# **Lifestyle Magazine** for Older Adults and

Caregivers

# SGP SENIOR GUIDE Pittsburgh

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Barbara Bradley's command of a life well-lived started at 18 when she enlisted in the US Marines. Armed with logistical experience at Camp LeJeune and semper fi core values, Barbara sailed through a rewarding civilian life in McKeesport, PA. She retired from Verizon and with husband of 57 years, David, lives at ease at western Pennsylvania's premier senior residence.

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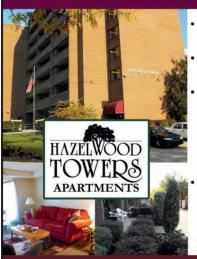
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### Lifelong Learning



Lifelong learning offers a wide range of benefits for older adults, contributing to their personal growth, mental and physical health, and overall quality of life. Here are some of the key advantages:

**Cognitive Stimulation:** Engaging in learning activities such as taking up a new hobby, acquiring a new skill, or enrolling in courses keeps the brain active. This cognitive stimulation can help maintain and even improve cognitive function, reducing the risk of cognitive decline, including conditions like dementia.

**Social Interaction:** Lifelong learning often involves interacting with peers, instructors, and fellow learners. This social engagement is important for older adults as it can combat loneliness and provide a sense of belonging and purpose, improving mental well-being.

**Enhanced Self-Esteem and Confidence:** Learning new things, especially as an older adult, can boost self-esteem and confidence. It reinforces the idea that one can continue to grow and adapt throughout life.

**Career Opportunities:** Some older adults choose to continue their education or pursue new skills to remain competitive in the job market. Lifelong learning can open opportunities for career advancement or even transition into new fields.

**Personal Fulfillment:** Learning is often pursued for personal fulfillment and enjoyment. Older adults can explore topics and activities they are passionate about, adding meaning and purpose to their lives.

**Improved Health:** Engaging in learning can have positive effects on overall health. It can reduce stress and anxiety, increase mental resilience, and even promote physical well-being through activities like dance, yoga, or outdoor exploration.

Adaptation to Technological Changes: In an increasingly digital world, staying current with technology is essential. Lifelong learning helps older adults adapt to new gadgets, software, and online platforms, making it easier to stay connected with friends and family, manage daily tasks, and access information.

**Intergenerational Bonding:** Learning activities often provide opportunities for intergenerational interaction. Older adults can share their experiences and wisdom with younger generations while learning from the younger generation's fresh perspectives and knowledge. .

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# Aging in Place



Most older adults agree—there's no place like home. In fact, surveys consistently show that nearly 90% of adults over age 65 want to remain in their own homes and communities as they age. It's called "aging in place," and it's more than just a preference—it's a powerful way to maintain independence, dignity, and quality of life.

But wanting to stay in your home doesn't mean you won't need to make some adjustments. With a few smart modifications—and the right professionals to help—you can transform your home into a safer, more accessible, and more comfortable space that supports your lifestyle for years to come.

#### 1. Ramps and No-Step Entries

Whether you're using a cane, walker, or simply want to avoid tripping hazards, a gentle ramp or no-step entry can make a world of difference. These modifications are especially helpful at the front and back doors

#### 2. Wider Doorways and Hallways

Standard doorways and hallways can feel tight once mobility devices come into play. Widening these areas to at least 36 inches ensures better accessibility.

#### 3. Grab Bars and Handrails

Simple but essential. Install grab bars in the bathroom (shower and toilet area) and sturdy handrails on both sides of stairs.

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#### 4. Elevators and Stair Lifts

If your home has multiple levels, a stair lift or even a residential elevator can help you continue to access all areas of your home. These are not just luxury items—they're often the key to staying home longer.

#### 5. Zero-Threshold Showers and Walk-In Tubs

Slippery tubs are a leading cause of falls. A curbless, walk-in shower with a hand-held showerhead and built-in bench is safer, easier, and more stylish than ever.

#### 6. Lever-Style Door Handles and Faucets

Arthritis-friendly and simple to use, lever-style fixtures are a small change with a big impact.

#### 7. Better Lighting and Motion Sensors

As we age, we need more light to see well. Add bright, glare-free lighting—especially in stairwells, hallways, and bathrooms. Motionactivated lights reduce fumbling for switches.

#### 8. Flooring That Works With You

Choose non-slip flooring materials and avoid rugs or uneven surfaces that can trip you up. Transitions between rooms should be smooth and level

#### 9. Smart Home Technology

From voice-activated assistants (like Alexa or Google Home) to video doorbells and remote-controlled thermostats, smart tech can make life easier and safer for older adults aging in place.

