

GOLDEN AGEnda...

Published by the:

Cumberland County Office on Aging & Disabled
800 E. Commerce Street, Bridgeton, N.J. 08302

(856) 453-2220 (voice/TTY)

TEXT to 911 SERVICE AVAILABLE IN CUMBERLAND COUNTY

If you are in an emergency and cannot safely make a voice call, you can text 9-1-1 for help.

1. Begin by starting a new message to the number 911.
2. Be sure to type your exact address/location and any emergency details.
3. Follow instructions given to you by the responding dispatcher.

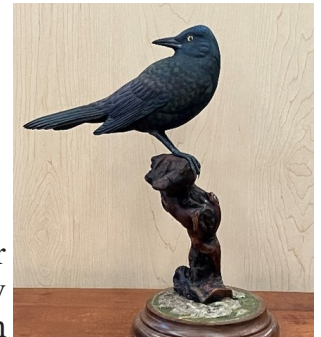


MEDICARE ADVANTAGE OPEN ENROLLMENT PERIOD (MA OEP)

The Medicare Advantage Open Enrollment Period (MA OEP) is the time when you can switch from one Medicare Advantage Plan to another, or switch from a Medicare Advantage Plan to Original Medicare with Part D plan. The MA OEP occurs each year from January 1 through March 31, and changes take effect on the first month of the month following the month you enroll. You can only make one change during the MA OEP. Contact the Office on Aging and Disabled office at (856) 453-2220 for more information and assistance.

CUMBERLAND COUNTY ARTISTS PLACE STRONGLY IN NJ SENIOR CITIZENS ART SHOW

The NJ State-wide Senior Citizen Art Show recently took place in East Windsor, showcasing each county's most prized contributions for this year's competition. Listed below are those who won state-level honors from Cumberland County. A special congratulations to Giancarlo Giovannetti who won First Place/Best in Show for his category. Pictured above is the winning sculpture, "Grackle". Thanks to all participated! We can not wait to see what you do next year!



NJ Senior Citizen Art Show - Finalists

First Place/Best in Show, Giancarlo Giovannetti Non Professional Sculptor "Grackle"

2nd Place, Misono Miller Non Professional Watercolor « Kimono Display »

3rd Place, Dave Pino Non Professional Craft « Camping Lantern Lamp »

Honorable Mention, Frank Pandolfo Professional Acrylic « Tempest Locks »

Honorable Mention, Alice Soto Professional Oil « Papito »

*For listing of those winning county-level honors, please visit page 5.

PHARMACUTICAL ASSISTANCE TO THE AGED AND DISABLED (PAAD)

The Pharmaceutical Assistance to the Aged and Disabled (PAAD) program is a state-funded program that helps eligible older adults and individuals with disabilities save money on their prescription drug costs.

PAAD provides coverage for prescribed legend drugs. The PAAD co-payment will be \$5 for each covered generic drug prescription and \$7 for each covered brand name drug prescription. PAAD beneficiaries may pay less for generic drugs if their Medicare prescription drug plan charges them less than the \$5 PAAD co-payment for generics. Also, PAAD can help pay the premiums for certain Medicare Part D plans.

The income limits for PAAD are expected to increase in 2026. These income limits also apply to the Lifeline Energy Assistance Program. This program provides a once yearly \$225.00 utility credit or check for your gas and electric costs.

Contact the Cumberland County Office on Aging and Disabled at (856) 453-2220 for more details and to check eligibility.

SENIOR GOLD PRESCRIPTION DISCOUNT PROGRAM

The 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.

Senior Gold benefits help to make Medicare prescription drug coverage more affordable by reducing any other out-of-pocket costs associated with that coverage, such as deductibles, co-insurance, and the coverage gap known as the "donut hole."

Members receive assistance for prescribed legend drugs and pay a copayment of \$15 plus 50% of the remaining cost of each Senior Gold covered drug.

Once members reach the annual out-of-pocket expenses, they pay only a flat \$15 copayment per prescription for the balance of that eligibility period.

The income limits for the Senior Gold Program are expected to increase in 2026.

Contact the Cumberland County Office on Aging and Disabled at (856) 453-2220 for more details and to check eligibility.

