



A guide to savings for **Medicare Beneficiaries**

Programs and resources to help you get the care you need.
That's Medicare that cares back.

Independence 

ibxmedicare.com

GET HELP WITH YOUR EXPENSES

If you're living on a fixed income, you know that making ends meet can sometimes be a challenge. At Independence Blue Cross, we want you to know that you don't have to settle for less when it comes to your health.

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 and make the most of your resources.

This brochure can help you take full advantage of all the resources available to you. Learn about the range of programs available, which programs you qualify for, and how to apply for the benefits offered.

Page 44 of this booklet provides contact information for the relevant agencies and organizations should you want additional details about any of these programs.

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Medical & Prescription Assistance

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.

Who is eligible:

Pennsylvania residents (for at least 90 consecutive days) who are age 65 or older are eligible. You can apply for these programs even if you have health insurance coverage or if the prescription coverage you have is limited.

If you are applying for PACE benefits, you must meet the following income limits:

- Single person: total income must be \$14,500 or less
- Married couple: combined total income must be \$17,700 or less

If you are applying for PACENET benefits, you must meet the following income limits:

- Single person: total income must be \$27,500 or less
- Married couple: combined total income must be \$35,500 or less

How to apply:

Applications for PACE, PACENET, and PACE Plus are available at Area Agencies on Aging (see page 44 for locations), pharmacies, and legislators' offices.

You may obtain an application at **pacecares.magellanhealth.com** or by calling **1-800-225-7223**. Hearing-impaired callers using a TDD (Telecommunication Device for the Deaf) should call **1-800-222-9004**.

Important information regarding the PACE Outreach program

The PACE program partners with Benefits Data Trust (BDT) to conduct outreach and enrollment services. BDT assists PACE in identifying older Pennsylvanians who may qualify for the program and helps individuals complete the program's enrollment application.

BDT conducts outreach services through direct mail and outbound calls. During the outbound calls, benefits outreach specialists help individuals with the application process. They can also submit applications to the program on the individual's behalf.

BDT is located in Philadelphia, Pennsylvania, but offers a toll-free number for individuals to call with questions, **1-866-712-2060**.

PENNSYLVANIA PATIENT ASSISTANCE PROGRAM CLEARINGHOUSE (PA PAP)

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.

Who is eligible:

Pennsylvania residents who:

- Are not a participant in any other state or federally funded prescription program
- Do not have other prescription insurance; however, assistance during the Medicare Part D coverage gap may be available

How to apply:

For more information about this program, call **1-800-955-0989**.

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.

Who is eligible:

- Applicants must be receiving Medicare
- Beneficiaries must have limited resources and income
- Individuals must reside in one of the 50 states or District of Columbia

How to apply:

- Apply online at: ssa.gov/prescriptionhelp
- Call Social Security at **1-800-772-1213 (TTY: 1-800-325-0778)** to apply or request an application
- Apply at your local Social Security office (see pages 47-48 for locations)

MEDICAL ASSISTANCE PROGRAMS (MEDICAID)



What the programs cover:

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

Who is eligible:

Benefits are available to eligible low-income individuals regardless of age. You can qualify to receive Medical Assistance benefits even if you also receive Medicare benefits at the same time or have health insurance through a Medicare Advantage plan.

Visit compass.state.pa.us for detailed information about eligibility requirements. You may also call or visit your local County Assistance Office (see page 45 for locations) for more information.

How to apply:

File an application at your local County Assistance Office (see page 45 for a list of offices). To apply for benefits using COMPASS, Pennsylvania's online resource for assistance programs:

- Visit compass.state.pa.us, or
- Call **1-800-692-7462**.

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 Medicare Savings programs are offered by the Department of Public Welfare and are known in Pennsylvania as Healthy Horizons. There are three types of Healthy Horizons Medicare Savings programs available.

Who is eligible:

Elderly or disabled Medicare beneficiaries who do not qualify for Medical Assistance (Medicaid) because their income, assets, or both exceed the eligibility requirements may qualify for the Medicare Savings programs.

Income and asset eligibility limits for the Medicare Savings programs vary for each of the three programs available.

How to apply:

Call your local County Assistance Office (see page 45 for locations) or call COMPASS at **1-800-692-7462**.

VETERANS ADMINISTRATION BENEFITS

What the program covers:

The Veterans Health Administration (VHA) provides the following medical, surgical, and rehabilitative care to eligible veterans:

Basic care:

- Outpatient and inpatient hospital, medical, surgical, and mental health care, including substance abuse treatment
- Prescription drugs, including over-the-counter drugs, and medical and surgical supplies available under the Department of Veterans Affairs' (VA) national formulary system
- Emergency care for a service-connected disability in non-VA facilities under certain conditions
- Additional health care services through the Medicare benefits package

Preventive care:

- Periodic medical exams
- Health education, including nutrition education
- Maintenance of drug use profiles, drug monitoring, and drug use education
- Mental health and substance abuse preventive services

Who is eligible:

All veterans are potentially eligible to receive benefits, and eligibility is not just for those who served in combat. Visit the VA website at [va.gov/healthbenefits](https://www.va.gov/healthbenefits) for a list of other groups that may qualify for benefits.

