



# Guide to Savings for Medicare Beneficiaries

Programs and resources to help you get  
the coverage you need



## Resources for peace of mind

As a Medicare beneficiary, you may be eligible for a variety of public benefits and other assistance programs to help you manage your health care expenses. These resources are a small way to help you feel more financially secure.

This brochure can help you take full advantage of all the resources available to you. Learn about the different programs available and how to apply for any benefits you're eligible for through these programs. You can also view this information online by visiting [ibxmedicare.com/guidetosavings](https://ibxmedicare.com/guidetosavings).



# Table of Contents

## Medical & Prescription Assistance

- Extra Help with Medicare Part D Prescription Drug Coverage..... 2
- Medical Assistance Programs (Medicaid) ..... 2
- Medicare Savings Programs ..... 3
- PACE, PACENET, and PACE Plus Programs ..... 4
- Pennsylvania Patient Assistance Program Clearinghouse (The Clearinghouse)..... 5
- Medicare Prescription Payment Program ..... 5

## Food

- Metropolitan Area Neighborhood Nutrition Alliance (MANNA)..... 8
- Philabundance ..... 8
- Senior Farmers’ Market Nutrition Program (SFMNP)..... 9
- Share Food Program..... 10
- Supplemental Nutrition Assistance Program (SNAP)..... 11

## Housing & Energy Services

- PECO’s Customer Assistance Program (Percentage of Income Payment Plan (CAP-PIPP))..... 14
- PECO’s Low-Income Usage Reduction Program (LIURP) ..... 14
- Pennsylvania Low-Income Home Energy Assistance Program (LIHEAP)..... 15
- Pennsylvania Weatherization Assistance Program ..... 15
- Project HOME..... 15

## Transportation

- County Transportation..... 18
- SEPTA Key Senior Fare Card ..... 19

## **Veterans' Services & Assistance**

American Veterans Aid — Aid and Attendance Benefit .....	22
Veterans Health Administration (VHA) Benefits .....	23
Veterans Crisis Line .....	23
VA Homelessness Assistance .....	24
Greater Philadelphia County Director of Veteran Affairs .....	24
Veteran's Affairs (VA) Locations .....	25

## **Other Assistance Programs**

Adult Protective Services .....	28
Lifeline Support for Affordable Communication.....	28
Pennsylvania Dental Association Senior Dental Care Program.....	29
Pennsylvania Medicare Education and Decision Insight (PA MEDI) .....	30
Pennsylvania SeniorLAW Helpline.....	31

## **Contact Information & Resources**

Area Agencies on Aging .....	34
Center for Advocacy for the Rights and Interests of the Elderly (CARIE).....	35
County Assistance Offices .....	35
Legal Aid of Southeastern Pennsylvania .....	36
Mayor's Commission on Aging (Philadelphia only) .....	36
Social Security Administration and Local Offices .....	37

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Medical & Prescription Assistance

# Medical & Prescription Assistance

## Extra Help with Medicare Part D Prescription Drug Coverage

### What the program covers:

Extra Help is a program for Medicare beneficiaries to assist in paying their monthly premiums, annual deductibles, and prescription copayments related to their Medicare Part D prescription drug coverage plan.

### How to apply:

- Apply online at [ssa.gov/prescriptionhelp](https://ssa.gov/prescriptionhelp).
- Call Social Security at **1-800-772-1213 (TTY/TDD: 1-800-325-0778)** to apply or request an application.
- Apply at your local Social Security office (see page 37 for locations).

## Medical Assistance Programs (Medicaid)

### What the programs cover:

State medical assistance programs (Medicaid) are provided by the Department of Human Services. Medical Assistance programs help to cover health care costs not covered by Medicare. Medical Assistance benefits can include prescription and over-the-counter drugs. Medical Assistance also covers copayments and deductibles.

### How to apply:

- Visit [compass.dhs.pa.gov](https://compass.dhs.pa.gov).
- Call **1-800-692-7462 (TTY/TDD: 1-800-451-5886)**.
- File an application at your local County Assistance Office (see page 35 for locations).

