



**Lifestyle Magazine**  
for Older Adults and  
Caregivers

# SENIOR GUIDE Pittsburgh

Winter/Spring 2023  
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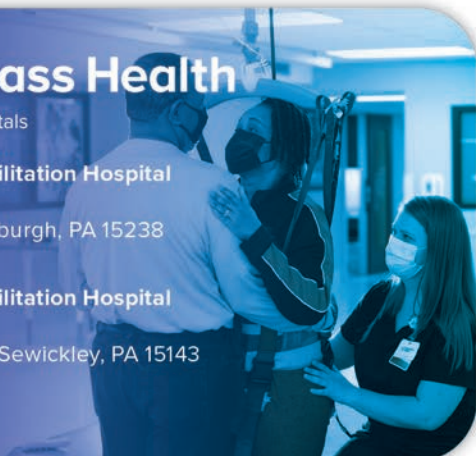
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*JR Media*

**PUBLISHER JENNIFER ROGERS**

e-mail: [jennifer@jrmediallc.com](mailto:jennifer@jrmediallc.com)

Publication Manager Jake Rogers


e-mail: [jrogers@jrmediallc.com](mailto:jrogers@jrmediallc.com)

Graphic Designer Amanda Navadauskas

4121 Washington Rd., Flr. 2, McMurray, PA 15317

412.779.2198 • fax: 412.701.6231 or visit us at: [www.JRMediaLLC.com](http://www.JRMediaLLC.com)

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# Why It Is Important to get “Real” Rehabilitation



I am frequently asked, “Is there a difference in the types of rehabilitation that you receive?” The answer is a resounding, “Yes.”

Think of it as a glass ceiling. A glass ceiling may occur because of your gender, race or physical disabilities. It means that there is a “ceiling” that limits your opportunities and career choices. If you have a disability such as a stroke and you don’t get the proper type of rehabilitation, you will reach a “glass ceiling.” Not one of real glass, but of opportunity. You are not going to advance beyond a certain point or achieve your goals, and you will prematurely reach a plateau.

An example I like to use is that I have three grandchildren with three college funds. If I decide to take away my youngest teenage grandson’s fund and give it to his sisters, I have limited his opportunities. I have created a glass ceiling for him. (Wait—please don’t tell him quite yet!)

If we don’t give people the right type of rehabilitation, we also set a glass ceiling. They will experience some spontaneous recovery, but they will reach an early plateau. We need to provide the right amount of dose (the correct number of hours of therapy), performing functional tasks, in an inpatient rehabilitation facility. This way they will reach the goals that we have for them. Otherwise, you will create a rehabilitation glass ceiling.

Think about walking on a path in the woods and you come to a fork in the path. The further you go down one path, the farther away you get from where the other path would have taken you. The inpatient

rehabilitation hospital path will lead you much closer to an optimal recovery. If you take the other path, it will lead your farther away from your goal of recovery.

Where you go for rehabilitation is “your path” and one of the most important decisions you will make.



*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.*

At Encompass Health Rehabilitation Hospital of Harmarville and Sewickley, we are committed to helping you regain independence after a life-changing illness or injury. Serving Pittsburgh and the surrounding areas, we are a leading provider of inpatient rehabilitation for stroke, Parkinson's disease, multiple sclerosis and other complex neurological and orthopedic conditions. To learn more, visit [encompasshealth.com](http://encompasshealth.com).



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Interested in learning more?  
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SeniorGuidePittsburgh.com | 5

# Alzheimer's Pathways Sleep Study



The University of Pittsburgh is conducting a research study to examine how sleep impacts cognition and the development of Alzheimer's disease.

## **You may be eligible if you:**

- Are age 65 to 85
- Have difficulty staying asleep at night
- Are not being treated for sleep apnea
- Are not taking psychiatric medications

## **What the study involves:**

- 2 daytime + 2 overnight visits over the course of one month
- Keeping a sleep diary and wearing an activity watch
- During each overnight visit:
  - Paper and computer cognitive tasks
  - Blood draws
  - A 45-minute MRI scan in the morning
- Following an assigned sleep schedule for up to 1 month

Participants will be compensated, and parking is provided at no cost for all visits.

If you are interested, please call 412-246-6428  
Or email [slpbrain@pitt.edu](mailto:slpbrain@pitt.edu)





# Aging in Place with Home Care Services



Advocating a positive vision of aging, elderhood advocates encourage us to turn a blind eye to the foolish notions so many of our peers hold that portray the aging process as a frightening, panic-inducing, gradual fade away into a kind of subhuman non-existence.

