



Ohio's Golden Buckeye Card — Discounts & How to Get One

Ohio's Discount Card for Older Adults How to Get One

————— **An Extended Guide · No. 1774** —————

Tech Made Simple. Service Made Personal.

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What's Inside

Everything in this guide, with page numbers. Skip to whichever chapter answers your question right now.

The 60-Second Version	4
1. What the Golden Buckeye Card Is	4
2. Who Can Have a Card	5
3. Cards Are Not Mailed Automatically	5
4. What to Gather Before You Apply	6
5. Getting to the Real Website	6
6. Applying In Person at a Sign-Up Site	7
7. Why Calling Ahead Matters	8
8. Requesting a Card With the Online Form	8
9. Replacing a Lost, Stolen, or Damaged Card	9
10. When Your Name Has Changed	10
11. If You Are 18 to 59 With a Disability	10
12. Documents That Prove Disability	11
13. How Long the Card Takes to Arrive	11
14. If Your Card Does Not Arrive	12
15. The Card Belongs to You Alone	13
16. Each Business Sets Its Own Discount	13
17. The Best Way to Use It Is to Ask	14
18. Finding Portage County Businesses	14
19. Reading and Printing the County List	15
20. Online-Only Businesses	16

21. Restaurants and Local Eateries	16
22. Grocery Stores, Honestly	17
23. Hardware, Home, and Everyday Services	18
24. Ohio State Parks Discounts	18
25. Using Your Card Number Safely	19
26. What the Card Is Not	19
27. Your Privacy and the Program	20
28. Scam Calls Using the Golden Buckeye Name	21
29. Fake Offers, Fake Sites, and Look-Alikes	21
30. Helping a Parent or Neighbor	22
31. Getting Help by Phone	23
32. Using a Library Computer	23
33. Keeping Your Card and Records Tidy	24
34. A Few Plain Questions and Answers	24
35. A Calm Word About Getting Started	25
Everyday Cheat Sheet	26
A Picture to Follow Along	27
A Second Look	28
A Note From Bill	28
Your Visit — and My Promise	29

SUMMARY

The 60-Second Version

Here is the whole guide in a nutshell. The Golden Buckeye Card is a free discount card from the Ohio Department of Aging. You qualify if you are an Ohioan age 60 or older, or an Ohio resident age 18 to 59 with a disability. Cards are no longer mailed automatically at 60, so you ask for one: at a participating sign-up site, which includes most public libraries and senior centers, or with the request form on the state's page if you need a replacement. Bring your Ohio license or State ID, and call ahead. The card is mailed within about four weeks. Discounts are set by each business, so always ask, and use the county list to find places near you. The state park camping discount needs your card number. The real program never calls, texts, or emails for personal information or payment. Start only at aging.ohio.gov, typed yourself. If any of this feels tangled, call me and we will sort it out together.

1. What the Golden Buckeye Card Is

Ohio's free discount card for older adults.

The Golden Buckeye Card is a discount card run by the Ohio Department of Aging. You show it at businesses that have agreed to take part, and many of them offer a little something off. The program has been around for more than four decades, and it is meant to connect older Ohioans with local businesses that want their loyalty.

The card is free to get. The Department of Aging says nearly two and a half million Ohioans are eligible for one, so you are in very good company if you are thinking about it. Each business decides for itself what it offers, which means the savings vary from place to place.

I wrote this guide so you can sort out the whole thing calmly: who qualifies, how to request a card or a replacement, how to find businesses near Portage County that honor it, and how to avoid the scams that sometimes borrow the program's name.

GOOD TO KNOW

The only official home for this program is the Ohio Department of Aging at aging.ohio.gov. The card itself costs nothing, and the state does not charge a fee to request one.

2. Who Can Have a Card

Two groups qualify.

The state's rules are short and plain. You are eligible for a Golden Buckeye Card if you fit one of two descriptions. Both start with living in Ohio.

- You are an Ohioan age 60 or older.
- You are an Ohio resident age 18 to 59 with a disability, as defined by Social Security. If you are 60 or older, your path is the simplest, and most of this guide is written for you. If you are younger and have a disability, there are a few extra papers to bring, and I give those their own chapter so nothing gets lost.

There is no income test mentioned on the state's pages. It is not a program you have to prove you are poor to join, and it is not a benefit that takes anything away from another benefit you receive. It is simply a discount card.

WATCH OUT

Not sure which group you fit? Call the Department of Aging customer service line at 1-800-422-1976 and choose option 4. A person there can answer eligibility questions. Take your time reading the two descriptions, and remember that asking a question never commits you to anything at all.

3. Cards Are Not Mailed Automatically

Turning 60 does not send one to your door.

