



RIDDLE VILLAGE KNOWS LIFECARE

RiddleVillage.org
 (610) 891-3700
 1048 West Baltimore Pike, Media, PA 19063

Facebook, Instagram, Twitter, YouTube icons
 Accessibility icons: wheelchair, hearing aid, vision, phone

Programs on the Main Line enrich lives of aging adults



By Nina McKay
 For MediaNews Group

Senior centers on the Main Line are disproving the stereotype of senior citizens as frail and inactive, offering a multitude of programs that promote healthy, active aging in place and community.

Each center offers a variety of programs aimed at enriching the lives of senior citizens, from free or low-cost lunches to exercise and art classes each week. Beyond remaining active for their own well being, members at each center also donate their time and energy to projects that serve the greater community.

According to the Director Elissa Berardi, New Horizons Senior Center is a progressive and inclusive senior center in Narberth. New Horizons seeks simultaneously to serve the needs of seniors in the community and to provide retirees with a sense of purpose through volunteer opportunities. At this center, the line between contributor and beneficiary is often nonexistent, with many members also serving as program volunteers.

“People say to us that New Horizons has transformed their lives, and that’s so powerful,” says Berardi, who has been the director of New Horizons for eight years.

Berardi explains that the philosophy of aging in place centers around the idea of provid-

ing senior citizens with services that will enable them to continue living healthily and safely in their own homes and apartments, giving people alternative options to the “long-term care continuum” of residential facilities, like nursing homes.

New Horizons provides a multitude of opportunities for its members, ranging from recreational activities and fitness classes to educational seminars and supportive services. Many of the programs are led by volunteers who have recently retired and want to turn their attention to passions they were not able to act on while they were working full time, like exercise instruction or jewelry making. Some members continue in their position as program volunteers even as they age - one exercise class is led by a woman who will soon turn 90 and has taught the class for over 12 years.

“We’re almost like family for those who don’t have any. Just to have someone who cares how you are and what’s happening with you.”

— Elissa Berardi

“It’s just part of the model of giving back and receiving, finding purpose and finding community,” says Berardi.

New Horizons members can also give back to seniors outside of their immediate community through participation in the New Horizons Glee Club, which performs for other seniors around the Delaware Valley.

New Horizons does not limit itself to the services it officially provides; rather, it seeks to assist its members with any issue they may encounter. It has a complete referral and information service for questions about temporary homecare and transportation, and staff will

LIVES » PAGE 2

Wayne Senior Center Fitness Center members Rita, Mary and Viji work out. SUBMITTED PHOTO

Riddle Village has stood the test of time. 25 years of caring for thousands of individuals who have called Riddle Village home or the place they love to work. 25 years of giving back to the surrounding community. 25 years of fiscal responsibility, resident satisfaction and stabilized occupancy. 25 years of doing what we do best ... Lifecare. That is why we can say without hesitation:

RIDDLE VILLAGE KNOWS LIFECARE



SENIOR LIFE

For older adults, it's not 'just the flu'

Brandpoint

"I'm not the same person. The person before just kind of took life for granted. And now I cherish every moment I have because I know it can be taken away very quickly."

Lisa Pellerin, a mother and a nurse, shared these words as she recounted an experience so devastating to her health that it changed her entire perspective on life. It wasn't cancer. It wasn't a heart attack.

It was the flu. Surprisingly, the flu is a

source of worry for only 8 percent of adults 50 years of age and older, according to a recent survey. And, even if they were to get the flu, the majority (80 percent) only saw themselves as being at average or below average risk for flu-related complications. For some, these misperceptions could be dangerous.

Adults 50 years of age and older are more likely than younger age groups to have a chronic illness, such as asthma or other lung disease, heart disease or diabetes. Flu can exacerbate

symptoms of these conditions and lead to serious complications, like pneumonia - or sometimes even death.

Flu and chronic health conditions

According to the CDC, about 70 percent of adults ages 50 to 64 have at least one chronic illness. Lisa is among this group, living with both asthma and diabetes. All it took was one day for the flu to land her in the hospital. "I just kept getting worse. I was in the hospital for three weeks. Everyone thought I was

going to die," she said. Lisa continues to struggle with shortness of breath and a persistent cough, but she's grateful to be alive.

After receiving a chronic obstructive pulmonary disease (COPD) diagnosis, Jim Piette still enjoyed fishing, hunting and woodworking - until he got the flu. "Now, I'm on oxygen 24/7," he said. "I can't do much without running out of air." After a year and a half, Jim still hasn't been able to resume all his usual activities.

Take the precaution: Get



The flu is a source of worry for only 8 percent of adults 50 years of age and older.

the shot

Vaccination is the best way to help protect people, including older adults, from the flu and help reduce the risk of flu-related hospitalization and death. That's why the American Lung Association created

the MyShot campaign in collaboration with Sanofi Pasteur. The campaign helps educate adults 50 years of age and older about the potential dangers of flu and the critical importance of getting a flu shot every year.

Lives

FROM PAGE 1

check in on members if they don't see them for a

while.

"We're almost like family for those who don't have any," says Berardi. "Just to have someone who cares how you are and what's happen-

ing with you."

PALM, the Center for Positive Aging in Lower Merion, is located in Ardmore and offers its members numerous opportunities to remain engaged in

the wider community.

The center has around 350 to 400 members ages 50 and up - the oldest person who regularly comes in for exercise and lunch is 104.

"We want to encourage individuals to make choices about saying active and involved in life," says Director Linda Collins.

Collins explains that PALM seeks to give its diverse members an opportunity to commit themselves to values like liberty, justice and equality. One way members can act on this mission is by engaging in different cultural celebrations. One June 19, the center celebrated the end of slavery with a Juneteenth party. The previous week, the members had the chance to attend a program on the end of Ramadan.

Collins also outlined the ample opportunities PALM members have to stay engaged with local politics and community service. Some members are involved in a program called Ardmore Initiative that examines affordable housing in Lower Merion Township. Rising real estate prices in the township are especially hard on people

who are living on a fixed income, including retired senior citizens.

