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CUMBERLAND COUNTY EDITION

ANNUAL 2016-2017

A Free Community Health & Wellness Resource

Inside you'll find health related companies in your area who would like to share with you and your family the exceptional services they provide.

healthlinkster.com

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How to Qualify For Medicaid & Not Lose Everything!



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FREDERICK JACOB

SOUTH JERSEY'S ELDER LAW ATTORNEY



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SOMETIMES THE MAGIC DOESN'T LAST FOREVER.



Is your unhappy marriage making you sick?

A "healthy marriage" is not just a cliché. Studies have shown lower premature "all-cause" mortality rates, higher 5-year cancer survival rates, and fewer chronic health conditions for married persons over their non-married counterparts. On the other hand, studies have also shown that persons in distressed marriages have an enhanced risk of heart disease, premature "all-cause" mortality and, according to a study published in November 2013 a reduced immune response. As an attorney, I can not help you with your marriage, and a counselor or psychologist may be able to help you work on a healthier relationship. If you find that your partnership or relationship has become unsustainable, mediation may help with your divorce.

An expensive and heart-wrenching court battle isn't inevitable. If you're breaking up, have kids, assets, expenses, debts, the mediation process may save you a considerable amount of time, money and aggravation. As a family mediator, I will meet with both of you and collectively we will work on a confidential plan of compromise that only becomes a binding settlement agreement when both have signed the final paperwork. I make the family mediation process very flexible for appointment times, cost factors and communication. If your family partnership is ending, call to schedule a \$100 consultation; I will explain the mediation process, listen to your concerns, and explain your legal options. I'm here to help.

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Bohdan Zachariasevych

For more than 15 years I've helped couples and individuals in the South Jersey area with their Family Law challenges.



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Thank you

About Our Cover

Fred Jacob is a local attorney who has practiced law in South Jersey for nearly 40 years and is one of the most senior lawyers in Cumberland County. He's a graduate of Cornell University Law School and a Member of the National Academy of Elder Law Attorneys.

He has a special passion for helping community members with Elder Law and Medicaid Planning with Asset Protection Plans, Wills, Trusts, and Estate Planning.

In addition to practicing law, Fred is actively involved at First United Methodist Church; he is a past President of the Millville Kiwanis Club, and a frequent guest speaker at area support groups such as the Alzheimer's Association Support Group meeting at Millville Center Genesis. He enjoys spending time with his wife of 45 years, Deborah, who is a practicing Psychologist in Vineland. And when it comes to health and fitness, Fred still holds his own on the tennis court with the county's best high school tennis players.

We highly recommend reading Fred's articles **How to Qualify For Medicaid and Not Lose Everything** on pages 38-39 and **Veterans Benefits - Elder Law, Smart Medicine for Veterans** on pages 50-51.

From the Publisher

Thank you for picking up a free copy of the Healthlink Magazine. We sincerely hope you find this community publication to be a helpful resource when searching for the right kind of care for you or someone close to you.

Inside you'll find insightful articles and colorful advertisements providing information about the products and services offered by exceptional health and wellness providers in your area.

This community publication is made possible by the generous support of the individuals and organizations presented throughout these pages. If you have questions about the services they provide, certainly reach out to them with a phone call. They would be happy to assist you.

We thank you for your interest in this publication and wish you and your family all the best.

Sincerely,

Seth Beaumont
Healthlink Creative Director
e: seth@healthlinkster.com

Special Thanks

We would like to take the opportunity to thank all of our advertisers and several individuals for their help in making this publication a great resource for the community.

✓ Thank you **Sherry** from Cumberland Family Medicine for your valuable suggestions to add Medicare, Medicaid and languages spoken at offices to our Reference and Referral Section.

✓ Thank you **Mark Worden**, our exceptional regional manager, who created buzz and awareness in the Cumberland County healthcare community about this health and wellness resource.

✓ Thank you **Gaia**, the wonderful dietitian at the Shoprite in Millville, for helping to develop our Health and Wellness articles and offering your valuable input and expertise.

✓ Thank you **Ruth Ann, Diana and Suzanne** from Inspira Health Network for contributing the excellent content about Breast Cancer Awareness and the Bridge Program.

✓ Thank you **Fred Jacob, Joe Chiarello, and Bohdan Zachariasevych** for the outstanding articles and offering your generous support for this community focused project.

Healthcare Providers: If you like the ads and articles in this magazine, let us help create one for you to share with the community. To participate in the next edition of the Healthlink, please call 609-489-7396.

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Back Cover

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Asset Protection Planning

Page 23

Planificación para la Protección de Activos

Fred Jacob - Jacob & Chiarello

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Assisted Living Communities

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Hogares Geriátricos

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40 East Broad Street, 3rd Floor, Suite 400 - Bridgeton
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State of NJ Department of Children and Families
✓ Se Habla Español
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www.southwestcouncil.org

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Cumberland County Department of Health

309 Buck Street - Millville - 08332
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www.weismanchildrens.com

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(856) 794-8080 Fax: (856) 988-0056
www.startfertility.com

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(856) 765-3482
www.workinprogressfitnessstudio.com

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(856) 691-0030 Fax: (856) 696-0121
www.caymca.org

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(856) 765-5196
anytimefitness.com

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(856) 839-0065
www.anytimefitness.com

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8 East Mulberry Street - Millville - 08332
(856) 293-0609 Fax: (856) 293-0488
www.hollycity.org

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(856) 575-4570
www.inspirahealthnetwork.org

Inspira Fitness Connection

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(856) 696-3924

www.inspirahealthnetwork.org

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333 Irving Avenue - Bridgeton - 08302
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1004 High Street - Millville - 08332
(856) 765-3482
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(856) 696-3908 Fax: (856) 563-1918

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www.mullicahillskincare.com

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www.healthfoodsplus.com

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www.foodforliving.net

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drmichellesantucci.com

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(856) 691-7035

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Rajendra M. Sharma - MD, FACP

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(856) 455-6002 Fax: (856) 455-6106
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Kidney & Hypertension Specialists

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458 West Doren Terrace - Vineland - 08360
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Long Term Care Planning

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Planificación del cuidado a largo plazo

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**Medicaid Planning**

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Planificación de Medicaid

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Salud Mental - Información y Referencia

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Vipin K. Gupta - MD, PA

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Nursing Home Planning**Page 23****Planificación para la enfermera en casa****Fred Jacob - Jacob & Chiarello**

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Nutrition - Education & Advice**Page 30****Nutrición - Educación y Asesoramiento****Gaia Di Giacomo, MS, RD****Bottino's ShopRite in Millville**

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Rehabilitation Home Care

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Page 49

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Transportation - Medical**Transporte - Médico****Millville Rescue Squad**

600 Cedar Street - Millville - 08332
(856) 825-5063 Fax: (856) 825-4713
www.millvillerescue.org

Urgent Care**Atención de Urgencias****Inspira - Urgent Care**

1297 West Landis Avenue - Vineland - 08360
(856) 507-8548
www.inspiraurgentcare.org

Vineland Urgent Care

3722 East Landis Avenue, Suite 1 - Vineland - 08361
(856) 213-5900 Fax: (856) 213-5905
www.vinelandurgentcare.com

Inspira Urgent Care Vineland

1297 West Landis Avenue - Vineland - 08360
(856) 507-8548
www.inspirahealthnetwork.org

MedExpress Urgent Care

3403 South Delsea Drive - Vineland - 08360
(856) 293-6974 Fax: (856) 825-5165
www.medexpress.com

Urogynecology**Uroginecología****Inspira Medical Group - Urogynecology**

2950 College Drive, Suite 2D - Vineland - 08360
(856) 641-8680 Fax: (856) 641-8636
www.inspiramedicalgroup.org

Urology**Urología****Harris D. Slavick - MD, PA**

✓ Medicare ✓ Medicaid
1317 South Main Road, Suite 2A - Vineland - 08360
(856) 691-2225 Fax: (856) 691-7726

Varicose Veins Treatment**Tratamiento de las Varices****DermOne**

2505 East Chestnut Avenue - Vineland - 08361
(856) 507-0220 Fax: (856) 507-1540
www.dermone.com

Vascular Medicine**Medicina Vascular****Penn Cardiology**

✓ Medicare ✓ Se Habla Español
1076 East Chestnut Avenue - Vineland - 08360
(856) 692-7979 Fax: (856) 794-9479
www.pennmedicine.org/cardiologists

Veteran's Healthcare**Salud de los Veteranos****Veteran's Administration Outpatient Clinic**

✓ Medicare ✓ Medicaid ✓ Se Habla Español
1051 W. Sherman Ave, Bldg 3, Unit B - Vineland
(800) 461-8262 Fax: (856) 794-2760

Veteran's Legal Assistance**Page 50****Asistencia Legal de los Veteranos****Fred Jacob - Jacob & Chiarello**

✓ Se Habla Español
600 West Main Street - Millville - 08332
(856) 825-0700 Fax: (856) 825-2441
www.sjelderhelp.com

Veteran's Long Term Care**Salud de los Veteranos****New Jersey Veterans Memorial Home**

524 Northwest Boulevard - Vineland - 08360
(856) 405-4200 Fax: (856) 696-6714

Vitamins & Supplements**Vitaminas y Suplementos****BodyBio Corporation**

45 Reese Road - Millville - 08332
(888) 327-9554 Fax: (856) 825-2143
www.bodybio.com

GNC - General Nutrition Center

301 South Main Road, Suite B6 - Vineland - 08360
(856) 690-5634

GNC - General Nutrition Center

100, Cumberland Mall - Vineland - 08360
(856) 327-9897

Haars Health Food Center

1437 South Delsea Drive - Vineland - 08360
(856) 691-0774 Fax: (856) 691-5696

Walk-in Health Center**Page 47****RiteCare in the Upper Deerfield Shoprite**

1000 North Pearl Street - Bridgeton - 08302
(856) 451-4700 Fax: (856) 455-4679
www.completecarenj.org

RiteCare in the Vineland Shoprite

1255 West Landis Avenue - Vineland - 08360
(856) 451-4700 Fax: (856) 692-3719
www.completecarenj.org

Water Safety Testing Agencies**Agencias de las pruebas de seguridad del agua****Eurofins QC Laboratories**

1835 West Landis Avenue - Vineland - 08360
(856) 563-0101 Fax: (856) 692-3686
www.qclaboratories.com

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856-265-7955

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799 South Delsea Drive - Vineland - 08360
(856) 478-4700 Fax: (856) 478-4709
www.mullicahillskincare.com

Wills, Trusts and Estates**Page 38****Testamentos, fideicomisos y herencias****Fred Jacob - Jacob & Chiarello**

✓ Se Habla Español
600 West Main Street - Millville - 08332
(856) 825-0700 Fax: (856) 825-2441
www.sjelderhelp.com

Women & Children's Services**Servicios para Mujeres y Niños****Gateway Community Action Partnership, WIC**

530 North High Street - Millville - 08332
(856) 327-6868

Gateway Community Action Partnership - WIC

✓ Se Habla Español
10 Washington Street - Bridgeton - 08302
(856) 451-5600 Fax: (856) 453-9478

Gateway Community Action Partnership - WIC

✓ Se Habla Español
610 East Montrose Street, Suite B - Vineland - 08360
(856) 691-1155 Fax: (856) 691-2410

Women's Services**Page 47****Servicios para la Mujer****CompleteCare Women's Medical Professionals**

105 Manheim Avenue, Suite 7 - Bridgeton - 08302
(856) 451-4700 Fax: (856) 459-1216
www.completecarenj.org

CompleteCare Women's Medical Professionals

484 South Brewster Road - Vineland - 08360
(856) 451-4700 Fax: (856) 696-2561
www.completecarenj.org

Youth Development Programs**Programas de Desarrollo Juvenil****YMCA**

1159 East Landis Avenue - Vineland - 08360
(856) 691-0030 Fax: (856) 696-0121
www.caymca.org



A leader in affordable assisted living communities.

We own and operate communities for older adults that feature **independent living, assisted living, and specialized memory support apartments**. Spring Oak Assisted Living of Vineland offers a professional team of six management staff who have been successfully overseeing our Vineland location for the past twelve years.

Our communities are designed to serve older adults and provide a wonderful alternative to struggling alone at home while still helping to maintain their independence.

We strongly believe that the need for assistance as we age does not mean having to give up one's independence. Our emphasis is on **helping each resident to maintain their health, wellness, dignity** and enjoy socialization our communities provide.

At our affordable assisted living communities, residents live in **private apartments that feature a kitchenette, bathroom and emergency call system**. A variety of floor plans are available, with residents furnishing and decorating the apartment to their taste.

Staff is on-duty 24 hours a day, seven days a week to provide personal assistance with medications and a full array of activities. Meals, housekeeping and laundry services are also included in our affordable monthly fee.

To learn more about all the great features and benefits we have to offer, **schedule a tour** by calling 856-507-1505.


SpringOak
— Assisted Living —

Spring Oak of Vineland
1611 South Main Road
Vineland, NJ 08360

856-507-1505

springoakvineland.com



Owned and managed by



Can spousal impoverishment be prevented when only one spouse needs Medicaid?

It's no secret. Long term medical care is very expensive and Medicare and health insurance plans do not cover the full expense. If you don't have the financial means to pay for long term care, as most of us do not, you're left with Medicaid.

But what happens when only one spouse has a medical condition severe enough that he or she requires special nursing care while the other is healthy?

Fortunately, Congress passed the **Medicare Catastrophic Act** of 1988 which recognizes that it's unfair to impoverish both spouses when only one of them needs to qualify for Medicaid. The outcome of this act created what is called "division of assets". In a nutshell the couple has to gather all their countable assets (some assets are exempt) for a review by the state. The assets are divided in half, allowing the healthy spouse who will be staying at home to keep one half of the countable assets (aka: Community Spouse Resource Allowance - CSRA) to a maximum of nearly \$120,000.

The other half must be spent down to \$2,000. New Jersey will then establish what's called the **Minimum Monthly Maintenance Needs Allowance** (MMMNA) for the healthy spouse who stays at home. This allowance lets the

at-home spouse keep a monthly income between \$2,000-\$3,000. However, if the healthy, at-home spouse has a monthly income falling below this range, he or she is allowed to receive any monthly income that would normally go to the long term care spouse until the MMMNA is reached. The difference that's left over goes to the nursing home.

As an attorney specializing in Elder Law and Asset Protection Planning I can help your spouse qualify for Medicaid while also making sure you do not fall victim to spousal impoverishment. There are creative strategies to reduce your spouse's half of the countable assets that will benefit you. Please take the time to contact me if this article pertains to your situation.

- Planning for Medicaid
- Medicaid & VA Applications
- Long Term Care Planning
- Nursing Home Planning
- Assisted Living Planning
- Irrevocable Trusts
- Asset Protection
- Wills & Estates
- Guardianships
- Powers of Attorney



Frederick Jacob

- Graduate, Cornell University Law School
- Member, National Academy of Elder Law Attorneys
- Admitted to Practice US, NJ, & PA Supreme Court



600 West Main Street
Millville, NJ 08332
www.SJElderHelp.com

To schedule an appointment call...

856-825-0700

Se Habla Español

What you should know about Breast Cancer

The Breast Cancer Bridge

We provide community education for the public and complementary therapy programs for patients and their families.



Each year the number of newly diagnosed breast cancer cases increases and breast cancer is the second most leading cause of cancer related deaths in American Women.

Having breast cancer is a life-changing experience that impacts the woman diagnosed, her family and her friends.

A woman facing a breast cancer diagnosis experiences shock, anxiety and fearful anticipation. She finds herself on an emotional roller coaster with an overwhelming need for consolation, support and information.

Many questions arise and many decisions must be made at the beginning of her breast cancer journey.

The **Breast Cancer Bridge** program provides information and support based upon the client's needs and requests. Peer support is available from a veteran breast cancer "sister".

Free educational resources and other services are available from the **Bridge** program. Also, there is support for the client's family and friends. We recognize that they are a very significant part of their loved one's cancer journey.

The Healthy Breast

Healthy breasts come in all shapes, sizes, textures and sometimes they even include normal lumps and bumps. But, it's important that you be familiar with all these aspects of your breasts so that you can more easily notice changes if they occur.

Healthy Breasts Can Change

During Puberty

A short time before the onset of menstruation, female hormones send out signals to the body that breast development needs to get underway. It's fairly typical that the breast area may feel tender or sore and one breast may develop more quickly than another, creating a difference in size.

During the Menstrual Cycle

Many women experience tenderness in their breasts during their period. This is caused by increased estrogen (a female hormone) which causes swelling in the mammary glands. Swelling and tenderness tend to subside after the period has ended.

Weight gain or loss

Your breasts contain fatty tissue just like any other part of your body. Weight loss and weight gain will affect their size and shape.

During Pregnancy

As mammary glands prepare for milk production they tend to increase in size which in turn increases breast size and sensitivity. You may even notice a little leakage of clear or whitish fluid which is normal.

During Menopause

Ducts and mammary glands begin decreasing during menopause. Softer, fatty tissue starts to replace the fibrous tissue that makes breasts feel firm.

Birth Control and Hormone Replacement Therapy

Both of the above will affect your hormone levels and you may experience swelling and tenderness in your breasts.



Tips for a Better Mammography

★ On the day of your mammography don't use lotion, deodorant, powder and the like under your arms or on your breasts because it could interfere with your exam.

★ If you have tender breasts during your period schedule your exam about a week after.

★ Any previous mammograms or results from another facility should be requested from that provider and given to the radiologist doing your current exam. Bring with you to your exam any information on previous breast exams, biopsies or treatments.

★ Be sure your radiology center is accredited by the American College of Radiology.

★ Before your exam tell your radiologist about any problems or symptoms you feel you may have. Don't be afraid to ask questions. Your radiologist is there to be of service to you.

★ Allow about 10 days after your exam to receive results or give them a call if you haven't heard back.



Early Detection is Key

Early detection could save your life and make more treatment options available to you. **If you are 40 or older you should schedule a mammogram and clinical breast exam (CBE) yearly.** When you're about 20 years old you should do a monthly breast self-exam (BSE). Certainly ask your healthcare professional what is best and don't be afraid to ask questions no matter how unimportant or silly you think they may be. A vigilant healthcare provider wants you to take an active role in your health and well being.

