



State of New Jersey
Chris Christie, Governor
Kim Guadagno, Lt. Governor



Department of Health and Senior Services
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Commissioner

www.nj.gov/health

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Are you



a senior



citizen?

A SUMMARY OF PROGRAMS AND SERVICES FOR OLDER ADULTS IN NEW JERSEY



Dear Friends,

New Jersey is proud to offer a broad array of services and programs for older adults and their caregivers. There are recreational and educational programs, volunteer and employment opportunities, and home and community care services that enable older persons to maintain their independence and support families in their caregiving efforts.

The Department of Health & Senior Services, Division of Aging and Community Services is here to assist you in locating available and appropriate resources. By calling our toll-free number, consumers can learn about various federal, state and local programs and agencies in their own communities.

Since many of the programs base eligibility upon a specified age, we have published this consolidated resource directory "Are You A Senior Citizen?" which lists programs by age. Within this guide you will find information regarding health programs, tax benefits, income assistance, housing programs and legal services.

If you have any questions about the programs in this directory or other senior or caregiver services that may be available in your community, please call your county toll-free at 1-877-222-3737.

MIDDLESEX COUNTY
732-745-3295

MONMOUTH COUNTY
732-431-7450

MORRIS COUNTY
973-285-6848

OCEAN COUNTY
732-929-2091

PASSAIC COUNTY
973-569-4060

SALEM COUNTY
856-339-8622

SOMERSET COUNTY
908-704-6346

SUSSEX COUNTY
973-579-0555

UNION COUNTY
908-527-4870/4872

WARREN COUNTY
908-475-6591

**INFORMATION AND ASSISTANCE NATIONWIDE
TOLL-FREE NUMBER
1-877-222-3737**

**MEDICARE INFORMATION
IN-STATE TOLL-FREE
1-800-792-8820**

www.aging.nj.gov

AREA AGENCIES ON AGING

New Jersey's twenty-one Area Agencies on Aging serve as advocates for senior citizens and are the central source for information and referral for services and programs for senior citizens within the county of residence. The agency in your county can be contacted directly by calling the NJ EASE toll-free number at 1-877-222-3737, or by calling the numbers below.

AREA AGENCIES ON AGING OFFICES

ATLANTIC COUNTY

609-645-7700 Ext. 4700

BERGEN COUNTY

201-336-7400

BURLINGTON COUNTY

609-265-5069

CAMDEN COUNTY

856-858-3220

CAPE MAY COUNTY

609-886-2784/2785

CUMBERLAND COUNTY

856-453-2220/2221

ESSEX COUNTY

973-395-8375

GLOUCESTER COUNTY

856-384-6900

HUDSON COUNTY

201-271-4322

HUNTERDON COUNTY

908-788-1361/1362/1363

MERCER COUNTY

609-989-6661/6662



There is no set age when a person becomes a "senior citizen."

The age requirements for the federal and state programs and benefits listed in this pamphlet are established by legislative action.

For more detailed information on the programs and services listed herein, we suggest the following on-line resources available through the Division of Aging and Community Services' website at www.aging.nj.gov.

Statewide Benefits for Older Persons

Federal Programs for Older Persons

CaregiverNJ

Aging and Disability Resource Connection (ADRC)

For further information on the programs and services listed call:

1-877-222-3737

Senior Citizens may participate in many beneficial programs and services offered by the State of New Jersey that are not limited to senior citizen age requirements.

HOUSING/HOME ASSISTANCE

- ▶ Food Stamps increase the food purchasing power of low-income households.
- ▶ Home Delivered Meals provides one or more hot meals a day at least five days per week to older persons who are homebound due to illness, incapacitating disability, or isolation.
- ▶ Low Income Home Energy Assistance Program (LIHEAP) provides subsidies to help meet home heating and medically necessary cooling costs.
- ▶ New Jersey SHARES—New Jersey Statewide Heating Assistance and Referral for Energy Services.
- ▶ Section 8 Housing Assistance helps very low-income persons of all ages secure decent, safe and sanitary housing in the private rental market by helping to pay a portion of the monthly rent.
- ▶ Weatherization Assistance is a federal/state grant designed to promote energy conservation work.