#### 10. Main-Floor Living

If possible, convert a room into a bedroom on the main level and make sure there's a full bathroom on that floor. Limiting the need to navigate stairs daily reduces fall risk and increases comfort. .

### Choosing **Home Care**



As we age, home often becomes more than a place—it becomes a sanctuary. For many older adults, staying at home with the right help can be the ideal alternative to moving into a facility. But choosing home care—whether medical or non-medical—requires thoughtful consideration

#### Medical vs. Non-Medical Home Care

Medical home care, also known as home health care, involves skilled services provided by licensed professionals—such as nurses, physical therapists, or occupational therapists. This type of care is typically prescribed by a physician and may include wound care, medication management, post-surgical recovery, or chronic disease monitoring.

Non-medical home care includes personal care and companionship services such as assistance with bathing, dressing, meal preparation, light housekeeping, and transportation. These services are often provided by home care aides, companions, or certified nursing assistants (CNAs).

#### Questions to Ask When Choosing a Home Care Provider

Whether you're hiring a home health agency or an individual caregiver, asking the right questions can help you make the best decision:

#### 1. Is your agency licensed and accredited?

Not all states require licensing, but in Pennsylvania, home care agencies must be licensed by the Department of Health.

#### 2. Are caregivers insured and bonded?

This protects both the caregiver and the client in case of accidents or theft

#### 3. What training do your caregivers receive?

Look for ongoing education, especially in elder care, dementia, and mobility support.

#### 4. Do you conduct background checks?

Safety is paramount. A thorough vetting process is a good sign of a reputable agency.

#### 5. How do you match caregivers to clients?

Compatibility in personality, schedule, and skill set can make all the difference

#### 6. Can I meet the caregiver in advance?

A meet-and-greet or trial visit can help you feel more confident about the arrangement.

#### 7. What happens if my caregiver can't make it one day?

Find out what kind of backup plan is in place.

#### 8. How do you track and communicate progress?

Good agencies provide regular updates and are available to answer questions or adjust care plans.

#### **Final Thought**

Choosing home care is not just about tasks—it's about trust. A great caregiver becomes part of the rhythm of daily life, often bringing not just help, but comfort and companionship.

Take your time, ask the right questions, and know your options. With the right fit, home care can help you or your loved one stay safe, well, and happily at home for many years to come. .

## Discussing Your Medicare **Coverage With Your Broker**

When an individual is coming onto the Original Medicare Plan, how does he or she decide between staying on Original Medicare. the standard government issued A and B Plans, with a Supplemental Plan or choosing an Advantage Plan, plans from private insurers that work within HMO and PPO networks? This article aims to help everyone through this important and often confusing decision, which is highlighted in the diagram to the right as Step 1: "Decide how you want to get your coverage."

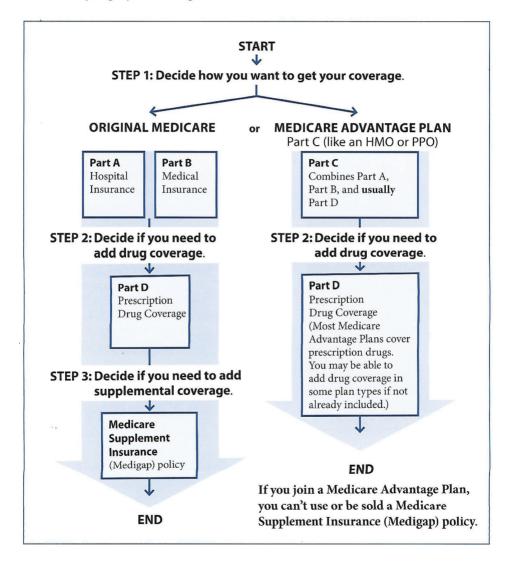
The left column details Original Medicare Plans. An individual on an Original Medicare Plan does not have to worry about the different types of networks, such as HMO or PPO. The network is any provider in the United States that accepts Medicare, making it very inclusive. Since Original Medicare Parts A and B have deductibles and coinsurance, an individual sticking to these plans should add a Medicare Supplement Plan to help cover most or all the out of pocket costs. Supplemental Plan premiums are usually higher than premiums for most Advantage Plans. However, Advantage Plans come with greater out-of-pocket cost exposure, which may actually exceed the Supplemental Plan's

premium. Navigating this balance is key to choosing between Original Medicare Plans with a Supplement and Advantage Plans. That being said, other factors must also be considered. For example, if an individual may consider traveling far away from their residence for care, Original Medicare with a Supplemental Plan may be



#### What are my Medicare coverage choices?

There are 2 main ways to get your Medicare coverage — Original Medicare or a Medicare Advantage Plan. Use these steps to help you decide which way to get your coverage.



