



A Special Message for  
**SENIOR  
CITIZENS**  
from

Assemblyman  
**Michael  
CUSICK**

**SUMMER 2011**



Dear Neighbor:

I am pleased to present you with this newsletter containing important information for Staten Island seniors. Please take a moment to look through this piece as it contains information about Medicare, Medicaid, tax relief and other programs available to you.

As your representative in Albany, I have been fighting hard to ensure that essential services for seniors are kept intact. Even as Albany continues to tighten its belt, rest assured that I will keep advocating for senior interests.

Should you have any questions about the programs listed here or any other topic, please feel free to contact my office at 718-370-1384 or by e-mail at [cusickm@assembly.state.ny.us](mailto:cusickm@assembly.state.ny.us). We are always available to help.

Sincerely,

Michael Cusick  
Member of Assembly  
District 63

## Social Security Retirement Benefits

(Call Social Security Administration, 1-800-772-1213 or [www.socialsecurity.gov](http://www.socialsecurity.gov))

Social Security benefits replace a percentage of your earnings when you retire or become disabled. Each year, the federal government will send you a Social Security Statement showing your earnings history and an estimate of the retirement, disability, and survivors benefits you and your family may receive based on those earnings.

When you receive your Statement, check your earnings history carefully. Make sure all of your earnings are accurate. Be sure to report any errors to the Social Security Administration. That is important because your benefits will be based on your lifetime earnings. Your Statement also is useful in helping you plan your financial future.

### • Retirement benefits

Choosing when to retire is one of the most important decisions you will make in your lifetime. If you choose to retire when you reach full retirement age, you will receive your full retirement benefits. But if you retire before reaching full retirement age, you will receive reduced benefits for the rest of your life.

### • Full retirement age

If you were born from 1943 to 1960, the age at which full retirement benefits are payable increases gradually to age 67. If you were born in 1944 or earlier, you already are eligible for your full Social Security benefit.

**NOTE:** Although the full retirement age is

rising, you should still apply for Medicare benefits three months before your 65th birthday. If you wait longer, your Medicare medical insurance (Part B) and prescription drug coverage (Part D) may cost you more money.

### • Delayed retirement

If you choose to delay receiving benefits beyond your full retirement age, your benefit will be increased by a certain percentage, depending on the year you were born. The increase will be added in automatically each month from the time you reach full retirement age until you start taking benefits or reach age 70, whichever comes first. The percentage of the increase is based on when you were born. For more information on delayed retirement credits, go to [www.socialsecurity.gov/retire2/delayret.htm](http://www.socialsecurity.gov/retire2/delayret.htm).

### • Early retirement

You may start receiving benefits as early as age 62. However, if you start your benefits early, your benefits are reduced. Your benefit is reduced about one-half of 1 percent for each month you start your Social Security before your full retirement age. For example, if your full retirement age is 66 and you sign up for Social Security when you are 62, you would only get 75 percent of your full benefit.

**NOTE:** The reduction will be greater in future years as the full retirement age increases.

### • If you work and get benefits

You can continue to work and still receive retirement benefits. Your earnings in (or after) the month you reach full retirement age will not reduce your So-

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Year of Birth	Full Retirement Age
1943-1954	66
1955	66 and 2 months
1956	66 and 4 months
1957	66 and 6 months
1958	66 and 8 months
1959	66 and 10 months
1960 or later	67

cial Security benefits. In fact, working beyond full retirement age can increase your benefits. However, your benefits will be reduced if your earnings exceed certain limits for the months before you reach your full retirement age. If you work but start receiving benefits before full retirement age, \$1 in benefits will be deducted for each \$2 in earnings you have above the annual limit. In 2011, the limit is \$14,160. In the year you reach your full retirement age, your benefits will be reduced \$1 for every \$3 you earn over a different annual limit (\$37,680 in 2011) until the month you reach full retirement age. Once you reach full retirement age, you can keep working, and your Social Security benefit will not be reduced no matter how much you earn.

For more information about how work affects your benefits, ask for *How Work Affects Your Benefits* (Publication No. 05-10069).

**NOTE:** People who work and receive disability or Supplemental Security Income payments have different earnings rules. They immediately must report all of their earnings to Social Security no matter how much they earn.

