

Beaver County ²⁰²⁵⁻²⁰²⁶ **Senior Resource Guide**

In cooperation with the *Beaver County Office on Aging*



For caregivers. For professionals. For you.

Want to Save on Medicare Costs?

PA MEDI can help!

If you have limited income and resources, you may qualify for **Extra Help**, potentially saving you thousands on prescriptions each year.

There are also **Medicare Savings Programs** that may save you over \$1,900 on Part B Premiums each year. You can reapply for benefits even if you've been denied in the past!

PA MEDI is a free service provided by the Pennsylvania Department of Aging that provides free, unbiased Medicare counseling and can help you look for savings.



Pennsylvania
**Medicare Education
and Decision Insight**

PA MEDI is the known and trusted source for unbiased Medicare information!

Call PA MEDI at
Beaver County Office on Aging 724-847-2262



This advertisement was supported by the Administration for Community Living (ACL), U.S. Department of Health and Human Services (HHS) as part of financial assistance awards totaling \$1,059,232 with 100% funding by ACL/HHS. The contents are those of the author and do not necessarily represent the official views of, nor an endorsement, by ACL/HHS, or the U.S. Government.

Welcome



We are pleased to present the *2025-2026 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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Table of Contents

Beaver County Office on Aging

Beaver County Office on Aging's Programs and Services	6-19
---	------

Healthcare Resources

Caregiver's Support	20
Adult Day Services	22
Home Health/Agencies	24
In-Home Service, Non-Medical Care	28
Hospice Care	30
Palliative Care	30
Screenings/Preventative Health	32
Choosing a Doctor	33
Geriatric Medicine	33
Planned Hospitalization Tips	34
Hearing Assistance	36
Behavioral Health	38
Vision Services	40
Alzheimer's Support	42
Health-Related Support Groups	43

Safety and Support for Seniors

Community Support Programs	46
Assistive Technology	47
Financial Assistance	48
Food Assistance	50
Safety for Seniors	52
Home Repair, Maintenance and Safety	53
Emergency Preparedness	54

Health Insurance and Prescription Drug Coverage

Health Insurance	56
Health Insurance Advocacy/Counseling	60
Long-Term Care Insurance	61
Pharmaceutical Assistance	62

Legal, Tax and Other Matters

Funeral Planning	64
Final Details	65
Advance Directives and Powers of Attorney	66
Legal Resources	67
Tax Information	68
Utility Assistance	69

Consumer Advocacy and Other Resources

Consumer Advocacy	70
Voter Registration	71
Elected Officials	71
Veterans	72
Transportation	74

Housing Options

Housing Options	76
Senior Apartments	78
Personal Care/Assisted Living	80
Skilled Nursing Homes	81

Life Enrichment

Senior Centers	82
Adult Programs	83
Dating/Education/Volunteer Opportunities	84
Entertainment	85



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Lynn Webster Gina Mazza

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Caring comes in many ways. Become a Classroom Grandparent!



Qualifications

- Aged 55+
- Meet income guidelines
- Pass all required background checks
- Complete orientation

Benefits

- Non-taxable, non-reportable stipend
- PAID time off
- PAID birthday/holidays
- Travel reimbursement
- Supplemental accident/incident insurance

Earn Extra Cash!
VOLUNTEER
TODAY!

**Make an impact on the lives
of children. Call Today!**

412-660-6841 or 412-660-7303

fostergrandparents.wfspa.org



**AmeriCorps
Seniors**



Wesley Family Services

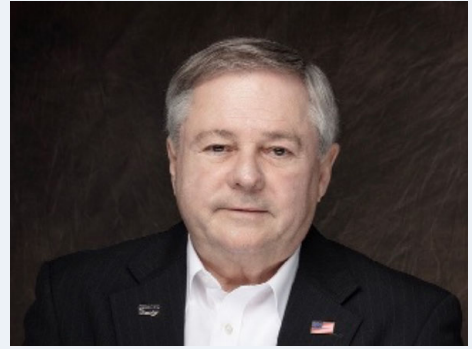
Honored to Assist Our Seniors



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.

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

Beaver County Office on Aging

A message from Marcy Scott, DHS Deputy Administrator of Aging



Dear Residents of Beaver County,

I am reaching out to you as the DHS Deputy Administrator of the Office on Aging to express our deep appreciation for the incredible role that older adults play in shaping our community. You have lived through decades of change, contributing immeasurably to the vibrant culture, history, and strength of Beaver County. It is both an honor and a privilege to serve you, and I want to take this opportunity to share with you in this Guide, the many services, resources, and programs available through our office to support your needs and well-being.

As many of you know, the Office on Aging is committed to enhancing the lives of older adults in our county. We recognize that aging is a unique journey, and it is our mission to help you navigate it with dignity, independence, and the resources you deserve. Our services are designed to support your physical, emotional, and social health, ensuring that you continue to feel connected, engaged, and empowered.

Whether you need assistance with understanding your healthcare options, information on financial assistance programs, help with transportation, or opportunities to meet new people and participate in social activities, we are here to help. We know that many of you are looking for ways to stay active, maintain your health, or explore new hobbies, and we strive to provide resources and events that make this possible. From fitness classes and wellness workshops to educational seminars and social outings, we aim to offer a variety of ways for you to enrich your lives.

In addition to the programs and services mentioned above, we offer valuable support to those who may be facing challenges, such as caregiving and managing chronic health conditions. The Office on Aging also helps connect individuals to local community organizations and services that can address specific needs. We are proud of the partnerships and collaborations we have grown with other local agencies such as Beaver County Behavioral Health, Beaver County Children and Youth, Beaver County Drug and Alcohol and Beaver County Community Development. These relationships allow us to provide a holistic approach to supporting our older adult population.

We understand that the journey of aging can sometimes feel isolating. It is essential to us that you feel connected to the larger community, whether through social gatherings, volunteer opportunities, or just a friendly check-in. Our office regularly hosts events and activities that encourage socialization, and we invite you to take advantage of these opportunities. Whether you enjoy arts and crafts, bingo, or just a cup of coffee with friends, we are here to ensure you have access to opportunities to meet new people and stay connected.

At the Office on Aging, we believe in fostering a sense of purpose and belonging. We encourage you to get involved in the activities and services that best meet your needs. We also want to hear from you. If you have suggestions for new programs, improvements to current offerings, or simply want to share your experiences, we are here to listen. Your feedback is invaluable in helping us create and sustain services that truly benefit all older adults in Beaver County.

As your county government, we are committed to advocating on your behalf. We work tirelessly to ensure that seniors' voices are heard in local decision-making, and we will continue to pursue initiatives that support your well-being. This includes working to

enhance access to affordable housing, quality healthcare, transportation, and opportunities for lifelong learning. We understand that these factors are all essential to your overall quality of life, and we are dedicated to making Beaver County a place where older adults thrive.

If you haven't already, I encourage you to stay connected with the Office on Aging through *Beaver County Senior News* and our *Beaver County Senior Resource Guide*. Visit our website at beavercounty.gov/departments/office-on-aging. We are constantly updating resources with the latest news, program announcements, and helpful tips. If you prefer a more personal approach, our team is always ready to assist you with any questions you may have or help guide you to the services that best suit your needs. Our dedicated and knowledgeable staff are always there to assist you.

Finally, I want to take this opportunity to express my sincere gratitude to each and every one of you. Your contributions to our community are immeasurable, and your resilience, wisdom, and experience inspire us all. We remain committed to supporting you, ensuring you can live your life to the fullest, and helping you find new ways to engage with the world around you.

Please don't hesitate to reach out if you need assistance, have questions, or want to learn more about the programs and services available through our office. You can contact us at (724) 847-2262, email us at aging@bcoa.us or visit our website. We are here for you, and we look forward to continuing to serve the older adult community in Beaver County for many years to come.

