

SHIP EVENTS COMING SOON!!!

Special Sessions of Interest

- **What You can Expect from Medicare— Medicare 101**
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- **Why Medicare isn't Enough— Medicare 102** (Pg. 1)
- **Medicare Prescription Drug Coverage 2010 – Time To Consider Your Options!**
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- **Medicare Part D Enrollment Events**
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What You Can Expect From Medicare - Medicare 101

Are you currently or soon to be on **Medicare**? Do you help someone who has Medicare as his or her health insurance? This workshop reviews how Medicare works, what the benefits are, and how it relates to supplemental health insurance. Information on the **Medicare Prescription Drug Coverage** will also be available.

Sponsored by the Senior Health Insurance Assistance Program (SHIP), Howard County Office on Aging. For questions or to pre-register, please call 410-313-7391. No fee.

Tues., Nov. 3, 2009

2:30 pm

The Bain Center

5470 Ruth Keeton Way, Columbia

Why Medicare Isn't Enough! – Medicare 102

This workshop focuses on the **gaps in Medicare coverage**. Take a look at the ways in which Medicare gaps can be covered. Get your questions answered and find out whether you have the insurance package that best suits your needs. Discussion includes information on Medicare Supplement Policies (Medigap) and Medicare Advantage Plans (Part C). Sponsored by the Senior Health Insurance Assistance Program (SHIP), Howard County Office on Aging. Register by calling 410-313-7391. No fee.

Tues., Nov. 17, 2009

2:30 pm

The Bain Center

5470 Ruth Keeton Way, Columbia

Medicare Prescription Drug Coverage 2010 – Time To Consider Your Options!!

The annual open enrollment period for Medicare Prescription Drug Coverage - Part D - starts November 15, 2009 and continues to December 31, 2009. Whether you are planning for first time enrollment or reviewing your current enrollment, be **“in the know”!** Understand how this benefit works and what your choices are. Check out whether you are eligible for Extra Help – the limited income subsidy that helps with premiums, deductibles and prescription costs. The discussion will be led by representatives of the Senior Health Insurance Assistance Program (SHIP), Howard County Office on Aging. To register, call 410-313-7391. No fee.

Wed., Nov. 4, 2009	11:00 am	Kiwanis Wallas Recreation Center 10481 Frederick Rd., Ellicott City
Thurs., Nov. 5, 2009	10:00 am	East Columbia 50+ Center 6600 Cradlerock Way, Columbia
Mon., Nov. 9, 2009	7:00 pm	Ellicott City Senior Center 9401 Frederick Rd., Ellicott City
Fri., Nov. 13, 2009	10:30 am	The Bain Center 5470 Ruth Keeton Way, Columbia
Wed., Nov. 18, 2009	11:00 am	Kiwanis Wallas Recreation Center 10481 Frederick Rd., Ellicott City

Medicare Part D Enrollment Events

The enrollment period for Medicare Prescription Drug Coverage 2010 (Medicare Part D) begins November 15, 2009 and will end December 31, 2009. Bring your list of prescription drugs (or your pill bottles in a bag!) and meet with a counselor who will use the Medicare web site to research the prescription drug plan that best meets your needs. If you choose, you may also receive help with enrolling in a prescription drug plan. Appointments are preferred. For questions or to schedule an appointment, call 410-313-7392. No fee.

Tues., Nov. 17, 2009	5 - 9 pm	The Bain Center 5470 Ruth Keeton Way, Columbia
Fri., Nov. 20, 2009	9 - 3 pm	Ellicott City Senior Center 9401 Frederick Rd., Ellicott City
Sat., Nov. 21, 2009	9 - 3 pm	The Bain Center 5470 Ruth Keeton Way, Columbia
Fri., Dec. 4, 2009	9 - 3 pm	Ellicott City Senior Center 9401 Frederick Rd., Ellicott City
Sat., Dec. 5, 2009	9 - 3 pm	The Bain Center 5470 Ruth Keeton Way, Columbia
Thurs., Dec. 10, 2009	5 - 9 pm	The Bain Center 5470 Ruth Keeton Way, Columbia
Fri., Dec. 18, 2009	9 - 3 pm	Ellicott City Senior Center 9401 Frederick Rd., Ellicott City
Sat., Dec. 19, 2009	9 - 3 pm	The Bain Center 5470 Ruth Keeton Way, Columbia

Individual appointments may also be scheduled during regular working hours. Call the SHIP office at 410-313-7392.