

# *Beaver County* **2023** **Senior Resource Guide**

In cooperation with the *Beaver County Office on Aging*



*For caregivers. For professionals. For you.*



# MEDICARE AND UNDER 65 HEALTH INSURANCE OPTIONS



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Medicare



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Dental and Vision



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# Welcome



We are pleased to present the 2023 *Beaver County Senior Resource Guide*. The guide is not just for older adults but also for the bounty of professionals and caregivers who serve them.

The *Resource Guide's* comprehensive listing of resources and services begins on page 6 with programs offered by the Beaver County Office on Aging (BCOA). BCOA covers the gamut of community and home-based services in our county for those who qualify.

The Healthcare Resources section starting on page 20 encompasses a broad spectrum of resources in our area—from mental health to hospice care, and preventative health to hearing assistance. We provide listings of adult day services, home health agencies, respite care and other in-home services that enable seniors to live independently in their own residences.

The rest of the *Resource Guide* outlines helpful information for every facet of life: from home safety, and legal and financial services to transportation, housing options, volunteering and other life enrichment activities—all designed to help older adults get the best from themselves, their community and their lives.

Keep this booklet handy so you can refer to it, as needed. And let us know how you use this publication, as well as your thoughts on how we can continue to improve it to better serve you.

*Lynn Hogan Webster*

## Beaver County Senior Resource Guide

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# Rehabilitation, like dancing, works best when you choose the right partner.

After his wife suffered a stroke, Joe knew she needed the right rehabilitation to dance again. That's why he did the research and chose Encompass Health, where an experienced team used personalized therapy and advanced technology to help Francine return to the life she loved.



## Encompass Health

Rehabilitation Hospitals

**Encompass Health Rehabilitation Hospital  
of Harmarville**

320 Guys Run Road • Pittsburgh, PA 15238  
877.937.7342

**Encompass Health Rehabilitation Hospital  
of Sewickley**

351 Camp Meeting Road • Sewickley, PA 15143  
412.749.2396



# Honored to Assist Our Seniors



**Commissioner Daniel C. Camp III**  
Chairman  
(724) 770-4402



**Commissioner Jack Manning**  
(724) 770-4403



**Commissioner Tony Amadio**  
(724) 770-4401

The Board of Commissioners recognizes the contributions and sacrifices made by the senior citizens of Beaver County. We are grateful for the safe and beautiful communities which they have built and entrusted to our care. We appreciate the work ethic, the culture and the heritage that is alive and well in our small towns and we will work diligently to sustain Beaver County as a great place to live, work and play for all generations.



## Our Mission

The Beaver County Office on Aging is committed to identifying the diverse needs of our aging and disability community, ensuring the provision of quality services, preserving the dignity of the individual, and advocating for their rights.

Do you need answers to questions about your county government? Do you need assistance or have a complaint? Call (724) 728-5700 or visit [beavercountypa.gov](http://beavercountypa.gov).

## Beaver County Commissioners

Daniel C. Camp III, Chairman  
Jack Manning, Commissioner  
Tony Amadio, Commissioner

## Elected Officials

Board of Commissioners	(724) 770-4400
Clerk of Courts	(724) 770-4590
Controller	(724) 770-4520
Coroner	(724) 770-4618
District Attorney	(724) 773-8550
Prothonotary	(724) 770-4570
Recorder of Deeds	(724) 770-4560
Register of Wills	(724) 770-4550
Sheriff	(724) 770-4600
Treasurer	(724) 770-4540

## Human Services

Children & Youth Services	(724) 891-5800
Behavioral Health	(724) 847-6225
Crisis Help-Line	(724) 371-8060
	(800) 400-6180
Office on Aging	(724) 847-2262
	(888) 548-2262
Veteran's Affairs	(724) 770-4450

## Public Services

Assessment Info	(724) 770-4480
Tax Claim Office	(724) 770-4480
County Jail	(724) 378-8177
Public Defender	(724) 770-4500
Public Works	(724) 770-2070
Bureau of Elections	(724) 770-4440
Emergency Services	911
Non-Emergency	(724) 775-0880
Waste Management	(724) 770-2066
Recycling Center	(724) 770-2064
Solicitor's Office	(724) 770-4444
Weights and Measures	(724) 622-2428

# Beaver County Office on Aging

## A message from Linda L. Hall, Administrator, Beaver County Office on Aging



**Linda L. Hall,  
Administrator**

In the spirit of positivity, appreciation for dedicated and caring staff, and respect for our consumers and people in need, I share my vision and hopes for both the present and future. While living and working through a worldwide pandemic, we experienced constant change to what we would have once referred to as the “norm.” Even though we are sharing in the excitement of gathering together once again, all of us have been forced to accept some drastic life changes—some good, and others quite challenging.

We now do a considerable amount of business and other transactions in the virtual world. Meetings continue to take place online and many personal appointments, like doctor visits, now occur through virtual appointments on the computer. Potential employees ask, “If I accept this position, can I work remotely at home?” Even customer service over the phone has become more challenging, with automated answering services not necessarily giving us the information we need. Talking to a “real human” seems to be a thing of the past.

Even with these and various other changes in our lifestyles, I am very hopeful for the future. Pennsylvania has appointed a new Department of Aging Secretary, Jason Kavulich, who is a former Area Agency on Aging director with years of experience in human services programs. He knows the challenges inherent in funding our programs, is aware of the growing needs facing older adults, and is familiar with the unfortunate realities of abuse, neglect and exploitation affecting seniors. He is committed to developing a 10-year master plan for older Pennsylvanians, and creating age-friendly communities and programs in the state.

With initiatives from the Pennsylvania Department of Aging, I envision more growth in our programs. Since reopening our senior centers, the Center at the Mall senior center attendance has doubled. We have a beautiful new senior center opening in Conway. Programming at the New Brighton Senior Center has expanded to include delivering fresh food to homebound seniors and teaching seniors how to use technology, such as iPads and cellphones. People come to our community centers for socialization, meals, volunteering, educational opportunities and exercise. We are so excited to resume our Senior Day at the Mall event after a two-year break.

We encourage individuals to avoid the social isolation we experienced during the pandemic. It’s reassuring to see an increase in older adults using the transportation system for shopping, appointments and social events. Our calls for information have increased tremendously, confirming more interest in our programs and referrals for resources. The services, resources and suggestions that we can provide to support seniors’ independence, health and wellbeing are vital so that individuals are able to “age in place” in their own homes.

I am thankful for our devoted and compassionate employees who have resumed home visits, face-to-face assessments,

speaking engagements, and in-person meetings. I’m grateful for our provider agencies who have developed innovative ideas to face the new challenges of employee shortages and high increases in the cost of goods and services they supply.

Thank you to our Beaver County Commissioners who value our agency’s mission and the older population in our county. I want to acknowledge our families, friends, legislators and advocates who care and partner with us to provide an atmosphere of concern and relief to the many difficulties people face in life. I appreciate every one of you.

Special thanks as well to everyone at Beaver County Senior News for their commitment to the senior population in Beaver County, and for providing this 2023 Beaver County Senior Resource Guide. It is filled to the brim with important, useful and timely information for older adults, as well as their families and caregivers. Keep a copy of it close at hand (or view it online at [pittsburghseniornews.com](http://pittsburghseniornews.com)) as you venture out and about in your community and beyond.

Although the pandemic made us go the distance, let’s hope we don’t have to endure another crisis of that magnitude. If we do, we can be confident in knowing that when we come together, stay together, and work together, it results in all of us being the best that we can be!

Blessings,

Linda



**Address:** 1020 Eighth Ave., Beaver Falls, PA 15010  
**Website:** [beavercountypa.gov/departments/office-on-aging](http://beavercountypa.gov/departments/office-on-aging)  
**Office Hours:** Monday-Friday 8 a.m. to 4:30 p.m.  
**Phone:** (724) 847-2262 (local)  
(888) 548-2262 (long distance)  
**Email:** [aging@bcoa.us](mailto:aging@bcoa.us)

### **Protective Services for Older Adults**

(to report abuse, neglect, and exploitation - 24 hours)

**Phone:** (724) 775-1786

### **Ombudsman**

(to report resident rights issues in nursing homes, personal care homes and long-term care services)

**Phone:** (724) 480-8589

**Email:** [ombudsman@bcoa.us](mailto:ombudsman@bcoa.us)

# Beaver County Office on Aging



The Beaver County Office on Aging staff are eager to help our seniors!

## Beaver County Office on Aging Administration



**Linda L. Hall**  
Administrator



**Susan Pollack**  
Deputy Administrator



**David Trostle**  
Fiscal Officer



**Tesi Dye**  
Supervisor



**Tracey Weyman**  
Supervisor



**Mindi Brown**  
Supervisor



**Angela Gentile**  
Administrative Officer

## Beaver County Office on Aging Services

### Information and Referral

An Information and Referral Specialist provides information on available resources within our agency, as well as in the community. The worker can initiate referrals to these agencies.

You can reach the Information and Referral department by phone at **(724) 847-2262** or by email: **Aging@bcoa.us**

### PA MEDI (Pennsylvania Education and Decision Insight)

This health insurance counseling program is designed to help all Pennsylvanians with Medicare. Specially trained staff and volunteers can answer your questions and provide objective, easy-to-understand information about Medicare, Medicare Prescription Drug Plans (Part D), Medicare Advantage Plans, Medicare Supplement Insurance (Medigap), Medicaid, Long-Term Care Insurance, PACE prescription program, screening and applying for financial assistance programs, fraud and abuse.

### Person Centered Counseling

This service is for people who need additional assistance and follow-up in order to meet their needs. A trained counselor works with individuals to create an action plan with the steps needed to meet their goals. The counselor follows along and advises the individual as long as necessary to attain an acceptable outcome.

### Functional Eligibility Determination



This assessment is completed for individuals who are applying for Medical Assistance funded programs and services, such as the Community Health Choices Waiver, nursing facility payment, and Personal Care Home/

Domiciliary Care Home supplements. A certified assessor evaluates the individual's unique needs, which results in a level-of-care determination. This, in conjunction with a financial eligibility determination by the Department of Human Services, is used to recommend the most appropriate program to meet the individual's needs.

### Options

Options provides Office on Aging services to help older adults remain safely at home. The service includes a care manager to ensure that the individual's needs are being met; the worker does an annual assessment, quarterly visits and telephone calls.

### Home Support

This service helps individuals maintain necessary household activities, such as light housekeeping, laundry and shopping.



### Personal Care

In-home assistance with activities of daily living like bathing, grooming and mobility can be made available to people with chronic health problems.

### Respite Care

This service offers an aide to provide relief to a family caring for and living with an older homebound person. If needed, personal care can be provided.

### In-Home Meals

Meals are delivered on weekdays for individuals whose health conditions prevent them from cooking and preparing meals. No special diets are available.



### Medical Equipment and Supplies

An individual can be considered to receive medical equipment (such as a tub bench) and supplies (such as incontinence supplies) which are not covered through medical insurance.

### Personal Emergency Response System (PERS)

This is an electronic device, connected to a telephone, that can be used to request help from a monitoring center in the event of an emergency. The monitoring center can alert family and emergency medical services to provide help.

### Adult Daily Living Centers

Adult Daily Living Centers offer an interactive, safe, supervised environment for older adults with cognitive or physical health conditions. The center can provide personal care, nursing services, therapeutic activities and meals. This community-based alternative to institutional care also acts as a reliable source of support and respite for caregivers.

## Beaver County Office on Aging Services

### Caregiver Support Program

The Caregiver Support Program provides resources and assistance to individuals who assume the primary responsibility of the provision of care to their care receiver. The program aims to alleviate stresses associated with caregiving, offer access to respite care, and provide financial reimbursement for out-of-pocket, caregiving-related services and supplies. It helps adult primary caregivers of functionally dependent adults ages 60 and older, relative caregivers of impaired adults ages 18 and older with dementia, and older relative caregivers/grandparents ages 55 and older who are caring for children up to age 18.

### Older Adult Protective Services

Older Adult Protective Services investigates reports of abuse, neglect, abandonment and exploitation regarding adults ages 60 and older. The program applies to adults who, due to one or more functional limitations, need the assistance of another person to perform or obtain services necessary to maintain their physical or mental health. Reports of Need are accepted 24 hours a day.



### Domiciliary Care

Placement is offered to individuals ages 18 and older in a certified, private home where supervision and assistance are provided. Domiciliary Care provides a family-like environment for those unable to live independently due to a social, emotional or physical disability.

### Legal Services

Legal assistance is offered for preparing wills, living wills and power of attorney documents for Beaver County residents ages 60 and older. A sliding fee scale is used to determine the amount owed for preparation of documents based on your income.



### Transportation

Beaver County residents ages 60 and older may use the Beaver County Transit Authority DART bus. This Demand and Response Transit system offers door-to-door, shared ride service for passengers. Reservations must be made in advance by calling (724) 378-2895. There are no restrictions on the purpose of the trip. A small co-pay will apply for every trip.



### Health and Wellness

This program provides evidence-based programs on health-related issues to promote the benefits of a healthy lifestyle, including chronic conditions, nutrition, fall management and exercise. Programs offered at our senior centers include Chronic Disease Self-Management Program, Healthy Steps for Older Adults and Healthy Steps in Motion.



### Senior Centers

Senior Centers provide nutritious meals along with social activities, informational programs, creative arts classes, exercise, volunteer opportunities, community services and more.

### Senior Day at the Mall

This large information and resource fair is held twice a year for older adults who want to gain knowledge about services and programs available from agencies and businesses. The event is held in the Rural King corridor of the Beaver Valley Mall on the third Wednesday of May and October. Enjoy refreshments and entertainment while at the event.

### Surprises for Shut-ins

This annual project provides Christmas gifts and friendly visits at holiday time to homebound adults ages 60 and older. Financial donations are accepted.

### Senior Gardens

Gardening plots and raised-bed gardens are available each spring/summer to Beaver County residents ages 60 and older on county-owned property in Brighton Township. Garden space is available at no cost, and there is a nominal fee to utilize water at the site. This project is sponsored by the Beaver County Office on Aging and Brighton First. To apply for a gardening plot, call (724) 728-0747.



## How to apply for Beaver County Office on Aging's Options program

The Options program provides customized support to help older adults remain safely at home. To be eligible, you need to:

- be age 60 or over.
- live in Beaver County
- experience some physical and/or mental frailty that impacts your daily functioning.



An Information and Referral Specialist will call you back to complete an intake and will ask which specific services you may need, such as cleaning, bathing, meals, adult day care, respite care, medical equipment and supplies, or a Personal Emergency Response System.



A care manager will make a home visit to complete the Needs Assessment Tool evaluation to determine your needs. The care manager will discuss available services based on your needs which can help you. You will be asked to select service providers from a Consumer Choice List, and review and sign forms. The care manager will collect any income and asset information you have ready.



Your care manager will create a care plan regarding your agreed upon service. After a supervisor reviews and approves it, your services will be ordered.

1

Call the Beaver County Office on Aging at (724) 847-2262 or (888) 548-2262 and say that you want to make a referral for the Options program.



2

A care manager will call to set up an appointment to meet with you at your home. You will be asked to have the following information available during the visit: insurance cards, medications, copies of previous year's income and current asset values, and a copy of your power of attorney, if available.



3

4

5

6

You will be given 30 days to submit all financial documents for financial verification, and your care manager will call you to remind you of what information is needed. When all verification has been submitted, the care manager will complete the needs assessment and let you know if you will be asked to share in the cost of the service, and what percentage you will have to pay.



Your care manager will call or visit you every six months and will complete an in-home reassessment every 12 months. Income and asset financial verification will be required yearly. For more information about the Options program, visit the Beaver County Office on Aging at [beavercountypa.gov/departments/office-on-aging](http://beavercountypa.gov/departments/office-on-aging).

## Become a caregiver and receive reimbursement through the Caregiver Support Program

The Caregiver Support Program provides reimbursement to caregivers for pre-approved, qualified, out-of-pocket costs associated with caregiving-related services and supplies. You may be able to get reimbursement for personal care, adult day care, respite care, supplies, assistive devices, child enrichment programs or home modifications. The caregiver also benefits by having an assigned care manager, who can provide benefits counseling and caregiver education and training.

### WHO QUALIFIES AS A CAREGIVER FOR THIS REIMBURSEMENT PROGRAM?

As a caregiver, you must be an adult who is primarily responsible for providing care on a regular basis and meet one of the following criteria:

- A caregiver over the age of 18 who is providing care for an individual age 60 or older with Alzheimer's or dementia, or who is functionally dependent—that is, needing help with Activities of Daily Living such as bathing, dressing, grooming, toileting, transitioning, walking or medication management.
- A caregiver providing care to an individual between the ages of 18 and 59 with a diagnosis of Alzheimer's or other chronic dementia.
- A grandparent or older relative age 55 or older who is acting as a caregiver of children under the age of 18. You cannot be the biological parent of the child(ren); you can be related to the child(ren) as the grandparent, step-grandparent or other non-parental older relative by blood, marriage, adoption or legal relationship to the child(ren) through custody, adoption, guardianship or raising the child(ren) informally. The caregiver and child(ren) are required to live in the same residence.

### WHAT IS THE FINANCIAL ELIGIBILITY?

There is no financial eligibility requirement for the Caregiver Support Program. The percentage of reimbursement is based on total gross income and household size of the care receiver.

The maximum monthly reimbursement amount, based on the caregiver's calculated reimbursement percentage, can be up to \$600. The lifetime reimbursement amount, based on the caregiver's calculated reimbursement percentage for home modifications and assistive devices, can be up to \$5,000.

### WHAT ARE THE STEPS TO RECEIVE REIMBURSEMENT AS A CAREGIVER THROUGH THE CAREGIVER SUPPORT PROGRAM?

- 1** Call the Beaver County Office on Aging at (724) 847-2262 or (888) 548-2262 to request that an Information and Referral Specialist take a referral for the Caregiver Support Program.
- 2** A care manager will call to schedule an in-home assessment and discuss that all members of the household must submit copies of income for financial verification.
- 3** A care manager will make a home visit for the in-home assessment to determine your needs as a caregiver and your pre-approved qualified expenses that can be reimbursed. The care manager will accept copies of income from household members. Households are given up to 30 days after the assessment to submit all income documentation.

### ONCE APPROVED FOR THE PROGRAM, HOW DOES SOMEONE RECEIVE REIMBURSEMENT FOR PRE-APPROVED, OUT-OF-POCKET CAREGIVING EXPENSES?

**Submit monthly receipts:** Each month, log your pre-approved items and/or services on a form provided by your care manager and attach receipts. At the beginning of the next month, submit this information to your care manager.

**Reimbursement:** Reimbursement for pre-approved expenses from the previous month's purchases will be direct deposited into your bank account.

## How to make a Report of Need if you suspect **ABUSE, NEGLECT, OR EXPLOITATION** of an older adult

If you suspect **ABUSE, NEGLECT, EXPLOITATION, AND/OR ABANDONMENT** of an older adult, call Protective Services for Older Adults. Reports can be made 24 hours a day, seven days a week.



**(724) 775-1786**  
or  
**(800) 490-8505**

### TO MAKE A REPORT OF SUSPECTED ABUSE, THE OLDER ADULT MUST:

- be age 60 or older.
- lack the capacity to perform or obtain, without help, services necessary to maintain physical or mental health.
- have no responsible caretaker at the time of the incident.
- be at imminent risk of danger to person or property.
- be within the jurisdiction of the Commonwealth of Pennsylvania.

### STEPS TO MAKE A REPORT

**1**

Call the Beaver County Office on Aging Older Adult Protective Services at (724) 775-1786 and briefly state the reason you are calling.

**2**

An intake worker will ask you a series of questions that may potentially be investigated by a Protective Services caseworker. It is strongly encouraged to report as much information as possible.

### WHAT HAPPENS AFTER A REPORT IS MADE?

- Based on the reported information, Older Adult Protective Services will determine if the information provided meets the criteria for the person to receive Protective Services.
- If so, a Protective Service caseworker will be assigned to make an in-person visit.
- Pennsylvania law and regulations requires Older Adult Protective Services to complete a comprehensive investigation in all areas of abuse, which include abandonment, caregiver neglect, self-neglect, exploitation, emotional abuse, sexual abuse, and physical abuse regardless of the allegations reported to reduce risk for the older adult in the least restrictive means.
- Information, education, and referrals are then provided for the older adult.

### QUESTIONS THAT MAY BE ASKED INCLUDE:

- your name and telephone number.
- the nature of the incident being reported, when the situation occurred, what happened, the older adult's characteristics and current situation.
- the older adult's health conditions.
- the alleged perpetrator's information.
- the older adult's name, address, phone number, and current location.
- the older adult's age or birthdate.
- the name of a friend or relative to contact in an emergency.

## Ombudsman Program

The Beaver County Office on Aging Ombudsman Program works to protect the rights of all long-term care facility residents, so that they can live their lives with dignity and feel free to voice complaints without fear of retaliation. The Ombudsman strives to be a trusted advocate for all residents by educating them regarding their rights, investigating and resolving of complaints, and empowering residents to speak for themselves. The Ombudsman provides support for those who feel they do not have a voice.

### WHAT DOES AN OMBUDSMAN DO?

An Ombudsman is specially trained and has authority under Pennsylvania law to identify, investigate and resolve resident-directed complaints made by or on behalf of long-term care residents. They ensure that residents receive fair treatment and appropriate care by:

- identifying, investigating and resolving complaints.
- ensuring that residents are receiving services to which they are entitled.
- educating residents, families and staff about residents' rights.
- helping to establish resident and family councils.

### WHAT KINDS OF COMPLAINTS CAN BE INVESTIGATED?

Complaints may be made about persons or facilities that are in a position to threaten or interfere with the rights, health, safety and/or welfare of one or more long-term care facility residents. Issues range anywhere from medication administration, quality of food, to basic matters of dignity and respect.

### DO I HAVE TO GIVE MY NAME?

You do not have to give your name; however, it is helpful in case an Ombudsman needs to contact you for more information. The names of the resident and person making the complaint are kept confidential unless the complainant or resident gives consent to disclose the information.

### STEPS TO FILE A COMPLAINT

- 1** Call the confidential Ombudsman line at (724) 480-8589 or email [Ombudsman@bcoa.us](mailto:Ombudsman@bcoa.us).
- 2** An Ombudsman will be assigned to your case for further investigation.

Please note that this is a resident-directed process, where assistance is given to the resident, with their consent, to address concerns and take appropriate action to help resolve the problem to their satisfaction.



## Steps to Apply for Waiver Services

1

### Call the PA Independent Enrollment Broker (PA IEB) at (877) 550-4227.

- Learn more about Home and Community Based Waiver Services.
  - Tell PA IEB you want to apply for waiver services and schedule your first in-home visit.
  - Read the list of papers you need for the first in-home visit.
- ▶ PA IEB sends a Physician's Certification Form to your doctor to fill out and send to PA IEB. If your doctor does not send the form, PA IEB asks you to remind your doctor.

2

### Have your first in-home visit.

- At your first in-home visit, you talk with a person from PA IEB about your needs and abilities to see if waiver services or other programs meet your needs.
  - Complete the Medical Assistance application (PA 600) and other required forms.
- ▶ If there are any missing forms, The County Assistance Office (CAO) will send a letter to tell you how to send the forms.

3

### Have your second in-home visit.

- After your first in-home visit, PA IEB sends a request to the Beaver County Office on Aging.
  - BCOA calls you to schedule your second in-home visit.
  - At this visit, a person from BCOA does a Functional Eligibility Determination to find out whether you qualify for waiver services based on the care you need.
- ▶ After your second in-home visit, AAA sends the results to PA IEB.

4

### PA IEB reviews your Physician's Certification Form and Functional Eligibility Determination.

- PA IEB needs your Physician's Certification Form and Functional Eligibility Determination within 86 days of the first in-home visit.
  - If your doctor has not sent the certification form after your second in-home visit, PA IEB calls your doctor and you.
  - Once PA IEB has your Physician's Certification Form and Functional Eligibility Determination, they review both to find out if you qualify.
- ▶ If both forms meet program eligibility, PA IEB sends your application to the CAO.

5

### The CAO reviews your waiver application and makes a decision.

- The CAO reviews your waiver application to see if you qualify financially.
  - If anything is missing, the CAO will send a letter to tell you how to send it to them.
  - Once your application is complete, the CAO approves or denies it.
  - The CAO sends a notice to you, to PA IEB, and to your chosen Managed Care Organization/Service Coordination Agency.
  - You get the decision about whether you qualify within 90 days after PA IEB starts your waiver application.
- ▶ If you do not get a decision within 90 days, you can ask for a fair hearing.

#### If your waiver application is approved



You are enrolled in Home and Community-Based Waiver Services.

#### If your waiver application is denied



If you disagree with that decision, you can ask for an appeal hearing.

## Become a paid caregiver for a person receiving Community Health Choices

Medicaid recipients may be able to hire a family member or a friend as a paid caregiver through self-directed, long-term services and supports (LTSS) programs to help with daily activities, including personal care, giving medicine, cooking and cleaning. This allows the Medicaid participant to maintain decision-making authority over their own care and how their Medicaid funds are spent.



### ELIGIBILITY

The person who wants you to work for them must be enrolled into a Community Health Choices (CHC) program. The CHC programs are:

- UPMC
- PA Health & Wellness
- AmeriHealth Caritas

If the person is not enrolled in one of the above CHC programs, see Page 14 for Steps to Apply for Waiver Services.

### PLEASE NOTE:

- You cannot be a paid caregiver for a person receiving waiver services if you are a spouse, power of attorney, representative payee or guardian.
- You will have to apply to be a paid caregiver through the Community Health Choices program and file papers to receive payment.

### HOW TO APPLY

Contact the Community Health Choices program that the older adult is enrolled in and ask for their service coordinator.

#### UPMC

(844) 833-0523

#### PA Health & Wellness

(844) 626-6813

#### AmeriHealth Caritas

(855) 235-5115

## Steps to apply to Beaver Life

An all-inclusive program of comprehensive medical care and support services that helps individuals live safely in their homes and lead independent and fulfilling lives.

### Step 1

Initial Intake Visit with LIFE Beaver County to obtain more information and to start the qualification process.

### Step 2

Maximus, the Independent Enrollment Broker, will complete an assessment.

### Step 3

Medical Eligibility Assessment will be completed by the Beaver County Office on Aging.

### Step 4

Financial eligibility will be determined by the County Assistance Office.

### Step 5

LIFE Beaver County Team Assessments will be completed.

### Step 6

LIFE Beaver County Team will meet to discuss your approval for the program.

### Step 7

Enrollment Conference will be completed and all necessary paperwork will be signed to finalize enrollment.

### Step 8

You're enrolled! Please note that the enrollment process takes six to eight weeks to complete.



#### To be eligible, you must:

- be age 55 or older.
- live in the Beaver County area.
- meet medical and financial eligibility requirements.
- be able to live in a community setting without jeopardizing your health or safety.

The LIFE Beaver County Enrollment Department will assist you with all necessary paperwork and by coordinating all assessments needed to qualify for this program.

To start the enrollment process or to ask questions about the program, call LIFE Beaver County at:

**(724) 378-5400**

# Your Personal Information

Name \_\_\_\_\_ Phone \_\_\_\_\_

Address \_\_\_\_\_

S.S.# \_\_\_\_\_ Date of Birth \_\_\_\_\_

In Case of Emergency Call \_\_\_\_\_ Phone \_\_\_\_\_

Primary Health Insurance Company \_\_\_\_\_ Phone \_\_\_\_\_

Primary Physician \_\_\_\_\_ Phone \_\_\_\_\_

Pharmacy Name \_\_\_\_\_ Phone \_\_\_\_\_

Medications and Dosage \_\_\_\_\_

Medical Conditions and Allergies \_\_\_\_\_

Ambulance Company \_\_\_\_\_ Phone \_\_\_\_\_

Hospital \_\_\_\_\_ Phone \_\_\_\_\_

Bank \_\_\_\_\_ Phone \_\_\_\_\_

Life Insurance Company \_\_\_\_\_ Phone \_\_\_\_\_

Insurance Agent \_\_\_\_\_

Lawyer \_\_\_\_\_ Phone \_\_\_\_\_

Transportation \_\_\_\_\_ Phone \_\_\_\_\_

Notes \_\_\_\_\_

Advance Directive? \_\_\_ Yes \_\_\_ No If so, where is it kept? \_\_\_\_\_

Does anyone have power of attorney for you? \_\_\_ Yes \_\_\_ No If yes, which kind? \_\_\_ Durable \_\_\_ Health \_\_\_ Both

Name of Person with POA \_\_\_\_\_ Phone \_\_\_\_\_

Religious affiliation \_\_\_\_\_ House of Worship \_\_\_\_\_

Pastor/Rabbi \_\_\_\_\_ Phone \_\_\_\_\_

Other people to notify in an emergency \_\_\_\_\_

Additional notes / passwords: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

# Beaver County Office on Aging

(724) 774-5654  
570 Beaver Valley Mall Blvd  
Rural King Corridor  
Inside the Mall  
Monaca, PA 15061



Center Hours  
Mon - Thurs 8 a.m. - 7 p.m.  
Fri 8 a.m. - 4 p.m.

