

SERVICES & BENEFITS FOR SENIORS

**STATE OF NEW JERSEY
OCTOBER 2004**



**Seema M. Singh
Ratepayer Advocate
Division of the Ratepayer Advocate**

OVERVIEW OF PROGRAMS

Federal Programs:

MEDICARE, MEDICAID, SOCIAL SECURITY

State Programs:

- PAAD, HAAAD, SENIOR GOLD PRESCRIPTION DISCOUNT PROGRAM
- MEDICAL EMERGENCY PAYMENT PROGRAM FOR ALIENS
- **UTILITY ASSISTANCE PROGRAMS**

WHAT IS MEDICARE?

Medicare is a national health insurance program for:

- People 65 years and older.
- Some people with disabilities under age 65.
- People with end-stage renal disease (permanent kidney failure requiring dialysis or a transplant).



WHO IS ELIGIBLE FOR MEDICARE?

- You are eligible if you or your spouse have worked for at least 10 years in Medicare-covered employment.
- You are 65 years old and a citizen or permanent resident of the United States.
- You are less than 65 years of age with certain disabilities (described later) or with end-stage renal disease.

MEDICARE HAS TWO PARTS

THEY ARE:

- **Hospital Insurance** or Medicare Part A which helps pay for care in a hospital, critical access hospitals (small facilities that give limited outpatient and inpatient services to people in rural areas) skilled nursing facilities, some home health care and hospice care.
- **Medical Insurance** or Medicare Part B which helps pay for doctors, outpatient hospital care and other medical services.



WHO IS ELIGIBLE FOR PART A?

- Most people get Part A automatically when they turn age 65. They do not have to pay a monthly premium for Part A because they or a spouse paid Medicare taxes while they were working.
- If you (or your spouse) did not pay Medicare taxes while you worked and you are age 65 or older, you still may be able to buy Part A.



MEDICARE: Part A

You can get Part A at age 65 without having to pay premiums if:

- You are already receiving retirement benefits from Social Security or the Railroad Retirement Board.
- You are eligible to receive Social Security or Railroad benefits but have not yet filed for them.
- You or your spouse had Medicare-covered government employment.

MEDICARE: Part A

If you are under 65, you can get Part A without having to pay premiums if:

- You have received Social Security or Railroad Retirement Board Disability Benefits for 24 months.
- You are a kidney dialysis or kidney transplant patient.
- You suffer from ALS (Amyotrophic Lateral Sclerosis)

Contact Information

Medicare: Part A

If you are not sure you have Part A or if you want to find out if you are eligible to buy Part A, call the Social Security Administration at
1-800-772-1213.

If you get benefits from the Railroad Retirement Board, call
1-800-808-0772.



MEDICARE: Part B

WHAT DOES PART B PAY FOR & HOW MUCH DOES IT COST?

Most people pay monthly for Part B which helps pay for doctors' services, outpatient hospital care, and some other medical services that Part A does not cover, such as the services of physical and occupational therapists, and some home health care. Part B helps pay for these covered services and suppliers when they are **medically necessary** (as ordered by a physician.)

In 2004, the Medicare Part B premium is \$66.60 per month. This amount may be higher if you did not choose Part B when you first became eligible at age 65. The cost of Part B may go up 10% for each 12-month period that you could have Part B but did not sign up for it, except in special cases. You will have to pay this extra 10% for the rest of your life. Therefore when you reach 65, you should sign up for Medicare Part B.

MEDICARE

HOW DO I ENROLL FOR PART B?

- You can sign up for Part B anytime during a 7-month period that begins 3 months before you turn 65.
- If you choose Part B, the premium can be taken out of your monthly Social Security, Railroad Retirement, or Civil Service Retirement payment. If you do not get any of these payments, Medicare sends you a bill for your Part B premium every 3 months.

Contact Information

Medicare: Part B

If you have questions about your eligibility for Medicare Part B or if you want to apply for Medicare, call:
1-800-772-1213
or visit your local Social Security Office to sign up.