With warm regards,

Marcy



Address: 1020 Eighth Ave., Beaver Falls, PA 15010
Website: 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

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

Beaver County Office on Aging Staff



Assessment/Information & Referral/PA MEDI staff



Care Management staff



Administration, supervisor staff



Clerical/Fiscal/Planning staff



Care Management, Ombudsman staff

Beaver County Office on Aging

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 60 and over 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

Respite Care provides a break for family members caring for loved ones unable to be left alone due to their physical and/or cognitive condition. Supervision is provided and personal care is available.



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. The service is available to older adults at high risk of falls, who live alone or are alone for most of the day.

Beaver County Office on Aging Services

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.

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

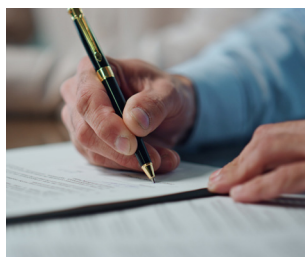
Older Adult Protective Services investigates reports of abuse, neglect, abandonment and exploitation regarding adults ages 60 and older. The program applies to adults who, due to one or more functional limitations, need the assistance of another person to perform or obtain services necessary to maintain 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 Shared bus. This service 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 included Chronic Disease Self-Management Program, Diabetes Self-Management Program, Healthy Steps for Older Adults, Healthy Steps in Motion and Healthy Ideas.



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 once 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 in May. 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.
- All services are based on need.



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

3

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.



4

5

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.



6

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.

Caregivers can apply for 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.

If you are concerned about an older adult but are not sure how to help, call (724) 847-2262 to talk through the situation. The Beaver County Office on Aging can guide you to resources and supports.

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.

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, who must give their consent, to address concerns and take appropriate action to help resolve the problem to their satisfaction.

Become a volunteer Ombudsman. Visit residents, listen to their stories, support their choices, and protect their rights! Call the Beaver County Office on Aging to begin your journey, (724) 847-2262. Training is provided.



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

Unit 284

570 Beaver Valley Mall Blvd

Rural King Corridor

Inside the Mall

Monaca, PA 15061

724-774-5654



Check out our website www.centeratthemall.net
or like us on Facebook www.facebook.com/centeratthemall

Center Hours

Mon - Thurs 8 a.m. - 7 p.m.

Fri 8 a.m. - 4 p.m.

Sat 8 a.m. - 2 p.m.

Exercise Classes

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

Chair Volleyball

Tuesday & Thursday at 11 a.m.

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

Saturday at 12:30 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.

Saturday at 9:30 a.m.

Belly Buster

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

Mix-It Up Cardio

Tuesday at 9 a.m.

30 Minutes of Strength

Tuesday at 8:15 a.m.



Clubs, Groups, & Amenities

Art Club

Use provided materials or bring your own projects. Meets every Tuesday from 10 a.m. - 12 p.m.

Bible Study

First and third Thursday of each month from 10 - 11 a.m.

Bingo

Every Tuesday and Thursday from 12:15 - 1:45 p.m. Cards are 25¢ each, payouts relative to number of players.

Café Area (always available)

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

Canasta

Every Monday from 1 - 3 p.m..

Caregiver Support Group

Meets the last Thursday of each month from 2 - 3 p.m.

Bus Trips

Overnight and day trips to various destinations.

Computer Lab & Library (always available)

Computers with internet access. Computer and iPhone classes available throughout the year (\$). Honor system library with books and DVD movies.

Crochet and Knitting Club

Tuesdays 10 a.m. - 2 p.m. & Saturdays 10:30 a.m. - 2:30 p.m.

Fitness Center

Complete gym with staff on hand to provide instruction. Complimentary to SilverSneakers, FitOn Health, or Renew Active members. Self-pay options available as well.

Genealogy Club

Meets first Tuesday of each month from 1 - 3 p.m. Discuss and exchange resources for discovering your family tree.

Mah-Jongg

Meets every Thursday from 12:30 - 3 p.m.

Line Dancing

Class meets Wednesday & Friday 10 - 11 a.m. (\$)

Lunch

Nutritional lunches every day 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.

Organ Club

Wednesdays from 10 - 11 a.m. (\$)

Pinochle Club

Every Thursday from 10 a.m. - 1 p.m.

Pool Tables (always available)

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

Shuffleboard Club

Tabletop version, meets every Tuesday from 1:30 - 3 p.m.

Square Dancing (September - April)

Every Monday from 10 - 11 a.m.

Beaver County Office on Aging



Circle of Friends, Inc. COMMUNITY CENTERS

724-869-4224 | 724-846-1959

christine@cofseniors.org
circleoffriendsbeaver.org
facebook.com/Circleoffriendsbeavercounty

Circle of Friends Social Centers offer a fantastic way to stay active, healthy, and independent. Our centers provide a wide range of activities and classes, including:

- Nutritious meals served daily
- Exercise classes
- Exercise rooms with stationary bikes and elliptical machines
- Bingo, Pokeno, card games, and card parties
- Bowling club and pool tables
- Technology learning opportunities
- Arts and crafts, including Diamond Art
- Special picnics and parties
- Area bus trips
- Green Thumb gardening
- Volunteer opportunities, such as receptionist or kitchen help



Join Circle of Friends!

Discover a welcoming community offering valuable services for adults 60+ (spouses welcome). Benefits include:

- Educational speakers & legislative updates
- Medicare counseling & tax help (with AARP)
- Safe driving classes
- Farmers Market vouchers

Membership is free (60+), with no attendance obligations. Many programs are open to all ages (small fee for those under 60). Regular activities are donation-based; some programs have set fees.

Circle of Friends Conway

305 11th St., Conway
(724) 869-4224 - Call or text
Hours: Mon. - Fri. 8:30 a.m. - 2:30 p.m.

Monday:

- BINGO: 12 p.m.
- Make It Take It Monday: 9:00 a.m. (1st Mon. of each month)

Tuesday:

- Craft Class (any skill level): 9:00 a.m.

Wednesday:

- Pinochle: 9 a.m. - 3:00 p.m. (1st and 3rd Wed. of each month)
- Pokeno: 9:30 a.m. - 12 p.m. (4th Wed. of each month)
- Bowling/lunch: 9:30 a.m. - 12 p.m. (2nd Wed. of each month)

Thursday:

- BINGO: 10 a.m.
- Exercise with Connie: 10:30 a.m.

Friday:

- Surprise Arts & Crafts: 9:30 a.m.

Circle of Friends New Brighton

1851 3rd Ave., New Brighton
(724) 846-1959 - Call or text
Hours: Mon. - Fri. 8:30 a.m. - 2:30 p.m.

Monday:

- Exercise with Connie: 8:30 a.m.

Tuesday:

- BINGO: 10 a.m.
- Beginner Exercise: 11 a.m.
- Left, Right, Center: 12:30 p.m.

Wednesday:

- P-O-K-E-N-O: 9 a.m.
- Bible Study: 10 a.m.
- Beginner Exercise: 11 a.m.

Thursday:

- Exercise with Connie: 8:30 a.m.
- Chair Yoga: 9:30 a.m.
- Line Dance: 10:30 a.m.
- Cards: 12:30 p.m.

Friday:

- Diamond Art: 9 a.m.

Caregiver's Support

Many 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 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.

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.

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.

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.
- Chapter 2: Nutrition. Visit youtube.com/watch?v=hrNpX913KkE.
- Chapter 3: Dental Care, information on assisting someone with oral care. Visit 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.
- Chapter 5: Toileting and Incontinence, give tips on helping someone with toileting. Visit youtube.com/watch?v=4DvYE12CM0c.
- Chapter 6: Behavioral Issues, provides tips for caregivers on managing difficult behaviors. Visit 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_gY-DUfOKI.

How to manage your stress. Tips and strategies to managing stress and avoiding burnout. Visit 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.

