



Low Income Subsidy (LIS) or Extra Help Guidelines

- Beginning January 2010, Life insurance and In-kind financial support and maintenance will no longer be counted as a resource.

<p>If your <i>income</i> is no more than: * S=Single M=Married</p>	<p>(S) \$903 / month (M) \$1,215 / month</p> <p>Dual eligibles and those enrolled in a Medicare Savings Program are auto enrolled</p>	<p>(S) \$1,218.38 / month (M) \$1,821.25 / month</p> <p>Beneficiaries must apply for LIS</p>	<p>(S) \$1,353.75 / month (M) \$1,821.25 / month</p> <p>Beneficiaries must apply for LIS</p>
<p>AND your <i>resources</i> ** are no more than:</p>	<p>(S) \$999.99 (M) \$2,000</p>	<p>(S) \$8,100 (M) \$12,910</p>	<p>(S) \$12,510 (M) \$25,010</p>
<p>Your Premium Costs</p>	<p>No Premium</p>	<p>No Premium</p>	<p>Sliding Scale Premium</p>
<p>Your Deductible</p>	<p>No Deductible</p>	<p>No Deductible</p>	<p>\$62 deductible</p>
<p>The first \$6440.00 in approved drug purchases</p>	<p>You pay \$1.10 for generics and \$3.30 for brand names throughout your coverage.</p>	<p>You pay \$2.50 for generics and \$6.30 for brand names throughout your coverage.</p>	<p>You pay 15% of your drug costs, Medicare pays 85% (after deductible is met)</p>
<p>Once you exceed \$6440.00 in approved drug purchases</p>			<p>You pay \$2.50 for generics and \$6.30 for brand names.</p>

- All are eligible for MO-Rx.
- If the premium is above the yearly benchmark, the beneficiary will be responsible for paying the difference in cost.
- Income guidelines change April 1st of every year.
- Beneficiaries may apply anytime throughout the year.

Information for you from your Area Agency on Aging:

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Southwest Missouri Office on Aging

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