

**PENNSYLVANIA
DEPARTMENT OF AGING**

2019 BENEFITS & RIGHTS



FOR OLDER PENNSYLVANIANS

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Dear Fellow Pennsylvanians,

One of my top priorities as governor is to protect our seniors, provide them with health choices, and ensure they are able to stay in their homes and with their families as they age. Given my administration's commitment to these values, I am pleased to present the updated Benefits and Rights for Older Pennsylvanians book. It serves as a valuable resource for older adults, their families, and caregivers in locating the many services available to them.



Older Pennsylvanians make significant contributions to their communities, and many want to remain independent as long as possible. The Department of Aging supports older adults by providing key assistance, including community-based services and pharmaceuticals that keep people healthy and living longer. Currently, there are over 3 million individuals age 60 and older living in the commonwealth. At 21.3 percent, Pennsylvania has the fourth highest percentage of residents age 60 and over, and by 2020, more than one in four Pennsylvanians (26.2 percent) will be age 60 and older. These realities only heighten our responsibility to make sure government works for older Pennsylvanians.

Far too often, Pennsylvania's aging population struggles to afford necessary things like medicine, groceries, and rising property taxes. This should not happen in our state. Seniors have spent their lives working hard to provide for families and communities.

My administration is dedicated to ensuring our most vulnerable residents remain active, engaged, and, most importantly, protected from all forms of abuse and neglect. This book provides information on the many programs and services in place throughout the commonwealth that are designed to do this.

I encourage you to share it with the older adults in your life as well as their families, friends, and caregivers.

Sincerely,

Tom Wolf
Governor

Dear Fellow Pennsylvanians,

One of Governor Wolf's top priorities is to ensure that older Pennsylvanians are protected from all types of abuse and that they can age in their homes and communities with the dignity and respect they deserve. Pennsylvania has a diverse population of older adults with different needs, and the aging services network must be prepared to effectively respond to those needs. With over 3 million persons age 60 and over who call Pennsylvania "home," the Pennsylvania Department of Aging is responsible to serve as an effective and visible advocate for their interests at all levels of government. By working in tandem with the Governor's Office, other state agencies, and the General Assembly on a variety of initiatives intended to promote quality of life and provide quality care to older adults, the department serves as the focal point of state coordination and planning for all long-term services and supports.



In partnership with its network of 52 local Area Agencies on Aging throughout the 67 counties of the commonwealth, the department is committed to providing leadership, advocacy, and access to information and services to older Pennsylvanians, their families, and caregivers. We are pleased, therefore, to provide for you the 2019 edition of the Benefits and Rights for Older Pennsylvanians book, which was designed to serve as a single, comprehensive source of information intended to help you locate aging and long-term services and programs quickly and easily.

While we trust that you will use this book in order to learn about the many services and programs available to assist older Pennsylvanians, we also hope that you will share it with others who may not know where to turn for help. Together, we can link Pennsylvanians to services, benefits, and programs that promote health, preserve dignity, and support independence. To learn more about the Department of Aging, please visit our website at www.aging.pa.gov or call us at 717-783-1550.

Respectfully,

Teresa Osborne
Secretary of Aging

Dear Fellow Pennsylvanians,

Since ticket sales began in 1972, the Pennsylvania Lottery has remained focused on generating funds for programs that benefit older residents through the sale of entertaining Lottery games. The Pennsylvania Lottery remains the only U.S. Lottery that dedicates all of its proceeds for that important



purpose, and over the decades the Lottery has contributed more than \$29 billion to benefit older Pennsylvanians.

This year, the Lottery will generate more than a billion dollars for programs providing hundreds of thousands of property tax and rent rebates, millions of free and reduced-fare transit rides, and care services to tens of thousands of our most vulnerable residents. It will also provide millions of low-cost prescriptions through the PACE and PACENET programs and a wide range of social, educational and recreational programs through 52 Area Agencies on Aging and hundreds of senior centers throughout the state.

Another benefit to living in Pennsylvania is an income tax system favorable to retired citizens, since Social Security benefits, formal pension plans and IRAs are not subject to the state income tax. Many older residents also qualify for Tax Forgiveness, eliminating the need to make estimated tax payments on interest or dividends earned from investments.

The Department of Revenue and the Lottery are proud to benefit older Pennsylvanians every day by protecting their independence, preserving their health and improving the quality of their lives.

If you need assistance with personal income tax matters or in completing a Property Tax/Rent Rebate application, I encourage you to review the resources available on the Department of Revenue website, www.revenue.pa.gov, or call or visit the Revenue district office, listed in the government pages of the telephone directory, nearest you.

Sincerely,

Dan Hassell
Secretary of Revenue



**Benefits Older Pennsylvanians.
Every Day.**

The Pennsylvania Lottery is proud to generate funds for vital programs that benefit older Pennsylvanians. It remains the only state lottery to dedicate all proceeds to benefits for older residents.

BENEFIT PROGRAMS FOR OLDER ADULTS

Programs that receive Lottery funds are detailed throughout this booklet, and listings are marked with a Lottery logo. While the Pennsylvania Lottery funds these programs, it does not operate them or set eligibility requirements. These programs include:

- The Property Tax/Rent Rebate program administered by the Department of Revenue (page 83)
- A free transit program administered by the Department of Transportation (page 86)
- The PACE/PACENET low-cost prescription drug programs (page 73) administered by the Department of Aging
- A long-term-living services program administered by the Department of Human Services
- A broad range of local services provided by the 52 Area Agencies on Aging (page 101), including hundreds of full and part-time senior centers throughout Pennsylvania

NEARLY \$29 BILLION IN BENEFITS FUNDING SINCE 1972

Thanks to its players, the Lottery achieved sales of more than \$4.2 billion from which more than \$1 billion went to support programs benefiting older Pennsylvanians in the 2017-18 fiscal year. Since the first ticket was sold in 1972, the Pennsylvania Lottery has contributed over \$29 billion to benefit older adults. Learn more at www.palottery.com.

WHERE DOES THE MONEY GO?



**Profits based on sales and interest income.*

LEARN ABOUT FUNDING IN YOUR COUNTY

Some older residents of all 67 counties benefit from services supported by over \$1.1 billion in Lottery funds annually. Visit the Pennsylvania Lottery's website at www.palottery.com and explore the Map of Lottery Benefits to learn about specific benefits funding levels in your county.

Please Play Responsibly.

Problem Gambling Helpline: 1-800-GAMBLER (1-800-426-2537)

Players must be 18 or older.

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DEPARTMENT OF AGING

The Pennsylvania Department of Aging is formally charged by the federal government via the Older Americans Act (42 U.S.C.A. § 3025(a)) and the Pennsylvania General Assembly (71 P.S. § 581-1) with being an advocate for the interests of older Pennsylvanians at all levels of government. Created in 1978, the department serves as the state unit on aging representing Pennsylvania's rapidly growing older population, which presently includes nearly 2.9 million people age 60 and over. In addition to overseeing an array of benefits, services, and programs that are made available through its network of 52 local Area Agencies on Aging (AAAs), which cover the commonwealth's 67 counties, the department is responsible for representing the state's interests in the design, implementation and continuous improvement of long-term services and supports for older Pennsylvanians.

Although it is one of Pennsylvania's smallest departments — relative to the number of employees — it is most significant in terms of its budget and its impact on the lives of Pennsylvanians. The department's annual budget of nearly \$800 million is comprised of federal dollars and state funds, which are generated through the Pennsylvania State Lottery Fund. Hundreds of millions of dollars are allocated annually to provide a wide array of services and programs intended to help older Pennsylvanians live and thrive in their homes and communities for as long as possible. These services include home-delivered and congregate meals, caregiver support, preventative health services, personal assistance, transportation, job training, elder abuse prevention, and so much more. Among the largest programs the department administers are PACE and PACENET, which assist qualified, older state residents in paying for their prescription medications. Thousands of older Pennsylvanians take advantage of these programs each year.

In addition to valuing its advocacy role, the department is committed to collaboration by fostering the development of strategic partnerships and facilitating communications among all stakeholders, including federal, state, and local decision makers. As the department moves forward, it will continue to value these roles as doing so ensures the underpinnings of the Older Americans Act are met.

Contact:

Pennsylvania Department of Aging
555 Walnut Street, 5th Floor
Harrisburg, PA 17101-1919
Phone: 717-783-1550
Email: aging@pa.gov
Website: www.aging.pa.gov

AGING SERVICES NETWORK

AREA AGENCIES ON AGING

Aging services in Pennsylvania are carried out through a robust network made up of Area Agencies on Aging (AAA), senior community centers, adult daily living centers, and the PA Link to Aging and Disability Resources. This network is vital to ensuring the effective provision of services so that older Pennsylvanians receive the support and services they need.

The department and AAAs collaborate with other state agencies in the delivery of shared supports. These include Pennsylvania's Department of Health on transition and diversion activities from nursing facilities to private residences, facilities licensing, and health and wellness initiatives; the Department of Transportation on coordinating transportation for older adults; the Department of Community and Economic Development and Pennsylvania Housing Finance Agency on housing and community development programs; the Department of Agriculture on nutrition programs; the Department of Human Services on home and community-based services, and coordination of long-term services and supports; and the Department of Labor & Industry on employment programs, direct care worker initiatives, and programs focused on independent living for persons with physical disabilities.

SENIOR COMMUNITY CENTERS

Senior community centers are a vital linkage in the distribution of aging services, promoting socialization, engagement, and a positive quality of life. Further, senior community centers work with a variety of local organizations including their Area Agency on Aging to provide access to legal assistance, health screenings, senior employment programs, and volunteer opportunities. To find a center near you, go to www.aging.pa.gov/SCC or contact the local Area Agency on Aging (page 101).

ADULT DAILY LIVING CENTERS

The Pennsylvania Department of Aging licenses 269 adult daily living centers, providing social, recreational, therapeutic, and nutritional support for more than 13,000 older Pennsylvanians. Adult daily living centers provide core services, including personal care, nursing services, therapeutic activities, social services, nutritional and therapeutic diets, and emergency care. One hundred twenty-six centers primarily serve older adults with dementia-related conditions, 122 serve adults with developmental or intellectual disabilities, and 21 are LIFE centers. Adult daily living centers are inspected at least annually by the Pennsylvania Department of Aging. Inspection reports can be found online at www.aging.pa.gov.

To learn more about the adult daily living centers, visit the Department of Aging website or call 717-214-6716. To find out if funding is available to help subsidize the cost of adult daily living center services, please contact your local Area Agency on Aging (page 101).

PENNSYLVANIA LINK TO AGING & DISABILITY RESOURCES

Pennsylvania's Aging and Disability Resource Centers (PA Link) are dedicated to improving access to long-term care supports, expanding the use of community-based solutions, promoting consumer-directed decision making through person-centered counseling, and improving the quality of services regardless of an individual's age, physical or developmental disability, or ability to pay. PA Link partners work together to connect consumers with all available resources related to care, medication, nutrition, insurance, housing, transportation, employment, behavioral health services, and other supports that make it possible for them to continue to live as independently as possible. To contact PA Link, call 800-753-8827 on weekdays from 9 a.m. until 5 p.m. or email carelink@pa.gov.

ADVISORY COUNCILS

PENNSYLVANIA COUNCIL ON AGING

The Pennsylvania Council on Aging serves as an advocate for older individuals and advises the governor and the department on planning, coordination, and delivery of services to older individuals. The 21 members who make up the council (the majority of whom are required to be age 60 or older) are nominated by the governor and subject to Senate confirmation. Five additional members of the council are chairs of the five Regional Councils.

PENNSYLVANIA LONG-TERM CARE COUNCIL

The Pennsylvania Long-Term Care Council consults with various departments and agencies to make recommendations on regulations, licensure, financing, or any other responsibilities of those departments or agencies relating to long-term care. Established by Act 64 of 2015, the council replaces the Intra-Governmental Council on Long-Term Care in order to reflect today's broader long-term care continuum. The council's scope includes all areas of long-term care, including, but not limited to, institutional care and home and community-based services. Chaired by the Secretary of Aging, the council is comprised of 35 members, including long-term care consumers, advocates, caregivers, providers, and policymakers.

CULTURAL DIVERSITY ADVISORY COUNCIL

The Cultural Diversity Advisory Council advises the department on developing and sustaining an aging services network that is culturally sensitive, responsive, and inclusive of the diverse needs of Pennsylvania's older adults. The council is made up of AAA representatives and members from diverse backgrounds and perspectives.

AGING SERVICES

CAREGIVER SUPPORT

PENNSYLVANIA CAREGIVER SUPPORT PROGRAM

Benefits: The goal of the Caregiver Support Program is to reduce caregiver stress by offering support and financial reimbursement for certain caregiving out-of-pocket expenses ranging from respite care to supplies related to caregiving. Caregivers are assigned a Care Manager from their local Area Agency on Aging who assesses their needs in the caregiving role, provides emotional and educational support including local support groups and technical assistance, and manages financial reimbursement provided to the caregiver. Modifications to the home, such as installation of a chair lift or a wheelchair ramp, or assistance with the purchase of an assistive device may be approved on a case-by-case basis if they are necessary for providing support to the caregiver.

Those Eligible: Pennsylvania's Caregiver Support Program is designed for individuals who are caring for loved ones who are suffering from an illness or disability that causes a functional deficit which requires assistance, or for a dependent child.

The following individuals may qualify for benefits:

- A caregiver age 18 and older who is the primary caregiver for a functionally dependent individual age 60 and older or an individual between the age of 18 and 59 who is suffering from a chronic dementia, such as Alzheimer's disease or related disorder or a severe disability, or an individual under age 18 with chronic dementia.
- A caregiver age 55 and older caring for an individual age 18-59 who is related by blood, marriage or adoption, with a non-dementia disability.
- A caregiver age 55 and older who is not the biological parent but is the primary caregiver for, and related by blood, marriage or adoption to, a child under the age of 18.

Contact: Your local Area Agency on Aging (page 101).

EMPLOYMENT

SENIOR COMMUNITY SERVICE EMPLOYMENT PROGRAM

The Senior Community Service Employment Program (SCSEP) assigns unemployed low-income individuals age 55 and older to part-time community service positions with public and private nonprofit agencies such as social service agencies, public housing facilities, senior centers, public schools, etc.

Benefits: SCSEP strives for participants to obtain an unsubsidized job through the work experience obtained from the community service assignment. Participants usually work an average of 20 hours a week for which they are paid the federal or state minimum wage, whichever is higher.

Note: If you live in Clinton, Erie, Fayette, Greene, Lancaster, Lehigh, Luzerne, Lycoming, Philadelphia, Northampton, Washington, Westmoreland, or Wyoming counties, please contact your local Area Agency on Aging (page 101). If you live in a county that's not listed in the previous sentence, please contact the Pennsylvania Department of Aging's SCSEP contractor, The AARP Foundation. In addition to the 7 AAAs and The AARP Foundation that operate SCSEP in the commonwealth through contracts with the Pennsylvania Department of Aging, there are other national organizations that operate the SCSEP Program through direct contracts with the U.S. Department of Labor.

Those Eligible: SCSEP participants must be unemployed, age 55 or older, and meet income requirements.

Contact: Your local Area Agency on Aging or:
AARP Foundation
601 E Street
NW Washington, DC 20049
202-434-6231

PENNSYLVANIA CAREERLINK®

Benefits: This office will evaluate your employment capabilities and needs, offer free information on employment opportunities, and refer you to part-time or full-time employers.

Those Eligible: All Pennsylvania residents regardless of age.

Contact: Pennsylvania CareerLink® nearest you by visiting www.pacareerlink.pa.gov.

THE OFFICE OF VOCATIONAL REHABILITATION

Benefits: The Office of Vocational Rehabilitation (OVR) program provides services to people with disabilities that present a substantial impediment to employment. Services may include diagnosis; counseling and guidance; medical, restoration, psychological, and allied services; training; and job placement. There is no charge for diagnostic services, counseling, and job placement. However, a customer may be required to share the cost of other services after a financial needs assessment is completed.

Those Eligible: Those people whose disability causes a substantial impediment to employment. Eligibility will be determined by a vocational rehabilitation counselor.

Contact: Office of Vocational Rehabilitation
Department of Labor & Industry
1521 North 6th Street
Harrisburg, PA 17102
717-787-5244 (Voice); 717-787-4885 (TTY)
800-442-6351 (Voice); 866-830-7327 (TTY)

For more information visit: <http://www.dli.pa.gov/Individuals/disability-Services/ovr/Pages/default.aspx>

SUPPLEMENTAL SOCIAL SECURITY INCOME

Benefits: Supplemental Social Security Income (SSI) is run by the Social Security Administration. The money to pay benefits does not come from Social Security taxes or trust funds; it is financed by general revenue funds of the U.S. Treasury. SSI makes monthly payments to people who have low incomes and few assets. States have the option to add money to the SSI payment resulting in a higher monthly benefit.

Those Eligible: U.S. citizens age 65 or older, blind or disabled, living in the U.S., with low incomes and few assets. Income includes earnings from Social Security, pensions, and interest income. Assets include nonresidential property, bank accounts, stocks, and bonds.

Contact: The local Social Security Office or call 800-772-1213 between 7 a.m. and 7 p.m.

TICKET TO WORK

Ticket to Work is a free and voluntary program that can help Social Security beneficiaries go to work, get a good job that may lead to a career, and become financially independent while they maintain their medical benefits.

Benefits: The program helps individuals with disabilities earn enough so they will not need to rely on Social Security cash benefits.

Those Eligible: Individuals who receive Social Security benefits because of a disability and are age 18 through 64 may already qualify for the program. Ticket to Work may be used to access employment, vocational rehabilitation, and other related services.

Contact: The local Office of Vocational Rehabilitation district office on weekdays or call OVR at 800-442-6351 during business hours.

For more information visit: www.dli.pa.gov/individuals/disability-services/other-programs/pages/ticket-to-work.aspx

UNEMPLOYMENT COMPENSATION

Benefits: If you have recently been released from your job through no fault of your own, you may be eligible for unemployment compensation. Under this program you can receive up to 26 weeks of full Unemployment Compensation (UC) benefits during your benefit year.

Those Eligible: Pennsylvania residents who have recently lost their jobs through no fault of their own. A determination of eligibility must be made based on a review of certain financial criteria and the reason for separation from the employer.

Contact: To file a claim online, go to www.uc.pa.gov. You may also call the UC Service Center at 888-313-7284 or for TTY service for the hearing impaired at 888-334-4046.

PENNSYLVANIA HUMAN RELATIONS COMMISSION

Age discrimination is illegal. If you feel you have been fired, laid off, harassed, or denied a job, promotion, benefits, or equal pay because of your age or other factor listed below, you have a right to file a complaint with the Pennsylvania Human Relations Commission. This office enforces the Pennsylvania Human Relations Act, which prohibits discrimination in employment, housing, education, and public accommodations. The commission also investigates violations of federal law on behalf of the U.S. Equal Employment Opportunity Commission (EEOC) and Department of Housing and Urban Development (HUD).

Benefits: Discrimination in housing and commercial property is prohibited on the basis of race, color, sex, religion, national origin, ancestry, age (40 and over), pregnancy, familial status, handicap or disability, the use of a guide or support animal due to blindness, deafness, or physical disability or because the user is a handler or trainer of such animals, or the disability of an individual with whom the person is known to have a relationship or association.

Housing for older persons can be provided under specific federal or state programs that are designed and operated to assist elderly persons. The criterion for this includes housing that is: 1) intended for and solely occupied by persons 62 years of age or older or 2) intended and operated for occupancy by at least one person 55 years of age or older per unit.

Those Eligible: Anyone who feels he or she has been discriminated against because of age (40 or over), race, sex, color, religion, creed, ancestry, national origin, disability, or use of a support animal for a disability. You have 180 days from the date of the alleged act of harm to file a complaint.

Contact: The Human Relations Commission regional office serving the county where the employer is located:

Pittsburgh:
301 Fifth Ave., Ste. 390, Piatt Place
Pittsburgh, PA 15222
412-565-5395

Philadelphia:
110 N. 8th Street, Ste. 501
Philadelphia, PA 19107
215-560-2496

Harrisburg:
333 Market St., 8th Fl.
Harrisburg, PA 17126-0333
717-787-9780

www.phrc.pa.gov

U.S. EQUAL EMPLOYMENT OPPORTUNITY COMMISSION

Benefits: The U.S. Equal Employment Opportunity Commission is responsible for enforcing federal laws that make it illegal to discriminate against a job applicant or an employee because of the person's race, color, religion, sex (including pregnancy), national origin, age (40 or older), disability or genetic information. It is also illegal to discriminate against a person because the person complained about discrimination, filed a charge of discrimination, or participated in an employment discrimination investigation or lawsuit.

