

A vibrant yellow daisy flower with a bright center and numerous petals, growing from a crack in a sandy beach. The flower is supported by a green stem with several green leaves. In the foreground, a piece of dark, weathered driftwood lies across the sand. The background is a blurred expanse of sand and more driftwood, suggesting a coastal or beach environment.

NAVIGATING LIFE'S **TRANSITIONS**

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the only constant in life is **change**

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If there is one thing that's inevitable in life, it's change. Sometimes those changes are small, but every once in awhile they're major - marriage, divorce, loss of a loved one, a new job, having children, going back to school, health challenges, or moving/buying a house. These transitions often uproot our world, sometimes in ways we aren't prepared for.

Pittsburgh North Professional members are committed to helping people thrive as they navigate life's transitions. The articles in this magazine are provided to assist you as you navigate your way through some of life's adventures.

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TERESA GADBERRY

Do You Know Your Rights When Buying or Selling Real Estate?

I feel strongly when discussing consumer rights regarding real estate transactions. Many agents do not explain the consumer notice, listing contract, or buyer's agency contract when meeting with their clients. Many of the fields are populated in with set time frames and commissions. All of these items are negotiable, but most consumers do not realize this.

The consumer notice is not a contract. It is a two-page document that an agent and client must sign in order to proceed to a fiduciary relationship. It describes the duties of a selling agent, buying agent, dual agent, and transaction licensee. You should read this document carefully and ask the agent any questions you may have. There is nothing to negotiate on this document.

The listing contract is a document that many items can be negotiated. Some of the points include listing time frame, total commission, and any broker fees. There are not set fees although geographically there are commission norms. You should also ask what the agent will be doing for these fees. You may get an agent offering a low commission fee, but they will not give your house sale much attention. The old adage of "you get what you pay for" does make sense in this situation.

The buyer's agency is another contract that a buyer will need to sign when working with an agent to find a house to purchase. There are multiple areas to negotiate with this form too. Length of time frame and any additional commissions or broker fees. Once again, the client has the right to negotiate any of these details.

Finding an agent who you feel comfortable working with is a particularly important factor. You will be spending a lot of time with the agent, talking to the agent, and general communication with the agent. You must feel that the agent is working on your behalf and not "just to get the money at the closing". I suggest interviewing 2-3 agents whether selling or buying. You will get a feel of their personality as well as their communication style. Choose the person that gives you best "vibe" - trust your gut instinct.

Good Luck on your real estate journey. If I can be of any assistance, please reach out anytime. ■

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The Importance of Financial Disclosure in Divorce

As is often the case in divorce, one spouse may not have a complete knowledge of the marital financial situation. Before productive settlement discussions can occur, both parties must be on the same page and have full financial disclosure regarding all the property and debt they acquired during the marriage.

Agreeing to a property settlement when one party has no understanding regarding assets and liabilities is extremely difficult, if not virtually impossible. Disclosure on everything the couple owns (all assets) and owes (all debts), how they are titled, and the marital value of each must be determined and put on the table. Only then can productive discussions on how to divide everything occur.

The exchange of information and documentation is called “discovery.” It allows time for one party to ask the other to produce a variety of needed financial documents in their possession. It is always easier, faster, and definitely less expensive when both spouses can cooperate with each other and informally exchange the required information between each other and/or their attorneys.

Some of the information that must be exchanged includes copies of tax returns, statements for all bank accounts, statements for all investment and retirement accounts, information on any property owned, statements for any debts owed (credit card, student loan, mortgages/HELOCs, etc.), life insurance policy information, and paystubs for both parties. If one party owns a business, complete information regarding the business interests must be obtained so that a value can be determined. The information provided should be actual and complete statements (not screen prints, spreadsheets, etc.). This allows accurate identification of all the mari-



“Do not start the divorce process assuming the worst.”

tal property, so that both parties feel they have complete information to base their decision-making.

If one party hesitates, refuses to turn over documentation, or does not want to answer questions being asked, it can be a red flag indicating that they may have something to hide, or they are trying to manipulate some of the financial details. Whatever their ulterior motives, it can severely hamper settlement discussions. Your

attorney and/or Certified Divorce Financial Analyst® is not going to accept the value of an asset or debt just because one party claims it is so. Conclusive proof to validate any claims must be supplied.

When a friendly exchange of documents does not occur, there are several more formal ways that your attorney can use to legally compel an uncooperative spouse to produce the needed information.

Request for Production of Documents

This is a legal document served upon your spouse or their attorney. It is a written list of the items that are needed, along with a time frame given to provide the documents requested.

Interrogatories

These are a formal list of questions which your attorney prepares and sends to the opposing side to answer. Typically, the questions should be answered, and the completed information sent back within a 30- to 45-day time frame. Frequently, responses are late or may be ignored all together, and then you may need to make a request to the court that requires your spouse to comply.

Depositions

These give your attorney the chance to ask your spouse a variety of questions and have them answered under oath. Anyone associated with the case who has information critical to the case could be called in for a deposition. Whatever is said will be transcribed by a court reporter, and there will be a written record produced.

Do not start the divorce process assuming the worst. If you can communicate and work together with your spouse, it will make for a more productive settlement. However, you are only in control of your behavior. Unfortunately, you cannot control the behavior of your spouse, so in instances where the other party is not cooperating, knowing that there are measures in place that can help you obtain all the information you need will be reassuring ■



Donna has over 30 years experience in the financial services industry. As the owner of Cheswick Divorce Solutions LLC., she helps individuals, couples and family law attorneys across Southwestern Pennsylvania with all the financial complexities that arise during divorce to help ensure the most financial advantageous settlement possible.

