

Compliments of

# **State Senator ANTHONY H. WILLIAMS**

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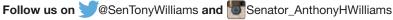
2103 Snyder Avenue • Philadelphia, PA 19145 (215) 755-9185 • Fax: (215) 952-3375

#### **DELAWARE COUNTY OFFICE**

419 Church Lane • Yeadon, PA 19050 (610) 284-7335 • Fax: (610) 284-5955

#### HARRISBURG OFFICE

Senate Box 203008 • Harrisburg, PA 17120-3008 (717) 787-5970 • Fax: (717) 772-0574 Senate of Pennsylvania: 1-800-364-1581 (TTY)







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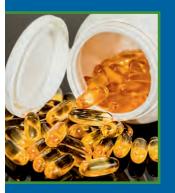
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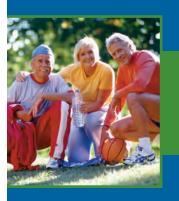




# **SENIOR HANDBOOK**

Services & Benefits for Older Pennsylvanians







Compliments of **State Senator ANTHONY H. WILLIAMS** www.senatoranthonyhwilliams.com



A Message from
STATE SENATOR
ANTHONY H. WILLIAMS

Dear Constituent:

Millions of older Pennsylvanians like you are benefiting from dozens of services the state has tailored to your particular needs.

In fact, few states can match Pennsylvania when it comes to providing practical programs for older citizens.

This booklet is a quick, comprehensive guide to the more important of these programs – and some federal ones, too – as well as the agencies that offer them.

The Area Agency on Aging that serves our area is a prime contact for services.

# PHILADELPHIA CORPORATION FOR AGING 642 N. Broad St. • Philadelphia, PA 19130-3424 (215) 765-9040 • (215) 765-9041 TTY www.pcacares.org

Addresses and phone numbers (some toll free) are listed so that you have quick access to people who can help you in matters ranging from health care, employment and volunteer opportunities to housing and home weatherization, transportation and tax assistance.

In addition, listed here are a host of free services and reduced fees available to older Pennsylvanians.

I encourage you to take the time to look through this booklet and to keep it in a handy spot for future reference. Most of all, I urge you to take full advantage of any programs for which you may quilify, and to call me if you have questions.

Sincerely.

Anthony H. Williams
8th Senatorial District

#### List medications and other health remedies you are taking.

Pharmacist		
Phone #		
Medication	Dose	How Often

#### List medications and other health remedies you are taking.

Pharmacist		
Medication	Dose	How Often

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To be sure you have the most current information, please call the listed phone numbers, as some services and fees may have changed since this booklet was printed.

# General Departments or Agencies Especially for Older Adults

# Pennsylvania Department of Aging

This department within state government was formed in 1979, and oversees a variety of programs listed here. In addition, it prepares state legislation beneficial to older adults.

PA Department of Aging
Forum Place
Fifth Floor • 555 Walnut St. • Harrisburg, PA 17101-1919
(717) 783-1550
E-mail: aging@pa.gov

www.aging.pa.gov

#### **Area Agencies on Aging**

For the most part, this will be your prime contact for a host of programs and services. Fifty-two of these agencies operate under the Department of Aging and serve all 67 Pennsylvania counties. (The name, address and phone number of the agency which serves your area is listed on the back cover of this booklet.)

Following is a sampling of the routine services available from these agencies:

**Telephone Reassurance** – Someone will call you every day to ask about your needs and to bring you up to date on community events.

**Transportation** – Rides will be provided to your doctor's office or to a social service agency.

**Information and Referral** – Someone will give you answers to many of your questions about programs and benefits.

There are other benefits these agencies can help you with, such as employment, placement and casework services; information on senior centers and senior citizen clubs in your area; adult day care centers; and more! There's information on many other services handled by or through the area agencies on aging on the follwing pages.

#### **Doctor Visits**

Date of Visit Month/Day/Year	Date of Visit Month/Day/Year	Date of Visit Month/Day/Year

#### Have your physician fill out this section.

Health Screenings	Date	Results	Date	Results
Blood Pressure Yearly				
(or as needed)				
<b>Vision</b> Glaucoma Yearly				
(or as needed)				
Weight Physical Exam Yearly				
(or as needed)				
Cholesterol Every 1-3 Years				
(or as needed)				
Blood Sugar Yearly				
(or as needed)				
<b>Dental</b> Yearly				
(or as needed)				

#### The State Lottery

Here are the benefit programs for senior citizens currently funded through the Pennsylvania Lottery.