<sup>\*</sup>Provided by Medicare Specialists of Pittsburgh.

preferred due to its inclusive, national network relative to Advantage Plans, which work within HMO and PPO networks on a regional basis.

Due to these various factors and considerations for choosing between Original Medicare with a Supplement and an Advantage Plan, it is always advisable to talk to a broker that specializes in Medicare. Find a broker that is licensed with multiple Advantage Plans, supplements, and drug (Part D) plans. Brokers are paid on commission from healthcare carriers, not by individual Medicare recipients, so a broker's services are often free to individuals. If an individual has already chosen an Advantage Plan, they may be able to switch back to Original Medicare with a Supplemental Plan, and vice versa, with the help of a broker. A broker will be able to discuss this important decision in greater detail, looking at an individual's personal needs to decide if Original Medicare with a Supplemental Plan or an Advantage Plan is preferred. Medicare can be a confusing, difficult marketplace to navigate, and brokers can help, often at no cost to the Medicare recipient.

Information from Medicare Specialists of Pittsburgh, 412-343-0344.



### Choosing **Senior Living Options**

#### A Guide for Older Adults and Families

As people age, their housing needs often change. Whether seeking a more manageable lifestyle, companionship, or health-related support, the decision to transition to a senior living community is significant. The good news? There are many choices—each designed to meet different needs, budgets, and lifestyles. Here's a breakdown of the most common senior living options and what to consider when choosing the right one.

#### 1. Senior Apartments (55+ Communities)

#### What They Are:

Senior apartments are age-restricted rental communities designed for older adults, typically 55 or 62 and over. These units offer independent living without the responsibilities of home maintenance. Amenities may include fitness centers, social activities, transportation, and communal lounges.

#### Ideal For

Seniors who are active, independent, and looking to downsize or enjoy a community with peers.

- Accessibility features (elevators, grab bars)
- Proximity to shopping, health care, and family
- Social and recreational activities
- Lease terms and rental costs

#### 2. Independent Living (Retirement Communities)

#### What They Are:

Retirement communities provide housing and services tailored for independent seniors. These may be apartments, cottages, or villas, and include amenities like housekeeping, meal plans, transportation, and community events.

#### Ideal For

Seniors who want a low-maintenance lifestyle with optional support services.

#### What to Look For.

- Level of community engagement
- Meal quality and flexibility
- Transportation and safety features
- Future healthcare options on-site or nearby

#### 3. Congregate Housing

#### What It Is:

Congregate housing is shared living where residents have private units but share dining, housekeeping, and recreational services. Some offer minimal health services but are not licensed for medical care.

#### Ideal For.

Seniors who are largely independent but desire companionship and minimal assistance.

- Staff-to-resident ratio
- Communal dining and activity options
- Contract details and included services
- Flexibility to age in place

#### 4. Assisted Living

#### What It Is:

Assisted living communities offer housing, personal care, and support services for seniors who need help with daily activities like bathing, dressing, and medication management.

#### Ideal For.

Seniors who need some assistance but do not require 24/7 medical care

#### What to Look For.

- Licensing and staff qualifications
- Care plans and reassessment process
- Emergency response systems
- Dining, transportation, and activity programs

#### **5. Personal Care Homes (Residential Care Homes)**

#### What They Are:

These are small, private homes that provide personal care services, meals, and supervision in a more intimate, residential setting. They may be state-regulated, depending on the location.

#### Ideal For.

Seniors who need assistance with daily living but prefer a homelike environment over a larger facility.

- Licensing and safety standards
- Number of residents and caregivers
- Home atmosphere and daily routines
- Availability of personal attention

#### 6. Skilled Nursing Facilities (SNFs) and Rehabilitation Centers

#### What They Are:

Also known as nursing homes, SNFs provide 24/7 medical care and assistance for individuals with chronic conditions, recovery needs, or disabilities. Many offer short-term rehab after surgery, illness, or hospitalization.

#### Ideal For

Seniors with serious health conditions or those needing transitional care after a hospital stay.

#### What to Look For.

- Certification by Medicare and Medicaid
- **Rehabilitation services** (PT/OT/ST)
- Staffing levels and medical director access

Cleanliness, safety measures, and resident satisfaction

#### 7. Continuing Care Retirement Communities (CCRCs)

#### What They Are:

CCRCs offer a full continuum of care—from independent living to skilled nursing—all within the same campus. Residents often enter while independent and transition to higher levels of care as needed.

#### Ideal For.

Seniors looking for long-term security and the ability to stay in one place as their needs change.

- Contract types (life care, modified, or fee-for-service)
- Entrance fees and monthly costs
- Financial stability of the organization
- Access to medical care and amenities

#### **Making the Right Choice**

#### **Key Questions to Ask:**

- What level of care is needed now-and potentially in the future?
- What is the monthly cost, and what does it include?
- Are there waitlists or entrance fees?

