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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.

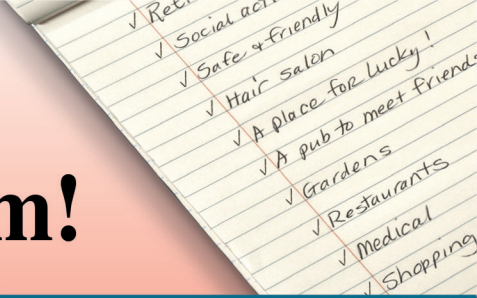
Social Interaction: Lifelong learning often involves interacting with peers, instructors, and fellow learners. This social engagement is important for older adults as it can combat loneliness and provide a sense of belonging and purpose, improving mental well-being.

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.

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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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Intergenerational Living

Vincentian Schenley Gardens has partnered with Chatham University to offer a first-of-its-kind collaborative intergenerational living experience that benefits the residents and staff of both organizations surprising in ways.

Intergenerational living is a housing arrangement that intentionally intermixes older and younger people, which alleviates loneliness for older residents, provides mentorship for younger residents, and helps all participants form stronger communal connections. The social and emotional benefits of intergenerational living have led to calls for expansions of such programs to aid North America's growing senior population.

The partnership between Chatham University School of Health Sciences and Vincentian Schenley Gardens offers Chatham students below-market monthly rent in exchange for their agreement to devote service hours to residents through educational workshops, social outings, parties, tech help, etc.

"Having the opportunity to live with older people takes away some of the stigma around elderly adults," says Danie Bryce, Senior Director of Personal Care Services for Vincentian.

Chatham Assistant Professor of Physical Therapy Michelle Criss, who researches ageism and attitudes toward aging, and Assistant

Professor of Occupational Therapy Kasey Stepansky, who researches quality of life among older individuals, are also finding ways to partner with Vincentian's staff to share insights, provide resources, and study outcomes.



(A typical newly renovated apartment at Vincentian Schenley Gardens.)

"If we're lucky, we're all going to be an older adult someday," said Criss. "Vincentian's trailblazing vision for intergenerational living and our shared interest in positive societal change is driving incredibly positive outcomes and helping us to reconsider our assumptions as future healthcare providers but also to reimagine what it's like to age in the Pittsburgh region."

According to Criss and Stepansky, while research tracking care outcomes is in progress, students value storytelling, sharing interests and hobbies and routine interaction with older residents and consider it to be uplifting, validating and a source of fellowship and stress relief.

ABOUT VINCENTIAN

Vincentian is a nonprofit health care and human services organization that provides a continuum of care, including independent living, personal care, memory care, short-term rehabilitation. It was founded in 1924 in McCandless.

ABOUT CHATHAM UNIVERSITY

Founded in 1869, Chatham University has an enrollment of over 2,200 students across over 60 undergraduate and graduate programs in several areas of excellence, including sustainability & health, the arts & sciences, and business & communications. Chatham has consistently been named a College of Distinction and a "Best College" by U.S. News & World Report.

Photo credit: Vincentian Administrative Fellow Ben Flory and Vincentian Schenley Gardens resident Christine Nigh participate in an intergenerational gardening program at the Personal Care Home in Pittsburgh, PA.

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Aging in Place with Home Care Services



Among the major pillars of creating a sustainable healthy life is ensuring that we have our health conditions, ailments, and chronic diseases attended to via high-quality levels of assistive long-term care and that the various tasks we may require assistance in are tended to by professionals who treat us with the utmost care, compassion, and respect.

Whether it is personal care, primary care, nursing home care, in-home care or non-medical home care, a patient-centered medical home care, part of a retirement community, or any other form of elderly care we need to make sure that we are cared for properly and appropriately, and our health and well-being is respected and upheld.

Home health care assistance services fulfill most all our health, emotional, physical, and activities of daily living (ADL) needs in a professional manner that enables you to concentrate on being a lively, confident senior dynamo who is full of zest and zeal for life and is excited for the new experiences to be found in each passing day.

Any of the tasks, chores, ADLs, bathing, grooming, medical and financial management issues you may have trouble attending to on your own should be readily assisted by a home health aide experienced in providing this kind of basic assistive care in an effective, empathetic, and kind manner.