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.

Understanding Dementia: The Caregivers Notebook. Information on caring for an individual with Dementia. Visit 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

Caregiver Action Network: caregiveraction.org

Eldercare Locator: eldercare.acl.gov

Family Caregiver Alliance: caregiver.org

Lotsa Helping Hands: lotsahelpinghands.com

National Alliance for Caregiving: caregiving.org

National Institute on Aging: nia.nih.gov

Pennsylvania Department of Aging: aging.pa.gov

Rosalynn Carter Institute for Caregiving: rosalynncarter.org

VA Caregiver Support Program: caregiver.va.gov

Well Spouse Association: wellspouse.org

Caregivers of Children

Pennsylvania KinConnector

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

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.



Hope Grows

183 Shafer Rd.
Moon Township, PA 15108
(412) 369-HOPE (4673)
hopegrows.org



Hope Grows provides emotional and mental health services and counseling to family caregivers throughout the Pittsburgh region and beyond. Through on-site and virtual programming, phone and in-person counseling, support groups, therapeutic respite activities, and educational resources, our mission is to inspire hope through nature while empowering family caregivers to seek wellness of mind, body, and spirit. The Iris Respite House Bed & Breakfast and Healing Gardens encourage guests to relax, recharge, and tap into therapeutic resources tailored for their well-being.

Looking for the right senior living options?

In-Home Care Independent Living Assisted Living Memory Care Enhanced Care

CARE Patrol™
of Western Pennsylvania

We can guide you at NO COST!

(724) 631-4950

WWW.CAREPATROL.COM/Western-PA

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

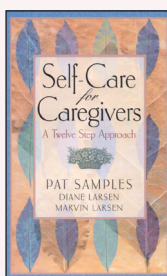
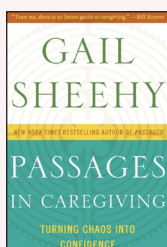
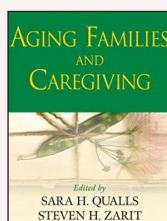
This encouraging book can help you make the most of your caregiving experience without losing yourself in the process. It discusses the pitfalls of caregiving and provides suggestions on how to stay strong and sane while offering healthy support and love.

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.

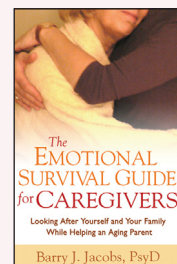
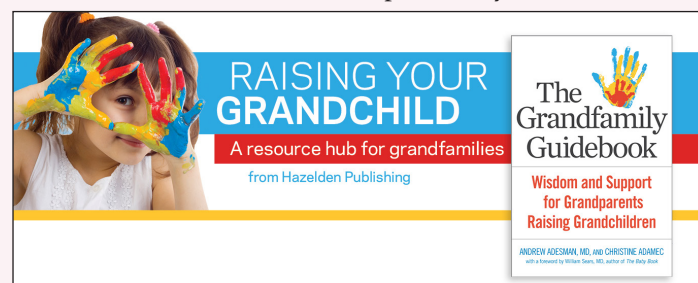


The Emotional Survival Guide for Caregivers: Looking After Yourself and Your Family While Helping an Aging Parent
by Barry J. Jacobs

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: Living Independence for the Elderly

CenterPlace Plaza
131 Pleasant Dr., Ste. 1
Aliquippa, PA 15001
(724) 378-5400
lutheranseniorlife.org

Notes: _____

Supporting Seniors at Home

- Complete Medical Care
- Medical Equipment
- Transportation for Medical Appointments
- Assistance with Grocery Shopping, Light Household Chores, and Meals
- Opportunities for socialization *and more...*

*Serving
Armstrong, Beaver,
Butler, and Lawrence
Counties*

*www.LIFEviecare.org
412-356-1673*



LIVING INDEPENDENCE
FOR THE ELDERLY
— a service of VieCare —

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

(724) 352-6200 opt. 1

(866) 869-8669

Gallagher Home Health

(412) 279-7800

(866) 683-7800

Lutheran SeniorLife VNA, Western PA

(724) 282-6806

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](https://www.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?	



VIOLA'S

Managing Group Inc.

Home Care Agency

Stay at Home, Live in Comfort

We will assist you with your needs while treating you with dignity and respect in your own home.

Services We Offer:

- In Home Personal Care
- Light Housekeeping
- Companionship
- Respite Care
- Meal Preparation
- Errands

We hire Direct Care Workers/CNA's for Aliquippa, Ambridge, Hopewell, Beaver Valley, New Castle, Lawrence, Allegheny, and Erie.

Go to our website www.violasmanaginggroupinc.com to complete the application and competency test.



We can help you apply for programs that provide home care assistance for you or a loved one, including the Home Base Community Services (HBCS) Community HealthChoices (CHC) Waiver Program and the Veterans Affairs Community Care Network (VACCN).

555 Merchant St. 1st Floor, Ambridge, PA 15003

Phone: (724) 318-8125 Email: violasmanaginggroupinc@gmail.com

We at Viola's Managing Group Inc. look forward to working with you.

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:

A & M Healthcare Agency (412) 793-3705	Homemaker Home Health Aide (724) 774-4002
Anova Healthcare (724) 774-2002	ICare Homecare Services (724) 857-3100
Arcadia HomeCare (724) 384-1431	Interim Healthcare (412) 436-2200
Bayada Home Healthcare (412) 374-1440	Lutheran SeniorLife VNA (724) 282-6806 (877) 862-6659
Community Resources for Independence (814) 677-4655	Luckys Homecare (724) 512-5041
Concordia Visiting Nurses (724) 352-6200 opt. 1 (866) 869-8669	Maxim Healthcare Services (412) 687-2838
Emerald Home Health (412) 429-5880	Patriot Home Care (724) 506-8911
Gallagher Home Health (412) 279-7800 (866) 683-7800	Veterans First (412) 610-0896
	Viola's Managing Group (724) 318-8125

"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 by visiting theconsumervoice.org and typing "My Personal Directions Form" in the search box.

• 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	

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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

(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 Medi-

cal 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.

Hospices in Beaver County:

Allegheny Health Network	Gateway Hospice
Healthcare At Home	(412) 536-2020
Hospice	Good Samaritan Hospice
(888) 599-7328	(724) 933-8888
Anova Hospice	Heartland Hospice
(724) 774-2002	(724) 776-3933
Bethany Hospice	Lutheran SeniorLife
(412) 921-2209	VNA Hospice
Concordia Lutheran	(724) 282-6806
Ministries	MSA Home Health and
(888) 352-1571	Hospice
Family Hospice	(866) 273-6334
Part of UPMC	Pinnacle Palliative Care
(412) 572-8800	(724) 933-6222
Gallagher Hospice	Three Oaks Hospice
(412) 279-4255	(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

Concordia Lutheran Ministries



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Whether you and your family are considering a personal care community, inpatient skilled nursing and rehabilitation, home health care or hospice services, we have you covered with Concordia at Villa St. Joseph, Concordia Visiting Nurses and Good Samaritan Hospice.

Learn more about our mission, locations, services and career opportunities at www.ConcordiaLM.org or connect with us on social media.



@ConcordiaLM



@concordia_lm



Concordia at Villa St. Joseph

1030 State Street, Baden, PA 15005

724-869-6300

www.ConcordiaVillaStJoseph.org

Concordia Visiting Nurses

724-869-8669

www.ConcordiaVN.org

Good Samaritan Hospice

724-933-8888

www.Good-SamaritanHospice.org

Screenings/Preventative Health

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/.

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.

Source: US Department of Health and Human Services, 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, Centers for Disease Control and Prevention at cdc.gov, National Heart, Lung and Blood Institute at nhlbi.nih.gov or National Stroke Association at 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.

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.