What exactly is a Mammogram?

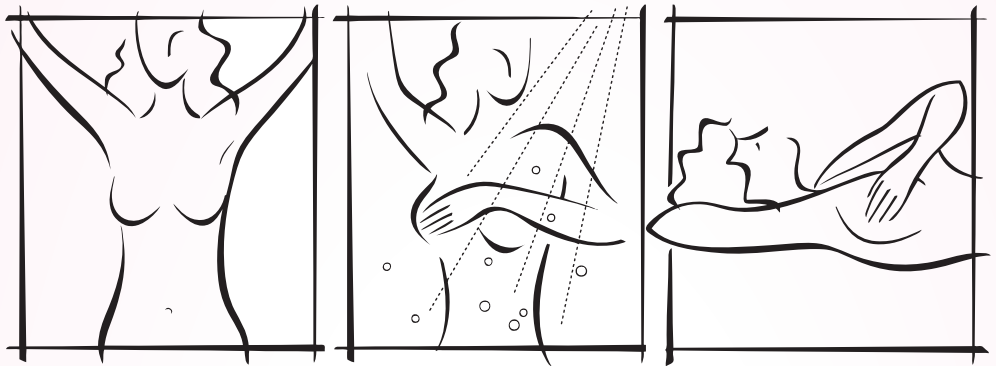
At the present time, mammography, for most women, is the best way to detect breast cancer in an early stage. A mammogram is a low-dose X-ray of your breasts that can look inside your body to detect potential issues. They tend to be painless for most women and are considered to be safe. The radiation given off by modern X-ray equipment is extremely low and is considered to pose no health risk.

Breast Changes that Need Attention

If you happen to notice abnormal changes in your breast like any of those below, make an appointment with your healthcare provider.

- ★ Distinct single lumps that are either hard or soft.
- ★ Changes in the shape of your breast such as dimpling, bulges, or flattening.
- ★ Changes in skin color such as redness, peeling skin, or a rough appearance or thickening.
- ★ Bloody or cloudy discharge.
- ★ Breast sores that don't heal.
- ★ Change in the location or shape of your nipple.

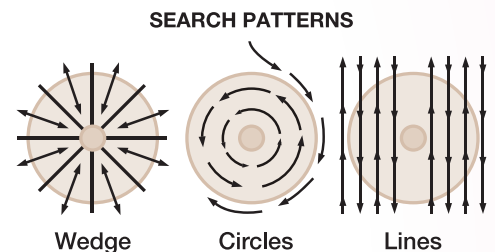
How to Perform a Breast Self Exam (BSE)



The breast self-exam will help you become more familiar with how your breasts normally look and feel. If you feel that something is not quite right promptly schedule an appointment with your healthcare provider.

1 Examine While Lying Down

The most effective way to feel your breast tissue is to lie on your back and place your right arm behind your head. Note the finger pad movement patterns in the diagram to the right. With the flat pad of your fingers using your three middle fingers of your left hand, do each pattern, first applying light pressure, then medium and then firm. Be sure to examine the entire breast including the underarm. You are checking for lumps, thickening or other abnormalities. Repeat this process for your left breast using your right hand.



2 Standing or Sitting

Examine each underarm with your arm only slightly raised.

3 Looking in the Mirror

Press your hands firmly on your hips while looking for changes in the size, shape, or skin texture of your breasts. Inspect your nipples for any changes and take note of any unusual discharge.

4 Standing in the Shower

While you're in the shower use the technique from #1 above while standing. Use your right hand for your left breast and left hand for your right breast.

If you have any questions about Breast Cancer please feel free to call one of our locations below.

Inspira Medical Center - Vineland

1505 West Sherman Ave
Vineland, NJ 08360

Ruth Ann Bishop-Sotak, RN, MS, CBCN
Certified Breast Cancer Nurse
Coordinator Breast Cancer Bridge
856-641-7974

Inspira Medical Center - Woodbury

155 Bridgeton Pike, Suite C
Mullica Hill NJ 08062

Ruth Ann Bishop-Sotak, RN, MS, CBCN
Certified Breast Cancer Nurse
Coordinator Breast Cancer Bridge
856-641-7974

Inspira Medical Center - Elmer

501 Front Street - Elmer, NJ 08318

Barbie DiMatteo, RN, OCN
Coordinator Oncology Nursing
and Bridge Program
856-363-1514



www.inspirahealthnetwork.org/breast-cancer-bridge-program

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A PAIR OF CONTACT LENSES!!

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CONTACT LENSE FITTING

PRICE INCLUDES EYE EXAM



Eye Care Facts

The retina is the only place in the body where small arteries and veins can be observed without expensive imaging equipment. Many medical conditions can first be discovered during routine eye exams. Cardiovascular conditions such as high blood pressure can be detected through the eye along with certain neurological disorders. Leaking fluids and hemorrhaging in the eye detected during routine eye exams can often be a sign of diabetes.

Eyedeal Vision specializes in thoroughly evaluating your eyes and determining the best glasses or contact lens options to correct your specific vision issue. We receive great reviews from satisfied customers because we go out of our way to help each patient on a personal level and we meet or beat the prices of other local competitors. The unique combination of great service, excellent in-stock selection of eyewear, and unbeatable prices is what makes us the clear choice for 1000's of South Jersey residents. Stop in anytime to meet the staff and browse our awesome, brand name selection of eyewear.



Eye Deal Vision
Christopher Mrochko, OD

301 South Main Rd, Suite B2
Vineland, NJ 08360
Privately Practicing Board Certified Optometrists
Lic# 270A00607700

856.507.1800
eyedealvision.com

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- ★ Diagnóstico y Tratamiento de Enfermedades de los ojos
- ★ Cientos de marcos de diseño
- ★ Seguro Aceptado
- ★ Precios más bajos garantizados



What Are People Saying About Their EyeDeal Experience?

I love this place! Absolutely wonderful experience! **GREAT price** and when my contacts were lost I went in, got a trial pair and ordered new ones that arrived less than 3 days! **HIGHLY RECOMMEND!**
- *Ciara G.*

Best prices and service around!! **My whole family loves going here.** They have a HUGE selection of frames and each one comes with an eye exam and lenses too. They take pictures of the inside of your eye and don't charge extra for that service like they do at Lenscrafters. Highly recommend!! - *Rocko P*

Dr Chris is the best and the staff is super friendly. I love the designer frames and the contacts are very affordable. The store is really big and a great place to bring the family for their eye exam.
- *Shonda G.*

Great prices....great glasses....takes most insurances....clean office, would recommend to everyone!!! - *Karen M.*

The service, prices, the information and explanation all great. - *Michael M.*

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I Can See Fine! Why Should I Get An Eye Exam Checkup?

It's important to have your eyes examined regularly to check for eye problems.

Diseases, such as certain types of glaucoma, can develop without initial symptoms! **Glaucoma** is a complicated disease in which damage to the optic nerve leads to progressive, irreversible vision loss. And it's the 2nd leading cause of blindness. Early detection, through regular, complete eye exams, is the key to early discovery. Everyone is at risk for glaucoma and should be tested every few years especially after age 35. **Your comprehensive EYEDEAL Eye Exam includes tests for Glaucoma and is not painful.**

Certain groups are at higher risk than others for glaucoma and should be tested every 1-2 years including: ■ People over 60 ■ People who have family members with glaucoma ■ Hispanics in older age groups ■ People with severe asthma who use steroids often ■ African Americans and Asians ■ People who have had eye injuries

If you don't have high risk factors your eyes should be tested:

- Every year from school age to 55 years old.
- People over 55 should get an eye exam once or twice per year.

Tradition, Compassion, and Partnership to a Healthy Future



Dr. Jill Mortensen

Board Certified by the American Board of Family Medicine (ABFM). Her experience and commitment to family medicine is recognized in having become a Fellow of the American Academy of Family Practice (FAAFP). An important aspect of her practice at CFMA is her focus on the care of older patients. She has received the Certificate of Added Qualification in Geriatric Medicine.



Dr. Brian Davis

Dr. Davis was born and raised in Millville, NJ. His scope of practice encompasses providing well health care to all ages, coordination of complex medical problems, medication management and the care of chronic diseases such as diabetes, high blood pressure, heart disease, high cholesterol, arthritis, depression, anxiety and gastrointestinal disease.



Kate Thompson, FNP, MSN

Kate has been providing primary care services at Cumberland Family Medicine since 2009. She has over 20 years' experience providing comprehensive health services to adult and pediatric patients. Her professional experience includes emergency services, occupational health, and caring for migrant and indigent populations in southern New Jersey.

CUMBERLAND FAMILY MEDICINE ASSOCIATES

**As a Patient Centered Medical Home
we provide the following:**

- * Well adult preventive health care
- * Well child care and vaccinations
- * Well woman care and regular gynecologic exams
- * Wound care
- * Minor surgery and skin tag removal
- * Chronic disease management of diabetes, hypertension, heart disease, thyroid conditions, pulmonary disease, stomach, bowel and kidney disease, bone and joint disease, osteoporosis

1203 North High Street, Suite A
Millville, NJ 08332

Tel: **856-327-0182** Fax: 856-327-7381

After hours: 866-407-7331

cfmmillville.com



**Dr. Jill Mortensen**

CUMBERLAND FAMILY MEDICINE ASSOCIATES



When was Cumberland Family Medicine Associates established?

In 1985, Dr. Edward Nemore and myself, Dr. Jill Mortensen, started the practice in Port Norris and Port Elizabeth, NJ. We moved to Millville in 2000 to better serve the whole Cumberland County community. Dr. Nemore died at a tragically young age in 2002, and we miss him still. We carry on the tradition established by him to care for patients of all ages and needs in our community.

What healthcare services do you provide to the community?

We provide care for all stages of life focusing primarily on family medicine and geriatric care. Our wide range of practice areas include family medicine and geriatric care, pediatric care and vaccinations, adult preventative health care, well women's care and gynecological exams, wound care, minor surgeries and skin tag removal. Many adult patients come to us to for help with managing chronic diseases such as diabetes, hypertension, heart disease, thyroid conditions, pulmonary disease, stomach, bowel and kidney disease, bone and joint disease, and osteoporosis.

You practice Evidence-Based Medicine, what is that?

Yes, we practice Evidence Based Medicine which is a standard of patient care that aims to combine the most clinically (hand's on) relevant research with our medical experience and expertise in order to best support each patient's unique preferences, concerns and expectations when dealing with their medical issue. We take the time to sit

down, one on one, with each patient to listen to their concerns and to talk with them about the options available for addressing their healthcare issue most effectively. Together, we create a partnership and devise a plan to treat your medical condition. In answering your questions and providing you with our medical opinion we aim to make certain you have a clear understanding of the risks and benefits and costs associated with any medical treatment.

CFMA has been recognized as a Patient Centered Medical Home, what does that mean?

A PCMH is a national guideline which seeks to improve healthcare across the country. Being recognized as a PCMH means that we're able to address the vast majority of a patient's mental and physical health care needs by either in-office treatment or coordinating with one of our affiliates. When you become a patient of Cumberland Family Medicine Associates we become your Care Coordinator; which means together we'll devise a health care plan that you can manage personally and we'll be there as your health care "coach" when you need us for support.

If I feel that I'm pretty healthy is it necessary to get a checkup?

People who feel they are generally healthy should at the very least get a health checkup once a year. This allows us to screen for diseases, access the risk of any future medical problems, and it provides an opportunity for both parties to maintain a good relationship. Unfortunately, most people don't see their doctor until a problem arises and sometimes, it's too

late. Part of the quest for preventative medicine is to catch problems while they are small or to prevent them altogether through dietary and lifestyle changes. If you smoke or have high blood pressure you should be visiting your doctor on a regular basis.



What do you feel are the key things to remember for working towards optimum health?

There's much to be said about eating a healthy, natural diet in order to achieve good health. Eating fruits and vegetables (without special toppings), drinking more water and cutting way back or eliminating sugar is key. Regular exercise, as simple as walking briskly to get your blood flowing, can really help to invigorate your mind, body, skin and overall feeling of well being.

Quitting smoking and alcohol consumption is a must if you want to achieve optimum health. There are so many great resources out there for information on being healthy, but sometimes it's hard to know what's the best advice.

We invite all community members who want to work towards optimum health to schedule a checkup with us and get started on the right track.

**For appointments please call:
856-327-0182**



•BOTTINO'S•



Gaia Di Giacomo, MS, RD

Bottino's ShopRite in Millville

2130 North 2nd Street

Millville, NJ 08332

(609) 805-0158

gaia.digiacomowakefern.com

Jenna Gavigan, RD

Bottino's ShopRite in Vineland

1255 West Landis Avenue

Vineland, NJ 08360

(609) 805-8394

jenna.gaviganwakefern.com

Gaia Di Giacomo, MS, RD

All your questions about diet and nutrition, answered for free.

If you're looking to lose weight, get in shape, improve your mood, or have questions about health and healthy eating, now is the perfect opportunity to get FREE expert advice courtesy of ShopRite. ShopRite has added dietitians to their stores and they're available to help local residents create healthy eating plans and habits.

Every month each ShopRite location has a calendar of health centered events that you can find online by visiting ShopRite.com and clicking on the Health and Wellness section. Check it out!

Free Nutrition Services at ShopRite Include:

- Individual Nutritional Counseling
- Menu Ideas and Recipe Makeovers
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- Shop with the Dietitian
- Educational Group Store Tours
- Cooking Demos & Food Tastings
- Kids' Healthy Eating Events
- Community Health & Wellness Programs

www.ShopRite.com/dietitian/

What are the health benefits of eating sugar?

If there are any, they are few and far between. American adults and children eat so much sugar daily that many of us consume an average of 22 teaspoons of added sugars a day according to the American Heart Association.

And even health conscious people may not realize just how much sugar can add up when they think they're being healthy by choosing a fruit smoothie, eating an organic breakfast bar or pouring on the salad dressing.

There are a growing number of studies attributing sugar to a myriad of health issues. And it's been widely noted that excess consumption of sugar can...

- ✓ Increase the risk of dying with heart disease. (*source: health.harvard.edu*)
- ✓ Promotes obesity.
- ✓ There's increasing evidence that sugar is linked with cancer production.
- ✓ Sugar hides in many places including tomato sauce, frozen dinners, ketchup, bread, and yogurt. It's everywhere!

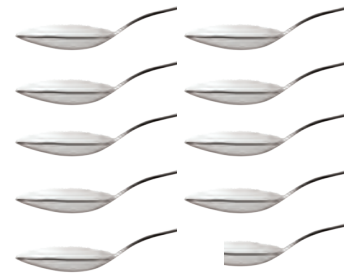
❶ Try this sugar experiment in your kitchen!

1) Take a look at ingredients and nutrition fact labels on products in your kitchen. 2) Get out a teaspoon, 3) get out

your bag of white sugar, 4) scoop a teaspoon for each 4 grams of sugar in a product serving and 5) dump it in a clear glass. You'll be amazed at just how much sugar is hiding around the house!



1 teaspoon =
4 grams of sugar



9.75 teaspoons =
39 grams of sugar
in a 12 ounce
can of soda!

➤TIP: Trying to cut out cola? Switch to cans of carbonated water with no sugar in them or try a natural fruit infused water recipe.



**How much
sugar is enough
for the day?**



No more than 6 teaspoons
or 100 calories a day of
sugar for **most women**.



No more than 9 teaspoons
or 150 calories a day of
sugar for **most men**.

Gaia's Fruit Infused Water Recipes

Use these recipes with about 1 quart of water. Prepare this the night before for more flavor or let it chill for at least two hours if you're in a hurry.



- 🍓 **STRAWBERRY MINT BLAST** - Scrunch 8 fresh mint leaves to release their flavor. Combine with 3 cups halved strawberries. Gently mix into your pitcher or jar.
- 🍏 **APPLES AND CINNAMON** - Thinly slice your favor apple variety and add it to cold water. Place a cinnamon stick in the jar as well. Put directly in the fridge.
- 🍆 **CUCUMBER QUENCHER** - Scrunch 6 mint sprigs to release flavor. Combine them with two thinly sliced cucumbers and four thinly sliced limes.
- 🍓 **SWEET TART** - Stir together 2 cups of pineapple chunks, 1 cup pitted halved cherries, and 3 thinly sliced granny smith apples.

These are just a few of the many combinations you can create.
Stop by Gaia's office at ShopRite in Millville for more recipes.

Recommended Watching



The Secrets of Sugar
<http://goo.gl/znC6KC>

Look for **That
Sugar Film**
on Netflix and
Amazon Prime



Dr. Berg - Sugar Toxicity
<http://goo.gl/sfTvc8>



Diet is a Lifestyle.

AN INTERVIEW WITH
GAIA DI GIACOMO, MS, RD

For many of us, when we think about the word *diet*, it evokes feelings of restriction and something we want to avoid at all costs! Let's face it, "die" makes up the majority of the word!

Whether it's a New Year's resolution, upcoming class reunion, or almost summer time we've all tried a variety of methods to shed those extra pounds.

But, when we talk about diet and dieting, there's a sense of it being temporary. We focus on a goal of losing, say, 20 pounds and once we've reached it, *if we do*, success! mission accomplished! And then most of us fall back into our old patterns of unhealthy eating and limited exercise; only to find ourselves 30 pounds overweight not too far removed from the time we had achieved our original goal!

The underlying problem may be the notion of diet as being simply a short term objective. If we really want to achieve optimum health, an ideal body weight, and more energy, we need to replace the word "diet" with "lifestyle".

When you view a change in your eating and exercise habits as a new lifestyle, it becomes part of who you are. It's no longer temporary. It's your life!

However, with that being said, we know it's no easy task to change old habits, especially given the fact that in no other time in history do we, as Americans, have so many great tasting, extremely unhealthy food options available to us. Many of us feel we're way too busy to prepare healthy meals or maybe we simply never grew up learning how to do so.

For those of you reading this article who truly want to change your well being, get in better shape, limit negative health



Free nutrition guidance and events every month at your local ShopRite!