Donna also is a trained divorce mediator and collaborative financial neutral. Contact her at 724-493-9695 to schedule a complementary 30-minute phone consultation to discuss your case.



CATHY LUEERS

How the CLASS Act Helps with College Admissions

Today's competitive college landscape has high schoolers scrambling to develop their best college list and applications.

Acceptance rates of less than 10% at Ivies and as low as 30% at many other private schools mean students must do more earlier to differentiate themselves on college applications.

At My 4-Year Plan, Cathy Lueers develops customized strategies that not only enable younger high school students to begin building their high school resumes, but also allow them to "test drive" various careers so they can gain a perspective beyond school experiences.

This is called the "Class Act" model that I have developed, because it aligns with what colleges are seeking in students by the time they graduate. This acronym represents:

Community Service that is reflective of the student's interests versus a random accumulation of hours.

Leadership in school and community organizations that align with those same interests and that also qualify for National Honor Society.

Academic Competitions that show a student's ability in key areas of interest. At many of the top colleges, win-

ning or placing in national competitions is now a standard, from the International Science Competition to the National Debate Tournament.

Summer Camps at colleges in a certain topical area like nursing or business or engineering both serve to give kids a better look at these majors while they are still in high school and give them an on-campus experience at college so they can better see their comfort level of being on campus.

Shadowing professionals in a variety of fields gives them "a day in the life of" experience that can't be replicated in other ways and has been very useful for many students of My 4-Year Plan.

Ninth grade students are reluctant to jump in and join organizations, but those working with their parents and My 4-Year Plan gain the value of a customized vision and strategy, while also deepening their exposure and strengthening their eventual college applications. My 4-Year Plan works with students nationwide but focuses on the North Hills and provides free consultations to parents. ■



Today's college admissions process is complex, competitive, and overwhelming. Just like a coach who helps guide and strengthen your student's talents, My 4-year Plan comes alongside your family to help give your children vision, navigate the college selection process, enhance admission qualifications and even consider how to creatively pay for it. From skills and experience building in 9th and 10th grades to developing well-aligned college lists and ensuring students' applications are strategically set apart, My 4-Year Plan brings peace of mind through the entire process, while seeking to save each student \$30000 - \$50000 on college costs. Contact Cathy Lueers at 412-720-9802 or cathy.lueers@my4yearplan.com

ANDREW GIAMBRONI

How Can Women Overcome Obstacles to Financial Security

On March 8, we observe International Women's Day, a celebration of the social, economic, cultural and political achievements of women. Of course, women still tend to encounter more obstacles than men in the pursuit of financial security. Let's consider a few of them.

To begin with, women are still more likely to leave the workforce, at least temporarily, to raise children, resulting in lower contributions to employer-sponsored retirement plans such as 401(k)s. And women are often the ones who become full-time caregivers of aging parents or other relatives. Caregiving duties can exact a big financial toll: The lost wages, pensions (including 401(k)s and similar plans) and Social Security benefits that a woman loses to become a full-time caregiver amount to more than \$300,000 over her lifetime, according to the National Academy of Sciences.

Women also may be more susceptible to financial downturns. Consider the COVID-19 pandemic: Just a few months ago, in December, women lost 156,000 jobs, while men gained 16,000, according to the Bureau of Labor Statistics, which also reported that women accounted for 54% of the jobs lost from the pandemic in 2020.

And women are not unaware of their circumstances and outlook. Just 41% of women are confident about retirement, compared with 56% of men, according to a survey by Edward Jones and Age Wave.

But if you're a woman, you can take steps to help improve your financial outlook. Here are a few suggestions:

Take full advantage of retirement plans. If you are still working and your employer offers a 401(k) or similar retirement plan, take full advantage of it. Put in as much as you can afford each year and increase your

contributions when your salary goes up. Also, within your plan, you'll want to choose the mix of investments that can help provide the most growth potential, given your individual risk tolerance. Also, even if you contribute to a 401(k) or similar plan, you may also be eligible to fund an IRA, which gives you even more investment choices.

Evaluate your Social Security options. You can typically start taking Social Security benefits when you're 62, but your monthly checks will be much larger if you wait until your "full" retirement age, which will likely be between 66 and 67. You might also consider whether you'd be better off by taking spousal benefits, if you're married and your spouse earned more money than you. You're generally even eligible for spousal benefits if you are divorced, as long as you were married at least 10 years and you haven't remarried.

Look for unexpected income opportunities. Even after you've formally retired, you may still find ways to receive some earned income. Perhaps you can work part time or do some consulting. And if you're a caregiver, you might be able to receive some compensation for your work. Many local governments pay non-spouse caregivers who act as personal attendants, although the rules vary greatly by state and county.

These certainly aren't the only ways you can improve your financial status, but they may prove useful to you. In any case, be aware of the challenges facing you and do whatever you can to brighten your future. ■

This article was written by Edward Jones for use by your local Edward Jones Financial Advisor.

Edward Jones, Member SIPC



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Edward Jones[®]
MAKING SENSE OF INVESTING

Estate Planning After Divorce – Don't Forget to Protect Your Assets!

Your divorce is over. Your marital property has been divided and you know what assets are yours. You are exhausted yet relieved that the process is finally over. It's time to relax and recover, right?

