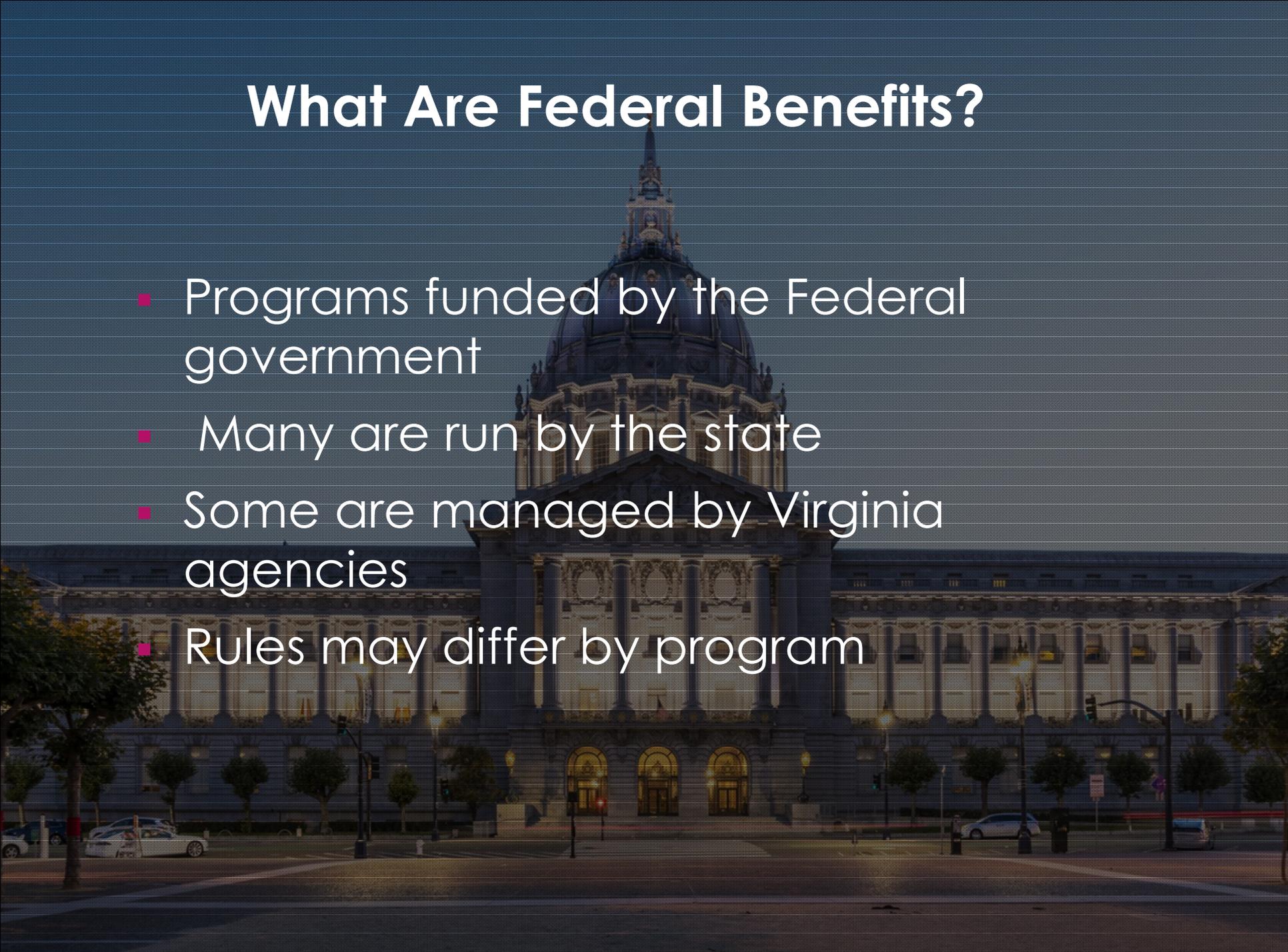


- Utilities



Knowing about benefits helps you make informed choices

What Are Federal Benefits?



- Programs funded by the Federal government
- Many are run by the state
- Some are managed by Virginia agencies
- Rules may differ by program

Social Security Benefits

Why Social Security Matters

Provides income for retirees, people with disabilities, and families

Offers financial protection during life changes

Supports millions of Americans each month

What Is Social Security?

Federal insurance program administered by the Social Security Administration

Funded through payroll taxes (FICA)

Provides retirement, disability, and survivor benefits

Some Types of Social Security Benefits

- ▶ Retirement Benefits
- ▶ Disability Benefits (SSDI)
- ▶ Supplemental Security Income (SSI)
- ▶ Survivors Benefits
- ▶ Dependent Benefits

There are other types of social security benefits. Check out [SSA.gov](https://www.ssa.gov) for more information.

Retirement Benefits

Retirement Option	Age Range	Monthly Benefit Amount	Key Rules	Things to Remember
Early Retirement	62 – before Full Retirement Age (67)	Reduced benefit (about 70–75% of full benefit if taken at 62)	Benefits are reduced about 6.67% per year for the first 3 years before FRA and 5% per year beyond that	Reduction is permanent . If working before FRA, benefits may be temporarily withheld due to the earnings limit .
Full Retirement Age (FRA)	67 for people born in 1960 or later	100% of your retirement benefit	Based on lifetime work history and earnings	No earnings limit reduction once FRA is reached. This is the baseline amount SSA calculates for you.
Delayed Retirement	67 – 70	Increased benefit	Earn delayed retirement credits of about 8% per year for waiting past FRA	Waiting until age 70 provides the highest monthly benefit (about 124%) . No additional credits after age 70.

