Progressive Center’s annual fundraiser event moved forward again this year! This year our event, *A Taste for Success*, was held on Saturday, September 23, 2017 from 2 to 6pm at the beautiful *Barn at Gravity Hill Farm*. The weather, even though on the warm side could not have been better for a fun and fruitful day!

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After being set up with a beautiful location and weather for the day, all we needed was for everyone to enjoy the beer and wine tasting, food, music and each other. I personally tried to spend a little time with all of our guests and the feedback was tremendous about how great of a time all were having!

Many thanks go out to all who made the day such a success! The list is long but includes, many volunteers, PCIL staff, our sponsors, food by Signature Affairs, beer by Neshaminy Creek Brewery, wine by Hopewell Valley Vineyard and music by 519 South.

PCIL takes great pride in orchestrating this wonderful event! Proceeds from the event support valuable programs that assist many individuals with disabilities and their families to live independently in Mercer and Hunterdon Counties.

In this edition of the “Forward” we list our major sponsors and there were many more including friends who care and participated. Please head to our Facebook page (www.facebook.com/progressivecenternj/) to see all the wonderful photos from the event.

We look to next year now to plan and hold another successful and fun event that helps support individuals with disabilities. Thanks again to everyone involved with the planning and arranging of the day! I am extremely proud to be part of the Progressive Center and what we are doing on a regular basis to help improve people’s lives!
ABLE ACCOUNTS

By Reed Thomas

There are many issues that people with disabilities face every day while striving for independence. For many Americans, one of the biggest challenges they have to overcome is maintaining means-based benefits programs such as SSI, SSDI, Medicaid, SNAP, and others. The services and supports these programs provide can be crucial for an individual’s health and wellbeing including health care, food, housing, and more, but they severely limit their ability to save money for larger expenses. Typically a significant savings will cause the loss of needed benefits causing many people to sacrifice their personal goals in order to meet their basic needs. To remain eligible for these public benefits, an individual must remain poor. For the first time in public policy, the ABLE Act recognizes the additional and significant costs of living with a disability. These include costs related to raising a child with significant disabilities or a working age adult with disabilities, for accessible housing and transportation, personal assistance services, assistive technology and healthcare not covered by insurance, Medicaid or Medicare.

An ABLE account is a new tool for people with special needs and their families made possible by the federal Achieving a Better Life Experience (ABLE) Act. It is a financial account for a person with qualified disability in which money can be set aside, without that money disqualifying her from certain means-tested disability benefits, including Medicaid and Supplemental Security Income (SSI).

Those eligible to open an ABLE account must have been diagnosed with a significant disability before the age of 26. If you meet this age criteria and are also receiving benefits already under SSI and/or SSDI, you are automatically eligible to establish an ABLE account. If you are not a recipient of SSI and/or SSDI, but still meet the age of onset disability requirement, you could still be eligible to open an ABLE account if you meet Social Security’s criteria regarding significant functional limitations and receive a letter of certification from a licensed physician.

In New Jersey, the ABLE account program has been signed into law and the state is currently working out the details of how it will be implemented. There are other states with up-and-running ABLE account programs which can be accessed by out of state individuals. There are limits to deposit amounts, what are defined as qualifying deductions, total account balances, and there can be costs associated with opening an ABLE account. For a more detailed description as well as planning resources and a list of states with active ABLE programs please visit: www.ablenrc.org
PSE&G is accelerating the modernization of its aging gas infrastructure to ensure the utility can continue to support a safe, clean and reliable natural gas service now and in the future.

www.pseg.com/gasworks

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Supporting and Empowering People With Disabilities
Robbinsville, Hamilton, Lawrenceville, Woodstown, Hopewell, Toms River and Westampton

www.projectfreedom.org
On August 9th we held our 9th annual PCIL Softball game on Miracle League field at the Hamilton YMCA Sawmill. I am pleased to report that turnout was great and we saw a lot of new faces this year along with many of our old friends. Everyone enjoyed a cookout followed of course by softball. PCIL would like to thank the YMCA Sawmill and The Miracle League for donating the field and equipment as well as Killarney’s Pub on Whitehorse Avenue in Hamilton for donating the uniforms. This has grown into a marquee event each year and we hope to see you all at the next one!