Property Tax and Rent Rebates – Provides cash rebates to homeowners and renters 65 or older who meet income requirements. (see page 8) Rebates range up to \$650 a year for low-income housholds.



**Aging Programs** – The state Department of Aging provides a variety of benefits and services to senior citizens: home-delivered and congregate meals, free transportation, homemaker services, day care, employment counseling, legal services, and health and drug education.

**Pharmaceutical Assistance** – Seniors who are single with an income of up to \$14,500 or married with an income of up to \$17,700 can have all but the first \$6 paid of their prescriptions for generic drugs and \$9 for brand-name drugs paid for by the state Lottery Fund.

Seniors whose income is between \$14,500 and \$23,500 for individuals and between \$17,700 and \$31,500 for married couples must pay a monthly premium – about \$37 per person before benefits begin. Under this tier, all but the first \$8 for generic drugs and \$15 for brand-name drugs will be paid for by the state Lottery Fund. (see page 8)

**Long-Term Care** – Reimburses nursing homes and hospital rehabilitation wards that are certified to participate in the medical assistance program for skilled and intermediate nursing care to patients who need both permanent and temporary care. Most patients are 65 or older.

**Free Mass Transit** – Reimburses mass transit agencies for providing free transit to all people 65 or older. Also subsidizes reduced fares for senior citizens on special door-to-door transit services. (see page 11)

**Vehicle Registration** – Subsidizes reduced vehicle registration fees for senior centers. (see page 9)

**Senior Center Renovation** – For rehabilitation and accessibility projects in senior centers.

**Medicare Part B** – To pay for Medicare for needy elderly.

# General State Assistance for All Ages

#### **Office of Attorney General**

If you feel a violation of state law occured while you were a resident of a state-owned or state-licensed facility (e.g. state hospital or state-licensed nursing home), this department will investigate. Contact:

OFFICE OF ATTORNEY GENERAL
Strawberry Square • 16th Floor • Harrisburg, PA 17120
(717) 787-3391

www.attorneygeneral.gov

#### **Bureau of Consumer Protection**

Part of the Attorney General's Office, it will investigate any consumer complaint, contact the company or agency in question, and attempt to mediate the problem. There are regional offices in Harrisburg, Allentown, Pittsburgh, Philadelphia, Erie and Scranton. For the address and phone number of the office nearest to you, contact:

BUREAU OF CONSUMER PROTECTION
Strawberry Square • 14th Floor • Harrisburg, PA 17120
(717) 787-9707 • Toll Free: 1-800-441-2555

#### **Pennsylvania Legal Services**

If you need legal advice on living wills, landlord-tenant matters, public housing, SSI, Social Security, marital or other problems, you may be eligible for free legal services. Contact your Area Agency on Aging or:

PENNSYLVANIA LEGAL AID NETWORK INC. 118 Locust St. • Harrisburg, PA 17101 (717) 236-9486 • Toll Free: 1-800-322-7572 www.palegalaid.net

For information on which of your local attorneys can best handle your legal matters – including the making of a will – contact:

PENNSYLVANIA BAR ASSOCIATION – LAWYER REFERRAL SERVICE
100 South St. • Harrisburg, PA 17101
(717) 238-6807 • Toll Free: 1-800-692-7375
(Monday – Friday: 8 a.m. – 4:30 p.m.)
www.palegalaid.net • www.pabar.org

#### Have your physician fill out this section.

Health Screenings	Date	Results	Date	Results
<b>Hearing</b> Yearly (or as needed)				
Fecal Occult  Blood Yearly				
(or as needed)				
Sigmoidoscopy Every 3-5 Years (or as needed)				
Prostate PSA Yearly (or as needed)				
Mammogram Every 1-2 Years (or as needed)				
Pap Smear Every 1-3 Years				
(or as needed)				
Bone Mass as needed				

#### Have your physician fill out this section.

Vaccine	Date	Place
Tetanus Diphtheria (Td) After initial series, booster every 10 years		
Pneumonia (Pneumococcal) At least once		

Vaccine		Date	
Flu (Influenza) Over age 65 every year			

#### **Utility Services Termination**

The Public Utility Commission has a toll-free number (1-800-692-7380) you may call regarding the shutting off of your gas, electricty, sewage and water service (phone and oil are not included). Contact:

#### **PUBLIC UTILITY COMMISSION**

Keystone Building

400 North St. • Harrisburg, PA 17105-3265

Toll Free: 1-800-692-7380 • (Monday – Friday: 8 a.m. – 4 p.m.) www.puc.pa.gov

#### **Benefits for Veterans and Departments**

The U.S. Veterans Administration, the Commonwealth and all counties administer programs for veterans and dependents. Following is a compilation of some of the more important benefits applicable to senior citizens.