To do:

- Before choosing a home health care agency to help you with your in-home needs, ensure that the health care aides the agency will be sending to you are trained, licensed, credentialed, and have the



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- If possible, set up an appointment to interview the agency as well as the professional that they intend to match you with.
- Come prepared with your most pressing concerns and a variety of questions that cover every aspect of those concerns.
- If possible, bring family and loved ones with you along to the interview to gain their perspective on the quality of the business.

Your home health care agency should offer a range of specialized services that seniors can opt from to meet their individual needs.

- If you require IV-drips, specialized medical equipment, shots for diabetes, or even weekly blood tests or other specific medical situations, can your home health care agency readily provide this equipment and ensure that it is brought to every appointment by a professional knowledgeable in its use?
- Consider specific needs you have such as transportation, companionship, appointment management and more.
- Ask your prospective home health care agency if they are able to guarantee high-quality work in all the areas of most pressing concern to you.

With so many agencies available on the market today, it can be difficult to make the right choice. However, with a keen eye on aspects such as professionalism, empathy, reputation, and more, you can take the necessary steps and cursory research involved to easily discern the best service for your unique and individual needs.

Providing you with the level of assistance you require and a frequency you prefer, home health agencies are invaluable resources that let you focus on becoming the healthiest and most dynamic version of yourself ever—with a life full of optimism, spirit, grace, enthusiasm, and, most importantly, strength.

Article excerpted from AgingInPlace.org. AgingInPlace.org's mission is to connect seniors and their loved ones with the right tools to make remaining in their homes and communities a reality.

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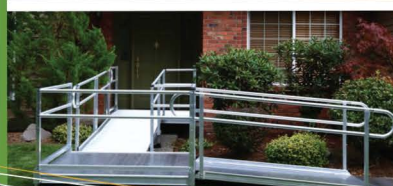
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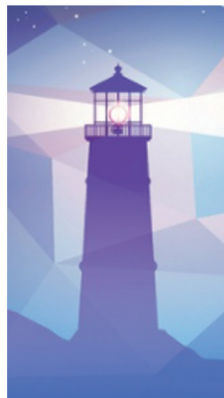


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Giving Through Your Will to Benefit Your Favorite Charity

A gift in your will – also known as a bequest - is one of the easier and most effective ways to give to the charity of your choice – church, school, animal rescue, etc. They are also known as “legacy gifts” because they are a way for you to leave your legacy in the world. In as little as one sentence, you can complete such a gift. Not surprisingly, such bequests can be important sources of fundraising for nonprofit organizations. Donations in your will help ensure your favorite charity – or charities - continues their mission for years to come. It is also a way for you to replace the yearly gifts you may have been making.

No other planned gift is as simple to make or as easy to change should you ever need the assets during your lifetime.

A bequest may be right for you if:

- You want to make a gift to a nonprofit organization
- You want the flexibility to change your mind.
- You want continued access to your wealth, should you need it.
- You are concerned about outliving your resources.

Charitable gifts after death also have the power to reduce estate taxes. Because your bequest is revocable, you do not receive an income tax charitable deduction when you create it. Rather, your

Charitable gifts after death also have the power to reduce estate taxes.

estate will receive an estate tax deduction for the full value of your bequest in the year it is made. Depending on a variety of factors, including the size of your estate and estate tax law at the time your estate is settled, this deduction may or may not save estate taxes.

If you are thinking about your legacy and want to incorporate a gift to one or more of your favorite charities, they typically have experts on staff to help you—just reach out to them! This is important because your bequest must be accurately and clearly described in your estate plan so your wishes can be carried out as you intend. Avoid any possible question that your bequest is to the right organization, be sure to include the organization's full legal name and federal tax identification number in your bequest.

Editorial provided by Maureen Mahoney Hill, CFRE and Deborah Desjardins, CFRE.