- How is the staff trained and vetted?
- What is the community's reputation (read reviews, ask for references)?

#### **Payment Considerations for Senior Living in Pennsylvania**

Paying for senior care can feel overwhelming, but understanding the options and what's typically covered—especially in Pennsylvania—can help families plan more effectively. Here's a detailed breakdown of the primary funding sources and how they apply to different types of care:

#### 1. Private Pay (Out-of-Pocket)

#### What It Covers:

Most senior living options—independent living, senior apartments, assisted living, personal care homes, and CCRCs—are private pay, meaning residents pay out-of-pocket for rent and services.

#### Includes:

- Monthly rent or service fees
- Meals, housekeeping, and utilities
- Personal care services (for assisted living or personal

care homes)

 Optional services like transportation or salon visits

#### Considerations:

- Costs vary by location, amenities, and level of care
- Personal savings, pensions, Social Security, and family

contributions are typically used

Some CCRCs require large entrance fees (which may or may not be partially refundable)

#### 2. Medicare

#### What It Covers:

Medicare is federal health insurance for people 65+ (and certain younger individuals with disabilities), but it does not pay for long-term custodial care such as assisted living or personal care homes.

#### Covers in PA:

- Short-term skilled nursing care in a Medicare-certified facility (after a qualifying hospital stay of at least 3 days)
- Rehabilitation services (physical, occupational, speech therapy) for a limited time
- Hospice care
- Home health care (skilled care in the home, under specific conditions)

#### Limits:

- Covers up to 100 days of skilled nursing care:
  - Days 1-20: Full coverage Ω
  - Days 21-100: Daily co-pay required (in 2025, about \$204/ Ω day unless covered by Medigap or other insurance)
  - After 100 days: No coverage 0

#### 3. Medicaid (Medical Assistance in PA)

#### What It Covers in Pennsylvania:

Pennsylvania's Medicaid program (Medical Assistance) does cover long-term care, including nursing homes and some home- and community-based services (HCBS).

#### **Eligibility:**

- Must meet medical and financial criteria
- Income and asset limits apply (varies by marital status and care setting)
- May require "spend down" of assets to qualify
- Look-back period of 5 years for asset transfers

#### Covers in PA:

- Skilled Nursing Facility (SNF) care (long-term care in a Medicaid-certified facility)
- HCBS Waiver Programs which may cover:
  - In-home care  $\cap$
  - Adult day programs  $\cap$
  - Personal assistance services  $\cap$
  - Home modifications and medical equipment 0

#### Does Not Cover in PA:

- Assisted living facilities not licensed as personal care homes
- Personal care homes (though residents may get help via SSI or state programs—see below)

#### 4. Supplemental Security Income (SSI) & State Options Payment Program (PA-SOP)

For low-income individuals who live in personal care homes, Pennsylvania offers financial assistance through:

#### PA State Supplement to SSI (SSP):

Provides a monthly payment for eligible residents of licensed personal care homes

- Intended to help cover room and board
- Amount varies based on income, marital status, and need

#### **PA-SOP (Options Program):**

- A state-funded, non-Medicaid program available through Area Agencies on Aging (AAA)
- Offers services like personal care, home-delivered meals, and transportation
- Income-based and may have waiting lists

#### **5. Long-Term Care Insurance**

#### What It Covers:

Long-term care (LTC) insurance helps cover costs for services not paid by Medicare or regular health insurance.

#### **Applies to:**

- Assisted living
- Personal care homes
- Skilled nursing care
- In-home care

#### **Policy Terms Vary:**

- Coverage amounts, benefit triggers (such as ADL limitations), and waiting periods differ
- May require review or certification by a physician or facility staff

Information may be subject to change. Consult your doctor, elderlaw attorney, geriatric care managers and other professionals who may understand your future needs and be able to advise you.

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#### 6. Veterans Benefits (VA Aid and Attendance Pension)

#### What It Covers:

Veterans and surviving spouses may qualify for additional monthly payments to help with care costs.

#### Aid & Attendance (A&A) Benefit:

- Must need help with activities of daily living (ADLs)
- Income and asset-tested
- Can be used for
  - Personal care homes
  - o Assisted living
  - o In-home caregivers
  - Some services in independent living

#### Where to Apply:

Contact a County Veterans Affairs Office or Veterans Service Officer (VSO) for assistance.

#### 7. Life Insurance, Reverse Mortgages, and Annuities

#### Life Insurance:

Some policies allow for cashing out or borrowing against the death benefit (life settlement or accelerated death benefit)

#### **Reverse Mortgages:**

- Allow seniors (62+) to tap into home equity to pay for care while remaining in the home
- Best for funding in-home care or transitioning into private-pay options

#### Annuities:

May provide a steady income stream to help pay monthly fees. .



