

By Mike Sylvan

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Mother's Day is right around the corner. It's always nice to give Mom a card, flowers, and candy. But this year people all over the country are helping their moms save nearly \$4,000 a year on the cost of prescription drugs. You can help your mom too—and it won't cost you a dime.

The high cost of prescription medication can be a burden on mothers (or anyone) who have limited income and resources. But there is Extra Help—available through Social Security—that could pay part of her monthly premiums, annual deductibles, and prescription co-payments. That Extra Help is worth an average of almost \$4,000 a year.

To figure out whether your mother is eligible, Social Security needs to know her income and the value of her savings, investments, and real estate (other than the home she lives in). To qualify for the Extra Help, she must be enrolled in Medicare and have:

- Income limited to \$16,335 for an individual or \$22,065 for a married couple living together. Even if her annual income is higher, she still may be able to get some help with monthly premiums, annual deductibles, and prescription co-payments.

Some examples where income may be higher include if she or her spouse:

- Support other family members who live with them;
- Have earnings from work;
- Resources limited to \$12,640 for an individual or \$25,260 for a married couple living together. Resources include such things as bank accounts, stocks, and bonds. We do not count her house and car as resources.

Social Security has an easy-to-use online application that you can help complete for your mom. You can find it at www.socialsecurity.gov.

Just select the link on the left of the page that says, "Get extra help with Medicare prescription drug costs." To apply by phone or have an application mailed to you, call Social Security at 1-800-772-1213 (TTY 1-800-325-0778) and ask for the Application for Help with Medicare Prescription Drug Plan Costs (SSA-1020). Or go to the nearest Social Security office.

To learn more about the Medicare prescription drug plans and special enrollment periods, visit www.medicare.gov or call 1-800-MEDICARE (1-800-633-4227; TTY 1-877-486-2048).

So this Mother's Day, give your mom a gift she can really use year-round—a savings of up to \$4,000 a year on her prescription drugs. Flowers wither but the Extra Help through Social Security will keep on giving throughout the year.