Example Retirement Benefits

If full retirement benefit = \$1,500/month

- ▶ • Age 62 → about \$1,050–\$1,125
- ▶ • Age 67 → \$1,500
- ▶ • Age 70 → about \$1,860

<https://www.ssa.gov/benefits/retirement/planner/1957-delay.html>

<https://www.ssa.gov/benefits/retirement>

https://www.ssa.gov/oact/quickcalc/early_late.html

Social Security Disability Insurance (SSDI)

- ▶ For individuals with a qualifying disability
- ▶ Disability must last 12 months or more
- ▶ Requires sufficient work credits
 - ▶ 40 is standard but varies by age and disability
- ▶ 5-month waiting period
- ▶ Medicare after 24 months
- ▶ Ticket to Work program available

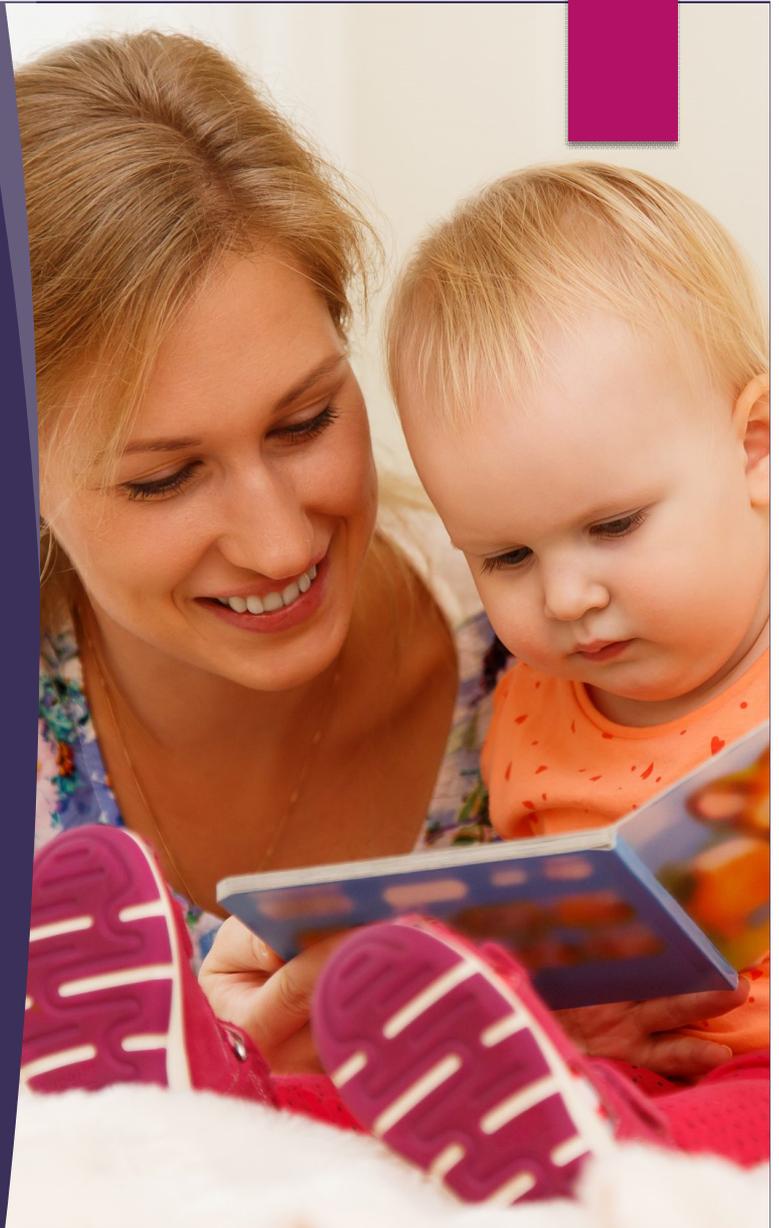
<https://choosework.ssa.gov/>

<https://www.ssa.gov/pubs/EN-05-11001.pdf>

Supplemental Security Income (SSI)

- ▶ Needs-based program
- ▶ For those with Limited income and resources
- ▶ Automatic Medicaid eligibility in Virginia, you have to apply
 - ▶ 1619(b)
- ▶ Benefits adjust with earnings
 - ▶ About two months behind
- ▶ Work incentives may apply

