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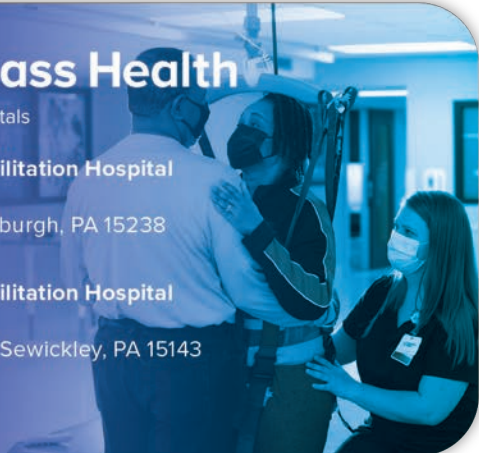
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3 Strategies to Prevent a Second Stroke

You are only 52 years old and in a state of disbelief. “How could this happen to me?”

You knew that older people had strokes, but it was never anything you thought could happen to you, especially before the age of 60. One thing is certain: you want to do everything you can to make sure you don't have a second stroke.

What are the Odds?

It is important that you and your doctor start working on prevention as soon as possible. Most people, and even many doctors, don't realize that the risk of a recurrent stroke is as high as 12.8 percent in the first week after a TIA (transient ischemic attack). If you do not change certain lifestyle factors, the risk of a second stroke within the next five years can be as high as 30 percent. Waiting is not an option. Here are 10 risk factors that account for 90 percent of all strokes (in no particular order).

- High blood pressure
- Excessive alcohol consumption
- Smoking
- Psychosocial stress/ depression
- Waist size-obesity
- Atrial fibrillation or previous heart attack
- Poor diet
- High cholesterol
- Lack of physical activity
- Diabetes Mellitus

Fortunately, 80 percent of recurrent strokes can be prevented with diet modification, exercise, blood pressure control, cholesterol reduction with the help of statins, and treatment with anti-platelet medications. Ideally, you will focus on every possible risk factor. However, that can be overwhelming, so let's start with the big three.

Blood Pressure Control

Hypertension is the single most common cause of stroke and it is estimated that 75 million people—that's one-fourth of the United States population—have high blood pressure. When you control your blood pressure through the use of antihypertensive medication you reduce the risk of a first stroke by 32 percent. In patients who have had a TIA or a stroke, treatment of high blood pressure reduces the risk of a recurrent stroke by 28 percent. The exact blood pressure number you need to shoot for is a decision unique to each person and should be made in consultation with your physician. However, there are general guidelines to follow.

Statins to Lower Cholesterol

Statins are a group of medications that have revolutionized the treatment of high cholesterol. They have been touted for the treatment of many disorders, but the facts are clear: statins reduce the risk of a recurrent stroke by 25 percent.

Statins lower LDL—our “bad cholesterol”. Over the last few years doctors have steadily lowered the ideal level for LDL in people who are at risk for stroke or have an elevated LDL. The latest goal is less than 70mg/dl. Most physicians now add statin therapy to the discharge instructions that you receive when you leave the hospital after a stroke. An exception may be hemorrhagic strokes, an event where the stroke is caused by bleeding in the brain.

Anti-Platelet Agents

Commonly referred to as “blood thinners”, anti-platelet agents attack the tiny platelets and make the blood less sticky and less likely to form blood clots. This is good if you are trying to prevent a

blood clot from forming in an artery in the brain or heart. More good news—anti-platelet agents reduce the risk of a recurrent stroke by 25 percent.

The most commonly used medication is low-dose aspirin (25mg to 325mg), which is just as effective as higher doses and has fewer side effects. Clopidogrel (Plavix®) and aspirin plus dipyridamole (Aggrenox®) both decrease the risk of recurrent stroke to the same degree as aspirin. All three are acceptable forms of treatment, but low dose aspirin is much less expensive. A study looked at whether the combination of aspirin and clopidogrel might be more effective, but the study was discontinued because of excessive episodes of bleeding in the brain and death. As a result, combination therapy is only recommended for the first 90 days after an ischemic stroke.

The obvious question, "Should I take a daily low-dose aspirin even if I have not had a stroke or heart attack?"

The less than satisfying answer is, "It depends."

As a rule, the answer is "no," unless you have multiple risk factors that put you at high risk for stroke or heart disease.



Richard C. Senelick M.D. is a physician specializing in both neurology and the subspecialty of neurorehabilitation. Dr. Senelick served as the Medical Director of Encompass Rehabilitation Hospital in San Antonio, Texas for 30 years. He is an Adjunct Professor in the Department of Neurology at the University of Texas Health Science Center in San Antonio

**Read more of Dr. Senelick's posts online at
blog.encompasshealth.com/people/richard-senelick**



Is Supportive Housing For You?

Staying Independent

You have made the decision to move out of your home into a smaller, yet comfortable apartment that you can more easily manage on your own, but - where do you start looking?