Rather, we are encouraged to think independently and realize aging for what it really is: a natural part of life that should be readily accepted, attended to, and integrated with the many other elements that ultimately construct and define our lives.

After all, age, disease, and disability, as well as long-term care do not define our existence as people; they are but just one aspect of life.

Through contemplative and affirmative thought, eschewing pessimism and choosing optimism and focusing on the positive, you are perfectly poised toward implementing a personal care plan for your life that is inclusive of the major pillars necessary to create a happy, healthy, sustainable, and functioning existence.

Among the major pillars of creating a sustainable healthy life is

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**After all, age, disease, and disability, as well as long-term care do not define our existence as people; they are but just one aspect of life.**

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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 via 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 depth and breadth of experience required to meet your needs.
- 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.



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Home health care is a highly utilized service by senior citizens across the country for a variety of factors. In addition to enabling them to live individual lives that are self-reliant and dignified while allowing them to live within the comforts of their home, home health care services are popularly opted for due to their comparatively affordable pricing.

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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# 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

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

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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. They can help you add a provision in your will or trust designating either a percentage, specific amount, or all or a portion of the residue of your estate. To 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. Nonprofit staff members are happy to provide you with this information as well as sample bequest language to assist you and your attorney.



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It's also important to note that with a bequest gift, you have complete flexibility to change your bequest at any time. If circumstances change in a way that makes you want to revise your gift, you can.

If you already have a will, you can modify it to include a gift to your cherished nonprofit organization(s). If you don't have a will, you can create one using many available free online tools.

A charitable bequest could be the most important gift you ever make —and one of the easiest. Putting a charitable gift in your will doesn't require much time, and it doesn't require a lot of money. Bequests of any amount can have an impact far greater and more lasting than you might expect. Those who include a charitable bequest in their estate plans become immortalized to the causes, the organizations, and the community they support.

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



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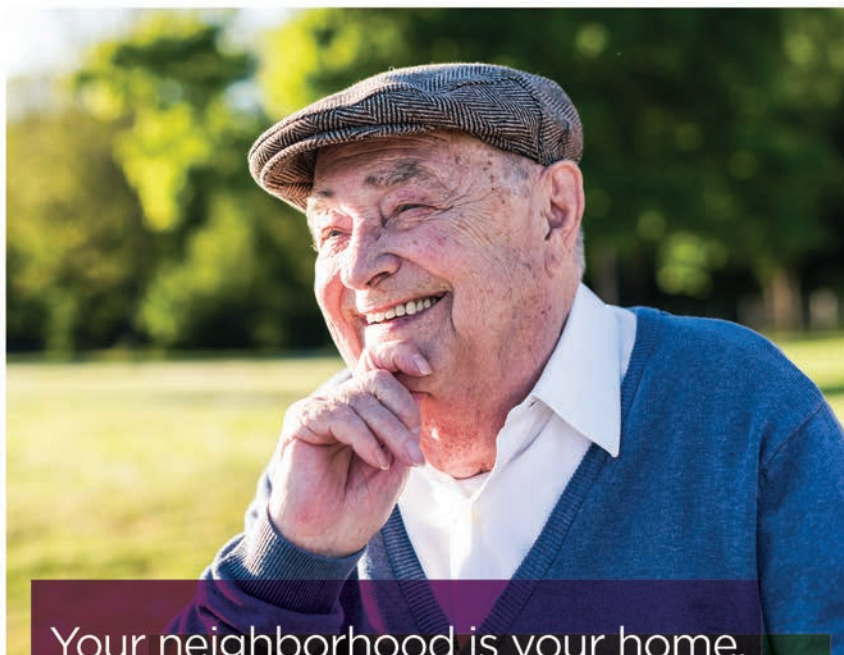
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# Protect Yourself From Dementia By Improving Your Hearing

From decreased mobility and reduced income to social withdrawal and cognitive decline, hearing loss is proven to have the ability to negatively affect your physical, mental and financial health. Research continues to link untreated hearing impairment to a growing number of problems including dementia, which better hearing health could help prevent.

More than 47 million people across the globe are living with dementia, according to the World Health Organization, with cases expected to more than triple by 2050.

