

Ocean County Office of Senior Services 2025 Resource Directory



1027 Hooper Avenue ~ Building 2, 1st Floor P.O. Box 2191 Toms River, NJ 08754-2191

732-929-2091 1-800-668-4899 1-877-222-3737 (In State Only)

www.co.ocean.nj.us/seniorservices



ocseniorservices









Dear Ocean County Residents,

Ocean County is proud to be home to one of the largest senior populations in New Jersey, and we remain committed to ensuring that our older residents have access to the essential services and programs they need. Our Office of Senior

Services works to provide resources that support independent living, enhance well-being, and foster community connections.

This Senior Services Resource Directory is designed to serve as a comprehensive guide to the many Senior Services programs available throughout Ocean County. Inside, you will find information on health care assistance, transportation options, financial support, caregiver resources, nutrition programs, and more. Whether you are a senior, a caregiver, or a family member seeking guidance, this directory is here to help you navigate the services that can improve quality of life.

We recognize that every senior's needs are unique, and our goal is to ensure that all residents can access the support they need to continue living safely, comfortably, and independently. I encourage you to explore this resource and reach out to the Office of Senior Services if you need further assistance.

Ocean County remains dedicated to enriching the lives of our senior residents, and we will continue working to expand and enhance the programs that make a difference in our community.

Sincerely,

Commissioner Robert Arace Ocean County Board of Commissioners



A Message from our Executive Director

Maria LaFace

The Ocean County Office of Senior Services is committed to helping older adults age in place at

home and in their communities with the dignity and respect they deserve. As the designated Area Agency on Aging (AAA) we are responsible for planning, coordinating, and funding an aging network to address the unique needs and challenges of our senior population. All the programs and services funded by the department are designed to promote the health, well-being and independence of the close to 200,000 seniors who call Ocean County home.

The 2025 Resource Directory is intended to help older adults, and their caregivers navigate the myriads of community support programs available to residents of Ocean County. The directory includes a list of all our funded providers and a brief description of the services they provide. It also contains a list of important phone numbers, information on Ocean Ride, state funded programs, and important Medicare information. We firmly believe that all seniors should have access to the services necessary to maintain their health, well-being and independence as they age and hope that you find this Resource Directory helpful.

For more information about the Ocean County Office of Senior Services and the programs we fund or to schedule a visit from our Mobile Unit, please visit our website at co.ocean.nj.us/ seniorservices. You can also stay updated through our social media pages by following facebook.com/ocseniorservices.

2025 Agency Providers & Services



Berkeley Senior Outreach, 732-244-9600 627 Pinewald-Keswick Road, Bayville, NJ 08721

Information is provided for seniors and caregivers to link older adults to appropriate services and programs. Assistance is provided in filling out various forms,

applications, telephone reassurance, emergency assistance (fuel, food, clothing, home repair and clothing) and SHIP (State Health Insurance Assistance Program) certified counselors are available to assist in review of Medicare plans that provide free, confidential unbiased information and assistance to individuals with Medicare.



Borough of Point Pleasant Senior Services Socialization and Recreation Programs: 732-810-5890 3800 Herbertsville Road, Point Borough, NJ 08742 Tuesdays and Thursdays: Cards, Mah Jong, Knitting, Crocheting, Socializing, Special Events, Trips, Arts and

Crafts. St. Martha's Church

1001 River Avenue, Point Borough, NJ 08742, 732-892-5813

Fitness Classes: Mondays, Wednesdays and Fridays. Lite & Fit, Sit & Be Fit, Yoga, Yoga Toning, Lite & Flexible, Core & More- All levels welcome! Point Borough Recreation Center. Stop by either location to pick up the monthly calendar or visit <u>www.ptboro.com/recreation</u> for updates.



Brick Township Senior Center, 732-920-8686 500 Aurora Place, Brick, NJ 08723

Information and assistance for programs and resources and information on long-term care services are provided for seniors 60 and older and

caregivers. Assist in determining government program eligibility and forms, SHIP (State Health Insurance Assistance Program) certified counselors offer Medicare plan reviews, providing free, confidential unbiased information to individuals with Medicare. The center offers congregate meals, social activities, fitness classes, and educational presentations. The Brick Township Senior Shuttle Bus is available for residents for center visits, food shopping, non-emergency medical transportation, and dialysis treatment.