Some of the basic factors that go into determining eligibility for VA health benefits include the following:

- Veterans who served in active duty with the military, naval, or air service
- Veterans who were discharged honorably
- If you enlisted after September 7, 1980, or entered active duty after October 16, 1981, you must have served 24 continuous months or the full period for which you were called to active duty
- This minimum duty requirement may not apply if you were discharged for a disability that was caused — or made worse — by your active-duty service, or were discharged for a hardship or “early out,” or served prior to September 7, 1980
- If you’re a current or former member of the Reserves or National Guard, you must have been called to active duty by a federal order and completed the full period for which you were called or ordered to active duty

Visit the VA website at [va.gov/healthbenefits](https://www.va.gov/healthbenefits) or contact one of the VA locations listed in the Contact Information and Resources section at the back of this booklet to confirm your eligibility.

How to apply:

Complete and submit VA Form 10-10EZ. You can get the form in two ways:

- Online at **va.gov/healthbenefits/apply**, or
- By phone at **1-877-222-VETS (8387)**,
Monday through Friday, 8 a.m. to 8 p.m.

If you need help completing the form, call **1-877-222-VETS (8387)**
Monday through Friday, 8 a.m. to 8 p.m.

THE DEPARTMENT OF VETERANS AFFAIRS — AID AND ATTENDANCE BENEFIT

Wartime veterans and their surviving spouses, 65 years and older, may be entitled to a tax-free benefit called Aid and Attendance. The benefit provides financial assistance to help offset the cost of long-term care in an assisted-living facility or for in-home care.

What does it mean to you?

- With the benefit in hand, you are able to afford the care you need
- You never have to pay it back, and it is completely tax-free
- Like Social Security, this pension is dependable and is paid directly to you by the U.S. Department of the Treasury
- This benefit can be used for in-home care, board and care homes, residential care homes, and for assisted-living communities

How American Veterans Aid will work with you:

- The organization provides a comprehensive long-term care consultation for a reasonable fee
- A VA-accredited claims agent provides a Letter of Determination
- Applicants receive a detailed instructions pack
- VA application forms are prepared and submitted to the VA at no charge by the claims agent

For more information:

- Visit **americanveteransaid.com**, or
- Call **1-877-427-8065**.



Food

MEALS ON WHEELS



What the program covers:

Meals on Wheels delivers nutritious meals to recipients' homes. The fee is minimal and charged according to a sliding scale, which is based on the recipient's ability to pay.

Who is eligible:

Seniors who are homebound or who might not be able to cook for themselves are eligible for meal service from Meals on Wheels.

How to apply:

Get information about starting meal service delivery to your home by contacting the Meals on Wheels chapter nearest you.

Bucks County

Central Bucks Meals on Wheels: **215-345-6065**

Chester County

Chester County Meals on Wheels: **610-430-8500**

Delaware County

Delaware County Meals on Wheels: **610-566-4211**

Montgomery County

Norristown Meals on Wheels: **610-275-1960**

Ambler Meals on Wheels: **215-619-8863**

Glenside Meals on Wheels: **215-885-7650**

Philadelphia County

Chestnut Hill Meals on Wheels: **215-233-5555**

Northeast Meals on Wheels: **215-745-9066**

Roxborough Meals on Wheels: **215-482-0249**

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.

Who is eligible:

Benefits are available to families who are receiving cash assistance. This program is also offered to people who may have sufficient income for their basic living costs but need help paying for food.

How to apply:

- File an application at your local County Assistance Office (see page 45 for locations)
- Download an application from the Web and return it to your local County Assistance Office. Visit dhs.pa.gov and click Citizens, then Supplemental Nutrition Assistance Program
- Apply for benefits online using COMPASS, Pennsylvania's online resource for assistance programs, at compass.state.pa.us to get started

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 to those in need.

Who is eligible:

MANNA clients must currently be battling or in care for a serious illness and, due to that illness, are at acute nutritional risk. Qualification for service and the amount of time that each client receives MANNA meals is based on individual needs and is determined by their Nutrition & Client Services Department.

How to apply:

A medical professional can complete a MANNA Referral Form and fax it to **215-496-9102**. You can refer yourself by calling **215-496-2662 extension 5**. 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 at **whyhunger.org** or call **212-629-8850**.