In a University of Utah longitudinal cohort study of more than 4,400 older adults, otolaryngologist and professor Dr. Richard Gurgel and his team found that subjects with hearing loss developed dementia at a higher rate than their normal-hearing counterparts. The study, published in 2014, also suggested the following:

- People with hearing loss can experience earlier onset of cognitive decline.
- People with hearing loss can experience greater severity of cognitive decline.
- Hearing loss may be a marker for cognitive decline among people 65 and older.

Johns Hopkins and National Institute on Aging researchers, for example, sought to discover whether hearing loss might be one of the mechanisms responsible for dementia. In a prospective study of 639 people ages 36 to 90, the risk of "incident dementia" – defined as dementia that develops over the course of the study – for those with hearing loss was cleanly established during a follow-up period that lasted nearly 12 years.

- Those with mild hearing loss were nearly twice as likely to develop dementia.
- Those with moderate hearing loss were three times as likely to develop dementia.
- Those with severe hearing loss were nearly five times as likely to develop dementia.

The association remained the same after adjusting for other factors known to be associated with hearing loss, including diabetes and smoking. In general, participants with more impactful hearing loss were more likely to be older, to be male, and to have high blood pressure.

It's currently unclear exactly how hearing loss contributes to development of dementia — cause and effect are inconclusive — but research supports early hearing-care intervention for reduced risk of cognitive decline and better overall health.

*Article by Dr. Suzanne Yoder, Audiologist and Owner of HearWell Center  
- [www.hearwellcenter.com](http://www.hearwellcenter.com). For article sources, please see entire article at [SeniorGuidePittsburgh.com](http://SeniorGuidePittsburgh.com).*



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# 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 412-367-3685 or visit them at [hopehospicepgh.org](http://hopehospicepgh.org).*

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# Senior Housing *Terms to Know*



**55+ retirement communities:** Residents might live in a single-family home, condo, townhouse or apartment. Whether they rent or own their residence will depend on each individual community. Ideal for those who need little to no additional assistance and want to live near people around their age.

**Supportive Housing:** Requirements based on age and income. Apartment buildings with service coordinators who monitor and schedule services as you need them. Great for aging in place while still benefiting from additional security, social activities, and amenities.

**Assisted living/Personal Care:** Housing options that provide help with instrumental activities of daily living (IADLs), like cooking and bathing. Residents usually have a private or semi-private bedroom and bathroom, but they share all other areas.

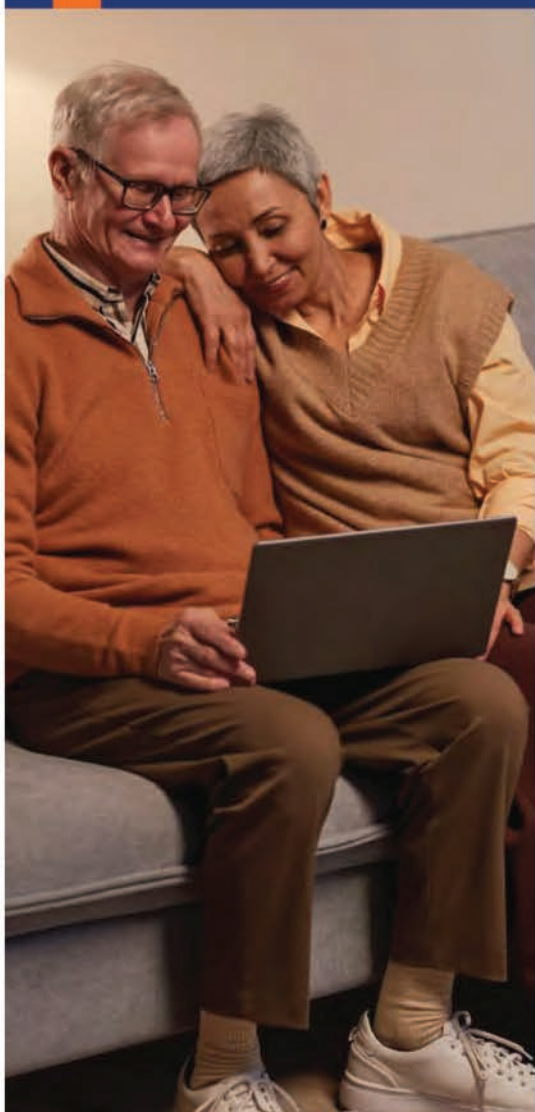
**Nursing homes:** Offer a high level of medical care and numerous amenities and help with basic activities. However, they also provide medication management and 24-hour supervision, leading to a more clinical environment. People who need a lot of long-term medical assistance should consider moving to a nursing home.