Gaia Di Giacomo, MS, RD
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consequences down the road and just feel better about life in general; taking control of your eating habits and learning how to select and prepare nutritious meals is a very good first step. And now, there's no excuses, because guidance from a certified nutritionist and dietitian is available to all of us in Cumberland County for free.

FREE NUTRITIONAL COUNSELING

Your local Bottino's ShopRite of Millville and ShopRite of West Landis Avenue in Vineland have brought in certified dietitians to provide free nutritional counseling to all of their shoppers.

Yes, you read that correctly, ShopRite is providing this service for free. That means you can schedule a time to sit down with a professional dietitian and she can design a plan to create a new dietary lifestyle for you and your family.

We had the opportunity to sit down with one of the new ShopRite dietitians, Gaia Di Giacomo, MS, RD, at the ShopRite of Millville to learn about her background and how she can help Cumberland County community members take control of their eating habits by creating a new dietary lifestyle. She's a big proponent of the Mediterranean Diet aka the Mediterranean Lifestyle. This way of eating focuses on consuming fruits and vegetables, whole grains, legumes, nuts, and fish. Replacing butter with healthy fats such as extra virgin olive



To learn more about the Mediterranean Diet/Lifestyle watch this 1 hour video.
goo.gl/ucwz4a

oil. Using herbs and spices instead of salt to flavor foods. And cutting back on sugary foods. But, the approach also has an integral social aspect. Spending time with family or friends during the preparation or consumption of meals is just as important as the quality of food ingredients in the recipes.

A SHORT HISTORY ABOUT GAIA

Gaia grew up in beautiful Southern Italy (Puglia Region) near the Mediterranean Sea where culinary tradition is an inherent part of the culture. Healthy food, it's cultivation and it's preparation, is a significant part of everyone's lifestyle there. Gaia shared that in her neighborhood the older generations still get together outside to sit around and talk about life, maybe they peel beans or some other produce, and just enjoy the day and each other's company. The social aspect of their lifestyle is just as important as their appreciation of healthy food. It's this connection between sharing quality time with others and preparing and eating healthy foods together that embodies the Mediterranean Lifestyle.

As a child she helped her mother in the kitchen every day with baking and cooking. Together they prepared meals from scratch based on the traditional Italian recipes passed down from her grandmother. When meals were ready, the family joined together at the table. They enjoyed each other's company just as much as the wonderful food before them. As a family, they took the time to relax, talk with each other and share about their day. For Gaia, this childhood time period in her life shaped her future. Learning skills from her mother and spending quality time with family inspired her passion for cooking and sparked her interest in nutrition and dietetics.



Castello Di Federico II ad Oria. A castle in Gaia's hometown!



Gaia spent time in Africa while working on her master's degree thesis in childhood malnutrition.

As a young adult in high school she found science fascinating and that interest led her to earn a college degree in biology and then a master's degree in nutrition. While writing her master's degree thesis in childhood malnutrition, she had the unique experience to study it's impact on children in Zambia, Africa.

In Zambia, she spent her mornings visiting local clinics in the compounds checking the nutritional statuses of children and giving them Ready to Use Therapeutic Food provided by UNICEF. In the evenings she taught cooking classes to mothers using local foods. She also spent time in the pediatric unit of the area hospital where she experienced first hand the real meaning of malnutrition. It was during this time period in her adult life that shaped her desire to help others. It taught her to be grateful for what she has, and to appreciate life in all it's triumphs and shortcomings.

After her time in Africa she returned to Italy and volunteered in a Public Health Center shadowing a nutritional counselor - registered dietitian which built her confidence in talking to patients about their health and eating habits.

She went on to pass an exam to become a Biologist-Nutritionist allowing her to work as a community dietitian and in private practice. This certification led her to work in a rehabilitation center assisting clients on weight management and provided the opportunity to gain experience alongside a physical therapist, physician, and a chiropractor.

In 2014, she moved to Philadelphia to follow her heart and worked hard to be involved in nutrition and dietetics. While enrolled in West Chester University's Didactic Program in Dietetics program, she volunteered at Thomas Jefferson Hospital, shadowing registered dietitians

on the organ transplant floors, intensive care unit, and the prenatal unit. In 2016, she took a position with Wakefern Foods in association with ShopRite to offer Cumberland County, New Jersey residents free, nutritional counseling.

Gaia has an abundance of experience working with people from all walks of life. She's available for individual, nutritional counseling at ShopRite. She also holds a variety of events every month including cooking classes for adults and children. She's actively involved with community outreach programs and is currently reaching out to local schools to teach healthy eating among kids. Students are invited to ShopRite to learn about healthy meal shopping on a budget as a free activity. We highly recommend taking the time to connect with her if you would like to lose weight, need diabetic counseling, are interested in a dietary plan to boost your overall health and well-being, or want to invite her to your school, church or local event. Scheduling an appointment is a simple phone call, email or visit to your local ShopRite of Millville.

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GAIA'S CAPRESE FARRO SALAD

4-6 servings

Ingredients:

2 cups of farro
4 cups of water
1 clove garlic
1 cup basil leaves
¼ cup extra virgin olive oil
¼ cup pine nuts, toasted
12 ounces cherry tomatoes, quartered
10 ounces, low fat mozzarella cheese, quartered
2 tablespoon parmesan cheese



Instructions: In a medium pot, combine the farro and the water with pinch of salt. Bring to boil and then lower heat and simmer, covered for 10-13 minutes (do not overcook it). Remove from the heater and drain it if there is any extra water. In a large bowl toss together the cooked farro, cherry tomatoes and mozzarella. To make the dressing, in a bowl of a food processor, combine garlic and basil. Pulse until minced. Add olive oil, pine nuts and parmesan cheese. Pulse again until combined and smooth. Toss the dressing with the farro and serve.

Nutrition Facts

It's no secret. What you eat or what you don't has a huge impact on your health and overall well being.

According to the National Institutes of Health more than 2 in 3 adults are considered to be overweight or obese. More than 1 in 3 adults are considered to be obese. *(Data from the National Health and Nutrition Examination Survey, 2009–2010).* And as a country we are nearly in the top 10 for the most obese countries in the world.

And it's not too hard to figure out why. For most of us, it comes down to poor eating habits, bad food choices, and lack of exercise.

Sure, we can certainly make excuses that we work too much and just don't have time to prepare nutritious meals or get a little exercise, but more often than not, it's just easier, more tempting or more practical to go to the fast food drive-thru or pop our meal in the microwave. And let's not forget the hours we spend each week sitting in front of the tv or a computer screen instead of taking a brisk walk.

The fact is, good nutrition and just moderate exercise can help you and the people you care about avoid negative health complications including certain cancers, type 2 diabetes, heart disease, high blood pressure, and osteoporosis. With all the really-bad-for-you-but-great-tasting food options out there it's hard, we know that. But if you want to have more energy, feel better about life,

and curtail or avoid major health problems then it's time to get your eating and fitness habits in check.

Taking a good look at nutrition labels is a step in the right direction. And did you know they will be changing soon. On May 20, 2016, the FDA announced the new Nutrition Facts label for packaged foods to reflect new scientific information, including the link between diet and chronic diseases such as obesity and heart disease. The new label will make it easier for consumers to make better informed food choices.

What are the new changes to the Nutrition Facts label?

- ✓ Servings are more prominent and Serving Sizes have been updated to reflect what people actually eat.
- ✓ Calories have a bolder and much larger font type to better highlight this information.
- ✓ Daily values for some nutrients will be updated based on newer scientific evidence.
- ✓ Added Sugars are included under Total Sugars to help consumers understand how much extra sugar has been added to the product.
- ✓ Potassium and Vitamin D are now required on the label while A and C are no longer mandatory.
- ✓ Manufacturers are required to use the new label by July 26, 2018.

(source: eatright.org)

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Check the Ingredient List

Foods with more than one ingredient must have an ingredient list on the label. Ingredients are listed in descending order by weight. Those in the largest amounts are listed first. This information is particularly helpful to individuals with food sensitivities, those who wish to avoid pork or shellfish, limit added sugars or people who prefer vegetarian eating. And if you don't understand the ingredients, don't eat it.

myfitnesspal

Millions of people have lost weight with MyFitnessPal's FREE calorie counter

Download the App! Free access to the world's largest nutrition and calorie database - over 5 million foods!

SIDE-BY-SIDE COMPARISON

ORIGINAL LABEL

Nutrition Facts			
Serving Size 2/3 cup (55g)			
Servings Per Container About 8			
Amount Per Serving			
Calories 230		Calories from Fat 72	
		% Daily Value*	
Total Fat	8g		12%
Saturated Fat	1g		5%
Trans Fat	0g		
Cholesterol	0mg		0%
Sodium	160mg		7%
Total Carbohydrate	37g		12%
Dietary Fiber	4g		16%
Sugars	1g		
Protein	3g		
Vitamin A			10%
Vitamin C			8%
Calcium			20%
Iron			45%
* Percent Daily Values are based on a 2,000 calorie diet. Your daily value may be higher or lower depending on your calorie needs.			
	Calories:	2,000	2,500
Total Fat	Less than	65g	80g
Sat Fat	Less than	20g	25g
Cholesterol	Less than	300mg	300mg
Sodium	Less than	2,400mg	2,400mg
Total Carbohydrate		300g	375g
Dietary Fiber		25g	30g

NEW LABEL

1

8 servings per container

Serving size

2/3 cup (55g)

2

Amount per serving

Calories

230

3

% Daily Value*

Total Fat

8g

10%

Saturated Fat

1g

5%

Trans Fat

0g

Cholesterol

0mg

0%

Sodium

160mg

7%

4

Total Carbohydrate

37g

13%

Dietary Fiber

4g

14%

Total Sugars

12g

Includes 10g Added Sugars

20%

5

Protein

3g

Vitamin D

2mcg

10%

Calcium

260mg

20%

7

Iron

8mg

45%

Potassium

235mg

6%

8

* The % Daily Value (DV) tells you how much a nutrient in a serving of food contributes to a daily diet. 2,000 calories a day is used for general nutrition advice.



Americans eat a lot of salt! Aiming for 2,400mg of salt per day will improve your blood pressure, however the AHA recommends no more than 1,500mg. That's about 3/4 of a teaspoon.



Consume no more than 6 teaspoons of sugar (women) or 9 teaspoons of sugar (men) per day.

1 SERVINGS | A "serving" is the amount of food recommended in consumer education materials such as MyPlate (www.choosemyplate.gov). A "portion" is the amount of a food you choose to eat at any one time - which may be more or less than a serving. (source: www.eatright.org) Keep in mind... if for example the serving size is one cup and you eat two cups, you are eating twice the calories, fat and other nutrients listed on the label.

2 CALORIES | The amount of calories per single serving of this product. We burn calories during the day to run our body processes like walking, breathing, and thinking. When we eat more calories than we burn, our body turns the extra calories into fat and stores it for later. Cut back on calories if you are watching your weight.

3 FATS | Fat is essential to human life. But you don't need to eat a lot of fat to stay healthy. The 2015 dietary guidelines allowed for 10% of your calories to come from saturated fat ("bad fat"). Definitely avoid any product with Trans Fat. Prefer unsaturated fats ("good" fat) which are predominantly found in foods from plants, such as vegetable oils, nuts, and seeds.

4 CARBS | There are three types of carbohydrates: sugars, starches and fiber. Eat whole-grain breads, cereals, rice and pasta plus fruits and vegetables.

5 ADDED SUGARS | New packaging will require added sugar amounts. When you eat products with added sugar, it becomes hard to eat enough of the good stuff your body needs (nutrients) while staying within your calorie limits. Food manufacturers "add" sugar to processed foods and drinks while they make them, just like you might add a spoon of sugar to coffee at home. Consume no more than 10 percent of daily calories from added sugars.

6 PROTEIN | You need protein in your diet to help your body repair cells and make new ones. Sources of protein are animal and plant based. Eat moderate portions of lean meat, poultry, fish, eggs, low-fat milk, yogurt and cheese, plus beans and peas, peanut butter, seeds and soy products. A percentage Daily Value for protein is not required on the label.

7 VITAMINS AND MINERALS | Eat more fruits and vegetables to get more fiber, potassium, vitamin D, calcium and iron to maintain good health and help reduce your risk of certain health problems such as osteoporosis and anemia.

8 % DAILY VALUE | Average levels of nutrients for a person eating 2,000 calories a day. A food item with a 5 percent DV of fat provides 5 percent of the total fat that a person consuming 2,000 calories a day should eat. Percent DV are for the entire day, not just one meal or snack. You may need more or less than 2,000 calories per day.

The High and Low of Daily Values

- Low is 5 percent or less. Aim low in saturated fat, trans fat, cholesterol and sodium. High is 20 percent or more. Aim high in vitamins, minerals and fiber.
- Eating less saturated fat, added sugars and sodium may help reduce your risk for chronic disease.
- Saturated fat and trans fat are linked to an increased risk of heart disease.
- Eating too much added sugar makes it difficult to meet nutrient needs within your calorie requirement.
- High levels of sodium can add up to high blood pressure.
- Remember to aim for low percentage DV of these nutrients.

(source: www.eatright.org)

Personalized home healthcare



Respectfully and compassionately meeting the needs of our clients and their families, by listening, planning, educating, and delivering the highest quality of individualized home healthcare is the **Carelink Health Care Services** mission.

We have cared for many families in the community by improving their quality of life and assisting them in accomplishing their goals. We personalize our services to meet your unique situation respectfully, efficiently, and compassionately, fostering independence, preserving dignity and improving quality of life.

Carelink Health Care Services earned **The Joint Commission's Gold Seal of Approval®** for accreditation by demonstrating compliance with The Joint Commission's national standards for health care quality and safety in home care. **Carelink Health Care Services** has earned joint accreditation for personal care, skilled nursing and rehabilitation services under The Joint Commission's Home Care Standards. The accreditation award recognizes **Carelink Health Care Services** dedication to continuous compliance with The Joint Commission's state of the art standards.

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- ▶ Wound care & Dressing Changes
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- ▶ Diabetes Care & Education
- ▶ Post Surgical & Assessment
- ▶ Feeding Tube Assistance
- ▶ Ostomy / Colostomy Care
- ▶ Catheter Care

✓ Geriatric and Pediatric Nursing

- ▶ Ventilator Dependent
- ▶ Metabolic Disorders
- ▶ Neurologically Impaired
- ▶ Trauma Victims
- ▶ Feeding Disorders
- ▶ Developmentally Delayed
- ▶ Alzheimer's Care

✓ Rehabilitation Home Care

- ▶ Improve Strength, Mobility & Balance
- ▶ Swallowing & Communication Disorders
- ▶ Incontinence Issues
- ▶ Hip & Knee Replacements
- ▶ Back Injuries Arthritis
- ▶ Simple to Complex Fractures

✓ Rehabilitation Home Care

- ▶ Medication management
- ▶ Ongoing assessment
- ▶ Encouragement of treatment compliance
- ▶ Teaching of coping skills for behaviors related to clients' condition
- ▶ Client and caregiver education related to diagnosis and treatment
- ▶ Assistance with daily living (ADLs)
- ▶ Monitoring safety
- ▶ Transportation to medical appointments
- ▶ Help in development of cognitive skills
- ▶ Goal setting
- ▶ Crisis intervention

✓ Personal Care Assistance

- ▶ Companion | Homemaker
- ▶ 24-Hour Live-in
- ▶ Hourly rate – 4 hours per day
- ▶ Overnight Care
- ▶ Week days, weekends, and holidays

Interested in becoming a certified home health aide?

We can train you to be certified. To inquire about our training programs please call toll free 856-691-7035. These are some of the classes necessary to acquire your certification.

- ▶ Assist with ADLs (Activity of Daily Living)
- ▶ Providing personal care properly & confidently.
- ▶ Meal preparation with a balanced diet.
- ▶ Blood pressure testing.
- ▶ Using medical equipment properly.



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- ▶ Registered Nurses
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- ▶ Occupational Therapists
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- ▶ Medical Social Workers
- ▶ Certified Home Health Aides



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Overnight Care

Week days, weekends, and holidays



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How to Qualify For Medicaid and Not Lose Everything!

Elder Law. Smart Medicine For Seniors.



Frederick Jacob

- Graduate, Cornell University Law School
- Member, National Academy of Elder Law Attorneys
- Admitted to Practice US, NJ, & PA Supreme Court

For most of us, we work our whole lives, raise a family, buy a house, put money into savings or a 401k and in general accumulate a lot of things of value called **assets**. In the back of our minds we anticipate someday leaving it all to our kids. But “someday” always seems to be so far off somewhere in the distant future. Until a serious injury or illness strikes seemingly out of nowhere. Suddenly, we find ourselves in a situation where our medical bills are piling up, we’re considering refinancing the home that was paid for, we’re tapping into savings and selling some of the items we would prefer to pass on to our children and grandchildren. In the end, we’re forced to sell our home and our possessions so that we can qualify for a government assistance healthcare program.

It doesn’t have to be that way for anyone. When you have a smart, asset protection plan put in place before tragedy or unforeseen illness strikes, you can often protect your hard earned assets, pass plenty on to your children, and not lose everything.

The rest of this article explains the basics of why Elder Law and Asset Protection Planning is very important if you want to avoid the negative outcome mentioned above. As scary and pessimistic as this scenario sounds, it often plays out, again and again, for local people who could have avoided it had they properly planned.

After reading the rest of this article, please feel free to contact me with your questions. I have been a local attorney for over 40 years with a special focus on Elder Law.

What is Elder Law?

Elder law attorneys handle a wide range of legal matters affecting an older or disabled person, including issues related to health care, long term care planning, guardianship, retirement, Social Security, Medicare/ Medicaid, and other important matters.

I’m in good health now, should I still do Elder Law Planning?

Yes. Illness can strike anyone at any time. When it does, it can be physically debilitating and financially crippling. If you wait too long to plan, there are much more limited options as to what you can do to shield assets. You need a solid game plan. The best plan is the one formulated while your health is still good.

What happens to my assets if my spouse becomes ill and needs nursing care?

