

## SENIORS

# Boost Your Retirement Income with Little-Known Benefits

NewsUSA

(NU) - Retirement is a life-changing experience. For some older adults it can be relaxing, for others it can be energizing. But it should never be stressful.

But Retirement in the United States can be expensive, and even savvy seniors who have budgeted for this phase of their lives may feel squeezed in areas such as housing and health care. COVID-19 has made things even harder for many.

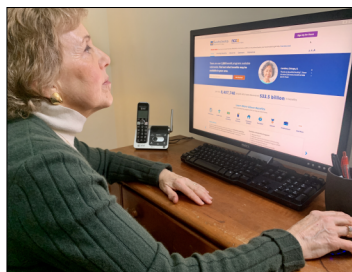
Many older Americans who have worked hard all their lives are unaware that they qualify for a range of public and private benefits to help pay for food, medicine, utilities, and many more essentials that ensure a safe and stable retirement. Every year, \$30 billion in benefits go unclaimed because eligible older adults don't know the programs exist or how to apply.

These programs are not scams, and they are not loans. They are legitimate public and private funds designed to help older adults boost their budgets.

The National Council on Aging (NCOA), the nation's oldest and most trusted nonprofit working on behalf of seniors, offers the latest information on benefits programs on its free and confidential website, [BenefitsCheckUp.org](https://www.benefitscheckup.org).

The site includes a simple search tool to help retirees and their caregivers safely and securely identify programs that may help meet their financial needs. There are benefits that help pay for medication and other health care costs (including home care and nursing home care), as well as food, housing, and utilities.

For those living on a fixed income, an extra \$200-\$300 a month



can make a significant difference in their standard of living and quality of life.

Approximately half of all Medicare beneficiaries live on incomes below \$26,200 a year. For those who qualify, Medicare's special programs can save them thousands of dollars annually on their premiums, medications, deductibles, and co-pays.

[BenefitsCheckUp.org](https://www.benefitscheckup.org) also includes information on employment and volunteer programs, programs for veterans, property tax relief, travel and recreation discounts, and support for families and caregivers.

To raise awareness about these valuable benefits, NCOA is introducing an educational campaign called Boost Your Budget Week: Find Your Benefits to Age Well. Planned for July, the week is a great time for older adults to learn about opportunities to boost their budget with benefits.

Interested older adults can visit [ncoa.org/Boost](https://www.ncoa.org/Boost) to start their free BenefitsCheckUp. Or they can connect with one of NCOA's local community organizations across the country for in-person assistance. Partners can be found on [ncoa.org/Map](https://www.ncoa.org/Map).