Who is eligible:

- Age 60 or older
- Total income is at or below 130 percent of the poverty line (see page 50 for more information)
- Resident of Delaware or Philadelphia counties

How to apply:

If you or someone you know is interested in finding food resources, call **1-800-548-6479** or visit **whyhunger.org** and click on *Find Food*.

You may also call Philabundance at **215-339-0900**.

SENIOR FARMERS' MARKET NUTRITION PROGRAM (SFMNP)

What the program covers:

SFMNP provides vouchers to encourage seniors to eat more fresh fruits and vegetables. Income-eligible seniors can receive \$20 a year of vouchers (four vouchers, each valued at \$5) for fruits and vegetables at local farmers markets.

Who is eligible:

An applicant's gross household income must be no more than 185 percent of the poverty guidelines. See page 50 for more information.

How to apply:

You can apply for the vouchers at the Philadelphia Corporation for Aging (PCA) at 642 North Broad Street, Philadelphia, PA 19130 or call **215-765-9040**.



Housing & Energy Services

PECO'S CUSTOMER ASSISTANCE PROGRAM (CAP)



What the program covers:

- Reduced monthly payments: Receive a discount on a portion of the energy used, depending on the household income level
- Freezing past debt: When you enroll in CAP, past debt will be frozen. If your CAP payments are made on time and in full, PECO will not make collections on past due amounts and no fees will be applied against the debt
- Forgiving past debt: If your CAP bill is paid on time and in full for six consecutive months, the entire outstanding debt will be forgiven

Who is eligible:

- Households with income at or below 150 percent of the federal poverty income guidelines (see page 50 for more information)
- Those who have applied for LIHEAP and receive LIURP services from PECO

How to apply:

Contact PECO to apply for CAP by calling **1-800-774-7040**.

PECO'S LOW-INCOME USAGE REDUCTION PROGRAM (LIURP)



What the program covers:

- LIURP helps reduce household electric and gas use, resulting in lower bills
- Free home energy use reviews, education on how to reduce energy use, and installation of weatherization measures

Who is eligible:

- You qualify if you are a high energy user and you have a household income at or below 200 percent of the federal poverty income guidelines (see page 50 for more information)
- PECO also requires that you use a certain amount of energy before you can qualify for the program. If you have electric heat, you must use at least 1,400 kWh monthly. If you have gas heat, you must use at least 50Ccf or greater monthly

How to apply:

Call **1-800-675-0222** to see if you are eligible. You can apply for LIURP services year-round.

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 Public Welfare. You need to not have an unpaid bill to receive home heating energy assistance. Cash grants help pay heating bills. Crisis grants help households who have an emergency and are in immediate danger of being without heat.

Who is eligible:

- You may qualify for a LIHEAP grant if your income meets certain income guidelines
- You will receive a written notice that tells you if you qualify and the amount of your grant

How to apply:

- Apply online at compass.state.pa.us
- Request an application by calling the statewide LIHEAP hotline at **1-866-857-7095** or TDD for the hearing-impaired at **711**
- Applications are also available at local County Assistance offices

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. The average expenditure per household is \$7,105.

Who is eligible:

Individuals who fall at or below 200% of the federal poverty level. See appendix on page 50 for more information. Priority is given to higher-risk residents such as the elderly and disabled individuals.

How to apply:

You can apply in one of four ways:

1. In person at your local County Assistance Office
2. Online at **compass.state.pa.us**
3. Online at **dced.pa.gov/programs/weatherization-assistance-program-wx**
4. By calling COMPASS at **1-800-692-7462**



Transportation

SEPTA SENIOR FREE RIDE PROGRAM

What the program covers:

Senior citizens ride free at all times on all Pennsylvania SEPTA Transit Routes (bus, trolley, subway, and Regional Rail). Travelers must have a SEPTA Key Senior Photo ID Card to ride for free. Tap the key card at the farebox and turnstile and present it to conductor or driver.

Who is eligible:

- Age 65 or older

How to apply:

Seniors can apply for a SEPTA Key Senior ID Card, with a valid form of ID, at:

SEPTA Headquarters (Lower Lobby)

1234 Market St.

Philadelphia, PA

Monday – Friday: 8 a.m. – 6 p.m.

Or

SEPTA Accessible Travel Center

Room 109 Suburban Station

Monday – Friday: 8 a.m. – 4 p.m.

Or

Local participating elected officials' offices in Bucks, Chester, Delaware, Montgomery, and Philadelphia counties.