All of your assets would need to be disclosed and most of them spent to pay for your spouse’s care. You may have to spend down to your last \$23,184 which includes the \$2000 your spouse is allowed to keep. With proper planning however, you can preserve far more through utilizing asset exemptions to prevent spousal impoverishment.

Can I protect my home?

With adequate planning you can. Without adequate planning, Medicaid can place a lien on your property after six months if you need long term care.

Why won’t Medicare pay for my long term care?

Medicare provides health insurance for hospital services, doctor visits and prescriptions. It will also cover “rehabilitation” – such as physical, occupational and speech therapy – for limited periods of time. It will not pay

for most aspects of long term care. After rehabilitation stops, the program that will pay for long term care if you qualify is Medicaid.

What is Medicaid?

Medicaid is a program primarily funded by the federal government that provides for the health needs of the indigent. In New Jersey, the Board of Social Services of each county makes the initial determination of eligibility. Medicaid is primarily set up to pay for nursing home care, but also administers waiver programs that will pay for limited home care. To financially qualify, a single individual can have no more than \$2,000-\$4,000 in liquid assets (depending on which Medicaid program they qualify for). If you have assets in excess of this amount, you will have to pay privately until your resources are exhausted down to those thresholds.

How can Elder Law Planning help me retain more of my assets?

Elder Law Planning involves a thorough and complete evaluation of your income, your assets, your health, and your family network. Our office will provide you with an Estate and Asset Protection Questionnaire in which you will list your income, your resources, life insurance policies, stocks and annuities. These must be carefully scrutinized to see which assets can be captured and which assets are exempt. Trusts, Will, Living Wills, Powers of Attorney and Deeds are reviewed. New ones are often prepared as part of your personal “Asset Protection Plan.” That plan always anticipates the time when a Medicaid application may need to be submitted.

Overwhelmed by the Medicaid Application?

You're not alone. The Medicaid filing process can be very tedious and confusing. We expedite the filing process by helping you gather all the required documents and prepare an accounting of expenditures. We also go with you to your mandatory Medicaid interview at the board of social services. For more information please call us at 856-825-0700.



856.825.0700

- Planning for Home Health Care, Assisted Living, & Nursing Home Care
- Medicaid & VA Applications
 - Wills, Trusts, Estates
- Guardianships • Powers of Attorney



What records will I need for the Medicaid application?

The Medicaid "look back" period is currently 60 months. An accounting will have to be produced to process the application. Bank statements for the 60 months prior to application are required. If you have made transfers of property to others for less than fair market value, a period of ineligibility (penalty period) will be assessed before Medicaid will take over payment of long term care costs.

Can I make gifts?

You cannot make gifts during the 5 year "look back" period. Most Boards of Social Services will not penalize small gifts for Christmas or birthdays if you can prove that was your custom over many years. All other gifts will subject you to a penalty period of ineligibility.

Can I pay my children or a family member to take care of me?

Yes, as long as the charge is reasonable and there is a contract in writing. Without a written agreement, the Board of Social Services will deem every minute that a child spends caring for you as having been

done for "love and affection." Preparation of Caretaker Agreements between Elders and family members is an integral part of Elder Law Asset Protection Planning.

Will my children's assets need to be used to pay for my care?

No. Although most of your spouse's assets may need to be spent to pay for your care, your children's assets are not at risk. The exception to this is when children sign a guarantee to an assisted living facility or nursing home that they will personally pay after their parent's resources are depleted. A child who signs those agreements for the care of a parent should always do so only as the parent's representative, i.e. Power of Attorney or Guardian.

Can I engage in Estate Planning at the same time I do Asset Protection Planning?

If the combined assets of you and your spouse are \$675,000 or more, you should absolutely engage in Estate Planning. This can be done at the same time that you pursue Asset Protection Planning. The State of New Jersey will tax children and other family members at 14% of everything over

\$675,000. The upper middle class can save tens of thousands of dollars by forming Trusts to minimize the estate tax bite. Our Estate and Asset Protection Questionnaire that you fill out at our office will reveal if you can benefit from Estate Planning as well as Asset Protection Planning.

If Medicaid turns me down, do I have any recourse?

Whenever the Board takes an unreasonable position or assesses an unfair penalty, I request a Fair Hearing. The issue appealed from is then decided at a hearing by an Administrative Law Judge. Fortunately, early planning with an Elder Law Attorney can usually avoid the need for such hearings.



For more information call us.

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Dr. Robert Stern

The changes an orthodontist can achieve to the physical and emotional development of a growing child are spectacular. It is also equally exciting to create wonderful dental and skeletal changes to our adult patients. **I have been practicing orthodontics for more than 26 years and I find it exceptionally gratifying to work with patients of all ages with the goal of creating beautiful and functional smiles.** There is nothing like a great smile!

Stern Orthodontics was founded in 1958 by my father, Dr. Gershon Stern. We have been creating beautiful smiles in Southern New Jersey longer than any other orthodontic practice.



Dr. Tanya Stavisky

Your experience in our office means everything to us. **Our goal is a level of personal attention that exceeds all others.** We believe orthodontic treatment is a journey and we want to make every aspect enjoyable. Our staff is committed to make sure this happens. **If there is anything we can do to make your experience even more pleasant, please do not hesitate to ask.** We will always do our absolute best to make sure it happens.

If you're searching for the right orthodontist for yourself or your family, we invite you to call one of our convenient locations and schedule a free consultation. We will evaluate your case, provide you with treatment options and answer all of your questions.

“We love Stern orthodontics! From the time they answer the phone they make you feel like family. Both Doctors are fantastic and my daughter loves being a patient there.” - Rene H.



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life with braces it's not all that bad!

BELOW YOU'LL FIND LOTS OF INFORMATION ABOUT ORTHODONTICS! IF YOU HAVE QUESTIONS DEFINITELY GIVE US CALL!

What is orthodontics?

Orthodontics (also referred to as dentofacial orthopedics) is a specialized form of dentistry focusing on the diagnosis, prevention, and treatment of dental and facial abnormalities.

What is an orthodontist?

An orthodontist is a **dental specialist** who has received 2-3 years of additional training and experience. Your orthodontist is able to straighten teeth, correct misaligned jaw structure, and improve the function of your smile.

What's the best age to visit the orthodontist?

If you want to improve the look and feel of your smile, then any age can be a great age to see the orthodontist. The American Association of Orthodontists recommends that children first visit an orthodontist around the age of 7; however, orthodontic treatment is not exclusive to children and teens, with about 1 in every 5 orthodontic patients being over the age of 21.

How can I take care of my teeth if I'm wearing braces or a retainer?

ALWAYS remember to brush your teeth after every meal and floss at least once a day. Keep your retainer in its container when not in use so that it does not get lost or broken and keep it clean by brushing it gently with a toothbrush and toothpaste.

Do not put your retainer in boiling water or in the dishwasher! During your treatment, try to **avoid foods with a lot of sugar**, which increases the amount of bacteria that grows in your mouth, causing more plaque and possibly cavities.

Avoid sticky and chewy foods, hard foods, or any foods that could possibly get stuck in your braces. Be sure to schedule your routine checkups with your family dentist.

What types of braces are there?

Braces are used by your orthodontist to help you improve the look and feel of your smile. There are several different types of braces to choose from, including:

Clear braces, Ceramic braces, Lingual braces, Self-ligating braces, Invisible braces, Traditional metal braces

If I get braces, how long do I have to wear them?

The amount of time spent in braces will vary depending on the individual patient, because every smile responds differently to treatment. Treatment times can take between six and 30 months, but most standard treatments take about 22 months.

Do braces hurt?

Braces do not often hurt though you may feel a small amount of discomfort for a couple days as your teeth, gums, cheeks, and mouth get used to your new braces.

Do I need to brush my teeth more often if I have braces?

With braces, you should brush your teeth at least three times a day to keep your teeth, gums, and mouth healthy and clean.

If I have braces, do I still need dental checkups every six months?

Yes! In fact, it's even more important that patients receiving orthodontic treatment visit their dentist regularly.

Will my braces interfere with my school activities like sports, playing an instrument, or singing?

Playing an instrument or a contact sport may require some adjustment when you first get your braces, but wearing them will not stop you from participating in school activities. If you play a contact sport, we recommended you wear a mouthguard to protect your braces or appliance.

Customized Treatment Plans

We never look at a growing child without envisioning what that child's face will look like as an adult. When we meet a child, we look at the accompanying parent for features that have been passed along. This helps us greatly in designing an orthodontic treatment plan that will maximize the patient's dental and facial esthetics.

Advanced Technology for an Advanced Smile

Length of time in practice alone is no badge of honor. However, staying current in refining and developing personalized treatments and blending them with the most advanced diagnostic and treatment technologies available such as digital X-rays, self-ligating braces, Invisalign® and Invisalign Teen®, AcceleDent®, and surgical treatment therapies make it easier. We are an evidenced based practice, which means we carefully evaluate and incorporate new technologies only when they are clinically proven to succeed.

After-Hours Emergencies

We are here for you no matter what!

We're always on call during non-office hours, and will always be available to help in any situation that may arise. While orthodontic emergencies are rare, we are always here to help if they do.

How do I schedule my next appointment?

Simply call our practice! Our front desk staff will be happy to help schedule your next appointment at your convenience. If you are a new patient or have been referred to our practice, please let us know and we will provide you with all of the information you need.

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Back Pain - When Ibuprofen Isn't Enough

Your physician may prescribe physical therapy as part of your treatment for back pain. Typically, therapy is prescribed after a course of medications and a period of rest hasn't produced an expected amount of improvement. If severe enough, therapy may be ordered at the onset of pain.

Your physical therapist at ACTS Rehabilitation will discuss your goals and a treatment plan at the beginning of your therapy program. The goals most often are to decrease pain, restore or improve mobility and function, and to show you how to prevent reoccurrences of back pain by continuing to perform exercises at home.

A physical therapy program for back pain usually has two components:

1. A Passive physical therapy to help reduce the patient's pain
2. Active exercises to improve mobility

Passive Physical Therapy

Modalities

At the beginning of your physical therapy program, the therapist will most likely focus on performing passive modalities. These are therapy treatments that help to reduce pain and are performed directly on the patient versus an exercise that the patient performs on his or her own or with the assistance of the therapist. Examples of modalities include:

- Heat/ice packs • TENS units
- Iontophoresis • Ultrasound

Heat and Cold Therapy

Heat and ice are the most common modalities used. Heat or ice packs may be applied during therapy and may be contrasted or alternated. They are usually applied for 15-20 minutes at a time. They're often used early in the treatment of back pain. Your therapist may recommend you use heat and/or ice at home in addition to being used at therapy.

TENS Units for Electrotherapy

A transcutaneous electric nerve stimulator (TENS) unit works by sending stimulating

pulses across the surface of the skin and along the nerve strands. The electrical impulses prevent pain signals from reaching the brain. The stimulations also help you produce endorphins which is your body's own natural pain killer. TENS units may also be prescribed for home use.

Iontophoresis

Iontophoresis is a type of electrical stimulation that is used to administer medication into your body through your skin. The steroid is applied to the skin and then an electrical current is applied that causes it to migrate under the skin. The steroids then produce an anti-inflammatory effect in the area that is painful.

Ultrasound

Ultrasound is a form of deep heating in which sound waves are applied to the skin and penetrate into the soft tissues. Ultrasound is especially useful in relieving acute episodes of pain.

Active Physical Therapy

Back Pain Exercises

In addition to passive therapies, active physical therapy exercises should be incorporated to improve strength and function of the spine. Typically, a patient's back exercise program should encompass a combination of the following types of exercises:

Stretching

Almost every individual who has suffered from low back pain should stretch their hamstring muscles. This should be done at least once or twice daily. Hamstring stretching exercises are best done at the same time every day to encourage making it part of a daily routine.

Strengthening

To strengthen the back muscles, 15 to 20 minutes of lumbar stabilization or other exercises guided by your therapist should be done every other day. Core abdominal muscle strengthening is also important in lower back pain treatment. It is important to perform the exercises correctly. They are best learned with the help of a physical therapist in order to see the results of your efforts.

Low-impact aerobic conditioning

Low impact aerobics are important for long term pain reduction. There are many options available, such as walking, bicycling, swimming or water therapy. Aerobic exercise is best done for 30 to 40 minutes, three times weekly, and on alternate days from the aforementioned strengthening exercises. Your physical therapist may use multiple modalities to reduce low back pain. Multiple modalities is especially useful in alleviating acute low back pain when it's intense and debilitating.

Benefits of Aerobic Exercise

Aerobic exercises are very useful for both rehabilitation and maintenance of the lower back. Patients who regularly undertake aerobic exercise will benefit in several ways:

- They have fewer episodes of low back pain.
 - They are also more likely to stay functional.
- Patients with chronic low back pain who do not engage in aerobic exercise are more likely to experience the gradual loss of function and find it more difficult to regain.
- It is easier to control weight or lose weight which helps to decrease the stress placed on the spine.
 - Aerobic exercise helps produce endorphins, the body's natural pain killer, which can combat pain.
 - Producing endorphins through exercise can help patients reduce their reliance on pain medication.
 - Endorphins can improve your mood and relieve symptoms of depression and anxiety which is common in those with back pain.

Aerobic exercises that increase the heart rate for a sustained period is very beneficial for helping people with back problems. Aerobic exercise increases the flow of blood and nutrients to the structures of the spine which supports healing. Along with exercises to strengthen the spine aerobic exercises can decrease stiffness in the back and joints that lead to back pain. While many patients with back pain are able to participate in vigorous exercise like running or step aerobics, others find it easier to engage in low-impact exercise, which does not jar the spine.

Your physical therapist at ACTS Rehabilitation, along with your physician, will work on a therapy program tailored to your specific needs and focused on restoring your strength and mobility.

Premier Treatment One on One Care

PHYSICAL THERAPY - 43



We treat physical therapy patients with care using the following physical therapy interventions:

- ▶ Custom Exercises
- ▶ Traction Therapy
- ▶ Heat
- ▶ Electrical Stimulation
- ▶ Manual Therapy
- ▶ Patient Education
- ▶ Cold
- ▶ Ultrasound

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Most Insurances Accepted

DIABETIC TIP. Trimming toenails, corns, and calluses when you have diabetes happens to be a very common origin of injury so exercise great caution when doing so or schedule an appointment with Dr. Jespersen for a checkup and routine foot care maintenance.



FOOT CARE TIP. If you have bunions or hammertoes, do not wear shoes that are too narrow creating compression and irritation of the foot.



Dr. David Jespersen

Board Certified by the American Board of Lower Extremity Surgery

Expert Foot Care in Cumberland County

The foot certainly seems simple enough in function, but did you know that in one pair of feet there are upwards of 250,000 sweat glands? The foot is also comprised of 26 bones, 33 joints and over 100 muscles, tendons and ligaments! With that many bones in the foot, it's amazing to think that 1/4 of all the bones in your entire body are down there in your feet. And believe it or not, when these bones are out of alignment, everything else is too so it's important to take good care of them. Of course while playing sports, working on the job site, or doing chores around the house there are plenty of us who have experienced injuries that require professional attention, but keeping

your feet healthy outside of the occasional mishap has some tried and true bullet points to keep in mind.

A person's health and wellness in general depends heavily on eating the right foods, drinking plenty of water and getting adequate exercise. But when it comes to specifically keeping the feet happy and healthy, walking happens to be the best exercise because it will improve blood circulation and lessen excess body weight. Smoking on the other hand is one of the worst things you can do for your feet because it often times leads to Peripheral Vascular Disease which is a disease of the arteries of the feet and legs that leads to

pain when walking, ulcerations, possible infections, and in severe cases, gangrene and amputation. Other diseases such as diabetes can have a significant impact on the health of your feet and it's important to get a regular checkup with your podiatrist if you are a diabetic.

As a podiatrist caring for thousands of South Jersey patients over the years Dr. Jespersen has seen just about every type of foot related ailment out there. If you're experiencing foot, ankle or heel pain, have diabetes, or want to remedy toenail fungus, bunions, hammertoes, ingrown toenails, athlete's foot, calluses, corns and blisters call the local foot care expert, Dr. Jespersen.



**Cumberland
Foot and Ankle
Center, LLC**

856-293-1880

CumberlandFootAndAnkle.com

1601 N 2nd Street, Suite A6
Millville, NJ 08332

Se Habla Español



Diabetic Foot Care and the Right Shoes

Diabetes and certain other medical conditions that can affect the nerves cause special foot care problems that require professional treatment and monitoring.

In some people, diabetes will even result in nerve damage. And when this happens in the feet, the nerves will go numb and a person will no longer feel pain. A patient that no longer feels pain in their feet can easily have an injury that goes undetected because it's simply not felt.

Further complicating the issue for a diabetic person is that the body's overall defense system is also weakened which allows for a greater chance of infections and possible damage to blood circulation. Poorly protected from infection by weakened body defenses and loss of



circulation, the feet and toes become very vulnerable to injury and in some cases, if an injury is undetected and left untreated, removal of the foot becomes necessary.

Of course everyone wants to avoid injury and no one wants to have a foot amputated so patients with diabetes need to exercise extreme caution and take proactive measures to protect them.

Properly fitting shoes customized to the curves and unique structure of each foot can greatly help as a safeguard. Diabetic shoes have considerably more cushioning than store bought items and offer a high quality exterior grade material for added protection. Of course they come in a variety of colors and designs and when you visit with Dr. Jespersen he will explain your options.

Dr. Jespersen has been alleviating foot care problems in diabetic patients for over 15 years. And throughout those years he's seen just about every case imaginable. If you or someone you care about is experiencing foot pain or discomfort or has a foot injury, make an appointment to see Cumberland County's local foot care expert, Dr. David Jespersen.



Your Shoes Have a Story to Tell

To most people an old pair of shoes are simply a good reason to go buy a new pair, but to a podiatrist they tell an interesting story. The natural progression of walking starts with a foot striking the surface at the heel, followed by the middle of the foot flattening out within the arch area to absorb a landing impact, and finally completed by the front of the foot touching the ground and pushing off for the next step.

When you take a look at the soles of your old, worn out shoes, if you're a balanced walker you should see fairly even wear in general.