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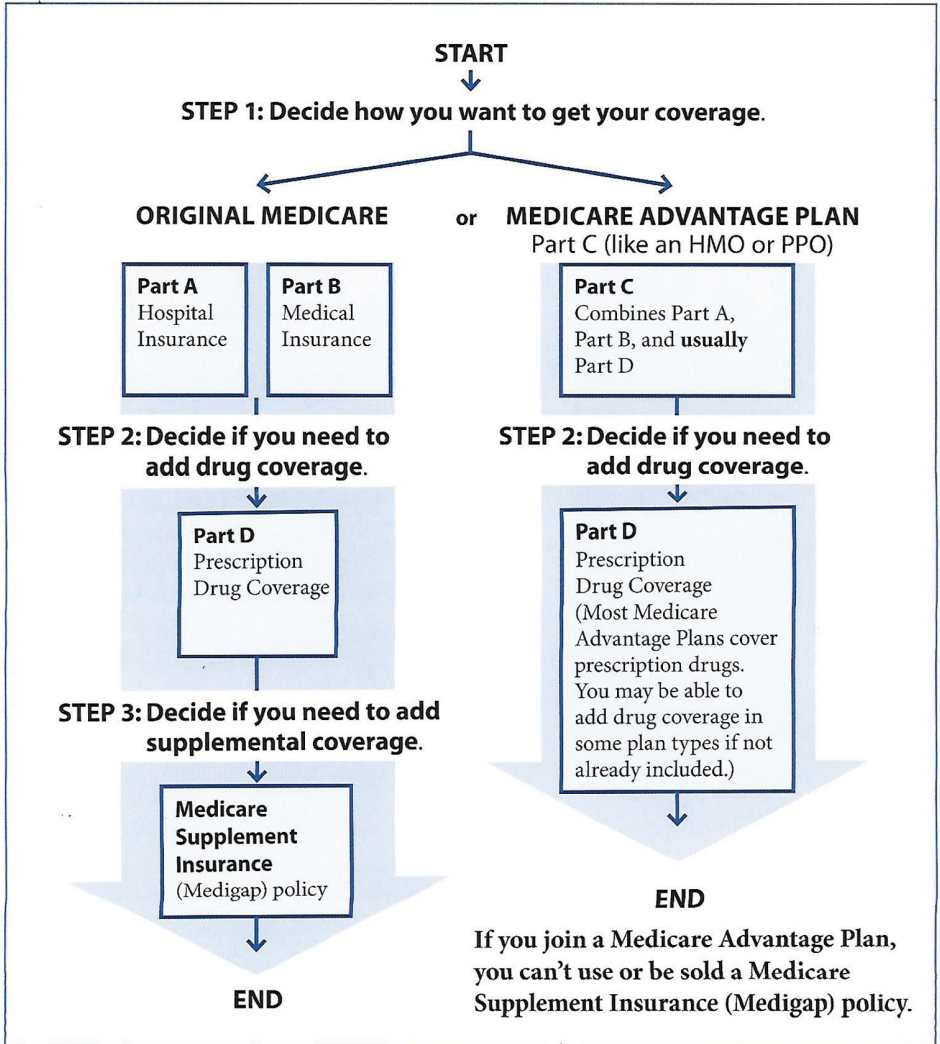
When an individual is coming onto the Original Medicare Plan, how does he or she decide between staying on Original Medicare, the standard government issued A and B Plans, with a Supplemental Plan or choosing an Advantage Plan, plans from private insurers that work within HMO and PPO networks? This article 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.



**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.

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Sherwood Oaks** - Cranberry Twp.
Strabane Trails Village - Washington
Vanadium Woods Village - Bridgeville

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Sherwood Oaks* - Cranberry Twp.

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Worried About Going Wireless? Here's Why You Shouldn't Be

Wireless hearing aids are one of the most exciting technological innovations of the last decade. Superior connectivity means you can now stream music, podcasts, and phone calls directly to your ears. Some models are even compatible with smart TVs, making these devices extremely convenient and enjoyable to use.

**But are they safe?
Let's find out.**

How Wireless Hearing Aids Work

Most wireless hearing aids connect to the internet via Wi-Fi, just like other personal electronics. It's easy, convenient, and doesn't require high-powered internal processors. This is quickly becoming the industry standard. Due to recent technological breakthroughs, some wireless hearing aids are

DID YOU KNOW?

