

# Ocean County Office of Senior Services

## *2023 Resource Directory*



1027 Hooper Avenue  
Building 2, 1<sup>st</sup> Floor  
P.O. Box 2191  
Toms River, NJ 08754-2191

732-929-2091  
1-877-222-3737

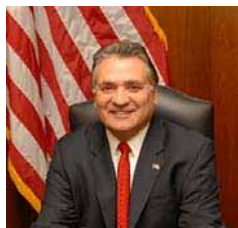
1-800-668-4899  
(In State Only)

[www.co.ocean.nj.us/seniorservices](http://www.co.ocean.nj.us/seniorservices)



: ocseniorservices

## A Message from Our Commissioner Director *Joseph H. Vicari*



Dear Ocean County Residents,

Ocean County continues to be one of the fastest growing counties in the state of New Jersey with a total population of nearly 650,000. It also remains a popular destination for older adults looking to enjoy an affordable and active retirement at the Jersey Shore. With over 90 age restricted communities to choose from, it is no surprise that Ocean County is home to close to 200,000 residents 60 years of age and older. With 10,000 baby boomers turning 65 each day, this number is only expected to grow as will the needs of our residents. Given the sheer numbers, it is inevitable that you or someone you love is in need of services to maintain independence and age well at home.

The Ocean County Office of Senior Services serves as the focal point for programs and services available to assist older adults and their caregivers. Our dedicated staff and aging network is here to help you navigate the system and access critical community support services designed to help you or a loved one age in place.

We are pleased to share our 2023 Resource Directory containing information on various community support services, long-term care options, caregiver resources and much more. We have also included important dates to remember for Medicare and information on critical programs such as utility assistance, PAAD, SLMB, and other NJ SAVE benefits. To make the benefits more accessible, we have included the QR codes to scan for the online application and the paper application.

We hope that you find the directory useful and recommend you check us out on Facebook. You can also scan the QR codes if you would like to schedule an event, book an appointment, or view our Caregiver Resource Packet.

A large, stylized handwritten signature of Joseph H. Vicari in black ink. The signature is fluid and cursive, with the first letters of the first and last names being capitalized and prominent.

Joseph H. Vicari  
Commissioner Liaison

**Request a Presentation or Resource Table Event:**



**Schedule an Appointment:**



**Caregiver Resource Packet:**



**Need more information?**

**Visit our website: [www.co.ocean.nj.us/seniorservices](http://www.co.ocean.nj.us/seniorservices)**

**Call us: 732-929-2091**

## 2023 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 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 Beehive, 732-810-5890**

**St. Martha's Church, 3800 Herbertsville Rd.,  
Point Pleasant, NJ 08742**

Information and assistance is provided, socialization, fitness classes, arts and crafts program, parties, and trips.



### **Brick Township Senior Center, 732-920-8686 373 Adamston Road, Brick, NJ 08723**

Information and assistance and long-term care services are provided for seniors and caregivers, and limited transportation to medical appointments. Assistance filling out various forms and 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. Brick Senior Center also offers congregate meal services, social and recreational activities, physical health screenings, fitness classes, socialization, recreations, and educational presentations. The Brick Township Senior Shuttle Bus is available for Brick Residents to come to this center and for food shopping. Non- Emergency Medical Transportation is also available.



Caregiver  
Volunteers  
of Central  
Jersey

**Caregiver Volunteers of Central Jersey,  
732-505-2273**

**201 Hooper Avenue, Toms River, NJ 08753**

Caregiver Volunteers of Central Jersey provides supportive services to seniors, veterans, and elderly disabled, individuals living with dementia and caregivers of loved ones with chronic illnesses.

### **Alzheimer's Respite Care Program & Respite Care Program**

The Respite Care Program will include short-term or intermittent care, provided to older adults and their caregivers in their homes because of the absence or the need for relief of those persons normally providing care.

### **Friendly Visiting and Telephone Reassurance Programs**

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

### **Grocery Shopping**

Volunteers go grocery shopping for individuals 60 and older who do not drive and have mobility issues. Shopping is done every other week at a local grocery store.

### **Medical Transportation**

Provides medical transport to those who are over 60 and no longer driving. Clients will be picked up at home and driven to their appointments.

### **Multicultural Senior Outreach**

The goal of the Multicultural Outreach program is to enhance the visibility and accessibility of available services, programs and benefits for seniors of diverse cultures.



**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; consumer law issues.



**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,**  
**105 Sunset Avenue, Toms River, NJ 08755**

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

## **Chronic Disease & Diabetes Self-Management Workshops, 732-860-2905**

Peer-led workshops are held for 2 1/2 hours once a week for six weeks. Workshops give adults 60 and older with chronic conditions and/or their caregivers the knowledge, skills, and confidence to take a more active role in their health care. Participants learn strategies for managing symptoms, working with health care professionals, setting weekly goals, problem-solving, relaxing, handling difficult emotions, eating well and exercising safely and easily.