Many people assume a card shows up in the mail on their sixtieth birthday. That used to be how some Ohioans received theirs, but the Department of Aging now says cards are no longer mailed to all Ohioans when they turn 60. If you never got one, you did nothing wrong.

Instead, you ask for your card. If you are newly 60, you apply at a participating sign-up site or by using the request form on the state's Golden Buckeye page. The sign-up sites include most public libraries and senior centers.

Because this is a change from how things worked in the past, you may hear a friend say, 'Mine just came in the mail.' That may be an older card. Do not let it discourage you from applying for your own.

WATCH OUT

If a caller or a letter says your card is waiting and you must pay or confirm personal details to receive it, stop. The real program never asks for that, and the card is free. Remember that the application itself is free, quick, and handled by friendly people who do this often for neighbors.

4. What to Gather Before You Apply

A short list makes the visit quick.

A little preparation turns this into a ten-minute errand. The state's page tells you to demonstrate that you are eligible, and for most people that is just one document.

- An Ohio driver license or a State of Ohio ID card.
- A pen, in case there is a paper application to fill out.
- Your correct legal name, spelled the way it appears on your license.
- Your current mailing address, so the card reaches you.

If you are applying online for a replacement, you will also want a working email or phone number handy, along with the address where the card should be mailed. Check it twice. A small typo in the address is the most common reason mail goes astray.

People under 60 who qualify because of a disability need additional papers. Those are covered in a separate chapter later in this guide.

TIP

Put your license and a pen in a small bag the night before. When you are ready to go, everything is in one place. Having these few things ready also helps you feel calmer, because nothing will catch you off guard at the counter.

5. Getting to the Real Website

Type the address yourself.

The official page lives on the Ohio Department of Aging's site, aging.ohio.gov. Type that into the address bar at the very top of your browser yourself rather than clicking a link in an email, a text, or an advertisement.

Look for the dot gov ending. Genuine Ohio government sites end in dot gov, and the state's own pages carry a small banner at the top that says it is an official State of Ohio site. A

copycat is more likely to end in dot com, dot net, or dot org, or to spell a word slightly wrong.

- 1 Open your web browser.
- 2 Click in the long address bar at the top.
- 3 Type aging.ohio.gov and press Enter.
- 4 Look for the Learn About Us menu, then choose Learn About Golden Buckeye.
- 5 Choose Get a Golden Buckeye Card.

Menus on websites sometimes get rearranged. If you cannot find the page, use the search box on the site, or call the number in this guide.

WATCH OUT

Search results sometimes show paid ads above the real site. Skip anything marked 'Ad' and go to the dot gov address you typed.

6. Applying In Person at a Sign-Up Site

Libraries and senior centers help.

For a first card, the state points you to participating sign-up sites. The Department of Aging says these include most public libraries and senior centers. That is good news in Portage County, where a library or senior center is usually a short drive away.

Staff at these places handle requests like this regularly, and they are used to people who feel unsure. You can ask them to walk you through the form. You are not bothering anyone.

- 1 Pick a nearby public library or senior center.
- 2 Call ahead and ask whether they are open and have applications on hand.
- 3 Bring your Ohio driver license or State of Ohio ID card.
- 4 Fill out the application, or ask for a hand with it.
- 5 Ask when you should expect the card and where it will be mailed.

The card is made and mailed by the state rather than handed to you on the spot, so do not be surprised when you leave without it.

GOOD TO KNOW

I am not listing specific branch hours or addresses here because they change. A quick phone call to the place you plan to visit is the most reliable way to confirm.

7. Why Calling Ahead Matters

One short phone call saves a wasted trip.

The Department of Aging gives the same advice twice on its page: call ahead before you go. Sign-up sites are friendly places, but they are not all open on the same days, and not every one keeps applications on the counter.

When you call, you can ask all your questions in one conversation. It also gives you a chance to get your nerves settled before you walk in the door.

- Are you open today, and until what time?
- Do you have Golden Buckeye applications on hand?
- Do I need an appointment, or can I walk in?
- Is there someone who can help me fill it out?
- What should I bring besides my license?

Write the answers on a piece of paper and keep it with your license. If the first place cannot help, ask whether they know a nearby site that can.

TIP

Call in the morning if you can. Staff are often less busy, and if the answer is no, you still have the afternoon to try somewhere else. Keep the phone number of the place you call, since you may want to ring them again if plans change.

8. Requesting a Card With the Online Form

For replacements, the web form is the easy way.

The state's Get a Golden Buckeye Card page includes a request form. For adults 60 and older, the state says you may use the form if your card was lost, stolen, or damaged, or if your name has changed or the name on your card is wrong.

Adults 18 to 59 with a disability who have had a Golden Buckeye Card in the past may also use the web form to request a replacement. A first-time card for someone under 60 must be applied for in person.