We all know the feeling. One day you're just living your life, minding your own business, and the next you're staring at a basement full of mystery cords, mismatched Tupperware, and boxes labeled "Important - 1984." And you're thinking, Is this what I'm leaving my kids? A treasure trove of junk drawer extras and three fondue pots?

While we've spent a lifetime collecting things—furniture, gadgets, grandkids' macaroni art—we sometimes forget that the most valuable things we have to pass down aren't tangible. They're stories, lessons, values, humor, warnings, and maybe a few choice recipes that only work if you ignore the actual directions.

So, let's talk about how to pass down wisdom—not just stuff and how to do it with grace, humor, and maybe a little help from a Primanti's sandwich

#### 1. Tell the Stories They Won't Find on Google

Your grandkids can Google how to change a tire or bake a cake, but they can't Google how you met Pap on the 61C bus, or what it was like growing up in Pittsburgh when steel still ran the city and the air had "character." These are the stories that create identity, not just for you, but for the people who come after you.

Write them down, record a voice memo, or tell them at the dinner table. And yes, even if someone rolls their eyes—they'll thank you one day (probably after you're gone, but still).

#### 2. Make a 'Legacy List'-Not Just a Will

Everyone has a will (or should!), but what about a Legacy List? This is where you explain why that chipped cookie jar matters, or why your father's war medals aren't just shiny bits of metal. Attach a note. Share a story.

And if you don't want the kids to fight over Grandma's gravy boat just give it to the neighbor who actually brings you soup when you're sick. Legacy doesn't have to follow bloodlines.

#### 3. Pass On Pittsburgh Grit and Gratitude

We Pittsburghers are a special breed—gritty, loyal, sarcastic in the most loving way. It's not just wisdom you're passing down, it's Pittsburgh wisdom.

#### Teach them:

- That being early is being on time.
- That you hold the door, even if the person is awkwardly far away.
- That French fries belong inside the sandwich.
- That Heinz is the only ketchup. No arguments.

There's a certain pride in being from the 412, and it's worth passing on with a side of coleslaw.

#### 4. Be Honest About What You've Learned (Especially the Hard Stuff)

People want to hear your wins, but they need to hear your failures, too. Tell them about the job you lost, the marriage that struggled, the money you mismanaged, and the lesson you learned. This is where wisdom lives—in the honesty, not the highlight reel.

It's not about being perfect; it's about being real. And let's face it, your kids and grandkids already know you're not perfect. They saw you try to use the remote.

#### 5. Laugh More. Judge Less. Repeat.

If there's one gift you can leave behind, it's your sense of humor. Life's hard. Pittsburgh winters are cold. The Steelers don't always win. But if you can find joy in the little stuff—even the chaos—you're modeling a way of living that no material item can replace.

#### 6. Make Time, Not Just Plans

You don't need a formal event to share wisdom. Go for a drive through Highland Park, take them to the Strip District on a Saturday. or just sit on the porch with some chipped mugs of coffee. These are the moments where life lessons slip out casually—often between bites of pierogi. .



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ove isn't just for the young. In fact, some of the richest, most rewarding forms of love and companionship grow later in life, once you've got the wisdom, patience, and perspective that your younger self didn't quite pack. Whether it's dating, deep friendship, or the kind of love that licks your face and wags its tail, love in your golden years has depth and heart. And in a place like the Greater Pittsburgh area, there are more opportunities than you might expect to connect with others in meaningful, uplifting ways.

There's something refreshing about the connections we make later in life. We've seen things. We've survived things. And maybe we're less worried about appearances and more interested in connection—real connection. Whether you're widowed, divorced, or never partnered, there's no expiration date on the need for companionship.

For many seniors, this stage of life opens doors to new beginnings. Romance is just one part of the picture. Companionship—having someone to go to a show with, walk around the block, or share a pot of coffee—is often the greater need.

#### Pittsburgh Is Built for Companionship

Pittsburghers are known for being friendly, grounded, and community-minded. That's a great environment for fostering relationships of all kinds. You don't need to go bar-hopping or swipe your way through a smartphone app. (Although if you want to try a dating site, go for it—just be safe and go slow.)

What really works? Showing up—in person, consistently, and in places where kindness still means something.

#### Volunteering: The Secret Social Superpower

One of the most natural ways to meet new people as an older adult is by volunteering. It combines purpose with people. You're giving back, but you're also gaining new connections, community, and often, a few great laughs.

Think of it as a "volunteer matchmaker"—except instead of awkward first dates, you're stocking a food pantry, helping kids learn to read, or walking dogs who need homes. You get companionship, confidence, and maybe someone to grab coffee with afterward.

