Program	Benefit	Income Limits	Asset Limit (if any)
Senior Gold Prescription Discount	• Covered prescription drugs for $15 plus 50% of remaining cost • Catastrophic cap set at $2,000 for a single person, $3,000 for a couple. When cap is met, prescription copay set at $15 per drug	Annual income between $54,943 and $64,943 for an individual; between $62,390 and $72,390 for a couple	No resource limit
Pharmaceutical Assistance to the Aged and Disabled (PAAD)	• Covered generic drugs for $5 copay; $7 for name brands • Payment of Medicare Part D premium, including late-enrollment penalty, if applicable • Motor vehicle discount • Pet spay/neuter program	Annual income less than $54,943 for an individual; less than $62,390 for a couple	No resource limit
Lifeline Utility Assistance	• $225 annual benefit applied directly to utility bill for utility customers or by check to tenants	Same as PAAD (see above)	No resource limit
Hearing Assistance to the Aged and Disabled (HAAAD)	• $500 reimbursement toward recent purchase of hearing aid, or $1,000 for two, if eligible.	Same as PAAD (see above)	No resource limit
NJ Hearing Aid Project (NJHAP)	• Free refurbished hearing aid, if eligible	Same as PAAD (see above)	No resource limit

Program	Benefit	Income Limits	Asset Limit (if any)
Low Income Home Energy Assistance Program (LIHEAP)	• Pays portion of home heating and, if medically necessary, cooling costs	Monthly income $4,273/mo. Individual; $5,587/mo. Couple (*2026-27 heating season*)	No resource limit
Universal Services Fund (USF)	• Caps gas and electric bills to no more than 4% of annual income	Monthly income $4,273/mo. Individual; $5,587/mo. Couple (*2026-27 heating season*)	No resource limit
Low Income Subsidy (Extra Help)	• Covered generic drugs for $5.10 copay; $12.65 for name brands • Payment of Medicare Part D premium, including late-enrollment penalty, if applicable	Annual income less than $23,940 for an individual; less than $32,460 for a couple	Less than $18,090 for an individual; less than $36,100 for a couple
Medicare Savings Programs (MSPs): Qualified Medicare Beneficiary (QMB), Specified Low-Income Medicare Beneficiary (SLMB), Qualified Individual (QI)	QMB: • Payment of Medicare Part A and B premiums, deductibles, coinsurance, and copays for Medicare-covered services and items SLMB and QI-1: • Payment of Medicare Part B premium, currently $202.90 per month, or $2,434.80 per year All three MSPS: • Payment of any late enrollment penalty	Annual income: • QMB: less than $15,960 for an individual; less than $21,640 for a couple • SLMB: less than $19,152 for an individual; less than $25,968 for a couple • QI: less than $21,546 for an individual; less than $29,214 for a couple	All three MSPs: Less than $9,950 for an individual; less than $14,910 for a couple

- To apply, visit www.aging.nj.gov, or call 1-800-792-9745 or visit your local pharmacy for a paper application.
- For assistance completing the application see the video tutorial and written instructions posted at www.aging.nj.gov, call the NJ Division of Aging Services at 1-800-792-9745, or call your local Area Agency on Aging at 1-877-222-3737 or State Health Insurance Assistance Program (SHIP) at 1-800-792-8820.

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