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

Heritage Valley Beaver
1000 Dutch Ridge Rd.
Beaver, PA 15009
(724) 728-7000
heritagevalley.org

UPMC Shadyside Senior Care
5200 Centre Ave., Suite 405
Shadyside, PA 15232
(412) 623-2700
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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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

(800) 654-5988
TTY (800) 654-5984
hamiltonrelay.com/state-services.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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Beaver County Behavioral Health and Developmental Services

1040 Eighth Ave.
Beaver Falls, PA 15010

The agency oversees human services and behavioral health care. BCBH will help you or your loved one gain access to mental health, drug and alcohol, intellectual disability and autism services. The office can help with assessment and linkage to treatment and services including but not limited to: case management, healthcare, educational supports, employment, transportation, housing, budgeting, insurance coverage, advocacy, and crisis intervention. To achieve this, BCBH collaborates with community agencies, providers and schools. Services are available to qualifying residents of Beaver County free of charge. To obtain additional information about services or to schedule an appointment, call (724) 891-2827.

BCBH also offers community outreach and education. There are several free trainings available for community members, schools, law enforcement and providers, including Mental Health First Aid, Youth Mental Health First Aid, QPR (Question, Persuade, and Refer) and Narcan Training. For additional information about upcoming trainings visit: www.bc-systemofcare.org or call (724) 847-6225.

Drug & Alcohol Department

1040 Eighth Ave., Second Floor
Beaver Falls, PA 15010
(724) 847-6225

The Beaver County Behavioral Health Drug & Alcohol Program is the county agency designated by the state as the Single County Authority (SCA). The SCA receives state and federal dollars through contracts with the Department of Drug and Alcohol Programs (DDAP) to provide the following services to Beaver County residents:

Drug & Alcohol Case Management

- Screening, level of care assessment and referral to treatment
- Coordination of services
- Assisting those who are uninsured or underinsured

Treatment

- We provide access to all levels of care, including but not limited to Withdrawal Management and Medication Assisted Therapy.
- For those who are insured, we can assist in accessing care within your network.
- For those underinsured or uninsured, we can assist with financial support to those who qualify.

Prevention/Intervention

- There are contracted providers to provide prevention and intervention services in the schools and in the community.

Naloxone

- Naloxone, known as Narcan, is a medication that can reverse the effects of an opioid overdose. It is available free of charge and without a prescription. For information on accessing Narcan free of charge, contact the Beaver County Behavioral Health SCA at (724) 847-6225.

For a free drug and alcohol assessment, or further information about services, call the BCBH D&A Case Management Unit at (724) 847-6220 or toll free at (877) 597-5535.

Early Intervention Infant/Toddler Program

1040 Eighth Ave., Second floor
Beaver Falls, PA 15010

Early Intervention (EI) consists of services and supports designed to help families with children birth through age three who have developmental delays or disabilities. EI services are provided to families at no cost.

EI services can include:

- information about how children develop
- parent or caregiver education
- family support
- developmental and instructional therapies that assist in child development

Early intervention builds upon the natural learning that occurs in the first few years. It is a process that promotes collaboration among parents, service providers and others who are involved with the child. An evidence-based coaching model is followed to help families meet the developmental needs of their child.

Referrals can be made to:

- Beaver County Behavioral Health

Early Intervention Services (for infants and toddlers ages 0 until 3rd birthday)

(724) 891-2827

- Beaver Valley Intermediate Unit (BVIU) Early Intervention Services (children ages 3-5)

(724) 775-1050 ext. 21112

Intellectual Disabilities, Children with Complex Medical Conditions, Autism Program

1040 Eighth Ave., Second floor
Beaver Falls, PA 15010

Intellectual and Developmental Disability/Autism services are administered through Beaver County Behavioral Health Administrative Entity (BCBH AE). This office serves as a referral source and determines a person's eligibility for service funding.

If found eligible, the person will select a supports coordination organization (SCO). From the SCO a person will be assigned a Supports Coordinator (SC) – someone to help determine what services are needed and what resources are available to help plan for a good, everyday life.

To register, eligibility must be established by:

- Diagnosis of Intellectual Disability with Full Scale IQ of 70 or below or Autism Spectrum disorder based on a Diagnostic Tool
- Clinical data showing Substantial Adaptive Skill Deficits in at least three Areas of Major Life Activity
- The diagnosis must have manifested prior to the age of 22.

Referrals can be made to Beaver County Behavioral Health, Intellectual Disabilities & Autism registration by calling (724) 624-7304 or emailing IDIntake@BCBH.org.

Behavioral Health

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.

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.

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.

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.

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.

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.

UPMC-Beaver Crisis

UPMC-Western Psychiatric

1020 Eighth Ave. Ste. 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.

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.

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.

Need Immediate Help?

Do you or someone you know need assistance with a mental health crisis? If so, call one of the numbers below to get help. Someone is available 24 hours a day, seven days a week to assist you, your friends or family.

Suicide and Crisis Lifeline: Call or text 988 or chat online at chat.988lifeline.org.

- Press 1 for the Veteran Suicide Prevention Lifeline.

UPMC Beaver County Crisis Services: Call (800) 400-6180 or (724) 371-8060.

Crisis Text Line: Text "PA" to 741-741.

AgriStress Helpline: Call (833) 897-2474.

PA Get Help Now (support for substance use): Call 1 (800) 662-HELP (4357)

- Additional resources can be found at bc-systemofcare.org.

Pennsylvania ChildLine Hotline: (800) 932-0313

The ChildLine Hotline accepts reports of suspected child abuse or neglect 24 hours a day, seven days a week. Reports are sent to the appropriate investigating agency.

CONGRESSMAN **CHRIS DELUZIO**

Pennsylvania's 17th District

Congressman Chris Deluzio: *Fighting for Western PA Seniors*



Rep. Deluzio can help you with:

- Social Security & Medicare payments
- Military records and VA benefits
- Post Office and IRS issues
- Consumer protection concerns
- And more!

Call 724-206-4860 for help

Paid for by official funds authorized by the House of Representatives.

Vision Services

Beaver County Association for the Blind (BCAB)

400 9th St.
Conway, PA 15027
(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.

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
aao.org/eyecare-america/patients

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.

Vision Services

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.

Office of Vocational Rehabilitation (OVR)

Bureau of Blindness and Visual Services

(412) 565-5240
pa.gov/agencies/dli.html

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

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.

Visibility Pittsburgh

(412) 368-4400
visibility.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.



Regaining
your quality of life
begins when you
CHOOSE
exceptional results
in rehabilitation.

For those recovering from a stroke, injury or illness, regaining your best quality of life begins with your ability to choose. Choose Encompass Health for exceptional results.

 **Encompass Health**
Rehabilitation Hospital of Sewickley

**Talk to your medical professionals
about choosing Encompass Health
for rehabilitation.**

encompasshealth.com/sewickleyrehab

Alzheimer's Support

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

Alzheimer's Association

Helpline: (412) 261-5040 or (800) 272-3900
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

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

Charles Fenchel and Associates 2242 Darlington Rd. Beaver Falls, PA 15010 (724) 847-4723	St. Barnabas Beaver Meadows 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
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
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/depart-
ments/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

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Our compassionate,
qualified providers offer quality
services for patients and families.
With a long-term and experienced
team, we offer continuity of care.



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Embracing Life



GATEWAY
HOSPICE

Community Support Programs

The following few pages list a wide variety of community support programs that assist older adults in various ways with remaining in their own homes.

Beaver County Cancer and Heart Association

3582 Brodhead Rd., Ste. 201
Monaca, PA 15061
(724) 774-6600
bccha.org

The Beaver County Cancer & Heart Association (BCCHA) supports local residents in preventing and lessening the hardship that comes with cancer and heart diseases through support services, education programs, and assistance initiatives. These include, but are not limited to: Pharmaceutical Assistance, Transportation Assistance, Healing in Motion Fitness Program, Heart Care Bags, Support Groups, Neighborhood Discussions, Goodwill Give Back Program, and Cholesterol Screenings. The association's Angels R' Us Fund aids local families with a child diagnosed with cancer or a life-threatening heart condition. BCCHA is every family's one-stop-shop resource for everything cancer or heart disease.