Select a location that fits your lifestyle: There are plenty of location options in senior housing. Some are in the heart of the City of Pittsburgh offering easy access to bus lines, as well as amenities within walking distance. Others are in more suburban locations away from the hustle and bustle of City life.

While the exteriors look similar, it is important to know that not all apartment buildings are alike. Are you looking for somewhere that you may age in place, somewhere that assists you as your needs change?

If so, "supportive" housing for older adults is an excellent option to stay in your new apartment for as long as possible. Generally, to qualify for supportive housing, there are requirements based on age and income. Be sure to research the requirements before you begin the application process.

Search for wrap-around services: Simply stated, as your needs change, services are available to help you. Some buildings have Service Coordinators who go above and beyond to ensure your wellness, safety and comfort. Service Coordinators will sit down with you, help to assess your needs, and monitor and schedule services as you need them. They are responsible for establishing ties to service providers and agencies in the community, referring residents to such providers and monitoring the provision of these services.

Ask what amenities are offered: Look for housing communities that offer on site laundry facilities, fully equipped kitchens and the majority of utilities included in the rent. Additionally, many communities offer on site wellness, exercise and educational programs, as well as optional meal plans to support the needs and desires of residents. Wouldn't it be nice to have everything you need right in your building? Now that is stress-free living!

Consider personal comfort and safety: If you are active and plan to be in and out of the building, check to see if the building has parking and a secure entrance. If you have a pet, be sure to ask if you may bring them and if the size of the animal is restricted.

Article by Cassandra Law, Senior Director of Supportive Housing, SeniorCare Network. SeniorCare Network is the non-profit real estate affiliate of Presbyterian SeniorCare and is committed to serving the needs of older adults and persons with disabilities through the development and management of quality housing communities that support a person's ability to age in place.

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Know Your Meds — All of Them!

You should always reconcile all your medications each time you visit any of your health professionals.

Here are a few suggestions to help you successfully reconcile your medications and to reduce any risk of medicine errors.

1. **Make a list of all the medications you take.**
2. **Make sure you write down the dose and the frequency for every medication including what time of day you take the medication.**
3. **Include all vitamins, minerals, herbal supplements and/or over the counter medication.**
4. **Update it often! Review it every time you see any health professional.**
5. **Keep a copy in your wallet or purse; take a picture of it on your phone. You may also ask a family member to also keep a copy.**
6. **Bonus points for keeping a copy of it in your refrigerator (Vial of Life) for responding fire fighters/ police/paramedics to find.**
7. **Be medically literate! Know what you are taking and what it is taken for.**

Article written by Dr. Timothy Campbell, Medical Director, Gallagher Hospice, www.GallagherHomeHealthServices.com. Gallagher Home Health Services is proud to offer a true physician-directed palliative program.

What a Certified Aging-In-Place Specialist Can Do For You

The NAHB Remodelers of the National Association of Home Builders (NAHB) in collaboration with the NAHB Research Center, NAHB 50+ Housing Council, and AARP developed the Certified Aging-In-Place Specialist (CAPS) education program to help serve consumers who require home modifications to age in place. While most CAPS professionals are remodelers, an increasing number are general contractors, designers, architects and health care consultants.



How should you modify your home to make it more comfortable?

To age-in-place, you will probably need to modify your house as you mature to increase access and maneuverability. These modifications range from the installation of bath and shower grab bars and adjustment of countertop heights to the creation of multifunctional first floor master suites and the installation of private elevators.

What is the CAPS designation?

A Certified Aging-in-Place Specialist (CAPS) has been trained in:

- The unique needs of the older adult population



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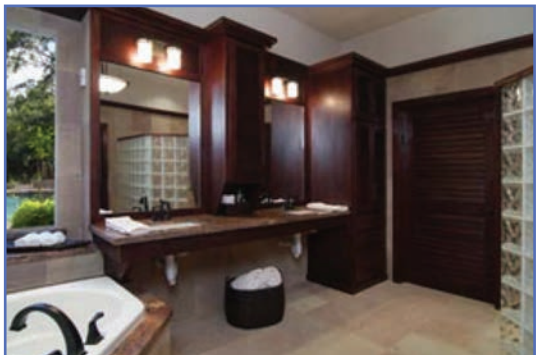
For more information, please call 412-626-7682.



- Aging-in-place home modifications
- Common remodeling projects
- Solutions to common barriers

How should you choose a remodeler?

- Figure out how much money you wish to spend on the home modification project.
- Seek referrals from friends, family, neighbors, co-workers and others who have had similar work done.
- Contact trade associations such



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as your area's local Home Builders Association or Remodelers Council.

- Check with your local or state office of consumer protection and the local Better Business Bureau.
- Verify the remodeler has the appropriate license(s) in your state.
- Look for professional designations such as CAPS.
- Ask your professional remodeler for a written estimate of the work to be done based on a set of plans and specifications.
- Select a professional remodeler with plenty of experience with your type of project. Remember, lowest price does not ensure a successful remodeling project.

