

# 2008 Financial Benefits & Savings Guide

For Senior Citizens  
in Westchester County  
Call (914) 813-6300

**Your Guide to Saving Money on:**



Utility/Heating  
Prescriptions  
Medicare Costs  
Rent Savings  
Property Taxes  
Minor Home  
Repairs

# **2008**

## **Financial Benefits & Savings Guide**

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**DEPARTMENT OF SENIOR PROGRAMS AND SERVICES**  
**[www.westchestergov.com/seniors](http://www.westchestergov.com/seniors)**

**Information and Assistance**  
**(914) 813-6300**

**Medicare Information Line**  
**(914) 813-6100**

**Northern County Senior Services**  
**(914) 245-2088**

**Caregivers Resource Center**  
**(914) 245-9167**

**Para información en Español**  
**(914) 813-6393**

**Elder Abuse Helpline**  
**(914) 813-6436**

**Telecommunications Device for the Deaf (TDD) Relay**  
**(800) 662-1220**

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**9 South First Avenue**  
**Mount Vernon, NY 10550-3414**

## **THE WESTCHESTER COUNTY DEPARTMENT OF SENIOR PROGRAMS AND SERVICES**

The Westchester County Department of Senior Programs and Services is dedicated to serving seniors and their families. We strive to identify and prioritize their needs and create comprehensive plans to meet them. We advocate for responsive policies, programs, legislation and resources on behalf of seniors, their families and caregivers. We also maintain an inventory of services available to older persons and serve as an information and referral point for local and national assistance.

The department is part of a National Network on Aging, which includes the Administration on Aging in the U.S. Department of Health and Human Services, 57 State Agencies on Aging, 670 Area Agencies on Aging and approximately 27,000 local service provider organizations under contract to the area agencies. Under the Older Americans Act of 1965, this network administers programs designed to help the elderly maintain their health and independence in their homes and communities.

The Westchester County Department of Senior Programs and Services also works to meet the missions of the Older Americans Act and the New York State Community Services for the Elderly Act. The goals of the federal and state acts are aimed at enhancing seniors' quality of life by encouraging:

- *Sufficient income to meet basic needs*
- *Appropriate housing according to individual needs and wishes*
- *Employment opportunities*
- *Dignified, honorable and healthful retirement*
- *Freedom to pursue meaningful activities*
- *The best physical and mental health available*
- *Services to restore health to the best possible state*
- *Benefits from social and medical research as soon as possible*
- *Adequate community services*
- *Use of initiative, freedom and independence to manage and plan their lives*

## **BENEFITS & SAVINGS AT-A-GLANCE**

This booklet, prepared by The Westchester County Department of Senior Programs and Services, provides residents age 60 or older with information about money-saving programs and services available in the county. **See Page 13 for important changes to the Westchester RX program – a prescription drug program that can save you hundreds of dollars. It now offers free lifetime membership.**

Call (914) 813-6300 to learn the latest information about services in your community. You can also call that number to receive “**Generations,**” the senior citizens newspaper the department publishes. We’re always glad to hear from you.

### **Table of Contents**

<b>Aged All (tax savings)</b>	<b>3</b>
<b>Case Management</b>	<b>3</b>
<b>Circuit Breaker – Home Owner/Rent Rebates</b>	<b>4</b>
<b>EPIC – Prescription Discounts Age 65+</b>	<b>4</b>
<b>Food Stamps</b>	<b>5</b>
<b>HEAP– Savings on Heat/Utility Bills</b>	<b>5</b>
<b>Medicaid</b>	<b>6</b>
<b>Medicare</b>	<b>6</b>
<b>Medicare Drug Benefits</b>	<b>7</b>
<b>Medicare Savings Programs</b>	<b>8</b>
<b>Minor Home Repair Program</b>	<b>9</b>
<b>Real Property Tax Exemption</b>	<b>9</b>
<b>Reverse Mortgage</b>	<b>10</b>
<b>SCRIE – Rent Increase Exemption</b>	<b>10</b>
<b>Social Security Benefits</b>	<b>11</b>
<b>(SSI) Social Security Supplemental Income</b>	<b>11</b>
<b>(STAR) School Property Tax Reduction</b>	<b>12</b>
<b>Veterans Benefits</b>	<b>12</b>
<b>Weatherization</b>	<b>13</b>
<b>Westchester Rx – Drug Discounts (Any Age)</b>	<b>13</b>

## AGED ALL (TAX SAVINGS)

Seniors 65+ can fill out one application to get city, county and school tax reductions.