**Continuing-care retirement community (CCRC):** CCRCs vary, but one might have senior apartments, assisted living facilities and nursing homes all on the same property. Residents can move from one area to another as their needs change. CCRCs are good options for those who no longer want to deal with the demands of owning their own home and don't intend to move in with friends or relatives at any point in the future.



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# Medicare Basics

**Part A (Hospital Insurance):** Helps cover inpatient care in hospitals, skilled nursing facility care, hospice care, and home health care.

**Part B (Medical Insurance):** Helps cover:

- Services from doctors and other health care providers
- Outpatient care
- Home health care
- Durable medical equipment (like wheelchairs, walkers, hospital beds, and other equipment)
- Many preventive services (like screenings, shots or vaccines, and yearly "Wellness" visits)

**Part D (Drug coverage):** Helps cover the cost of prescription drugs (including many recommended shots or vaccines). You join a Medicare drug plan in addition to Original Medicare, or you get it by joining a Medicare Advantage Plan with drug coverage. Plans that offer Medicare drug coverage are run by private insurance companies that follow rules set by Medicare.

**Medicare Supplemental Insurance (Medigap):** Extra insurance you can buy from a private company that helps pay your share of costs in Original Medicare. Policies are standardized, and in most states named by letters, like Plan G or Plan K. The benefits in each lettered plan are the same, no matter which insurance company sells it.

## Your Medicare options

When you first sign up for Medicare and during certain times of the year, you can choose which way to get your Medicare coverage. There are 2 main ways:

### Original Medicare

- Original Medicare includes Part A and Part B.
- You can join a separate Medicare drug plan to get Medicare drug coverage (Part D).
- You can use any doctor or hospital that takes Medicare, anywhere in the U.S.
- To help pay your out-of-pocket costs in Original Medicare (like your 20% coinsurance), you can also buy supplemental coverage, like Medicare Supplement Insurance (Medigap), or have coverage from a former employer or union, or Medicaid.



**Medicare Specialists**  
of Pittsburgh  
Medicare Made Easy

We are a Medicare Brokerage Company that represents **ALL the Medicare Advantage Carriers and Medicare Supplement Carriers** in Western Pennsylvania.

**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!



We specialize in the **DIFFICULT** situations.

650 Washington Road, Suite 200 • Pittsburgh, PA 15228  
PHONE: (412) 343-0344 • FAX (412) 343-0522 • [medipgh.com](http://medipgh.com)

## Medicare Advantage (also known as Part C)

- Medicare Advantage is a Medicare-approved plan from a private company that offers an alternative to Original Medicare for your health and drug coverage. These “bundled” plans include Part A, Part B, and usually Part D.
- In most cases, you'll need to use doctors who are in the plan's network.
- Plans may have lower out-of-pocket costs than Original Medicare.
- Plans may offer some extra benefits that Original Medicare doesn't cover — like vision, hearing, and dental services.

Consult with a local medicare insurance specialist for details on how to maximize your coverage and to pick the right plan for your situation as everyone's needs are different!



The word "Medicare" is spelled out using wooden blocks on a wooden surface.

**Need help putting the pieces together on Medicare related questions?**

Get local help with Medicare. **Are you new to Medicare? Do you have questions regarding your existing Medicare coverage? Get one-on-one help.**

*I have answers.*

**Felice Johnson**, Retirement Specialist  
Text: 412-726-6450 | Phone: 412-891-6964  
Email: [felicej2@outlook.com](mailto:felicej2@outlook.com)  
Facebook: [www.facebook.com/felicejohnson2](https://www.facebook.com/felicejohnson2)



I do not offer every Medicare plan available in your area. Any information I provide is limited to those Medicare plans I do offer in your area. Please contact Medicare.gov or 1-800-MEDICARE to get information on all your options.

*American*  
**SENIOR BENEFITS**  
Putting people back into the people business



# Cataract Surgery

## *Know Your Options*



Under most insurance plans, you can select any surgeon to perform your cataract surgery. With this opportunity, our patients can take charge of their health care and experience the region's premier cataract surgeons at Scott & Christie Eyecare Associates. With surgical options available, we deliver state-of-the-art laser cataract surgery with the multi-focal implant for a fine tuned, full range of vision. With new innovations in cataract surgery, selecting the right surgeon has become a once in a lifetime opportunity.