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 or:

Bucks County

Bucks County Transport (BCT)
1-888-795-0740 (reservations)
215-794-5554 (general information)
bctransport.org

Chester County

Rover Community Transportation
484-696-3854 (reservations and general information)
1-877-873-8415 (toll-free)
krpfscoaches.com/rover

Delaware County

Community Transit of Delaware County, Inc.
610-490-3960 (reservations)
ctdelco.org

Medical Assistance Transportation Program
610-490-3975

TDD for the hearing-impaired
610-490-3990

Montgomery County

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

Montgomery County Transportation Management Association
215-997-9100
1-866-507-4857 (toll-free)
ptma-mc.org/programs/senior-mobility

Philadelphia County

Customized Community Transportation Department (CCTD)
215-580-7145
septa.org/service/cct



Other Assistance Programs

THE LIFELINE ASSISTANCE PROGRAM



Assurance Wireless

Assurance Wireless is a federal Lifeline Assistance program brought to you by Virgin Mobile. Lifeline is a government benefit program supported by the federal Universal Service Fund. Enrollment is available to individuals who qualify based on federal or state-specific eligibility criteria. The Lifeline Assistance program is available for only one wireless or wireline account per household.

What the program covers:

- Free phone
- 350 free voice minutes each month
- Unlimited free text messages each month
- 2GB free data each month

Who is eligible:

Residents receiving any of the following:

- Medicaid or SNAP
- Supplemental Security Income (SSI)
- Veterans Pension or Survivors Pension
- Residents living in Section 8 housing
- Household income that does not exceed 135 percent of the federal poverty guidelines (see page 50 for more information)

How to apply:

To apply for the Lifeline Assistance Program:

- Call **1-888-898-4888**, or
- Visit **assurancewireless.com**.

THE OMBUDSMAN PROGRAM

The Ombudsman Program works to resolve complaints and issues on behalf of individuals living in long-term care settings, such as nursing homes, assisted living facilities, and personal care homes.

Ombudsmen empower residents by educating them on their rights under federal and state law and advocate for those who are unable to advocate for themselves, to ensure that they receive the highest quality of care. They also work to bring about change that improves care at the local, state, and national levels.

For more information, contact the Ombudsman Program in your county:

- Bucks County: **267-880-5700**
- Chester County: **610-344-6350**
- Delaware County: **610-872-1868**
- Montgomery County: **610-278-3601**
- Philadelphia County: **215-545-5728** (South, West, and North Philadelphia)
215-844-1829 (Northeast and Northwest Philadelphia)

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 hotline at **1-800-490-8505** or call your Area Agency on Aging, Protective Services phone line:

- Bucks County: **1-800-243-3767**
- Chester County: **1-800-564-7000**
- Delaware County: **610-490-1300** or
After hours: **610-622-9284**
- Montgomery County: **1-800-734-2020**
- Philadelphia County: **215-765-9040**

APPRISE HEALTH INSURANCE COUNSELING PROGRAM

The APPRISE program is a service of the Pennsylvania Department of Aging and your local county Area Agency on Aging. APPRISE 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.

The toll-free APPRISE Helpline is **1-800-783-7067**; all services are free and confidential. You may also contact your county's APPRISE office:

- Bucks County: **267-880-5700**
- Chester County: **610-344-6350**
- Delaware County: **484-494-3769**
- Montgomery County: **610-834-1040**
- Philadelphia County: **215-765-9040**

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.

Program Eligibility

Participating referral dentists offer a minimum discount of 15 percent off their usual fees for patients who meet the program's basic requirements.

To be eligible, a patient must fulfill all of the following requirements:

- Pennsylvania resident
- Age 65 or older
- Not receiving federal, state, or other dental health assistance
- Not have private dental insurance
- Have a total annual household income of less than \$14,500 for a single person or less than \$17,700 for a married couple

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 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-SR-LAW (1-877-727-7529)**. Helpline hours are Monday through Thursday, 10 a.m. to 12 p.m.

The Helpline can address a wide variety of legal issues, including:

- Consumer problems – credit, debt, bankruptcy
- Health care – including Medicare Part D
- Estate planning – wills, powers of attorney
- Pensions – government and private
- Family law – elder abuse, divorce, custody, domestic violence, support
- Housing – landlord-tenant, deeds, utilities
- Financial exploitation
- Many other areas of the law...

Pennsylvania SeniorLAW Helpline provides interpretation services in 150 languages.



County Specific

RESOURCES FOR PHILADELPHIA COUNTY RESIDENTS

Energy Coordinating Agency (ECA)

What the program covers:

The ECA is a nonprofit corporation that coordinates and provides energy services, including conservation, heater repairs, energy education, and bill payment assistance.

Who is eligible:

- Philadelphia residents
- Low- to moderate-income individuals

How to apply:

- Contact the ECA at **215-609-1450**
- Visit ecasavesenergy.org

Homeowner's Emergency Loan Program (HELP)

What the program covers:

The Philadelphia Water Department (PWD) administers the Homeowner's Emergency Loan Program, an interest-free, installment-payment loan program to eligible water customers who have been issued a Notice of Violation/Defect for a defective water or drainage system.

