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Types of Homecare Providers

Medicare Certified Home Health Agencies

The term home health agency often indicates that a homecare provider is Medicare certified. A Medicare certified agency has met federal minimum requirements for patient care and management; therefore it can provide home health services that are paid for by Medicare. Due to regulatory requirements, services provided by these agencies are very specific and must meet all the Medicare rules.

Hospice

Hospice care involves a core interdisciplinary team of skilled professionals and volunteers who provide comprehensive medical, psychological, and spiritual care for the terminally ill and support for patients’ families. Hospice care also includes the provision of related medications, medical supplies, and equipment. It is based primarily in the home, enabling families to remain together. Trained hospice professionals are available 24 hours a day to assist the family in caring for the patient, to ensure that the patient’s wishes are honored, and to keep the patient comfortable and free from pain. Hospices are Medicare-certified and licensed according to state requirements.

Personal Care

These agencies mostly provide non-medical services such as companions, homemakers and just about anything else people need to help them remain in their homes. Homecare agencies and registries must be licensed by the PA Department of Health. Some agen-
cies assign nurses to assess their clients’ needs to ensure that personnel are properly assigned and provide ongoing supervision. Also, some agencies have home-care aides who are contractors, not employees. No matter what the business model is for a homecare agency, consumers should understand the process and feel free to ask questions to better understand the agency’s management and policies.

Choose Your Agency Carefully
There are plenty of people ready and willing to help you or a loved one receive care at home. Their recommendations are helpful in making your selection, but careful consideration should be given before making your final selection. For a list of questions to ask, please visit www.pacareathome.org.

What is a Special Needs Plan?

Are you 65+ and looking for the best Medicare plan? Are you chronically ill or disabled and worried about how you are going to pay for your medications? When living with a chronic condition or on a fixed income, it can be daunting to choose one health plan among many. Do you worry that you may be running out of time? If you have asked yourself any of these questions, a Special Needs Plan (SNP) may be just what the doctor ordered. But what are SNPs exactly?

According to the U.S. Centers for Medicare and Medicaid Services, nearly 9 million of Medicare’s 49 million beneficiaries also qualify for Medical Assistance (Medicaid). That means they qualify for dual benefits from both agencies. Another fifty percent (50%) of the Medicare population live with one or more chronic conditions. The vast majority of these beneficiaries may qualify for one of the three types of Special Needs Plans (SNP) created by the Medicare Modernization Act of 2006:

- **Dual Eligible SNP**: These Medicare Advantage health plans are for beneficiaries who qualify for Medicare Parts A & B, plus some assistance from the State in the form of Medical Assistance. Those eligible for dual eligible SNPs can enroll at any time throughout the year, not just during the fall Open Enrollment period (Oct. 15-Dec. 7).

- **Chronic Condition SN**: These are Medicare Advantage health plans that help people with a chronic or disabling condition. The goal of this type of SNP is to better coordinate care while improving the quality of life of members enrolled in the plans. Beneficiaries can join these plans...
throughout the year if they have never been enrolled in a chronic condition SNP.

- **Institutional SNPs:** caters to Medicare beneficiaries living in nursing homes and other long term care settings.

There are plenty of SNPs available that offer all of the benefits of Original Medicare with added benefits, such as free fitness club memberships, dental benefits, reduced copays and coinsurance, bathroom safety products, as well as additional hearing and vision aids.

**How do I select the right SNP Plan?**

1. Prepare a list of essentials you are looking for.
2. Use a tool such as the Medicare plan finder to narrow your choices to a top two or three based on your list. It is important to contact the plans that you are most interested in to be certain you meet the plan’s eligibility criteria.
3. Pay attention to the plan premium. Every plan is different, but there are lots of SNPs that offer extra benefits for no added monthly premium.
4. Compare copays and any added out-of-pocket costs across plans. You may be expected to pay the Medicare Part D prescription drug plan’s copays, which will vary from plan to plan.
5. Insurance companies may offer more than one plan in an area, with different benefits and costs.

**The importance of coordinated care**

When persons with chronic disease are not cared for properly, all too often they are left to navigate the healthcare system on their own. This leads to poorer health outcomes and disjointed healthcare services. Some Medicare SNPs use a care coordinator to help you stay healthy and follow your doctor’s orders. A care coordinator is someone who helps make sure people get the right care and information when they need it.

**Where can I find a SNP plan?**

- Look at the “Medicare & You” handbook that is mailed to you each fall.
- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.
- Call the health plan of your choice directly, or visit their website to find out more about the plan’s benefits and list of coverage.

The important item to remember is you do have a choice in selecting your health benefits.

Article provided by Austin Ifedirah, V.P., Medicare and Strategic Planning, Gateway Health Plan®.
Cataract Surgery
Laser Accuracy Now Available for Patients

It’s a fact of life that over time our vision may not be what it once was – crisp images and vibrant colors gradually fade. This change in our vision affects most of life’s activities – reading, driving, being active, enjoying nature, and so much more. Cataracts can affect all of us as we age.

What Are Cataracts?
Cataracts are a clouding of the eye’s natural lens. They are the leading cause of blindness in the United States. It is estimated that more than 22 million Americans over the age of 40 have cataracts, and that more than half of the population will experience this condition by the time they are 80 years old. In a healthy eye, light passes through the lens and is focused on the retina. The retina transfers the image into nerve signals that are sent to the brain. As cataracts form, the lens of the eye becomes cloudy and the images sent to the brain are not as sharp and vivid as they once were.

What Is Available to Treat Cataracts?
Treatment of cataracts involves surgery to remove the cloudy natural lens, replacing it with an artificial intraocular lens, or IOL, which is the most commonly performed elective medical procedure under the Medicare system. Standard cataract surgery is covered by most insurance plans, as well as Medicare. These IOLs, or implants, are effective in restoring vision and a cataract will not develop again.

Although standard IOLs produce clear vision, patients will likely need glasses or contacts due to remaining...
astigmatism or presbyopia. Astigmatism causes blurriness or visual distortion due to an irregularity in the dome-shaped curvature of the front surface of the eye. Presbyopia is the hardening of the natural lens, which causes a loss of focus on objects up close, so reading glasses become necessary.