INSURANCE

- ▶ The Consolidated Omnibus Budget Reconciliation Act (COBRA) provides the right to choose to continue group health insurance under certain circumstances such as job loss and other life events.
- ▶ Family Leave Insurance permits up to six weeks of paid family leave insurance

BEFORE & AFTER 55 YEARS OF AGE

HUNTERDON COUNTY

Department of Human Services
Division of Social Service
Phone: 908-788-1300; After Hrs: 908-782-4357 or 908-735-4357

MERCER COUNTY

Board of Social Services
Phone: 609-989-4346; After Hrs: recording-call 911

MIDDLESEX COUNTY

Board of Social Services
Phone: 732-745-3635
After Hrs: recording- call local police or 911

MONMOUTH COUNTY

Family & Children Services
Phone: 732-531-9111; (service takes messages; APS notified in morning)

MORRIS COUNTY

Aging, Disabilities & Veterans
Phone: 973-326-7282/7283; After Hrs: 911 or sheriff's comm. center, 973-285-2900

OCEAN COUNTY

Board of Social Services
Phone: 732-286-5819 or 732-286-5933 or 732-286-5929
After Hrs: 732-349-1500 or 732-244-5689

PASSAIC COUNTY

Board of Social Services
Phone: 973-881-2616 or 973-881-0100
After Hrs: 973-345-2676 (worker contacted)

SALEM COUNTY

Office on Aging
Phone: 856-935-7510; After Hrs: call 911

SOMERSET COUNTY

Board of Social Services
Phone: 908-526-8800; After Hrs: 800-287-3607

SUSSEX COUNTY

Division of Social Services
Phone: 973-383-3600 Ext. 5170
After Hrs: 800-280-8845

UNION COUNTY

Catholic Community Services
Phone: 908-497-3900 or 908-497-3902
After Hrs: 911 or local police

WARREN COUNTY

Division of Senior Services
Phone: 908-475-6591; After Hrs: 911 or local police

18 YEARS AND OVER

ADULT PROTECTIVE SERVICES (APS)

Adult Protective Services investigates reports of neglect, abuse, or exploitation of vulnerable adults with mental or physical disabilities who are unable to protect themselves, and who live alone in their own home or apartment, or with others in private residences. APS provides or arranges for community-based services for client and/or caretaker. Includes cases of self-neglect.

ADULT PROTECTIVE SERVICES AGENCIES

ATLANTIC COUNTY

Division of Intergenerational Services
Phone: 609-645-7700 Ext. 4272
After Hrs: 888-426-9243 or 911

BERGEN COUNTY

Board of Social Services
Phone: 201-368-4300; After Hrs: 800-624-0275

BURLINGTON COUNTY

Board of Social Services
Phone: 609-261-1000 Ext. 4797
After Hrs: 609-267-8500 or 609-234-8888

CAMDEN COUNTY

Board of Social Services
Phone: 856-225-8178 After Hrs: 800-786-5080

CAPE MAY COUNTY

Board of Social Services
Phone: 609-886-6200 Ext. 370
After Hrs. contact local police or 911

CUMBERLAND COUNTY

Guidance Center
Phone: 856-825-6810 Ext. 219 or 299
After Hrs: 856-455-5555 crisis center

ESSEX COUNTY--FOCUS

973-624-2528 Ext. 135
After Hrs: 911, local police, first aid or hospital

GLOUCESTER COUNTY

Board of Social Services
Phone: 856-582-9200 or 856-256-2274;
After Hrs: 800-648-0132

HUDSON COUNTY

Protective Services, Inc.
Phone: 201-295-5160; After Hrs: 201-954-6664

benefits for workers taking leave to provide care.

HEALTH AND WELLNESS PROGRAMS

- ▶ Adult Day Care for persons with Alzheimer's Disease provides specialized programs statewide that serve caregivers and persons with chronic progressive dementing diseases.
- ▶ Personal assistance to physically disabled NJ residents age 18 to 65 to enable them to live independently and participate in community-based activities.
- ▶ Statewide respite care services to families and other uncompensated caregivers experiencing fatigue and stress due to long-term caregiving of frail elderly and/or functionally impaired persons 18 years of age or older.
- ▶ Global Options (GO) for Long Term Care replaces the special Medicaid type programs Adult Family Care (AFC), Assisted Living (AL), Caregiver Assistance Program (CAP) and Community Care Program for the Elderly and Disabled (CCPED). Global Options makes access to services faster, easier and allows greater choice in care.
- ▶ Global Options (GO) Nursing Facility Transition (NFT) is a long-term care initiative that allows certain nursing facility residents to receive supportive services that enables them to return to the community.