Estate planning after divorce is often neglected. It is so easy to become wrapped up in the emotion of the process that one neglects to protect their newly separated assets. If you had an estate plan as a married person, that plan most likely does not work for you now, and it should be updated and amended. Chances are that your old Will provided for your spouse. Under Pennsylvania law, spousal provisions become automatically void upon the issuance of your divorce decree. If you had no estate plan at all, it is equally important to put one in place now.



Estate planning after divorce is an essential step to plan for your future. While there are many estate “forms” that can be obtained on the internet and elsewhere, you should not rely upon these generic forms to meet your specific needs. Consulting with an attorney ensures the creation of an estate plan that is legally enforceable and will address your individual needs. The following documents are those which you should consider:

Beneficiary Designations

An easy first step is to review and potentially amend the beneficiary designations of your life insurance, investment, and retirement accounts. It is common for married persons to designate their spouse as beneficiary on such accounts. Your individual plans for these accounts may have now changed. Make sure to consult with your family law attorney before you change these designations, as there may be certain requirements to maintain these beneficiary designations, even post-decree.

If there are none, post-decree is an appropriate time to make changes.

Be mindful that in Pennsylvania, The Pennsylvania Uniform Transfers to Minors Act (PAUTMA, formerly known as PUGMA) does not permit a minor to exercise their right to the use of property until they are 18, meaning that gifts will, in essence, will be frozen from use and placed in a Court-monitored Trust. If you wish to name your minor children as beneficiaries, talk to your attorney or financial advisor about the proper language to ensure your child could benefit from the funds while a still a minor (using a trust or nominating a custodian), if that is your intention.

Power of Attorney

A Power of Attorney is a document that “speaks” while you are living but unable to act for yourself. It gives another person, your agent, the power to make financial

transactions on your behalf. Typically, a secondary agent is also selected by you in the event that your first agent is unwilling or unable to act on your behalf.

The agent can perform tasks such as paying your bills, handling your bank accounts, and making financial decisions. In doing so, your agent (1) must act in accordance with your reasonable expectations to the extent known by the agent, and otherwise in your best interest; (2) act in good faith; and (3) act only within the scope of authority granted in the power of attorney. Generally, this document provides powers to your agent, which last until your death or your revocation of the document.

“Under Pennsylvania law, spousal provisions become automatically void upon the issuance of your divorce decree.”

Health Care Directive/Living Will

Like the Power of Attorney, a Health Care Directive or Living Will is a document that “speaks” while you are living but unable to make health care related decisions for yourself. It gives your agent the power to make these decisions on your behalf. These documents can be very specific and address the types of treatment and/or procedures you do or do not wish to have performed in the event of various medical scenarios. The document can force your agent to follow your instructions, or it can give your agent the ability to override your directives if they believe you would have made a different decision with the information presented at the time of your inability to consider same.

Liberty J. Weyandt, Esquire is a Partner and Chair of the Family Law Practice Group at The Lynch Law Group. She is dedicated to assisting clients who are seeking solutions to complex family law and estate planning matters. In addition to traditional litigation experience, Liberty is also a trained Collaborative Law attorney and Mediator. Please contact Liberty at (724)776-8000 or lweyandt@lynchlaw-group.com for more information about developing a post-divorce estate plan or for information on other family law matters.



Last Will & Testament

A Last Will & Testament is a document that “speaks” at your death and directs who will inherit your property, serve as Executor of your Estate; carry out your wishes and handle your final financial matters; take over as the guardian of your children; and serve as the trustee of any assets left to your children. If you pass without a will, the state intestacy laws direct who inherits from you. Such laws may be contrary to how you would want your property to be transferred, which is the primary reason you should, at minimum, have a will.

Trusts

A trust is a document that allows the grantor (the person who creates the trust) to transfer assets into a trust during their lifetime, with the goal of transferring assets at death without the need to go through probate (the legal process which distributes a deceased person’s property). There are several different types of trust, some of which can be complicated.

In general, trusts can be revocable, which means it can be revoked or changed during the lifetime of the grantor. They can also be irrevocable, meaning it cannot be changed or revoked. There are pros and cons to each type of trust, which can be discussed with your attorney, who will help you assess which type of trust meets your needs. Benefits of a trust could include protecting your assets for the benefit of your beneficiaries, placing conditions upon how funds in the trust are spent and dispensed, providing funds for educational purposes, providing funds for charitable institutions, avoiding or reducing estate tax; protecting assets from creditors, protecting assets from transferring to unintended persons, and protecting business assets ■

APRYL GARRETT

Caregiver Burnout: When You Know, What to Do & How to Ask For Help

“There are only four kinds of people in the world. Those who have been caregivers. Those who are currently caregivers. Those who will be caregivers, and those who will need a caregiver.” A quote by Roslyn Carter, former First Lady of the United States as the wife of President Jimmy Carter.

According to The National Alliance for Caregiving (NAC) and AARP, family caregivers now encompass more than one in five Americans. The study also reveals that family caregivers are in worse health compared to five years ago.

We at the Seniors Blue Book have seen many cases of caregiver burnout. Give us a call if you or someone you know may be suffering from caregiver burnout. There are many local and national support networks for caregivers that offer ways to combat issues, provide expert advice and education, offer creative outlets or even lend an empathetic ear.

Initially, the idea of caring for someone you love may seem normal, helpful, and relatively easy. How hard could it be? But, here's the reality: over time, continuous care takes a toll.

Caregiver burnout, otherwise known as compassion fatigue, is a state of physical, emotional, and mental exhaustion. Caregiver burnout becomes a major issue when caregivers don't take the time they need to fully recharge and care for themselves. It's common for caregivers to feel guilty spending time on themselves rather than with ill or elderly loved ones, but as they continue to put the needs of others before their own, their ability to care for themselves and the people they work with becomes affected.