Beaver County Collaborative Action Network Foundation (BCCAN)

PO Box 369
Beaver, PA 15009
bccan.org

BCCAN's website is a valuable information and referral source for more than 300 community service agencies in Beaver County and beyond. Search the online library and agency directory, or download a customized resource directory from their current database.

Catholic Charities Diocese of Pittsburgh Basic Needs Assistance for the Elderly

276 East End Ave.
Beaver, PA 15009
(724) 775-0758
ccpgh.org

Catholic Charities provides seniors and their families with information about community resources and assist them with emergency basic needs such as counseling, referrals to community services and CAP/Dollar Energy Program.

Salvation Army

414 16th St.
Beaver Falls, PA 15010
(724) 846-2330
salvationarmy-wpa.org

Provides assistance with spiritual and emotional support, emergency assistance or shelter, emergency disaster assistance and foodbank.

Society of St. Vincent de Paul

1501 Reedsdale St., Ste. 3003
Pittsburgh, PA 15233
(412) 321-1071
svdppitt.org

Offers many community services for those less fortunate—including food, clothing and furniture, as well as help applying for energy assistance. The society also provides financial resources (based on availability) through its conferences, or groups of volunteers.


UNITED WAY
Beaver County


211
Get Connected. Get Help.™

211 is a service of the United Way!

Feeding your family. Avoiding eviction.
Caring for your spouse. Keeping your heat on. Affording your medications. And so much more. **If you need help or information, dial 211 first.**

Please consider giving to the
United Way of Beaver County

www.unitedwaybeaver.org





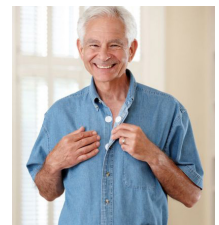



Adaptive Clothing/Products

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

(800) 927-7671
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."



Assistive Technology

Augmentative Communication Consultants (ACCI)

(412) 264-6121
acciinc.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.

The Center for Assistive Technology

(412) 647-1310
TDD (412) 647-1325
upmc.com/Services/rehab/rehab-institute/services/cat

A joint program of UPMC and University of Pittsburgh, the Center for Assistive Technology assists individuals with disabilities who need assistive devices for mobility, hearing, speech and other essential everyday needs.

Are You a Pennsylvania Senior or an Individual with a Disability?

Let PA Link Help You:



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

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.

(800) 753 – 8827

PA Link Helpline

www.pa.gov/PALink

The Pennsylvania Link to Aging and Disability Resources is a statewide partnership led by the Pennsylvania Department of Aging.



Financial Assistance

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)

(484) 674-0506
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

(484) 674-0506
(855) 827-3466
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.

Notes: _____

Financial Assistance

Social Security Administration

Office of Public Inquiries

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

The Social Security Administration's website helps you determine benefit eligibility, apply for retirement and disability, estimate future benefits, and provides resources for situations involving a death in the family, including how survivors can report it. Their toll-free number is available Monday-Friday, 7 a.m. to 7 p.m., with 24/7 recorded info/services via touch-tone phone (including weekends/holidays). A TTY line for the deaf/hard of hearing also operates Monday-Friday, 7 a.m. to 7 p.m. Please have your Social Security number ready 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, a federal program, provides monthly payments to those with limited income and resources who are 65+, blind, or disabled.

Being eligible for SSI means:

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

The Cornerstone of Beaver County (TCBC)

600 Sixth St.
Beaver Falls, PA 15010
(724) 846-6400
cornerstonebeaver.org
facebook.com/cornerstonebeaver

The Cornerstone of Beaver County (TCBC), a nonprofit, offers programs for homeless or at-risk individuals and families:

- Emergency Solutions Grant: Assists homeless or at-risk households.
- State Opioid Response (SOR) Program: Supports individuals with stimulant or opioid use disorder impacting housing. Requires a BCBH Drug and Alcohol referral.
- Coordinated Entry: Centralized intake for homeless households seeking housing.
- Supportive Services for Veteran Families (SSVF): Temporary

aid for former active-duty veterans in housing crisis.

- Emergency Shelter Assistance: Men's emergency shelter, BC on call, and motel assistance.
- Supportive Services for CYSFamilies: Helps CYS families find and maintain permanent housing.
- Columbia Gas CAP and Dollar Energy Fund: Columbia Gas offers affordable payment plans for eligible customers; Dollar Energy Fund provides utility assistance for limited-income individuals and families.
- Community Connect Program: Transportation for Beaver County residents via the Mental Health Association (724-775-4165).

Partner organizations at TCBC's Beaver Falls location:

Holy Family Institute

Duquesne Light CAP: Reduced electric bill payments with partial arrears forgiveness and adjusted monthly payments based on ability to pay. Dollar Energy Fund helps customers obtain electric, gas, and water utility grants.

Greater Pittsburgh Community Foodbank

Works with SNAP (formerly food stamps) to help individuals and families based on income guidelines. 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 72 for more information.

Please bring the following documents upon your visit:

- Photo ID (adults)
- Social Security card and birth certificate (for everyone living in the household)
- Proof of income: pay stubs within 30 days, SSI/SSDI statements, child support statement, DPW benefits including TANF/Food Stamps)
- Housing/utility information: eviction notice, landlord letter with eviction date, agency letter confirming shelter/transitional housing, utility shut-off notice, and lease copy.

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 72 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

Food Assistance



Beaver County Cancer and Heart Association

3582 Brodhead Rd., Ste. 201
Monaca, PA 15061
(724) 774-6600
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

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 Farmers Market Nutrition Program (SFMNP)

Beaver County Office on Aging

Farmers Market Hotline
(724) 847-2262

By using SFMNP 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 is distributed to eligible seniors each summer at scheduled sites throughout the county. The Pennsylvania Department of Agriculture sets the value of the checks each year. 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.

Supplemental Nutrition Assistance Program (SNAP)

SNAP (formerly known as Food Stamps) helps 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.

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 at <https://www.compass.dhs.pa.gov/home/>

The following persons may apply:

- The head of the household.
- The spouse of the head of household.
- Any other responsible household member.
- A designated authorized representative (a friend, relative, neighbor or anyone the applicant trusts to go food shopping).

SNAP Program Income Guidelines:*

Household Size	Maximum Gross Monthly Income (Age 59 and Under)	Maximum Net Monthly Income (Age 60 + or Disabled)	Maximum Benefit Amount
1	\$2,510	\$1,255	\$292
2	\$3,408	\$1,704	\$536
3	\$4,304	\$2,152	\$768
4	\$5,200	\$2,600	\$975

**Note: In Pennsylvania, households with an elderly (age 60 +) or disabled member only need to meet the net income limit (100% of federal poverty). They can also deduct out-of-pocket medical expenses, which can further reduce their countable income. Income guidelines are effective October 1, 2024, through September 30, 2025.*

Food Assistance

2025-2026 Beaver County Senior Resource Guide 51

Food Assistance

Free Meal Schedule

Monday

Twelve Loaves

1031 2nd Ave., New Brighton
11 a.m. - 1 p.m. (no deliveries)

The Ladle at St. John's Lutheran Church

1320 Church St., Ambridge
5 - 6 p.m.

Tuesday

Twelve Loaves

1031 2nd Ave., New Brighton
11 a.m. - 1 p.m. (no deliveries)

Central United Methodist

1227 6th Ave., Beaver Falls
11:30 a.m. - 1 p.m.

Manna House of Prayer

2100 Irwin St., Aliquippa
5:30 - 6:30 p.m.

Wednesday

First Presbyterian

1103 8th Ave., Beaver Falls
4 - 5 p.m.

