

CRESTWOOD VILLAGE 1

92 Fairway Lane • Whiting NJ 08759

732-350-1818

www.crestwoodvillageone.com



Clubhouse **CLOSED**

Until further notice

PHONE NUMBERS

for Help or Service

Emergency –

Police, Fire, First Aid911

Non-Emergency –

Police, Fire, First Aid.....(732) 657-6111

Maintenance Dept.(732) 350-2202

Trustees Office(732) 350-1818

Maintenance Emergency –

24 Hour Service(732) 350-2202

Crestwood One "Dial my Calls" –

"Robocall"(732) 965-3501

Emergency Services are those problems which CANNOT and SHOULD NOT be delayed.

They are as follows:

- Broken Water Pipe
- Clogged Toilets & Drains
- Loss of Heat
- No Electric Power
- Unable to enter the unit due to lost or misplaced key or for any valid reason that entrance should be made for investigation.

Where appropriate, a \$60.00 charge will be made for emergency services rendered, including unlocking doors for entry.

Maintenance Hours: 8AM - 4PM

Call Information "HOTLINE"
1 (848) 227-3082

This number is for information only.
Do not leave a message as they are NOT retrieved

CLUBHOUSE ACTIVITIES

MONDAY

Exercise Class.....9:00 AM

Ladies Cards–

"A" Room6-8:00 PM

Billiards /

Pill Pool6-8:00 PM

Residents Club -

2nd Monday6:30 PM

Movie Night -

4th Monday5:30 PM

TUESDAY

Ticket Sales -

"Auditorium"9AM-11:30AM

Ceramics8:30AM-12 Noon

**Bocce.....5:30 PM

Wednesday

**Ladies Golf.....8:30 AM

Mah-jongg1:00 PM

**Bocce.....5:30 PM

THURSDAY

Ticket Sales -

"Auditorium"9AM-11:30AM

Golf Club • Cards •

Texas Hold EM'12:00 PM

Open / Reps Meeting–

4th Thursday10:00 AM

Except July and August

**Shuffleboard -

Indoor/Outdoor5:30 PM

FRIDAY

Exercise9:00 AM

**Men's Golf.....9:00 AM

Mah-jongg1:00 PM

**Seasonal Clubs that are NOT year round.

Trustees Notes...

Happy Spring to all! Tulips and daffodils are blooming. Everything is coming to life. This is a beautiful time of the year. At the same time, the wildlife are starting to nest. We do still have people feeding the different critters. This is not only against our Rules, Manchester township ordinance does not allow for the feeding of wildlife. When they are fed, they feel they found a home. They will find their way into your or a neighbors attic to nest. This has been costing a huge amount of money. We need to hire an animal removal service. They need to monitor regularly until animals are caught and released. Then we have to replace all the damaged insulation, repair holes in roofs and soffits. This is an expense we would be able to cut way down if everyone would just follow the rules. Remember, it is expenses like this that cause our common charges to increase.

We do live in the woods. Not only are there raccoons, deer, and squirrels, many field mice are living in the woods. They also like to get in our homes, attics, and/or crawl spaces. This affects almost everyone. Unfortunately, this is not something we, the Village remove. That would be never-ending. They sell have a heart traps that catch them or you can buy regular traps of whatever you are comfortable with. Please do not call our maintenance department for this as we do not treat for mice.

Another thing I'd like to mention this month is electric vehicles as there has been more interest in them. If you own a duplex, with permission, we will allow you to have a licensed contractor install the required electrical and ports in your garage. We cannot allow this for the quad parking. With permission, they may be out of sight. We are sure you would want to keep this very expensive vehicle garage kept anyway.

The last thing I'd like to mention is some good news! We were advised by our 10th legislative district Senator Holzapfel and Assemblymen McGuckin and Catalano that the bill (S911/A1659) that expired December 31st has been reintroduced with no expiration date. Now we await passage and the Governor's signature. Hopefully, we can reopen the clubhouse sooner rather than later.

Until next month,
Jeannie Feola



The Board has no control or input over advertisers in the Monthly newsletter

BOARD OF TRUSTEES

Jeannie Feola.....President
John LeachVice President &
Liaison for Community Relations
Maryann RiottoSecretary
Jim MaloneyTreasurer &
Liaison to Maintenance Dept.