It's also not uncommon for caregivers to work multiple jobs and offer care for different families. It's easy to see how with a full schedule and the needs of their own family, a caregiver's self-care ultimately takes a back-seat.



COMMON SIGNS OF CAREGIVER BURNOUT CAN INCLUDE:

- Lack of energy
- Overwhelming fatigue
- Trouble sleeping
- Changes in eating habits
- Weight loss or weight gain
- Feelings of hopelessness

- Losing interest in things you used to enjoy
- Neglecting your own physical & emotional needs
- Feeling as though caregiving is controlling your life
- Becoming impatient, irritable, or argumentative
- Anxiety about the future
- Depression or mood swings

IF ANY OF THESE SOUND FAMILIAR, HERE ARE SOME SUGGESTIONS FOR CAREGIVERS TO AVOID BURNOUT:

1. Ask for help and take people up on it. Asking for help does not make you a bad caregiver. Let go of the idea that one person has to do it all. We are all meant to rest, recharge our batteries, and enjoy a break from work at the end of the day. When people offer to lend a hand, let them.
2. Delegate tasks to others. Whether it's cooking dinner twice a week for you or following through and arriving on-time, be direct and let people know specifically how they can show up for you.
3. Stay invested in your own well-being. Eating healthy, staying active, and getting enough sleep are the basic foundations of well-being. They're also the building blocks of your immune system, which is important so you can stay healthy and avoid getting sick. Spending time outdoors in nature can be very therapeutic.
4. Pamper yourself when you can. Caregiving is tough work. Make an opportunity to wind down at the end of the day with a long bath, or put a massage on your calendar. Take time for yourself by writing in a journal, gardening or meditating. Find what connects you back to your center and stay faithful to those practices.
5. Know when it's time to call in the professionals.

Just because you've committed to caring for a parent or senior loved one doesn't mean you can't take a break. Oftentimes, home care agencies get called in when caregivers reach a breaking point, but with home care it doesn't have to be all or nothing. Depending on what you need, home care agencies offer between one and 24 hours of service, plus live-in care. Another option is Respite Care which is short-term care, lasting anywhere from a few hours to a few weeks, that can be provided at a local senior living community or even in the home. Adult daycare is another option, which is a service that allows family caregivers to "recharge" with the knowledge that their loved one is safe and sound.

“Pamper yourself when you can. Caregiving is tough work.”

If you or someone you know is exhibiting signs of caregiver burnout, please share these ideas with them and reach out to us at Seniors Blue Book if we can ever be of assistance. We are always happy to help! ■

Apryl Garrett is the Local Publisher of the Seniors Blue Book of Greater Pittsburgh. The Seniors Blue Book and SeniorsBlueBook.com is Pittsburgh's premier resource for providing the most accurate and timely information for seniors, adult children, caregivers and healthcare professionals to assist them in making informed decisions for aging well. Our comprehensive resource guide is filled with trusted information on senior care, options in retirement living, resources and education. Free copies of the Seniors Blue Book guide can be found at many locations, including Walgreens, or contact our Free Referral Line at 412-551-5951 to request copies to be mailed to you.



How To Pick The Right Medicare Plans For You

Deciding whether to enroll in Medicare is an important decision, so you will want to make sure you are as knowledgeable about this health coverage program before you make it.

You also need to be aware of enrollment requirements and timeframes. If you miss your initial enrollment period, which begins three months before you turn 65 and runs until three months after, then you will need to wait until a general enrollment period opens, unless you qualify for special enrollment. Also, keep in mind that if you fail to sign up for Part B or prescription drug plan (part D) when you first become eligible and do not have an approved exception, you face penalty premiums for each year you do not register.

What is Medicare?

Medicare is a federal health insurance program, primarily for people who are 65 years and older. It has four parts, each of which has a distinct intent:

- **Medicare Part A:** Covers hospital stays, care in a skilled nursing facility, hospice care and some home health. Deductibles & copays are the patient responsibility.
- **Medicare Part B:** Covers certain doctors' services, outpatient care, medical supplies, and preventive services. Medicare pays 20% of all covered expenses - except for the annual deductible (\$203 in 2021).
- **Medigap:** Supplemental coverage for Parts A and B provided by private insurers that in most cases eliminates all copayments, coinsurance, and deductibles.
- **Medicare Part C (also known as Medicare Advantage):** Supplemental coverage provided by private insurers that often reduces copayments and coinsurance and may include dental, vision and prescription coverage.

- **Medicare Part D:** Supplemental plans that cover prescription drugs costs for Parts A and B supplemental plans. Prescription coverage is mandated by Medicare. You will incur a penalty if you do not have creditable prescription coverage which remains in effect for as long as you have coverage.

Medicare C or Medigap: what are the differences?

Now you have Medicare A & B how can you avoid the high copays & deductibles from Medicare? You cannot purchase both Medicare Part C and Medigap. You will need to choose the option that best fits your needs. Here is how they compare:

Medicare C (Medicare Advantage) --- (Follow Rules)

- Lower premiums
- Higher out-of-pocket costs that vary by plan; each plan has an out-of-pocket maximum.
- HMO or PPO option: possible limited in-network doctor selection or out-of-network rules.
- Referral to see specialist often required.
- Usually only local or regional coverage.
- Usually includes Medicare Part D as part of the premium.
- Some include extra coverage for vision, dental and hearing aids and exercise programs.