- 1 Type aging.ohio.gov into your browser.
- 2 Go to Learn About Golden Buckeye, then Get a Golden Buckeye Card.
- 3 Scroll down to the request form.

4 Fill in each box slowly, using your legal name and your mailing address.

5 Read it over once more, then submit it.

6 Write down the date you sent it.

I do not spell out each box name because the form can be updated. Read the labels on the screen as you go.

GOOD TO KNOW

After you submit, the page shows a thank-you message saying your request is being processed. That message is your sign it went through.

9. Replacing a Lost, Stolen, or Damaged Card

It happens to everyone.

Wallets get misplaced. Cards crack, fade, or go through the wash. If yours is gone or in bad shape, you can ask for a replacement without starting over.

If you are 60 or older, use the request form on the state's Golden Buckeye page, and choose the reason that fits your situation. If you are 18 to 59 with a disability and you have held a card before, you can use the same form.

- Lost: you cannot find the card anywhere.
- Stolen: someone took it, which is worth noting on the request.
- Damaged: it is cracked, faded, or no longer readable.
- Not sure which: choose the closest match, or call the state.

Since a Golden Buckeye Card is only for the person named on it, a stolen card is not a big financial risk. It is not a credit card and does not pull money from an account. Still, it is sensible to replace it.

TIP

While you wait for the new card, you may be able to read off your card number at places that ask for it. If you saved a photo of the old card, that number helps. More on that later.

10. When Your Name Has Changed

Marriage, divorce, or a spelling mistake.

A card with the wrong name on it can cause an awkward moment at the register, especially because some merchants ask to see another form of identification. The fix is straightforward.

The state says adults over 60 can use the request form if their name has changed or if the name on the card is wrong. That covers a name change after marriage or divorce, and it also covers a simple spelling error that was made when the card was first printed.

- 1 Open the Get a Golden Buckeye Card page at aging.ohio.gov.
- 2 Use the request form on that page.
- 3 Choose the reason that your name has changed or is wrong.
- 4 Type your name exactly as it appears on your Ohio license or ID.
- 5 Double-check your mailing address, then submit.

Try to make sure the name you give matches your driver license, since that is what you would show if a business asked for ID.

WATCH OUT

If you have not yet updated your driver license after a name change, do that first, or be ready to explain the difference. A mismatch is the likeliest thing to cause confusion.

11. If You Are 18 to 59 With a Disability

A first card is applied for in person.

Ohio residents between 18 and 59 who have a disability can have a Golden Buckeye Card. The state's rule for a first card is firm: you apply in person at a sign-up site, which includes most public libraries and senior centers.

You will need to show proof of both who you are and your eligibility. That means bringing your Ohio driver license or State ID card plus one of the specific documents I list in the next chapter. The state says it cannot accept other kinds of proof.

If you have held a Golden Buckeye Card before, you do not have to repeat the in-person step to get a replacement. The web form on the state's page is open to you in that case.

Call the site ahead of time and say plainly that you are applying under the disability category. That way they can make sure they have what they need.

GOOD TO KNOW

The state defines disability for this program the way Social Security does. If you are unsure whether you qualify, the Department of Aging customer service line can answer.

12. Documents That Prove Disability

Only certain papers are accepted.

This is the part where being specific really helps, so I will stay close to what the state says. For a first card under age 60, you bring your Ohio driver license or State ID card and one of the following.

- A Medicare card in your name. It must be Medicare, not Medicaid.
- Documentation showing you were accepted for SSI or SSDI.
- A copy of a document certifying permanent and total disability, issued by any state department, an Ohio public employee retirement system such as STRS or PERS, or any federal retirement system.

The state is clear that it cannot accept other kinds of proof. A letter from your doctor, for example, is not enough.

Gather these papers before you go, and bring the originals along with a copy if you have one. Ask whether the site wants to keep any copy so you know what to expect.

WATCH OUT

Medicare and Medicaid sound alike but are different programs. Only the Medicare card counts here. Check the name printed on the card before you leave the house. If you are missing one of these papers, call the state before you go so you know how to get a copy.

13. How Long the Card Takes to Arrive

Plan on a few weeks.

After a request is received, the state says an eligible requester's card is generated and mailed within four weeks. That is not instant, so build in some patience.

Whether you applied at a library, a senior center, or through the online form, the card travels by regular mail. It comes to the mailing address you gave, which is why a correct address matters so much.

- Mark the date you applied on your calendar or in a notebook.

- Check your mailbox, and the pile of mail you set aside, every few days.
- Look for an envelope from the Ohio Department of Aging.
- If four weeks pass, call the customer service line.

Four weeks counts from your request, not from the day you decide to start worrying. A card that takes three weeks is normal.

TIP

If you are traveling or away from home for part of that time, ask a trusted neighbor or family member to check the mailbox so the envelope does not sit there. Keep any receipt or paper the sign-up site gave you, since it shows the date you asked.