Check out our website [www.centeratthemall.net](http://www.centeratthemall.net)  
or like us on Facebook [www.facebook.com/centeratthemall](http://www.facebook.com/centeratthemall)

## Fitness Classes

Member exercise classes are SilverSneakers, Renew Active, and Punch Pass eligible.

### Chair Volleyball Class

Tuesday & Thursday at 11 a.m.

Monday, Wednesday, & Friday at 1 p.m.

### SilverSneakers Classic

Monday, Wednesday, & Friday at 11 a.m.

### Yoga

(sitting/standing only; no floor activities)

Tuesday & Thursday at 10 a.m.

### SilverSneakers Circuit

Thursday at 9 a.m.

### Cardio Sculpt

Monday & Friday at 9 a.m. or 10 a.m.

### Belly Buster

Wednesday at 9 a.m. or 10 a.m.

### Mix-It Up Cardio

Tuesday at 9 a.m.



## Clubs, Groups, & Amenities

Clubs and activities occur weekly. For the most up to date schedule of days and times, please stop by the Center or call.

### ACTS Care Cancer Support Group

Christian support group.

### American Sign Language Club

Practice signing. Some experience required.

### Art Club

Use provided materials or bring your own projects.

### Bingo

Cards are 25¢ each, payouts relative to number of players.

### Bridge Club

Playing experience required.

### Café Area (always available)

Coffee, tea, and water. Donation of \$1 is appreciated.

### Casino Trips

Monthly bus trip to a local casino. Cost is \$30/person. You must pre-register/pre-pay.

### Chess Club

All skill levels welcome!

### Computer Lab (always available)

Computers with internet access. Computer and iPhone classes available throughout the year (\$).

### Crochet and Knitting Club

Materials are provided or bring your own.

### Fitness Center

Fully functioning fitness facility with staff on hand to provide instruction. Complimentary to SilverSneakers or Renew Active members. Self-pay options available for others.

### Mah-Jongg

Strategy game to complete designated hands (Not the tile matching version)

### Library (located in Computer Lab)

A variety of books. No sign-out, use the honor system.

### Line Dancing

Group dancing to a variety of songs.

### Lunch

Nutritional lunches every weekday from 11:30 a.m. - 1 p.m. \$3 donation for ages 60+; \$6 fee for ages 50-59. Must pre-register one business day in advance to guarantee a lunch.

### Organ Class

Class is not for beginners, must have some experience. (\$)

### Pinochle Club

2 - 4 handed depending on number of players.

### Pool Tables (always available)

The Center has two 8ft tables, all skill levels welcome.

### Shuffleboard Club

Tabletop version with team-play.

## Circle of Friends Senior Community Centers



Circle of Friends social centers are a great way to get or stay active, healthy, and independent. Circle of Friends centers offer a variety of activities and classes, including:

- hot, nutritional meals served daily.
- exercise classes ranging from beginner chair exercise to aerobic exercises.
- line dance classes.
- exercise rooms with treadmills, stationary bikes, and elliptical machines.
- a variety of bingo and card games.
- card parties and tournaments.
- bowling club and walking club.
- pool tables.
- technology classes.
- art/craft classes.
- special picnics/parties.
- bus trips to area casinos, sporting events, and plays/musicals.
- volunteer opportunities such as reception, kitchen, office help, etc.



Circle of Friends offers referral services and periodic educational speakers, legislative updates for seniors, insurance counseling, tax services in conjunction with AARP volunteers, Seniors for Safe Driving classes, Farmer's Market voucher distribution and more.

Also, if you or someone you know age 60 or older is struggling with the cost of food, Circle of Friends offers several food supply programs for little or no cost. Call the center for more information on these programs.

There is no membership fee and no obligation as to how often you attend the center. Anyone age 60 or older may become a member, and many of the classes/programs are open to people of all ages. The centers operate on a donation basis for regular activities, although some programs may require a set fee.

**For more information,  
stop by and visit or call us!**

### **Circle of Friends New Brighton**

1851 Third Ave., New Brighton  
(724) 846-1959

### **Circle of Friends Conway**

305 11<sup>th</sup> St., Conway  
(lower level of the Church of the Redeemed,  
corner of 11<sup>th</sup> St. and Third Ave.)  
(724) 869-4224

**M**any of us serve as caregivers at some point in our lives—especially as we grow older. If you unexpectedly find yourself in a caregiver role, please know that there are plenty of services out there to help you. This section of the Guide explains the many forms of support that can help keep your loved one living independently for as long as possible, while taking into consideration your needs as a caregiver.

Respite care (volunteer or paid), Home Health Agencies or in-home non-medical care may be the answer. Or you may decide to hire a geriatric care manager to arrange and oversee your loved one's care. Perhaps adult day care may be appropriate for your situation. This section will give you an overview of all of these services and more, and local resources for finding the support you need.

In addition, it includes helpful checklists, health screening information, tips on choosing a doctor and even making your hospital stay pleasant, if you or your loved one should need to spend time there. We are fortunate to have an abundance of these resources in Beaver County; consider taking advantage of them. After all, you can't adequately care for someone else if you don't care for yourself, as well.

## Ten Tips for Caregivers

1. Caregiving is a job and respite is your earned right. Reward yourself with respite breaks often.
2. Watch out for signs of depression, and don't delay in getting professional help when you need it.
3. When people offer to help, accept the offer and suggest specific things that they can do.
4. Educate yourself about your loved one's condition and how to communicate effectively with doctors.
5. There's a difference between caring and doing. Be open to technologies and ideas that promote your loved one's independence.
6. Trust your instincts. Most of the time they'll lead you in the right direction.
7. Caregivers often do a lot of lifting, pushing and pulling. Be good to your back.
8. Grieve for your losses and then allow yourself to dream new dreams.
9. Seek support from other caregivers. There is great strength in knowing that you are not alone.
10. Stand up for your rights as a caregiver and a citizen.

*Provided by the National Family Caregivers Association. Visit [caregiveraction.org](http://caregiveraction.org) for more information.*

### Online Training Videos/Resources

**Caregiver Training Series: How to give a body bath.** Demonstrates how to bathe your care receiver. Visit [youtube.com/watch?v=9VKox-wy4fU](https://youtube.com/watch?v=9VKox-wy4fU).

**Changes in personality and Behavior in a demented patient.** Tips on how to manage difficult behaviors and to deal with personality changes in individuals with dementia. Visit [youtube.com/watch?v=m18shMbpsQQ](https://youtube.com/watch?v=m18shMbpsQQ).

**Diversity in Caregiving: LGBT Caregivers.** Due to societal discrimination, the LGBT community seeks support from supportive caregivers within the community. This video discusses how to care for each other and finding ways to be supported by employers. Visit [youtube.com/watch?v=zArxah854Ng](https://youtube.com/watch?v=zArxah854Ng).

### Family Caregiver Alliance's Caregiver College Videos.

- Chapter 1: Transfer Skills, tips and instructions on how to lift and transfer a loved one with limited mobility. Visit [youtube.com/watch?v=oB0uPouIcXo](https://youtube.com/watch?v=oB0uPouIcXo).
- Chapter 2: Nutrition. Visit [youtube.com/watch?v=hrNpX913KkE](https://youtube.com/watch?v=hrNpX913KkE).
- Chapter 3: Dental Care, information on assisting someone with oral care. Visit [youtube.com/watch?v=xFG1jtf6Zdg](https://youtube.com/watch?v=xFG1jtf6Zdg).
- Chapter 4: Bathing and Dressing, caregiver's guide to bathing and dressing a loved one. Visit [youtube.com/watch?v=lvQtjY3-bcE](https://youtube.com/watch?v=lvQtjY3-bcE).
- Chapter 5: Toileting and Incontinence, give tips on helping someone with toileting. Visit [youtube.com/watch?v=4DvYE12CM0c](https://youtube.com/watch?v=4DvYE12CM0c).
- Chapter 6: Behavioral Issues, provides tips for caregivers on managing difficult behaviors. Visit [youtube.com/watch?v=VDOJxKxNKsI](https://youtube.com/watch?v=VDOJxKxNKsI).
- Chapter 7: Self-Care, describes the importance of self-care in their role as caregiver. Visit [youtube.com/watch?v=zi\\_gYDUfOKI](https://youtube.com/watch?v=zi_gYDUfOKI).

**How to manage your stress.** Tips and strategies to managing stress and avoiding burnout. Visit [youtube.com/watch?v=s2iOTptXD1M](https://youtube.com/watch?v=s2iOTptXD1M).

**Practical Strategies for Lowering Caregiver Stress.** Provides information about how to effectively manage stress for caregivers and how to care for a loved one with memory loss. Visit [youtube.com/watch?v=p3AttEzv0FY](https://youtube.com/watch?v=p3AttEzv0FY).

**Safe at Home: A Caregiver's Guide.** Offers caregivers with simple, inexpensive suggestions for making basic home modifications and general home safety. The guide is intended for families caring for loved ones in the middle and advanced stages of dementia. Visit [youtube.com/watch?v=uSUNMbQz59g](https://youtube.com/watch?v=uSUNMbQz59g).

**Understanding Dementia: The Caregivers Notebook.** Information on caring for an individual with Dementia. Visit [youtube.com/watch?v=YDDSk-L-R90](https://youtube.com/watch?v=YDDSk-L-R90).

# Caregiver's Support

## Caregiver Websites

Caregiving is a big word that brings with it tremendous responsibility. The caregiving community encompasses not just healthcare and social support professionals but family, friends, partners and neighbors. Whether you are caring for a spouse, aging parent, dear friend or others in your community, the following websites can help. They each offer a wealth of information about various aspects of the caregiving experience.

**AARP Home and Family Caregiving:** [aarp.org/home-family/caregiving](http://aarp.org/home-family/caregiving)

**Caregiver Action Network:** [caregiveraction.org](http://caregiveraction.org)

**Eldercare Locator:** [eldercare.acl.gov](http://eldercare.acl.gov)

**Family Caregiver Alliance:** [caregiver.org](http://caregiver.org)

**Lotsa Helping Hands:** [lotsahelpinghands.com](http://lotsahelpinghands.com)

**National Alliance for Caregiving:** [caregiving.org](http://caregiving.org)

**National Institute on Aging:** [nia.nih.gov](http://nia.nih.gov)

**Pennsylvania Department of Aging:** [aging.pa.gov](http://aging.pa.gov)

**Rosalynn Carter Institute for Caregiving:** [rosalynncarter.org](http://rosalynncarter.org)

**United Hospital Fund:** [NextStepinCare.org](http://NextStepinCare.org)

**VA Caregiver Support Program:** [caregiver.va.gov](http://caregiver.va.gov)

**Well Spouse Association:** [wellspouse.org](http://wellspouse.org)

## Caregivers of Children

### Pennsylvania KinConnector

[KinConnector.org](http://KinConnector.org)  
(866) 546-2111

PA KinConnector is an information, referral and education program for kinship caregivers in Pennsylvania. Kinship caregivers are blood and non-blood relatives (for example, teachers, coaches, and family friends) who care for children when their biological parents can't. The network assists these caregivers by providing information on financial, legal and other issues that can help them to provide stability and permanency in the home.

## VA Caregiver Support Line

### The Department of Veterans Affairs

(855) 260-3274  
[caregiver.va.gov](http://caregiver.va.gov)

The toll-free VA's National Caregiver Support Line serves caregivers, family members, friends, veterans, and community partners. It offers a place to obtain information related to caregiving, including available programs and services, referrals, community resources and supportive counseling. Monthly education calls are available through their website.

## Iris Respite House



### Caregiver Overnight Rest & Healing Gardens!

A healthy, nature-centric oasis where caregivers and those grieving can stay overnight and opt in for services that help them manage stress; restore balance; improve physical, mental, and emotional health; and in extreme cases, reduce burnout and compassion fatigue.

Amenities and programming include a therapeutic heated pool, breakfast, access to a library of books, options for relaxation/meditation and ongoing support programming. Spa and salon amenities coming soon!

The house is surrounded by 11 healing gardens and opportunities to engage actively or passively through appreciation of nature and the healing environment. Plans exist to develop the remaining two acres with a labyrinth, pond, chapel area, and a forest garden, to name a few.



#### Garden of Hope

This was the first Healing Garden undertaking at the Iris Respite House. It's a sensory garden with the environment designed to stimulate all of the senses.



183 Shafer Rd.  
Moon Township, PA 15108  
412.369.HOPE (4673)  
[hopegrows.org](http://hopegrows.org)  
[info@hopegrows.org](mailto:info@hopegrows.org)



#### The Healing Tree Leaf Sponsorship

Give hope, strength, and joy to every caregiver who sees it as they enter the house for care and respite!

# Caregiver's Support

## Caregiver Support Books

*A Caregiver's Challenge: Living, Loving, Letting Go*  
by Maryann Schacht, MSW

This is a caregiver's survival guide for adjusting to the changes that occur when a loved one falls seriously ill. It is filled with resources, recommendations and questions to explore.

*A Caregiver's Survival Guide: How to Stay Healthy when your Loved One is Sick*  
by Kay Marshall Strom

The author brings a voice of experience and compassion to this important topic.

*Aging Families and Caregiving*  
by Sara Qualls and Steven Zarit

This guide provides guidance for caregivers, families and those who counsel them on managing caregiving challenges for aging family members.

*Passages in Caregiving: Turning Chaos into Confidence*  
by Gail Sheehy

In this essential guide, the acclaimed expert on the now aging Baby Boomer generation outlines nine crucial steps for effective, successful family caregiving, thereby turning chaos into confidence during this most crucial of life stages.

*Self-Care for Caregivers: A Twelve Step Approach*  
by Pat Samples

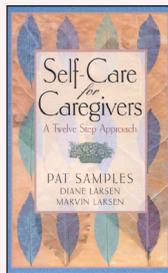
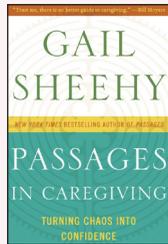
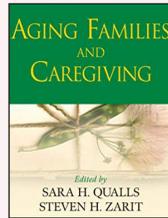
This encouraging book can help you make the most of your caregiving experience without losing yourself in the process. It discusses the pitfalls of caregiving and provides suggestions on how to stay strong and sane while offering healthy support and love.

*The American Medical Association Guide to Home Caregiving*  
by Angela Perry, MD

Angela Perry, MD and the AMA draw upon the advice of experts to address the emotional and practical aspects faced in home care. Especially useful is a section on organizations and resources.

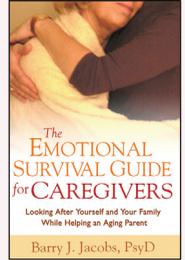
*The Caregiver's Survival Handbook: How to Care for Your Aging Parent Without Losing Yourself*  
by Alexis Abramson

The author, an aging expert contributor on the Today Show, offers advice on various healthcare issues, as well as the emotional aspects of caregiving. Written especially for women who are caring for parents and children while maintaining a home and working.



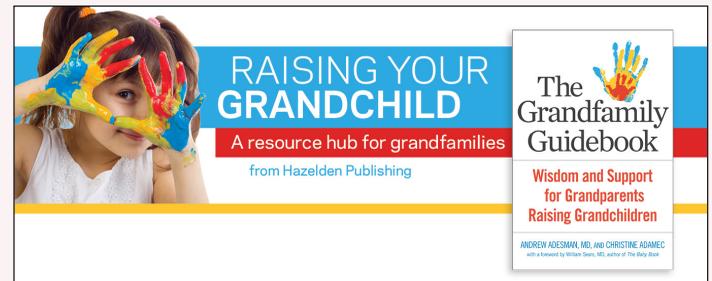
*The Emotional Survival Guide for Caregivers: Looking After Yourself and Your Family While Helping an Aging Parent*  
by Barry J. Jacobs

This guide is for anyone with the responsibility of caring for a sick or disabled parent. Written by the director of behavioral sciences for the Crozer-Keystone Family Medicine Residency Program in Pennsylvania.



*The Grandfamily Guidebook: Wisdom and Support for Grandparents Raising Grandchildren*  
by Andrew Adesman, MD, and Christine Adamec

This book offers insights gleaned from other grandparents and hands-on tips including how to cope with difficult birth parents, school issues and social-life challenges, problem behaviors that stem from a difficult past, and your own self-care.



## Adult Day Services

Adult day services provide welcome relief to caregivers, as well as a wealth of activities for seniors in need of social interaction. Additionally, most adult day care centers offer daily lunch, group trips, classes such as cooking and crafting, and visits from beauticians, podiatrists and manicurists, to name a few. For more details, contact the adult day services program nearest you.

**LIFE Beaver County**  
CenterPlace Plaza  
131 Pleasant Dr., Ste. 1  
Aliquippa, PA 15001  
(724) 378-5400  
lutherseniorlife.org

**Lutheran SeniorLife  
Valley Care Adult Day Services**  
345 Maplewood Ave.  
Ambridge, PA 15003  
(724) 266-9626  
lutherseniorlife.org

Notes: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

*Struggling with meal preparation,  
transportation or medical care?*

**We can help!**



Medical



Prescription  
Drugs



Supplies



Physicians



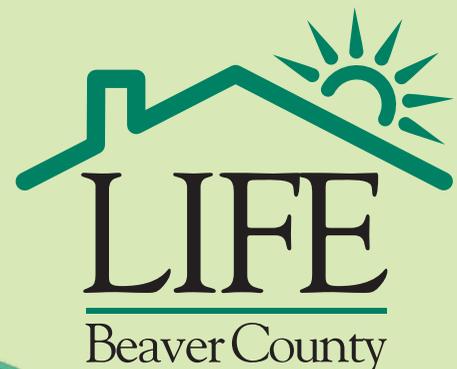
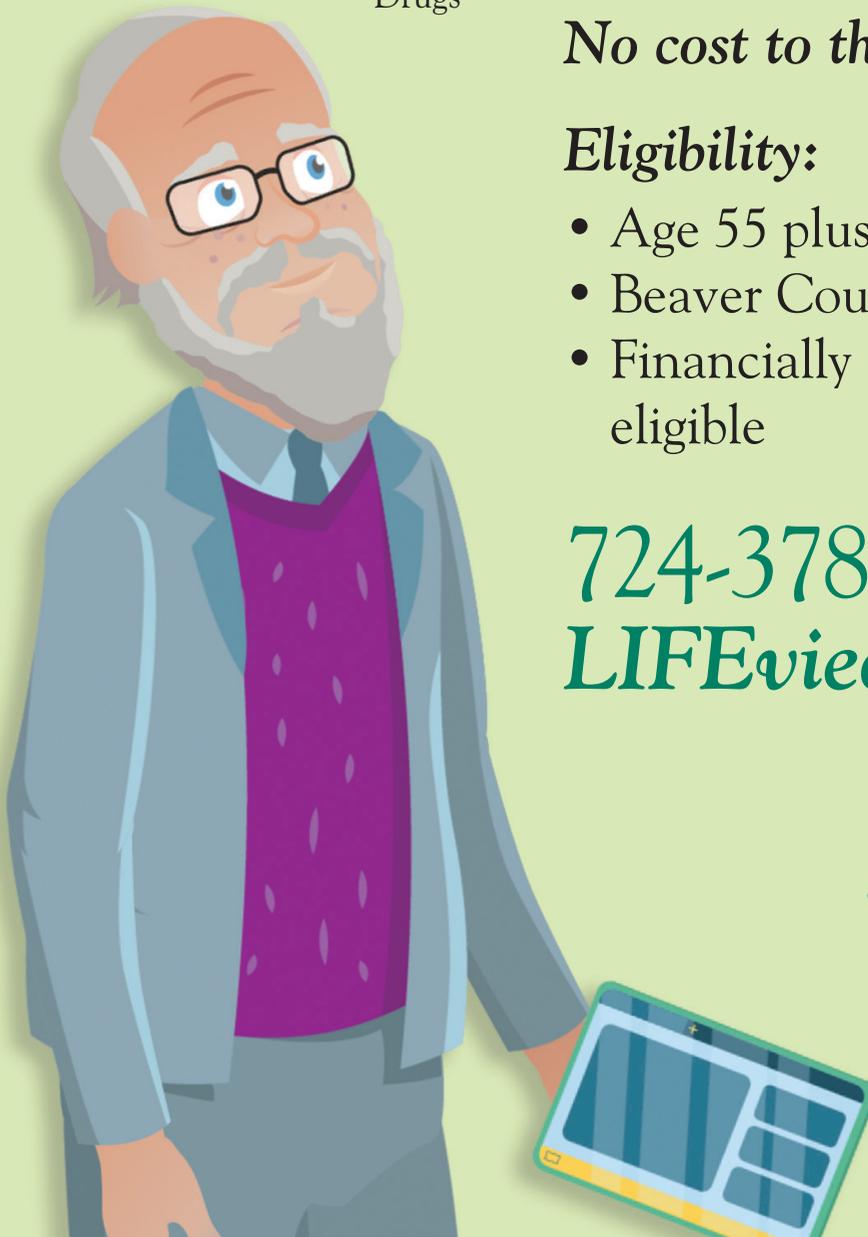
Transportation

*No cost to those who qualify*

**Eligibility:**

- Age 55 plus
- Beaver County resident
- Financially and medically eligible

**724-378-5400**  
***LIFE*viicare.org**



*A partnership of Lutheran SeniorLife  
and Heritage Valley Health System*

# Home Health Agencies

## Getting Started

Usually, once your doctor refers you for home health services, staff from the home health agency will come to your home to talk to you about your needs and ask some questions about your health. The home health agency will also talk to your doctor about your care and keep him updated about your progress. Doctor's orders are needed to start care.

## Your Plan of Care

The home health agency will work with you and your doctor to develop your plan of care. A plan of care lists the services that are appropriate for your health issues. You have the right to be involved in any decisions about your treatment. Your plan of care should include answers to the following questions:

- What services do you need?
- What healthcare professionals should provide these services?
- How often you will need the services?
- What medical equipment will you need?
- What results does your doctor expect from your treatment?

Your doctor and home health agency staff should review your plan of care as often as necessary (at least once every 60 days). If your health condition changes, the home health staff should tell your doctor right away. The home health staff should only change your plan of care with your physician's approval and should also tell you about any changes to it. If you have questions about your care or feel that your needs aren't being met, talk to both your doctor and the home health agency.

## Home Health Agencies

### Advanced Home Health

(412) 344-4100

### Allegheny Health Network

#### Healthcare at Home

(888) 599-7328

### Anova Health Care

(724) 774-2002

### Concordia Visiting Nurses

(866) 869-8669

### Gallagher Home Health

(866) 683-7800

### Lutheran SeniorLife

#### VNA Western PA

(877) 862-6659

We all want to maintain the best possible health while remaining independent in our own homes. Home health agencies, or HHAs, help older adults meet this goal by providing healthcare services to ill, disabled or vulnerable individuals right in their residences.

### HHAs offer services such as:

- physical, occupational and speech therapy.
- personal caregivers.
- home health aides and nursing.
- social work.

Medicare may pay for services provided by HHAs that are approved for certification by the Federal Health and Human Services' Centers for Medicare and Medicaid Services (CMS). See bottom left column for a partial list of HHAs licensed by the Department of Health in Pennsylvania.

### Who can get Medicare-covered home healthcare?

If your doctor decides that you need medical care at home and the home health agency caring for you is Medicare-certified, you can receive services. You must need skilled care services and must be homebound, or unable to leave home without help.

### What services does home healthcare cover?

**Skilled care services**—that is, services and care that can only be performed by a registered or licensed practical nurse.

**Home health aide services**—these aides support the nurse by providing help with personal care tasks.

**Physical therapy**—includes exercise to regain movement and strengthen a body area, and training on how to do daily activities.

**Speech-language therapy**—to regain and strengthen speech skills.

**Occupational therapy**—to help with usual daily activities, including learning new ways to eat, put on clothes, etc.

**Medical social services**—to help you with social and emotional concerns related to an illness.

**Certain medical supplies**—like wound dressing (but not prescription drugs).

**Durable medical equipment**—such as a wheelchair or walker.

### Who orders services?

Most often, your doctor, social worker or hospital discharge planner will help arrange for Medicare-covered home health care. You have a say, however, about which home healthcare agency you use.

*Visit [medicare.gov](http://medicare.gov) for details about home healthcare coverage and Medicare benefits.*



# Gallagher

Home Care Services

**412-279-2257**

Personal Care - Bathing - Grooming  
 Companions - Escort to Appointments  
 Medication Management - Homemaking  
 Private Duty Nursing  
 Home Health Aides



# Gallagher

Home Health Services

*We'll Treat You Like Family*

**412-279-7800**

- \*Skilled Nursing
- \*Mental Health Nursing
- \*Physical Therapy
- \*Occupational Therapy
- \*Speech Therapy
- \*Social Services
- \*Home Health Aides



# Gallagher

HOSPICE

*Find Courage and Comfort in Our Care*

**412-279-4255**

We provide Responsive, Reliable,  
 Individualized  
 Care for you and your family members  
 when you need it most

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

# Home Health Agencies Checklist

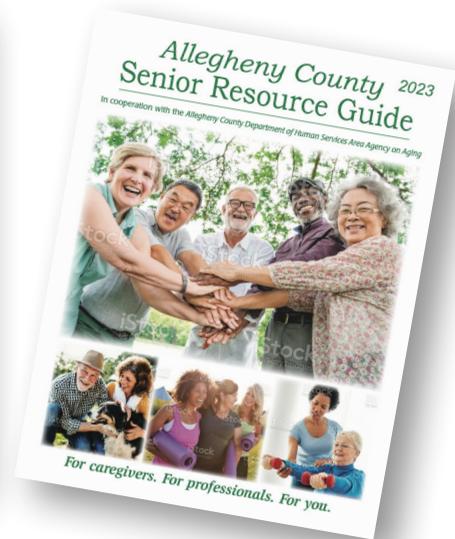
Questions to consider when looking for a home health agency:	Comments:
1. How long has the agency been serving the community?	
2. Does the agency have printed brochures describing the services it offers and how much they cost? If so, ask for one.	
3. Is the agency an approved Medicare provider?	
4. Is the agency's quality of care certified by a national accrediting body such as the Joint Commission for the Accreditation of Healthcare Organizations?	
5. Does the agency have a current license to practice (if required in the state where you live)?	
6. Does the agency offer a "patient's bill of rights" that describes the rights and responsibilities of both the agency and the senior being cared for?	
7. Does the agency write a plan of care for the patient (with input from the patient, his/her doctor and family), and update the plan as necessary?	
8. Does the care plan outline the patient's course of treatment, describing specific tasks to be performed by each caregiver?	
9. How closely do supervisors oversee care to ensure quality?	
10. Will agency caregivers keep family members informed about the kind of care their loved one is getting?	
11. Are agency staff members available around the clock, seven days a week, if necessary?	
12. Does the agency have a nursing supervisor available to provide on-call assistance 24 hours a day?	
13. How does the agency ensure patient confidentiality?	
14. How are agency caregivers hired and trained?	
15. What is the procedure for resolving problems when they occur, and who can you call with questions or complaints?	
16. How does the agency handle billing?	
17. Is there a sliding fee schedule based on ability to pay, and is financial assistance available to pay for services?	
18. Will the agency provide a list of references for its caregivers?	
19. Who does the agency call if the home healthcare worker cannot come when scheduled?	
20. What type of employee screening is done?	

# Turn to the publications that you can trust.

Find information about these services and more!

- Adult Day Services
- Alzheimer's Support
- Caregiver's Support
- Exercise and Wellness
- Funeral Planning
- Hearing Assistance
- Housing Options
- Pharmaceutical Assistance
- Safety for Seniors
- Senior Centers
- Senior Expos
- Transportation Options

Visit us online at [pittsburghseniornews.com](http://pittsburghseniornews.com).  
View current and past issues of all publications.