<b>Eligibility:</b>	Homeowners age 65+
<b>Income Limits:</b>	\$35,399
<b>Resource Limits:</b>	None
<b>Agency:</b>	Please call Your Local Tax Assessor's Office (Filing date varies by municipality)

## CASE MANAGEMENT

Through the Expanded In-home Services Program (EISEP) a professional case manager conducts a free, home visit to assess the needs of a senior seeking care at home. The case manager will discuss the eligibility guidelines for government assistance programs, a safe plan of care and how to obtain other services and benefits.

<b>Eligibility:</b>	Age 60+ and be a resident of Westchester County and not Medicaid eligible
<b>Income Limits:</b>	None
<b>Resource Limits:</b>	None
<b>Agency:</b>	Westchester County Department of Senior Programs and Services (914) 813-6442
<b>Website:</b>	<a href="http://www.westchestergov.com/seniors_eisep.htm">www.westchestergov.com/seniors_eisep.htm</a>

## **CIRCUIT BREAKER IT-214 (Real Property Tax Credit for Homeowners and Renters)**

Provides tax credits or cash payment of up to \$375 to eligible homeowners and renters, if at least one member of household is 65 or older. If all members of household are under 65, the credit can be as much as \$75.

<b>Eligibility:</b>	Homeowners with property value assessed at not more than \$85,000. Also, renters with monthly rents of \$450 or less. Occupied the same residence for 6 months or more.
<b>Income Limits:</b>	Yearly household income \$18,000
<b>Resource Limits:</b>	None
<b>Agency:</b>	Call the New York State Department of Taxation and Finance (800) 462-8100 or Westchester Residential Opportunities, Inc., (914) 428-4507
<b>Website:</b>	<a href="http://www.tax.state.ny.us/pit/income_tax/real_property_tax_cred">www.tax.state.ny.us/pit/income_tax/real_property_tax_cred</a>

## **ELDERLY PHARMACEUTICAL INSURANCE COVERAGE (EPIC)**

A New York State sponsored program that provides average savings of 75% off the costs of most prescription drugs. Eligibility is based on income. Single people whose income is less than \$20,000 and married couples earning less than \$26,000 pay an annual fee (sliding scale). For higher incomes, a no-fee deductible plan applies. **EPIC works with your Medicare Drug Plan for greatest savings.**

<b>Eligibility:</b>	Persons age 65 or older, who do <b>NOT</b> have Medicaid.
<b>Income Limits:</b>	Single: up to \$35,000/year (\$2,916 month) Couple: up to \$50,000/year (\$4,166 month)
<b>Resource Limits:</b>	None
<b>Agency:</b>	New York State Epic Helpline For information/ application call (914) 813-6300 or (800) 332-3742
<b>Website:</b>	<a href="http://www.health.state.ny.us/nysdoh/epic/faq.htm">www.health.state.ny.us/nysdoh/epic/faq.htm</a>

## FOOD STAMPS

Eligible individuals will receive debit cards with an allotted dollar amount to be spent on food items. The amount depends on household size and income.

<b>Eligibility:</b>	Low-income households, any age
<b>Income Limits:</b>	A net income formula is used to calculate limits for households with members who are disabled or over age 60. This calculation is complicated and can only be done upon completing an application.
<b>Resource Limits:</b>	\$3,000 for all households which include a member who is 60 years or older or disabled and who receive Social Security disability
<b>Agency:</b>	Food Stamp Program, Westchester County Department of Social Services (914) 995-5000
<b>Website:</b>	<a href="http://www.otda.state.ny.us/main/foodstamps/">http://www.otda.state.ny.us/main/foodstamps/</a>  Hunger Action Network (1-800-526-2978) can estimate how much you may receive in benefits and direct you to the proper Social Service near you. Applications for the Food Stamp Program are processed through the Department of Social Services.