Many Medicare Advantage plans offer zero to various premiums. With more Medicare Advantage plan options being sold by more providers, the increased competition between insurance companies helps keep costs

low for consumers. And with more benefits being approved for use, plan providers may gain even greater flexibility with their pricing and coverage offerings.

The Affordable Care Act (also known as Obamacare) put an incentive system in place for Medicare Advantage plans. Beginning in 2012, plans that provide high-quality care will receive a bonus or rebate. By law, the bonus money must be reinvested in additional plan benefits. Going forward, Medicare Advantage plan providers will no doubt continue to adapt and improve the quality of the plans they offer to meet these bonus requirements.

“Choosing the right insurance plan is the most important decision you will make for your future health.”

In addition to the bonus program, Medicare issues star ratings for all Medicare Advantage plans each year, and these Medicare Star Ratings can be a large point of emphasis for shoppers.

In 2018, Centers for Medicare and Medicaid (CMS) expanded its definition of the “primary health-related” benefits that insurance companies can include in Medicare Advantage plans. As a result, new benefits were available to be added to some Medicare Advantage plans starting in 2019 and 2020.

These new benefits may include services such as:

- Home-delivered meals
- Air conditioners for people with asthma
- Transportation to doctor’s offices
- Grab bars in home bathrooms

If you sign up for Medicare Advantage, review your coverage annually. Coverage, benefits, and costs of Medicare Advantage plans change each year. Reviewing your plan could save you money, help you find a better coverage fit – or both.

Medigap (Medicare Supplement Insurance) --- (Peace of Mind)

- Higher premiums.
- Usually, Medicare annual deductible, which is \$203 in 2021, depending on the plan you choose.
- Accepted everywhere that Medicare is accepted.
- Usually, referrals are not required to see a specialist.
- Generally accepted in every state or U.S. territory and some plans may be accepted internationally when traveling.
- Medicare Part D must be purchased separately.
- Coverage for extras must be added through additional plans.
- **Note** – Those who need frequent medical care, or like to budget with fixed costs, often choose Medigap to keep their total medical costs flat.

Choosing the right insurance plan is the most important decision you will make for your future health. You need to make some of the most consequential decisions about Medicare at a time when you know the least about Medicare. As a licensed Medicare Advisor, Crystal Manning can assist with many options that are best for you. Contact her at 412-716-4942 or crystalmanning33@gmail.com. ■

As we approach retirement, one of the greatest concerns is determining the cost of health care. Health care will likely be your biggest expense during the golden years. Remove the fear, uncertainty, and costly mistakes from the Medicare enrollment process. Call Crystal Manning, Licensed Medicare Advisor at 412-716-4942 for a one-to-one, no charge consultation.



What Is ‘Full Coverage’?

When people talk about “full coverage” car insurance they’re often referring to a combination of coverages that help protect a vehicle. But, there’s really no such thing as “full coverage” for your car.

Some coverages (such as auto liability) are required by state law. Others (such as rental reimbursement) may be optional, depending on the insurer and your situation. So, it’s up to you to choose car insurance that fits your needs – making sure your coverage meets state requirements and helps you protect your car.

CAR INSURANCE COVERAGE OPTIONS AT A GLANCE

Type of Car Insurance Coverage	Required or Optional
Liability Coverage <ul style="list-style-type: none">• Bodily injury liability• Property damage liability	Required
Comprehensive Coverage	Optional (unless you lease or finance your vehicle)
Collision Coverage	Optional (unless you lease or finance your vehicle)
Medical Payments Coverage/Personal Injury Protection	Required in some states
Uninsured and Underinsured Motorist Coverage	Required in some states
Rental Reimbursement Coverage	Optional

LIABILITY COVERAGE

Liability coverage is typically included in all auto insurance policies, as it’s required by law in Pennsylvania. Bodily injury liability coverage helps pay for another person’s medical expenses if you cause an accident. Property damage liability coverage helps pay for damage you cause to another person’s property in a car accident.

- The maximum payment for bodily injury per person (In PA it is \$15,000)
- The maximum payable for bodily injury per accident (In PA it is \$30,000)
- The maximum payable for property damage (In PA it is \$5,000)

Each state sets minimum liability coverage limits that drivers must purchase. Typically, the liability coverage in an auto insurance policy will contain three limits:

You may want to go beyond the state requirements and buy a policy with higher liability limits. Higher coverage limits typically mean you’ll pay higher premiums, but you’ll have more protection if you cause an accident.

COMPREHENSIVE AND COLLISION COVERAGE

If you are still paying off an auto loan or if you have a lease on your vehicle, your lienholder or financing company usually requires collision coverage and comprehensive coverage. Otherwise, if your vehicle is paid off, these two coverages are typically optional on a car insurance policy.



Collision coverage helps pay to repair or replace your vehicle if it's damaged in a collision with another vehicle or object (such as a fence). Remember, collision coverage helps protect your vehicle, while property damage liability helps pay for damage you cause to another driver's vehicle.

Comprehensive coverage helps pay to repair or replace your vehicle if it's stolen or damaged by things like hail, animal damage or vandalism.

Comprehensive and collision coverage each have deductibles and limits. A deductible is the amount you pay out of pocket toward a covered claim. A limit is the maximum amount your insurance will pay out for a covered claim.

RENTAL REIMBURSEMENT COVERAGE

Rental reimbursement coverage helps pay for a rental car while yours is being repaired after a covered loss.

