

**SOMERSET COUNTY  
VOLUNTEER SERVICES**

**FOR MORE INFORMATION**

Contact  
Volunteer Services at:

**Jennifer Dambeck**  
*SHIP Coordinator*

**(908) 704-6319**

**SHIP@co.somerset.nj.us**

Visit our website:  
**co.somerset.nj.us/volunteer-services**



**VOLUNTEER SERVICES**

**Laurie Roome**  
*Director*

**Christina Panarese**  
*RSVP Coordinator*

**SOMERSET COUNTY  
DEPARTMENT OF HUMAN SERVICES**

**Zachary Berliner**  
*Director*



SPONSORED BY THE

**Somerset County  
Board of County Commissioners**



**SOMERSET COUNTY  
VOLUNTEER SERVICES**



**SHIP**

Navigating Medicare

**ARE YOU  
COVERED?**



**(908) 704-6319**

**FREQUENTLY REQUESTED  
WEBSITES**

**MEDICARE**

**www.Medicare.gov**

**CENTERS FOR MEDICARE SERVICES**

**www.cms.gov**

**SOCIAL SECURITY ADMINISTRATION**

**www.ssa.gov**



"The State Health Insurance assistance Program (SHIP) is a statewide program administered by the New Jersey of Human Services with financial assistance through a grant from the U.S. Administration for Community Living (ACL)."

What is

# MEDICARE?

**Medicare** is a health insurance program for people age 65 and over and people under the age of 65 with certain disabilities. Medicare has different parts that help cover specific services.

## ORIGINAL MEDICARE



Part A:  
HOSPITAL



Part B:  
MEDICAL



Part D:  
PRESCRIPTION

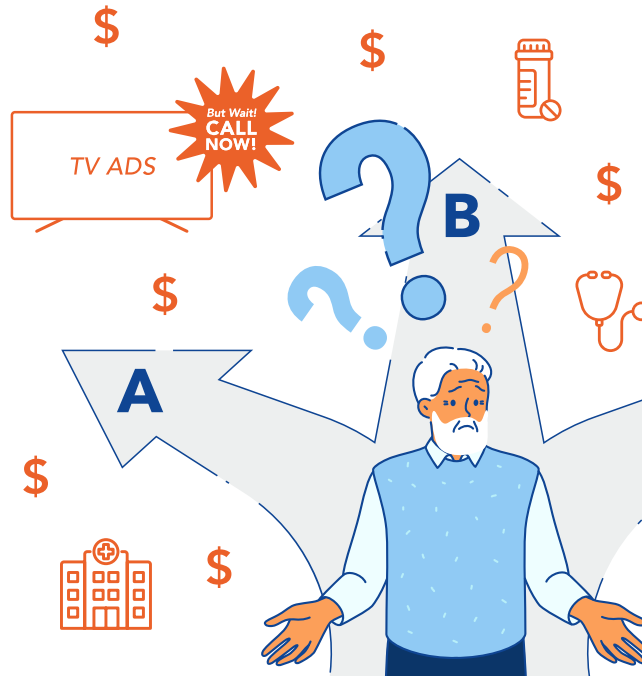
OR Put Parts A, B & D together in:

## MEDICARE ADVANTAGE



AND THEN THERE IS...

Medigap, Supplemental Insurance, and



## CONFUSED?

### SHIP CAN HELP!

SHIP is a program that provides impartial information to Medicare beneficiaries and their families. Our volunteer counselors have received in-depth training and are ready to advise and assist you through the complex Medicare system.

**OFFICE HOURS:**  
MONDAY-FRIDAY  
9:00AM TO 4:00PM

Counselors are available to speak with you on the phone or in-person by appointment. Our main office is in Somerville in the Office of Volunteer Services, and we also have satellite offices.

## REACH OUT TO SHIP

CALL (908) 704-6319 • EMAIL [SHIP@co.somerset.nj.us](mailto:SHIP@co.somerset.nj.us)

**Counseling is free of charge.** Counselors do not provide legal advice, sell, recommend or endorse any specific insurance product, agent insurance company or plan. They provide information and assistance so that you can make informed decisions when selecting healthcare coverage.

To get the most out of an appointment with a SHIP Counselor:

- Create a list of your current prescriptions and health care needs
- Review your current health and prescription coverage
- Peruse the Medicare & You Handbook sent annually to Medicare beneficiaries by Medicare

## ANNUAL OPEN ENROLLMENT

Open Enrollment is when all people with Medicare can change their Medicare health plans and prescription drug coverage for the following year to best meet their needs.

Each year Medicare's Open Enrollment Period is

**October 15 — December 7**