

## Volunteer Opportunities

Make a difference!

Volunteer to be a Benefits  
Counselor.

Call the Area Agency on Aging  
of the East Texas Council of  
Governments for additional  
information: 1-800-442-8845.



## Accessing Services

Telephones are answered  
Monday through Friday, 8:00 am—5:00 pm  
(CLOSED FOR LUNCH 12:00-1:00)

For in-depth or one on one counseling  
Individuals may schedule an appointment

### Serving 14 Counties

Anderson • Cherokee • Camp • Gregg  
Harrison • Henderson • Marion • Panola Rains  
Rusk • Smith • Upshur  
Van Zandt • Wood



**Telephone** 903-984-8641  
**Toll Free** 1-800-442-8845  
**Facsimile** 903-984-4482

1501 Pentecost Rd.  
Kilgore, TX 75662

Funded by the Texas Department of  
Aging & Disability Services

[www.etcog.org/207/Area-Agency-on-Aging.htm](http://www.etcog.org/207/Area-Agency-on-Aging.htm)

## Area Agency on Aging of East Texas

### Benefits Counseling

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or quote here. Delete box or place  
a tag line or quote here.*







## What is the Benefits Counseling Program?

The Benefits Counseling Program is designed to answer questions for seniors age 60+, caregivers, or for those individuals receiving Medicare regardless of age. We answer important questions you may have concerning public benefits and private insurance.

### What will it do for me?

Effective benefits counseling will result in improved financial circumstances and quality of life for the client. You will be given information you need to make an informed decision about your benefits.

### How do I protect myself from fraud?

Benefits Counselors will alert seniors to fraud and make referrals to the agency that investigates and stops such illegal practices.

## Questions our Counselors will Help you Answer...

1. How do I decide what type of health insurance I will need when I retire?
2. What public health benefits do I qualify for?
3. Should I consider a Medicare Advantage plan?
4. How do I address legal concerns I may have, including Advance Directives?



### Counseling Topics

- Medicare
- Medicare Savings Programs (QMB,SLMB,QI1)
- Medicaid
- Social Security
- Advance Directives (to Physicians, Medical POA, etc.)
- Administrative Appeals (appeals to Medicare, Medicaid and Social Security)
- Fraud and Abuse
- Community Resources
- Elderly Victims of Abuse, Exploitation and Neglect
- Veteran's Benefits

### When Can I Enroll?

<i>Enrollment</i>	<i>Dates</i>
Initial Enrollment	7 months
Annual Election Period	Oct 15— Dec 7