Beaver County Senior Resource Guide also publishes:

- Pittsburgh Senior News
- Beaver County Senior News
- Allegheny County Senior Resource Guide

To advertise in any of these publications, call (412) 760-5914.

# In-Home Service, Non-Medical Care

Even as we grow older and potentially have to deal with challenging healthcare issues, we still want to remain confident and comfortable in our own homes. Private duty home care is a type of non-medical home care service that enables older adults to do just that.

**In-Home Service, Non-Medical Care can include:**

- meal preparation
- personal care
- light housekeeping
- grocery shopping
- local transportation
- laundry
- medication reminders

Services can be rendered on either a short- or long-term basis right in your residence. Fees vary so contact the individual provider for rates and payment information.

*In-Home Service, Non-Medical Care provided in Beaver County:*

- |  |   |
|--|---|
| <b>A &amp; M Healthcare Agency</b><br>(412) 793-3705             | <b>Heart 2 Heart Home Care</b><br>(724) 775-1118    |
| <b>Ada Mae Home Care Agency</b><br>(724) 709-7352                | <b>Heaven of Hope Homecare</b><br>(724) 203-0685    |
| <b>Anova Healthcare</b><br>(724) 774-2002                        | <b>Homemaker Home Health Aide</b><br>(724) 774-4002 |
| <b>Arcadia HomeCare</b><br>(724) 384-1431                        | <b>ICare Homecare Services</b><br>(724) 857-3100    |
| <b>Bayada Home Healthcare</b><br>(412) 374-1440                  | <b>Interim Healthcare</b><br>(800) 447-2030         |
| <b>Community Resources for Independence</b><br>(724) 624-7110    | <b>Lutheran SeniorLife VNA</b><br>(724) 282-6806    |
| <b>Concordia Visiting Nurses</b><br>(866) 869-8669               | <b>Luckys Homecare</b><br>(724) 378-7364            |
| <b>Emerald Home Health</b><br>(412) 429-5880                     | <b>Maxim Healthcare Services</b><br>(412) 687-2838  |
| <b>Gallagher Home Health</b><br>(412) 279-7800<br>(866) 683-7800 | <b>Patriot Home Care</b><br>(724) 506-8911          |
|  | <b>Veterans First</b><br>(412) 610-0896             |

**“Personal Directions for Quality Living” Form**

The National Consumer Voice for Quality Long-Term Care has a useful form called “My Personal Directions for Quality Living” that can be used by anyone for their personal directed care. The form encourages communication between those who might need care and those who provide care. The form lists 14 categories where (potential) care receivers can write in their wishes. Fill out the form, sign and date it, and give a copy to your family so they can share it, as the need arises, with your caregivers. The form can be downloaded at [theconsumervoicework.org/uploads/files/family-member/My-Personal-Directions-Blank-Format.pdf](http://theconsumervoicework.org/uploads/files/family-member/My-Personal-Directions-Blank-Format.pdf).

• I want my caregivers to know	
• the way I like to awaken and begin my day	
• the way I relax and prepare to sleep at night	
• activities I enjoy	
• things I would like to have in my room	
• foods that I enjoy for comfort and fun	
• things I do not like	
• I become anxious when	
• things that calm or soothe me	
• things that make me laugh	
• religious preference	
• at the end of my life I would like	
• for more information about me, please talk to	
• other	

# CLIENT SERVICES

PERSONALIZED CARE,  
CONVERSATION, &  
COMPANIONSHIP

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REMINDERS

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BATHING AND  
PERSONAL CARE

MEAL PREPARATION  
AND NUTRITION

ERRANDS

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OVERTIME AND  
HOLIDAYS

401K & RETIREMENT  
PLAN

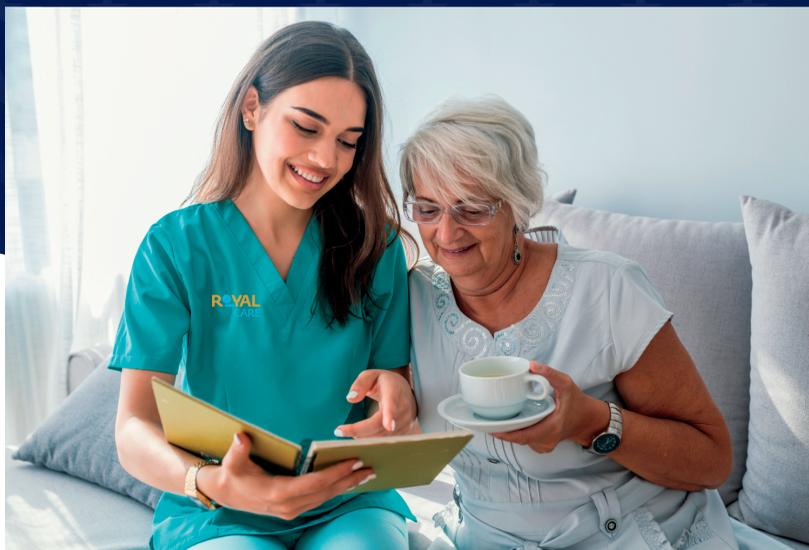
PAID SICK DAYS

DIRECT DEPOSIT AND  
DAILY PAY



# PATRIOT HOME CARE

1225 7th Avenue  
Beaver Falls, PA 15010



# Hospice Care

Hospice provides support and special care for a person at the end of life or in the final phase of an incurable illness. Hospice neither advances nor postpones death but recognizes dying as a normal part of life. Under hospice care, individuals can live their last days as comfortably and fully as possible; the patient and family are able to prepare for death both mentally and spiritually. A doctor is required to prepare a hospice order but a team of people are involved in providing hospice services, including physicians, hospice medical directors, nurses, aides, social workers, spiritual counselors and volunteers.

## A quick FAQ about hospice care:

**Who qualifies for hospice care?** Any person who has a life-threatening or terminal illness.

**How does hospice care work?** Typically, a family member serves as the primary caregiver and, when appropriate, helps make decisions for the terminally ill individual. The hospice staff makes regular visits to assess the patient and provide additional care. Hospice staff is on-call 24 hours a day, seven days a week.

**Is the patient's home the only place where care can be delivered?** No. The majority of hospice patients are cared for in their own homes but also in homes of loved ones, nursing homes, personal care homes and prisons.

**Is hospice care covered by insurance?** Eighty percent of people who use hospice care are ages 65 and older, and are thus entitled to services offered by the Medicare Hospice Benefit.

## Learn more about hospice care:

**National Association for Home Care and Hospice**  
(202) 547-7424  
nahc.org

**Hospice Foundation of America**  
(800) 854-3402  
hospicefoundation.org

**MedlinePlus**  
nlm.nih.gov/medlineplus

## Family and Medical Leave Act (FMLA)

United States Department of Labor

1 (866) 487-9243

If you are responsible for caring for an immediate family member (spouse, child or parent) with a serious health condition, you may be eligible under the Family and Medical Leave Act for up to a total of 12 work weeks of unpaid

leave during any 12-month period. You may qualify for the same if you need to take a medical leave because you are unable to work due to a serious health condition.

The law applies to companies who have 50 or more employees and to those employees who have received 52 pays.

To learn more, visit [dol.gov/whd/fmla/index.htm](http://dol.gov/whd/fmla/index.htm).

## Hospices in Beaver County:

<b>Allegheny Health Network Healthcare At Home Hospice</b> (888) 599-7328	<b>Good Samaritan Hospice</b> (724) 933-8888
<b>Anova Hospice</b> (724) 774-2002	<b>Heartland Hospice</b> (724) 776-3933
<b>Bethany Hospice</b> (412) 921-2209	<b>Lutheran SeniorLife VNA Hospice</b> (724) 282-6806
<b>Concordia Lutheran Ministries</b> (888) 352-1571	<b>MSA Home Health and Hospice</b> (866) 273-6334
<b>Family Hospice Part of UPMC</b> (412) 572-8800	<b>Pinnacle Palliative Care</b> (724) 933-6222
<b>Gateway Hospice</b> (877) 878-2244	<b>Three Oaks Hospice</b> (724) 775-2040

# Palliative Care

## What is Palliative Care?

Palliative care is for a person of any age and at any stage in an illness, whether that illness is curable, chronic or life-threatening. Palliative care basically relieves or soothes the symptoms of a disease and can be provided by one doctor while other doctors work with a patient to try and cure an illness. Getting such care can actually help a patient recover from an illness by relieving pain, anxiety or loss of appetite when undergoing medical treatments or procedures such as surgery or chemotherapy. Palliative care can be provided at a hospital, nursing home, assisted living facility or in one's home.

## The palliative team:

- provides relief from pain and other uncomfortable symptoms.
- assists in making difficult medical decisions.
- coordinates care with other doctors and helps to navigate the often-complex healthcare system.
- helps to make a plan for living well and provides emotional and spiritual support.

Source: [palliativedoctors.org](http://palliativedoctors.org)

# Concordia Lutheran Ministries



## Quality You Can Trust in Beaver County

Since the late 1800s, Concordia has been a place of caring, comfort and healing. Whether you and your family need inpatient services or care in your own home, we have you covered with **Concordia at Villa St. Joseph, Concordia Visiting Nurses and Good Samaritan Hospice.**

Concordia offers a lifetime continuum of care in Beaver County that includes personal care, skilled nursing/short-term rehab, home health care, hospice, respite care, memory care and spiritual care.

Learn more about our mission, locations, services and career opportunities at [www.ConcordiaLM.org](http://www.ConcordiaLM.org) or connect with us on social media.



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Senior Care Locations and Services Throughout Southwest PA • [www.ConcordiaLM.org](http://www.ConcordiaLM.org) • 1-888-352-1571

## Screening Tests for Adults Ages 50 and Older

Screenings are medical tests that look for diseases before you have symptoms. These tests can find diseases early when they are easier to treat. Getting recommended screenings is one of the most important things you can do for your health. Health experts from the US Preventive Services Task Force have made the following recommendations about which screening tests you need and when to get them.

- **Abdominal aortic aneurysm.** If you are a male between ages 65 and 75, and have ever been a smoker, talk with your doctor about being screened.
- **Blood pressure.** Have your blood pressure checked at least every two years.
- **Bone density.** Get a bone density test at age 65 or older to screen for osteoporosis.
- **Breast cancer.** Women should have a mammogram every one to two years.
- **Cervical cancer.** Women should have a Pap smear every one to three years. After 65, check with your doctor.
- **Cholesterol.** Have your cholesterol checked regularly.
- **Colorectal cancer.** Have a test for colorectal cancer.
- **Depression.** If you feel sadness or hopelessness that lasts two weeks or longer, talk to your doctor about being screened for depression.
- **Diabetes.** Have a blood test for diabetes if you have high blood pressure.
- **Obesity.** Have your body mass index (BMI) calculated to screen for obesity. Calculate your own BMI at [nhlbisupport.com/bmi/](http://nhlbisupport.com/bmi/).

## A Dose of Prevention

- **Aspirin.** Ask your doctor about taking aspirin to prevent heart disease.
- **Immunizations.** Adults ages 65 and older should get flu and pneumococcal shots. You can prevent other serious diseases, such as pneumonia, whooping

cough and shingles by being vaccinated with a flu shot. Individuals under age 65 who have chronic illness such as heart or lung disease, diabetes or end-stage renal disease should get a flu shot. Those at risk for Hepatitis B should get Hepatitis B shots. You need a flu shot every year. Talk with your doctor about the vaccines you need and when to get them or visit [cdc.gov](http://cdc.gov).

*Source: US Department of Health and Human Services, [healthfinder.gov](http://healthfinder.gov).*

## Warning Signs of Heart Attack, Stroke, Depression and Dementia

### Heart attack:

- Tightness in chest
- Pain in arm(s)
- Shortness of breath
- Women generally have indigestion and nausea, fatigue, rapid heart beat, shoulder pains and, in some cases, no noticeable warning signs.

It is important to seek medical attention immediately when signs of a heart attack or stroke occur. If you experience signs of either, dial 911 immediately.

Ongoing, it's important to receive physical exams on a regular basis, and to adopt a healthy lifestyle—including a balanced, low-fat/high-fiber diet, increased physical activity, and no tobacco use. This will reduce your risk of heart attacks and strokes. For more information, visit the American Heart Association at [americanheart.org](http://americanheart.org), Centers for Disease Control and Prevention at [cdc.gov](http://cdc.gov), National Heart, Lung and Blood Institute at [nhlbi.nih.gov](http://nhlbi.nih.gov) or National Stroke Association at [stroke.org](http://stroke.org).

### Stroke:

- Sudden muscle weakness, numbness or paralysis in face, arm or leg, especially on one side of the body
- Sudden blurry vision or loss of vision in one or both eyes
- Confusion or trouble speaking or understanding simple statements
- Sudden trouble walking

- Dizziness, loss of balance or coordination
- Sudden severe headache with no known cause
- Sudden nausea, fever and vomiting
- Brief loss of or decreased consciousness (fainting, confusion, convulsions or coma)

### Depression:

- Sadness, hopelessness or helplessness
- Fatigue or slowed movement
- Unexplained or aggravated aches and pains
- Lack of interest in personal care, hobbies and pastimes
- Social withdrawal and isolation
- Weight loss or loss of appetite
- Sleep disturbances
- Memory problems
- Loss of self-worth
- Increased use of alcohol or other drugs
- Fixation on death, suicidal thoughts or attempts

### Dementia and Alzheimer's Disease:

- Slow mental decline
- Confusion, disorientation, becomes lost in familiar locations
- Difficulty with short-term memory
- Doesn't notice memory problems or seem to care
- General confusion, disorientation to date, time or place
- Apathy, irritability, depression, anxiety
- Problems with language, math, abstract thinking and judgment
- Personality changes with strange quirks or inappropriate behaviors
- Wandering or hiding objects
- Problems with eating and sleeping

*Source: Pennsylvania Department of Health and National Institutes of Health.*

## Choosing a Doctor

### Choosing a Doctor

There are many reasons why you might be looking for a new doctor. You may have moved or your doctor could be retiring. The following ideas can help you find a doctor who is right for you.

### Type of Doctor

For your primary care doctor, you might want one of the following:

- **General practitioners** provide healthcare for a wide range of medical problems. They do not focus on any one area of medicine.
- **Family practitioners** have extra training on healthcare for all family members, regardless of age.
- **Internists** are doctors for adults. Some internists take additional training to become specialists. For example, cardiologists are internists who specialize in diseases of the heart.
- **Geriatricians** specialize in the care of older adults.

### Finding a New Doctor

Ask people you know about doctors they use and like. Friends, coworkers and other health professionals may be helpful. A doctor whose name comes up often might be a good one to try. If you need more help finding names of doctors, contact a local hospital or medical center, medical society, physician referral service, or nearby medical schools. If you belong to a managed care plan, you can get a list of doctors from the plan's membership services office.

### What to Look for in a Doctor

**Board certification.** Board certified doctors have extra training after medical school to become specialists in a field of medicine such as family practice, internal medicine, or geriatrics.

**Communication.** You want a doctor who will listen carefully to your concerns, answer your questions, and explain things clearly and fully.

**Type of health insurance.** Does the doctor accept your insurance plan?

**Location.** Will it be easy for you to get to the doctor's office?

**Lab work.** Will you need to go to another location for blood tests or are lab tests done in the doctor's office?

**Availability.** Who sees patients for the doctor if he is out of town or not available?

### Once You've Found a New Doctor

Once you've found a doctor you like, your job is not finished. A good doctor-patient relationship is a partnership. Both you and your doctor should work together to solve your medical problems and maintain your good health.

*Source: National Institute on Aging, [nia.nih.gov](http://nia.nih.gov).*

## Geriatric Medicine

A geriatrician is a physician trained in the care of older adults. A geriatrician will complete an assessment of a potential patient, and may work in tandem with the patient's primary care doctor to provide care. Alternatively, a geriatrician can serve as a patient's primary care doctor. In either case, geriatricians work with their staff to gather a team of caregivers, as needed—including psychiatrists, social workers, nurses, pharmacists and therapists.

### When do you need a geriatric assessment?

#### If you:

- need a comprehensive baseline evaluation of your current existing health concerns.
- are dealing with multiple medical problems, including mental and emotional changes that often accompany physical illness.
- have feelings of depression or excessive worry.
- are experiencing persistent confusion or memory loss.
- have problems with bladder control.
- are having frequent or serious falls or problems with balance.
- your primary care physician needs to know how to better manage your care.

### What does a geriatric assessment include?

- Functional assessment
- Cognitive (reasoning/judgment) assessment
- Gait (walking/balance) assessment
- Depression screening
- Medication review
- Long-term care placement assessment
- Need for support services assessment
- Recommendation of long-term care facilities
- Help to prepare an older adult for a move to another level of care

*Above information provided by the Aging Institute of Pittsburgh. Call (866) 430-8742 or visit [upmc.com/services/seniors/geriatrics](http://upmc.com/services/seniors/geriatrics).*

### To learn more, contact one of the following:

**Benedum Geriatric Center**  
UPMC Montefiore, Four East  
3459 Fifth Ave.  
Oakland, PA 15213  
(412) 692-4200  
[upmc.com](http://upmc.com)

**Heritage Valley Beaver**  
1000 Dutch Ridge Rd.  
Beaver, PA 15009  
(724) 728-7000  
[heritagevalley.org](http://heritagevalley.org)

**UPMC Shadyside Senior Care**  
5200 Centre Ave., Suite 405  
Shadyside, PA 15232  
(412) 623-2700  
[upmc.com](http://upmc.com)

# Planned Hospitalization Tips

## Tips for Your Hospital Stay

Has your doctor said that you need a medical test that must be done in the hospital? Do you need surgery? Most people worry when they have to stay overnight in the hospital. Learning more about what to expect and about people who work in hospitals can help.

## What to Bring

It's best to bring as little as you can to the hospital. You will need:

- Bathrobe and slippers; most hospitals provide special hospital bed clothes.
- Comfortable clothes to wear home.
- Toothbrush, toothpaste, shampoo, comb and brush, deodorant and razor.
- Your hearing aids or eye glasses.
- Cash (no more than \$10) to buy newspapers or magazines.

Be sure to bring your health insurance card and this updated information:

- Past illnesses and surgeries.
- Your medicines, including prescription and over-the-counter drugs.
- Your allergies.
- Names and telephone numbers to contact in an emergency.

## Admission

Once your hospital stay is planned, many hospitals will have a staff member call to ask pre-admissions questions over the phone. Then when you go to the hospital, many of the forms are already filled in. Your first stop at the hospital is the admitting office. You will sign forms that:

- give the hospital details about yourself, your doctor and your insurance.
- explain your surgery, test or procedure.
- give your okay for the medical staff to treat you.

You will be asked about advance directives. If you don't have health insurance, talk with the admissions staff about other payment methods and sources of financial aid. A hospital bracelet will be put on your wrist. Look at the bracelet to make sure your information is correct.

## Hospital Staff

While you are in the hospital, many people will take care of you.

- Doctors are in charge of your overall care. The doctor in charge may be your primary doctor, a specialist on the hospital staff or a hospitalist who is trained to take care of you while you are in the hospital.
- Many kinds of nurses can take care of you. RNs can give medicines, licensed practical nurses can help feed you and nurse's aides can help with personal care.
- Respiratory therapists prevent and treat breathing problems. They teach exercises that help avoid lung infections after surgery.
- Technicians can take blood or perform tests such as X-rays.
- Physical therapists show you how to build muscle, increase flexibility and improve coordination.
- Occupational therapists work with you to restore, maintain or improve the ability to perform everyday tasks like cooking, eating, bathing or dressing.
- Dietitians can plan menus and teach you how to have well-balanced meals at home.
- Clinical pharmacists may be consulted about the medicines you take.
- Social workers assist you and your family. They can help find home care, rehabilitation, social services, long-term care and support groups.

## Safety Tips

Because you may feel weak or tired, follow these safety tips.

- If you are told to stay in bed, use the call button when you need help.
- Use the controls to lower your bed before getting in or out.
- Sit on the edge of the bed for a minute before standing up.
- Watch out for the wires and tubes that may be around your bed.
- Try to keep the things you need within reach.

- Only take medicines given to you by nurses. Don't take medicine you brought from home without your doctor's permission.

- Hold onto grab bars for support when using the bathtub, shower or toilet.

## For Families and Caregivers

A hospital stay can be very hard for older people. Often the strange routine and lack of sleep can cause confusion. Family and caregivers may be the first to notice these changes. Families should talk to a doctor if they see any confusion. During your hospital stay, you may have questions about what's happening. You may want to ask your doctor or nurse:

- What will this test tell you? Why is it needed and when will you know the results?
- What treatment is needed and how long will it last?
- What are the benefits and risks of treatment?
- When can I go home?
- When I go home, will I have to change my regular activities or my diet?
- How often will I need checkups?
- Is any other follow-up needed?
- Who should I call if I have questions?

## Dissatisfied with the Quality of Your Healthcare?

If you are denied admission to a hospital, are asked to leave a hospital before you feel well enough or are dissatisfied with the quality of the medical care you received from a medical provider, call Livanta at (866) 815-5440.

## Going Home

When you are ready to go home, you'll get discharge plans from the medical team and a release form from the hospital business office. Sometimes people go from the hospital to a rehabilitation center before going home. The social worker can help you go home or arrange admission to a rehab center.

*Source: National Institute on Aging*

# Heritage Valley Medical Neighborhoods

With Heritage Valley Medical Neighborhoods, you can conveniently access walk-in clinics, Primary Care physicians, lab draw and diagnostic imaging services, physical and occupational rehab, specialty care physicians and more... all under one roof!



- **Heritage Valley Aliquippa** - 2719 Brodhead Road, 724-419-9200
- **Heritage Valley Calcutta** - 48462 Bell School Road, 724-773-3403
- **Heritage Valley Center Township (Monaca)** - 79 Wagner Road, 724-770-7566
- **Heritage Valley Chippewa** - 2580 Constitution Boulevard, 724-773-6850
- **Heritage Valley Edgeworth** - 100 Hazel Lane, 412-749-6800
- **Heritage Valley Ellwood City** - 271 State Route 288, 724-773-4681
- **Heritage Valley Robinson Township** - 2201 Park Manor Blvd., 412-749-7179



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HEALTH SYSTEM

[HeritageValley.org](https://www.HeritageValley.org)  
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# Hearing Assistance

## Center for Hearing and Deaf Services (HDS)

Voice/TTY (412) 281-1375  
hdscenter.org

Provides a diverse, affordable program of diagnostic, rehabilitative and supportive services to individuals who are deaf or hearing impaired—such as audiological screenings, hearing aid fittings and assistive devices. Donations of used hearing aids are accepted for those who cannot afford the cost of a new one.

## Hamilton Relay Services

Dial 711  
(800) 654-5988  
TTY (800) 654-5984  
hamiltonrelay.com/state\_711\_relay/state.html

Hamilton Relay provides traditional relay services for Pennsylvania including TTY, Voice Carry Over (VCO), Hearing Carry Over (HCO), Speech-to-Speech (STS), Spanish-to-Spanish and CapTel®.

## PA Office for the Deaf and Hard of Hearing (ODHH)

1521 North 6th St.  
Harrisburg, PA 17102  
Voice/TTY (800) 233-3008  
dli.pa.gov/odhh

Provides information, referral and advocacy to adults and children who are deaf, hard of hearing or deaf-blind, as well as their employees, relatives, friends, caregivers, physicians and lawyers.

## Community Living and Support Services (CLASS)

1400 S. Braddock Ave.  
Pittsburgh, PA 15218  
(412) 683-7100 ext. 2245  
TTY (412) 426-2255  
Classcommunity.org

CLASS offers a unique blend of services aimed toward adults with disabilities in order to assist them in playing an active role in their communities, including:

- attendant care
- information and referral
- community skill building
- residential support
- vocational services
- assistive technologies
- collaborations with community partners who offer social and recreational support

These services are extremely flexible so that they can be individualized based on the needs of each person.

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- Graduate - University of Pittsburgh School of Dental Medicine
- Clinical Dental Residency - VA Hospital of West Palm Beach FL

**724-495-3350**

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- General & Family Dentistry
- Cosmetic and Restorative Dental Procedures
- Same Day Crowns
- Orthodontic Aligner Therapy
- Dental Treatment of Sleep Apnea
- Emergency Dental Services



**ST. BARNABAS DENTAL**

Beaver Office

5060 Tuscarawas Road  
Beaver, PA 15009



# Mental Health

## Beaver County Behavioral Health and Developmental Services

1070 Eighth Ave., Second Floor  
Beaver Falls, PA 15010  
(724) 847-6225  
Direct Services Unit (DSU): (724) 891-2827  
beavercountypa.gov/departments/behavioral-health

Beaver County Behavioral Health and Developmental Services is charged with the responsibility to encourage a seamless system of care that is accessible, continuously available and emphasizes health promotion, prevention, early intervention, resiliency, recover and rehabilitation.

## UPMC-Beaver Crisis

**UPMC-Western Psychiatric**  
1020 Eighth Avenue Suite 136  
Beaver Falls, PA 15010  
(724) 371-8060 or (800) 400-6180

A telephone help line is available 24/7. Walk-in crisis services are provided from 9 a.m. to 4 p.m., Monday through Friday for individuals in crisis. Services include screening calls, counseling, consultation, referral, face-to-face assessment and crisis resolution.

## NAMI (National Alliance on Mental Illness) Beaver County

1229 Third St.  
Beaver, PA 15009  
(724) 888-6877  
namibeavercounty.org

Provides support groups, education and advocacy for individuals with mental illness and their families to assist in taking steps towards recovery. Call to locate a support group in Beaver County.

## Carelon Health of PA (formerly Beacon Health Options)

(877) 688-5970  
pa.carelon.com

A managed care organization that provides behavioral health services for individuals receiving medical assistance in Beaver County.

## American Red Cross Beaver/Lawrence Chapter

133 Friendship Circle  
Beaver, PA 15009  
(724) 996-7552  
redcross.org

Provides emergency shelter, food and emotional counseling to address basic human needs affected or eliminated due to disasters, as well as basic assistance, help with long-term recovery and information and referral service.

## Beaver County Victim Witness Services Assistance Project

**Beaver County District Attorney's Office**  
Beaver County Courthouse  
810 Third St. Beaver, PA 15009  
(724) 773-8570

The job of the Victim/Witness Office is to ensure that victims and witnesses of crime know of the rights and services afforded them by the Commonwealth of Pennsylvania, and to ensure that they receive them.

## National Suicide Prevention Lifeline

988  
(800) 273-8255  
suicidepreventionlifeline.org

This free, confidential 24-hour hotline is available to anyone in suicide crisis or emotional distress. Calls are routed to the nearest crisis center near you.

## Warmline

**Mental Health Association in Beaver County**  
105 Brighton Ave.  
Rochester, PA 15074  
(724) 775-9507  
(877) 775-9276 (outside of Beaver County)  
mhabc.org

Feeling lonely and need someone to talk to? Peer to peer support is offered to those who receive mental health and drug and alcohol services, including their families and friends. Calls received from 6 to 9 p.m., 365 days a year, including weekends and holidays.

## Mental Health Association in Beaver County

105 Brighton Ave.  
Rochester, PA 15074  
(724) 775-4165  
mhabc.org

This association works to promote good mental health and improved attitudes toward mental illness by providing a range of rehabilitation, advocacy, education and support services.