Who is eligible:

- The applicant must be the homeowner of record and reside at the property
- The property must have received a Notice of Defect (NOD) issued by PWD
- The property must be listed as a residential or mixed residential/commercial property
- The property must have an operable water meter
- The property cannot have more than four (4) units
- The water bill and/or any payment agreements must be current

How to apply:

To apply for a loan or to find out more about HELP, call **215-685-4901**.

Utility Emergency Services Fund (UESF)



What the program covers:

UESF is a nonprofit organization that provides cash assistance to income-eligible households, preventing utility shutoffs for water, gas, and electric. Since 1983, UESF has provided grants to families in need. If eligible, UESF will give a household up to \$1,000 in aid for a utility account that is shut off or in danger of being shut off. The grant must reduce the bill to zero.

Who is eligible:

- Applicant must be a Philadelphia resident
- Applicant must have notice of termination or be off service for PECO, PGW, or PWD
- Applicant must not have received a UESF grant in the past 24 months
- Applicant must have applied for LIHEAP Cash and Crisis when the programs are open
- Applicant must be at or below 175 percent of the federal poverty level (see page 50 for more information)

How to apply:

For more information contact UESF:

- By phone at **215-972-5170**
- Online at **uesfacts.org**

Tiered Assistance Program (TAP)



What the program covers:

TAP provides eligible customers with significant savings by offering a consistent monthly bill based on their income. Past due amounts are suspended and not enforced upon while enrolled in the program.

Who is eligible:

- Resident has special hardship such as job loss, serious illness, family loss, domestic violence, or household grew
- Resident's income must fall below 150 percent of the federal poverty level (see page 50 for more information)

How to apply:

Contact TAP at **215-685-6300**.

RESOURCES FOR BUCKS COUNTY RESIDENTS

Bucks County Medication Disposal

What the program covers:

Permanent medication collection boxes are available at several locations throughout Bucks County. This project is supported by the Bucks County Commissioners and is made possible by a grant through the Bucks County Drug and Alcohol Commission, Inc.

Who is eligible:

- Bucks County residents

Contact Information:

Bensalem Township Police **215-633-3700**
Bristol Township Police **215-785-4040**
Bucks County Courthouse **215-348-6000**
Doylestown Township Police **215-348-4201**
Hilltown Township Police **215-453-6000**
Langhorne Borough Police **215-757-5911**
Lower Southampton Township Police **215-357-1235**
Middletown Township Police **215-750-3845**
New Britain Township Police **215-822-1910**
New Hope Borough Police **215-862-3033**
Newtown Township Police **215-579-1000 extension 398**
Northampton Township Police **215-322-6111**
Pennridge Regional Police **215-257-5104**
Plumstead Township Police **215-766-8741**
Quakertown Borough Police **215-536-5002**
Richland Township Police **215-536-9500**
Springfield Township Police **610-346-6700**
Upper Makefield Township Police **215-968-3020**
Upper Southampton Township Police **215-364-5000**
Warwick Township Police **215-343-6102 extension 411**

Bucks County Housing Group, Inc.

Provides assistance with housing concerns and promotes financial stability and permanent housing.

What the program covers:

- Housing counseling
- Homeowner's emergency mortgage assistance programs
- First-time home buyers counseling
- Foreclosure prevention
- Food pantries

Who is eligible:

- Bucks County residents
- Low- to moderate-income residents

Contact Information:

Bucks County Housing Group, Inc.
626 Jacksonville Road
Warminster, PA 18974
215-394-8259
bchg.org

Bucks County Opportunity Council, Inc.

This local community action agency offers numerous assistance programs to low-income Bucks County residents.

What the program provides:

- Emergency assistance to help pay rent, utility bills, and overcome barriers to self-sufficiency
- Tax preparation for Pennsylvania and federal government tax returns
- Food pantries

Who is eligible:

- Bucks County residents

Contact Information:

Quakertown Client Services:
215-536-0353

Doylestown Client Services:
215-345-3295

Bristol Client Services:
215-781-2661

Rescue Relief for Senior Citizens

Organization assists Bucks County's senior citizen population with basic needs.

What the program covers:

- Financial assistance for everyday necessities
- Advocacy and help to negotiate payments on overdue bills
- Resource information to meet needs such as clothing, debt reduction, food assistance, prescription medications, and utility bills

Who is eligible:

- Senior citizens living in Bucks County

Contact Information:

Call Rescue Relief for Senior Citizens at **215-426-1977**.

RESOURCES FOR CHESTER COUNTY RESIDENTS

Bilingual Services

La Comunidad Hispana
731 West Cypress Street
Kennett Square, PA 19348
610-444-7550

Home Maintenance Program



This program provides basic home repairs and modifications for residents of Chester County.