The center also hosts community organizations that don't have meeting places of their own and organizes a monthly food pantry that is open both to members and to the outside community.

In addition, some members sing at area nursing homes in PALM's choir, the Merri Notes.

The array of community engagement activities one can find at PALM connects to the center's goal of increasing awareness about older adults in the community.

"It's been proved that senior centers with older adults that are exercising and socializing and things like that have reduced health care costs," Program Coordinator Katie Redmond explains. "I don't think people really know that."

Wayne Senior Center in Wayne also aims to keep the local senior population connected with the greater community. Wayne Senior Center has over 1,500 members who come in for ser-

vices throughout the year that are centered around healthy, active aging. Activities include living assistance, like support groups and an AARP driving course; enrichment activities, like art classes and a book club; educational classes, including those that focus on technology; healthy living programs, like free hearing screens and flu shots; and fitness offerings, like its state-of-the-art fitness center and personal training.

Redmond calls the center a "big family," and explains it's a "warm and welcoming place where anybody can come in for some friendship and laughter and to learn and get well."

This summer, Wayne Senior Center has teamed up with a group called Incredible Edible Radnor for a community service project. Incredible Edible Radnor has built four vegetable and herb planter boxes on the front of the Wayne Senior Center lawn, and any member of the senior center or of the greater community is welcome to garden, weed and harvest the vegetables and the herbs.

SURREY

The Leader in Senior Care

Services for Seniors



Health & Wellness Programs

Home Care

In-Home Services

House Cleaning

Transportation

DEVON

BROOMALL

HAVERTOWN

MEDIA

A non profit organization serving the community for 35 years.

610-647-9840 • www.surreyservices.org



Sipped tea with friends.
Rocked the baby to sleep.
Watched the seasons change.

Introducing Meadowood At Home.
Designed for active seniors, this all-inclusive program helps you live independently in the place that holds your most special memories: home

Learn more at an information session:
"Choosing Home? Choose Meadowood."

March 27, at 2 p.m. • April 4, at 10:30 a.m.

Space is limited, so please RSVP at **610.482.4096**.
Can't make it? For more information, please visit
MeadowoodAtHome.net.



MEADOWOOD

AT HOME

MEADOWOOD CAMPUS
3205 W. SKIPPACK PIKE, WORCESTER, PA 19490



Chester County's

Realistic Luxury Rental Community

Exclusively for Adults Over 55



★

1BR Move-In Special!

~ Open Floor Plans for 1BR Apartments & 1BRs with Dens

~ Kitchens w/ Granite & Cherry Cabinets

~ Washer Dryer in Every Unit & Economical Heating & Cooling

~ Controlled Access w/ 2 Elevators & Trash Chutes

~ Social Community of Residents & Management Sponsored Events

~ Activity Rooms on Each Floor & No Amenity or Entrance Fees

~ Peace of Mind, Secure, Cost Effective, Independent Senior Living

CONTACT INFORMATION

1015 Andrew Drive, West Chester, PA 19380
610-430-6900

Mon - Fri 9AM - 5PM • Sat & Sun 10AM - 4PM

www.HarrisonHillApts.com

SENIOR LIFE

Celebrating a Wonderful Life, Hannah Carlson turns 105!

By Vicki L. Kriczky, CMP
 Director of Marketing and Sales,
 Frederick Living

In 2018, historians marked the anniversary of the end of World War I. Frederick Living's oldest resident, Hannah Carlson, was born the year World War I started in 1914, before the United States was involved. She celebrates her 105th birthday in March and has seen many changes in society in her lifetime.

Hannah grew up on a farm in the Skippack area, along with two sisters and a brother. She rode a horse to school as a child with her sisters and the horse knew to return home after dropping them off at school and come along after them later in the day to take them home. She graduated from Collegeville High School and attended Pierce Business School in Philadelphia for two years.

Her first job was as an administrative assistant to a manager of a company in Betzwood (near King of Prussia) and later she became a claims man-

ager for an insurance company. While Hannah worked she also helped out both of her parents on the farm.

Hannah belonged to a women's club that enjoyed a fun weekend in a cabin along the Perkiomen Creek in the 1930's and on her first day there she met a nice young man named, Melvin Carlson, who was staying in a nearby cabin. The two dated and were married in 1939 and later they bought farm land near Collegeville. They were happily married for 71 years.

In addition to continuing to do office work and she also helped her husband. When they bought the land Melvin noticed that it had some fruit trees on it and they decided to expand the plantings into a full blown orchard composed of peach, pear and plum trees. Their orchard was well known in the area and people came to the farm regularly to purchase fresh fruit.

Along with fruit

trees they had a few cows, horses and two beagles who were like their children. Their land had a lovely wooded area on the edge of their property and they opened this area to church groups to come and do overnight camping. One of our other residents, Jean Buckwalter, remembers going camping there with her husband and other young couples.

Hannah belonged to Lower Providence Baptist Church, which itself dates back over 200 years. It was founded as part of the "Holy Experiment" of William Penn when Baptists from Wales settled in the township of Lower Providence. Later she and her husband attended Falkner Swamp United Church of Christ in Gilbertsville.

Hannah took piano lessons as a child and always loved to play. She played piano for the Sunday school program at the Baptist church and still plays the piano and enjoys a small keyboard that she keeps by her bed in her room.

Hannah and

Melvin came to Frederick Living in 1986 and lived at first in a Dogwood cottage. After Melvin died in 2000 she moved into an Oaktree apartment, then later moved into Magnolia House and now resides in our Cedarwood area. In addition to playing the piano, Hannah played the organ here for 25 years. She also played the organ at Montgomery County Geriatric Center (now called Parkhouse Nursing Center) for many years and was instrumental in starting a volunteer group there called the "Gray Ladies." Hannah did over 37 years of volunteer work after leaving her office job.

Hannah's other hobby is painting and her favorite thing to paint is birds. She displayed a painting in our recent resident art show and still attends our Monday art classes. Sometime after she first moved into a cottage at Frederick Living in 1986, Hannah was involved in the production of the monthly resident newsletter called "Connections," which is still produced by residents. The trees

and birds which still adorn the masthead of the resident newsletter were drawn by Hannah.