On September 13th The Community Connections Recreation Program met at Momma Rosa’s Restaurant for dinner and karaoke. Despite a little light rain the turnout was great, the food was excellent, and karaoke was a lot of fun! Folks sang a wide variety of songs from Elvis Presley to Disney, to classic rock. My favorite part of the evening was the camaraderie that seemed to instantly develop between the people who came in response to the PCIL recreation program and Momma Rosa’s patrons. They sat next to one another at family-style tables, talked, laughed, and cheered each other on as they took turns singing. There was no discernible difference between those with a disability and those without. It was a group of people enjoying a meal and an evening of music, just as it should be.
**Workforce Innovation and Opportunities Act (WIOA)**

**Pre-Employment Transition Services**

The Progressive Center for Independent Living is an approved vendor through the Division of Vocational Rehabilitation Services to offer WIOA Pre-ETS services to students in high school. WIOA Pre-ETS makes services available to students and youths with disabilities to ensure they have opportunities to receive training and other services necessary to achieve competitive integrated employment.

**WIOA Component:**

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Referrals for the above services are made through the school, family or Progressive Center. For more information, please contact Renee Pfaff at:

**The Progressive Center for Independent Living**

3525 Quakerbridge Rd., Suite 904

Hamilton, NJ 08619

609-581-4500

Renee.pfaff@pcil.org

One place, many services.
Support Coordinators are your link to services through DDD and assist with other needs as they arise. The Support Coordination process enables us to write a NJ Individual Service Plan (NISP) for you to receive services and explain any needs you may have. A Support Coordinator (SC) first gets the referral from DDD that a client has chosen PCIL as their support coordination agency. Once we receive this notice, SCs contact the client or family to meet with them to go over the SC process, along with reviewing the NJ Comprehensive Assessment Tool (NJCAT) and discussing what services are needed and available under DDD. During this meeting, your SC will go through the DDD paperwork.

The new Fee-For-Service system was built to give YOU the choice of your providers and services that best fit your needs. We advocate to service providers on your behalf and work with DDD to manage services. Our Support Coordinators advocate to Public Partnerships, the new Fiscal Intermediary, to address any issues in payment to providers and work diligently to complete the NISP accurately.

We will also discuss your DDD budget, which is dependent on the Tier you fall into determined by your NJCAT. The annual budget is used to provide you with services in different areas such as Employment, Day Habilitation, and Individual and Family Supports. Any services you choose, must be able to fit within the budget and span the entire plan year. The start date of your plan year is the date the plan is approved. Once we have completed writing your plan, we will send you the plan to review and sign (or make corrections as needed) and send back to us. We submit it for approval and once approved, your services can begin. The plan is the gateway to services and SCs are here to assist in guiding you through the DDD Fee-For-Service system.

After a plan begins we will contact you once a month to check in and see how services are going, if there are any issues, or if there are additional services we need to add to the plan. We will also meet with you once every three months. We strive to provide you with the best guidance as the choice of SC and SCA is in YOUR hands. We will meet with you every year to renew your NISP and make any changes.

As a SC, we also monitor if there are any unusual incidents that occur at home, in the community, or at a service provider. We monitor that the services are being provided as stated in the NISP and there aren’t any instances of abuse, neglect, or exploitation. SC are on-call if there are any emergencies and can direct you to appropriate resources such as NJCARES, Adult Protective Services, nearby hospital, police, or fire services.

If you are dissatisfied with support coordination services, you have the right to change agencies after 30 days of service.
Google needs your help
By Shaun Heasley

Google is looking to the public in an effort to make navigating the world easier for people with disabilities.

The search giant is asking users to add information about wheelchair accessibility to entries on Google Maps.