## • Retirement benefits for widows and widowers

If you are receiving widow's or widower's benefits, you can switch to your own retirement benefits as early as age 62, assuming your retirement benefit is more than the amount you receive on your deceased spouse's earnings. In many cases, you can begin receiving one benefit at a reduced rate and then switch to the other benefit at the full rate when you reach full retirement age. The rules are complicated and vary depending on your situation, so talk to a Social Security representative about the options available to you.

## • Disability benefits

If you cannot work because of a physical or mental condition that is expected to last at least one year or result in death, you may be eligible for Social Security disability benefits.

Social Security disability rules are different from those of private plans or other government agencies. The fact that you qualify for disability from another agency or program does not mean you will be eligible for disability benefits from Social Security. And having a statement from your doctor indicating you are disabled does not mean you will automatically be eligible for Social Security disability benefits. You can apply for Social Security disability benefits at [www.socialsecurity.gov/aplyfordisability](http://www.socialsecurity.gov/aplyfordisability).

People with disabilities, including children, who have little income and few resources, also may be eligible for disability payments through the Supplemental Security Income (SSI) program.

If you become disabled, you should file for disability benefits as soon as possible, because it usually takes several months to process a disability claim.

Social Security may be able to process your claim more quickly if you have the following when you apply:

- Medical records and treatment dates from your doctors, therapists, hospitals, clinics, and caseworkers;
- Your laboratory and other test results;
- The names, addresses, phone and fax numbers of your doctors, clinics, and hospitals;
- The names of all medications you are taking; and
- The names of your employers and job duties for the last 15 years.

## • Your benefits may be taxable

Some people who get Social Security will have to pay taxes on their benefits. Less than one-third of current beneficiaries pay taxes on their benefits.

You will have to pay taxes on your benefits if you file a federal tax return as an "individual" and your total income is more than \$25,000. If you file a joint return, you will have to pay taxes if you and your spouse have a total income that is more than \$32,000. For more information, call the Internal Revenue Service's toll-free number, 1-800-829-3676.

## Benefits for your family

(Call Social Security Administration, 1-800-772-1213 or [www.socialsecurity.gov](http://www.socialsecurity.gov))

When you start receiving Social Security retirement or disability benefits, other family members also may be eligible for payments. For example, benefits can be paid to your husband or wife:

- If he or she is age 62 or older; or
- At any age if he or she is caring for your child (the child must be younger than 16 or disabled and entitled to Social Security benefits on your record).

Benefits also can be paid to your unmarried children if they are:

- Younger than 18;
- Between 18 and 19 years old, but in elementary or secondary school as full-time students; or
- Age 18 or older and severely disabled (the disability must have started before age 22).

If you become the parent of a child (including an adopted child) after you begin receiving benefits, let Social Security know about the child, so they can decide if the child is eligible for benefits.

## • How much can family members get?

Each family member may be eligible for a monthly benefit that is up to half of your retirement or disability benefit amount. However, there is a limit to the total amount of money that can be paid to you and your family. The limit varies, but is generally equal to about 150 to 180 percent of your retirement or disability benefit.

## • If you are divorced

If you are divorced, your ex-spouse may qualify for benefits on your earnings. In some situations, he or she may get benefits even if you are not receiving them. To qualify, a divorced spouse must:

- Have been married to you for at least 10 years;
- Have been divorced at least two years;
- Be at least 62 years old;
- Be unmarried; and
- Not be eligible for an equal or higher benefit based on his or her own work or someone else's work.

## • Survivors benefits

When you die, your family may be eligible for benefits based on your work. Family members who can collect benefits include a widow or widower who is:

- 60 or older; or
- 50 or older and disabled; or
- Any age if he or she is caring for your child who is younger than 16 or disabled and entitled to Social Security benefits on your record.

## • Your children can receive benefits, too, if they are unmarried and:

- Younger than 18 years old; or
- Between 18 and 19 years old, but in an elementary or secondary school as full-time students; or
- Age 18 or older and severely disabled (the disability must have started before age 22).

Additionally, your parents can receive benefits on your earnings if they were dependent on you for at least half of their support.