## Veteran's Crisis Line

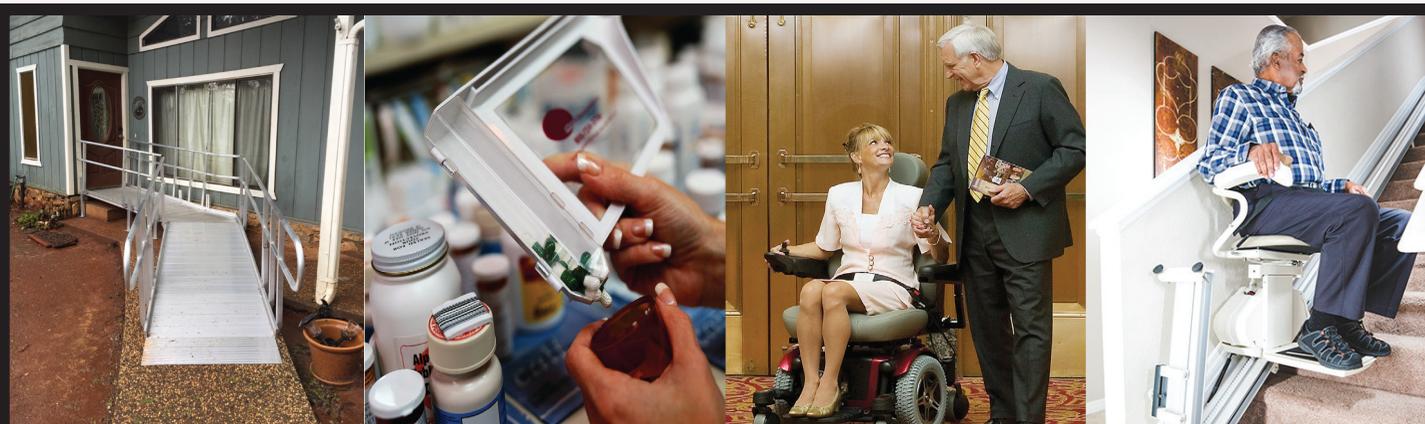
988  
(800) 273-8255  
veteranscrisisline.net

Free, confidential crisis support for veterans, as well as their families and friends. Phone line is available 24/7.

## Women's Center of Beaver County

PO Box 428 Beaver, PA 15009  
(724) 775-0131  
womenscenterbc.org

Crisis counseling for victims of domestic and sexual violence. Provides education and community outreach shelter. Available 365 days a year, 24 hours a day. All calls are confidential.



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## Beaver County Association for the Blind (BCAB)

616 Fourth St.  
Beaver Falls, PA 15010  
(724) 843-1111  
bcblind.org

Beaver County Association for the Blind (BCAB) has been serving persons who are blind or visually impaired and the Beaver County community for over 70 years. Some of our services and programs include transportation/sighted guide, a life skills group, support groups, assistive technology classes, a low vision clinic, children and adult vision screenings, low cost/no cost eyeglass program, eye safety education for the entire community and employment opportunities for those who are blind or disabled.

## Beaver County Lighthouse

720 Third Ave.  
New Brighton, PA 15066  
(724) 846-1111

The Lighthouse is a recreational facility for the blind and visually impaired. Every Monday, the Lighthouse hosts a day of breakfasts, craft classes, parties and games, and lunches. The staff can also assist individuals with small tasks.

## Blind and Vision Rehabilitation Services of Pittsburgh

(412) 368-4400  
bvrsppittsburgh.org

Services and programs for the blind and visually impaired – including Rehabilitation Center Services, which provides personal adjustment training, low-vision services, Access Technology Center, senior transition program, case management services, community education services, vocational services and employment services.

## Carnegie Library for the Blind and Physically Handicapped

4724 Baum Blvd.  
Pittsburgh, PA 15213  
(412) 687-2440  
mylamp.org

The Library of Accessible Media for Pennsylvanians offers people who cannot access the printed word a way to restore their love of reading by shipping for free materials in accessible formats like braille, audio, described movies and large print directly to patrons across Pennsylvania. In addition to physical content, LAMP also provides digital access to downloadable audio or braille to hundreds of thousands of titles.

## Choice Magazine Listening (CML)

(888) 724-6423  
choicemagazinelistening.org

A free audio anthology for blind, visually impaired or physically handicapped or dyslexic subscribers. It offers contemporary magazine writing to adults who are unable to read standard print. The special digital talking-book player is provided free of charge by the Library of Congress through its Talking Book program. It can also be downloaded on the computer.

## EyeCare America

(800) 222-3937  
eyecareamerica.org

The Seniors EyeCare Program helps to ensure that all eligible seniors ages 65 and older have access to medical eye care. Eligible seniors who have not seen an ophthalmologist in three or more years may be able to receive a referral for a glaucoma medical program and/or eye exam at no out-of-pocket cost for up to one year.

## Free White Cane Program National Federation of the Blind

410-659-9314  
nfb.org

The long, white cane is a means to independence. It has proved to be a useful tool to millions of blind people in navigating their environments with confidence and safety. Visit their website to download an application.

## Guiding Eyes for the Blind

(800) 942-0149  
guidingeyes.org

Provides trained guide dogs for the blind or visually impaired throughout the US at no charge. Assistive technology training is offered in conjunction with guide dog training.

## OneSight

(888) 935-4589  
onesight.org

A family of charitable programs that provide free vision care and eye wear to underprivileged individuals. Potential recipients in need of free eye care can inquire at local LensCrafters, Pearle Vision, or Target Optical stores. All patients are pre-selected by local charities based on visual and financial need.

## Office of Vocational Rehabilitation (OVR) Bureau of Blindness and Visual Services

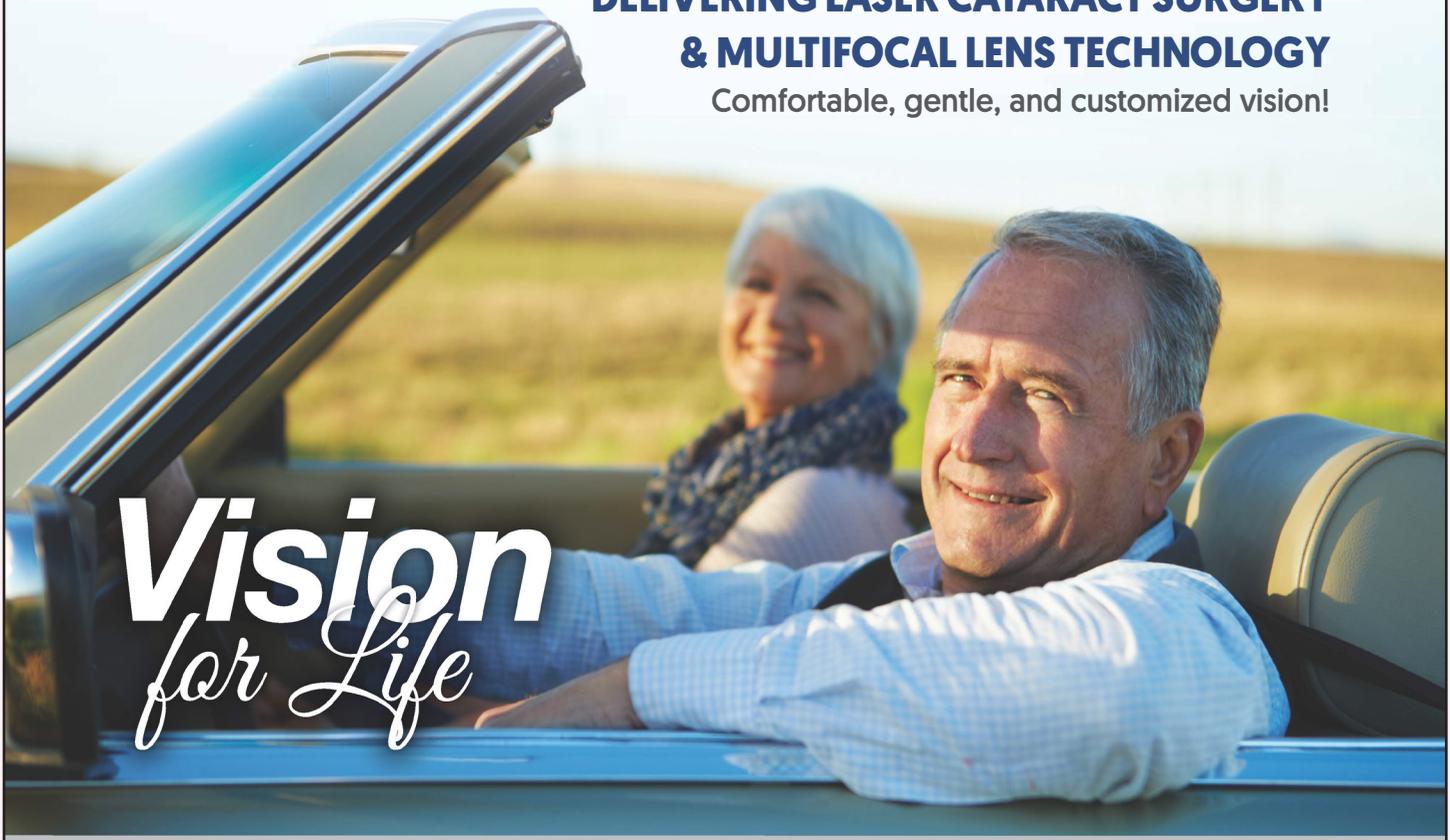
(866) 412-4072  
dli.pa.gov

Assists Pennsylvanians who are blind or visually impaired to gain the skills necessary to live and work independently in their communities. Independent Living for the Older Blind (ILOB) is also an OVR program that serves individuals ages 55 and older who are legally blind. It's designed to help individuals achieve or regain maximum independence within their homes and communities. No financial needs test is required but visual eligibility must be documented. Services include:

- advocacy
- counseling
- information referral
- blindness skills training
- rehabilitation teaching
- orientation and mobility instruction
- low vision services

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Macular Degeneration Evaluation & Treatment  
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Fox Chapel Plaza • 412.782.0400  
**SCOTTANDCHRISTIE.COM**

## Ten early signs and symptoms of Alzheimer's disease

Memory loss that disrupts daily life may be a symptom of Alzheimer's disease or another dementia. Alzheimer's is a brain disease that causes a slow decline in memory, thinking and reasoning skills. Here are 10 warning signs and symptoms of Alzheimer's. If you notice any of them, see a doctor.

**Memory loss that disrupts daily life.** A common sign of Alzheimer's is memory loss, especially recently learned information. Others include forgetting important dates or events, asking for the same information over and over, increasingly needing to rely on family members for things they used to handle on their own.

**Challenges in planning or solving problems.** Some people may experience changes in their ability to develop and follow a plan or work with numbers. They may have trouble following a familiar recipe, keeping track of bills or concentrating.

**Difficulty completing familiar tasks at home or work.** People with Alzheimer's often find it hard to complete daily tasks. They may have trouble driving to a familiar location, managing a budget or remembering the rules of a favorite game.

**Confusion with time or place.** People with Alzheimer's can lose track of dates and the passage of time. They may have trouble understanding something if it is not happening immediately, or forget where they are or how they got there.

**Trouble understanding visual images and spatial relationships.** For some, having vision problems is a sign of Alzheimer's. They may have difficulty reading, judging distance and determining color or contrast.

**Problems with words in speaking or writing.** People with Alzheimer's may have trouble following a conversation. They may stop in mid-sentence and have no idea how to continue, or they may repeat themselves.

**Misplacing things and losing the ability to retrace steps.** A person with Alzheimer's may put things in unusual places, lose things and be unable to retrace steps to find them. They may accuse others of stealing.

**Decreased or poor judgment.** People with Alzheimer's may experience changes in judgment or decision-making; for example, giving large amounts of money to telemarketers. They may pay less attention to hygiene.

**Withdrawal from work or social activities.** The person may start to remove themselves from social activities. They may have trouble keeping up with a favorite sports team or remembering how to complete a favorite hobby. They may avoid being social because of the changes they have experienced.

**Changes in mood and personality.** The personalities of people with Alzheimer's can change. They can become confused, suspicious, depressed, fearful or anxious. They may be easily upset at home or in places that are unfamiliar.

Source: [Alz.org](http://Alz.org)

## Alzheimer's Association

Helpline: (412) 261-5040 or (800) 272-3900  
[alz.org/pa](http://alz.org/pa)

The Alzheimer's Association provides vital services and support to individuals struggling with the disease, their families and caregivers, including:

**Helpline:** The telephone Helpline is toll-free, convenient and confidential. It is answered 24 hours a day, 7 days a week and provides:

- answers to your questions about Alzheimer's disease and other forms of dementia;
- Be an outlet to express your feelings and concerns to someone who understands your situation and can offer practical tips for coping;
- Offer ongoing, unconditional support during the course of the disease;
- Provide insight into the effects the disease will have on the afflicted person and family members; and
- Offer information on assessment centers, legal and financial issues, home care, adult day services, personal care homes, nursing homes and other resources in your community.

## Care Consultation

This service assists persons with Alzheimer's or related dementias and their families in planning for and dealing with all aspects of the illness.

**Components of Care Consultation include:**

- assessment of needs;
- assistance with planning and problem solving;
- information and resource lists;
- supportive listening; and
- follow up, as needed.

Care Consultation is not case management, care management, counseling, crisis intervention or case advocacy, but part of it may identify the need for and refer families to appropriate agencies or persons that provide these services. Care coordinators are not trained to provide crisis intervention. Families with ongoing or extremely critical needs will be linked with resources in the community that are best able to support them.

## Alzheimer's Support Groups

All support groups are facilitated by trained individuals and are offered either virtually or in-person. To find a virtual support group or in-person meeting near you, contact the 24/7 Helpline (800) 272-3900, or use the Community Resource Finder tool available online [communityresourcefinder.org](http://communityresourcefinder.org)

The Alzheimer's Association & AARP Community Resource Finder is a database of dementia and aging-related resources that makes it easy for individuals and families to find programs and services in a specific location. In addition to Alzheimer's Support Groups, the online Community Resource Finder can assist with locating care at home, community services, housing options, and medical services.

## Alzheimer's Support Groups in Beaver County

<b>Charles Fenchel and Associates</b> 2242 Darlington Rd. Beaver Falls, PA 15010 (724) 847-4723	<b>St. Barnabas Beaver Meadows</b> 5130 Tuscarawas Rd. Beaver, PA 15009 (724) 495-1600
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# Health-Related Associations and Support Groups

When faced with a health crisis, it sure helps to know that you're not alone. With so many support groups in our community, there's no need to be. Below are a number of health-related associations and support groups that are at your service, should you need them.



## Alzheimer's

**Alzheimer's Association**  
(800) 272-3900  
alz.org/pa

**Alzheimer's Support:**  
See page 42.

## Arthritis

**The Arthritis Foundation**  
(800) 283-7800  
arthritis.org

## Bereavement Support

**To locate a support group,**  
**contact GriefShare**  
(800) 395-5755  
griefshare.org

## Blind

**Beaver County Association for the Blind**  
(724) 843-1111  
bcblind.org

## Brain

**Brain Injury Association of Pennsylvania**  
(800) 444-6443  
biapa.org

## Cancer

**Acts Cancer Care**  
(724) 709-7155  
actscancercare.wixsite.com/home

**American Cancer Society**  
(800) 227-2345  
cancer.org

**National Cancer Institute**  
(800) 422-6237  
cancer.gov

## Cerebral Palsy

**United Cerebral Palsy**  
(800) 872-5827  
ucp.org

## Crohn's and Colitis

**Crohn's and Colitis Foundation of American**  
(800) 343-3637  
ccfa.org

## Diabetes

**American Diabetes Association**  
(888) 342-2383  
diabetes.org

## Epilepsy

**Epilepsy Foundation of Western/Central PA**  
(800) 361-5885  
eawcp.org

## Heart

**American Heart Association**  
(800) 242-8721  
americanheart.org

## Kidney

**American Kidney Fund**  
(800) 638-8299  
kidneyfund.org

## Leukemia

**The Leukemia and Lymphoma Society**  
(800) 955-4572  
leukemia.org

## Liver

**American Liver Foundation**  
(800) 465-4837  
liverfoundation.org

## Lung

**American Lung Association**  
(800) 586-4872  
lungusa.org

## Lupus

**Lupus Foundation of PA**  
(412) 445-8780  
lupuspa.org

## Mental Health

**Behavioral Health Beaver County**  
(724) 891-2827  
beavercountypa.gov/departments/behavioral-health

**National Alliance on Mental Illness (NAMI)**  
(888) 264-7972  
namiswpa.org

## Multiple Sclerosis

**National Multiple Sclerosis Society**  
(800) 344-4867  
nationalmssociety.org

## Myasthenia Gravis

**The Myasthenia Gravis Foundation of America**  
(800) 541-5454  
myasthenia.org

## Osteoporosis

**Bone Health and Osteoporosis Foundation**  
(800) 231-4222  
nof.org

## Ostomy

**United Ostomy Associations of America**  
(800) 826-0826  
ostomy.org

## Parkinson's Disease

**American Parkinson Disease Association, Inc**  
(800) 223-2732  
apdaparkinson.org

## Stroke

**American Stroke Association**  
(888) 478-7653  
strokeassociation.org



# Assistive Technology

## Augmentative Communication Consultants (ACCI)

(412) 264-6121  
accinc.com

ACCI represents more than a dozen manufacturers of augmentative communication and other assistive technologies, offering demonstrations, products, workshops and consultations. Also offers iPad SGD.

## Disabled Dealer

disableddealer.com

Through regional print publications, individuals and businesses can sell their new and used accessible vans, scooters, wheelchairs and more.

## Guiding Eyes for the Blind

(800) 942-0149  
guidingeyes.org

Provides trained guide dogs for the blind or visually impaired throughout the US at no charge. Assistive technology training is offered in conjunction with guide dog training.

## Paws With A Cause (PAWS)

(616) 877-7297  
pawswithacause.org

PAWS trains assistance dogs nationally for people with disabilities and provides lifetime team support which encourages independence.

## Pennsylvania Assistive Technology Lending Library

(412) 683-7100 ext. 2179  
TTY: (412) 246-2255  
classcommunity.org

This “try before you buy” program offers loaners of assistive technology devices for approximately six weeks to Pennsylvania residents with disabilities.

## UPMC Disabilities Resource Center

(412) 605-1483  
upmc.com/patients-visitors/patient-info/disabilities-resource-center

The UPMC Disabilities Resource Center was created with the goal of improving access to health care for UPMC patients with disabilities. Contact the center with any questions, comments, or suggestions related to your disability.

## Adaptive Clothing/Products

### Buck and Buck

(800) 458-0600  
Buckandbuck.com

Buck & Buck offers women’s and men’s adaptive clothing, footwear and accessories. Easily shop on their online store by need. All clothing is made in the USA.



### Resident Essentials

(888) 543-2566  
Residentessentials.com

Resident Essentials offers one-stop-shopping for a wide assortment of clothing and products that make it easier for caregivers to meet the diverse needs of their residents. They specialize in labeling residents’ clothing.



### Silverts

(800) 387-7088  
Silverts.com

For nearly a century, Silverts has been providing reliable adaptive apparel for people with dressing difficulties. They are committed to offering exceptional service, quality, and value for the price.

### Zappos

Zappos.com

This popular online shoe store offers single shoes and a different-size shoes program. On the home page, search for “adaptive/single shoes.”



### Let Us Help You:

- Connect to Services
- Maintain Independence
- Stay in Your Own Home
- Care for a Loved One

**PA Link Helpline**  
**(800)753-8827**

PA Link partners represent federal, state, and local agencies that support consumer long-term living preferences, and empower them to understand, determine, and effectively navigate their support service options — regardless of age, disability, or income.



# Food Assistance



## Beaver County Cancer and Heart Association

3582 Brodhead Rd., Ste. 201  
 Monaca, PA 15061  
 (724) 774-6600  
[bccha.org/support-programs](http://bccha.org/support-programs)

Offers Ensure Plus nutritional supplement at very affordable prices. Flavors include vanilla, chocolate, strawberry and butter pecan.

## Greater Pittsburgh Community Food Bank

(412) 460-3663  
[pittsburghfoodbank.org](http://pittsburghfoodbank.org)

A federal program, run by the Pennsylvania Association of Regional Food Banks, that provides USDA commodity foods. Each month participants receive a box containing food. Must meet certain criteria to be eligible.

## Senior Center Congregate Meals

Senior centers and their satellite locations throughout Beaver County offer congregate meals every week to older adults. The schedule for these meals is as follows:

### Center at the Mall, Beaver Valley Mall

(724) 774-5654  
 Monday through Friday

### Circle of Friends, Conway:

(724) 869-4224  
 Monday through Friday

### Circle of Friends, New Brighton:

(724) 846-1959  
 Monday through Friday

See page 82 of this Guide for more information about senior centers in Beaver County.

## Senior Farmer's Market Nutrition Program (FMNP)

Beaver County Office on Aging  
 Farmers Market Hotline  
 (724) 847-2262

By using FMNP checks—administered in Beaver County through Beaver County Office on Aging—older adults can purchase and enjoy the benefits of locally grown produce. One set of five checks worth \$10 each is distributed to eligible seniors each summer at scheduled sites throughout the county. Recipients must be age 60 or older, live in Beaver County, not live in a residential facility, and meet income guidelines. Checks are distributed on a first-come, first-served basis. Eligible seniors not physically able to get to a site can designate a proxy to pick up and redeem the checks. Proxy forms are available at the Beaver County Office on Aging and on the Pennsylvania Department of Agriculture website: [agriculture.pa.gov](http://agriculture.pa.gov).

## Supplemental Nutrition Assistance Program (SNAP)

SNAP is the federal Food Stamp Program. The program is accessible to low-income individuals and families to buy the food they need for good health. Benefits are provided on an electronic card that is used like an ATM card and accepted at most grocery stores.

## SNAP Program Income Guidelines

Household Size	Age 59 and Under	Age 60 and Over or Disabled
1	\$1,718	\$2,148
2	\$2,323	\$2,904
3	\$2,928	\$3,660
Each Additional Member	+\$606	+\$758

\* Income guidelines are in effect through September 30, 2023.

### The following persons may apply:

- The head of the household
- The spouse of the head of the household
- Any other responsible household member
- A designated authorized representative, who can be a friend, relative, neighbor, or anyone else the applicant trusts to go food shopping and use his/her food stamp benefits

### How to apply

Fill out an application at your local County Assistance Office at (724) 773-7300 or (800) 653-3129, Department of Human Services (800) 692-7462/TDD: (800) 451-5886 or fill out an online form at COMPASS, [compass.state.pa.us](http://compass.state.pa.us).

# Food Assistance

## Meals on Wheels

Meals on Wheels is an ideal program for older adults who are homebound and unable to shop for food or physically prepare their own meals.

Each meal is nutritionally sound and meets two-thirds of seniors' Recommended Daily Allowance (RDA). Hours and days of operation vary by location (see list below) but meals are generally served Monday through Friday between 10 a.m. and noon. Consumers are asked to donate an average of \$20 to \$25 per week for meals.

### Blackhawk Area Meals On Wheels

Mt. Olive Lutheran Church  
2679 Darlington Rd., Chippewa  
(724) 843-6646

*Serving South Beaver Township, Big Beaver, Chippewa Township, Darlington, New Galilee, Patterson Twp., Patterson Heights and Enon Valley*

### Beaver County Meals On Wheels

Grace Lutheran Church  
393 Adams St., Rochester  
(724) 774-0292

*Serving Aliquippa, Ambridge, Baden, Beaver, Bridgewater, Brighton Township, Center Township, Conway, East Rochester Borough, Economy Borough, Fair Oaks, Five Points, Freedom, Harmony, Hookstown, Hopewell Township, Independence, Industry, Midland, Monaca, New Brighton, New Sewickley, Pulaski Township, Rochester Borough, Rochester Township and Vanport.*

## Food Pantries

If you are in need of food assistance or are having difficulty making ends meet and simply need a nutritious, meal, check out this page for resources in your Beaver County community.

### Baden United Methodist Church/

#### We Care Food Pantry

(Baden and Conway)  
(724) 869-2720 and (724) 242-0204

### Christian House Baptist Chapel

(Raccoon Township)  
(724) 495-3330

### Salvation Army Aliquippa

(Lower Beaver Valley, zip codes 15001, 15061 and 15081)  
(724) 378-0875

### Salvation Army Beaver Falls

(Upper Beaver Valley, including zip codes 15010, 15066, 16136)  
(724) 891-3605

### Salvation Army Midland

(zip codes 15052 and 15059)  
(724) 777-0011

### Salvation Army Rochester

(Central Beaver Valley including zip codes 15009, 15027, 15042, and 15074)  
(724) 774-8335

### St. John The Evangelist Orthodox Christian Church

1501 8th Ave., Beaver Falls  
(724) 847-1111

## Soup Kitchens

### Christ Episcopal Church

1217 Third Ave. (Rear), New Brighton  
(724) 561-6491

### Church in the Round

Griffith and Woodrow, Aliquippa  
(724) 375-5528

### First Presbyterian Church

1103 Eighth Ave., Beaver Falls  
(724) 846-7818

### Ladle and the Hearth

Ninth and Maplewood, Ambridge  
(412) 908-0323

### Monaca United Methodist Church

117 Indiana Ave., Monaca  
(724) 775-6702

### Salvation Army Beaver Falls

414 16<sup>th</sup> St., Beaver Falls  
(724) 846-2330

### Twelve Loaves

1031 Second Ave., New Brighton  
(724) 561-6491

## Beaver Falls Breakfast Ministry

### Central United Methodist Church

(1<sup>st</sup> and 2<sup>nd</sup> Saturday of each month; dinner on Monday, Thursday and Fridays in addition to 1<sup>st</sup> and 2<sup>nd</sup> Saturdays)  
Sixth Ave. and 13<sup>th</sup> St., Beaver Falls  
(724) 846-3474

### First Baptist Church

(4<sup>th</sup> Saturday)  
Sixth Ave. and 17<sup>th</sup> St., Beaver Falls  
(724) 843-8930

### St. John The Evangelist Orthodox Christian Church

(3<sup>rd</sup> Saturday)  
1501 8th Ave., Beaver Falls  
(724) 847-1111

Notes: \_\_\_\_\_

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# Financial Assistance

## Alliance for Consumer Protection (ACP)

3607 Brodhead Rd., Monaca, PA 15061  
(724) 888-5931  
(724) 777-7809  
acp-beaver.org

ACP provides consumer information and education, mediates and negotiates complaints, helps resolve credit report problems, does consumer credit counseling and establishes family budgets for consumers in the Beaver County region. All services are free.

## Beaver County Assistance Office

171 Virginia Ave.  
PO Box 349  
Rochester, PA 15074  
(724) 773-7300 or (800) 653-3129  
LIHEAP (724) 773-7495  
dhs.pa.gov

The Beaver County Assistance Office provides help and services to residents of Beaver County regarding matters such as cash assistance, Food Stamps, medical coverage, home heating assistance (LIHEAP), emergency housing and possible help with paying for Medicare premiums. To learn more, call the above phone numbers or visit the state website.

## Pennsylvania Assistive Technology Foundation (PATF)

(888) 744-1938  
patf.us

This statewide nonprofit organization provides education and financing opportunities for people with disabilities and older Pennsylvanians, helping them to acquire the assistive technology devices and services that improve the quality of their lives.

### PATF offers:

- Information and assistance about assistive technology, funding resources, and vendors
- 0% and low-interest loans
- Financial education

### PATF programs are available to Pennsylvanians of:

- All ages
- All income levels
- All disabilities and health conditions

We make every effort to make all of our materials accessible, including to non-English speakers.

## Pennsylvania Health Law Project

(800) 274-3258  
phlp.org

Pennsylvania hospitals are required by law to provide care for people who can't fully pay their medical bills. They are required because most hospitals receive funds--called "charity care" funds--that are to be used to help such patients. Call if you have trouble qualifying for health insurance or free or low-cost care from your hospital.

## Pennsylvania Housing Finance Agency

### Access Home Modification Program

(800) 822-1174  
phfa.org

Provides mortgage loans to assist persons with disabilities or who have a family member(s) living in the household with disabilities and who are purchasing a home that needs accessibility modifications. This program provides a deferred payment loan, with no interest and no monthly payment. The loan becomes due and payable upon payoff of the first mortgage, sale, transfer, refinance or non-owner occupancy of the property.

## Reverse Mortgage

A reverse mortgage enables older homeowners to convert part of the equity in their homes into tax-free income without having to sell the home, give up their title or take on a new monthly mortgage payment. The reverse mortgage is aptly named because the payment stream is "reversed." Instead of making monthly payments to a lender, a lender makes payments for you.

A reverse mortgage can be paid to you all at once in a single lump sum of cash, as a regular monthly loan advance, or at times and in amounts that you choose. The amount of cash you can get depends in part on the specific reverse mortgage plan you select. You pay the money back plus interest when you sell your home, permanently move from your home or are deceased.

### Who's Eligible

Borrowers must be age 62 or older and must occupy the home as a principal residence.

### How They Work

Because you make no monthly payments, the amount you owe grows larger over time. As your debt grows larger, the amount of cash (or equity) remaining after selling and paying off the loan generally grows smaller. You are still responsible for property taxes, insurance and repairs.