Thursday

Twelve Loaves

1031 2nd Ave., New Brighton
11 a.m. - 1 p.m. (no deliveries)

Central United Methodist

1227 6th Ave., Beaver Falls
4 - 5 p.m.

Grace Lutheran Church

393 Adams St., Rochester
5:30 - 6:30 p.m.

Friday

Twelve Loaves

1031 2nd Ave., New Brighton
11 a.m. - 1 p.m. (no deliveries)

Church in the Round

744 Griffith St., Aliquippa
724.378.7432 ext. 113
2 p.m.

Central United Methodist

1227 6th Ave., Beaver Falls
4:30 - 5:30 p.m.

Free Methodist Church

480 Jefferson St., Rochester
2nd and 4th Fridays ONLY 4:30 - 5:30 p.m.

Saturday

Beaver Falls Breakfast Ministry

Central United Methodist
1227 6th Ave., Beaver Falls
1st and 2nd Saturdays 9 - 10:30 a.m.

YMCA Commons

2232 3rd Ave., New Brighton
3rd Saturday 9 - 11 a.m.

Focus Ministry

St. John Evangelist Orthodox
1501 8th Ave.
3rd Saturday 8:30 - 10:30 a.m.
(TAKE OUT ONLY)

First Baptist Church of Beaver Falls

616 17th St.
4th Saturday 9 - 11 a.m.

Sunday

Salvation Army

414 16th St., Beaver Falls
3 - 4 p.m.

Source: Mental Health Association of Beaver County.

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.

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.

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	\$30,120
2	\$40,880
3	\$51,640
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.

Warming/Cooling Centers in Beaver County

Monday through Friday from 9 a.m. - 4 p.m. (unless noted otherwise) when the temperature is below 32 degrees or higher than 90 degrees.

The Cornerstone of Beaver County

600 6th St., Beaver Falls

New Brighton Municipal Building

610 3rd Ave., New Brighton

Uncommon Grounds Cafe

380 Franklin Ave., Aliquippa

YMCA Beaver County

2236 3rd Ave., New Brighton

(724) 847 3923

Monday-Friday 5 a.m. - 8:30 p.m.

Saturday 6 a.m. - 6 p.m.

Sunday 12 - 5 p.m.

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 emergency. 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.
- 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 or contact them directly at (724) 996-7552. You can access FEMA's website at fema.gov.

Emergency Preparedness

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

Call 9-1-1 If You Can, Text If You Can't!

The Beaver County 9-1-1 Center is able to accept texts. More information can be found online at beavercountypa.gov/departments/emergency-services.

Special Needs Response Card

Beaver County Emergency Services

351 14th St.

Ambridge, PA 15003

(724) 775-1700

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.

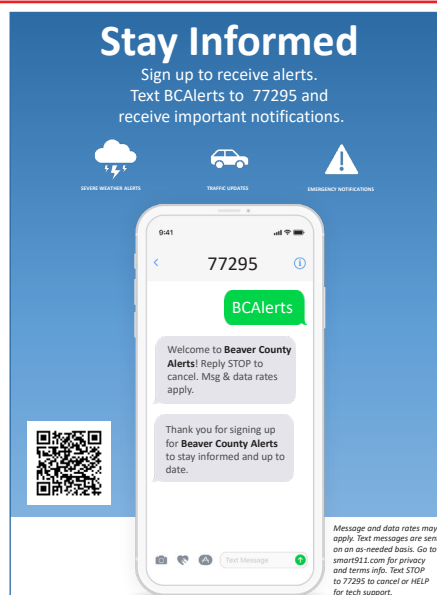
Beaver County Emergency Alerts

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

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



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"	\$1,324 or less*	\$1,783 or less	\$9,660	\$14,470	Deductibles Coinsurance
(SLMB) Specified Low-Income Medicare Beneficiary	\$1,585 or less*	\$2,135 or less	\$9,660	\$14,470	Return of Part "B" Premium
(Q-I) Qualified Individual 1	\$1,781 or less*	\$2,399 or less	\$9,660	\$14,470	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.*

Health Insurance

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:

Aetna

(833) 859-6031

Highmark

(844) 614-0343

Highmark Whole Care

(800) 392-1147

Humana

(800) 833-2364

UPMC for Life

(877) 381-3765

United HealthCare

(800) 555-5757

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

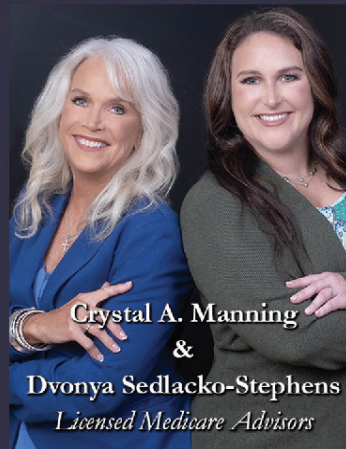
There is no cap on the services that Community Health Choices participants receive, no cost sharing and no contributions allowed. In order to qualify for Community Health Choices services, you must meet eligibility requirements. This includes a level of care assessment and a determination of financial 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.

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?



Crystal A. Manning
&
Dvonya Sedlacko-Stephens
Licensed Medicare Advisors

Call

412.716.4942

or

412.657.3889

crystalmanning33@gmail.com

djsedlacko@gmail.com

10008 Pine Ridge Drive
Wexford, PA 15090



pa health & wellness™

Our Community. Our Health.

Established to deliver quality healthcare
in the state of Pennsylvania through local,
regional and community-based resources.



1-844-626-6813 (TTY: 711)

PAHealthWellness.com

Health Insurance Advocacy/Counseling

Livanta

(866) 396-4646 or TTY 711
livantaqio.cms.gov

Livanta is a Beneficiary and Family Centered Care Quality Improvement Organization (BFCC-QIO). BFCC-QIOs are responsible for medical case review, which supports the rights of people on Medicare. These rights include protecting you when you get healthcare and making sure you get the healthcare services the law says you can get. BFCC-QIOs can help you if you have a concern about the care you have been receiving or if you want to request a review (appeal) of your discharge from a healthcare facility.

Livanta also provides resources and assistance with:

- billing and coverage questions.
- free Medicare health benefit counseling.
- reporting Medicare fraud.
- concerns of safety at a healthcare facility.
- causes of elder abuse.

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 (formerly APPRISE) is Pennsylvania's State Health Insurance Assistance Program. PA MEDI provides free, unbiased insurance counseling to help Pennsylvanians of all ages who are Medicare beneficiaries understand their Medicare and other health insurance benefits.

PA MEDI counselors work individually and confidentially with individuals to determine their health care needs and preferences, compare health insurance options and obtain Medicare and supplemental coverage that fits their lifestyle and their budget.

PA MEDI counselors can assist you in:

- understanding your Medicare Prescription Drug (Part D) benefit.
- making informed choices about Medicare coverage options, Medigap policies, and Medicare Advantage Plans.
- understanding Medicare eligibility and enrollment.
- understanding financial assistance programs that may be available to help pay for your Medicare premiums, deductible and copays, as well as your prescription drug needs (Extra Help and Medicare Savings Plan).
- understanding and assisting with the Medicare appeal process.
- understanding benefits under Long-term Care policies.

The PA MEDI Program is also available to make presentations to local groups and organizations.

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:



Long-Term Care Insurance

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 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 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:

Pennsylvania Insurance Department

pa.gov/agencies/insurance.html

Office of Long-Term Living, Pennsylvania Department of Human Services

dhs.pa.gov

U.S. Department of Health and Human Services

acl.gov/ltc

Notes: _____

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.

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.

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.

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, healthcare, utilities and other services.

