CUMBERLAND COUNTY Office on AGING & Disabled

# OFFICE ON AGING & DISABLED

# GOLDEN AGEnda...



FALL 2026
Vol. 57 , No. 4

*Connecting Seniors. Supporting Independance. Building Community.*

## A Season of Gratitude & Connection

As November arrives, I find myself reflecting with gratitude on the people and relationships that make Cumberland County such a special place to call home.

At the Cumberland County Office on Aging, we are truly thankful for the older adults we have the privilege of serving. We are equally grateful for the caregivers, volunteers, community partners, and dedicated staff members who help make a difference in the lives of older adults and their families every day.

The holiday season can bring joy and togetherness, but it can also be a challenging time for those who may feel lonely or need a little extra support. I encourage you to reach out to an older neighbor, friend, or family member. A phone call, a visit, or sharing a cup of coffee can bring comfort and remind someone that they are cared for and remembered. Please know that the Office on Aging is here to help connect Cumberland County residents with services, programs, transportation, nutrition assistance, and opportunities to remain active, involved, and connected in our community.

As we gather with family and friends this Thanksgiving, I am especially grateful for the opportunity to serve Cumberland County's older adults and their loved ones. On behalf of the entire team, I wish you a safe, healthy, and happy Thanksgiving!

*Lisa Williams*
*Executive Director*

## WEEKLY HAPPENINGS

**United Strides Walking Club**
Thursdays 10am
at the Cumberland Mall
(Food Court)

**Congregate Nutrition**
Monday - Friday 10AM-1PM
Locations on Page 6

**Memory Cafe**
Every 4th Wednesday

**Fitness & Wellness**
Tuesdays 10am
Vineland Library

## COMING THIS FALL

**NEW!!**

Cumberland County Connections Center

Pg.5



## Golden Trivia

1. How many municipalities are in Cumberland County, NJ?
2. What was the town Port Norris was known as beginning in the early 19th Century?

***Answers on Page 6***

## GOLDEN QUOTE

"Autumn shows us how beautiful it is to let things go."
- Unknown



*Stay connected for updates, photos and more!*

## Contact Us

Monday - Friday 8:30AM - 4:30PM
(856)453-2220
800 E. Commerce St. Bridgeton NJ 08302
www.cumberlandcountynj.gov

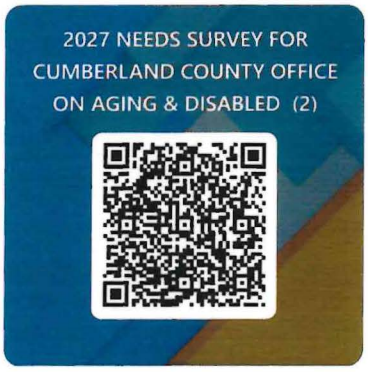
## WINTER TERMINATION PROGRAM (WTP)

The Winter Termination Program prevents electric, gas, water, and sewer utility service disconnection for vulnerable households facing cold weather or financial hardship.

This program is available to eligible residential customers from November 15 through March 15. Customers may qualify if they receive benefits from programs such as LIHEAP, TANF, SSI, PAAD or Lifeline, USF, General Assistance (GA), or financial hardship due to unemployment, illness, or medical expenses.

For more information, contact the Office on Aging and Disabled at 856-453-2220

**Help us improve the Office on Aging & Disabled for 2027 by completing the survey below!**




**Help us improve our services by filling out our CATS Survey!**

**Your voice matters!**




## Medicare Open Enrollment Period

Medicare Open Enrollment runs every year from October 15 through December 7.

During this time, individuals with Medicare can join, switch, or drop a Medicare health plan, Medicare Advantage plan, or prescription drug plan. All changes made become active on January 1 of the next year.

Be sure to read the mail from your current plan, such as the Annual Notice of Change (ANOC). To compare plans or make inquiries, contact the Office on Aging & Disabled at 856-453-2220 to speak to a certified SHIP counselor. Walk-Ins to the Bridgeton main office are welcome.