Bright Harbor Health Care (SOLAS) 732-288-0486 687 Atlantic City Blvd., Bayville, NJ 08721 954 Rt. 9, Toms River, NJ 08753

Established in 1959, offers various services to children, adults, and families. Our new SOLAS (Senior Optimizing Life and Socialization) program, for residents 60 and older, provides socialization and activities on Tuesdays, Wednesdays, and Fridays, with optional transportation.



Caregiver Volunteers of Central Jersey

Caregiver Volunteers of Central Jersey, 732-505-2273

Volunteers 201 Hooper Avenue, Toms River, NJ 08753

Caregiver Volunteers of Central Jersey offers free supportive services to seniors, veterans, the

elderly disabled, individuals with dementia, and caregivers of those with chronic illnesses.

Alzheimer's Respite Care Program & Respite Care Program

Short-term or intermittent home care to relieve primary caregivers.

Friendly Visiting and Telephone Reassurance Programs

Volunteers make visits and calls to combat loneliness.

Grocery Shopping

Volunteers shop for individuals 60 and older with mobility issues, every other week.

Medical Transportation

Volunteers or Uber/Lyft provide transport to medical appointments for those over 60.

Pet Therapy

Certified pet therapy dogs visit homebound seniors weekly.



Catholic Charities, Diocese of Trenton Fix-It Program, 732-363-5322, Ext. 3234 725 Mantoloking Road, Brick, NJ 08723

DIOCESE OF TRENTON Volunteers perform minor home repairs to help the elderly remain safely in their homes.

Providence House Domestic Violence Services Hotline 24/7: 732-244-8259, Office Number: 732-350-2120 88 Schoolhouse Road, Whiting, NJ 08759

Providence House offers comprehensive services to survivors of domestic violence, including a 24/7 hotline. Project Reach recognizes the unique obstacles faced by older survivors of domestic violence such as long-time spousal abuse or abuse by adult children.



Community Health Law Project, 732-349-6714 250 Washington Street, Toms River, NJ 08753

No cost legal assistance to Ocean County residents, age 60 plus. Frail, vulnerable, disabled and low income

populations receive priority consideration for services. Possible services include 1. Information and referral, 2. Legal counsel and advice; 3. Brief service and 4. Legal representation, depending upon facts of case and availability of staff resources. Types of matters addressed include, but are not limited to: housing issues (including landlord/tenant); public entitlement issues, (including Social Security and SSI), Medicaid & Medicare and other health insurance benefit issues; wills, power of attorney and advance directives; private duty nursing termination or reduction of services; consumer law issues and foreclosure.

Community Medical Center



Community Medical Center, 732-557-8131 RWJ Barnabas Health Facility,

9 Hospital Dr., Suite B15, Toms River, NJ 08755

Free caregiver counseling, conducted by a licensed therapist, is available for those caring for Ocean County residents 60 or older. Sessions can be in-person in Toms River or by phone and are confidential. Support groups are offered via Zoom on Tuesdays at 11:00 AM and in-person on Thursdays at 12:30 PM.



Community Services Inc., 609-978-6868 179-A South Main St., Manahawkin, NJ 08050 Community Services, Inc. of Ocean County (Meals on

Wheels) prepares and delivers hot nutritionally balanced meals to seniors 60 and older who are homebound, unable to prepare their own meals and who have no one available to assist them with meal preparation. In some instances, weekend meals are available.

Stafford Community Café, 609-978-6866

CSI prepares and serves a hot nutritionally balanced meal at lunchtime to seniors 60 and older at the Stafford Community Café. Physical activity, education, socialization and recreation services are also provided. Reservations are required.

Community Services, Inc., 848-288-9900, 1144 Hooper Ave., Suite 201C, Toms River, NJ 08753

CSI provides information and assistance to seniors 60 and over. Also, assistance in filling out various forms and applications.

