

- elder law
- senior living options
- home care & assistance
- hospice care
- funeral & memorial planning



twilight done right

Smart living today. Cherished legacy tomorrow.

2019

“You don’t stop laughing
when you grow old,
you grow old when
you stop laughing.”

George Bernard Shaw



inside

● Elder Law	4
<p>Porzio, Bromberg & Newman protects the legal rights and financial resources of, and advocates for, seniors and those with disabilities, as well as the families that care for them. Their lawyers advise clients in connection with planning for aging, illness, incapacity, disability, and the costs and repercussions of long-term care.</p>	
● Senior Living Options	10
<p>The dedicated and compassionate Senior Living Advisors at Oasis have extensive knowledge about senior living options in our area, and they will work with you and your loved ones to find the perfect fit—on every detail from lifestyle to budget.</p>	
● Home Care & Assistance	16
<p>Allied Care Services helps those who are experiencing chronic disease and disability to live with dignity and maintain the best quality of life possible at home. They offer customized service according to the need and provide temporary, short-term, or long-term assistance.</p>	
● Hospice Care	22
<p>The interdisciplinary team from Hospice Care of NJ works together with the patient and family to provide the highest quality medical care, as well as social and spiritual support. Their mission is to walk alongside those served to provide end-of-life care with respect and dignity.</p>	
● Funeral & Memorial Planning	28
<p>Since 1943, Bradley & Son Funeral Homes has provided extraordinary care and unforgettable tributes through expert pre-planning services, traditional funeral arrangements, online cremation arrangements and after-care grief support.</p>	
Twilight Planning Worksheets	34
Twilight Done Right Partner Contacts	39

Porzio, Bromberg & Newman

Specialists in Elder and Special Needs Law



Crystal West Edwards, Principal
(973) 889-4263
cwedwards@pbnlaw.com | www.pbnlaw.com

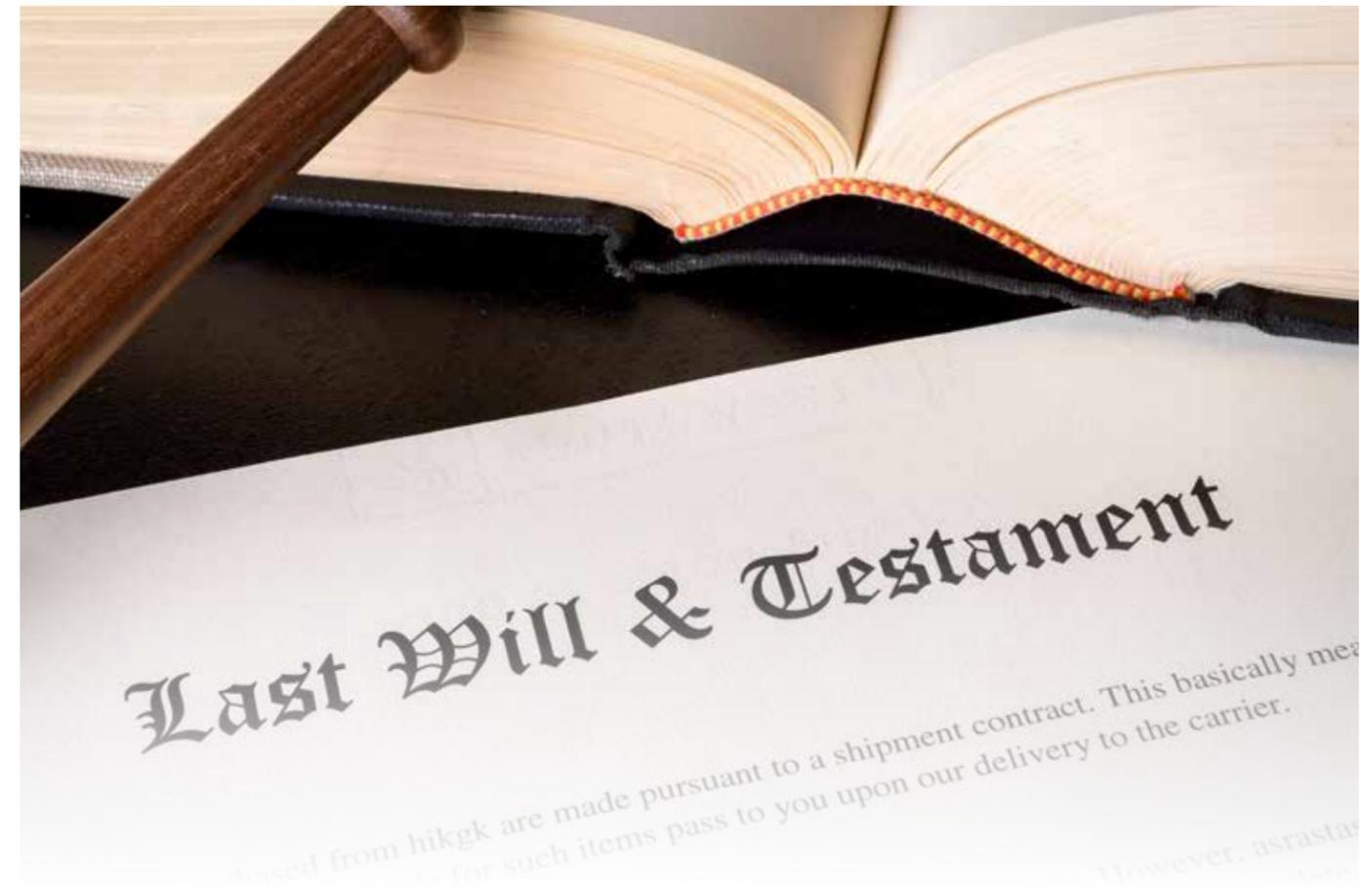
Crystal West Edwards is Certified as an Elder Law Attorney by the ABA-accredited National Elder Law Foundation and focuses her practice on elder law, special needs planning and advocacy, estate planning and estate administration.

While people are enjoying longer lives than ever, advanced age and the desire to preserve family assets frequently brings with it significant legal and financial questions and issues. Similarly, individuals with special needs, and their families, are challenged to find legal solutions when creating a care management system and securing the resources to provide for their lifetime care and support.

At Porzio, Bromberg & Newman, we protect the legal rights and financial resources of, and advocate for, seniors and those with disabilities, as well as the families that care for them. Our lawyers advise clients in connection with planning for aging, illness, incapacity, disability, and the costs and repercussions of long-term care. Families with children who have serious and permanent disabilities face unique challenges, especially as those children become adults and the parents age and face the prospect of providing care and financial support for their children after they are gone. For these families, estate planning typically involves providing for the child's needs without jeopardizing their eligibility for needs-based governmental benefits.

LAST WILL AND TESTAMENT

A Last Will and Testament sets forth your intentions regarding the distribution of your probate estate upon death. The probate estate includes assets that are owned solely by you that do not provide a beneficiary or payable on death designation, assets that are jointly held with another individual without a joint



survivorship designation, and assets payable upon your death to your estate. All other assets are non-probate assets and it is important to review your beneficiary designations to determine if the assets will pass in a manner consistent with your intentions.

A valid Last Will and Testament must be executed by a person who is over age 18 who is of sound mind. The Will must also be (i) in writing, (ii), signed by the testator or in the testator's name by some other individual in the testator's conscious presence and at the testator's direction, and (iii) signed by at least two individuals, each of whom signed within a reasonable time after each witnessed either the signing of the will... or the testator's acknowledgment of that signature or acknowledgement of the will. Additionally, a valid Will must also be proved. If a Will is not self-proved at the time of execution, the Will must be proved prior to probate.

Alternatively, many individuals prefer to avoid the probate process by preparing a Living Trust. A Last Will and Testament and Living Trust are essentially

identical. Specifically, a Living Trust sets forth the management of assets and income during your lifetime and the distribution of assets upon your death. The distribution upon death provisions contained in a living trust could provide numerous benefits if, for example, you own assets in multiple states. In such case, the trustee of a living trust could easily distribute the assets to the trust beneficiaries without the necessity of obtaining letters of executorship in multiple states where the living trust owned property.

What happens if I do not have a Will or Living Trust?

If a person dies without a Will, the disposition of probate assets is determined by state law.

DURABLE POWER OF ATTORNEY

A durable power of attorney allows another person to manage your assets regardless of whether you later become disabled or incapacitated. There are two types of durable powers of attorney: general durable power of attorney and springing power of attorney.

A general durable power of attorney becomes effective upon signing and continues regardless of your subsequent disability. A springing power of attorney becomes effective when you become disabled. A springing power of attorney is a durable power of attorney that contains the following language: “This power of attorney shall become effective upon my disability or incapacity.” The document also should contain a method by which incapacity will be determined, such as two independent doctors, evaluations or a similar process.

The “springing” power of attorney may be suitable for someone who is currently healthy and is concerned about immediately granting broad powers over his or her property to a third person, but still wants to make provision for possible future disability. Although the “springing” power may resolve your concerns about abuse, it often raises other problems, such as properly

defining “disability” and carefully outlining a way to certify when disability occurs.

ADVANCE DIRECTIVE

Advance Directives for health care may encompass both the designation of a health care representative (“a proxy directive”) and/or a statement of personal wishes regarding health care in the event of loss of decision making capacity (“an instruction directive”).

A proxy directive appoints a specific person to make decisions regarding life sustaining and any other medical treatment or procedure. Once a proxy directive is operative, the designated health care representative has the legal authority to participate in the decision making process and to make health care decisions on the patient’s behalf. A proxy directive may be a stand-alone document or incorporated with an instruction directive.