### What You Pay

The lowest cost reverse mortgages are offered by state and local governments; they generally have low or no loan fees, and the interest rates are typically moderate. Private sector reverse mortgages are very expensive and include a variety of costs. Reverse mortgages are most expensive in the early years of the loan and become less costly over time.

### Tax and Estate Considerations

It's important to be aware that reverse mortgages may have tax consequences, affect eligibility for assistance under federal and state programs, and have an impact on the estate and heirs of the homeowner.

*Source: aarp.org.*

# Financial Assistance

## Social Security Administration

### Office of Public Inquiries

Windsor Park Building  
1100 West High Rise  
6401 Security Blvd.  
Baltimore, MD 21235  
(800) 772-1213  
TTY (800) 325-0778  
ssa.gov

On the Social Security Administration's website, you can determine if you qualify for benefits, apply for benefits (retirement and disability) and estimate your future benefits. You can also get help with a particular situation such as a death in the family, and receive information for widows, widowers and other survivors on how to report a death.

Social Security's toll-free number operates from 7 a.m. to 7 p.m. Monday through Friday. If you have a touch-tone phone, recorded information and services are available 24 hours a day, including weekends and holidays, seven days a week. For those who are deaf or hard of hearing, call the TTY number above between 7 a.m. and 7 p.m. Monday through Friday. Have your Social Security number handy when calling.

### Beaver County SSA local offices:

All Beaver County residents with a zip code that starts "15" should contact the Baden office at:

350 Logan Ln.  
Baden, PA 15005  
(866) 331-6401

All Beaver County residents with a zip code that starts "16" should contact the New Castle office at:

1708 Wilmington Rd.  
New Castle, PA 16105  
(866) 331-5286

## Supplemental Security Income (SSI)

(800) 772-1213  
TTY: (800) 325-0778  
ssa.gov

SSI is a federal program that provides monthly cash payments to people who have a limited income and resources if they are age 65 or older or if they are blind or have another disability.

### Being eligible for SSI means:

- you receive a monthly benefit.
- Medicare premiums are paid in full.
- Medicaid and Food Stamp benefits may be available.



## TCBC the cornerstone of beaver county

600 Sixth St.  
Beaver Falls, PA 15010  
(724) 846-6400  
cornerstonebeaver.org  
Facebook page: TCBC The Cornerstone of Beaver County

The Cornerstone is a reliable central access to Beaver County resources that help community residents improve their lives. It's resources include:

- The Franklin Center: Helps eligible applicants who are facing imminent homelessness with rental and utility assistance and more.
- Beaver County Fair Housing Office: Creates equal housing opportunities by educating and enforcing Fair Housing Laws that prohibit discrimination based on race, color, religion, sex, national origin, disability or family status.
- SNAP: Through the Greater Pittsburgh Community Food Bank, this helps individuals to afford food, health insurance and home heating through programs like SNAP, Medical Assistance and LIHEAP.
- Emergency Solutions Grant: Provides help to those at risk of homelessness through case management, financial assistance, credit counseling and more.
- Supportive Services or Veteran Families: Provides temporary assistance for veterans who are experiencing a housing crisis.

## Veterans

Veterans and survivors who are eligible for VA Pension and require the aid and attendance of another person, or are housebound, may be eligible for additional monetary payment. See page 70 for more information.

### Additional Resources

**Pennsylvania Department of Banking and Securities**  
(800) 722-2657  
dobs.pa.gov

**Pennsylvania Office of Attorney General**  
(800) 441-2555  
attorneygeneral.gov

**US Department of Housing and Urban Development (HUD)**  
(800) 569-4287  
usa.gov

# Home Repair, Maintenance and Safety

Getting older can bring with it various lifestyle changes and minor health concerns, some of which require us to make modifications to our homes in order to remain safe there. The following organizations in and around Beaver County can help you remain independent by providing home safety and modification services on an as-needed basis.



## Beaver County Home Improvement Program (HIP)

The Housing Authority of the County of Beaver  
300 State Ave. Beaver, PA 15009  
(724) 775-1220  
beavercountyhousing.org

Due to the age of the housing stock in Beaver County and recognizing the importance it has on the economic climate of the county—as well as the effect that an aging, deteriorating housing supply may have on the community—the Beaver County Board of Commissioners has made a substantial commitment to maintaining and preserving the existing housing stock in Beaver County through its Community Development Block Grant funds for the Home Improvement Program (HIP). The objectives of HIP are to stabilize the housing stock by providing rehabilitation assistance to eligible county residents.

The Beaver County Home Improvement Program was created to provide financial assistance to eligible home owner/occupants. This financial assistance is offered in the form of a zero percent interest loan/deferred payment grant. The amount of assistance varies based upon household income and is to be used to return the housing unit to a code compliant condition with a secondary emphasis on energy conservation.

## Hosanna Industries

109 Rinard Ln.  
Rochester, PA 15074  
(724) 770-0262  
hosannaindustries.org

This nonprofit organization uplifts communities by providing home construction and general repair services as a means to alleviate poverty among very low-income households and keep their homes habitable and handicapped assessable. (HUD income guidelines vary by county). Hosanna constructs new homes in one week's time (called "blitz builds") for qualifying families. Financial verification and a photocopy of one's deed must accompany the application. Personal donations and volunteers are welcome.

## ReStore Habitat for Humanity

47 Bridge St.  
Beaver Falls, PA 15010  
(724) 846-1630  
beavercountyhabitat.org

ReStore sells good quality used and surplus building materials at a fraction of normal prices. Proceeds from ReStore helps to fund the construction of Habitat for Humanity houses in Beaver County. Materials are usually donated from building supply stores, contractors, demolition crews or from individuals who wish to show their support for Habitat. In addition to raising funds, they help the environment by rechanneling good, usable materials into use. Habitat for Humanity is a nonprofit, ecumenical Christian housing ministry. It seeks to eliminate poverty housing and homelessness, and to make decent shelter a matter of conscience and action.

## Weatherization Program

The Housing Authority of the County of Beaver  
300 State Ave.  
Beaver, PA 15009  
(724) 775-1220  
beavercountyhousing.org

The purpose of this program is to help lower fuel bills. Services may include: weather stripping around doors, caulking around windows, insulation around hot water tank/ exposed water pipes, sealing of air ducts, insulation in attic area, safety inspection of furnace. Applicants are ranked on a Waiting List based on need of the household.

### Weatherization Income Limits

Household	Limit
1	\$27,180
2	\$36,620
Each additional person	\$9,440

*Note: There may be a waiting list for this program. Income limits may change after this guide has been printed.*

Notes: \_\_\_\_\_  
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# A-1 HAULING LLC

**BEST RATES!**

**QUICKEST RESPONSE TIME!**

**Downsizing Specialists!  
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**724-216-3496**

## Safety for Seniors

### Preventing Crime at Home

Most of us want to believe that crime is something that only happens “out there”—beyond our neighborhood or on the evening news. While older adults are less likely to be victims of crime than young adults, we can’t ignore that seniors are often targets for robbery, purse snatching, car theft, and home repair and Internet scams. Don’t let the fear of crime stop you from enjoying life but do be aware of your surroundings, even in your own home. These tips can help you fight crime and stay safe.

### In Your Home:

- Make sure your locks, doors and windows are strong and secure. Keep them locked when you are at home and away.
- Don’t open your door before you know who’s there. Look through a peephole or safe window first.
- Don’t be afraid to hang up on telephone salespeople. Don’t give personal information over the phone.
- Be on guard about hiring people who come door-to-door looking for home repair work.
- Be careful when buying things online. Make sure that any website you are ordering items from has a secure server.
- Make a list of your expensive belongings and take pictures of the most valuable items. Store these papers in a safe place.
- Don’t keep large amounts of money at home.
- Consider using a home alarm system.

### In Your Neighborhood:

- Get to know your neighbors and join a neighborhood watch program if your community has one.
- Walk with a friend. Stay away from unsafe places like dark parking lots or alleys.
- Keep your car doors locked at all times. Don’t open your car door or window for strangers.
- Carry your purse close to your body with the strap over your shoulder and across your chest.

### Personal Response Systems (PERS)

Personal response systems allow a person — with the touch of a button — to reach someone at a response center 24 hours a day, seven days a week. For seniors and people with disabilities, these systems can give you or a loved one peace of mind.

The senior or disabled individual can often continue with daily activities and remain independent as a result of having a PERS.

*Local telephone service providers may also be of assistance in arranging personal response systems. Contact your local telephone provider.*

## Are you ready for an emergency? (and why you should be!)

*Editor's note: Please be sure to save the information in this article. It's designed to help you take the first steps in readying for an emergency. By developing a personal emergency plan and storing supplies in your home, you will be better prepared to withstand an emergency if and when it occurs.*

Emergencies and disasters come in many types and sizes: heat waves and snow storms, fires and floods, power outages and hazardous material spills. You can often get through an emergency just by staying inside and being careful. At other times, emergencies can be such a serious threat to your health and safety that you may have to leave your home for a time. Most of us can get through a thunderstorm without incident but what if it causes a power outage that lasts for a few days?

Because emergencies often happen with little or no warning, you may have little or no time to prepare. For this reason, the trick is to take some simple steps to prepare ahead of time so that you will be ready when one happens. Moreover, your local police and other emergency personnel may not be able to respond to you right away if you need help when a general or widespread emergency—such as a flood or snowstorm—happens in your community. In these cases, being prepared can help you get through an emergency on your own until help arrives.

Remember to be a good neighbor and friend in an emergency. If you know others who may need help, especially those who live alone, they may really appreciate hearing from you and knowing that someone is thinking about them.

### Individual Emergency Plans

Your individual emergency plan should be designed to meet your personal situation and needs in an emergency. The following information should help you create an effective emergency plan.

**Who you will call.** Begin your plan by thinking about which family members, friends, neighbors or other people you would call for help in a serious emer-

gency. Ask if you would be able to call on them in an emergency. Once you have identified your emergency contacts, do this:

- Make a list of their names, addresses and phone numbers on small index cards that you can keep in your home and purse/wallet.
- Give copies to the people on your list so that they can communicate with each other.
- Make sure to add your name, address and phone number to the list so that the other people on it can call you.

### Your list of people should include:

- the family member or other person who you feel you can most depend on in an emergency. This person should be someone with whom you stay in touch regularly, will always know where you are and will know how to contact you. This should be the first person you call in an emergency. If you must leave your home, this should be the first person that you call to say where you will be and how you can be reached.
- emergency services in your community, such as the police, fire and ambulance or emergency medical staff.
- your personal physician. (Make sure that your physician knows about all of the medications that you take.)
- your Office on Aging care manager or senior center.
- nearby family members, friends and others who may be able to help you, especially those who have a car and could come to your home or take you somewhere.
- someone you know well who lives outside the Beaver County area and may be easier to contact if local phone lines are jammed.

**How you will get out.** In some emergencies such as a fire, you may not be able to leave your home through a main entrance or get to the street. Your plan should list all the other ways that you can safely get out of and away from your home.

**Where you will go.** Your plan should list the place or places you will go if an emergency requires that you leave your home. For instance, if you must leave your home for a short time (an hour or so), pick a place close by, maybe with a family member or friend, where you will be safe and it will be easy to return home. If you must leave your home for a longer time, even a few days, indicate the name, address and phone number of a family member or friend where you will be able to stay until it is safe to return to your home.

**What you need to take with you.** If you have to leave your home, your plan should list the things that you will need to take with you so that you can find and pack them quickly, especially your medications. It also helps to keep some basic clothing items packed in a bag and ready to go. See “Emergency Home Supplies,” to the right.

**How to secure your home.** Since you may be away for a while, your plan should list the things you need to do to safeguard your home, such as the following.

- Lock doors and windows
- Unplug all major appliances
- Turn off utilities
- Have a house key with you and give another one to a nearby family member or friend

**Special help you may need.** If you have special medical or physical conditions or needs, list them so that they are known and can be met in an emergency. Tell the people on your contact list about your needs so that they will know what to do for you in an emergency. It is important to note anything that will affect your ability to leave or live away from your home for a few days, such as:

- you use a walker or wheelchair, or are unsteady on your feet.
- you have special medical needs such as oxygen or insulin.
- you need special medical services such as dialysis or heart monitoring.
- you have no automobile and will need transportation.

# Emergency Preparedness

- you have to take medications regularly.
- you have other medical conditions or disabilities that affect your ability to move around such as arthritis or poor eyesight.
- you have pets that will need to be cared for.

## Learn more about emergency preparedness

Two excellent sources to obtain information regarding emergency preparedness are the American Red Cross and the Federal Emergency Management Administration (FEMA). You can visit the American Red Cross website at [redcross.org](http://redcross.org) or contact them directly at (724) 996-7552. You can access FEMA's website at [fema.gov](http://fema.gov).

### Special Needs Response Card Beaver County Emergency Services

351 14<sup>th</sup> St.  
Ambridge, PA 15003  
(724) 775-1700  
[beavercountypa.gov/departments/emergency-services](http://beavercountypa.gov/departments/emergency-services)

If you or other members of your family would require special assistance in the event of an emergency evacuation, the Beaver County Emergency Management Agency has a Special Needs Response Card that you can complete and send in to notify the agency of your needs. (Some special needs would include if you are hearing, visually or mobility impaired, or would require special transportation for a medical condition.) The Special Needs Response Card is automatically sent out to all county residents each year; if you didn't receive one or need a replacement, call the number above or visit the Beaver County Emergency Services at the above address Monday through Friday. By completing and signing this card, your signature authorizes emergency management officials to use the information provided to assist you if an evacuation is ever required. All information provided is kept confidential.

Now that you have your personal emergency plan, begin to gather emergency supplies to keep in your home or take with you if you have to leave. Here are some items that you should always have ready at home:

- ✓ Non-perishable food items (three-day supply, manual can opener and, if it's hard for you to use a can opener, food in easy-to-open containers)
- ✓ Water (three-day supply, one gallon per person per day for drinking and sanitation)
- ✓ Lighting and clock (battery operated)
- ✓ Flashlight (without batteries loaded), supply of batteries and matches in a waterproof container
- ✓ Large umbrella and raincoat
- ✓ Communication devices (cell phone with charger, battery powered radio, NOAA weather radio, television, personal computer with email and Internet, paper and pens)
- ✓ First-aid kit and manual, medications, medical supplies, personal hygiene and daily living items
- ✓ Personal identification and important documents (birth certificate, Social Security and Medicare/Medicaid cards, driver's license, home deed, insurance and bank records, list of major household goods) in a waterproof container and secure place
- ✓ Cash, checks and credit cards
- ✓ Re-sealable plastic bags
- ✓ Dust masks, plastic sheeting and duct tape for protection from contaminated air
- ✓ Moist towelettes, garbage bags and plastic ties for personal sanitation
- ✓ Noise-making devices to signal for help (whistle, pot and pan, air horn)
- ✓ Tools (wrench to turn off water, snow shovel, ice breaker)
- ✓ A copy of your personal emergency plan, including the list of emergency contact numbers
- ✓ Buckets or other containers for water storage
- ✓ House and car keys, and extra sets kept by someone outside the home
- ✓ Local street map and phone directory
- ✓ Warming and cooling items (blankets, fans, air conditioner, sleeping bags)
- ✓ Fire extinguisher and instructions on how to use it
- ✓ Two or three complete changes of clothing
- ✓ Children's supplies, if needed
- ✓ Pet supplies, if needed

### Beaver County Emergency Alerts

The Beaver County, PA emergency alerts notification system is utilized to alert residents regarding emergencies such as fires, outages, floods, hurricanes, evacuations and more.

Register now to receive Beaver County, PA emergency alerts via multiple contact methods including voice, text and email. To register, visit

[beavercountypa.gov/departments/emergency-services](http://beavercountypa.gov/departments/emergency-services)

or text "BCAlerts" to 77295 using your mobile phone.

**Stay Informed**  
Sign up to receive alerts.  
Text BCAlerts to 77295 and receive important notifications.

SEVERE WEATHER ALERTS    TRAFFIC UPDATES    EMERGENCY NOTIFICATIONS

77295

BCAlerts

Welcome to Beaver County Alerts! Reply STOP to cancel. Msg & data rates apply.

Thank you for signing up for Beaver County Alerts to stay informed and up to date.

Message and data rates may apply. Text messages are sent on an as-needed basis. Go to [smar911.com](http://smar911.com) for privacy and terms info. Text STOP to 77295 to cancel or HELP for tech support.

# Health Insurance

Health insurance is a serious matter, especially with today’s rising healthcare costs. This section of the *Guide* offers an array of options for health and long-term insurance coverage, counseling and advocacy.

## Federal/State Insurance Medicaid

(800) 692-7462 or  
Beaver County Assistance Office at (724) 773-7300  
cms.gov

A joint federal and state program that helps pay medical costs for some people with limited incomes and resources. Most of your healthcare costs are covered if you have Medicare and Medicaid. Medicaid programs vary from state to state. People with Medicaid may get coverage for services such as nursing home and home healthcare that are not fully covered by Medicare through Community Health Choices.

**AmeriHealth Caritas**  
(855) 235-5115

**PA Health & Wellness**  
(844) 626-6813

**UPMC Community HealthChoices**  
(844) 833-0523

## Medicare (Original Medicare Plan)

(800) 633-4227; (800-MEDICARE)  
medicare.gov

**Medicare is a health insurance program for:**

- people ages 65 and older;
- people under age 65 with certain disabilities; and
- people of all ages with end-stage renal disease (permanent kidney failure requiring dialysis or a kidney transplant.)

Medicare Part A (Hospital Insurance) helps to pay for inpatient hospital care, psychiatric hospital care, medically necessary skilled nursing facility care following a hospital stay, home health care, hospice care and blood received in a hospital or skilled nursing facility. Most people do not pay a premium for Part A because they or a spouse already paid for it through their payroll taxes while working.

Medicare Part B (Medical Insurance) helps to pay for doctor’s services, outpatient hospital services and various medical services and supplies. This is a voluntary program and a monthly premium must be paid.

Assistance to pay for this premium may be available for individuals with low income. (Refer to Healthy Horizons below.)

Visit the Medicare website listed above or contact your nearest Social Security Administration office for specific information about benefits.

## Healthy Horizons in Pennsylvania

(800) 842-2020 or (800) 692-7462  
dhs.pa.gov

This medical assistance program developed by the state serves to ensure adequate health care for older adults and disabled persons with low incomes by helping to pay their Medicare premiums.

- The Healthy Horizons Categorically Needy Program pays medical benefits such as prescriptions, doctor or clinic visits, dental and eye care, Medicare premiums, and Part A and B deductibles and coinsurance.

- Healthy Horizons Medicare Cost-Sharing Program pays only Medicare premiums and Part A and B deductibles and coinsurance (QMB).

- Healthy Horizons Specified Low Income Medicare Beneficiary Program (SLMB) pays only the Medicare Part B monthly premium.

- The Qualified Individual Program (Q-I) also pays the Medicare Part B premium.

*For more information, contact the Beaver County Assistance Office at (724) 773-7300 or PA MEDI at (724) 847-2262.*

Program	Monthly Income: 1	Monthly Income: 2	Asset Limits: 1	Asset Limits: 2	Benefits
(QMB) Qualified Medicare Beneficiary “B”	\$1,215 or less*	\$1,643 or less	\$9,090	\$13,630	Deductibles Coinsurance
(SLMB) Specified Low-Income Medicare Beneficiary	\$1,458 or less*	\$1,972 or less	\$9,090	\$13,630	Return of Part “B” Premium
(Q-I) Qualified Individual 1	\$1,641 or less*	\$2,219 or less	\$9,090	\$13,630	Return of Part “B” Premium

*Income guidelines listed above may change after this guide is printed.*

*\*Includes \$20 disregard amount*

*\*Information from Pa.Gov Pennsylvania Department of Human Services.*

## Medigap Insurance

### PA MEDI Program

(724) 847-2262 Local  
(888) 548-2262 Long Distance

### The Pennsylvania Insurance Department Consumer Line

(877) 881-6388  
insurance.pa.gov

This is a Medicare supplement insurance policy sold by private insurance companies to fill “gaps” in Original Medicare Plan coverage. Medigap policies only work with the Original Medicare Plan. The best time to buy a Medigap plan is during open enrollment, which lasts for six months. It starts on the first day of the month in which you are age 65 or older, and enrolled in Medicare Part B. In some situations, you may be able to buy a Medigap policy outside your open enrollment period. These rights are called “Medigap Protections.”

## Private Medicare Advantage Plans

A Medicare Advantage Plan is offered by a private insurance company that manages the health care of the plan’s members. The government pays these companies money each month for each member. The company then helps to pay for medical care by doctors and hospitals that the member needs. These plans are required to provide all services covered under Medicare Parts A and B, and many plans offer additional benefits. In addition to a monthly premium, you may be responsible for out-of-pocket costs such as a co-payment or co-insurance for doctor and hospital visits. To see a specialist or doctor out of the plan, or get lab work, you need a referral from your primary care physician (PCP).

**NOTE:** Medicare Advantage Plans differ from a Medigap policy. Medigap is a policy sold by the private insurer to fill in the “gaps” with Original Medicare. You should not buy a Medigap plan if you are in a Medicare Advantage Plan. Medicare Advantage Plans are available in many areas. If you have one of these plans you do not need a Medigap policy. Medicare Advantage Plans include:

- Health Maintenance Organization (HMO)
- Preferred Provider Organization Plans (PPO)
- Private Fee-for-Service Plans (PFFS)
- Medicare Medical Savings Account Plans (MSA)
- Medicare Specialty Plans

## Medicare Advantage Plans within Beaver County:

**Highmark Whole Care**  
(800) 392-1147

**Aetna**  
(800) 470-4272

**Highmark**  
(800) 576-6343

**Humana**  
(800) 833-2312

**United HealthCare**  
(800) 281-7522

**UPMC for Life**  
(877) 381-3765

## Local Insurance Brokers:

**Lukas Baker**  
(724) 594-7648

**Mark and Debbie Cohn**  
(724) 827-5093

**Crystal A. Manning**  
(412) 716-4942

**Namath Insurance Advisors**  
(724) 847-3290

## The Affordable Care Act Health Insurance Marketplace

For PA residents, call: (844) 844-8040  
pennie.com

The Affordable Care Act (ACA) helps Americans get access to the healthcare coverage they need. Whether you don’t have coverage now or have it but want to look at other options, you can find health coverage at Pennie (pennie.com). You’ll see all the health plans available in our area so you can compare them side-by-side and pick the plan that’s right for you. Pennie will also tell you if you qualify for free or low-cost coverage available through Medicaid.

Medicare isn’t part of Pennie, so you don’t have to replace your Medicare coverage with Marketplace coverage.

Most Americans are eligible to use Pennie. Apply online at the above website, with a paper application, or by phone (call number, above). Telephone help is available 24/7. In-person help in your community can be found by entering your zip code at pennie.com.

## Military Coverage

### TRICARE

(800) 444-5445  
tricare.mil

TRICARE is a healthcare program for active duty service members, National Guard and Reserve members, retirees with 20 years of service, and their families. Medicare-eligible uniformed services retirees ages 65 and older and certain family members have access to expanded medical coverage known as TRICARE for Life (TFL). You must have Medicare Part A and Part B to receive TFL benefits.

## United States Department of Veterans’ Affairs Health Care Benefits

(800) 827-1000  
va.gov

The Veterans Administration offers a medical benefits package to all enrolled veterans. This plan emphasizes preventive and primary care, and offers a full range of outpatient and inpatient services within the VA healthcare system.

## Other Health Insurance Options

A variety of other options are available to help pay for medical expenses, services and supplies that Medicare covers only partly or not at all.

- **Group Health Insurance Continuation:** conversion or continuation of an employer provided policy.
- **Long-Term Care Insurance:** pays cash amounts for care received in a nursing facility or in your home.
- **Hospital Indemnity Policies:** pays cash amounts for each day of inpatient hospital services.
- **Specified Disease Insurance:** provides benefits for the treatment of a specific disease such as cancer.

- **Federal Employee Health Benefits Program (FEHB):** offers health coverage for current and retired federal employees and covered family members.

For additional information, call the Pennsylvania Insurance Department Consumer Line at (877) 881-6388 or PA MEDI at (724) 847-2262.

# Health Insurance

## Long Term Services and Supports through Community Health Choices (CHC)

Under this program, home and community based long-term care services may be available to adults to enable them to continue to live in their homes and communities with services and supports.

### To be eligible for Community Health Choices, you must:

- be a resident of Pennsylvania.
- be a US citizen or a qualified non-citizen.
- have a Social Security number.
- meet the level of care needs for a skilled nursing facility.
- meet the financial requirements as determined by your local County Assistance Office. (Estate Recovery may apply.)

### Services available through Community Health Choices:

- Adult daily living services
- Community transition services
- Environmental modifications
- Financial management services
- Home-delivered meals
- Home health services
- Non-medical transportation services
- Participant-directed goods and services
- Participant-directed community supports
- Personal assistance services
- Physical therapy
- Personal emergency response systems
- Respite services
- Service coordination
- Speech therapy
- Specialized medical equipment and supplies
- TeleCare
- Therapeutic and counseling services

There is no cap on the services that Community Health Choices participants receive, no cost sharing and no contributions allowed. In order to qualify for Community Health Choices services, you must meet eligibility requirements. This includes a level of care assessment and a determination of financial eligibility. To get the process started, call the independent enrollment broker Maximus at (877) 550-4227. For more information, call the Beaver County Office on Aging at (724) 847-2262 or (888) 548-2262, or visit [beavercountypa.gov/departments/office-on-aging](http://beavercountypa.gov/departments/office-on-aging).

Here is a checklist of items to include when applying for Community Health Choices, nursing home and cost sharing. These items need to be provided to the assessor for eligibility. If they are not, it could slow down the process when applying for different services.

### Provide photocopies of the following:

- proof of date of birth, birth certificate, baptismal certificate or driver's license
- Social Security card
- health insurance cards
- proof of gross income (often participant and spouse) such as Social Security, pension, Railroad Retirement., VA, etc.
- burial funds
- life insurance
- bank accounts and liquid assets
- property deeds
- power of attorney or guardian papers



## CONFUSED ABOUT MEDICARE?

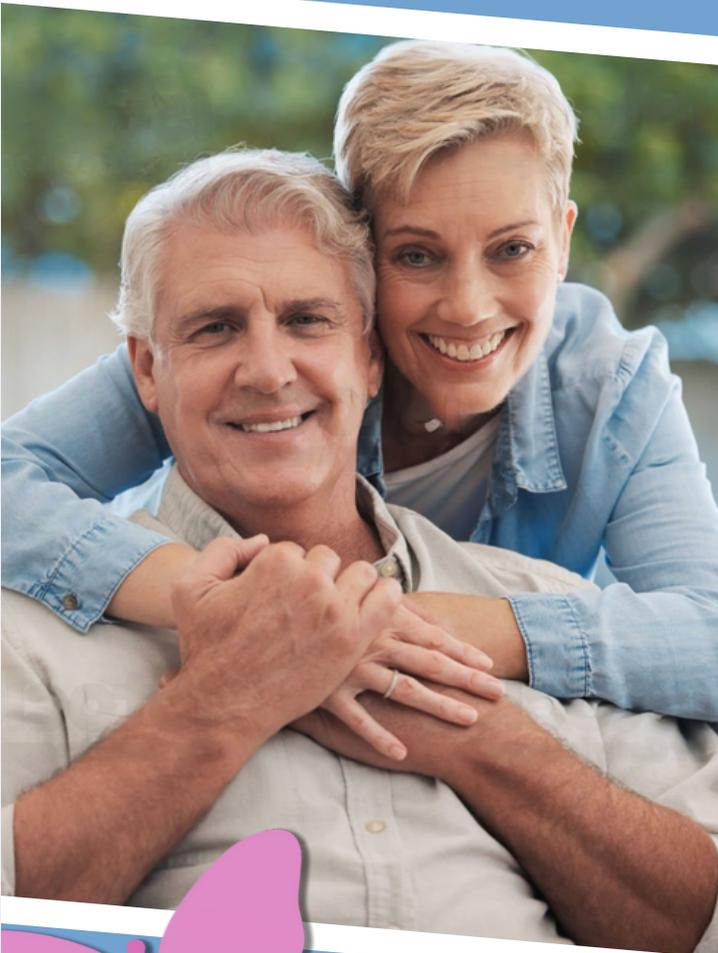
*Medicare is confusing - call for a one-to-one, no charge consultation with a Medicare expert!*

*Remove the **FEAR, UNCERTAINTY, AND COSTLY MISTAKES** from the Medicare enrollment process.*

call **412.716.4942**  
or email [crystalmanning33@gmail.com](mailto:crystalmanning33@gmail.com)  
[www.medicarecrystalclear.com](http://www.medicarecrystalclear.com)

# Mark & Debbie Cohn

## MEDICARE ADVISORS



We'll find  
the plan  
that best  
suits your  
needs!