- If you have hearing loss, you're not alone. It affects an estimated 466 million youth and adults around the globe, per the World Health Organization, and often can be effectively managed with hearing aids.
- Adults treated for hearing loss have reported significant improvements in self-confidence, social engagement, ability to play sports, and in other areas of life, per research commissioned by the National Council on Aging.
- Only an estimated 16% of U.S. adults ages 20 to 69 and just 30% of those 70 and older who could be helped by hearing aids actually use them, according to the National Institute on Deafness and Other Communication Disorders, but we're dedicated to changing that and changing lives — one community member at a time.

also capable of using Bluetooth, which is a high-bandwidth connection between two specific devices that does not require the internet. Using radio waves, Bluetooth allows your hearing aids to pair with other electronics directly and offers a smooth transfer of information that is not easily disrupted.

Health Concerns Associated With Wireless Technology

Ever since cell phone usage became widespread, there have been rumors and fears focused on the type of electromagnetic radiation they emit. Many people have wondered if cell phones cause brain tumors or cancer. What about wireless routers, tablets, personal computers, and all the new smart gadgets we're filling our homes with? Luckily the World Health Organization and many other agencies around the globe have taken these questions seriously and found the answers.

The type of electromagnetic energy emitted by wireless devices such as cell phones and hearing aids is **non-ionizing radiation**. This means it does not disturb the electrons of atoms and cannot disrupt the body's cellular processes the way ionizing radiation from nuclear



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material would. At most, it can transfer heat energy to your skin and give you a warm ear.

How Wireless Devices Are Regulated

Because hearing aids are medical devices, they are subject to a strict set of rules and requirements. Thorough third-party testing is conducted on each wireless hearing aid model from each hearing aid manufacturer to ensure compliance with national regulations. So far, all have shown extremely low levels of energy transfer that can only be detected with special equipment. Additionally, hearing aids emit a tiny fraction of the electromagnetic radiation that cell phones do. There are **no identified health concerns** posed by the energy emitted by wireless hearing aids.

This industry insight was written by Dr. Suzanne Yoder, Au.D., HearWell Center. 412.208.4473; DrYoder@hearwellcenter.com, hearwellcenter.com. HearWell Center is a full-service, independently owned audiology practice proud to be bringing better hearing to the people of Pittsburgh since 2007. HearWell Center, located in Forest Hills, is a hearing care practice that has helped over 1,000 patients with their hearing, tinnitus, and balance disorders – and offers state-of-the-art diagnostic testing and expert fitting of hearing technology.

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Must be at least 62 years of age or older. Call **724-226-9091** or visit www.achsng.com for more information about our income-based apartments today!



Advancements in Eye Technology and Treatments Lead to Improved Quality of Life

Going to the eye doctor's office provides treatments for current medical problems, but with new advancements in technology, eyecare patients can have the opportunity for greatly improved vision and an overall increase in the quality of their lives.

Glaucoma

People who have glaucoma often rely on a traditional eye drop regimen for treatment. Although drops can be effective, many patients may have difficulty putting the drops in effectively and remembering to do them as frequently as prescribed. Also, many prescriptions come with monthly co-payments for refills which can add up to be quite expensive.

There are two alternatives that may allow some patients to eliminate or decrease their dependency on drops: Selective Laser Trabeculoplasty (SLT) and a newly launched pharmaceutical product, Durysta. SLT is a painless laser treatment for glaucoma. It works for an average of five years and can be repeated if needed. Durysta is a biodegradable implant that provides a sustained release of medication inside the eye. Glaucoma patients should ask their eye doctor for more information.

Cataract

Cataracts are a normal aging process for the natural lens inside the eye. As we age, the lens inside the eye becomes cloudy, which can cause many symptoms including blurred vision, glare and halos,

difficulty with nighttime driving, and fading or yellowing of colors.

Eventually, eyeglasses will no longer effectively increase vision function, and surgery is needed to restore vision. Cataract surgery involves removing the cataract and inserting a replacement lens.

Traditional cataract surgery lenses are called monofocal lenses, which provide good distance vision but require eyeglasses for near and sometimes intermediate vision.

However, as a treatment advancement, multifocal lens implants are able to provide good distance and near vision and decrease the dependency on glasses.