LEGAL AID

- ▶ Adult Protective Services (APS) helps NJ residents 18 years of age or older who lack the capacity to understand their circumstances and cannot protect themselves.

IDENTITY THEFT

- ▶ Information & Assistance
- ▶ New Jersey's Predatory Lending law provides protection from abusive lending practices that uses fraud and deception to induce a borrower to refinance unaffordable loans.
- ▶ The Predatory Annuities Prevention law provides protection from predatory risky annuity sales and deceptive investment practices.

VOLUNTEER PROGRAMS

- ▶ Volunteer opportunities exist with:
 - Peace Corps
 - Service Corps of Retired Executives (SCORE),
 - The Domestic Peace Corps (Americorps)
 - Volunteers in Service to America (VISTA) Programs.

RECREATION

- ▶ Free fishing classes and programs, including two Free Fishing Days in June.



TAX RELIEF/TAX BENEFITS

- ▶ Increase in standard deduction on federal income tax.
- ▶ Tax credit for low-income elderly on federal income tax.*
- ▶ Additional exemption on New Jersey Gross Income Tax.
- ▶ For homeowners, senior citizens property tax deduction.*
- ▶ Property Tax Reimbursement for property tax increases.

67 YEARS

- ▶ Full retirement age (also called "normal retirement age") had been 65 for many years. Beginning with people born in 1938 or later, that age gradually increases until it reaches 67 for people born after 1959.

70 YEARS

EMPLOYMENT

- ▶ Freedom from being required to retire due to age.

RECREATION, LEISURE, ENTERTAINMENT

- ▶ No fishing license required. A valid driver's license or proof of age will function as the actual fishing license.

* Note: Income or other eligibility requirement

MEDICARE SAVINGS PROGRAM

- ▶ Specified Low-Income Medicare Beneficiary (SLMB): provides payment of Medicare Part B premiums for SLMBs whose income is slightly higher than New Jersey Care income guidelines.*

QUALIFIED MEDICARE BENEFICIARIES

- ▶ QI-1 Medicaid will pay the Part B premium

HOUSING/HOME ASSISTANCE

- ▶ LIFELINE Credit Program: assistance with utility bills.*

INCOME MAINTENANCE PROGRAMS

- ▶ Social Security/Railroad Retirement benefits for retirees. Social Security Benefits increase annually for each year benefits are not claimed.
- ▶ Supplemental Security Income to aid persons with low income.*
- ▶ Veteran's pension.*

RECREATION

- ▶ Hunting and fishing licenses for a reduced fee.

Are You A Senior Citizen?

You may be entitled to the following services and programs at age:

55 YEARS

EMPLOYMENT*

SENIOR COMMUNITY SERVICE EMPLOYMENT PROGRAM

- ▶ Paid community service assignments
- ▶ Training and vocational service opportunities
- ▶ Free job finding assistance

EMPLOYMENT AND TRAINING (ONE-STOP CAREER SYSTEM)

The service delivery system promotes universal access to services and information on services needed to get jobs.

- ▶ Older workers outside of the Senior Community Service Employment Program (SCSEP) have full access to all services provided through the local workforce development network.

TAX RELIEF/TAX BENEFITS

- ▶ Homestead Rebate Program
- ▶ Property Tax Deduction/Credit
- ▶ Veterans Deduction

* Note: Income or other eligibility requirement

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AREA AGENCIES ON AGING

(See local listings on pages 16 & 17.)

Services provided under the Older Americans Act

- ▶ Information, assistance and outreach
- ▶ Transportation
- ▶ Case management
- ▶ Homemaker
- ▶ Visiting nurse
- ▶ Respite
- ▶ Telephone reassurance
- ▶ Hospice
- ▶ Adult day care
- ▶ Legal assistance
- ▶ Education
- ▶ Caregiver support, etc.



HEALTH AND WELLNESS

- ▶ Jersey Assistance for Community Caregiving (JACC) 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.
- ▶ Programs of All-Inclusive Care for the Elderly (PACE) is a Medicare and Medicaid program that allows people who need nursing home level of care to remain in their homes.

INCOME MAINTENANCE PROGRAMS

- ▶ Partial Social Security/Railroad Retirement survivor benefits for widow(er)s.

