

## Get the Most Out of Your Medicare

### Follow these 3 important steps:

**Step 1: Prepare** – Take time to gather all of the information you'll need to make a decision about your health and prescription drug coverage.

- A list of medications you take
- A list of the providers you want to use, like your doctor or pharmacy
- Any notice from your plan (called the "Annual Notice of Change"), Social Security or Medicare about changes to your costs and coverage
- If you are enrolling for the first time, watch your mail for the "Medicare & You" handbook

**Step 2: Compare** – Complete your Medicare Enrollment Review. Review and compare plans based on the 3 C's – Cost, Coverage and Customer service. If you would like Senior Services to assist you, call us at one of phone numbers listed below.

You can also visit [www.medicare.gov](http://www.medicare.gov) on the Web. Or, call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

**Step 3: Decide** – When you decide which plan is right for you this year, Senior Services can also help you enroll – online, in person or on the telephone.

**For assistance with the Medicare Enrollment Review or Medicare Part D "Extra Help," call Senior Services.**

**If you live in Chesapeake, Norfolk, Portsmouth or Virginia Beach call:**

Jim Hutchinson, (757) 461-9481 or  
Rhoda Stillman, (757) 222-4512

**If you live in Franklin, Isle of Wight County, Southampton County or Suffolk call:**

Western Tidewater MedCare Access Specialist  
Ann Okeefe, (757) 328-4217

### Important Medicare Dates

**October** – Prepare and Compare

**November 15** – Enrollment Begins

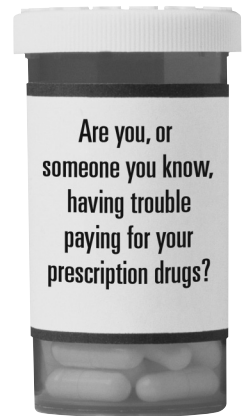
**December 31** – Enrollment Ends

**January 1** – Coverage Begins

### Are you, or someone you know, having trouble paying for prescription drugs?

If you have limited income and resources, you may qualify for the Medicare Part D Low-Income Subsidy benefit, which can mean "Extra Help" to pay your prescription drug costs.

Based on data from the Social Security Administration, Medicare and the Internal Revenue Service, the Virginia Department for the Aging reports there could be as many as 4,000 Medicare beneficiaries in South Hampton Roads who qualify for the "Extra Help" benefit and are not yet enrolled.



### You may qualify if:

- You are single with \$1,354 or less in monthly income and \$12,510 or less in assets excluding your home, or
- You are married with \$1,822 or less in combined monthly income and \$25,010 or less in assets, excluding your home.

Senior Services and the Virginia Insurance Counseling Program (VICAP) want to enroll as many eligible "Extra Help" beneficiaries as possible before the 2009 Annual Open Enrollment Period for Medicare Part D, Nov. 15 to Dec. 31. For assistance, call us at one of phone numbers listed in the box to the left.

# Medicare Informational Presentations

*Hosted by Senior Services and Virginia Insurance Counseling and Assistance Program (VICAP)*

For individuals who already have Medicare Part D and want a different plan, those who are new to Medicare and enrolling for the first time, and those who may be eligible for a Medicare Part D Low-Income Subsidy/ "Extra Help." All presentations are free and open to the public.

## **For Chesapeake, Norfolk, Portsmouth and Virginia Beach**

### **Chesapeake Central Library**

298 Cedar Road

**Nov. 5**

10 a.m.

### **Norfolk – Primeplus Senior Center**

7300 Newport Avenue

**Oct. 22**

10 a.m.

### **Portsmouth – Churchland Branch Library**

4934 High Street West

**Nov. 10**

11 a.m.

### **Portsmouth Senior Station**

3500 Clifford Street

**Nov. 3**

10 a.m.

### **Virginia Beach – Meyera E. Oberndorf Central Library**

4100 Virginia Beach Boulevard

**Nov. 4**

10 a.m.

### **For more information and updates on the schedule, call Jim Hutchinson at (757) 461-9481 or Rhoda Stillman at (757) 222-4512.**

## **For Western Tidewater**

### **Carrollton – Mary Wells Community Center**

13036 Nike Park Road

**Oct. 22**

**Nov. 18**

11 a.m.

### **Courtland – Walter C. Rawls Library**

22511 Main Street

**Oct. 27**

**Nov. 3, 24**

**Dec. 1, 8, 15, 22, 29**

10 a.m.

### **Franklin – Dr. Martin Luther King Jr. Community Center**

683 Oak Street

**Oct. 20**

11 a.m.

### **Franklin – Parker Drug Co.**

102 N. Main Street

**Nov. 5, 19**

**Dec. 3, 17**

9 a.m.

### **Franklin – Ruth Camp Campbell Memorial Library**

280 N. College Drive

**Oct. 27**

**Nov. 3, 24**

**Dec. 1, 8, 15, 22, 29**

1 p.m.

### **Smithfield Library**

255 James Street

**Oct. 23, 30**

**Nov. 6, 13, 20**

**Dec. 4, 11, 18**

10 a.m.

### **Suffolk Department of Social Services**

135 Hall Street (3rd floor)

**Nov. 2**

**Dec. 7**

10 a.m.

### **Suffolk – Western Tidewater Task Force on Aging**

Location to be announced

**Nov. 9**

3 p.m.

### **Suffolk Work Force Development Center**

157 N. Main Street

(training room B)

**Nov. 2, 9, 16, 23**

**Dec. 7, 14, 21, 28**

1 p.m.

### **Windsor Pharmacy**

12 E. Windsor Boulevard

**Nov. 4**

**Dec. 9**

1 p.m.

### **Zuni Senior Center (Zuni Presbyterian Home)**

5279 Homegrown Lane

**Dec. 9**

10 a.m.

**For more information and updates on the Western Tidewater schedule, call MedCare Access Specialist Ann Okeefe at (757) 328-4217.**



THE CENTER FOR AGING

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