Medicare Part D Standard Benefit

Benefit	2025	2026
Maximum Deductible	\$590	\$615
Initial Coverage Period	Member Cost Sharing	Member Cost Sharing
Coverage Gap	Eliminated	Eliminated
Out-of-Pocket Maximum	\$2,000	\$2,100
Catastrophic Phase Cost Sharing	\$0	\$0
Late Enrollment Penalty <i>(1% of this amount for each month client did not have drug coverage)</i>	\$36.78	\$38.99
Low-Income Benchmark Premium for NJ	\$56.86	\$54.17
LIS Copays for Full Benefit Duals (QMB+)	\$1.60/\$4.80	\$1.60/\$4.90
LIS Copays for SLMB and QMB-only	\$4.90/\$12.15 <i>(If on PAAD, Brand copay reduced to \$7)</i>	\$5.10/\$12.65 <i>(If on PAAD, Brand copay reduced to \$7)</i>
LIS Copay for MLTSS or D-SNP members	\$0	\$0




WARMING UP To Winter Wellness

Tour Information Tables

Health Screenings

Boxed Lunch Provided for First 100 Attendees

Basket Raffles

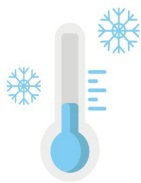
Location:

Maranatha Baptist Church

Gymnasium Building

1524 Bridgeton-Millville Pike

Millville, NJ 08332



This event is open to Cumberland County residents age 60 and older, those with disabilities, and their caregivers.
Please call 856-453-2224 for more information.

This program brought to you by the Cumberland County Office on Aging & Disabled with the support of the Cumberland County Board of Commissioners.



**BEACON OF LIGHT
SUPPORT GROUP**
NAVIGATING THE ROLE
OF DEMENTIA CAREGIVER
TOGETHER

**Join Us For Our
Dementia Caregiver Support Group Meeting
Upcoming Meeting:**

Wednesday, December 3rd at 2:30pm



**Meeting Location:
Cumberland County Library
Community Room
800 E. Commerce St. Bridgeton**



The Cumberland County Office on Aging is here to assist caregivers with navigating through the struggles of caring for a loved one with dementia.
Please call Lisa Williams at (856) 453-2224 for more information.

LIHEAP AND UTILITY ASSISTANCE PROGRAMS

Applications are still being accepted for the Low Income Home Energy Assistance Program (LIHEAP), which assists with heating expenses during the winter and cooling assistance for those with medical need; and the Universal Service Fund (USF) which provides year-round assistance with utilities expenses. LIHEAP income guidelines for a household of one is \$4,167 per month; \$5,449 per two-person household; \$6,732 per three-person household; etc. Documentation required to apply for LIHEAP includes: identification for the applicant, Social Security card for each household member, current income for each household member, proof of residence (lease, deed, or tax bill), a current heating bill with applicant's name and address (or a completed Tenant Verification Form provided by this office if electric is included in the rent.). Required documentation for cooling assistance includes a current electric bill, and a completed doctor's certification form for new applicants or if the previously submitted doctor's certification was submitted more than 5 years prior. For extra assistance with utility expenses, the Universal Service Fund (USF) is also available, using the same income guidelines as provided above. **NOTE:** Vineland Electric customers are not eligible for this program.

Anyone who received LIHEAP assistance during the 2024-2025 application season should have received a recertification form through the mail. The Office on Aging and Disabled staff can assist with completing the recertification forms, with new applications, and with making copies of the required documentation. For assistance or for more information on these programs, contact the Office on Aging & Disabled 856-453-2220.

RSVP

CORNER

AmeriCorps Seniors RSVP Program

AmeriCorps Seniors is a network of National services programs for people 55 years and older made up of three primary programs: Foster Grandparents, Senior Companions, and RSVP. Each program takes a different approach to improving lives and fostering civic engagement. As an AmeriCorps Seniors Volunteer through RSVP, you commit your time to address critical community needs including tutoring, elder care, capacity-building for non-profits and more.

The AmeriCorps Seniors volunteers who serve in our RSVP program choose how and when they want to serve, with commitments ranging from a few hours to 40 hours per week. You may choose an opportunity with the organizations we work with that see service as a solution to local challenges. AmeriCorps Seniors volunteers, themselves, report better health and longevity having served their community.

Whether you are interested in helping the homeless, tutoring children, distributing food or just lending a helping hand, there are many different experiences waiting for you.

Current Needs for RSVP Volunteers include:

RSVP Advisory Council - We are currently seeking Advisory Council Members to meet quarterly and assist with outreach, membership recruitment, event planning. This is a great opportunity for volunteers who enjoy planning, teamwork, and helping guide the growth of the RSVP program from behind the scenes!

Margaret Winchester Enrichment Center for the Blind and Visually Impaired - Volunteers are needed to escort and guide clients, assist with daily programs, and accompany participants on outings. Your involvement helps ensure that individuals with visual impairments remain active, supported, and socially engaged.

Seabrook Cultural Center and Museum - Help preserve and promote local history! Volunteers are needed to assist with outreach efforts, provide information to visitors, and help with light clerical work. Those with an interest in

culture, education, or local heritage are especially encouraged to apply.

Millville Army Airfield Museum - History lovers can make a big impact here! The museum needs volunteers to serve as guides, help with events and exhibits, and support the Executive Director with various projects.

Senior Centers in Leesburg, Upper Deerfield, and Commercial Township - Local senior centers are seeking volunteers to lead or assist with light fitness and exercise activities for older adults. Scheduling is flexible and based on the center's calendar—perfect for anyone who enjoys movement and motivation!