Editorial provided by The National Association of Home Builders Remodelers (NAHB). For more information please visit their website at www.NAHB.org.



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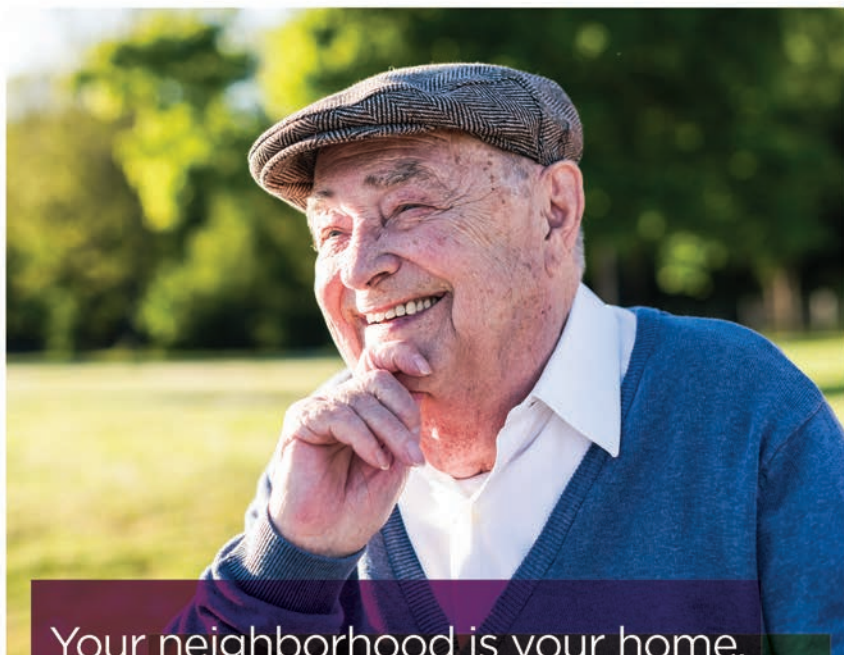
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What is a Cochlear Implant?

You may have heard of cochlear implants, the technology that helps people with deafness hear again. Maybe you are wondering what they are if they can help you or your loved ones. This article is an introduction to cochlear implants.

What is a cochlear implant?

Cochlear implants are two-part hearing devices designed to return hearing perception to those with severe or profound hearing loss. Cochlear implants directly stimulate the auditory neural network using a sophisticated internal device that is placed surgically by an otologist. Otologists, or neuro-otologists, are specialized physicians with years of experience treating ear conditions. Otologists work with a team of providers to support cochlear implant patients. They work with physicians, such as primary care doctors and cardiologists, to determine medical considerations for surgery. They work with radiologists to review imaging of the internal structures before surgery and they work with audiologists who are responsible for testing hearing before and after surgery, fitting the external devices and creating custom hearing programs known as MAPs.

The second part of the cochlear implant is the external device, known as a processor. Similar to hearing aids, the processor collects sounds using microphones but unlike hearing aids, this device translates sound to data. It then sends that data through the skin by way of a magnet. Once transmitted, sounds are changed to electrical input. A very small flexible wire placed inside the cochlea activates using electrical impulses. This wire uses electrodes to electrically bypass the damaged inner ear structures. The electrical impulses are

received by the brain and provide a perception of sound again

What does it sound like?

Since the sound is being changed to electricity, it will not sound normal. Therefore, a person who receives a cochlear implant will need to learn to hear again, as if reborn into the world of hearing. People who receive implants often describe the sound as mechanical and noisy until they adjust. Slowly the brain pieces together the meaning behind all the noises and recreates the sound landscape. This takes 12-18 months on average and is highly dependent on the recipient's ability to push through the challenging changes in the first 6 months.

Who can get a cochlear implant?

Cochlear implants are reserved for cases where hearing aids offer very limited or no benefit. Most people who qualify for a cochlear implant have severe profound hearing loss. The otologist and audiologist help to determine when the implant is worthwhile for each individual. There are many factors in determining if a person is a

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Dr. Suzanne Yoder, Au.D.



good candidate such as overall health, family support and motivation. Cochlear implants are approved by the FDA for persons as young as 6 months of age and there is no upper age limit. In fact, one recipient was 102 when they received their first implant.[i]

How much does it cost?

Since it is a surgical procedure, health insurance will cover the cost when justified. There are out-of-pocket expenses to consider such as co-insurance, deductible, travel expenses and follow-up services not covered by insurance. On average, the cost of a cochlear implant surgery is in the range of \$50k-\$100k. Out-of-pocket expenses can range from \$0-\$10k or more depending on the insurance plan.

Is it worth it?

