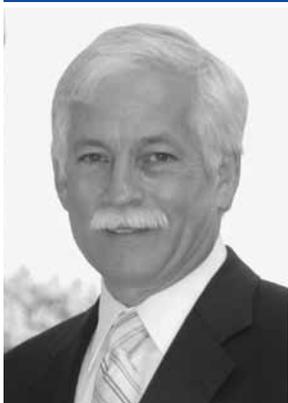


A SPECIAL MESSAGE FOR SENIOR CITIZENS from



Assemblyman
Charles D. LAVINE

2010 Edition



Dear Friend,

This pamphlet has been prepared as a special service to seniors living in my Assembly District. It is designed to provide you with basic information about senior citizen benefit programs and to let you know how to find out more about them. Please note that the material has been revised and updated as of March, 2010.

If you are not sure which agency to turn to, or if you encounter any difficulties in your search for assistance, please do not hesitate to contact my office at (516) 676-0050. And if you would like additional copies of this pamphlet, please also let us know.

Sincerely,

Charles D. Lavine
Member of Assembly

DISTRICT OFFICE:

70 Glen Street
Glen Cove, NY 11542
(516) 676-0050

OFFICE HOURS:

9:00 A.M. to 5:00 P.M.
Monday to Friday

Social Security Retirement Benefits

★ Benefits

Monthly cash benefits based on years of employment and amount withheld from earnings.

★ Eligibility

Full Retirement Age (FRA): 65 if born before 1942; if born 1943 and later, gradually rises from 65 to 67. In 2010, FRA for a person born in 1944 is when he/she reaches 66.

★ Income Limits

Earning limit for persons under 65 - \$14,160

Individuals FRA - no limit.

For persons under 65, for every \$2 earned over the limit, \$1 is withheld from benefits.

A person who reaches age 66 in 2010 can earn up to \$37,680 with no loss of benefits.

For the year a person obtains FRA, for every \$3 earned over the limit, \$1 is withheld from benefits, but only counting earnings before the month you reach the full benefit retirement age.

★ Resources Limits

None.

★ Government Agency

Social Security Administration:
(800) 772-1213

www.socialsecurity.gov

Survivor Benefits

★ Benefits

Payments based upon work record of deceased.

★ Eligibility

Widow/widower age 60+ or 50+ and disabled.

★ Income Limits

★ Resources Limits

★ Government Agency

All same as SS Retirement Benefit

Disability Benefits

★ Benefits

Payments based upon sufficient work prior to onset of disability.

★ Eligibility

Disabled individual of any age, with an impairment that is expected to keep him/her out of a customary occupation for a minimum of one year.

★ Income Limits

★ Resources Limits

★ Government Agency

All same as SS Retirement Benefit

Supplemental Security Income

★ Benefits

Monthly cash benefits to meet food, clothing and shelter needs, financed through general tax revenues, not the Social Security Trust Funds.

★ Eligibility

Persons 65+, blind or disabled of any age who have low income and resources. Must be of U.S. citizenship or lawfully admitted permanent resident prior to August 22, 1996.

★ Income Limits

Individuals living alone - \$761 + \$20*;
Couples \$1,115 + \$20*

Individuals living with others - \$697 + \$20*;
Couples \$1,057 + \$20*

Individuals living in another household - \$472.34 + \$20*;
Couples - \$720 + \$20*

*First \$20 unearned income is excluded

★ Resource Limits

Individuals: \$2,000; Couples: \$3,000. Exemptions: \$1,500 per individual for burial fund; one car per household; home (primary residence); personal, household goods.

★ Government Agency

Social Security Administration
(800) 772-1213

www.socialsecurity.gov

Medicare Part A - Hospital Insurance Program

★ Benefit

Coverage for acute hospital care and limited coverage for skilled nursing facility, home health care and hospice. \$1,100 deductible for first through 60th day of hospitalization. Co-insurance payments thereafter.

★ Eligibility

Persons 65+ who:

- are eligible for Social Security or Railroad Retirement benefits; or
- those who wish to purchase coverage, though they are not eligible for the above benefits; or
- disabled workers after entitlement to disability for 24 months; or
- persons with chronic renal disease.

★ Income Limits

★ Resources Limits

None.

★ Government Agency

Social Security Administration
(800)772-1213

www.medicare.gov

HIICAP

(516) 485-3754

Medicare Part B - Supplemental Medical Insurance

★ Benefits

Optional; partial coverage (80% of approved fee) for physician, outpatient clinic, skilled nursing care and durable medical equipment; \$96.40 (\$110.50 or more for those with higher incomes or first filing in 2010) premium per month; \$155 yearly deductible.