**With today's innovative technology, cataract surgery not only restores vision, but actually improves a patient's quality of life.**

Scott & Christie Eyecare Associates is one of the region's most innovative and experienced eye physician and surgeon groups, delivering advanced, customized surgical treatments with state-of-the-art ocular diagnostics and femtosecond laser technology (laser cataract) designed to optimize vision. Combining this technology with 15 years of cataract Multi-Focal Lens Implant technology experience, Scott & Christie Eyecare Associates can offer cataract surgery as a once-in-a-lifetime opportunity for patients to achieve improved vision, treating cataracts and correcting refractive error all in one precise procedure—thus leaving patients with a fine-tuned, full range of vision.

### **Traditional vs. Multifocal/Laser Cataract Surgery.**

**Traditional cataract surgery**, which is covered by Medicare and other insurances, involves the implantation of a single-vision lens, which provides good distance vision but most often results in patients wearing glasses for reading and close-up tasks. It also leaves patients with astigmatism, since the surgery doesn't correct it.



## Traditional Cataract Surgery

Clarity for distance vision.



## Multifocal Cataract Surgery

Clarity for close, intermediate and distance vision.

*The simulated picture is for illustration purposes only.  
Actual results may vary depending on each individual patient's surgical experience.*

# Cataract surgery has become a once-in-a-lifetime opportunity.

With **laser cataract surgery**, many key steps of the procedure that were manually performed can be completed with precision using the laser (including simultaneous correction of astigmatism, if needed), leading to a customized vision treatment and a more gentle procedure. With an implantation of a **multi-focal lens**, it provides vision for close-up, intermediate and distance. Surgeons with experience and knowledge in combining these technologies can offer patients a fine tuned, full range of vision, reducing the dependency on or even eliminating the need for eyeglasses after surgery.

## Selecting a Surgeon.

Cataract surgery has become a once-in-a-lifetime opportunity. When selecting a surgeon to perform cataract surgery, patients should ask these questions:

- ♦ Can my surgeon explain to me all of my options?
- ♦ Can my surgeon provide me access to the latest FDA-approved technology?
- ♦ Is my surgeon experienced with both traditional and innovative cataract surgical techniques and eyecare?

For patients of Scott & Christie Eyecare Associates, the answer to these questions is a resounding yes.

The physicians and staff walk patients through all of their options based on their individual needs, delivering them a customized procedure to meet their personal lifestyle.

*Article and photos provided by Scott and Christie Eyecare Associates. For more information, visit [www.ScottandChristie.com](http://www.ScottandChristie.com) or call 724-772-5420.*

# LIFE Pittsburgh

*All Inclusive Care  
for the Elderly*



Here are some frequently asked questions 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 dietitians, 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.





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**412-388-8050 TTY:711**

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\* Temperature Limits

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## **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.

# Why Caregivers Need a Certified Financial Planner®



As our loved ones grow older, a central and empathetic question surfaces: how best do we care for the Senior who is close to our hearts as they navigate the next stage of life? They deserve the best quality support and attention—yet the route to achieving a holistic and comprehensive care system can seem confusing for caregivers. From the logistics of finding appropriate housing to preparing for potential medical costs, the burden of planning for all the financial requirements can be overwhelming. As a caregiver—someone who's invested in the personal and financial lives of the Senior they look after—these are uncertainties in need of resolution. Though the weight of navigating tricky fiscal nuances and tax requirements isn't an easy task, it's a crucial one for families to be able to fulfill a Senior's retirement goals. The easiest transition for the caregiver getting ready to aid a Senior in their family is taking advantage of a Certified Financial Planner® (CFP®)'s services. With the expertise and advice of a CFP®, a path for financial security can be identified and implemented, giving everyone involved peace of mind.

Unique problems need to be addressed. How do you plan for an unexpected illness? What will be the route to preparing the estate of your Senior after they pass on? How do the insurance policies, trusts, and investments not get lost in the shuffle of a full portfolio of assets? Tax codes can vary by state, and details over how unrealized tax gains could be better utilized aren't common knowledge. As a caregiver, you've shared a long life with your Senior and want to look after them to the best of your abilities, but sometimes the responsibility of keeping all the variables in mind can be overwhelming.