Vinny SperaLiaison to Clubhouse &
Yard Sales
Maryann GattiReal Estate Re-Sales &
Liaison to Golf Course
Anna Marie Russo.....Liaison to Representatives &
MCC Secretary

Mark Your Calendar

Garbage Collection

Monday & Thursday mornings unless a holiday.

LIMIT 3 BAGS Please do not place OUTSIDE of container until the MORNING of collection.

Recyclables



Recycle Coach App

March 11 & 25.

Put recyclables out the NIGHT before pick-up.

Please put recyclables in containers, **not plastic bags** as it cannot be readily identified as garbage or recyclables. ONLY "button cell" and rechargeable batteries are recyclable. All other batteries go into regular garbage.

Village –

Light Bulk Pick-Up

Last Wednesday of every month.

Includes all electronics – **MUST BE OUT BY 7:00 AM!!!**

NOTE: Bulk pick-up is for oversize items – **NOT entire house clean-up.** We will pick up **special clean-ups**, but only by special arrangement with the Maintenance Dept.

Yard Debris

Every Thursday. Remember leaves, needles and pine cones ONLY!!! CANNOT be picked up in plastic bags.

The refuse center will not let us dump plastic bags. It **MUST** be in **BIO-DEGRADABLE PAPER BAGS ONLY.** Available at maintenance dept. or local stores.

Brush / Branches

Every Thursday. At the curb.

DON'T FORGET

Village Bulk Pick-up must be at the curb by 7AM

PLEASE DO NOT

Put grease down the sink or toilet along with wipes, draino, or other caustic substances, call the Maintenance Department.

This newsletter is online at

www.crestwoodvillageone.com

MAR
8

Golf Club

Next Meeting is March 8th. Registration at 12:00PM. Free pasta lunch.

CV1 RECIPES

Have a family recipe you want to be printed in our NL?

Type it in an email to cmattiacci@mac.com.

Include your name & phone number.

Don't have email access? Call me at 609-221-1183

RECIPES MUST BE ORIGINAL!

1 recipe a month will be selected (due to space),
and will be printed in order as received.

**ALL PAYMENTS FOR MAINTENANCE FEES
OR REPAIRS MUST BE BY CHECK
OR MONEY ORDER ONLY.**

CASH IS NOT ACCEPTED

TOWING

Unregistered, illegally parked and inoperable vehicles are subject to towing. We are also beginning to tow unauthorized vehicles parked in our overflow lot behind the golf course. The Village has no authority once the vehicle is towed. You would need to contact Accurate Towing at 732-349-6439 directly to get the costs and arrange retrieving your vehicle.

FOR SALE

GE - Microwave Oven Over the range - Beige

Approx. size: 30"W/16"H/15"D

\$150 – Purchased Oct. 2017

Contact Mary

732-408-6064

Top Freezer/Refrigerator Frigidaire - White

Approx. size: 30"W/65"H/30"D

\$350 – Purchased Sept. 2021

Contact Mary

732-408-6064

Washer & Dryer Runs Fine - FREE

Must pick up – 43 Crestwood Pkwy.

Contact John – Leave Message

908-415-9678

Welcome

TO OUR NEW RESIDENTS

Charles & Linda O'Carroll	76B Belhaven Court
Barbara & James Maroldo	226A Columbine Ave.
Catherine Normann	84C Hope Road
Cleon & Sue Marang	382B Fairway Lane
Margot Kopp	73B Belhaven Court
Nancy & John Gervasi	44B Crestwood Parkway
Jeanne Monari	215A Laurel Place

As a new resident, we welcome you to Crestwood Village 1 and wish you comfort and happiness in your new home.

As for the Board of Trustees, we welcome you and sincerely hope that a year from now you'll be telling your friends "this is the best move I've ever made".

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D.K. Sledzik

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CRESTWOOD VILLAGE CO-OP, INC.