Dry Eye

Dry eyes can cause symptoms including burning and stinging,



pain, irritation, grittiness, scratchiness, sensitivity to cold air or wind, redness, watering/tearing, and blurred vision. Treatment usually hinges on artificial tear drops, but there are many exciting new treatments available for patients with dry eyes. Punctal plugs can be painlessly inserted during a regular office visit. They are designed to allow a patient's own tears to work more effectively to moisturize the surface of the eye. Another treatment for dry eyes is the use of amniotic membrane grafts. These grafts have anti-inflammatory properties and can be very helpful in the treatment of many different eye diseases, including severe dry eye disease. There are also many new and exciting treatments, including both medications and devices, currently in clinical trials. Ask your eye doctor if you may be a good candidate to be involved in a clinical trial.

Eyeglasses

The amount of digital screen-time people experience has greatly increased. Digital screens emit a blue-violet wavelength light that has been shown to be disruptive to sleep cycles, increase eye strain and fatigue, and may have a potentially harmful effect to the retina and macula inside the eye.

Fortunately, **eyeglasses can now be made with blue-light blocking technology** that can increase eye comfort, improve quality of vision, improve sleep quality, and may offer better protection of the retina.

These are just some of the many new and alternative treatment options available for patients by their ophthalmologist. Ask your eye doctor about new and alternative treatment options that may improve your quality of life, and if they are able to provide the most up-to-date and advanced treatment options available.

Article and photo provided by Scott and Christie Eyecare Associates. To schedule an evaluation, visit www.ScottandChristie.com or call 724-772-5420 in Cranberry or 412-782-0400 in Fox Chapel.

Enjoy LIFE to the Fullest with Local Programming



LIFE (Living Independence for the Elderly) programs are designed to provide comprehensive and coordinated care for older adults, with a focus on enabling them to remain living in their homes and communities, while also supporting their caregivers. Here's a brief explanation of what this program does for older adults and caregivers, but please call your local LIFE program for details on eligibility and how to apply or take a tour! Call Community LIFE at 1-866-419-1693 and LIFE Pittsburgh at (412) 388-8050. Mention you saw it in the Senior Guide!

LIFE (Living Independence for the Elderly):

LIFE is a managed care program that integrates medical, social, and long-term care services for eligible older adults, typically aged 55 and older, who require a nursing home level of care but wish to continue living in their communities. Here's what LIFE does for older adults and their caregivers:

For Older Adults:

Comprehensive Care: Older adults enrolled in the LIFE program receive a wide range of services, including medical, nursing, rehabilitation, social, and personal care services.

Day Centers: Many LIFE programs operate adult day health centers where participants can receive care, engage in social activities, and receive meals.

Transportation: Transportation to and from day centers, medical appointments, and other necessary services is often provided.

Medication Management: Medication administration and management are typically included, ensuring that participants take their

prescribed medications correctly.

Home-Based Care: Services can be provided at home, allowing older adults to age in place while receiving necessary support.

Coordinated Care: LIFE programs coordinate all aspects of an individual's care, ensuring that there is a single point of contact for all medical and non-medical services.

For Caregivers:

Respite: Caregivers, often family members, benefit from respite services provided by the LIFE program, allowing them to take breaks and recharge.

Support: Caregivers receive support and education to help them better care for their loved ones and cope with the challenges of caregiving.

Peace of Mind: Knowing that their loved ones are receiving high-quality, coordinated care can provide peace of mind for caregivers.

LIFE Pittsburgh
Living Independence for the Elderly

The diagram features a central photograph of a smiling elderly man with a mustache. Surrounding this photo are 18 circular icons, each representing a different service offered by LIFE Pittsburgh. Starting from the top and moving clockwise, the services are: Physical Therapy, Specialists, Fellowships, In-Home care, Recreational Therapy, Occupational Therapy, Personal Care, Social Work, Physicians, Dental, Nutrition, Vision, Meals, Transport, Nurses, Medications, and Podiatry.

You're safer at home... you're safer with LIFE.
LIFEPittsburgh.org
412-388-8050 TTY:711



Hospice Care 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.