An instruction directive educates the healthcare provider and healthcare representative of your wishes at such time or times as you shall be unable to make medical decisions. It primarily sets forth whether life sustaining treatment shall be provided or withheld. A competent patient’s contemporaneous wish that medically appropriate life sustaining treatment be provided, however, takes precedence over any decision made by a health care representative or any contrary statement in an instructive directive.

A valid Advance Directive must be signed in the presence of two witnesses who are not named as representative in the documents, or alternatively, in the presence of a notary or attorney. Advance directives may be revoked by oral or written notification or by the execution of a subsequent directive.

What happens if I do not appoint a surrogate decision maker?

A competent adult may execute a power of attorney or an advance directive for healthcare or petition the court to appoint a conservator at any time. On the other hand, an incapacitated person is unable to execute such documents. In such case, a surrogate decision maker can only be appointed by the court in a guardianship action. There are three types of guardians: general, limited and temporary.



LONG-TERM CARE PLANNING

The private pay cost for nursing home care in New Jersey is approximately \$11,000 per month. The cost of room and board alone can be as high as \$350 per day for a semi-private room. This cost does not include prescriptions and many other additional charges incurred by nursing home residents. The private pay cost for assisted living care in New Jersey is approximately \$5,000 per month. The following is background on various programs, which may be available to help defray the costs of your future care needs.

VETERAN BENEFITS

The VA offers a non-service connected death pension. Veterans or widows of veterans may be entitled to an Improved Pension, which provides a Special Monthly Pension (“SMP”) to offset the cost of necessary health care. Three types of SMP are available: Low Income Pension, Housebound benefits, and Aid and Attendance benefits. The basic eligibility criteria for Improved Pension, Housebound and Aid and Attendance are as follows: (i) the veteran must have served at least 90

days of active duty service, one day of which must have been during a war-time period; (ii) the veteran must have received a discharge other than dishonorable; (iii) the veteran or widow claimant must have limited income and assets available; (iv) the veteran or widow claimant must have a permanent and total disability at the time of application; (v) the disability must have been caused without willful misconduct of the claimant; and (vi) the veteran or widow claimant must sign the VA application. The permissible income limits for each of these three programs varies.

The New Jersey Veteran’s Administration operates three long-term custodial care facilities for New Jersey Veterans and their spouses. They are located in Paramus, Menlo Park and Vineland.

MEDICARE

Medicare will pay for the costs of care in a skilled nursing facility for the limited time that skilled nursing and rehabilitative services are needed. Under such circumstances, Medicare covers all skilled nursing facility costs for the first 20 days following a three-day hospital admittance. There is a co-pay for days

Top 10 Reasons Why We Should Plan

- 10 Say who gets prized possessions
- 9 Save tax dollars
- 8 Decide who acts on behalf of your estate
- 7 Decide how assets are distributed
- 6 Decide when assets are distributed
- 5 Never know when you'll meet the grim reaper
- 4 Name a guardian of minor or disabled children
- 3 Determine end of life care
- 2 Make it easier for loved ones to make decisions
- 1 Because you can (you are in control!)

The Big 3 Planning Documents Everyone Should Have

- 1 Last Will and Testament
- 2 Power of Attorney
- 3 Advance Directive for Healthcare

21 through 100, which is adjusted annually. Typically, Medicare benefits cease prior to 100 days. Medicare does not pay for the costs of custodial care, that is, care to assist with the activities of daily living, such as bathing, dressing and eating.

PHARMACEUTICAL ASSISTANCE

New Jersey has two prescription assistance programs for New Jersey residents. Eligibility is determined based on income. Beneficiaries under both programs are required to enroll in Medicare Part D.

MEDICAID

In many nursing homes, the number of residents receiving Medicaid typically exceeds the number of Medicaid eligible residents that the nursing home is

Our lawyers advise clients in connection with planning for aging, illness, incapacity, disability, and the costs and repercussions of long-term care.

required to admit. As a result, such nursing homes are not required to admit additional Medicaid eligible residents, and in order to be admitted in the nursing home, the applicant should plan to have resources in an amount sufficient to pay privately for about six months of nursing home costs. This amount is often called “key money” because the assets can, in essence, “open the door” to the nursing home of choice.

In order to qualify for Medicaid coverage in a New Jersey nursing home, an individual must be determined to be eligible both financially and medically. Financial eligibility is determined through a “means” test. The means test for Medicaid eligibility is twofold: (i) an income test and (ii) a resource test. Medical eligibility is determined by Medicaid through a pre-admission screening (PAS) performed within six months of the anticipated eligibility date, whereby the applicant must establish that he or she requires assistance with at least three activities of daily living.

The transfer of assets rule creates periods of Medicaid ineligibility when an applicant has made transfers, that is, gifts, of his or her assets. A Medicaid applicant must document all of his or her financial transactions during the “look-back period,” i.e. the 60-months immediately prior to the date of application. If the financial records indicate there has been a transfer of assets (e.g., a check or withdrawal for which there is no explanation other than a gift), Medicaid will presume that the assets were transferred to promote eligibility for Medicaid benefits. The value of the transfer will be divided by the statewide daily nursing home rate (adjusted annually) to obtain the number of months of the ineligibility, or penalty period.

For more information, contact:

Crystal West Edwards, Principal
Phone: (973) 889-4263
Email: cwedwards@pbnlaw.com
Web: www.pbnlaw.com



PORZIO
BROMBERG & NEWMAN P.C.

Crystal West Edwards
cwedwards@pbnlaw.com
(973) 889 - 4263

Elder Law is devising a unique plan considering a person's assets, income, physical condition, mental condition, current and desired living arrangements and the availability of government benefits to minimize the drag long-term care costs has on a person's wealth and maximizing their security.



Crystal West Edwards is a Principal in the Wealth Preservation Group and brings extensive experience in the areas of elder law and special needs planning and counseling. A Certified Elder Law Attorney by the ABA accredited National Elder Law Foundation, Crystal focuses her practice on elder law, special needs planning and advocacy, estate planning and estate administration.

Against the backdrop of a health care situation you never wanted to find yourself in, we empower you to make the best decisions for you and your family with the assets you have.

100 Southgate Parkway, Morristown, NJ

www.porzioelderlaw.com



Oasis Senior Advisors

Helping you find your oasis among the vast array of senior living options

There are over 38,000 assisted living communities in the United States. That number easily doubles when you start to add in the other types of senior living communities. And that number continues to grow every day as more and more seniors are less able to stay home because of safety or security concerns. With so many amenities, services, and possibilities to choose from, how do you navigate the seemingly endless maze of senior living options?

As a FREE service, Oasis Senior Advisors makes finding your mom's or dad's next oasis a breeze. Our dedicated and compassionate Senior Living Advisors have extensive knowledge about senior living options in your area and work with you and your loved ones to find the "right place." We personally meet with you to discuss your needs on everything from lifestyle to budget. Oasis Senior Advisors are well versed in amenities, availability, and activities for all types of senior living options. Your Advisor selects matches based on your unique needs and then schedules tours and accompanies you on those visits. They make sure all of your questions are answered.

Our personalized approach can't be beat—and it's FREE! We'll never send you a generic list of options that hasn't been qualified, and we will not share your information with communities without your consent. Oasis Senior Advisors works with you to find the "right place"... your next oasis.

Whether you are looking for Assisted Living, Independent Living, or Memory Care, let the experts at Oasis Senior Advisors help take the stress off your shoulders and be your guide.

SPECIALTIES:

- Assisted Living Communities
- Alzheimer's Care
- Dementia Care
- Retirement Communities
- Skilled Nursing Homes
- Residential Care Homes
- Respite Services
- Hospice

OUR MISSION

Our mission is to positively impact families during a difficult time in their lives. We do this by providing free, personal, and compassionate service to help our families find the right assisted living for their loved ones.

OUR GUIDING PRINCIPLES

At Oasis Senior Advisors, we follow a set of core principles that guide every interaction we have with customers, families, and communities:

- We promote the dignity of senior placement service by protecting the confidentiality of our clients and by conducting ourselves ethically and lawfully.
- We act honestly and impartially and offer unbiased placement options.
- We use our knowledge, skills, and resources for the enhancement of the lives of seniors and families.

ASSISTED LIVING

Assisted Living is a way to provide care to people who are having difficulty living independently. An Assisted Living community is a long-term residential living option that provides seniors who want or need assistance with activities of daily living such as cooking meals, doing housework and laundry, getting dressed, or getting to the bathroom in the middle of the night.

Assisted Living communities offer safety, security, and access to care 24 hours a day via on-site or on-call staff. Privacy and independence are encouraged and most communities develop a personalized plan that meets a senior's needs and accommodates any disabilities, while also giving them the freedom to do what they can for themselves. Assisted Living communities have an overall residential and homey feel and can range

from large, corporate-managed communities where hundreds of people live in their own apartments, to small private homes.

Amenities in Assisted Living communities typically include:

- Housekeeping services
- Transportation
- 24-hour access to staff
- Exercise and wellness programs
- Personal laundry services
- Social and recreational activities

Personal care in Assisted Living communities typically includes:

- Staff available to respond to both scheduled and unscheduled needs
- Assistance with eating, bathing, dressing, toileting, and mobility
- Access to health and medical services, such as physical therapy and hospice
- Emergency call systems for each resident's apartment
- Medication management
- Care for residents with cognitive impairments

TO MOVE OR NOT TO MOVE

When is the right time to transition to an Assisted Living community? When is staying at home no longer the best option? Unfortunately no easy answer exists. Here is a checklist of questions you should ask when contemplating this difficult decision:



ACTIVITIES OF DAILY LIVING

- Do they have difficulties with bathing, dressing, toileting or walking?
- Do they often wear the same outfit for several days?
- Do they have a body odor?