★ Eligibility

★ Income Limits

★ Resources Limits

★ Government Agency

Same as Medicare Part A

Medicare Part D - Prescription Drug Coverage

★ Benefits

Covers both brand-name and generic prescription drugs at participating pharmacies in your area. Medicare prescription drug coverage provides protection for people who have very high drug costs. There are also extra help programs available for people who need assistance in paying plan costs.

★ Eligibility

Everyone with Medicare is eligible for this coverage, regardless of income and resources, health status, or current prescription expenses.
*Note: You may sign up when you first become eligible for Medicare (three months before the month you turn age 65 until three months after you turn age 65). If you get Medicare due to a disability, you can join from three months before to three months after your 25th month of cash disability payments. If you

don't sign up when you are first eligible, you may have to pay a penalty. If you didn't join when you were first eligible, your next opportunity to join will be from November 15, 2010 to December 31, 2010.

★ Income Limits

★ Resource Limits

None

★ Government Agency

Social Security Administration
(800)772-1213

www.medicare.gov

HIICAP

(516) 485-3754

Qualified Medicare Beneficiary (QMB)

★ Benefits

Pays for Medicare premiums. It can also pay for coinsurance and deductibles if provider also accepts Medicaid.

★ Eligibility

Persons age 65+ or disabled who have low income and low resources are enrolled in Medicare Part A and eligible for Medicare Part B.

★ Income Limits

Individuals: \$903/month

Couples : \$1,215/month

★ Specified Low-Income Medicare Beneficiary (SLMB)

Individuals: \$1,083/month

Couples : \$1,457/month

At these income limits, program pays for Medicare part B premiums only.

★ QI-1 and QWDI

These are other programs that can help pay all or part of the Medicare Part B premium. These programs are for people with higher incomes.

★ Government Agency

Human Resources Administration

(877) 472-8411

Medicaid Full Coverage

★ Benefits

Comprehensive health care benefits, including coverage for

hospitals, physician, skilled nursing facility, health related facility, home care.

★ Eligibility

Persons 65+, blind, disabled, children under 21 or the caretaker relative of a dependent child who is experiencing deprivation of parental support.

★ Accountable Income Limits

Individuals: \$767/month + \$20*

Couples: \$1,117/month + \$20*

When one spouse is institutionalized and receiving Medicaid, the other spouse, while not receiving Medicaid, may retain \$2,739 in monthly income and \$109,560 maximum in assets.

* The first \$20 of income is exempt.

★ Resources Limits

Individuals: \$13,800. Couples: \$20,100. Exempt: primary residence, car, certain additions for burial.

★ Government Agency

Nassau County Dept. of Social Services: (516) 227-8000

HRA Hotline: (877) 472-8411

or HIICAP: (516) 485-3754

Medicaid Excess Income Program

★ Benefits

Medicaid coverage as described above, but on a month to month basis after the use of excess income to cover medical costs.

★ Eligibility

Same as Medicaid Full Coverage except for income levels.

★ Income Limits

No maximum, providing that medical expenses reduce net income to the levels listed above.

★ Resources Limits

★ Government Agency

Same as Medicaid

Food Stamps

★ Benefits

Monthly allotment of benefits through a debit card system

for purchasing nutritious food items; dollar value depends on household size and income.

★ Eligibility

Elderly 60+, or disabled

★ Income Limits

Each case reviewed individually.

★ Resources Limits

\$3,000 per household.

*Note: Clients can own one vehicle of any value.

★ Government Agency

HRA Hotline:

(877) 472-8411

Emergency Assistance for Adults (EAA)

★ Benefits

Cash payments for food, rent, moving expenses, utilities, furniture, repairs, etc. in case of emergency.

★ Eligibility

SSI-eligible persons or currently receiving SSI; with a documented need for assistance.

★ Income Limits

★ Resources Limits

Same as SSI

★ Government Agency

Same as Food Stamps

Lifeline Telephone Service

★ Benefits

Reduces cost of basic telephone service to as little as \$1.00 a month.

★ Eligibility

Persons eligible to receive assistance benefits from at least one of these programs: Medicaid, Food Stamps, SSI, HEAP, Veterans non-service related Disability Pension and Veterans' Surviving Spouse Pension.

★ Income Limits

★ Resources Limits

See eligibility.