## • Payment after death

If you have enough credits, a one-time payment of \$255 also will be made after your death. This benefit may be paid to your spouse or minor children if they meet certain requirements.

## • If you are divorced

If you are divorced, your ex-spouse may be eligible for survivors benefits based on your earnings when you die. He or she must:

- Be at least age 60 years old (or 50 if disabled) and have been married to you for at least 10 years; or
- Be any age if he or she is caring for a child who is eligible for benefits based on your earnings; and
- Not be eligible for an equal or higher benefit based on his or her own work; and
- Not be currently married, unless the remarriage occurred after age 60 or after age 50 if disabled.

Benefits paid to an ex-spouse will not affect the benefit rates for other survivors receiving benefits on your earnings record.

**NOTE:** If you are deceased and your ex-spouse remarries after age 60, he or she may be eligible for Social Security benefits based

both on your work and the new spouse's work, whichever is higher.

- **How much will your survivors get?**

Your survivors receive a percentage of your basic Social Security benefit—usually in a range from 75 to 100 percent each. However, there is a limit to the amount of money that can be paid each month to a family. The limit varies, but is generally equal to about 150 to 180 percent of your benefit rate.

## Supplemental Security Income (SSI) program

(Call Social Security Administration, 1-800-772-1213 or [www.socialsecurity.gov](http://www.socialsecurity.gov))

If you get Social Security benefits, but have limited income and resources (things you own), SSI may be able to help. SSI is financed from general revenues, not Social Security taxes.

SSI makes monthly payments to people who are ages 65 or older or who are blind or disabled. Social Security does not count some of your income and some of your resources when they decide whether you are eligible for SSI. Your house and your car, for example, usually are not counted as resources.

- **Right to Appeal**

If you disagree with a decision made on your claim, you can appeal it. For an explanation of the steps you can take, ask for *The Appeals Process* (Publication No. 05-10041).

You can handle your own appeal with free help from Social Security or you can choose to have a representative help you. Social Security can give you information about organizations that can help you find a representative. For more information about selecting a representative, ask for *Your Right To Representation* (Publication No. 05-10075).

## Medicare

(Call Social Security Administration, 1-800-772-1213 or [www.socialsecurity.gov](http://www.socialsecurity.gov) or call HIICAP: 1-212-341-3978)

Medicare is our country's basic health insurance program for people age 65 or older and many people with disabilities.

You should not confuse Medicare and Medicaid. Medicaid is a health care program for people with low income and limited resources. It is usually run by state welfare or social services agencies. Some people qualify for one or the other, while some people qualify for both Medicare and Medicaid.

- **Medicare has four parts**

- Hospital insurance (Part A) helps pay for inpatient hospital care and certain follow-up services.
- Medical insurance (Part B) helps pay for doctors' services, outpatient hospital care, and other medical services.
- Medicare Advantage plans (Part C) are

available in many areas. People with Medicare Parts A and B can choose to receive all of their health care services through a provider organization under Part C.

- Prescription drug coverage (Part D) helps pay for medications doctors prescribe for medical treatment.

- **Who is eligible for hospital insurance (Part A)?**

Most people get hospital insurance when they turn 65. You qualify for it automatically if you are eligible for Social Security or Railroad Retirement benefits. Or you may qualify based on a spouse's (including a divorced spouse's) work. Others qualify because they are government employees not covered by Social Security who paid the Medicare tax.

If you get Social Security disability benefits for 24 months, you will qualify for hospital insurance.

If you get Social Security disability benefits because you have amyotrophic lateral sclerosis (Lou Gehrig's disease), you do not have to wait 24 months to qualify.

Also, someone who has permanent kidney failure that requires maintenance dialysis or a kidney replacement qualify for hospital insurance if he or she has worked long enough or if he or she is the spouse or child of a worker who qualifies.

- **Who can get medical insurance (Part B)?**

Almost anyone who is eligible for hospital insurance can sign up for medical insurance. Part B is an optional program. It is not free. In 2011, the standard monthly premium is \$115.40. Some people with higher incomes pay higher premiums.

