

PROGRAM TITLE	BENEFITS	ELIGIBILITY	INCOME LIMITS	RESOURCE LIMIT	GOVERNMENT AGENCY																			
					INSIDE NYC	OUTSIDE NYC																		
MEDICARE – Part A Hospital Insurance Program	Coverage for acute hospital care; limited coverage for skilled nursing home, hospice and home care <b>Deductible:</b> \$1,132 per benefit period <b>Copayments:</b> \$283/day for hospital days 61-90; \$566/day for hospital days 91-150; \$141.50/day for skilled nursing home days 21-100	Persons 65+, eligible for Social Security or Railroad Retirement benefits; or who wish to purchase coverage although they are not eligible for Social Security or Railroad Retirement; or who have been disabled for at least 24 months; and people with End Stage Renal Disease (ESRD).	None	None	<b>Enrollment:</b> local Social Security office or call: 1-800-772-1213 or visit <a href="http://www.ssa.gov">www.ssa.gov</a> or <a href="http://www.medicare.gov">www.medicare.gov</a> <b>Part A claims:</b> Empire Medicare Services at 1-800-MEDICARE or visit <a href="http://www.empiremedicare.com">www.empiremedicare.com</a>	<b>Enrollment:</b> local Social Security office or call 1-800-772-1213 or <a href="http://www.ssa.gov">www.ssa.gov</a> <b>Part A claims:</b> Empire Medicare Services 1-800-MEDICARE or <a href="http://www.empiremedicare.com">www.empiremedicare.com</a>																		
MEDICARE – Part B Medical Insurance	Limited coverage for physicians, outpatient services, diagnostic tests and durable medical equipment <b>Deductible:</b> \$162 per year <b>Premium:</b> \$115.40 per month for new enrollees. <b>NOTE:</b> IF they began paying Part B in 2010, premium will remain the same as 2010 for 2011 (at \$110.50). IF paying Part B since 2009, premium will remain the same as 2009 for 2011 (at \$96.40).	Same as above	<b>Part B Means-Tested</b> <table border="1"> <thead> <tr> <th>Ind. Tax Return</th> <th>Joint Tax Return</th> <th>You Pay</th> </tr> </thead> <tbody> <tr> <td>\$ 85,000 or below</td> <td>\$170,000 or below</td> <td>\$115.40</td> </tr> <tr> <td>\$ 85,001 - \$107,000</td> <td>\$107,001 - \$214,000</td> <td>\$161.50</td> </tr> <tr> <td>\$107,001 - \$160,000</td> <td>\$160,000 - \$320,000</td> <td>\$230.70</td> </tr> <tr> <td>\$160,001 - \$214,000</td> <td>\$320,001 - \$428,000</td> <td>\$299.90</td> </tr> <tr> <td>above \$214,000</td> <td>above \$428,000</td> <td>\$369.10</td> </tr> </tbody> </table>	Ind. Tax Return	Joint Tax Return	You Pay	\$ 85,000 or below	\$170,000 or below	\$115.40	\$ 85,001 - \$107,000	\$107,001 - \$214,000	\$161.50	\$107,001 - \$160,000	\$160,000 - \$320,000	\$230.70	\$160,001 - \$214,000	\$320,001 - \$428,000	\$299.90	above \$214,000	above \$428,000	\$369.10	None	<b>Part B claims:</b> Empire Medicare Services (all counties except Queens) 1-800-MEDICARE <a href="http://www.empiremedicare.com">www.empiremedicare.com</a> <b>GHI, Inc.:</b> (Queens only) 1-800-MEDICARE <a href="http://www.ghimedicare.com">www.ghimedicare.com</a> <b>Enrollment:</b> Local Social Security Office or Upstate Medicare Division at 1-800-MEDICARE or visit <a href="http://www.ssa.gov">www.ssa.gov</a>	<b>Part B claims:</b> Upstate Medicare Division 1-800-MEDICARE <a href="http://www.umd.nycpic.com">www.umd.nycpic.com</a>