**Compensation** – This is payable to veterans who are disabled by injury or disease incurred or aggravated during active military service. It is payable to a survivor if the veteran's cause of death was related to the disabling injury or disease.

**Pensions** – These are payable to wartime veterans with limited income who have been discharged under other than dishonorable conditions and who are permanently and totally disabled for reasons not traceable to military service. All veterans 65 or older are eligible for benefits. Pension benefits may be payable to the surviving spouse.

**Burial Expenses** – The Veterans Administration will pay burial expenses if the veteran was entitled to compensation or pension benefits at the time of death. Further, each county provides additional burial allowances. The County Veterans Affairs Office will provide assistance to a survivor in applying for these benefits.

Burial in National Cemeteries – This is available to any deceased veteran discharged under conditions other than dishonorable. Burial is also available to an eligible veteran's wife or husband. Headstones and markers are provided by the Veterans Administration. Burial is available in Indiantown Gap National Cemetery in Annville, National Cemetery of the Alleghenies in Bridgeville and Washington Crossing National Cemetery in Newtown.

**State Veterans Homes** – The Commonwealth operates veterans homes that provide nursing and domiciliary care to eligible veterans. For information or applications contact your County Veterans Affairs Office.

**Vital Records** – Copies of birth and death certificates are available. Our office will assist you in securing these vital documents.

### **Employment & Volunteer Work**

Reaching 65 does not mean the end of productivity.

Nor should it mean that loneliness is inevitable.

If you are interested in working for pay, there are
a number of organizations that can help you.

There also are more avenues opening up for older adults
who seek fulfillment by volunteering their services.

Some of the agencies that operate under state auspices –
or federal programs which are administered through
the state are listed below.

#### Pennsylvania CareerLink

These offices are located throughout the state and can help older Pennsylvanians seeking work opportunities. For a local address and phone number, check your phone book or visit **www.pacareerlink.com**.

#### **Pennsylvania Human Relations Commission**

The commission will investigate complaints of Pennsylvania residents 40 through 70 who believe they have been victims of age discrimination by employers, employment agencies or labor organizations.

Investigations also will be conducted for those of all ages who allege discrimination on account of race, sex, color, religious creed, ancestry, national origin, or non-job related handicap or disability.

For assistance, visit **www.phrc.gov** or contact the commission's regional office nearest to you:

#### **HARRISBURG**

333 Market St. • 8th Floor • Harrisburg, PA 17101 (717) 787-9780 • (717) 787-7279 TTY

#### **PHILADELPHIA**

110 N. 8th St. • Suite 501 • Philadelphia, PA 19107 (215) 560-2496 • (215) 560-3599 TTY

#### **PITTSBURGH**

Piatt Place • 301 Fifth Ave. • Suite 390 • Pittsburgh, PA 15222 (412) 565-5395 • 412-565-5711 TTY

5

Do You Have	When Diagnosed
☐ Diabetes, type ☐1 ☐2	
☐ Asthama	
Hypertension	
☐ Depression	
Alcohol Abuse	
☐ Urinary Incontinence	
☐ Cancer, Type:	
☐ Heart Disease	
Other:	
Other:	

Surgeries	Year

# **Family History**

Do any of your siblings, parents, grandparents have a history of:

Diabatas

□ Acthma

Depression	☐ Hypertension
Alcohol Abuse	☐ Heart Disease before age 60
_ Cancer	type
Othor	
Pei	rsonal Habits
Currently Smoke	

#### Office of Vocational Rehabilitation

The office can help those with permanent disabilities to prepare for new jobs. Services include medical exams and evaluations, and referral to appropriate centers for restorative treatment and vocational training. The office also helps individuals who have been injured and cannot return to their old jobs.

There are 21 regional offices in the state. To find the one nearest to you, contact your local OVR listed in the government pages of your phone book or visit **www.dli.pa.gov**.