In a recent study from Stanford,<sup>1</sup> around fifty percent of Seniors aren't prepared financially for retirement. Even questions that seem relatively trivial on a weekly basis can loom large with years of planning in advance—

for example, estimating daily living expenses. Other concerns, such as debt accumulation, interest rates over time, mortgages, and scams are all possible fiscal roadblocks on your journey to assuredness with both you and your Senior's own goals. There's also investment planning, life insurance, and property management—each of which can include a range of legal documents, such as Power of Attorney. Seniors may require more intensive medical care, and the costs surrounding health management need to be settled by the caregiver in advance. To help you answer these questions, a Certified Financial Planner® is crucial to the process of assisting you prepare for your Senior's long-term security.

A Certified Financial Planner®, by requirement, has extensive experience. They must pass strict guidelines and prerequisites to be able to assist you in an official capacity. CFP's® are experts in financial advice, from insurance to taxes, retirement to estate planning—and everything in between. They must have received their official status from the Certified Financial Planner Board of Standards, having fulfilled a variety of mandatory training checkpoints. They're also required to pass a thorough background check and have a minimum of 6,000 hours of a Standard Pathway or the 4,000 hours Apprenticeship Pathway in addition to passing a comprehensive exam and possessing an accredited degree in any discipline. They have a fiduciary duty to protect your loved one's assets, meaning they're required to prioritize your interest as you care for your Senior's possessions. They take a holistic approach, analyzing the net worth of their clients from an impartial viewpoint of their cash, properties, and investments, aligning them with your goals for your loved one's retirement. A Certified Financial Planner® can take the complexities of monetary concerns and simplify them into a plan for you and your Senior's future together, accounting for all the surprises that may arise and verifying that their financial portfolio has been maximized for value and minimized for long-term risk. You can find more information about the certification process for a Certified Financial Planner® and the perks of their expertise at [cfp.net](https://www.cfp.net).

Every Senior is unique, and their plan for the later stages in their life should be respectfully tailored to their unique situations, assets, and desires for estate planning and arrangements for care. As a caregiver, the task of laying the groundwork for a successful future for your Senior often falls to you. With a Certified Financial Planner®, you have an expert assisting the



team that you and your Senior form, a support to the history that you share. An excellent caregiver knows that unexpected costs are never desirable but must be accounted for, in addition to day-to-day needs. Retaining the skills of an expert in finance can make the transition of how you care for your loved one a comforting experience, rather than a hassle that can cause both stress to you and to your Senior. Having a CFP®'s advice on standard of living on your side is invaluable as your family finds their footing in financial security and emotional balance together. Planning for later stages should be an exciting celebration of life, and with a Certified Financial Planner®, you'll be ready to cheer your Senior on as they reach that milestone.

*Editorial provided by Generationally Prepared: The Hub for Family Senior Caregivers. They are uniquely positioned to provide education, resources, tools and community to support your role as a Family Senior Caregiver. Generationally Prepared does not provide any investment advice nor engage in any aspects of the Certified Financial Planning Board of Standards Financial Planning Process. Generationally Prepared is an educational resource for Family Senior Caregivers, [www.generationallyprepared.com](http://www.generationallyprepared.com).*

<sup>1</sup> Witte, M. D. (2018, October 22). Americans are not financially prepared for old age, study finds. Stanford News. Retrieved December 4, 2022, from <https://news.stanford.edu/2018/10/22/americans-not-financially-prepared-old-age-study-finds/>



## Give Your Aging Seniors The Care And Support They Deserve

Online Resources | Webinars and Live Q&A's | Supportive Community

Generationally Prepared is Your Go to Resource for Building Support, Confidence and Control while Caring for your Seniors.

Access resources, support, and knowledge to successfully navigate the evolving challenges of caring for your aging loved ones and yourself.



**Generationally Prepared**  
The Hub For Family Senior Caregivers

[www.generationallyprepared.com](http://www.generationallyprepared.com)

## Let an SRES® Help with Your Next Move

Are you over the age of 50 and looking to retire, downsize, or join an adult community? A **Seniors Real Estate Specialist® (SRES®)** is experienced and knowledgeable in the financial and emotional challenges when considering marketing and selling your home.



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*Information from [sres.realtor](http://sres.realtor).*

**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 39)

.....**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 39)  
..... 1-888-352-1571

Locations and in-home care services throughout southwestern PA.