## ANCHOR BENEFIT

Eligible New Jersey homeowners and renters under 65 (including those not collecting Social Security disability benefits) may have their applications automatically filed. If you do not receive an Auto-File Confirmation Letter, you will have the opportunity to file an Application for Property Tax Relief on your own at www.anchor.nj.gov.

Homeowner Eligibility Requirements:

- You were a New Jersey resident
- You owned and occupied a home in New Jersey that was your main residence on October 1, 2025
- Your home was subject to property taxes
- Your 2025 New Jersey gross income was not more than $250,000.

Renter Eligibility Requirements:

- You were a New Jersey resident
- You rented and occupied a residence in New Jersey that was your main residence on October 1, 2025
- Your name was on the lease or rental agreement
- You paid rent
- The rental property was subject to local property taxes
- Your 2025 New Jersey gross income was not more than $150,000.

ANCHOR payments will begin distribution on September 15, 2026 and continue on a rolling basis. Most applications should receive payment within 90 days unless further information is needed. For assistance completing the ANCHOR application, contact the Office on Aging and Disabled at 856-453-2220.

CUMBERLAND COUNTY Office on AGING & Disabled

# CATs Holiday Shopping Schedule

When: Saturday, *November 28, 2026*

Saturday, *December 5th, 12th, 19th, 2026*

Time: 8am-1pm

Please call for trip reservations
**48 hours in advance**
(856) 691-7799






CUMBERLAND COUNTY Office on AGING & Disabled

# CUMBERLAND COUNTY COMMUNITY CONNECTION CENTER

*a senior center reimagined*



*Discover a new way to connect, learn, and thrive!*

The Cumberland County Community Connection Center is your destination for **friendship, wellness, lifelong learning, recreation, volunteer opportunities,** and **access to valuable resources**—all designed to help older adults live active, engaged, and independent lives.

**CONNECT** — Build friendships and be part of a welcoming community.

**WELLNESS** — Stay active, healthy and informed with fitness and health programs.

**LEARN** — Explore new interests and expand your knowledge.

**ENJOY** — Participate in fun activities, arts, games and special events.

**GIVE BACK** — Volunteer and make a difference in your community.

**VISIT US!**
Located inside the Cumberland Mall
3849 S. Delsea Drive
Vineland

856-453-2220
www.cumberlandcountynj.gov/aging
Cumberland County Office on Aging

**HOURS**
Monday – Friday
11:00 AM – 4:00 PM
*Programs and activities throughout the day!*

CUMBERLAND COUNTY Office on AGING

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

**Join Us For Our**
**Dementia Caregiver Support Group Meeting**
**Upcoming Meetings:**
**Wednesday, December 2nd, 2026, at 2:30pm**
**Wednesday, January 6th, 2027, at 2:30pm**
**Wednesday, February 3rd, 2027 at 2:30pm**

**Meeting Location:**
**Cumberland County Office on Aging**
**Conference 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 Abigail Riggins at **(856) 453-2224** for more information.

# MEDICARE OPEN ENROLLMENT *Starts Today!*

Review Your Coverage. Make Sure It Still Fits Your Needs!

## OCTOBER 15, 2026 – DECEMBER 7, 2026

Medicare Open Enrollment runs from October 15 through December 7. If you have Medicare, now is the time to review your current coverage and make sure it still meets your needs.

## WHAT CAN YOU DO DURING OPEN ENROLLMENT?

During open enrollment, you can make changes to your coverage, including:

- Switching between Original Medicare and Medicare Advantage
- Changing Medicare Advantage plans
- Joining, switching, or dropping a Medicare prescription drug plan

## NEED HELP REVIEWING YOUR OPTIONS?

Visit or contact the **Cumberland County Office on Aging and Disabled** in **Bridgeton**! Our staff includes certified State Health Insurance Assistance Program (SHIP) counselors who can help you understand your options and make an informed decision.

- Unbiased counseling
- Confidential discussions
- Help understanding your Medicare coverage options

**CALL US AT 856-453-2220**
**for more information!**

Your new coverage will take effect January 1, 2027.