What you need from an Assisted Living community depends on your own unique situation and your preferences. We help you look for the “right place” and work with you to find the Assisted Living community that best fits your financial, geographical, and socialization needs.

INDEPENDENT LIVING

Is an Independent Living community the right choice for me or my loved one?

What you need from an Independent Living community depends on your own unique situation and preferences. We help you find the right senior living option and work with you personally to find the community that best fits you financial, geographical, and socialization needs.

An Independent Living community, also known as an Active Lifestyle community, Retirement community and Senior Living community, is a type of housing ideal for independent and active seniors who are able to care for themselves but prefer some assistance in home upkeep, chores and running errands in town. Built to accommodate an active senior lifestyle, many communities offer a relaxing and socially interactive environment for adults. Community layouts vary widely, from apartment-style living to free-standing homes. In general, Independent Living communities offer housing that is often more compact, with easier navigation and safety features such as handrails in the bathroom and 24-hour personal emergency response systems.

There are many types of Independent Living communities and they range in costs. Here are a few:

- **Subsidized Senior Housing**—In the U.S., there are senior housing complexes, subsidized by the U.S. Department of Housing and Urban Development (HUD), for low-income seniors. Keep in mind that depending on the area, the wait

MOBILITY

- Has your loved one fallen in their home or do they have a fear of falling?
- Do they have difficulties navigating in their home?
- Do they restrict their living space to one or two rooms?
- Do they have difficulties getting out of a chair?
- Do they experience shortness of breath performing normal activities?
- Do they grab onto furniture to catch their balance?
- Are they willing to make modifications? (Cane, grab bars, raised toilet, etc.)

MEDICATIONS

- Do they frequently miss doses?
- Do they know what to do if they miss a dose?
- Do they know what their medications are for?

MOOD, MEMORY, MENTAL STATE

- Do they verbalize loneliness?
- Do they sleep a lot or nap frequently?
- Do they spend days without leaving the house?
- Do they use “evasive” talk such as using “he” or “she” versus a name
- Do they miss appointments?

Living at Home



Senior Living

As you get older, maintaining a home and your lifestyle becomes more challenging. Senior living offers a positive way to manage these challenges and live more independently.

Isolation from friends. Fewer opportunities to participate in activities with others.	 SOCIAL LIFE	The warm company of neighbors. Engaging social, cultural and educational events every day.
Rely on others' availability to run errands and get to and from appointments.	 TRANSPORTATION	Scheduled car or bus service always available for local appointments and errands.
Eating alone. Prepackaged meals. Difficulty following special dietary guidelines.	 DINING	Dining with neighbors. Table service. Plenty of menu options prepared fresh every day. Accommodations for many special diets.
Responsibility for all household maintenance, laundry and chores.	 HOUSEKEEPING	Housekeeping, linen service and maintenance provided by a professional staff.
Anxiety about if/when help will be available in case of an emergency.	 EMERGENCY ASSISTANCE	Immediate help available from a 24-hour staff on-site. Emergency alerts system in every apartment.
Little or no access to exercise programs and equipment.	 EXERCISE/ PHYSICAL ACTIVITY	Daily fitness opportunities to help increase mobility, strength and overall wellness.
Greater dependence on others for help with daily tasks. Feeling like a “bother.”	 INDEPENDENCE	Discreet support whenever needed provided by a caring staff, which leads to greater independence.

can take years, so it's a good idea to plan well in advance for this option.

- **Senior Housing**—Senior housing complexes are restricted by age, usually 55 and older. Rent may include community services such as recreational programs and transportation services and amenities such as an exercise or media room.
- **Retirement Communities**—Retirement communities can be groups of housing units for those aged 55 and older. These housing units can be single-family homes, duplexes, mobile homes, townhouses, or condominiums. If you decide to buy a unit, additional monthly fees may cover services such as outside maintenance, recreation centers, or

clubhouses. Retirement communities can also be a stand-alone rental apartment community that offers amenities such as meals, laundry, housekeeping, transportation, social events, and activities.

- **Continuing Care Retirement Communities (CCRCs)**—CCRCs offer service and housing packages that allow access to independent living, assisted living, and skilled nursing facilities in one community. If residents begin to need help with activities of daily living, for example, they can transfer to an assisted living or skilled nursing facility on the same site. Most CCRCs require an entrance or buy-in fee plus a monthly rate that is based on the size of the apartment chosen.
- **HomeSharing**—HomeSharing helps individuals who need additional income or assistance in order to maintain and remain in their homes or apartments (Providers) and individuals searching for safe and affordable housing in the community (Seekers).

The typical Provider is an older adult on a fixed income who needs extra money to pay their mortgage or taxes or who needs some help around the house in order to continue living independently. Providers also include younger families and singles who are having financial difficulties and have a room to spare.

Providers must live in Somerset, Hunterdon, Middlesex, Morris, or Union Counties, or in the Montclair area. Seekers can come from anywhere in the country and must be trying to move into our service area.

Providers should have a suitable house or apartment with a separate bedroom for a Seeker and being willing to share common spaces (living room, kitchen, and bathroom). Providers and Seekers must be independent enough to meet their own basic needs. For more information, please visit HomeSharing.org.

MEMORY CARE

Is Memory Care right for my loved one? What you need from a community specializing in Memory Care depends on your own unique situation but it is extremely important to ensure that your loved one is

safe and secure in their environment. Some questions to consider when deciding if this long-term placement is right for you or your loved one include:

- Have there been any accidents with appliances such as forgetting to turn the stove off?
- If there is a fire, do you feel your loved one would call 911 and leave the premises immediately?
- Has he or she become suspicious of others, of his/her medication, or of eating certain foods?
- Has your loved one inadvertently under- or over-medicated himself or herself due to not taking medications on schedule?
- Has your loved one gotten lost while on a usual errand or a walk near his/her home?
- As the caregiver, is your health at risk? Are you missing a lot of work or are unable to manage other responsibilities?

Memory Care units provide a safe and secure environment for loved ones affected by Alzheimer's or other various forms of dementia that can impair memory and cognitive abilities.

Although many are able to care for someone suffering from Alzheimer's or other forms of dementia at home, it may come to a point in the disease process that makes home care unmanageable.

Assisted Living communities with a Memory Care unit are designed with their residents in mind. Entire wings or even buildings may be designated for individuals suffering from memory impairment and they often provide different levels of supervision and security. These communities are staffed with caregivers who are trained and accustomed to the impulsivity and reduced safety awareness exhibited by many who suffer from cognitive impairments.

Many Memory Care centers will also offer programs designed to slow progression or alleviate symptoms associated with dementia like agitation and aggression. Sensory stimulation, cognitive therapies, and physical and occupational therapies are generally included in these types of Memory Care programs. Also, there has been a lot of positive research regarding alternative therapies such as music and art, which tend to help reduce anxiety and distress. Most therapies and Memory Care programs are performed in group settings which allow for greater supervision of the residents and also provide the socialization that is needed.

Whether it's assisted, independent or memory care living options, Oasis Senior Advisors help you find the "right place" for your loved one.

Contact one of our Oasis Senior Living Advisors:
Phone: (732) 524-8864
Web: www.CentralJersey.OasisSeniorAdvisors.com

How to Pay?

Private Funds

- Monthly income (i.e., Social Security, Pension)
- IRA
- Personal money (i.e., savings)

Insurance

- Life settlement
- Long-term care

Assets

- Property (i.e., home)

VA Aid & Attendance Pension

Eligibility requirements:

- Military History
- Medical Needs
- Income Considerations
- Net Worth
- Surviving Spouse

Medicaid

Requirements:

- General
 - Monthly income limit of \$2,205 (qualifying income trust account)
 - Resources limit of \$2,000

Note: Medicare does NOT pay for assisted living or long-term care.

OUR SERVICES

We Work Hard For Our Clients

Oasis understands that changing homes – at any stage in life – is difficult. We provide an invaluable service to seniors and families, like yours, by identifying suitable senior living options. Our dedicated and compassionate Senior Living Advisors work with you and your family to identify your needs and preferences, such as lifestyle, health care, location, and finances. When we find a match for you, we will schedule the tours and accompany you on your visit.

Our specialties:

- Assisted Living Communities
- Alzheimer's Care
- Retirement Communities
- Skilled Nursing Homes
- Residential Care Homes
- Respite Services
- Hospice
- Dementia Care

Let us help you:

- Reduce the stress that comes with searching for new living arrangements for your family member
- Save valuable time and resources
- Identify the right senior living options for your family

- Identify trusted resources to assist you through the process (e.g., Veteran's Aid and Attendance, elder law and probate attorneys, estate planning attorneys)

We can start today to fill the needs of your family!





Allied Care Corporation

A Network of Compassionate Care Professionals

Allied Care, a full-service home healthcare agency, has been providing quality in-home healthcare since 2004, reaching 10 counties in northern and central New Jersey.

Aging is a normal state in our development as human beings. However, chronic disease and disability, as a part of the aging process, can be very challenging to clients and their caregivers. We are here to help those who are experiencing these challenges so that they can live with dignity and maintain the best quality of life possible in their own comfortable environment.

Allied Care specializes in providing culturally competent and attentive care to your loved one. We are mindful that there are communities that have certain dietary, religious, and family protocols requiring specialized care and we are here to help.

From assistance with routine daily activities to support with medical, physical, and occupational therapy, Allied Care offers a level of care that brings balance and peace to both client and caregiver. Our trained team of healthcare professionals are committed to your health and wellness at every stage of life.