People who excel with their cochlear implants will tell you it is one of the best things they ever did. Although it varies from person to person, many report very high success rates with speech improving more than 50%. Others report renewed confidence in making phone calls, hearing loved ones and reconnecting with sounds. Getting an implant does not mean that all challenges disappear as it is not a cure for hearing loss, but many people meet their listening goals, and this is considered a big win!

What do I do next?

The cochlear implant is an amazing device that can completely change the lives of those with challenging hearing loss. The best way to know if cochlear implants are the correct treatment for you or your loved one is to seek a hearing evaluation with a provider that works with cochlear implants.

[i] Health Hearing, web article, August 30, 2021, 102-year-old WWII veteran receives cochlear implant

Article by Dr. Suzanne Yoder, Audiologist and Owner of HearWell Center - www.hearwellcenter.com.



Putting Quality in the Time You Have

Oftentimes, hospice services are introduced too late, and all the benefits and excellent services are not utilized to the fullest extent for the patients and their families.

"Many people have misconceptions about hospice. The word is frightening to a lot of people, and many people will tell you that hospice is about the last couple of days of their life," says Vincent Buchino, Administrator and CFO of Hope Hospice in Pittsburgh. "That's simply not true. It's about the quality of the time you have left, making people comfortable and creating meaningful days where they're functioning at their highest levels. Hospice is about being with family and friends, and it's not always the end."

In fact, some patients will stabilize during their hospice stay and be discharged. While it's not an everyday occurrence, it does give testament to how beneficial hospice care is.

Patients in hospice can benefit from a team approach to hospice care including a staff medical director and nurse who works as a clinical manager. They can also receive the benefits of staff social workers, spiritual workers, certified nurse aides and volunteers. What's more, hospice care is a Medicare covered benefit and covered under Medicaid and commercial insurance for younger patients.

Physicians refer patients to hospice care when their prognosis is 6 months or less to live. They then are admitted to a hospice provider like Hope Hospice or one of the many providers we have in our area and are continually evaluated. You can choose your hospice provider, so be sure to do your research! Hospice is a special kind of care designed to promote comfort and support to people who are facing a life-limiting illness.

"Hospice is responsible for all things related to the diagnosis, including medications for symptom management and pain control, medical equipment and supplies, and therapy," says Buchino. "Because we are a non-profit, we also have a charity fund that allows us to provide additional services for patients that typically aren't covered by regular hospice care."

Another benefit of hospice care is that it can be provided in familiar surroundings. This may be a private residence, assisted living facility, personal care home, nursing home or retirement community.

For family members, hospice offers support services throughout the time your loved one is a patient and after, assisting with issues of grief and loss. Bereavement services are offered to the family after the patient's passing as well.

Article provided by Hope Hospice in Pittsburgh, PA. Contact them at 877-367-3685 or visit them at hopehospicepgh.org.



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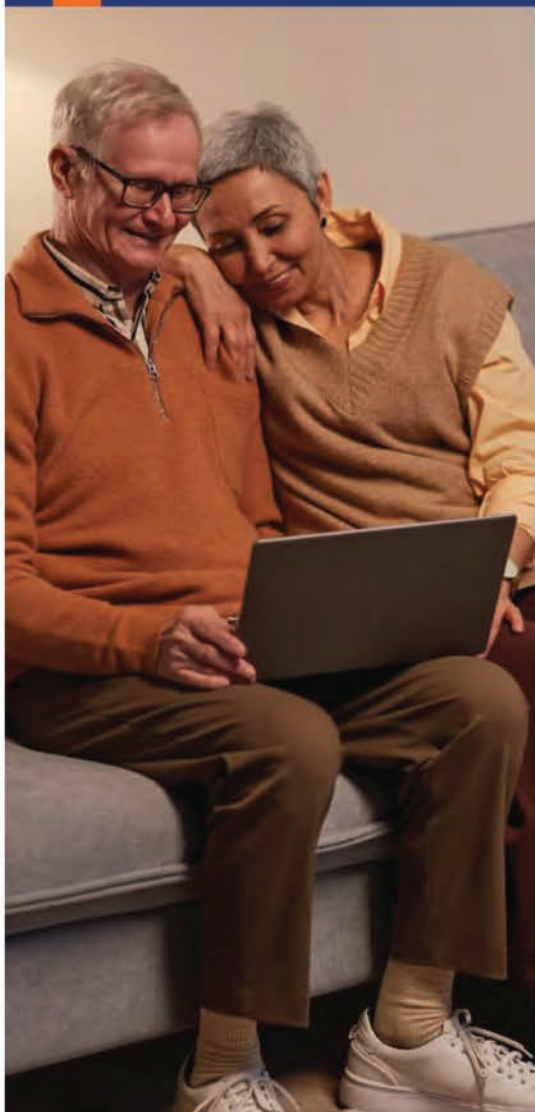
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Discussing Your Medicare Coverage With Your Broker