#### **Unemployment Compensation**

If you have been released from your job through no fault of your own, you may be eligible to receive unemployment compensation checks for a certain period of time. If you have quit your job for good cause, you may be eligible if a determination of eligibility is made. For further information, contact an Unemployment Compensation Service Center or visit **www.uc.pa.gov**.

#### **Foster Grandparent Program**

The federal program, administered through area agencies on aging, offers an opportunity for older adults to work with children in pediatric wards, homes for dependent children, and in institutions for the mentally retarded, emotionally disturbed, and physically handicapped.

Foster grandparents work four hours a day, five days a week, receive a stipend based on the cost-of-living index, and accrue sick and annual leave. Benefits include a free annual physical exam, a complimentary hot meal, accident and liability insurance, and transportation assistance. If you are 55 or older and meet certain income requiremets, you may be eliigible. Contact your Area Agency on Aging or:

SENIOR CORPS - FOSTER GRANDPARENTS
1201 New York Ave. • NW • Washington, D.C. 20525
Toll Free: 1-800-942-2677
www.seniorcorps.gov

#### **Senior Work Experience Program**

Experience Works Inc. is a private nonprofit company that operates the Senior Community Service Employment Program in 48 of Pennsylvania's 67 counties, primarily in rural areas. Individuals over 55 and on very limited income are eligible for job training and job search assistance. No fees are charged. For information on eligibility and local opportunities, contact 1-866-976-5939 or visit **www.experienceworks.org**.

per day, for \_\_\_\_\_ years

Cigars

**Pipes** 

Cigarettes (pack)

Stopped Smoking \_\_\_\_\_ (when stopped)

Exercise minutes, days a week

☐ Drink Alcohol \_\_\_\_\_ (ounces per day)

#### **Pennsylvania Historical and Museum Commission**

Volunteers work at state museums, historical sites or properties. Work may include craft instruction, exhibit upkeep, and a variety of maintenance and administrative duties. Contact any State Historical and Museum Commission property near you or:

PENNSYLVANIA HISTORICAL AND MUSEUM COMMISSION 300 North St. • Harrisburg, PA 17120 (717) 787-3362 www.phmc.gov

### **Health Insurance Information**

Health Insurance Carrier
Insurance #
HMO: YES NO
HMO Name
Supplemental Health Insurance
Insurance #
Medicare #
Current Physicians
Name
Specialty
Phone
Name
Specialty
Phone
Name
Specialty
Phone
Name
Specialty
Phone
Name
Specialty
Phone

#### **Personal Information**

City	
	Zip Code
Phone	
	Date of Birth
Social Security No	
Blood Type	
Allergies/Sensitivities _	
Name	Contact Information
Phone	
Phone Do you have a caregive	
Phone Do you have a caregive Name	er?
Phone  Do you have a caregive  Name  Phone	er?
Phone  Do you have a caregive  Name  Phone	er?
Phone Do you have a caregive Name Phone Relationship	er?
Phone Do you have a caregive Name Phone Relationship  Adval	er?
Phone Do you have a caregive Name Phone Relationship Living Will	nced Directives
Phone Do you have a caregive Name Phone Relationship Living WillDurable Power or	nced Directives  Declaration of Physicians f Attorney for Health Care
Phone Do you have a caregive Name Phone Relationship Living WillDurable Power or	nced Directives  Declaration of Physicians

# Rebates, Discounts and Other Benefits

#### **Rebates for Property Taxes and Rent Payments**

People 65 or older, widows/widowers 50 or older, and people 18 or older with a disability who have limited incomes may be eligible to receive a partial refund for property taxes and rent payments made suring a calendar year.

Payments can be as high as \$650, depending on income (a maximum of \$35,000 for homeowners; \$15,000 for renters) and actual rent or tax costs.

Claimants may deduct half of any Social Security or Railroad Retirement Tier 1 benefits from their income when determining eligibilty. This means that while the income limit for this program is \$35,000 for homeowners, applicants with incomes of \$40,000 or more may be eligible because they don't have to count all of their Social Security and railroad retirement income.

Rebate application forms are available from state legislators' offices, state Revenue Department offices, or the department's Property Tax/Rent Rebate Program by calling 1-888-222-9190.

Claims are taken between January and June each year, unless the deadline is extended.