COMPASS 82 Compass 82, Inc., 732-416-7876 "Seniors Home Support" program will assist seniors who are struggling to afford

the cost of heating or cooling their homes. Program will provide assistance to a senior in those situations where a utility emergency exists, it is not possible to obtain immediate aid through existing social service agencies and will only be provided once in a calendar year.

CONTACT of Ocean & Monmouth Counties, 732-966-9330 CONTACT of Ocean & Monmouth Counties, a non-

profit charitable organization, provides trained telephone listeners who respond to human needs 24 hours every day. CONTACT Cares Telephone Reassurance Calling Program is designed to help alleviate feelings of loneliness and isolation while also serving as a wellness check-in for senior adults in Ocean County. CONTACT is a 24- hour crisis intervention and suicide prevention hotline– 732-240-6100. Information & referral to resources and community services can also be provided upon request.



Interfaith Health & Support Services of Southern Ocean County, 609-978-3839 1140 Route 72 West, Manahawkin, NJ 08050 Satellite Office, 609-879-5590 279 Mathistown Rd., Little Egg Harbor, NJ 08087 Friendly Visiting and Reassurance Calls

Volunteers make friendly visits and reassurance calls which help to enrich our clients' lives and ease the loneliness that they may be feeling.

Alzheimer's Respite Care Program

Trained Volunteer Caregivers provide non-medical Respite Care and support to the Caregivers and Care receivers trying to cope with Alzheimer's disease.

Medical Transportation

IHSS volunteers drive clients to routine medical appointments. Most of the time the volunteer will wait at the doctor's office while the client sees the doctor. Requires two weeks' notice when reserving rides and IHSS will provide one ride per client per week.

Shopping

Shopping volunteers are available to grocery shop for clients who have trouble going to the store and navigating the aisles. Clients are matched with a volunteer who will pick up the grocery list and shop for the client, usually twice a month. Assistance with online grocery shopping is also available.



Jackson Township Senior Center, 732-928-2313 45 Don Connor Blvd., Jackson, NJ 08527

Recreation is available for seniors that reside in Jackson Township. Activities include hands on

programs like computers, ceramics, active fitness classes four mornings per week, card games and pool, stress management, health fairs, legal forums and special events. Transportation is available to Jackson residents to come to the center and two shopping buses are available to Jackson seniors through this office. Non-Emergency Medical Transport is also available daily.



Jewish Family & Children Services, 732-363-8010 1235A Route 70 West, Lakewood, NJ 08701

Provides individual and family counseling. Offers mental health services, including information, referrals, counseling, and support groups,

specifically for older adults and their caregivers. These services are available both virtually and in-person. All residents of Ocean County, regardless of age, sex, race, or religion, are eligible to receive these services.



Lakewood Community Services Corp., 732-901-6001

500 West Kennedy Blvd., Lakewood, NJ 08701

CORPORATION Multicultural, bilingual senior groups meet weekly in various locations in Lakewood for light exercise, socialization and recreational activities.

Lakewood Kosher Home Delivered Meals 500 West Kennedy Blvd., Lakewood, NJ 08701

Kosher Meals on Wheels program providing a daily, warm nutritious meal to eligible seniors in the Lakewood, Brick, and Toms River areas who request a kosher meal. As part of LCSC's Caregiver Support program, a monthly support group for caregivers is offered. Additionally, counseling for caregivers is provided at no cost.



LBI Senior Center & Outreach, 609-494-8861 4700 Long Beach Blvd., Brant Beach, NJ 08008

Information is provided for seniors and caregivers to link older adults to appropriate services and programs. Assistance is provided in filling out various forms,

applications, telephone reassurance, emergency assistance (fuel, food, clothing, home repair and clothing) socialization, and recreational activities and physical fitness. SHIP (State Health Insurance Assistance Program) certified counselors are available to assist in review of Medicare plans that provide free, confidential unbiased information and assistance to individuals with Medicare. Notary Public Services.