## Medicare Savings Programs

### What the programs cover:

Depending on which program you qualify for, a Medicare Savings Program will pay your Medicare premiums for Parts A and B, your Medicare deductibles, your Medicare copayments, or a combination of these expenses. The Department of Human Services offers the Medicare Savings Programs, which are known in Pennsylvania as Healthy Horizons.

### How to apply:

- Call your local County Assistance Office (see page 35 for locations)
- Call **1-800-692-7462 (TTY/TDD: 1-800-451-5886)**.

### How to contact Medicare:

You can reach Medicare 24 hours a day, 7 days a week:

- Call **1-800-633-4227 (TTY/TDD: 1-877-486-2048)**.
- Visit **[medicare.gov](https://www.medicare.gov)**.

## **PACE, PACENET, and PACE Plus Programs**

### **What the programs cover:**

The Pharmaceutical Assistance Contract for the Elderly (PACE), PACE Needs Enhancement Tier (PACENET), and PACE Plus programs offer coverage for generic and brand-name drugs, with minimal copayment for each covered prescription filled.

**Note:** If you are a PACENET member and do not have a Part D plan in addition to the PACENET program, there may be an additional cost.

### **How to apply:**

- Apply online at [pacecares.primetherapeutics.com](https://pacecares.primetherapeutics.com).
- Call PACE at **1-800-225-7223 (TTY/TDD: 1-800-222-9004)**.
- Apply at your local Area Agencies on Aging (see page 34 for locations), pharmacies, and legislators' offices.



**Funded  
by the  
Pennsylvania  
Lottery**

## **Pennsylvania Patient Assistance Program Clearinghouse (The Clearinghouse)**

### **What the program covers:**

This program can help you apply for prescription assistance through various programs. If you do not qualify for any state or federally funded prescription assistance programs, then this program may help you reduce the cost of your medications.

### **How to apply:**

- Apply online at [papaceportal.lh.primetherapeutics.com/paponline](https://papaceportal.lh.primetherapeutics.com/paponline).
- Call **1-800-955-0989**.
- Email [theclearinghouse@magellanhealth.com](mailto:theclearinghouse@magellanhealth.com).

## **Medicare Prescription Payment Program**

### **What the programs cover:**

This program can help Medicare beneficiaries with high drug costs, or who are likely to reach the **<\$2,100>** annual maximum out-of-pocket threshold, manage their prescription costs over the course of the plan year (January – December). Instead of paying for prescriptions at the point of sale (i.e., pharmacy), beneficiaries can opt to make monthly payments spread out over the course of the year. Participation in this program is voluntary and does not help you save money or reduce drug costs.

### **How to apply:**

Contact your plan for more information.

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# Food

## Metropolitan Area Neighborhood Nutrition Alliance (MANNA)

### What the program covers:

MANNA is a nonprofit organization that cooks and delivers three nutritious, medically appropriate meals seven days a week. MANNA's meal program is a temporary service offered to members who are battling serious illness and, due to that illness, are at acute nutritional risk. Members are referred by health care providers or can complete a self-referral.

### How to apply:

- You can refer yourself by calling **215-496-2662**, extension 5.
- You can also mail in a printed, completed form from MANNA's website to the following address: MANNA Client Services, 420 North 20th Street, Philadelphia, PA 19130.
- Visit [mannapa.org](http://mannapa.org) to learn more.

## Philabundance

### What the program covers:

Philabundance delivers boxes of food to income-eligible seniors that contain 15 – 30 pounds of canned and boxed food, including vegetables, fruit, juice, pasta, milk, cereal, canned meat, and non-meat protein. These boxes of food are delivered to designated community and senior centers. You can find a local community or senior center that distributes these boxes of food online.

### For more information:

- Visit [philabundance.org](http://philabundance.org) and select *Find Food*.
- Call Philabundance at **215-339-0900**.
- Contact WhyHunger, a Philabundance partner, at **1-800-5-HUNGRY (1-800-548-6479)** to be connected with nearby resources.

## Senior Farmers' Market Nutrition Program (SFMNP)

### What the program covers:

SFMNP is a federal program that provides vouchers to encourage seniors to eat more fresh fruits and vegetables. Income-eligible seniors can receive \$50 in vouchers per year (five vouchers, each valued at \$10) for fruits and vegetables at authorized local farmers markets. Seniors who are unable to pick up their own vouchers may use proxy forms to designate up to four people to pick up those vouchers for them. Vouchers are distributed on a first-come, first-served basis from June through September.

