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

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

*Franklin Senior Center* George Labance Road Franklin, NJ 07416

Hopatcong Senior Center 32 Lakeside Blvd. Hopatcong, NJ 07843

Vernon Senior Center 21 Church Street Vernon, NJ 07462



Call for an appointment today. (973) 579-0555 ext. 1223

STATE HEALTH INSURANCE ASSISTANCE PROGRAM (SHIP)

"The State Health Insurance Assistance Program (SHIP) is a statewide program administered by the New Jersey Department of Human Services with financial assistance through a grant from the U.S. Administration for Living (ACL) Community for Medicare and Centers Medicaid Services, the Federal Medicare agency."

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.



STATE HEALTH INSURANCE ASSISTANCE PROGRAM (SHIP)

# Assistance for Medicare eligible adults of all ages

Brought to you by:

County of Sussex Department of Health & Human Services Division of Senior Services One Spring Street, Newton, NJ 07860 (973) 579-0555 ext. 1223 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 your Medicare options, issues and concerns.

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

SHIP provides FREE, objective, confidential help to New Jersey Medicare beneficiaries who have problems with or questions about Medicare, Medigap, Medicare Advantage Plans and Medicare Prescription Drug Plans.

#### All SHIP services are **FREE**, **CONFIDENTIAL** and **UNBIASED**.

Call us today at (973) 579-0555 ext. 1223

## 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?
- Am I eligible to get help paying for Medicare costs?
- 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?

### 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 ongoing 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 ext. 1223.