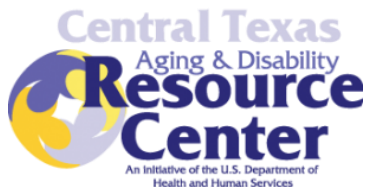


Extra Help

Area Agency
on Aging
of Central Texas

1-855-937-2372



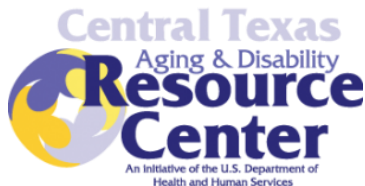
Do you have Medicare?

Do you live on a limited income?

Do you need help to pay for your prescriptions?

Extra Help

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1-855-937-2372



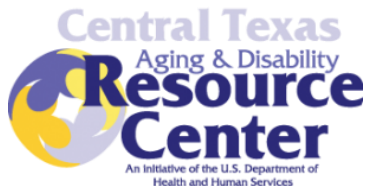
If so...

*you may qualify for the
Medicare Low Income
Subsidy (LIS) Program...
also known as Extra Help.*

Extra Help

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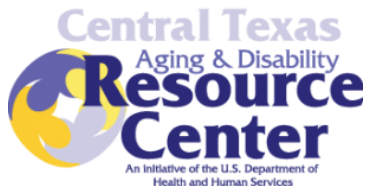
How the LIS Program can help you...

If you APPLY and QUALIFY for the LIS Program:

- 1. You may not have to pay your Medicare Part D premiums, deductibles, co-payments.*
- 2. Your prescriptions will be discounted.*

Extra Help

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*Income and resource
limits have changed!*

*If you did not qualify before,
you might qualify now.*

Find out...call us today!!!

1-855-937-2372



present

Welcome to Medicare 2015

An Opportunity for Central Texans to learn about Social Security benefits, Medicare benefits and Healthcare choices.

FREE TO THE PUBLIC

SEPTEMBER 10, 2015
9:00 A.M. to 12:00 P.M.

LOCATION:

Central Texas Council of Governments
2180 North Main Street
Belton, Texas 76513
Conference Room D9

RSVP

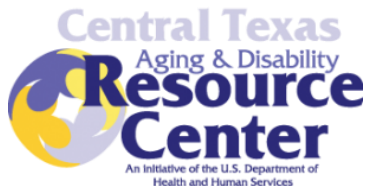
254-770-2330
800-447-7169 EXT. 2330

Seating is limited – Reservations Required!!

The Area Agency On Aging of Central Texas, a partner agency of the Aging & Disability Resource Center, is a program of the Central Texas Council of Governments and is funded in part by the Texas Department of Aging and Disability Services.

Medicare Savings Programs

**Area Agency
on Aging
of Central Texas
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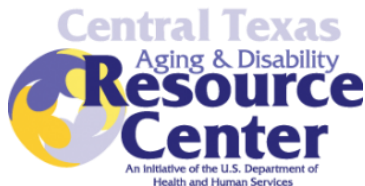
The State of Texas can help you pay your Medicare premiums.

In some cases, these savings programs may also pay Medicare Part A (hospital insurance) and Medicare Part B (medical insurance) if you meet certain conditions.

Medicare Savings Programs

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The Medicaid-sponsored Medicare Savings Programs (MSP) may pay

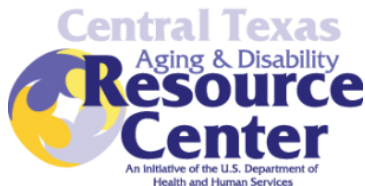
- Medicare Premiums
- Deductibles
- Co-insurance Amounts

for eligible Medicare beneficiaries. These programs allow you to better direct your savings to cover health care expenses.

Medicare Savings Programs

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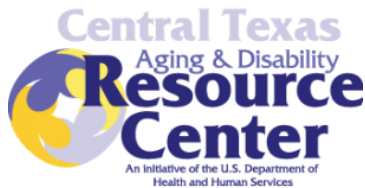


There are 4 kinds of Medicare Savings Programs:

1. QMB (Qualified Medicare Beneficiary)
2. SLMB (Specified Low-Income Medicare Beneficiary)
3. QI (Qualifying Individual)
4. QDWI (Qualified Disabled Working Individuals)

Medicare Savings Programs

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QMB (Qualified Medicare Beneficiary)

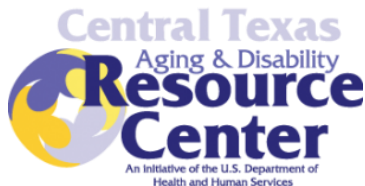
Program helps pay for:

- Part A premiums
- Part B premiums
- Deductibles
- Co-insurance
- Co-Payments

Program	Gross Monthly Income Limit		Countable Resource Limit	
	Individual	Couple	Individual	Couple
QMB	\$1,001	\$1,348	\$7,280	\$10,930

Medicare Savings Programs

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SLMB (Specified Low-Income Medicare Beneficiary)

Program helps pay for:

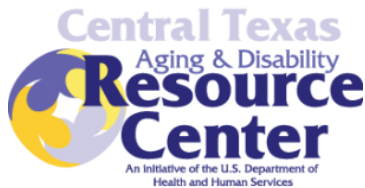
- Part B premiums only

Program	Gross Monthly Income Limit		Countable Resource Limit	
	Individual	Couple	Individual	Couple
SLMB	\$1,197	\$1,613	\$7,280	\$10,930

Medicare Savings Programs

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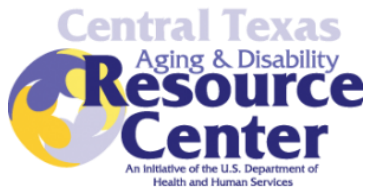


QI (Qualifying Individual)
Program helps pay for
Part B premiums only.