PERMISSION REQUEST FORM

Resident's Name: _____

Date: _____

Resident's Address: _____

Phone #: _____

-
- Plastic/Vinyl Shed Installation – Call Maintenance for size and material requirements
 - Awnings – Installation or Replacement
 - Patio Installations – Cannot Exceed 180 square feet
 - Sidewalks
 - Air Conditioning (Wall or Central Units) – Installation or Replacement
 - Three (3) Season Rooms
 - Exterior Doors (Sliders, Entry, Garage or Storm) MUST BE WHITE
 - Satellite Dish Installations – Installation Instructions Will Be Provided by Co-op
 - Solar Tubes
 - Sprinkler Systems – Installation or Replacement
 - Windows (Maintenance Department Must Be Notified of Installation Date to Speak with Installer to Avoid Structural Damage)
 - Electrical Work
 - Plumbing Work
 - Interior Alterations or Renovations
 - Other: _____
-

CONTRACTOR NAME: _____

PHONE #: _____

INSURANCE: _____

LICENSE #: _____

TOWNSHIP PERMITS OBTAINED YES NO N/A

DRAWINGS YES NO N/A

SPECIFICATIONS YES NO N/A

THE BOARD OF TRUSTEES HAS GRANTED APPROVAL TO INSTALL THE ITEMS CHECKED. THE RESIDENT IS RESPONSIBLE FOR ALL MAINTENANCE AND ADDITIONAL INSURANCE. ANY PERMITS NEEDED FROM THE TOWNSHIP FOR ANY ALTERATIONS MUST BE OBTAINED BY THE HOMEOWNER OR THE CONTRACTOR AND A COPY IS TO BE GIVEN TO THE OFFICE. THE BOARD RESERVES THE RIGHT TO STOP WORK IF THE ABOVE IS NOT MET AND TO INSPECT THE INSTALLATION WHEN COMPLETED.

Resident's Signature: _____

Date: _____

Trustee Approval: _____

Date: _____

Slow Cooker Corned Beef & Cabbage

The slow cooker is the BEST and EASIEST way to make corned beef!
Equipment: 6 quart slow cooker

Ingredients:

- 2-4 lbs. Corned beef brisket (flat or point cut) (with seasoning packet that is included)
- 1 white onion, sliced (this is optional but good!)
- 2 lbs. red or gold potatoes (or a mixture of both!) Peel them if you'd like!
- 3 carrots sliced thick
- 2 garlic cloves peeled
- 1/2 head cabbage cut into thin wedges
- 1 1/2 cup water (or see notes below for other liquid ideas)

Step-by Step-Directions

- Step One** Add the onions to the bottom of the slow cooker.
- Step Two** Add the corned beef and seasoning packet.
- Step Three** Add the carrots, potatoes, and garlic, add the water.
- Step Four** You can add the cabbage now or add it during the last two hours of cooking. If you add now, the cabbage will be ultra-tender.
- Step Five** Cook on HIGH for five hours or LOW for 8 hours without opening the lid during the cooking time.

VILLAGE 1
Recipes



Recipe reprinted from The Magical Slow Cooker • by sarah olson

<https://www.themagicalslowcooker.com/corned-beef-and-cabbage/#recipe>

KIRMS PHOTOGRAPHY

No More Blurry Images

People often complain about the sharpness of their images. Many things could cause this, but the one I see most often is not holding the camera properly. This is especially true for the small point-and-shoot cameras, and cell phones, that many of us use today.

To photograph with these cameras you look at the screen on the back of the camera rather than through a viewfinder (as with an SLR camera). This forces you to hold the camera away from your face and body to give your eyes room to see the screen. While pressing the shutter button, people have a tendency to flex their wrists, which moves the camera and causes blur. It can also lead to losing the top portion of your image and cutting off the tops of your subjects' heads!

The fix: simply press the shutter as softly as possible and make certain you don't move your wrists. For added stability, you may brace your elbows against your body or on a firm object.

That's it for this month. As always you can send me an email at bill@kirmsphotography.com. If you'd like to see more of my images, visit my website at www.kirmsphotography.com. Keep shooting and trying to improve your images, but most importantly, have fun with your camera.



Did you know...

The real St. Patrick wasn't Irish. He was born in Britain around A.D. 390 to an aristocratic Christian family. 'Blue' was the color associated with St. Patrick before the adoption of green as the color for the festival.

The first St. Patrick's Day celebration in the United States was held in Boston in 1737.

St. Patrick's Day is one of the most celebrated festivals in the world.

The shamrock is the official flower of Ireland and is associated with St Patrick.

Legend says that each leaf of the clover has a meaning: Hope, Faith, Love and Luck.

On St. Patrick's Day, people usually eat corned beef and cabbage, and they wear green. However, corned beef is an English dish and not Irish.

Between 1903 and 1970 most pubs in Ireland were closed because St. Patrick's Day was a religious holiday.