“Because anyone can identify and label wheelchair-friendly locations directly on the map, it’s easy to share this knowledge around the world. But not everyone knows this tool exists, so we want to do more,” wrote Sasha Blair-Goldensohn — a software engineer for Google Maps who uses a wheelchair — in a post this month about the new push. “We’re calling on Local Guides, a community of people who contribute their expertise about places on Google Maps, to add more wheelchair accessibility attributes to the map.”

Google Maps was updated last year to include details on wheelchair accessibility alongside basics like hours, addresses and telephone numbers of businesses and other locations. However, many entries still lack such information.

Google relies on users to submit details about accessibility and has created a one-page guide to help individuals assess locations they visit. To contribute information, users answer five simple questions in a process that Blair-Goldensohn said takes just seconds to complete.

A series of meet-ups for Local Guides this month in cities around the globe is designed to add accessibility details to a flurry of new Google Maps entries.

“And wheelchair users aren’t the only ones who will benefit,” Blair-Goldensohn noted. “You’ll also be making life easier for families with strollers, seniors with walkers or anyone making plans with a friend who has impaired mobility.”

https://www.disabilityscoop.com/2017/09/18/google-tagging-accessible-places/24178/
I have been doing peer support at the PCIL for almost a year now. I started last fall helping a gentleman with intellectual disabilities with his reading. This August, I started helping another gentleman with learning basic computer skills. He just recently got a computer and wants to learn how to record his bicycle logs on Microsoft Excel. I have also taught him some basic Internet skills, including using search engines and how to use Microsoft Word.

I am currently getting my MA in English at The College of New Jersey. Since I am studying English, language skills and reading are my main areas of focus in peer support but I also can teach basic computer skills. I use computers daily through school and for a leisure. However, I cannot fix computers.

Doing peer support has helped me learn teaching skills and it gives me another opportunity to volunteer. I also volunteer as a coach at the Miracle League and help out in our community. If anyone knows somebody who could use peer support please contact: Reed Thomas at the Progressive Center at reed.thomas@pcil.org.

Axel McNamara helping Dan R learn how to log his bicycle rides in Microsoft Excel.

Thank you sponsors & supporters.

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Sean Meyers with Hafetz Insurance
Sharbell Development Corporation
Stinky’s Septic Service
FORWARD by Progressive Center: One place, many services.
GET OUT AND VOTE

This November election will be held not only for the office of New Jersey Governor and Lieutenant Governor, but also 120 members of New Jersey’s State Legislature and many local offices. It is these elected officials that influence the budgets and laws that affect your life so this is your chance to help guide those decisions.

**POLLING PLACE ACCESSIBILITY IS REQUIRED BY THE AMERICANS WITH DISABILITIES ACT**

If you should encounter any problems with the accessibility of voting locations, please report them to Disability Rights New Jersey at:

(800) 922-7233 (toll-free in New Jersey only) or (609) 292-9742 or (609) 633-7106 (TTY)

Mercer County candidates: www.mercercounty.org/government/county-clerk/elections
Hunterdon County candidates go to: www.co.hunterdon.nj.us/elctindx.htm

LUNCHTIME LEARNING WEBINAR
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Learn the resources and supports available to families, youth/young adults with disabilities and professionals.

There are many resources available right in your backyard. Hear from representatives from the National and local levels. Representatives include:

Kelly Buckland  
Executive Director  
The National Council on IL

Scott Elliott  
Executive Director  
PCIL -NJ

Bill Henning  
Director BCIL - MA

Eileen Healy  
Executive Director  
CINW

**Wednesday, November 29, 2017 12:00-1:00 PM**
Registration Required!

Questions contact: Dawn Monaco dmonaco@spannj.org 973-642-8100 x 193
To Register Go To: https://reach-communityresources-cil.eventbrite.com
This month’s issue of Your Doorway Quarterly, the Office on Aging/ADRC highlights some of the programs/services offered to Mercer County residents. Federal, state and local funding make it possible for older adults, those living with disabilities and their caregivers to receive the help they need to care for themselves and those close to them. For more information regarding these and other programs call the ADRC Help line at 609-989-6661 or reach out to them directly.