Along with her artwork and piano playing Hannah belonged to a women's group that communicated with older adults who were not able to leave their homes. She regularly sent about 275-300 letters and cards each month for many years until the postage increases made it too expensive to continue. They often included jokes and items of interest and she knows the folks who received these cards and letters really appreciated them.

Hannah hopes she can inspire others to send even a few each month, as people who can't get out due to health concerns really love getting mail. Some of her friends at Frederick also received her lovely handmade cards and treasure them.

Hannah shares her sweet smile and friendly personality daily with the staff and other residents here at Frederick Living and we couldn't wish a happy 105th birthday to a nicer person!

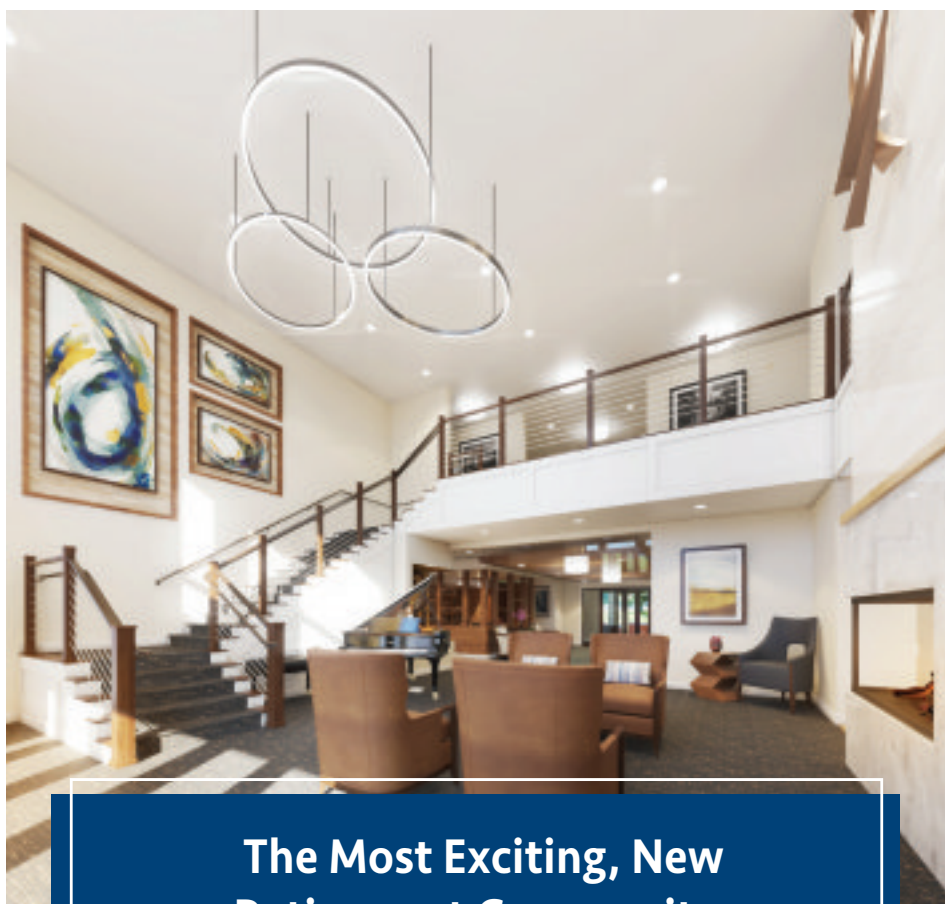


Hannah and Melvin Carlson



PHOTO BY JOCELYN CANFIELD
 Hannah Carlson plays the piano.

Hannah's other hobby is painting and her favorite thing to paint is birds.



The Most Exciting, New Retirement Community Is Coming Soon to the Main Line.

Brightview is bringing carefree, *resort-style living* - with *no large entrance fee* - to the Main Line.

Brightview Devon offers access to *shopping, culture, entertainment, and endless on-site opportunities* for a rewarding retirement.

Reserve your apartment now to enjoy exceptional savings.

Call Jackie or Megan to schedule your visit. 484.514.5261

BRIGHTVIEW SENIOR LIVING DEVON

Welcome Center: 105 Lancaster Avenue | Devon, PA 19333 | www.BrightviewDevon.com

Independent Living | Personal Care | Dementia Care

All-Star Lifts
 Lifts so You May Stay in Your Home

WE'RE LOCAL

NEW, USED & RENTALS

STRAIGHT STAIRGLIDES

CUSTOM STAIRGLIDES

WE BUY BACK

STRAIGHT STAIRGLIDES FOR 5 YEARS NEW & USED

ALL STAR LIFTS

\$300 Off Stair Lift New Equipment
 Not valid with any other discount or coupon.

Call Now For A FREE Home Evaluation

215-808-3298

www.allstarlifts.net

SENIOR LIFE

Costly Estate Planning Mistakes - Don't forget about those beneficiary designations

By James "Jim" Egbert
Egbert & Barnes, PC

A well-executed estate plan is a thing of beauty - but make sure you aren't neglecting some of the equally important parts of the process. Most people don't realize that a beneficiary designation - which you choose in a life insurance policy, retirement account, annuity or bank account - will supersede the Will. That beneficiary takes precedence over what the Will provides - and could in-

terfere with how assets are distributed after your passing.

Here's an example from a recent case I handled involving a client named Susan. Robert, her partner of more than 20 years, had passed away and she needed help with the paperwork. They were never married. Robert was estranged from his daughter from a previous marriage and had not talked to her or seen her in 20 years. Robert had made a Will that left everything to Susan and specifically dis-

inherited his daughter because they were estranged.

Susan contacted Robert's former employer and was shocked to find out that his daughter was still the beneficiary on Robert's retirement account. The representative for the company refused to talk to Susan since she was not the beneficiary. That money was supposed to help Susan pay her bills and maintain her home after Robert's passing. This discovery left Susan absolutely devastated. Worse yet, in reviewing Robert's old files, she stumbled on beneficiary

designation paperwork that was not completed and apparently never mailed in.