UNINSURED AND UNDERINSURED MOTORIST COVERAGE

Uninsured motorist coverage helps protect you against drivers without insurance. If you're injured in an accident caused by another driver, that driver's liability insurance will usually help cover medical expenses you incur – unless that driver doesn't have auto liability coverage. In that case, your uninsured motorist coverage would help pay for expenses related to your injuries.

Underinsured motorist coverage works similarly: It takes effect if the other driver who caused the accident has insurance, but their liability coverage limits are lower than the limits that trigger underinsured motorists' coverage.

MEDICAL PAYMENTS COVERAGE/PERSONAL INJURY PROTECTION

Medical payments coverage helps pay for your (or your passengers') medical expenses after an accident, regardless of who is at fault. Covered expenses may include things like surgery or X-rays.

“There’s really no such thing as “full coverage” for your car.”

Personal injury protection (PIP) works similarly to medical payments coverage – it helps cover your medical expenses resulting from a covered loss. In some cases, it may also help you pay for other expenses while you're healing. These expenses may include childcare services and lost income as a result of your injuries.

While there is technically no such thing as “full coverage” auto insurance, you can choose from a number of car insurance coverages to help protect you, your passengers, and your vehicle. ■

Kim Reuss is the agency owner at the Reuss Agency–Allstate Insurance. Kim is committed to protecting the things you've worked hard for and helping you to manage everyday risk. The Reuss Agency can help you protect your home, car, business, etc. Kim can also help you protect the ones you love through disability and life insurance. Please contact her at 724-759-2249 or kimreuss@allstate.com



JANET ARIDA

From Mentionable to Manageable: Supporting Families After Loss

“It is only natural that we and our children find many things hard to talk about. But anything human is mentionable, and anything mentionable can be manageable. The mentioning can be difficult, and the managing too, but both can be done if we’re surrounded by love and trust.”

~Fred Rogers

Fred Rogers recognized, in a way that few others have been able to articulate as effectively, that children wonder deeply about the circumstances in their lives—the joyful as well as the painful ones. They often carry around thoughts and questions that are difficult to mention, but when they are able to share these thoughts and questions with others, the burden of carrying them is no longer a solitary and isolating experience. Experiencing the death of a loved one dramatically alters the landscape for children and teens, dividing their lives into **before** and **after** and leaving them with a variety of thoughts, feelings, and unanswered questions. The adults in their lives are often bearing the weight of their own grief as they face the challenge of supporting their grieving children. As a result, the period following a significant loss can be a time of upheaval, confusion, and isolation for everyone involved. Families who are grieving must reconstruct a life without the loved one who has died and find a way to go forward in a way that honors their own experiences of grief and their connection to their loved one. Although the adage that “children are resilient” is true, in order to build this resilience they depend on the love and support of others to guide them through the confusing and disorienting times they encounter throughout their lives.

A tireless advocate for the needs of children, and the honorary chairperson of the Highmark Caring Place from the inception of our original site in 1997 until the time of his death in 2003, Fred Rogers understood the importance of providing a safe space for children to give voice to their experiences during the often-challenging circumstances in which they find themselves. The High-



mark Caring Place is dedicated to carrying forward this legacy as we provide grief support to children, teens and their families who have experienced the death of a loved one. Historically, we have provided in-person services at each of our four sites across the Commonwealth, where grieving families come together to participate in 10-session peer grief support groups. In these groups, families discover that grief is both unique and universal, and they experience support and connection that helps them to know that they do not need to walk the path of grief alone. During the coronavirus pandemic, we have transitioned all of our support groups to a virtual format and have been able to provide this same sense of connection and community in an online space.

Facilitated by trained volunteers and supervised by clinical staff, the peer grief support groups provided by the Caring Place offer children, teens, young adults, and their adult family members the chance to participate in a variety of creative, engaging activities designed to give them opportunities to share stories and memories of their loved ones and find ways to go forward in their

own lives even as they grieve their losses. In addition to the peer support groups offered, the Caring Place is also committed to elevating the cultural conversation around grief through outreach and education to schools as well as community and professional groups. The Caring Place also provides a monthly no-cost webinar series on a variety of grief-related topics that is appropriate for both professionals and community members. The Caring Place clinical staff is available to answer questions and to provide training and consultation for issues relat-

“Experiencing the death of a loved one dramatically alters the landscape for children and teens.”

ed to grief, loss, and bereavement. All Caring Place services are offered free of charge, and the goal of all we do is to raise awareness of the needs of grieving children, to provide support to grieving children and their families, and to equip the community to support children who have experienced the death of a loved one. In short, we aim to initiate and model courageous conversations about grief to contribute to creating grief-informed communities and making the journey of grief less lonely for children and families experiencing loss.

To learn more about the support or outreach and education services provided by the Highmark Caring Place in Pittsburgh, Warrendale, Erie, or Lemoyne, please call our toll-free line at 888-734-4073, find us on the web at www.highmarkcaringplace.com, or visit us on our social media platforms. ■



The Highmark Caring Place is a community resource providing child-focused, family-based peer grief support to children and their families who have experienced the death of a loved one. Services are provided free of charge by professional clinicians as well as trained volunteers and include support groups, presentations and trainings, and consultations to support individuals, schools, healthcare providers, and community organizations. Our goal is to provide direct support to grieving families, to offer training and education to professionals and community members, and to elevate the conversation around children’s grief with the hope of creating more grief-informed environments.



Sellers are Rewarded for Updates

Today's real estate market is faster and more competitive than ever before. Some of the hustle and bustle to tour homes and make offers, can be exciting for the buyers and sellers.

