

NJSave

PRESENTATION

IF YOU:

- Are a resident of the state of New Jersey
- Are age 65 or older
- Are between the ages of 18-64 and receiving Social Security Disability benefits
- Meet certain income requirements



Join Us! Learn how NJSave can help you cut costs on Medicare, prescriptions, and everyday expenses. This simple online application is designed for older adults (65+) and individuals with disabilities (18–64).

MAY 1st

1:00 PM

Dorothy Henry Library
66 NJ-94 | Vernon



For More Information:

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Lifeline Utility Assistance

Utility assistance program for older adults and people with disabilities that offers a \$225 annual benefit.

Pharmaceutical Assistance to the Aged & Disabled (PAAD)

Reduces copays for covered prescriptions to \$5 for generic drugs and \$7 for brand name drugs, and pays Part D premiums for select plans and some late enrollment penalties. PAAD also lowers costs during the Part D deductible, and coinsurance.

Hearing Aid Assistance to the Aged & Disabled (HAAD)

Provides up to a \$500 reimbursement to offset the purchase of a hearing aid; or up to a \$1,000 reimbursement to offset the purchase of two hearing aids.

Medicare Savings Programs

Including Specified Low Income Beneficiary (SLMB), Qualified Individual (QI), Qualified Medicare Beneficiary (QMB), and Low Income Subsidy (LIS).

Senior Gold Prescription Discount

State-funded prescription discount program to make Medicare prescription drug coverage more affordable. Senior Gold is for those with incomes \$10,000 higher than for PAAD. Out of pocket costs are reduced to a \$15 copay plus half of the remaining cost of prescription, or capped at \$15 in the Senior Gold catastrophic phase.