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MEDICARE — Part D Prescription Drug Coverage	Coverage for prescription drugs <b>Deductible:</b> \$310 <b>Premium:</b> will vary based on plan chosen and income levels. Higher income individuals will pay more. <b>Initial Period:</b> pay 25% of the cost between \$311 and \$2,840 <b>Donut Hole:</b> If total drug costs exceed \$2,840, you enter the "Donut Hole". Beneficiaries in the Donut Hole Pay 50% of the cost of brand name drugs and 93% of the cost of generic drugs until you reach the catastrophic coverage limit. <b>Catastrophic Coverage:</b> begins after the beneficiary has incurred more than \$4,550 in out of pocket expenses. You only pay 5% of drug costs for the remainder of the year.	Same as above	For the Low Income Subsidy:  <b>Full Extra Help:</b> Ind: \$1,218 Couple: \$1,639 <b>Partial Extra Help:</b> Ind: \$1,219 to \$1,353.75 Couple: \$1,640 to \$1,821.25 <b>NOTE:</b> Beginning in 2011, individuals with incomes above \$85,000 and couples with incomes above \$170,000 will pay more for their Part D premium.	None Low income subsidy (LIS/"Extra Help")  <b>Full Extra Help:</b> Ind: \$8,100 Couple: \$12,910 <b>Partial Extra Help:</b> Ind: \$12,510 Couple: \$25,010	<b>Enrollment:</b> 1-800-MEDICARE or visit <a href="http://www.medicare.gov">www.medicare.gov</a>	<b>Enrollment:</b> 1-800-MEDICARE or visit <a href="http://www.medicare.gov">www.medicare.gov</a>																		
QUALIFIED MEDICARE BENEFICIARY (QMB) PROGRAM	Pays for Medicare premiums, coinsurance, deductibles and copayments	Persons age 65+. Blind or Disabled who have low income and low resources must have Medicare Part A, Medicare Part B or both in order to apply	Individual: \$903 + \$20* Couple: \$1,215 + \$20* *first \$20 income is exempt	No resource limit	1-877-472-8411 or visit <a href="http://www.nyc.gov/html/hra/html/medical_insurance/medicaid.shtml">www.nyc.gov/html/hra/html/medical_insurance/medicaid.shtml</a>	Call local Dept. of Social Services or visit <a href="http://www.health.state.ny.us/nysdoh/medicare/ldss/htm">www.health.state.ny.us/nysdoh/medicare/ldss/htm</a>																		
SPECIFIED LOW INCOME MEDICARE BENEFICIARY (SLIMB) PROGRAM	Pays for Medicare Part B premium only	Same as above	Individual: \$1,083 + \$20* Couple: \$1,457 + \$20* *first \$20 income is exempt	No resource limit	Same as above	Same as above																		
QUALIFYING INDIVIDUALS – 1	Pays for Medicare Part B premium only	Same as above	Individual: \$1,219 + \$20* Couple: \$1,640 + \$20* *first \$20 income is exempt	No resource limit	Same as above	Same as above																		
MEDICAID	Comprehensive health care benefits, including coverage for prescription drugs, physician services, hospitals, nursing homes and home care  Community spouse allowances when other spouse is institutionalized: <b>Income:</b> \$2,739 <b>Resources:</b> \$74,820 or the amount of spousal share up to \$109,560	Persons 65+, Blind or Disabled who have low income and low resources; and most persons under 65 who meet Safety Net Assistance Program budget rules	Individual: \$767 + \$20* Couple: \$1,117 + \$20* *first \$20 income is exempt	Individual: \$13,800 Couple: \$20,100  <b>Exemptions:</b> \$1,500 per person for burial fund or any amount in irrevocable pre-need funeral agreements; home; car; health insurance premiums	New applications are handled through Medical Assistance Program's (MAP's) neighborhood borough - based sites  Information Citywide: HRA Infoline 1-877-472-8411 <a href="http://www.nyc.gov/html/hra/html/medical_insurance/medicaid.shtml">www.nyc.gov/html/hra/html/medical_insurance/medicaid.shtml</a>	Insert local Department of Social Services office number or call: 1-800-541-2831  <a href="http://www.health.state.ny.us/nysdoh/medicaid/ldss.htm">www.health.state.ny.us/nysdoh/medicaid/ldss.htm</a>																		
MEDICAID SPENDDOWN PROGRAM	Community, hospital or nursing home coverage after eligible individual or couple has "spent down" his or her "surplus income" to Medicaid level	Persons 65+, Blind or Disabled who have incurred medical expenses equal to or greater than their "surplus income" amount or have pre-paid their surplus income	No maximum, provided that medical expenses reduce net income to levels defined in the box above or individuals pre-pay their surplus income amount	Same as Medicaid	Same as Medicaid	Same as Medicaid																		