<https://www.ssa.gov/ssi>



SSDI & SSI

– Key Points



You can receive both at once

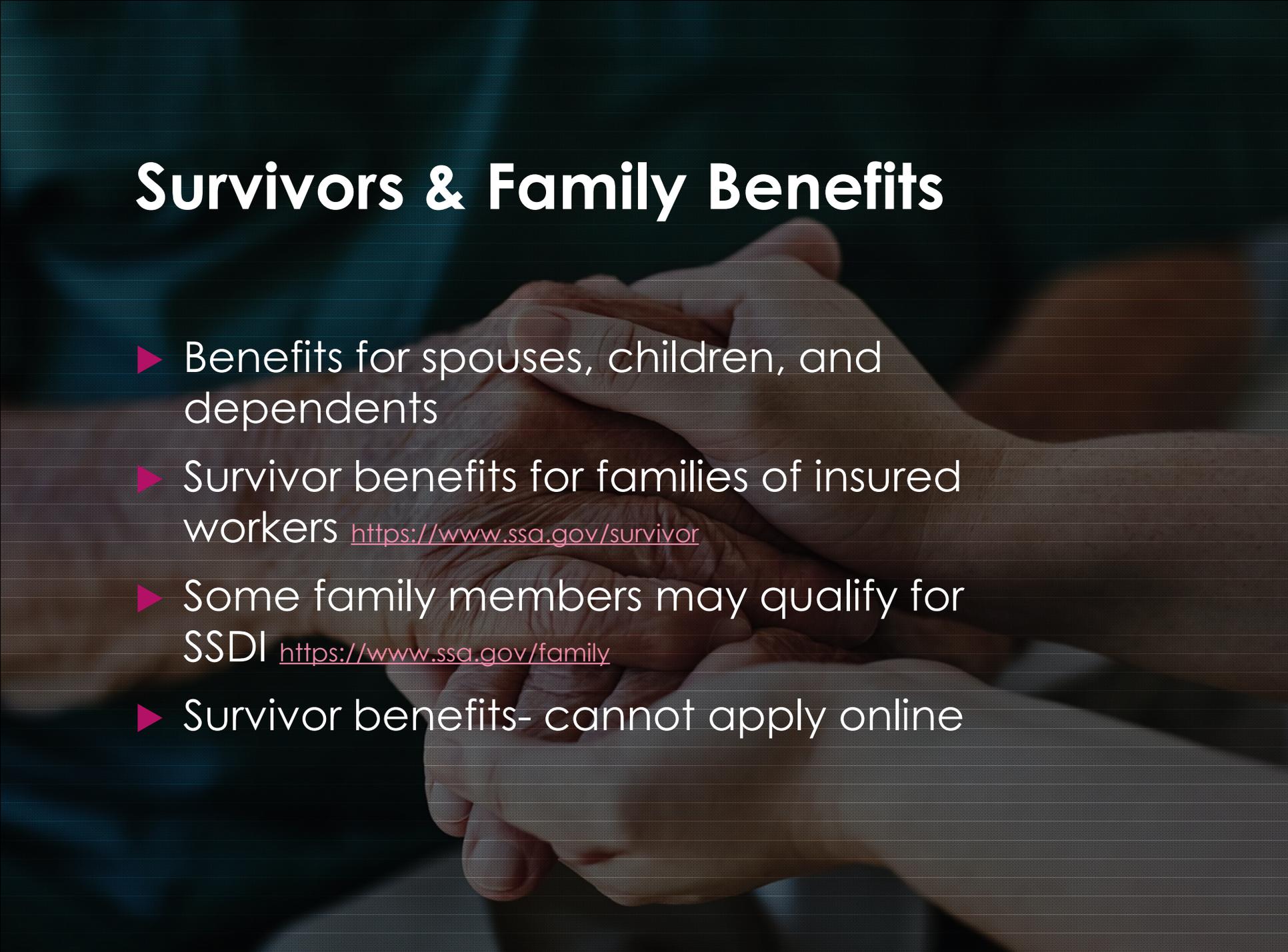


Different programs
–Different rules
(work)



Work incentives

Survivors & Family Benefits



- ▶ Benefits for spouses, children, and dependents
- ▶ Survivor benefits for families of insured workers <https://www.ssa.gov/survivor>
- ▶ Some family members may qualify for SSDI <https://www.ssa.gov/family>
- ▶ Survivor benefits- cannot apply online

Benefits for Children

- ▶ SSDI (work-based benefits)
- ▶ Child may receive benefits on the parent's record
- ▶ Must be unmarried and under 18 (or 18–19 in school)
 - ▶ Childhood Disability Benefit-disabled before age 22

Child has disability, household has a limited income = SSI

- ▶ SSI (needs-based)
- ▶ Household income and resources matter
- ▶ Disability with functional limitations
- ▶ Must last 12 months or longer

Benefits for Children with Disabilities, SSA pamphlets -
<https://www.ssa.gov/pubs/EN-05-10026.pdf> &
<https://www.ssa.gov/pubs/EN-05-10085.pdf>

Benefits for Those Who Are Homeless

- ▶ You do not need a permanent address
- ▶ Use a shelter or case manager's address
- ▶ Expedited processing may be available
- ▶ SOAR program can help with applications
- ▶ Benefits may continue while in shelter

Where to get help:

- ▶ **Local SSA Office:** [Locate your local field office on the Social Security website.](#)
- ▶ SOAR Works!
- ▶ <https://www.prainc.com/>
- ▶ **HOMELESS** - <https://www.ssa.gov/ssi/spotlights/spot-homeless.htm>

Medicare
after 24
months of
SSDI

Medicare
eligibility
at age 65

Coverage
continues
during
work

More
details
coming
later

Medicare & Social Security

Working While Receiving Benefits



Ticket to Work program is
voluntary & free



Work incentives exist



Earnings limits may apply



Contact benefits
counselors for help

If you are **on SSDI and earning over SGA**, contact the **Ticket to Work Helpline** at **1-866-968-7842** or 1-866-833-2967 (TTY) and ask to be referred to a WIPA Benefits Coordinator.

How to Apply for Benefits



- ▶ Apply online at SSA.gov
- ▶ Apply by phone: 1-800-772-1213
- ▶ Visit your local office-
<https://www.ssa.gov/locator>
- ▶ Documents needed
 - ▶ social security cards, birth certificates, W-2 form(s), and/or self-employment tax return, [proof of U.S. citizenship or lawful alien status](#), etc.
 - ▶ Find document lists and checklists for different benefit types here-
<https://www.ssa.gov/benefits/retirement/planner/applying5.html>

SSA RECENT STRUCTURAL CHANGES

The Social Security Administration (SSA) continues to implement several structural changes that represent a shift toward centralized, federalized processing and a "digital-first" approach to customer service.

1. Centralizing Medical CDRs
2. Overhauling the 800-Number
3. Modernizing Access & Scheduling
4. The Payroll Information Exchange (PIE)

QUESTIONS?

1-800-722-1213

<https://www.ssa.gov>

BRAIN BREAK

*EVERYONE CAN PLAY:
IN-PERSON & ONLINE*



TRUE = THUMBS UP



FALSE- THUMBS DOWN



MEDICAID

Medicaid – Health Coverage

What Is Medicaid?

- ▶ Joint federal–state entitlement program
- ▶ Provides health coverage to eligible low-income individuals

How Medicaid Works

Funding

- ▶ Federal government matches state spending (50%–83%)
- ▶ Virginia's standard match: 50% federal / 50% state

Medicaid – Health Coverage

How Medicaid Works, continued

Federal Eligibility (Mandatory Groups)

Low-income
families

Pregnant
women and
children

SSI
recipients

Medicaid – Health Coverage Service Delivery

Most states use Managed Care Organizations (MCOs)

private insurance companies contracted by state governments to manage, deliver, and pay for health services for Medicaid beneficiaries



MCOs receive a fixed monthly payment per member

Are paid a set, per-member-per-month fee.

Medicaid Coverage Categories

Special Populations

Children's Health Insurance Program (CHIP)

- ▶ Covers children whose family income is too high for Medicaid
- ▶ Federal–state partnership program



Medicaid Coverage Categories

Federal Medicaid Categories

- ▶ **Categorically Needy** – Standard coverage for low-income individuals and families
- ▶ **Medically Needy** – For those with high medical expenses who exceed income limits
- ▶ **Aged, Blind, and Disabled (ABD)** – Coverage for elderly or disabled individuals
- ▶ **Long-Term Care (LTC)** – Nursing homes and homes & community-based services (waivers)

You can find a list of Virginia's different Medicaid programs here - <https://www.dmas.virginia.gov/for-members/benefits-and-services/other-programs-and-guidelines>