#### **State Income Tax Exemptions**

If you are 65 or older you do not have to pay state income taxes on Social Security paymentts, railroad retirement, any pension benefits (including veterans benefits), and Supplemental Security Income. For further information, contact the Department of Revenue at (717) 787-8201.

You may also call the department's 24-hour information line at 1-888-PATAXES or visit the website at **www.revenue.pa.gov**.

#### **Helping to Pay for Prescriptions**



Funded by the lottery, the Pharmaceutical Assistance Contract for the Elderly will pay all but the first \$6 for generic or \$9 for brand-name medicines prescribed by a physician. This program is available to seniors 65 or older with an annual income under \$14,500 for single people and under \$17,700 for married couples\*.

Individual seniors who make up to \$23,500 and married couples who make up to \$31,500 are eligible for PACENET. This plan includes a monthly premium – about \$37 per person and higher copayments of \$8 for generic drugs and \$15 for brand-name drugs.

To apply for PACE or PACENET, an application should be obtained from local area agencies on aging, senior citizen centers, pharmacies, or your legislator's office. The completed form should be sent to PACE. (Note: married couples must submit separate applications.)

A PACE card is then sent to those eligible individuals to be used at participating Pennsylvania pharmacies displaying the PACE emblem. Prescriptions may also be obtained through the mail. Eligibilty is subject to annual renewal.

If you have other questions about PACE, call toll free 1-800-225-PACE or your local Area Agency on Aging or visit **www.aging.pa.gov**. For use with telecommunications devices for the deaf (TTD), call 1-800-222-9004.

\* Applicants now also may exclude the cost of their Medicare Part B premiums from being counted as income for the PACE and PACENET programs.

#### **Discounts**

**Motor Vehicle Registration** – Under this program, cetain retired individuals can register their car or truck for an annual \$10 fee, instead of the usual fee. You are eligible if you are retired on a fixed income that does not exceed \$19,200. You can get the necessary forms from local notaries public, area agencies on aging, or:

# PA DEPARTMENT OF TRANSPORTATION MOTOR VEHICLE BUREAU

Riverfront Office Center
1101 S. Front St. • 4th Floor • Harrisburg, PA 17104
1-800-932-4600
www.dmv.pa.gov

**Dog Licenses** – In most counties, senior citizens may purchase dog licenses for reduced fees, paying lower fees for spayed or neutered dogs than for productive dogs. Lifetime licenses are available for a one-time fee. To qualify for a lifetime dog license, the dog must be microchipped or tattooed with a number on the right hind leg, upper part of the inner thigh. The tattooist's fee is additional. Contact your county courthouse for current local fees.

**Hunting & Fishing Licenses** – Older Pennsylvanians may purchase yearly hunting and fishing licenses at reduced rates of \$13.70 for a hunting license and \$10.70 for a fishing license. Lifetime licenses are



# Health Record Medication Chart

Personal Health Information

Take this with you when you visit your physician or pharmacist to ensure you get the services you need to help you stay healthy.

# **Voting**

To vote in Pennsylvania you must be registered.

You can vote online at register.votespa.com. Read the questions and fill out the required sections. Read the terms of agreement and submit your application information. Record the application number you receive on the confirmation webpage. Your application number may be used to track your submission. You should receive your voter registration card in the mail within 14 days.

You can register by mail. Contact my district office for a registration form.

Act 25 of 1995, Pennsylvania's Voter Registration Act, made it easier for people to register by enabling individuals applying for or renewing a driver's license to use the same form to register to vote. Public assistance offices, state offices providing services to the disabled and armed forces recruitment offices are required to offer clients help in completing voter registration applications.

You can register if you have been a United States citizen for at least 30 days and have been residing at your current address for the same period of time. If you have not lived at your current address for 30 days, you can vote at your old address if you are registered.

Federal law prohibits removal of registered voters except when a person moves, is incarcerated or dies.

Absentee Ballots – Many senior citizens are eligible to vote by absentee ballot. These include registered voters who will be absent from their county of residence by reason of occupation, business or duties; people unable to go to the polls because of illness or physical disability; people employed by the state or federal government and their dependents under certain circumstances. If you are on vacation outside of your county (even to go fishing or hunting for the entire election day), you are eligible for an absentee ballot. You may also vote by absentee ballot if the election falls on a religious holiday. Call you state senator for details.

In addition to regular application procedures and dealine, any elector who, after the Tuesday prior to the election, becomes physically ill or disabled, or is called out of the county because of business, occupation or duties, may apply for an absentee ballot by filling out an emergency application up until 5 p.m. on the Friday before election.