Henry J. Austin: Senior Health Promotion and Disease Prevention Program
The Mercer County Office on Aging provides grant funding to Henry J Austin Health Center for the Senior Health Promotion and Disease Prevention Program. This program provides proven-to-work, evidence based health education programs and exercise classes, as well as health screening to Mercer County residents who are 60 years of age and older, gift cards are offered for healthy food selection, and nutritious options are served.

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Notable Programs & Services
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The majority of older adults that participate are medically under served and economically disadvantaged.
(609) 278-5900
www.henryjaustin.org/programs

Mt. Carmel Guild: In-home Nursing and Emergency Services
Mt. Carmel Guild provides economically disadvantaged and medically frail Mercer County older adults with comprehensive, high quality, professional in-home nursing care. The services are provided with kindness and compassion and allow the clients to age in place for as long as possible; supporting a primary goal of the County Office on Aging. Mt. Carmel Guild has been a stable nursing service for those in need since 1941. Both patients and physicians trust that this program will provide quality services. Home Health Nursing: 
(609) 392-5159
Emergency Assistance:
(609) 392-3402
www.mtcarmelguild.org

Mercer County Senior Legal Project: Central Jersey Legal Services
The primary goal of the program is to protect the legal rights of the older adult population and provide access to the legal system and equal justice to all regardless of ability to pay. The project also provides community legal educational events to educate clients to avoid legal entanglements and to address legal issues as early as possible for the best result. The project serves those age 60 and older who would otherwise lack the capacity to consult with an attorney, and gives frail, vulnerable older adults a voice in the legal system; with over arching goals of reducing homelessness while increasing food security and income stability.
609-695-6249
www.lsnj.org/cjls

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Notable Programs & Services

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relationship by reducing stress and providing caregivers with improved ability and effectiveness to care for their loved one. The funding for this program is prioritized to serve low income, impoverished, frail, disabled and vulnerable Mercer County residents and the primary focus is helping participants achieve a marked improvement in their overall quality of life, health care and daily functioning. A compassionate and caring staff helps the participants feel that the adult day center is a second home. A well-rounded program affords participants access to social, medical, nutritional and social service supports. (609)883-0200 www.seniorcarectrs.com/senior-care-of-hamilton

Contact: Telephone Reassurance
This program seeks to lessen the isolation of older adults living alone by providing a friendly, confidential, daily call to ensure they are well, safe and secure in their home. The callers begin to form a bond with the call recipient as they look forward to hearing from a caring friend. Follow through with emergency procedures has also resulted in lives saved. This service helps a vulnerable population to remain living independently at home for as long as possible. It simultaneously provides a volunteer opportunity for individuals who themselves may have limited mobility but a continued desire to help others, feeling purposeful and productive. Phone: (609)896-2120 or (609)585-2244 http://contactofmercer.org/reassurance/

Transportation Resources to Aid the Disadvantaged and Elderly (TRADE)
TRADE provides transportation services to older adults who would otherwise be confined to their homes due to a lack of other accessible, non-medical transportation resources. Transportation services are provided county-wide and allow for improved health due to accessibility to medical treatments and physicians appointments as well as allowing the participants the ability to enjoy nutritional programs and socialization. Annual increases in ridership are a testament to the value and need of this accessible transportation service. Phone: (609) 530-1971 Website: http://www.mercercounty.org/departments/transportation-and-infrastructure/t-r-a-d-e

Next Issue will share other programs and services offered through the Office on Aging (ADRC).
Mercer County’s Office on Aging has collaborated with the Mercer County Fire Prevention & Protection Association, the Mercer County Active Fire Chiefs Association and the Mercer County Firemen’s Association to bring attention to the issue of fire safety for older adults. These organizations form what’s called the Mercer County Fire Safety for Older Adults Steering Committee. This committee was brought together by Fire Marshal, James M. Greschak, who made it his responsibility to shed light on fire safety and aging adults. In 2016 there were 5 fire related fatalities in Mercer County all five were of those 55 years of age and older. The objective of this fire initiative is to prevent fires from happening through fire education and prevention and prepare seniors for a fire emergency if a fire does break out. With the dedicated team work of fire safety and aging services professionals it is their mission to keep older adults safe in their homes.