GENERAL ENROLLMENT PERIOD

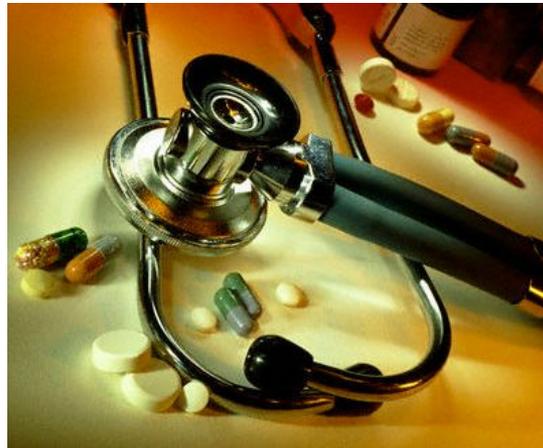
- If you did not take Part B when you were first eligible for Medicare, you may sign up during the General Enrollment Period. The General Enrollment Period runs from January 1 through March 31 of each year.
- Remember, the cost of your Part B may go up 10% for each 12-month period that you could have had it but did not apply. You might have to pay this extra amount as long as you have Part B.



Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30				

WHAT IS MEDICAID?

- Medicaid is a government health insurance program for most low-income individuals. It pays for hospital, doctor, prescription drug, nursing home and other health care needs and is funded jointly by the states and the federal government. Medicaid covers a wide range of health care services including the cost of long-term care for individuals who meet program clinical and financial eligibility requirements (to be discussed later.)



WHAT IS MEDICAID?

- New Jersey has participated in the program since 1970. Today, New Jersey Medicaid is the largest social services program in state government. It provides for the healthcare needs of more than 600,000 people.
- Medicaid was created by Congress in 1965 as Title XIX of the Social Security Act.



WHO IS ELIGIBLE FOR MEDICAID?

If your income is low and if you are:

- A resident of New Jersey
- A U.S. Citizen or qualified alien who arrived in the U.S. before August 22, 1996 (Most immigrants who arrived after that date are barred from the program except for exceptions to be described later)
- Meet specific standards for financial income and resources

In addition, a person must be in one of the following categories:

- Families with children up to age 18
- People who are aged, blind or permanently disabled
- Pregnant women
- Children

Contact Information

Medicaid

To find specific information regarding Medicaid eligibility in NJ, contact the NJ Medicaid Office:

Trenton: 1-609-588-2600

Toll-Free: 1-800-792-9745



MEDICAL EMERGENCY PAYMENT PROGRAM FOR ALIENS

- This program is open to immigrants who reside legally in the United States but who entered this country after August 22, 1996, as well as other selected categories of non-citizens who have experienced a medical emergency.
- An application must be made after the emergency, but within three months of the date of the emergency, for that emergency to be covered by this program.

HOW TO APPLY

- A person must inform staff at the hospital in which they are being treated that they wish to apply for the Medical Emergency Payment Program for Aliens. The hospital staff may take the application there or refer the person to the appropriate local office.
- If the emergency involved labor and delivery services not performed in a hospital, the applicant may apply at the County Board of Social Services and must have bills for all charges.
- Schedule an application interview with the Medical Emergency Payment Program Aliens office at the County Board of Social Services.

Contact Information

Medical Emergency Payment Program for Aliens

To find specific information regarding the Medical
Emergency Payment Program for Aliens, call:

1-800-356-1561



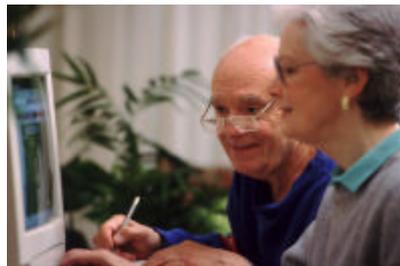
SOCIAL SECURITY RETIREMENT BENEFITS

GETTING THE CREDIT YOU DESERVE

- If you stop working before you have enough credits to qualify for benefits, your credits will remain on your Social Security record. If you return to work later on, you can add more credits so that you qualify. No retirement benefits can be paid until you have the required number of credits.
- Some people earn more credits than needed to qualify for Social Security. These extra credits do not increase your Social Security benefit. However, the income you earn while working will increase your benefits.

HOW MUCH WILL YOUR RETIREMENT BENEFIT BE?

- Your benefit amount is based on your earnings averaged over most of your working career. Higher lifetime earnings result in higher benefits. If you have some years of no earnings or low earnings, your benefit amount may be lower than if you had worked steadily.
- Your benefit amount is also affected by your age at the time you start receiving benefits. If you start your retirement benefits at age 62 (the earliest possible retirement age), your benefit will be lower than if you waited until a later age.



HOW MUCH WILL YOUR RETIREMENT BENEFIT BE?