14. If Your Card Does Not Arrive

Stay calm and work the list.

Sometimes mail goes astray or a request is not completed. Before assuming the worst, a few simple checks usually find the cause.

- 1 Wait the full four weeks from the day you applied.
- 2 Look through your mail for a plain envelope that could be mistaken for junk.
- 3 Make sure the address you wrote is the one you actually receive mail at.
- 4 Call the Ohio Department of Aging at 1-800-422-1976 and choose option 4.
- 5 If you applied at a library or senior center, call them and ask what they remember.

When you call the state, have your full name, the date you applied, and the address you gave. They can tell you what they have on file.

If it turns out your request was never completed, you can simply request again. There is no penalty for asking twice.

WATCH OUT

Use the phone number on the official aging.ohio.gov page, not one from a text message or an unexpected email. Real staff will not demand payment to send a card. Keep notes of each call, including the date and the name of the person, in case you need to follow up later.

15. The Card Belongs to You Alone

It is not transferable.

The Department of Aging says your Golden Buckeye Card is non-transferable. Only the person whose name is on the card is entitled to its benefits and discounts. That means you cannot lend it to a friend, a neighbor, or even a grown child.

Some merchants may also ask for another form of identification when you hand over the card, to make sure the person using it is the person named on it. This is not a sign you did something wrong. Simply show your license.

A spouse who qualifies can have their own card. If you each have one, each of you uses your own at the register.

- Keep it with you when you go shopping.
- Do not lend it out.
- Have your license handy when you present it.
- Request your own card if you do not yet have one.

GOOD TO KNOW

Because the card is tied to you, it is not worth much to a thief. Still, keep it somewhere sensible and replace it if it goes missing. If a business asks questions about the card, answer politely, since they are only following the state's own guidance.

16. Each Business Sets Its Own Discount

Savings vary from place to place.

This is the single most important thing to understand about the card. It is not one big discount with one price list. The state says discounts are determined by each participating business, so you will need to ask about the specific details.

One shop might take a small amount off a purchase. Another might offer a deal on certain days of the week. A third might have a different senior discount that works as well or better. The state encourages cardholders to ask whether a business takes the card or offers another discount you may qualify for.

Because of that, I have not put any dollar amounts or percentages in this guide. I would only be guessing, and any figure could be out of date by the time you read it.

- Savings vary by business.

- Some discounts apply to certain items or days only.
- A business can change its offer.
- A business that takes part does so voluntarily.

WATCH OUT

Do not be disappointed if one shop's offer is modest. Many cardholders find the real value comes from asking at several places they already visit.

17. The Best Way to Use It Is to Ask

Many businesses never advertise.

The state's advice is wonderfully simple: ask, anytime and anywhere you spend money. Some participating merchants display the Golden Buckeye logo on the door, in the window, or at the checkout. Many do not.

The Department of Aging notes that most businesses will not ask you about the card or advertise special discounts. You will likely need to bring it up yourself. That can feel awkward if you are shy, so here is an easy way to do it.

- 1 Before you pay, smile and say, 'Do you take the Golden Buckeye Card?'
- 2 If they say yes, hand it over and ask how the discount works.
- 3 If they say no, ask, 'Do you have a senior discount?'
- 4 Thank them either way.

Nobody minds being asked. If a business says no, the state suggests encouraging them to sign up and telling them you would be a regular customer.

GOOD TO KNOW

Ask before the cashier rings up the total. A discount is much easier to apply at the start than after you have paid. A cheerful question costs nothing, and over many shopping trips the small savings can really add up.

18. Finding Portage County Businesses

The state keeps a list for each county.

You do not have to guess which businesses take the card. The Department of Aging's Where to Use Your Card page offers lists of participating businesses sorted by region and, inside each region, by county. Portage County has its own list.

- 1 Go to aging.ohio.gov and open Learn About Golden Buckeye.
- 2 Choose Where to Use Your Card.
- 3 Scroll down to the regions, and find Northeast Ohio.
- 4 Choose Portage County.
- 5 The list opens as a document you can read, save, or print.

The state also keeps a separate list of businesses that are new or have been updated, and an Online-Only list for companies that serve you by internet rather than a storefront.

The businesses on these lists describe themselves. The state says listings are only examples of the types of business that participate and are not a complete record.

WATCH OUT

Neighboring counties have their own lists too. If you shop in Summit, Trumbull, Geauga, Stark, or Mahoning County, check those lists as well. Please do not worry about getting lost in it, because it is only a list. If the list looks long, scan only for the shops you already use and start your questions there.

19. Reading and Printing the County List

Make it big enough to enjoy.

The county list is a document, and it can be long. Reading it on a small screen can strain your eyes, so a few simple moves help.