Finding a four leaf clover on St. Patrick's Day is considered lucky as you only have one chance in 10,000. Generally, you will find a three leaf clover.

Whiting Food Pantry

The Community Reformed Church at 36 Lacey Road is running a Food Pantry Monday and Thursday from 9-12. Anyone in need of food can come.

For info call the Church at **732-350-0232**.

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TO: ALL MEMBERSHIP CERTIFICATE HOLDERS
FROM: THE BOARD OF TRUSTEES
DATE: February 1, 2022
SUBJECT: 2021 PROPERTY TAX REIMBURSEMENT PTR-1 & PTR-2

THIS LETTER SERVES AS WRITTEN VERIFICATION AND CERTIFICATION FOR THE AMOUNT OF PROPERTY TAXES PAID BY EACH RESIDENT ACCORDING TO THE TYPE OF UNIT OWNED. ALSO, THIS STATEMENT TAKES THE PLACE OF THE REQUIRED SIGNATURE OF THE TAX COLLECTOR OR THIS OFFICE.

The following information will be helpful when you prepare form PTR-1 and PTR-2, the application for New Jersey Property Tax Reimbursement. This is for the tax freeze. **This is not the NJ Homestead Rebate.**

1. BE SURE TO READ ALL THE QUALIFICATIONS IN THE PTR BOOKLET BEFORE FILING FOR A REIMBURSEMENT.
2. Save this letter, it is the written proof from the Co-Op that you need to show how much was paid in taxes.

Send a copy of this letter with your forms, it will serve as proof and as a verification signature.

IF YOU HAVE ANY QUESTIONS, DO NOT CALL THE TRUSTEE'S OFFICE, YOU MUST CALL THE PHONE NUMBER IN THE INSTRUCTION BOOK.

<u>Unit Type</u>	<u>2017</u>	<u>2018</u>	<u>2019</u>	<u>2020</u>	<u>2021</u>
EDGEWOOD I	\$456	\$462	\$468	\$546	\$648
EDGEWOOD II	\$492	\$492	\$492	\$606	\$756
WESTWOOD	\$540	\$546	\$552	\$630	\$738
OAKWOOD I	\$732	\$738	\$744	\$888	\$1080
OAKWOOD II	\$960	\$966	\$972	\$1032	\$1140
SHERWOOD	\$1404	\$1416	\$1428	\$1386	\$1404
LAKEWOOD	\$1512	\$1524	\$1536	\$1632	\$1812

***** Be sure to circle the type of model you live in when you file.**

Nancy DeNoia
Village Administrator
Board of Trustees

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- Gerard Fiore, Realtor Associate
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MAINTENANCE

MINUTE

Total Work Orders past 30 days = 305

Hello Residents of Village 1

The Maintenance Department has been spending an inordinate amount of time chasing plumbing clogs throughout Village 1, this shouldn't come as a big surprise, but it seems that several of these clogs and issues can be avoided by adhering to the following. Clogs come in many shapes, sizes, and locations with several potential causes.

Our main plumbing sewer line from under the house is approximately 60 years old and is typically a combination of PVC, ABS, cast iron connected to a transite pipe which goes out into the road where it goes back to cast iron piping. Throughout the years' many areas of plumbing have been altered either by old Maintenance regimes, Manchester Township, Kokes, residents directly, residents hiring a contractor, or by friends of residents who claim to be proficient in these types, or repairs. Some repairs are good, while others leave us scratching our heads, but all can contribute to plumbing issues inside of the buildings when not done correctly.

"ROUTINE" CLOGS - TOILETS

Hey, we all know that poop happens and every once in a while we get a routine clog in our toilets. When you have a slow draining toilet and don't see any other issues (whole house clog & sewer backup) the problem can usually be resolved by plunging or snaking out the toilet. If you are unable to plunge your toilet to clear the issue, contact the Maintenance Department to assist.

"ROUTINE" CLOGS - KITCHEN SINKS

This is especially prevalent around the holidays when people are prepping larger meals, but we are routinely going out to correct slow draining kitchen sinks. The issues are usually grease-related. Grease when not properly flushed and rinsed can and will solidify in your kitchen lines. This can sometimes be avoided by the resident running hot water after draining any grease, usually, 2 - 3 minutes of hot water, and even the application of a little dish detergent will hopefully keep your kitchen lines open. In the cases where a kitchen drain line is clogged, the Maintenance Department will have to cut the pipe to remove the clog and then perform a repair to the drain line making sure it is strapped and is pitched correctly for maximum efficiency. PLEASE DO NOT USE LIQUID DRAIN CLEANERS!!!! This is a caustic liquid that will and has caused chemical burns to the technicians from the Maintenance Department. If you have used a liquid drain cleaner, please relay that information to the Maintenance Department so the proper precautions can be taken to avoid potential chemical burns.