Contact: EEOC at 800-669-4000, the office nearest you, or visit www.eeoc.gov.

Pittsburgh Office:
William S. Moorhead Federal Building
1000 Liberty Ave., Ste. 1112
Pittsburgh, PA 15222

WORKERS' COMPENSATION/OCCUPATIONAL DISEASE

The Bureau of Workers' Compensation, an agency of the Pennsylvania Department of Labor & Industry, administers the laws that provide a variety of benefits to people injured on the job or disabled due to an occupational disease.

Benefits: Benefits may include payment for total disability or partial disability, medical and hospital expenses, and survivors' benefits.

Those Eligible: Any person who has suffered an industrial injury in employment and is disabled from that injury or anyone who is disabled from a covered occupational disease resulting from exposure in the state of Pennsylvania.

Contact:

Workers' Compensation Claims Information
1171 S. Cameron St., Room 324
Harrisburg, PA 17104-2501

Toll-free helpline: 800-482-2383
Local and outside PA: 717-772-4447
Hearing Impaired: PA Relay 7-1-1

ra-li-bwc-helpline@pa.gov
www.dli.pa.gov

Note: Under a separate program, the federal government provides benefits to Pennsylvanians who have developed breathing problems from working in mines. For information, contact your local Social Security Office (page 110).

SCORE

Since 1964, SCORE has helped more than 11 million aspiring entrepreneurs. Each year, SCORE's 10,000 volunteer business experts provide 750,000+ free small business mentoring sessions, workshops and educational services to clients in 300 chapters nationwide. In 2017, SCORE volunteers helped to create 54,506 small businesses and 61,534 non-owner jobs.

For more information about starting or operating a small business, visit SCORE at www.score.org. Follow @SCOREmentors on Facebook, Instagram and Twitter for the latest small business news and updates.

Contact: SCORE at 800-634-0245 or www.score.org

BUREAU OF CORPORATIONS AND CHARITABLE ORGANIZATIONS

Benefits: The Department of State's Bureau of Corporations and Charitable Organizations administers the state's charitable solicitation law. It also maintains registration and financial information on over 13,000 charities soliciting in the commonwealth,

as well as more than 400 professional solicitors and fundraising counsels. Most groups asking for donations put the money toward the cause they claim to support, but there are scams that prey on older adults' desire to help others. You can call or use the Department of State site to find out if a group asking for donations is registered and whether the department has taken any action against the group. The site also allows you to file a complaint.

Contact: Call 800-732-0999 or visit www.dos.pa.gov.

HEALTH & WELLNESS

HEALTH & WELLNESS PROGRAMS

Benefits: The Pennsylvania Department of Aging's Health & Wellness programs focus on keeping older adults healthy and on preventing disease through evidence-based approaches. Programs include classes on chronic conditions, injury and disease prevention, incontinence, mental health, substance abuse, medication-management, exercise, and nutrition.

Some of the most widely available programs include:

- Chronic Disease Self-Management Program (CDSMP); which reviews healthy ways to manage living with a chronic condition through six workshops covering managing medications, improving nutrition, increasing fitness and exercise, communicating with your doctor, managing the daily emotions that often accompany a chronic condition, and learning to work within the health care system.
- Diabetes Self-Management Program (DSMP) like CDSMP reviews healthy ways to manage living with diabetes through six workshops.
- Chronic Pain Self-Management Program (CPSMP) like CDSMP and DSMP reviews healthy ways to manage living with chronic pain through six workshops.
- Healthy Steps for Older Adults (HSOA) is an evidence-based falls prevention program that is designed to raise awareness of falls, screen for falls risk, introduce methods to prevent falls, and provide referrals and resources through two workshop sessions.
- Healthy Steps in Motion (HSIM) is an evidence-based falls prevention exercise program open to participants of all fit-

ness levels and designed to increase strength and balance through eight workshop sessions.

Those Eligible: Anyone age 60 and older.

Contact: Your local Area Agency on Aging (page 101).

ALZHEIMER'S DISEASE AND RELATED DISORDERS

Benefits: Alzheimer's Disease and Related Disorders (ADRD) information is provided through the 52 Area Agencies on Aging (page 101). Additional information is available through geriatric assessment centers, dementia care units, older adult daily living centers, Alzheimer's Disease Research Centers, and Alzheimer's Association chapters.

The Alzheimer's Association has two chapters and eight regional offices in Pennsylvania that can assist you and your loved ones with a wide range of services and information.

Contact:

Alzheimer's Association

Toll-free 24/7 helpline: 800-272-3900

Greater Pennsylvania Chapter
2595 Interstate Drive, Suite 100
Harrisburg, PA 17110
717-651-5020
<https://www.alz.org/pa?set=1>

Delaware Valley Chapter
399 Market Street, Suite 102
Philadelphia, PA 19106
215-561-2919
www.alz.org/delval

Contact: Alzheimer's Disease Research Centers

UPMC Montefiore
4th Floor, Suite 421
200 Lothrop Street
Pittsburgh, PA 15213-2582
412-692-2700
www.adrc.pitt.edu

Penn Memory Center at the Penn Neuroscience Center
Perelman Center for Advanced Medicine
3400 Civic Center Boulevard
South Pavilion, 2nd Floor
Philadelphia, PA 19104
215-662-7810
www.pennmemorycenter.org

DENTAL CARE

Benefits: Many members of the Pennsylvania Dental Association provide dental care to older adults at reduced fees of at least 10 percent.

Contact: Dentists in your area to inquire about whether they offer discounts to older adults or visit the Pennsylvania Dental Association's website at www.padental.org to access its "Find a Member Dentist" section, which contains information on dentists in your area who offer discounts to older adults.

PENNSYLVANIA DONATED DENTAL SERVICES (DDS)

Benefits: Pennsylvania Donated Dental Services (DDS) is a program that helps find comprehensive care for older adults, people with disabilities, or those who are medically at risk. DDS has 650 dentists and 120 dental laboratories across the state who volunteer their services and provide free in-office help to people who are eligible for the program. There may be waiting lists in some areas because of the volume of applications received vary by county.

Those Eligible: People who are over the age of 65, medically at risk, or have a permanent disability. Income guidelines are determined by the combined monthly household income versus the number of people residing in the home, using the most current poverty level percentages. If the applicant has any form of dental coverage, proof of coverage and/or a denial letter is needed with their application. The DDS program is for people needing extensive dental care. The program is not designed for emergency care or people who just need a checkup, cleaning, or X-rays.

Documents Needed: Copies of disability statements or award letters may be requested with your application.

How to Apply: Applications can be completed online at <https://dentallifeline.org/Pennsylvania/> by clicking on “Apply” or you can download and print the application and mail it to the address on the application.

Contact:

Marsha Thomas, DDS Coordinator
Dental Lifeline Network • Pennsylvania
P.O. Box 357
Vandergrift, PA 15690
800-716-8721 or 724-568-4343
Fax: 724-568-4944
mthomas@dentallifeline.org
<https://dentallifeline.org/Pennsylvania/>

Tammy Shumaker, DDS Coordinator
Dental Lifeline Network • Pennsylvania
P.O. Box 205
Newville, PA 17241
844-489-9446 or 717-776-3262
Fax: 717-776-3268
tshumaker@dentallifeline.org
<https://dentallifeline.org/Pennsylvania/>

TRANSITIONAL CARE

Transitional Care refers to a coordinated system of transitioning a person between health care settings and providers during the course of an acute or chronic illness. Transitional Care programs provide person-centered support and follow-up to guide a successful discharge and prevent avoidable hospital readmissions.

Benefits: Transitional Care programs facilitate communication between the care recipient, their caregivers and health providers. These programs support and promote awareness of a person’s medical condition and ongoing health management needs. Transitional Care programs have been developed throughout the commonwealth to provide a 30-day person-centered intervention following discharge from a hospital or other healthcare setting. The programs focus on the goals and the needs of the individual person, providing health management tools, follow-up support, and connections to community resources, increasing the likelihood that a person will be successful in transitioning out of a health care facility.

Contact: Transitional Care services are provided by many hospitals, nursing facilities, and managed care organizations that are partnered with social service agencies, home health agencies, and Area Agencies on Aging (page 101). Contact the Social Services staff person at your health facility or your local Area Agency on Aging for information on the availability of Transitional Care services in your county.

DEPARTMENT OF HEALTH, HEAD INJURY PROGRAM

The Department of Health's Head Injury Program (HIP) pays for head injury rehabilitation services for individuals who are eligible. The goal of the program is to help individuals with a traumatic brain injury live independently in their homes and communities.

Benefits: Services provided by HIP include: pre-enrollment assistance, pre-admission assessment, service plan development, rehabilitation services (cognitive therapy, physical therapy, therapeutic recreation, work skills training, etc.), and case management. Services may be provided in residential facilities, day facilities (outpatient), or home and community settings.

Those Eligible: A U.S. Citizen and a Pennsylvania resident at the time of injury and application that had a traumatic brain injury after July 2, 1985. Further eligibility guidelines require an individual to be 21 years of age or older, meet income guidelines, complete an application, and have needs that can be addressed by the HIP through rehabilitation.

Contact: To obtain more information or an application, please contact the HIP at 717-772-2762 during regular business hours, 8 a.m. until 5 p.m., or call the Brain Injury Helpline at 866-412-4755 to be connected to an Enrollment Specialist, or visit www.health.pa.gov.

DEPARTMENT OF HEALTH, CHRONIC RENAL DISEASE

Benefits: The Department of Health will reimburse medical care providers for medical services provided to eligible Pennsylvania residents who do not have the financial resources or health insurance coverage to enable them to access these services. Covered services may include dialysis services, inpatient, outpatient, medications, medical equipment, and supplies.

Those Eligible: U.S. citizenship, Pennsylvania residency, medical confirmation of diagnosis, and lack of monetary resources or health insurance. Income and health coverage are considered in determining costs on a sliding scale and with the Department of Health as payer of last resort.

Contact: For information about the department's Chronic Renal Disease program, call 717-346-3000.

IMMUNIZATIONS

Benefits: The following immunizations are recommended for adults 65 years and older:

- Influenza (Flu) vaccine – recommended for all adults annually, early in the fall. Flu vaccines can be obtained through many local business, your physician's office, or your local pharmacy. There are several different vaccines available. Please discuss with your physician which is the correct vaccine for you.
- Tetanus, Diphtheria and Pertussis (Td/Tdap) – recommended from childhood through adulthood. Receive the Tdap once, then a booster every 10 years.
- Herpes Zoster – prevents shingles for those 50 years and older. Two types of vaccines: two doses for age 50 years and older, one dose for age 60 and older. Please discuss with your physician which is the correct vaccine for you.
- Pneumococcal vaccine lessens your chance of getting pneumococcal pneumonia or lessens the severity of pneumococcal pneumonia if you do become ill. There are two vaccines, please discuss with your physician which is the correct vaccine for you.
- Other immunizations or boosters such as measles, mumps and Rubella, meningococcal, or hepatitis should be considered in special situations including travel.

Contact: For more information visit www.cdc.gov/vaccines.

STATE HEALTH CENTERS

Benefits: Public health services are available either at the State Health Center or by prompt referral. A variety of services are offered including selected immunizations; STD/HIV counseling, testing, and referral; and tuberculosis treatment and follow-up.

Those Eligible: Immunizations are available for adults who are uninsured or underinsured. There is no eligibility criteria for other services.

Contact: 877-PA HEALTH (877-724-3258); or contact your local Area Agency on Aging (page 101).

NURSING FACILITIES

There are approximately 700 long-term care nursing facilities in Pennsylvania. Nursing facilities are licensed and certified by the Department of Health and monitored by the Department of Health to assure quality of care.

Benefits: Nursing facilities provide medical care and services for individuals who require 24-hour supervised, skilled care. Services are provided based on the individual's needs due to illness, injury, convalescence, or physical or mental infirmity. Staff is available to assist individuals with all of their medical and personal needs while they are in the nursing facility. Eligible individuals receive a personal allowance on a monthly basis for their personal use. Medicare and other private insurances may also cover nursing facility services if the individual meets the criteria for coverage. Individuals who meet the criteria for care in a nursing facility may also be able to be served with home and community-based services, allowing them to continue living in the community.

Those Eligible: Services are reimbursed for individuals who are determined eligible for services through the Medical Assistance program (Medicaid).

Contact: For more information on nursing facilities in your area contact your local Area Agency on Aging (page 101) or the Department of Health website at www.health.pa.gov.

MENTAL HEALTH

Mental health services are accessed through the 48 county Mental Health/Intellectual Disabilities (MH/ID) program offices that cover Pennsylvania's 67 counties.

Benefits: These county programs are the contact points for a variety of services including: counseling, case management, crisis/emergency services, residential, and rehabilitative services for individuals and their families.

Specialized community services and supports for older adults are available in a growing number of communities. Also available is the Community Support Program, a coalition of individuals with mental health concerns, family members, and professionals working to help adults with serious mental illnesses live successfully in the community.

Those Eligible: All residents of Pennsylvania, regardless of age.

Contact: The county MH/ID office in your area, or:

Office of Mental Health and Substance Abuse Services
Commonwealth Tower, 11th Floor
P.O. Box 2675
Harrisburg, PA 17105
717-787-6443
Toll-free: 877-356-5355
Fax: 717-787-5394

Other Resources:

Mental Health Association in Pennsylvania
717-346-0549
Toll-free: 866-578-3659

National Alliance for the Mentally Ill (NAMI)
Southwest Pennsylvania
412-366-3788
Toll-free: 888-264-7972

Pennsylvania Mental Health Consumers Association
717-564-4930
Toll-free: 800-887-6422

Note: You will be asked about your ability to pay for hospital and medical services. Some costs may be paid by Medicare and Medicaid.

PREVENT SUICIDE PA

Prevent Suicide PA is located in Harrisburg and is a statewide, nonprofit organization solely dedicated to preventing suicide in Pennsylvania.

The mission of Prevent Suicide PA is to support those who are affected by suicide, provide education, awareness, and under-

standing by collaborating with the community to prevent suicide and reduce the stigma associated with suicide. Our vision is to have a commonwealth where every life is valued, that everyone has the support necessary to get help when needed, and that hope and healing abounds in every person.

Contact: Please visit www.preventsuicidepa.org to learn about available training and resources, or call 717-885-9161 or email us at info@preventsuicidepa.org. If you or anyone that you know is in emotional distress or a suicidal crisis, please contact the National Suicide Prevention Lifeline at 1-800-8255 or contact the Crisis Text Line by texting 741-741.

SOUTH MOUNTAIN RESTORATION CENTER

The Department of Human Services operates South Mountain Restoration Center to provide long-term care for Pennsylvania residents who cannot be served in community nursing facilities.

Benefits: Residents participate in a full range of services and programs, including physical and occupational therapy, psychotherapy, and psychological services, and receive social and spiritual support. The ultimate goal of each resident's treatment team is to return the resident to their home community whenever possible. The mission to restore people to a full and satisfying life while recognizing the need to maintain the fundamental dignity of the individual and their right to care, remedial therapy, training and rehabilitative services as best fit their needs.

Those Eligible: All residents admitted to the center must be certified by their county's Area Agency on Aging as needing nursing home care.

Contact:

South Mountain Restoration Center
10058 South Mountain Rd.
South Mountain, PA 17261-0999
717-749-3121

Admission Information:

South Mountain Restoration Center
Social Service Department
717-749-4003

INTELLECTUAL DISABILITIES

Intellectual disability and/or autism services are administered through administrative entities (AE). The administrative entities are local contractors, usually the county's Mental Health/Intellectual Disabilities program office. The AE serves as both a referral source and oversees local services. Services are delivered by local willing and qualified provider agencies through an agreement with DHS.

Benefits: The administrative entities determine a person's program eligibility and authorize funding for the services contained in an individual support plan (ISP), developed with the individual and their team with the assistance of their supports coordinator. A person will be offered a choice of supports coordinator organizations from which to choose their supports coordinator.

An AE will:

- Talk about what kinds of supports and services are available.
- Offer an opportunity to complete an application for the Medicaid Home and Community-based Waiver Program.
- Enroll the person in services that require completing applications.
- Offer the person choice of Supports Coordination Organization.

A supports coordinator will:

- Develop an individual support plan with the individual and their team.
- Help the person talk with individuals or agencies in the community that could be supportive.
- Coordinate and monitor supports and services.

Individuals from birth may also be eligible to receive services offered through the Consolidated Waiver, Community Living Waiver or Person/Family Directed Support Waiver. These waivers offer the following services:

- Advanced Supported Employment
- Assistive Technology
- Behavioral Support

- Benefits Counseling
- Communication Specialist
- Community Participation Support
- Companion
- Consultative Nutritional Services
- Education Support
- Family/Caregiver Training and Support
- Home Accessibility Adaptations
- Homemaker/Chore
- Housing Transition and Tenancy Sustaining Services
- In-Home and Community Support
- (Licensed and Unlicensed) Life Sharing
- Music, Art and Equine Assisted Therapy
- (Licensed and Unlicensed) Residential Habilitation
- Respite
- Shift Nursing
- Small Group Employment
- Specialized Supplies
- Supported Employment
- Supported Living
- Supports Broker
- Supports Coordination
- Therapy
- Physical
- Speech/Language
- Occupational
- Orientation, Mobility and Vision
- Transportation
- Vehicle Accessibility Adaptations

Note: Individuals may only be enrolled in one waiver program.

Those Eligible:

- There is no age limit for individuals with an intellectual disability or autism.
- Individuals with a developmental disability with a high probability of resulting in an intellectual disability or autism are eligible from age 0 through 8.

- o Level of Care
- o Medical Evaluation
- o Diagnosis of an intellectual disability, autism or developmental disability
- o Recommended for an intermediate care facility (ICF) level of care based on a medical evaluation
- o Determined eligible for Medical Assistance (MA)
- o Meet the financial requirements as determined by your local County Assistance Office

Regional Contact:

Northeast Regional Office, 570-963-4749

Southeast Regional Office, 215-560-2245

Central Regional Office, 717-772-6507

Western Regional Office, 412-565-5144

Main Office:

Office of Developmental Programs

Room 502, Health & Welfare Building

P.O. Box 2675

Harrisburg, PA 17105-2675

717-787-3700 or Toll-free 888-565-9435

www.dhs.pa.gov

Adult Autism Services

The Office of Developmental Programs (ODP) administers two additional programs for adults 21 and older with a diagnosis of Autism Spectrum Disorder (ASD), the Adult Autism Waiver (AAW) and the Adult Community Autism Program or ACAP.

In order to be eligible for the AAW, a person must be age 21 or older, a resident of Pennsylvania at the time of enrollment, have an ASD diagnosis (IQ is not a consideration for the AAW), and meet certain functional and financial eligibility criteria.

In addition to Supports Coordination, the following services are offered under the Adult Autism Waiver:

- Assistive Technology
- Career Planning
- Job Finding
- Vocational Assessment

- Community Transition Services
- Day Habilitation
- Family Support
- Home Modifications
- Nutritional Consultation
- Residential Habilitation
- Respite
- Specialized Skill Development
- Behavioral Specialist Services
- Systematic Skill Building
- Community Support
- Supported Employment
- Extended Employment Supports
- Intensive Job Coaching
- Temporary Supplemental Services
- Therapies (Occupational, Speech and Language, Counseling)
- Transitional Work Services
- Vehicle Modifications

Individual needs and interests are used by the participant and their team to develop the Individual Support Plan (ISP). The ISP Team includes the Supports Coordinator, the individual, and anyone else the individual chooses to have involved. The ISP specifies the services a participant will receive, the reason(s) those services are needed, and the goals and objectives of the services.

To contact the Office of Developmental Programs regarding the Adult Autism Waiver, please call 866-539-7689 or visit the website at www.autisminpa.org.

The second program supporting adults with ASD is the Adult Community Autism Program or ACAP. As in the AAW, a person must be age 21 or older, a resident of Pennsylvania at the time of enrollment, have an ASD diagnosis (IQ is not a consideration for the ACAP), and meet certain functional and financial eligibility criteria. ACAP is only available to individuals who reside in Dauphin, Chester, Cumberland or Lancaster counties.

ACAP is a managed care program and is a fully integrated, comprehensive system of care that includes physical health, behavioral health, social, recreational, transportation, employment, therapeutic, educational, crisis, in-home support, and independent living services. Keystone Autism Services (KAS) functions as the managed care organization as well as the provider of many of the services included in the ACAP. Other services are provided KAS' network of qualified providers (e.g., primary care physicians, dentists).