Custom Cataract Surgery involves the use of special advanced technology – IOLs and surgical techniques. These are very successful in helping people reduce or eliminate their dependency on glasses by decreasing nearsightedness or farsightedness, astigmatism, and presbyopia. Multifocal and Accommodating IOLs improve vision at all distances. Toric IOLs improve distance vision and correct astigmatism.

**Laser Accuracy for Customized Cataract Surgery**

The latest technological advance is laser-assisted cataract surgery. With the introduction of the first FDA-approved laser for cataracts, called LenSx®, this image-guided laser allows the surgeon to perform incisions with efficiency and precision without the use of a blade. The laser also assists in breaking up the lens so that removal of the cataract requires less ultrasound energy. Additionally, the laser allows for better management of astigmatism, increasing the likelihood of not needing glasses for distance after surgery.

Those who choose to have cataract surgery along with implantation of a special or “lifestyle” lens will likely not need glasses for most anything they do – near, far, or in between. As expected, this new technology comes with additional costs. Cataract patients who elect to have customized surgery may still use insurance for the standard portion of the procedure but will pay the cost of the custom upgrade out-of-pocket.

---

**Phones and Hearing Loss**

One might think that having hearing aids would allow for normal phone use but there are many considerations. Most people who struggle with the phone will find that using their hearing aids help but they have to modify the way that they hold the phone in order for the sound to transfer properly. For instance, in the case of using a behind the ear hearing aid, individuals will need to hold the handset of the phone closer to the microphone near the top of their ear instead of the opening of their ear canal. Those that use hearing aids in the ear may have to hold the handset of the phone at an angle to avoid feedback. Fortunately for hearing aid users, if these modifications do not suffice, other features built into the hearing aids can help.

**Telecoils**

A telecoil is a special feature in most hearing aids. Its job is to transfer the sound from the phone through the hearing aid using electromagnetic energy. By using a telecoil, the hearing aid microphone can be switched off or lowered to allow for better concentration of the phone conversation without interference from other noises in the room. It also reduces or eliminates the annoying whistling problem that can come with covering a hearing aid. A telecoil may be selected in the hearing aids customized settings by the audiologist and the user then pushes a button to turn it on and off. Some hearing aids will also have an option to have the telecoil work automatically when the phone is used, thereby eliminating the need to push a button.
Hands-Free Phone Calls with Hearing Aids

By utilizing Bluetooth, today’s hearing aids have the option to add an accessory for hands free phone use. These accessories look different for each manufacturer, but they all follow the same principle: they stream sound from an audio device to the hearing aids wirelessly. These streaming devices have some major benefits over the above mentioned solutions: they allow for hearing with both ears simultaneously and without interference. From studies of auditory recognition, we know that our brain has the best hearing reception when both ears are being used.

Amplified Phones, Captioned Phones and Phone Adaptors

Phones present a difficult listening situation since you cannot see the speaker’s face to help lipread or sense emotions, and with on-the-go technology there is often a noisy connection when speaking to people using cell phones. Therefore it is likely that those with hearing loss, even if they use hearing aids, may still need additional accessories to communicate by phone. Special phones built to help those with hearing loss can provide features to bridge that gap including amplification on the handset with sound level boosts from 20-60 dB, flashing lights and loud ringers to alert the user of a call and even answering machines that you can slow down the playback speed. Phones are available with captioning as well as sound to provide visual input to help fill in those gaps in the conversation. Captioning is also available on mobile phones and online. Adaptors can be added to most phones both landline and cell phones to boost amplification.

Getting the Phone

There are many ways to go about getting phones for hearing loss including direct to consumer websites and retail stores. I recommend consulting with an audiologist prior to purchasing phone equipment. There are programs in the state of Pennsylvania that provide free phones for those in lower income brackets. There are also some discount programs for captioned phones. When shopping for cellphones, there are rating scales for microphone (M) compatibility and telecoil (T) compatibility. The rating scale ranges from 1 to 4. Only phones rated 3 or 4 are allowed to be sold as hearing aid compatible (HAC). When shopping for landline phones look for hearing aid compatible on the box and refer to your audiologist for the dB boost level needed for your hearing loss. Another consideration is to research smartphones with applications that allow for captioning on the go (not all smartphones have this).

Article provided by Dr. Suzanne Yoder, Owner of HearWell Center in Pittsburgh. HearWell Center is proud to provide consultations to discuss phone options as part of an assessment for hearing help products. We participate in multiple programs offering free and discounted phones.
Senior Living Options

Residential/Independent Living is a housing arrangement designed exclusively for seniors where, in general, the homes (which can range from apartments to free-standing homes) are maintenance free.

If you are finding that your activities of daily living are becoming increasingly more difficult to manage on your own, a Personal Care facility may be a good choice to consider. Residents receive assistance with bathing, dressing, medications and minor health issues if needed, while still being encouraged to remain as independent as possible.

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constant, continuing assistance with activities of daily living and medical care. Residents in nursing care will have their daily medical, physical, social and psychological needs met with the help of the nursing staff. Nursing care facilities should also offer ample opportunities for socialization and participation in activities that are physically, mentally and socially stimulating.

**Continuing Care Retirement Communities (CCRC)** are best prepared to deal with healthcare issues that arise as you age. These communities provide independent living, personal care and nursing care at a central location so that if a resident’s health begins to deteriorate, they can get the proper treatment without having to move to a different facility.

The latest research shows that it is physical activity, not mind games, that keeps you functioning at your best. Simply put, mental games are like keeping the pilot light burning on your gas stove. To really cook those scrambled eggs, you need to turn up the flame. That is what physical exercise does. It gets blood to the brain like gas to the flame!

What kind of exercise can I do? I have bad knees, bunions and achy joints.

The Arthritis Society provides safe joint friendly exercises that can be done in a chair. Have you heard the saying “use it or lose it”? That describes the story of your achy joints. The Arthritis Society is so confident in their program that the protocol for each class is to begin with hand flexibility exercises. At the end of class, those same exercises are repeated and participants enjoy a "eureka moment" when they discover that they have greater dexterity and less pain with each movement. These classes are taught by certified instructors and are tremendously enjoyable.

My husband doesn’t dance and I have balance problems. Is there an exercise program that we can do together?