- Press Ctrl and the plus key (Command and plus on a Mac) to enlarge the page.
- On a phone or tablet, spread two fingers apart on the screen to zoom in.
- Use your browser's Print button to make a paper copy.
- In the print window, you can often choose to save it as a PDF instead.

A paper copy is wonderfully handy. You can circle the places you already shop, highlight the ones you want to try, and tuck it in the glove box or by the phone.

Remember that businesses change. A shop on the list may have closed, moved, or stopped taking part. Before you drive out of your way, a short call to confirm the card is still welcome is a kindness to your own gas tank.

GOOD TO KNOW

If you do not have a printer, a library can print a few pages for you. Staff there are usually glad to help, though they may charge a small page fee.

20. Online-Only Businesses

Some discounts work from your couch.

Not every participating business has a shop you can walk into. The state keeps an Online-Only list on the same Where to Use Your Card page. These are companies that serve customers through a website.

If you shop online, this list can be a pleasant surprise. Ask each company how the card works on its site, since methods differ. Some may want you to enter a number, and others may handle it another way.

Be a bit more careful online than in a store. A shop on a government list is not an endorsement, and the state says it does not recommend or endorse any listed business.

- Start from the state's list, then go to the company's own website by typing its name.
- Check that the checkout page begins with https and shows a padlock.
- Never email your card number to a stranger.
- Keep the receipt or confirmation.

WATCH OUT

Never give out a Social Security number to receive a discount. No legitimate Golden Buckeye merchant needs it. If a site seems confusing or pushy, simply close it. You are never required to buy anything to use your card.

21. Restaurants and Local Eateries

A friendly place to start asking.

The Department of Aging points out that many locally owned restaurants offer a Golden Buckeye or senior discount, so it is worth asking. Local diners, family restaurants, and small bakeries are often where you will find a warm welcome for the card.

Restaurants vary in how they handle it. Some give a small break off the bill, others tie it to a certain meal or day of the week. Some prefer you ask when you order, and others when the check comes. A friendly server can tell you the house rule.

- Ask when you are seated or when you order.
- Ask whether it applies to the whole table or only your meal.
- Ask whether it works with other coupons.

- Tip your server on the original price, as a kindness.

National chains often have their own senior menus and programs, which may be separate from the Golden Buckeye program. It never hurts to ask about both.

TIP

Try one new locally owned restaurant from the county list. It is a pleasant way to put the card to use and support a neighbor.

22. Grocery Stores, Honestly

Know what to expect.

This is a place where a little honesty prevents disappointment. The state's page says that major grocery chains, and it names Kroger, Giant Eagle, and Walmart, do not participate in the Golden Buckeye program. So do not expect the card to lower your bill at the big supermarkets.

The page adds that many locally owned stores do participate. It lists examples such as community markets, independent grocers, and bakery outlet stores, and notes there are many participating meat markets, bakeries, specialty food stores, and health food stores.

The mix of stores can shift over time, so treat these as examples rather than promises. The county list is your best guide to what is near you.

- Check the county list for local markets and butcher shops.
- Ask at the register before you pay.
- Do not stop shopping where you get your best price.
- Ask your usual store about its own senior discount day.

GOOD TO KNOW

Some big stores have their own discount days or programs for older shoppers. These are separate from the Golden Buckeye program. Ask the store directly. Knowing this ahead of time means you will not feel surprised or embarrassed when a big store politely says no.

23. Hardware, Home, and Everyday Services

More places than most people expect.

Beyond food, the state says many hardware and independent stores participate. It also lists a wide mix of business types that take part, including locally owned florists, hair salons, barbers, dry cleaners, garden centers and nurseries, auto repair shops and dealerships, home repair services, and carpet cleaning services.

It names gyms, sporting goods and bike stores, bed and breakfast inns, bowling alleys, and chocolate and candy stores too. The state says that is just a handful of examples.

Think about where you spend money in an ordinary month. The barber, the florist, the garden center, the auto shop. Each one is worth a question.

- Look up your usual shops on the county list.
- Ask at the counter if you do not see them listed.
- Mention the card before work begins on a repair.
- Get any promised discount noted on your estimate or receipt.

WATCH OUT

A repair discount never means you should skip a written estimate. Ask for the price in writing first, and be wary of anyone who pressures you to decide on the spot. Keeping a short list of your regular shops in your notebook makes it easy to remember whom to ask.

24. Ohio State Parks Discounts

Camping and getaways cost less.

One perk is easy to find because a state agency handles it. The Ohio Department of Natural Resources Division of Parks and Watercraft offers Golden Buckeye cardholders a discount on campsites, lodges and inns, cabins, and other rental sleeping accommodations at Ohio's state parks.