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Caregiver Stress



Caregiver stress, also known as caregiver burnout, is a common and significant concern for individuals who provide care to loved ones, often for those with chronic illnesses, disabilities, or elderly family members. The physical, emotional, and mental demands of caregiving can take a toll on a caregiver's well-being. Here are some signs of caregiver stress and strategies to manage it:

Signs of Caregiver Stress:

- **Fatigue:** Feeling physically and mentally exhausted.
- **Anxiety and Depression:** Experiencing increased levels of anxiety, sadness, or hopelessness.
- **Irritability:** Feeling easily frustrated or irritable.
- **Isolation:** Withdrawing from social activities or feeling socially isolated.
- **Sleep Problems:** Difficulty falling asleep or staying asleep.
- **Physical Health Issues:** Suffering from physical ailments, such as headaches, back pain, or digestive problems.
- **Neglecting Personal Needs:** Neglecting one's own health and well-being.
- **Feeling Overwhelmed:** Feeling unable to meet the demands of caregiving.

Ways to Manage Caregiver Stress:

- **Seek Support:** Talk to friends, family members, or support

groups for emotional support and understanding.

TIP: Consider professional counseling or therapy to help you cope with the emotional challenges of caregiving.

- **Take Care of Your Own Health:** Prioritize your own physical and mental health by getting regular exercise, eating a balanced diet, and getting enough sleep.

TIP: Schedule and attend your own medical check-ups.

- **Set Realistic Expectations:** Accept that you cannot do everything and that it's okay to ask for help from others.

TIP: Adjust your expectations and understand the limitations of caregiving.

- **Respite Care:** Arrange for respite care, allowing you to take a break from caregiving responsibilities. This can be through family members, friends, or professional services.

Get to know



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- Eight Health and Wellness Centers
- Transportation to and from our Health and Wellness centers, as well as to medical appointments
- Homecare

Conveniently located in:

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For a FREE tour and lunch, call 1-866-419-1693 TTY 711 | www.commlife.org

- **Time Management:** Create a caregiving schedule that allows for regular breaks and time for self-care.

TIP: Use time management tools, like calendars and to-do lists, to stay organized.

- **Learn About the Condition:** Educate yourself about the medical condition of your loved one, as knowledge can help you feel more in control and better prepared to provide care.
- **Practice Stress Reduction Techniques:** Engage in stress-relief practices like deep breathing, meditation, yoga, or mindfulness.

TIP: Make time for activities you enjoy to reduce stress.

- **Delegate and Share Responsibilities:** Delegate tasks to other family members or friends who are willing to help.

TIP: Consider hiring professional caregivers or in-home care services to share the workload.

- **Maintain a Support System:** Keep in touch with friends and maintain a social life to prevent isolation.

TIP: Accept offers of help and don't hesitate to communicate your needs to others.

- **Stay Informed About Available Resources:** Research and access community resources and support programs that can provide assistance and respite.

- **Consider Hospice or Palliative Care:** In situations where a loved one's condition is terminal, consider hospice or palliative care, which can provide professional support and make caregiving more manageable.

Remember that caregiver stress is common, and it's essential to take proactive steps to manage it. Taking care of your own well-being is not selfish; it's necessary to provide the best care for your loved one. Don't hesitate to seek help and support when needed, and reach out to healthcare professionals or support organizations for guidance.

Adult Day / In Home Services

Community LIFE

(see page 35)

.....**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.

LIFE Pittsburgh

(see page 31)

One Parkway Center, 875 Greentree Rd., Suite 200..... **412-388-8050**

An Interdisciplinary Team (IDT) consisting of geriatric doctors, nurses, social workers, rehabilitation specialists and other health care professionals assess participants and develop an individualized care plan based on participant's needs. Participant receives health care services in-home, hospital, nursing facility and through our Adult Day Health Centers. No co-insurance, deductibles or payments for services or medications. In some cases there may be a monthly premium required to participate in the program based on your income. TTY: 711.

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.

Eye Care / Eye Surgery

Scott & Christie Eyecare Associates

(see outside back cover)

Fox Chapel **412-782-0400**

Cranberry **724-772-5420**

We treat cataracts, glaucoma, diabetic retinopathy, macular degeneration and also offer laser treatment for eye diseases, eye lid surgery, and full eye exams. Medicare and most insurances accepted.