### How to apply:

- Visit the Philadelphia Corporation for Aging (PCA) at 642 North Broad St., Philadelphia, PA 19130 for in-person distribution or an application.
- Completed applications and proxy forms can be emailed to [sfmnp@pcacares.org](mailto:sfmnp@pcacares.org), or mailed to the PCA at the above address, care of SFMNP Produce Vouchers.
- Visit [pcacares.org](http://pcacares.org) for more information and to download an application or proxy form.

To redeem produce vouchers, visit [pafmnp.org](http://pafmnp.org) to search for an eligible market near you.

## Share Food Program

### What the program covers:

The Share Food Program is a nonprofit organization serving a regional network of community organizations engaged in food distribution, education, and advocacy.

The Share Food Program will work with you through a variety of programs:

- Emergency Food Relief
- Senior Farmers Market Nutrition Program (through Montco Hunger Solutions)
- Senior Food Box Program (through Montco Hunger Solutions)
- Local food pantries and community fridges

### For more information:

- Visit [sharefoodprogram.org](https://sharefoodprogram.org).
- Call **215-223-2220**.

## **Supplemental Nutrition Assistance Program (SNAP)**

### **What the program covers:**

SNAP is Pennsylvania's food stamp program. This program helps eligible participants follow a more nutritious diet by increasing food purchasing power at grocery stores and supermarkets.

### **How to apply:**

- Apply online at [compass.dhs.pa.gov](https://compass.dhs.pa.gov).
- Visit your local County Assistance Office (see page 35 for locations) to apply or return a completed application.

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# Housing & Energy Services

## PECO's Customer Assistance Program — Percentage of Income Payment Plan (CAP-PIPP)

### What the program covers:

- Customers pay a percentage of their total household income as their monthly PECO bill. That number could change if the customer's household income changes, or if the household reaches its annual maximum credit.
- Minimum monthly billing: Customers enrolled in the program will pay the lesser of the fixed CAP-PIPP bill amount or charges based on actual usage. CAP-PIPP customers are also subject to a minimum monthly bill of \$10 for electric, \$20 for electric heating, and \$20 for gas.
- Forgiving past debt: First-time CAP-PIPP enrollees may have their past-due balance forgiven, allowing them to start fresh with an affordable bill.

### How to apply:

- Apply online at [peco.com/cap](https://peco.com/cap).
- Call **1-800-774-7040**.
- Download an application from [peco.com/cap](https://peco.com/cap) and return it to PECO by email, fax, or mail. See website for more details.

## PECO's Low-Income Usage Reduction Program (LIURP)

### What the program covers:

- Helps reduce household electric and gas use, resulting in lower bills.
- Offers free home energy use reviews, education on how to reduce energy use, and installation of weatherization measures.

### Request a FREE energy assessment:

Call **1-800-675-0222** to see if you are eligible.

## **Pennsylvania Low-Income Home Energy Assistance Program (LIHEAP)**

### **What the program covers:**

LIHEAP is a federally funded program that helps low-income Pennsylvanians pay their heating bills by providing home heating energy assistance and crisis grants. LIHEAP is administered by the Pennsylvania Department of Human Services. You do not need to have unpaid bills to receive home heating energy assistance. There are two types of grants. A cash grant is a one-time payment sent directly to the utility company. A crisis grant helps households who have an emergency and are in immediate danger of being without heat.

### **How to apply:**

- Apply online at [compass.dhs.pa.gov](https://compass.dhs.pa.gov).
- Request an application by calling the statewide LIHEAP Client Helpline at **1-866-857-7095 (TTY/TDD: 711)**.
- Contact your local County Assistance office (see page 35 for locations).

## **Pennsylvania Weatherization Assistance Program**

### **What the program covers:**

This federally funded program provides weatherization services to reduce energy costs in your home. These services include installation of insulation, heating system repairs, and educational materials.

### **How to apply:**

- Visit [dced.pa.gov/housing-and-development/weatherization/agency-list](https://dced.pa.gov/housing-and-development/weatherization/agency-list) to contact the weatherization agency servicing your county.