WHOLE HOUSE CLOGS & BACKUPS

The Maintenance Department should be contacted when and if you see the sewer drain line backing up into the house. Typically you will see the water coming up into your bath or shower and a toilet that has water steadily creeping up, please contact the Maintenance Department and try to limit any water usage until the clog and backup can be addressed. This is definitely a sign of a potentially major clog in the main drain line for the building and not just your unit. PLEASE REMEMBER YOU SHARE PLUMBING WITH OTHER PEOPLE AND IF YOU ARE EXPERIENCING A BACKUP INTO THE HOUSE, YOUR NEIGHBOR PROBABLY IS TOO.

In the instances where the sewer clog is outside of the Maintenance Departments ability, then a 3rd party contractor is hired to come in and complete the job. When we do have to retain a 3rd party contractor, they charge approximately \$320 to start and it only goes up depending on what they have to do to clear the clog.

As reported by either the Maintenance Department or the 3rd party contractor, the issues can usually be related to the flushing of paper towels or "flushable wipes" by residents. These products do not break down easily and it takes only one to get caught and then it's game over and you could potentially get what's in the drain line coming back up inside your living space! Care needs to be taken by the residents to help us, by avoiding flushing on these paper towels or flushable wipes and disposing of them in your household trash. Other reported backups have been the results of flushing of cat litter, a random item that dropped into the toilet and got flushed accidentally, even instant mashed potatoes! If we have repeat offenders and it's documented that it is due to paper towels or flushable wipes, you can expect a fine and possibly be expected to be responsible for the bill in its entirety.

There are of course situations that arise that are completely out of our hands, tree roots infiltrating the pipes, crushed pipes, or clogs originating from the streets. Please contact the Maintenance Department if you are experiencing any plumbing issues and we can definitely assist in one way or another.

Thank you,
The Maintenance Department
(732) 350-2202
Crestwood1maintenance@gmail.com

Hidden Words.....



Can You Find Them All!

Birthstones - Word Search

R K T F M J U L Y T L H B L O C Y
F Q I O E J E F O E A C W V C L N
A O D L D B M U S N B R Q P T X O
S A P P H I R E C R J A X R O E V
R V H E R M R U R A M M E R B Z E
S E N H A J E E A G X U T Q E J M
O U B L B M B T P R D E I Z R K B
J P I M E M S W L C Y I N A Z W E
S N W R E U E N I R A M A U Q A R
E W A C G T Y A P R I L Z M B S P
R L E U Z A P O T J I R N R O E G
D D A Y C U K E I K V U A M A N O
M Y R A U N A J S Y K B T R A Q D
U A M E T H Y S T D O Y L M W Y I

JANUARY
GARNET
FEBRUARY
AMETHYST
MARCH
AQUAMARINE
APRIL
DIAMOND

MAY
EMERALD
JUNE
PEARL
JULY
RUBY
AUGUST
PERIDOT

SEPTEMBER
SAPPHIRE
OCTOBER
TOURMALINE
NOVEMBER
TOPAZ
DECEMBER
TANZANITE

March 2022

FRIENDSHIP HALL

Sun	Mon	Tues	Wed	Thurs	Fri	Sat
		1	2	3 BRANCH & BRUSH PICKUP	4	5
6	7	8	9	10 BRANCH & BRUSH PICKUP	11 RECYCLE	12
13	14	15	16	17 BRANCH & BRUSH PICKUP	18	19
20	21	22 MANCHESTER LEAF & BRUSH PICKUP	23	24 BRANCH & BRUSH PICKUP	25 RECYCLE	26
27	28	29	30 BULK PICKUP	31 BRANCH & BRUSH PICKUP		