But if you notice that the outer heel is more worn than the inner heel it tells that you are "**supinating**", which means your arch isn't flattening out properly during your step and thus causes your body weight to be supported on the outer edges of the foot while walking. People

with this type of walk tend to sprain their ankles more often and end up being more susceptible to knee and hip complications down the road.

If you see wear on the inner side of the heel you're "**pronating**" which means your arch is flattening while also causing your foot to roll inward under your body's weight. People with this type of walk will commonly experience calf cramps and ankle swelling. And over time it may lead to lower back pain due to anterior pelvic tilt which means the front of the pelvis drops lower while the back of the pelvis rises higher.

These are just a few of the interesting tales your old shoes can tell, but if you're experiencing pain while you walk then definitely give us a call, bring in your old shoes and Dr. Jespersen will tell you the rest of the story and provide a solution!

We Treat All Types of Foot Care Problems Including:

- | **Diabetic Foot Problems**
- | **Sports Injuries to the Foot**
- | **Foot & Ankle Wounds**
- | **Heel & Arch Pain**
- | **Sprains & Fractures**
- | **Bunions & Hammertoes**
- | **Ingrown Nails**
- | **Fungus Nails**
- | **Warts**
- | **Corns & Calluses**
- | **Orthotics**
- | **Diabetic Shoes**
- | **Bone Spurs**
- | **Peripheral Neuropathy**



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Your Complete Healthcare Solution! in Cumberland County

The Patient-Centered Difference

All of CompleteCare's locations are certified as Patient-Centered Medical Homes by the Joint Commission. This is the new gold-standard in healthcare featuring a team-based approach to patient care. The designation signifies the high-level of care that patients can expect when they choose CompleteCare as their care provider.

Patient-Centered: CompleteCare's primary care clinicians and their interdisciplinary teams work in partnership with patients to create effective care plans that fit patients' goals and values.



Comprehensive: CompleteCare provides care through collaborative, interdisciplinary health care teams, which include primary care and specialist physicians, nurse practitioners, physician assistants, licensed clinical social workers, dentists, dental hygienists, and a team of care managers. CompleteCare also has the resources and team members to help at every life stage, from prenatal care and the care of newborns to helping to coordinate end of life care. Dedicated care managers also help to manage chronic conditions like diabetes or hypertension, making sure that patients have the skills and resources to stay healthy.

Coordinated: Whether a patient is seen in the office, seeing a specialist, admitted to the hospital, or receiving home health services, it is the aim of CompleteCare's health care teams to work together to address patients' health care needs. In addition to one-on-one communication, this is facilitated through an electronic health record (EHR) system that is interfaced with area hospitals.

Easy to access: Through extended hours in the evenings and on weekends and walk-in access, CompleteCare offers unparalleled access to care. Non-urgent questions, refill requests, and appointment requests can be submitted 24 hours per day, 7 days per week via an online patient portal. For urgent medical concerns, CompleteCare offers access to a medical professional by telephone 24 hours per day, 7 days per week.

High quality, safe, and effective care: CompleteCare seeks to provide the best possible quality of care to every patient seen. In addition to tracking clinical outcomes, CompleteCare also conducts regular patient surveys and focus groups to make sure that every patient experiences the kind of compassionate, dedicated care that will ensure the best possible outcomes.



The CompleteCare Health Network began in 1973 as the Community Health Improvement Program and has grown to become the largest health organization of its kind in South Jersey. CompleteCare operates 20 locations throughout Gloucester, Cumberland and Cape May Counties.



All of CompleteCare's locations are certified as Patient-Centered Medical Homes by the Joint Commission.



Services Available at CompleteCare include:

- Primary Care
- Pediatrics
- OB/GYN
- Podiatry
- Counseling Services
- Infectious Disease
- Optometry
- Ophthalmology
- Nephrology
- Dental

Cumberland County Locations:

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70 Cohansey St.
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- ◆ **Pediatric & Family Medical Professionals**
265 Irving Ave.
Bridgeton, NJ 08302
- ◆ **RiteCare in the Upper Deerfield ShopRite**
1000 North Pearl St.
Bridgeton, NJ 08302
- ◆ **Dental Professionals – Smile Center**
105 Manheim Ave., Suite 11
Bridgeton, NJ 08302
- ◆ **Upper Deerfield Medical Professionals**
1369 Route 77
Seabrook, NJ 08302
- ◆ **Women's Medical Professionals**
105 Manheim Ave., Suite 7
Bridgeton, NJ 08302

MILLVILLE

- ◆ **Medical & Dental Professionals**
1200 North High St.
Millville, NJ 08332

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- ◆ **RiteCare in the Vineland ShopRite**
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- ◆ **Women's Medical Professionals**
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Vineland, NJ 08361
- ◆ **Vineland Health Campus**
785 West Sherman Ave.
Vineland, NJ 08360

For more information or to schedule an appointment please call.

856-451-4700

CompleteCareNJ.org

SOCIAL SECURITY DISABILITY CLAIM

Failure to complete this form in its entirety may result in a delay in processing this claim.

FILING CLAIM FOR (check all that apply):
☐ Accidental Injury Only
☒ Injury With Disability
☐ Short-Term Disability
☐ Hospital Indemnity
☐ Injury With Hospitalization
☐ Hospital Intensive Care

Accident Policy Number
1234567

Short-Term Disability Policy Number
NA

Hospital Indemnity Policy Number
NA

Hospital Intensive Care Policy Number
NA

Deceased - Date Deceased: _____

Life Policy Number
NA

Specified Health Event Policy Number
NA

INSTRUCTIONS:

- Complete Section A: Policyholder/Patient Information.
- Have your doctor complete Section B: Physician's Statement. If you are filing for disability, have your doctor also complete and sign Section C: Physician's Disability Statement.
- If you are filing for disability, have your employer complete and sign Section D: Employer's Disability Statement.
- Be sure to sign your claim form at the bottom of Page 1.

ADDITIONAL NOTES:

All bills related to this claim such as ambulance, follow-up visits, physical therapy, etc. All bills should be itemized and should include the services rendered and actual charges for the service.

Let Legal Counsel Help You With Your Social Security Appeal.

When your poor health prevents you from working, Social Security disability benefits can provide a crucial financial lifeline to help you support your family. The SS Administration provides cash support to millions of Americans who suffer from physical and mental conditions that prevent them from working.

The process of applying for Social Security Disability Benefits can be quite complicated though. And often times initial claims for benefits are denied. However, a Social Security lawyer well versed in handling SSDI and SSI appeals can help you win your case at all levels of the appeals process.

Navigating the maze of paperwork, timelines and regulations set by the Social Security Administration can be a nightmare for an ordinary person. As a lawyer, who is well versed in the policies and procedures of the Social Security Administration, I know how to present your case to the agency in a timely and well organized fashion. If you're in need of a Social Security attorney, please feel free to schedule a free consultation.

*No Fee Without Recovery.
Caring Representation.*

EVENING & SATURDAY APPOINTMENTS

Free Consultation

Joseph Chiarello

For more than 15 years I've helped residents in the South Jersey area with their challenges related to Social Security.

- ✓ **SSI**
Supplemental Security Income
- ✓ **SSDI**
Social Security Disability Insurance
 - Appeals
 - Survivors Benefits For Spouses & Children
 - New Applications



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Veterans Benefits

Elder Law. Smart Medicine For Veterans.

Proposed Changes to VA Compensation Laws. In January 2015, the VA proposed changes to Title 38 that would set a hard-line rule on asset determination for benefits purposes. It would be the same as the Medicaid limits. The proposed changes also include a 3 year look-back period for transfer of assets. Now is a good time to inquire about Elder Law and Asset Protection Planning.

If you're feeling overwhelmed by the Medicaid Application or Veterans Benefits process, you're not alone. These filing processes can be very tedious and confusing. At Jacob and Chiarello, we have a special focus on Elder Law and can help you expedite the filing process. We're here to help protect your hard earned assets and provide solid guidance every step of the way.





Frederick Jacob

- Graduate, Cornell University Law School
- Member, National Academy of Elder Law Attorneys
- Admitted to Practice US, NJ, & PA Supreme Court

Veterans Benefits offer an exceptional source of tax-free income when it comes to paying for home health care, assisted living care, nursing home care, and other medical related expenses. But the application process and qualifying for eligibility can be daunting. With expected changes to the pension laws imposing penalties on transfers of assets to your kids or loved ones now is the time to get your ducks in a row with a plan of action.

As an Elder Law attorney practicing for over 40 years I have a considerable amount of knowledge and experience helping and guiding Veterans with estate planning, protecting their assets, pre-planning for VA benefits, assisting with VA applications and if need be, following through with Medicaid benefits down the line.

About the Dept of Veteran's Affairs (VA)

The VA has two departments, the Veterans Health Administration and the Veterans Benefits Administration.

★ About the VHA

The Veterans Health Administration

No system is perfect and the VHA has its shortcomings, but VA health benefits offer many veterans a more economical means to obtaining health care coverage or supplementing the gap left by being underinsured. Enrolling in the VA system entitles veterans to a Medical Benefits Package which includes nationwide VA healthcare facility access, hospital, outpatient, and extended care services, preventative care services, prescription drugs, emergency care, and in some cases rehabilitative care, professional counseling, mental health services, medical equipment and supplies including hearing aids and eyeglasses, home health care services, plastic surgery, hospice care and dental.

★ About the VBA

The Veterans Benefits Administration

The purpose of the VBA is to provide monetary payments to veterans who meet certain disability criteria. 1.) Compensation for honorably discharged veterans who suffered a service-connected disability such as an injury or disease. 2.) Pensions for honorably discharged veterans who actively served during wartime.

★ VBA Compensation

It's important to note that service-connected compensation is not obstructed by a veteran's employment, earned or unearned income or net worth. VA disability compensation is tax-free income as well.

★ VBA Pensions

Veterans and widow(ers) of veterans are entitled to a pension that will provide a Special Monthly Pension to help offset the cost of necessary healthcare. The three types of SMP are **Low Income Pension, Housebound benefits, and Aid & Attendance benefits.** The criteria to meet the eligibility requirement are:

- ✓ Veteran must have served at least 90 days of active-duty service, one day of which must have been during a wartime period. (Increased to two years for the Gulf War)
- ✓ Veteran must have received an honorable discharge.
- ✓ Claimant must have limited income and assets.
- ✓ Permanent and total disability at the time of application.
- ✓ The disability was caused without willful misconduct.

Low Income Pension

This is the VA's equivalent to SSI. The claimant must meet all the above criteria and have limited income and assets.

Housebound Benefits

This type of benefit is available to a veteran or widow(er) of a veteran who is disabled and confined to home. To prove entitlement the claimant must have at least one permanent disability rated as 100 percent disabling under the VA schedule and confined to home. They will also allow for a claimant to not be confined to home if they have at least one 100 percent disability and another 60 percent disability.

Aid & Attendance

This type of benefit is available to a veteran or widow(er) of a veteran who is blind, living in a nursing home, or needs regular assistance with at least two activities such as walking, bathing, dressing, eating, etc.

Income Limits for Aid & Attendance

An applicant will be denied if the veteran's or widow(er)'s countable income exceeds the maximum family income limits including that of their spouse and dependent children. Unreimbursed medical expenses paid can be used to reduce income including doctor's fees, dentist's fees, prescription glasses, health insurance, transportation to medical offices, funeral expenses, home health care, assisted living and other care facilities. The VA also considers the veteran's net worth excluding their home, furnishings and car. The standard for a person's eligibility for benefits is whether the person has sufficient means to pay for their own care.

★ Medicaid and VA Benefits

Medicaid is a last resort. VA Benefits must be sought out before applying for Medicaid and doing so may assist in a veteran being able to avoid Medicaid estate recovery rules. However, if a patient needs both, it's important to note:

- ✓ Service-connected disability compensation is considered income under Medicaid.
- ✓ Pension benefits are considered income under Medicaid. Housebound benefits and Aid & Attendance benefits are not.
- ✓ Single veterans, maximum allowable income from the VA while receiving Medicaid in a skilled nursing facility is \$90 per month.

If you have questions or concerns about veterans benefits contact Jacob and Chiarello. We're here to help.



For more information call us.

856.825.0700

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A

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A**A & A Dermatology Association**

1176 Karin Street - Vineland - 08360
(856) 691-1737 Fax: (856) 691-4991

Academy of Healthcare Excellence

854 North Main Road, Suite F - Vineland - 08360
(856) 213-6756

Achieve Physical Therapy & Fitness

1940 Southwest Blvd, Bldg A, Suite 1 - Vineland - 08360
(856) 690-9977 Fax: (856) 507-9918

Acme - Sav-On Pharmacy

29 Cornwell Drive - Bridgeton - 08302
(856) 455-0220 Fax: (856) 455-9462

Acme - Sav-On Pharmacy

301 South Main Road - Vineland - 08360
(856) 507-1109 Fax: (856) 507-1125

Acoustical Hearing Aid Services

717 East Landis Ave, Suite 3 - Vineland - 08360
(856) 691-6809 Fax: (856) 691-6861

Acts Rehabilitation Services, Inc.

611 East Landis Ave - Vineland - 08360
(856) 794-2100 Fax: (856) 794-2120

Adult & Child Dermatology Center

1721 East Main Street - Millville - 08332
(856) 825-3023

Advanced Eye Group, LLC

206 North Main Road, Bldg A - Vineland - 08360
(856) 691-0720 Fax: (856) 691-6163

Advanced Foot & Ankle Center

92 South State Street - Vineland - 08360
(856) 691-1287 Fax: (856) 691-3037

Advantage Occupational Medicine

994 West Sherman Ave - Vineland - 08360
(856) 696-2719 Fax: (856) 692-4769

Advocare Family Medicine Associates

602 West Sherman Ave, Suite B - Vineland - 08360
(856) 692-8484 Fax: (856) 896-3059

Agape Medical Center

1450 East Chestnut Ave, Bldg 1, Suite E - Vineland
(856) 507-9320 Fax: (856) 507-9327

Alafia OBGYN, Inc.

1601 North Second Street, Suite C-2 - Millville - 08332
(856) 765-3138 Fax: (856) 765-3147

Allergy & Asthma of South Jersey, P.A.

1122 North High Street - Millville - 08332
(856) 825-4100 Fax: (856) 825-1700

Allied Physicians of South Jersey

1206 West Sherman Ave, Bldg 1, Suite A - Vineland
(856) 692-7700 Fax: (856) 213-5825

Ambulatory Care Center, PA

1133 East Chestnut Ave - Vineland - 08360
(856) 507-0800 Fax: (856) 507-0824

America's Best Contacts & Eyeglasses

2231 North Second Street - Millville - 08332
(856) 825-2671 Fax: (856) 825-4047

American Surgical Arts, PC

2950 College Drive, Suite 1-B - Vineland - 08360
(856) 362-8898 Fax: (856) 362-8903

Anytime Fitness

1601 North High Street - Millville - 08332
(856) 765-5196

Anytime Fitness

301 South Main Road, Unit D5 - Vineland - 08360
(856) 839-0065

Appearance Dermatology, LLC

2466 East Chestnut Ave - Vineland - 08361
(856) 691-3442 Fax: (856) 691-6582

ARC of Cumberland County

1680 West Sherman Ave - Vineland - 08360
(856) 691-9138 Fax: (856) 563-0221

Arthritis & Rheumatology Associates of South Jersey

2848 South Delsea Drive, Bldg 2-C - Vineland - 08360
(856) 794-9090 Fax: (856) 794-3058

Aspira Inc. of New Jersey

12 South 4th Street - Vineland - 08360
(856) 563-0007 Fax: (856) 563-1407

Atlantic Orthopedic & Sports Physical Therapy

760 South Delsea Drive, Suite 300 - Vineland - 08360
(856) 690-0382 Fax: (856) 457-7056

Atlantic Physicians & Surgeons, PA

1051 West Sherman Ave, Suite 4B - Vineland - 08360
(856) 692-4244 Fax: (856) 691-3350

B**Bacharach Institute for Rehabilitation**

1450 East Chestnut Ave, Bldg 3, Suite B - Vineland
(856) 563-1622 Fax: (856) 563-1624

Back Pain Relief Center

1133 East Chestnut Ave, Bldg 2 - Vineland - 08360
(856) 690-8883 Fax: (856) 690-8822

Back to Chiropractic and Wellness Center

1419 South Delsea Drive - Vineland - 08360
(856) 692-2521 Fax: (856) 692-6434

Baker Place - Enlivant Company

685 South Brewster Road - Vineland - 08361
(856) 261-7367 Fax: (856) 238-5338

Batastini Orthodontics

1035 East Landis Ave, Suite 1 - Vineland - 08360
(856) 696-2600 Fax: (856) 354-2081

Bay-Sea Physical Therapy

232 Laurel Heights Drive - Bridgeton - 08302
(856) 455-9730 Fax: (856) 455-5165

Bay-Sea Physical Therapy

2848 South Delsea Drive, Professional Bldg 3 - Vineland
(856) 696-0404 Fax: (856) 696-8555

BAYADA Home Health

1101 Wheaton Ave, Suite 170 - Millville - 08332
(856) 293-7909

BAYADA Home Health Care

1601 North Second Street, Suite B-8 - Millville - 08332
(856) 327-6800 Fax: (856) 327-6820

BAYADA Pediatrics

10 East Main Street, Suite 1 - Millville - 08332
(856) 327-5103 Fax: (856) 327-5108

Bayda at Inspira - Home Health and Hospice

Vineland - 08360
(888) 990-8947

Bishop McCarthy Residence

1045 East Chestnut Ave - Vineland - 08360
(856) 692-2850 Fax: (856) 696-5770

BJ's Optical

3849 South Delsea Drive - Vineland - 08360
(856) 293-0270 Fax: (856) 293-1454

Body Benefits Pilates Studio

3722 East Landis Ave - Vineland - 08361
(856) 213-6365

Bridgeton Dental Associates

1055 North Pearl Street - Bridgeton - 08302
(856) 455-7785 Fax: (856) 451-0174

Bridgeton Medical Associates

105 Manheim Ave, Suite 1 - Bridgeton - 08302
(856) 455-2700 Fax: (856) 455-7051

C**Cafone Care**

1117 State Highway 77 - Bridgeton - 08302
(856) 455-8158

Canine Hearing Companions, Inc.