Tai Chi is the answer to total fitness for you and so many people. Recent studies show Tai Chi to be extremely valuable in maintaining fitness, joint mobility, balance, and mental acuity. The movements are slow and flowing. Participants enjoy relaxation and camaraderie as they learn this ancient Chinese art. The Arthritis Society supports the Sun Style of Tai Chi as a joint friendly exercise. The art is taught as a spiral. That is, each class begins with a review of all movements and then builds to the next posture. Students are never out of step if they miss a class and do not need to worry about remembering steps. It is a gently flowing river that gains strength on the journey. Tai Chi is considered the perfect exercise and is enjoyed by men, women, and children worldwide.

For more information, please contact Anne Brucker, M.Ed. Exercise Physiology, at www.bruckerfitness.com or annebruckerfitness@gmail.com.
Moving to a Retirement Community?  
Tips on Selling Your Home

“Real estate in Pittsburgh is booming”, states Elaine DeBildt, Relocation Director for Prudential Preferred Realty. “Very few homes are on the market for longer than 30 to 45 days”. Elaine says that from her experience, today’s sellers are netting a larger percentage from the sale of their homes because of low interest rates and the strong supply of first time buyers and transferees. The Marcellus Shale project is bringing transferees from all over the county to the Pittsburgh area with a need to buy or rent homes.

If you are like many retirees, it’s been years since you’ve sold a home. So, it may be interesting to learn that the experts recommend you have a home inspection before putting your house on the market. This gives you more control of the sale when the sales agreement is presented.

Ask the retirement community in which you are interested if they offer assistance with selling your home. Once you have listed your house on the market, you may want to use an estate and household sales specialist or senior move manager to help you clean out attics, garages and closets, and also be present on the day of your move.

10 Things You Can Do to Stage Your Home to Sell

1. Check curb appeal. Tackle clean-up and make grounds attractive.
2. Remove clutter – this will show off how spacious your home can be.

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4. Make your home shine.
5. Remove personal items including photos, collections and heirlooms.
6. Take a fresh approach. Consider a fresh coat of neutral paint.
7. Remove extra pieces of furniture in a crowded room.
8. Spotlight the kitchen and bath. Remove items from counters and consider changing knobs, faucets and other fixtures.
9. Add finishing touches, like a bowl of fresh fruit or flowers.
10. Invite a friend to visit your home and get an outsider's opinion.

Article provided by Katherine Vojtko, Sherwood Oaks Retirement Community.
Adults Need Shots too!
Vaccinations protect your health... and can save lives!

The Flu sends 200,000 Americans to the hospital every year! Get a flu shot.

Are you age 65 or older? Do you smoke or have asthma? If so, you need the Pneumonia vaccine.

Up to 70% of adults lack protection from Tetanus, Diphtheria, and Whooping cough. You may need a booster.

If you are age 60 or older... The Shingles vaccine can protect you!

Did you know? Keeping up with vaccinations protects you and those you’re close to, like babies and those with chronic medical conditions.

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Collaborative Law and Elder Law

Across the country, collaborative law has taken hold as a viable alternative to litigation in civil matters. This approach is a form of dispute resolution that allows parties to reach a mutually beneficial outcome by avoiding any litigious court intervention. Each party is represented by an attorney who must be certified in collaborative law. In order for an attorney to become certified, he or she must receive training in both mediation and the collaborative process. In collaborative law, each party signs an agreement that promises fair dealing, respect, and a complete ban on courtroom litigation. If either party decides to take the matter to court, then both attorneys must withdraw, and the parties must begin their case from scratch through the court system.

The collaborative law process allows the parties to address the emotional, social, and financial issues underlying their legal disagreements in a cost-effective manner. For example, parties are encouraged to bring experts from other fields into the discussion, including financial planners, psychologists, and appraisers to help achieve optimal results. The parties agree to share their experts, which allows both parties to defray the costs associated with involving experts in dispute resolution.

Collaborative law is most often associated with family law. Domestic relations disputes are often emotionally-charged, with parties commonly disagreeing because of feelings of loss, betrayal, and abandonment. The collaborative approach allows the parties to address their legal issues in a safe, non-litigious manner that encourages resolution of both the legal and interpersonal disputes. Collaborative law can help to settle a divorce or custody issue while maintaining a healthy family relationship.

As more attorneys realize the benefits of collaborative law, the practice is increasingly being applied to other areas of the law such as elder law. The elements of collaborative law that make it so beneficial in family law make it an attractive option for elder law. Elder law attorneys aim to facilitate their clients’ independence through educating family members about different financial and legal options available, as well as financial and disability planning. Oftentimes such legal and financial decisions lead to messy disputes between family members arising from different ideas of how to best care for their loved ones. Collaborative law can help families reach an agreement while maintaining their close interpersonal relationships.

In the elder law setting, collaborative law often improves communication between the parties and provides for a more open sharing of information, leading to the preservation of family harmony and a reduction in conflict and resentment in the future. Additionally, the collaborative process allows for greater control of the process by the parties involved and a decrease in cost and waste of family resources. Most importantly, collaborative law in the elder law setting can provide enhanced privacy and dignity for the elder involved.

The collaborative process can play a part in resolving different elder law issues. For example, it can facilitate proactive plans for what will happen when an aging family member needs assistance, as well as aiding in the resolution of disputes regarding Powers of Attorney and Advanced Health Care Directives. With its focus on cooperation and avoiding court, utilizing collaborative law in the elder law setting can help families resolve their important legal issues by helping the parties to work together to address their loved ones’ legal needs in a safe and constructive environment.

Article provided by Laura Cohen, Esq., Certified Collaborative Law Attorney, Family Legal Center, LLC.
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Advances in Home Health Care

HealthCare has changed drastically over the last five years, let alone the past ten or twenty years. The days when a patient could fully recover from surgery or a chronic illness in a hospital have completely disappeared, mainly because of the rising costs of healthcare and insurance coverage. It has not only affected the stay in a hospital but has also resulted in patients being discharged earlier from skilled nursing facilities or rehabilitation centers before they have fully recovered. In some situations, patients cannot even qualify for coverage in a rehabilitation center. So it is not surprising to know that patients are receiving more care in their homes.

With the ever changing health-care market, hospitals, skilled nursing facilities, and even physicians are looking at new technology and methods to reduce hospital readmissions and to promote self-management of chronic diseases. Physicians have extended their practices in some cases to include a home follow-up phone call from a care manager within their office. Hospitals have changed their discharge orders for patients to include care plans, additional information on their medical condition, and follow-up instructions. Hospitals are also engaging home health care agencies that have extended services specific to chronic disease management to provide follow-up care. The discharge plans include additional education on patient’s condition and requests for follow-up with a home health agency and/or physician.