## **Project Home**

### **What the program covers:**

Project HOME is a nonprofit organization empowering individuals to break the cycle of poverty and homelessness through affordable housing, employment, health care, and education.

### **For more information:**

- Visit [projecthome.org](https://projecthome.org).
- Call **215-232-7272** for information.
- Call **215-232-1984** for the Philadelphia Homeless Outreach Helpline.

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# Transportation

## County Transportation

Counties in the region provide transportation services for older citizens to and from senior centers, medical facilities, human service agencies, libraries, and stores for shopping. Programs may have specific times for service, and reservations may be needed. For more information, call your Area Agency on Aging (see page 34 for locations) or:

### Bucks County

Bucks County Transport (BCT)  
**1-888-795-0740** (reservations)  
**215-794-5554** (general information)  
[bctransport.org](http://bctransport.org)

### Chester County

Chesco Connect  
**610-344-5545** (reservations and general information)  
**1-877-873-8415** (toll-free)  
[chesco.org/5325/community-transit](http://chesco.org/5325/community-transit)

### Delaware County

DelGo Community Transit Ride Share Program  
**610-490-3960** (reservations)  
Medical Assistance Transportation Program:  
**610-490-3975** (reservations)  
[ctdelco.org](http://ctdelco.org)  
**(TTY/TDD: 610-490-3990)**

### Montgomery County

TRANSNET  
(Suburban Transit Network, Inc.)  
**215-542-7433**  
[suburbantransit.org](http://suburbantransit.org)

### Philadelphia County

SEPTA Access  
(formerly CCT Connect)  
**215-580-7700** (reservations)  
Call **215-580-7720** anytime 24/7 to find out where your ride is, cancel your trip, or get assistance to resolve a trip problem.  
[septa.org/service/cct](http://septa.org/service/cct)

## SEPTA Key Senior Fare Card

### What the program covers:

Senior citizens ride free at all times on all Pennsylvania SEPTA Transit routes (bus, trolley, subway, Norristown High Speed Line, and Regional Rail) as long as the departure and arrival stations are within in the Commonwealth of PA. For travel to or from stations in New Jersey and Delaware, the fare is 50% of the weekday cost. Travelers must have a valid Senior Fare Card.

### How to use the Senior Fare Card:

- Tap at the farebox or turnstile for free travel on buses and trolleys or to enter station areas.
- Tap on and off at the fareboxes when traveling on the Regional Rail. Train conductors may also ask to see a rider's Senior Fare Card for validation during the ride.

### How to apply:

- Scheduled appointments are strongly encouraged, and can be made the following ways:
  - Online at [go.oncehub.com/septacct](https://go.oncehub.com/septacct).
  - Call **215-580-7145** and press 6.
- Apply in-person Monday – Friday from 8 a.m. – 12 p.m. and from 1 – 3 p.m. at SEPTA Headquarters: 1234 Market Street, Philadelphia, PA 19107. (Walk-in customers are not guaranteed same-day service.)
- Apply at your local participating Legislative District Offices.

For more information visit [septa.org/fares/senior-fare-card](https://septa.org/fares/senior-fare-card).

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Veterans' Services & Assistance

# Veterans' Services & Assistance

A variety of resources are available to help U.S. armed forces veterans access health care, medical and prescription assistance, crisis intervention, and housing. Make sure you are taking full advantage of these resources; you've earned them!

## American Veterans Aid — Aid and Attendance Benefit

### What the program covers:

Wartime veterans and their surviving spouses, 65 years and older, may be entitled to a tax-free benefit called Aid and Attendance, provided by the Department of Veterans Affairs. This benefit provides financial assistance for long-term care at home, in nursing homes, or in an assisted-living facility.

With this benefit, you may be able to afford the care you need. Like Social Security, this pension is dependable and is paid directly to you by the U.S. Department of the Treasury. You never have to pay it back and it is completely tax-free.

### How to apply:

- The organization provides free consultation from their Benefit Consultants to help you learn more about VA pensions and how to reduce the cost of long-term care.
- A Veterans Affairs (VA)-accredited claims agent prepares and submits VA application forms to the VA, at no charge to you.
- The claims agent provides a Letter of Determination.
- Applicants receive a detailed instructions pack.