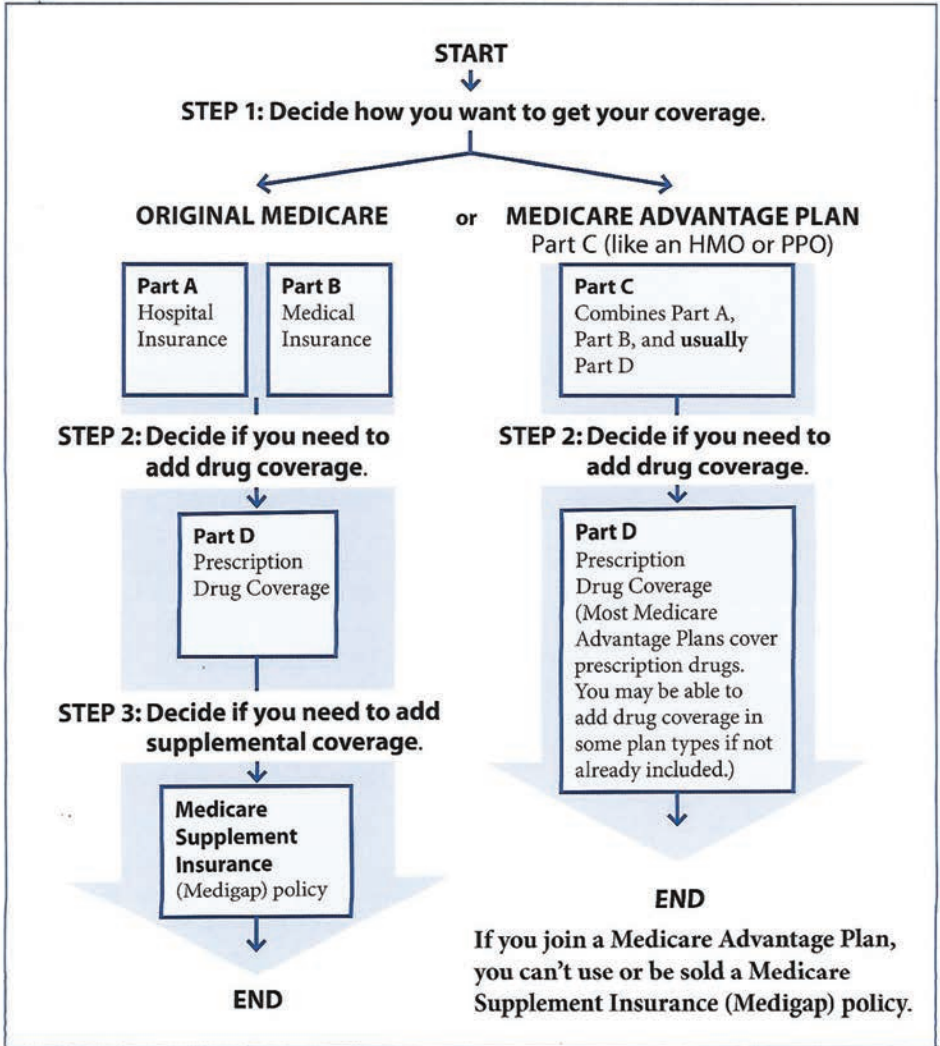
When an individual is coming onto the Original Medicare Plan, how does he or she decide between staying on Original Medicare, the standard government issued A and B Plans, with a Supplemental Plan or choosing an Advantage Plan, plans from private insurers that work within HMO and PPO networks? This article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



**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.



 **Medicare Specialists**
of Pittsburgh
Medicare Made Easy

Let us HELP you!

Educate: We can thoroughly explain how Medicare works and what your options are. Since all we do is Medicare, we are Specialists.

Medicare Enrollment: We discuss with our clients enrollment issues. Our convenient location above the Social Security Office allows us to better serve our clients with enrollment issues related to Medicare.

Evaluate: We discuss your individual situation so you can make an educated choice in Medicare coverage.

Service: We have become one of the fastest growing Agencies because our clients have referred their friends and families to us because of our service. Our Agency is based purely on service and helping individuals and families.

Extra Help: Many individuals and families face health and financial difficulties. We can help!

650 Washington Road, Suite 200 • Pittsburgh, PA 15228
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We are a Medicare Brokerage Company that represents **ALL the Medicare Advantage Carriers and Medicare Supplement Carriers** in Western Pennsylvania.

We specialize in the **DIFFICULT** situations.

Glaucoma

The Silent Threat to Vision



What is glaucoma?

Glaucoma is caused by increased pressure within the eye. This increased pressure, untreated, can cause damage to the optic nerve. Individuals with early glaucoma often do not have any symptoms. However, as it progresses, it may start to decrease a person's peripheral vision (see photo below), eventually advancing towards the central vision, resulting in tunnel vision.

If left untreated, glaucoma ultimately may cause complete blindness. Vision loss from glaucoma is irreversible. Therefore, early detection and treatment is extremely important.