- Each year, about three months before your birthday, you must request a *Social Security Earnings Statement* that provides a record of your earnings, estimates of your Social Security benefits for early retirement, full retirement and retirement at age 70. It also provides an estimate of the disability benefits you could receive if you become severely disabled before you are eligible for full retirement, as well as estimates of the amount of benefits paid to your spouse and other eligible family members due to your retirement, disability or death.
- The *Social Security Earnings Statement* can be a valuable tool in helping you plan for a secure financial future so you should submit a request for the statement at least six months before you turn 65.

Contact Information

Social Security Retirement Benefits

For more information on Social Security Retirement Benefits or to request a Social Security Earnings Statement, call
1-800-772-1213
www.socialsecurity.gov



PAAD

PHARMACEUTICAL ASSISTANCE TO THE AGED AND DISABLED

PAAD helps eligible New Jersey residents pay for:

Prescription drugs, insulin, insulin needles, certain injectable medicines used for the treatment of multiple sclerosis, diabetic testing materials, syringes and needles used for the treatment of multiple sclerosis.



WHAT DRUGS ARE COVERED BY PAAD?

- Only drugs approved by the Food and Drug Administration are covered. Drugs purchased outside the State of New Jersey are not covered, nor is any pharmaceutical product whose manufacturer has not agreed to provide rebates to the State of New Jersey.
- A husband and wife must file separate applications. Once PAAD has determined your eligibility, you should receive an identification card within 30 days.



WHO IS ELIGIBLE FOR PAAD?

- Seniors and disabled individuals with income below \$20,437 for singles and \$25,058 for married couples are eligible.
- With your PAAD card, you pay the pharmacist only \$5 for each covered prescription. If you have health insurance or retirement benefits that provide prescription coverage equal to or better than PAAD, or if you are receiving Medicaid, you would not be eligible. However, you are eligible if your health insurance or retirement plan offers limited or partial coverage. Some PAAD beneficiaries must reapply every year, although most beneficiaries must only submit a renewal application every two years.
- The State of New Jersey has established a list of generic drugs which must be dispensed whenever a brand name drug has been prescribed.

SENIOR GOLD PRESCRIPTION DISCOUNT PROGRAM

Senior Gold provides prescription drugs, insulin, insulin supplies and diabetic testing material to eligible New Jersey residents for \$15 per prescription plus one half of the cost of the prescription.

WHO IS ELIGIBLE?

- A NJ resident 65 years of age or older, or receiving Social Security Title II Disability Benefits.
- An applicant must have an annual income between \$20,437 - \$30,437 if single and \$25,058 - \$35,058 of combined income if married.

SENIOR GOLD PRESCRIPTION DISCOUNT PROGRAM

HOW MUCH COVERAGE IS PROVIDED?

- 100% of prescription costs are paid by the Senior Gold program for participants with out-of-pocket prescription costs exceeding \$2,000 a year if single and \$3,000 a year for married couples. This, after paying the \$15 co-payment per prescription.
- Senior Gold participants will be able to receive their prescription drugs at a New Jersey pharmacy of their choice.



HAAAD

HEARING AID ASSISTANCE TO THE AGED AND DISABLED

HOW MUCH COVERAGE IS PROVIDED?

- HAAAD provides a \$100 reimbursement to eligible persons who purchase a hearing aid.
- If you receive Medicaid or have other insurance coverage or retirement benefits, you are not eligible for HAAAD. However, you are eligible if you have only limited or partial coverage.



PAAD & HAAAD

YOU WILL LOSE YOUR PAAD AND HAAAD ELIGIBILITY IF:

- You establish residency outside the State of New Jersey.
- Your annual income exceeds the income limits set by law.
- You lose your Social Security Disability benefits.

PAAD & HAAAD ELIGIBILITY

If you lose eligibility because your annual income increases, you are liable for repayment of all moneys paid on your behalf by the State of New Jersey from the beginning of the calendar year, not just those payments made after your income increased.



Contact Information

PAAD & HAAAD

For more information on PAAD and HAAAD
Contact: 1-800-772-1213



NEW JERSEY'S UTILITY ASSISTANCE PROGRAMS



Seema M. Singh, Esq.

Ratepayer Advocate

New Jersey Division of the Ratepayer Advocate



new jersey division of the
ratepayer advocate

RPA



HEATING AND COOLING ASSISTANCE PROGRAMS AVAILABLE TO ALL NEW JERSEY RATEPAYERS, INCLUDING SENIORS:

- LIFELINE
- LIHEAP
- NJ USF
- NJ SHARES



LIFELINE

- LIFELINE is a state funded program established by statute (N.J.S.A. 48:2-29.15) in 1977 and is only available to electric and natural gas consumers.
- If you heat your home with kerosene, propane, oil, coal or wood, you are not eligible for Lifeline benefits.
- Call 1-800-792-9745 for eligibility and enrollment information.