Services provided by ACAP include:

All physician services (including emergency services provided by a physician, psychiatric services, and direct access to a woman's health specialist to provide women's routine and preventive health care services)

- Assistive Technology
- Audiologists' services
- Career Planning
- Certified registered nurse practitioner services
- Chiropractors' services
- Community Transition Services
- Day Habilitation
- Dentists' services
- Family Support
- Health promotion and disease prevention services
- Home Modifications
- Homemaker/Chore
- Hospice Services
- Intermediate Care Facility (ICF) services
- Medical supplies and Durable Medical Equipment
- Mental health crisis intervention services
- Non-Medical Transportation
- Nutritional Consultation
- Personal Assistance Services
- Residential Habilitation Services
- Respite
- Non-Emergency medical transportation to services covered under the Medical Assistance Program
- Nursing facility services

- Optometrists' services
- Outpatient psychiatric clinic services
- Podiatrists' services
- Prosthetic eyes and other eye appliances
- Respiratory services
- Specialized Skill Development (includes Behavioral Specialist Services, Systematic Skill Building, and Community Support)
- Supported Employment
- Supports Coordination
- Therapies: Speech/language, Occupational, Physical/mobility, Counseling
- Transitional Work Services
- Vehicle Modifications
- Visiting Nurse Services

Other services are covered under Medical Assistance (fee-for-service): Inpatient facility, ambulatory surgical center, home health care, clinic-including family planning, transportation, renal dialysis center, laboratory, x-ray clinic, pharmacy.

Contact: For additional information regarding ACAP contact the Office of Developmental Programs at 866-539-7689 or visit the website at www.autisminpa.org.

Department of Human Services
Office of Developmental Programs
Bureau of Autism Services
P.O. Box 2675
Harrisburg, PA 17105

BUREAU OF BLINDNESS AND VISUAL SERVICES

Benefits: The Office of Vocational Rehabilitation (OVR) in the Department of Labor & Industry offers a wide range of services including referrals to services required, vocational counseling, and job placement. OVR's Bureau of Blindness & Visual Services (BBVS) helps Pennsylvanians who are blind or visually impaired gain the skills they need to live and work independently in their communities. Services include job placement, orientation and mobility training, vision rehabilitation therapy, and independent living skills training. Services are provided to residents of PA of all ages. Through their Children's Program, BBVS assists

children (birth to age 21) in learning how to be independent in their homes, schools, and communities. While the Vocational Rehabilitation Program assists residents in finding and maintaining employment, BBVS' Independent Living Program helps individuals aged 55 and older become more self-sufficient and independent in their homes and communities.

Those Eligible: All Pennsylvania residents who are blind or otherwise visually impaired. Some services are based on financial need.

Contact: The nearest Bureau of Blindness and Visual Services office:

Forum Place
555 Walnut St., 8th Fl.
Harrisburg, PA 17101
717-787-7500
Toll-free: 866-375-8264

1130 12th Avenue, Ste. 300
Altoona, PA 16601
814-946-7330
Toll-free: 866-695-7673

801 Market St., Ste. 6034
Philadelphia, PA 19107
215-560-5700
Toll-free: 866-631-3892

8 W. Market St., Ste. 200
Wilkes-Barre, PA 18701
570-826-2361
Toll-free: 866-227-4163

4200 Lovell Place
Erie, PA 16503
814-871-4401
Toll-free: 866-521-5073

531 Penn Ave.
Pittsburgh, PA 15222
412-565-5240
Toll-free: 866-412-4072

PENNSYLVANIA ASSOCIATION FOR THE BLIND

Benefits: This is a statewide organization dedicated to helping people prevent, prepare for, and manage vision loss. They also have 25 local agencies throughout the state and can connect you with the association that serves your community.

Contact:

PA Association for the Blind
555 Gettysburg Pike, Ste. A300
Mechanicsburg, PA 17055
717-766-2020
Fax: 717-766-2099
www.pabblind.org

OFFICE FOR THE DEAF AND HARD OF HEARING

The Office for the Deaf and Hard of Hearing (ODHH) is an office within the Pennsylvania Department of Labor & Industry.

Benefits: ODHH provides four core functions:

- Advocates on behalf of individuals who are deaf, hard of hearing, or deaf-blind
- Provides information and acts as a resource that can answer questions, for example: staff can answer questions about hearing aids, programs/services, sign language interpreters, or technology
- Makes referrals and ensures providers are accessible
- Administers the Sign Language Interpreter & Transliterator State Registration Act.

Those Eligible: All Pennsylvanians.

Contact:

1521 N. 6th Street
Harrisburg, PA 17102
717-783-4912 V/TTY
800-233-3008 (v/tty) (in PA only).
Videophone: 717-831-1928
Email: odhh@pa.gov
Website: www.dli.pa.gov/odhh

PENNSYLVANIA SOCIETY FOR THE ADVANCEMENT OF THE DEAF

Benefits: The mission of the Pennsylvania Society for the Advancement of the Deaf (PSAD) is to empower deaf and hard of hearing individuals to achieve full and equal access to their civil, human, and linguistic rights, through information and advocacy.

Contact:

Elizabeth Hill, President

psadlizhill@gmail.com

www.psadweb.org

HEARING LOSS ASSOCIATION OF AMERICA-PA STATE OFFICE

Hearing Loss Association of America-PA State Office (HLAA-PA) is the state office of the Hearing Loss Association of America (HLAA), a national consumer organization representing people with hearing loss.

Benefits: The HLAA mission is to open the world of communication to people with hearing loss through information, education, advocacy and support.

Contact:

Nancy Kingsley, State Director

info@hlaa-pa.org

<https://hlaa-pa.org/WP/>

DRUG AND ALCOHOL SERVICES

Benefits: People with drug, alcohol, or gambling problems and those seeking information may receive assistance from the Department of Drug and Alcohol Programs (DDAP). DDAP works with 47 local agencies throughout Pennsylvania identified as Single County Authority (SCA) for treatment, prevention, and intervention. DDAP also licenses nearly 800 treatment providers around the commonwealth. Pennsylvanians can use DDAP's website to find one of the more than 700 prescription drug take-back boxes around the state to safely dispose of old and unneeded prescription medications.

Contact: Call the Department of Drug and Alcohol Programs 717-783-8200 or visit www.ddap.pa.gov. Individuals seeking immediate treatment for themselves or a loved one should call 1-800-662-4357 (HELP) toll-free, 24/7, 365 days a year to be connected to a treatment facilities based on their individual needs.

BIRTH AND DEATH CERTIFICATES

The Department of Health's Division of Vital Records maintains records of Pennsylvania births and deaths from 1906 to the present. You may need birth certificates for passport, Social Security or other benefits, employment, and personal identification; you or your family may need death certificates for estate purposes, inheritance, and genealogy research.

Benefits: Birth certificates (with a raised seal) are issued for a fee of \$20 and acceptable for various uses, such as personal identification, employment, passport application, and Social Security. Death certificates (with a raised seal) are issued for a fee of \$20 and acceptable for various uses, such as settling an estate, insurance, pension/retirement, property transfer, Social Security, and stock/bonds. The fees may be waived for Armed Forces members (active or retired), the legal spouse of said Armed Forces members, and the dependent child of Armed Forces members (documentation may be required).

Note: You may order birth and death certificates at www.vitalchek.com, at one of the Vital Records branch offices, or through the mail. Vital Records branch offices are located in Erie, Harrisburg, New Castle, Philadelphia, Pittsburgh, and Scranton. Applications to order by mail can be found at <https://www.health.pa.gov/topics/certificates/Pages/Forms.aspx>

Contact: Call the Division of Vital Records at 844-228-3516 or email RA-DHPAVITALRECDINQ@pa.gov.

HELP AT HOME

HELP AT HOME

Benefits: The Area Agency on Aging in your county offers a wide range of home and community-based services to eligible consumers. These services may include:

- Home Health Services (skilled nursing and therapies, medication management, and home health aides)
- Personal care (assistance with activities of daily living such as bathing, dressing, eating, grooming, and toileting)
- Home support services (may include light housekeeping, shopping, and laundry assistance)
- Home delivered meals
- Respite care (caregiver relief)
- Transportation
- Personal Emergency Response Systems (PERS)

Contact: Your local Area Agency on Aging (page 101).

HOME HEALTH CARE

Home Health Agencies provide and coordinate services for consumers who require skilled nursing, therapies, or other health care services in the home as ordered and prescribed by a physician.

Benefits: Home Health Care includes the services of skilled nursing, medication management, physical therapy, occupational therapy, speech therapy, and home health aides on a part-time or intermittent basis. These services are provided by Registered Nurses, licensed therapists, and home health aides. Duties of a home health aide include the performance of procedures as an extension of therapy services, personal care, ambulation and exercise, household services essential to health care at home, assistance with medications that are ordinarily self-administered, reporting changes in the patient's conditions and needs and completing appropriate records. These services are performed under the direct supervision of a Registered Nurse and/or licensed therapist.

Those Eligible: Consumers in need of care during a period of illness or recuperation as determined by a physician.

Note: Medicare, Medicaid, and other third-party insurance may cover Home Health Care services prescribed by a physician if eligibility criteria is met. In instances where the services are not covered by third-party insurance, the Area Agency on Aging may offer Home Health Services under the OPTIONS program.

Contact: Contact your local Area Agency on Aging for a list of certified Home Health Agencies in your area (page 101).

OPTIONS PROGRAM

The Pennsylvania Department of Aging's OPTIONS program provides services to help Pennsylvanians who are 60 years of age and older remain in their homes and communities. A comprehensive interview is conducted by the local Area Agency on Aging to determine eligibility and identify the consumers' unmet needs. A care manager works closely with the consumer to develop a plan of care to address the unmet needs and coordinates the provision of services.

Benefits: Services available under the OPTIONS program may include:

- Adult Daily Living Services
- Assistive/Adaptive Devices
- Care Management
- Emergent Services
- Home Health Services
- Home Modifications
- Home Support
- In-Home Meal Services
- Medical Equipment and Supplies
- Personal Care Services
- Personal Emergency Response System
- Pest Control/Fumigation
- Specialized Medical Transportation

*Not all services are available in every county.

There are no financial eligibility requirements, however, consumers receiving OPTIONS services may be required to share in the cost of services they receive. The consumer's cost share fee is based upon countable monthly income on a sliding scale. Financial verification is required to receive services.

Contact: For more information or to apply for OPTIONS services, contact your local Area Agency on Aging (page 101).

AGING WAIVER

Benefits: The Aging Waiver Program provides in-home services to consumers who are age 60 and over who meet functional and financial eligibility requirements.

Eligibility is based on:

- A formal assessment to see if a person is nursing facility clinically eligible
- A financial determination made by local County Assistance Offices

Contact: The Pennsylvania Independent Enrollment Broker at 877-550-4227 or visit www.paieb.com.

LIVING INDEPENDENCE FOR THE ELDERLY PROGRAM

Living Independence for the Elderly Program (LIFE) is Pennsylvania's only fully integrated long-term care program that provides a comprehensive all-inclusive coordinated package of care and services.

Benefits: If eligible, participants receive both their Medicare and Medicaid services through the LIFE program. The program provides day health center services, on-site primary health care, therapies, personal care, pharmaceuticals, recreation, socialization, nursing, monitoring, meals, and transportation. Other services that may be provided include specialists, inpatient and outpatient hospital care, lab and X-ray services, eyeglasses, hearing aids, dentures, emergency care, behavioral health services, and nursing facility care. Staff, specializing in geriatric care, evaluate the needs of each participant and develop an individual program of care.

Those Eligible: Individuals age 55 and over who meet the level of care criteria for a skilled nursing facility. Financial requirements as determined by the County Assistance Office must be met or be able to pay privately. Individuals must reside in an area served by the LIFE center and be able to be safely served in the community at the time of enrollment.

Note: Medicare and Medicaid cover costs if eligible. A private pay option is also available. Further, LIFE is not currently available in all counties.

Contact: Your local Area Agency on Aging (page 101) or

Department of Human Services Independent Enrollment Broker:
Department of Human Services
Office of Long-Term Living
Office of Chief of Staff
Division of Coordinated Care
555 Walnut Street, 6th Fl.
Harrisburg, PA 17101
717-772-1145

www.dhs.pa.gov

<http://dhs.pa.gov/citizens/alternativestonursinghomes/index.htm>

ADULT DAILY LIVING CENTERS

Benefits: Older adult daily living centers offer a community-based alternative to institutionalization for older adults and adults with a functional impairment or dementia-related disease for part of a 24-hour day.

These services are designed to:

- Maintain or improve a participant's level of functioning
- Promote socialization
- Provide respite and support for caregivers, thereby contributing to a participant's ability to remain in the community

All adult daily living centers in Pennsylvania provide:

- Personal care
- Nursing services
- Social services
- Therapeutic activities
- Nutritional services
- Therapeutic diets and emergency care

Some centers offer additional services including:

- Physical therapy
- Occupational therapy
- Medical services
- Podiatry
- Speech therapy

Services are provided as appropriate for each participant through an individualized plan of care.

Adult daily living centers are inspected at least annually by the Pennsylvania Department of Aging.

Contact: To learn more about the adult daily living centers call 717-214-6716 or visit www.aging.pa.gov.

HOUSING

DOMICILIARY CARE SERVICES FOR ADULTS

Benefits: The Domiciliary Care (Dom Care) program provides a supervised, homelike living arrangement for adults age 18 and older who are unable to live independently in the community. Dom Care homes are certified by the local Area Agency on Aging for three or fewer residents. Area Agencies on Aging match eligible residents to Dom Care providers with consideration of their mutual needs, preferences, and interests. Area Agencies on Aging also provide ongoing care management services to residents and conduct annual Dom Care home inspections. Residents of the Dom Care home receive assistance with self-help activities such as bathing, grooming, and laundry. Dom Care providers assure the resident receives nutritious meals, transportation to medical appointments, and assistance with self-administration of medication, when needed.

Dom Care providers are typically individuals who open their homes and are willing to provide residents with housing, support, care, and encouragement in a family-like setting. They participate in a certification process to make sure their home meets health and safety requirements. The success of the Dom Care program is dependent upon these nurturing individuals who have the desire to give daily, personalized care and attention to residents and encourage a sense of belonging and independence in their own home.

Contact: To learn more about the Dom Care program, either as a prospective resident or provider, please go to aging.pa.gov or contact your local Area Agency on Aging (page 101).

LOW INCOME HOME ENERGY ASSISTANCE PROGRAM

The Pennsylvania Department of Human Services (DHS) administers the Low-Income Home Energy Assistance Program (LIHEAP) through the County Assistance Offices.

Benefits: LIHEAP is a grant that offers assistance in the form of a cash grant, sent directly to the heating vendor to help pay a portion of their heating bills. The LIHEAP cash minimum payment for the 2018-19 LIHEAP season is \$200 and the maximum is \$1,000. In addition to the LIHEAP cash program, households experiencing a heating crisis may be eligible for additional benefits through the LIHEAP crisis program. A heating crisis is when a household is without heat or is in immediate danger of being without heat. The LIHEAP crisis minimum payment for the 2018-19 LIHEAP season is \$25 and the maximum payment is \$600. A household may only receive one cash benefit during the LIHEAP season but may receive multiple crisis payments until the \$600 maximum threshold is reached. Both the LIHEAP cash and crisis programs operate during the winter heating season. For the 2018-19 LIHEAP season, the programs will open on November 1, 2018, and will close on April 12, 2019. DHS may extend or shorten the program depending upon the availability of federal funds. LIHEAP is not a welfare program or a loan. No lien is placed on the home and the consumer does not have to pay back the money.

Those Eligible: Individuals and families whose income meets the guidelines established for the program. Eligibility for the 2018-19 LIHEAP season is set at 150 percent of the federal poverty income guidelines. The chart below shows the maximum income allowed for eligibility based on household size.

Household Size	Maximum Income
1	\$18,210
2	\$24,690
3	\$31,170
4	\$37,650
5	\$44,130
6	\$50,610

Household Size	Maximum Income
7	\$57,090
8	\$63,570
9	\$70,050
10	\$76,530

Each additional person in the household adds \$6,480 to the maximum income allowed for eligibility.

Contact: The County Assistance Office (page 105) or the local Area Agency on Aging (page 101).

EDUCATION FOR HOMEOWNERS, RENTERS, AND DEVELOPERS

The Pennsylvania Department of Health (DOH) provides information and referral services regarding Lead Poisoning Prevention Information through operation of the Lead Information Line.

Benefits: The information available deals with lead poisoning with respect to the home environment, children's health, and safe work practices. If you are a homeowner or renter and occupy a home built prior to 1978, the Department of Health has information that may be helpful to you.

Contact: Call 800-440-LEAD (5323), or [visit www.health.pa.gov](http://www.health.pa.gov).

RETIREMENT COMMUNITIES

Retirement communities are evolving and offer a wide range of amenities and levels of services. Retirement communities are generally intended for healthy, active older adults. Units may be rented or purchased.

Check community and property descriptions carefully to ensure the desired amenities or services are offered.

CONTINUING CARE RETIREMENT COMMUNITY

A Continuing Care Retirement Community (CCRC) is one retirement housing option. Pennsylvania is a leader in the continuing care industry, offering more than 220 CCRCs from which to choose.

Benefits: A continuing care retirement community offers independent living, usually in an apartment or cottage, and access to a higher level of care such as personal care or a nursing facility. Residents move between levels of care as their needs change. Services, such as meals, medical care, and social and recreational activities, are provided through a contractual arrangement for the lifetime of the resident. Residents usually pay an entrance fee and a monthly charge.

Contact: To find a local Continuing Care Retirement Community, call 877-881-6388, or visit www.insurance.pa.gov and click on “Seniors” under “Insurance Coverage Resources.” Copies of the publication are also available online at <https://www.insurance.pa.gov/Coverage/ContinuingCare/Pages/default.aspx>.

ASSISTED LIVING RESIDENCES

Pennsylvania’s Department of Human Services began to license Assisted Living Residences in 2013. Assisted living residences are an alternative model of care to nursing homes and offer individuals the opportunity to age in place.

These residences provide: food, shelter, personal care, and supplemental health care services along with assistance or supervision in such matters as dressing, bathing, diet, financial management, and transportation. Licensing regulations applicable to assisted living residences prescribe enhanced standards of care over personal care homes such as: larger resident living units, service care packages, increased staffing, including nursing staff, and health care services.

Only licensed Assisted Living Residences may use the term “assisted living” in their name or advertising to differentiate them from a personal care home.

The Department of Human Services Bureau of Human Services Licensing licenses Assisted Living Residences.

Further information on inspections can be found on the departments website: <http://www.dhs.pa.gov/provider/longterm-careservices/index.htm> or by telephone at 717-783-3670.

ASSISTED RENTAL HOUSING

Benefits: The federal government provides rental assistance to low-income, older adults/families and to people with disabilities. www.PAHousingSearch.com and Affordable Apartment Search are online resources to search for assisted rental housing and accessible apartments in Pennsylvania.

Those Eligible: Age eligibility is at least 62 years of age or at least 18 years of age for permanently disabled people. Income eligibility is based on a percentage of the median income for the county of residence. Tenants pay 30 percent of their income toward the rent.

Contact: For information about assisted rental housing for older adults, visit www.PAHousingSearch.com or call toll-free phone at 1-877-428-8877 (Monday-Friady, 9 a.m.-8p.m.).

ACCESSIBLE AND AFFORDABLE APARTMENTS

Benefits: www.PAHousingSearch.com is a free service which includes basic, advanced, and accessible searches to help people find housing best suited to their specific needs. www.PAHousingSearch.com also offers a proximity search tool, which helps people find properties within a selected distance from work, school, or from other family members. For anyone with special housing needs, such as older adults or people with disabilities, www.PAHousingSearch.com lets them perform an “accessible” search to look for housing that has the features they need to continue living independently.

Contact: Online at www.PAHousingSearch.com or by toll-free, bilingual phone at 877-428-8844 (weekdays, 9 a.m.-8 p.m.).

NURSING FACILITIES

There are approximately 700 long-term care nursing facilities in Pennsylvania. Nursing facilities are licensed and certified by the Department of Health and monitored by the Department of Health to assure quality of care.

Benefits: Nursing facilities provide medical care and services for individuals who require 24-hour supervised, skilled care. Services are provided based on the individual’s needs due to illness, injury, convalescence, or physical or mental infirmity. Staff is

available to assist individuals with all of their medical and personal needs while they are in the nursing facility.

Those Eligible: Services are reimbursed for individuals who are determined eligible for services through the Medical Assistance program (Medicaid). Eligible individuals receive a personal allowance on a monthly basis for their personal use. Medicare and other private insurances may also cover nursing facility services if the individual meets the criteria for coverage. Individuals who meet the criteria for care in a nursing facility may also be able to be served with home and community-based services, allowing them to continue living in the community.

Contact: You can become familiar with the nursing facilities in your area by contacting your local Area Agency on Aging (page 101) or the Department of Health website at www.health.pa.gov.