For a full list of volunteering possibilities or to get involved with one listed above, please contact the RSVP office at (856) 691-1328 or by email at: robertwi@cumberlandcountynj.gov.

2026 NEEDS SURVEY FOR THE CUMBERLAND COUNTY OFFICE ON AGING & DISABLED

There is still time to share your input on the 2025 Needs Survey for Cumberland County aging and disabled programs. Please use the QR code below to access the survey or visit our home page at www.cumberlandcountynj.gov/aging to complete the form online. We appreciate your input in determining future needs.

2026 NEEDS SURVEY FOR CUMBERLAND COUNTY OFFICE ON AGING & DISABLED



ART SHOW WINNERS ANNOUNCED

The 50th Annual Cumberland County Older Americans Art Exhibit was on display in the Cumberland County Public Library during the month of August, with an opening reception and awards presentation for the artists on August 29, 2025. Nineteen artists participated with a total of 31 artwork pieces entered in 10 different categories. Awards were garnered as follows:

BEST OF SHOW: Sculpture- "Grackle"-

Giovannetti Giancarlo

ACRYLIC PAINTING:

Professional : 1st Place - Frank Pandolfo

Non-Professional : 1st Place - Linda Jost

CRAFT:

Professional: 1st Place - Nancy Sharp

Non-Professional: 1st Place - Dave Pino

WORKS ON PAPER:

Professional: 1st Place -Lloyd Fisher

Non-Professional: 1st Place – Linda Cassidy

MIXED MEDIA:

Professional: 1st Place – Carol Mendell

OIL PAINTING:

Professional: 1st Place – Soto,

Non-Professional: 1st Place - Daniel Cassidy

PASTEL:

Non-Professional: 1st Place – William Olivero

PHOTOGRAPHY:

Non-Professional: 1st Place – Eliano

Giovannetti

SCULPTURE:

Non-Professional: 1st Place - Giovannetti

Giancarlo

WATERCOLOR:

Non-Professional: 1st Place - Misono Miller

Congratulations to all of the artists who participated!

GOLDEN QUOTES

"We don't stop playing because we grow old.
We grow old because we stop playing."

-George Bernard Shaw

Taking Charge: The Importance of Having Your Affairs in Order

A Three Class Seminar Series on organizing your affairs to assist loved ones in the event of an emergency or your passing.

Class Schedule:

Wednesday, January 21st

Wednesday, January 28th

Wednesday, February 4th

Each class is from 1:30pm-3pm.

LOCATION:

Millville Public Library

Gant Room

210 Buck Street

Millville

Each class will focus on creating one section of a binder to have all of your important information organized into one location.

**Seating is Limited.
Class Reservation is Required.**

**Please call
856-453-2224
to reserve your
seat in class.**



Education Series brought to you by the Cumberland County Office on Aging & Disabled with the support of the Cumberland County Board of Commissioners.

THANK YOU FOR YOUR SUPPORT!

Your continued donations are greatly needed in order to maintain the regular publication schedule of this newsletter. The suggested donation is \$8.00 per year. If you are able to donate, please fill out the coupon and mail to: Golden AGenda, Office on Aging & Disabled, 800 E. Commerce Street, Bridgeton, N.J. 08302.

Yes, I want to contribute to the "Golden AGenda" and have enclosed my yearly donation of:

\$ _____.

Name: _____

Address: _____

City/zip: _____

Trivia Question answers from page 6

1. 1969–Neil Armstrong
2. Florida
3. Snow White and the Seven Dwarfs
4. Harper Lee
5. Old Faithful

**CUMBERLAND COUNTY OFFICE
ON AGING AND DISABLED**
800 E. Commerce Street
Bridgeton, New Jersey 08302
RETURN SERVICE REQUESTED

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Like us on Facebook!
Did you know that the Office on Aging has a Facebook page? Like us on Facebook to stay updated on important announcements and community events.

CATS SPECIAL HOLIDAY SHOPPING HOURS



DATES:

Saturday. November 29, 2025

Saturday, December 6, 2025

Saturday, December 13, 2025

Saturday. December 20, 2025

Hours: 8am-1pm

For Trip Reservations, Call 48 hours in advance. (856) 691-7799.

HAVE YOU MOVED? In order to receive your newsletter in a timely fashion, please notify us of your new address. You can call or mail your change to: **GOLDEN AGenda**, 800 East Commerce Street, Bridgeton, NJ 08302 (856) 453-2220

TRIVIA CHALLENGE

1. What year did the first man walk on the moon?
2. What state is known as the "Sunshine State"?
3. What was the first feature-length animated film ever released?
4. Who wrote the classic novel *To Kill a Mockingbird*?
5. What famous geyser is located in Yellowstone National Park?

(Answers located on page 5)

THE GOLDEN AGenda
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