## HOME ENERGY ASSISTANCE PROGRAM (HEAP 2008)

Provides (NOV- APRIL) one-time credit toward the payment of utility or heating costs. An additional grant may be awarded for emergencies & shut offs.

<b>Eligibility:</b>	Homeowners and non-subsidized renters paying for heat and/or utilities are eligible as well as subsidized renters who pay their own heating bills directly to a utility company
<b>Income Limits:</b>	One person: \$1,876/month; Two persons: \$2,454/month these income eligibility figures will change in November
<b>Agency:</b>	Department of Social Services (914) 995-5619
<b>Website:</b>	<a href="http://www.otda.state.ny.us/main/heap/">http://www.otda.state.ny.us/main/heap/</a>

## MEDICAID – 2008

Comprehensive health-care coverage including coverage for prescription drugs, hospital, home and nursing care and physician services. Pays for many costs not covered by Medicare.

<b>Eligibility:</b>	Persons aged 65+ or blind/disabled with low income and low resources
<b>Income Limits:</b>	Single: \$745*; Couple: \$1,087* (*First \$20 is exempt)
<b>Resource Limits:</b>	Single: \$13,050; Couple: \$19,200 (An additional \$1,500 exemption allowed per person for burial)
<b>Special Program:</b>	<b>Medicaid Spend-down Program</b> may allow eligibility with higher incomes when medical expenses are high
<b>Agency:</b>	Westchester County Dept. of Social Services (914) 995-5000
<b>Website:</b>	<a href="http://www.health.state.ny.us/health_care/medicaid">www.health.state.ny.us/health_care/medicaid</a>

## MEDICARE – 2008

Federal Health Insurance Program that pays for certain health care costs.

<b>Part A:</b>	Covers in-patient hospital care, skilled nursing facility, hospice and home-health care. No premium required if eligible for Social Security. Others pay up to \$423 monthly. Hospital deductible is \$1024 per benefit period. Coinsurance applies to days 61-150.
<b>Part B:</b>	Helps pay for physician cost, outpatient clinic, home-health care and durable medical equipment: \$96.40* monthly premium; deductible is \$135 per year. You pay 20% of approved cost *Higher premium applies to incomes over \$82,000(single) \$164,000 (couple)
<b>Eligibility:</b>	Age 65+ and certain disabled persons of any age
<b>Income Limits:</b>	None
<b>Resource Limits:</b>	None
<b>Agency:</b>	Apply at your local Social Security Office or Call 1(800) 772-1213

## MEDICARE – DRUG BENEFITS FOR 2008

Prescription Drug Plans offer savings but there are monthly premiums, deductibles and co-pays

