



A SPECIAL MESSAGE FOR SENIOR CITIZENS

from Assemblyman

Michael Simanowitz

2015 Edition

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 1937; IF born 1943 and later, gradually rises from 65 to 67. In 2015, FRA for a person born in 1949 is when he/she reaches 66.

★ Income Limits

Earning limit for persons under 65: \$15,720

Individuals FRA: No limit.

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

A person who attains 66 in 2015 can earn up to \$41,880 (pre FRA) with no loss of benefits.

For the year persons obtain FRA, for every \$3 earned over the limit, \$1 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: 1-800-772-1213; www.ssa.gov

Survivor Benefits

★ Benefits

Payments based upon work record of deceased.

★ Eligibility

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

★ Income Limits

★ Resource Limits

★ Government Agency

All same as Social Security 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

★ Resource Limits

★ Government Agency

All same as Social Security 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.

★ Monthly Payment Amounts (with no other income)

Individuals living alone: \$820

Couples: \$1,204

Individuals living with others:

\$756, Couples: \$1,146

Individuals living in another household: \$511.67,

Couples: \$779.34

★ Resource Limits

Individuals: \$2,000. Couples:

\$3,000. Exemptions: \$1,500 per

individual for burial fund; a car per

household, home (primary residence),

personal, household goods.

★ Government Agency

Social Security Administration

1-800-772-1213; www.ssa.gov

Medicare Part A Hospital Insurance Program

★ Benefits

Coverage for acute hospital care and limited coverage for skilled

nursing facility, home health care and hospice. \$1,260 deductible for each benefit period. \$0 co-insurance 1st through 60th day of hospitalization. Co-insurance payments thereafter.

★ Eligibility

Persons 65+ who:

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

★ Income Limits None.

★ Resource Limits None.

★ Government Agency

Medicare: 1-800-633-4227

www.medicare.gov

HIICAP: 1-212-341-3978

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; \$104.90 (\$146.90 or more for those with higher incomes or first filing in 2015) premium per month; \$147 yearly deductible.

★ Eligibility

A person age 65 or over who is not entitled to premium-free Part A must meet the following requirements to be entitled to Part B;

- He or she must be a U.S. resident and either a citizen or an alien who has been lawfully admitted for permanent residence with 5 years continuous residence in this country at the time of filing;

- Individuals who are not eligible for automatic enrollment, or who previously refused Part B, or who terminated their Part B enrollment, may enroll (or re-enroll) in Part B only during prescribed enrollment periods.

- ★ **Income Limits**
- ★ **Resource Limits**
- ★ **Government Agency**
All 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 October 15, 2015 to December 7, 2015.

- ★ **Income Limits** None.
- ★ **Resource Limits** None.
- ★ **Government Agency**
Social Security Administration
1-800-772-1213
www.medicare.gov
HIICAP: 1-212-341-3978

Elder Abuse

As the elderly population increases, elder abuse and other crimes against older persons are on the rise. It's important that you know how to recognize elder abuse and how to get help if you're being abused or you suspect someone you know is being abused. It's also important to not be a "silent" victim if you're ever robbed, mugged or taken advantage of through a scam or other type of fraud. You should report these crimes so law enforcement can track

down the perpetrators. Additionally, you should seek support services to help you cope with their psychological impact as well as your safety and financial concerns.

★ Forms of Abuse

Emotional: causing mental anguish and despair by name calling, or by insulting, ignoring, threatening, isolating, demeaning, and controlling behavior.

Financial: illegally or unethically exploiting an older person through use of his/her cash, credit cards, funds or other assets without permission or through coerced permission.

Physical: slapping, bruising, coercing (including sexual coercion), cutting, burning, or forcibly restraining an older person.

Neglect: refusing or failing to carry out caretaking responsibilities (e.g., withholding food, medicine, glasses or dentures); also, abandoning a dependent older person.

★ Where to get help

Call 311 and ask for the Department for the Aging's **Elderly Crime Victims Resource Center**. After hours, 311 will route you to Safe Horizon's hotline. You may also contact JASA at 718-286-1525.

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: \$825/month + \$20*
Couples: \$1,209/month + \$20*
When one spouse is institutionalized and receiving Medicaid, the other spouse, while not receiving Medicaid, may retain \$2,980.50 in monthly income and \$119,220 maximum in assets.

* The first \$20 of income is exempt.

★ Resource Limits

Individuals: \$14,850. Couples: \$21,750. Exempt: primary residence, car, certain additions for burial.

- ★ **Government Agency**
NYC Human Resources Administration: Medical Assistance Program Application for Medicaid made at offices throughout New York City: 1-718-557-1399 or HIICAP: 1-212-341-3978

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.

★ Resource Limits

★ Government Agency

Same as Medicaid.

Food Stamps/ Supplemental Nutritional Assistance Program (SNAP)

★ Benefits

The Supplemental Nutrition Assistance Program (SNAP) issues monthly electronic benefits that can be used like cash to purchase food at authorized retail food stores. Eligibility and benefit levels are based on household size, income and other factors. 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.

★ Resource Limits

None (unless a member of the household is disqualified or sanctioned from the program).

*Note: Clients can own one vehicle of any value

★ Government Agency

NYC Human Resources Admin.: 1-718-557-1399

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

★ Resource Limits

Same as SSI.

★ Government Agency

Same as Food Stamps.

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, Mitchell-Lama, 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 \$50,000, including Social Security Income.