**Community Medical Center,  
RWJ Barnabas Health Facility  
732-557-8131 9 Hospital Drive, Suite  
B15, Toms River, NJ 08755**

Free caregiver counseling is offered to individuals caring for someone age 60 or older who resides in Ocean County. Sessions are confidential and are conducted by a licensed therapist in the Toms River office or by phone. Free caregiver support groups are offered on Zoom every Tuesday at 11:00 am and in person every Thursday at 12:30 pm. Attending a support group offers caregivers an opportunity to share their feelings in a safe, supportive environment where they receive encouragement and empathy from others experiencing similar challenges.



**Compass 82, Inc., 732-640-8812  
1330 Rt. 70, Manchester, NJ 08759  
Ocean County Senior Helpline:**

**[seniorhelpline@compass82.org](mailto:seniorhelpline@compass82.org)**

Compass 82 provides information and assistance to seniors 60 and over. Also, assistance in filling out various forms and applications.



**Catholic Charities, Diocese of Trenton**  
**Fix-It Program , 732-363-5322, Ext. 3234**  
**200 Monmouth Ave., Lakewood, NJ 08701**  
Volunteers perform minor home repairs and chores to help 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 victims of domestic violence, including a 24/7 hotline. Project Reach recognizes the unique obstacles faced by older victims of domestic violence such as long-time spousal abuse or abuse by grown children.



**Inspire-NJ, 908-278-6450**

**1330 Rt. 70, Manchester, NJ 08759**

Senior Social @ The Barn provides socialization , recreation, and congregate meal services to individuals who are 60 years of age and older and who reside in Manchester.



**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**

Interfaith (IHSS): a non-profit organization located in Southern Ocean County, New Jersey, providing volunteer support to seniors and their caregivers, helping them maintain their independence at home.

### **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 to older adults and caregivers including information and referral, counseling and support groups and virtual programs. All residents of Ocean County, regardless of age, sex, race, or religion, are eligible for service.



**Lakewood Community Services Corp., 732-901-6001,  
415 Carey Street, Lakewood, NJ 08701**

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

**Lakewood Kosher Home Delivered Meals,  
450 West Kennedy Blvd., 2nd Floor, Lakewood, NJ 08701**

Lakewood Community Services Corporation (LCSC) offers a 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**

Provides Information and Assistance, Caregiver Information and Assistance, State Health Insurance Assistance Program (counseling and assistance with Medicare and supplemental insurance), assistance in filling out various forms and applications, socialization, and recreational activities, telephone reassurance, education and physical fitness.



**Manchester Township Senior Outreach, 732-849-8305  
1 Colonial Dr., Manchester, NJ 08759**

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. We also provide Telephone Reassurance to individuals that would like weekly phone calls to check in on them and/or have a friendly chat. 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.



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

**1620 Route 37 East, Toms River, NJ 08753**

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.



**Monmouth Medical Center Southern  
Campus, 732-730-9112**

**600 River Avenue, Lakewood, NJ 08701**

Individual caregiver counseling at no charge for anyone caring for someone 60 years of age and older residing in Ocean County. Counseling will assist in dealing with the emotions engendered by caregiving. Caregiver Education and Support - Weekly group meetings for care-givers, caring for an Ocean County resident over the age of 60. The group provides education, guidance and support as well as information and referrals for those persons who are caregivers.



**Ocean County Board of Social Services,  
732-349-1500**

**Northern Office (Lakewood), 732-370-8854**

**1027 Hooper Ave., Toms River, NJ 08754**

**Southern Office (Manahawkin), 609-242-6100**

### **Adult Protective Services (APS) Emergency after Hours, Call 211**

This program provides services to vulnerable adults 18 years of age and older, residing in the community, who are the subject of abuse, neglect, and/or exploitation, and are unable to protect themselves. Social workers provide assessments, care plans, and work with legal interventions to protect clients.

### **Caregiver/Care Management/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.

### **Comprehensive Care Management for Seniors (CCMS)**

This program provides case management services to Ocean County residents 60 years of age and older without regard to income. Case management services include identifying the needs of the individual, evaluating options and services, and assisting with implementing and coordinating those services.

### **Safe Housing and Transportation Program**

The purpose of this program is to provide home repairs necessary to alleviate conditions which are determined to adversely affect the health and safety of county residents age 60 and older. Recommendations on needed home repairs for eligible individuals are made once a home inspection is completed. Additionally, escorted transportation is available to eligible individuals who require safe transportation to attend to their activities of daily living.