Hearing

HearWell Center (see page 25)

Pittsburgh **412-208-4462**

Devices sold through the practice include hearing aids, assistive devices and phones, alerting devices, and varieties of earmolds. Patients will also receive significant education about hearing disorders and counseling.

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 care, companionship & housekeeping, dementia care, respite care and safety solutions - all in the comfort of their own homes.

Concordia Lutheran Ministries (see page 41)

..... **1-888-352-1571**

Locations and in-home care services throughout southwestern PA.

Gallagher (see page 11)

We are here for ALL your Home Health, Home Care & Hospice Needs

Gallagher Home Health Services **412-279-7800**

www.GallagherHomeHealthServices.com: Skilled Nursing, Mental Health Nursing, Physical Therapy, Occupational Therapy, Speech Therapy, Social Services, Home Health Aides

Gallagher Home Care Services..... **412-279-2257**

www.GallagherHomeHealthServices.com: Personal Care Services; Companions, Homemaking, Private Duty Nursing, Home Health Aides

Gallagher Hospice..... **412-279-4255**

www.GallagherHospice.com: Hospice and Palliative Care

HOPE Hospice (see page 33)

Pittsburgh **412-367-3685**

Providing peace, dignity, and comfort to the patient and family when it is



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Email: felicej2@outlook.com
Website: www.johnsons2ins.com



Currently, I represent seven insurance carriers and all 85 of their plans and products. You can contact Medicare.gov or 1-800-MEDICARE or your State Health Insurance Program to get information on all of your options.



A Time for Opportunity *Medicare's Annual Election Period (AEP)*

If you've thought about making changes to your Medicare coverage, your time to act is now.

AEP, also called Open Enrollment, is October 15th to December 7th.

This is the time when you can make changes to your coverage for 2024. For example, you can drop Medicare Advantage and re-join Original Medicare.

During this Annual Enrollment Period, you can enroll in, switch, or drop Medicare Advantage (Part C) and Medicare Part D prescription drug plans.

*Courtesy Felice Johnson, Johnsons2Ins.com, 412-726-6450.
Visit Medicare.gov for additional information.*

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

MiKelCo Lifts

(see page 13)

..... **412-421-LIFT (5438)**

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Insurance – Medicare Specialists

Felice Johnson, American Senior Benefits

(see page 39)

..... **Call 412-891-6964 / text 412-726-6450 / email felicej2@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 20)

Pittsburgh **412-343-0344**

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 inside front cover)

Harmarville **877-937-7342**

Sewickley **412-749-2396**

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Concordia Lutheran Ministries



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- Retirement Living
- Memory Care
- Rehabilitation Services
- Skilled Nursing

Senior Care Locations and Services Throughout Southwest PA
www.ConcordiaLM.org • 1-888-352-1571

Senior Living Options

Concordia Lutheran Ministries (see page 41)
..... **1-888-352-1571**

Concordia has the senior and health care services you need: home health care, private duty home care, hospice and palliative care, personal care, including adult day services, retirement living, memory care, rehabilitation services and skilled nursing.

Congregate Management Services Housing (see inside back cover)
..... **See advertisement for full list of locations**

We take pride in offering seniors affordable, comfortable apartments in beautiful buildings. Rent includes utilities. Locations in Southside, Pittsburgh, Munhall, Carnegie, New Kensington, Duquesne, White Oak, Moon and more!

Dalton's Edge Apartments (see page 26)
Tarentum..... **724-226-9091**

Senior apartments (age 62+) that feel like home! Income-based apartments near senior centers, LIFE Center, shopping, hospitals and churches. Near public transportation, on-site management and maintenance, smoke-free, utilities included and so much more.

Dorchester of Mt. Lebanon Senior Apartments (see page 6)
Mt. Lebanon..... **412-857-3330**

1 & 2 BR income-based senior apartments (age 62+) with so many amenities and convenient location! Offering on-site management and maintenance, community room/game room, laundry on each floor, wellness center nurse and exercise room, raised garden areas, pullcord alert system and so much more.