247 East Forest Grove Road - Vineland - 08360
(856) 696-3668 Fax: (856) 696-3433

Caring, Inc. - Programs at Jaycee Plaza & Riverview

122 East Main Street - Millville - 08332
(856) 327-8161 Fax: (856) 327-8478

CASA PRAC, Inc.

800 East Chestnut Ave - Vineland - 08360
(856) 692-2331 Fax: (856) 691-9521

Center for Diagnostic Imaging, The

1119 Highway 77, Bldg 2, Suite C - Bridgeton - 08302
(856) 453-1555 Fax: (856) 453-0255

Center for Diagnostic Imaging, The

1550 East Chestnut Ave, Bldg 4, Suite A - Vineland
(856) 794-1700 Fax: (856) 794-1788

Charles Marley Optical

1101 North Second Street, Reema Plaza - Millville - 08332
(856) 825-4242 Fax: (856) 825-4242

Children First Pediatrics

10 Magnolia Ave, Bldg B, Suite I - Bridgeton - 08302
(856) 451-4140 Fax: (856) 451-3657

Children First Pediatrics

80 South Main Road, Suite 103 - Vineland - 08360
(856) 690-0050 Fax: (856) 690-9499

City of Vineland - Public Health Nursing

610 East Montrose Street, Suite 1 - Vineland - 08360
(856) 794-6700 Fax: (856) 362-8986

Cohanzyck Orthopedics, PA

70 Manheim Ave - Bridgeton - 08302
(856) 451-9161 Fax: (856) 455-8075

Commercial Township Senior Center

8879 Highland Ave - Port Norris - 08349
(856) 785-9817 Fax: (856) 785-1712

Community Medical Day Care Center

423 West Landis Ave - Vineland - 08360
(856) 696-4442 Fax: (856) 696-8576

CompleteCare - Vineland Adult Medical Center

1038 East Chestnut Ave, Suite 110 - Vineland - 08360
(856) 451-4700 Fax: (856) 690-1095

CompleteCare Adult & Specialty Medical Professionals

70 Cohansey Street - Bridgeton - 08302
(856) 451-4700 Fax: (856) 459-1409

CompleteCare Dental Professionals Smile Center

105 Manheim Ave, Suite 11 - Bridgeton - 08302
(856) 451-4700 Fax: (856) 459-1090

CompleteCare Medical & Dental Professionals

1200 North High Street - Millville - 08332
(856) 451-4700 Fax: (856) 825-7959

CompleteCare Pediatric & Family Medical Professionals

265 Irving Ave - Bridgeton - 08302
(856) 451-4700 Fax: (856) 690-1095

CompleteCare Upper Deerfield Medical Professionals

1369 Route 77 - Seabrook - 08302
(856) 451-4700 Fax: (856) 451-1894

CompleteCare Vineland Health Campus

785 West Sherman Ave - Vineland - 08360
(856) 451-4700 Fax: (856) 691-7079

CompleteCare Women's Medical Professionals

105 Manheim Ave, Suite 7 - Bridgeton - 08302
(856) 451-4700 Fax: (856) 459-1216

CompleteCare Women's Medical Professionals

484 South Brewster Road - Vineland - 08360
(856) 451-4700 Fax: (856) 696-2561

Confident Care Corp

616 East Landis Ave - Vineland - 08360
(856) 690-0600 Fax: (856) 690-0098

Contino Chiropractic

174 West Commerce Street - Bridgeton - 08302
(856) 455-2225 Fax: (856) 455-5304

Cooper Wellness Center

6 LaSalle Drive - Vineland - 08360
(856) 691-1313 Fax: (856) 691-3501

Create Change Hypnosis

Maurice River Pkwy - Vineland - 08360
(609) 247-5418

Creszenzo Speech & Language Pathology

1104 East Park Ave - Vineland - 08360
(856) 696-3043

Cumberland Cardiology & Diagnostic Center, PA

2848 South Delsea Drive, Suite 4A - Vineland - 08360
(856) 691-6300 Fax: (856) 691-0444

Cumberland Chiropractic Center

122 North Second Street - Millville - 08332
(856) 825-0452 Fax: (856) 327-2307

Cumberland County Alcohol & Drug Abuse Services

70 West Broad Street - Bridgeton - 08302
(856) 451-3727 Fax: (856) 455-9706

Cumberland County Alcohol & Drug Abuse Services

629 East Wood Street - Vineland - 08360
(856) 691-2767 Fax: (856) 507-0397

Cumberland County College - Nursing Program

3322 College Drive, PO Box 1500 - Vineland - 08360
(856) 691-8600

Cumberland County College - Radiology Training

3322 College Drive, PO Box 1500 - Vineland - 08360
(856) 691-8600

Cumberland County Department of Health

309 Buck Street - Millville - 08332
(856) 327-7602 Fax: (856) 327-6405

Cumberland County Guidance Center

2038 Carmel Road - Millville - 08332
(856) 825-6810 Fax: (856) 327-4281

Cumberland County Guidance Center PACT/ICMS

425 Bank Street - Bridgeton - 08302
(856) 455-8316 Fax: (856) 455-3489

Cumberland County Medical Society

2967 Woodstock Court - Vineland - 08360
(856) 794-2209 Fax: (856) 691-3575

Cumberland County Office on Aging and Disabled

800 East Commerce Street - Bridgeton - 08302
(856) 459-2220 Fax: (856) 455-1029

Cumberland County Public Information

164 West Broad Street - Bridgeton - 08302
(856) 453-2180 Fax: (856) 453-9138

Cumberland Family Medicine Associates

1203 North High Street, Suite A - Millville - 08332
(856) 327-0182 Fax: (856) 327-7381

Cumberland Family Shelter

6140 Mays Landing Road - Vineland - 08361
(856) 825-3144 Fax: (856) 825-9618

Cumberland Foot & Ankle Center, LLC

1601 North Second Street, Suite A-6 - Millville - 08332
(856) 293-1880 Fax: (856) 293-1889

Cumberland Internal Medicine

1450 East Chestnut Ave, Bldg 3, Suite A - Vineland
(856) 794-8700 Fax: (856) 794-2752

Cumberland Manor Nursing Home

154 Sunny Slope Drive - Bridgeton - 08302
(856) 455-8000 Fax: (856) 455-5493

Cumberland Nephrology Associates, PA

351 Irving Ave - Bridgeton - 08302
(856) 453-4400 Fax: (856) 205-0041

Cumberland Nephrology Associates, PA

1318 South Main Road, Bldg 4A - Vineland - 08360
(856) 205-9900 Fax: (856) 205-0041

Cumberland Obstetrics & Gynecology, PA

2950 College Drive, Suite 2G - Vineland - 08360
(856) 696-4484 Fax: (856) 696-1694

Cumberland Periodontal Associates, PA

1077 East Chestnut Ave - Vineland - 08360
(856) 696-3990 Fax: (856) 696-2121

Cumberland, Gloucester & Salem Family Support Org

3739 North Delsea Drive - Vineland - 08360
(856) 507-9400 Fax: (856) 507-9401

Cunningham Family Medicine

2630 East Chestnut Ave, Suite C6 - Vineland - 08360
(856) 691-1053 Fax: (856) 691-9561

CURA, Inc.

729 East Landis Ave - Vineland - 08360
(856) 696-7335 Fax: (856) 696-7334

CVS Inside Target Pharmacy

2100 North Second Street - Millville - 08332
(856) 327-7341 Fax: (856) 327-7351

CVS Pharmacy

1209 North High Street - Millville - 08332
(856) 765-1201 Fax: (856) 765-9465

CVS Pharmacy

76 West Landis Ave - Vineland - 08360
(856) 696-4881 Fax: (856) 507-1589

CVS Pharmacy - 24 Hour

1163 East Chestnut Ave - Vineland - 08360
(856) 205-7371 Fax: (856) 205-7377

D**Delaware Valley Institute of Fertility & Genetics**

2950 College Drive, Suite 2B - Vineland - 08360
(856) 794-8080 Fax: (856) 988-0056

Delaware Valley Primary Care & Occupational Medical

1458 West Landis Ave, Suite 2 - Vineland - 08360
(856) 696-0669 Fax: (856) 696-1424

Dental Care of Millville

707 Columbia Ave - Millville - 08332
(856) 825-0077 Fax: (856) 825-0295

Dental Care of Vineland

1500 South Lincoln Ave - Vineland - 08361
(856) 691-2553 Fax: (856) 691-3370

Dental Group of Millville, LLC

1018 North High Street - Millville - 08332
(856) 825-9000 Fax: (856) 327-0767

Dental Health Center

1772 East Oak Road - Vineland - 08361
(856) 691-8608 Fax: (856) 691-8014

Dental Wellness Center

1450 East Chestnut Ave, Bldg 6A - Vineland - 08361
(856) 563-0001 Fax: (856) 563-0070

Dentistry For Children

1450 East Chestnut Ave, Bldg 6C - Vineland - 08361
(856) 696-5400 Fax: (856) 696-5867

Dentofacial Associates, PA

435 West Landis Ave - Vineland - 08360
(856) 691-3220 Fax: (856) 507-9732

Department of Community Affairs

40 East Broad Street, Suite 301 - Bridgeton - 08302
(856) 575-5290 Fax: (856) 575-5299

DermOne

2505 East Chestnut Ave - Vineland - 08361
(856) 507-0220 Fax: (856) 507-1540

Diabetes & Endocrinology Associates of South Jersey

10 Lasalle Street - Vineland - 08360
(856) 563-9995 Fax: (856) 563-0190

Dirk E. Skinner, MD

1138 East Chestnut Ave, Suite 7B - Vineland - 08360
(856) 691-8383 Fax: (856) 691-9505

Division of Youth & Family Services

40 East Broad Street, 3rd Floor, Suite 400 - Bridgeton
(856) 575-5523, (800) 531-1228 Fax: (856) 459-7389

E**East Coast Dental Arts**

1180 Karin Street, Suite 1 - Vineland - 08360
(856) 563-0404 Fax: (856) 563-0051

East Side Nutrition

3722 East Landis Ave - Vineland - 08360
(856) 839-4200

Easter Seals of New Jersey

120 Bogden Blvd - Millville - 08332
(856) 327-6454 Fax: (856) 327-6458

Eastern Dental of Vineland

1145 East Chestnut Ave - Vineland - 08360
(856) 692-5400 Fax: (856) 794-3008

Edgar Joyce Senior Center

1325 Highway 77 - Seabrook - 08302
(856) 451-5649 Fax: (856) 451-5684

Edmunds Training & Outreach Center Children & Adults

1177 Buckshutern Road - Bridgeton - 08302
(856) 455-4400

Endodontic Associates of South Jersey, PA

1077 East Chestnut Ave - Vineland - 08360
(856) 696-2299 Fax: (856) 696-2121

ESA South Jersey Bariatrics, PA

1103 West Sherman Ave, Bldg 2, Unit C - Vineland - 08360
(856) 362-5259 Fax: (856) 405-6978

Eurofins QC Laboratories

1835 West Landis Ave - Vineland - 08360
(856) 563-0101 Fax: (856) 692-3686

Evolutions For Conscious Living, LLC

1350 Southwest Blvd - Vineland - 08360
(856) 690-8999 Fax: (856) 405-6682

Excelcare Alliance - Dendrin Medical Associates, PA

2020 East Chestnut Ave - Vineland - 08361
(856) 563-1600 Fax: (856) 563-1212

ExcelCare Alliance - Tri-County Medicine

49 South State Street - Vineland - 08360
(856) 696-9697 Fax: (856) 691-0440

Excellent Homecare of South Jersey

854 North Main Road, Suite F - Vineland - 08360
(856) 213-6756

Eye Associates

251 South Lincoln Ave - Vineland - 08361
(856) 691-8188 Fax: (856) 691-0421

Eye Center Ophthalmic Associates, PA

2835 South Delsea Drive - Vineland - 08360
(856) 696-0020 Fax: (856) 205-1721

Eye Institute of South Jersey, PC

3071 East Chestnut Ave, Suite B-6 - Vineland - 08361
(856) 205-1100 Fax: (856) 205-9163

Eye Openers

2136 North Second Street - Millville - 08332
(856) 327-8733 Fax: (856) 327-8766

Eye Professionals

1205 North High Street - Millville - 08332
(856) 825-8700 Fax: (856) 825-6430

Eye SurgiCenter of New Jersey

1205 North High Street - Millville - 08332
(856) 825-3937 Fax: (856) 825-6430

Eyedeal Vision

301 South Main Road, Suite B2 - Vineland - 08360
(856) 507-1800 Fax: (856) 507-1892

F**Fabrizio Chiropractic**

1790 North Main Road - Vineland - 08360
(856) 692-0077 Fax: (856) 692-4008

FamCare, Inc.

30 Magnolia Ave - Bridgeton - 08302
(856) 794-1235

FamCare, Inc.

80 South Main Road, Suite 101 - Vineland - 08360
(856) 794-1235 Fax: (856) 691-7205

Family & Psychological Services, Inc.

717 East Elmer Street - Vineland - 08360
(856) 424-4408 Fax: (856) 596-9164

Family Dentistry

916 East Landis Ave - Vineland - 08360
(856) 696-4411 Fax: (856) 696-9699

Family Foot Care Centers

10 Magnolia Ave, Suite H - Bridgeton - 08302
(856) 451-2900 Fax: (856) 451-2866

Family Foot Care Centers

1160 East Landis Ave - Vineland - 08360
(856) 696-7200 Fax: (856) 692-2615

Family Medical Equipment

882 South Delsea Drive - Vineland - 08360
(856) 794-8050 Fax: (856) 794-8051

Family Practice Associates of Cumberland County, PC

230 Laurel Heights Drive - Bridgeton - 08302
(856) 451-9595 Fax: (856) 451-5935

Family Support Organization

3739 North Delsea Drive - Vineland - 08360
(856) 507-9400 Fax: (856) 507-9401

First Step Pediatrics

206 Laurel Heights Drive - Bridgeton - 08302
(856) 459-2270 Fax: (856) 459-9674

Food For Living

Vineland - 08360
(856) 696-4234

Foot Care Centers

238 West Chestnut Ave, Suite 6 - Vineland - 08360
(856) 691-2152 Fax: (856) 696-3474

G**Garden State Orthopaedics**

234 West Landis Ave, Suite 200 - Vineland - 08360
(856) 616-2999 Fax: (856) 616-1437

Gastroenterology Group & Endoscopy of South Jersey

602 West Sherman Ave - Vineland - 08360
(856) 691-1400 Fax: (856) 691-7117

Gateway Community Action Agency

610 Montrose Ave - Vineland - 08360
(856) 691-1155 Fax: (856) 691-2410

Gateway Community Action Partnership - WIC

10 Washington Street - Bridgeton - 08302
(856) 451-5600 Fax: (856) 453-9478

Gateway Community Action Partnership - WIC

610 East Montrose Street, Suite B - Vineland - 08360
(856) 691-1155 Fax: (856) 691-2410

Gateway Community Action Partnership, WIC

530 North High Street - Millville - 08332
(856) 327-6868

Gateway Community Action Partnerships Tooth Mobile

110 Cohansey Street - Bridgeton - 08302
(856) 392-5421 Fax: (856) 455-7288

GNC - General Nutrition Center

301 South Main Road, Suite B6 - Vineland - 08360
(856) 690-5634

GNC - General Nutrition Center

100 , Cumberland Mall - Vineland - 08360
(856) 327-9897

Good Life Family Chiropractic Centre, The

1 North Valley Ave - Vineland - 08360
(856) 794-9888 Fax: (856) 794-9889

Griswold HomeCare, Inc.

10 South West Ave - Vineland - 08360
(856) 692-8765 Fax: (877) 737-7030

H**Haars Health Food Center**

1437 South Delsea Drive - Vineland - 08360
(856) 691-0774 Fax: (856) 691-5696

Harris D. Slavick, PA

1317 South Main Road, Suite 2A - Vineland - 08360
(856) 691-2225 Fax: (856) 691-7726

Harry J. Lawall & Son Inc. - Orthotics & Prosthetics

3071 East Chestnut Ave, Suite C9 - Vineland - 08360
(856) 691-7764 Fax: (856) 691-7147

Health Care Solutions, Inc.