If you are disabled, you may apply to the county to get on a permanently disabled electors list. An absentee ballot application will be sent automatically to you. (A physician's supporting declaration is needed once every two years.)

available at \$51.70 for hunting and \$51.70 for fishing. A three-year senior fishing licnse is \$31.70 and a five-year license is \$51.70.

If you purchased a senior lifetime license before Jan. 1, 1991, you are not required to purchase a trout stamp. If you purchased a senior lifetime license after Jan.1, 1991, you are required to purchase a trout stamp for \$9.70. These stamps are also available for multi-year purchase.

**NOTE:** Free fishing licenses are available for Pennsylvania veterans with 100 percent service-connected disabilities.

Licenses may be obtained from sporting goods stores, county treasurer's offices, or:

THE PA GAME COMMISSION
2001 Elmerton Ave. • Harrisburg, PA 17110-9797
(717) 787-4250
www.pgc.state.pa.us

THE PA FISH AND BOAT COMMISSION

1601 Elmerton Ave. • P.O. Box 67000 • Harrisburg, PA 17106-7000
(717) 705-7800

www.fish.state.pa.us

Make sure you present proof of age when applying for these licenses.

**State Parks/Camping** – If you are older than 65, your camping fee at Pennsylvania state parks is reduced by \$4.50 per day. Pennsylvania does not charge for admission to any state park or for use of picnic areas and restroom facilities. However, there may be charges for use of swimming pools, boat rentals or other park facilities.

For reservations, contact any state park office or:

BUREAU OF STATE PARKS
Rachel Carson State Office Building
P.O. Box 8551 • Harrisburg, PA 17105-8551
Toll Free: 1-888-PA-PARKS
www.visitpaparks.com

**State Museums & Historical Sites** – There are reduced rates for you of approximately 30 percent to 50 percent at all Pennsylvania State Historical and Museum Commission museums, sites and properties depending upon the regular adult fee.

Contact the staff at any property or visit the local website of the museum.

**Food Stamps** – You are entitled to food stamps if you meet income and resource requirements. For information, contact your County Public Assistance Office.

### **Transportation**

# Pennsylvania's Free Transit Program for Senior Citizens

Those 65 or older can take advantage of free transit service on local established route bus, trolley and rapid transit lines.

To show eligibility, you will need a Medicare card or a senior citizen identification card. The driver may also request other proof of age. The ID card is available free from participating local transit operators.

Contact your local transit operator or:

FREE TRANSIT PROGRAM FOR SENIOR CITIZENS
BUREAU OF PUBLIC TRANSPORTATION
400 North St. • 6th Floor • P.O. Box 3151 • Harrisburg, PA 17105
(717) 783-8025
www.pacommutes.com

#### **Other Transportation Services**

Local area agencies on aging also provide transportation for older people who have special needs, or in areas where regular mass transit services are not available. You can use this service for rides to senior centers, medical appointments and social agencies.

#### What if You Are Attacked?

If you are attacked by an unarmed assailant, scream, call for help, kick, bite, struggle...anything that will help you break away to safety. Contact your local police department.

#### **Your Home**

Residential burglary is a serious problem everywhere. But since it's mostly a crime of opportunity, you can discourage the average burglar by making your home a tough target.

- Use deadbolt locks on all exterior doors.
- Protect windows and other entries with good locks.
- Always keep your doors locked. Have a peephole in the door so you can see callers without opening it.
- Don't rely on security chains because they can be broken easily by a determined assailant.
- Never let a stranger into your home. Insist on proper identification.
   If the person can't show it or you're suspicious, call the police or the company the person represents for verification.
- Never give information over the phone indicating when you will or won't be home. Never let a caller know you're home alone.

#### Fraud...The Con Game

According to the AARP, older citizens are victims of fraudulent schemes far out of proportion to their population numbers. Con artists are slick, so you've got to keep your guard up; be skeptical.

- Be aware of what people are saying
- Never be rushed into any deal
- Know what you are signing. Carefully read "receipts" or "minor contracts"
- If you are being offered something for nothing, it's usually a phony deal
- Stay away from secret deals and plans. Don't fall for it
- Never turn over any sizable amount of cash to anyone, especially strangers offering to help you "get rich quick"

Contact your local police, the Commission on Crime and Delinquency at 1-800-692-7292, or the Office of the Attorney General at (717) 787-3391 in cases of suspected fraud.