Medicaid in Virginia

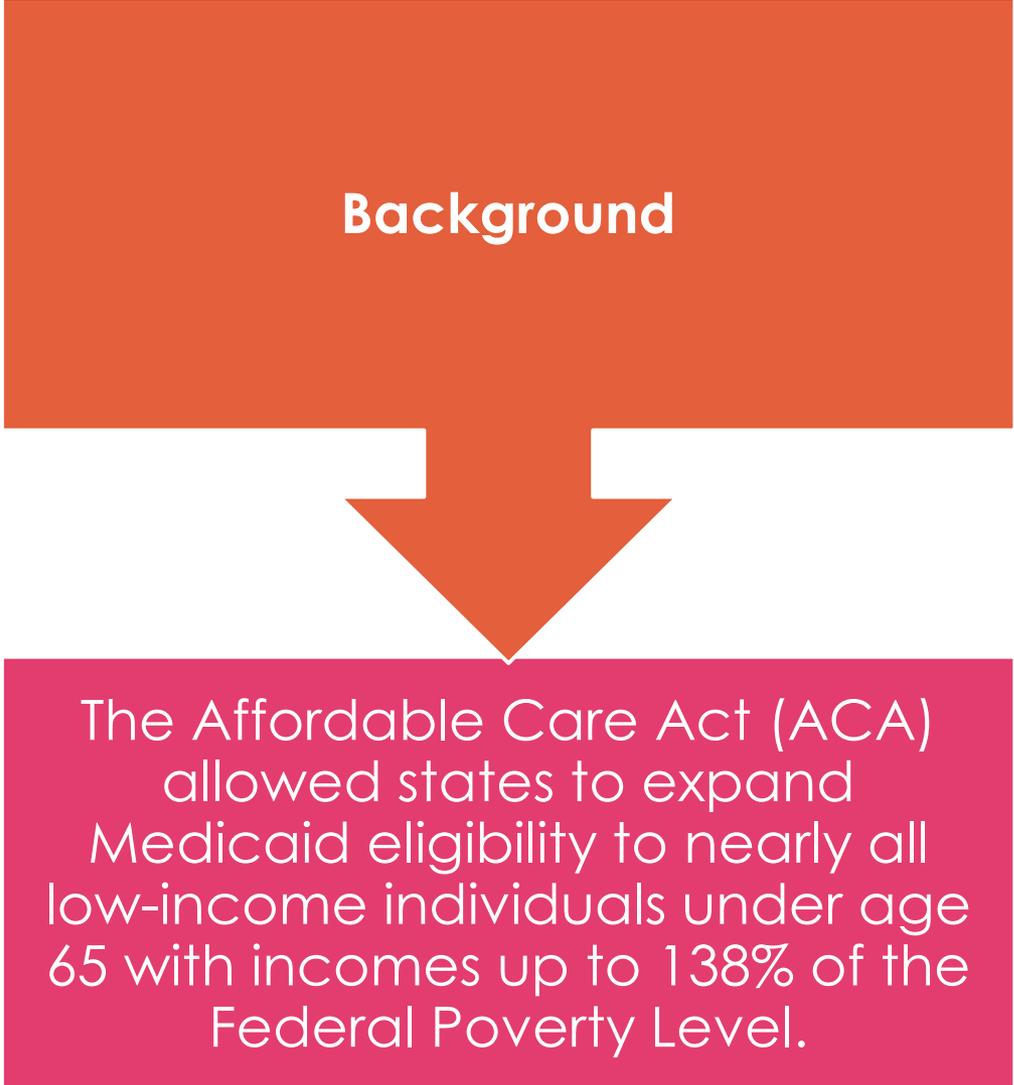
- ▶ Virginia's Medicaid program is Cardinal Care
- ▶ Managed by the Virginia Department of Medical Assistance Services (DMAS)
- ▶ Provides full Medicaid and FAMIS (CHIP) coverage
- ▶ Includes additional services such as:
 - ▶ Non-emergency medical transportation
 - ▶ Care coordination through MCOs
 - ▶ Behavioral health services
 - ▶ Home and community-based waiver services



Key
Impacts
for 2026 –

ACA &
Coverage
Changes

Background



The Affordable Care Act (ACA) allowed states to expand Medicaid eligibility to nearly all low-income individuals under age 65 with incomes up to 138% of the Federal Poverty Level.

Key Impacts for 2026 – ACA & Coverage Changes

Expiration of Enhanced Subsidies

- ▶ Enhanced premium tax credits from the American Rescue Plan Act of 2021 and the Inflation Reduction Act of 2022 expired December 31, 2025
- ▶ Many individuals now face much higher out-of-pocket premium costs



Key Impacts for 2026 – ACA & Coverage Changes

Rising Premiums

- ▶ Without these enhanced subsidies, net Marketplace premiums are increasing significantly
 - ▶ driving up premiums and pushing thousands of Virginians off their coverage, forcing families to choose between insurance and necessities.
- ▶ **Update-** A bipartisan effort to extend the subsidies for three years passed the US House of Representatives, but the US Senate has yet to take it up — and it hasn't received support from President Donald Trump.

Virginia-Specific Impacts

Virginia's Health Insurance Marketplace

- ▶ Operates its own exchange:
<https://www.marketplace.virginia.gov/>.
- ▶ 2026 Open Enrollment: Nov. 1, 2025 – Jan. 30, 2026
 - ▶ Special Enrollment – Lost health coverage, getting married, having a child. More information here - <https://www.marketplace.virginia.gov/special-enrollment>.

Medicaid's Work Requirement Rules

Key 2026/2027 Rules and Details:

Who It Applies To

- ▶ Adults (19-64) in **Medicaid Expansion**
- ▶ Income **below 138% of the Federal Poverty Level**

Activity Requirement

- ▶ **80 hours per month** of one or more of the following:
 - ▶ Employment
 - ▶ Job training
 - ▶ Education (at least half-time)
 - ▶ Community service

Income Alternative

- ▶ Monthly income equal to **80 hours at federal minimum wage (\$7.25/hr)** may meet the requirement

Medicaid's Work Requirement Rules

Key 2026/2027 Rules and Details:

Exemptions

- ▶ Pregnant individuals
- ▶ People with disabilities
- ▶ Caregivers of children **age 13 or younger**

