

SAVE MONEY ON PRESCRIPTIONS!

The Pharmaceutical Assistance to the Aged and Disabled (PAAD)

program reduces copays for covered prescriptions to \$5 for generic drugs and \$7 for brand name drugs, and pays Part D premiums for select plans and some late enrollment penalties.

PAAD also lowers costs during the Part D deductible, coinsurance, and donut-hole phases.



Scan here
for PAAD

The Senior Gold Prescription Discount Program

is a state-funded prescription discount program to make Medicare prescription drug coverage more affordable.

Senior Gold is for those with incomes \$10,000 higher than for PAAD. Out of pocket costs are reduced to a \$15 copay plus half of the remaining cost of prescription, or capped at \$15 in the Senior Gold catastrophic phase.



Scan here for
Senior Gold

For more information call
866-NJSAVE-5 or **866-657-2835**.

Visit njsave.org to apply and find more savings.