However, there comes a point when the tension and limited time to make a big decision can have adverse effects. The sellers often feel rushed to make a decision on which offer to accept so that they don't lose the best buyer and the buyers scramble to make the best offer possible in the shortest period of time hoping not to lose an opportunity to buy the house.

Interest rates are still low which encourages buyers to spend more money on an updated house. In a market where buyers can purchase a home with a small down payment rather than rent, it has many buyers mortgaging more for nicer updates than ever before. Increasing a mortgage payment and paying for the updates over a 30-year period is much easier than paying cash for updates after closing.

If you're considering selling your home in the next five years, I suggest that you make the updates now and enjoy them. Then, whether you decide to sell in five years or stay longer, you will be able to enjoy the updates rather than just updating the house for the next buyer. Of course, if you've not made updates to your house and want to sell now, talk to a real estate professional before

you do anything. A Realtor will tour your home and can provide advice that is specific to your property. Too many times, sellers and buyers review "general advice" and adapt it to their situation. The best advice is tailored to your home and can only be provided when a Realtor tours the property.

"Make the updates now and enjoy them."

Buying and selling real estate is part of the American dream and can be an enjoyable process. Secure the services of a professional before moving forward. For a complimentary real estate consultation, contact Nancy Tabacjar Ware for sound real estate advice from a professional with a proven track record for success. ■



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Coffee and Co-parenting

Parenting is hard when both parents live in the same house and when parents physically separate the challenge magnifies.

There are steps that parents can take to ease the transition from going from one home to two homes. If parents always keep in mind, they have the same goal which is to raise healthy, loving, and stable children, they can focus on what is best for their children.

1. How should you communicate with your ex?

Face to face communication is typically best, but not always feasible for every co-parent. Meet the other parent for coffee and discuss the initial schedule and how to deal with issues that arise. Have a strategy for communications about hot topics and form a plan so you are both on the same page. Having a meeting face to face over coffee or tea for example, can establish trust in the beginning that paves the way for the journey of parenting that may be a long road if you have an infant or toddler. Extending an olive branch to the other parent can go a long way toward establishing trust.

2. Should you Hang out at custody exchanges?

When the separation is raw and custody exchanges are new, it is hard for children to see both parents together at an exchange, even if it is at a park, and then have one parent leave. Watching the physical separation can impact the children especially in the beginning and should be considered. Exchanges such as after school, sometimes offer a natural transition so the children do not see one parent driving away. This can be effectuated by one parent bringing an overnight bag to the other parent's house so the children can ride the bus home with that parent or get picked up after school by that parent. This natural transition benefits the children by

decreasing the emotions at exchanges. When children become accustomed to the transition, meeting at a park with the other co-parent preferably on a day that is not a custody exchange day or meeting for ice cream can have a positive impact.



3. How do you transition from ineffective communication to effective communication?

One of the main reasons couples separate is ineffective communication. This can translate into communication about finances and parenting. Learning how to communicate effectively with your ex can be challenging. There are trained professionals that can help, and it does not have to cost you the price you would pay for litigation. Collaborative law attorneys, collaboratively trained mental health professionals and mediators, and therapists can work with you on communicating to your co-parent to ensure that what you are communicating is being received in the manner you intended. So often text messages are misinterpreted, and battles ensue due to miscommunication. This can be prevented, and you can learn a new way of communicating effectively. ■

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Living at Atria Cranberry Woods

At Atria, we believe the right amount of discreet personal care can help older people participate, grow and engage in what brings them purpose and joy.

We also believe in supporting families by doing everything we can to reassure them their parent is safe, well cared for and meaningfully connected to others.

Sheila and Rochelle

After her husband of 59 years passed away, Rochelle didn't want to live alone. Friends suggested senior living, and her daughter, Sheila, traveled to Pennsylvania to help search for options. After touring Atria Cranberry Woods, they made their decision.

"It was wonderful," Sheila said. "We knew within 10 minutes this was the place."

A self-professed social butterfly, Rochelle settled right in. She loved the full calendar of events, friendly neighbors and chef-prepared meals. Sheila was relieved to see her mother gaining back the weight she'd lost after her father passed away.

After moving in, Rochelle took a fall. Sheila came to visit from Illinois while her mother recuperated. During treatment, doctors noticed a bit of memory loss and diagnosed Rochelle with mild dementia.

"Dementia doesn't run in our family, so I didn't know what to do," said Sheila. "That's when I started Googling." Sheila understood through the discovery process that Atria Cranberry Woods had both personal care and a secured memory care neighborhood. Rochelle's dementia was mild enough for her to move into personal care, with specialized care available in the community's Life Guidance® memory care neighborhood, if needed.

"It was much like the independent living community Mom came from so it was a good fit," stated Sheila. "But knowing she had help taking her medications and staff to make sure she was eating was such a relief."

Eventually, Rochelle's dementia progressed, and she moved to Life Guidance. Sheila said the staff at Atria were there for both of them, every step of the way. The team not only provided compassionate, highly personalized care for her mother, they helped Sheila understand more about dementia, what to expect and ways to cope with her own feelings - through support groups and phone calls at least twice a week from Life Guidance Director Rebekah Denison.

"The regular contact eases my mind," Sheila added. "I've been able to express my own fears and concerns without being dismissed. I can't tell you how much that matters."

"When you think of all the changes that have happened with my mom, having Atria on our side to guide us has been invaluable. I don't think people realize how deep the support can go at Atria."