The goal of supporting patients in their home through various methods has been the focus of physicians, hospitals, home care, and home health agencies. A home health nurse will assist the patient with managing their own care in their homes. The nurse will review medications and the correct way to take them, make follow-up doctor appointments, educate them on their medical conditions, and provide other nursing care. Recovery also includes physical, occupational, and speech therapy. When necessary, a social worker can assist with finding community resources.

What has changed about care in the home by home health agencies? Some agencies have chronic disease management programs and/or telehealth or telemonitoring to monitor patient’s vital signs. A very few agencies have advanced physical therapy using non-surgical, medication-free patterned electrical neuromuscular stimulation and infrared therapy and therapeutic ultrasound. This technology is new to the home health market.

Professional and Collegiate Sport Teams as well as Olympians have utilized this type of therapy for many years to improve recovery following an injury. Skilled nursing facilities and rehabilitation centers, as part of their treatment plan, have included this advanced therapy. It has been essential in meeting the complex needs of aging adults following a hospitalization.

New treatment programs are based on scientific research and address a wide range of conditions to include: Pain Management; Joint Replacement Recovery (Hip and Knee); Stroke Recovery; Knee Osteoarthritis; Rheumatoid Arthritis; Chronic Obstructive Pulmonary Disease; Heart Failure; Bladder Control; Strength and Balance; Neuropathy; Wound Healing; and Neuromuscular Conditions (i.e. Parkinsons).

By decreasing pain, inflammation and edema, this state-of-the-art therapeutic equipment can increase patient comfort for other rehabilitation techniques. They can also help therapists treat more complex conditions, increase strength, accelerate recovery and improve neuromuscular control in patients with orthopedic and neurological diagnoses.

Article provided by Christina Lonigro, Community Liaison, Interim HealthCare, Inc.
I'm still a little ways from retirement age, but I'm starting to grow concerned about my finances. I thought I'd been saving enough (or close to enough) but now I'm not so sure. Can you offer me any tips?

Candace, Phoenix, AZ

Even for people who think they have planned adequately, there may be surprise expenses around the corner. Here are some ways to fund retirement, as well as some ways to cut expenses.

**Funding:**
- **Social Security:** If possible, delay signing up until you've reached the “full retirement age” (varies depending on the year you were born) to get your full benefits.
- **Retirement accounts:** If you saved during your working years, through 401(k)s or IRAs, you can use the money now, but you will have to pay taxes on it. Remember to take the required minimal withdrawals to avoid a tax penalty.
- **Roth accounts:** These have the benefit of tax-free withdrawals, because you already paid taxes on the contributions.
- **Home equity:** If your home is paid off, you may be able to use a loan or reverse mortgage.
- **Insurance:** Make sure you sign up for Medicare on time, to avoid a rise in premiums, and look into purchasing Long Term Care insurance.

**Ways to save:**
- **Downsize your home:** If it makes sense for you, consider moving into a smaller place.
- **Sell your car:** Consider selling one car, and taking advantage of public transportation whenever possible.
- **Use senior discounts:** While some businesses advertise their senior discounts (movie theaters, hotels, restaurants), others do not. Don’t be afraid to ask!
- **Travel during the off-season.**
- **Cook at home.**
- **Seek out free (or cheap) entertainment:** Look for free concerts and museum days, or other options your city has to offer. Shop resale stores used stores or neighborhood yard sales for big savings!

Dr. Marion (Marion Somers, PhD) is the author of “Elder Care Made Easier”. Visit www.DrMarion.com for more information.
Through my work as a social worker with Celtic Healthcare, I have learned a lot about death, dying, and grief. In working with hundreds of families and talking to many in the community, I have realized that people do not fully understand exactly what hospice is. When I think of hospice, however, I think of compassion, love, dignity, and quality of life. Hospice is all about making your loved ones comfortable, pain free, and hopefully supporting you and them so they can die with dignity and peace.

Hospice can be traced back to medieval times. Hospices were shelters that were meant for travelers who needed to stop off on their journey because they were tired, ill, and/or just plain weary. In 1967, the term was first used by Dr. Dame Cicely Saunders to refer to the specialized care given to dying patients. Dr. Saunders founded the first hospice, St. Christopher's Hospice, in London, England.

Hospice consists of a team of professionals from different specialties who coordinate and provide a variety of services and care to the patient and their family. It is important to support the family during this time in order for them to work through the upcoming loss. The hospice team consists of Registered Nurses, Licensed Practical Nurses, Nurse’s Aides, Chaplains, Social Workers, Admissions Directors, Bereavement Counselors, Volunteers, and many, many more people behind the scenes. The team members make ongoing visits and assess the patient and family to determine their needs. Whatever those needs are, we do our best within our capacity to help meet them.

Who can have hospice services? Many people believe that one has to have been diagnosed with cancer to get hospice services, but this is not true. Most times people cringe when they hear the word “hospice”. People think that a person has to literally be on their “death bed” in order to get services, but this could not be further from the truth. A person can qualify for hospice services if they have been diagnosed with a terminal illness and given a prognosis of six months or less to live. There is no limit on how long a person can be on hospice. The team makes ongoing assessments to make sure the patient is still appropriate for the service and qualifies under their insurance. Some of the diseases that we see in hospice are: end stage dementia/Alzheimer’s, Chronic Lung Disease (i.e. COPD), renal failure, all different cancers, end stage cardiac diseases, Parkinson’s disease, and more.

Where are the services provided? Hospice services are provided wherever the patient is. That includes the patient’s home, personal care homes, assisted living, and nursing homes. Hospice provides any medical equipment the family needs to take care of the patient as well as some select medications related to the patient’s diagnosis and pain issues. The Registered Nurse and the treating physician oversee all of these.

The ultimate goal of hospice is to help provide the patient with some quality of life for whatever time they have left. Those whose family members have been on hospice and died most frequently comment that they wish they had gotten their loved ones on the program sooner. There are multiple benefits to one going on hospice early in receiving their terminal diagnosis. One is that pain can be managed much more efficiently if it is taken care of earlier. Also, the earlier the person gets on the program, the more time they have to bond with the hospice team, empowering the team to anticipate the person’s needs much sooner.