Verification

- ▶ Eligibility and participation **reviewed every 6 months**

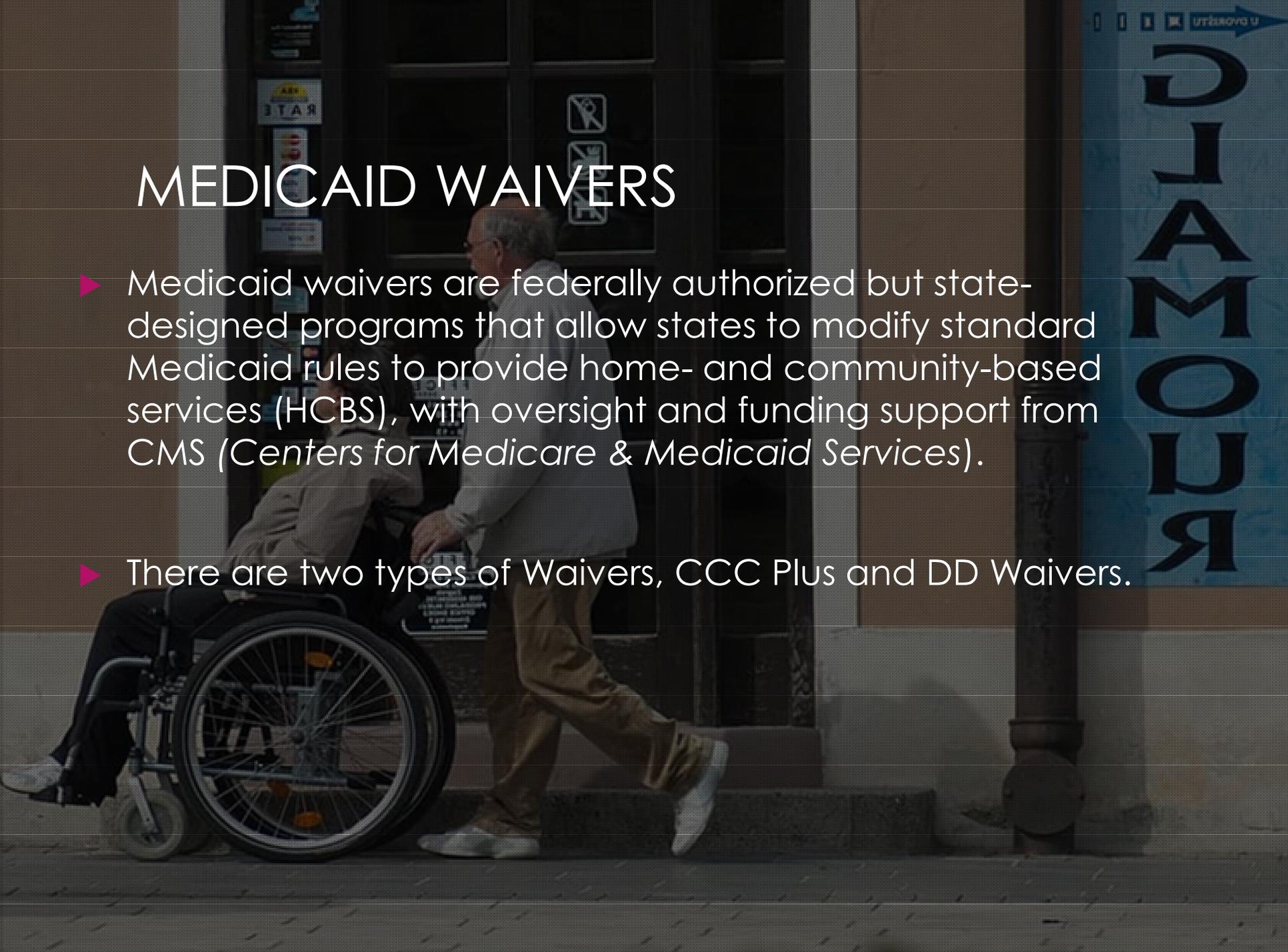
Timeline

- ▶ Begins **January 2027** under new federal requirements

<https://www.dmas.virginia.gov/news-updates/work-community-engagement-requirements/#::~:~:text=Starting%20January%202027%2C%20a%20new,disability%20or%20over%20age%2064.>

MEDICAID WAIVERS

- ▶ Medicaid waivers are federally authorized but state-designed programs that allow states to modify standard Medicaid rules to provide home- and community-based services (HCBS), with oversight and funding support from CMS (*Centers for Medicare & Medicaid Services*).
- ▶ There are two types of Waivers, CCC Plus and DD Waivers.



Virginia Medicaid Waiver Programs

Commonwealth Coordinated Care Plus Waiver (CCC Plus)

- ▶ Serves individuals of **all ages with significant medical or nursing needs**
- ▶ Includes individuals living in **assisted living or needing nursing-level care**
- ▶ Services may include:
 - ▶ Personal care
 - ▶ Respite services
 - ▶ Assistive technology
- ▶ **No waiting list**

Developmental Disability (DD) Waiver Comparison

Waiver	Who It Is For	Level of Support
Building Independence Waiver (BI)	Adults 18+	Minimal supports
Family and Individual Supports Waiver (FIS)	All ages	Moderate supports
Community Living Waiver (CL)	All ages	High / 24-hour supports

Has waiting list
Administered by:

Virginia Department of Behavioral Health and Developmental Services, here - <https://dbhds.virginia.gov>

Medicaid Waivers In Virginia

Eligibility and Application

- ▶ **Requirements:** Eligibility requires meeting specific financial, functional, and diagnosis criteria. Functional needs are assessed via the VIDES tool for DD waivers and the UAI for CCC Plus.
- ▶ **Waiting Lists:** While the CCC Plus waiver does not have a waiting list, the DD waivers often do, requiring a request for services to be submitted.
- ▶ **Application:** Individuals can start the screening process by contacting their local Community Services Board (CSB) for DD waivers or the Fairfax County Health Department (or local Department of Social Services) for the CCC Plus waiver.
- ▶ Parents' income is generally not considered for children under 18 applying for these waivers.

A dark, moody photograph of a breakfast table. In the foreground, a stack of newspapers is on the left, and a white plate with several golden-brown pastries is on the right. The background is blurred, showing a white cup and saucer and some flowers. The word "BREAK" is overlaid in white, bold, sans-serif font on the left side of the image.

BREAK



MEDICARE

MEDICARE

A Federal Health Insurance Program

Who Qualifies? (Eligibility)

- ▶ **Age-Based:** Individuals age **65 or older** who are U.S. citizens or permanent legal residents.
- ▶ **Disability-Based:** Individuals **under 65** who have received Social Security Disability Insurance (SSDI) for **24 months**.
- ▶ **Immediate Eligibility:** Those with **ALS** (Lou Gehrig's disease) qualify for Medicare as soon as their disability benefits begin (no 24-month wait).
 - ▶ **End-Stage Renal Disease (ESRD)** starts 4th month of dialysis, person begins home dialysis training, the month of transplant, or earlier.