## **Helpful Tips**

#### **Appealing Your Property Tax Assessment**

Your real estate taxes are based on the tax rates set by local government applied to a "property assessment" established by the county assessment office.

This property assessment should reflect the fair market value of your real estate as compared with similar properties in the area. You can get information concerning your real estate assessment from the county assessment office, and if you feel the assessment is too high, you should begin by discussing the matter with the county assessor.

There is a county tax assessment Board of Appeals which will hear your appeal if you still feel your assessment is too high. Applications for an appeal to this board are available either from the county assessor or the county commissioner's offices. This is an official board, and you may wish to be represented by an attorney, although it is less formal than a court and taxpayers often appear to represent themselves.

Further appeals may be made to the county Court of Common Pleas, where you should be represented by an attorney.

#### **Protecting Yourself From Crime**

#### When you go out:

- Try to arrange to have a companion with you when walking.
- Plan your route in advance, and be sure to use well-lit streets if you must go at night.
- Walk on the curbside away from buildings where an assailant could conceal himself.
- Older women are often the victims of purse snatchings. Don't carry a purse if you can avoid it.
- Never carry or flash large sums of cash.
- If a friend takes you home or you take a taxi, ask the driver to wait until you are safely inside before leaving.
- Have your keys ready so you can get inside with a minimum of fuss.

#### **Health Services**

In addition to federal Medicare and Medicaid benefits, there are several state-funded progams that offer health services.

#### **State Health Centers**

A number of free services are available from these centers found in many locations around the state. Just a few of these services include blood pressure testing, individual counseling and selected immunizations.

Each center is staffed with professionnal public health nurses. In addition, doctors, nutritionists, physical therapists, social workers and other professionals are periodic visitors who specialize in preventive



health care. For a phone number, look in the phone book under "Pennsylvania, Commonwealth of," and locate the listing for Department of Health. Or you may contact your local Area Agency on Aging.

#### **Health Care in the Home**

If a doctor determines that you temporarily need nursing and home assistance services during illness or convalescence, Home-Health Services can help you. Such services include skilled nursing, therapeutic care (including speech, physical and occupational therapy), and medical social services. You also can get assistance in shopping, meal preparation, personal care and other household functions.

There may be a charge for some of these services, depending on your income. However, Medicare and Medical Assistance will cover a limited number of visits prescribed by a physician.

Contact your State Health Center or your Area Agency on Aging for more details.

#### **Drug and Alcohol Problems**

If you or a loved one has a problem, or you just need information on how to correctly use prescribed drugs, you can contact one of the local agencies in the state operated by the Bureau of Drug and Alcohol Programs, Department of Health.

Check your county phone listings, or contact:

# THE NATIONAL SUBSTANCE ABUSE HOTLINE 1-800-662-4357

#### **Mental Health/Mental Retardation**

Mental Health/Mental Retardation offices are found in every county. They can refer you to inpatient, outpatient, and partial hospitalization, residential emergency and rehabilitative services in or close to your community. If you are depressed, there are caring professionals on hand 24 hours a day to talk over your problems with you. Specialized care for older persons at the community level is available in some areas.

Contact your local Mental Health/Mental Retardation office under your county listings, or:

OFFICE OF MENTAL HEALTH & SUBSTANCE ABUSE SERVICES
Department of Public Welfare
P.O. Box 2675 • Harrisburg, PA 17105-2675
(717) 787-6443

INTELLECTUAL DISABILITIES
Department of Public Welfare
Harrisburg, PA 17120
(717) 265-7427

Toll Free: 1-888-565-9435 • 1-866-388-1114 TTY

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### Self-Improvement/ Leisure Activities

Every community has its own unique variety of leisure time activities for senior citizens. Contact your Area Agency on Aging to find out what is offered in your area.

Here are a couple that might be of interest.

#### **Adult Education**

Most public schools and many colleges and universities offer continuing education courses ranging from music to woodworking to philosophy – beginning and advanced. Some can be applied toward a degree. While there usually is a charge, there often are reduced rates for senior citizens. Contact your local school system or college admissions office.

#### **Elderhostel**

With this program you can spend a week or more during the summer on the campus of one of numerous participating colleges and universities in Pennsylvania and across the United States. Take one or more classes, join in all campus activities – all with people your own age. One low fee covers instruction, room and board. High school graduation is not required. Visit **www.roadscholar.org** to learn more.

