

Reserved for local information

If you have Medicare, don't miss out on opportunities to save on your Medicare bills. To learn what help may be available for you or someone you know, contact us today. The call is free, and so is the assistance.

1-800-96-ELDER
(1-800-963-5337)



Could someone you know benefit from lower Medicare costs?

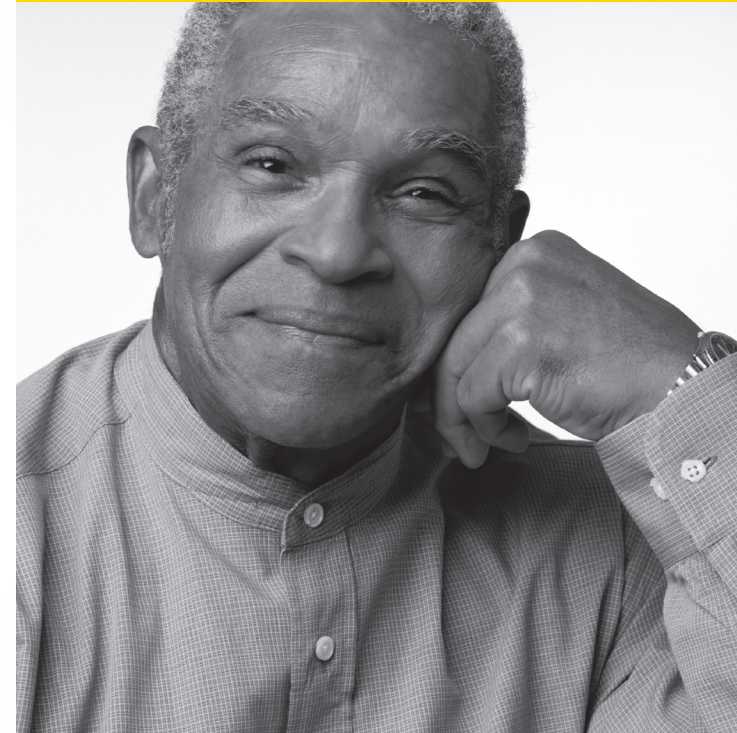
Spread the Word!



This brochure has been provided by SHINE and the Florida Department of Elder Affairs, in partnership with your local Area Agency on Aging.

This publication has been created or produced by the State of Florida with financial assistance, in whole or in part, through a grant from the Administration on Aging and the Centers for Medicare & Medicaid Services. Grantees undertaking projects under government sponsorship are encouraged to express their findings and conclusions. These contents do not necessarily represent the policy of the U.S. Department of Health and Human Services and the grantee should not assume endorsement by the Federal Government.

“Lowering my Medicare costs was easier than I thought.”



Isn't it time you save on your Medicare costs, too?

“We had no idea programs existed to help us pay our Medicare costs.”



Did you know you could lower your prescription drug costs by applying for **Extra Help**?

Extra Help is a financial assistance program administered by the Social Security Administration that helps cover the costs of prescription drugs. For those who qualify, the program makes life-saving medications affordable for Medicare beneficiaries who are enrolled in a Medicare prescription drug plan. It may lower your monthly drug plan premiums, your yearly deductibles and your co-payment for each prescription.

Extra Help may save you as much as \$4,000 a year in prescription costs. In just a few minutes, you can apply for this and other Medicare savings programs.

Medicare can be affordable

Fred and Judy are like many couples - they worked hard for many years, knowing Medicare would be there to provide the important health and prescription benefits they would need in their retirement years.

However, they never realized how much they would have to pay.

The couple learned about ways to lower their Medicare bills by calling the state's Elder Helpline. With a trained benefits counselor to guide them, it was easy for them to apply for valuable Medicare savings programs.

“We had no idea programs existed to help us pay our Medicare costs. We actually feel more secure in our retirement because we applied and now qualify for these programs.”

Did you know you could save money every month if you qualify for **Medicare Savings Programs**?

Medicare Savings Programs are a different set of benefits that pay for monthly Medicare premiums. In some instances, they can also save you money on other Medicare expenses (like deductibles and co-payments). If you qualify for a Medicare Savings Program, you automatically qualify for Extra Help.

Within a few weeks of applying, you'll learn what savings you will receive. These savings programs are administered through the Florida Department of Children and Families and the Agency for Health Care Administration (AHCA).

Don't waste your time or your money, and don't sacrifice your health. To learn more or to apply, call the **Elder Helpline** toll-free at **1-800-963-5337**.