The Department of Aging describes this as a significant discount on camping, cottages, and getaway rentals. The exact amounts and rules are set by the parks division and can change, so check its own page rather than relying on me.

To find the details, go to ohiodnr.gov, the official site of the Department of Natural Resources, and look for the state parks camping discounts page. Another route is to start from the Golden Buckeye pages, which link to it.

- Discounts apply to overnight stays, not day visits.
- Your card number is required when you make the reservation.
- Read the rules on the parks page for dates and limits.
- Call the park if you have questions.

TIP

Reserve with your card in hand. Having the number ready saves you from hunting through a purse in the middle of the booking.

25. Using Your Card Number Safely

Share it only when it makes sense.

For state park reservations, the state says your Golden Buckeye card number will be required. That is a normal, legitimate use. It is also a reminder to treat the number with sensible care, even though it is not a bank account number.

Give your number only to a business you chose to contact, or to the state park reservation process you started yourself. Do not read it aloud to a caller who reached out to you.

A smart habit is to take a photo of the front and back of your card and keep it on your phone, or write the number in a notebook at home. If the card is lost, you will still have the number when a reservation asks for it.

- Use your card number at places you chose to visit.
- Keep a copy at home, not in your wallet beside the card.
- Do not post a picture of your card online.
- Never give it to an unexpected caller.

GOOD TO KNOW

The card is not a credit or debit card. It does not hold money, and it cannot be used to withdraw funds from any account.

26. What the Card Is Not

Clearing up common mix-ups.

People sometimes expect more from the card than it provides. Knowing its limits keeps you from being let down, and from being fooled.

The card is not health insurance, and it is not a Medicare or Medicaid card. It does not replace your drug plan. My research for this guide found the Department of Aging's pages describing business discounts and state park savings. I did not find a prescription drug benefit described there, so please do not count on one without checking.

- It is not insurance of any kind.
- It is not a debit or credit card.
- It is not an ID that replaces your driver license.
- It is not a guarantee that every store will take it.

If someone tells you the card gives you a prescription benefit, ask them to show you where the Department of Aging says so. For medicine costs, talk with your pharmacist or your Medicare plan.

WATCH OUT

Anyone selling a 'Golden Buckeye prescription plan' or a 'Golden Buckeye insurance upgrade' is not describing the real program. The real card is free and simple. If you are ever unsure what a benefit covers, ask the organization that actually provides it before you rely on it.

27. Your Privacy and the Program

What the state says it does with your information.

It is natural to wonder what happens to your name and address once you apply. The Department of Aging addresses this directly on its About the Golden Buckeye program page.

The state says the Golden Buckeye program does not track your shopping habits and does not sell or otherwise share your personal information with marketers. It says it only uses your contact information to send you your card and any information you ask for.

That is reassuring, but it does not mean you should hand your details to anyone who says they are from the program. The promise applies to the real program, not to people pretending to be it.

- Give your details only on the official form or at a sign-up site.
- Expect to be asked only for what the application needs.
- Do not give a Social Security number to receive a card.
- Ask a staff member if a question seems unusual.

TIP

If a form asks for something that does not seem to fit, such as a bank number, close it and call the state to check. You are always allowed to stop and ask why something is needed before you hand over any detail at all.

28. Scam Calls Using the Golden Buckeye Name

The state has issued a warning.

The Ohio Department of Aging has put out an alert about phone scams. People have reported unsolicited calls from scammers falsely claiming to represent the Golden Buckeye program, trying to get personal information such as Social Security numbers. The department says plainly that these calls are not from them.

The program's own words are the best guide: the Golden Buckeye program will never call, text, or email you to request personal or financial information. If a call, text, or email asks for it, you can be sure it is not the real program.

- Hang up on unexpected callers who say they are from Golden Buckeye.
- Do not press buttons or say 'yes' to any recording.
- Do not share a Social Security number, bank number, or password.
- Never buy gift cards to 'activate' or 'renew' a card.

You can report scam attempts to the Federal Trade Commission at reportfraud.ftc.gov or to the Ohio Attorney General's Office at inquiries.ohioattorneygeneral.gov. If you think you may have been a victim, contact your local law enforcement.

WATCH OUT

Scammers can make a call look like it comes from a local number or a government office. Hang up and call the official number yourself.

29. Fake Offers, Fake Sites, and Look-Alikes

Spotting the tricks.

Where there is a free benefit, someone will try to charge for it. A few common tricks target older adults looking for discount cards.

- A website that charges a fee to 'sign you up' for the Golden Buckeye Card.
- A text with a link saying your card is expiring or suspended.

- An ad that promises huge savings if you enter your details.
- An email asking you to confirm your Social Security number.

The real program is free, run by the state, and found on a dot gov site. A request form should not ask for your bank account or a payment. When in doubt, close the page and type aging.ohio.gov yourself.