PARTS OF MEDICARE

Part	Covers	Premium cost?
A	Hospital	Usually free
B	Doctors	Yes
C	Advantage Plan	Varies
D	Prescriptions	Yes

MEDICARE ADVANTAGE PLANS

It includes **Part A** (Hospital), **Part B** (Medical), and usually **Part D** (Prescription Drugs) in one single plan. Also known as Medicare Part C.

Extra Perks: Most plans offer benefits that Original Medicare doesn't cover, such as:

- ▶ Vision (exams and glasses)
- ▶ Dental (cleanings and X-rays)
- ▶ Hearing (exams and aids)
- ▶ Fitness (gym memberships like SilverSneakers)

Comparison Chart

Feature	Original Medicare (A & B)	Medicare Advantage (Part C)
Provider Choice	Any doctor in the U.S. that takes Medicare.	Usually must use a Network (HMO/PPO).
Referrals	No —see any specialist anytime.	Yes —often required from a primary doctor.
Drug Coverage	No (Must buy a separate Part D plan).	Yes (Usually bundled into the plan).
2026 Drug Cap	\$2,100 annual out-of-pocket max.	\$2,100 annual out-of-pocket max.
Extra Perks	Generally None.	Yes (Dental, Vision, Gym, Hearing).
Financial Cap	No Limit on out-of-pocket medical.	\$9,250 Max (Often much lower).

MEDICARE AND WORK

- ▶ Continuous Protection: coverage continues as long as you're still disabled.
- ▶ TWP
- ▶ Extended Period of Medicare Coverage (EPMC)- Safety Net
- ▶ 7 years & 9 months after completion of TWP (93 months)

Costs During Work:

Part A- Free during 93 months of EPMC

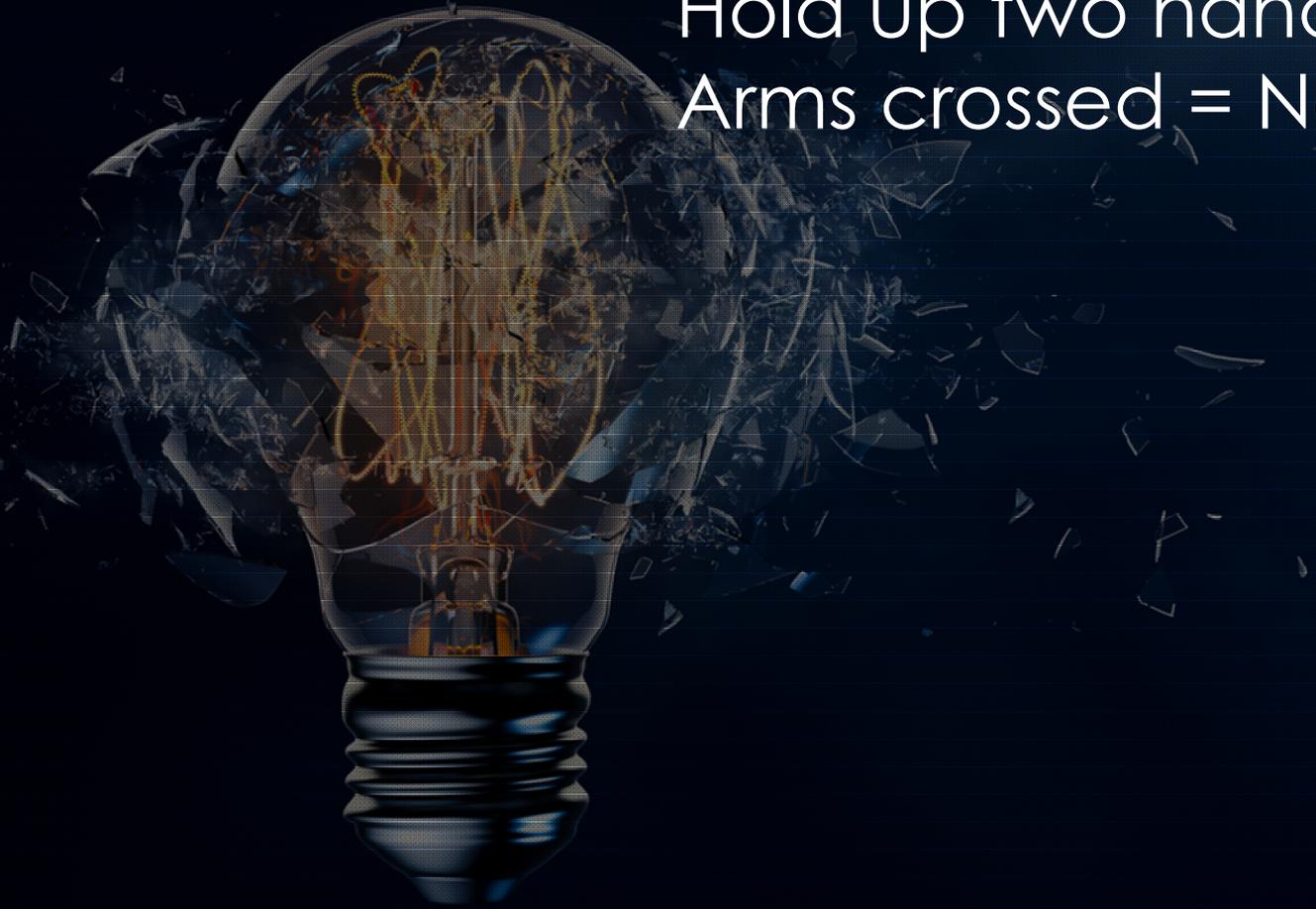
Part B- \$202.90/ month

- Deducted from SSDI
- Billed quarterly once SSDI stops
- Can set up monthly payments

MSP & LIS: Help with Medicare Costs

PROGRAM	WHAT IT COVERS	2026 MONTHLY INCOME LIMITS
MEDICARE SAVINGS PROGRAM (MSP)	Pays Part B premium & can cover deductibles/ co-pays.	\$1,816- single \$2,455- couple
EXTRA HELP (LIS)	Lowers Prescription Drug costs (premiums, deductibles, and co-pays).	\$2,015- single \$2,725- couple

Hold up pen/ pencil = Medicare
Hold up cell phone = Medicaid
Hold up two hands = Both
Arms crossed = Neither