Who is at risk of glaucoma?

Two percent of all Americans will get glaucoma. The risk of glaucoma increases in those with a family history and also with increasing age. Other risk factors for increased eye pressure include eye infections, inflammation, diabetes, steroid medications, eye trauma, and more.

How is glaucoma treated?

There are three main categories of glaucoma treatment. These include eye drops, laser treatments, and surgery.

Traditionally, glaucoma is treated with **eyedrops that lower the eye pressure.**

A laser treatment, Selective Laser Trabeculoplasty (SLT), is another treatment option. This is a painless treatment with minimal risk. It works on average for five years and can be repeated.

Minimally Invasive Glaucoma Surgery (MIGS) is an emerging form of glaucoma treatment. These procedures are often performed at the same time as cataract surgery and can help reduce the eye pressure and decrease the risk of glaucoma progression. These procedures are much safer than previous surgical procedures for glaucoma.

Ask your ophthalmologist for more information about these procedures and if they are a good option for your glaucoma treatment.

What can I do to reduce my risk of vision loss from glaucoma?

Since most forms of glaucoma are painless and initially without symptoms, the most important thing to do is schedule an eye exam with your eyecare provider. **The American Academy of Ophthalmology recommends that every person receives an annual eye exam beginning at the age of 40.** The earlier glaucoma is diagnosed, and the earlier treatment is started, the less risk there is of vision loss from glaucoma. Glaucoma cannot be cured, but with proper management, the risk of significant vision loss can be reduced or eliminated.

NORMAL VISION



EARLY GLAUCOMA



MODERATE GLAUCOMA



ADVANCED GLAUCOMA



Article and photos provided by Scott and Christie Eyecare Associates. For more information, visit www.ScottandChristie.com or call 724-772-5420.

LIFE Pitts- burgh

*All Inclusive Care
for the Elderly*



Here are some questions we recently asked about LIFE programs answered by Deanna Guarnaccio, Outreach Supervisor at LIFE Pittsburgh.

What are some of the benefits of being a participant in a LIFE program?

We really focus on the individual at the center of all of our care. As some people age, they might start out and only need a little bit of assistance. As they get older, their needs may increase, and we can adjust for and provide more moderate to a lot of support. We are a good model for all-inclusive, person-centered care.

What are some hesitations one may have about joining LIFE Pittsburgh?

The main speed bump we encounter is people are afraid of changing their health insurance and their primary care physician. In essence, that is also the beauty of our program. Whenever they join our program, all of those things are comprehensive and included. The benefit is that their physician is on the same multi-disciplinary team along with nurses, physical and occupational therapists, social workers, registered dieticians, and social support. We have all of these people focused on that individual, and they look at the individual from all these different aspects.

For example, the recreational therapist could pick up that somebody is feeling sad and lonely and then they can report that to the nurse and maybe do an evaluation and make a change to medication, or maybe they change the center attendance. It really is a multidisciplinary approach.

What steps should one take to get started with LIFE Pittsburgh?

We always recommend that people just call us and talk through specifics. Generally speaking, participants have to be 55 years or older and live in our service area. We cover the Western half of Allegheny County. Participants have to be medically eligible, so they have to have some kind of medical diagnosis or need that determines that they need extra support. In addition, they have to be able to safely live in the community. And lastly, if they qualify financially, the program is free for them. There are no costs, co-pays, or deductibles. If they don't qualify financially, they can still privately pay. We don't set the financial guidelines; they are set by the Pennsylvania Medical Assistance Program. Almost all of our folks have the program at no cost.

In addition to LIFE Pittsburgh's many services, why should a participant attend the center?

We encourage people to attend the center, and I think now more than ever we can tell about the benefits of socialization that come along with center attendance. Just being able to get out of their home, get some fresh air while they're waiting for the van, and then to socialize, interact, have meals. But it isn't required. We do recommend it though.

It is also great for families and caregivers as it provides respite and a break for them. We have all kinds of situations with participants living alone and those who do live with families. Caregivers can go to work, go to the grocery store, and even just catch up on rest.

Recreationally speaking, relationships are formed among participants in the program; people look out for each other. The centers are neighborhood-based, so you might see friendships reignited between people who haven't seen each other in years. They may have lived down the street but couldn't get out to see each other. We've even had a couple of romantic relationships begin at the center where participants have gotten married. Most importantly everyone really looks out for each other.



LIFE Pittsburgh

Living Independence for the Elderly



You're safer at home... you're safer with LIFE.