<b>Drug Plan Eligibility:</b>	Be enrolled in Medicare Part A &/or B/or Medicare HMO or PPO  <b>Nov. 15, 2008 – Dec. 31, 2008</b>																			
<b>Enrollment: Extra Help Subsidy Guidelines:</b>	If eligible, you can reduce Medicare Part D costs by applying for an <b>“extra help” subsidy</b> designed for persons within certain income and assets limits. Note: Resource limit includes burial allowances (\$1,500 Individual, \$3,000 Couple)																			
<b>Income &amp; Resource Limits:</b>	<table border="1" style="border-collapse: collapse; width: 100%; text-align: center;"> <thead> <tr> <th rowspan="2"></th> <th colspan="2" style="border-bottom: 1px solid black;">Maximum Income 2008</th> <th colspan="2" style="border-bottom: 1px solid black;">Maximum Resources 2008</th> </tr> <tr> <th></th> <th></th> <th style="border-bottom: 1px solid black;">Full</th> <th style="border-bottom: 1px solid black;">Partial</th> </tr> </thead> <tbody> <tr> <td style="text-align: left; padding-left: 5px;"><b>Single:</b></td> <td style="text-align: left; padding-left: 5px;">\$ 1,300 Monthly</td> <td></td> <td style="text-align: right;">\$7,790</td> <td style="text-align: right;">- \$11,990</td> </tr> <tr> <td style="text-align: left; padding-left: 5px;"><b>Couple</b></td> <td style="text-align: left; padding-left: 5px;">\$ 1,750 Monthly</td> <td></td> <td style="text-align: right;">\$12,440</td> <td style="text-align: right;">- \$23,970</td> </tr> </tbody> </table>		Maximum Income 2008		Maximum Resources 2008				Full	Partial	<b>Single:</b>	\$ 1,300 Monthly		\$7,790	- \$11,990	<b>Couple</b>	\$ 1,750 Monthly		\$12,440	- \$23,970
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<b>Agency:</b>	Social Security: 1-800-772-1213  Apply on line: <a href="http://www.ssa.gov/prescriptionhelp">www.ssa.gov/prescriptionhelp</a>  Click on the “Apply for Help” link If you need help to complete the application or have questions about your current drug coverage or Medicare Part D, call the <b><i>Westchester County Department of Senior Programs &amp; Services Medicare Information Line: (914) 813-6100</i></b>																			

## MEDICARE SAVINGS PROGRAMS - 2008

The Medicare Savings Programs are administrated by the local Social Services Departments to help low-income Medicare beneficiaries pay for some of their Medicare out-of-pocket expenses. The programs listed below require the applicant(s) to be 65 and over, blind or disabled and enrolled in Medicare Part A & B.

### THE INCOME BELOW INCLUDES A \$20 DISREGARD

<p><b>Program Benefits:</b></p> <p><b>Income &amp; Resource Limits:</b></p>	<p><b>QMB</b></p> <p>Qualified Medicare Beneficiary Program: This program can pay for either the Medicare Part A or Part B premium. It also pays for all deductibles, coinsurance, HMO co-payments and Part B late enrollment penalties.</p> <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left; border-bottom: 1px solid black;"></th> <th style="text-align: left; border-bottom: 1px solid black;"><u>Max. Income</u></th> <th style="text-align: left; border-bottom: 1px solid black;"><u>Max. Resources</u></th> </tr> </thead> <tbody> <tr> <td style="padding-left: 20px;"><b>Single:</b></td> <td>\$887 per month</td> <td>\$4,000</td> </tr> <tr> <td style="padding-left: 20px;"><b>Couple:</b></td> <td>\$1,187 per month</td> <td>\$6,000</td> </tr> </tbody> </table> <p>Documentation of income and resources required</p>		<u>Max. Income</u>	<u>Max. Resources</u>	<b>Single:</b>	\$887 per month	\$4,000	<b>Couple:</b>	\$1,187 per month	\$6,000
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<p><b>Program Benefits:</b></p> <p><b>Income &amp; Resource Limits:</b></p>	<p><i>Applicants for QMB &amp; SLMB who fail resource test may qualify for</i> <b>QI-1</b></p> <p>Qualified Individual-1: This program pays for the Medicare Part B premium/penalties only. You must have Medicare part A to be eligible.</p> <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left; border-bottom: 1px solid black;"></th> <th style="text-align: left; border-bottom: 1px solid black;"><u>Max. Income</u></th> <th style="text-align: left; border-bottom: 1px solid black;"><u>Max. Resources</u></th> </tr> </thead> <tbody> <tr> <td style="padding-left: 20px;"><b>Single:</b></td> <td>\$1,190 per month</td> <td>No Limit</td> </tr> <tr> <td style="padding-left: 20px;"><b>Couple:</b></td> <td>\$1,595 per month</td> <td>No Limit</td> </tr> </tbody> </table> <p>Documentation of income required</p>		<u>Max. Income</u>	<u>Max. Resources</u>	<b>Single:</b>	\$1,190 per month	No Limit	<b>Couple:</b>	\$1,595 per month	No Limit
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<b>Couple:</b>	\$1,595 per month	No Limit								

**Agency:** Apply at your local Department of Social Services Office or  
Call (914) 995-5000 For additional information call (914) 813-6300

NOTE: Resources include Bank Accounts, CDs, stocks/bonds IRAs, etc. Your home, car and money set aside for burial are exempt.