Manchester Township Senior Outreach, 732-849-8305 1 Colonial Dr., Manchester, NJ 08759 M-F 82 Lacey Rd., Manchester, NJ 08759 T-W-TH

Information and assistance is provided in person or over the phone, which will link older adults and caregivers to

available services and programs. Limited medical and non-medical transportation will be provided to residents 60 years of age and older who are ambulatory/semi-ambulatory/wheelchair-bound and residing in Manchester Township. Assistance is provided in filling out various forms, applications, and SHIP (State Health Insurance Assistance Program) certified counselors are available to assist in review of Medicare plans that provide free, confidential unbiased information and assistance to individuals with Medicare. Senior Socialization program is also available at both locations, contact Manchester Senior Outreach for more information on dates, times and activities.



Mental Health Association,

Mental Health Association in New Jersey, Inc. Senior Success Program (SSP), 609-206-1600 691 Mill Creek Road, Unit 13, Manahawkin, NJ 08750 25 S. Shore Drive, Toms River, NJ 08753 732-244-0940

This program provides care management services to Ocean County residents 60 years of age and older without regard to income. Care management services include identifying the needs of the individual, evaluating options and services, and assisting with implementing and coordinating those services. Wellness Recovery Action Plan (WRAP) Seminar I and the Wellness Initiative for Senior Education (WISE), an education program for older adults age 60 and older without regard to income. WRAP seminar I focuses on educating seniors to evaluate their wellness needs, create a plan to maintain wellness, create positive coping skills, and how to build a support team. WISE is a substance use prevention and education program that encapsulates all aspects of a senior's life. By utilizing interactive approaches, seniors can celebrate their aging while feeling more confident and in control of their lives.

Monmouth Medical Center

RWBarnadas Campus, 732-730-9112

600 River Avenue, Lakewood, NJ 08701

Caregiver counseling is available for anyone caring for someone 60 years or older who lives in Ocean County. This counseling helps manage the emotions associated with caregiving. Additionally, bereavement counseling is offered for those coping with the loss of a loved one. Individual counseling sessions are available, though on a limited basis. Weekly group meetings are held for caregivers of Ocean County residents over 60, providing guidance, support, and valuable information and referrals.



Northern Ocean Habitat for Humanity, 732-818-9500 Ext. 102

1620 Route 37 East, Toms River, NJ 08753 for Humanity[®] Aging in place is part of a national movement to enable seniors to age with

dignity in a safer/healthier home. Northern Ocean Habitat brings the spirit of community into the senior's homes through volunteerism. Repairs include interior modifications such as widening doorways and/or stairways for handicap accessibility, bathroom modifications, window repairs and/or replacements, roof repairs, building handicap ramps and installing working smoke alarms and carbon monoxide detectors.

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Ocean County Board of Social Services, 732-349-1500 1005 Hooper Ave., Toms River, NJ 08754 Northern Office (Lakewood), 732-370-8854 Southern Office (Manahawkin), 609-242-6100

Caregiver Respite

The program provides residential maintenance and physical health services including minor home repairs and modifications, ramp installation, and Personal Emergency Response buttons to adults age 60 and over. Services are provided to eligible adults who have an unpaid caregiver and whose health and safety are threatened because they cannot perform activities of daily living and/or are at risk of institutional placement. The In-Home Caregiver Education Program is a component of the Care Management/Respite program which provides one-on-one education to enhance caregiver ability and effectiveness.

Senior Assisted Social Services (SASS)

The purpose of this program is to provide Social Services to Ocean County residents aged 60 and older. Services include Home Modifications which are necessary to alleviate living conditions which are determined to adversely affect the health and safety of Ocean residents. Assessments Home County senior of requested Modifications for eligible individuals are made following an inspection of the reported hazard. Additionally, Assisted Transportation is available to eligible individuals who require safe transportation in order to attend to their activities of daily living and Emergency Services are available via NJ 211 for after-hours Adult Protective Services referrals. This program may also assist with other Emergency Services such as Assisted Transportation and Home Cleanings.