BRAIN BREAK

FEDERAL HOUSING ASSISTANCE PROGRAMS



PROGRAM	RENT BASED ON INCOME	WHO MANAGES IT	WAITING LIST?
<p>HOUSING CHOICE VOUCHER (SECTION 8) Participant finds housing in the private market</p>	<p>Yes- 30% of adjusted income</p> <p>Norfolk Redevelopment and Housing Authority NRHA</p>	<p>Local Public Housing Authority</p>	<p>Yes- often long</p>
<p>Public Housing Unit-based housing owned by a housing authority</p>	<p>Yes- 30% of adjusted income</p>	<p>Local Public Housing Authority</p>	<p>Yes – Often long</p>
<p>Section 811 (Disability Housing) Section 811 Supportive Housing for Persons with Disabilities. For Very Low-Income adults w/ disabilities. Often includes supportive housing.</p>	<p>Usually income-based</p> <p>Section 811 Portal HUD.gov / U.S. Department of Housing and Urban Development (HUD)</p>	<p>Nonprofit / Property manager (HUD-funded)</p>	<p>Yes – Limited units</p>
<p>Low-Income Housing Tax Credit (LIHTC) Tenants must meet income limits. Provides tax credits to developers to build affordable housing.</p>	<p>Not always – Rent is capped by unit</p> <p>VirginiaHousingSearch.com Virginia Apartments Virginia Rental Homes</p>	<p>Private property owner</p>	<p>Sometimes</p>

FEDERAL HOUSING ASSISTANCE PROGRAMS

Important Notes:

- Waiting lists are common
- Income limits apply
- Rent may be income-based OR capped
- Apply early when possible

▶ **Each locality has its own waiting list and policies**

▶ **Priority & Preferences**

Some waiting lists prioritize:

- ▶ People experiencing homelessness
- ▶ Individuals with disabilities
- ▶ Families with children
- ▶ Veterans

2026 HUD POLICY CHANGES: OLD VS. NEW

<u>Feature</u>	<u>Old Rule (Pre-2026)</u>	<u>New 2026 Policy</u>
Eviction Notice	30-Day Mandatory Notice	Revoked. As short as 5–14 days.
Work Mandates	Rarely used (<1% of agencies)	New Opt-In: Up to 40 hrs/week*
Term Limits	No limits (stay as long as eligible)	New Opt-In: Limits as short as 2 years*
Notice Info	Must list aid/debt "cure" info	Removed. No "help" info required.
Family Status	Allowed "prorated" assistance	Proposed Ban: All must have legal status.
LIHTC Rehab	50% Bond test (harder to renovate)	Expanded: 25% Bond test (faster builds).



TANF & Federal Child Care Programs

TANF:
Temporary
Assistance
for Needy
Families

The "Four Pillars" of Federal TANF

- ▶ **Time-Limited Support:** Federal law sets a **60-month (5-year) lifetime limit** on cash assistance for adults.
- ▶ **Work Participation:** Requires "work-eligible" parents to engage in work activities (jobs, vocational training, or community service) for **30+ hours/week**.
- ▶ **State Flexibility:** Funded by a **Federal Block Grant**, allowing states to design their own eligibility rules and "diversion" payments.
- ▶ **Family Preservation:** Funds must be used to keep children in their own homes and reduce out-of-wedlock pregnancies.

TANF: 2026 Policy Highlights

- ▶ **Outcome Tracking:** New focus on **Job Retention** and **Median Earnings** (how much they make) rather than just "closing the case."
- ▶ **2Gen Strategy:** Bundling parent employment services with early childhood education to break the cycle of poverty.
- ▶ **Exemptions:** New 2026 federal guidance clarifies protections for victims of domestic violence and parents of children with disabilities.

Federal Child Care & Early Childhood Programs

Child Care and Development Fund (CCDF)

- ▶ **Purpose:** Federal block grant that helps low-income families pay for childcare so they can work or attend school.
- ▶ **2026 Policy:** States are now required to use "**Consumer-Friendly**" application portals and cannot charge more than **7% of a family's income** for co-payments.
- ▶ **The "Safety Net":** Provides stable funding to providers even if a child is absent, ensuring care remains available in high-need areas.