### For more information:

- Visit [americanveteransaid.com](http://americanveteransaid.com).
- Call **1-877-427-8065**.

## Veterans Health Administration (VHA) Benefits

### What the program covers:

The Veterans Health Administration (VHA) provides medical, surgical, and rehabilitative care to eligible veterans. Veterans can apply by completing an Enrollment Application for Health Benefits (VA Form 10-10EZ).

### How to apply:

- Apply online at [va.gov/health-care/how-to-apply](https://va.gov/health-care/how-to-apply).
- Call **1-877-222-VETS (1-877-222-8387)**, Monday through Friday, 8 a.m. to 8 p.m.
- Download and complete VA Form 10-10EZ and mail it to:  
Health Eligibility Center  
PO Box 5207  
Janesville, WI 53547-5207
- Apply in person at your local VA medical center or clinic. To find a nearby location, visit [va.gov/find-locations](https://va.gov/find-locations).

## Veterans Crisis Line

### What it is:

The Veterans Crisis Line is a source of 24/7 confidential crisis support for veterans and their loved ones. You don't have to deal with a crisis all by yourself! And you don't have to be enrolled in VA benefits or health care to access this resource.

### To reach the Veterans Crisis Line:

- Online: [veteranscrisisline.net](https://veteranscrisisline.net)
- Phone: Dial **988** and then press **#1**
- Text: **838255**

## VA Homelessness Assistance

### What the program covers:

Veterans who are homeless, or at imminent risk of becoming homeless, are strongly encouraged to contact the National Call Center for Homeless Veterans. The program's mission is to assist Veterans and their families in obtaining permanent and sustainable housing with access to high-quality health care and supportive services. Visit [va.gov/homeless](https://va.gov/homeless) to learn about this program, and share that information with others!

### How to get assistance:

- Call **1-877-4AID-VET (1-877-424-3838)**.
- Call or visit your local **VA Medical Center** or **Community Resource and Referral Center**. Visit [va.gov/directory](https://va.gov/directory) for a location near you.
- Visit [va.gov/homeless](https://va.gov/homeless).

## Greater Philadelphia County Director of Veteran Affairs

### Bucks County

55 E Court Street, 2nd Floor  
Doylestown, PA 18901

**215-345-3307**

### Chester County

601 Westtown Road, Suite 170  
West Chester, PA 19382

**610-344-6375**

### Delaware County

Government Center Building  
201 W. Front St.  
Media, PA 19063

**610-891-4646**

### Montgomery County

1430 Dekalb St.  
P.O. Box 311  
Norristown, PA 19404

**215-990-3251**

### Philadelphia County

Philadelphia City Hall  
Room 127  
Philadelphia, PA 19107

**215-686-3256**

## Veterans Affairs (VA) Locations

### Coatesville VA Medical Center

1400 Blackhorse Hill Road  
Coatesville, PA 19320  
**610-384-7711**

### Philadelphia Regional Office and Insurance Center

5000 Wissahickon Avenue  
Philadelphia, PA 19144  
**1-800-827-1000**

### Philadelphia VA Medical Center

3900 Woodland Avenue  
Philadelphia, PA 19104  
**215-823-5800** or  
**1-800-949-1001**

### Philadelphia Veterans Center

801 Arch Street  
Philadelphia, PA 19107  
**215-627-0238** or  
**1-877-927-8387**

### Northeast Philadelphia Veterans Center

101 East Olney Avenue  
Philadelphia, PA 19120  
**215-924-4670** or  
**1-877-927-8387**

### Telecommunications Services for Hearing-Impaired

TDD: **1-800-829-4833**

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# Other Assistance Programs

## Adult Protective Services

Protective Services staff members intervene in cases of abuse, neglect, exploitation, and abandonment for those at risk over age 60.

### To report a suspected case of elder abuse:

- Call the elder abuse helpline at **1-800-490-8505**.
- Contact your local Area Agency on Aging (see page 34 for locations).