Who is eligible:

- Chester County residents, 65 years of age or older
- Must be primary owner of dwelling
- Must be primary residence of applicant
- Total household income must fall at or below 50 percent of the median income limits (see page 50 for more information)

What is covered:

- Basic home repairs and modifications
- One-time grant
- \$4,500 limit on the work performed

Contact Information:

Housing Partnership of Chester County
41 West Lancaster Avenue
Downingtown, PA 19335
610-518-1522

RESOURCES FOR DELAWARE COUNTY RESIDENTS

Free Home Weatherization Program

This free program may help reduce home energy costs by 20 to 30 percent. It provides services to make your home warmer in the winter and cooler in the summer.

Who is eligible:

- Delaware County residents
- Special consideration given to the elderly and disabled
- Eligibility based on household income
- Previous recipients of this program may not apply

What is covered:

- Home energy audit
- Primary heating system inspection and system service (as needed)
- Attic insulation
- Home air leakage testing
- Weather stripping and caulking
- Primary windows repair or replacement (as needed)

Contact Information:

The Community Action Agency of Delaware County, Inc.
94 Jansen Avenue
Essington, PA 19029

610-521-8770

Community Action Agency of Delaware County, Inc. (CAADC)

Community Action Agency of Delaware County, Inc. (CAADC) works with local utility companies and the Pennsylvania Department of Community and Economic Development to offer services and information to help reduce energy costs.

Who is eligible:

- Delaware County residents who want to reduce their energy costs
- PECO energy customers

What is covered:

- Education on energy use and cost-saving measures
- Usage analysis showing when and why energy costs are high
- Grants available to assist with payment of past due utility bills and/or restore service

Contact Information:

The Community Action Agency of Delaware County, Inc.
201 West Front Street
Media, PA 19063
610-874-8451
caadc.org

Foster Grandparent/Volunteer Program

The Foster Grandparent Program (FGP) provides volunteer opportunities for people age 55 and older. Volunteers are matched with youth who need tutoring or reading assistance. FGP provides volunteers with an opportunity to help youth feel more confident and independent.

Who is eligible:

Foster grandparent volunteers must be:

- Age 55 or older
- Able to serve 15 hours a week
- Meet certain income eligibility guidelines

What is covered:

- Modest tax-free stipends to offset the cost of volunteering
- Reimbursement for transportation, some meals during service, an annual physical, and accident and liability insurance while on duty
- Regular training sessions

Contact Information:

Foster Grandparent Program

610-490-1498 or **1-800-416-4504**

The Delaware County Office of Services for the Aging (COSA)

206 Eddystone Avenue

Eddystone, PA 19022

delcosa.org

RESOURCES FOR MONTGOMERY COUNTY RESIDENTS

Montgomery County Community College

Senior Citizen Registration

Residents of Montgomery County who are 65 years or older have the opportunity to enroll in credit courses at Montgomery County Community College. Courses start at \$47 per credit. Non-credit courses do not apply to this benefit. Please view the Registration Calendar online at mc3.edu/adm-fin-aid/registration or contact the campus listed below. There are different dates for each term.

If you are a first-time senior citizen student seeking a degree or a returning student, you will need to complete the online applications. If you would like to apply in person, please go to the Enrollment Services Department at Central Campus in Blue Bell or West Campus in Pottstown.

Central Campus (Blue Bell)
340 Dekalb Pike
College Hall 240
Blue Bell, PA 19422
Phone: 215-641-6300

West Campus (Pottstown)
101 College Drive
Room 151
Pottstown, PA 19464
Phone: 610-718-1800

Montgomery County Community Action Agency

The Montgomery County Community Action Development Commission offers a variety of programs and services, including:

- Debt counseling and reduction programs
- Foreclosure prevention and mortgage assistance
- Food pantry and access to groceries
- Employment training and job finding services
- Weatherization

Contact Information:

For more information or to apply for aid, visit or call the Community Action Development Commission:

113 East Main Street
Norristown, PA 19401
610-277-6363

Contact Information and 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
30 East Oakland Avenue
Doylestown, PA 18901
267-880-5700

Chester County

Chester County Dept. of Aging Services Government Services Center
601 Westtown Road, Suite 130
West Chester, PA 19382
610-344-6350

Delaware County

Delaware County Office of Services for the Aging (COSA)
206 Eddystone Avenue, 2nd Floor
Eddystone, PA 19022
610-490-1300

Montgomery County

Montgomery County Office of Aging and Adult Services
Human Services Center
1430 DeKalb Street, P.O. Box 311
Norristown, PA 19404
610-278-3601

Philadelphia County

Philadelphia Corporation for Aging (PCA)
642 North Broad Street
Philadelphia, PA 19130
215-765-9040