Program	Gross Monthly Income Limit		Countable Resource Limit	
	Individual	Couple	Individual	Couple
QI	\$1,345	\$1,813	\$7,280	\$10,930

Medicare Savings Programs

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QDWI (Qualified Disabled Working Individuals)

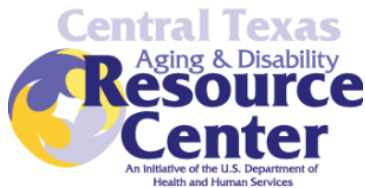
Program helps pay the Part A premium. You may qualify if ANY of these apply to you:

- ✓ You're a working disabled person under 65.
- ✓ You lost your premium-free Part A when you went back to work.
- ✓ You are not receiving medical assistance from the state.
- ✓ You meet the income and resource limits required by the state.

Program	Gross Monthly Income Limit		Countable Resource Limit	
	Individual	Couple	Individual	Couple
QDWI	\$1,962	\$2,655	\$4,000	\$6,000

Medicare Savings Programs

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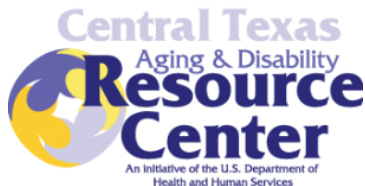
**If you qualify for QMB,
SLMB, OR QI, you
automatically qualify for the
Extra Help Program paying
for Medicare prescription
drug coverage.**

**Income and resource amounts
may increase in 2016.**

Medicare Savings Programs

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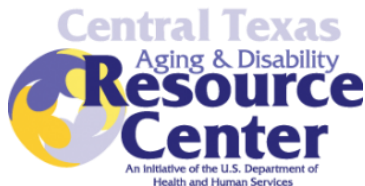
Countable resources include:

- 1. Bank accounts**
- 2. Stocks/Bonds**
- 3. Property (other than your home)**
- 4. Life insurance**

Medicare Savings Programs

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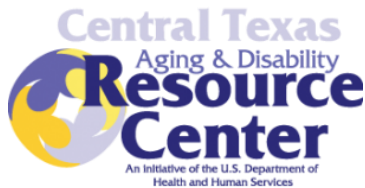


Countable resources do not include:

1. Your home
2. One vehicle
3. Burial plot
4. Up to \$1,500 for burial expenses (*if you have already put that money aside*)
5. Life insurance with a cash value of less than \$1,500
6. Furniture
7. Other household and personal items

Medicare Savings Programs

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**How do I apply for
these Medicare Savings
Programs?**

It's easy....just call us!!

1-855-937-2372



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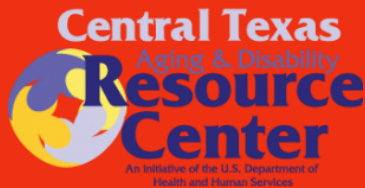
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Yearly Medicare Review

Area Agency
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of Central Texas

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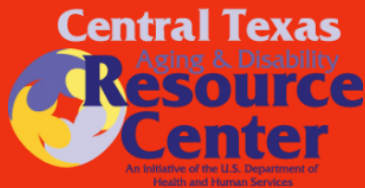


Your opportunity to
review your health and
prescription drug plan
options for the
following year begins
October 15th!

Yearly Medicare Review

Area Agency
on Aging
of Central Texas

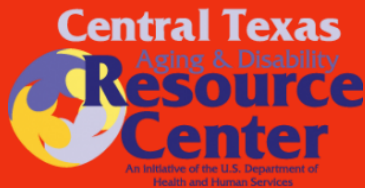
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Each year there
are new health and
prescription drug
plan choices.

Yearly Medicare Review

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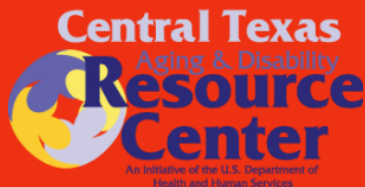


We can help you locate plans that may:

- Cost less
- Cover your drugs
- Let you go to the providers you want, like your doctor or pharmacy

Yearly Medicare Review

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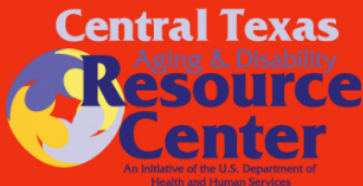


**During the Medicare
Open Enrollment period
(Oct 15 – Dec 7), we can
help you review and
compare your current
health and prescription
drug plan with those
plans offered in 2016.**

Yearly Medicare Review

Area Agency
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Important Dates:

Oct 15: Medicare Open Enrollment begins

Dec 7: Medicare Open Enrollment ends

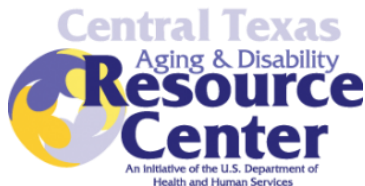
Jan 1: Coverage begins

Call us, we can answer your questions!

1-855-937-2372

Your Point of Access for Information and Assistance

**Area Agency
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of Central Texas
1-855-937-2372**



**Let us help you
navigate the Medicare
and Medicaid
paperwork.**

Call us today!

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