Since Robert still had some property in his name, we had to take the Will to the Register of Wills office to offer it for Probate - also known as the procedure by which a person, named as the executor, obtains court approval to act for the deceased person. As I reviewed the Will, I could immediately tell it came from the Internet and further was not properly signed. Since the Will was not properly signed, I had to locate the notary and the witnesses - an expensive investigation in both time and money. The tag dealer, whose employee notarized the Will, informed me the notary no longer worked there and her current whereabouts were unknown. The witnesses were similarly unavailable. Without their help, we could not successfully probate the Will without additional expense.

It gets worse. The internet Will included a default inheritance tax clause, which meant the estate was obligated to pay the taxes on the money left for Robert's daughter. That meant even less money for Susan. Bottom line: Not only does Robert's daughter get the money, but Susan is responsible for paying to the inheritance tax out of her share.

Although it's too late for Susan, we can all

Most people don't realize that a beneficiary designation - which you choose in a life insurance policy, retirement account, annuity or bank account - will supersede the Will.

learn from this very expensive mistake. Most importantly, remember that Wills should be executed with the utmost care and consideration. Sure, Robert saved the attorney's fees by doing the Will himself. But that wasn't worth the financial and emotional devastation to his longtime partner. Had Robert visited a competent estate planning attorney, he or she would have asked about beneficiary designations and would have addressed the tax consequences. All Wills are not alike, and an internet Will program will not ask the right questions. In Susan's case, Robert's Will stated that the estate was responsible for all inheritance taxes.

Just as importantly, pay attention to beneficiary designations. Regardless of what

you say in a Will, what is on the beneficiary designation form will control. Review the beneficiary designation each time you have a life-changing event to make sure the designation still fits the estate plan. Leaving money to an unintended beneficiary is wasteful, costly, and could lead to increased taxes.

Robert should have consulted with an attorney. The attorney's job is to listen to the client, zero in on the client's needs and offer suggestions. I am willing to bet the Internet program did not ask Robert questions about if his beneficiary designations, did no inheritance tax planning, and didn't advise him of the consequences of not getting them in line with his estate plan.

You have spent your life saving money. It would be a shame to waste it or give it to the wrong person by ignoring beneficiary designations or using an internet or form Will. When the consequences of harm are great, you cannot be too careful.

James "Jim" Egbert is an estate planning attorney and a member of the National Academy of Elder Law Attorneys. He is the founder of Egbert & Barnes, PC, a Willow Grove law firm that devotes its skills to helping families with their estate planning needs. Jim can be reached at jegbert@egbertbarnes.com or (215) 886-6600.

O·W·M
LAW

O'Donnell, Weiss & Mattei, P.C.

Your Elder Law Team

Kathleen Martin, Rebecca Hobbs



**Elder Law - Long Term Care Planning
Including Medicare & Medicaid, Protection of Seniors,
Housing Issues, Veterans' Assistance,
Social Security Disability, Estates & Estate Planning,
Guardianships & Special Needs Planning**

Your Life. Your Business. Your Law Firm.

Attorneys:

John A. Koury, Jr.
Richard D. Linderman
David S. Kaplan
Henry T. Zale
David A. Megay
Gary L. Stein
Kathleen M. Martin, CELA*
James C. Kovaleski
Joseph K. Koury
Victoria S. Hollister
Michael B. Murray, Jr.
Rebecca A. Hobbs, CELA*
Melissa A. Iacobucci

With Offices at:

41 E. High Street
Pottstown, PA 19464
610-323-2800

—and—

347 Bridge Street
Suite 200
Phoenixville, PA 19460
610-917-9347

*Certified as an Elder Law Attorney by the National Elder Law Foundation as authorized by the Pennsylvania Supreme Court



Email: info@owmlaw.com
www.owmlaw.com



What's New with Medicare Advantage in 2019?

Wednesday, March 20 • 11 am

Presenter: Angelica Grace,



to RSVP please call 484-436-2603

35 Old Lancaster Road, Bala Cynwyd, PA 19004



THE GIFT OF PRE-PLANNING IS THE TRUEST ACT OF KINDNESS
CONTACT OUR CARE TEAM TODAY FOR FUNERAL AND CEMETERY ARRANGEMENTS



WEST LAUREL HILL

610.668.9900
WWW.WESTLAURELHILL.COM
225 BELMONT AVENUE | BALA CYNWYD, PA 19004
WILLIAM A. SICKEL, F.D., SUPERVISOR, WEST LAUREL HILL FUNERAL HOME, INC.

OUR CEMETERY SERVES ALL FUNERAL HOMES AND OUR FUNERAL HOME SERVES ALL CEMETERIES

SENIOR LIFE

6 tips for making the most of your Medicare plan

brandpoint

If you consider yourself a savvy consumer who likes to make sure you're getting the most value for your money, have you stopped to consider whether you're applying those same prudent practices to your Medicare benefits?

Maximizing those benefits can help with more than just saving money. It could help improve your health as well.

Here are six tips to help ensure you get the most out of your Medicare coverage this year.

1) Learn the difference between Original Medicare and Medicare Advantage. More than 63 million Americans made Medicare coverage decisions last fall. Some opted for Original Medicare, but one in three chose Medicare Advantage, which combines Medicare Parts A and B. Many Medicare Advantage plans also offer prescription drug coverage and valuable extras, like dental, hearing and vision care. Understanding those additional benefits and features can help you make the most of your plan.

2) Review what your policy covers - and use those benefits. You can usually find coverage and benefits information on your insurer's website or in plan documents sent through the mail. Extra benefits and features included in many Medicare Advantage plans cover dental exams and cleanings, hearing and vision exams, and fitness benefits.

For example, UnitedHealthcare Medicare Advantage plans provide access to Renew Active, which features a gym



BRANDPOINT

Maximizing Medicare benefits can help with more than just saving money. It could help improve your health as well.

membership, one-on-one fitness consultation, group fitness classes, online brain games and more.

Nearly 300,000 members also have access to an activity tracker to help them achieve health and wellness goals. Eligible members also receive credits each quarter to buy approved over-the-counter (OTC) health products like vitamins and supplements, pain relievers, first aid items and more. Check your plan documents for information.

