

***SHIP Services are available at
several sites throughout
Sussex County including:***

Sparta Senior Center Silver Café
39 Trapasso Drive
Sparta, NJ 07871

Sussex County Main Library
125 Morris Turnpike
Newton, NJ 07860
(Frankford Twp.)

Sussex County Division of
Senior Services
One Spring Street
Newton, NJ 07860

Vernon Senior Center
21 Church Street
Vernon, NJ 07462



Call for an appointment today.
973-579-0555

***STATE HEALTH INSURANCE
ASSISTANCE PROGRAM
(SHIP)***

SHIP is a statewide program sponsored by the NJ Dept. of Health and Senior Services, Division of Aging and Community Services, with major funding from the US Dept. of Health and Human Services Centers for Medicare and Medicaid Services (CMS).

SHIP provides FREE, objective, confidential help to NJ Medicare beneficiaries who have problems with or questions about Medicare, Medigap, Medicare Advantage Plans and Long-term Care Insurance.

Experienced counselors do not provide legal advice, sell, recommend or endorse any specific insurance product, agent or insurance company. Counselors provide information and assistance so that YOU can make your own decisions.

Visit the SHIP website at
www.state.nj.us/health/senior/ship.shtml

***Your SHIP
Has Come In!***



***STATE HEALTH INSURANCE
ASSISTANCE PROGRAM
(SHIP)***

***Assistance for Medicare
eligible adults of all ages***

Brought to you by:

*County of Sussex
Department of Human Services
Division of Senior Services
One Spring Street, Newton, NJ 07860
(973)579-0555 Fax: (973)579-0550
www.sussex.nj.us/seniorservices
seniorservices@sussex.nj.us*



Know Your Medicare Options

If you are a Medicare beneficiary or are about to become one, you probably have many questions.

Our trained SHIP Counselors are ready to help you “navigate the sea” of Medicare options, issues and concerns.

Are you a caregiver of an elderly loved one or younger disabled Medicare beneficiary? We’re here to help!



***All SHIP services are FREE,
CONFIDENTIAL and
OBJECTIVE.***

Call us today at 973-579-0555

Our SHIP Counselors are Ready to Help You!

SHIP Counselors are ready and willing to help you answer the following questions:

- What is the difference between Original Medicare and the Medicare Advantage plans?
- What are the “gaps” in Original Medicare coverage? How do I fill them?
- What do I do if Medicare denies payment for a claim?
- Whom do I call if I have a question about a claim?
- Does Medicare pay for nursing home care?
- What are the different Medigap plans?
- How do I choose a Medicare Part D plan for my medications?
- What is Long-term Care Insurance?

Become a SHIP Volunteer Counselor



If you:

- Enjoy helping others
- Are dependable, understanding and compassionate
- Can protect client confidentiality
- Have no conflict of interest
- Are willing to learn new materials and commit to on-going training

You may enjoy giving back to your community as a SHIP Volunteer Counselor. For additional information, contact our SHIP Coordinator at 973-579-0555.