WHO IS ELIGIBLE FOR LIFELINE?

- Must be a New Jersey resident and meet the following:
 - Annual income must be less than \$20,016 if single, and \$24,452 if married. (The income level is adjusted each January by the amount of Social Security cost-of-living increase.)
 - Must be at least 65, or at least 18 and receiving Social Security Disability benefits.



OTHER ELIGIBILITY CRITERIA FOR LIFELINE

A customer is automatically eligible if:

- The customer receives Pharmaceutical Assistance to the Aged and Disabled (PAAD).

(Applicants for PAAD are AUTOMATICALLY asked questions regarding eligibility for Lifeline.)

OTHER ELIGIBILITY CRITERIA FOR LIFELINE



- Recipients of Supplemental Security Income (SSI) do not have to file an application. The Lifeline benefit is **AUTOMATICALLY** included in the SSI check.
- Beneficiaries of MAA (Medical Assistance to the Aged) are sent Lifeline applications automatically every August.



SOME HIGHLIGHTS OF LIFELINE

- Lifeline is only available for a primary residence.
- A seasonal or temporary residence is not considered a primary residence.
- If 2 or more people share a single household, Lifeline will only accept one application from that household.
- The application must be in the name of the person whose name appears on the utility bills or the lease.



LIHEAP – 1-800-510-3102

The Low Income Home Energy Assistance Program (LIHEAP), is a federally funded program established in 1981 pursuant to Title XXVI of the Omnibus Budget Reconciliation Act that provides low-income households, including renters, with assistance in paying HEATING bills and medically necessary cooling costs. You are not limited in how you heat your dwelling. You can heat by electricity, natural gas, oil, kerosene, wood, coal or propane.



WHO IS ELIGIBLE FOR LIHEAP?

- The applicant's household must be responsible for home heating or cooling costs, either directly or must be included in the rent.
- The household's gross income must be less than 175% of the federal poverty level.
- However, persons who live in public housing and/or receive rental assistance are **NOT** eligible unless they pay for their own heating/cooling costs directly to the utility or fuel supplier.

LIHEAP ELIGIBILITY

2004 Maximum Monthly Gross Income Levels

Household Size	Monthly Gross Income
1	\$1,358
2	\$1,822
3	\$2,286
4	\$2,749
5	\$3,213
6	\$3,677
7	\$4,141



SOME HIGHLIGHTS OF LIHEAP

- 2004: Households that qualify for medically necessary cooling assistance will receive \$100.
- Eligible households that heat with natural gas or electricity may have benefits directly forwarded to the utility.
- Otherwise, eligible households who receive their heating fuel from a fuel supplier will receive a two-party check in the name of the applicant and the fuel supplier.
- Households whose heating costs are included in their rent and households receiving medically necessary cooling benefits, receive a single party check made out to the eligible applicant.

NEW JERSEY UNIVERSAL SERVICE FUND - RATEPAYER FUNDED PROGRAM

The Universal Service Fund, established by Section 12 of the Electric Discount and Energy Competition Act (EDECA) in 1999, is a program to help low-income households pay for **electric and natural gas service**. In 2003, under the McGreevey Administration, the BPU implemented this program, which includes automatic enrollment. The fund is administered by the NJ Department of Human Services.



WHO IS ELIGIBLE FOR NJ USF?

- Customers that have a total household income equal to or less than 175% of the federal poverty level and spend more than 3% of their income on electric bills or natural gas bills. (Electric heat homes must pay more than 6% of income on electricity.)
- NJ USF recipients must reside at the address provided on their utility bill.
- NJ USF benefits will only be offered to the person listed on the utility bill.

WHO IS ELIGIBLE FOR NJ USF?

2004 Maximum Monthly Gross Income Levels

Household Size	Monthly Gross Income
1	\$1,358
2	\$1,822
3	\$2,286
4	\$ 2,749
5	\$ 3,213
6	\$ 3,677
7	\$ 4,141



SOME HIGHLIGHTS OF NJ USF

- The fund is administered by the NJ Department of Human Services.
- When calculating how much a household pays for energy each year, the Dept. of Human Services considers benefits the household received from other programs such as Lifeline or LIHEAP.
- The maximum total annual NJ USF benefit for a household is \$1,800.