3) Stay in-network as much as possible. Most Medicare Advantage plans work with a network of doctors and hospitals to coordinate their members' care. Plans negotiate lower rates with the doctors and hospitals in their network, which

means members pay a lower cost when they access care.

UnitedHealthcare plans make it easier for members to get care as quickly as possible from its large network of health care professionals. The customer service team will even help members find a specialist and schedule an appointment for them.

Some Medicare Advantage plans offer out-of-network coverage, typically at a higher cost. So staying in-network is one of the best things you can do to help manage your health care costs.

4) Take advantage of preventive care benefits. Original Medicare offers all beneficiaries an Annual Wellness Visit. Some preventive screenings, like mammograms and colo-

noscopies, are also included. These services can help catch health problems early, when they're usually easier to treat. Your Annual Wellness Visit is a good opportunity to sit down with your doctor and develop a plan to help you achieve your best health in the year ahead.

A Medicare Advantage plan from UnitedHealthcare will even bring preventive care into your own living room through the HouseCalls program. The program helps make it easier for members to get important information about their medications and communicate with health providers about how their care fits with their health needs and budget.

Tip 5: Plan yearly ex-

penses with the out-of-pocket maximum in mind. Medicare costs can vary widely for individuals based on their situation and type of coverage.

Original Medicare generally covers 80 percent of a person's Part A and Part B expenses, which include services such as doctor visits, hospital stays and lab tests. The individual is responsible for the other 20 percent, with no annual limit on out-of-pocket costs.

Medicare Advantage plans offer predictable copays and cap your annual out-of-pocket expenses. Once you reach the out-of-pocket max set by your plan, all additional costs for Medicare-covered services for the rest of the year are covered at 100 percent.

6) Save money on prescription drugs. Prescription drug coverage isn't included with Original Medicare (Parts A and B). Some people opt to enroll in a stand-alone Part D plan, but many choose a Medicare Advantage plan, which often includes prescription coverage.

Using home delivery pharmacy benefits can be one way to save money - not to mention trips to the pharmacy. With some home delivery pharmacies, you can order a three-month supply of medication for a lower cost than you would pay if you got the same supply at a local drug store.

If you prefer to use a retail pharmacy, check whether your plan has a preferred pharmacy network, which can mean a lower copay. Switching to an alternative drug can be another way to save money. Ask your doctor if there's a generic drug or one on a lower tier of your plan's formulary (the list of covered drugs) that could work just as well for you.

The bottom line

Following these tips to get the most out of your Medicare plan could be doubly rewarding - more money in your wallet and better health to help you live your best life.

To learn more, visit <http://www.advantageuhc.com/>.

Plans are insured through UnitedHealthcare Insurance Company or one of its affiliated companies. For Medicare Advantage and Prescription Drug Plans: A Medicare Advantage organization with a Medicare contract and a Medicare-approved Part D sponsor. Enrollment in these plans depends on the plan's contract renewal with Medicare.

50 Years
Ambassadors
AMERICA'S BIG BAND

FREE CONCERT!

The GREATEST Generation

Rustin High School Auditorium
West Chester, PA
March 13, 2019
7:00 pm

Tickets

ArmyFieldBand.com/tickets
484.266.4300 x 4353



SENIOR LIFE

Social Security Matters

By Russell Gloor
AMAC Certified Social Security Advisor

Association of Mature American Citizens

Ask Rusty - Confused about enrolling in Medicare and Social Security

Dear Rusty: I will be 64 years old in 2019 and thinking about Social Security. My full retirement age is 66 and 2 months, and I'm trying to figure out the best way to get the most out of my retirement. I have a lot of questions, but just need to know the right direction to go. I've been told by family members that I have

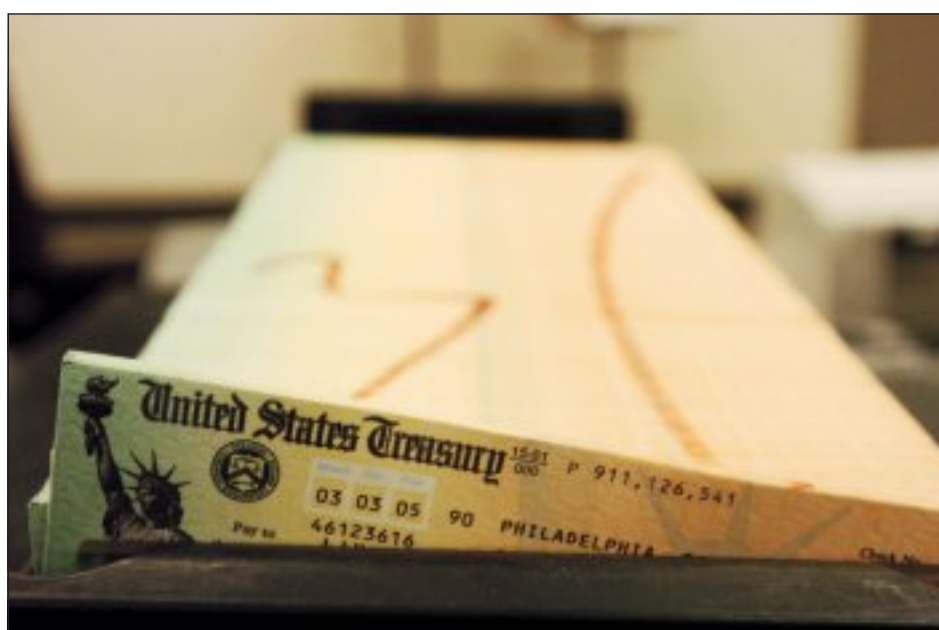
to sign up for Medicare by the age of 65 even though I can't get full benefits from social security until I am 66 and 2 months. I don't understand exactly how that works. Do I have to pay out of pocket for Medicare until my Social Security starts? Can my wife get benefits from me? Thanks in advance. Signed: Confused

Dear Confused: Medicare and Social Security are two independent benefit programs, even though you enroll in Medicare through Social Security. You do not need to enroll in both at the same time. You can wait until you reach your full retirement age, or up to age 70, to take your Social Security

benefits, but age 65 is when you should enroll in Medicare for your healthcare coverage. You have a 7-month window to do that, starting 3 months before the month you turn 65 and ending 3 months after the month you turn 65.