Adult Protective Services (APS)

This program provides services for vulnerable adults 18 years of age and older, residing in the community, who are the current subject of abuse, neglect, and/or exploitation, and are unable to protect themselves. Social workers provide assessments, develop care plans to alleviate a crisis, work with community programs and, if needed, assist with legal interventions to protect eligible individuals.

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Ocean Township,

Engel Sprague Senior Center, 609-548-6319 239 11th St. Barnegat, NJ 08005

Physical, socialization/ recreation, and

congregate meal services are provided at the Senior Center. Education, and wellness seminars are also conducted at the Senior Center with representatives from local agencies.



Office of Senior Services, 732-929-2091 1005 Hooper Ave., Toms River, NJ 08754

Senior Services provides information and assistance on programs and services for older adults and their caregivers, including long term care services and

assistance in filling out various forms and applications. SHIP (State Health Insurance Assistance Program) certified counselors are also available to provide free, confidential and unbiased information and assistance for individuals with Medicare.

Jersey Assistance for Community Caregiving (JACC)

Jersey Assistance for Community Caregiving is a cost sharing program that provides a broad array of in-home services and supports that enable an individual at risk of placement in a nursing facility to remain at home. Clients must meet both financial and level of care eligibility.



Therapeutic Counseling services for Seniors 60 and over, Information & Referral, Medication Monitoring and Psychiatric Evaluations.



Southern Ocean Medical Center, Hackensack 732-616-3763 Movidion Health 1125 Peacon Ave. Manabawkin All

Meridian *Health* 1125 Beacon Ave., Manahawkin, NJ 08050

Caregiver education and support groups, lectures, and resources where you are able to learn tips on managing as a caregiver. Also offering Alzheimer's caregivers support group.



St. Vincent De Paul Society, 732-534-9375 43 Madison Ave., Lakewood NJ 08701

St. Vincent De Paul Society is a faith-based organization that provides food, clothing, and financial assistance to our neighbors facing poverty. Financial assistance is provided to pay for utilities and rent in arears,

emergency motel stays up to 4 days, and other needs that may be presented. Our food pantry is open Saturdays from 9AM-1PM.



Toms River Senior Center, 732-341-1000 x 8460, 8208 652 Garfield Avenue, Toms River, NJ 08753

The Toms River Senior Center offers a wide range of services to support the well-being and quality of life for seniors. These include:

Information and Assistance: Expert support in navigating programs, completing applications, and accessing community resources.

Health and Wellness Services: Free hearing screens, fitness programs, and resources to promote physical and mental health.

Social Events and Activities: Regular events such as seasonal parties, health fairs, and educational workshops to encourage social interaction

Transportation: Weekly trips to various destinations. Transportation exclusively provided for medical appointments and food shopping to Toms River Residents.

Emergency Assistance: Temporary accommodations, transportation, and referral services for vulnerable seniors.

The center is dedicated to enhancing the lives of seniors by fostering a sense of community, offering essential resources, and promoting active, healthy lifestyles.

*The following resources are not funded by the Ocean County Office of Senior Services

Important Numbers:

Care2Caregivers Helpline	800-424-2494
Cultural and Heritage Commission	732-929-4779
Department of Consumer Affairs	732-929-2105
Department of Human Services	732-506-5374
Fulfill	732-731-1400
Medicare (1-800-633-4227)	800-Medicare
Medicare Fraud and Abuse	800-447-8477
Medicare Patients' Rights	866-815-5440
O.C.E.A.N. Inc.	732-244-5333
Ocean County Clerk's Office	732-929-2018
Ocean County Health Department	732-341-9700
Ocean County Library—TR Branch	732-349-6200
Ocean County Office of the Surrogate	732-929-2011
Ocean County One-Stop Career Center	732-286-5616
Ocean County Parks and Recreation	732-506-9090
Ocean County PIC, Inc.	732-240-5995
Ocean County Prosecutor's Office	732-929-2027
Ocean County Tourism	732-929-2000
Ocean County Veterans Service Bureau	732-929-2096
Ocean County Y.M.C.A	732-341-9622
Office of the State Long-Term Care Ombudsman	877-582-6995
PathStone Corporation	848-227-5456
Psychiatric Emergency Screening Services	732-886-4474
Retired Volunteer Program Services (RSVP)	732-349-1500
Social Security Administration	800-772-1213
South Jersey Legal Services	732-608-7794
STEPS	732-367-1640
The Salvation Army	732-270-8393
Visiting Physicians Services	732-571-1000