CENTER FOR ADVOCACY FOR THE RIGHTS AND INTERESTS OF THE ELDERLY (CARIE)

1500 JFK Boulevard, Suite 1500
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**

Chester County

100 James Buchanan Drive
Thorndale, PA 19372
1-888-814-4698 or **610-466-1000**

Delaware County

Crosby District
701 Crosby Street, Suite A
Chester, PA 19013
610-447-5500

Darby District
845 Main Street
Darby, PA 19023
610-461-3800

Philadelphia County

Headquarters
801 Market Street
Philadelphia, PA 19107
215-560-7226

Montgomery County

Norristown District
1931 New Hope Street
Norristown, PA 19401
1-877-398-5571 or **610-270-3500**

Pottstown District
24 Robinson Street
Pottstown, PA 19464
1-800-641-3940 or **610-327-4280**

LEGAL AID OF SOUTHEASTERN PENNSYLVANIA

Bucks County

Bristol Office
1290 Veterans Highway, Box 809
Bristol, PA 19007
215-781-1111

Doylestown Office
50 North Main Street
2nd Floor
Doylestown, PA 18901
215-340-1818

Chester County

222 North Walnut Street
2nd Floor
West Chester, PA 19380
610-436-4510

Delaware County

419 Avenue of the States, Suite 605
Chester, PA 19013
610-874-8421

334 West Front Street
Media, PA 19063
610-422-7053

Montgomery County

625 Swede Street
Norristown, PA 19401
610-275-5400

933 N. Charlotte Street
Suite 2-A
Pottstown, PA 19464
610-326-8280

MAYOR'S COMMISSION ON AGING (PHILADELPHIA ONLY)

100 South Broad Street
4th Floor
Philadelphia, PA 19107
215-686-8450
phila.gov/aging

MEDICARE

Available 24 hours a day/7 days a week

1-800-633-4227

TTY/TDD: 1-877-486-2048

medicare.gov

PACE AND PACENET

P.O. Box 8806

Harrisburg, PA 17105

1-800-225-7223

SOUTHEASTERN PENNSYLVANIA TRANSPORTATION AUTHORITY (SEPTA)

1234 Market Street

4th Floor

Philadelphia, PA 19107

215-580-7800

septa.org

SOCIAL SECURITY ADMINISTRATION

Information Hotline:

1-800-772-1213

(TTY: 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

39 West Ridge Pike
Royersford, PA 19468

1700 Markley Street, Suite 120
Norristown, PA 19401

Philadelphia County

2 Penn Center
Suite 2000A
1500 JFK Boulevard
20th Floor
Philadelphia, PA 19102

3400 Aramingo Avenue
Philadelphia, PA 19134

4240 Market Street
Philadelphia, PA 19104

2929 North Broad Street
Philadelphia, PA 19132

701 East Chelton Avenue
Philadelphia, PA 19144

3336 South Broad Street
Philadelphia, PA 19145

9300 Ashton Road, Unit 4
Philadelphia, PA 19114

VA LOCATIONS

Philadelphia Regional Office and Insurance Center

5000 Wissahickon Avenue
Philadelphia, PA 19144

1-800-827-1000

Coatesville VA Medical Center

1400 Blackhorse Hill Road
Coatesville, PA 19320

1-800-290-6172

or **610-384-7711**

Philadelphia VA Medical Center

3900 Woodland Avenue
Philadelphia, PA 19104

1-800-949-1001

or **215-823-5800**

Philadelphia Veterans Center

801 Arch Street, Suite 502
Philadelphia, PA 19107

1-877-927-8387

or **215-627-0238**

Philadelphia Veterans Center NE

101 East Olney Avenue
Suite C-7
Philadelphia, PA 19120

1-877-927-8387

or **215-924-4670**

va.gov

Telecommunications Device for Hearing-Impaired

TDD: 1-800-829-4833

2019 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 11, 2019.

The following guideline figures represent annual income.

2019 Poverty Guidelines for the 48 Contiguous States and the District of Columbia

Persons in family/household	Poverty guideline
1	\$12,490
2	16,910
3	21,330
4	25,750
5	30,170
6	34,590
7	39,010
8	43,430

For families/households with more than 8 persons, add \$4,420 for each additional person.

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 differently because of race, color, national origin, age, disability, or sex.

This Plan provides:

- Free aids and services to people with disabilities to communicate effectively with us, such as: qualified sign language interpreters, and written information in other formats (large print, audio, accessible electronic formats, other formats).
- Free language services to people whose primary language is not English, such as: qualified interpreters and information written in other languages.

If you need these 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.