As the fall season makes its advance and cooler temperatures arrive this fire safety initiative is even more relevant. Below are some fire safety tips:

- Never leave the stove, microwave or toaster etc. unattended when cooking
- Avoid cooking when you’re too tired
- Never wear baggy or loose clothing when cooking, especially over an open flame
- Do NOT store items in the oven
- Smoke outside
- Use deep, sturdy ash trays
- Refrain from smoking when tired or drowsy
- Never smoke around supplemental oxygen supplies
- Replace smoke alarms every 10 years
- Replace carbon monoxide alarms every 7 years
- Change batteries in smoke alarms every year
- Turn portable heaters off when you leave or go to bed
- Keep heaters 3 feet away from furniture and other objects
- Unplug heaters when not in use
- Never leave candles unattended, blow them out when you leave
- Avoid using extension cords
- Do NOT use damaged plugs, cords or outlets
- Do NOT reset tripped breakers (contact an electrician to make sure it's safe)
- Have a fire escape plan
- Have at least 2 ways out in case of a fire
- Have a meeting place outside your home
- Practice your escape plan

*If you need assistance changing batteries or checking your fire alarm, contact your local fire company.

FOR EMERGENCIES DIAL 911

For brochures and more information about the fire safety program or about aging, disability and care giving concerns:

Call: (609) 989-6661

Email: adrc@mercercounty.org
Fall Open Enrollment is the only time of year when you can make changes to your Medicare coverage. Fall Open Enrollment occurs from October 15 to December 7 of every year. If you enroll in a plan during Fall Open Enrollment, your coverage starts January 1, 2018. Medicare is for people age 65 or older, people under age 65 with certain disabilities, and people of all ages with End-Stage Renal Disease (permanent kidney failure requiring dialysis or a kidney transplant). In most cases, Fall Open Enrollment is the only time you can pick a new Medicare Advantage or Medicare Part D plan. If you have Medicare Advantage, you can also switch to Original Medicare. To get Medicare drug coverage, you must join a stand-alone Part D plan at this time. If you have a Medicare Advantage Plan or a stand-alone Part D plan, you should receive an Annual Notice of Change (ANOC) and/or Evidence of Coverage (EOC) from your plan. Review these notices for any changes in the plan’s costs, benefits, and/or rules for the upcoming year. If you are dissatisfied with any upcoming changes, you can make changes to your coverage during Fall Open Enrollment. Continue reading to learn about the different parts of Medicare.

The Four Parts of Medicare

Medicare Part A — Your Hospital Coverage

When you apply to Medicare, you are automatically enrolled in the Part A plan which covers nursing care and hospital stays, it does not cover doctors’ fees. Part A also covers some home health services, skilled nursing care after a hospital stay and hospice care. Part A pays about 80 percent of your Medicare-approved, inpatient costs for the first 60 days you are hospitalized. If you have a longer hospital stay, you will have to pay a larger share of the costs; that’s where it helps to have a Medigap plan (supplemental insurance).

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Medicare Part B — Your Medical Coverage

Part B is optional, and you may want to opt out of Part B if you still have health insurance through an employer, union, your spouse, etc. Part B requires that you pay a monthly premium to Medicare and there is also a deductible that must be reached before Part B begins paying for services. Everyone pays a monthly premium for Part B. The premium varies depending on your income and when you enroll in Part B. A warning about delayed enrollment: If you opt out of Part B when you initially enroll in Medicare but later decide that you want the coverage, you may be penalized and have to pay a higher premium.