#### A Doggone Good Idea

Speaking of walking dogs, let's not overlook one of the best companions around: pets. Whether you adopt a senior rescue, volunteer at a shelter, or foster animals through a local group, the love of a good dog (or cat) can be as healing and heart-filling as any human connection.

In fact, many older adults find a whole new world opens up once they have a furry friend. Dogs get you out walking. They invite conversation. They create opportunities to bond with other pet lovers. And bonus: dogs don't care how your hair looks today.

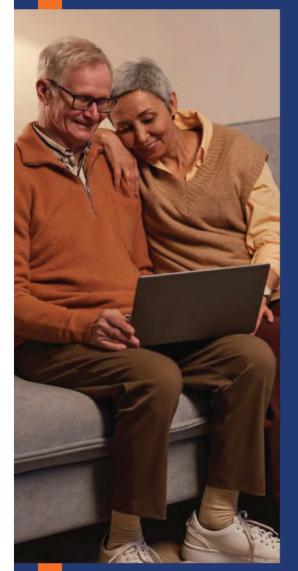
No matter what stage of life you're in, love is not a closed chapter. It's an evolving, expansive story—and you get to keep writing it. Whether it's a friend, a partner, a dog, or a cause close to your heart, the love you give and receive can make this chapter the most meaningful one yet.

So go ahead—take the walk, attend the event, pet the dog. You never know who (or what) you might fall in love with next. .

#### Visit our website for ideas on ways to connect with others at SeniorGuidePittsburgh.com



Executive Director Caster D. Binion



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## **Stay Connected** in Public Spaces **With Hearing Loops**

You settle into your seat as the room fills with chatter and movement. The program begins, but the words from the stage seem distant, swallowed by the echoes and background noise. Everyone else seems to catch every word. But the sound feels out of your reach. This can be a common experience for many with hearing difficulties: being present but unable to fully participate.

That's where hearing loops come in. These discreet systems send sound directly to your compatible hearing aids, cutting through the background noise and delivering clearer audio. From how hearing loops work to where to find them, here's what you need to know about this empowering technology.

#### What Are Hearing Loops?

Also known as "audio induction loops," hearing loops are assistive listening systems installed in public spaces to help people with hearing aids or cochlear implants hear more clearly. The system includes a thin wire loop, often installed around the perimeter of a room, that creates a dedicated zone where amplified sound can be transmitted directly to hearing devices.

Hearing loops are more often found in public venues like theaters, places of worship, auditoriums, and service counters. The looped wire is typically hidden under carpeting, behind walls, or along ceilings, making the system both effective and discreet. Spaces equipped with

hearing loops are usually marked with a hearing loop symbol to let users know the system is available.

#### **How Do Hearing Loops Work?**

Hearing loops typically connect to an audio source such as a microphone, public-address system, or television, sending out an electromagnetic signal within the looped area. Hearing aids and cochlear implants equipped with a telecoil (T-coil) can receive this signal directly when the telecoil setting is activated.

When activated, the telecoil receives the electromagnetic signal generated by the loop and converts it into sound tailored to your hearing-device settings. This direct transmission bypasses barriers such as background noise and distance, delivering clearer, more focused sound. The result is a seamless listening experience that turns hearing aids into personal in-ear speakers.

#### Is Your Hearing Aid Loop-Compatible?

To use a hearing loop, your hearing aids must include the manual T-coil setting, which many models typically have. Not sure whether vour devices support this feature? The experts at HearWell Center can help. We can assess your devices and help you optimize your hearing experience with loop technology.

#### Where Can You Use Hearing Loops?

As mentioned above, hearing loops are installed in a variety of venues - largely public spaces. In some instances, they may also be integrated within home entertainment setups, making it easier to catch a TV show, use a computer, or enjoy music. Even those without hearing aids can take advantage of loop technology with a portable receiver and a pair of headphones or earbuds.

Loops are ideal for extended listening sessions at theaters, concerts halls, places of worship, conference rooms, school auditoriums, court rooms, council chambers, and community gathering places. They also

aid in other interactions: customer service desks, ticket booths, drivethroughs, and more.

Not all public spaces are equipped with hearing loops, but many venues that have them display a universal hearing loop symbol: a blue square with a white-outlined ear and a diagonal slash through it, often accompanied by a letter "T." For looped spots near you, check resources like the Center for Hearing Access' helpful list at https:// centerforhearingaccess.org/state-lists/#states.