PHASES OF NJ USF

The USF program has 2 phases:

Phase I

- If customers received Lifeline or LIHEAP benefits over the past year (from Sept 1, 2002 through Aug 31, 2003) they are automatically enrolled in the NJ USF.
- Customers automatically enrolled started receiving benefits in October 2003.



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PHASES OF NJ USF

Phase II

- Customers not automatically enrolled in Phase I will be eligible to apply separately for the NJ USF.
- Enrollment should begin by November 2004.
- A customer not enrolled in Phase I may still be eligible and should apply.

NOT EVERYONE WHO RECEIVED LIFELINE OR LIHEAP WILL QUALIFY FOR NJ USF

- LIHEAP and most Lifeline recipients meet those eligibility criteria.
- NJ USF eligibility is based on the “energy burden” for the year.
- LIHEAP or Lifeline recipients who pay less than 3% of household income for electricity and less than 3% for natural gas will not be eligible for NJ USF.

Highlights of NJ USF

- The NJ USF benefit will appear on your utility bill as a credit. This credit will be subtracted from your monthly bill.
- The customer is responsible for paying the balance that remains after the USF credit is subtracted.

	438.58
BALANCE -	542.62
DEDUCTIBLE APPLIED	30.00
COPAYMENT	
HOSPITAL DEDUCTIBLE	
EXCEEDS COVERED CHARGES	
EXCEEDS BENEFIT LIMIT	572.62
NON-ELIGIBLE CHARGES	
TOTAL DUE PROVIDER	

Reverse for Explanation.

NJ SHARES –1-866-657-4273

The NJ Statewide Heating Assistance and Referral for Energy Services (NJSHARES) is a private non-profit corporation established in 1998, that provides assistance through a statewide, year-round independent energy fund.

NJ SHARES

Basic funding for NJ SHARES comes from utility customer contributions, raised through bill inserts. The customer contribution amount is then matched by the member utility. The State, through the Treasury Dept., has allocated several million dollars each year from the unclaimed Utility Deposit Trust Fund.



HIGHLIGHTS OF NJ SHARES

- NJ SHARES provides a one-time grant for those who are experiencing a major financial setback, such as a job loss or medical crisis.
- There is NO low-income requirement. This is a crisis intervention program to prevent the shut off of either electric or gas service.
- Recipients are asked to demonstrate that they have exhausted all other sources of assistance and that they have made a good faith effort to pay the energy bill.

HIGHLIGHTS OF NJ SHARES

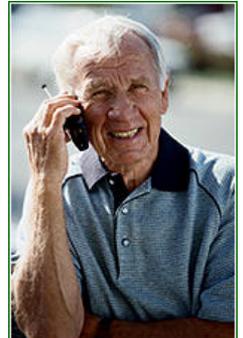
- Approved requests result in a one-time grant of up to \$250 for natural gas and \$250 for electricity (or \$500 for an all-electric home). The payments are applied directly to the utility bill.

THESE PROGRAMS ARE SOMETIMES STILL NOT ENOUGH

- In NJ, customers with a large balance on their utility bill can call the utility and negotiate a long-term payment plan.
- Utilities, by law, must allow customers this option at least once.
- There are other assistance programs that the utilities offer. For example, NJ Natural Gas Co. has a program called the “Gift of Warmth” to assist customers in their service areas.

TELEPHONE ASSISTANCE PROGRAMS

Assistance programs are available for the State's local telephone providers to residential subscribers who qualify. These programs include the Lifeline Assistance Program, offering reduced rates for monthly telephone service and Link-Up, offering reductions in charges to obtain new telephone service.



LIFELINE

Lifeline is a federally funded program which helps residential consumers in need of financial assistance to maintain monthly telephone service at a reduced rate. Lifeline was established by the FCC in 1984 pursuant to Order (FCC 84-637).

HIGHLIGHTS OF LIFELINE

- Credits your monthly telephone bill between \$5.25 and \$7.00, depending on your local telephone service provider
- Access to 911 emergency operators
- Access to toll free 800/888/877 services
- Access to Directory Services
- Certain options such as three-way calling and call waiting are not permitted under the Lifeline program.

LINK-UP

Link-Up is a federally funded program which helps consumers in need of financial assistance obtain new telephone service. Link-Up provides financial support for the one-time cost of becoming connected to the local network. Link-Up was established by FCC Order in 1977.

(12 FCC Rcd 8776, 8981)

HIGHLIGHTS OF LINK-UP

- Provides a reduction in the up-front connection charge equal to one half of such charges or \$30 (whichever is less).
- Provides an interest-free deferred payment plan for service connection charges which do not exceed \$200.