PERSONAL CARE HOMES

Benefits: Personal Care Homes offer food, shelter, and personal assistance or supervision for a period exceeding 24 hours with activities of daily living (such as bathing, grooming, and meal preparation). They are inspected and licensed by the Department of Human Services Bureau of Human Services Licensing. Personal Care Homes may be privately owned or operated by a corporation and are for-profit and non-profit. A Personal Care Home is required to have a written contract between the resident and the home and list services provided, cost of each service, financial arrangements and information, assessment of medical and support needs, home rules, and additional information.

Contact: To locate the Personal Care Home regulations of a list of licensed Personal Care Homes, contact the Bureau of Human Services Licensing region in your area.

Personal Care Home Complaint Hotline: 877-401-8835
Operator Support Hotline: 866-503-3926

Regional Offices:

Central Region: 800-882-1885
Northeast Region: 800-833-5095
Southeast Region: 866-711-4115
Western Region: 888-322-3664

Main Office:

Bureau of Human Services Licensing
Health and Welfare Building
625 Forster Street, Room 631
Harrisburg, PA 17120
717-783-3670

HOME REPAIR AND REHABILITATION

Benefits: Many of Pennsylvania's older adults prefer to remain in their home as they age. However, expenses such as medical bills and utility costs can make it difficult for homeowners to pay for home maintenance and repairs. There are often local programs available to help.

Contact: Contact your local Area Agency on Aging (page 101) for information on what programs may be available in your area. You may also find helpful programs through Pennsylvania Housing and Finance Agency (PHFA) and the United States Department of Agriculture (USDA) - Rural Development (page 71).

REVERSE MORTGAGES

Benefits: Reverse mortgages are special home loans that allow older homeowners to convert the equity in their home to cash. The proceeds of the loan may be received as a lump sum, monthly payment, or line of credit. The amount you may borrow depends upon the value of your home, your age, the current interest rate, and for certain loans, the lending limits in your area. There are no restrictions on how you may use the reverse mortgage funds. Unlike a traditional mortgage, you do not make monthly payments on this type of loan. Repayment of the loan is due when you or the last borrower, such as your surviving spouse, no longer lives in the property due to death, selling the home, or a permanent move. You continue to own your home and make necessary home repairs as well as to pay the taxes and insurance.

Those Eligible: In general, all borrowers must be 62 years of age or older. Health status is not a factor. There are no special income requirements. The home must be a single family residence or a two to four-unit property that you own and occupy. Manufactured homes built after 1976, condominiums and

townhouses may also qualify. Any existing loan or mortgage against the home must be paid off with the proceeds of the reverse mortgage. In addition, any required home repairs must also be completed with the proceeds. You can use any remaining funds for any purpose.

Note: The reverse mortgage must be in the first lien position. Counseling is required for all reverse mortgages before you begin the application process. Counseling sessions can be conducted face-to-face or over the telephone.

Contact: For information about reverse mortgage programs or to obtain a current list of participating lenders, contact the U.S. Department of Housing and Urban Development (HUD) office nearest you or a Home Equity Conversion Mortgage (HECM) Counselor at (800) 569-4287. You may also visit the website at www.hud.gov.

Other sources of information about reverse mortgages:

The National Reverse Mortgage Lenders Association
1400 16th St. N.W., Suite 420
Washington, D.C. 20036
202-939-1760
<https://www.reversemortgage.org/>

AARP®
1-888-687-2277
www.aarp.org

PUBLIC UTILITY COMMISSION

Benefits: The Pennsylvania Public Utility Commission (PA PUC) balances the needs of consumers and utilities, ensures 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.

PA PUC is responsible for answering questions and handling complaints about electric, natural gas, telephone, steam heat, water, and wastewater utilities. Investigators arbitrate billing, credit, and termination of service issues, along with complaints about electric and natural gas suppliers.

Contact: For information on choosing an electric generation supplier visit www.puc.pa.gov or www.PAPowerSwitch.com. For information on switching your natural gas supplier visit www.PAGasSwitch.com.

PA Public Utility Commission
Bureau of Consumer Services
400 North Street
Harrisburg, PA 17120

Toll-free: 1- 800-692-7380
Hearing Impaired: PA Relay 7-1-1

CUSTOMER ASSISTANCE PROGRAMS, UTILITY PROVIDERS

ENERGY ASSISTANCE PROGRAMS:

Budget Billing – All residential customers may contact their electric or natural gas company and request budget billing at any time. Each monthly bill will be the same amount. The company may adjust the bill four times a year, up or down, depending on the customer's usage.

Customer Assistance Program (CAP) – CAPs can lower your monthly utility bill. CAPs also may remove the amount you already owe. Each company has a CAP and works with the customer to determine what the customer can pay versus the cost of energy used.

Customer Assistance Referral and Evaluation Program (CARES) – The CARES program helps customers with special needs. CARES may help you find ways to pay your utility bill. For example, special needs are customers who are experiencing family emergencies, divorce, unemployment or medical emergencies. The goal is to provide support and direction to help customers pay their utility bills.

Hardship Funds – Utility companies have hardship funds that provide cash assistance to utility customers to help them pay their utility bills. Hardship funds provide assistance grants to customers who “fall through the cracks” of other financial assistance programs, or to those who still have a critical need for assistance after the other resources have been exhausted.

The funds make payments directly to companies on behalf of eligible customers.

Low Income Usage Reduction Program (LIURP) – LIURP helps low-income residential customers lower the amount of electricity or natural gas used each month. Typically, the company may install energy saving features in your home to help reduce bills. For example, a smaller bill means your payment covers a greater portion of the bill or perhaps covers the whole bill.

Benefits: Utility provider representatives will review a customer's problems and provide assistance or referral information about agencies that may be able to help with the problem. Many utility providers offer an optional payment plan and may accept partial payment or make special arrangements if necessary. However, if a customer becomes delinquent and makes no payment arrangements, utility service may be terminated.

Contact: Your utility provider first to find out more information about these programs. For additional information, visit www.puc.pa.gov.

PENNSYLVANIA HOUSING FINANCE AGENCY

The Pennsylvania Housing Finance Agency (PHFA) was created with the mission to provide “decent, safe, and affordable homes and apartments for older adults, people of modest means, and those with special housing needs.”

Benefits: PHFA has a variety of housing-related programs that are helpful for older Pennsylvanians, including:

- Affordable home purchase loans for those looking to downsize to a smaller home or to a single-level residence
- Refinancing programs to help homeowners take advantage of today's lower interest rates to reduce their mortgage costs
- HomeStyle® Renovation program which allows eligible homebuyers purchasing a home or existing homeowners seeking a refinance mortgage to repair, remodel, renovate or complete energy improvements. This allows buyers to make needed repairs right away with out having to take out another loan at a higher rate and with a shorter repayment period

- Homeowners Energy Efficiency Loan Program (HEELP), which provides a 1 percent interest rate loan for specific energy efficiency improvements for homeowners, including roofs
- PENNVEST Homeowner Septic Loan, which provides financing for the repair or replacement of homeowners' on-lot septic systems, first-time connections to public sewage systems, and repairs to existing public sewer line connections to homes
- Homeowners' Emergency Mortgage Assistance Program (HEMAP), which helps people who, through no fault of their own, have fallen behind on their mortgage payments and are in danger of foreclosure

Contact: Other housing programs provided by the Pennsylvania Housing Finance Agency may be found on the agency's website at www.PHFA.org or by calling the agency's Customer Solutions Center at 1-855-U-Are-Home (827-3466).

Note: For older Pennsylvanians who want help finding the right apartment for their housing needs, www.PAHousingSearch.com is an apartment locator that is available.

THE 504 HOME REPAIR PROGRAM

Benefits: This program provides loans to very-low-income homeowners to repair, improve, or modernize their homes and provides grants to elderly very-low-income homeowners to remove health and safety hazards.

Contact: USDA Rural Development, www.rd.usda.gov/pa

RURAL RENTAL ASSISTANCE

Benefits: The Rural Rental Assistance program provides an additional source of support for households with incomes too low to pay the Housing and Community Facilities Program subsidized rent from their own resources.

Those Eligible: People with very low and low incomes, older adults, and people with disabilities are eligible if they are unable to pay their basic monthly rent within 30 percent of adjusted monthly income. Very low income is defined as below 50 percent of the Area Median Income (AMI), low income is

between 50 and 80 percent of AMI, and moderate income is established by adding \$5,500 to the low-income limit.

Contact: USDA Rural Development Office in Harrisburg, PA, 717-237-2186, or find a local office at www.rd.usda.gov/pa.

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

Benefits: The U.S. Department of Housing and Urban Development (HUD) offers a wide variety of housing programs and also offers tips on home buying, obtaining a mortgage, and finding affordable rental properties.

Contact: For information about HUD programs, contact the HUD office closest to you, or visit <https://www.hud.gov/states/pennsylvania/offices>

U.S. Department of Housing and Urban Development
William S. Moorhead Federal Building
1000 Liberty Ave., Ste. 1000
Pittsburgh, PA 15222-4004
412-644-6428, 412-644-5747 (TTY)

U.S. Department of Housing and Urban Development
Pennsylvania State Office
Philadelphia Regional Office the Wanamaker Building
100 Penn Square East
Philadelphia, PA 19107-3380
215-656-0500, 215-656-3452 (TTY)

WEATHERIZATION PROGRAM

The Pennsylvania Department of Community and Economic Development (DCED) works with the Weatherization Assistance Program (WAP) network of agencies to administer the WAP. In addition, the WAP network partners with the local County Assistance Offices to administer the Crisis Interface Program for homes without heat.

Benefits: The goal of the program is to make the cost of energy more affordable for low-income families throughout Pennsylvania by helping them make their homes more energy efficient. Weatherization services are provided at no charge to eligible

individuals and families. Homeowners and renters alike can benefit from this program.

The first step is to conduct a home energy audit to determine the most appropriate energy conservation measures for the home. Such measures may include, but are not limited to, stopping air infiltration by caulking or weather-stripping doors and windows and replacing broken glass, ensuring adequate insulation in attics, and insulating electric hot water heaters. Crisis assistance is available to Low-Income Home Energy Assistance Program (LIHEAP) eligible clients to repair or replace heating systems.

Those Eligible: Individuals and families with household income at or below 200 percent of the federal poverty level. Eligibility for crisis assistance requires a referral from the County Assistance Office.

Contact: For information on the program and to apply for WAP, contact your local weatherization agency by visiting <https://dced.pa.gov/>. The local County Assistance Office website: <http://www.dhs.pa.gov/citizens/heatingassistanceliheap/index.htm> should be visited to apply for the LIHEAP emergency crisis assistance.

CENTERS FOR INDEPENDENT LIVING

Benefits: Centers for Independent Living (CILs) are typically nonresidential, private, non-profit, consumer-controlled, community-based organizations providing services and advocacy by and for people of all ages with all types of disabilities. They work to help those with disabilities achieve their maximum potential within their families and communities. There are 18 Centers for Independent Living, which also serve as a strong advocacy voice on a wide range of national, state, and local issues. They work to assure physical and programmatic access to housing, employment, transportation, communities, recreational facilities, and health and social services, among others.

Contact:
301 Chestnut St.
Suite 403
Harrisburg, PA 17101
www.thepcil.org

INSURANCE

APPRISE – HEALTH INSURANCE COUNSELING AND ASSISTANCE PROGRAM

Benefits: Trained counselors provide free, objective, in-person or telephone assistance to help guide Medicare beneficiaries through their many health insurance options including Medicare and Medicaid, Medicare supplement insurance plans, Medicare Advantage Plans, Medicare prescription (Part D), long-term care insurance policies, and other health insurance and public benefit programs. Claims filing and other related paperwork assistance, advocacy, and referral to other appropriate federal and state agencies are also available.

Those Eligible: All Medicare beneficiaries, their families, or their caregivers needing assistance.

Contact: The APPRISE Program at 800-783-7067 from 9 a.m. to 4 p.m. Monday-Friday or your local Area Agency on Aging (page 101).

ANNUITIES SCAMS

Benefits: Pennsylvania law prohibits insurance companies from canceling or refusing to renew or write many types of insurance policies solely because of the age of an applicant or insured person. Those policies that may be refused solely because of age include disability income insurance and hospitalization insurance, among others.

Annuities: An annuity is a contract between you and an insurance company for the payment of money while you are living. Many people buy annuities to help manage their income in retirement.

Insurance companies and agents base the appropriateness or “suitability” of an annuity on:

- Age and annual income
- Financial situation, needs, experience, and objectives
- Intended use of the annuity and time frame for using the money
- Liquidity needs and liquid net worth

- Existing assets, including investments and life insurance
- Risk tolerance and tax status

Under the law, insurance companies and agents must:

- Inform you of any surrender charges (a charge for withdrawing some or all of your money during a specified period of time, usually five to ten years) investment advisory fees, tax penalties, or other costs.
- Believe you would benefit from the annuity, and its features, including riders or enhancements
- Take specific training to sell annuities

Beware of the inappropriate sales practice called “churning” or “twisting.” This is where someone sells you a replacement for an existing annuity you already own, which does not benefit you and is not suitable for your needs and goals.

If you are exchanging or replacing an annuity, the law requires the insurance company or agent to tell you that you may:

- Incur a surrender charge or be subject to a new surrender period
- Lose existing benefits
- Be subject to increased fees and changes to riders

The insurance company or agent must also consider whether you will benefit from the new annuity enhancements and improvements, and, importantly, whether you have had another annuity exchanged or replaced within the last 36 months. This is when you are most likely to face a surrender charge.

Before you buy or change an existing annuity:

DO

- Read the materials. If you don’t understand something, find someone you trust and ask.
- Understand that money put in an annuity is typically “locked up” for a period of time specified in the annuity, often five to ten years. If you withdraw some or all of your money during the specified time period, you will have to pay a penalty called a surrender charge. Annuities are not for short term goals.

- Ask about these surrender charges. Do you intend to keep the annuity for the entire surrender charge period? Usually, the closer you are to the end of the time the money must be “locked up,” the smaller the surrender charge.
- Pay attention to optional features offered with annuities and get information about additional fees associated with adding benefits.
- Use the free look period all annuities all have. Read and understand the terms of the contract. If you decide the terms are not favorable, you can cancel the contract and receive all of your money back. This only applies during the free look period, so make sure you know when this period ends.

DON'T

- Be pressured into thinking you need to buy an annuity today or right now. Don't feel obligated to buy because someone gave you a free lunch, dinner, or gift.
- Make your check out to the agent or producer, only to the company issuing the annuity.
- Accept verbal assurances. Always verify policy terms in writing.
- Work with an agent unable or unwilling to provide credentials.

The Insurance Department can hold insurance companies, not just agents, accountable for inappropriate annuity sales practices. Under the law, the insurance commissioner may impose penalties and sanctions on both an agent and an insurance company for either inappropriate sales practices or for failing to make sure the seller obtained all the financial information needed to determine whether the specific annuity was suitable.

Now companies:

- Make sure anyone selling annuities for the company has completed the required training courses
- Set up a supervision system to make sure both the company and its agents comply with the law
- May review the seller's recommendation for an annuity and if they feel it is not suitable for you, refuse to issue the annuity

Agents, or insurance companies if selling directly to you, must make a written record of their recommendation and get a signed statement from you if you refuse to provide the above listed suitability information, or if you decide to buy an annuity that the agent or insurance company does not recommend.

For more insurance information, visit www.insurance.pa.gov, click on “Seniors” under “Top Pages.”

To verify a license at www.insurance.pa.gov, go to “Consumers” at the top of the page, click on “Find Insurance Professional,” then under Resources, click on “Find a Licensed Individual.”

Contact:

The Pennsylvania Insurance Department
Consumer Service Office
1209 Strawberry Square
Harrisburg, PA 17120
877-881-6388
www.insurance.pa.gov

Note: A copy of your insurance card, policy, and name of the insurance agent are needed when contacting the department.

PENNSYLVANIA INSURANCE DEPARTMENT

Benefits: Pennsylvania law prohibits insurance companies from canceling or refusing to renew or write many types of insurance policies solely because of the age of an applicant or insured person. Those policies that may be refused solely because of age include disability income insurance and hospitalization insurance, among others.

Contact:

The Pennsylvania Insurance Department
Consumer Service Office
1209 Strawberry Square
Harrisburg, PA 17120
877-881-6388
www.insurance.pa.gov

Note: A copy of your insurance card, policy, and name of the insurance agent are needed when contacting the department.

MEDICARE

Benefits: Medicare is a health insurance program for individuals 65 years of age or older, individuals under 65 years of age with disabilities, and individuals at any age with end-stage renal disease (ESRD).

MEDICARE PART A – HOSPITAL INSURANCE

Benefits: Medicare Part A helps pay for five kinds of care:

- Inpatient hospital care
- Inpatient skilled nursing facility care
- Home health care
- Hospice care
- Inpatient care in a religious nonmedical health care institution

In most cases there is no premium for Medicare Part A, however if you are not eligible for free Part A and you didn't buy it when you were first eligible, your monthly premium may be higher.

MEDICARE PART B – MEDICAL INSURANCE

Benefits: Medicare Part B helps pay for:

- Doctor's services
- Outpatient hospital services
- Various medical services and supplies
- Preventative benefits

This is a voluntary program and a monthly premium must be paid. In some cases this amount may be higher, such as if you do not enroll in Part B when you first become eligible for Medicare or if your income exceeds a certain threshold.

MEDICARE PART D – PRESCRIPTION DRUG COVERAGE

Benefit: Medicare Prescription Drug Coverage is available to everyone with Medicare and is provided by private insurance companies throughout Pennsylvania. You choose the plan and pay a monthly premium. Some plans may also have a deductible and other cost-shares such as co-pays or coinsurance,

however, some individuals may qualify for help with these costs through the Social Security Administration's Low-Income Subsidy.

Like other insurance, if you decide not to enroll in a drug plan when you are first eligible and wait to join a plan later, you may have to pay higher premiums. The exception is if you already had prescription drug coverage through other means. This other coverage however, must be determined "credible coverage" by Medicare.

Those Eligible: All Medicare beneficiaries.

Note: If you are now receiving Social Security or Railroad Retirement benefits or are eligible for these benefits, your Medicare card will automatically be sent to you. However, if you are nearing 65, still employed, and do not receive monthly checks, you must apply for the program at your local Social Security Administration office. To ensure full coverage, be sure to file your application at least three months before your 65th birthday. If you are employed or covered under a large group employer health insurance contract, contact the local Social Security Office about coordinating your insurance.

Contact: The Social Security Administration office nearest you for specific information about the benefits and their funding (page 110).

Take With You: Your birth or baptismal certificate recorded before your 5th birthday. Other proof-of-age documents may be substituted only if these are not available.

MEDICARE ADVANTAGE

Medicare beneficiaries have the option to receive their Medicare benefits through Medicare Advantage Plans. Medicare Advantage Plans are private insurance plans, such as HMOs and PPOs, which contract with Medicare to provide beneficiaries with coverage. Beneficiaries can stay with Original Medicare or elect an Advantage Plan available in their area. Individuals must sign up for both Part A and Part B of Medicare to be eligible to select an Advantage Plan. Beneficiaries will continue to pay the Part B premium after joining an Advantage Plan in addition to any premiums the Advantage Plan may charge.

Benefits: Medicare Advantage Plans offer a comprehensive set of benefits and must cover everything Original Medicare covers, including options for prescription drug coverage. Plans may also include additional benefits not covered by Medicare, such as eye and dental coverage.

Contact: The APPRISE Program at 800-783-7067 from 9 a.m. to 4 p.m. Monday-Friday or your local Area Agency on Aging (page 101).

MEDICARE SUPPLEMENT INSURANCE (a.k.a. Medigap)

Original Medicare does not offer complete health insurance protection. Medigap, or Medicare Supplement insurance, is regulated by federal and state law and must be clearly defined as Medicare Supplement insurance. It is designed specifically to compliment Original Medicare's benefits by filling in some of the gaps in Medicare coverage.

Benefits: There are currently 10 standard Medigap policies from which beneficiaries may choose. Each of the plans includes a core benefit package along with varying benefit combinations.

Those Eligible: Individuals eligible for Medicare Parts A and B.

Contact: The APPRISE Program at 800-783-7067 from 9 a.m. to 4 p.m. Monday-Friday or your local Area Agency on Aging (page 101).

MEDICAL ASSISTANCE (MEDICAID)

Benefits: Medicaid, which is known as Medical Assistance in Pennsylvania, pays, with limited cost to you, many medical expenses including physician's services, psychiatric care, nursing facility care, laboratory, clinic and X-ray services, and hospitalization, among other services.