2800 Industrial Way, Bldg 2, Suite 1 - Vineland - 08360
(856) 690-8600 Fax: (856) 690-8607

Health First Pharmacy

1200 North High Street, Suite 6 - Millville - 08332
(856) 506-8556

Health Foods Plus

502 East Landis Ave - Vineland - 08360
(856) 691-6001

Healthsouth Rehabilitation Hospital of Vineland

1237 West Sherman Ave - Vineland - 08360
(856) 696-7100 Fax: (856) 696-9040

Heart House (CADV)

1051 W Sherman Ave, Bldg 3, Suite A - Vineland - 08360
(856) 691-8070 Fax: (856) 691-8074

Heartland Rehabilitation Services

2630 East Chestnut Ave, Suite C5 - Vineland - 08361
(856) 692-1483 Fax: (856) 692-7423

HeartPath Acupuncture

7 Bridgeton Ave - Bridgeton - 08302
(609) 334-7082

Hendricks House

542 Northwest Blvd - Vineland - 08360
(856) 794-2443 Fax: (856) 205-9277

Hernando's Home Town Pharmacy

741 East Landis Ave - Vineland - 08360
(856) 691-3784

Holly City Family Center

8 East Mulberry Street - Millville - 08332
(856) 293-0609 Fax: (856) 293-0488

Holly City Family Success Center of Millville

21 East Main Street, Rear - Millville - 08332
(856) 765-0205 Fax: (856) 327-1516

Holly City Pediatrics, PA

10 East Main Street, Suite A - Millville - 08332
(856) 825-5932 Fax: (856) 825-4819

Hudson Associates - Frank X. Hudson LCSW LCADC

727 East Landis Ave, Suite 5B - Vineland - 08360
(856) 691-9310 Fax: (856) 691-1832

HWS & Associates Insurance Services

1180 Karin Street - Vineland - 08360
(856) 692-7376 Fax: (856) 692-7335

I

ICU Mobile South Jersey (877) 938-7038

Imran ul Haq, MD, LLC

1122 North High Street, Side Suite - Millville - 08332
(856) 692-4304 Fax: (856) 839-0422

Inspira - Adult Partial Hospitalization and Intensive Outpatient Programs

333 Irving Ave - Bridgeton - 08302
(800) 467-7472 Fax: (856) 451-1225

Inspira - Behavioral Wellness Center

333 Irving Ave - Bridgeton - 08302
(800) 467-7472

Inspira - Breast Cancer Bridge Program

1505 West Sherman Ave - Vineland - 08360
(856) 641-7974

Inspira - Child and Adolescent Services

333 Irving Ave - Bridgeton - 08302
(800) 467-7472 Fax: (856) 575-4199

Inspira - Frank and Edith Scarpa

Regional Cancer Pavilion

1505 West Sherman Ave - Vineland - 08360
(856) 641-8670

Inspira - Medical Outpatient Services

1505 West Sherman Ave - Vineland - 08360
(856) 641-8670

Inspira - Therapeutic Nursery, Child and Adolescent Partial Hospitalization & Intensive Outpatient Programs

333 Irving Ave - Bridgeton - 08302
(800) 467-7472

Inspira - Urgent Care

1297 West Landis Ave - Vineland - 08360
(856) 507-8548

Inspira Balance Center Vineland

1505 West Sherman Ave - Vineland - 08360
(855) 388-3246

Inspira Diabetes Education Vineland

1505 West Sherman Ave - Vineland - 08360
(856) 641-7535

Inspira Dialysis Bridgeton

333 Irving Ave - Bridgeton - 08302
(856) 575-4200

Inspira Family Success Center Commercial Township

8879 Highland Street - Port Norris - 08349
(856) 413-5494

Inspira Fitness Connection

333 Irving Ave - Bridgeton - 08302
(856) 575-4570

Inspira Fitness Connection

1430 West Sherman Ave - Vineland - 08360
(856) 696-3924

Inspira Health Center Bridgeton

333 Irving Ave - Bridgeton - 08302
(856) 575-4500

Inspira Health Center Bridgeton Laboratory

333 Irving Ave - Bridgeton - 08302
(856) 575-4560

Inspira Health Center Vineland Laboratory

1505 West Sherman Ave - Vineland - 08360
(856) 641-7560

Inspira Imaging Center Bridgeton

333 Irving Ave - Bridgeton - 08302
(800) 467-7472

Inspira Imaging Center Delsea

352 South Delsea Drive - Vineland - 08360
(800) 467-7472

Inspira Imaging Center Millville

1001 North High Street - Millville - 08332
(800) 467-7472

Inspira Imaging Center Millville MRI

608 North High Street - Millville - 08332
(800) 467-7472

Inspira Imaging Center West Sherman MRI

994 West Sherman Ave - Vineland - 08360
(800) 467-7472

Inspira IMPACT Child Development Center

1038 East Chestnut Ave, Suite 140 - Vineland - 08360
(856) 507-2721

Inspira IMPACT Day Care and Child Care

240 South 6th Street - Vineland - 08360
(856) 794-6700

Inspira IMPACT R.A.F.T. (Resources Aligned for Teens)

2880 East Chestnut Ave - Vineland - 08360
(856) 794-6800

Inspira IMPACT Teen Parent Program

240 South 6th Street - Vineland - 08360
(856) 794-6700

Inspira LIFE - Program of All-Inclusive Care for Elders

2445 South Delsea Drive - Vineland - 08360
(855) 295-5433

Inspira Medical Center Vineland

1505 West Sherman Ave - Vineland - 08360
(856) 641-8000

Inspira Medical Center Vineland - Cardiac Rehab

1505 West Sherman Ave - Vineland - 08360
(856) 641-7570

Inspira Medical Group - Breast Surgery

1505 West Sherman Ave, Suite B - Vineland - 08360
(856) 641-8635 Fax: (856) 641-8636

Inspira Medical Group - Family Medicine Millville

3 Elizabeth Ave - Millville - 08332
(856) 641-6272 Fax: (856) 327-6588

Inspira Medical Group - Gastroenterology

2950 College Drive, Suite 2A - Vineland - 08360
(856) 691-1129 Fax: (856) 691-1229

Inspira Medical Group - General Surgery

2950 College Drive, Suite 1A - Vineland - 08360
(856) 507-0600 Fax: (856) 507-0233

Inspira Medical Group - Maternal & Fetal Medicine

1505 West Sherman Ave - Vineland - 08360
(856) 641-7960 Fax: (856) 641-7645

Inspira Medical Group - Neurology

2950 College Drive, Suite 1A - Vineland - 08360
(856) 507-0600 Fax: (856) 507-0233

Inspira Medical Group - Neurosurgery

2950 College Drive, Suite 1A - Vineland - 08360
(856) 507-0600 Fax: (856) 507-0233

Inspira Medical Group - Oncologic Surgery

1505 West Sherman Ave, Suite B - Vineland - 08360
(856) 641-8635 Fax: (856) 641-8636

Inspira Medical Group - Urogynecology

2950 College Drive, Suite 2D - Vineland - 08360
(856) 641-8680 Fax: (856) 641-8636

Inspira Nutrition Counseling

1505 West Sherman Ave - Vineland - 08360
(856) 575-4887

Inspira Rehab Care

1430 West Sherman Ave - Vineland - 08360
(856) 641-7875

Inspira Rehab Care and Kids Rehab Care

1038 East Chestnut Ave, Suite 260 - Vineland - 08360
(856) 507-8585

Inspira Rehab Care Bridgeton

333 Irving Ave - Bridgeton - 08302
(856) 575-4585

Inspira Sleep Center Bridgeton

333 Irving Ave - Bridgeton - 08302
(856) 853-2131

Inspira Sleep Center Vineland

1450 East Chestnut Ave, Suite 4B - Vineland - 08360
(856) 853-2131

Inspira Surgical Associates

1102 East Chestnut Ave - Vineland - 08360
(856) 213-6375 Fax: (856) 213-6458

Inspira Urgent Care Vineland

1297 West Landis Ave - Vineland - 08360
(856) 507-8548

Internal Medicine Associates, PA

201 Laurel Heights Drive - Bridgeton - 08302
(856) 455-4800 Fax: (856) 453-1450

Iqbal & Khan Surgical Associates

10 Magnolia Ave, Suite E - Bridgeton - 08302
(856) 455-2399 Fax: (856) 451-7791

Iqbal & Khan Surgical Associates

1206 West Sherman Ave, Bldg 2 - Vineland - 08360
(856) 696-9933 Fax: (856) 696-9939

J

Jacob & Chiarello - Medicaid Planning

600 West Main Street - Millville - 08332
(856) 825-0700 Fax: (856) 825-2441

James Chiropractic Center

1101 Highway 77, Suite B - Bridgeton - 08302
(856) 455-5440 Fax: (856) 455-0970

K

Kidney & Hypertension Specialists

215 Laurel Heights Drive - Bridgeton - 08302
(856) 455-6002 Fax: (856) 455-6106

Kidney & Hypertension Specialists

1450 E. Chestnut Ave, Bldg 2, Suite C - Vineland - 08360
(856) 794-8010 Fax: (856) 455-6106

Kidney Center at Millville

3 Elizabeth Ave - Millville - 08332
(856) 739-7300 Fax: (856) 327-4110

Kidney Center at Vineland

1318 South Main Road, Bldg 3 - Vineland - 08360
(856) 692-1600 Fax: (856) 692-1715

Kirstein Chiropractic

630 South Brewster Road - Vineland - 08360
(856) 692-9299 Fax: (856) 696-3870

L

Labcorp Patient Service Center

230 Laurel Heights Drive - Bridgeton - 08302
(856) 455-6360 Fax: (856) 455-3819

Labcorp Patient Service Center

1601 North High Street, Wheaton Plaza - Millville - 08332
(856) 825-8032 Fax: (856) 825-8059

Labcorp Patient Service Center

1450 East Chestnut Ave, Suite D - Vineland - 08360
(856) 696-6900 Fax: (856) 205-9311

Labcorp Patient Service Center

1206 West Sherman Ave - Vineland - 08360
(856) 691-7480 Fax: (856) 691-7496

Lawrence Township Senior Center

14 Mulford Ave - Cedarville - 08311
(856) 447-1000 Fax: (856) 447-0800

Ledden Family Chiropractic Center

1081 East Landis Ave - Vineland - 08360
(856) 692-2220 Fax: (856) 692-2212

Lenscrafters, Inc.

3849 South Delsea Drive, Cumberland Mall - Vineland
(856) 825-6622 Fax: (856) 825-6658

Lincoln Specialty Care Center

1640 South Lincoln Ave - Vineland - 08360
(856) 692-8080 Fax: (856) 692-0448

Live Right with Shoprite

2130 North Second Street - Millville - 08332
(856) 776-2300

Lousie E. Moore Senior Center
8879 Highland Street - Port Norris - 08349
(856) 785-9817

M

Mainiero Family Chiropractic Centre
663 North Main Road - Vineland - 08360
(856) 691-5900 Fax: (856) 691-3801

Marcucci Dental Associates
556 North Harding Highway - Vineland - 08360
(856) 697-2440 Fax: (856) 697-3770

Margaret Winchester Enrichment Center For The Blind & Visually Impaired, Inc
168 Sunny Slope Drive - Bridgeton - 08302
(856) 451-5623, (856) 451-5873 Fax: (856) 451-8410

Maryville Outpatient, Inc.
1173 East Landis Ave, Suite 202 - Vineland - 08360
(856) 690-1000 Fax: (856) 690-1764

Maurice House
1719 West Main Street - Millville - 08332
(856) 825-4002 Fax: (856) 327-2037

McGlynn Family Dental
1117 Highway 77, Suite B - Bridgeton - 08302
(856) 455-6262 Fax: (856) 455-8881

MedExpress Urgent Care
3403 South Delsea Drive - Vineland - 08360
(856) 293-6974 Fax: (856) 825-5165

Medical Alliance of Southern New Jersey
1206 West Sherman Ave, Bldg 1 - Vineland - 08360
(856) 462-6250 Fax: (856) 691-8325

Medical Practice Management Associates
1138 East Chestnut Ave, Unit 7C - Vineland - 08360
(856) 690-1025 Fax: (856) 690-1352

Melvyn N. Gorsen, DDS, PA
1017 East Landis Ave - Vineland - 08360
(856) 692-4670 Fax: (856) 692-3068

Mid Atlantic Pain Specialists
2466 East Chestnut Ave, Bldg 2 - Vineland - 08361
(856) 691-2211 Fax: (856) 691-2230

Millville Center Genesis Healthcare
54 Sharp Street - Millville - 08332
(856) 327-2700 Fax: (856) 327-6796

Millville Chiropractic Center, PA
1014 North High Street - Millville - 08332
(856) 327-0320 Fax: (856) 825-4183

Millville Family Dental
2144 North Second Street, Union Lake Shopping Plaza - Millville - 08332
(856) 825-2111 Fax: (856) 825-2122

Millville Housing Authority - Assisted Living Programs at Riverview West
100 Riverside Drive - Millville - 08332
(856) 825-8669 Fax: (856) 293-1294

Millville Internal & Specialty Medicine
608 North High Street - Millville - 08332
(856) 825-8080 Fax: (856) 327-8571

Millville Medical Center
1700 North 10th Street - Millville - 08332
(856) 327-6446 Fax: (856) 327-0158

Millville Rescue Squad
600 Cedar Street - Millville - 08332
(856) 825-5063 Fax: (856) 825-4713

Miracle Ear at Walmart
1070 West Landis Ave, Suite 1 - Vineland - 08360
(856) 690-0200 Fax: (856) 690-5647

Mullica Hill Skincare Professional Cosmetic Physicians
799 South Delsea Drive - Vineland - 08360
(856) 478-4700 Fax: (856) 478-4709

My Dentist
16 West Vine Street - Millville - 08332
(856) 825-0618 Fax: (856) 825-3420

N

National Alliance on Mental Illness - NAMI
PO Box 474 - Vineland - 08362
(856) 691-9234 Fax: (856) 696-0721

Nemours duPont Pediatrics, Vineland
2950 College Drive, 2B - Vineland - 08360
(856) 309-8508

Nephrology & Hypertension Associates of New Jersey
20 Magnolia Ave, Bldg B, Suite C - Bridgeton - 08302
(856) 566-5478

New Jersey Veterans Memorial Home
524 Northwest Blvd - Vineland - 08360
(856) 405-4200 Fax: (856) 696-6714

NJ CEED - Cancer Education & Early Detection
1505 West Sherman Ave - Vineland - 08360
(856) 641-8684 Fax: (856) 641-7705

NJ Cuidado Casero Home Health and Hospice
1138 East Chestnut Ave, Bldg 1 Middle Unit - Vineland
(856) 696-5340 Fax: (856) 696-5310

North Vineland Medical Center
3268 North Delsea Drive - Vineland - 08360
(856) 696-3908 Fax: (856) 563-1918

NovaCare Rehabilitation
1051 West Sherman Ave, Suite 1A - Vineland - 08360
(856) 696-5656 Fax: (856) 696-2237

O

Oak & Main Surgery Center
907 North Main Road, Suite C - Vineland - 08360
(856) 692-3309 Fax: (856) 692-5605

Oakdale Group Home
83 Oakdale Drive - Millville - 08332
(856) 327-8775 Fax: (856) 327-9107

Occupational Health Services at Inspira Urgent Care
1297 West Landis Ave - Vineland - 08360
(856) 507-8548

Opti-Rx
825 South Delsea Drive, Suite 8 - Vineland - 08360
(856) 696-9283 Fax: (856) 696-7248

P

PAFACOM Record Destruction Services
1301 West Forest Grove Road, Bldg. 3-C - Vineland
(856) 696-1414 Fax: (856) 691-6560

PAFACOM, Inc.
1301 West Forest Grove Road, Bldg 3, Suite C - Vineland
(856) 696-1661 Fax: (856) 691-6560

Pain Specialist, PA
80 South Main Road - Vineland - 08360
(856) 696-4000 Fax: (856) 645-9780

Panaia Chiropractic
242 West Landis Ave - Vineland - 08360
(856) 692-5900 Fax: (856) 692-2848

Partnership for Healthy Teens
2150 College Drive, Suite 1F - Vineland - 08360
(856) 794-6700

PediaPlace Pediatrics
2950 College Drive, Unit 2C - Vineland - 08360
(856) 692-6000 Fax: (856) 692-0609

Pediatric Associates
1318 South Main Road, Suite A - Vineland - 08360
(856) 691-8585 Fax: (856) 691-8489

Pediatric Dentistry of South Jersey
3071 East Chestnut Ave, Suite D10 - Vineland - 08361
(856) 205-0099 Fax: (856) 205-1633

Penn Cardiology
1076 East Chestnut Ave - Vineland - 08360
(856) 692-7979 Fax: (856) 794-9479

Physical Therapy Services, LLC
70 Manheim Ave, Suite 3 - Bridgeton - 08302
(856) 455-9700 Fax: (856) 455-9791

Plastic & Cosmetic Surgery Institute, PC
1051 West Sherman Ave, Suite 2A - Vineland - 08360
(856) 691-0200 Fax: (856) 691-5984

Power Counseling & Treatment Services, LLC
717 Elmer Street, Office F - Vineland - 08360
(856) 906-6167 Fax: (856) 839-4118

Premier Orthopaedic Associates
298 South Delsea Drive - Vineland - 08360
(856) 690-1616 Fax: (856) 690-1089

Premium Employee Benefit
1101 Wheaton Ave, Suite 530 - Millville - 08332
(856) 825-3271 Fax: (856) 825-3244

Primary Care of Vineland
1138 East Chestnut Ave, Suite 8A - Vineland - 08360
(856) 691-1230 Fax: (856) 691-9150

PRN Training Center
60 Lebanon Road - Bridgeton - 08302
(856) 459-3222 Fax: (856) 459-2141

Professional Liability Insurance Group
1138 East Chestnut Ave, Suite 5A - Vineland - 08360
(856) 692-7702 Fax: (856) 691-0059

Professional Pain Management Associates
512 East Landis Ave - Vineland - 08360
(856) 691-0361 Fax: (856) 740-0558

Q

Quality Dental Care
1117 Highway 77, Upper Deerfield Commons - Bridgeton
(856) 451-8041 Fax: (856) 451-8623

Quality Dental Care
301 South Main Road, Suite B4 - Vineland - 08360
(856) 691-0290 Fax: (856) 691-6425

Quality Dental Laboratory
120 South Sixth Street - Vineland - 08360
(856) 205-0554

Quest Diagnostics Incorporated
3071 East Chestnut Ave, Suite A3 - Vineland - 08360
(856) 205-1968 Fax: (856) 692-1419

Quest Diagnostics Incorporated Patient Service Center
2848 South Delsea Drive, Suite 2C - Vineland - 08360
(856) 691-8505 Fax: (856) 691-8415

Quest Diagnostics Patient Services Center
216 Laurel Heights Drive - Bridgeton - 08302
(856) 459-1205 Fax: (856) 459-1174

Quest Diagnostics Patient Services Center
2180 North Second Street - Millville - 08332
(856) 327-9200 Fax: (856) 327-9696

R

Reconstructive Foot & Ankle Surgical Associates
1601 North High Street - Millville - 08332
(856) 825-9009 Fax: (856) 825-4766

Reconstructive Orthopedics
994 West Sherman Ave - Vineland - 08360
(856) 696-0900 Fax: (856) 692-4769

Relievus
3071 East Chestnut Ave, Bldg D12 - Vineland - 08361
(888) 985-2727 Fax: (609) 567-8832

Relievus
234 West Landis Ave, Suite 200 - Vineland - 08360
(856) 205-1057 Fax: (856) 205-1868

Retinal & Ophthalmic Consultants, PC
2466 East Chestnut Ave - Vineland - 08360
(856) 507-0020 Fax: (856) 507-0040

Rite Aid Pharmacy
1070 North Pearl Street - Bridgeton - 08302
(856) 455-7020 Fax: (856) 455-7150