- **Who can get Medicare Advantage plans (Part C)?**

Anyone who has Medicare hospital insurance (Part A) and medical insurance (Part B) can join a Medicare Advantage plan. Medicare Advantage plans include:

- Medicare managed care plans;
- Medicare preferred provider organization (PPO) plans;
- Medicare private fee-for-service plans; and
- Medicare specialty plans.
- You might have to pay a monthly premium because of the extra benefits the Medicare Advantage plan offers.

- **Who can get Medicare prescription drug coverage (Part D)?**

Anyone who has Medicare hospital insurance (Part A) or medical insurance (Part B) or a Medicare Advantage plan (Part C) is eligible for prescription drug coverage (Part D). Prescription insurance is optional, and you pay an additional monthly premium for the coverage. Some people with higher incomes pay higher premiums.

- **Help with Medicare expenses for people with low income**

If you have a low income and few resources, your state may pay your Medicare premiums and, in some cases, other "out-of-pocket" medical expenses, such as deductibles and coinsurance.

Only your state can decide whether you qualify for help under this program. If you think you qualify, contact your state or local medical assistance (Medicaid) agency, social services, or welfare office.

- **"Extra help" with Medicare prescription costs**

If you have limited income and resources, you may qualify for extra help to pay for your prescription drugs under Medicare Part D. Social Security's role is to help you understand how you may qualify and to process your application for extra help. To see if you qualify or to apply, call Social Security's toll-free number or visit the website.

## Some facts about Social Security

- **2011 Social Security taxes**

- You pay 4.2 percent and your employer pays 6.2 percent
- If you are self-employed, you pay 10.4 percent
- You do not pay Social Security taxes on any earnings above \$106,800

- **2011 Medicare taxes**

- You and your employer each pay 1.45 percent
- If you are self-employed, you pay 2.9 percent
- Medicare taxes are paid on all of your earnings; there is no limit

- **Work credits in 2011**

- For each \$1,120 you earn, you receive one Social Security "credit," up to four per year
- Most people need 40 credits to be eligible for retirement benefits
- Younger people need fewer credits to qualify for disability and survivors benefits

- **Average 2011 monthly Social Security benefits**

- Retired worker: \$1,174
- Retired couple: \$1,907
- Disabled worker: \$1,067
- Disabled worker with a spouse and child: \$1,813
- Widow or widower: \$1,133
- Young widow or widower with two children: \$2,409

- **2011 monthly SSI payment rates**

(does not include state supplement, if any)

- \$674 for an individual
- \$1,011 for a couple

## Protective services

More and more senior citizens are living independently. Unfortunately, some are frail and in ill health, often needing assistance. If you are concerned that an elderly friend, relative, or neighbor is living at risk alone, contact your county department of social services; New York City residents should call 311 and ask for the Human Resources Administration/Department of Social Services for help.

## Tax relief

In order to provide tax relief for residents age 65 and older, New York State has taken action on several fronts. The three following programs may help ease your tax burden:

- **The real property tax exemption**

You may be eligible to have your real property tax bill cut in half. This 50 percent exemption is offered as a local option to homeowners age 65 and older whose annual income is within specified guidelines. To find out if the exemption is in effect in your locality and what the income levels are, you can call the county, city, town, or village assessor's office, or for New York City residents, the NYC Department of Finance, or 311.

- **The property tax credit**

This is a state tax credit or rebate that may be available to homeowners and renters with a gross annual household income of \$18,000 or less, or who pay \$450 or less in rent. To obtain this tax relief (up to \$375 depending on income), you must submit claim form IT-214 to the State Department of Taxation and Finance. You will not automatically receive this credit; you must file for it. Remember, it is not necessary to pay state income taxes in order to receive the credit.

- **Income tax exemption for retirement income**

State tax law exempts all retirement pension and annuity income up to \$20,000 per person per year from state income taxes. You must be at least 59 1/2 years old to qualify.

## Rent relief

- **Senior Citizen Rent Increase Exemption program (SCRIE)**

This program is available to people age 62 or older who are heads of the household and live in rent-controlled or rent-stabilized apartments, or Mitchell-Lama housing. To be eligible, renters must also pay one-third or more of their income for rent. The income limit can be up to \$29,000, depending on where you live. The NYC Department of Finance administers SCRIE for rent-regulated (rent-stabilized, rent-controlled) apartments. Call 311 for information. The NYC Department of Housing Preservation and Development administers SCRIE for Mitchell-Lama rentals or

co-op apartments. Call 212-863-8494 for information.