Our concern is your comfort, and the maintenance of a healthy lifestyle with minimal disruption. We offer these support services for you and your loved one:

- Assistance with daily living activities
- Companion care
- Respite care
- Recovery at home

If it impacts your family, we care about it. We design in-home health solutions that encourage and empower

your loved one and maintain their dignity—while also offering family caregivers flexibility.

HEMOCARE 101

Allied Care understands the challenges facing you and your family and what may have brought you to this decision. Rest assured that we have the experience and expertise to design a plan that supports you and protects the dignity of your loved one. Our goal is for everyone in your family to thrive at every stage of their life. Allied Care is here to help you:

- Determine the level of care
- Set-up Caregiver meetings and interviews
- Work with you to select a Caregiver
- Determine an appropriate schedule
- Explore available payment options
- Create a personalized care plan
- Adjust the care plan as needed through ongoing communication and service monitoring

Allied Care offers a level of care that brings balance and peace to both the client and the caregiver.

WHAT IS HOME CARE?

Home care is the care provided in the home that enables your loved one to address daily activities concerning their meals, the cleanliness of their home and personal hygiene. It also involves support for them to maintain their independence as they perform daily tasks such as grocery shopping, errands or medical visits. Home care professionals can also support certain medical protocols like taking medicine and physical therapy. It is designed to keep your loved on a path to recovery, improved comfort and peace—no matter what their prognosis.

HOW DO I START?

Call Allied Care and schedule an initial assessment meeting. During the initial assessment meeting the

family and/or client meet with a Allied Care RN and Operations Representative to discuss:

- in detail the care that is needed
- specific requests made by the family or potential client
- any concerns
- a schedule that meets your needs

The initial assessment meeting is an excellent opportunity to ask questions and to determine if this is the beginning of a good working relationship with Allied Care. We present ourselves as a source of information, support and comfort so you can ask any question and express any concerns. We want to be helpful.

COMMON TOPICS FOR INITIAL MEETING

- Specific physical needs of the care recipient concerning bathing and grooming, dressing, dietary needs/meals, mobility, and incontinence.
- A review of sleep, meal and medicine schedules
- Specific emotional needs such as social interaction, activities, conversation, appointments, and companionship
- Specific assistance with homemaking such as preparation of meals, groceries, laundry, and light housekeeping
- Logistics—access to the home, documentation, and administrative details (contact information etc.)

LET'S GET STARTED

If you would like to continue with us, the Allied Care will help you:

- Determine the level of care
- Set up Caregiver meetings and interviews
- Work with you to select a Caregiver
- Determine an appropriate schedule
- Explore available payment options
- Create a personalized care plan
- Adjust the care plan or daily routine as needed through ongoing communication and service monitoring

MY LOVED ONE SAYS THEY DON'T NEED HELP

We understand that it can be difficult to allow someone to come into your home or a family member's home. How do you help someone keep their independence yet care for them in a way that keeps them safe? How do you care for someone daily, yet respect the fact it is their home? What about personalities? What about the well-being of the caregiver that comes in after we leave?

These are just some of the questions you and your family may be asking. It is a big transition for everyone. Allied Care is here to help you—to listen and to offer guidance that leads to a holistic solution for you, your loved one and your family.

We understand that it can be difficult to allow someone to come into your home or a family member's home.

ALZHEIMER'S & DEMENTIA

Caring for a loved one with Alzheimer's or any disease along the dementia spectrum can be overwhelming, but you are not alone.

Allied Care is pleased to provide a comprehensive and effective Alzheimer's and Dementia Home Care program. Our staff is trained in the "Becoming an Alzheimer's Whisperer" protocol. It is a unique and effective approach to help support those affected by dementia who live at home or in an Assisted Living community.

Allied Care will work with the client's medical team to develop an understanding of how the disease is progressing. Our nursing staff have been extensively trained to teach caregivers strategies in the home to manage the behaviors associated with Alzheimer's and dementia. Through this holistic approach, our team can help you address increasingly challenging behaviors in patients:

- Agitation & Aggression
- Wandering

- Resistance to Care
- Persistent Sadness (Depression)
- Fall Prevention
- Repetition
- Sexually Inappropriate Behaviors
- Reduce the utilization of psychotropic medication
- Promote independence in dressing, bathing, and toileting
- Assist with memory, communication, and swallowing difficulties

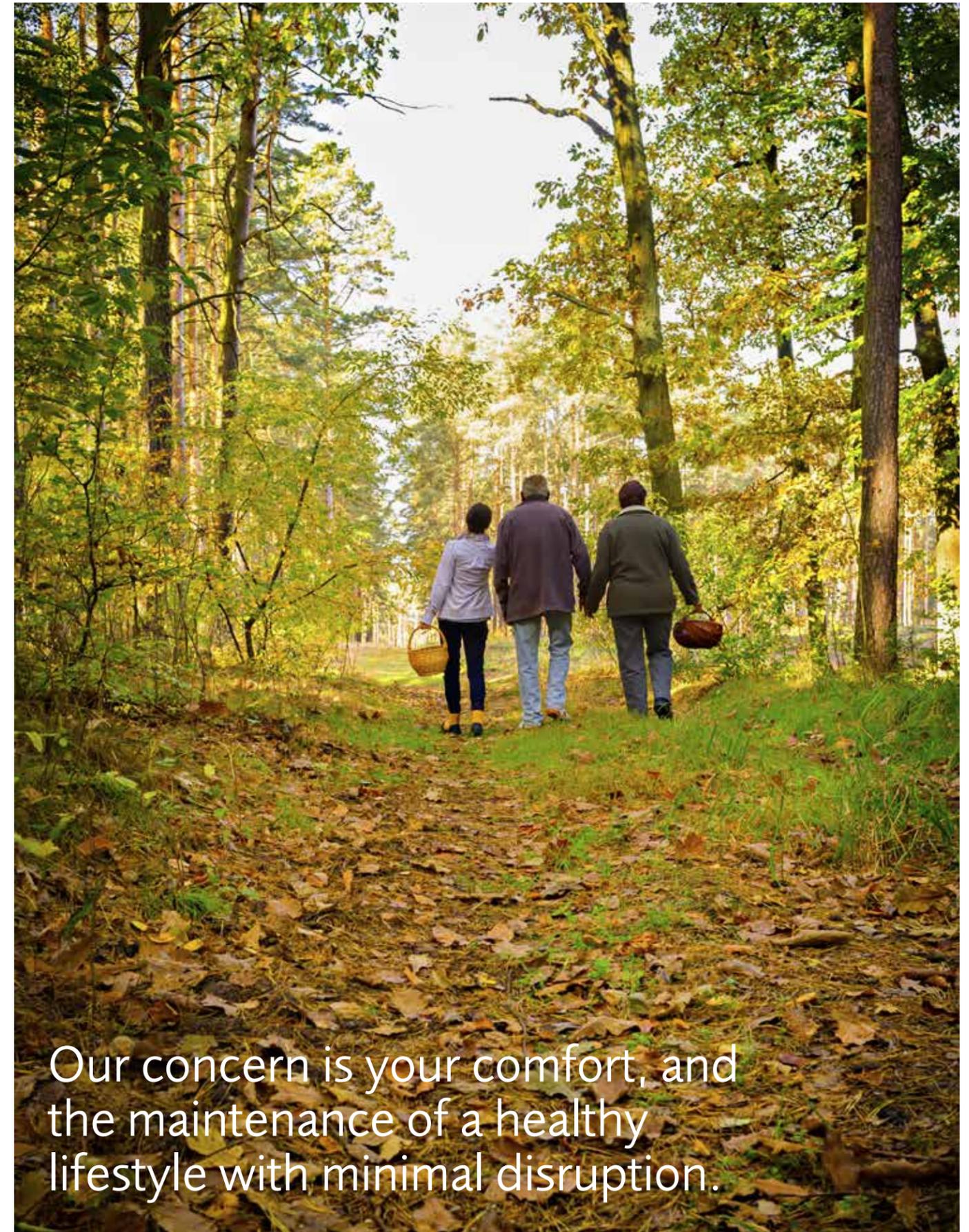
ALZHEIMER'S WHISPERERS®

This national program was developed by Dr. Verna Benner Carson, APRN/PMH a nationally recognized expert in dementia. This protocol and training has been recognized by the American Psychiatric Nurses Association as "Best Practices in Dementia Care."

Allied Care staff are trained as Alzheimer's Whisperers® to understand how the disease affects the brain and their cognitive levels—this allows caregivers to modify an intervention and create a program that maximizes independence while reinforcing safety.

Our service commitment is to deliver culturally competent, comprehensive care to clients for as long as possible in the comfort, safety, and familiarity of their own home.

Let us help you design a program of care that meets your family's needs.



Our concern is your comfort, and the maintenance of a healthy lifestyle with minimal disruption.

Compassionate Care Offered With Respect



THE PROCESS

Allied Care employs a service model that is comprehensive and holistic in its scope. We understand that both the client and caregiver have needs. Our goal is to exceed expectations by engaging in meaningful dialogue with both the client and caregiver.

THE PROGRAM

Following your inquiry, a team from Allied Care, comprised of a Registered Nurse and a Case Coordinator, will visit your home. Our Registered Nurse will discuss our services and assess the environment. This assessment helps us understand how we can support you through this season of life and provides an individual life plan of action suited to your lifestyle and needs. Upon your review and approval, home care services will commence.