Forward Rx

809 3rd Ave.
Beaver Falls, PA 15010
New Brighton, PA 15066
(724) 246-6257
fwdrx.com

Forward Rx is a licensed, independent pharmacy brings transparency, affordability and patient choice to healthcare. It offers transparent prices on generic medication prescriptions regardless of insurance coverage. The pharmacy may be able to save customers money on Tier 4 non-preferred or no-covered generic medications.

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 \$40 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 60 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.

Pharmaceutical Assistance

PACE and PACENET

(800) 225-7223

pacecares.primetherapeutics.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

pacecares.primetherapeutics.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.

SingleCare

(844) 234-3057

singlecare.com

SingleCare is a free-to-use prescription discount service that partners with more than 800 local United Way agencies, including the United Way of Beaver County. Members can use their free card to save up to 80 percent at more than 35,000 pharmacies nationwide. Visit the above website or the United Way of Beaver County office to get your free SingleCare card in English or Spanish, then show your card to the pharmacist every time you purchase your prescription medication for yourself and your family members.

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 and use the online complaint form.

Source: Federal Trade Commission, 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 or 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.

Within the First Month	
	Ask your bank to release joint bank account funds to you. In some states, joint bank accounts are automatically frozen upon the death of one spouse.
	Set up a new bank account.
	Secure an ample number of certified copies of the death certificate.
	Find important papers: deeds, bankbooks or account statements, stock certificates or investment account statements and insurance policies.
	Locate important certificates: 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.
	Notify insurance companies (in writing) that insured your spouse of his/her death. Each company will need a statement of claim and a death certificate before the surviving spouse can receive benefits. Keep copies of all correspondence.
	Contact your Social Security office to find out if you are eligible for new benefits. Social Security benefits are not automatically paid out after a death; you must apply for them.
	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. 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.
	Advise all creditors in writing, including issuers of credit cards, that your spouse has died. If you have any loans, find out if they are insured.
	Consult a lawyer. Your family may be very well meaning, but they are not necessarily legal experts. Discuss fees before you engage any legal help.
	Cancel email and website accounts, memberships in organizations, drivers license, notify election board and credit reporting agencies.
Within the First Six Months	
	See a tax accountant or tax lawyer. 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.
	Probate. 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.
Within the First Year	
	Determine your annual income, which consists of your salary (if you work), benefits and income-producing assets. This will include investments and savings.
	Create a yearly budget.

Source: 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

ATTORNEY AT LAW

WILLS + ESTATE PLANNING + SENIOR CITIZEN LAW
POWERS OF ATTORNEY + LIVING WILLS

Attorney Robert Banks has provided legal counsel to over 9,000 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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RABANKSESQ.COM

OFFICE: (724) 775-1500 FAX: (724) 774-3560

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.

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.

Neighborhood Legal Services

Stone Point Landing
500 Market St., Suite 204A
Bridgewater, PA 15009-2998
(724) 378-0595 or (866) 761-6572

NLS secures justice for low-income and vulnerable residents of Beaver County by providing high-quality legal services and community legal education. Its levels of service include legal advice, individual representation, and referrals to resources related to housing, employment, Social Security disability, Veterans benefits, family and consumer law, and public benefits such as SNAP, Medicaid, LIHEAP, CHIP and others. Financial eligibility criteria apply. Intake unit answers calls Monday through Thursday 9 a.m. to 12:00 noon. Office hours are Monday through Thursday 9 a.m. to noon and 1 to 3 p.m.

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.

Public Defenders Office of Beaver County Beaver County Courthouse

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

The Public Defenders Office 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.

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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 - \$8,270	\$1,000 rebate
\$8,271 - \$15,510	\$770 rebate
\$15,511 - \$18,610	\$460 rebate
\$18,611 - \$46,520	\$380 rebate

Renters with incomes between \$0 and \$8,270 now receive a \$1,000 rebate; those with incomes between \$8,271 and \$15,510 receive a \$770 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 \$1,000, but supplemental rebates for qualifying homeowners can boost rebates to \$1,500. 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

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

Taxpayer Advocate Service

(877) 777-4778
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

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

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 \$64,000 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
Duquesne Light: (888) 393-7600
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

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. 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.

Emergency Utility Assistance

These agencies provide emergency assistance for essential utility bills that you are unable to pay.

Salvation Army Aliquippa: (724) 378-0875

Salvation Army Ambridge: (724) 251-4899

Salvation Army Beaver Falls: (724) 846-2330

Salvation Army Midland: (724) 643-2690

Salvation Army Rochester: (724) 774-8335

St. Vincent de Paul Society: (412) 321-1071, ext. 2

The Cornerstone of Beaver County: (724) 846-6400

The Franklin Center of Beaver County: (724) 378-2882

Consumer Advocacy

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 Office on Aging Ombudsman Program

1020 Eighth Ave.

Beaver Falls, PA 15010

(724) 480-8589

ombudsman@bcoa.us

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)

(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. 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, Roman Kozak (R)
Chippewa Township Municipal Bldg.
2811 Darlington Rd., Ste. 1
Beaver Falls, PA 15010
(724) 847-1352
repkozak.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

Dave McCormick (R)
310 Grant St., Ste. 2415
Pittsburgh, PA 15219
(412) 803-7370
mccormick.senate.gov

This information has been verified as accurate at the time of printing (May 2025).



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

VA Pension

Aid and Attendance and Housebound Benefits Program for Veterans

Federal Building
1000 Liberty Ave., Room 415
Pittsburgh, PA 15222
(800) 827-1000
Va.gov
benefits.va.gov/pension

Veterans and survivors who are eligible for a VA pension and require the aid and attendance of another person, or are housebound, may be eligible for additional monetary payment. These benefits are paid in addition to monthly pension, and they are not paid without eligibility to Pension. Since Aid and Attendance and Housebound allowances increase the pension amount, people who are not eligible for a basic pension due to excessive income may be eligible for pension at these increased rates. A veteran or surviving spouse may not receive Aid and Attendance benefits and Housebound benefits at the same time.

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 Line

The Department of Veterans Affairs

(855) 260-3274
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.

Veterans Breakfast Club

(412) 623-9029
veteransbreakfastclub.org

The VBC works to build a nation that understands and values the experiences of our military veterans. They hold breakfast meetings in-person and virtually.

Veterans 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.

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.

BCTA Shared

BCTA Shared (formerly 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 Shared 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 BCTA Shared system, and is valid on all transit systems in Pennsylvania, so it can be used when visiting Pittsburgh or traveling across the state.

Accessibility

BCTA offers a wide range of accommodations to make travel more convenient, safe and comfortable for seniors with limited mobility and riders with disabilities, including:

- 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 program offers transportation or mileage reimbursement that helps riders access medical care and other services from Medical Assistance providers. MATP is required to provide riders with the least costly and most appropriate transportation service available to meet their needs.

MATP services can be used for medical appointments and most other services paid for by Medical Assistance—such as tests, therapies, pharmacy trips to pick up prescriptions, mental health treatment, drug and alcohol counseling and trips to medical equipment suppliers.

MATP cannot be used for emergency or ambulance transportation, non-medical trips like shopping and social activities, or to obtain medical care 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 Talking With Older Drivers

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.

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

(877) 275-4907
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

penndot.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.

Notes: _____

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 freestanding 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.

Emergency Housing Assistance

If you are experiencing homelessness or are in dire need of housing, the following resources can help:

HELP House

(724) 775-4535

Crescent Commons

(724) 630-2019

The C.A.R.L. Program

(724) 846-6400, ext. 33

The Cornerstone

(724) 846-6400

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



St. Barnabas Simply the Best!

Beaver Meadows

Living Assistance

- Beautiful private suites and one and two bedroom apartments with upscale amenities
- Personalized care to meet daily needs by 24-hour staff
- Memory care support
- On-site rehabilitation therapy offered



SCAN TO LEARN MORE OR CALL 724.495.1600

Home Care, Home Health & Hospice

St. Barnabas Home Care and Home Health offer exceptional support in the comfort of clients' homes, helping them maintain dignity and independence.