Medicare Part C — Medigap or Supplemental Plan

Before enrolling in a Part C plan, you must first enroll in Original Medicare — both Part A and Part B. By law, Part C plans must pay for at least the same health care services as Original Medicare. But they sometimes pay for things that are not covered by Original Medicare, such as vision and dental care. Medigap policies are health insurance policies that offer standardized benefits to work with Original Medicare and are sold by private insurance companies. If you have a Medigap policy, Original Medicare pays first, and then Medigap pays all or part of the remaining costs, including deductibles, coinsurance, and copayments. Depending on where you live, you have up to 10 different Medigap plans to choose from, A, B, C, D, F, G, K, L, M, N.

Medicare Part D — Your Prescription Drug Plan

Part D helps you pay for prescription drugs. Part D is optional and available to people who are enrolled in Original Medicare (Parts A and B). Each Medicare drug plan has its own list of covered drugs (called a formulary). Before you make a decision on a particular part D plan, learn how Part D works with your other drug coverage. You may already have drug coverage from an employer or union, TRICARE, the Department of Veterans Affairs (VA), the Indian Health Service, or a Medicare Supplement Insurance (Medigap) policy.

Parts A & B are considered Original Medicare

As a fee-for-service health plan, Original Medicare enables you to see any doctor or hospital that accepts Medicare. Medicare will pay a share, usually 80 percent, of the "Medicare-approved amount,” which is the

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Medicare Snapshot: What You Need to Know About Medicare Open Enrollment for 2018

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cost Medicare determines is “reasonable” for the care you received, given where you live. Most people should enroll in Part A when they turn 65, even if they have health insurance from an employer. This is because most people paid Medicare taxes while they worked so they don’t pay a monthly premium for Part A.

Alternative to Original Medicare: Medicare Advantage (Your Private Insurance Option)

Medicare Advantage plans are generally organized as health maintenance organizations (HMOs) or preferred provider organizations (PPOs). Typically, in these types of plans you choose one doctor as your primary care provider, and your choice of doctors, hospitals and other health care providers is restricted. If you see providers outside of the plan’s network, you likely will pay more, or these providers’ care might not be covered at all.

What is the doughnut hole?

The doughnut hole is the coverage gap that’s reached when the combined cost of your prescriptions in a given year, as paid by both you and your insurer, exceeds a certain amount. At that point, you essentially start paying for your medicines as if you have no insurance. At the same time, you’re also paying your Part D premiums. Good news is the Part D doughnut hole coverage gap will gradually narrow until it disappears in 2020.

Health Insurance Marketplace

The Health Insurance Marketplaces, also known as Exchanges offer annual open enrollment periods for uninsured and underinsured Americans. This enrollment period may overlap with Fall Open Enrollment. The Marketplaces are NOT meant for people with or eligible for Medicare.

Need some HELP?

Whether you’re new to Medicare, getting ready to turn 65, or preparing to retire, you’ll need to make several important decisions about your health coverage, so let us help you.

1. Call or visit the website of your State Health Insurance Assistance Program (SHIP). Your local SHIP can help you understand all your Medicare coverage options.

   Mercer County SHIP program
   Family Guidance Center
   946 Edgewood Avenue
   Trenton, NJ 08618
   Telephone: 609-393-1626

2. Call 1-800-MEDICARE to enroll in a new plan or make changes to your plan.

3. For more information go to www.medicare.gov.
MARK YOUR CALENDARS!

Exciting recreation events on the horizon!

**OCT 25** - An free evening of music and desserts at St Gregory the Great church with participants receiving vouchers to attend a free, tag-on, clothing give away sponsored by The Knights of Columbus

**NOV 14** - Bowling at Colonial Lanes in Lawrenceville

**DEC 7** - PCIL Annual Holiday Party

Keep an eye out for the yellow flyers!

We are working on a number of exciting things for 2018 including The Harlem Globetrotters, the Home Run Derby at Arm and Hammer Park, and more!

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