LIFEPittsburgh.org

412-388-8050 TTY:711




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www.UrsulineOnYourBehalf.org



TAX PLANNING AND WEALTH ACCUMULATION

Let us guide you through the always-changing world of tax law and assist you in minimizing your tax costs in order to maximize your wealth accumulation into the future



2022 Tax Law Changes and Planning Tips

2021 brought with it many beneficial tax breaks – however, most of those expired at December 31, 2021 -- but reflected below are several tax breaks which were retained and in some cases even increased or enhanced:

- The 2022 lifetime estate and gift tax exemption increased to \$12.06 million (if portability timely elected on Form 706 – smaller estates without Form 706 now have five years to elect portability)
- Also increasing for 2022 is the special real estate valuation for farm or business real estate which can receive a discount valuation of up to \$1.23 million allowing the real estate to be valued at its current use value instead of fair market value
- 2022 required minimum distributions be a bit smaller than 2021 because the IRS updated the tables which they use to calculate the RMD amounts by increasing the life expectancies reflected in those tables
- For people who are still contributing to a retirement account, the limit for traditional and ROTH IRAs remains at \$6,000 with a \$1,000 catch up for those of us age 50 and over. Maximum contribution limits to 401(k), 403(b) and 457 plans increased by \$1,000 to \$20,500 for 2022 (people born before 1973 may “catch up” an additional \$6,500 per year). The 2022 limit on SIMPLE IRA plans is \$14,000 (up by \$500) with an extra \$3,000 for people age 50 and over
- The annual gift tax exclusion has increased by \$1,000 to a per donee amount of \$16,000 (\$32,000 if your spouse joins in the gift giving). No gift tax return is necessary for gifts to children, grandchildren or any other person in 2022 if the gift is under the exclusion amounts nor does the qualifying gift require you to use any portion of your lifetime estate and gift tax exemption
- The standard deduction amounts increased for 2022 – married filing jointly increased by \$800 to \$25,900 – plus an additional \$1,400 for each spouse age 65 or older
- Non-itemizing taxpayers were allowed to deduct up to \$300 per person in 2021, however, the IRS has removed that deduction for 2022 and only those who itemize may deduct charitable contributions
- Tax rates on long term capital gains and qualified dividends didn't change for 2022; however, the income thresholds for each bracket has been increased due to inflation adjustments
- 2022 also may result in the receipt of a Form 1099-K from places like Venmo and PayPal if you receive \$600 or more during 2022 regardless of how many transactions occur. Please note that receipt of this form does not mean you have taxable income – it is only reportable if you are paid for the sale of goods or services performed. Payments or reimbursements from friends and family are not taxable income, despite receipt of the 1099-K form
- 2022 sees an increase in the deduction for out-of-pocket expenses incurred by our hardworking eligible educators (kindergarten through twelfth grade teacher, instructor, counselor, principal or aide in a school for at least 900 hours per school year) from \$250 per year to \$300 per year for each qualifying educator.

LAURA A. THOMPSON, CPA

4121 Washington Road, Peters Township, PA

Telephone: **724.942.3661** Email: **laura@lastcpa.com**

Long-Term Care (LTC) Ombudsman Program: Advocates for and promotes the rights of residents in LTC facilities. Visit ltcombudsman.org.

Senior Medicare Patrol (SMP) Programs: Works with seniors to protect themselves from the economic and health-related consequences of Medicare and Medicaid fraud, error, and abuse. To find a local SMP program, visit smpresource.org.

Centers for Independent Living (CILs): Helps people with disabilities live independently. For a state-by-state directory of CILs, visit ilru.org/html/publications/directory/index.html.

State Technology Assistance Project: Has information on medical equipment and other assistive technology. Visit resna.org, or call 1-703-524-6686 to get the contact information in your state.

National Long-Term Care Clearinghouse: Provides information and resources to plan for your long-term care needs. Visit longtermcare.gov.

National Council on Aging: Provides information about programs that help pay for prescription drugs, utility bills, meals, health care, and more. Visit benefitscheckup.org.

State Health Insurance Assistance Programs (SHIPs): Offer counseling on health insurance and programs for people with limited income. Also help with claims, billing, and appeals. Visit shiptacenter.org, or call 1-800-MEDICARE (1-800-633-4227) to get your SHIP's phone number. TTY users can call 1-877-486-2048.

Medicaid: Helps with medical costs for some people with limited income and resources. To find your local office, visit Medicare.gov/contacts, or call 1-800-MEDICARE.

Call 1-800-MEDICARE (1-800-633-4227) for more information. TTY users can call 1-877-486-2048.

Adult Day / In Home Services

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 17)

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

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.HomeHealth-Pittsburgh.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 20)

Pittsburgh **412-367-3685**

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

Serving Pittsburgh and the tri-state area for over 20 years, our family owned company prides itself in providing quality products, superior installations and quick response to any issues. Products include stair lifts, interior and exterior elevators, budget interior budget elevators, ramping, floor lifts, overhead lifts, power door openers, chair lifts, inclined and vertical platform lifts, and other ramping systems.

Insurance – Medicare Specialists

Medicare Specialists of Pittsburgh (see page 26)

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**

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..

Research Studies

CATT Research Study, University of Pittsburgh (see page 12)


..... **412-626-7682**

Are you a caregiver who provides transfer assistance to an adult with a physical disability? You or your care recipient may be able to participate in a study. See advertisement on page 12 for eligibility and compensation.