## MINOR HOME REPAIR PROGRAM

In conjunction with weatherization (see pg.13), this program provides eligible seniors or disabled homeowners with free minor repair of items that can affect improve energy savings. These include but are not limited to: minor repair of roofs, plumbing, water heaters, or window repair where there is energy loss.

<b>Eligibility:</b>	Low-income homeowners age 60+ or disabled individuals
<b>Income Limits:</b>	One person: \$1,876/month; Two persons, \$2,454/month
<b>Resource Limits:</b>	None
<b>Agency:</b>	Westchester County Dept. of Senior Programs and Services (914) 813-6300
<b>Website:</b>	<a href="http://www.westchestergov.com/seniors">www.westchestergov.com/seniors</a>

## REAL PROPERTY TAX EXEMPTION (SENIOR CITIZENS)

Up to 50% reduction of the assessed value of residential property owned by seniors age 65 and over. For a married couple or sibling owners, only one person must be 65.

<b>Eligibility:</b>	Homeowners age 65+ residing on the taxed property for at least 12 consecutive months prior to application
<b>Income Limits:</b>	Varies by municipality. Maximum income of \$35,399* per Household  *Amount may be increased by \$1,000 annually on July 1, 2008, and 2009 at the option of the local government  If you qualify for the senior citizens exemption you automatically qualify for Enhanced School Tax Relief
<b>Resource Limits:</b>	None
<b>Agency:</b>	Please call Local Tax Assessor's Office

## REVERSE MORTGAGE PROGRAM

A program enabling you to convert a part of your home's increased equity into tax-free income. Select monthly cash amounts or lump sum, the choice is yours. Repayment due only when the property is no longer your principal residence.

<b>Eligibility:</b>	Homeowners age 62+ who reside in Westchester County. Home must be the primary residence. Generally, co-op housing is ineligible; however, some lenders have developed private programs that lend to co-ops
<b>Income Limits:</b>	None
<b>Resource Limits:</b>	None
<b>Agency:</b>	Westchester Residential Opportunities, Inc. (914) 428-4507 or New York State Banking Department 1 (800) 522-3330

## SENIOR CITIZEN RENT INCREASE EXEMPTION (SCRIE)

Tenants may qualify for full or partial exemption from rent increases in rent regulated apartments. Local communities set exemption allowance amounts.

<b>Eligibility:</b>	Persons age 62+ with a rent that is more than 1/3 of household income
<b>Income Limits:</b>	Varies by municipality
<b>Resource Limits:</b>	None
<b>Agency:</b>	Rent Abatement Program, New York State Division of Housing (914) 948-4434 (Forms & Information Only) Westchester Residential Opportunities, Inc. (914) 428-4507 or (914) 428-0953 For additional information, call (914)813-6300

## SOCIAL SECURITY BENEFITS – 2008

Monthly cash benefit based on prior employment and amount withheld from earnings during employment years.

<b>Eligibility:</b>	Varies. Disabled worker is eligible at any age. A worker's surviving disabled spouse is eligible at age 50. A worker's surviving spouse is eligible at age 60. A retired spouse or a worker's surviving dependent parents are eligible at age 62.
<b>Income Limits:</b>	None for person age 65+. Benefit for persons at less than full retirement age is reduced \$1 for every \$2 earned over the \$13,560 limit. Eleven months prior to reaching full retirement age, benefit is reduced \$1 for every \$3 earned over \$36,120 per year.
<b>Agency:</b>	Apply at your local Social Security Office or Call 1 (800) 772-1213.
<b>Website:</b>	<a href="http://www.ssa.gov">www.ssa.gov</a>

## SUPPLEMENTAL SECURITY INCOME (SSI) - 2008

Provides monthly cash benefits to meet food, clothing or shelter needs. The benefit amount depends on other income and whether person lives alone, with others, in another's household or in a residential facility.