Coverage varies according to your particular situation and you should check with Medicaid to find out what services are available to you. If you need emergency ambulance transportation for medical care, Medicaid will pay the cost. Non-emergency medical transportation may also be covered under other programs. In most cases, your Medicare Part B premiums are also paid by Medicaid.

MEDICARE SAVINGS PROGRAMS

Benefits: The Medicare Savings Programs help Medicare beneficiaries pay for their Medicare Part B premium. Some individuals may also qualify for help with their Medicare deductibles, copays, and coinsurance.

Contact: The APPRISE Program at 800-783-7067 from 9 a.m. to 4 p.m. Monday-Friday or your local Area Agency on Aging (page 101).

MEDICAL ASSISTANCE FOR WORKERS WITH DISABILITIES

Benefits: Medical Assistance for Workers with Disabilities (MAWD) lets Pennsylvanians with disabilities take fulfilling jobs while earning money and still keeping their full medical benefits. With MAWD, a consumer can keep Medicaid while they work, even if their earnings increase above the limits for other programs. Under MAWD, consumers pay a monthly premium for their coverage. Their premium is 5 percent of their countable monthly income after all allowable deductions.

Those Eligible:

- Consumer must be at least age 16 and under 65 years of age
- Consumer must be employed and receiving compensation
- Consumer must have a disability that meets the Social Security Administration's standards
- Consumer must have a countable income at or below 250 percent of the Federal Poverty Guidelines
- Consumer must have \$10,000 or less in countable resources (excluding resident property and one automobile)

Contact: The local County Assistance Office (page 105) to apply or online at www.compass.state.pa.us.

HEALTHY HORIZONS

Benefits: To ensure adequate health care for low-income seniors and individuals with disabilities and allow them more spendable income by paying their Medicare premiums, the

state developed a special Medical Assistance program – Healthy Horizons.

The four levels of benefits are:

- Healthy Horizons Categorically Needy Program, which provides medical benefits (including prescriptions, doctor or clinic visits, dental and eye care) as well as payment of Medicare Part A and B premiums, deductibles, and coinsurance
- Healthy Horizons Medicare Cost-Sharing Program, which pays for Medicare Part A and B premiums, deductibles, and coinsurance
- Specified Low-Income Medicare Beneficiary (SLMB) Program, which pays Medicare Part B premiums only
- Qualifying Individual (QI) Program, which also pays Medicare Part B premiums only

Those Eligible: To be eligible for the first two programs, your income may not be greater than 100 percent of the Federal Poverty Income Guidelines. For the SLMB Program, your income must be between 100 percent and 120 percent of the Federal Poverty Income Guidelines. To qualify for the QI Program, your income must be between 120 percent and 135 percent of the Federal Poverty Income Guidelines.

For the Healthy Horizons Categorically Needy Program, resources may not exceed the Supplemental Security Income (SSI) resource limit. The resource limits for Healthy Horizons Cost Sharing, SLMB, and QI Programs are \$7,560 for one-person and \$11,340 for two people. These resource limits may increase each January. Adults with a dependent under age 21 living in their home may be exempt from the resource limits, with the exception of the SLMB and QI programs.

Contact: For more information, contact your local Department of Human Services County Assistance Office (page 105) or call (800) 692-7462 from 9 a.m. until 4:30 p.m. Monday-Friday, or contact your local Area Agency on Aging (page 101).

INSURANCE COVERAGE FOR MAMMOGRAMS

All group and individual fully-insured major medical health insurance policies must also provide coverage for mammographic examinations.

Benefits: The minimum coverage required must include all costs associated with a mammogram every year for women 40 years of age and older. Preventive or screening mammograms may have no cost-sharing. Additional mammograms within the year may be subject to co-pays or deductibles as determined by your insurance carrier. Insurance providers may not bill for the difference between a 3D and 2D mammogram when a woman undergoes an annual mammogram.

OTHER HEALTH INSURANCE OPTIONS

Benefits: 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 – pay cash amounts for each day of inpatient hospital services
- Specified Disease Insurance – provides benefits for the treatment of a specific disease such as cancer
- Medicare Supplements/Medigap – private insurance plans that can be purchased to pay for certain out-of-pocket expenses not covered by Medicare (Parts A and B)

LIVANTA

Livanta, LLC., is a Beneficiary and Family Centered Care Quality Improvement Organizations (BFCC-QIO) that protects the rights of Medicare beneficiaries receiving care in Pennsylvania.

Benefits: Livanta offers free assistance to those with Medicare for quality of care complaints and appealing discharges from nursing homes, hospitals, home health agencies and hospices. All Medicare and Medicare Advantage patients or their representatives may call Livanta to appeal a discharge or file a com-

plaint about the care you have been or should be receiving. If you have questions about the healthcare you are receiving or are having trouble receiving healthcare, please call Livanta.

Those Eligible: All Medicare beneficiaries who receive medical care in the Commonwealth of Pennsylvania.

Contact:

Livanta LLC
BFCC-QIO Area 1
10820 Guilford Road, Suite 202
Annapolis Junction, MD 20701-1105
1 866-815-5440
1 866-868-2289 – TTY
www.LivantaQIO.com

Note: It's helpful to have as much background information on hand as possible when calling Livanta, including: name on Medicare card, Medicare number, address and phone number, date of birth, date of service, and full name and contact information of the healthcare professional.

LEGAL ASSISTANCE

BUREAU OF CONSUMER PROTECTION

Benefits: Bureau of Consumer Protection is a bureau of the Office of Attorney General that will mediate consumer complaints by contacting the companies in an effort to facilitate a satisfactory resolution of the issues presented in the complaints. For example, if you are unhappy with a purchase and the company refuses to consider your complaint, you should contact the Bureau of Consumer Protection. The Bureau of Consumer Protection also investigates businesses and brings enforcement actions against those that violate relevant consumer protection laws.

Contact: The Pennsylvania Bureau of Consumer Protection office nearest you, call 800-441-2555, email at scams@attorney-general.gov or visit www.attorneygeneral.gov.

Harrisburg:

15th Floor, Strawberry Square
Harrisburg, PA 17120
717-787-9707

Philadelphia:

1600 Arch Street, 3rd Floor
Philadelphia, PA 19103
215-560-2414

Erie:

4801 Atlantic Avenue
Erie, PA 16506
814-871-4371

Pittsburgh:

1251 Waterfront Place
Mezzanine Level
Pittsburgh, PA 15222
412-565-5135

Scranton:

417 Lackawanna Avenue
Suite 202
Scranton, PA 18503
570-963-4913

State College:

2515 Green Tech Drive
State College, PA 16803
814-863-3900

BUREAU OF PROFESSIONAL & OCCUPATIONAL AFFAIRS

The Department of State's Bureau of Professional and Occupational Affairs works with professional licensing boards such as physicians, dentists, chiropractors, pharmacists, nurses, optometrists, funeral directors, and more.

Benefits: The Bureau of Professional and Occupational Affairs monitors standards of practice and conduct of license holders for 29 different professional areas. The vast majority of these



adhere to the highest professional and ethical standards, but if you feel you've been harmed by the conduct of a licensee, you can file a complaint.

Contact: Call 800-822-2113 or to file a complaint, visit www.dos.pa.gov, then click on "File a Complaint."

OFFICE OF CONSUMER ADVOCATE

The Office of Consumer Advocate (OCA) is a state agency that represents the interests of Pennsylvania utility consumers.

Benefits: We encourage you to contact OCA with questions or problems regarding your electric, natural gas, telecommunications, water, or wastewater service. The OCA staff will respond by providing information or helping to resolve your complaints.

Contact:

Office of Consumer Advocate

555 Walnut St., 5th Fl.

Harrisburg, PA 17101-1923

717-783-5048

800-684-6560

www.oca.state.pa.us

consumer@paoca.org

NURSING HOME COMPLAINT HOTLINE

Benefits: The Department of Health is available to assist you if you're concerned about quality of care in a nursing home. But first, you should talk to your Nursing Home Administrator and/or Director of Nursing. He or she is licensed and responsible for the operation of the facility.

The facility is required to have a system in place to address your concerns and develop a plan to lead to a reasonable and acceptable solution. Second, you should call your local Area Agency on Aging (page 101) to get connected with a Department of Aging Ombudsman. Ombudsmen are trained professionals who resolve complaints made by, or on behalf of, older residents of long-term care facilities such as nursing homes, assisted living facilities, and personal care homes. If you are still dissatisfied, the Department of Health will assist you in assuring quality of care and safety for nursing home residents.

They have a toll-free hotline staffed by trained individuals on weekdays from 8 a.m. until 4:30 p.m.

Those Eligible: Anyone who is in a Pennsylvania facility as well as their family, friends, and other advocates.

Contact: Complaints may be received directly by phone, 800-254-5164, email (c-ncomplai@pa.gov), and through an electronic form on the Department of Health website, www.health.pa.gov.

Note: Complaints are taken and forwarded to the appropriate field office for investigation. They also receive referrals of complaints from other agencies associated with nursing homes. After a complaint is reported, division staff will conduct an investigation. When completed, the results of this investigation will be shared with the person who filed the complaint.

PENNSYLVANIA SENIORLAW HELPLINE

The Pennsylvania SeniorLAW Helpline is a confidential legal helpline telephone service for Pennsylvania adults age 60 and over.

The Pennsylvania SeniorLAW HelpLine is available for seniors living anywhere in the 67 counties of the Commonwealth of Pennsylvania. SeniorLAW Helpline provides legal advice, information and referral services to adults age 60 and over through the Helpline.

The Pennsylvania SeniorLAW Helpline staff and volunteer attorneys give seniors across the state the information they need to protect themselves and their property, to ensure their rights are not violated, to make important personal planning decisions, to resolve a wide variety of legal problems, and, when necessary, to obtain additional assistance. The Helpline resolves some problems immediately and serves as an important link to a wide variety of legal and nonlegal resources in the aging network.

Benefits: Free confidential telephone legal advice.

Contact:

SeniorLAW Center
Two Penn Center
1500 JFK Boulevard, Suite 1501
Philadelphia, PA 19102
www.seniorlawcenter.org

SeniorLAW Helpline hours are Monday through Thursday, 10 AM to 12 PM.

1-877-PA SR LAW Helpline (1-877-727-7529).

WILLS

A Will is a legal document that sets forth your wishes regarding the distribution of your property. A Will allows a testator (the person writing the will) to determine how his or her property should be distributed. In Pennsylvania, the law requires that the testator (person writing the will) be at least 18 years old and of sound mind (mentally competent). Every Will must be in writing and must be signed and dated at the end of the Will by the testator. Should circumstances change, a new Will maybe prepared or an addition maybe added to an existing Will by making an addition, called a codicil.

Benefits: A Will allows an adult to select the people who will inherit his or her property (estate) after his or her death. In Pennsylvania, if you die without a Will or if the Will is invalid, your property will be distributed according to Pennsylvania's intestacy laws, which may not be in accordance with your wishes.

Who is Eligible: Any person 18 years or older who is of sound mind.

Contact: For assistance in obtaining an attorney to obtain a Will or for additional information, contact your local Area Agency on Aging (page 101), the Pennsylvania Bar Association Lawyer Service, or the SeniorLAW Helpline (page 62).

POWER OF ATTORNEY

A Power of Attorney, often known as a POA, is a written document that authorizes a person, known as an "Agent or Attor-

ney-in-fact,” to handle your affairs and/or make decisions for you to authorize another person to act for you, as your Agent. The individual making the Power of Attorney is known as the Principal and the person designated to act on the Principal's behalf is the Agent.

Powers granted to an Agent in a POA: When properly executed, the Power of Attorney document may permit the Agent to arrange your medical care, manage your property, manage your investments, prepare, sign and submit your taxes. A POA can do anything you would normally do for yourself.

Durable Power of Attorney: A durable POA is a document that remains in effect or comes into effect after you become disabled or incapacitated. Under Pennsylvania law, POAs signed on or after December 16, 1992 are considered “durable” unless the document specifically states otherwise.

Health Care Representative (HCR): In Pennsylvania if you are of sound mind, you can name an HCR yourself, simply by informing your physician orally or in writing who you want to act in that capacity.

Quick POA Facts:

- The Principal must be over 18 years of age and competent
- A Power of Attorney must be witnessed and notarized
- A Power of Attorney is also known as a POA
- A Power of Attorney must be signed and dated by the Principal or another adult on behalf of the Principal. If another adult signs, there are additional complex rules.

An Agent of a POA must:

- Act in the best interest of the Principal
- Keep the assets of the Principal separate from his or her own
- Exercise reasonable caution and prudence
- Keep a full, complete and accurate record of all transactions, receipts, and disbursements on behalf of the Principal

It is recommended that individuals consult an attorney when drafting or modifying a Power of Attorney document.

Contact: For assistance in obtaining a POA, contact your local Area Agency on Aging (page 101), the Pennsylvania Bar Association Lawyer Referral Service, or the SeniorLAW Helpline (page 62).

ADVANCE DIRECTIVE FOR HEALTH CARE (LIVING WILL)

Advance Directives are legal documents which you prepare before you need them. Advance Directives include a Power of Attorney, Living Will and an Emergency Out -of-Hospital Do -Not Resuscitate Order.

A Living Will states your preferences about medical treatment that sustains or prolongs your life if you have an end-stage medical condition, have suffered irreversible brain damage or disease, or have entered a permanent unconscious state. A Living Will contains your instructions regarding your wishes for medical treatment, for use before your death.

Living Wills must be prepared by competent adults, and must be signed, dated, and witnessed by two adults. Living Wills can be revoked by you at any time.

Benefits of Living Will: Living Wills are only effective when you are permanently unconscious or in an end-stage medical condition and unable to communicate your wishes. A Living Will allows you to make your own decisions about such procedures as tube feedings, ventilators, chemotherapy, radiation, dialysis, surgery, antibiotics and resuscitation.

Those Eligible: Any person of sound mind age 18 and over (limited exceptions apply for those under age 18).

Contact: For assistance in obtaining an attorney or for further information, contact your local Area Agency on Aging (page 101), the Pennsylvania Bar Association Lawyer Referral Service, or The SeniorLAW Helpline (page 62).

OFFICE OF VICTIMS' SERVICES

The Office of Victims' Services operates both the Victim Services Program and the Victims Compensation Assistance Program. These programs are available to help crime victims deal with the physical, emotional, and financial consequences that crime imposes upon them.

Benefits: The Victim Services Program provides funding to local victim service programs to provide services, such as advocacy, court accompaniment, crisis intervention, supportive counseling, legal assistance, emergency housing, forensic exams/interviewing, temporary and emergency housing, emergency medical assistance, and assistance filing a claim with the Victims Compensation Assistance Program. If you are a victim of crime and in need of assistance, visit the PA Crime Victims website at www.pcv.pccd.pa.gov to determine which victim service programs are available in your county.

The Victims Compensation Assistance Program processes claims to reimburse victims who have been financially impacted by crime. This program is a reimbursement program funded by offenders and is able to assist with financial losses such as medical, counseling, funeral and other expenses. The program does not pay for damage to personal property.

Contact:

The Pennsylvania Commission on Crime and Delinquency
3101 N. Front St., P.O. Box 1167
Harrisburg, PA 17108-1167
717-705-0888
Toll-free in PA: 800-692-7292

The Victims Compensation Assistance Program is available weekdays from 8 a.m. 4:30 p.m. by contacting:
800-233-2339
Fax: 717-787-4306
www.pcv.pccd.pa.gov
ra_davesupport@pa.gov

EQUALITY PENNSYLVANIA

Equality Pennsylvania (EQPA) is an organization committed to advancing equality for lesbian, gay, bisexual, and transgender (LGBT) Pennsylvanians. EQPA works to make Pennsylvania a more equal and inclusive state for LGBT people to live, work, and build a family.

Benefits: EQPA advocates for policy change Protections & Rights 23 at the municipal, state, and federal level and organizes grass-roots supporters to engage in the political process. The organization educates the public about the experiences, values, and needs of LGBT people. EQPA often serves as an advocate for older LGBT Pennsylvanians who might find navigating the myriad of state services confusing.

Contact: Equality Pennsylvania at 215-731-1447, or visit www.equalitypa.org.

DISABILITY RIGHTS PENNSYLVANIA

Benefits: Disability Rights Pennsylvania (DRP) is a statewide, nonprofit corporation designated as the federally mandated organization to advance and protect the civil rights of adults and children with disabilities. DRP works in various ways to ensure the rights of people with disabilities and their families to live in their communities, to receive a full and inclusive education, to live free from discrimination, abuse, and neglect, and to have control and self-determination over the services they need.

Contact:

Harrisburg Office
301 Chestnut Street, Suite 300
Harrisburg, PA 17101
800-692-7443; TDD: 877-375-7139
717-236-8110; TDD: 717-346-0293
Fax: 717-236-0192
drnpa-hbg@drnpa.org

Philadelphia Office
The Philadelphia Building
1315 Walnut Street, Suite 500
Philadelphia, PA 19107-4798
215-238-8070
Fax: 215-772-3126
drnpa-phila@drnpa.org

Pittsburgh Office
429 Fourth Avenue, Suite 701
Pittsburgh, PA 15219-1505
412-391-5225
Fax: 412-467-8940
drnpa-pgh@drnpa.org

PENNSYLVANIA HEALTH LAW PROJECT

Pennsylvania Health Law Project (PHLP) is a nationally recognized expert and consultant on access to health care for low-income consumers, the elderly, and persons with disabilities.

PHLP provides free legal services to lower-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 if you have a service denied, reduced, or terminated, PHLP may provide you free direct representation on your appeal.

Benefits: Pennsylvania Health Law Project provides free legal services and advocacy to Pennsylvanians having trouble accessing publicly funded health care coverage or services.

Contact: For assistance, please call 1-800-274-3258, e-mail at staff@phlp.org or call:

Pittsburgh: 412-434-5779
Harrisburg: 717-236-6310
Philadelphia: 215-625-3990

MEALS

MEALS PROGRAMS

The Department of Aging provides nutritious meals at Senior Community Centers and through home-delivered meal programs to Pennsylvanians age 60 and older and their spouses.

Benefits: Congregate meals provided at Senior Community Centers are available free of charge or through an anonymous donation. Home-delivered meals are provided through the Department of Aging's OPTIONS program for eligible consumers. The meals follow the Dietary Guidelines for Americans and are reviewed and approved by a registered dietitian to provide 1/3 of the Recommended Daily Allowances. Nutrition education and counseling is available upon request for older adults found to be nutritionally at risk.

Contact: For more information regarding nutrition education and counseling, meal sites, or home delivered meals, contact your local Area Agency on Aging (page 101) or go online to www.aging.pa.gov/AAA. Older Pennsylvanians are also encouraged to contact their local food bank or apply for various federal nutrition programs, both of which can be done at www.feedingpa.org/find-assistance.

SENIOR FARMERS MARKET NUTRITION PROGRAM

Benefits: Pennsylvania produce is best enjoyed fresh from the market. The Senior Farmers Market Nutrition Program provides low-income seniors the ability to purchase fresh, nutritious, unprepared Pennsylvania-grown fruits, vegetables, and herbs by using four \$5 voucher checks. Shop at participating farmers markets from June 1 through November 30 each year.

Those Eligible: Seniors who are 60 or older and meet the income guidelines, which are based on 185% of the federal poverty rate.

Contact: Contact your local Area Agency on Aging (page 101) to find a check distribution center near you. A list of participating farmers markets is available at www.agriculture.pa.gov by searching "senior farmers markets."

PENNSYLVANIA DEPARTMENT OF AGRICULTURE, FOOD ASSISTANCE PROGRAMS

Benefits: Using state and federal resources, the Pennsylvania Department of Agriculture's Bureau of Food Distribution works with Pennsylvania's more than 1,800 local food banks and pantries, lead agencies, soup kitchens, and other local non-profit organizations to secure food products and funding to help feed low-income Pennsylvanians in need of food assistance.

Contact: The Bureau of Food Distribution at 1-800-468-2433 or RA-Fooddist@pa.gov. Or contact the National Hunger Hotline at 866-348-6479 to find emergency food in your community.

COMMODITY SUPPLEMENTAL FOOD PROGRAM

Benefits: Older Pennsylvanians receive a nutritional boost with a monthly box of food containing nutrients their diets typically lack. Among the types of foods included: milk, juice, rice, pasta, peanut butter, protein, and canned fruits and vegetables.

Those Eligible: Low-income Pennsylvanians who are at least 60 years old and whose household income is at or below 130 percent of the U.S. poverty level.

Contact: Pennsylvania Department of Agriculture Bureau of Food Distribution by phone at 1-800-468-2433, through email at RA-fooddist@pa.gov, or online at www.agriculture.pa.gov (search "CSFP").