## **Library Services**

Large-print books, recordings, talking books, bookmobiles, mail order delivery of materials and many special programs are available to older persons. Contact your local library or:

STATE LIBRARY OF PENNSYLVANIA
Library Development Division
607 South Dr. • Harrisburg, PA 17105-1601
(717) 787-8007

#### Libraries for the Blind & Physically Handicapped

Special libraries for the blind and physically handicapped make available reading materials recorded on records and cassette tapes, plus braille materials, talking book machines and attachments, cassette recorders and other special library services. Contact:

# LIBRARY FOR THE BLIND & PHYSICALLY HANDICAPPED FREE LIBRARY OF PHILADELPHIA

919 Walnut St. • Philadelphia, PA 19107 (215) 683-3213 • Toll Free: 1-800-222-1754 E-Mail: flpblind@freelibrary.org www.freelibrary.org/lbph

LIBRARY FOR THE BLIND & PHYSICALLY HANDICAPPED CARNEGIE LIBRARY OF PITTSBURGH 4724 Baum Blvd. • Pittsburgh, PA 15213-1389

(412) 687-2440Toll Free: 1-800-242-0586 E-Mail: lbph@carnegielibrary.org www.carnegielibrary.org/lbph

## Housing

There are a number of federal and state programs available to you as an individual or to organizations to help you fix up your home, find new housing or lower your rent through subsidies.

Contact your Area Agency on Aging, or your county or municipal public housing authority. (Look in the phone book under the name of your city or county for housing and/or redevelopment authority or agency.)

#### Weatherization

A state program will help you "weatherize" your house by caulking, weatherstripping, insulating, installing storm windows and improving furnace efficiency. If you meet certain income standards, services are available at no charge to both homeowners and renters (with permission of the landlord).

For the agency in your community, call your county assistance office or contact:

DEPARTMENT OF COMMUNITY & ECONOMIC DEVELOPMENT
Office of Community Services
Keystone Building
4th Floor • Harrisburg, PA 17120
(717) 787-1984
www.newpa.com

#### **Energy Assistance**

If you own a home or rent a residence and meet income requirements, you may be able to get help paying winter heating bills through the Low Income Home Energy Assistance Program established by the federal government.

LIHEAP is operated in Pennsylvania by the Department of Public Welfare, but it is not a welfare program and it is not a loan (you are not required to repay the money you receive). No lien is placed on your property, and you do not need to have a service termination notice.

Income limits and funding availability are determined annually. Check with the county assistance office for up-to-date information.

If you qualify, payment for your heating bill will be made either directly to the local public utility for credit to your account or to the head of your household if, for example, your heat is included in your rent. To apply for LIHEAP, make an appointment with or visit your local county assistance office. If you are homebound and cannot travel to the office, please call the office and a representative will take your application at your home.

#### **Emergency Energy Assistance**

If addition to qualifying for LIHEAP, a homeowner or renter may receive an emergency grant in any of the following situations:

- You have received a termination notice.
- You receive a LIHEAP grant but still are unable to meet the terms of a payment agreement.
- Your gas or electric service has been shut off.
- Your furnace needs to be repaired.

For emergency grant information, please call your local county assistance office.

#### **Energy Conservation**

If your energy bills seem to be high, here are some ways to keep them down:

- Close off rooms and heating to rooms that are not used often.
   Keep your heat in the rooms you use the most.
- Seal cracks and holes where air can leak through walls and ceilings, at basement foundations, around windows and doors and at attic entry ways. This can be done with low-cost materials like insulating foam, latex caulk and plastic sheeting.
- Close shades and curtains at night. In the daytime open them on windows that face south.
- Wrap the hot water pipes coming from the hot water heater.
- Set your water heater thermostat between 110 and 115 degrees.
   You can do this yourself if you have a gas or oil heater. Electric and tankless heaters may require professional help.
- Insulate your water heater.
- Close the damper in your fireplace. Much heat is lost up open chimneys.
- Fix leaky hot water faucets. A single leak can cost over \$100 a year.

- Have your heating unit checked to see if it is running properly and tuned up to operate more efficiently.
- · Change filters in your heating unit.

Although setting your thermostat back at night or when you're away from home can also lower your energy bills, be careful – you are more likely to get sick from being cold.