Article provided by Lisa Conway, MSW, LSW, and Bereavement Coordinator for Celtic Healthcare.
That’s the trouble. We’re all 19 inside. Now we are in our 60s, it’s just the outside that’s starting to flake away like the aspirin in the 1960 Bayer TV ad. Unfortunately, because our mind is still 19 in its outlook, we still think that we can sleep as well as we did when the outside was 19 too. Like a lot of activities, though, except, perhaps, those that benefit from experience or careful thought, 19 year-olds do things better than 60 year-olds do. They run better, play tennis better and, it must be said, sleep better. That’s not to say that all seniors sleep poorly - many sleep quite well and wake up refreshed and ready to go. But there is also a sizeable group of seniors whose sleep is a real trial for them. In both cases, though, one can regard the sleep of a 60 year-old as being more fragile than that of a 19 year-old. The concept of sleep fragility in seniors is a useful one. It explains why seniors usually suffer more from jet-lag than younger adults do, and why night shift workers who had been doing quite well in their 20s, 30s and 40, can suddenly hit a brick wall in their late 50s. Their sleep is no longer robust enough to overcome a body clock that is not suitably aligned. Even in the rest of us, though, our sleep fragility can become manifest when we have particular worries on our mind, over did it, or have had one too many cups of coffee.

So what to do? Well the answer is to convince the 19 year-old inside our head that we have to take this sleeping business more seriously now we are not as young. We need a more comfy bed, a quieter and darker bedroom at the right temperature, and a little less caffeine in our bloodstream. Regularity in bed-times and rise-times can help, too. When we take sleep more seriously in this way we might just approach those lovely long sleeps we had as a 19 year-old!
LIFE Provides a Choice!

What are the options for the oldest, frailest, most challenged individuals in Allegheny County? The only answer used to be, “Put them in a nursing home.”

Today, there is a program called “LIFE,” which stands for Living Independence for the Elderly. There, financially eligible citizens who are certified by the Department of Aging to be “nursing facility eligible” can receive comprehensive care at no charge.

LIFE is part of a national program called PACE (Program for All-inclusive Care for the Elderly www.pace4you.org), available in 29 states.

To be eligible for a LIFE program, participants must: a) be 55 or older, b) be certified Medical Assistance eligible by the Department of Public Welfare or be able to privately pay; c) live in Allegheny County; d) meet eligibility criteria for nursing home care; e) receive all health and medical care through LIFE; and f) have health problems that prevent them from living independently and safely at home without the help of LIFE.

PACE Around the USA

The Pennsylvania LIFE programs are modeled after a relatively small Asian community in the San Francisco area. In 1971, they retained Marie-Louise Ansak to study the feasibility of building a nursing home in the community. She found that instituting a nursing home would be both financially unfeasible and culturally inappropriate. Instead, she obtained funding to train health care workers, and outlined a comprehensive system of care combining all necessary medical and social services, based on the British day hospital model. Two years later they opened On-Lok, one of the nation’s first adult day health centers.

In 1979, On Lok received a four-year Department of Health and Human Services grant to develop a consolidated model of delivering care to persons with long term care needs, and in 1983 they were allowed to test a new financing system that pays the program a fixed amount each month for each person in the program.

In 1986, federal legislation extended On Lok’s new financing system and allowed 10 additional organizations to replicate On Lok’s service delivery and funding model in other parts of the country. In 1994, with support of On Lok, the national Program for All Inclusive Care for the Elderly (PACE) was formed. LIFE programs actually are PACE programs, but as PACE was already trademarked in Pennsylvania (Pharmaceutical Assistance Contract for the Elderly), the name LIFE (Living Independence for the Elderly) was established. Today there are 89 PACE/LIFE programs in 29 states, led by Pennsylvania who has 21.
“Togetherness is what counts.”
Life advice from Gamy M.
Resident and Contentment Advisor

We provide our residents with everything they need for independent living, personal care, rehabilitation services and specialized memory care. All on a vibrant campus with activities, day trips and personalized services.

Every day, we set out to make our residents’ lives a little better. And every day, they teach us about the importance of surrounding yourself with the people you love. Call us to set up a visit, or to learn more.

CountryMeadows.com
3570 Washington Pike, Bridgeville • 412-257-4581

Coordinated Care Helping Seniors
Stay Healthy at Home

The UPMC Staying-At-Home Program is a geriatric care management program that provides peace of mind for seniors and their loved ones.

- comprehensive in-home assessment
- two affordable levels of client-centered care
- licensed home care agency and registry

For more information, call 412-380-8750 or visit UPMC.com/StayingAtHome.

ResCare HomeCare
Respect and Care at Home

- Personal Care
- Companionship
- Transportation
- Medication Management
- Meal Preparation
- Bathing/Dressing

412.937.8791 • ResCareHomeCare.com

UPMC Senior Services

Affiliated with the University of Pittsburgh School of Medicine, UPMC is ranked among the nation’s best hospitals by U.S. News & World Report.
Health Services

**Adult Day Services**

**Jewish Association on Aging (JAA)** *(see page 3)*

*Anathan Club Adult Day Services*......... *412-521-2475*

This day program provides comprehensive services for adults who may be memory and/or physically impaired.

**LIFE Pittsburgh** *(see page 47)*

**Living Independence For The Elderly**

*........................................................**412-388-8050***

If you are at least 55 years old and live in central or western Allegheny County and have medical conditions and limitations in daily activities that prevent living independently at home, contact us. We have a team of physicians, nurses, occupational and physical therapists, dieticians, home care workers, and recreation coordinators. A PACE Program.

**Alzheimer’s Disease**

Alzheimer’s Association - Greater PA Chapter, SW Regional Office ............... Helpline - 800-272-3900

**Eye Care/Eye Surgery**

**Associates in Ophthalmology** *(see page 17)*

*For Appointments & Inquiries* ............ *1-800-246-1000*

*Locations in Butler, Greensburg, Meadville, Monroeville, Uniontown, West Mifflin, and Wheeling*

Our board-certified ophthalmologists specialize in the diagnosis and treatment of cataracts, diseases of the cornea, glaucoma, retina (including diabetic retinopathy, diabetic eye care, macular degeneration, retinal detachments, flashes and floaters), and vision correction surgery. Pittsburgh’s first laser for cataract surgery—call now!