THE EMERGENCY FOOD ASSISTANCE PROGRAM

Benefits: Free surplus food available for you to take from a food bank or pantry to prepare at home, or to enjoy at a public group meal.

Those Eligible: Recipients of food for home use must meet certain income and household size criteria.

Contact: Pennsylvania Department of Agriculture Bureau of Food Distribution by phone at 1-800-468-2433, through email at RA-fooddist@pa.gov, or online at www.agriculture.pa.gov (search "food assistance").

SUPPLEMENTAL NUTRITION ASSISTANCE PROGRAM

The Supplemental Nutrition Assistance Program (SNAP) was formerly known as food stamps.

Benefits: You and yours can enjoy a healthier, more nutritious diet by using SNAP to buy food at grocery stores. If you are eligible, you will receive a Pennsylvania Electronic Benefits Transfer (EBT) ACCESS card, which is used to make food purchases at grocery stores and supermarkets.

Those Eligible: To get SNAP benefits, your income has to be under certain limits. SNAP households may receive deductions from their gross income for things like housing costs, child or dependent care payments, and medical expenses over \$35 for elderly or disabled people.

To Apply: You can apply for or renew your SNAP benefits online by using COMPASS, or you can file an application at your local County Assistance Office (page 105).

Apply if you are:

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

Contact: The Department of Human Services Helpline 1-800-692-7462, (1-800-451-5886, TDD number for individuals with hearing impairments), or your local County Assistance Office (page 105).

U.S. DEPARTMENT OF AGRICULTURE, RURAL DEVELOPMENT

U.S. Department of Agriculture (USDA) Rural Development is committed to helping improve the economy and quality of life in rural America.

Benefits: USDA programs offer loans, grants, and loan guarantees to support essential services such as housing, economic development, health care, first responder services and equipment, and water, electric, and communications infrastructure. They also help rural residents buy or rent safe, affordable housing and make health and safety repairs to their homes.

OMBUDSMAN

LONG-TERM CARE OMBUDSMAN PROGRAM

Under the Older Americans Act, long-term care ombudsmen (both paid staff and volunteers) are advocates for residents of nursing homes, board and care homes, assisted living facilities, and similar adult care facilities. They also work to resolve concerns on behalf of individual residents and to bring about changes at the local, state, and national levels to improve care.

Benefits: Ombudsmen advocate for and protect the rights of individuals receiving long-term care services. All services are confidential and free to those individuals.

Ombudsmen:

- Advocate on behalf of residents in long-term care
- Ensure that residents' rights are upheld
- Build relationships and empower individuals to advocate for themselves

Those Eligible: Individuals receiving long-term care services.

Contact: To learn more about the Office of the Long-Term Care Ombudsman, contact your local Area Agency on Aging (page 101) and ask to speak to an ombudsman or:

Pennsylvania Department of Aging
Office of the Long-Term Care Ombudsman
555 Walnut St., 5th Floor
Harrisburg, PA 17101-1919
717-783-8975
LTC-ombudsman@pa.gov

THE PENNSYLVANIA EMPOWERED EXPERT RESIDENTS PROGRAM

Benefits: Pennsylvania Empowered Expert Residents (PEER) are residents of long-term care facilities trained to advocate to improve the quality of life in their homes. After graduating from a Long-Term Care Ombudsman five-part empowerment training, residents will be equipped to help their fellow residents improve day-to-day life in long-term care facilities. Not only do PEERs impact the community where they live, but they also have a voice in the issues that affect all of Pennsylvania's older adults.

Contact: To learn more about the PEER program, contact your local Area Agency on Aging (page 101) and ask to speak to an ombudsman.

PRESCRIPTIONS

PACE AND PACENET

Benefits: The Pharmaceutical Assistance Contract for the Elderly (PACE and PACENET) programs offer comprehensive prescription coverage to older Pennsylvanians. The programs cover most medications that require prescriptions, including insulin and diabetes supplies. PACE and PACENET are administered by the Pennsylvania Department of Aging and are funded by the Pennsylvania Lottery. Individuals can enroll in PACE or PACENET while also receiving benefits from another insurer — for example, a former employer-retiree plan, the VA, or a Medicare Advantage plan.

PACE or PACENET wraps around Medicare Part D prescription coverage, supplementing this coverage to offer older Pennsylvanians the best benefits of both programs. Older adults continue to receive the same prescription benefits while, in many cases, they save more money.

Additional Benefits:

- If a person receives no other prescription benefits, PACE/ PACENET provides a one-month supply of medication

- For PACE, \$6 for each generic and \$9 for each brand-name prescription drug
- For PACENET, \$8 for each generic and \$15 for each brand-name prescription drug
- For PACE, the Program pays Medicare Part D premiums if cardholder is enrolled in partner plan
- For PACENET, the cardholder pays a monthly premium at the pharmacy
- For PACENET, with Medicare Part D, the cardholder pays a monthly premium at the pharmacy or directly to the Medicare Part D plan

Those Eligible:

- 65 years of age or older
- Pennsylvania resident for at least 90 days prior to applying
- Cannot be enrolled in the Department of Human Service's Medicaid prescription benefit
- Eligibility is based upon all income in the prior calendar year excluding Social Security Medicare Part B premiums (new as of 2014). For example, eligibility in 2015 is based upon 2014 income
- Assets are not taken into account in determining eligibility
- In PACE, for a single person, total income of \$14,500 or less
- In PACE, for a married couple, combined total income of \$17,700 or less
- In PACENET, for a single person, total income between \$14,500 and \$27,500
- In PACENET, for a married couple, combined total income between \$17,700 and \$35,500

Contact:

- Find enrollement applications online at PACECares.magellanhealth.com
- Area Agencies on Aging (page 101), Senior Community Centers, pharmacies, and legislative offices
- Call Cardholder Services at 800-225-7223

- Call the PACE Application Center at 866-712-2060
- Applications can be taken over the phone

PACE APPLICATION CENTER

Benefits: The PACE Application Center provides outreach services to locate eligible Pennsylvanians, to submit PACE and PACENET applications on their behalf and to enroll them, if eligible, in the Medicare Part D Low Income Subsidy (LIS).

Contact: For more information, call 866-712-2060.

PENNSYLVANIA PATIENT ASSISTANCE PROGRAM CLEARINGHOUSE

Benefits: Pennsylvania Patient Assistance Program Clearinghouse (PA PAP) assists anyone needing prescription help, regardless of income. If you are uninsured, under-insured, over the age of 18 and do not currently have Medicaid or PACE coverage, PA PAP will help you apply for prescription assistance through various patient assistance programs that you may not have known about.

Contact: For more information, call 800-955-0989.

PENNSYLVANIA PRESCRIPTION PRICE FINDER

Benefits: On the Price Finder website, consumers shop for the best medication prices for commonly used drugs. The website includes prices, pharmacy location, store hours, where to find low-cost generics, and drug education materials.

Contact: For more information, call 800-835-4080 or visit www.parxpricefinder.com.

MEDICARE PART D

Benefits: Since 2006, Medicare beneficiaries may choose to have Medicare Prescription Drug Coverage through Part D. This benefit is voluntary, however, delaying enrollment in a drug plan may result in added premium charges.

There are two types of drug plans for Medicare enrollees:

- Medicare Advantage Plan enrollees obtain drug coverage through the Medicare Advantage Prescription Drug Plan offered by an HMO or PPO.
- Original Medicare and private fee for service plan enrollees may choose a stand-alone Prescription Drug Plan.

Those Eligible: Medicare enrollees may select a drug plan during the enrollment period from October 15 to December 7.

Contact: For more information about Medicare prescription drug plans, call the Department of Aging's free health insurance counseling program, APPRISE, at 800-783-7067, or visit www.medicare.gov.

PART D “EXTRA HELP” (a.k.a. Low Income Subsidy)

Benefits: Medicare Part D beneficiaries with the “Extra Help” receive financial assistance with the cost of premiums, deductibles, and copayments related to their prescriptions.

Contact: The APPRISE Program at 800-783-7067 from 9 a.m. to 4 p.m. Monday-Friday or your local Area Agency on Aging (page 101) or visit the Social Security website at www.ssa.gov.

Other Prescription Drug Assistance, if eligible:

- The Department of Aging's PACE program (page 73)
- Medical Assistance (Medicaid) covers the cost of prescription drugs
- Pharmacies offer discounts
- Doctors prescribe and patients utilize generic drugs for cost effective therapy
- Prescription drug manufacturers support patient care programs, providing free medications to qualified individuals

PROTECTIVE SERVICES

PROTECTIVE SERVICES

Benefits: The Older Adults Protective Services Act protects Pennsylvanians 60 years of age and older against all types of abuse (physical, emotional, sexual, verbal, and financial) as well as exploitation, neglect, or abandonment. Reporting of abuse is mandatory for employees and administrators of nursing homes, personal care homes, assisted living homes, domiciliary care homes, adult daily living centers, home health care providers, and other facilities specified by their licensing body/entity. For the general public, reporting of abuse is voluntary and can be anonymous. The law protects all reporters from retaliation and civil or criminal liability. Under this law the Area Agencies on Aging (page 101) receive reports 24 hours a day, 7 days a week and are responsible for initiating an investigation within 72 hours. If someone is in imminent danger, please contact your local law enforcement immediately.

Contact: Any person who believes that an older adult is being abused, neglected, exploited, or abandoned may file a confidential report at any time with any Area Agency on Aging (page 101) or by calling the statewide abuse hotline at 1-800-490-8505.

PROTECTION AGAINST ABUSE AND FRAUD

Benefits: In addition to the Pennsylvania Department of Aging's Abuse Hotline, the Pennsylvania Department of Banking Securities and Office of Attorney General also have hotlines devoted to public protection, including financial exploitation, fraud, and scams.

Contact:

Department of Aging's Abuse Hotline: 800-490-8505
Department of Banking and Securities: 800-600-0007
Office of Attorney General: 717-783-1944

MISSING ENDANGERED PERSON ADVISORY SYSTEM

Benefits: Pennsylvania's Missing Endangered Person Advisory System (MEPAS) is a method of alerting citizens that a person is missing who is at special risk of harm or injury, such as citizens with Alzheimer's disease or related disorders. An alert is

sent to local media for distribution to the public and also to local law enforcement to assist in the recovery of the missing person.

Those Eligible: A person who is missing under circumstances that do not meet the criteria for an Amber Alert, and are missing under unexplained, involuntary, or suspicious circumstances, or the person's age, health, mental or physical disability, environment or weather conditions places the missing person in peril of serious bodily injury or death, and if information is distributed to the public, it could assist in their safe recovery.

Contact: For questions on MEPAS, go online to www.psp.pa.gov or contact your local law enforcement, or contact the Watch Center at 877-777-9975.

RECREATION

SENIOR COMMUNITY CENTERS

Benefits: Most communities have an Area Agency on Aging-supported Senior Community Center where older individuals get together for social activities, recreation, education, creative arts, physical health programs, and nutritious meals. Centers offer a variety of programs and activities including computer classes, pool/billiards leagues, Tai Chi, travel, special events and educational programs. They also work with a variety of local organizations, including their Area Agency on Aging, to provide access to legal assistance, health screenings, senior employment programs, and volunteering opportunities.

Those Eligible: Adults age 60 and older and their spouses.

Contact: Your local Senior Community Center or Area Agency on Aging (page 101) or visit www.aging.pa.gov/SCC.

ADULT EDUCATION

Benefits: Most public schools and many colleges and universities offer opportunities for continuing education. There are courses at entry and advanced levels covering broad areas of interest ranging from woodworking to music to philosophy. Sometimes these courses may be applied toward a degree.

There is usually a charge for this instruction, although it may be reduced for older adults.

Those Eligible: For high school courses, all adult residents of participating school districts; for colleges or universities, any interested older adult.

Contact: The admissions office at the college, university, or local school district office.

ROAD SCHOLAR

Benefits: Formerly Elderhostel, Road Scholar has been a not-for-profit leader in educational travel since 1975. Choose among 5,500 educational adventures in all 50 states and 150 countries. Alongside local and renowned experts, experience in-depth and behind-the-scenes learning opportunities, from cultural and study cruises to walking, biking, and more. Programs include meals, lectures, field trips, gratuities, a travel assistance plan, and accommodations.

Those Eligible: Adults 50 years of age or older.

Contact:

Road Scholar

11 Avenue de Lafayette

Boston, MA 02111-1746

800-454-5768, weekdays from 8:00 a.m. 9:00 p.m.

Online chat hours are 10 a.m. - 7 p.m. ET

www.roadscholar.org

LIBRARIES FOR THE BLIND AND PHYSICALLY HANDICAPPED

Benefits: These libraries offer a wide variety of services for registered Pennsylvanians, including books and magazines in Braille, large print, and audio formats as well as audio playback equipment. All services are available free and sent through the mail or available as digital downloads. These resources are in addition to the special library services maintained by all public libraries.

Those Eligible: All Pennsylvania residents who have difficulty reading standard print due to a visual or physical or cognitive impairment, permanent or temporary.

Contact:

Library for the Blind and Physically Handicapped
Free Library of Philadelphia
919 Walnut Street
Philadelphia, PA 19107-5289
215-683-3213, Toll-free: 800-222-1754
www.freelibrary.org/lbph

Library for the Blind and Physically Handicapped
Carnegie Library of Pittsburgh
Leonard C. Staisey Bldg.
4724 Baum Boulevard
Pittsburgh, PA 15213-1389
412-687-2440, Toll-free: 800-242-0586
www.carnegielibrary.org/lbph

PUBLIC LIBRARIES

Benefits: Public Libraries have large-print books, DVD's, audio books, e-books, bookmobiles, mail delivery of materials, and many programs available and of special interest to older adults.

Contact: Your local library or, for further information:
The State Library of Pennsylvania
Forum Building, 607 South Drive
Harrisburg, PA 17120-0600
717-783-5968 (Monday - Friday, 8:30 a.m. to 5 p.m.)

Reading Room Hours: Tuesday-Thursday 9:30 a.m.-5:00 p.m.,
and the second Saturday of each month, 9:30 a.m.-4:30 p.m.
717-787-3169 - membership
717-783-5950 - reference

Check out services and collections available online at www.powerlibrary.org.

HUNTING AND FISHING

Benefits: Pennsylvania residents age 65 and older can purchase hunting and fishing licenses at reduced rates of \$13.90 for a hunting license and \$11.90 for a fishing license (plus \$9.90 annually for the trout stamp). A lifetime hunting license is \$51.90, or pay \$101.90 for a lifetime license that includes hunting, fur taking, archery, and muzzleloader privileges. As of January

2016, a lifetime fishing license is \$51.90 plus \$9.90 annually to add the yearly trout stamp. (Lifetime trout stamps purchased prior to 2015 do not need to be renewed.) Free fishing licenses are available for Pennsylvania veterans with 100 percent service-connected disabilities.

Those Eligible: Pennsylvanians 65 and older.

Contact: Licenses may be purchased from sporting goods stores, county treasurer's offices, online at The Outdoor Shop: www.pa.wildlifelicense.com or:

Pennsylvania Game Commission HQ:

The Pennsylvania Game Commission Headquarters
2001 Elmerton Ave.
Harrisburg, PA 17110-9797
717-787-4250

Also available at any of the six PGC Regional Office listed online at <https://www.pgc.pa.gov/Pages/default.aspx>.

Game Commission Region Office:

Pennsylvania Fish & Boat Commission (PFBC) Headquarters
1601 Elmerton Ave.
Harrisburg, PA 17110
717-705-7800
877-707-4085

Any PFBC Region Office listed online at www.fishandboat.com.

Online at www.GoneFishingPa.com.

STATE PARKS

Benefits: Free admission to all Pennsylvania state parks and free use of most state park facilities. People 62 years of age or older, with proof of age, will be given a \$4.50 reduction on the base campsite price at any campground operated by the Pennsylvania DCNR Bureau of State Parks, for any night. To receive the reduced price, an older adult must be part of the camping party.

Contact: Any Pennsylvania State Park Office or:
DCNR Bureau of State Parks
P.O. Box 8551
Harrisburg, PA 17105-8551
888-PA-PARKS, 888-727-2757
For reservations: www.dcnr.pa.gov

REDUCED FEES FOR DOG LICENSES

All dogs three months or older must be licensed by January 1 of each year. A license is a lost dog's ticket home, and it's the law. Love your dog, license your dog!

Benefits: Citizens age 65 and over can purchase a dog license at a reduced price of \$6.50, or \$4.50 if the animal is spayed or neutered. Dogs with permanent identification like a microchip or tattoo number may be eligible for a lifetime license at \$31.50, or \$21.50 if the animal is spayed or neutered.

Contact: Your local county courthouse or treasurer's office. Call 717-787-3062 or visit www.licenseyourdogPA.com.

PENNSYLVANIA SENIOR GAMES

Benefits: Several days of competition in various indoor and outdoor sports are held during the summer. The National Senior Games are held during alternate years at different locations across the country. Gold, silver, and bronze medals are awarded to event winners.

Those Eligible: Athletes who will be 50 years of age or older by the end of the year may participate.

Contact:
Pennsylvania State Senior Games
C/O Keystone State Games, Inc.
P.O. Box 1166
Wilkes-Barre, PA 18703

National Senior Games Association - www.nsga.com

Any Area Agency on Aging (page 101), Senior Community Center, or www.premiersportingevents.com.

STATE MUSEUMS AND HISTORICAL SITES

Benefits: Reduced admission fees are offered to Pennsylvania Historical and Museum Commission museums, sites, and properties.

Those Eligible: Pennsylvania residents 65 years of age and over.

Contact:

Pennsylvania Bureau of Historic Sites and Museums
Commonwealth Keystone Building
Plaza Level, 400 North St.
Harrisburg, PA 17120-0053
717-787-2723
www.PATrailsofHistory.com

TAXES

PROPERTY TAX/RENT REBATE PROGRAM

Older residents, widows or widowers, and disabled individuals on limited incomes may be eligible to receive rebates on money paid for property taxes or rent during the prior year.

Benefits: People living in subsidized rental housing may only get a rebate based on the amount they paid in rent. People residing in facilities on which property tax is paid may be eligible for rent rebates. The amount of payment varies according to income, but qualifying homeowners may receive as much as \$975.

Those Eligible: Pennsylvania residents who are 65 years of age or older, widows or widowers 50 years of age or over, and permanently disabled people age 18 and over who meet the Social Security disability requirements and whose income does not exceed \$35,000 for homeowners and \$15,000 for renters.

When to Apply: Applications for Property Tax/Rent Rebates are made available in late January every year. All claims must be made for property tax or rent paid during the previous year.

How to Apply: There is no cost to apply. Applications and information are available at Department of Revenue district offices, legislative offices, Area Agencies on Aging (page 101) and Senior Community Centers. Older adults may also visit www.revenue.pa.gov or call toll-free 888-222-9190. Applicants may check the status of rebates online at www.revenue.pa.gov or by calling 888-728-2937. Each claimant will need to provide his/her Social Security number, birth date, and claim year.

Contact:

Pennsylvania Department of Revenue
Property Tax/Rent Rebate Program
P.O. Box 280503
Harrisburg, PA 17128-0503
888-222-9190
www.revenue.pa.gov

FEDERAL INCOME TAX PREPARATION ASSISTANCE

Benefits: Some communities have programs that provide older people with free or low-cost income tax preparation assistance. Many of these programs are volunteer organizations, such as Volunteer Income Tax Assistance Program (VITA) and Tax Counseling for the Elderly (TCE).

Note: Retirement income, veterans pensions and Supplemental Security Income are income tax-free for all Pennsylvania residents. Lower-income taxpayers may qualify for the Tax Forgiveness Credit.

Documents Needed: Older adults needing assistance should bring W-2 forms, 1099 forms, a copy of the prior year's tax returns, and the current year's state and federal tax packets received by mail.

Contact: IRS at 800-906-9887 or AARP® — the largest TCE participant at 888-227-7669. For information on volunteering with tax assistance see page 85.

PENNSYLVANIA PERSONAL INCOME TAX

Benefits: You do not pay state income tax on retirement income (Social Security, Railroad Retirement, or any pension

benefits), veterans pensions, or Supplemental Security Income. Lower-income taxpayers may qualify for a refund or reduction of state income taxes through the Tax Forgiveness Program.

Contact:

Department of Revenue
Taxpayer Service and Information Center
Strawberry Square, 6th Fl.
Harrisburg, PA 17128-0610
717-787-8201

LOCAL TAX EXEMPTIONS

Benefits: Under Pennsylvania law, local governments may include special provisions in local tax ordinances. Such provisions could include exemption for all or part of local per capita, occupation or occupational privilege taxes, and exemption of assessed home improvement costs from your real property taxes.

Those Eligible: Any person whose annual income does not exceed a specified amount or a person who is a resident of a designated deteriorated neighborhood.