If you have other "creditable" healthcare coverage from your or your spouse's employer, you can decline enrolling in Medicare Part B (coverage for doctors and other outpatient services) and thus avoid the Part B premium. Medicare Part A is free because you are also eligible for Social Security (but you don't need to claim SS to get Medicare Part A).

If you do not have



In this Feb. 11, 2005, file photo, trays of printed Social Security checks wait to be mailed from the U.S. Treasury's Financial Management services facility in Philadelphia.

other creditable healthcare coverage, you should enroll in both Medicare Part A and B at age 65 and, at that time, make arrangements with Medicare to pay the premium directly (2019 base premium is \$135.50/month), which can be done three different ways: You can set up an automatic payment from your bank, you can complete a form requesting Medicare to automatically debit your bank account on the 20th of each month, or you can be billed directly and pay by check, money order or credit card in three month increments using coupons they will provide. By enrolling in Medicare at age 65 you avoid any potential late enrollment penalty if you enroll later.

You can enroll in Medicare either online at www.ssa.gov, or by contacting your local Social Security office directly (find it at www.ssa.gov/locator). Then later, after you claim your Social Security benefits, Social Security will automatically deduct your Medicare Part B premium directly

from your Social Security payment. At age 65, you should also seek creditable prescription drug coverage (known as Medicare Part D), because if you don't take a Part D plan within your initial enrollment period you'll be subject to a late enrollment penalty if you take a Part D plan later.

As for your wife getting benefits from you, I'm not clear if you're referring to Medicare benefits or Social Security benefits. If your wife isn't eligible for Medicare on her own (doesn't have enough Social Security credits) she can enroll on your record when she turns 65. If you are referring to your wife getting Social Security spousal benefits from you, she may be able to when you have started to collect your own benefit, if she is at least 62 and if any benefit she is due on her own is smaller than she is eligible for as your spouse.

This article is intended for information purposes only and does not represent legal or financial guidance. It

presents the opinions and interpretations of the AMAC Foundation's staff, trained and accredited by the National Social Security Association (NSSA). NSSA and the AMAC Foundation and its staff are not affiliated with or endorsed by the Social Security Administration or any other governmental entity. To submit a question, visit our website (amacfoundation.org) or email us at ssadvisor@amacfoundation.org. The Association of Mature American Citizens [AMAC] (<https://www.amac.us>) is a vibrant, vital senior advocacy organization that takes its marching orders from its members. We act and speak on their behalf, protecting their interests and offering a practical insight on how to best solve the problems they face today. Live long and make a difference by joining us today at <https://amac.us/join-amac>.

Discover The Grove.
And rediscover yourself.

Be our guest at:

"Discover Your New Home,"
an information session on
Wednesday, March 20, at 2 p.m.

Come discover open-plan, maintenance-free residences with corner views, patios and balconies, inside garages and much more.

Please also join us for our
Dine & Discover luncheons.

Learn about life at Meadowood, including our 60+ clubs and groups, wellness programs, two indoor pools and an open-air patio fitness area.

Thursday, March 21, and Thursday, April 11 – both at 11 a.m.

Space is limited, so RSVP at **610.482.4252** or online at **DiscoverMeadowood.net**.

Location: Meadowood campus
3205 W. Skippack Pike Worcester, PA 19490

THE GROVE AT
MEADOWOOD
SENIOR LIVING



You're Part of a Growing Family

Surrounded by friendly neighbors and staff here to help, you are never alone. There are so many activities to share, your days could feel like an extended vacation with family and friends. Hosting dinner at your house? We can take care of the preparations so you can relax and make memories. Want to invite company for good conversation over lunch? You'll have plenty of friends who have interesting stories to share. In a close-knit community like Masonic Village, all the comforts of home are here waiting for you.

Your family is about to get a whole lot bigger, here at Masonic Village!

► **Enjoy Life Your Way**
and let us take care of the rest.

CALL TODAY TO SCHEDULE A PERSONAL TOUR
484-535-3810

FOLLOW US
www.masonicvillages.org/events

801 Ridge Pike, Lafayette Hill, PA | masonicvillages.org | Open for everyone.

Complete Care Services in Your Home

OUR PERSONALIZED CARE YOUR PEACE OF MIND

Assistance with all the activities in your daily life, meeting the highest expectations of residents on the Main Line since 1991

Waverly Care Associates
A Waverly Height's Company

Voted the Best, 2 yrs. in a row

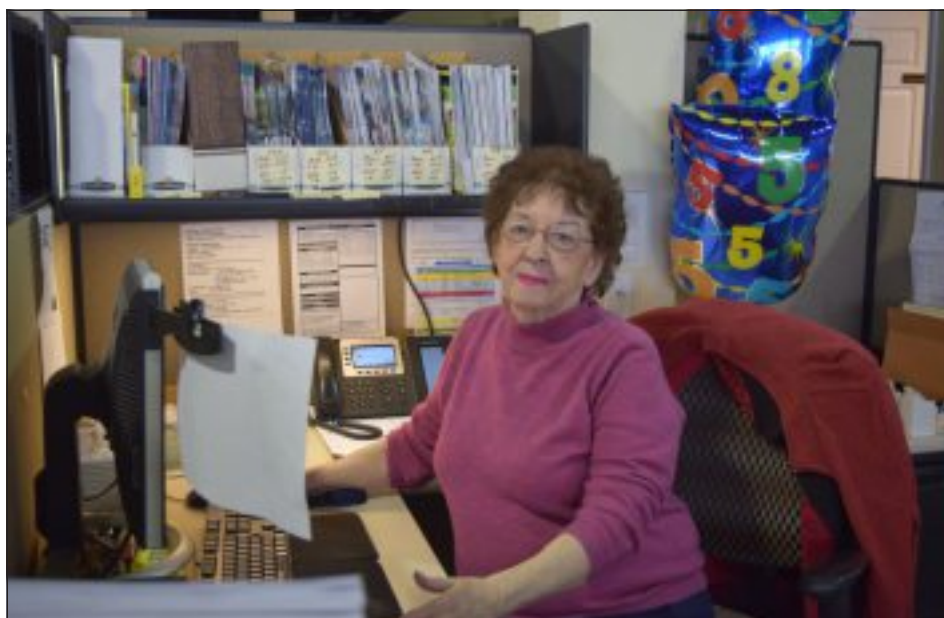
610-645-8627
www.WaverlyCare.com

Providing You Peace of Mind... Is Our Pleasure!