If you paid a site that was not the Department of Aging, do not be embarrassed. Many careful people have been fooled. Call your bank or card company promptly, and then call me or your local law enforcement for help.

GOOD TO KNOW

The state's page lists businesses that decide for themselves to take part. They pay no fee and receive no payment from the state, so a company asking you to pay for the card is not the program.

30. Helping a Parent or Neighbor

Do it together.

Many families find this a lovely little project. A son, daughter, or neighbor can sit with an older adult, gather the paperwork, and make the call or the trip together. The card, though, belongs to the person named on it.

If you are helping, let the cardholder do as much as they can. They should sign any application, hold their own license, and keep the card afterward. That way it stays theirs, and they know how to use it when you are not around.

- 1 Decide together whether to use the online form or a sign-up site.
- 2 Gather the license and any other required papers.
- 3 Call ahead if you are going in person.
- 4 Let your loved one speak at the counter or type their own answers.
- 5 Write the date of the request in a notebook.

If you live far away, you can still help by phone. Look up the sign-up site, make the call to confirm hours, and talk them through the form screen by screen.

TIP

A good gift for a new cardholder is a short outing. Pick one local business from the county list and go there together to try the card.

31. Getting Help by Phone

Real people answer these numbers.

You do not have to figure everything out alone. The Ohio Department of Aging gives two phone numbers on its Golden Buckeye pages, and each does a different job.

- Golden Buckeye questions: call 1-800-422-1976 and select option 4 to speak with a customer service representative.
- Services for older adults and caregivers in your area: call 1-866-243-5678 to be connected to the Area Agency on Aging that serves your region.

The first number is for questions about the card, such as eligibility, a missing card, or a replacement. The second number is a doorway to local help, and it goes well beyond this card. Area Agencies on Aging can point you to a wide range of local services for older adults and caregivers.

When you call, have a pen and paper ready. Write down the name of the person you spoke with, the date, and anything they promise to do. A short note makes a follow-up call much easier.

GOOD TO KNOW

Phone menus can feel long. Take your time, listen to all the options, and press the number that matches your question. You can call back if you hit the wrong one.

32. Using a Library Computer

No home computer needed.

If you do not have a computer or a printer at home, that is no barrier. Public libraries are one of the sign-up sites for the card, and most also offer computers and printers you can use. Staff are used to helping people with exactly this kind of task.

You can look at the Portage County business list, print it, and ask about an application all in one visit. Call first to confirm they are open and have what you need, as the state advises.

- Sign out of any account you opened before you leave.
- Do not save passwords on a shared computer.
- Take your printed pages with you.

- Close the browser window when you finish.

If you fill out the online form on a library computer, use your own mailing address for the card. A library computer is only the tool, and the card should come to you.

TIP

Ask a librarian to show you how to make the text bigger. It takes only a moment and can make reading the county list far more comfortable. If you feel nervous, bring a family member or friend along for company, which often makes the visit easier.

33. Keeping Your Card and Records Tidy

A small system helps.

A little organization makes the card easier to live with. You do not need anything fancy. A labeled envelope or a spot in a drawer will do the job.

- Keep the card in your wallet or purse where you can find it.
- Write your card number in a notebook kept at home.
- Save the date you applied or asked for a replacement.
- Keep a printed copy of the Portage County list near the phone.
- Note any promised discounts you were told about.

If you ever need a replacement, having the date and details written down will help the person you speak with. It also helps if a state park reservation asks for the number.

When the card arrives, look it over. Check that your name is spelled right. If anything is wrong, request a correction right away rather than waiting for a problem at the register.

GOOD TO KNOW

Keep your driver license and the card in different spots if you can. If you lose a wallet, you will not lose everything at once. Review your little folder once a year, so any old notes are replaced and your details stay correct.

34. A Few Plain Questions and Answers

What neighbors ask me most.

Q: Does the card cost anything? A: No. The card is free from the Ohio Department of Aging. Be wary of anyone who asks for payment.

Q: I just turned 60. Will one come in the mail? A: The state says cards are no longer mailed to all Ohioans at 60. You apply at a sign-up site, such as a library or senior center, or use the request form.

Q: Can I use it at the big supermarkets? A: The state's page says major chains such as Kroger, Giant Eagle, and Walmart do not take part. Many independent stores do.

Q: Can my spouse use my card? A: No. It is non-transferable. Your spouse can request their own if they qualify.

Q: Who do I call with questions? A: The Department of Aging customer service line at 1-800-422-1976, option 4.

Q: Does the card give a prescription discount? A: I did not find one described on the state's pages, so please check with your pharmacist or Medicare plan.

TIP

If one of these questions is the thing keeping you stuck, that is a perfect reason to call me. A few minutes on the phone often clears it up.