THE PROGRESS

Utilizing upgraded tools and the latest technology, we are able to offer up to the minute client reports. Our holistic approach to care, monitoring and reporting offers a greater peace of mind for families. If we have done our job well, your loved one will experience new levels of comfort, peace and expectation for life.

SERVICES WE OFFER

- Light Housekeeping
- Companionship
- Light Cooking
- Medication Reminders
- Bathing
- Toileting
- Errands
- Laundry
- Dressing and Personal Care
- Assistance with Ambulation & Transfers
- Access to Transportation

CLIENTS WE SERVE

- 18 years and older
- Elderly
- Physically and/or Mentally impaired
- Hospice
- Veterans

PAYMENT OPTIONS

- Long-term care insurance
- Private pay
- Well Care
- Amerigroup
- Aetna Better Health
- Horizon New Jersey Health
- United Healthcare Community Plan



MEET OUR TEAM

Allied Care staff offer each client a caring presence in the home. Our staff exhibits a strong work ethic and is sensitive to cultural differences and desires.

We serve communities in: Bergen, Essex, Hudson, Hunterdon, Mercer, Middlesex, Monmouth, Morris, Ocean, Passaic, Somerset, Sussex, and Union counties.

We look forward to visiting with you to design temporary, short term, or long-term services that meet your needs.

Phone: 201-839-2333 or 848-229-2374

Fax: 866-688-6748

Email: steve@alliedcare.us

Web: www.alliedcare.us

The Team

- Steve Taylor
Administrator
- Marina Mordkovich
Director of Nursing Services
- Indira Daga
Care Coordinator (Indian)
- Jennifer Romero
Care Coordinator
(English and Spanish)
- Juliya Shoshiyeva
Human Resource Manager
- Jane Ivashko
Financial Manager



Hospice of New Jersey

Surrounding you with care, comfort and compassion

Hospice of New Jersey focuses on enriching the quality of life of our patients and their families. This means providing the best care possible, ensuring comfort and peace of mind, and preserving the dignity of life rich with meaning.

Our team works together with patient and family to address the patient's specific and unique medical, emotional and spiritual needs. Hospice of New Jersey is focused on specialized support and services to provide quality of life measures for those with a life-limiting diagnosis.

WHO IS ELIGIBLE?

Hospice of New Jersey provides care to individuals with life-limiting illnesses seeking comfort rather

than aggressive medical treatment. Our hospice care team offers symptom management designed to control pain and discomfort, and also provides education and support to patients and their loved ones facing end of life issues.

WHERE IS CARE PROVIDED?

Hospice care is a service, not a place. We bring care to the patient anywhere the patient lives. You do not need to leave the comfort and security of your home or relocate to a new environment to receive hospice care. We can provide care in any setting: a Patient's Home, Assisted Living Facility, Nursing Facility or Hospital.

WHAT SERVICES ARE PROVIDED?

All of our Hospice Patients have access to the following services:

- 24/7 Nurse and Hospice Physician consultations and visits
- Hospice-related medications and 24/7 medication delivery
- Hospice-related medical equipment and supplies
- Assistance with personal care needs
- Bereavement and Spiritual Care counseling
- Dietitian, Physical, Speech and Occupational therapies
- Volunteer services

WHO PAYS?

100% of hospice care is covered by Medicare and Medicaid. Most insurance plans also cover hospice.

TRANSITIONING TO HOSPICE: ELIGIBILITY AND THE ADMISSION PROCESS

We offer hospice care to patients who have a terminal illness with a limited life expectancy and the patient has elected the goal of treating symptoms, as opposed to curing the illness. Patients must meet the following requirements:

- The patient and family must understand what hospice is. They must be informed of the diagnosis (terminal illness).
- The patient must have a life-limiting illness with a prognosis of six months or less.
- The attending physician and medical director must approve hospice care for the patient.
- The patient must live within our service area.

THE ADMISSION PROCESS

We do not discriminate based on race, color, creed, ancestry, religion, sex, sexual preference, national origin, age, mental or physical handicap or payer

source. Each admission is considered on an individual basis to determine whether we can meet the patient's needs while ensuring patient and staff safety.

Timeline: Typically, we admit patients the same day we receive their referral and physician approval.

Procedure: A hospice nurse will arrange a visit to discuss individual needs and how our services can help. Our admission staff and other members of the team are also available to answer questions and offer assistance.

Financial Coverage: Hospice benefits are covered by Medicare, and most Medicaid, HMO's and private

Compassion at Life's End: Hospice Defined

Hospice care is designed to be palliative, meaning that its primary focus is to alleviate and relieve symptoms. Our hospice experts strive to keep patients comfortable and to help them and their circle of support to make the most of the time that is left.

You should know that:

- We provide specialized care for patients whose life expectancy can be measured in months, not years. The earlier our care begins once a patient has received a prognosis of six months or less, the more comfort we can provide. Hospice is not just for the final days of life.
- Hospice is not a place; it is a philosophy care. Patients can be cared for in their homes, in nursing homes or assisted living facilities, for shorter periods of time, in a hospice inpatient unit or contracted facility.
- Hospice is 100% covered by Medicare for eligible patients. Most HMOs and private insurance covers eligible patients with few, if any, out-of-pocket expenses.

insurance plans. If you do not have hospice coverage, a member of our team will gladly discuss payment options with you and your family.

Who to contact: Please call us at (973) 893-0818 for more information about hospice.

PAIN AND SYMPTOM MANAGEMENT

Our most important responsibility is to help patients feel as comfortable and alert as possible during their remaining days. Their needs and wishes are our guide in everything we do. Our experienced hospice nurses and physicians are up-to-date on the latest pain and symptom management options and know the best ways to administer them.

EMOTIONAL AND SPIRITUAL SUPPORT

Every life is unique and important; the end of life can be a time of new awareness, sadness and sometimes fear. The hospice team is prepared to nurture its patients and their circle of support in every way possible. In fact, empathy and skilled guidance from hospice professionals and volunteers are among the greatest gifts we offer.

As part of the plan of care that is created for each hospice patient, we identify and integrate support systems already in place. For example, the patient or the family may already have a faith community, spiritual advisors and trusted counselors specified. Alternately, a hospice spiritual care professional and professionally trained volunteers are available to listen, support and offer counsel. Our goal is to fulfill our promise of comfort—understanding that in hospice, comfort extends beyond physical care to encompass emotional and spiritual support as well.

EXPERTS UNITED BY A MISSION: THE HOSPICE TEAM

Hospice patients and their families may require many different types of support, and needs may change suddenly. We are organized to respond with an interdisciplinary team of hospice experts. Most are professionals; others are trained volunteers; all share a commitment to our promise of comfort. The team's first step is to assist the patient and family in the creation of an individual plan of care that details how

a patient will be served. Input from the patient and his or her circle of support ensures that this care revolves around their wishes and priorities.

PERSONAL PHYSICIAN

Your personal physician may continue to actively participate in your care with hospice by writing medical orders, consulting with our hospice team and overseeing your plan of care.

MEDICAL DIRECTOR/HOSPICE PHYSICIAN

We assign a Hospice Physician to each patient to consult with your personal physician, and if you do not have a personal physician, our Hospice Physician can assume that role. Our Medical Directors provide clinical oversight for our hospice program and the care of each patient.

CASE MANAGERS

Our Nurses are trained to manage each patient's individual symptoms and provide education to patients and their caregivers, and coordinate care for each patient with the rest of the hospice team.

COMMUNITY LIAISONS

Our Community Liaisons educate the community on the benefits of hospice care and advocate for patients'



Our Promises to You

- Hospice promises confidential comfort, care, compassion and counseling. We are committed to helping patients stay wherever they feel most comfortable, whether that is their home, a long-term care facility or an inpatient setting.
- Hospice promises to affirm the power of choice and preserve the quality of life in every way possible. Hospice promises to address the physical, emotional and spiritual needs of patients and their families, while respecting the patient's wishes.
- Hospice promises to be there, to help and to care.

healthcare needs. Our Liaisons work closely with healthcare providers to ensure a smooth transition to hospice services. Our Liaisons are available to meet with patients and their families, wherever and whenever is most convenient: the patient's home, hospital, place of work, etc.

SOCIAL WORKERS

Our Social Workers conduct psychosocial assessments and provide counseling, education and other skilled interventions to enhance patient and family coping.

SPIRITUAL CARE PROVIDERS

Our Spiritual Care Coordinators offer spiritual care in accordance with the wishes of the patient and family, often coordinating with the patient's clergy or religious leader.

VOLUNTEERS

Our Volunteers are professionally trained and certified to provide companionship and a calming presence for the patient. They may also offer short periods of respite for the caregiver to run an errand or go to an appointment.

BEREAVEMENT COORDINATOR

Offers grief support and counseling to caregivers. Bereavement services are offered beginning the day

You can rely on our compassionate, skillful caregivers who will listen to you, work alongside you, and dedicate themselves to easing difficulties during a time that can be filled with questions and challenges.

the patient is admitted to hospice until 13 months after the patient has passed.

HOSPICE & MEDICARE: A GUIDE TO BENEFITS

COVERAGE IN GENERAL

- Hospice is available as a benefit under Medicare Part A.
- Most HMOs and private insurers offer a similar benefit.
- Medical needs unrelated to the hospice diagnosis are covered under standard Medicare benefits.