## **Statewide Respite Care Program**

This program provides respite services to families experiencing fatigue and stress due to long-term caregiving of frail, elderly, and/or disabled members. Services are short-term and can be arranged on an intermittent basis or for a specific period of time. Respite care makes use of a variety of short-term services to meet the specific and limited goal of providing caregivers with temporary relief from the physical and emotional demands of caregiving. Priority is given to families where the impaired member is at risk of long-term institutionalization due to the inability of the caregiver to continue in that role.



**Office of Senior Services, 732-929-2091**  
**1027 Hooper Ave. Bldg.2 , Toms River, NJ 08754**  
**County Connection at Ocean County Mall,**  
**732-288-7777**  
**1201 Hooper Ave, Toms River, NJ 08753**

### **Ocean County Southern Service Center:**

**179 S Main St., Manahawkin, NJ 08092**

Senior Services provides information and assistance regarding programs and services for older adults and their caregivers to include long term care services. Assistance in filling out various forms and applications. SHIP (State Health Insurance Assistance Program) certified counselors are also available that provide free, confidential 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.



**Ocean Township, Engel Sprague Senior Center,  
609-693-3302**

**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.



**Plumsted Senior Outreach Services (SOS)**

**609-758-2241 121 Evergreen Road,  
New Egypt, NJ 08533**

SOS is a volunteer organization. The services to be provided will link older adults to available services and benefits. Socialization opportunities are enhanced with a variety of social and recreational activities.



**Preferred Behavioral Health Group,**

**Senior Guidance, 732-367-4700**

**PO Box 2036, Lakewood, NJ 08701**

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



**Southern Ocean Medical Center, 732-616-3763**

**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.



**Stockton Center on Successful Aging (SCOSA)**

**609-626-5590, 712 E. Bay Ave, Manahawkin, NJ 08050**

SCOSA provides research, education, and service to nurture body, mind, and spirit of South Jersey's growing older adult population. SCOSA's educational, socialization/recreational, and physical activity programs for older adults are offered online, at Stockton at Manahawkin, at the Stockton main campus in Galloway, and at other locations in Atlantic, Ocean, and Cape May counties.



**Toms River Township Senior Center, 732-341-1000**  
**652 Garfield Avenue, Toms River, NJ 08753**

Information and assistance is provided in person or over the phone, which will link older adults and caregivers to available services and programs. The center also provides socialization and recreation activities and programs. Limited medical transportation will be provided to residents 60 years of age and older who are ambulatory/semi-ambulatory/wheelchair-bound and residing in Toms River. 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.



**Visiting HomeCare Service of Ocean County, 732-244-5565**  
**105 Sunset Ave. Toms River, NJ 08754**

The agency's mission is to help the elderly, ill and disabled residents of Ocean County to remain safely and comfortably in their own homes, keeping their families together and avoiding institutionalization whenever possible. This help is given in the form of in-home and adult day care services (on-site at two locations - Toms River and Manahawkin) provided by certified Home Health Aides professionally supervised by Registered Nurses and Social Workers. Transportation to Adult Day Care Centers/A Friend's House is offered, if needed, pending availability.

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

**Important Numbers:**

Bright Harbor Healthcare	732-349-5550
Care2Caregivers Helpline	800-424-2494
Contact of Ocean & Monmouth	732-240-6104
Fulfill	732-731-1400
Medicare Fraud and Abuse	800-447-8477
Medicare Patients' Rights	866-815-5440
Medicare (1-800-633-2273)	800-Medicare
Ocean County Clerk's Office	732-929-2018
Cultural and Heritage Commission	732-929-4779
Department of Human Services	732-506-5374
Department of Consumer Affairs	732-929-2105
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	732-505-9090
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	609-826-5090
PathStone Corporation	732-849-3705
Psychiatric Emergency Screening Services	732-886-4474
Retired Volunteer Program Services (RSVP)	732-286-5999
Social Security Administration	800-772-1213
South Jersey Legal Services	732-608-7794
STEPS	732-367-1640
The Salvation Army	732-270-8393



**Ocean Ride Transportation Services, 732-736-8989**

**2820 Ridgeway Blvd., Manchester, NJ 08759.**

**Call 711 for NJ Relay System**

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, non-emergency medical transportation service to seniors (age 60 and over) and 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 11 bus routes 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 (Riders with Attendants each pay \$6.00 per person round trip)

**Discount Fare:**

\$3.00 with valid PAAD\* ID card. Call our Reservationists for more information (Riders with Attendants each pay \$3.00 per person round trip)

**Standing Order Trips:**

\$6.00 Three or more trips per week for an extended period. (chemo, radiation, & physical therapy. Attendants \$6.00)

**Discount Fare:**

\$3.00 with valid PAAD\* ID card. Call our Reservationists for more information. Riders with Attendants each pay \$3.00)



**O.C.E.A.N., Inc.**

**40 Washington St, PO Box 1029,**

**Toms River, NJ 08753, 732-244-5333**

**Indian Head Plaza: 732-244-9041**

**Lakewood Office: 848-290-1580**

**Barneget Outreach: 609-549-5822 (By Appointment Only)**

Agency programs include Head Start, Weatherization, Home Energy Assistance, Housing Programs, and intensive case management. All programs are based on available funding.

