

information, call Social Security toll-free at 1-800-772-1213, Monday through Friday, 7 a.m. to 7 p.m., Central time. TTY users call toll-free 1-800-325-0778.

Medicare's Limiting Charge

Under Medicare guidelines, the highest amount you can be charged for a covered service is called the *limiting charge*. This applies when you receive services from doctors and other health care service suppliers who don't accept Medicare assignment. The *limiting charge* is 15% over Medicare's approved amount. It applies only to certain services and not to supplies or equipment.

Charges for Services Not Covered by Medicare

Any charges for services or supplies which are not covered by Medicare or covered under your plan are your financial responsibility.

Extra Help Paying for Part D — Medicare Low-Income Subsidy Information

There is a program available to help people who have limited income and resources as determined by Social Security. You may be able to get Extra Help paying your monthly premiums, pharmacy deductibles, and pharmacy copays. This Extra Help also counts toward your out-of-pocket maximum. If you think you may qualify or want more information, visit the Social Security website at www.socialsecurity.gov or call Social Security, Monday through Friday, 7:00 a.m. to 7:00 p.m., Central time, at:

- ◆ Toll-free 1-800-772-1213 or toll-free TTY/TDD 1-800-325-0778

You can also visit www.medicare.gov, or call Medicare, 24 hours a day, 7 days a week, at:

- ◆ Toll-free 1-800-MEDICARE (1-800-633-4227)
- ◆ Toll-free TTY/TDD 1-877-486-2048

After you apply for Extra Help, you will get a letter letting you know whether or not you qualify and what you need to do next. You may receive full or partial help depending on your income, family size, and resources.

Extra Help — If You Are Already Qualified

If you already get help paying for your prescription drugs, some of the information in this Guide about premiums and Part D drug costs is not correct for you. The amounts of your monthly premiums and pharmacy costs will be less. Your plan may request a copy of your letter from Social Security confirming you are qualified. Once you enroll in a Part D plan, Medicare