Article written by Suzanne Yoder, Au.D., Owner/Audiologist of HearWell Center. HearWell Center is a full-service independent hearing care business, proudly helping the Pittsburgh community since 2007. Our audiologists and professional staff have helped thousands of patients improve their quality of life through hearing and tinnitus care. We offer state-of-the-art diagnostic testing and expert fitting of hearing technology while featuring a patient-centered approach that ensures your hearing health needs are met for life. Learn more at HearWellCenter.com or contact us at 412.208.4473 for an appointment at our new location in Penn Center East.



# Common Misconceptions

Hospice care is a specialized form of end-of-life care that focuses on providing comfort, pain management, and emotional support for individuals with a terminal illness

#### Here are just a few misconceptions about hospice care:

Hospice is only for the elderly: While hospice is often associated with the elderly, it is available to people of all ages facing terminal illness. Hospice care is tailored to the individual's needs, not their age.

Hospice is a place: Many people believe that hospice is a physical facility or a place where individuals go to receive care. In reality, hospice care is most often provided in the patient's home or in a setting of their choice, not in a hospital or hospice facility.

**Hospice care hastens death:** Hospice care is not about speeding up the dying process. It is about providing comfort, pain relief, and emotional support to enhance the quality of life during the final stages of a terminal illness. Hospice aims to help patients live as comfortably and fully as possible for as long as they have.

Hospice care is only for the very end of life: Hospice can be utilized earlier in the course of a terminal illness. Patients can benefit from hospice services for several months, not just in the final days or weeks of life. The timing of hospice care depends on the patient's condition and prognosis.

Once you start hospice care, you can't change your mind: Patients and their families can change their minds about hospice care at any

time. If a patient's condition stabilizes or if they choose to pursue curative treatments, they can revoke their hospice eligibility and seek other medical interventions

**Hospice means giving up on treatment:** Choosing hospice care does not mean giving up hope or treatment. It means shifting the focus from curative treatments to comfort care and addressing the patient's physical, emotional, and spiritual needs. Patients can still receive treatment for symptoms, such as pain or shortness of breath.

**Hospice care is expensive:** Hospice care is typically covered by Medicare, Medicaid, and many private insurance plans. In most cases, there are no out-of-pocket costs for the patient or their family. Hospice providers work to ensure that financial concerns do not prevent individuals from accessing care. .



# Adult Day / In Home Services

**Community LIFE** (see page 37)

.CommLife.org / 1-866-419-1693 TTY 711

From healthcare and wellness centers to transportation and homecare. we offer a health and social service plan that helps keep seniors at home. Locations in Logans Ferry, Tarentum, Mon-Valley, East End, McKeesport, Homestead. Somerset and Bedford.

# **Aging Services**

**PA Lottery** (see page 41)

.....www.palottery.com

When older Pennsylvanians make the most of programs supported by the PA Lottery, we all benefit. Programs include free transit and reduced fare shared rides, prescription drug programs, property tax and rent rebates, hot meals programs, and long-term living services. Learn more at palottery.com.

# **OnYourBehalf by Ursuline Support Services**

(see page 1)

412-224-4700 Pittsburgh .....

On Your Behalf offers a continuum of support services in order to advocate, guide and protect you as you navigate life's transitions. Services include power of attorney and guardianship, financial support services, and family quardian support.

### Senior Guide-Pittsburgh & Washington County



for more articles and resources for you and your loved ones!



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# **SGP \* HEALTH SERVICES** Directory

# **Hearing**

Hearing Contain	( 22)
HearWell Center	(see page 33)
Pittsburgh	412-208-4473
Devices sold through the practice include hearing aids, ass phones, alerting devices, and varieties of earmolds. Patient significant education about hearing disorders and counsel	ts will also receive
Home Care / Home Health Care / Hospice	
Comfort Keepers	(see page 23)
Pittsburgh	412-653-6100
In-home care that helps seniors and other with personal case, housekeeping, dementia care, respite care and safety so comfort of their own homes.	
Concordia Lutheran Ministries	(see page 41)
	1-888-352-1571
Locations and in-home care services throughout southwe	stern PA.
Gallagher We are here for ALL your Home Health, Home Care & Hos	(see inside back cover)
We are here for ALL your Home Health, Home Care & Hos	spice Needs
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# **SGP** \* **HEALTH SERVICES** Directory

needed most. RN/HHA visits, respite care, volunteer visits, grief counseling, social services, and emotional and spiritual support.

MiKelCo Lifts	(see page 7)
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# <u>Insurance - Medicare Specialists</u>

### Felice Johnson. American Senior Benefits (see page 39)

Call or text 412-726-6450 / email felicei2@outlook.com

Consult your local retirement specialist, Felice Johnson, for questions about your existing Medicare coverage or if you are new to Medicare.