<b>Eligibility:</b>	Persons age 65+ with limited income and resources. Blind or disabled at any age with low income and low resources. Eligible individuals automatically qualify for Medicaid.
<b>Income Limits:</b>	Living alone: single - \$724 + \$20; Couple - \$1,060 + \$20 Living with others: single - \$660 + \$20*; Couple - \$1002 + \$20 (In all cases, above, the first \$20 income is exempt)
<b>Resource Limits:</b>	\$2,000 (single), \$3,000 (couple), plus \$1,500 for burial expense per person
<b>Agency:</b>	Apply at your local Social Security Office or Call 1 (800) 772-1213

## **(STAR) NEW YORK STATE SCHOOL TAX RELIEF PROGRAMS**

Reduction in school property taxes for owner-occupied 1, 2 & 3 family homes condos and co-op apartments. Average savings: Enhanced STAR up to 45%, Basic STAR up to 27%

<b>Eligibility:</b>	Homeowners age 65+ for Enhanced Program Under age 65 – Basic Program
<b>Income Limits:</b>	\$70,650 a year adjusted gross income on a 2006 tax return for Enhanced STAR Program  (If you have an IRA distribution from line 15b, that amount is deducted from the adjusted gross income)
<b>Resource Limits:</b>	None
<b>Agency:</b>	Please call Your Local Tax Assessor’s Office
<b>Website:</b>	<a href="http://www.hicap.state.ny.us/facts/nystaxrelief.htm">www.hicap.state.ny.us/facts/nystaxrelief.htm</a>

## **VETERANS BENEFITS**

Provides pensions, medical care and prescription drugs, vocational rehabilitation, education, home loans, burial and other benefits.

<b>Eligibility:</b>	Veterans at any age. Dependents and survivors may receive certain benefits. Pension applications may be made by any wartime veteran who is deemed totally disabled.
<b>Income Limits:</b>	Vary with benefits
<b>Resource Limits:</b>	Subject to review
<b>Agency:</b>	Westchester County Veterans Service Agency (914) 995-2146 or (914) 995-2145
<b>Website:</b>	<a href="http://www.va.gov">www.va.gov</a>

## WEATHERIZATION

This program helps eligible seniors and disabled homeowners make their home energy efficient.

Weather stripping, caulking, window and door repairs, repair to heating systems, insulation, etc. can be done at no cost by a reputable contractor. A **needs assessment and energy audit** determines how much work will be done.

<b>Eligibility:</b>	Low-income homeowners, age 60+ or disabled individuals
<b>Income Limits:</b>	One Person \$1,876/monthly; 2 Persons \$2,454
<b>Resource Limits:</b>	None
<b>Agency:</b>	Westchester County Dept. of Senior Programs and Services For information call (914) 813-6300

## WESTCHESTER RX

Provides savings on prescriptions for those with inadequate or no insurance coverage. This discount drug card program can save you hundreds of dollars a year on prescriptions through participating pharmacies – now including CVS and Rite Aid. Savings are greatest through a Canadian pharmacy option. **NO ENROLLMENT FEE.**

<b>Eligibility:</b>	Any age and a resident of Westchester County
<b>Income Limits:</b>	None
<b>Resource Limits:</b>	None
<b>Agency:</b>	Westchester County For information and application call (914) 813-6300
<b>Website:</b>	Sign onto <a href="http://www.westchesterrx.com/">http://www.westchesterrx.com/</a>

Funded through the US Department of Health and Human Services and the New York State Office for the Aging and the Westchester County Department of Senior Programs and Services.

In accordance with federal law, the Westchester County Department of Senior Programs and Services prohibits discrimination because of race, color, sex, sexual orientation, national origin, religion, age or handicap, in all aspects of the provision of services for the benefit and welfare of Senior Citizens, and in all employment practices, including hiring, firing, promotion, compensation and other terms, conditions and privileges of employment. Further, subcontractors of the Westchester County Department of Senior Programs and Services shall be required to meet the above stated standards.