You can file a grievance in the following ways: In person or by mail:

ATTN: Civil Rights Coordinator, 1901 Market Street, Philadelphia, PA, 19103,

By phone: **1-888-377-3933 (TTY: 711)**, By fax: **215-761-0245**,

By email: **civilrightscordinator@1901market.com**.

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

ocrportal.hhs.gov/ocr/smartscreen/main.jsf or by mail or phone at: U.S.

Department of Health and Human Services, 200 Independence Avenue SW.,

Room 509F, HHH Building, Washington, DC 20201, 1-800-368-1019,

800-537-7697 (TDD). Complaint forms are available at

hhs.gov/ocr/office/file/index.html.

If you need help filing a grievance, our Civil Rights Coordinator is available to help you.

Language Assistance Services

Spanish: ATENCIÓN: Si habla español, cuenta con servicios de asistencia en idiomas disponibles de forma gratuita para usted. Llame al 1-800-275-2583 (TTY: 711).

Chinese: 注意: 如果您讲中文, 您可以得到免费的语言协助服务。致电 1-800-275-2583。

Korean: 안내사항: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-800-275-2583 번으로 전화하십시오.

Portuguese: ATENÇÃO: se você fala português, encontram-se disponíveis serviços gratuitos de assistência ao idioma. Ligue para 1-800-275-2583.

Gujarati: સૂચના: જો તમે ગુજરાતી બોલતા હો, તો નિ:શુલ્ક ભાષા સહાય સેવાઓ તમારા માટે ઉપલબ્ધ છે. 1-800-275-2583 કોલ કરો.

Vietnamese: LƯU Ý: Nếu bạn nói tiếng Việt, chúng tôi sẽ cung cấp dịch vụ hỗ trợ ngôn ngữ miễn phí cho bạn. Hãy gọi 1-800-275-2583.

Russian: ВНИМАНИЕ: Если вы говорите по-русски, то можете бесплатно воспользоваться услугами перевода. Тел.: 1-800-275-2583.

Polish UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-800-275-2583.

Italian: ATTENZIONE: Se lei parla italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-800-275-2583.

Arabic: ملحوظة: إذا كنت تتحدث اللغة العربية، فإن خدمات المساعدة اللغوية متاحة لك بالمجان. اتصل برقم 1-800-275-2583.

French Creole: ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele 1-800-275-2583.

Tagalog: PAUNAWA: Kung nagsasalita ka ng Tagalog, magagamit mo ang mga serbisyo na tulong sa wika nang walang bayad. Tumawag sa 1-800-275-2583.

French: ATTENTION: Si vous parlez français, des services d'aide linguistique-vous sont proposés gratuitement. Appelez le 1-800-275-2583.

Pennsylvania Dutch: BASS UFF: Wann du Pennsylvania Deitsch schwetzscht, kannscht du Hilf griege in dei eegni Schprooch unni as es dich ennich eppes koschte zellt. Ruf die Nummer 1-800-275-2583.

Hindi: ध्यान दें: यदि आप हिंदी बोलते हैं तो आपके लिए मुफ्त में भाषा सहायता सेवाएं उपलब्ध हैं। कॉल करें 1-800-275-2583।

German: ACHTUNG: Wenn Sie Deutsch sprechen, können Sie kostenlos sprachliche Unterstützung anfordern. Wählen Sie 1-800-275-2583.

Japanese: 備考：母国語が日本語の方は、言語アシスタンスサービス（無料）をご利用いただけます。1-800-275-2583へお電話ください。

Persian (Farsi):

توجه: اگر فارسی صحبت می کنید، خدمات ترجمه به صورت رایگان برای شما فراهم می باشد. با شماره 1-800-275-2583 تماس بگیرید.

Navajo: Díí baa akó nínízin: Díí saad bee yánífti'go Diné Bizaad, saad bee áká'ánída'áwo'déé', t'áá jiik'eh. Hódíílnih kojí' 1-800-275-2583.

Urdu:

توجه درکار ہے: اگر آپ اردو زبان بولتے ہیں، تو آپ کے لئے مفت میں زبان معاون خدمات دستیاب ہیں۔ کال کریں 1-800-275-2583.

Mon-Khmer, Cambodian: សូមមេត្តាចាប់អារម្មណ៍៖

ប្រសិនបើអ្នកនិយាយភាសាមន-ខ្មែរ ឬភាសាខ្មែរ នោះ

ជំនួយផ្នែកភាសានឹងមានផ្តល់ជូនដល់លោកអ្នកដោយឥត

គិតថ្លៃ។ ទូរស័ព្ទទៅលេខ 1-800-275-2583។

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.

If you are not yet a member and have questions, please call **1-877-393-6733**, **(TTY/TDD: 711)**, seven days a week, 8 a.m. to 8 p.m.

Independence Blue Cross offers products through its subsidiaries 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://www.ibxmedicare.com)

Independence 

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