Hazelwood Towers (see page 3)
Pittsburgh **412-421-2000**

Comfortable, affordable one bedroom apartments for seniors 62 years or older or disabled. Income-based rent with gas and electric included. On-site management and 24 hour emergency service. Fabulous amenities. TDD 1-800-662-1220

Housing Authority of the City of Pittsburgh (see page 17)

www.hacp.org 412-456-5000

HACP provides housing opportunities in high rises and other community settings for seniors and families in Pittsburgh.

Metowers, Inc. – Senior High-Rise (see page 22)

Avalon 412-734-4111

A HUD subsidized senior community for persons aged 62 or older, or mobility impaired. An affiliate of United Methodist Church Union.

Parkview Towers (see page 14)

Munhall..... 412-461-2993

A HUD subsidized senior community for persons aged 55 or older, or mobility impaired. An affiliate of United Methodist Church Union.

Reformed Presbyterian Home (see page 16)

RPHome.org 412-321-4139

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SeniorCare Network Communities (see page 2)

See advertisement for all locations www.SrCareNetwork.org

Our affordable, award-winning senior apartments (62+) are conveniently located in rural and urban residential neighborhoods. Residents will find an abundance of social opportunities with family and friends.

Sherwood Oaks (see page 22)

Cranberry Township..... 1-800-642-2217

This open, beautifully landscaped campus features two lakes, covered walkways, indoor pool and fitness center, many sizes and styles of patio homes. Lifecare and rental contracts are available.

SGP * HOUSING SERVICES Directory

UPMC Senior Communities

(see page 21)

UPMCSeniorCommunities.com **1-800-324-5523**

Caring communities, close to home. Independent living and personal care to assisted living and skilled nursing nearby with no large up-front fees and month-to-month contracts. Affordably elegant assisted living. Call to schedule a complimentary lunch and tour.

The Village at St. Barnabas

(see page 5)

..... **724-444-5568**

Find exceptional independent living at The Village. Call today to schedule a tour with Cindy or Nina. Ask about our move-in special!

Vincentian Schenley Gardens

(see page 9)

Pittsburgh **412-548-4100**

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SGP * CONSUMER SERVICES Directory

Support Services

Generationally Prepared: The Hub for Family Senior Caregivers

(see page 9)

..... **www.generationallyprepared.com**

Generationally Prepared is an educational resource providing education, resources, tools and community to support your role as a Family Senior Caregiver.

OnYourBehalf by Ursuline Support Services

(see page 1)

Pittsburgh **412-224-4700**

OnYourBehalf 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 guardian support.



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<p>Carson Retirement Residence</p> <p>2850 East Carson Street *Pittsburgh, PA 15203 412-481-0700</p>	<p>Summit Retirement Residence</p> <p>125 South Sixth Street *Duquesne, PA 15110 412-466-7755</p>
<p>Carnegie Retirement Residence</p> <p>200 Railroad Avenue *Carnegie, PA 15106 412-276-0102</p>	<p>The Oaks Retirement Residence</p> <p>2967 Jacks Run Road *White Oak, PA 15131 412-675-0412</p>
<p>Emerald Hills Retirement Residence</p> <p>6735 Saltsburg Road *Penn Hills, PA 15235 412-793-3339</p>	<p>Woodcrest Retirement Residence</p> <p>1502 Woodcrest Avenue *Moon, PA 15108 412-264-0918</p>
<p>Munhall Retirement Residence</p> <p>1000 Andrew Street *Munhall, PA 15120 412-462-3200</p>	<p>Morningside Crossing</p> <p>1808 Jancey Street *Pittsburgh, PA 15206 412-441-1140</p>
<p>Retirement Residence of Plum</p> <p>620 Repp Road *New Kensington (Plum), PA 15068 724-339-2925</p>	<p>Retirement Residence of Glassport</p> <p>220 Erie Avenue *Glassport, PA 15045 412-896-2109</p>
<p>Ross Hill Retirement Residence</p> <p>7500 Ross Park Drive *Pittsburgh, PA 15237 412-847-0161</p>	<p>Visit Us Online: www.cmshousing.com</p> 

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