35. A Calm Word About Getting Started

There is no rush.

If asking for a discount card on a computer, or at a counter, feels like a lot, that is perfectly understandable. This is a small, friendly program, and the people who run it want you to use it.

Take it in small steps. First, confirm you are eligible. Second, decide whether you will go to a library or senior center or use the online form. Third, call ahead or open the form and take your time. Fourth, wait for the card to arrive in the mail.

After that, the only thing left is the easiest part: asking, with a smile, whether the place you are shopping takes the card. Even if the answer is no, you have lost nothing.

Most people find that after the first time or two, using the card becomes second nature. It is one of those small habits that quietly adds up over a year of errands, meals, and outings.

GOOD TO KNOW

If you would rather not do the first request alone, I am glad to sit with you by phone and go step by step. My number is (330) 200-8042.

CHEAT SHEET

Everyday Cheat Sheet

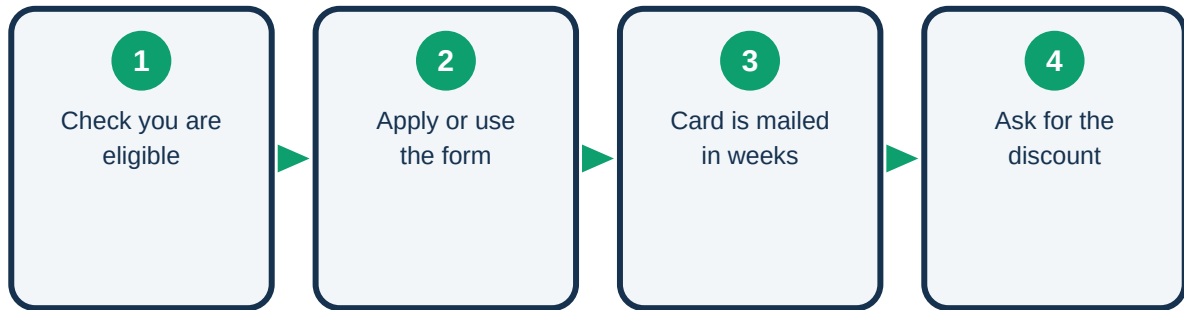
Keep this by the computer. I want to... Find the real site: type aging.ohio.gov yourself. Get a first card at 60 or older: visit a library or senior center, bring your license, call ahead. Replace a lost card: use the request form on the Get a Golden Buckeye Card page. Fix a wrong name: use the same form. Find local businesses: Where to Use Your Card, then Portage County. Ask questions: 1-800-422-1976, option 4. Find local aging services: 1-866-243-5678. Stay safe: never give personal details to a caller. Get help: call Bill at (330) 200-8042.

AT A GLANCE

A Picture to Follow Along

Getting Your Golden Buckeye Card

From asking to using it.



The card is free from the Ohio Department of Aging.

Illustration - details vary by device, plan, and provider. Always check your own setup.

AT A GLANCE

A Second Look

Where the Card Can Help

Each business sets its own offer.

Food	Home & Care	Getaways
Local restaurants Independent grocers Bakeries	Hardware stores Barbers, salons Auto repair	State park camping Cabins, lodges Bed and breakfasts

Always ask before you pay.

Illustration - details vary by device, plan, and provider. Always check your own setup.

BEFORE YOU GO

A Note From Bill

A quick note from Bill. I write these guides to make home tech a little less frustrating, and I do my best to keep every step accurate and up to date. Still, every home, device, and setup is a bit different, so I can't promise a guide will match yours exactly or fix your particular problem. These guides are for general information only — they're not professional, legal, or financial advice, and they don't replace your device's own manual or the manufacturer's instructions. Please go slow, use your own good judgment, and use everything here at your own risk. If a step involves electrical wiring, a gas appliance, a water heater, plumbing, or climbing a ladder — or if anything just doesn't feel safe — please stop and call a licensed professional (or give me a call at 330-200-8042). Bill's Home Tech and Bill Davis can't be responsible for any damage, data loss, or injury that results.



HOW I CAN HELP

Your Visit — and My Promise

In-home visit — \$99 flat for your first visit. No contracts and no surprise charges, and a 30-day follow-up is included.

Remote Support — \$49 for a screen-share session. I only connect with your permission, you watch the whole time, and you can end anytime. If I can't fix it over the screen-share, I refund the \$49 — and if it turns out you need me in person, that \$49 goes toward your visit. It's included free for Support Plan members (\$39/mo).

GOOD TO KNOW

My promise — If you're not 100% satisfied with your visit, I'll come back at no charge, or refund the full \$99. No questions, no awkwardness. That's how I'd want to be treated.

Call or text **(330) 200-8042** · Book a visit: **billshometech.com/book** · **bill@billshometech.com**

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