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The Department of Transportation Services is the Ocean County operated transit system – Ocean Ride, which includes two major services: the "Reserve-A-Ride" Program and local modified fixed "Bus Routes". "Reserve-A-Ride" provides door-to-door, nonemergency medical transportation service to seniors (age 60 and over) and/or persons with disabilities (age 18 and over). This service is offered by advanced registration basis primarily to destinations within Ocean County.

Pre-registration is NOT required. Clients are registered over the telephone, when you first book your appointment/reservation.

The Ocean Ride transportation system currently includes <u>11 bus</u> <u>routes</u> which operate throughout Ocean County. The routes are designed to connect key residential areas with popular destinations such as local governmental facilities, healthcare, shopping, employment, social services and other transit connections. The bus routes operate on a fixed schedule, making it easy for you to plan your trip!

Reserve-A-Ride Trips:

\$6.00: Round-trip fare

Reserve-A-Ride Discount Fare:

\$3.00: Round-trip with valid PAAD* ID card on file. Call to speak to one of our Reservationists for more information.

Standing Order Trips:

\$6.00: Three or more trips per week for an extended period for chemotherapy, radiation, & physical therapy.

Standing Order Discount Fare:

\$3.00: Round-trip with valid PAAD* ID card on file. Call to speak to one of our Reservationists for more information.

Division of Taxation Property Tax Relief Programs



New in 2025 — Single Combined Application

The Stay NJ program offers property tax benefits to eligible homeowners aged 65 and older. It reimburses applicants for 50% of their property tax bills, up to a maximum of \$13,000, with a 2024 benefit cap of \$6,500. To qualify, you must have owned and lived in your home for the full 12 months of 2024 and have an income below \$500,000. Mobile homeowners are not eligible.

Stay NJ benefits are calculated after ANCHOR and Senior Freeze benefits are determined.

Payments are expected to be issued in early 2026.

Applications

Applicants will submit a **single** application to claim benefits from Senior Freeze, ANCHOR, and the new Stay NJ program. Eligibility for this benefit is based on residency, income, and age as of 2024.

Filing Deadline

The deadline to file is October 31, 2025.

Deductions, Exemptions, and Abatements

New Jersey offers several property tax deductions, exemptions and abatements. These programs are managed by your local municipality. Tax deductions, exemption, and deferment programs include:

• \$250 Property Tax Deduction for Senior Citizens & Disabled Persons

· \$250 Veteran Property Tax Deduction

· 100% Disabled Veteran Property Tax Exemption

· Active Military Service Property Tax Deferment

Scan to learn more about property tax relief programs.



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Hotline: 1-800-792-9745

The Division of Aging Services uses NJSave, which is one application seniors and individuals with

disabilities can use to get help paying Medicare premiums, prescription costs, and other living expenses. People can apply online or via a paper application. Both are available in English and Spanish.

Pharmaceutical Assistance to the Aged and Disabled (PAAD)

PAAD program is a state-funded program that helps eligible seniors and individuals with disabilities save money on their prescription drug costs.

Senior Gold Prescription Discount Program

Senior Gold is a state-funded prescription program with a different copayment structure and income eligibility guidelines than those of PAAD.

Lifeline Utility Assistance

Lifeline is a utility assistance program that offers a \$225 annual benefit to persons who meet the PAAD eligibility requirements or who receive Supplemental Security Income (SSI). This includes utility customers as well as tenants whose utility bills are included in their rent.

Medicare Savings Programs (QMB, SLMB, QI)

Programs help pay for Part A premiums, Part B premiums, and deductibles, coinsurance, and copayments for services and items Medicare covers depending on income or asset eligibility limits.