# **Medicare Specialists of Pittsburgh**

(see page 13)

Whether you are looking for Medicare Supplement, Life Insurance, Burial and Final Expense Insurance, Annuities, Part D, or Long Term Care, we are your one stop shop for all your senior products. Even if you just want us to review your current coverage, we are here for you.

# **Rehabilitation Services**

#### **Encompass Health Rehabilitation Hospitals** (see page 27)

Harmarville	877-937-7342
Sewickley	412-749-2396

Research concludes that term outcomes for inpatient rehabilitation facility patients are superior to skilled nursing facilities. Speak up for your recovery and demand Encompass Health Rehabilitation Hospitals.



# Concordia Lutheran Ministries



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# **SGP \* HOUSING SERVICES** Directory

# **Senior Living Options**

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	1-888-352-1571	
Concordia has the senior and health care services you care, private duty home care, hospice and palliative ca including adult day services, retirement living, memory services and skilled nursing.	re, personal care,	
Congregate Management Services Housing	(see outside back cover)	
See advertisement for full list of locations		
We take pride in offering seniors affordable, comfortable beautiful buildings. Rent includes utilities. Locations in Munhall, Carnegie, New Kensington, Duquesne, White	Southside, Pittsburgh,	
Dorchester of Mt. Lebanon Senior Apartments	(see page 5)	
Mt. Lebanon	412-857-3330	
1 & 2 BR income-based senior apartments (age 62+) amenities and convenient location! Offering on-site maintenance, community room/game room, laundry center nurse and exercise room, raised garden areas, and so much more.	nanagement and on each floor, wellness	
Hazelwood Towers	(see page 3)	
Pittsburgh	412-421-2000	
Comfortable, affordable one bedroom apartments for older or disabled. Income-based rent with gas and ele management and 24 hour emergency service. Fabulot 1-800-662-1220	ctric included. On-site	
Housing Authority of the City of Pittsburgh	(see page 30)	
www.hacp.org	412-456-5000	
HACP provides housing opportunities in high rises and settings for seniors and families in Pittsburgh.	d other community	

Metowers, Inc. – Senior High-Rise	(see page 37)
Avalon	412-734-4111
A HUD subsidized senior community for persons aged 62 or compaired. An affiliate of United Methodist Church Union.	older, or mobility
Parkview Towers	(see page 1)
Munhall	412-461-2993
A HUD subsidized senior community for persons aged 55 or compaired. An affiliate of United Methodist Church Union.	older, or mobility
SeniorCare Network Communities	(see page 2)
See advertisement for all locationswww.Srd	CareNetwork.org
Our affordable, award-winning senior apartments (62+) are collocated in rural and urban residential neighborhoods. Residential abundance of social opportunities with family and friends.	•
Sherwood Oaks	(see page 44)
Cranberry Township	1-800-642-2217
This open, beautifully landscaped campus features two lakes, walkways, indoor pool and fitness center, many sizes and stylehomes. Lifecare and rental contracts are available.	
UPMC Senior Communities	(see page 22)
UPMCSeniorCommunities.com	1-800-324-5523
Caring communities, close to home. Independent living and per to assisted living and skilled nursing nearby with no large up- and month-to-month contracts. Affordably elegant assisted li schedule a complimentary lunch and tour.	front fees
The Village at St. Barnabas (see	e inside front cover)
	724-444-5568
Find exceptional independent living at The Village. Call today tour with Cindy or Nina. Ask about our move-in special!	to schedule a



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- **412-481-8100**

### Carson Retirement Residence

- **412-481-0700**

#### **Summit Retirement Residence**

- **412-466-7755**

### Carnegie Retirement Residence

- Q 200 Railroad Avenue
   \*Carnegie, PA 15106
- **412-276-0102**

#### The Oaks Retirement Residence

- 2967 Jacks Run Road \*White Oak. PA 15131
- **412-675-0412**

#### **Emerald Hills Retirement Residence**

- ♥ 5785 Saltsburg Rd.
  \*Penn Hills. PA 15147
- **412-793-3339**

# Woodcrest Retirement Residence

- 1502 Woodcrest Avenue \*Moon. PA 15108
- **412-264-0918**

#### Munhall Retirement Residence

- 1000 Andrew Street
  \*Munhall. PA 15120
- **412-462-3200**

# Morningside Crossing

- 1808 Jancey Street \*Pittsburgh, PA 15206
- **412-441-1140**

## Retirement Residence of Plum

- ◆ 620 Repp Road \*New Kensington (Plum), PA 15068
- **4** 724-339-2925

#### Retirement Residence of Glassport

- 220 Erie Avenue\*Glassport, PA 15045
- **412-896-2109**

Ross Hill Retirement Residence

- ♥ 7500 Ross Park Drive \*Pittsburgh, PA 15237
- **412-847-0161**

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