- Truly Personal Care Customized to Individual Needs
- Assistance with all the Activities of Daily Living
- Discretionary, Trustworthy, Experienced
- Providers Will Exceed Clients' Expectations
- Lowest employee turnover in Home Care
- Serving Main Line Residents Since 1991

Experience the Waverly Difference, Call Today!

SENIOR LIFE



MARIAN DENNIS — MEDIANEWS GROUP

Patricia Plumley, who recently celebrated her 85th birthday, has no intentions of slowing down at the job she's held for 17 years. Plumley took the job at Great Valley Publishing after she had officially "retired" in her 60s.

No plans to retire just yet

Worker celebrates 85th birthday, 17th year with company

By Marian Dennis
 mdennis@21st-centurymedia.com
 @MarianDennis1 on Twitter

EAST VINCENT » Ask anyone what they most look forward to when they're 65 and they'll probably tell you retirement.

Ask that same question when they're 85 and they probably still won't tell you they look forward to working.

It's a different story for Patricia Plumley, who recently celebrated her 85th birthday and her 17th year as an administrative assistant with Great Valley Publishing in East Vincent.

"She does customer service, she's front reception, she handles phone calls. Anything we need in the department, she's there," said Great Valley Publishing's CEO Mara Honicker.

Plumley said she has worked nearly her entire life and that she had several jobs over the course of her career. Plumley first worked at a manufacturing job for a couple years before leaving in 1961 to have a child. When she was un-

able to return to work, she found another job at Jones Motor where she worked for 24½ years before leaving to work for General Electric at the age of 52.

"It was a great place to work for. I was in technical documentation and received the pride award, a professional recognition for individual dedication and excellence," said Plumley.

Plumley took the job at Great Valley Publishing after her "retirement" in her 60s. A widow since 1992, Plumley said she became bored with being at home by herself so she went looking for part time work.

It wasn't long before she landed her job at the publishing business on Aug. 8, 2002, after she was told they weren't even hiring.

"I looked at this place and I thought, 'I wonder what they do here.' I opened the door, I walked in and Mara was walking past the door and I said, 'I would like to know if you're hiring.' And she said no and I said 'Perhaps I can leave my resume here,' and handed it to her. I got a call that afternoon

and got asked to come in for interview," said Plumley.

Plumley also has a history of exceeding expectations at her jobs. Not only did she receive an award for her work at General Electric, but she also won employee of the year during her very first year at Great Valley Publishing.

"I think all of us women here strive to be her. I do, personally," said Honicker. "She is probably the most dedicated employee we have. She has amazing work ethic, she's so pleasant to work with every day. I want to be 85 years old and still going strong. She's a machine."

When asked what keeps her going at work, Plumley said simply that the pleasant work environment, the closeness to her home and the opportunity to get up each day with somewhere to go is why she still works every day.

"It's close to home, it's interesting, it's very diversified and everyone treats me nicely," said Plumley. "I feel very fortunate to still be working."



Gladwyne, PA • 610.645.8764
 www.waverlyheightsltd.org

Imagine a lifestyle better than the one you have now. It's waiting for you at Waverly Heights.



610.645.8764

www.waverlyheightsltd.org

Waverly Heights is a not for profit lifecare community, serving seniors for over 30 years.

Manicured gardens, rolling hills and convenience to cultural and entertaining excursions await you along with the camaraderie of newfound friends.



The Meadows
 AT
SHANNONDELL
 PERSONAL CARE
 MEMORY CARE



OPEN TO ALL



NEW RESIDENCES



AFFORDABLE PLANS

A new choice in living assistance is now your best choice

With **new residences at The Meadows now open to non-residents of Shannondell**, your family's new choice in quality living assistance and memory care is now your best choice. Residents enjoy engaging activities, social occasions and chef-prepared meals shared with good friends in a comfortable setting. Highly trained staff personalize care for every resident. As such, families see improvements in emotional, physical and spiritual health – providing peace of mind and smiles all around.

6000 SHANNONDELL DRIVE, AUDUBON, PA 19403



Visit meadowsatshannondell.com or call 610.908.3800 today!

SENIOR LIFE

Do I need an elder law attorney to apply for Medicaid?

By **Rebecca A. Hobbs, Esquire,**
CELA

Per the Genworth 2018 Cost of Care Survey, the median cost of nursing home care in the Greater Philadelphia Area is as much as \$12,167 per month[1]. With the staggering monthly cost of skilled nursing home care, many seniors that require nursing home care rely on Medicaid. Medicaid is a joint federal-state program that provides health coverage to individuals that are low-income or medically needy.

