



A SPECIAL MESSAGE FOR SENIOR CITIZENS

from Assemblyman

Michael Cusick

2013 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 2013, FRA for a person born in 1947 is when he/she reaches 66.

★ Income Limits

Earning limit for persons under 65: \$15,120.

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 2013 can earn up to \$40,080 (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.

★ Resource Limits

None.

★ Government Agency

Social Security Administration:
1(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

★ Resource 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

★ Resource 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 a U.S. citizen or lawfully admitted permanent resident prior to August 22, 1996.

★ Monthly Income Limits

Individuals living alone: \$797
Couples: \$1,170

Individuals living with others: \$733

Couples: \$1,112

Individuals living in another household: \$496.34

Couples: \$756.67

★ 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.socialsecurity.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. \$1,184 deductible for 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

★ Resource Limits

None.

★ Government Agency

Social Security Administration:
1(800)772-1213
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 2013) premium per month; \$147 yearly deductible.

★ Eligibility

★ 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 Oct. 15, 2013 to Dec. 7, 2013.

★ Income Limits

★ Resource Limits

None.

★ Government Agency

Social Security Administration:
1(800)772-1213
www.medicare.gov
HIICAP: 1(212)341-3978

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: \$958/month
Couples: \$1,293/month

★ (SLMB)

Individuals: \$1,149/month
Couples: \$1,551/month

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

In addition, there are other programs that can help pay all or part of the Medicare Part B premium. These programs are called QI-1 and QWDI. These programs are for people with higher incomes.

★ Government Agency

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

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: \$800/month + \$20*
Couples: \$1,175/month + \$20*

When one spouse is institutionalized and receiving Medicaid, the other spouse, while not receiving Medicaid, may retain \$2,898 in monthly income and \$115,920 maximum in assets.

* *The first \$20 of income is exempt.*

★ Resource Limits

Individuals: \$14,400.
Couples: \$21,150.

Exempt: primary residence, car, certain additions for burial.

★ Government Agency

NYC Human Resources Administration - Medical Assistance Prog. Application for Medicaid made at offices throughout NYC:
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

★ Benefits

Monthly allotment of benefits through a debit card system for purchasing nutritious food items at participating stores; dollar value depends on household size and income.

★ Eligibility

Elderly 60+, or disabled.

★ Income Limits

Each case reviewed individually.

★ Resource Limits

\$3,000 per household.

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.

Lifeline Telephone Service

★ Benefits

Reduces cost of basic telephone service to as little as \$1.00/mo.

★ 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**

★ **Resource Limits**

See eligibility.

★ **Government Agency**

Verizon: 1(800)837-4966
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.

★ **Resource Limits**

None.

★ **Government Agency**

NYC Dept. of Finance, SCRIE
311 in NYC or
www.nyc.gov/finance

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 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 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 \$37,400. 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**

Individuals: \$2,138
Couples: \$2,796

★ **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 AM to 10 AM) and evening outbound peak hours (3 PM to 7 PM). 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 MetroCard 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**

★ **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. 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.

★ **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

★ **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 New York City

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 \$79,050. The average benefit reduces property tax approximately \$560 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 \$280 a year.

★ Income Limits

See eligibility.

★ Resource Limits

None.

★ Government Agency

311 in NYC or
www.nyc.gov/finance

Veterans

★ Property Tax Exemption

Qualified veterans (and/or other qualified homeowners) living in a private house, condominium, or cooperative apartment who served during specific periods of conflict in the armed forces during one of the following periods of conflict: Persian Gulf Conflict (beginning Aug. 2, 1990), Vietnam War (Feb. 28, 1961 to May 7, 1975), Korean War (June 27, 1950 to Jan. 31, 1955), World War II (Dec. 7, 1941 to Dec. 31, 1946).

Other owners who are eligible: wife or husband of a qualified veteran, surviving spouse of a qualified veteran (who has not remarried), and Gold Star parents.

Veterans Discount Program

A veterans discount program initiated by Assemblyman Cusick and Staten Island Chamber of Commerce gives veterans reductions on goods and services at various locations in Richmond County. To

sign up for this program, call his district office at 718-370-1384.

Meals on Wheels

★ Benefits

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

★ Eligibility

Each case reviewed individually.

★ Government Agency

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

Meals on Wheels of Staten Island

304 Port Richmond Avenue
Staten Island, NY 10302
718-727-4435

SNAP Program

201 Bay Street, 2nd Floor
Staten Island, NY 10301
718-390-6827; 718-390-6994

Catholic Charities

Neighborhood Services
1-888-744-7900

Sandy Referral Line

855-258-0483

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Michael Cusick

2013 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, 2013.**

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 718-370-1384. And, if you would like additional copies of this pamphlet, please also let us know.

Sincerely,

Michael Cusick
Member of Assembly

DISTRICT OFFICE:

1911 Richmond Avenue, Staten Island, NY 10314 • (718) 370-1384

OFFICE HOURS:

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

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