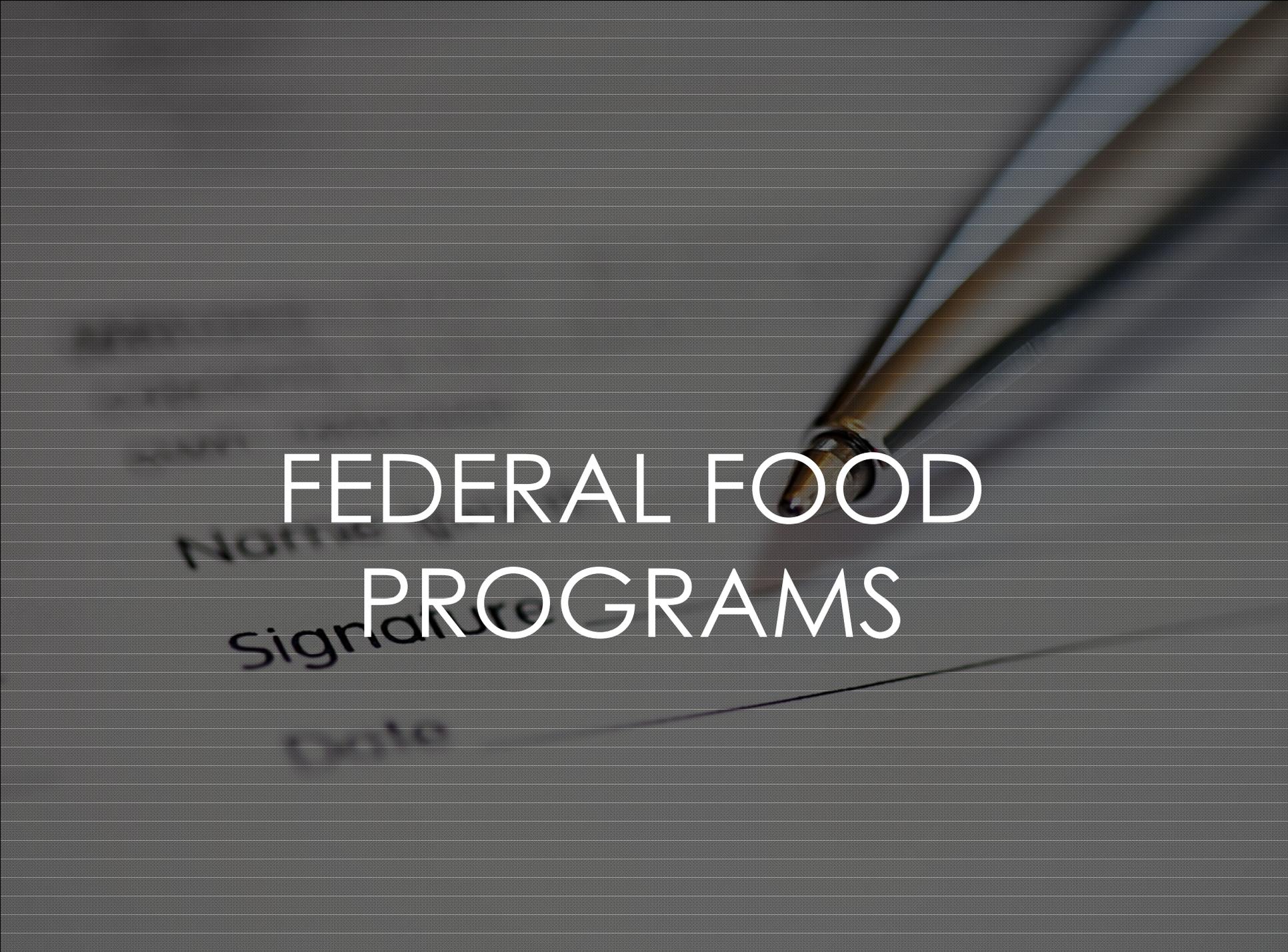
FEDERAL HEAD START PROGRAMS

Head Start (Ages 3–5)

- ▶ **Focus:** Comprehensive early childhood education, health, nutrition, and parent involvement services.
- ▶ **Eligibility:** Generally for families at or below **100% of the Federal Poverty Level (FPL)**.
- ▶ **2026 Update:** New federal "Categorical Eligibility" means families receiving **SNAP benefits** are now automatically income-eligible for Head Start.

Early Head Start (Birth to Age 3)

- ▶ **Focus:** Intensive support for pregnant women, infants, and toddlers to promote healthy prenatal outcomes and early development.
- ▶ **Home-Based Option:** Offers weekly home visits to support parents as their child's first teacher.
- ▶ **Transition Support:** Includes mandatory transition planning to move children into Head Start or other preschool programs at age 3.



FEDERAL FOOD PROGRAMS

SNAP (Food Assistance Program)



Food Assistance Programs

Supplemental Nutrition Assistance Program (SNAP) helps individuals and families buy food.

- ▶ Provides monthly benefits on an EBT card
- ▶ Can be used at grocery stores, some farmers markets, and approved retailers
- ▶ Amount depends on income, household size, and expenses
- ▶ Helps reduce food insecurity and improve nutrition
- ▶ Must meet financial and citizenship/immigration requirements
- ▶ Some adults must meet work requirements

SNAP (Food Assistance Program)



Food Assistance Programs

SNAP Changes – Work Requirements & Eligibility

- ▶ Work requirement age increased to 18–64 for many adults without dependents
- ▶ Must work, volunteer, or participate in training at least 80 hours per month
- ▶ Benefits may be limited to 3 months in 3 years if requirements are not met
- ▶ Exemptions may apply for:
 - ▶ People with disabilities
 - ▶ Pregnant individuals
 - ▶ Caregivers of children under age 14
- ▶ States are conducting more frequent eligibility reviews

<https://www.fns.usda.gov/snap/recipient/eligibility>

https://www.fns.usda.gov/snap/recipient/eligibility?utm_source=chatgpt.com

SNAP (Food Assistance Program)



Food Assistance Programs

2026 SNAP Changes – Food Rules & Program Updates

- ▶ Some states may restrict purchase of certain foods such as sugary drinks or candy
- ▶ These restrictions vary by state and may require federal approval
- ▶ Goal is to encourage healthier food choices
- ▶ States will begin paying more administrative costs starting late 2026
- ▶ Changes may affect program operations and access to services

<https://www.fns.usda.gov/snap/work-requirements>

https://www.fns.usda.gov/snap/work-requirements?utm_source=chatgpt.com

WIC (Women, Infants, and Children Program) 🧒 🥛

Food Assistance Programs

WIC provides nutrition support for certain families.

- ▶ Serves pregnant women, postpartum women, infants, and children under age 5
- ▶ Provides healthy foods such as milk, cereal, fruits, vegetables, and formula
- ▶ Offers nutrition education and breastfeeding support
- ▶ Helps connect families to healthcare and community resources
- ▶ Income guidelines apply



School Meal Programs

Food Assistance Programs

School meal programs help students access nutritious food during the school day.

- ▶ Offers free or reduced-price breakfast and lunch
- ▶ Some schools provide universal free meals to all students
- ▶ Helps improve student concentration, attendance, and academic performance
- ▶ Families may need to complete an application based on income
- ▶ Meals must meet federal nutrition standards

<https://www.fns.usda.gov/schoolmeals>

<https://www.fns.usda.gov/nslp>



YOUR PROTECTIONS

Your Rights When Receiving Federal Benefits

People with disabilities are protected under the Americans with Disabilities Act (ADA)

- ▶ Individuals have the right to reasonable accommodations when applying for or managing benefits
- ▶ Offices must provide accessible communication and services
- ▶ Fair Housing protections help people who use housing benefits like vouchers or public housing
- ▶ Individuals can file complaints if they experience discrimination

<https://www.ada.gov>

https://www.ada.gov/?utm_source=chatgpt.com

<https://www.ada.gov/resources/disability-rights-guide/>

Advocacy Supports With Federal Benefits

Centers for Independent Living (CILs) Five Core Services Are:

1. Peer Mentoring
2. Information & Referral
3. Independent Living Skills Training
4. Transition
5. Individual and System Advocacy

Services are typically free and community-based

<https://www.hudexchange.info/programs/fair-housing/>
<https://ncil.org>
<https://endependence.org/>

Key Takeaways



Many supports are available



You may qualify for more than one program



Applying can take time



Ask for help when needed

Questions
&
Next
Steps

Who to contact for help

ENDEPENDENCE CENTER

757-461-8007

<https://endependence.org>