## Lifeline Support for Affordable Communication

Lifeline is a Federal Communication Commission (FCC) program, administered by the Universal Service Administrative Company (USAC), that helps make communications services more affordable for low-income consumers. Subscribers are eligible for up to a \$9.25 monthly discount for qualifying telephone service, broadband Internet service, or bundled voice-broadband packages purchased from participating wireline or wireless providers.

### How to apply:

- Visit [getinternet.gov/apply](https://getinternet.gov/apply).

### For information:

- Visit [lifelinesupport.org](https://lifelinesupport.org).

Download an application from [lifelinesupport.org/get-started](https://lifelinesupport.org/get-started). Print and return the printed application and copies of your proof documentations to:

Lifeline Support Center  
PO Box 1000  
Horseheads, NY 14845

- Ask your selected phone or internet company for assistance submitting your application.

## **Pennsylvania Dental Association Senior Dental Care Program**

More than 1,000 dentists have participated in the Pennsylvania Dental Association Senior Dental Care program, which offers dental care at a reduced cost to low- or fixed-income senior citizens. Learn more at [padental.org](https://padental.org).

For a complete list of all participating dental offices, visit [padental.org](https://padental.org) or contact:

Pennsylvania Dental Association  
3501 North Front Street  
P.O. Box 3341  
Harrisburg, PA 17105  
**717-234-5941**

## **Pennsylvania Medicare Education and Decision Insight (PA MEDI)**

The PA MEDI program is a service of the Pennsylvania Department of Aging and your local county Area Agency on Aging. PA MEDI offers free and impartial information and assistance with Medicare benefits, Medicare Advantage plans, Medigap policies, Medicare prescription benefits, long-term care insurance, and programs that can save you money on health care expenses.

Counselors are specially trained volunteers who can answer your questions.

### **For more information:**

- Call the PA MEDI Helpline at **1-800-783-7067**.
- Contact your local Area Agency on Aging (see page 34 for locations).

## **Pennsylvania SeniorLAW Helpline**

The Pennsylvania SeniorLAW Helpline is a free and confidential telephone service staffed by attorneys to provide legal information, advice, and referrals to senior citizens (60 years and older) throughout the state.

Call **1-877-727-7529**.

Helpline hours are Monday through Thursday, 10 a.m. to 12 p.m.

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Contact Information & Resources

# Contact Information & Resources

This section contains contact information for local organizations that provide additional resources and information for seniors and low-income individuals.

## Area Agencies on Aging

### **Bucks County**

Bucks County Area  
Agency on Aging  
55 E. Court St., 3rd Floor,  
Doylestown, PA 18901  
**267-880-5700** or  
**1-800-243-3767**

### **Chester County**

Chester County Dept. of  
Aging Services Government  
Services Center  
601 Westtown Road, Suite 130  
West Chester, PA 19380  
**610-344-6350** or  
**1-800-564-7000**

### **Delaware County**

Delaware County Office of  
Services for the Aging (COSA)  
1510 Chester Pike, Suite 250  
Eddystone, PA 19022  
**610-490-1300** or  
**1-800-416-4504**

### **Montgomery County**

Montgomery County Office of  
Aging and Adult Services  
Human Services Center  
1430 DeKalb Street, 2nd Fl.  
Norristown, PA 19404  
**610-278-3601** or  
**1-800-734-2020**

### **Philadelphia County**

Philadelphia Corporation  
for Aging (PCA)  
642 N. Broad Street  
Wallace Building  
Philadelphia, PA 19130  
**215-765-9040**  
(TTD: **215-765-9041**)