Rite Aid Pharmacy
52 East Broad Street - Bridgeton - 08302
(856) 455-0777 Fax: (856) 455-6896

Rite Aid Pharmacy
1700 East Main Street - Millville - 08332
(856) 825-7866 Fax: (856) 825-5057

Rite Aid Pharmacy
907 North High Street - Millville - 08332
(856) 825-7742 Fax: (856) 825-2462

Rite Aid Pharmacy
1889 South Lincoln Ave - Vineland - 08360
(856) 696-0111 Fax: (856) 696-1902

Rite Aid Pharmacy
7 West Landis Ave - Vineland - 08360
(856) 691-5151 Fax: (856) 691-1755

RiteCare in the Upper Deerfield Shoprite
1000 North Pearl Street - Bridgeton - 08302
(856) 451-4700 Fax: (856) 455-4679

RiteCare in the Vineland Shoprite
1255 West Landis Ave - Vineland - 08360
(856) 451-4700 Fax: (856) 692-3719

RM Sharma, MD, PA
319 8th Street - Vineland - 08360
(856) 692-6034 Fax: (856) 794-2002

Ronald B. Lorenc, MD
225 Laurel Heights Drive - Bridgeton - 08302
(856) 451-7121 Fax: (856) 451-7174

S

Sallie Loretta, CMT, LLC
1419 South Delsea Drive, Suite B - Vineland - 08360
(856) 297-3133

Scott Wilson Hearing Aid Dispenser
1103 Highway 77 - Bridgeton - 08302
(856) 453-0909 Fax: (856) 453-4404

Seabrook House

133 Polk Lane - Bridgeton - 08302
(800) 761-7575 Fax: (856) 453-1022

Secura Home Health

319 West Landis Ave - Vineland - 08360
(856) 690-5701 Fax: (856) 690-5704

Senior Care Center of Bridgeton

1137 Highway 77 - Bridgeton - 08302
(856) 451-7227 Fax: (856) 451-4102

Senior Care of Vineland

2695 South Lincoln Ave - Vineland - 08361
(856) 691-3756 Fax: (856) 692-1471

Senior Thrift and Caring Center

28 East Commerce Street - Bridgeton - 08302
(856) 455-0400

Shanker Dental

249 Laurel Heights Drive - Bridgeton - 08302
(856) 455-1183 Fax: (856) 455-3877

Sherrie Colaneri Day FNP, LLC

700 North Pearl Street - Bridgeton - 08302
(856) 455-1800 Fax: (856) 455-7765

Shiloh Chiropractic Center

15 Roadstown Road - Shiloh - 08353
(856) 455-4700 Fax: (856) 455-1567

Shiloh Medical Group

851 Main Street, PO Box 110 - Shiloh - 08353
(856) 455-1464 Fax: (856) 455-6381

Shirley Eves Developmental & Therapeutic Center

313 North 10th Street - Millville - 08332
(856) 825-5840 Fax: (856) 825-5848

Shoprite Pharmacy

1000 North Pearl Street - Bridgeton - 08302
(856) 453-5993 Fax: (856) 453-8631

Shoprite Pharmacy

2130 North Second Street - Millville - 08332
(856) 776-2300

Shoprite Pharmacy

1255 West Landis Ave - Vineland - 08360
(856) 794-2989 Fax: (856) 794-1910

Shoprite Pharmacy

3600 East Landis Ave - Vineland - 08360
(856) 691-7722

Signature Eyewear

206 North Main Road - Vineland - 08360
(856) 691-7756 Fax: (856) 691-6163

Signature Smiles

1103 West Sherman Ave - Vineland - 08360
(856) 692-5533 Fax: (856) 692-8197

Signature Smiles

120 South 6th Street - Vineland - 08360
(856) 692-5533 Fax: (856) 692-4990

Singleton Dental

1450 East Chestnut Ave, Bldg 3, Suite C - Vineland
(856) 405-0101 Fax: (856) 405-0104

Smile Creations

630 South Brewster Road, Suite A-2 - Vineland - 08361
(856) 692-0060 Fax: (856) 692-0382

SODAT Inc.

92 Vine & Fayette Streets - Bridgeton - 08302
(856) 453-5713 Fax: (856) 453-5715

Sound Advice Audiology & Hearing Aid Center, LLC

1180 Karin Street - Vineland - 08360
(856) 205-1009 Fax: (856) 205-0496

South Cumberland Medical Associates, PC

215 Back Neck Road - Bridgeton - 08302
(856) 451-4414 Fax: (856) 451-2052

South Jersey AIDS Alliance

208 North High Street - Millville - 08332
(856) 293-7335 Fax: (856) 293-7336

South Jersey Cardiology, PC - The Heart House

1203 North High Street, Unit B - Millville - 08332
(856) 293-7466 Fax: (856) 293-7472

South Jersey Drug Treatment Center

162 Sunny Slope Drive - Bridgeton - 08302
(856) 455-5441 Fax: (856) 455-0505

South Jersey Endodontics, PA

1035 East Landis Ave - Vineland - 08360
(856) 691-9190 Fax: (856) 691-9199

South Jersey Extended Care

99 Manheim Ave - Bridgeton - 08302
(856) 455-2100 Fax: (856) 455-0960

South Jersey Eye Associates, PA

205 Laurel Heights Drive - Bridgeton - 08302
(856) 455-5500 Fax: (856) 455-5480

South Jersey Eyewear at South Jersey Eye Associates

205 Laurel Heights Drive - Bridgeton - 08302
(856) 455-5500 Fax: (856) 455-5480

South Jersey Gastroenterology Consultants

1103 West Sherman Ave, Bldg 2, Unit A - Vineland - 08360
(856) 692-9900 Fax: (856) 692-9911

South Main Medical Associates

1317 South Main Road, Unit 2C - Vineland - 08360
(856) 213-6080

Southern Gastroenterology Associates of New Jersey

1317 South Main Road, Bldg 1, Unit C - Vineland - 08361
(856) 691-1910 Fax: (856) 691-8330

Southern NJ Oral Surgery, PA

83 South State Street - Vineland - 08360
(856) 205-9922 Fax: (856) 205-1103

Southern Oncology-Hematology Associates, PA

1505 West Sherman Ave, Suite 101 - Vineland - 08360
(856) 696-9550 Fax: (856) 691-1686

Southwest Council Inc., The

1405 North Delsea Drive - Vineland - 08360
(856) 794-1011 Fax: (856) 794-1239

Spring Gardens Senior Housing

1781 South Spring Road - Vineland - 08360
(856) 507-0790 Fax: (856) 507-0798

Spring Oak Assisted Living

1611 South Main Road - Vineland - 08360
(856) 507-1505 Fax: (856) 507-1528

Steered Straight

PO Box 842 - Millville - 08332
(856) 691-6676 Fax: (856) 459-5592

Stern Orthodontics

1119 Highway 77 - Bridgeton - 08302
(856) 451-6328 Fax: (856) 451-1740

Stern Orthodontics

1171 East Landis Ave - Vineland - 08360
(856) 691-7142 Fax: (856) 691-1498

Sun Dental & Orthodontics

1300 North High Street - Millville - 08332
(856) 825-2246 Fax: (856) 825-6888

T**Tenbrook Orthodontics**

508 Shiloh Pike - Bridgeton - 08302
(856) 459-5815 Fax: (856) 459-5835

Tenbrook Orthodontics

1030 North High Street - Millville - 08332
(856) 327-7707 Fax: (856) 327-6435

Tenbrook Orthodontics

630 South Brewster Road, Bldg D - Vineland - 08360
(856) 205-1055 Fax: (856) 205-9120

Total Hearing Care

616 East Landis Ave, Suite 202 - Vineland - 08360
(856) 457-5320 Fax: (856) 457-5321

Trabuchi & Trabuchi, DDS, PA

717 East Elmer Street - Vineland - 08360
(856) 691-2656

U**Ultimate Eyecare**

750 East Landis Ave - Vineland - 08360
(856) 691-1891 Fax: (856) 691-5322

Upper Deerfield Dental Center

233 Laurel Heights Drive - Bridgeton - 08302
(856) 455-7111 Fax: (856) 451-7458

US Renal Care

1450 East Chestnut Ave, Bldg 2, Suite C - Vineland
(856) 692-9060 Fax: (856) 692-9098

V**Veteran's Administration Outpatient Clinic**

1051 West Sherman Ave, Bldg 3, Unit B - Vineland - 08360
(800) 461-8262 Fax: (856) 794-2760

Vineland City Senior Center

103 South Sixth Street - Vineland - 08360
(856) 794-4074 Fax: (856) 794-6195

Vineland Dental Arts

70 South State Street - Vineland - 08360
(856) 205-9500 Fax: (856) 507-1020

Vineland Dental Associates

711 East Landis Ave - Vineland - 08360
(856) 696-8182 Fax: (856) 692-0880

Vineland Family Dentistry

1051 Magnolia Road, Suite B - Vineland - 08360
(856) 696-3737 Fax: (856) 213-6637

Vineland Gynecology Associates

1318 South Main Road, Bldg 3, Suite A - Vineland - 08360
(856) 462-6350 Fax: (856) 462-6354

Vineland Housing Authority

191 West Chestnut Ave - Vineland - 08360
(856) 691-4099 Fax: (856) 691-8404

Vineland Medical Associates, PA

1100 East Chestnut Ave - Vineland - 08360
(856) 696-0108 Fax: (856) 691-1106

Vineland Oral & Maxillofacial Surgeons

1318 South Main Road, Bldg 4, Suite B - Vineland - 08360
(856) 692-8300 Fax: (856) 692-9229

Vineland Oral & Maxillofacial Surgeons, PA

1117 Highway 77, Suite D - Bridgeton - 08302
(856) 451-2424 Fax: (856) 451-0354

Vineland Pediatrics, PA

1138 East Chestnut Ave, Bldg 5-B - Vineland - 08360
(856) 692-1108 Fax: (856) 692-2077

Vineland Urgent Care

3722 East Landis Ave, Suite 1 - Vineland - 08361
(856) 213-5900 Fax: (856) 213-5905

W**Walgreens Pharmacy**

9 Landis Ave - Bridgeton - 08302
(856) 451-4169 Fax: (856) 451-6785

Walgreens Pharmacy - 24 Hour

1111 North High Street - Millville - 08332
(856) 293-9717 Fax: (856) 293-7980

Walmart - Vision Center

1130 Highway 77 - Bridgeton - 08302
(856) 453-2739 Fax: (856) 453-2802

Walmart Pharmacy

1130 Highway 77 - Bridgeton - 08302
(856) 453-0294 Fax: (856) 453-1421

Walmart Pharmacy

2291 North Second Street - Millville - 08332
(856) 825-6700 Fax: (856) 825-8096

Washington Medical Occupational Health Center

611 East Landis Ave - Vineland - 08360
(856) 205-1422 Fax: (856) 205-0499

Wasique Narvel, MD, LLC

2950 College Drive, Suite 1D - Vineland - 08360
(856) 692-3161 Fax: (856) 692-3160

Weisman Children's Medical Day Care

1206 West Sherman Ave, Suite E-4 - Vineland - 08360
(856) 896-6740 Fax: (856) 696-5962

Weisman Children's Rehabilitation Center

1206 West Sherman Ave, Suite E-4 - Vineland - 08360
(856) 896-6740 Fax: (856) 696-5962

Wellness Recovery Center, The

1027 East Chestnut Ave - Vineland - 08360
(856) 691-6055 Fax: (856) 691-0496

Wilson Family Chiropractic

1201 East Broad Street - Millville - 08332
(856) 327-2225

Wisda Eye Center, PC

1318 South Main Road, Bldg 2, Unit A - Vineland - 08360
(856) 692-8008 Fax: (856) 692-8044

Woo Kwang Song, MD, Gastroenterology, LLC

1458 West Landis Ave, Suite 1 - Vineland - 08360
(856) 691-2552 Fax: (856) 691-8885

Woodruff's Drugs

30 North Laurel Street - Bridgeton - 08302
(856) 451-6755 Fax: (856) 451-8209

Work In Progress

1004 High Street - Millville - 08332
(856) 765-3482

World Gym of Vineland

3821 South Main Road - Vineland - 08360
(856) 825-4646 Fax: (888) 890-4799

Y**YMCA**

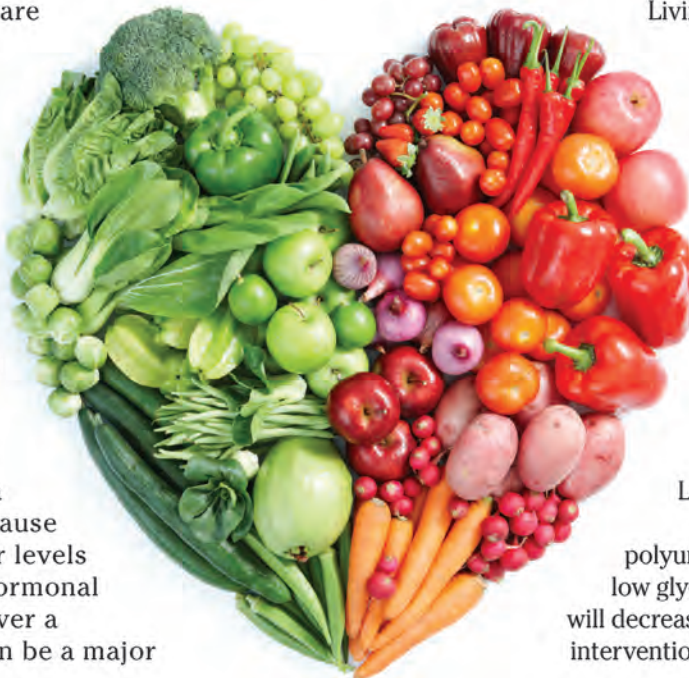
1159 East Landis Ave - Vineland - 08360
(856) 691-0030 Fax: (856) 696-0121

Youth Advocate Programs, Inc.

3071 East Chestnut Ave, Suite A1 - Vineland - 08361
(856) 691-1540 Fax: (856) 691-1597

Reduce your **cardiovascular risk** factors by living the **low glycemic** lifestyle.

When it comes to taking care of your heart, there are many factors that come into play. We as Americans have fallen prey to the perils of the Standard American Diet which includes processed foods high in fat and sugar, and as a consequence, there has been a drastic increase in the number of diseases affecting our daily lives. The reason for this is because foods that have a high glycemic index will cause a rapid rise in blood sugar levels and tend to disrupt our hormonal and metabolic balances over a period of time and this can be a major cause of disease.



Living the low glycemic lifestyle is the most effective way to bring the body back into a balanced state.

It will allow the body to heal itself and promote a consistent state of homeostasis. Low glycemic foods are foods that will not cause a rapid rise in one's blood sugar levels so they are very much ideal for any diabetic. These foods include most vegetables and fruit with the exceptions of white fleshed potatoes, white rice and some melons.

Lean sources of animal protein and sources of monounsaturated and polyunsaturated fats are included in the low glycemic lifestyle. Living this lifestyle will decrease dependency on pharmaceutical intervention and help promote longevity and increased quality of life.

Glycemic Index (GI) is a measurement carried out on carbohydrate-containing foods and their impact on our blood sugar. Over the past 15 years, low-GI diets have been associated with decreased risk of cardiovascular disease, type 2 diabetes, metabolic syndrome, stroke, depression, chronic kidney disease, formation of gall stones, neural tube defects, formation of uterine fibroids, and cancers of the breast, colon, prostate, and pancreas.

Low GI	Medium GI	High GI
0-55	56-69	70 or greater

Lowest GI Foods: asparagus, avocados, beet greens, bell peppers, bok choy, broccoli, brussels sprouts, cabbage, cauliflower, celery, collard greens, cucumbers, fennel (bulb), green beans, kale, mushrooms, crimini, mustard greens, olives, olive oil, romaine and other lettuce, spinach, summer squash, swiss chard, tomatoes, turnip greens

Low GI Foods: apples, bananas, blueberries, grapefruit, grapes, pears, plums, strawberries, almonds, walnuts, pumpkin seeds, sunflower seeds, black beans, dried peas, garbanzo beans, kidney beans, lentils, lima beans, navy beans, pasture-raised eggs, oats, quinoa, rye.

Medium GI Foods: sweet potatoes, corn, beets, leeks, pineapple, watermelon, figs, cantaloupe.

High GI Foods: white potatoes, most sugar based processed foods



Michael Williams, RN, CPT

Michael Williams can help you or your organization get healthy. He is an inspirational speaker, church pastor and health and wellness success coach. On a daily basis he works with cardiology patients as a nurse at the University of Pennsylvania Health System - Penn Heart and Vascular Center. Mike is available for church and group speaking engagements as well as private and corporate health and wellness consulting.

- Health Coaching
- Dietary Planning
- Food Selection/Cooking Demos
- Self Empowerment Coaching
- Inspirational Speaking Engagements
- Church Events



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bigf8th@gmail.com



DIGNIFIED

PEACEFUL

INSPIRATIVE

Dementia and Alzheimer's Memory Care Support Program

The Sunbridge Memory Support program at Spring Oak of Vineland celebrates and embraces the different experiences and life histories of each resident. Our program of traditional and innovative activities promotes not only physical wellness, but social and cognitive success as well as psychological enrichment. With no specific times or time limits, our activities cater to the needs of the residents on each day at each moment.

Building our program around the resident's strengths, such as daily chores like mending and housework allows for a sense of comfort and familiarity. With our knowledge and understanding of memory care, we



emphasize cognitive programs in the morning when mental clarity is better and physical tasks in the afternoon as sun-downing and anxiety can occur.

Our safe and secure units are specifically designed and dedicated to the safety, happiness, and tranquility of our residents and peace of mind for their loved ones.

We provide a private dining area, stimulating and custom activities program, snoezelen* room for comfort (delivers high levels of stimuli to patients with dementia), memory keepers, and Certified Dementia Care practitioners all within a secured environment.

Groundbreaking on our Sunbridge expansion is underway!

www.springoak.net

856-507-1505 1611 South Main Rd.
Vineland, NJ 08360