



IBX

Guide to Savings for Medicare Beneficiaries

Programs and resources to help you get
the coverage you need

Independence 

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.



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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.
- 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.
- 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.
- 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.
- Call **1-800-955-0989**.
- Email 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 \$2,000 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 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 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, or mailed to the PCA at the above address, care of SFMNP Produce Vouchers.
- Visit pcacares.org for more information and to download an application or proxy form.

To redeem produce vouchers, visit 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.
- 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.
- 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.
- Call **1-800-774-7040**.
- Download an application from 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.
- 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 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.
- 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

Chester County

Chesco Connect
610-344-5545 (reservations and general information)
1-877-873-8415 (toll-free)
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
(TTY/TDD: 610-490-3990)

Montgomery County

TRANSNET
(Suburban Transit Network, Inc.)
215-542-7433
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

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.
 - 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.

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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.
- 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.
- 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.

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
- 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 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 for a location near you.
- Visit 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



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.

For information:

- Visit lifelinesupport.org.

Download an application from 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.

For a complete list of all participating dental offices, visit 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

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

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

2025 Poverty Guidelines

The poverty guidelines continue to be derived from the Census Bureau's current official poverty thresholds. They are not derived from the Census Bureau's Supplemental Poverty Measure (SPM).

Applicable Date: These guidelines are subject to change and were last updated January 17, 2025.

The following guideline figures represent annual income.

2025 Poverty Guidelines for the 48 Contiguous States and the District of Columbia

Persons in family/household	Poverty guideline
1	\$15,650
2	\$21,150
3	\$26,650
4	\$32,150
5	\$37,650
6	\$43,150
7	\$48,650
8	\$ 54,150

Guidelines as of 01/16/2025. Obtained from the U.S. Department of Health and Human Services Office of the Assistant Secretary for Planning and Evaluation. View at <https://aspe.hhs.gov/poverty-guidelines>

For families/households with more than 8 persons, add \$5,500 for each additional person.

Multi-Language Insert

Multi-language Interpreter Services

English: We have free interpreter services to answer any questions you may have about our health or drug plan. To get an interpreter, just call us at 1-800-275-2583. Someone who speaks English/Language can help you. This is a free service.

Spanish: Tenemos servicios de intérprete sin costo alguno para responder cualquier pregunta que pueda tener sobre nuestro plan de salud o medicamentos. Para hablar con un intérprete, por favor llame al 1-800-275-2583. Alguien que hable español le podrá ayudar. Este es un servicio gratuito.

Chinese Mandarin: 我们提供免费的翻译服务，帮助您解答关于健康或药物保险的任何疑问。如果您需要此翻译服务，请致电 1-800-275-2583。我们的中文工作人员很乐意帮助您。这是一项免费服务。

Chinese Cantonese: 您對我們的健康或藥物保險可能存有疑問，為此我們提供免費的翻譯服務。如需翻譯服務，請致電 1-800-275-2583。我們講中文的人員將樂意為您提供幫助。這是一項免費服務。

Tagalog: Mayroon kaming libreng serbisyo sa pagsasalang-wika upang masagot ang anumang mga katanungan ninyo hinggil sa aming planong pangkalusugan o panggamot. Upang makakuha ng tagasalang-wika, tawagan lamang kami sa 1-800-275-2583. Maaari kayong tulungan ng isang nakakapagsalita ng Tagalog. Ito ay libreng serbisyo.

French: Nous proposons des services gratuits d'interprétation pour répondre à toutes vos questions relatives à notre régime de santé ou d'assurance-médicaments. Pour accéder au service d'interprétation, il vous suffit de nous appeler au 1-800-275-2583. Un interlocuteur parlant Français pourra vous aider. Ce service est gratuit.

Vietnamese: Chúng tôi có dịch vụ thông dịch miễn phí để trả lời các câu hỏi về chương sức khỏe và chương trình thuốc men. Nếu quý vị cần thông dịch viên xin gọi 1-800-275-2583 sẽ có nhân viên nói tiếng Việt giúp đỡ quý vị. Đây là dịch vụ miễn phí.

German: Unser kostenloser Dolmetscherservice beantwortet Ihren Fragen zu unserem Gesundheits- und Arzneimittelplan. Unsere Dolmetscher erreichen Sie unter 1-800-275-2583. Man wird Ihnen dort auf Deutsch weiterhelfen. Dieser Service ist kostenlos.

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Korean: 당사는 의료 보험 또는 약품 보험에 관한 질문에 대해 드리고자 무료 통역 서비스를 제공하고 있습니다. 통역 서비스를 이용하려면 전화 1-800-275-2583 번으로 문의해 주십시오. 한국어를 하는 담당자가 도와 드릴 것입니다. 이 서비스는 무료로 운영됩니다.

Russian: Если у вас возникнут вопросы относительно страхового или медикаментного плана, вы можете воспользоваться нашими бесплатными услугами переводчиков. Чтобы воспользоваться услугами переводчика, позвоните нам по телефону 1-800-275-2583. Вам окажет помощь сотрудник, который говорит по-русски. Данная услуга бесплатная.

Arabic: إننا نقدم خدمات المترجم الفوري المجانية للإجابة عن أي أسئلة تتعلق بالصحة أو جدول الأدوية لدينا. للحصول على مترجم فوري، ليس عليك سوى الاتصال بنا على 1-800-275-2583. سيقوم شخص ما يتحدث العربية بمساعدتك. هذه خدمة مجانية.

Hindi: हमारे स्वास्थ्य या दवा की योजना के बारे में आपके किसी भी प्रश्न के जवाब देने के लिए हमारे पास मुफ्त दुभाषिया सेवाएँ उपलब्ध हैं. एक दुभाषिया प्राप्त करने के लिए, बस हमें 1-800-275-2583 पर फोन करें. कोई व्यक्ति जो हिन्दी बोलता है आपकी मदद कर सकता है. यह एक मुफ्त सेवा है.