## **Center for Advocacy for the Rights and Interests of the Elderly (CARIE)**

1650 Arch Street, Suite 1825  
Philadelphia, PA 19102

**215-545-5728** or **1-800-356-3606**

**carie.org**

## **County Assistance Offices**

### **Bucks County**

1214 Veterans Highway  
Bristol, PA 19007

**1-800-362-1291** or

**215-781-3300**

LIHEAP: **215-781-3393**

### **Chester County**

100 James Buchanan Drive  
Thorndale, PA 19372

**1-888-814-4698** or

**610-466-1000**

LIHEAP: **610-466-1042**

### **Delaware County**

Crosby District  
701 Crosby Street,  
Suite A  
Chester, PA 19013

**610-447-5500**

LIHEAP: **610-447-3099**

Darby District

845 Main Street  
Darby, PA 19023

**610-461-3800**

LIHEAP: **610-447-3099**

### **Montgomery County**

Norristown District  
1931 New Hope Street  
Norristown, PA 19401

**1-877-398-5571** or

**610-270-3500**

LIHEAP: **610-272-1752**

Pottstown District  
24 Robinson Street  
Pottstown, PA 19464

**1-800-641-3940** or

**610-327-4280**

LIHEAP: **610-272-1752**

### **Philadelphia County**

Headquarters  
801 Market Street  
Philadelphia, PA 19107

**215-560-7226**

LIHEAP: **215-560-1583**

## **Legal Aid of Southeastern Pennsylvania**

### **Bucks County**

Bristol Office  
1230 Veterans Highway  
Suite F-13, Box 809  
Bristol, PA 19007

**215-781-1111**

Doylestown Office  
70 W. Oakland Ave., Suite 106  
Doylestown, PA 18901

**215-340-1818**

The Almshouse  
1260 Almshouse Road,  
Building G, 4th Floor  
Doylestown, PA 18901

### **Chester County**

222 North Walnut Street,  
2nd Floor  
West Chester, PA 19380

**610-436-4510**

### **Delaware County**

Chester City Office  
419 Avenue of the States,  
Suite 605  
Chester, PA 19013

**610-874-8421**

Media Domestic Violence Office  
334 W. Front Street, lower level  
Media, PA 19063

**610-422-7053**

### **Montgomery County**

Norristown Office  
625 Swede Street  
Norristown, PA 19401

**610-275-5400**

Pottstown Office  
933 N. Charlotte Street,  
Suite 2-A

Pottstown, PA 19464

**610-326-8280**

## **Mayor's Commission on Aging (Philadelphia only)**

1401 John F. Kennedy Blvd.  
16th floor  
Philadelphia, PA 19102

**215-686-8450**

**[phila.gov/aging](http://phila.gov/aging)**

## Social Security Administration

Information Hotline:

**1-800-772-1213 (TTY/TDD: 1-800-325-0778)**

**ssa.gov**

## Local Social Security offices

### **Bucks County**

444 Lincoln Highway  
Fairless Hills, PA 19030

### **Chester County**

1101 West Chester Pike  
West Chester, PA 19382

### **Delaware County**

807 Crosby Street  
Chester, PA 19013

8645 West Chester Pike  
Upper Darby, PA 19082

### **Montgomery County**

80 Robinson St.,  
Pottstown, PA 19464  
1700 Markley Street, Suite 120  
Norristown, PA 19401

### **Philadelphia County**

2 Penn Center  
Suite 2000A

1500 JFK Boulevard  
20th Floor

Philadelphia, PA 19102

4240 Market Street  
Philadelphia, PA 19104

2929 North Broad Street  
Philadelphia, PA 19132

701 East Cheltenham Avenue  
Philadelphia, PA 19144

3336 South Broad Street  
Stadium Plaza

Philadelphia, PA 19145

9300 Ashton Road, Unit 4  
Philadelphia, PA 19114

## Important plan information

### Health and wellness or prevention information

For updated information regarding plan providers, visit our website at [ibxmedicare.com](https://ibxmedicare.com), or call our Member Help Team. Keystone 65 HMO members call **1-800-645-3965** and Personal Choice 65<sup>SM</sup> PPO members call **1-888-718-3333**. The TTY/TDD number is **711**. Representatives can be reached seven days a week, 8 a.m. to 8 p.m. Please note that on weekends and holidays from April 1 through September 30, your call may be sent to voicemail.

Independence Blue Cross offers PPO, HMO-POS, and HMO Medicare Advantage plans with a Medicare contract. Enrollment in Independence Blue Cross PPO, HMO-POS, and HMO Medicare Advantage plans depends on contract renewal.

Independence Blue Cross offers products through its subsidiaries Independence Assurance Company, Independence Hospital Indemnity Plan, Keystone Health Plan East, and QCC Insurance Company, independent licensees of the Blue Cross and Blue Shield Association.

[ibxmedicare.com](https://ibxmedicare.com)

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