- **Home Care** provides non-medical assistance with daily activities like bathing, dressing, meal preparation, companionship, and light housekeeping.
- **Home Health** delivers skilled medical care under a physician's direction, including nursing, physical therapy, and occupational therapy.

St. Barnabas Hospice offers compassionate care for individuals with life-limiting illnesses, focusing on comfort, dignity, and quality of life. Our team provides pain management, emotional support, and guidance for patients and families, ensuring care in familiar surroundings.



SCAN TO LEARN MORE OR CALL
724.444.5502 | 724.444.5541

A part of



ST. BARNABAS
HEALTH SYSTEM

Retirement living | Living assistance
Memory care | Skilled nursing | Respite stays
Rehabilitation | Outpatient medicine

StBarnabasHealthSystem.com



@StBarnabasHealthSystem

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
(412) 829-3910

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
(412) 829-8910
(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

Public Housing Sites for Seniors:

Affordable housing for low- and moderate-income seniors and families.

Aliquippa Eleanor Roosevelt / Sheffield Towers
Ambridge Ambridge Towers
Beaver Falls Brodhead Apartments
Midland Corak Towers
Monaca Edgecombe / Monacatootha
Rochester Gordon Camp / Joseph Edwards
Freedom George Werner
Beaver King Beaver
New Brighton Thomas Bishop

Tax Credit Properties for Seniors:

Beaver Village	Koppel Terrace
Westbridge	Friendship Commons
Dawes Manor	

To apply or to see if you qualify:

Call **(724) 775-1220, ext. 28**, or visit **beavercountyhousing.org**



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

**Immediate
2-bedroom
availability!**



• 1 Person hh...\$21,100
• 2 Persons hh...\$24,100
Maximum income for eligibility is:
1 Person \$56,250; 2 Persons \$64,250



**Now accepting
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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

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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



Personal Care and Assisted Living Homes



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

New Brighton Personal Care Home
701 Penn Ave.
New Brighton, PA 15066
(724) 846-1251
newbrightonpersonalcarehome.com

St. Barnabas Beaver Meadows
5130 Tuscarawas Rd.
Beaver, PA 15009
(724) 495-1600
stbarnabashealthsystem.com

The Villas at Rochester
174 Virginia Ave.
Rochester, PA 15074
(724) 775-6400

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
✓ Comfort — Is the home clean, well lit, odor free and at a comfortable temperature?			
✓ Safety — Does the facility have an emergency plan for patients in case of fire, flood or other disasters?			
✓ Safety — Is it a safe environment with fire extinguishers, open pathways and smoke detectors?			
✓ Rooms — Are personal items displayed for each resident? Are call buttons within easy reach? How many residents are in a room?			
✓ Bathrooms — Are bathrooms clean and equipped with handrails and a call button that is easy to reach?			
✓ Dining — 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?			
✓ Social activities — Is an activities calendar posted? If not, request a copy. Are there a variety of activities to meet the needs of your loved one?			
✓ Staff — 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?			
✓ Residents and family members — Ask residents and their family members what they like most and least about the facility. Do residents appear to be content?			
✓ Consult an ombudsman — They advocate for residents of nursing and personal care homes, or consumers of any long-term care service.			
✓ Documents — 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 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.



Skilled Nursing Homes

Beaver Healthcare and Rehabilitation Center

616 Golf Course Rd.
Aliquippa, PA 15001
beaverhc.com
(724) 375-0345

Beaver Valley Healthcare and Rehabilitation Center

257 Georgetown Rd.
Beaver Falls, PA 15010
(724) 846-8200

Brighton Rehabilitation 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
(724) 869-6300

Providence Health and Rehab Center

900 Third Ave.
Beaver Falls, PA 15010
saberhealth.com/locations/providence-health-rehab-center
(724) 846-8504

Rochester Residence and Care Center

174 Virginia Ave.
Rochester, PA 15074
(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 11th St.
Conway, PA 15027
(724) 869-4224 Call or text.
circleoffriendsbeaver.org

New Brighton Community Center

Circle of Friends

1851 Third Ave.
(Madonna Hall at Holy Family)
New Brighton, PA 15066
(724) 846-1959 Call or text.
circleoffriendsbeaver.org



Notes: _____

Adult Programs



Beaver County Association for the Blind (BCAB)

400 9th St.
Conway, PA 15027
(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.

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.

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.

Tech2Elevate

(724) 262-6805
Tech2Elevate.org

Need computer or internet help? Tech2Elevate offers free digital coaches in Beaver County who can help you learn computer skills and provide information on accessing low-cost internet and equipment.



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 Anglican Seminary

311 11th St.
Ambridge, PA 15003
(724) 266-3838
tas.edu

Volunteer Opportunities

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

The Retired & Senior Volunteer Program at Pittsburgh Cares (RSVP) offers exciting volunteer & social opportunities at no cost for individuals age 55+ in Allegheny, Beaver, and Butler Counties.

ENROLL TODAY!



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RETIRED & SENIOR VOLUNTEER PROGRAM

CONTACT US

rsvp@pittsburghcares.org

412-471-2114

www.pittsburghcares.org



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.
(435) 421-9101
facebook.com/BCFOT

Beaver Light-Up Festival

Third St., Beaver
beaverchamber.com/lightupfestival

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) 581-6217

Garrison Days

Beaver
(724) 775-7174
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) 495-0825

San Rocco Festa

Fred Taddeo Park
224 Center Grange Rd.
Center Township, Aliquippa
(724) 252-7732
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) 624-8244
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 each May
(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

Merrick Art Gallery

1100 Fifth Ave., New Brighton
(724) 846-1130
merrickartgallery.org

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 Penndale Rd., Big Beaver Borough
(724) 535-1000
pittrac.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/pages/st-nicholas-chapel

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



Discover more with the Beaver County Library System!

Engage in arts & crafts, join lively book clubs, attend informative classes, and more! From creative workshops to engaging discussions and tech help, there's something for everyone.

Find Your Library:

- B.F. Jones Memorial Library (724) 375-2900
- Baden Memorial Library (724) 869-3960
- Beaver Area Memorial Library (724) 775-1132
- Carnegie Free Library Beaver Falls (724) 846-4340
- Carnegie Library Midland (724) 643-8980
- CCBC Library (724) 480-3442
- Center Express Outlet (724) 378-6227
- Chippewa Branch Library (724) 847-1450
- Laughlin Memorial Library (724) 266-3857
- Monaca Public Library (724) 775-9608
- New Brighton Public Library (724) 846-7991
- Rochester Public Library (724) 774-7783

beaverlibraries.org





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palottery.com/benefits.

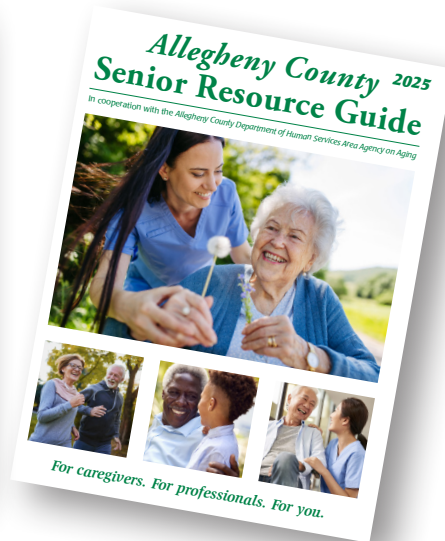
Players must be 18 or older. Please play responsibly. Problem Gambling Helpline: 1-800-GAMBLER

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- Hearing Assistance
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- Pharmaceutical Assistance
- Safety for Seniors
- Senior Centers
- Senior Expos
- Transportation Options

Visit us online at pittsburghseniornews.com.
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