Compare the most  
competitive options in your area,  
some with little or no premium.

**Call today! 724-827-5093**

markcohn1@verizon.net | dlsweit@verizon.net

Service area: Allegheny, Beaver, Butler, Lawrence, and surrounding areas

# Health Insurance Advocacy/Counseling

## Livanta

(866) 815-5440

Livanta.com

Livanta protects the rights of Medicare beneficiaries receiving care in Pennsylvania. Call Livanta if you are:

- Denied admission to a hospital
- Asked to leave a hospital before you feel well enough
- Are dissatisfied with the quality of medical care you received from a medical provider

Livanta performs these services free of charge to Medicare beneficiaries, including those enrolled in HMOs. All Medicare beneficiaries who receive medical care in Pennsylvania are eligible.

## Medicare Rights Center

(800) 333-4114

medicarerights.org

The Medicare Rights Center is a national, nonprofit consumer service organization that works to ensure access to affordable healthcare for older adults and people with disabilities through counseling and advocacy, educational programs and public policy initiatives. They help individuals with Medicare understand their rights and benefits, navigate the Medicare system and secure the quality care they deserve.

Their education programs offer information and resources on benefits, and their public policy team alerts Congress and the administration about problems facing Medicare consumers and recommends systemic improvements. The center's website (above) includes a comprehensive list of answers to Medicare questions on topics such as coverage basics, eligibility and enrollment, plan options and costs, private health and drug plan costs, filling gaps in Medicare, your rights, help paying for Medicare costs and advice for caregivers.



## National Council on Aging (NCOA)

benefitscheckup.org

ncoa.org

NCOA's "Benefits Checkup" website helps people ages 55 and older find and enroll in federal, state, local and private programs that help pay for prescription drugs, utility bills, meals, healthcare and other needs.

## Pennsylvania Health Law Project

(800) 274-3258

phlp.org

Provides free legal advice to low income consumers, seniors and persons with disabilities who are having trouble accessing publicly funded healthcare coverage or services. If you are denied or terminated from enrollment in a publicly funded healthcare program or have a service denied, reduced or terminated, PHLP may provide you free direct representation on your appeal.

## Pennsylvania Insurance Department Bureau of Consumer Services

(877) 881-6388

insurance.pa.gov

The Pennsylvania Insurance Department offers information on various types of insurance and data on insurers. Consumers can file a complaint, read consumer publications, compare premiums and more.

## Health Insurance Counseling

### PA MEDI State Health Insurance Counseling Program

#### Beaver County Office on Aging

Human Services Building

1020 Eighth Ave.

Beaver Falls, PA 15010

(724) 847-2262 or (888) 548-2262

beavercountypa.gov/departments/office-on-aging

PA MEDI counselors are trained to answer your questions and provide you with objective, easy-to-understand information about Medicare, Medicare Supplemental Insurance, Medicaid, Long-Term Care Insurance and the Medicare Part D prescription drug benefit.

PA MEDI counselors are available to assist an individual in the following ways:

- Understand Medicare Part D Drug Prescription benefit program.
- Determine if a Medicare Advantage Plan is right for the individual by explaining the way Medicare Advantage Plans work.
- Understand Medicare benefits by explaining what services are covered under Medicare Parts A and B and explaining the Medicare Summary Notice.
- Select a Medigap insurance policy by explaining the benefits offered under each plan and by providing a list of companies that sell Medigap plans.
- Obtain assistance to pay for prescription drugs through government and private programs that offer this service, the eligibility requirements and how to apply.
- Find government programs that will pay Medicare deductibles, copayments and Part B premiums and assist in filling out the paperwork.
- Understand how Medicare and Medical Assistance benefits work together to provide you coverage.
- Be your advocate if you have difficulty resolving a dispute between you and Medicare or your other insurance provider.

# Long-Term Care Insurance

## Long-Term Care Insurance

### Pennsylvania Insurance Department

Long-Term Living Helpline: (800) 932-0939  
insurance.pa.gov

The US Department of Health and Human Services says that 70 percent of people over the age of 65 will require some type of long-term care, and more than 40 percent will need care in a long-term care facility. Long-term care services are typically not covered by health insurance, disability insurance or Medicare, so paying for these services out-of-pocket can quickly become unaffordable.

Long-Term Care (LTC) insurance is one option that many people choose to provide financial protection when they can no longer perform the most basic functions of daily living, such as bathing, dressing, toileting and feeding oneself. Coverage includes a variety of services and supports over an extended period of time that can be provided in many settings, including in the community where you live, in your home, in a medical facility or nursing home, or a combination of these, depending on your needs. Receiving these services and supports in your home or community can make it possible for you to continue to live at home rather than moving to an assisted living or nursing facility. Sometimes Long-Term Care insurance will also cover additional services to help with household tasks such as housework, meal preparation and grocery shopping.

#### It's Good to Plan Ahead

Planning ahead for the possibility that you will at some point in your life need long-term living services can greatly increase your options in the way you will receive support, services and care when the time arrives. It will allow your family and friends to know your preferences and ensure that your preferences are carried out. Planning ahead also provides you the opportunity to financially prepare for the cost of services, plan your housing options, and preserve your financial standard of living for yourself and your family. Everyone's situation is different, and there are plenty of options available based on your own unique circumstances and priorities.

#### Who Pays for Long-Term Care

Long-term living services can be very expensive. The cost of services varies significantly based on the types and amount of service that you need. While many believe that Medicare covers all or most of the cost, that is not the case. In Pennsylvania, the annual cost of a nursing facility can exceed \$99,000. Home and community based services that can help you remain in your home cost less yet few can afford to pay for them out of pocket.

Programs are available that can help to pay for long-term living services and supports. It's important to learn about all the available funding sources, the services they cover and eligibility requirements. In addition to private insurance coverage, research these possible options:



**Medicare:** Medicare was never intended to cover the costs of long-term living; it is health insurance that covers services intended to treat short-term illnesses and injuries. Medicare coverage for long-term care is very limited. It does not pay for custodial care or non-skilled, personal care services, the level of care most commonly needed for chronic illness, cognitive impairment or fragility.

**Medical Assistance:** In Pennsylvania, Medical Assistance (a joint federal and state government program) is the largest payer of Long-Term Care services. Eligibility for services is often based on your income, personal resources and on functional ability. To qualify, an individual must spend down or exhaust their resources.

**Department of Military and Veteran Affairs:** If you are a military veteran, visit [www.dmva.pa.gov](http://www.dmva.pa.gov) to learn more about whether or not payment of long-term care is available to you.

**Other options:** You can also work with a licensed insurance company and/or agent to research and purchase coverage. A list of all companies selling Long-Term Care insurance can be found at [insurance.pa.gov](http://insurance.pa.gov) or by calling (877) 881-6388. Some employers also offer Long-Term Care insurance as a benefit option, so check with your employer.

**To learn more, visit [insurance.pa.gov](http://insurance.pa.gov) or:**

**Office of Long-Term Living**  
Pennsylvania Department of Human Services  
[dhs.pa.gov](http://dhs.pa.gov)

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# Pharmaceutical Assistance

## Medicines: Use Them Safely

Modern medicine makes our lives better and healthier but older adults should be careful when taking them, especially when using several drugs at the same time.

**Generic or brand name?** When getting a prescription filled, you may have a choice between a generic or brand-name drug. They contain the same active ingredients; the only difference is that generic drugs cost less. Ask the pharmacist if a generic drug is a choice.

**Talk with your doctor and pharmacist.** Once your doctor prescribes a medicine, tell him about all the over-the-counter and other meds you are taking. Remind him about any allergies or problems you've had. And find out the right way to take the medicine.

### When taking your meds:

- Take it in the exact amount and time prescribed.
- Don't skip doses or take half doses.
- Avoid mixing alcohol and medicine.
- Take the medicine until it's finished.
- Don't take meds prescribed for another person or give yours to someone else.
- Don't take medicine in the dark.
- Don't leave your pills where a young child may get into them.

*Source: National Institute on Aging, National Institutes of Health. Visit nih.gov for more information.*

## \$4/\$10 Generic Drug Program

Certain grocery and retail stores offer generic prescription medications at low cost (usually \$4 for a month of medication or \$10 for three months). Usually there are no income guidelines or restrictions regarding insurance coverage. Check with your local pharmacist for details.

## Beaver County Cancer and Heart Association

### Pharmaceutical Assistance Program

3582 Brodhead Rd., Ste. 201

Monaca, PA 15061

(724) 774-6600

bccha.org

The Pharmaceutical Assistance Program is designed to assist Beaver County residents who are without prescription coverage. The program helps them acquire their prescription medication by facilitating the paperwork between the patient, the prescribing physician and the pharmaceutical company who manufactures that particular medication.

They work with pharmaceutical firms that provide free medication and abide by their eligibility guidelines. For those patients whose medication is not available for free, discount program information is provided to them. There is no fee for this service.

## American Kidney Fund (AKF)

(800) 638-8299

kidneyfund.org

The AKF's program provides financial assistance to qualified dialysis patients who are referred by their physicians and social workers. Safety Net Grants are provided for treatment-specific expenses such as transportation, over-the-counter medicines, medication co-payments and kidney donor expenses. For details, visit the above website or contact the social worker at your dialysis center.

## BenefitsCheckUp

### National Council on Aging

benefitscheckup.org

This is an online screening tool for prescription drug assistance programs. Provides a confidential report of public and private programs that can help you save money on or find help paying for prescription drugs, groceries, health-care, utilities and other services.

## Leukemia and Lymphoma Society

### Co-Pay Assistance Program

(800) 955-4572

lls.org

The Co-Pay Assistance Program offers assistance to patients who qualify toward private health insurance premiums and co-pay obligations, Medicare Part B, Medicare Plan D, Medicare Supplementary Health Insurance and Medicare Advantage premium or co-pay obligations.

## Medicare Part D Prescription Drug Coverage

(800) 633-4227

medicare.gov

Pennsylvanians have the option of choosing from a variety of prescription drug plans. Most plans will have a premium about \$37 per month, as well as a deductible, cost sharing and co-pays for medications. Medicare enrollees can contact the PA MEDI Program's insurance counseling service at (724) 847-2262 for free, unbiased advice about whether to enroll in the Medicare Part D benefit. See page 58 to learn more about PA MEDI.

## NeedyMeds

(800) 503-6897

needymeds.org

A non-profit, free information source on pharmaceutical patient assistance programs and other sources of help for people who can't afford their medication and healthcare costs. The above website also lists about 11,000 free, low-cost and sliding-scale clinics.

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# Pharmaceutical Assistance

## PACE and PACENET

(800) 225-7223  
pacecares.magellanhealth.com

PACE stands for Pharmaceutical Assistance Contract for the Elderly; PACENET stands for PACE Needs Enhancement Tier. Both are funded by the Pennsylvania Lottery and administered by the Pennsylvania Department of Aging. These programs offer comprehensive prescription drug coverage to older Pennsylvanians and cover most medications that require prescriptions, including insulin, syringes and insulin needles. They do not cover over-the-counter medicines, medical equipment or doctor, hospital, dental or vision services. Enrollees must meet income/age guidelines to qualify.

### PACE – Who is eligible:

To be eligible for PACE, you must be 65 years of age or older, a Pennsylvania resident for at least 90 days prior to the date of application, and cannot be enrolled in the Department of Human Services Medicaid prescription benefit. For a single person, your total income must be \$14,500 or less. For a married couple, your combined total income must be \$17,700 or less.

### PACENET – Who is eligible:

To be eligible for PACENET, you must be 65 years of age or older, a Pennsylvania resident for at least 90 days prior to the date of application, and you cannot be enrolled in the Department of Human Services Medicaid prescription benefit. A single person's income can be between \$14,501 to \$33,500. A couple's combined total income of between \$17,701 to \$41,500.

## PACE Plus Medicare

(800) 225-7223

PACE Plus Medicare offers eligible older Pennsylvanians one of the most generous prescription assistance plans in the United States. Under PACE Plus Medicare, PACE/PACENET coverage is supplemented by federal Medicare Part D prescription coverage, offering older Pennsylvanians the best benefits of both programs. Older adults continue to receive the same prescription benefits while, in many cases, saving more money. Enrollees must meet income/age guidelines to qualify.

*Note: Income guidelines may change after this guide is printed.*



## Pennsylvania Department of Health

### Chronic Renal Disease Program

(800) 225-7223  
health.pa.gov

Provides life-saving care and treatment for adults with end-stage renal disease. The program assists with costs related to dialysis services:

- renal transplantation,
- medical management,
- inpatient and outpatient services,
- medications and
- limited patient transportation.

You must meet income guidelines to qualify.

## Pennsylvania Clearinghouse

(800) 955-0989  
aging.pa.gov or pacecares.magellan-health.com

Provides help with finding low-cost or no-cost prescription drug assistance from pharmaceutical companies. Each manufacturer has set their own eligibility guidelines.

## Rx Outreach

(800) 769-3880  
rxoutreach.com

This fully-licensed, non-profit, mail order pharmacy is committed to providing a safe, affordable and easy way for people of all ages to get the medications they need. The program offers prescription drugs to uninsured individuals and families, as well as those who have limited prescription drug coverage.

## US Department of Veterans Affairs

(800) 827-1000  
va.gov

Find out if you are eligible for VA benefits, how to apply and what it will cost by visiting the above website. Complete an application online or contact the VA Health Care Benefits Service Center.

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## Funeral Planning

### Funerals: What you Should Know as a Consumer

When a loved one dies, grieving family members and friends are often confronted with dozens of decisions about the funeral, which must be made quickly and under emotional duress.

- What kind of funeral should it be?
- What funeral provider should you use?
- Should you bury or cremate the body, or donate it to science?
- What are you legally required to buy?
- What other arrangements should you plan?
- And, as callous as it may sound, how much is it all going to cost?

The increasing trend toward making funeral arrangements in advance suggests that many consumers want to compare prices and services so that ultimately, the funeral reflects a meaningful and well-informed purchasing decision, as well as a suitable tribute to your loved one.

### Planning for a Funeral

**1. Shop around in advance.** Compare prices from at least two funeral homes. Remember that you can supply your own casket or urn.

**2. Ask for a price list.** The law requires funeral homes to give you written price lists for products and services.

**3. Resist pressure to buy goods and services you don't really want or need.**

**4. Avoid emotional overspending.** It's not necessary to have the fanciest casket or the most elaborate funeral to properly honor a loved one.

**5. Recognize your rights.** Laws regarding funerals and burials vary from state to state. Know which goods or services the law requires you to purchase and which are optional.

**6. Apply the same smart shopping techniques you use for other major purchases.** You can cut costs by limiting the viewing to one day or one hour before the funeral, and by dressing your loved one in a favorite outfit instead of costly burial clothing.

**7. Plan ahead.** It allows you to comparison shop without time constraints, creates an opportunity for family discussion, and lifts some of the burden from your family.

### Solving Problems

If you have a problem concerning funeral matters, it's best to try to resolve it first with the funeral director. You can also contact your state or local consumer protection agencies listed in your telephone book.

File a complaint with the Federal Trade Commission by contacting the Consumer Response Center at (877) 382-4357 or visit [ftc.gov](http://ftc.gov) and use the online complaint form.

*Source: Federal Trade Commission, [ftc.gov](http://ftc.gov).*

## Life After the Death of a Spouse

By Kimberly Blaker

Going through the death of a spouse isn't easy and can be devastating. Allowing yourself to grieve is vital to your recovery. Yet even as you work through this challenging period, beginning to rebuild a happy, full life is possible. It doesn't mean you've forgotten your loved one or your life together. You'll still experience sadness as you refocus on your own emotional and mental health.

Taking time for personal growth is an excellent way to raise your spirits. There are many ways to do this. Here are some ideas to help you find your new groove in this new season of your life.

- **Learn a new skill.** This is good for your brain. It increases your task performance, eliminates boredom, expands your knowledge and reduces the risk of dementia. Take an online class or go for a classroom setting. Buy or borrow books to learn on your own. Read instructional articles and webinars online, such as on YouTube.
- **Volunteer.** This is another way to expand your skills and improve your emotional health while making the world a better place. It also increases your social connections. Check with your local library, community center or senior center to inquire about volunteer opportunities.
- **Discover New Music.** If you're a music lover, you know what a mood-booster that music can be. Yet, if you're like most people, you've listened to the same few genres of music throughout your life. Visit your library to explore different types of music on CD. Beyond the more popular rock, R&B and country, try folk, blues, jazz, classical and world music, such as Irish/Celtic, flamenco, reggae, Latin, Zydeco and Afrobeat.
- **Give Art and Crafts a Try.** Painting, drawing, sculpting, photography and printmaking are great ways to express your emotions. Visit local art museums and galleries for inspiration, then head to your nearby craft store for a few inexpensive art supplies to get started. Consider wood crafts, leatherwork, needlework, glassmaking, paper crafts and countless other options.
- **Take a Trip.** Travel can enhance creativity and broaden your horizons. Make the most of your trip by doing research before you go, even if it's to another part of town or across the state.
- **Move your Body.** Making exercise a regular part of your routine will do wonders for your physical and emotional health. A few options are golf or putt-putt, swimming, walking (outdoors in inside your local mall) or low-impact cardio classes offered at your local senior center.

Whatever path you choose for moving on in life, be gentle with yourself. Happier days are on the horizon.

# Final Details

## Final Details: A Checklist

When you have just suffered an emotionally devastating event such as the death of a spouse or other loved one, the last thing you want to deal with is money and legal matters. But they do matter, now and for your future. Many of the following tasks can also be handled by family members and trusted friends, so allow them to assist you and consult your attorney if necessary.

<b>Within the First Month</b>	
	<b>Ask your bank to release joint bank account funds to you.</b> In some states, joint bank accounts are automatically frozen upon the death of one spouse.
	<b>Set up a new bank account.</b>
	<b>Secure an ample number of certified copies of the death certificate.</b>
	<b>Find important papers:</b> deeds, bankbooks or account statements, stock certificates or investment account statements and insurance policies.
	<b>Locate important certificates:</b> your marriage certificate, spouse's birth certificate, military discharge papers, Social Security card, tax forms and birth certificates of any minor children. These records are needed to establish claims for Social Security, life insurance or veteran's benefits.
	<b>Notify insurance companies (in writing) that insured your spouse of his/her death.</b> Each company will need a statement of claim and a death certificate before the surviving spouse can receive benefits. Keep copies of all correspondence.
	<b>Contact your Social Security office to find out if you are eligible for new benefits.</b> Social Security benefits are not automatically paid out after a death; you must apply for them.
	<b>Write a formal letter to your spouse's employer, union or any other group or professional organization with which he may have had an association.</b> Many of these organizations have insurance policies of which you may be the beneficiary. Also inquire about any 401(k), pension or company stock benefits. If your spouse was a veteran, apply for veteran's benefits at the nearest Veterans Administration office. Keep copies of all correspondence.
	<b>Advise all creditors in writing, including issuers of credit cards, that your spouse has died.</b> If you have any loans, find out if they are insured.
	<b>Consult a lawyer.</b> Your family may be very well meaning, but they are not necessarily legal experts. Discuss fees before you engage any legal help.
	<b>Cancel email and website accounts,</b> memberships in organizations, drivers license, notify election board and credit reporting agencies.
<b>Within the First Six Months</b>	
	<b>See a tax accountant or tax lawyer.</b> Federal law requires that an estate tax return be filed within nine months of the death, in many cases. Since tax laws are constantly being revised, it is important to seek out expert advice to determine your full tax liability.
	<b>Probate.</b> These procedures can be a complex matter, depending upon the size of the estate and claims against it. In some states, probate can take a year to complete, so again, an attorney can be helpful.
<b>Within the First Year</b>	
	<b>Determine your annual income,</b> which consists of your salary (if you work), benefits and income-producing assets. This will include investments and savings.
	<b>Create a yearly budget.</b>

Source: [AARP.org](http://AARP.org).

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# Advance Directives and Powers of Attorney

An advance directive helps to ensure that your healthcare wishes will be respected if you can't speak or communicate. It is usually a written, legal document. If you don't have a written document, you may express your wishes verbally to your family members or health care agent. It is wise to have an advance directive in case you become severely injured or ill and cannot participate in decisions about your health and medical care. Living wills and medical powers of attorney are types of advance directives.

### Durable Power of Attorney (DPOA)

This written document authorizes an agent to handle certain types of transactions. General powers of attorney are broad and allow many types of transactions. Conversely, limited powers of attorney are for a specific task. The power of attorney is "durable" because it remains valid even after the person no longer has legal capacity to handle transactions, possibly due to an injury or illness. All powers of attorney executed since 1993 in Pennsylvania are durable unless stated otherwise.

### Guardianships

To qualify for a guardian, a person must be impaired in such a way that he is partially or totally unable to manage financial resources or meet essential physical health or safety requirements. Stringent standards apply. A petition must be filed when a guardian is necessary.

### Living Wills

Also called a treatment directive, a living will lists your wishes about end-of-life medical treatment. It is used if you no longer have the ability to make decisions or communicate. A living will can be written so as to refuse life-sustaining treatment if the maker is incompetent and either in a terminal condition or a state of permanent unconsciousness.

### Medical Power of Attorney

This legal document lets you appoint someone (usually called a healthcare agent or proxy) to make decisions about your medical care. You can create an advance directive at any time and change it whenever you wish. You should share copies with your primary care physician and family. Make sure your family knows where your advance directive is located, and give a copy to your healthcare proxy. For more information on writing an advance directive, visit webMD.com and type "advance directive" in the search box.

### Trusts

A trust is similar to a box where you place property, except a person places money in a brokerage or bank account and designates a manager referred to as the "trustee." The trustee distributes trust assets to the beneficiaries you select. Your attorney might recommend a trust if you have a large estate, an estate with young beneficiaries or in situations with special circumstances.



### Wills

A will is an important legal document and the cornerstone of most estate plans. In a will, you direct how your property is to be distributed and you name a personal representative to administer your estate. The executor collects the estate assets, pays the estate debts and makes distributions to the beneficiaries you have designated in your will. It is generally advisable to nominate one executor and an alternate in your will rather than naming two individuals to serve as co-executors.

## Robert A. Banks

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Attorney Robert Banks has provided legal counsel to over 8,000 clients since his admission to the Bar in October 1978. During his 45 years of legal counseling Attorney Banks has obtained experience in many fields:

- elder law
- estate planning
- estate administration
- family law

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# Legal Resources

## Beaver County Bar Association and Lawyer Referral Service

788 Turnpike St.  
Beaver, PA 15009  
(724) 728-4888  
bcba-pa.org

There is a \$25 fee that you pay the attorney at the time of your initial visit. This entitles you to a thirty minute consultation with the attorney. The fee for further legal work is established between you and the attorney.

## Beaver County Office on Aging

1020 Eighth Ave.  
Beaver Falls, PA 15010  
(724) 847-2262 Local  
(888) 548-2262 Long Distance  
beavercountypa.gov/departments/office-on-aging

Offers legal assistance for wills and power of attorney documents for Beaver County residents ages 60 and older. A sliding fee scale is used to determine the amount owed based on income amounts.

## Disabilities Rights Pennsylvania (DRP)

429 Fourth Ave., Ste. 701  
Pittsburgh, PA 15219  
(412) 391-5225  
disabilityrightspa.org

Disability Rights Pennsylvania protects and advocates for rights of people with disabilities so that they may live the lives they choose, free from abuse, neglect, discrimination, and segregation.

## Public Defenders Office of Beaver County

Beaver County Courthouse  
810 Third St.  
Beaver, PA 15009  
(724) 770-4500  
beavercountypa.gov

Chief Public Defender Paul Steff, Esq., represents individuals who cannot afford private counsel in criminal cases, mental health hearings, summary appeals, juvenile matters and in indirect criminal contempt hearings on violation of protection from abuse orders. In order to be represented, defendants must complete an application with the department to see if they qualify based on income guidelines.

## Pennsylvania Health Law Project

(800) 274-3258  
phlp.org

PHLP provides free legal services to lower-income consumers, seniors and persons with disabilities who are having trouble accessing publicly funded health care coverage or services. If you are denied or terminated from enrollment in a publicly funded health-care program or have a service denied, reduced or terminated, PHLP may provide you free direct representation on your appeal.

## Pennsylvania SeniorLAW Center

(877) 727-7529  
seniorlawcenter.org

SeniorLAW helps to protect the legal rights and interests of seniors 60 and older by providing free legal services, community legal education, professional training, advice, information and referral services and advocacy.

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(412) 434-6425  
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# Tax Information

## Pennsylvania Property Tax/Rent Rebate Program

(888) 222-9190  
revenue.pa.gov

The Property Tax/Rent Rebate program, available to qualified seniors and permanently disabled citizens, is funded by the Pennsylvania Lottery and administered by the Pennsylvania Department of Revenue. Property Tax/Rent Rebate application forms and assistance are available at no cost from Department district offices, senior centers and state legislators' offices. It provides answers to questions about tax returns and refunds.

**The rebate program benefits eligible Pennsylvanians who are:**

- Age 65 and older
- Widows and widowers age 50 and older
- People with disabilities age 18 and older

**The Household Income Limits and Rebate amounts for homeowners are:**

\$0-\$8,000	\$650 rebate
\$8,001-\$15,000	\$500 rebate
\$15,001-\$18,000	\$300 rebate
\$18,001-\$35,000	\$250 rebate

**Renters** with incomes between \$0 and \$8,000 now receive a \$650 rebate; those with incomes between \$8,001 and \$15,000 receive a \$500 rebate.

Half of Social Security income and now Social Security COLAs – are excluded.

As a result of Act 156 of 2014, income eligibility guidelines for the Property Tax/Rent Rebate Program have changed so that income increases due solely to Social Security cost-of-living adjustments (COLAs) will no longer disqualify claimants from receiving rebates.

The maximum standard rebate is \$650, but supplemental rebates for qualifying homeowners can boost rebates to \$975. The Revenue Department automatically calculates supplemental rebates for qualifying homeowners.

The PA-1000 booklet to claim the rebate is available after February 15. Claimants must file by June 30. Rebate checks are mailed beginning July 1 each year.

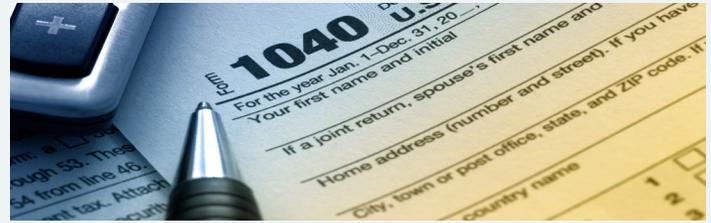
Call (888) 222-9190 or visit [revenue.state.pa.us](http://revenue.state.pa.us)

*Note: Occasionally, the filing date is extended. Rebate amounts are subject to change.*

## Taxpayer Advocate Service

(877) 777-4778  
[irs.gov/advocate](http://irs.gov/advocate)

An independent organization of the Internal Revenue Service, Taxpayer Advocate assists taxpayers who have not been able to resolve tax-related issues through previous contacts.



## Tax Preparation Assistance

### AARP Tax-Aide

(888) 227-7669  
[aarp.org/money/taxaide](http://aarp.org/money/taxaide)

This free volunteer tax counseling and preparation service is available to people of all ages of middle and low income. Special attention is given to those who are ages 60 years and older. Sites include senior centers, libraries and malls. For those unable to visit a site, home visits are available. Electronic filing and online counseling are also available.

Call or visit the above website to find a location or for more information on the volunteer recruitment program.

### Volunteer Income Tax Assistance (VITA) Tax Counseling for the Elderly (TCE)

#### Internal Revenue Service

(800) 906-9887  
[irs.gov/individuals/free-tax-return-preparation-for-qualifying-taxpayers](http://irs.gov/individuals/free-tax-return-preparation-for-qualifying-taxpayers)

The IRS trains volunteers for two programs designed to assist and counsel individuals about tax information: VITA (Volunteer Income Tax Assistance) and TCE (Tax Counseling for the Elderly). Volunteers help low-income, individuals ages 60 and older, and disabled or housebound taxpayers complete federal, state and local tax returns. Sessions are held in libraries, churches, senior centers and other community sites from mid-January through April 15. Free training is provided each year and volunteers are certified through testing.