Italian: È disponibile un servizio di interpretariato gratuito per rispondere a eventuali domande sul nostro piano sanitario e farmaceutico. Per un interprete, contattare il numero 1-800-275-2583. Un nostro incaricato che parla Italianovi fornirà l'assistenza necessaria. È un servizio gratuito.

Portuguese: Dispomos de serviços de interpretação gratuitos para responder a qualquer questão que tenha acerca do nosso plano de saúde ou de medicação. Para obter um intérprete, contacte-nos através do número 1-800-275-2583.irá encontrar alguém que fale o idioma Português para o ajudar. Este serviço é gratuito.

French Creole: Nou genyen sèvis entèprèt gratis pou reponn tout kesyon ou ta genyen konsènan plan medikal oswa dwòg nou an. Pou jwenn yon entèprèt, jis rele nou nan 1-800-275-2583. Yon moun ki pale Kreyòl kapab ede w. Sa a se yon sèvis ki gratis.

Polish: Umożliwiamy bezpłatne skorzystanie z usług tłumacza ustnego, który pomoże w uzyskaniu odpowiedzi na temat planu zdrowotnego lub dawkowania leków. Aby skorzystać z pomocy tłumacza znającego język polski, należy zadzwonić pod numer 1-800-275-2583. Ta usługa jest bezpłatna.

Japanese: 当社の健康 健康保険と薬品 処方薬プランに関するご質問にお答えするために、無料の通訳サービスがあります。通訳をご用命になるには、1-800-275-2583 にお電話ください。日本語を話す人が支援いたします。これは無料のサービスです。

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(Expires 12/31/25)

Multi-language Interpreter Services

Gujarati: અમારી આરોગ્ય અથવા દવા યોજના વિશે તમને ઊંચ શકે તેવા કીર્ણપણ પ્રશ્નોના જવાબ આપવા માટે અમારી પાસે ભિન્ન ભિન્ન ભાષાઓમાં સેવાઓ છે. દુભાષિયા મેળવવા માટે, અમને ફોન 1-800-275-2583 પર કોલ કરો. ગુજરાતી બોલતી વ્યક્તિ તમને મદદ કરી શકે છે. આ એક ભિન્ન ભાષા સેવા છે.

Urdu: آپ کی صحت یا دوا کے متعلق کسی بھی سوال کا جواب دینے کے لیے ہمارے پاس مفت ترجمانی کی خدمات دستیاب ہیں۔ مترجم کی سہولت کے لیے، 1-800-275-2583 پر کال کریں۔ اردو بولنے والا کوئی شخص آپ کی مدد کر سکتا ہے۔ یہ مفت سروس ہے۔

Khmer: យើងមានផ្តល់សេវាកម្មអ្នកបកប្រែផ្លាស់ប្តូរភាសាសម្រាប់អ្នកដែលមិនចេះប្រើភាសាខ្មែរ ដើម្បីឆ្លើយសំណួរណាមួយដែលអ្នកប្រហែលជាមានអំពីការប្រោសសុខភាព ឬគ្រួសាររបស់យើង។ ដើម្បីទទួលបានសេវាកម្មបកប្រែផ្លាស់ប្តូរភាសាសម្រាប់អ្នកដែលមិនចេះប្រើភាសាខ្មែរ 1-800-275-2583 ។ អ្នកណាម្នាក់ដែលនិយាយភាសាអង់គ្លេសអាចជួយអ្នកបាន។ នេះគឺជាសេវាកម្មឥតគិតថ្លៃ។

Telugu: మా ఆరోగ్యం లేదా ఔషధ ప్రణాళిక గురించి మీకు ఏవైనా ప్రశ్నలకు సమాధానం ఇవ్వడానికి మాకు ఉచిత ఇంటర్ప్రటర్ సర్వీసులు అందుబాటులో ఉన్నాయి. అనువాదకుడిని పొందడానికి, 1-800-275-2583 ద్వారా మాకు కాల్ చేయండి. తెలుగు మాట్లాడగలిగే ఎవరైనా మీకు సహాయం చేయగలరు. ఇది ఉచిత సర్వీసు.

Discrimination is Against the Law

This plan complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. This plan does not exclude people or treat them less favorably because of race, color, national origin, age, disability, or sex.

This plan:

- Provides people with disabilities reasonable modifications and free appropriate auxiliary aids and services to communicate effectively with us, such as:
 - Qualified sign language interpreters
 - Written information in other formats (large print, audio, accessible electronic formats, other formats).
- Provides free language assistance services to people whose primary language is not English, which may include:
 - Qualified interpreters
 - Information written in other languages.

If you need reasonable modifications, appropriate auxiliary aids and services, or language assistance services, contact our Civil Rights Coordinator.

If you believe that this Plan has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with: our Civil Rights Coordinator, in person or by mail: 1901 Market Street, Philadelphia, PA 19103, by phone: 1-888-377-3933 (TTY: 711), by fax: 215-761-0245, or by email: civilrightscordinator@1901market.com.

You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, our Civil Rights Coordinator is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

U.S. Department of Health and Human Services
200 Independence Avenue, SW
Room 509F, HHH Building
Washington, D.C. 20201
1-800-368-1019, 800-537-7697 (TDD)

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

This notice is available at the following website: www.healthinsurancehosting.com/notices.

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Important plan information

Health and wellness or prevention information

For updated information regarding plan providers, visit our website at ibxmedicare.com, or call our Member Help Team. Keystone 65 HMO members call **1-800-645-3965** and Personal Choice 65SM 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

Independence 

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