**Scott & Christie Eye Care Associates (see Outside Back Cover)**

*Fox Chapel* ........................................... *412-782-0400*

*Cranberry* ........................................... *724-772-5420*

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50 Say You Saw It in the Senior Citizen’s Guide to Pittsburgh
Health Services

We treat cataracts, glaucoma, diabetic retinopathy, macular degeneration and also offer laser treatment for eye diseases, eye lid surgery, and full eye exams. Hearing evaluations and hearing aids available. Evening and Saturday exams are now available. Medicare and most insurances accepted.

Exercise/Fitness

Westminster Presbyterian Church (see page 27)
Fitness Programs for Seniors
Pittsburgh..........................................................412-835-6630
Certified instructor Anne Brucker brings experience and a passion for working with seniors to our classes. Arthritis Foundation Exercise Programs and Tai Chi among some of the classes available. Contact Kathy Long at the number above for more details or visit wroc.westminster-church.org.

Geriatric Care Management

Caring Mission Home Care (see page 71)
.................................................................1-866-922-7464
Our Geriatric Care Manager provides guidance and assistance as necessary, to meet the medical and/or personal needs of an individual as they navigate throughout the healthcare system.

Celtic Healthcare (see page 51)
.................................................................1-800-355-8894
Services include home care as well as geriatric care management, registered dieticians, occupational therapy, virtual care, hospice and more.

UPMC Senior Services / Staying-At-Home Program (see page 49)
.......................................................................412-380-8750
Our program provides quality supportive care in the home and other residential facilities. Services include care management, medication management, coordinated private duty services, and licensed home care agency and registry.

Health Insurance/Medicare

APPRISE Counseling.................................412-661-1438

Gateway Health Plan Medicare Assured® (see page 13)
......................................................1-877-GATEWAY or MedicareAssured.com
Gateway Health Plan Medicare Assured® offers four plans designed to give members More Than Healthcare. Medicare Assured® plans are available to anyone with both Medical Assistance (Medicaid) and Medicare, or those with Medicare who also have at least one of the following chronic conditions: diabetes, cardiovascular disorder or chronic heart failure. For those who qualify, plans are offered with $0 to low monthly premiums and provide additional benefits that go beyond Original Medicare.
Health Services

**UPMC Health Plan / UPMC for Life** *(see page 25)*

......................... www.upmchealthplan.com/medicare
1-866-400-5067 • TTY/TDD Users 1-800-361-2629

UPMC Health Plan’s Medicare advisors are here to help...with information you can understand, and a Medicare Advantage Plan that’s right for you.

**Hearing**

**Allegheny Hearing Instruments** *(see page 1)*

Monroeville ........................................ 412-373-1151
Pittsburgh ........................................... 412-343-1320

Services include: Diagnostic Hearing Evaluations, Hearing Aid Dispensing, A Wide Variety of Hearing Aid Brands & Styles, Hearing Aid Supplies for Use & Care, Electroacoustic Evaluations, Hearing Aid Repairs, etc.

**HearWell Center** *(see page 21)*

Pittsburgh ........................................... 412-271-3002

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

**Home Care or Home Health Care**

**Always at Home** *(see page 53)*

Pittsburgh ........................................... 1-866-389-7865

We help to keep you or your loved one at home...the best place to be. CareGivers work as an addition to the family, assuming the tasks, care and companionship of family members.

**Anova Health Care System** *(see page 9)*

.................................................. 1-888-266-8211

Proudly serving patients and families in Allegheny, Beaver, Fayette, Washington, Westmoreland and parts of Butler
and Greene counties. Services include: Home Health Care, Hospice Care, Palliative Care and Private Duty Home Care.

**Bayada Home Health Care** *(see page 67)*

................................. 1-877-412-8950 or 412-374-1440

Bayada provides nursing, rehabilitative, therapeutic, hospice, and personal care services to children, adults, and seniors in the comfort of their own homes.

**Caring Mission Home Care/ TCM Home Health** *(see page 71)*

................................................................. 1-866-922-7464

Providing medical home health services to include licensed nursing care, physical, occupational and speech therapies. Most insurances accepted. Supportive care is also offered such as assistance with dressing/bathing, transportation, medication management, meal preparation, housekeeping/laundry, etc. We also are a provider of Lifeline’s personal response system.

**Cedars Home Health Services** *(see page 59)*

................................................................. 412-380-9500

Offering nursing care, physical therapy, occupational therapy, speech pathology, medical, social, and home health aide services.

**Celtic Healthcare** *(see pages 43 and 51)*

................................................................. 1-800-355-8894

Home health, hospice, and rehabilitation services provider; Medicare-certified, and offers a comprehensive array of Home Healthcare Specialists.

**Concordia Lutheran Ministries** *(see page 30)*

*Call for locations*................................. 724-352-1571

Adult day services, home care, hospice, skilled nursing/short-term rehab, medical equipment and more.

**Country Meadows at Home** *(see page 48)*

................................................................. 1-888-754-2220

Serving the Pittsburgh area, we provide non-medical help for people in the comfort of their own homes.

**Gallagher Home Health Services** *(see page 11)*

Allegeny, Armstrong, Beaver, Butler, Washington, & Westmoreland Counties................................. 412-279-2257

A family-owned home health care agency certified by Medicare and licensed by the PA Dept. of Health. Offering skilled nursing, infusion therapy, as well as personal care services, PDA and VA services, and more.

**Heartland Home Health Care & Hospice** *(see page 69)*

................................................................. 1-800-497-0575

Offers comprehensive home health care in the comfort of your residence, in hospitals or in the skilled nursing setting. 24/7 services.
Every day, we provide healthcare to more families in their homes than just about anyone. Whether you’re recovering from surgery, disabled or just need a little help to maintain your independence, our trained, experienced caregivers will come to your house and take care of you.

Jewish Association on Aging (JAA) (see page 3)
Home Health Services ........................................ 412-420-4000

Liken Home Care (see page 63)
........................................................ 412-816-0113

Providing assistance with mobility, getting in/out of bed, bathing, grooming, dressing, incontinence care, preparing and eating meals, housekeeping chores, medication monitoring, and more. Our companions, aides, LPNs, and RNs have been helping people stay at home for over 35 years.

Personal-Touch Home Health Services (see page 33)
........................................................ 1-800-773-1459

For over 30 years we have been helping people feel good again within the comfort of their home. Medical and non-medical (personal care) services as well as hospice and palliative care with a full spectrum of social service support.