#### VITA

The VITA Program generally offers free tax help to people who make \$58,000 or less and need assistance in preparing their own tax returns. IRS-certified volunteers provide free basic income tax return preparation with electronic filing to qualified individuals in local communities. They can inform taxpayers about special tax credits for which they may qualify such as Earned Income Tax Credit, Child Tax Credit, and Credit for the Elderly or the Disabled. VITA sites are generally located at community and neighborhood centers, libraries, schools, shopping malls, and other convenient locations.

#### TCE

The TCE Program offers free tax help for all with priority assistance to people who are 60 years of age and older, specializing in questions about pensions and retirement issues unique to seniors. IRS-certified volunteers who provide tax counseling are often retired individuals associated with non-profit organizations that receive grants from the IRS.

# Utility Assistance

## Pennsylvania Public Utility Commission

(800) 692-7380  
puc.pa.gov

The Public Utility Commission requires utility companies to have programs and protections that help low-income customers keep their utility service. These programs may help pay utility bills or lower the amount of electricity or natural gas you use. Local electric or natural gas companies may call them by different names but each company has the following programs.

**Budget Billing:** All residential customers may contact their electric or natural gas company to request budget billing at any time. The monthly bill will be the same each month. The utility company can adjust the bill four times a year higher or lower depending on the customer's usage. There is no charge for switching to budget billing.

**Customer Assistance Programs (CAP):** This program is set up between the utility company and a customer and allows low-income, payment troubled customers to pay utility bills based on household size and gross household income. CAP customers agree to make regular monthly payments, which are usually less than the current bill, in exchange for continued utility service. Each utility company may have a different name for this program. Contact your local utility provider for details.

**Customer Assistance Referral and Evaluation Program (CARES):** The CARES program helps customers with special needs such as consumers who are experiencing family emergencies, divorce, unemployment or medical emergencies. A CARES representative may assist with referrals for food programs, housing, energy grants, budget counseling and employment assistance. The program's goal is to provide support and direction to help customers pay their utility bills.

**Low-Income Usage Reduction Program (LIURP):** LIURP helps low-income residential customers lower the amount of electricity or natural gas used each month. The utility company may provide free home weatherization. A utility company representative may come to your home to install energy saving features to help reduce your monthly bill.

## Energy, Heating, and Utilities Assistance

**Columbia Gas:** (800) 537-7431  
**Penn Power:** (800) 720-3600  
**Peoples Gas:** (800) 764-0111

## Crisis Assistance

### Beaver County Assistance Office

171 Virginia Ave.  
Rochester, PA 15074  
(800) 653-3129 or (724) 773-7300

Income-eligible households can apply for crisis assistance when service has been turned off or are in danger of being without heat. Emergency situations include having broken heating equipment such as a furnace or leaking lines, a fuel shortage that may leave you without heat or having utility service shut off. The program normally opens around November each year.

## Low-Income Home Energy Assistance Program (LIHEAP)

(877) 395-8930  
dhs.pa.gov/Services/Assistance/Pages/LIHEAP.aspx

Income-eligible households can apply for energy assistance grants. The program is based on income and number in a household, and is administered by the Department of Human Services. LIHEAP provides cash assistance to help utility customers pay residential energy bills. The program normally opens around November each year.

**How to Apply:** There are three different ways you can apply for LIHEAP, online, on paper, or in person.

1. You can apply for the LIHEAP benefits online by using the COMPASS website at [compass.state.pa.us](http://compass.state.pa.us). COMPASS is the name of the website where you can apply for LIHEAP and many other services that can help you make ends meet.
2. Request an application by calling the Statewide LIHEAP Help line at 1 (866) 857-7095 or call PA Relay at 711 for the hearing impaired.
3. File an application at your local county assistance office.

For more information, contact your local county assistance office or contact the LIHEAP hotline at (866) 857-7095, Monday through Friday (individuals with hearing impairments may call 711).

## Telephone Assistance

**Public Utilities Commission  
Bureau of Consumer Services**  
(800) 692-7380  
puc.pa.gov

The law requires telephone companies to provide local telephone assistance programs for low-income consumers. Call your local telephone company to see if they offer any discounts.

Notes: \_\_\_\_\_

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## **AARP**

(888) 687-2277  
aarp.org

AARP is a nonprofit organization for those ages 50 and older that is dedicated to enhancing the lives of everyone as they age. With 40 million members and hundreds of thousands of volunteers, AARP has the collective energy, commitment and power to advocate for social change. There are chapter meetings in Beaver County and throughout the state. Members also receive special products, services and discounts at participating retailers, hotels and more. Sign up online for AARP news, discount information, tips for healthy living, retirement planning and more.

## **Beaver County Alliance for Consumer Protection**

3607 Brodhead Rd., Monaca, PA 15061  
(724) 888-5931  
acp-beaver.org

If you have a consumer question or problem with anything from buying a home or car to identity theft, the Alliance for Consumer Protection is the place to find answers and solutions. Services are free.

## **Beaver County Office on Aging The Ombudsman Program**

1020 Eighth Ave.  
Beaver Falls, PA 15010  
(724) 480-8589  
beavercountypa.gov/departments/office-on-aging

The Ombudsman program investigates and resolves complaints made by or on behalf of residents in nursing homes, personal care homes, domiciliary care homes and other long-term care services.

Complaints may include any issue that affects the health, safety, welfare and rights of a resident or consumer. Staff and volunteers make facility visits, develop PEER programs and conduct training for residents, staff and the community. The Beaver County Office on Aging provides free, confidential ombudsman service.

## **National Do Not Call Registry**

(888) 382-1222  
donotcall.gov

The federal government created this registry to make it easy for consumers to stop receiving unwanted telemarketing calls in their homes. Register online or by calling the toll-free number above. This is a free service.

The Federal Trade Commission, Federal Communications Commission and individual states all enforce the Do Not Call Registry. Placing your phone number on it will stop most (but not all) telemarketing calls.

## **Pennsylvania Attorney General's Health Care Section**

14th Floor, Strawberry Square  
Harrisburg, PA 17120  
(877) 888-4877  
attorneygeneral.gov/protect-yourself/healthcare-matters

The Health Care Section, operating within the Bureau of Attorney General, protects the public from unfair healthcare practices and helps consumers get around barriers to proper care. While this state agency cannot represent consumers, it investigates and mediates consumer complaints regarding the healthcare service industry.

## **Pennsylvania Department of State Bureau of Charitable Organizations**

207 North Office Building  
Harrisburg, PA 17120  
(800) 732-0999  
dos.pa.gov

Individuals who are solicited by charitable organizations can call the Department of State Bureau of Charitable Organizations to inquire if a charity is registered.

## **Pennsylvania Office of Consumer Advocate (OCA)**

555 Walnut St., Fifth Floor, Forum Place  
Harrisburg, PA 17101  
(800) 684-6560  
oca.pa.gov

OCA is a state agency that represents the interests of Pennsylvania utility consumers before the Pennsylvania Public Utility Commission (PUC), federal regulatory agencies, and state and federal courts. If you have a question or problem with your utility service, call OCA for help.

## **Pennsylvania Public Utility Commission (PUC) Bureau of Consumer Services**

Box 3265  
Harrisburg, PA 17105  
(800) 692-7380  
puc.pa.gov

The PUC balances the needs of consumers and utilities to ensure safe and reliable utility service at reasonable rates, protects the public interest, educates consumers to make independent and informed utility choices, furthers economic development and fosters new technologies and competitive markets in an environmentally sound manner.

## **Southwestern Pennsylvania Partnership for Aging (SWPPA)**

1323 Freedom Rd.  
Cranberry Twp., PA 16066  
(412) 467-6564  
swppa.org

This regional coalition of individuals and groups is committed to the well being of the aging population. SWPPA's mission is to serve as a catalyst to promote policies and programs to improve the quality of life for older adults and those living with disabilities.

# Voter Registration



## Beaver County Bureau of Elections

Beaver County Courthouse  
810 Third St.  
Beaver, PA 15009  
(724) 770-4440  
beavercountypa.gov

## Voter Registration

If you are already registered to vote, you do not have to re-register unless you have moved or wish to change your name or political party affiliation. If you are not registered, do so by visiting the Pennsylvania Department of State at [pavoterservices.pa.gov/pages/VoterRegistrationApplication.aspx](http://pavoterservices.pa.gov/pages/VoterRegistrationApplication.aspx). Follow the instructions to download, print and mail the registration form. You can also call the number above to find out where to register.

## Absentee Ballots

In order to vote by absentee ballot, you must be a registered voter unless you are a member of the armed forces or a hospitalized or bedridden veteran outside your county of residence and meet other criteria. Applications for absentee ballots are available at the above address and phone number.

In Pennsylvania, the County Board of Elections must receive your application for absentee ballot no later than 5 p.m. on the Tuesday before the election. In emergency situations (such as a disability or unexpected illness) you can submit an emergency application for absentee ballot; this must be submitted no later than 5 p.m. on the Friday before Election Day.

In addition to absentee ballots, there are now mail in ballots.

# Elected Officials

## U.S. Congressional Districts

**17th, Chris Deluzio (D)**  
3468 Brodhead Road, Ste. 1  
Monaca, PA 15061  
(724) 206-4860  
deluzio.house.gov

## State Legislative Districts

**14th, Jim Marshall (R)**  
Chippewa Township Municipal Bldg.  
2811 Darlington Rd., Ste. 1  
Beaver Falls, PA 15010  
(724) 847-1352  
repmarshall.com

**15th, Josh Kail (R)**  
690 State Ave.  
Beaver, PA 15009  
(724) 728-7655  
repkail.com

**16th, Robert Matzie (D)**  
1240 Merchant St., First Floor  
Ambridge, PA 15003  
(724) 266-7774  
pahouse.com/Matzie

## State Senatorial Districts

**46th, Senator Camera Bartolotta (R)**  
95 W Beau St.  
Suite 107  
Washington, PA 15301  
(724) 225-4380  
senatorbartolotta.com

**47th, Elder Vogel Jr. (R)**  
488 Adams St.  
Rochester, PA 15074  
(724) 774-0444  
senatoreldervogel.com

## Governor of Pennsylvania

**Josh Shapiro (D)**  
508 Main Capitol Building  
Harrisburg, PA 17120  
(717) 787-2500  
governor.pa.gov

## US Senators

**John Fetterman (D)**  
310 Grant Street, Ste. 1440  
Pittsburgh, PA 15219  
(412) 803-3501  
fetterman.senate.gov

**Bob Casey (D)**  
310 Grant St., Ste. 2415  
Pittsburgh, PA 15219  
(412) 803-7370  
casey.senate.gov

*This information has been verified as accurate at the time of printing (August 2023). Representatives are subject to change with new districting.*



## United States Department of Veterans Affairs

(800) 827-1000

va.gov

United States military veterans are entitled to various county, state and federal benefits such as:

- health care services including hospital and nursing home care;
- trauma and alcohol counseling;
- medical evaluations;
- disability benefits;
- education and training benefits;
- vocational rehabilitation and employment;
- home loans;
- burial benefits;
- dependents and survivors benefits; and
- life insurance.

The administration and variety of benefits varies from the county to state to federal level. Many benefits are time-sensitive. For more information on the veterans benefits listed above, contact the following offices:

### Federal VA

#### Pittsburgh Regional Office

1000 Liberty Ave.  
Pittsburgh, PA 15222  
(800) 827-1000  
va.gov

### State Military and Veterans Affairs

#### Deputy Adjutant General's Office

1000 Liberty Ave. #1612  
Pittsburgh, PA 15222  
(412) 395-6225  
dmva.state.pa.us

### Beaver County Veteran Affairs

810 Third St.  
Beaver, PA 15009  
(724) 770-4450  
beavercountypa.gov

## Aid and Attendance and Housebound Benefits Program for Veterans

(800) 827-1000

va.gov

The Aid and Attendance (A&A) Special Pension provides benefits for veterans and surviving spouses who require the regular attendance of another person to assist in eating, bathing, dressing and undressing or toileting. It also includes individuals who are blind or a patient in a nursing home because of mental or physical incapacity. Assisted care in an assisted living facility also qualifies.

Call to request the forms and instructions for applying. Applications are also available at the Beaver County Courthouse, 810 Third St., Beaver PA, ground level. (Discharge papers are required.) Filling out the technical forms necessary to apply for this benefit may seem daunting to veterans and their families, but help is available.

## Keystone Paralyzed Veterans of America

1113 Main St.  
Pittsburgh, PA 15215  
(412) 781-2474  
(800) 775-9323  
kpva.org

As one of just 33 chapters of the Paralyzed Veterans of America, the Keystone Chapter's own members—paralyzed veterans all—monitor the health care of their fellow veterans at VA hospitals and other facilities, and work, locally and nationally, to improve that care. The Keystone Paralyzed Veterans also provides support for a wide variety of recreational activities—outdoors and indoors—that help paralyzed veterans maintain and build their health. And through its programs for hospitalized veterans, provides personal necessities that vets don't otherwise receive. Keystone Paralyzed Veterans is both a charitable organization and a veterans' service organization. Membership is at no charge to paralyzed veterans.

## Southwestern Veterans Center

7060 Highland Dr.  
Pittsburgh, PA 15206  
(412) 665-6706  
dmva.pa.gov

The Southwestern Veterans Center provides a broad spectrum of healthcare and related services to Pennsylvania veterans and spouses who are disabled, chronically ill or in need of specialized care.

The center helps veterans function independently within the limitations of their illnesses. The center has 196 beds with full nursing care and 32 beds for veterans needing minimal care. Forty beds are set aside for treatment of residents with some form of dementia, including Alzheimer's disease.

The facility includes a chapel, pharmacy, canteen, barber and beautician services, dining rooms, library and a multi-purpose room for large gatherings.

## Burial Benefits

Beaver County extends an allowance of \$75 toward the funeral and burial of honorably discharged veterans who served during any war in which the United States has engaged, and whose legal residence at the time of death was in Beaver County. One day's service wartime fulfills time requirement for eligibility. Application for this benefit must be made within one year after the death of the veteran.

Ask your funeral director or stop into VA offices for the proper forms. You will need to provide a certified copy of the death certificate, receipted funeral bill and discharge papers. The VA provides partial reimbursement for burial expenses for veterans who are in receipt of monies from the VA or expire in a VA facility. The VA provides certain benefits, including internment in a national cemetery and partial reimbursement for burial expenses.

## Disability Compensation

Monetary benefits (called disability compensation) are paid to veterans who are disabled by injury or disease incurred or aggravated during military service. The amount paid varies with the degree of disability and is paid monthly. Payments are made from the date of separation if the claim is filed within one year. The VA office will assist with the completion of the required forms and follow through with the claim until completed.

## Flags and Grave Markers

Beaver County provides flag and grave markers for Memorial Day observance. These flags and markers are to be used to decorate the graves of wartime veterans. The grave markers state "US Veteran."

## Headstone

An individual may receive up to \$50 toward the base for federal marker or headstone.

## Non-Service Connected Disability Pension

Veterans with low incomes who are permanently and totally disabled may be eligible for monetary support if they have 90 days of active military service, one day of which was during a period of war and character of service is under conditions other than dishonorable.

## Spouse's Burial Allowance

Widows/widowers of eligible military personnel are entitled to a \$75 burial allowance. Their spouse must have been an honorably discharged veteran with wartime service and a legal resident of Beaver County at the time of his or her death. Application for this benefit must be made within one year after the death of the veteran's spouse.

## Survivors Benefits

Surviving spouses who have not remarried, unmarried children under 18 or those between ages 18 and 23 if attending a VA-approved school may be eligible for benefits under certain circumstances.

## Unemployment Compensation

While this benefit may be available to all veterans, the requirements and benefits vary from state to state. If you would like more information on this service, contact your local unemployment office for details or visit the Pennsylvania Department of Labor and Industry Unemployment Compensation website.

## Veterans Emergency Assistance

Pennsylvania wartime veterans or widows of a wartime veteran who experience a sudden loss of income within the last 180 days may apply for a three-month assistance program.

You must provide:

- current rent or mortgage receipt.
- gas, oil or electric bills.
- any documented out-of-pocket monthly medical expense.
- amount paid for food.
- marriage certificate.
- birth certificate of dependents.
- a letter from the former employer stating the date last worked and the reason why you are no longer working.

## VA Caregiver Support

[caregiver.va.gov](http://caregiver.va.gov)

VA Caregiver Support Line: 1-855-260-3274

Notes: \_\_\_\_\_

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# Transportation

A variety of transportation options for older adults are available in Beaver County, including the Reduced Fare Program, MATP (Medical Assistance Transportation Program) and the Free Senior Transit Program.

## Beaver County Transit Authority (BCTA)

200 West Washington St.  
Rochester, PA 15074  
(724) 728-8600  
BCTA.com



BCTA has recently developed a Mobile Ticket App, enabling people to purchase and display tickets on a smartphone.

For more information or to download the app, visit [bctapa.justride.tickets](http://bctapa.justride.tickets).

## DART

Demand and Response Transit (DART) service is a door-to-door advanced reservation, shared-ride system of the Beaver County Transit Authority (BCTA). It is operated in both urban and rural areas of Beaver County. Service is available to persons who do not live within 1/4-3/4 mile of regular BCTA fixed route buses, and to persons with specialized transportation needs.

## Reduced Fare Program

Customers having a disability that meets the definition established by the Americans with Disabilities Act (ADA) can ride BCTA fixed route services at half fare, rounded to the lower nickel! This program is also in effect all day, every day.

To become eligible, a customer must fill out a brief application and have their disability verified in writing by their doctor or other designated medical service provider. The completed application is then presented at the Rochester Transportation Center, where the customer receives a reduced fare identification card. This identification card can be displayed to the driver upon boarding to take advantage of this program.

As with the free senior transit program, this card can also be used to receive reduced fare transportation on BCTA's DART system, and is valid on all transit systems in Pennsylvania, so it can be used when visiting Pittsburgh or traveling across the state.

Customers with temporary disabilities can still be eligible for this program; however, they will be issued an identification card that expires on a predetermined date.

## Free Senior Transit Program

Persons aged 65 and older can ride free on BCTA fixed route services all day, every day. To become eligible, a customer must present proof of age and fill out a brief application at the Rochester Transportation Center. Once eligibility is established, the customer receives a free senior transit identification card that can be displayed to the driver upon boarding to take advantage of this program.

This card can also be used to receive reduced fare transportation on BCTA's DART system, and is valid on all transit systems in Pennsylvania, so it can be used when visiting Pittsburgh or traveling across the state.

## Accessibility

For our valued customers with disabilities, as well as seniors with limited mobility, BCTA offers a wide range of accommodations to make travel more convenient, safe and comfortable. The following is an overview of these accommodations.

- Lift-equipped vehicles
- Kneeling and low-floor vehicles
- Passenger assistance
- Designated seats for seniors and the mobility-impaired
- Armband program for the visually impaired
- Stop announcements
- Telecommunications device for the deaf (TDD)
- Materials in alternative formats

## Medical Assistance Transportation Program (MATP)

MATP provides non-emergency medical transportation to residents of Beaver County who hold a valid Pennsylvania Medical Assistance (MA) card. In Beaver County, the Beaver County Transit Authority administers the MATP Program. The Pennsylvania Department of Human Services funds the program.

This special program offers transportation or mileage reimbursement to help clients access medical care or other services from Medical Assistance providers. We are required to provide you with the least-costly, most appropriate transportation service available that will meet your needs.

MATP services can be used for medical appointments or most other services paid for by Medical Assistance. These other medical services include therapies, tests, dental visits, trips to the pharmacy to pick up prescriptions, mental health treatment, drug and alcohol addiction treatment, and trips to medical equipment suppliers.

### A client cannot use MATP:

- for emergency or ambulance transportation.
- for non-medical trips such as shopping and social activities.
- to obtain medical care that is not covered by Medical Assistance.

### Who is eligible for MATP?

Beaver County residents holding a valid Pennsylvania Medical Assistance (MA) card may be eligible for MATP services.

### What transportation services does MATP provide?

Depending on your origin and destination, your specific needs, and the costs involved, MATP can provide transportation in one of the following ways:

- Public fixed route bus
- Shared-ride, lift-equipped vehicles
- Mileage reimbursement

# Transportation

## AARP Driver Safety Program

(888) 227-7669  
aarp.org

The AARP Driver Safety Program is the nation's first and largest classroom refresher course for drivers ages 50 and older. The eight-hour course is designed to help update driving skills and knowledge of the rules of the road, learn about normal age-related physical changes and how they impact driving, and obtain an insurance discount. To learn more and to locate classes in your area, visit the above website and type "Driver Safety Program" in the search box.

## A Guide to Helping Older Drivers Stay Safe

The Pennsylvania Department of Motor Vehicles has a very useful booklet called Helping Older Drivers Stay Safe: A Guide for Family and Friends that helps family members and friends know when and how to get involved in an older person's decision on whether to continue or modify their driving. The booklet can be downloaded online. Go to [dmv.pa.gov/Driver-Services/Mature-Drivers/Pages/default.aspx](http://dmv.pa.gov/Driver-Services/Mature-Drivers/Pages/default.aspx).

## American Kidney Fund

(800) 638-8299  
kidneyfund.org

As part of AKF's Safety Net Grant Program, grants are offered to needy dialysis and kidney transplant patients for treatment-specific (reimbursed) expenses such as transportation to reach dialysis, over-the-counter medicines, copayments, and other needs. Grants are limited to travel necessitated by death or serious illness in the family or for the purpose of kidney transplant workup only. Safety Net Grant accepts only online applications from its website, above.

## Mobility Works

(412) 824-8091  
mobilityworks.com

Rents and sells new and used handicap vans with wheelchair ramps or lifts designed to accommodate special needs. Visit this website for a list of national owner-operated dealerships that participate in this network.

## Handicap Parking

### Pennsylvania Department of Transportation

1101 South Front St.  
Harrisburg, PA 17104  
(800) 932-4600  
dmv.pa.gov

Special parking placards and license plates are available for those with disabilities. To apply for a placard and/or license plate, the forms must be filled out by a physician and notarized. There is no fee for the placard. However, there is a \$11 charge for the special license plate. Forms can be obtained by calling PennDOT's customer call center or can be downloaded from the website.

## Retired Status Motor Vehicle Registration

### Pennsylvania Department of Transportation

1101 South Front St.  
Harrisburg, PA 17104  
(800) 932-4600  
dmv.pa.gov

Eligible applicants, regardless of age, must be retired and receiving Social Security, SSI payments, retirement benefits or other pensions and annuities. The total income from all sources named above must not exceed \$19,200. To be eligible for the retired status processing fee, the vehicle must be titled and registered in the person's name that meets the above qualifications. If the vehicle is registered jointly to two people, at least one of the registrants must meet the requirements above. Only one vehicle per person may be registered for the \$10 processing fee. Forms are available at notaries, tag agencies and dealerships, by calling PennDOT's customer call center or online.

## Seniors For Safe Driving

(724) 283-0245 or (800) 559-4880  
seniorsforsafedriving.com

This driver improvement program is designed especially for seniors. It allows drivers a chance to refresh their driving techniques, develop positive driving attitudes and regain lost confidence. There is no written exam or behind-the-wheel test. A nominal tuition fee is charged. Call for class locations, dates and times. You can also register for a class online at the above website.

## Pennsylvania Yellow Dot Program

[pennidot.gov/TravelinPA/Pages/Yellow-Dot.aspx](http://pennidot.gov/TravelinPA/Pages/Yellow-Dot.aspx)

Yellow Dot assists those who have been in a traffic accident and aren't able to communicate their emergency care needs by themselves. Participants complete a personal information form, which includes their name and photo, contact information, emergency contact information, medical history and medications, allergies and their doctors' names. The form is kept in the person's glove compartment. A yellow dot is placed in the vehicle's rear window to alert first responders to check the glove compartment for vital information to ensure the individuals receive the medical attention they need. The program is a cooperative effort among the Pennsylvania Departments of Transportation, Health and Aging, Pennsylvania State Police, Pennsylvania Turnpike Commission, first responders and local law enforcement.

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# Housing Options

## Housing Options for Seniors

As we mature in years and our lifestyles change, we may also consider changing residences—either out of choice or need. Perhaps you want to downgrade to a more maintenance-free home or live in a community with others who share similar interests. Or maybe you need help with a health concern or other personal care. In any event, the type of housing you choose is crucial for your future contentment, comfort and safety.

Fortunately, these days, older adults have an array of living arrangements to choose from, and understanding all your options is the first step in making a choice that is right for you. This section of the *Resource Guide* can help you to understand the various types of housing options so you can make an informed decision.

### DOM Care

Domiciliary Care is an adult foster care program that matches people who cannot live independently with individuals or families who are willing to open their homes for caregiving. For more details, turn to page 9.

### Public Housing

In the first part of this section, you will find information about senior apartments for rent in our area. This form of public housing is appropriate for eligible low-income seniors, families and persons with disabilities.

### Independent Living

Independent residential communities are perfect for older adults seeking an active yet hassle-free lifestyle. These residences can be apartments, condos or cottages that offer services and features suitable for retirees, such as housekeeping and laundry, social programs, transportation services, organized outings and limited medical services.

## Choosing a Personal Care, Assisted Living or Nursing Home

The next part of this section is geared towards those who are transitioning from living independently into a residence where they can receive help with daily living activities that they may no longer be able to do on their own.

### Personal Care Homes, Assisted Living

Personal Care Homes and Assisted Living facilities are for older adults who need some in-home, non-medical assistance but don't require the level of continuous care that a nursing home offers. This type of housing option typically provides help with things like meals, bathing, housekeeping and other needs. The important thing is to match, as closely as possible, the assisted living arrangements with the senior's needs and desires. The living quarters are usually private apartments or individual living spaces with common areas for socializing with other residents.

### Nursing Homes

Nursing homes are for seniors in need of 24-hour skilled nursing care. They can be free-standing or part of a senior community, and they provide a lot of the same care options offered in other senior communities such as room and board, personal care, and protection and supervision. The length of stay can be short-term or long-term, and the level of care generally falls under three categories—basic care, skilled care and sub-acute care—depending on how comprehensive the resident's needs are.



### Continuing Care Retirement Community (CCRC)

These communities allow seniors to “age in place” with flexible accommodations that are designed to meet health and housing needs as these needs change over time. Residents sign a long-term contract that offers housing, services and medical care—usually all in one location. This allows residents to remain in familiar settings as they grow older.

## Conway Towers

904 3rd Ave, Conway, PA 15027

### ► Convenient, senior-friendly living!

Senior programming • Community room/Library • Computer center  
Bingo Movies • Exercise classes  
Walking distance to shops & pharmacies

### ► Enjoy our amazing amenities!

Heating & air conditioning • Utilities (water, trash, & sewer) included  
Dogs & cats allowed (with deposit, restrictions apply)  
Cable TV available Refrigerator • Ample closet space  
Private patio • Laundry facilities • Elevator • Controlled access  
Off-street parking • On-site manager

Call

**(724) 869-7148**



[conwaytowers@comcast.net](mailto:conwaytowers@comcast.net)





## Living your best life is easier with a little help.

Beaver Meadows, a part of the St. Barnabas Health System, offers personalized care that accommodates all lifestyle needs. Our state-of-the-art facility features gorgeous grounds, 24-hour security, and many amenities and activities for our residents. Schedule a tour to experience the compassionate care that is Beaver Meadows.



**ST. BARNABAS  
BEAVER MEADOWS**

5130 Tuscarawas Road | Beaver, Pennsylvania 15009

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**Call 724-495-1600**  
*or visit [StBarnabasHealthSystem.com](https://www.StBarnabasHealthSystem.com) to schedule a tour.*

# Things to Consider When Choosing an Apartment

This form is a tool to help assist you in organizing your thoughts and questions about each location. Use one sheet for each location and make copies to keep on hand. Feel free to ask questions pertaining to your personal needs when you visit.