ELDERLY PHARMACEUTICAL INSURANCE COVERAGE (EPIC)	Assistance in paying for prescription drugs. Most seniors must enroll in a Medicare Part D plan. EPIC covers many costs not covered by Medicare (including deductibles, co-payments and co-insurance).	Residents age 65+ who do <u>not</u> have Medicaid or other comprehensive insurance coverage for drugs (those on Medicaid Spenddown may be eligible for EPIC). Most must join a Medicare Part D Plan.	Individual: \$35,000 Couple: \$50,000	None	New York State Dept. of Health New York State Office for the Aging 1-800-332-3742 <a href="http://www.health.state.ny.us/health_care/epic">www.health.state.ny.us/health_care/epic</a>	New York State Dept. of Health New York State Office for the Aging 1-800-332-3742 <a href="http://www.health.state.ny.us/health_care/epic">www.health.state.ny.us/health_care/epic</a>																		

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SOCIAL SECURITY Old Age, Survivors and Disability Insurance (OASDI)	Monthly cash benefits, based on prior employment and amount withheld from earnings during employment years	Retired wage earners age 65+ (age 66 if born in 1943 and up to age 67 if born in 1960 or later); or 62+ for reduced benefits; surviving spouses and/or children; and disabled workers	<b>Age 62 to full retirement age</b> (66 for those born from 1943 to 1954): \$14,160, benefit reduced \$1 for every \$2 earned <u>over</u> limit <b>Year of full retirement age</b> (months prior to full retirement age): \$37,680, benefit reduced \$1 for every \$3 <u>over</u> limit <b>Full retirement age and older</b> : no limit	None	Social Security Administration: 1-800-772-1213 or visit <a href="http://www.ssa.gov">www.ssa.gov</a>	Insert local Social Security Administration office number or call 1-800-772-1213  <a href="http://www.ssa.gov">www.ssa.gov</a>
SUPPLEMENTAL SECURITY INCOME (SSI)	Provides monthly cash benefits to meet food, clothing and shelter needs. The amount of the benefits depends on beneficiary's income and whether the person lives "alone", "with others", in "the household of another" or in a residential care facility	Persons 65+, Blind or Disabled (any age) who have low income and low resources	<b>LIVING ALONE</b> Individual: \$761 + \$20* Couple: \$1,115 + \$20* <b>LIVING WITH OTHERS</b> Individual: \$697 + \$20* Couple: \$1,057 + \$20* <b>LIVING IN THE HOUSEHOLD OF ANOTHER</b> Individual: \$472.34 + \$20* Couple: \$720.00 + \$20*  *first \$20 income is exempt	Individual: \$2,000 Couples: \$3,000  <b>Exemptions:</b> \$1,500 per person for burial fund or any amount in irrevocable pre-need funeral agreements; home; car up to \$4,500 value; and personal and household goods up to \$2,000 equity	Same as above	Same as above
FOOD STAMPS	Monthly allotment of benefits through a debit card system for the purchase of food items; dollar value depends on household size and income	Low income households	If any member of the household is 60 or over or disabled, only a <u>gross</u> income limit of 200% of poverty applies; calculating this is complicated and can only be done by completing an application	\$3,000 if gross monthly income is above 200% of the Federal poverty level. If gross monthly income is below 200%, no resource limit applies.	HRA Infoline: 1-877-472-8411 <a href="http://www.nyc.gov/html/hra/html/home/home.shtml">www.nyc.gov/html/hra/html/home/home.shtml</a>	Insert local Department of Social Services office number or call: 1-800-342-3009 <a href="http://www.otda.state.ny.us/main/foodstamps">www.otda.state.ny.us/main/foodstamps</a>