★ Resource Limits

None.

★ Government Agency

NYC Dept. of Finance, SCRIE 311 in NYC or www.nyc.gov/finance (For Mitchell-Lama, call the Dept. of Housing Preservation and Dev. 1-212-863-8494).

Senior Citizens Homeowners Exemption (SCHE)

★ Benefits

Sliding scale real estate tax exemption of 5% to 50%. Renewable every second year.

★ Eligibility

Real estate owners, including co-operatives and condominium owners, 65+, who use the property as

their primary residence. Those turning 65 any time during year are eligible. Applicants can apply at any time to qualify for benefits for the following July 1st 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.

★ Resource Limits

None.

★ Government Agency

311 in NYC or www.nyc.gov/finance

Home Energy Assistance Program (HEAP)

★ Benefits

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

★ Eligibility

Low-income homeowners and renters.

★ Monthly Income Limits

Monthly income:
Individuals: \$2,194;
Couples: \$2,869

★ Resource Limits

None.

★ Government Agency

NYC Human Resources Admin.: 1-718-557-1399

Reduced Fare

★ Benefits

Reduced Fare privileges on NYC owned local route buses and subways 24 hours a day, 7 days a week. MTA express buses are available at all times except during morning inbound peak hours (6:00 a.m. to 10:00 a.m.) and evening outbound peak hours (3:00 p.m. to 7:00 p.m.). Available to customers with one of the following forms of identification: NYC Dept. for the Aging ID card, Access-a-Ride card, Reduced Fare ID card (pre-1995), Medicare card. Reduced Fare Metro Card automatically deducts correct reduced fare, and allows you to transfer free between NYC Transit subways and buses.

★ Eligibility

Persons 65+ and disabled riders.

★ Income Limits

None.

★ Resource Limits

None.

★ Government Agency

NYC Transit: 1-718-330-1234 or 311 in NYC www.mta.info

Access-A-Ride (AAR)

★ Benefits

Provides transportation for people with disabilities who are unable to use public bus or subway service for some or all of their trips. It offers shared ride, door-to-door paratransit service. MTA New York City Transit administers AAR; private carriers under contract to NYC Transit provide service.

★ Eligibility

Disabled riders.

★ Income Limits

None.

★ Resource Limits

None.

★ Government Agency

NYC Transit: 1-877-337-2017

Elderly Pharmaceutical Insurance Coverage (EPIC)

★ Benefits

Cuts prescription drug costs.

★ Eligibility

NYS residents 65 or older; must meet income guidelines. Must be enrolled or eligible to be enrolled in a Medicare Part D plan. (no exceptions) Not Eligible if receiving full Medicaid benefits. Individuals with limited income and resources who are receiving Medicare may qualify for Extra Help program to lower drug costs. The program has fee and deductible plans based on income.

★ Income Limits

Individuals: \$75,000/year
Couples: \$100,000/year

★ Resource Limits

None.

★ Government Agency

EPIC Helpline: 1-800-332-3742

School Tax Relief (STAR) Exemption

★ Benefits

Exemption from school property taxes for owner occupied primary residences. All NYC 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 \$83,300. The average benefit reduces property tax approximately \$600 a year. Basic: All residential property owners who live in a one, two or three family home, condominium or cooperative apartment, with a total combined household income of \$500,000 or less. The average benefit reduces property tax approximately \$300 a year.

★ Income Limits

See eligibility.

★ Resource Limits None.

★ Government Agency

311 in NYC or www.nyc.gov/finance

Veterans Exemption

★ Benefits

Property tax exemption for qualified veterans (and/or other qualified homeowners) living in a private house, condominium, or cooperative apartment (must be primary residence) who served during specific periods of conflict.

★ Eligibility

Qualified Veterans served in the armed forces during one of the following periods of conflict: Persian Gulf Conflict (beginning August 2, 1990), Vietnam War (February 28, 1961 to May 7, 1975), Korean War (June 27, 1950 to January 31, 1955), World War II (December 7, 1941 to December 31, 1946).

Other owners who are eligible: wife or husband of a qualified veteran, surviving spouse of a qualified veteran (who has not remarried), Gold Star parent (the parent of a child who died in the line of duty while serving in the US armed forces during one of the periods above), registered domestic partner of a qualified veteran.

★ Income Limits

★ Resource Limits None.

★ Government Agency

311 in NYC or www.nyc.gov/finance

Meals on Wheels

★ Benefits

Provides hot, nutritious home-delivered meals to qualified seniors.

★ Eligibility

Each case reviewed individually.

★ Income Limits

★ Resource Limits None.

★ Government Agency

There are several agencies that handle Meals on Wheels. Please check carefully for the program in your area.

SNAP Program (11365, 11366, 11367): 718-454-2386

Catholic Charities Neighborhood Services (11415, 11418, 11435): 718-217-0126

Queens Community House (11375): 718-268-1412

Self-Help (11356, 11357): 718-321-8194

A SPECIAL MESSAGE FOR SENIOR CITIZENS



from Assemblyman

Michael Simanowitz

2015 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, 2015.**

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 (718) 969-1508. And, if you would like additional copies of this pamphlet, please also let us know.

Sincerely,

Michael Simanowitz
Member of Assembly

DISTRICT OFFICE:

159-06 71 Avenue, Flushing, NY 11365 • (718) 969-1508

OFFICE HOURS:

9:00 a.m. to 5:00 p.m. • Monday to Friday