- ▶ Senior Gold Prescription Discount Program: prescription coverage to residents who do not qualify for Pharmaceutical Assistance for the Aged and Disabled (PAAD).*
- ▶ Medically Needy Program: medical care and services if not eligible for Medicaid.*
- ▶ New Jersey Care Program: a special Medicaid program for persons unable to afford needed health care. Assistance with Medicare premiums, deductibles, and co-payments.*



* Note: Income or other eligibility requirement

65 YEARS

EMPLOYMENT

- ▶ No Social Security restrictions on amount of income received from employment when you reach full retirement age (65+).

EDUCATION

- ▶ Public colleges, tuition-free and reduced fee courses on space available basis.

STATE HEALTH INSURANCE ASSISTANCE PROGRAM (SHIP)

- ▶ Volunteer counselors assist Medicare enrollees of all ages with questions, problems and claim forms related to Medicare, Medicare supplemental policies, the Medicare Prescription Drug Program, and long-term care insurance.

HEALTH AND WELLNESS PROGRAMS

- ▶ Hearing Aid Assistance to Aged/Disabled (HAAAD): partial reimbursement of cost of hearing aid.*
- ▶ Medicare and Medicaid.*
- ▶ Personal Needs Allowance (monthly): for residents of long-term health care facilities, boarding homes, residential health care facilities.*
- ▶ Pharmaceutical Assistance to Aged/Disabled (PAAD): prescriptions for medication at low cost.*

* Note: Income or other eligibility requirement

- ▶ For widow(er)s remarrying, retention of Social Security benefits.

LEGAL ASSISTANCE PROGRAM

- ▶ Access to quality legal and advocacy assistance
- ▶ Protection against age discrimination
- ▶ Community Legal Education

OMBUDSMAN FOR THE INSTITUTIONALIZED ELDERLY

- ▶ Protection rights for people in certain health facilities, and investigation of complaints of abuse.

PUBLIC GUARDIAN FOR ELDERLY ADULTS

- ▶ Guardian or conservator of last resort for elderly adults with no willing or responsible family members or friends who can serve in those capacities.*

VICTIMS OF CRIME COMPENSATION BOARD (VCCB)

- ▶ Compensation for certain crime victims suffering personal injuries.

RECREATION, LEISURE, ENTERTAINMENT

- ▶ Through Area Agencies on Aging participation of professional and non-professional artists and sculptors in New Jersey Senior Citizens Annual Juried Art Contest & Exhibition.*

* Note: Income or other eligibility requirement

TAX RELIEF/TAX BENEFITS

- ▶ Assistance with preparation of federal and New Jersey income tax returns by trained tax volunteers at neighborhood locations.

VOLUNTEER PROGRAMS

NATIONAL SENIOR SERVICE CORPS PROGRAM

- ▶ Foster Grandparents Program: helping children with special and exceptional needs (small weekly stipend).*

RETIRED AND SENIOR VOLUNTEER PROGRAM (RSVP): helping community agencies (out of pocket expenses reimbursed)

- ▶ Senior Companion Program: assisting frail homebound elderly (small cash allowance).*

62 YEARS

EDUCATION

- ▶ Rutgers University: low-cost and tuition-free courses on space available basis.

HOUSING/HOUSING SERVICES

- ▶ Eligibility for low-cost senior housing, and for Congregate Housing Services Program.*
- ▶ Residents of multiple dwelling, rent grace of five days; protection against condominium conversion.*

* Note: Income or other eligibility requirement



INCOME MAINTENANCE PROGRAMS

- ▶ Social Security/Railroad Retirement benefits for retirees.
- ▶ Social Security survivor benefits for parents of deceased worker.*

RECREATION, LEISURE, ENTERTAINMENT

- ▶ Clam, Oyster Digging Licenses for a processing fee.
- ▶ Free Senior Citizen Pass to New Jersey parks, forests, historic sites, recreation areas.
- ▶ Senior Pass is a lifetime entrance permit to national parks, monuments, historic sites and recreation areas. It also provides the pass holder a 50 percent discount on federal use fees charged for facilities and services such as parking, camping, boat launching, etc.

TAX RELIEF/TAX BENEFITS

- ▶ Portion of pension exempted from New Jersey Gross Income Tax.
- ▶ Partial exemption of Realty Transfer Fee for homeowners selling home.

TRANSPORTATION

- ▶ Reduced fares on all intrastate, and most interstate trains, buses.

* Note: Income or other eligibility requirement