WELL Study, University of Pittsburgh (see page 22)

..... **412-440-8418**

Did you lose your spouse or partner recently? If you are 60 or older, you may be eligible to participate in a research study. Join the study by visiting www.bit.ly/wellstudy.



VISIT
SeniorGuidePittsburgh.com
 for more articles and resources for you
 and your loved ones!

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Every Day.

Concordia Lutheran Ministries



With locations and in-home care services throughout southwestern PA, 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
- Skilled Nursing

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

Senior Living Options

Blawnox Apartments (see page 22)

Blawnox (Allegheny Co.) **412-828-0139**

Non-smoking building, many programs and activities, near Waterworks Mall and other shops, St. Margaret's Hospital, pharmacies, banks and churches.

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 (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!

Hazelwood Towers (see page 8)

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 21)

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 23)

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.

SeniorCare Network Communities

(see page 4)

See advertisement for all locations **www.srcare.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 23)

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

This open, beautifully landscaped campus features two lakes, covered



Springdale Manor 724-274-7303

504 Pittsburgh Street
Springdale, PA 15144

Community Profile

- Located in Springdale, Allegheny County, PA
- Community Room
- Elderly Service Plan
- Worklinks Transportation available
- Convenient to Public Transportation
- Parking: Off street parking available
- Security Camera System
- Electronic Access System
- On-site management and maintenance
- 24-Hour emergency maintenance service
- Local police, fire, and emergency medical service

Dwelling Unit Amenities

- NON-SMOKING BUILDING
- Range & Refrigerator included
- Washers and dryers available (not coin-op)
- Utilities (gas, water, electric) included
- Energy Efficient Boilers
- Individual Climate Control
- Cable TV available
- Closet & Storage Space
- 5% of all ACHA housing is adapted for persons with disabilities

Programs & Activities

- Food Bank
- Bingo Games
- Donut Delivery
- Bread Distribution (to seniors)
- Meals on Wheels
- Monthly Birthday Celebrations

Places Nearby

- Citizen's General Hospital
- Waterworks Shopping Plaza, Fox Chapel
- Pittsburgh Mills Mall
- Local Stores, Restaurants, Banks, & Post Office



ALLEGHENY COUNTY HOUSING AUTHORITY

SGP * HOUSING SERVICES Directory

walkways, indoor pool and fitness center, many sizes and styles of patio homes. Lifecare and rental contracts are available.

Springdale Manor (see page 43)

Springdale (Allegheny Co.) **724-274-7303**

Many programs/activities and amenities, close to public transportation, Citizen's General Hospital, Waterworks Shopping Plaza, Pittsburgh Mills Mall as well as banks, restaurants and local stores.

UPMC Senior Communities (see page 15)

..... **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.

SGP * CONSUMER SERVICES Directory

Legal Services

Abernethy & Hagerman Elder Law (see page 1)

Allison Park **412-486-6624**

Accomplished, experienced and resourceful, our attorneys have more than 50 years of combined experience. Services include wills and probate, elder law, estate planning, Medicaid planning, estate administration, powers of attorney, trusts and estates, and guardianships & conservatorship.

Support Services

OnYourBehalf by Ursuline Support Services (see page 31)

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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CMS Housing

Beautiful Senior Apartments Near You!



<p>Carson Retirement Residence 2850 East Carson Street *Pittsburgh, PA 15203 412-481-0700</p>	<p>South Hills Retirement Residence 125 Ruth Street *Pittsburgh, PA 15211 412-481-8100</p>
<p>Carnegie Retirement Residence 200 Railroad Avenue *Carnegie, PA 15106 412-276-0102</p>	<p>Summit Retirement Residence 125 South Sixth Street *Duquesne, PA 15110 412-466-7755</p>
<p>Emerald Hills Retirement Residence 6735 Saltsburg Road *Penn Hills, PA 15235 412-793-3339</p>	<p>The Oaks Retirement Residence 2967 Jacks Run Road *White Oak, PA 15131 412-675-0412</p>
<p>Munhall Retirement Residence 1000 Andrew Street *Munhall, PA 15120 412-462-3200</p>	<p>Woodcrest Retirement Residence 1502 Woodcrest Avenue *Moon, PA 15108 412-264-0918</p>
<p>Retirement Residence of Plum 620 Repp Road *New Kensington (Plum), PA 15068 724-339-2925</p>	<p>Morningside Crossing 1808 Jancey Street *Pittsburgh, PA 15206 412-441-1140</p>
<p>Ross Hill Retirement Residence 7500 Ross Park Drive *Pittsburgh, PA 15237 412-847-0161</p>	<p>Retirement Residence of Glassport 220 Erie Avenue *Glassport, PA 15045 412-896-2109</p>
	<p>Visit Us Online: www.cmshousing.com</p> 

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