Medicare Part D's Low Income Subsidy (LIS, "Extra Help")

Medicare beneficiaries can qualify for Extra Help paying for their monthly premiums, annual deductibles, and co-payments related to Medicare prescription drug coverage.

Hearing Aid Assistance to the Aged and Disabled (HAAAD)

HAAAD provides a \$500 reimbursement to offset the purchase of a hearing aid, or \$1,000 for two hearing aids; Beneficiaries must be currently enrolled in the Pharmaceutical Assistance to the Aged and Disabled (PAAD) program or Lifeline Utility Assistance (Lifeline) program, or; Meet the PAAD and Lifeline eligibility criteria.

The application is also used to screen individuals for numerous savings and assistance programs. If it looks like they may qualify, their data is forwarded on for enrollment. These programs include:

- <u>Universal Service Fund (USF)</u>
- Low-Income Heating and Energy Assistance Program (LIHEAP)
- <u>Supplemental Nutrition Assistance Program (SNAP)</u>

Finally, individuals who qualify for PAAD and Lifeline Utility Assistance through NJSave may also be eligible for:

- Property Tax Freeze
- <u>Reduced Motor Vehicle Fees</u>
- Low-Cost Spaying/Neutering
- NJ Hearing Aid Project



Scan for Online Application



Scan for Paper Application

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Medicare Tips

- TIP: Always double-check your Part D plan to ensure your medications are covered.
- **TIP**: SHIP counselors can offer personalized assistance with your Medicare coverage.
- **TIP:** You can also sign up for a Medicare Advantage Plan or drug plan during your Initial Enrollment Period.
- TIP: Applying for a Medigap beyond your open enrollment period might require a medical underwriting process, during which the insurance company decides whether to accept your application based on your health and medical history.
- TIP: If you miss your 7-month Initial Enrollment Period, you may have to wait to sign up and pay a monthly late enrollment penalty for as long as you have Part B coverage. The penalty goes up the longer you wait.
- TIP: You can sign up for Medicare Part A by contacting Social Security.
- TIP: Create your secure Medicare account online at Medicare.gov to access your information anytime.

Did you know?

Beginning in 2025, beneficiaries have the option to sign up for a payment plan for Part D out-of-pocket costs. The MPPP allows a Part D enrollee to spread their drug costs throughout the year, with the goal of helping them manage their monthly expenses. The MPPP does not change or lower a beneficiary's drug costs.





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Important Dates to Remember:

• You might pay a monthly late enrollment penalty, if you don't qualify for a Special Enrollment Period.

Period	When Is It?	What You Can Do
Initial Enrollment Period. (IEP)	3 months before you turn 65, the month of, and the 3 months after.	Enroll in Parts A and B for the first time.
General Enrollment Period	January 1 to March 31 every year; coverage is delayed until July 1.	Enroll in Part A and / or Part B if you missed you IEP and don't qualify for a SEP.
Open Enrollment Period	October 15 to December 7 every year.	Enroll in, change, or drop a Part D or Medicare Advantage Plan.
Medicare Advantage Open Enrollment	January 1 to March 31	Switch to another Medicare Advantage plan or enroll in Original Medicare with a Part D plan.
Special Enrollment Period (SEP)	Anytime you have a qualifying event (i.e. delaying Medicare past 65)	Apply for Parts A and B. There are also SEPs for Part C and Part D plans. You have 2 months to enroll in either.
Medigap Open Enrollment Period	6 months before and 6 months after your Part B effective date	Purchase any Medigap plan without answering health questions.

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Ocean County Board of Commissioners

Robert S. Arace Jennifier Bacchione Virginia E. Haines John P. Kelly Frank Sadeghi



The Ocean County Office of Senior Services Maria LaFace, *Director* 1027 Hooper Avenue, Building 2, 1st Floor Toms River, NJ 08754

Ocean County Senior Advisory Council

Additional Locations: Ocean County Southern Center County Connection @ Ocean County Mall