Jack and Richard

Jack gets around. The 89-year-old resident of Atria Cranberry Woods knows every dining room server by name and most of his neighbors, too. Before COVID-19, he loved playing the piano during ice cream socials.

"Dad is really outgoing," said his son, Richard. "He enjoys talking with people, and he's sharp as a tack. He's thoroughly enamored with Atria."

Jack came to live at the community a few months ago after his wife moved into a skilled nursing facility. Richard lives 600 miles away and didn't want to worry about his father living alone.

"I don't think it would do him well to be on his own completely," said Richard. "It's not safe for someone his age."

"Since he's been at Atria, I'm confident he's in good hands. I never have to worry. That's priceless to me."

Holly and Martin

Martin moved to our personal care neighborhood at Atria Cranberry Woods. At 93, he often forgets to wear a face mask when leaving his apartment. Lucky for him, staff find creative ways to help; lately, they've been hanging a face mask on his walker with a friendly message reminding him to wear it.

"We help couples and individuals transition to the next stage in their lives."

"They've hired really great people," said Martin's daughter, Holly. "I work in education, so I know in any school system you can be in the worst building with great teachers or the best building with bad teachers. It's all about the people."

When searching for senior living, Holly and her father explored several communities to find one that was warm and welcoming. The day they toured Atria, Martin's wife was too sick to join them.

"I told them we'd have one less for lunch, so the staff packed a meal to take with us for my stepmom," continued Holly. "Little things like that speak volumes."

Knowing her father has support around the clock gives Holly and her siblings comfort. Two years ago, Martin's health issues required a hospital stay. After returning to Atria, he was weak and needed extra support. Staff escorted him to meals and checked on him several times throughout the night.

"Just knowing that attention was there lifted a big weight off our shoulders," said Holly.

Regular communication also puts her mind at ease.

"That's huge," she said. "You want to know what's going on and they keep us updated by email and phone."

"It's clear to see they really care about residents. And I don't have to worry."

Discover how empowering the right care can be at Atria Senior Living AtriaCranberryWoods.com. ■

Joe Conner - Executive Director Atria Cranberry Woods

We help couples and individuals transition to the next stage in their lives. For those that have lived and saved well their entire lives we offer a lifestyle of choice, with industry-leading quality standards and care options that can be customized to your needs as they change. 183 resort style apartment living with no buy in or large down payment. It is month to month, so we will earn the right to have you call this your amazing home. Contact me at 724-241-8750 for additional information.



NORTH HILLS COMMUNITY OUTREACH

NHCO “Hat Trick” Transforms Local Mom’s Life

A single mother of twins kept hitting roadblocks on her pathway towards a new life until she came to NHCO. “The assistance that you guys provided was out of the world,” Jen said with enthusiasm. “I’m standing on my feet today because of you.”

After moving to Pittsburgh from Texas, she started using our food pantry in 2019 and, soon after, enrolled in NHCO’s Pathways Program. The program helps individuals and families achieve stability and self-reliance with one-on-one meetings. Abby Kelly, North Boroughs Pathways Team Lead, helped Jen with essential assistance, including food for her children and gas to get to work. She even personally delivered food and other necessities to the struggling mother. Abby also worked with Jen on financial planning and credit management.



Abby Kelly, North Boroughs Pathways Team Lead

“There were times when I was down. I was crying. She (Abby) was like I’ll help you. Don’t worry. We’ll go over with this.” Jen remembered. “She is a great human being”

Jen is a divorced mother with 11-year-old twins, one of which has ADHD and other emotional issues. She was only getting \$500 a month in child support, but she knew her ex-husband could afford to make more significant payments if she could meet him in Texas for a hearing. But the journey seemed impossible with very little money for legal fees and a car that desperately needed new tires. Abby then made the trip possible by referring Jen to two other NHCO programs.

“The cost of new tires is often one of those expenses just out of reach for families on a tight budget. For NHCO - it’s not just tires - it’s a way to prevent a possible tragedy,” said NHCO’s Transportation Assistance Program Team Leader Dan Wonders. The program helps people stabi-

lize their transportation situation during times of financial difficulty and provided Jen with new car tires.

NHCO Resource Coordinator Melissa Mason connected Jen with LegalShield where she received free legal advice about obtaining larger child support payments. The consultation lowered the cost of her legal fees in Texas.

Jen and her two children drove to Texas where she was awarded a substantially higher amount in child support. Today she spends more time with her children since she doesn’t need to work overtime. And she has a good job that pays well.

“I walked away from every meeting with Jen feeling inspired” Abby said. “She was so persistent in creating a better life for herself and her children. Things rarely went as we had planned them and she endured many setbacks along the way, but she never gave up.” ■



North Hills Community Outreach is a community- and interfaith-based organization addressing the needs of people in crisis, hardship and poverty. North Hills Community Outreach, 1975 Ferguson Road, Allison Park, PA 15101, 412-487-6316, www.nhco.org



Pittsburgh North Professionals
Supporting Individuals in Various Life Transitions

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Broker's Settlement Services

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PNP

— Pittsburgh North Professionals —
Supporting Individuals in Various Life Transitions

If there is one thing that's inevitable in life, it's change. Sometimes those changes are small, but every once in awhile they're major - marriage, divorce, loss of a loved one, a new job, having children, going back to school, health challenges, or moving/buying a house. These transitions often uproot our world, sometimes in ways we aren't prepared for.

Pittsburgh North Professional members are committed to helping people thrive as they navigate life's transitions. The articles in this magazine are provided to assist you as you navigate your way through some of life's adventures.

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