TO QUALIFY FOR LIFELINE AND LINK-UP

You must be a current participant in one of the following programs:

- Food Stamp Program
- General Assistance
- Home Energy Assistance Program
- PAAD
- Supplemental Security Income
- Medicaid

HOW TO APPLY

Contact your local telephone provider to obtain an application for Lifeline or Link-Up. Customers must complete an application form to verify that they receive federal or state benefits. Once completed, contact your local telephone service provider to arrange Lifeline or Link-Up Services.

For more information about New Jersey utility assistance programs contact my office at

(973) 648-2690 or access our web site at <http://www.rpa.state.nj.us>.

Or

E-mail: njratepayer@rpa.state.nj.us

My staff has prepared the following list of relevant state and federal senior service agencies and their contact information.

FEDERAL & STATE AGENCIES **FOR SENIOR BENEFITS AND SERVICES**

HEALTH & SENIOR SERVICES

Website: <http://www.state.nj.us/health/>

Telephone Number: 1-800-792-9745

MEDICARE

Website: <http://www.state.nj.us/health/senior/ship.shtml>

Telephone Number: 1-800-224-1234

MEDICAID

Website: <http://www.state.nj.us/humanservices/dmahs/>

Telephone Number: 1-800-356-1561

PAAD

Website: <http://www.state.nj.us/health/seniorbenefits/paadapp.htm>

Telephone Number: 1-800-792-9745

FEDERAL & STATE AGENCIES **FOR SENIOR BENEFITS AND SERVICES**

HAAAD

Website: <http://www.state.nj.us/health/seniorbenefits/paadapp.htm>

Telephone Number: 1-800-792-9745

SENIOR GOLD PRESCRIPTION DISCOUNT PROGRAM

Website: <http://www.state.nj.us/health/seniorbenefits/seniorgolddiscount.htm>

Telephone: (1-800-792-9745)

MEDICAL EMERGENCY REPAYMENT PROGRAM

Website: n/a

Telephone Number: 1-800-356-1561

DIVISION OF DISABILITY SERVICES

Website: <http://www.state.nj.us/humanservices/dds/>

Telephone Number: 1-888-285-3036

FEDERAL & STATE AGENCIES **FOR SENIOR BENEFITS AND SERVICES**

DMAHS

Website: <http://www.state.nj.us/humanservices/dmahs/>

Telephone Number: 1-609-588-2600

SOCIAL SECURITY (New Jersey)

Website: <http://www.socialsecurity.gov>

Telephone Number: 1-800-772-1213

SHIP – State Health Insurance Counseling Programming

Website: <http://www.state.nj.us/health/senior/ship.shtml>

Telephone Number: 1-800-792-8820

NJ EASE

Website: <http://www.state.nj.us/health/senior/sanjease.shtml>

Telephone Number: 1-877-222-3737

FEDERAL & STATE AGENCIES **FOR SENIOR BENEFITS AND SERVICES**

AAA

Website: http://www.state.nj.us/health/senior/sa_aaa.shtml

Telephone Number: 1-877-222-3737

JERSEY CARE

Website: <http://www.njfamilycare.org/>

Telephone Number: 1-800-701-0710

DIVISION OF FAMILY DEVELOPMENT

Website: <http://www.state.nj.us/humanservices/dfd/>

Telephone Number: 1-800-792-9773

WEATHERIZATION ASSISTANCE

Website: <http://www.eere.energy.gov/weatherization/>

Telephone Number: 1-609-292-6140

LIFELINE

Website: <http://www.state.nj.us/health/seniorbenefits/paadapp.htm>

Telephone Number: 1-800-792-9745

FEDERAL & STATE AGENCIES **FOR SENIOR BENEFITS AND SERVICES**

LIHEAP

Telephone Number: 1-800-510-3102

NEW JERSEY SHARES

Website: <http://www.njshares.org/>

Telephone Number: 1-866-657-4273

UNIVERSAL SERVICE FUND

Website: <http://www.bpu.state.nj.us/home/userv.shtml>

Telephone Number: 1-866-240-1

LINK-UP

Telephone Number: 1-866-240-1347

GIFT OF WARMTH

Website: <http://www1.njng.com/community/gifts.asp>

Telephone Numbers:

Monmouth and Middlesex Counties: (732) 502-8855/(732) 775-4442

Morris County: (973) 366-1131

Ocean County: (732) 244-9041