ResCare Home Care (see page 48)
........................................................ 412-937-8791

Our home care services include assisting people who need senior care for an elder member of the family, including personal care, homemaking, respite care, transportation, meal preparation and more.

UPMC/Jefferson Regional Home Health (see page 2)
........................................................ 1-888-860-2273

Make the most of your recovery – in the comfort of
your own home – with resources provided by our home health services. We can help you avoid the complications and re-admission to the hospital that may occur following surgery, injury, or illness.

**UPMC Staying-At-Home Program**  *(see page 49)*
**UPMC Senior Services**  ................................................. 412-380-8750
Our program provides quality supportive care in the home and other residential facilities. Services include care management, medication management, coordinated private duty services, and licensed home care agency and registry.

**Health Services**

**Hospice**
**Anova Health Care System**  *(see page 9)*
................................................................. 1-888-266-8211
Whether it’s in the comfort of their own residence, assisted living, or long-term care residence, our team of professionals and volunteers will provide them with the full range of hospice services they are entitled to.

**Cedars Community Hospice**  *(see page 59)*
**Monroeville** ................................................. 412-380-9500
Our home hospice services enable patients to stay in their homes, where they want to stay. And if home hospice care is no longer possible, patients can transition their care to the new Cedars Hospice Center.

**Celtic Healthcare**  *(see page 43)*
................................................................. 1-800-355-8894
Home health, hospice, and rehabilitation services provider, Medicare-certified, and offers a comprehensive array of Home Healthcare Specialists.

**Heartland Home Health Care & Hospice**  *(see page 69)*
................................................................. 1-800-497-0575
Offers comprehensive health care in the comfort of your residence, in hospitals or in the skilled nursing setting. We are available 24/7.

**HOPE Hospice**  *(see page 10)*
**Pittsburgh** ......................................................... 1-877-367-3685
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.

**Jewish Association on Aging (JAA)**  *(see page 3)*
**Sivitz Jewish Hospice and Palliative Care**  .................................................. 412-420-4000

**Medical Supply**
**HAR-KEL, Inc. Medical Specialties**  *(see page 55)*
**Bridgeville** ......................................................... 1-800-257-1830

**Memory Care**
**Country Meadows Retirement Communities**  *(see page 48)*
**Bridgeville** ......................................................... 412-257-4581
We provide our residents with everything they need for independent living, personal care, rehabilitation services and specialized memory care. All on a vibrant campus with activities, day trips and personalized services.

**IntegraCare - Pathways Memory Care**  *(see Inside Front Cover)*
**Newhaven Court at Clearview** .......... 1-888-261-5753
**Newhaven Court at Lindwood** .......... 1-888-261-8178
**The Pines of Mt. Lebanon** ............. 1-866-812-1615
**The Residence at Willow Lane** ....... 1-888-219-4180
Health Services

Offering an alternative to an institutional nursing home setting with a warm, homelike environment and individualized approach created to enhance independence, individuality and dignity.

**Mental Health**
Mental Health America Allegheny County...412-661-7860

**Personal Care or Assisted Living**

**Broadmore Senior Living at Lakemont Farms  (see page 57)**
Bridgeville ................................. 412-206-9914
Provides your loved one with the support and care they need in a compassionate and caring environment. Situated in a country-like setting, Broadmore overlooks the Lakemont Farms community.

**Cedars of Monroeville Senior Living  (see page 59)**
Monroeville ................................. 412-380-9500
Different levels of care readily available, and our trained staff can provide a higher or lesser level of care as needed.

**Concordia Lutheran Ministries  (see page 30)**
Call for locations............................ 724-352-1571
Includes adult day services, personal care, retirement living, skilled nursing/short-term rehab, and more.

**Country Meadows Retirement Communities  (see page 48)**
Bridgeville ................................. 412-257-4581
We provide our residents with everything they need for independent living, personal care, rehabilitation services and specialized memory care. All on a vibrant campus with activities, day trips and personalized services.

**The Devonshire  (see page 24)**
Mt. Lebanon / Brookdale Senior Living
Pittsburgh ................................. 412-343-2200

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**Liken Home Care**

*The Region's Most Trusted Source for Care in the Home*

Liken Home Care’s goal is to provide superior service while enhancing the independence, comfort, and dignity of our clients.

Our Companions, Aides, LPNs and RNs have been helping individuals at home for over 35 years with: bathing, personal care, mobility, meals, light housekeeping, medication and more.

In addition, our care managers will provide a life line between families and their loved ones with our Peace of Mind Program.

Call for a free consultation and more information, or visit our Web site:
(412) 816-0113 • www.likenhomecare.com

Come see how our community can help you make the most of your life. It'll only take a moment. Live life your way!

**Fair Oaks of Pittsburgh  (see page 31)**
Pittsburgh ................................. 412-344-9915
For the best in quality independent living for seniors, visit Fair Oaks of Pittsburgh. We are a church-based personal care home offering quality apartments and compassionate senior services for the elderly.

**IntegraCare  (see Inside Front Cover)**

Newhaven Court at Clearview............ 1-888-261-5753
Newhaven Court at Lindwood............ 1-888-261-8178
The Pines of Mt. Lebanon................. 1-866-812-1615
Willow Heights ............................. 1-866-812-1615
The Residence at Willow Lane .......... 1-888-219-4180

Call for more information about personal care, independent living, memory care or to schedule a visit!
Health Services

Lutheran SeniorLife (LAS) *(see page 37)*

*Call for locations* ............................ *1-800-641-7788*

People join our neighborhood communities for a variety of reasons including social opportunities, escape from the hassles of home maintenance, and the peace of mind that comes from being a part of a system with extensive services.

UPMC Senior Communities *(see page 23)*

............................................................ *1-800-324-5523*

Fourteen independent and assisted living communities near by with no large up-front fees and month-to-month contracts. Affordably elegant assisted living. Call to schedule a free lunch or tour.

Pharmacies

Giant Eagle Pharmacy *(see page 7)*

www.gianteagle.com/shingles

................................. *1-800-553-2324* *(call for location near you)*

Prescription refills, immunizations and FastCare clinics are just a few of the services offered by your Giant Eagle Pharmacy®.

