

# 聯邦醫療保險Medicare處方藥計劃費用的補助 人壽保險：面額與現金價值



**社**會安全局及聯邦醫療保險(Medicare)與醫療補助(Medicaid)服務中心共同為您提供處方藥費用的附加補助。要確定是否能夠符合這項附加補助的條件，社會安全局需要知道您的收入以及存款、投資與房地產（您所居住的房地產除外）的價值。如果您的收入和資產有限，便有可能得到從 2006 年一月一日開始的，新的聯邦醫療保險 Medicare 處方藥計劃補助以協助支付每月的保險費、年度自付扣除額以及處方藥自付額。

提出申請聯邦醫療保險 Medicare 處方藥計劃費用補助申請表 *Application for Help with Medicare Prescription Drug Plan Costs* (SSA-1020 表格)，可以使社會安全局決定您是否符合補助資格。申請表上的一個問題是有關人壽保險單的面額和現金價值。

## 面額和現金價值有什麼不同？

申請表上的第五個問題，社會安全局需要知道您（與配偶，如已婚並同居）是否有任何人壽保險單，並且加起來的面額總計是否超過 \$1,500。面額就相當於死亡撫恤金，也就是說在故世後遺屬得到的保險金額。如果第五個問題的回答是「是」，則必須提供它的現金價值，亦即保單若在目前兌現的價值 — 即使它低於面額。重要須知：如果在保單上有任何尚未還清的貸款，現金價值將會相對減低。

社會安全局會接受您所提供的人壽保險單現金價值而不會要求進一步的證明文件。

## 所有保單都會計算在內嗎？

不是。在決定您所有的人壽保險單的合計面額（死亡撫恤金）是否超過 \$1,500 時，**社會安全局不會計算以下項目：**

- 沒有現金解約價值的定期保險；或
- 喪葬保險，如果死亡撫恤金僅能用以喪葬費用。

## 保險公司可以協助嗎？

可以。保險公司將會接到有關新的聯邦醫療保險 Medicare 處方藥計劃的通知，並將得知投保人或協助其申請此一附加補助的人士可能會向他們要求保單的現金價值。

如果您不知道保單的現金價值，請向您的壽險經紀人或保險公司洽詢此資訊。

## 如何獲得更多資訊？

要得到更多有關處方藥費用的附加補助的詳情，請致電 **1-800-772-1213** (文字電話 **1-800-325-0778**) 與社會安全局聯絡，或上網 [www.socialsecurity.gov](http://www.socialsecurity.gov) 襪。

洽詢聯邦醫療保險 Medicare 處方藥計劃的更多詳情，請致電 **1-800-MEDICARE (1-800-633-4227)** 或上網 [www.medicare.gov](http://www.medicare.gov)。

## Getting Help With Medicare Prescription Drug Plan Costs

# Life Insurance: Face And Cash Values



**S**ocial Security and the Centers for Medicare & Medicaid Services are working together to get you extra help with your prescription drug costs. To determine if you could be eligible for this extra help, Social Security will need to know your income and the value of your savings, investments and real estate (other than your home). If you have limited income and resources, you may be able to get help paying for your monthly premiums, annual deductibles and prescription co-payments under the new Medicare prescription drug program that began January 1, 2006.

Filing an *Application for Help with Medicare Prescription Drug Plan Costs* (Form SSA-1020) will help Social Security determine if you are eligible. One of the questions on the application deals with face and cash values of life insurance policies.

### What is the difference between face and cash values?

With Question 5, Social Security needs to know whether you (and your spouse, if you live together) have any life insurance policies with a total combined face value of more than \$1,500. The face value is the same as the death benefit—the sum of money that is paid when you die. If you answer “Yes” to Question 5, you must report the cash value—that is, the amount you would receive if your insurance policy was cashed in right now—even if it is less than the face value. Important note: If you have any outstanding loans against the policy, the cash value is reduced.

Social Security will accept your statement concerning the cash value of your life insurance policy and will not require any further documentation.

### Do all policies count?

No. In determining whether the combined face values (death benefits) of all your life insurance policies exceed \$1,500, **Social Security will not count:**

- Term insurance that does not have a cash surrender value; or
- Burial insurance when the death benefit can be used only to pay funeral expenses.

### Will insurance companies be able to help?

Yes. Insurance companies have been informed about the new Medicare prescription drug program and that they may receive inquiries concerning cash values from policyholders or people who are assisting them to apply for this extra help.

If you do not know the amount of your policy’s cash value, you may need to contact your life insurance agent or company to get this information.

### How can I get more information?

For more information about getting extra help with your prescription drug costs, call Social Security at **1-800-772-1213** (TTY **1-800-325-0778**) or visit [www.socialsecurity.gov](http://www.socialsecurity.gov).

To learn more about the Medicare prescription drug plans, call **1-800-MEDICARE (1-800-633-4227)** or visit [www.medicare.gov](http://www.medicare.gov).