COVERED SERVICES IN DETAIL

Benefits include all reasonable and necessary medical support services for the management of a terminal illness including:

- Physician services provided by the hospice physician
- Nursing services
- Hospice aides
- Medical social services
- Spiritual counseling and support
- Volunteer services
- Bereavement services
- Counseling, including dietary counseling
- Medications including pain and symptom management medications related to the terminal prognosis
- Medical supplies and equipment related to the terminal prognosis
- Short-term inpatient care for acute symptom management
- Respite care to help caregivers

THE FOUR LEVELS OF HOSPICE CARE COVERED BY MEDICARE

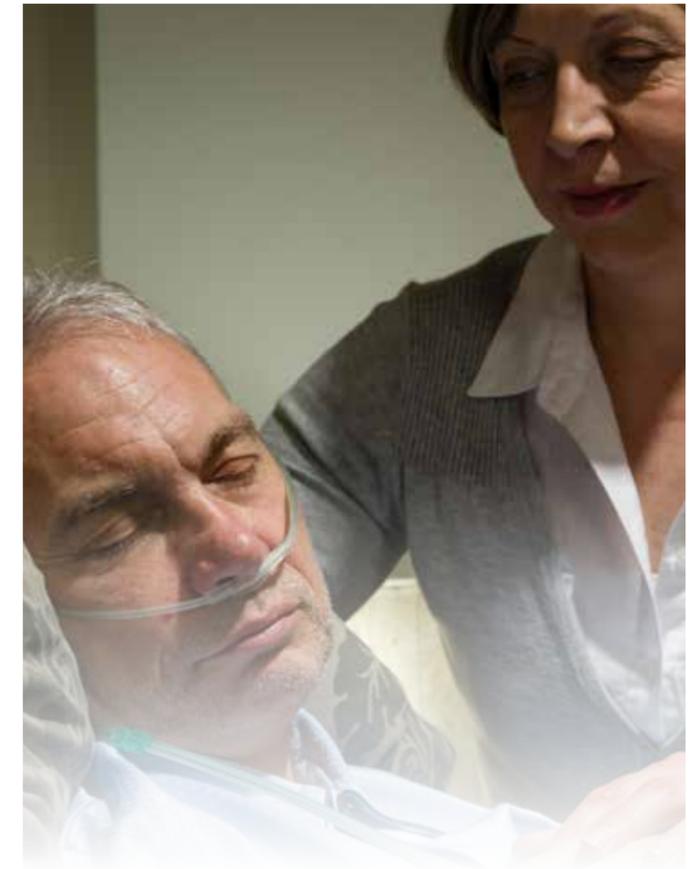
1. Routine home care is provided in a patient's residence, which may be a private home or facility. Hospice services follow an individualized plan of care that describes the needs, frequency and intensity of care required.

2. General inpatient care is short-term acute care delivered in a hospital, inpatient unit or skilled nursing facility when a patient's symptoms cannot be adequately managed at home. It is not intended for long-term custodial care.
3. Respite care provides short-term relief to a patient's primary caregivers by transferring the patient to a hospice inpatient unit, hospital or skilled nursing facility for up to five days.
4. Continuous care is delivered in a residential setting when the patient is in crisis and symptoms cannot be managed at the "routine home care" level. This may be initiated to prevent transfer to an inpatient setting.

BENEFIT PERIODS

Hospice coverage is flexible. Here's what you need to know:

- Medicare will pay for two 90-day benefit periods of hospice care, followed by as many 60-day benefit periods as may be appropriate.
- For each period of care, even if it follows in consecutive order, the hospice physician must certify that the patient is eligible for hospice with a limited life expectancy.
- A patient may elect hospice care, later revoke it and resume traditional medical care under traditional Medicare benefits.
- A person who has revoked hospice care can easily resume it later if he or she is deemed eligible by our hospice physician.
- If your condition improves or you no longer meet eligibility for hospice care, you will be discharged from the hospice benefit. The hospice team will work with you to coordinate your care back to your community provider.
- We will continue to follow up with you to address any questions, provide resources and assess for any changes to your condition that would make you re-eligible for hospice services.



ADVANCE DIRECTIVES

You have the right to make decisions about your healthcare. If you are unable to make those decisions, we will rely on any advance directives you have executed

An advanced directive is a document that you create to describe the medical treatments you choose or do not choose should you be unable to communicate your wishes. These documents generally include a living will and medical power of attorney for healthcare.

We will provide healthcare based on the plan of care that we jointly develop and your physician orders. Your care will be provided in accordance with our policies and procedures.

For more information or to make a referral, please contact us at:

400 Broadacres Drive, First Floor
Bloomfield, NJ 07003
Office: (973) 893-0818
Fax: (973) 893-0828
Web: www.HospiceofNewJersey.com



Bradley & Son Funeral Homes

Extraordinary Service and Unforgettable Tributes Make Every Life Well Remembered

Bradley & Son Funeral Homes has always believed a life should be well remembered, and our 80-year history of service within our communities is testament to that belief.

Currently serving five locations across Morris and Union Counties, Bradley Funeral Homes has been family owned and operated since 1941. Since the beginning, we have focused on providing care and comfort to our families during life's most difficult moments. Today, that belief extends over and above traditional funeral arrangements to expert pre-planning services, online cremation arrangements and a comprehensive grief support program.

At every stage of the journey, Bradley Funeral Homes offers a truly personalized experience. Our staff gets to know each and every family deeply. Because we are experts in listening to your individual needs, we provide you with not only the information and support you expect, but also with an unexpected attention to detail. The end result is an unforgettable memorial tribute to your loved one.

Bradley's memorial services and products have become known throughout our communities for their creative and poignant tributes. We listen to each person's unique

story and create a service to ensure each and every life is A Life Well Remembered.™

Call or visit any of our five locations, or visit us at www.bradleyfuneralhomes.com to learn more.



Bradley & Son Funeral Homes is proud to serve families in five communities.

Wm. A. Bradley & Son Funeral Home 345 Main St. Chatham, NJ 07928 (973) 635-2428 John E. Caffrey N.J. Lic. No. 4398	Bradley, Brough & Dangler Funeral Home 299 Morris Ave. Summit, NJ 07901 (908) 273-2323 Patrick Reynolds N.J. Lic. No. 4059	
Bradley, Haeberle & Barth Funeral Home 1100 Pine Ave. Union, NJ 07083 (908) 686-6666 Lauren Hayes N.J. Lic. No. 4609	Bradley, Smith & Smith Funeral Home 415 Morris Ave. Springfield, NJ 07081 (973) 376-7777 Jennifer Maraventano N.J. Lic. No. 4961	Bradley-Braviak Funeral Home 49 Whippany Rd. Whippany, NJ 07981 (973) 887-2186 Christopher J. Lisewski N.J. Lic. No. 4057

PRE-PLANNING YOUR FUNERAL

Although pre-planning may seem intimidating, millions of North Americans pre-plan their funerals every year, because they have discovered the many emotional and financial benefits advance planning brings.

Over our eight decades of funeral service, we have consistently found that families whose loved ones have made a pre-arrangement will have a dramatically different experience compared to families without a plan.

WHY SHOULD I PRE-PLAN MY FUNERAL?

One of the greatest gifts you can give your family is to plan your funeral now. We know it's a difficult thing to consider, but advance planning brings comfort and relief from emotional and financial distress when the time of death comes.

Having a plan actually creates space for your loved ones to participate in your funeral in the three most meaningful ways:

- Bearing witness to the loss itself by taking time to experience the constellation of feelings that accompany the death of a loved one
- Collaborating with our Tribute Planners to create a meaningful ceremony to honor "A Life Well Remembered"—and participating in this process as much or as little as they desire
- Inviting members of the community to share in their experience and establish a network that will support them as they begin to adjust to life after loss

Without the benefit of pre-planning, these important experiences are often overshadowed by the chaos and stress of having to figure everything out on the spot.

One of the greatest gifts you can give your family is to plan your funeral now.

Funerals are complex and stressful—don't put your loved ones in this painful position. By deciding on the details of your wishes now, you'll save your family stress and headache later.



How do you want to be remembered?

At Bradley Funeral Homes, we love to tell a life's story. In fact, we're so dedicated to making sure every life is well remembered that we have an entire department devoted to creating extraordinary tributes.

Pre-planning your memorial tribute will ensure your loved ones celebrate your life in the most meaningful way possible.

Let Bradley help tell your life's story.



973.635.2428 | www.BradleyFuneralHomes.com

Here are just a few of the many benefits pre-planning provides:

- Helps to ensure that your family isn't left with the burden of making important decisions during a time of great emotional distress and confusion
- Ensures that every aspect of your final wishes are communicated to your family in an organized way, removing the guesswork
- Removes the financial burden from your family—some pre-payment options allow you to lock in services and merchandise at today's prices and avoid the rising costs of inflation
- Guarantees that your final arrangements will be honored even if you have no surviving family members left

Bradley Funeral Homes has a dedicated Advance Planning Specialist who can help you explore your options for a ceremony, discuss costs, and set up a plan to ensure you'll have the funeral you have chosen.

ADVANCE FUNERAL PLANNING IN NEW JERSEY

Did you know that New Jersey is considered one of the most consumer-protective states in the country regarding advance funeral planning? Several agencies, including the Federal Trade Commission, the New Jersey State Board of Mortuary Science, the New Jersey State Funeral Directors Association, and the New Jersey Department of Banking and Insurance have combined their efforts to establish policies and standards regarding pre-planning. This collaboration helps to ensure that families have the confidence to plan their funerals in advance with the funeral home of their choice.

Bradley & Son Funeral Homes prides itself on its excellent reputation within our communities for not only adhering to local and federal regulations, but also for going above and beyond the minimum in many situations. We have a thorough understanding of all the legal considerations of the pre-planning process and how they affect your family's interests—both today and in the years ahead.