Rehabilitative Care

Country Meadows Retirement Communities *(see page 48)*

Bridgeville ............................................. *412-257-4581*

HealthSouth *(see page 15)*

Harmarville ........................................... *412-828-1300*

Sewickley ............................................ *412-741-9500*

..................................................... *1-877-937-7342*

As one of the region’s oldest and largest healthcare providers specializing in rehabilitation, HealthSouth’s priority is to deliver high-quality patient care. At the HealthSouth locations in Harmarville and Sewickley, our team of experts has extensive experience in today’s most advanced therapeutic methods and technology. We lead the way, consistently outperforming peers with a unique, intensive approach to rehabilitation, returning patients to maximum potential in less than average time.

Research Studies

University of Pittsburgh - *(see page 45)*

Insomnia Research Study, AgeWise Research Program

............................................................. *1-866-647-8283*

Researchers are conducting a study to learn more about insomnia and how it is affected by a non-medication treatment. Participants will be compensated for their time.

University of Pittsburgh - *(see page 51)*

Good Sleeper Research Study, AgeWise Research Program

............................................................. *1-866-647-8283*

Researchers are recruiting healthy adults who do not have trouble sleeping for a research study. To be eligible you must be age 60 or older and have a good sleeper. Participants will be compensated for their time.

Skilled Nursing

Country Meadows Retirement Communities *(see page 48)*

Bridgeville ............................................. *412-257-4581*

Vaccinations

Allegheny County Health Department *(see page 32)*

..................................................... *412-687-ACHD*

Keeping up with vaccinations protects you and those you’re close to, like babies and those with chronic medical conditions. Talk with your health care provider today!

Giant Eagle Pharmacy *(see page 7)*

www.gianteagle.com/shingles

................................. *1-800-553-2324* *(call for location near you)
Apartments
The Commons at Stonebrook/               (see page 3)
Lutheran SeniorLife
McCandless ...........................................412-630-2200
Studio, 1, and 2-bedroom apartments. All utilities included (including phone & cable); weekly housekeeping, one meal per day (additional meals optional), and more.

Congregate Management Services (see Inside Back Cover)
Woodcrest Retirement Residence ..............412-264-0918
Carson Retirement Residence ....................412-481-0700
Munhall Retirement Residence .................412-462-3200
The Oaks Retirement Residence ................412-675-0412
Summit Retirement Residence .................412-466-7755
RossHill Retirement Residence ................412-847-0161
Carnegie Retirement Residence ...............412-276-0102
South Hills Retirement Residence ............412-481-8100
Retirement Residence of Plum ................724-339-2925
We take pride in offering seniors affordable, comfortable apartments in beautiful buildings. Rent includes utilities.

Hazelwood Towers            (see page 6)
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

Metowers, Inc. – Senior High-Rise     (see page 36)
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. Retirement living at its best!

Parkview Towers – Senior High-Rise       (see page 36)
Munhall ..............................................412-461-2993
Beautiful seven-story building offering 1 bedroom and studio apartments. A HUD affiliated facility for low income or mobility impaired persons, Methouse, Inc. Parkview Towers adheres to all non-discriminatory practices and requirements of its sponsoring agencies and seeks to establish a beneficial community life for all of its residents.

Riverview Towers               (see page 22)
Pittsburgh .................................412-521-7876
Comfortable, convenient retirement living for seniors (62+) that is affordable. Nestled in a country like setting within the city of Pittsburgh. We are a supportive, stimulating community where you can age with dignity.

SeniorCare Network Communities     (see page 4)
www.srcare.org • See advertisement for all locations
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.

**Independent Living**

**The Cedars of Monroeville Senior Living** *(see page 59)*

Monroeville ........................................ 412-380-9500

The concept is that there are different levels of care readily available, and our trained staff can provide a higher or lesser level of care as needed.

**Concordia Lutheran Ministries** *(see page 30)*

............................................................724-352-1571

Our continuum of care includes adult day services, personal care, home care, hospice services, rehabilitation services, retirement living, skilled nursing/short-term rehab, and medical equipment capabilities.

**Congregate Management Services** *(see Inside Back Cover)*

See advertisement for full list of locations

**Country Meadows Retirement Communities** *(see page 48)*

Bridgeville ........................................ 412-257-4581

We provide our residents with everything they need for independent living, personal care, rehabilitation services and specialized memory care. All on a vibrant campus with activities, day trips and personalized services.

**The Devonshire of Mt. Lebanon / Brookdale** *(see page 24)*

Pittsburgh ........................................ 412-343-2200

Come see how our community can help you make the most of your life. It’ll only take a moment. Live life your way!

**Fair Oaks of Pittsburgh** *(see page 31)*

Pittsburgh ........................................ 412-344-9915

For the best in quality independent living for seniors,
of reasons including social opportunities, escape from the hassles of home maintenance, and peace of mind.

**Riverview Towers** *(see page 22)*  
*Pittsburgh* .............................................412-521-7876  
Comfortable, convenient affordable retirement living for seniors 62+.

**Sherwood Oaks** *(see page 1)*  
*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. Accreditation by Continuing Care Accreditation Commission.

**St. Barnabas Communities** *(see page 37)*  
.................................................................724-443-0700  
The Village at St. Barnabas: 252 one, two and three bedroom condominium style apartments; connected by indoor mall.  
The Woodlands at St. Barnabas: Spacious carriage homes, perfect for young retirees; part of a campus filled with amenities.  
The Washington Place: 23 elegant efficiency apartments.  
White Tail Ridge: First floor master suites and laundry rooms.

**Vincentian Villa/Vincentian Collaborative System** *(see page 29)*  
*McCandless* .............................................412-364-6592  
40 leased patio homes and 24 apartments - all brand new 2 bedroom, 2 bath units with integral garages and patios or balconies. This quaint neighborhood offers attractive landscaping, walking trails, a club house and other amenities. Enjoy maintenance-free living! Continuing Care Retirement Community (CCRC).

**UPMC Senior Communities** *(see page 23)*  
*Monroeville, Penn Hills, O’Hara Twp., North Hills, Allison Park, Scott Twp., and Washington locations* ....1-800-324-5523  
World-class residences from a leader in world-class care. Independent living in a warm and welcoming environment.

**Attorneys/Elder Law**  
**Family Legal Center, LLC** *(see page 35)*  
*Monroeville* .............................................412-824-0100  
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