### **Ocean, Inc. Seniors Isolation Prevention Program**

Mission: Partnership with Caregiver Volunteer of Central Jersey and EZ Ride to offer the Ryde4life programs which provides free rides for seniors and help them to become more active. It allows free transportation to seniors to enable them to get to their doctors appointments or just attend social activities.



### **Visiting Physician Services**

**Parker Advanced Care Institute at VNA Health Group**

**23 Main Street, Suite D1, Holmdel, NJ 07733**

**Phone: (732-571-1000)**

**Email: [info@visiting-physician.com](mailto:info@visiting-physician.com) - [www.vnahg.org/vps](http://www.vnahg.org/vps)**

Visiting Physician Services is the largest geriatric house call practice in New Jersey with clinical staff to 8 physicians and 29 nurse practitioners and physician assistants, who serve patients throughout Ocean, Monmouth, Middlesex, Essex, Passaic, Somerset, Union and Bergen Counties. Our mission is to enable patients to stay at home as they age and improve their quality of life by providing safe and convenient in-home primary medical care. Comprehensive care includes: management of chronic conditions, in-home diagnostic testing, wound care, telehealth and much more. Visiting Physicians accepts traditional Medicare and most Supplemental Plans, and Managed Medicare Plans through Horizon, Braven, Aetna, Amerigroup and WellCare.



## Division of Taxation, Property Tax Relief Programs

### **Anchor Program**

This program provides property tax relief to New Jersey residents who owned or rented their principal residence (main home) on October 1, 2019, and met the income limits.

### **Senior Freeze (Property Tax Reimbursement)**

The Senior Freeze Program reimburses eligible senior citizens and disabled persons for property tax or mobile home park site fee increases on their principal residence (main home). To qualify, you must meet all the eligibility requirements for each year from the base year through the application year.

### **Homestead Benefit Program**

The filing deadline for the 2018 Homestead Benefit was November 30, 2021.

The Affordable New Jersey Communities for Homeowners and Renters (ANCHOR) program replaces the Homestead Benefit for the 2019 tax year.

### **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; and**

**Active Military Service Property Tax Deferment.**



Scan to learn more about property tax relief programs.



### **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 co-payment 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:

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

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

- Property Tax Freeze
- Reduced Motor Vehicle Fees
- Low-Cost Spaying/Neutering



**Scan for  
Online Application**



**Scan for  
Paper Application**

## 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](https://www.Medicare.gov) to access your information anytime.

## Did you know?

Starting January 1, 2023, plans can't charge you more than \$35 for a one-month supply of each Medicare Part D-covered insulin you take, and can't charge you a deductible for insulin.



### **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
<b>Initial Enrollment Period. (IEP)</b>	3 months before you turn 65, the month of, and the 3 months after.	Enroll in Parts A and B for the first time.
<b>General Enrollment Period</b>	January 1 to March 31 every year; coverage starts the month after you sign up.	Enroll in Part A and / or Part B if you missed you IEP and don't qualify for a SEP.
<b>Open Enrollment Period</b>	October 15 to December 7 every year.	Enroll in, change, or drop a Part D or Medicare Advantage Plan.
<b>Medicare Advantage Open Enrollment</b>	January 1 to March 31	Switch to another Medicare Advantage plan or enroll in Original Medicare with a Part D plan.
<b>Special Enrollment Period (SEP)</b>	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.
<b>Medigap Open Enrollment Period</b>	6 Month Period; Starts the first month you have Part B.	Purchase any Medigap plan without answering health questions.



## The Ocean County Office of Senior Services **Resource Directory**

### **Ocean County Board of Commissioners**

Director Joseph H. Vicari

Barbara Jo Crea

Virginia E. Haines

John P. Kelly

Gary Quinn

### **Department of Senior Services**

Joseph H. Vicari, Commissioner Liaison

Maria LaFace, Director

1027 Hooper Avenue, Building 2

Toms River, NJ 08754

Additional Locations:

**Ocean County Southern Service Center**

**County Connection at Ocean County Mall**

### **Ocean County Senior Advisory Council**