*Don't miss your opportunity to review your coverage before the December 7 deadline!*

## PHARMACEUTICAL ASSISTANCE TO THE AGED AND DISABLED (PAAD)

The Pharmaceutical Assistance to the Aged and Disabled (PAAD) program is a statefunded 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 for 2027. These income limits also apply to the Lifetime 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 and co-insurance.

Members receive assistance for prescribed legend drugs and pay a co-payment 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 2027.

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

## 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 utility expenses. LIHEAP income guidelines of the 2027 Maximum Monthly Gross Income Limits for a household size of 1 are $4,273, household size of 2 are $5,587, household size of 3 are $6,902, and ect.. 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 the 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 2025-2026 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 and for more information on these programs, contact the Office on Aging and Disabled at 856-453-2220.

CUMBERLAND COUNTY Office on AGING & Disabled

# COMING SOON!!

## Cumberland County Connection Center at the Cumberland Mall

**A SENIOR CENTER REIMAGINED!**

Keep an eye out for our opening date & monthly calendars for our mall location.

We have exciting activities and education coming your way!

### Senior Art Show 2026

Congratulations to Edward Hooven, this year's Best of Show winner for "Riverboats," and Daniel Cassidy, our Community Choice winner for "Splash." Thank you to all of this year's talented artists for sharing their work, and a special thank-you to everyone who voted for Community Choice. We loved seeing the community engage with and celebrate the incredible artwork!



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:_____

### AmeriCorps Seniors RSVP Program

AmeriCorps Seniors is a national service network for people 55 and older, including Foster Grandparents, Senior Companions, and RSVP. As an RSVP volunteer, you can choose how and when you serve while helping address important community needs. Volunteer commitments range from a few hours to 40 hours per week, with opportunities available through organizations throughout Cumberland County. Whether you enjoy helping others, sharing your skills, supporting local programs, or simply lending a helping hand, there are many ways to make a difference.

Current Needs for RSVP Volunteers include:

Bridgeton Public Library – Assist with library programs, activities, and general support. A great opportunity for those who enjoy books, learning, and working with the community.

Cumberland County Library – Help with programs, activities, and general library tasks while supporting this important community resource.

Hospitals – Bridgeton, Vineland & Elmer – Volunteers are needed for non-clinical support, including greeting and directing visitors, assisting patients and families, and providing general help.

Seabrook Education and Cultural Center – Assist with educational programs, cultural activities, events, and outreach. Those interested in local history, education, and community engagement are encouraged to volunteer.

For a full list of volunteer opportunities or to get involved, please contact the RSVP office at (856) 691-1329 or robertwi@cumberlandcountynj.gov.

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

PRSRT STD
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PERMIT No. 33

**Cumberland County Nutrition Congregate Luncheon Program**

Funded by Title III of the Older Americans Act, we provide nutritious meals served in a social setting to Senior Citizens of Cumberland County. Any resident 60+ and their spouse may participate. We ask that you call 2 days in advance so that meals can be ordered. Although there is no fee for the meals, donations are accepted. For more information, call 856-453-2159.

**Congregate Luncheon Locations:**

Bridgeton - COMING SOON!
Commercial
Deerfield
Fairfield
Lawrence
Maurice River
Millville
Seabrook
Vineland

**Scan the QR Code below to join our Email Annoucements!**

Cumberland County Office on Aging and Disabled Email Sign Up Form for Announcements

*Trivia Answers for questions on front page*

1. *14 Municipalities*
2. *The Oyster Capital of the World*

***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 E. Commerce St., Bridgeton, NJ 08302
856-453-2220

**THE GOLDEN AGEnda**
Published by the Cumberland County Office on Aging and Disabled
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The Cumberland County Office on Aging, established in 1969 by the Cumberland County Board of Commissioners and the State Division on Aging under Title II of the Older Americans Act, is partially funded by the State of New Jersey. Its services are available to all residents of the county in accordance with the Title VI of the Federal Civil Rights Act and applicable state statutes.