"WHO'S WHO" IN NEW JERSEY

Unless you plan your funeral in advance, New Jersey State law will determine who gets to make these decisions for you. In New Jersey, the hierarchy of decision-making control looks like this:

- Funeral Agent (in some circumstances)
- Spouse
- Children (majority)
- Parents
- Siblings
- Other family members based on their level of blood relationship to you
- Public administrator designated by the court

As you might guess, this legal aspect of the funeral planning process can often create tension among family members if it's not addressed before the time of need. By planning your funeral in advance, your next of kin will only be required to authorize the plans you have selected and paid for.

Did You Know...

In 2015, the average cost of a funeral in New Jersey was **\$11,700***

A Last Will and Testament does not enter the probate process (transfer of the estate to the Executor) until **10 days** following the date of death

Life insurance companies can take anywhere from **several weeks to months** after the date of death before paying out a policy to its beneficiary

*Source: New Jersey State Funeral Directors' Association



SIMPLY HAVING A WILL ISN'T GOOD ENOUGH

Having a Last Will and Testament is a wonderful and very necessary part of the broader advance planning process; however, indicating your final wishes within your Last Will and Testament is simply not enough. In most cases, the Will is not referred to (or even made accessible to your family) until the estate settlement process is underway, which is often several weeks following the completion of the funeral itself.

Additionally, simply communicating your final wishes via your Will does not provide any financial reassurance for your family, even if you do have funds set aside. By the time your Will is made accessible to your family, they may have already had to make difficult financial decisions in order to complete the funeral or may have even made concessions with the services because they didn't know how to pay for it all. Because of this, any time-sensitive decisions, such as your final wishes and the allocation of funds to pay for the funeral, should be discussed beforehand with our Advance Planning Specialist. Copies of all of your records should be kept separately and immediately accessible to you and your family members.

Email our Advance Planning Specialist, Ron Mowad, at ron@bradleyfuneralhomes.com or visit www.BradleyAdvancePlanning.com for more information.

PRE-PAYING FOR YOUR FUNERAL

WHY PRE-PAY FOR YOUR FUNERAL?

Most of us own some type of insurance—car insurance, homeowner's insurance, and medical insurance are just a few examples. We go through the effort of planning for what might happen by securing these policies, so why not plan for the one thing that we know will happen?

The cost of funerals increases every year. You can spare your family a great deal of financial stress by pre-paying. Bradley Funeral Homes is proud to offer a variety of ways to pre-pay for your funeral, so you can select the option that best fits your needs. When you pre-pay with the Bradley cost guarantee option, your family will never pay more in the future for the services and merchandise that you've selected today.

What does pre-paying do?

- Ensures money will be available for your funeral when needed
- Offers you peace of mind that your funeral arrangements will be covered even if you have no family members to pay your final expenses
- Helps your family avoid ever-increasing funeral costs
- Some payment options lock in funeral expenses at today's prices

When you pre-pay with the Bradley cost guarantee option, your family will never pay more in the future for the services and merchandise that you've selected today.

While specific options vary between funeral homes, there are three ways to pre-pay a funeral in New Jersey:

1) Funeral Insurance or Annuity

An insurance policy or annuity is a great way to ensure that your family will have funds available to cover your funeral costs. In New Jersey, these policies can only be

issued by a licensed funeral director who is also licensed to sell life insurance—not all funeral homes offer this option, but Bradley Funeral Homes is proud to make this option available to our families.

The New Jersey Department of Banking and Insurance oversees and approves all contracts, adding another layer of protection to your pre-planning experience. The premium for a funeral insurance contract reflects the cost of the funeral today, and at the time of death the funds are paid directly to the funeral home to cover the cost of the services, including any rise in price due to inflation—protecting your family from any additional out of pocket expense.

Our Advance Planning Specialist is both a New Jersey Licensed Funeral Director and is licensed to sell life insurance policies.

2) Existing Insurance Policy Assignment

If it's financially feasible, you can cash out the value of an existing policy and place it in a funeral trust fund to cover the costs of a prearrangement. If cashing out the policy is not feasible, the funeral home can complete an insurance assignment on the proceeds of the policy by naming the funeral home as the policy's owner. The proceeds are then assigned to the funeral home to be used as payment for all funeral costs at the time of death—your family will never have to deal with the insurance company.

In the case of an irrevocable assignment for SSI/Medicaid, the State of New Jersey is named primary beneficiary on the policy, and any remaining funds go to the state per New Jersey's Mandatory Asset Recovery law. With revocable insurance assignments, remaining funds are returned to the primary beneficiary.

3) Prepaid Funeral Trust Fund Account

Most funeral homes use the New Jersey Prepaid Funeral Trust Fund,™ a commingled trust offered through the New Jersey State Funeral Directors Association, Inc., to prearrange a funeral. However, there are other products available. Irrevocable trust funds are available for those on SSI/Medicaid, but unlike traditional revocable trust funds, they are non-refundable.

Benefits

Our Advance Planning Specialist will help you identify any benefits you or your family are entitled to when the death occurs, such as the Social Security death benefit, Veterans' Administration benefits, and others from local or civic organizations. Additionally, we will help you determine your eligibility for financial assistance from SSI/Medicaid or Public Assistance programs.

Please email ron@bradleyfuneralhomes.com or call us at (973) 635-2428, ext. 139 for more information.

ARE PRE-PAID FUNERALS PRICE-GUARANTEED?

Some funeral homes offer a partial price guarantee on funerals pre-paid with a trust fund, but most do not. Interest earned on these accounts may help to offset rises in cost due to inflation, but that's not always enough. If the funds available don't cover the current price of the planned services, your family may choose to pay the difference out of pocket or modify the funeral arrangements to stay within the available amount of funds.

Bradley's Advance Planning Specialist will work with you to design a plan that fits your unique situation and budget.

ARE YOU OR A LOVED ONE ANTICIPATING GOING ON SSI/MEDICAID?

In New Jersey, individuals must have limited resources in order to qualify for the long-term care assistance of the SSI/Medicaid program. However, funds located in an irrevocable funeral contract are not considered a financial resource, and therefore do not disqualify a person from receiving SSI/Medicaid benefits. Pre-planning and pre-paying a funeral is one of the most effective ways to expedite this qualification process and is therefore recommended to most families as a first step in the "spend down" process.

Our Advance Planning Specialist can answer your questions and help you complete this process in just one conference. Additionally, existing revocable pre-paid funeral arrangements can be converted easily to irrevocable status for this purpose if your family's circumstances ever change.

HONORING THOSE WHO SERVED OUR COUNTRY

If a veteran dies at a veteran's facility, transportation costs to the funeral home and place of disposition may be reimbursed. Free burial in a New Jersey veterans' cemetery and perpetual care of the space is available to all veterans with residency in New Jersey, their spouses, and dependent children. Additionally, veterans are entitled to one free certified copy of the death certificate, as well as a military honor guard flag presentation ceremony at the committal service.

If cemetery rules allow, a granite or bronze marker will be provided free of charge. The Veterans' Association encourages pre-registration for these benefits, and our Advance Planning Specialist will assist you with these applications.

ARE YOU ON PUBLIC ASSISTANCE?

The State of New Jersey extends Public Assistance eligibility to a wide range of individuals and helps them pay for funeral expenses through the Department of Human Services. Depending on the age of the person at the time of death, the state will contribute a predetermined amount of money towards funeral home expenses, cemetery expenses, and will define how much money the family is permitted to contribute to the final costs.

PLANNING FOR CREMATION

The Cremation Association of North America and the National Funeral Directors Association both report that Americans are more frequently choosing cremation.

Over the past fifteen years, the cremation rate in America has almost doubled. In 1999, about 24.8% of funerals were cremations. By 2014, this percentage increased to 46.7%. The trend towards cremation continues to increase, and it's becoming the most popular choice for many Americans. It's already the most popular choice in many other parts of the world—and there are plenty of reasons why.

On average, cremations tend to cost significantly less than a traditional burial.

On average, cremations tend to cost significantly less than a traditional burial. Cremation also offers families greater flexibility and freedom with the type and location of the memorial ceremony. These considerations, as well as increased religious acceptance, make cremation a good choice for many families.

Contact Ron Mowad, our Advance Planning Specialist, for more information on all areas of pre-planning and pre-paying for funeral or cremation services:

Email: ron@bradleyfuneralhomes.com

Phone: (973) 635-2428, ext. 139

Web: www.BradleyAdvancePlanning.com

**We're here for you.
Any time. Any place.**


Simple Cremation New Jersey
Personal, Professional, Affordable & Entirely Online

simplecremationnj.com • (973) 908-6023





ALLIED CARE

WHEN CONSIDERING HEALTHCARE...

Make sure you record:

EMERGENCY CONTACT

Name: _____

Address: _____

Home Phone: _____ Cell Phone: _____ Work Phone: _____

MEDICATIONS

Name	Dosage	Frequency
_____	_____	_____

PHYSICIAN

Name: _____

Address: _____

Hospital Affiliation: _____

Office Phone: _____ After Hours Phone: _____

Consider these questions:

1. Does your loved one need help with:

Walking

- Cane
- Walker
- Wheelchair as needed

Bathing

- Washing assistance
- Assistance in/out of bath tub
- Shower chair
- Bathing on chair or in bed

Transfers

- Bed to standing
- Bed to wheelchair
- Mechanical lift from bed to wheelchair
- Chair to standing
- Chair to wheelchair

Toileting

- Continent – assistance in bathroom
- Continent – assistance with bedside commode
- Incontinent – assistance with toileting schedule
- Incontinent – assistance with adult briefs
- Male Catheter Care – external catheter changing, cleaning, voiding urine bag
- Female Catheter – cleaning and voiding urine bag

Dressing and Grooming

- Assistance with pants, socks and shoes
- Assistance with all clothing
- Assistance with hair styling
- Assistance with shaving
- Assistance with oral care
- Assistance with feminine care

Meal Preparation

- Warming prepared meals
- Cooking meals appropriate to diet
- Special diet; diabetic, Kosher, allergies
- Cut, chopped, pureed meals

Instrumental Activities of Daily Living

- Light Housekeeping
- Laundry
- Transportation to Doctor's Appointments
- Community outings and religious activities
- Grocery Shopping
- Companionship

2. What activities does your loved one enjoy?

3. What situations cause your loved one to be distressed, annoyed, or uncomfortable?

4. How does your loved one react when left with a stranger or someone who is not the primary caregiver?

5. What should the caregiver do if your loved one is difficult or asks the caregiver to leave?

6. What suggestions do you have to make the transition easier for everyone?



LET'S CONTINUE THE CONVERSATION...