Name of apartment: \_\_\_\_\_

Address: \_\_\_\_\_

Phone number: \_\_\_\_\_ Contact: \_\_\_\_\_

Email: \_\_\_\_\_ Website: \_\_\_\_\_

Date of visit: \_\_\_\_\_ Hours of operation: \_\_\_\_\_

Cost: \_\_\_\_\_

Comments: \_\_\_\_\_

<b>Apartment income limit</b>	<b>Age limit</b>	<b>Waiting list period</b>
\$ _____	None _____ Years	Now 3 months 6 months more
<b>Pets allowed</b>	<b>Smoking allowed</b>	<b>Handicap Accessible</b>
Yes No	Yes No	Yes No
<b>Rent</b>	<b>Utilities included</b>	<b>Trash chute</b>
Present rent \$ _____ Portion of income % _____	Yes No	Yes No
<b>Bedrooms</b>	<b>Security/Intercom</b>	<b>Elevators</b>
1 2	Yes No	1 2 3
<b>Balcony</b>	<b>Storage</b>	<b>Laundry room</b>
1 2	Yes No	1 2 3

Windows/lighting	Poor	Fair	Good
Apartment's spacing/size	Poor	Fair	Good
Building's condition	Poor	Fair	Good
Building's cleanliness	Poor	Fair	Good
Closets/cupboards/counters	Poor	Fair	Good
Bathrooms	Poor	Fair	Good
Laundry	Poor	Fair	Good
Transportation	Poor	Fair	Good
Closet storage	Poor	Fair	Good
Activities on site	Poor	Fair	Good
Parking	Poor	Fair	Good



# Now accepting applications for residency at Green Diamond Place!

## Apartment Amenities:

- Spacious, one bedroom apartments
- Rent is based on income
- Fully equipped kitchen
- Most utilities included in rent
- 24-hour emergency maintenance
- Small pets welcome

**Call or visit Green Diamond Place today!**

**Address: 379 Mellon Avenue  
Baden, 15005**

**Phone: 724-869-2080**

*Designed to meet the needs of adults 62 years of age and older.*

Professionally managed by SeniorCare Network

[www.SrCareNetwork.org](http://www.SrCareNetwork.org)



# Senior Apartments

Public housing is rental housing provided to income-eligible families, seniors and persons with disabilities. Public housing comes in all sizes and types – from single-family houses to high-rise apartments for seniors. A resident in public housing may either pay 30 to 40 percent of their adjusted gross income to rent, or a flat fee based on the unit for which they qualify. The type of payment depends on the way the building is funded, so contact each building for information.

**Eleanor Roosevelt**  
740 Sheffield Ave.  
Aliquippa, PA 15001  
(724) 775-1220

**Sheffield Towers**  
100 Superior Ave.  
Aliquippa, PA 15001  
(724) 775-1220

**Towne Towers**  
434 Franklin St.  
Aliquippa, PA 15001  
(724) 378-0920

**Ambridge Towers**  
500 Beaver Rd.  
Ambridge, PA 15003  
(724) 775-1220

**Green Diamond Place Apartments**  
379 Mellon Ave.  
Baden, PA 15005  
(724) 869-2080

**Beaver Village Apartments**  
699 Fifth St.  
Beaver, PA 15009  
(724) 775-1220

**King Beaver Apartments**  
680 Canal St.  
Beaver, PA 15009  
(724) 775-1220

**Westbridge Apartments**  
725 Riverside Dr.  
Beaver, PA 15009  
(724) 775-1220

**Beaver Falls Plaza**  
1008 Seventh Ave.  
Beaver Falls, PA 15010  
(724) 843-4822

**Brodhead Apartments**  
Seventh Ave. and 12th St.  
Beaver Falls, PA 15010  
(724) 775-1220

**Center Township Senior Apartments**  
3671 Brodhead Rd.  
Monaca, PA 15061  
(724) 774-5583

**Lutheran Village at Chippewa**  
139 Gertrude St.  
Beaver Falls, PA 15010  
(724) 846-2067

**PRV Manor Apartments**  
1626 Seventh Ave.  
Beaver Falls, PA 15010  
(724) 770-5000

**Francis A. Farmer Apartments**  
274 Friendship Circle  
Brighton Twp., Beaver, PA 15009  
(724) 775-1220

**Friendship Commons**  
200 Friendship Circle  
Brighton Township, PA 15066  
(724) 775-1220

**Conway Towers**  
904 Third Ave.  
Conway, PA 15027  
(724) 869-7148

**George Werner Apartments**  
599 Eighth St.  
Freedom, PA 15042  
(724) 775-1220

**Koppel Terrace Senior Apartments**  
First Ave. and Richard St.  
Koppel, PA 16136  
(724) 775-1220

**Leetsdale Manor**  
27 Spencer St.  
Leetsdale, PA 15056  
(800) 238-7555

**Corak Towers**  
500 Beaver Ave.  
Midland, PA 15059  
(724) 775-1220

**A.C. Edgecombe Apartments**  
1150 Bechtel St.  
Monaca, PA 15061  
(724) 775-1220



**Monacatootha Apartments**  
105 Fourth St.  
Monaca, PA 15061  
(724) 775-1220

**Dawes Manor**  
1450 Third Ave.  
New Brighton, PA 15066  
(724) 775-1220

**Thomas Bishop Apartments**  
1023 Sixth Ave.  
New Brighton, PA 15066  
(724) 775-1220

**E.B. McNitt Apartments**  
805 Allegheny St.  
New Brighton, PA 15066  
(724) 847-1282

**Gordon Camp Apartments**  
225 Jefferson St.  
Rochester, PA 15074  
(724) 775-1220

**Joseph Edward Apartments**  
330 Connecticut Ave.  
Rochester, PA 15074  
(724) 775-1220

**Pinney Street Apartments**  
420 Pinney St.  
Rochester, PA 15074  
(724) 770-5000

**Riverview Apartments**  
411 Delaware Ave.  
Rochester, PA 15074  
(724) 775-1220

## Pennsylvania Housing Finance Agency (PHFA)

### Affordable Apartment Locator

(877) 428-8844  
TTY 7-1-1  
pahousingsearch.com

The Apartment Locator is a free service that links consumers to affordable housing options throughout the state. The above website offers information about apartment locations, rental prices, accessibility features, development amenities, current vacancies and waiting lists.

# Senior Apartments

## Housing Authority of the County of Beaver

300 State Ave., Beaver, PA. 15009



### Senior Housing

- Affordable
- Accessible
- Available

*Equal Housing Opportunity*

For Information and Application



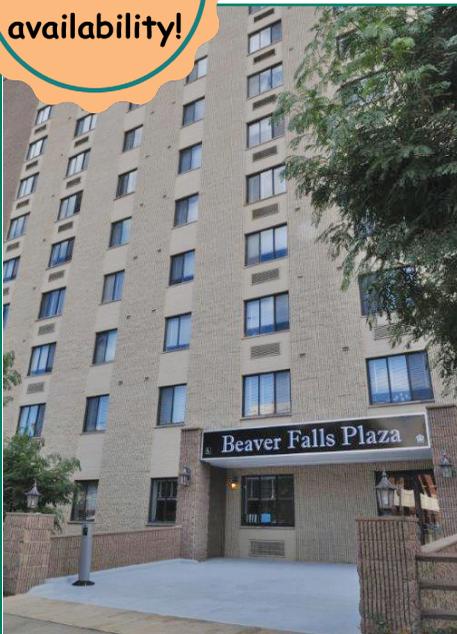
Contact (724) 775-1220, Ext. 28 or visit [beavercountyhousing.org](http://beavercountyhousing.org)



Immediate  
2-bedroom  
availability!

## BEAVER FALLS PLAZA

1008 Seventh Ave., Beaver Falls (724) 843-4822



### Spacious One and Two Bedroom Apartments

- 24 Hour Emergency Maintenance
- On-site Management and Maintenance
  - Carpet/Blinds on All Windows
- Individually Controlled Heat and Air Conditioning
  - Generous Closet Space
- Potential Rapid Occupancy
  - No Application Fee
- **All Utilities Included in Rent**
  - Income Limits Apply



• 1 Person hh...\$21,100 • 2 Persons hh...\$24,100  
Maximum income for eligibility is: 1 Person \$56,250; 2 Persons \$64,250



# Personal Care and Assisted Living Homes

**Beaver Falls Personal Care Home**  
300 Pine St.  
Beaver Falls, PA 15010  
(724) 847-1093

**Cambridge Falls**  
599 Norwood Dr  
Wampum, PA 16157  
(724) 202-1691  
cambridgeliving.org

**Cambridge Pointe**  
160 Chapel Rd.  
Beaver, PA 15009  
(724) 728-6257  
cambridgeliving.org

**Cambridge Village**  
1600 Darlington Rd.  
Beaver Falls, PA 15010  
(724) 846-1400  
cambridge-village.com

**Celebration Villa of Chippewa**  
104 Pappan Business Dr.  
Beaver Falls, PA 15010  
(724) 891-3333  
celebrationvillaofchippewa.com

**Concordia at Villa St. Joseph**  
1030 State St.  
Baden, PA 15005  
(724) 869-6300  
concordialm.org/locations/concordia-at-villa-st-joseph

**Evans Personal Care Home**  
503 Centennial Ave.  
New Galilee, PA 16141  
(724) 336-1028

**Franciscan Manor**  
71 Darlington Rd.  
Beaver Falls, PA 15010  
(724) 891-1150  
fivestarseniorliving.com/communities/pa/beaver-falls/franciscan-manor

**Harmony Haus Senior Personal Care Home**  
1399 Merchant St.  
Ambridge, PA 15003  
(724) 318-8211

**Lakeview Personal Care**  
498 Lisbon Rd.  
Darlington, PA 16115  
(724) 495-6139  
embassyhealthcare.net

**Maplewood Personal Care Home**  
461 Maplewood Ave.  
Ambridge, PA 15003  
(724) 266-4485

**Rochester Manor + Villa**  
174 Virginia Ave.  
Rochester, PA 15074  
(724) 775-6400  
rochestermanorandvilla.com

**St. Barnabas Beaver Meadows**  
5130 Tuscarawas Rd.  
Beaver, PA 15009  
(724) 495-1600  
stbarnabashealthsystem.com

**The Creek Meadows**  
1630 Ellwood City Rd.  
Zelienople, PA 16063  
(724) 452-7378

**Trinity Oaks II**  
117 Shadyrest Rd.  
Ellwood City, PA 16117  
(724) 752-9166

This form is a tool to assist you in organizing your thoughts and questions about each location. Use one sheet for each location and make copies to keep on hand. Feel free to ask any additional questions pertaining to your personal needs when visiting each facility.

**Name of home:** \_\_\_\_\_  
**Address of home:** \_\_\_\_\_  
**Phone number:** \_\_\_\_\_ **Contact:** \_\_\_\_\_  
**Email:** \_\_\_\_\_ **Website:** \_\_\_\_\_  
**Date of visit:** \_\_\_\_\_ **Cost:** \_\_\_\_\_

Basic Information	Yes	No	Comments
✓ <b>Comfort</b> — Is the home clean, well lit, odor free and at a comfortable temperature?			
✓ <b>Safety</b> — Does the facility have an emergency plan for patients in case of fire, flood or other disasters?			
✓ <b>Safety</b> — Is it a safe environment with fire extinguishers, open pathways and smoke detectors?			
✓ <b>Rooms</b> — Are personal items displayed for each resident? Are call buttons within easy reach? How many residents are in a room?			
✓ <b>Bathrooms</b> — Are bathrooms clean and equipped with handrails and a call button that is easy to reach?			
✓ <b>Dining</b> — Observe mealtimes. If meals for the month are not posted, request a copy. Does the food look and smell appetizing? Does the staff spend time feeding residents and not rushing them through their meals?			
✓ <b>Social activities</b> — Is an activities calendar posted? If not, request a copy. Are there a variety of activities to meet the needs of your loved one?			
✓ <b>Staff</b> — Is there enough staff to meet the residents' needs? Are they visible and willing to talk with you? Does the staff get residents up and dressed each day? Is there a social worker and dietician on staff?			
✓ <b>Residents and family members</b> — Ask residents and their family members what they like most and least about the facility. Do residents appear to be content?			
✓ <b>Consult an ombudsman</b> — They advocate for residents of nursing and personal care homes, or consumers of any long-term care service.			
✓ <b>Documents</b> — Request the state facility inspection report.			

# Skilled Nursing Homes

A nursing home (sometimes called a skilled nursing facility, or SNF) is a residence that provides the following services to people of all ages who need this level of living assistance: 24-hour supervision, medical care, room and board and meals.

Stays can be short-term for those recovering from illness or surgery, or long-term for individuals who can no longer live independently. In either case, a licensed staff provides comprehensive nursing care, including medication administration, dietary requirements and all treatment regimens.

Additionally, all residents are under the care of an on-call physician. Most nursing homes also offer a creative variety of social activities tailored to their residents.

Check the status of a nursing home's license or current listing by contacting the Pennsylvania Department of Health at [health.state.pa.us](http://health.state.pa.us) or (877) 724-3258.

Medicaid pays the cost of nursing home care for people with limited incomes. Long-term care insurance, Medicare and private pay are ways in which to pay for care, and individuals should assess their financial situation before deciding on nursing home care.

Please consider that the process of locating a residence and filling out the necessary paperwork takes time, and many facilities have waiting lists. Whenever possible, give yourself ample time to plan in advance. All nursing homes are state licensed and regulated, and the federal government regulates nursing homes that receive federal funds.



## **Beaver Healthcare and Rehabilitation Center**

616 Golf Course Rd.  
Aliquippa, PA 15001  
[guardianeldercare.com/locations/beaver/](http://guardianeldercare.com/locations/beaver/)  
(724) 375-0345

## **Beaver Valley Health and Rehabilitation Center**

257 Georgetown Rd.  
Beaver Falls, PA 15010  
(724) 846-8200

## **Brighton Rehab and Wellness Center**

246 Friendship Circle  
Beaver, PA 15009  
(724) 775-7100

## **Concordia at Villa St. Joseph**

1030 State St.  
Baden, PA 15005  
[concordialm.org/locations/concordia-at-villa-st-joseph](http://concordialm.org/locations/concordia-at-villa-st-joseph)  
(724) 869-6300

## **Providence Care Center**

900 Third Ave.  
Beaver Falls, PA 15010  
[myprovidencecarecenter.com](http://myprovidencecarecenter.com)  
(724) 846-8504

## **Rochester Manor + Villa**

174 Virginia Ave.  
Rochester, PA 15074  
[rochestermanorandvilla.com](http://rochestermanorandvilla.com)  
(724) 775-6400

# Senior Centers

Senior centers are places for older adults to make new friends or gather with old friends, share a meal and get involved in a variety of activities. The following are just some of the exciting opportunities that await older adults.

- life enrichment classes
- exercise programs
- trips to interesting places
- transportation to and from the center
- financial and benefit counseling

Senior center activities are geared to the social, intellectual, cultural, economic, emotional and physical needs or interests of adults 50 years of age and older. In addition, the centers offer helpful information about benefits that are available to older adults in Beaver County. A shared lunch meal is also available on days that they are open. Some of the available activities and opportunities include:

### Shared Meals

The menus are designed to provide an attractive meal to please older adults. Meals are planned with input from seniors and designed to meet one-third of the older adult's daily nutritional requirements.

### Life Enrichment

Education and seminars are available to address different types of activities and interests. These programs are selected by older adults and can range from dancing and history to gardening or therapeutic massage. Topics are limited only by the seniors' imaginations.

### Health and Wellness Program

Supports and encourages older adults in making informed decisions about consumer health issues. Fitness and exercise programs are a fun and invigorating component to the program.

### Counseling

Information and guidance regarding public and private services and benefit programs are available to assist older adults. This includes assistance with paperwork, forms and agency contact information.

### Volunteer Programs

Opportunities are available for older adults to provide meaningful services to the community. Coordinators recruit and train volunteers to help in the center and other agencies in their neighborhood. Opportunities may include the following: clerical work, telephone reassurance, helping to prepare, deliver meals to the homebound, and friendly visits.

## Beaver County Senior Centers

**Center at the Mall  
Lutheran Service Society**  
Beaver Valley Mall  
284 Beaver Valley Mall Blvd.  
Monaca, PA 15061  
(724) 774-5654  
centeratthemall.net

**Conway Community Center  
Circle of Friends**  
305 11<sup>th</sup> St.  
Conway, PA 15027  
(lower level of the Church of the Redeemed, corner of  
11<sup>th</sup> St. and Third Ave.)  
(724) 869-4224  
circleoffriendsbeaver.com

**New Brighton Community Center  
Circle of Friends**  
1851 Third Ave.  
(Madonna Hall at Holy Family)  
New Brighton, PA 15066  
(724) 846-1959  
circleoffriendsbeaver.com



Notes: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

# Adult Programs



## Beaver County Association for the Blind (BCAB)

616 Fourth St.  
Beaver Falls, PA 15010  
(724) 843-1111  
bcblind.org

Beaver County Association for the Blind (BCAB) has been serving persons who are blind or visually impaired and the Beaver County community for 70 years. Some of the services and programs include transportation/sighted guide, a life skills group, support groups, assistive technology classes, a low vision clinic, children and adult vision screenings, low cost/no cost eyeglass program, eye safety education for the entire community and employment opportunities for those who are blind or disabled.

## Beaver County Genealogy and History Center

250 East End Ave.  
Beaver, PA 15009  
(724) 775-1775  
beavercountyhistory.org

Provides an archival site for study reference, research and preservation of Beaver County documents and books, both historical and genealogical; to provide aid and encouragement to the public in their historical research and genealogical pursuits; to encourage the preservation of public and private records, genealogical data, and cemetery data pertaining to Beaver County.

## Beaver County Lighthouse

720 Third Ave.  
New Brighton, PA 15066  
(724) 846-1111

The Lighthouse is a recreational facility for the blind and visually impaired. Every Monday, the Lighthouse hosts a day of breakfasts, craft classes, parties and games, and lunches. The staff can also assist individuals with opening their mail and other small tasks that they may need help with.

## The Center for Hope

740 Park Rd.  
Ambridge, PA 15003  
(724) 251-4899  
thecenterforhope.com

Provides outreach to the Ambridge community that has undergone economic hardship and vast demographic change. The center provides education, recreation, academic preparation and employment readiness for community residents. Programs include a food pantry, clothes closet, computer lab, daily bread ministry, kids programs and weekly dinner. Income guidelines apply.

## Office of Vocational Rehabilitation

(724) 656-3070  
dli.pa.gov

Their purpose is to expand and strengthen employment outcomes, independence and specialized services for Pennsylvanians with disabilities. An Individualized Plan for Employment (IPE) is developed, outlining a vocational objective, services, providers and responsibilities.

## Senior Community Service Employment Program (SCSEP)

**Beaver Valley Mall**  
285 Route 18  
Monaca, PA 15061  
Contact: AARP Foundation SCSEP office at (412) 271-1580

The Senior Community Service Employment Program is a paid training program to assist Beaver County residents, 55 years of age and older, who meet low income requirements with re-entering the workforce. SCSEP provides participants with on the job experience to develop and update skills through paid training assignments at non-profit and government agencies while seeking employment. Training assignments are for 20 hours per week.

## St. Joseph Spirituality Center Sisters of St. Joseph of Baden

1020 State St.  
Baden, PA 15005  
(724) 869-6585  
stjoseph-baden.org

St. Joseph has various spirituality programs throughout the year.

Notes: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

# Dating/Education/Volunteer Opportunities

## Dating Services

**ChristianMingle.com** is a leading Christian dating site for those looking for God-centered relationships.

**eHarmony.com** has an over-50 dating site and strives to provide a trusted environment to meet new people.

**Match.com** helps singles find the kind of relationship they're looking for.

**OkCupid.com** has helped millions of seniors connect and determine compatibility.

**OurTime.com** focuses on singles ages 50 and older.

**SeniorMatch.com** is strictly for seniors and has various levels of membership.

**SilverSingles.com** makes online dating easy and secure for adults ages 50 and older.

## Beaver County Colleges

### Community College of Beaver County

One Campus Drive  
Monaca, PA 15061  
(724) 480-3500  
ccbc.edu

### Geneva College

3200 College Ave.  
Beaver Falls, PA 15010  
(724) 846-5100  
geneva.edu

### Penn State University

100 University Dr.  
Monaca, PA 15061  
(724) 773-3800  
br.psu.edu

### Trinity School for Ministry

311 11th St.  
Ambridge, PA 15003  
(724) 266-3838  
tsm.edu

## Volunteer Opportunities

**Adult Literacy Action, Beaver**  
(724) 773-7810

**Beaver County Humane Society Center Township**  
(724) 775-5801

**Beaver County Office on Aging Beaver Falls**  
(724) 847-2262

**CASA Beaver County**  
(724) 728-2146

**Habitat for Humanity, Beaver Falls**  
(724) 846-1630

### Meals on Wheels

**Blackhawk**  
(724) 843-6646

**Beaver County**  
(724) 774-0292

**Ombudsman Program Beaver County Office on Aging**  
(724) 480-8589



RETIRED & SENIOR VOLUNTEER PROGRAM

The Retired & Senior Volunteer Program (RSVP) at Pittsburgh Cares provides flexible volunteer opportunities, for individuals age 55 or older, to apply the skills and knowledge you've gained throughout your life to make a positive and lasting impact on your community.

As an RSVP volunteer, you will have the opportunity to participate in a variety of volunteer service areas, such as senior services (food delivery, companionship, etc.), job training, youth mentoring, and more!



**If you would like more information please contact us:**

[rsvp@pittsburghcares.org](mailto:rsvp@pittsburghcares.org) | 412-471-2114 ext.203 | [pittsburghcares.org](http://pittsburghcares.org)

# Entertainment

## Annual Fairs, Festivals and Celebrations

### Annual Greek Food Festival

Greek Orthodox Church, Aliquippa  
(724) 375-5341

### Applebutter Fest

Vicary Mansion  
1235 Third Ave., Freedom  
(724) 775-1848  
bchrlf.org

### Beaver County Christmas Extravaganza

The Lodge at Bradys Run Park  
Brighton Twp.  
(724) 847-0900  
facebook.com/BCFOT

### Beaver Light-Up Festival

Third St., Beaver

### Big Knob Grange Fair

New Sewickley Township  
336 Grange Rd., Rochester  
bigknobgrangefair.org

### Christmas at the Vicary Mansion

1235 Third Ave., Freedom  
(724) 775-1848  
bchrlf.org

### Christmas at the Village

Old Economy Village  
270 16th St., Ambridge  
(724) 266-4500  
oldeconomyvillage.org



Photo from facebook.com/oldeconomyvillage

### Darlington Days

Downtown Darlington  
(724) 827-2132  
darlingtondays.com

### Garrison Days

Beaver  
(724) 775-0189  
beaverheritage.org

### Hookstown Fair

1198 Rt. 168 S., Hookstown  
(724) 573-4512  
hookstownfair.com

### Piecemakers Autumn Quilt Show and Competition

Chippewa United Methodist Church  
2545 Darlington Rd.  
(Chippewa Township)  
Beaver Falls  
(724) 814-2868

### San Rocco Festa

Fred Taddeo Park  
224 Center Grange Rd.  
Center Township, Aliquippa  
sanrocco.org

## Ongoing Attractions

### Air Heritage Museum

Beaver County Airport  
35 Piper St., Beaver Falls  
(724) 843-2820  
airheritage.org

### Beaver Area Heritage Museum

One River Rd., Ext., Beaver  
(724) 775-7174  
beaverheritage.org

### Beaver County Conservation

District Environmental Center  
156 Cowpath Rd.  
Aliquippa  
(724) 378-1701  
beavercountyconservationdistrict.org

### Beaver County Genealogy and History Center

250 East End Ave., Beaver  
(724) 775-1775  
beavercountyhistory.org

### Beaver County Historical Research and Landmarks Foundation

The Captain William Vicary Mansion  
1235 Third Ave., Freedom  
(724) 775-1848  
bchrlf.org

### Beaver County Ice Arena

121 Bradys Run Rd.  
Beaver Falls  
(724) 770-2060  
beavercountypa.gov

### Beaver County Industrial Museum

801 Plumb St., Darlington  
(724) 312-0831  
beavercountyindustrialmuseum.com

### Beaver County Model Railroad Club and Historical Society

416 Sixth St., Monaca  
bcmrr.railfan.net

### Beaver County Senior Day

In Beaver Valley Mall corridor May and  
October  
(724) 847-2262

### Beechwood Farms Nature

Reserve and Audubon Society  
of Western Pennsylvania  
(412) 963-6100  
aswp.org

### Ellwood City Area Historical Society

310 Fifth St., Ellwood City  
(724) 752-2021  
ellwoodhistory.org



Photo from ellwoodhistory.org

### Harmony Museum

218 Mercer St., Harmony  
(724) 452-7341  
harmonymuseum.org

### Lernerville Speedway

(724) 353-1511  
lernerville.com

### Little Beaver Historical Society

710 Market St., Darlington  
(724) 843-4361

### Little Beaver Museum / Little Beaver Historical Society

803 Plumb St., Darlington  
(724) 843-4361  
littlebeaverhistorical.org

### Merrick Art Gallery

1100 Fifth Ave., New Brighton  
(724) 846-1130  
merrickartgallery.org

### Monaca Community Hall of Fame

1098 Pennsylvania Ave., Monaca  
(724) 774-7719  
monacapa.net

### Montgomery Locks and Dam

100 Montgomery Dam Rd., Monaca  
(724) 643-8400  
lrp.usace.army.mil

### Ohio Valley Lines Model Railroad Library & Museum

1225 Merchant St., Ambridge  
(724) 266-4787  
ohiovalleylines.org

### Old Economy Village

270 16th Street (Visitors Center)  
Ambridge  
(724) 266-4500  
oldeconomyvillage.org

# Entertainment

**Pennsylvania Trolley Museum**  
(724) 228-9256  
pa-trolley.org

**Pittsburgh International Race Complex**  
201 Pennsdale Rd., Big Beaver Borough  
(724) 535-1000  
pittrace.com

**Rochester Area Heritage Society**  
350 Adams St., Second Fl., Rochester  
(724) 777-7697

**Saint Nicholas Chapel Museum**  
5400 Tuscarawas Rd.  
Brighton Twp.  
(800) 722-4428  
gcuusa.com/snc.htm

**South Side Historical Village**  
Route 168, Hookstown  
(724) 573-4569  
sshva.wordpress.com

**Sweetwater Center for the Arts**  
200 Broad St., Sewickley  
(412) 741-4405  
sweetwaterartcenter.org

**The Vicary Mansion**  
1235 Third Ave., Freedom  
(724) 775-1848  
bchrlf.org



Photo from sweetwatercenter.org

## Theater, Stage and Musical Performances

**Beaver Valley Choral Society**  
(724) 843-7681  
bvchoralsociety.org

**Beaver Valley Community Concert Association**  
(724) 846-3203  
bvcommunityconcert.org

**Bobcat Players**  
(724) 494-1680  
bobcatplayers.com

**Lincoln Park Performing Arts Center**  
One Lincoln Park, Midland  
(724) 576-4644  
lincolnparkarts.org

**R-ACT Theatre Productions**  
(724) 775-6844  
ractproductions.com

**Red Barn Theater**  
1279 Route 288, Fombell  
(724) 452-8082  
redbarnplayers.com

## Wineries

**Glatz Jewelers and Wine Cellars**  
2699 Brodhead Rd., Aliquippa  
(724) 375-6783  
glatzwine.com



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Senior Performances  
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Beaver County!

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Or  
Email: wagner.debbie@ymail.com  
To Book A Show For  
Your Senior Community

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Chuck Caputo**  
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for over thirty years!

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Live Animals  
Ventriloquism  
Balloon Animals  
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Affordable

**All occasions!  
412.825.0822**



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LOVE**

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See more: [palottery.com/LotteryLove](https://palottery.com/LotteryLove)

Players must be 18 or older. Please play responsibly. Problem Gambling Helpline: 1-800-GAMBLER



# LET'S TALK ABOUT IT

Medicare can be confusing. Don't get discouraged, get informed!

If you...

- Turned 65 years old
- Get financial assistance
- Moved to a new area
- Have been diagnosed with a chronic condition
- Are a veteran, and more



## WE CAN HELP!

**Franklin L. Namath, Jr.**  
**Michael P. Namath**  
*Licensed Agents*

**724-847-3290** TTY:711

*By calling this number, you agree to speak with an independent health insurance agent about Medicare Advantage products. Medicare has neither reviewed nor endorsed this information. This is an advertisement.*