## EPIC

- **Elderly Pharmaceutical Insurance Coverage\***

Under EPIC, elderly New Yorkers can save on their prescription medicines. For more information, you can call the toll-free EPIC hotline at: 800-332-3742; TTY: 800-290-9138.

Beginning July 1, 2011, EPIC members in the Deductible Plan with Medicare Part D will see the following changes:

- EPIC will expand monthly Part D premium assistance (up to \$38.69) from the current annual income levels of \$20,000 if single and \$26,000 if married to \$23,000 if single and \$29,000 if married.
- The EPIC deductible credit (up to \$464) will be eliminated. Members will be responsible for meeting up to an additional \$464 toward their EPIC deductible. Note: Those who have met their EPIC deductible will be required to meet up to an additional \$464 before they can resume paying only EPIC co-payments.

- **January 2012 Changes**

Beginning January 1, 2012, there will be additional changes to the EPIC program benefit.

- EPIC will be free, having no fees or deductibles and will expand Part D premiums for members with incomes up to \$23,000 if single and \$29,000 if married.
- All seniors must first be enrolled in a Medicare Part D plan to obtain EPIC benefits and maintain coverage.
- EPIC members will be responsible for their Part D deductible (if they have one) and Part D co-payments until they reach the Medicare coverage gap (donut hole).
- EPIC will provide supplemental coverage to lower out-of-pocket expenses for drugs that are first covered by Medicare Part D only when a member reaches the coverage gap. EPIC will also cover drugs in Medicare Part D excluded classes purchased during the coverage gap.
- EPIC will continue to help members apply for Medicare's Low Income Subsidy (LIS) and Medicare Savings Programs to help them save more on drugs.

## Other available programs...

- **Food stamps**

Under the Food Stamp Program—known federally as the Supplemental Nutrition Assistance Program or SNAP—recipients receive an electronic benefit card, similar to a debit or credit card, to use for purchases.

To find out how to obtain food stamps,

call your local social services office or, in New York City, contact the Human Resources Administration at 877-472-8411 or 311.

- **Nutrition**

The statewide Senior Nutrition Program, located in community centers throughout the state, offers hot mid-day meals to people 60 years of age and older. Contributions toward the cost of meals are accepted, but no one is refused because of inability to pay. If you can't get to a nutrition site on your own, ask your local office for the aging about transportation. Home-delivered meals may also be available under special circumstances. NY State Department of Aging 1-800-342-9871.

- **Home Energy Assistance Program (HEAP)**

New York State's Home Energy Assistance Program (HEAP) helps pay heating costs. Eligibility is determined by your annual income and household size. To find out more about HEAP, call the New York State Senior Citizen Office for the Aging hotline at 800-342-9871, or the NYC Department for the Aging at 311.

- **Lifeline**

Verizon offers Lifeline reduced rate services, if income eligible. Contact your local Verizon office for an application and more information. Call Verizon Lifeline Service at 1-800-555-5000.

- **Co-op conversion protection**

People and their spouses age 62 and older, living in New York City and outside of New York City, are automatically protected against eviction regardless of income or tenure of residency, where co-op conversion laws are in place. But to realize this protection, they are strongly advised to fill out an exemption form available through the attorney general's office and submit it to the landlord or sponsor initiating the conversion within 60 days of receipt of the final offering plan or black book.  
NY State Attorney General:  
212-416-8121

- **Reduced fare transportation (MetroCards)**

If you are 65 or older or have a disability that qualifies, you are eligible for reduced-fare (half-fare) MetroCards, 24 hours a day on buses, subways, and trains operated by the MTA. To get your half-fare discount, you need two IDs, one with a picture. A driver license, birth certificate, Medicare card, NYC Department for the Aging ID card, Access-A-Ride ID card, or MTA Reduced-Fare ID card are acceptable when you purchase your MetroCard. The only restrictions on this program are on the MTA Long Island Rail Road and the MTA Metro-North Railroad during weekday rush hours to New York City terminals.  
Reduced Fare Transportation (MetroCards): 718-330-1234  
Website: [www.mta.info](http://www.mta.info)