HOME ENERGY ASSISTANCE PROGRAM (HEAP)	Cash payment or credit to energy supplier; depends on household composition, energy bills  Benefit amounts vary by household size, ages and type of energy	Low income <u>homeowners</u> or <u>renters</u>	Monthly <u>gross</u> income:  Individual .....\$2,129 Couples .....\$2,784	No resource limit for regular benefits  For emergency benefit \$3,000 resource limit if any member of the household is 60 or older <b>NOTE:</b> up to \$3,500 in resources are exempt for heating equipment replacement	Department for the Aging: 212-442-1000 or HRA: 1-800-692-0557; or 311 <a href="http://www.nyc.gov/html/dfta/home.html">www.nyc.gov/html/dfta/home.html</a>	Department for the Aging: 212-442-1000 or HRA: 1-800-692-0557; or 311 <a href="http://www.nyc.gov/html/dfta/home.html">www.nyc.gov/html/dfta/home.html</a>
SENIOR CITIZEN RENT INCREASE EXEMPTION (SCRIE)	Relief from the obligation to pay rent increases; landlord is compensated by reduction in real estate taxes	Persons 62+ who live in rent controlled or rent stabilized apartments; hotel rooms; or Mitchell-Lama housing; and whose <u>rent is more than one-third of their income</u> ; or elderly persons, receiving public assistance, whose rent exceeds the maximum shelter allowance	Yearly household income: \$29,000	None	New York City Dept. of Finance; or 311; or (212) 639-9675	
NEW YORK STATE SCHOOL TAX RELIEF PROGRAM (STAR)	Reduction in school property taxes	<b>Enhanced program:</b> individuals 65 and older who meet income limits <b>Basic program:</b> any age <b>Both programs:</b> persons must own and live in one, two or three family home, farm, mobile home, condominium or cooperative apartment <b>APPLICATION DATES:</b> January - March ( <i>varies by locality</i> )	<b>Enhanced Program:</b> Individual/couples with income up to \$79,050  <b>Basic Program:</b> No income limits	None for both Enhanced and Basic programs	Insert local tax assessor's number  New York State Office of Real Property Services (518) 474-2982  <a href="http://www.orps.state.ny.us">www.orps.state.ny.us</a>	Insert local tax assessor's number  New York State Office of Real Property Services (518) 474-2982  <a href="http://www.orps.state.ny.us">www.orps.state.ny.us</a>
REAL PROPERTY TAX CREDIT (IT-214)	Tax credit or payment of up to \$375 for homeowners and renters	Individual has paid real property taxes or rent and occupied the same New York residence for six months or more; value of property is \$85,000 or less or monthly rent, not counting heat, gas, electricity, furnishing or board, is \$450 or less Application Date: submit with New York State tax return or, if not filing a State tax return, any time during the year	Up to \$18,000/year	None	New York State Department of Taxation and Finance: 1-800-225-5829 <a href="http://www.tax.state.ny.us">www.tax.state.ny.us</a>	New York State Department of Taxation and Finance: 1-800-225-5829 <a href="http://www.tax.state.ny.us">www.tax.state.ny.us</a>
SENIOR CITIZENS HOMEOWNERS EXEMPTION (SCHE)	Sliding-scale real estate tax exemption of up to 50%; renewable annually	Real estate owners 65+ who use property exclusively as their <u>legal residence</u>  APPLICATION DATES: July 15-March 15	Yearly income: up to \$28,999: 50% Exemption \$29,000 - \$37,399: 45% - 5% Exemption  Individuals can deduct unreimbursed medical and prescription drug expenses from income	None	New York City Department of Finance Assistance Line: (212) 504-4080  <a href="http://www.nyc.gov/html/dof/html/property/property_tax_reduc_individual.shtml">www.nyc.gov/html/dof/html/property/property_tax_reduc_individual.shtml</a>	Insert local tax assessor's number  New York State Office of Real Property Services <a href="http://www.orps.state.ny.us">www.orps.state.ny.us</a>