It's your choice and it's time to focus on your wishes.

Write down your choices or thoughts on the following:

The person to make your decisions for you when you can't.

The kind of medical treatment I want or don't want.

How comfortable do I want to be?

How do I want people to treat me?

What do I want my loved ones to know?

Do you have a Living Will, Advance Directive or Healthcare Proxy in place? Yes No

If yes, you may want to review and update accordingly.

If yes, have you provided copies to anyone you would like to know your wishes? Yes No

Get informed. Set up an information session with your Hospice Representative by calling (973) 893-0818.

CHECKLIST OF ITEMS TO DISCUSS AT YOUR MEETING WITH BRADLEY'S ADVANCE PLANNING SPECIALIST

Vital Statistics:

- Full legal address
- Marital status
- Date and place of birth
- Last place of employment (name, town, state)
- Occupation
- Years of education
- Social Security number
- Place of burial, entombment, or cremation
- The name, address, and phone number of person in charge of these arrangements
- Parent's names (including mother's maiden name)
- Physician's name, phone number, and address if known
- Veteran's discharge papers
- Cemetery deed or grave location

Biographical Information:

- Names, town and state of residence of survivors (Don't forget brothers, sisters, and possible close friends or partners.)
- Chronological order of places of residence
- Memberships in clubs, organizations, volunteer work and positions held
- Religious affiliation, church membership(s), and positions held within the church
- Military information
- Education/schooling (be specific with degrees, years of graduation if possible)
- Alumni organizations
- Special hobbies, interests, and awards received
- Personal remarks about the deceased
- Work history (positions held, years of service, awards, etc.)
- Charitable donations that will be made in the name of the deceased

Funeral & Memorial Information:

- Where and when do you want visiting hours or a gathering?
- Where and when should the ceremony be held?
- Should there be any special services by a civic or volunteer group?
- Where and when would you like to schedule your repast luncheon/dinner? We will conveniently arrange this for you at a select location (restaurant, hall, your home, etc.) at a discounted rate.
- Name of clergy, church, and religious affiliation
- Who are to be pallbearers?
- What newspapers should we be contacting (local, state, national)?
- Is monument work to be done?
- How many certified copies of the death certificate will you need?
- Special places to either have a ceremony or pass in a procession
- Interests, hobbies, and stories to create a meaningful tribute
- Would you like a tribute video, prayer card, or memorial Order of Service?

twilight done right

Smart living today. Cherished legacy tomorrow.

2019 PARTNERS

PORZIO
BROMBERG & NEWMAN P.C.

100 Southgate Pkwy, Morristown, NJ 07962
(973) 538-4006 | www.pbnlaw.com

oasis
SENIOR ADVISORS

D 732.524.8864 | F 732.873.5238
www.CentralJersey.OasisSeniorAdvisors.com



ALLIED CARE

267 Amboy Ave #26, Metuchen, NJ 08840
201-839-2333 | www.alliedcare.us



400 Broadacres Drive First Floor, Bloomfield, NJ 07003
(973) 893-0818 | www.hospiceofnewjersey.com

BRADLEY
& SON FUNERAL HOMES, LLC

345 Main Street, Chatham, NJ 07928
(973) 635-2428 | www.BradleyFuneralHomes.com

2019 SPONSOR:

kw SUBURBAN
KELLERWILLIAMS REALTY

www.VickiAndBobHomes.com/Seniors

Moving after age 50? We can help.

Seniors Real Estate Specialists,[®] or SRES,[®] are REALTORS[®] who have received extensive training in helping 50+ homebuyers and sellers. We understand the decision to move can be difficult and can help you navigate your choices, serving as your resource and guides.

As experienced Senior Real Estate Specialists, let us help you through the process of selling or buying your home, making the transaction less stressful and more successful.



Vicki Stout
Vicki@VickiAndBobHomes.com
Cell: 908-581-6045

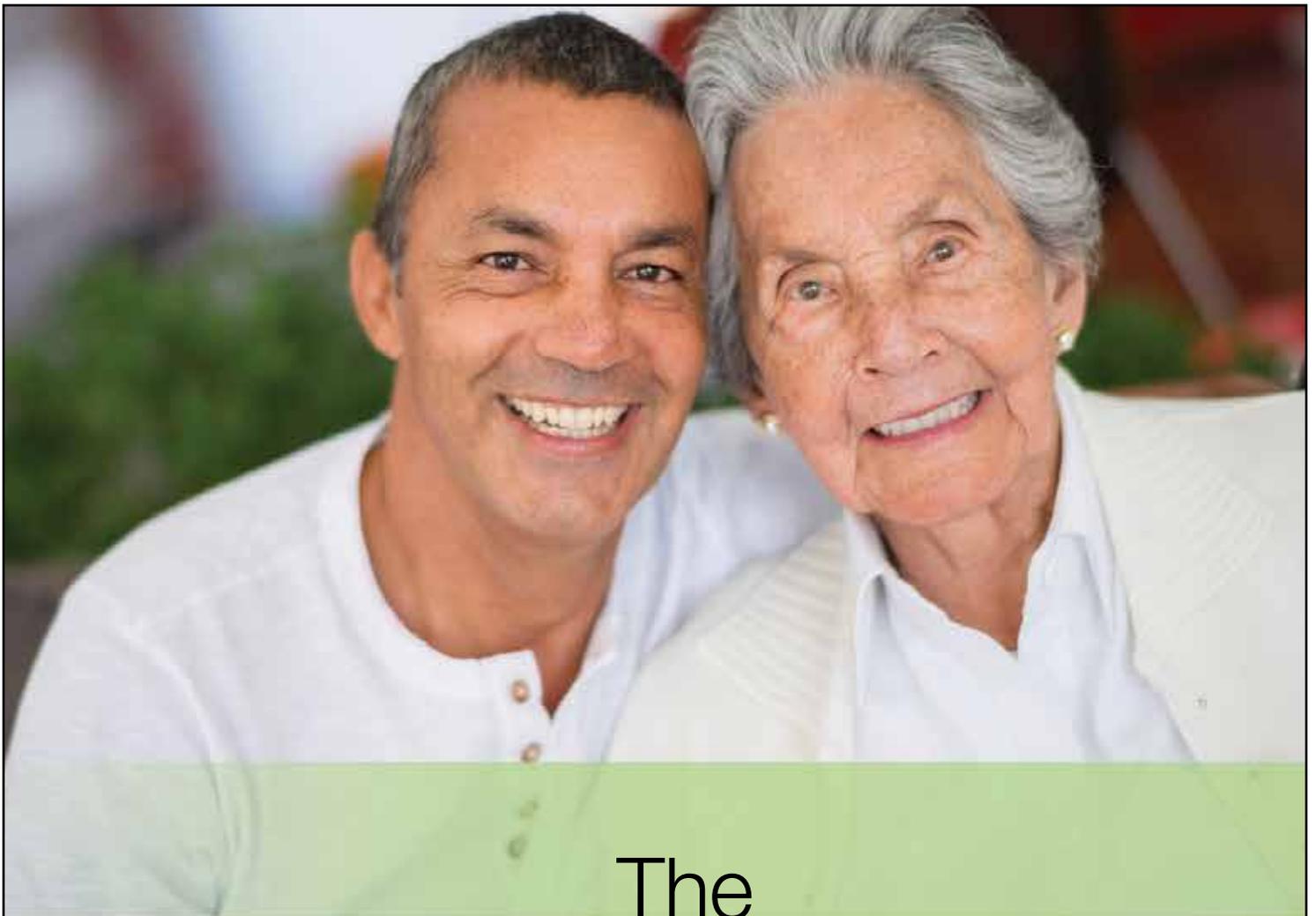
Bob Bailey-Lemansky
Bob@VickiAndBobHomes.com
Cell: 973-819-9497

SRES
Senior Real Estate Specialist

Licensed as Victoria Stout and Robert Bailey-Lemansky, Sales Associates

kw SUBURBAN
KELLERWILLIAMS REALTY
Office: 973-251-0100

Contact us today for more information.
VickiAndBobHomes.com/seniors



The celebration of a life starts here.

You talk about many things with your loved ones: from day-to-day details to big events. Sharing stories with those who matter most isn't just important today; it will be especially significant when it's time to honor and commemorate your lives.

Memorialization at the end of life is more than it used to be. It can reflect a person's life story and be transformative, healing and comforting.

Meaningful memorialization starts when loved ones talk about what matters most: memories made, lessons learned and how they hope to be remembered.

Download a free brochure and *Have the Talk of a Lifetime* today. It can make the difference of a lifetime.

talkofalifetime.org

Have the Talk
of a Lifetime[®]

twilight done right
Smart living today. Cherished legacy tomorrow.