

# 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).

**Gateway Community Resource Center**  
513 Birch Street | Boonton

**APRIL 23<sup>rd</sup>** 3 pm - 5 pm

**MAY 3<sup>rd</sup>** 8 am - 10 am

**MAY 21<sup>st</sup>** 3 pm - 5 pm



**For More Information:** Lynne Golub  
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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.



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NEW JERSEY HUMAN SERVICES