Note: The provision of such benefits is up to your local government. Therefore, even though you may be eligible for such a program, it may not be available in your community.

Contact: Your local tax collector or local government officials.

TAX PREPARATION ASSISTANCE

Benefits: The Tax Counseling for the Elderly (TCE) Program provides free tax help to people age 60 and older. The VITA Program offers free tax help for low-to-moderate-income (\$54,000 and below) people who cannot prepare their own tax returns. Many trained volunteers are from nonprofit organizations and provide free tax counseling and basic income tax return preparation.

Contact: To become a volunteer, complete and email a contact form to TaxVolunteer@irs.gov. The form can be downloaded at www.irs.gov/Individuals/IRS-Tax-Volunteers.

For tax preparation assistance, visit <https://www.irs.gov/individuals/free-tax-return-preparation-for-you-by-volunteers>.
IRS: 800-906-9887
AARP®: 888-227-7669

TRANSPORTATION

PENNSYLVANIA'S FREE TRANSIT PROGRAM

Benefits: This program provides free transit service on local bus or trolley routes anytime these services are operating (a reduced fare may be charged on commuter rails).

Those Eligible: Adults 65 years of age or older. You will need a senior citizen transit identification card to ride free. The identification card is available free of charge from participating local transit operators. An acceptable proof of age document must be shown to the transit operator to obtain the identification card.

Contact: Your local transit operator, or:
Bureau of Public Transportation
400 North St., Sixth Floor
P.O. Box 3151
Harrisburg, PA 17105-3151
717-783-8025

SHARED-RIDE PROGRAM

Benefits: This program provides reduced fare transportation services to eligible older adults utilizing shared-ride transportation services. The cost to the rider under this program is 15 percent of the existing shared-ride fare, the Lottery Fund pays the remaining 85 percent portion of the fare. In some cases, the 15 percent copay or a portion of the 15 percent copay may be paid by a third party sponsor such as the local Area Agency on Aging.

Those Eligible: Adults age 65 and over. Proof of age is required when enrolling in the program.

Contact: Your local shared-ride transportation provider or your Area Agency on Aging (page 101).

Bureau of Public Transportation
400 North St., Sixth Floor
P.O. Box 3151
Harrisburg, PA 17105-3151
717-783-8025
<http://www.dot7.state.pa.us/TransitMap/>

TRANSPORTATION FOR THE ELDERLY

Benefits: Local Area Agencies on Aging (page 101) may also refer, provide or fund transportation for older Pennsylvanians.

MEDICAL ASSISTANCE TRANSPORTATION PROGRAM

Medical Assistance Transportation Program (MATP) provides non-emergency medical transportation to medical services for MA consumers who do not have other available transportation. Local MATP offices either provide transportation services directly or arrange for a transportation provider to take you to your medical appointment (depending on the transportation resources available in a county). The transportation available may be:

- Tickets or tokens to ride public transportation
- Mileage reimbursement for use of a private car
- Paratransit services

Those Eligible: Consumer must receive Medicaid.

Contact: The local MATP provider to complete an application. Local providers are available through the Department of Human Services website at matp.pa.gov.

PROCESSING FEE IN LEU OF REGISTRATION

Benefits: Under this program, retired adults can register their automobiles for a \$10 processing fee instead of the usual registration fee. For a complete listing of motor vehicle fees, refer to Form MV-70S, "Bureau of Motor Vehicle Schedule of Fees," found on our website at www.dmv.pa.gov.

Those Eligible: Any Pennsylvania resident who is retired and receiving Social Security or other pension and annuities. Income from other sources such as interest dividends, capital gains, business income, rental income, wages, public assistance, unemployment compensation, cash gifts, life insurance and death benefits must be considered in calculating total income. The total income from all sources named above must not exceed \$19,200 annually.

Contact:

Pennsylvania Department of Transportation
Bureau of Motor Vehicles
Riverfront Office Center
1101 S. Front St.
Harrisburg, PA 17104-2516
717-412-5300, TTY callers – please dial 711

Note: To get the necessary Form MV-371, “Application for a Retired Person’s \$10.00 Processing Fee on a Vehicle Registration” visit www.dmv.pa.gov and look under “Driver Services,” click on “Mature Drivers,” then look under the “Retired Status Registration” tab, or search for the form under “Forms and Publications.” You can also contact a local PennDOT authorized agent or your Area Agency on Aging (page 101).

RESTRICTED LICENSE

Benefits: People who do not meet the vision standards for a driver’s license may qualify for a restricted (low vision) license. A restricted license allows the driver to drive during daylight hours on roadways other than freeways.

Those Eligible: A person with visual acuity of less than 20/70 combined vision, but at least 20/100 combined vision with best correction and 120 degrees field vision in the horizontal meridian may qualify (with a recommendation from an optometrist or physician).

Contact:

Bureau of Driver Licensing
P.O. Box 68682
Harrisburg, PA 17106-8682
717-412-5300, TTY callers – please dial 711

IDENTIFICATION CARDS

Benefits: Because most establishments require photo identification, an identification card similar in appearance to a driver's license can be obtained by non-drivers and is accepted as a bona fide ID.

Those Eligible: Any Pennsylvania driver who voluntarily surrendered his/her license for medical reasons can obtain an identification card free of charge. For all others, including those who never received a license, there is a fee.

Contact: Any PennDOT Driver License Center. Bring along proof of ID — a birth certificate or your old driver's license. If you did not have a Pennsylvania driver's license, you will need your proof of ID (birth certificate with a raised seal, U.S. issued by an authorized government agency,) valid U.S. Passport or Certificate of Citizenship or Naturalization, your original Social Security card and two proofs of residency.

For more information, call 717-412-5300. TTY callers – dial 711.

PARKING FOR PEOPLE WITH DISABILITIES

Those who are interested in a special parking placard or plate may take Form MV-145, "Application for Person with a Disability or Hearing Impaired Registration Plate or a Person with a Disability Motorcycle Plate" or Form MV-145A, "Person With Disability Parking Placard Application" to their authorized health care provider for certification of the reason for their disability. Eligible customers may also use Form MV-145V, "Application for Disabled Veteran, Severely Disabled Veteran Registration Plate or Severely Disabled Veteran Motorcycle Plate Decal" and must have their certification done by U.S. Department of Veteran Affairs Regional Office Administrator. In lieu of the U.S. Department of Veteran Affairs Regional Office Administrator certification, a Letter of Promulgation or Awards Letter that indicates they have a 100% service-connected disability will be accepted.

Contact:

Pennsylvania Department of Transportation
Bureau of Motor Vehicles
P.O. Box 68268

Harrisburg, PA 17106-8268
717-412-5300
TTY callers dial 711
www.dmv.pa.gov

MATURE DRIVER IMPROVEMENT PROGRAM

Benefits: Pennsylvania has a mandated discount on auto insurance for older drivers who complete a PennDOT-approved Basic and Refresher Mature Driver Improvement course at various locations throughout the commonwealth and online.

Those Eligible: Adults 55 years of age and over.

Courses are conducted by approved organizations including the following:

AAA
Check local offices for availability
www.aaa.com

AARP
1-888-227-7669
www.aarp.org

Safe 2 Drive (offers online course only)
support@safe2drive.com
1-800-763-1297
www.safe2drive.com/pennsylvania.aspx

Seniors for Safe Driving
1-800-559-4880
www.sfsd-pa.com

Contact:

PennDOT Bureau of Driver Licensing
P.O. Box 68682
Harrisburg, PA 17106-8682
www.penndot.gov or www.dmv.pa.gov
717-412-5300 or call your local Area Agency on Aging (page 101).

VETERANS SERVICES

STATE VETERANS SERVICES

Benefits: The Pennsylvania Department of Military and Veterans Affairs (DMVA) administers a variety of programs to assist veterans and their families. Special programs include the Blind Veterans Pension, Amputee and Paralyzed Veterans Pension, Disabled Veterans Property Tax Exemptions for 100 percent disabled veterans, county burial allowances for veterans and their spouses, and a Veterans Temporary Assistance program to aid veterans and their families who require help due to an unexpected loss of income. Additionally, this department provides long-term nursing care specifically for Pennsylvania veterans in its veterans homes located in Erie, Hollidaysburg, Philadelphia, Pittsburgh, Spring City, and Scranton. Free hunting and fishing licenses are available through the County Treasurer for war-time veterans with the loss of one or more limbs, total blindness, or who are 100 percent service-connected disabled. Also available to eligible disabled veterans: reduced rates in state parks through DCNR and veterans license plates through PennDOT.

Those Eligible: Honorably discharged Pennsylvania veterans and their families. Each program has eligibility requirements.

Contact: Your County Director of Veterans Affairs to discuss benefits and eligibility, the nearest office of the Department of Military and Veterans Affairs, or visit www.dmva.pa.gov.

Office of the Deputy Adjutant General for Veterans Affairs
Bldg. 0-47, FTIG
Annville, PA 17003
800-547-2838
www.veterans.pa.gov

Office of the Deputy Adjutant for Veterans Affairs
1000 Liberty Ave., Ste. 1612
Pittsburgh, PA 15222
866-754-8636

Office of the Deputy Adjutant General for Veterans Affairs
P.O. Box 42938
Philadelphia, PA 19101
866-754-8637

Other State Resources Include:

Birth and Death Records

Bureau of Vital Statistics

724-656-3100

<https://www.health.pa.gov/topics/certificates/Pages/Vital%20Records.aspx>

BUREAU OF VETERANS' HOMES

The DMVA Bureau of Veterans' Homes operates six long-term care facilities for eligible veterans and spouses across the commonwealth. Homes are located in Philadelphia, Spring City, Scranton, Hollidaysburg, Pittsburgh, and Erie. All six homes provide skilled nursing and dementia care and the homes in Spring City, Hollidaysburg, and Erie provide personal care. Each home also provides in-house medical care, pharmacy services, and therapy, social services, recreational programs, religious services, transportation, and barber and beauty services. Most services are provided at no extra cost beyond the daily fee. Honorably discharged veterans and their spouses are eligible for admission.

Contact: The Bureau of Veterans' Homes at (717) 861-8906, or visit www.dmva.pa.gov/stateveteranshomes/.

NATIONAL CEMETERY BURIAL BENEFITS

Contact: For general information, call 800-827-1000.

Indiantown Gap National Cemetery (Lebanon County): 717-865-5254

National Cemetery of the Alleghenies (Washington County): 724-746-4363

Washington Crossing National Cemetery (Bucks County): 215-504-5610

EDUCATIONAL GRANTS AND FINANCIAL AID FOR VETERANS

Contact: Veterans Employment Representative at a Pennsylvania CareerLink® office for free job counseling, training referrals, and placement service for veterans. Veterans also receive preference in state Civil Service. Call the Civil Service Commission for details: 717-787-6039 or 800-692-7392.

HUNTING/FISHING/FUR TRAPPER LICENSE AT NO COST FOR CERTAIN DISABLED VETERANS

Application can be made at the County Treasurer's office.

LICENSE PLATES/PLACARDS

Call the PA Department of Transportation (PennDOT) toll-free, 800-932-4600.

Note: Please check with the Department of Military and Veterans Affairs for specific eligibility requirements prior to submitting your request to add the Veterans Designation to your driver's license or identification card.

Once the Veterans Designation has been added to your license or ID, it will automatically appear each time your license or ID is renewed.

The Veterans Designation does not entitle a veteran to any special consideration or discount but rather identifies the bearer as a veteran who honorably served their Nation and this commonwealth. Any other recognition such as a discount, free meal, or other token of appreciation is completely and solely determined by the organization, business, or entity providing a service.

There is no fee for the Veterans Designation, however qualified applicants must pay any initial issuance, renewal, or duplicate driver's license or ID fees.

PROPERTY TAX EXEMPTIONS

One hundred percent service-connected-disabled veterans who served during a period of war or armed conflict may be eligible for Property Tax Exemption.

Contact: Your County Director of Veterans Affairs for assistance with the application. County Directors of Veterans Affairs (page 108) are accredited to represent veterans to the Federal VA in the execution of claims. Veterans can also have their DD-214 recorded in the County or in the DMVA offices.

Veterans may apply to have a “Veteran” designation placed on their driver’s license free of charge at the time of renewal. Qualified applicants for a veterans designation on their driver’s license or identification card include those who have received a Certificate of Release or Discharge from Active Duty/DD214 or equivalent for service in the United States Armed Forces, including a reserve component or the National Guard.

FEDERAL PROGRAMS

Benefits: The U.S. Department of Veterans Affairs offers numerous programs for qualifying veterans. These include compensation and pension benefits, health care and social services, burial and memorial benefits, home loans, and education benefits. Healthcare and social services for eligible veterans include health screenings and checkups, outpatient and inpatient medical care, prosthetic devices, prescription drugs, residential and nursing facility care, and assistance to visually impaired veterans. Free and personal counseling is offered to war-time veterans by the department’s Vet Centers. The U.S. Department of Veterans Affairs, through its VA Stars & Stripes Healthcare Network, has eight medical centers in Pennsylvania. These are located in Altoona, Butler, Coatesville, Erie, Lebanon, Philadelphia, Wilkes-Barre, and Pittsburgh. In addition, the Network has numerous community-based outpatient clinics located in smaller cities around the state. Both the medical centers and clinics sponsor health fairs that offer preventive health services. (The Network also has medical centers in Wilmington, Del., and Clarksburg, W. Va.).

Note: The VA Stars & Stripes Healthcare Network is part of the U.S. Department of Veterans Affairs and is not affiliated with this publication, “The Stars and Stripes.” Stars and Stripes is the registered trademark of the National Tribune Corporation and is used with their permission.

Contact: 800-827-1000, specifically on healthcare or social services. 877-222-8387, visit www.visn4.va.gov, or contact your local County Director of Veterans Affairs (page 108).

THE GOVERNOR'S ADVISORY COUNCIL ON VETERANS SERVICES

Benefits: Obtain a comprehensive listing of programs, benefits, and services for veterans and their families in Pennsylvania. The resource guide and related materials help veterans access programs and services across state agencies and commissions.

Contact:

800-547-2838

Fax: 717-861-8589

RA-VA-Info@pa.gov

<https://www.dmva.pa.gov> search "Governor's Advisory Council."

THE PENNSYLVANIA VETERANS TRUST FUND

Benefits: The Pennsylvania Veterans Trust fund (VTF) is a fund whose mission is to assist and support Pennsylvania veterans and their families. The VTF issues grants to statewide charitable organizations, veterans service organizations, and county directors of veterans affairs to assist veterans.

Contact:

Pennsylvania Veterans' Trust Fund

Bldg. 0-47 Fort Indiantown Gap

Annville, PA 17003

717-861-6491

Fax: 717-861-8589

RA-MVVETTRUSTFUND@pa.gov

VOLUNTEER

APPRISE VOLUNTEER COUNSELOR

Benefits: APPRISE is the Pennsylvania Department of Aging's State Health Insurance Assistance Program. The program helps people with Medicare understand their health insurance options in order to make informed decisions about their health

care needs. APPRISE is a free, unbiased, and confidential service. More APPRISE information can be found on page 49.

APPRISE has specially trained Medicare counselors who can answer questions about Medicare, Medicare Supplement policies (a.k.a. Medigap), long term care insurance, filing appeals, and educating on Medicare's preventative benefits. They also serve as advocates for people with Medicare who need help in resolving a dispute with Medicare or Medicare Advantage plans.

Contact: Your local Area Agency on Aging (page 101) to schedule an appointment with the APPRISE Local Coordinator or Volunteer Coordinator.

VOLUNTEER LONG-TERM CARE OMBUDSMEN

Benefits: Volunteer Ombudsmen advocate for and protect the rights of individuals receiving long-term care services. All services are confidential and free to those individuals.

Volunteer Ombudsmen:

- Advocate on behalf of residents in long-term care
- Ensure that residents' rights are upheld
- Build relationships and empower individuals to advocate for themselves

Contact: To learn more about the Long-Term Care Ombudsman Program, contact your local Area Agency on Aging (page 101) and ask to speak to an ombudsman or:

Pennsylvania Department of Aging
Office of the State Long-Term Care Ombudsman
555 Walnut St., 5th Floor
Harrisburg, PA 17101-1919
717-783-8975

CONSERVATION VOLUNTEER PROGRAM

Benefits: The Pennsylvania Department of Conservation and Natural Resources operates the Conservation Volunteer Program. You'll have the opportunity to volunteer in a state park or state forest to help build a trail, plant a flower garden, teach

a group of students about wildlife, or welcome visitors to the campgrounds.

Contact: Your local state park or district forest office and ask for the Conservation Volunteer Coordinator, or submit an application online at www.dcnr.pa.gov (choose Connect with Us at the bottom).

AMERICORPS

Benefits: AmeriCorps members serve in hundreds of nonprofit organizations and public agencies throughout the country — working to fight illiteracy, improve health services, create businesses, increase housing opportunities, or bridge the digital divide.

Contact:

Corporation for National & Community Service National Headquarters

1201 New York Ave.

NW Washington, DC 20525

202-606-5000

202-606-3472

800-942-2677

Fax: 215-597-2807

pa@cns.gov

www.nationalservice.gov

or:

Maureen K. Eccleston, Executive Director

PennSERVE: The Governor's Office of Citizen Service

PA Department of Labor & Industry

651 Boas Street, Room 1306

Harrisburg, PA 17121

717-722-4428

Fax: 717-705-4215

www.dli.pa.gov/pennserve

State Headquarters:

Bernard Brown, State Director
The Curtis Center
601 Walnut St., Ste. 876E
Philadelphia, PA 19106
215-964-6352
215-597-2807
pa@cns.gov

SENIOR CORPS FOSTER GRANDPARENTS PROGRAM

Benefits: Foster Grandparents serve as mentors, tutors, and caregivers for at-risk children and youth with special needs through a variety of community organizations, including schools, hospitals, drug treatment facilities, correctional institutions, Head Start, and day care centers. Income-eligible Foster Grandparents receive a modest, tax-free reimbursement for transportation, meals during service, an annual physical examination, and accident and liability insurance while on duty. Foster Grandparents serve 15 to 40 hours a week.

Those Eligible: The Foster Grandparent Program is open to people age 55 and over with limited incomes. All applicants undergo a background check and a phone interview, as well as pre-service and in-service training.

Contact: Your local Area Agency on Aging (page 101) or:
Senior Corps of Pennsylvania
800-870-2616
www.seniorcorpsofpa.org

RETIRED SENIOR VOLUNTEER PROGRAM

Benefits: Retired? Senior Volunteer Program (RSVP) volunteers serve in a diverse range of nonprofit organizations, public agencies, and faith-based groups. Among other activities, they mentor at-risk youth, organize neighborhood watch programs, test drinking water for contaminants, teach English to immigrants, and lend their business skills to community groups that provide critical social services. RSVP volunteers are not paid, but sponsoring organizations may reimburse them for some costs incurred during service. RSVP provides appropriate volunteer insurance coverage, and volunteers receive pre-service

orientation and in-service training from the agency or organization where they are placed.

Those Eligible: RSVP is open to people age 55 and over. Community and faith-based organizations receive grants to sponsor and operate RSVP projects in their community. These projects recruit older adults to serve from a few hours a month to almost full-time, though the average commitment is four hours a week. Most volunteers are paired with local community and faith-based organizations that are already helping to meet community needs.

Contact: Your local Area Agency on Aging (page 101) or:
Senior Corps of Pennsylvania
800-870-2616
www.seniorcorpsopa.org

SENIOR COMPANION PROGRAM

Benefits: Senior Companions serve frail older adults, adults with disabilities, those with terminal illnesses and offer respite for caregivers. They assist their adult clients by offering companionship and friendship, assisting with simple chores, providing transportation, and adding richness to their clients' lives. Senior Companions receive pre-service and monthly training sessions, reimbursement for transportation, some meals during service, an annual physical, and accident and liability insurance while on duty. Income-eligible Senior Companions also receive a modest, tax-free stipend to offset the cost of volunteering.

Those Eligible: Volunteers must be 55 or over and be able to serve between 15 and 40 hours a week.

Contact: Your local Area Agency on Aging (page 101) or:
Senior Corps of Pennsylvania
800-870-2616
www.seniorcorpsopa.org

PEACE CORPS

Benefits: The Peace Corps has three goals: to help people of interested countries meet their need for trained men and women, to help promote a better understanding of Americans on the part of the people served, and to help promote a better un-

derstanding of other people on the part of American citizens. Explore your dream to be a volunteer now. Older Peace Corps Volunteers have the opportunity to share a lifetime of work and wisdom with people of developing nations who respect and appreciate age. They put their wealth of experience to work in all corners of the world and in a variety of assignments, ranging from business advising or community development to teaching English, math, agriculture, or science.