March 2022



BUS SCHEDULE

Sun	Mon	Tues	Wed	Thurs	Fri	Sat
		1	2	3	4	5
			BRICKTOWN 9:00AM-1:30PM	SHOP-RITE 8:30AM KOHL'S 12:30PM-3:00PM	LOCAL MARKETS 8:30AM LACEY MALL 12:30PM	
6	7	8	9	10	11	12
CHURCH SERVICE 9:00AM	LOCAL MARKETS 8:30AM MANCHESTER SHOP-RITE 1:00PM		OUTLET CENTER & FREEHOLD MALL 9:00AM-1:30PM	COLUMBUS MARKET 8:30AM	LOCAL MARKETS 8:30AM TARGET 12:30PM	
13	14	15	16	17	18	19
CHURCH SERVICE 9:00AM	LOCAL MARKETS 8:30AM MANCHESTER SHOP-RITE 1:00PM		SMITHVILLE 9:00AM	SHOP-RITE 8:30AM WALMART & ALDI 12:30PM-3:00PM	LOCAL MARKETS 8:30AM LACEY MALL 12:30PM	
20	21	22	23	24	25	26
CHURCH SERVICE 9:00AM	LOCAL MARKETS 8:30AM MANCHESTER SHOP-RITE 1:00PM		OCEAN COUNTY MALL & BURLINGTON STORE 9:00AM-1:30PM	SHOP-RITE 8:30AM KOHL'S 12:30PM-3:00PM	LOCAL MARKETS 8:30AM TARGET 12:30PM	
27	28	29	30	31		
CHURCH SERVICE 9:00AM	LOCAL MARKETS 8:30AM MANCHESTER SHOP-RITE 1:00PM		BRICKTOWN 9:00AM-1:30PM	SHOP-RITE 8:30AM WALMART & ALDI 12:30PM-3:00PM		

2022 COMPARISON OF PAAD and SENIOR GOLD

Pharmaceutical Assistance to the Aged and Disabled Program www.state.nj.us/humanservices/doas/services/paad/index.html	Senior Gold Prescription Discount Program www.state.nj.us/humanservices/doas/home/seniorgolddetail.html
Income limit: less than \$38,769 (single) less than \$45,270 (married)	Income limit: between \$38,769 & \$48,769 (single) between \$45,270 & \$55,270 (married)
ID Number starts with 6.	ID Number starts with 7.
PAAD co-pay is: <ul style="list-style-type: none"> • \$5 per PAAD covered generic drug • \$7 per PAAD covered brand name drug. 	Senior Gold co-pay for Senior Gold covered drugs is \$15 + 50% of the remaining cost of the prescription or actual drug cost, whichever is less. (Co-pay will change with change in drug price.)
PAAD does not have a Catastrophic cap.	Catastrophic cap: \$2,000 (single) \$3,000 (married) Once the beneficiary's annual out of pocket expenses reach the catastrophic cap, co-pay is \$15 (or the reasonable cost of the drug, whichever is less) for the balance of that eligibility period.
If Medicare-eligible, must enroll in a Medicare Plan with Prescription Drug Coverage (Part D or MA-PD) unless have other creditable drug coverage. PAAD pays Part D premium for certain Part D plans.	If Medicare-eligible, must enroll in a Medicare Plan with Prescription Drug Coverage (Part D or MA-PD), unless have other creditable drug coverage. Beneficiary responsible for paying Part D monthly premium.
If a Part D plan is the primary payer for a drug covered on its formulary, PAAD will provide coverage as secondary payer if needed for that drug, and the PAAD beneficiary will pay the regular PAAD copayment for PAAD covered drugs. However, if a Part D plan does not pay for a medication because the drug is not on its formulary, PAAD beneficiaries will have to switch to a drug on their Part D plan's formulary or their doctor will have to request an exception due to medical necessity directly to the Part D plan.	If a Part D plan is the primary payer for a drug covered on its formulary, Senior Gold will provide coverage as secondary payer if needed for that drug and the Senior Gold beneficiary will pay the regular Senior Gold copayment for Senior Gold covered drugs. However, if a Part D plan does not pay for a medication because the drug is not on its formulary, Senior Gold beneficiaries will have to switch to a drug on their Part D plan's formulary or their doctor will have to request an exception due to medical necessity directly to the Part D plan.
Third-party insurance must be billed BEFORE PAAD.	Third-party insurance must be billed BEFORE Senior Gold.
PAAD DOES NOT pay for diabetic testing supplies (for example, test strips & lancets).	Senior Gold DOES NOT pay for diabetic testing supplies (for example, test strips & lancets).