

Polish American Social Services "PASS"

Medicare D Prescription Drug Program APRIL 2006 UPDATE

As this article goes to print, PASS would like to remind any eligible Medicare individuals, who have not enrolled in a creditable prescription drug program, that the May 15th deadline is fast approaching.

This deadline was put in place to mark the end of the initial enrollment period for this new program. Those individuals not covered by a creditable plan by the May 15th deadline could find that they have a late enrollment penalty added to their monthly premium when they finally have to enroll in this Part D due to medication needs. A creditable plan means that you have an existing prescription drug plan from a Medicare Advantage plan, a current employer or union, or receiving such benefits as a retiree from an employer or union or from your spouse's employer or union, through the Veterans Administration or from PACE/PACENET and that this alternative plan is as good as or better than the standard Medicare D plan. For those on PACE or PACENET, both plans are considered creditable.



Also let's not forget that Medicare recipients that have low incomes and low assets can get "extra help" from the federal government to help them participate in the Medicare Part D Program for a very low cost. This "extra help" is applied for through the Social Security Administration.

What can you do if you still need help with Medicare Part D or the "extra help" application? Call Polish American Social Services at (215) 923-1900 and information or referrals will be made to assist you.

THANK YOU SERDECZNIE DZIEKUJEMY

Polish American Social Services would like to thank the many volunteers, supporters and friends of the agency that unselfishly share their talents, resources and compassion with those who need a little or a lot of help. God Bless you! Bog Zaplac!

Philadelphia Gas Works Customer Responsibility Program

In the last edition of "PASS the News", Polish American Social Services featured an article and printed the guidelines about PGW's "CRP" or Customer Responsibility Program. This program in effect allows PGW customers who are low income, afford gas service, and for those who are behind on their bills, it helps chip away at the back bill while being able to afford their current bills. Many people took advantage of this program and it kept their gas service on this winter.

This information is available in many languages. If anyone would like further information on this program, or would like to get the information in the Polish Language for themselves, a family member, or friend, please call PASS at (215) 923-1900 and a social service representative can discuss the program with you or send a free informational flyer in the mail to you.

LAST CALL FOR LIHEAP THIS WINTER'S FUEL REBATE EXTENDED DEADLINE & NEW INCOME LIMITS

Lots of us are still experiencing "sticker shock" from this winter's heating bills. There is a short time to help soften the blow of these bills thanks to the efforts of Pennsylvania Governor Ed Rendell. The Low Income Home Energy Assistance Program, LIHEAP, also known as the fuel rebate program, has been extended to April 14, 2006.

Also for those who have not heard the good news, the income guidelines for the program have also been raised, meaning that those who did NOT qualify when the program first opened, may NOW BE ELIGIBLE. The NEW income guidelines are:

Household # of persons	Income Limit	
	Monthly	Annual
one	\$1,196	\$14,355
two	\$1,603	\$19,245
three	\$2,011	\$24,135
four	\$2,418	\$29,025

For more information or how to get an application last minute call PASS at (215) 923-1900.



**COME JOIN US FOR THE
POLISH-AMERICAN LEGAL
CLINIC!
APRIL 30, 2006
From 1:00 to 5:00 PM**

**Where? Polish Eagles Sports Club, 3157 Thompson St.
Philadelphia, Pa 19134**

THIS EVENT IS FREE AND OPEN TO THE PUBLIC

WE WELCOME THE ENTIRE POLISH AMERICAN COMMUNITY!

We speak Polish!

Present will be Polish-American attorneys who practice in the following areas of the law:

Immigration law, employment law, personal injury, family law, business transactions, real estate transactions and consumer law.

- Come listen to any changes in immigration law.
- Have an opportunity to speak individually with an attorney.*
- Learn what rights and responsibilities you have while living in the United States.

What are your rights as an immigrant? Have immigration laws changed?
 Did you have an accident and can't work? Do you want to buy a house?
 What if you are experiencing problems in your workplace?



* Time is limited during individual consultations.

I NEED MONEY NOW!

"I need money now!" This is the thought that runs through the minds of the following people:

- Someone facing major home repairs such as a roof replacement, leaking pipes, home heater repair or replacement,
- Someone who ran up their credit cards or took other forms of credit and creditors are calling everyday for their money,
- Someone looking to buy a product or service that they cannot afford right now.



The problem is that there are lending companies out there that know this, and they know that these thoughts are running through the minds of people every day, especially people that have a low to moderate or fixed incomes.

So, through the mail, over the phone, door-to-door sales, on TV and every other media out there, you see these incredible offers for LOANS.

Yes! Yes! Yes! ANYONE can get a loan! It does not matter if you have bad credit, slow credit or no credit. It doesn't matter if you had a bankruptcy. It doesn't matter if you do not want to show income statements! BOY DOES THIS SOUND GOOD, ESPECIALLY IF YOU NEED THE MONEY NOW!

Polish American Social Services would like to alert you that sometimes a loan offer could be too good to be true. If you don't slow down for a minute and consider your options, you can get further into debt or into a worse situation which many times means losing your home. A bad loan can happen to anyone, usually because you are rushed to make a decision.

Is this to say that all lenders are bad or they are all trying to cheat people? The answer is NO! Most lenders are legitimate and offer many loan packages for people in many different economic circumstances and needs. All that we are saying, is that if you feel you need money now, slow down for one minute and call a housing counseling agency in Philadelphia who will discuss your needs with you and make sure you, "Don't Borrow Trouble." This is the warning that the City of Philadelphia, Office of Housing and Community Development wants you to hear loud and clear. Many people call PASS after they already signed the dotted line on a bad loan and the trouble has begun. So remember, "Don't Borrow Trouble!"

Housing counseling services are free and could save you a lot of headaches and heartaches in the future if you call them first. For more information about loans, and if you need money now, please wait one minute, and first call PASS at (215) 923-1900 or the "Don't Borrow Trouble" HOTLINE at (215) 523-9520.