★ Government Agency

Verizon

(800) 555-5000

www.lifelinesupport.org

Senior Citizen Rent Increase Exemption (SCRIE)

★ Benefits

Relief from obligation to pay rent increases; landlord is compensated by reduction in real estate taxes.

★ Eligibility

Persons 62+, who live in rent controlled or rent stabilized apartments, and whose rent is one-third of their income or more - not including air conditioning, auxiliary services and utility charges.

★ Income Limits

Combined total household income from all sources must be less than \$29,000, including Social Security Income.

★ Resources Limits

None.

★ Government Agency

NYS Division of Housing and Community Renewal Office of Rent Administration

(718) 739-6400

Senior Citizens Homeowners Exemption (SCHE)

★ Benefits

Sliding scale real estate tax exemption of 5% to 50%. Must be renewed every year.

★ Eligibility

Real estate owners, including cooperatives and condominium owners, 65+, who use the property as their primary residence. Those turning 65 anytime during year are eligible. Applicants can apply at anytime to qualify for benefits for the following July 1 billing period. Those who are eligible for SCRIE are not eligible for SCHE. Those who qualify for SCHE will also automatically receive the Enhanced STAR exemption.

★ Income Limits

Combined total income for all owners from all sources must be less than \$37,399. Individuals

can deduct documented unreimbursed medical and prescription expenses.

★ Resources Limits

None.

★ Government Agency

Nassau County Assessor's Office
(516) 571-1500

Home Energy Assistance Program (HEAP)

★ Benefits

Grant or energy credit, depending upon income, household size and type of fuel used.

Renters - \$40-50 depending if heat is included.

Homeowners - up to \$600

★ Eligibility

Low income homeowners and renters.

★ Income Limits

Monthly income:

Individuals: \$2,030;

Couples: \$2,657

★ Resources Limits

None.

★ Government Agency

(516) 227-7386

Transportation Reduced Fare

★ Benefits

Long Island Rail Road offers reduced fare privileges for seniors ages 65+ and disabled riders 24 hours a day, 7 days a week, except during morning weekday westbound peak hours (6 a.m. to 10 a.m.). MTA Long Island Buses (fixed route) offer reduced fare to seniors 65+ and disabled riders. If you are on Medicare, an application for senior citizens must be filled out. An MTA Reduced Fare MetroCard for People with Disabilities provides reduced-fare transportation. Able-Ride provides transportation for people with disabilities or seniors who are unable to utilize public transportation. It offers shared

rides and door-to-door service.

An application must be filled out.

★ Eligibility

Persons 65+ and disabled riders.

★ Income Limits

★ Resources Limits

None.

★ Government Agency

Long Island Rail Road

(516) 822-LIRR

MTA Buses

(516) 228-4000

Able-Ride

(516) 228-4000

www.mta.info

Elderly Pharmaceutical Insurance Coverage (EPIC)

★ Benefits

Cuts prescription drug costs.

★ Eligibility

NYS residents 65 or older; must meet income guidelines; not eligible if receiving full Medicaid benefits.

★ Income Limits

Fee Plan: Single: \$20,000 or less; Married: joint income \$26,000 or less.

Deductible Plan: Single: \$20,001 to \$35,000;

Married: joint income \$26,001 to \$50,000.

★ Resources Limits

None.

★ Government Agency

EPIC Helpline

(800) 332-3742

School Tax Relief (STAR) Exemption

★ Benefits

Partial exemption from school property taxes for owner-occupied primary residences. All New York homeowners qualify for a basic exemption and senior citizen homeowners can qualify for an enhanced exemption if they meet the below qualifications.

★ Eligibility

Enhanced: Seniors 65 years of age or older who own and live in a one, two or three family home, condominium or cooperative apartment, whose income is less than \$73,000. The average benefit reduces property tax approximately \$350 a year.

Basic: All residential property owners who live in a one, two or three family home, condominium or cooperative apartment, regardless of age and income. The average benefit reduces property tax approximately \$200 a year.

★ Income Limits

See eligibility.

★ Resources Limits

None.

★ Government Agency

Nassau County Assessor's Office

(516) 571-1500

www.nydoctorprofile.com

★ Benefits

Website created by the NYS Dept. of Health which provides information on practicing physicians. To perform a general search, please type the full name of the doctor where indicated. You may access information on educational background, legal actions, health plans, hospital affiliation, and more. If you prefer to speak to a customer service representative, a toll-free phone number is available below.

★ Eligibility

★ Income Limits

★ Resources Limits

None.

★ Government Agency

NYS Department of Health

(888) 338-6999

www.nydoctorprofile.com