**Gallagher** (see page 9)  
**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 19)  
*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 11)  
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**50 YEARS**

## Concordia Lutheran Ministries



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

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**[www.ConcordiaLM.org](http://www.ConcordiaLM.org)** • 1-888-352-1571

**Insurance – Medicare Specialists**

**Felice Johnson, American Senior Benefits** (see page 26)

.....Call 412-891-6964 / text 412-726-6450 / email felicej2@outlook.com  
and visit [www.johnsons2ins.com](http://www.johnsons2ins.com)  
Consult your local Pittsburgh area retirement specialist, Felice Johnson,  
for questions about your existing Medicare coverage or if you are new to  
Medicare. Felice provides many services related to Medicare  
Supplements, Medicare Planning, Individual Health Insurance, Hospital  
Indemnity/Recovery Plans, Life Insurance and more. Call today for an  
appointment!

**Medicare Specialists of Pittsburgh** (see page 25)

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**

**Alzheimer's Pathways Sleep Study / University of** (see page 6)

**Pittsburgh** ..... **412-246-6428** or [slpbrain@pitt.edu](mailto:slpbrain@pitt.edu)

The University of Pittsburgh is conducting a research study to examine how  
sleep impacts cognition and the development of Alzheimers disease. Please  
see ad for all details.

**FIT BOLD Research Study / University of Pittsburgh** (see page 5)

..... **412-246-6487** or [FITBOLD2@upmc.edu](mailto:FITBOLD2@upmc.edu)

Are you interested in health and wellness? Ready to kickstart healthy habits?  
Researchers are conducting a study to understand how exercise effects the

brain in recently depressed older adults. You must be at least the age of 60 to participate. Compensation is provided. Please see ad for all details.

HOUSING SERVICES Directory \*SGP

Senior Living Options

**Concordia Lutheran Ministries** (see page 39)  
..... 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 31)  
*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.

**Pine Ridge Heights Apartments** (see pages 22 & 43)  
..... **724-294-0080**

Join the vibrant and active 62+ senior community at Pine Ridge in Natrona Heights! Enjoy income based rent, tenant controlled AC/heat, all utilities included (except electric), safe, electronic access, community center, smoke-free building and near so many medical facilities and activities.

**Reformed Presbyterian Home** (see page 13)  
..... **412-321-4139**


A charitable, non-profit organization since 1897, celebrating 125 years! Offering independent living, personal care, and nursing and rehabilitation.

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



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



**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.

**The Village at St. Barnabas or The Woodlands  
at St. Barnabas**

(see pages 3 & 22)

..... **724-443-0700**

Find exceptional independent living at The Village and The Woodlands! Call today for a complimentary tour and FREE dining experience in one of their fine restaurants.



**Join the vibrant 62+ Senior Community  
at Pine Ridge Heights Apartments**



**Here are just a few of the perks:**

- Income Based Rent
- Tenant controlled AC & Heat
- All utilities included (except electric)
- On site management/maintenance
- Safe, electronic access to building
- Recreation & socialization at community center
- Near medical facilities, shopping & churches
- Enjoy a smoke free building

**And so much more!**



Call **724-294-0080** to learn more about life  
at **Pine Ridge in Natrona Heights!**

Seniors Real Estate Specialists

Marsha Sebastian, Realtor, EXP Realty (see page 36)

.....office: 888-397-7352, x1017 or cell: 412-287-0440

Real estate professional since 2002 in residential listings and sales. Holds the SRES designation with special training to help older adults looking to downsize or sell their home.

Debbie Murray, Realtor, Coldwell Banker (see page 36)

.....cell: 412-965-6861 or office: 412-963-7655

Lifelong Pittsburgh resident with extensive knowledge of Allegheny, Butler, Armstrong and Westmoreland Counties. Has the SRES designation with special training to help older adults and families downsizing or selling their homes.

Support Services

Generationally Prepared: The Hub for Family Senior Caregivers (see page 35)

.....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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CMS Housing

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\*Pittsburgh, PA 15211  
412-481-8100

### Carson Retirement Residence

2850 East Carson Street  
\*Pittsburgh, PA 15203  
412-481-0700

### Summit Retirement Residence

125 South Sixth Street  
\*Duquesne, PA 15110  
412-466-7755

### Carnegie Retirement Residence

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

6735 Saltsburg Road  
\*Penn Hills, PA 15235  
412-793-3339

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