Those Eligible: Volunteers must be 55 or over and be able to serve between 15 and 40 hours a week.

Contact: Your local Area Agency on Aging (page 101) or:
Senior Corps of Pennsylvania
800-870-2616
www.seniorcorpsofpa.org



AREA AGENCIES ON AGING (AAAs)

Area Agencies on Aging provide and coordinate services for older adults. Call your Area Agency on Aging for information regarding transportation, health care, help at home, employment, legal aid, and other programs for older adults. The Area Agencies on Aging function under the guidance of, and partial funding from, the Pennsylvania Department of Aging.

Adams County

318 W. Middle St.
Gettysburg, PA 17325
717-334-9296
www.acofa.org

Allegheny County

2100 Wharton St.
2nd Fl.
Pittsburgh, PA 15203
412-350-4697
<http://www.alleghenycounty.us/Human-Services/Programs-Services/Older-Adults.aspx>

Armstrong County

326 S. Water St.
Ste. 1
Kittanning, PA 16201
724-548-3290
1-800-368-1066
<http://www.co.armstrong.pa.us/services/aaa>

Beaver County

1020 8th Ave.
Beaver Falls, PA 15010
724-847-2262
1-888-548-2262
www.bcoa.us

Bedford County

240 S. Wood St.
PO Box 46
Bedford, PA 15522
814-623-8148
www.hbfaaa.org

Berks County

633 Court St.
Ste. 8
Reading, PA 19601
610-478-6500
www.berksaging.org

Blair County

1320 12th Ave.
Altoona, PA 16601
814-946-1235
1-800-245-3282
www.blairsenior.org

Bradford County

220 Main St.
Unit 2
Towanda, PA 18848
570-265-6121
800-982-4346
www.bsstaaa.org

Bucks County

30 E. Oakland Ave.
Doylestown, PA 18901
267-880-5700 <http://www.buckscounty.org/government/HumanServices/AAA>

Butler County

111 Sunnyview Circle
Ste. 101
Butler, PA 16001
724-282-3008
1-888-367-2434
<http://www.co.butler.pa.us/Area-Agency-on-Aging>

Cambria County

110 Franklin St.
Ste. 400
Johnstown, PA 15901
814-539-5595
<https://www.cambriacountypa.gov/area-agency-on-aging.aspx>

Cameron County

108 Center St.
Ridgway, PA 15853
814-776-2191
1-800-672-7145
www.ohsaging.com

Carbon County

401 Delaware Ave.
3rd Fl.
Palmerton, PA 18071
610-824-7830
1-800-441-1315
<http://www.carboncounty.com/index.php/2-uncategorised/44-agency-on-aging>

Centre County

420 Holmes St.
Rm. 245
Bellefonte, PA 16823
814-355-6716
<http://centrecountypa.gov/index.aspx?NID=342>

Chester County

601 Westtown Rd.
Ste. 320
West Chester, PA 19382
610-344-6350
1-800-692-1100
www.chesco.org/aging

Clarion County

16 Venture St.
Clarion, PA 16214
814-226-4640
<http://nyx.meccahosting.com/-a0007c19/>

Clearfield County

103 N. Front St.
Clearfield, PA 16830
814-765-2696
1-800-225-8571
www.ccaaa.net

Clinton County

2138 Lincoln St.
Williamsport, PA 17701
570-323-3096
http://www.stepcorp.org/Office_of_Aging

Columbia County

702 Sawmill Rd.
Ste. 201
Bloomsburg, PA 17815
570-784-9272
800-598-5001
www.cmaaa15.org

Crawford County

1034 Park Ave.
Meadville, PA 16335
814-336-1792
800-321-1792
www.activeaging.org

Cumberland County

1100 Claremont Rd.
Carlisle, PA 17015
717-240-6110
www.ccpa.net/aging

Dauphin County

2 S. 2nd St.
3rd Fl.
Harrisburg, PA 17101
717-780-6130
800-328-0058
http://www.dauphin-county.org/government/departments/area_agency_on_aging/index.php

Delaware County

206 Eddystone Ave.
Eddystone, PA 19022
610-490-1300
www.delcosa.org

Elk County

108 Center St.
Ridgway, PA 15853
814-776-2191
www.ohsaging.com

Erie County

18 W. 9th St.
Erie, PA 16501
814-459-4581
<http://www.gecac.org/programs-and-services/elderly-and-aging>

Fayette County

305 Chamber Plz.
Charleroi, PA 15022
724-489-8080
1-888-300-2704
www.swpa-aaa.org

Forest County

905 4th Ave.
Warren, PA 16365
814-726-1700
www.experienceinc.org

Franklin County

600 Norland Ave.
Chambersburg, PA 17201
717-263-2153
800-642-6990
http://www.franklin-countypa.gov/index.php?section=human-services_aging

Fulton County

182 Buchanan Trail
McConnellsburg, PA 17233
717-485-5151
800-637-0315
www.hbfaaa.org

Greene County

305 Chamber Plz.
Charleroi, PA 15022
724-489-8080
1-888-300-2704
www.swpa-aaa.org

Huntingdon County

307 10th St.
Huntingdon, PA 16652
814-643-5115
800-528-9155
www.hbfaaa.org

Indiana County

1055 Oak St.
Indiana, PA 15701
724-349-4500
<http://www.aging-servicesinc.com>

Jefferson County

186 Main St.
Brookville, PA 15825
814-849-3096
1-800-852-8036
www.jcaaa.org

Juniata County

249 W. 3rd St.
Lewistown, PA 17044
717-242-0315
1-800-348-2277
<https://www.agingcare.com/local/mifflin-juniata-area-agency-on-aging-inc-lewistown-area-agency-on-aging-pa>

Lackawanna County

200 Adams Ave.
Scranton, PA 18503
570-963-6740
<http://www.lackawanna-county.org/index.php/departments/agencies/human-services/area-agency-on-aging>

Lancaster County

150 N. Queen St.
Lancaster, PA 17603
717-299-7979
1-800-801-3070
www.lancoaging.org

Lawrence County

2706 Mercer Rd.
New Castle, PA 16105
724-658-3729
<https://www.ccpgh.org/sslpage.aspx?pid=368>

Lebanon County

710 Maple St.
Lebanon, PA 17046
717-273-9262
<http://www.lebcounty.org/depts/AAA/pages/default.aspx>

Lehigh County

17 S. 7th St.
Ste. 230
Allentown, PA 18101
610-782-3034
<https://www.lehigh-county.org/Departments/Human-Services/Aging-and-Adult-Services>

Luzerne County

111 N. Pennsylvania Blvd.
Wilkes-Barre, PA 18701
570-822-1158
www.aginglw.org

McKean County

108 Center St.
Ridgeway, PA 15853
814-776-2191
1-800-672-7145
www.ohsaging.com

Mercer County

133 N. Pitt St.
Mercer, PA 16137
724-662-6222
<http://www.mercercountyaging.org/welcome.htm>

Mifflin County

249 W. 3rd St.
Lewistown, PA 17044
717-242-0315
1-800-348-2277
<https://www.agingcare.com/local/mifflin-juniata-area-agency-on-aging-inc-lewistown-area-agency-on-aging-pa>

Monroe County

724 Phillips St., Ste. 102
Stroudsburg, PA 18360
570-420-3735
<http://www.monroecountypa.gov/Dept/Aging/Pages/default.aspx>

Montgomery County

1430 DeKalb St.
Norristown, PA 19404
610-278-3601 <http://www.montcopa.org/148/Aging-Adult-Services>

Montour County

702 Sawmill Rd.
Bloomsburg, PA 17815
570-784-9272
1-800-598-5001
www.cmaaa15.org

Northampton County

2801 Emrick Blvd.
Bethlehem, PA 18020
610-829-4540
1-800-322-9269
<https://www.northamptoncounty.org/HS/AGING/Pages/default.aspx>

Northumberland County

322 N. 2nd St.
Sunbury, PA 17801
570-495-2395
1-877-622-2251
<http://www.ncaging.org/Contact.asp>

Perry County

315 Keystone Way
New Bloomfield, PA 17068
717-582-5128
<https://www.agingcare.com/local/perry-county-area-agency-on-aging-new-bloomfield-area-agency-on-aging-pa>

Philadelphia County

642 N. Broad St.
Philadelphia, PA 19130
215-765-9000
888-482-9060
<http://www.pcacares.org/>

Pike County

150 Pike County Blvd.
Hawley, PA 18428
570-775-5550
1-800-233-8911
www.pikeaaa.org

Potter County

62 N. St.
Roulette, PA 16746
814-544-7315
1-800-800-2560
<http://www.potter-countyhumansvcs.org/post.php?pid=10>

Schuylkill County

110 E. Laurel Blvd.
Pottsville, PA 17901
570-622-3103
<http://schuylkillloss.org>

Snyder County

116 N. 2nd St.
Lewisburg, PA 17837
570-524-2100
570-374-5558
www.usaaa17.org

Southwestern PA

305 Chamber Plz.
Charleroi, PA 15022
724-489-8080
www.swpa-aaa.org

Somerset County

1338 S. Edgewood Ave.
Somerset, PA 15501
814-443-2681
1-800-452-0825
www.somersetaaa.org

Sullivan County

245 Muncy St.
P.O. Box 157
Laporte, PA 18626
570-946-4316
www.bsstaaa.org

Susquehanna County

35 Spruce St.
Ste. 1
Montrose, PA 18801
(570)-278-3751
1-800-634-3746
www.bsstaaa.org

Tioga County

48 Plaza Ln.
Wellsboro, PA 16901
570-723-0935
www.bsstaaa.org

Union County

116 N. 2nd St.
Lewisburg, PA 17837
570-524-2100
1-800-533-1050
www.usaaa17.org

Venango County

1 Dale Ave.
Franklin, PA 16323
814-432-9711
1-866-452-4464
<https://vencohsnetwork.com/347/Older-Adults-60>

Warren County

905 4th Ave.
Warren, PA 16365
814-723-3763
1-800-281-6545
www.experienceinc.org

Washington County

305 Chamber Plz.
Charleroi, PA 15022
724-489-8080
1-888-300-2704
www.swpa-aaa.org

Wayne County

323 10th St.
Honesdale, PA 18431
570-253-4262
<http://aging.waynecountypa.gov>

Westmoreland County

200 S. Main St.
Greensburg, PA 15601
724-830-4444
<http://www.co.westmoreland.pa.us/397/Area-Agency-on-Aging>

Wyoming County

111 N. Pennsylvania Blvd.
Wilkes-Barre, PA 18701
570-822-1158
www.aginglw.org

York County

100 W. Market St.
Ste. 102
York, PA 17401
717-771-9610
1-800-632-9073
www.ycaaaa.org

COUNTY ASSISTANCE OFFICES, DEPARTMENT OF HUMAN SERVICES

County Assistance Offices can provide information on SNAP, formerly known as food stamps (page 70), Medical Assistance (page 54), the Temporary Assistance for Needy Families (TANF) program, and many other special services. The locations and phone numbers of the county offices are listed below.

Adams County

Gettysburg, 17325
Phone: 717-334-6241
Toll Free: 800-638-6816

Allegheny County

Pittsburgh, 15222
Phone: 412-565-2146

Armstrong County

Kittanning, 16201
Phone: 724-543-1651
Toll Free: 800-424-5235

Beaver County

Rochester, 15074
Phone: 724-773-7300
Toll Free: 800-653-3129

Bedford County

Bedford, 15522
Phone: 814-623-6127
Toll Free: 800-542-8584

Berks County

Reading, 19602
Phone: 610-736-4212
Toll Free: 866-215-3912

Blair County

Altoona, 16601
Phone: 814-946-7111
Toll Free: 866-812-3341

Bradford County

Towanda, 18848
Phone: 570-265-9186
Toll Free: 800-542-3938

Bucks County

Bristol, 19007
Phone: 215-781-3300
Toll Free: 800-362-1291

Butler County

Butler, 16001
Phone: 724-284-8844
Toll Free: 866-256-0093

Cambria County

Johnstown, 15901
Phone: 814-533-2491
Toll Free: 877-315-0389

Cameron County

Emporium, 15834
Phone: 814-486-3757
Toll Free: 877-855-1824

Carbon County

Lehighton, 18235
Phone: 610-577-9020
Toll Free: 800-314-0963

Centre County

State College, 16801
Phone: 814-863-6571
Toll Free: 800-355-6024

Chester County

Thorndale, 19372
Phone: 610-466-1000
Toll Free: 888-814-4698

Clarion County

Clarion, 16214
Phone: 814-226-1700
Toll Free: 800-253-3488

Clearfield County

Clearfield, 16830
Phone: 814-765-7591
Toll Free: 800-521-9218

Clinton County

Lock Haven, 17745
Phone: 570-387-4200
Toll Free: 800-820-4159

Columbia County

Bloomsburg, 17815
Phone: 570-387-4200
Toll Free: 877-211-1322

Crawford County

Meadville, 16335
Phone: 814-333-3400
Toll Free: 800-527-7861

Cumberland County

Carlisle, 17013
Phone: 717-240-2700
Toll Free: 800-269-0173

Dauphin County

Harrisburg, 17110
Phone: 717-787-2324
Toll Free: 800-788-5616

Delaware County

Chester, 19013
Phone: 610-447-5500

Elk County

Ridgway, 15853
Phone: 814-776-1101
Toll Free: 800-847-0257

Erie County

Erie, 16512
Phone: 814-461-2000
Toll Free: 800-635-1014

Fayette County

Uniontown, 15401
Phone: 724-439-7015
Toll Free: 877-832-7545

Forest County

Tionesta, 16353
Phone: 814-755-3552
Toll Free: 800-876-0645

Franklin County

Chambersburg, 17201
Phone: 717-264-6121
Toll Free: 877-289-9177

Fulton County

McConnellsburg, 17233
Phone: 724-627-8171
Toll Free: 800-222-8563

Greene County

Waynesburg, 15370
Phone: 724-627-8171
Toll Free: 888-410-5658

Huntingdon County

Huntingdon, 16652
Phone: 814-643-1170
Toll Free: 800-237-7674

Indiana County

Indiana, 15701
Phone: 724-357-2900
Toll Free: 800-742-0679

Jefferson County

Punxsutawney, 15767
Phone: 814-938-2990
Toll Free: 800-242-8214

Juniata County

Mifflintown, 17059
Phone: 717-436-2158
Toll Free: 800-586-4282

Lackawanna County

Scranton, 18503
Phone: 570-963-4525
Toll Free: 877-431-1887

Lancaster County

Lancaster, 17604
Phone: 717-299-7411

Lawrence County

New Castle, 16101
Phone: 724-656-3000
Toll Free: 800-847-4522

Lebanon County

Lebanon, 17042
Phone: 717-270-3600
Toll Free: 800-229-3926

Lehigh County

Allentown, 18109
Phone: 610-821-6509
Toll Free: 877-223-5956

Luzerne County

Wilkes-Barre, 18711
Phone: 570-826-2100
Toll Free: 866-220-9320

Lycoming County

Williamsport, 17703
Phone: 570-327-3300
Toll Free: 877-867-4014

McKean County

Bradford, 16701
Phone: 814-362-4671
Toll Free: 800-822-1108

Mercer County

Hermitage, 16148
Phone: 724-983-5000
Toll Free: 800-747-8405

Mifflin County

Lewistown, 17044
Phone: 717-248-6746
Toll Free: 800-382-5253

Monroe County

Stroudsburg, 18360
Phone: 570-424-3030
Toll Free: 877-905-1495

Montgomery County

Norristown, 19401
Phone: 610-270-3500
Toll Free: 877-398-5571

Montour County

Danville, 17821
Phone: 570-275-7430
Toll Free: 866-596-5944

Northampton County

Easton, 18044
Phone: 610-250-1700
Toll Free: 800-349-5122

Northumberland County

Sunbury, 17801
Phone: 570-988-5900
Toll Free: 800-368-8390

Perry County

New Bloomfield, 17068
Phone: 717-582-2127
Toll Free: 800-991-1929

Philadelphia County

Philadelphia, 19107
Phone: 215-560-7226

Pike County

Milford, 18337
Phone: 570-296-6114
Toll Free: 866-267-9181

Potter County

Coudersport, 16915
Phone: 814-274-4900
Toll Free: 800-446-9896

Schuylkill County

Pottsville, 17901
Phone: 570-621-3000
Toll Free: 877-306-5439

Snyder County

Selinsgrove, 17870
Phone: 570-374-8126
Toll Free: 866-713-8584

Somerset County

Somerset, 15501
Phone: 814-443-3681
Toll Free: 800-248-1607

Sullivan County

Laporte, 18626
Phone: 570-946-7174
Toll Free: 877-265-1681

Susquehanna County
Montrose, 18801
Phone: 570-278-3891
Toll Free: 888-753-6328

Tioga County
Wellsboro, 16901
Phone: 570-724-4051
Toll Free: 800-525-6842

Union County
Lewisburg, 17837
Phone: 570-524-2201
Toll Free: 877-628-2003

Venango County
Franklin, 16323
Phone: 814-437-4342
Toll Free: 877-409-2421

Warren County
N. Warren, 16365
Phone: 814-723-6330
Toll Free: 800-403-4043

Washington County
Washington, 15301
Phone: 724-223-4300
Toll Free: 800-835-9720

Wayne County
Honesdale, 18431
Phone: 570-253-7100
Toll Free: 877-879-5267

Westmoreland County
Greensburg, 15601
Phone: 724-832-5200
Toll Free: 800-905-5413

Wyoming County
Tunkhannock, 18657
Phone: 570-836-5171
Toll Free: 877-699-3312

York County
York, 17405
Phone: 717-771-1100
Toll Free: 800-991-0929

VETERANS AFFAIRS

COUNTY OFFICE DIRECTORY

ADAMS (717) 337-9835

ALLEGHENY (412) 621-4357

ARMSTRONG (724) 548-3441

BEAVER (724) 770-4452

BEDFORD (814) 623-4848

BERKS (610) 378-5601

BLAIR (814) 693-3160

BRADFORD (570) 265-1704

BUCKS (215) 345-3307

BUTLER (724) 284-5352

CAMBRIA (814) 472-1590

CAMERON (814) 389-5972

CARBON (570) 325-3986

CENTRE (814) 355-6812

CHESTER (610) 344-6375

CLARION (814) 226-4000, X2601

CLEARFIELD (814) 765-2642 X3010

CLINTON (570) 893-4339

COLUMBIA (570) 387-6501, OPTION 1

CRAWFORD (814) 333-7314

CUMBERLAND (717) 240-6178

DAUPHIN (717) 780-6356

DELAWARE (610) 891-4646

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717-238-2277
Toll Free: 866-389-5654
www.aarp.org

Alzheimer's Association

Delaware Valley Chapter
399 Market St., Ste. 102
Philadelphia, PA 19106
215-561-2919
Toll Free: 800-272-3900
<http://www.alz.org/delval/>

Alzheimer's Association

Greater Pennsylvania Chapter
South Central Regional Office
2595 Interstate Dr., Ste. 100
Harrisburg, PA 17110
717-651-5020
Toll Free: 800-272-3900
www.alz.org/pa

Equality Pennsylvania

202 State St.
Harrisburg, PA 17101
717-319-5210
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Leading Age PA

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717-763-5724
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www.leadingagepa.org

Pennsylvania Association of Retired State Employees

2929 Gettysburg Rd., Ste. 1
Camp Hill, PA 17011
717-731-9522
Toll Free: 888-809-7429
www.parseofpa.org

Pennsylvania Health Care Association

315 N. 2nd St.
Harrisburg, PA 17101
717-221-1800
www.phca.org

United Way of PA

909 Green St.
Harrisburg, PA 17102
717-238-7365
www.uwp.org

Pennsylvania Homecare Association

600 N. 12th St., Ste.200
Lemoyne, PA 17043
717-975-9448
1-800-382-1211
www.pahomecare.org

SOCIAL SECURITY ADMINISTRATION OFFICES IN PENNSYLVANIA

For all PA offices call: 800-772-1213;

TTY: 800-325-0778

www.socialsecurity.gov

LIST OF SOCIAL SECURITY OFFICES

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Ste. 2000

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Upper Darby, 19082

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Washington, 15301

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Pittsburgh, 15228

650 Washington Rd.

West Chester, 19382

1101 W. Chester Pike

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6117 Station St., Ste. 120

Wilkes-Barre, 18702

7 N. Wilkes-Barre Blvd.
Stegmaier Bldg., Ste. 102

Pottsville, 17901

2221 W. Market St.
Ste. 200

Williamsport, 17701

240 W. 3rd St., Ste. 100

Reading, 19601

201 Penn St., Ste. 200

York, 17402

2670 Industrial Hwy., Ste. 2