Filing an application for Medicaid for nursing home benefits is complex, and in most cases filing an application on your own is not a good idea. Medicaid has strict income and asset eligibility rules, and not

knowing these rules can be financially catastrophic. Below is a list of 10 reasons why you need an Elder Law Attorney to file a Medicaid Application:

With all new Medicaid clients, we conduct an initial review of current assets and income and develop a plan to best protect assets and to accelerate Medicaid eligibility. We evaluate each client on a case-by-case basis and develop an individualized plan based on that client's needs;

We assist with the ancillary documents that must be filed, such as the Resource Assessment for Community Spouses. We also work with the Nursing Home to make sure the proper medical evaluations are completed;

We assist you with the spend-down, advising you

on allowable expenses and exempt assets;

The Department of Human Services (DHS) requires five years of financial records and documents. We assist you in gathering the necessary documents and organizing the documents. We know what documentation is needed, and we make sure the application is complete;

We complete the Medical Assistance Application on your behalf and file the application with all required documentation;

We conduct a full application review and audit before filing. We review all bank statements and supporting information. We know what caseworkers for DHS are likely to question, and we answer their questions before they are asked. This helps to make sure your ap-

plication gets approved as quickly as possible;

While your application is pending, and before you actually receive Medicaid approval, you will be required to pay a monthly income payment to the nursing home called a "patient pay liability." We will help you accurately calculate this. We will also assist you in calculating the spousal allowance, which is the monthly amount of income the Community Spouse is entitled to;

In the event of a Medicaid denial, we can advocate for you and file an Appeal and Request for a Fair Hearing. This includes representing you at the hearing. This is important as the deadlines are strict, if the appeal is not properly and timely filed you could lose retroactive coverage and need to start the application all over again;

When the application is

approved, we review the approval and make sure that the approval contains the properly calculated patient pay liability, the correct spousal allowance, and the right start date; and

We can continue to advise you with ongoing questions that may arise, as well as assist you with the annual redetermination application.

OWM Elder Law Attorneys provide assistance with Medicaid applications as part of our services. We represent clients for Medicaid Applications in Chester County, Bucks County, Montgomery County, Berks County, and Delaware County. Having an experienced Elder Law Attorney represent you for a Medicaid Application has several advantages, including expert advice on how best to qualify for benefits as early as possible and experience in dealing with difficult el-

igibility issues.

One concern many have with hiring an Elder Law Attorney is the cost of the service, where a lay service may not have a fee or have a lower fee. However, given the high cost of nursing homes, if we can assist you to accelerate eligibility by even one month that will generally cover the fee. In addition, legal fees are typically paid with funds that would otherwise be paid to the nursing home, therefore the funds will have to be spent in any event, whether for nursing home or for legal fees.

Contact OWM Elder Law Attorneys today to schedule your consultation at (610) 323-2800.

[1] <https://www.genworth.com/aging-and-you/finances/cost-of-care.html>

Wayne Senior Center YOUR CENTER FOR *friendship*

WSC

FITNESS

community

vitality

JOIN in the FUN

108 Station Road, Wayne, PA 19087 | 610.688.6246 | wayneseniorcenter.com
 @wayneseniorcenter | @wayneseniorcenter

SENIOR LIFE

Kyffin Grove Senior Living Community Offers Free Screening of "My Million Dollar Mom" and Q&A Session on March 6

NORTH WALES, Pa. – Kyffin Grove, a SageLife senior living community, is offering a free screening of the 30-minute film, "My Million Dollar Mom," based upon a book written by Montgomery County resident Ross Schriftman.

The movie details the difficult decisions Schriftman had to make when his aging mother's health started failing due to Alzheimer's disease. The movie will be followed by a question-and-answer session about caregiving with Schriftman and Kyffin Grove representatives. Light hors d'oeuvres will be served.

The event will be held on Wednesday, March 6 from 3:30 to 5 p.m. at the community, which is located at 1419 Horsham Road in

North Wales. The event is free and open to the public. Reservations are required and can be made by calling 267-460-8100 or by emailing Kyffin.communirelations@sagelife.com by March 5.

Since 1975, Schriftman has been an insurance representative in Montgomery County. When his mother Shirley's health began to fail due to Alzheimer's disease, he had to decide between pursuing his life's dream to run for Congress and his desire to honor his mother's wishes to remain in her home and be cared for by him. The film is an uplifting true story of a lifetime of sacrifice and caring between a mother and her son.

About SageLife

Living to the power of you.

In addition to Kyffin Grove, SageLife operates two other independent and supportive senior living communities in Pennsylvania: Daylesford Crossing in Paoli and Plush Mills in Wallingford, as well as a community in Towson, Md. A fourth Pennsylvania community, Echo Lake, is scheduled to open in Malvern in early 2019. SageLife is the new definition of senior living, rooted in a dedication to building communities that empower people to age successfully. Find out more about Kyffin Grove at www.KyffinGrove.com and SageLife at www.SageLife.com.

THE LANDING OF COLLEGEVILLE

Senior Living Apartments with personal care and memory care services provided with a *Whole Lotta Heart*

It's hard to make the decision to move to a senior living community.

Right from your first visit we are here to help guide you through the process of choosing a new home. Whether you need a little assistance or a lot, our sun-lit apartments, all day dining options and vibrant activity programs will leave you wondering why you waited so long!

Stop in Today for a visit 484-854-1600

www.TheLandingofCollegeville.com

1421 South Collegeville Rd Collegeville PA 19426

LEISURECARE
Five-Star Fun

STUDIO/ 1-BR LIVING OPPORTUNITIES AT FOULKWAYS

LIFE, on a Scale of You.

Foulkeways AT GWYNEDD

Foulkeways offers exceptional surroundings, a creative culture, and innovative services for retirement living. *Foulkeways Life Plan Community, Life on a scale of You.*

215-283-7010 | foulkeways.org
1120 Meetinghouse Rd, Gwynedd, PA 19436

COMPLIMENTARY LUNCH WITH TOUR

SENIOR LIFE

Gratitude as a Path to Well-Being

By Pamela Leland, PhD
Executive Director, The Hickman

Here at The Hickman, we begin our weekly staff meetings with a time to express gratitude. The topics that people cover can vary widely – from appreciation for a co-worker to a work project that has gone well to a fun weekend event to good news on a medical test. There are no rules about what one can be grateful for. It is simply our, maybe meager, attempt to cultivate a sense of gratitude in ourselves and in us as a work team.

I wish that I could say that we always find it easy to express gratitude. Some weeks there is more silence than words. Some weeks we have to remind one another that we all have much to be grateful for. Some weeks,

feelings of cynicism seem to over-shadow the gratitude that others have expressed. But we press on ... largely because I am convinced by my own experience that gratitude fosters greater well-being.

And I've got science that proves it.

While Positive Psychology as a modern field of study has more recently furthered research on gratitude, the idea that gratitude plays an integral role in health and well-being is nothing new. Robert Emmons, a professor of psychology at UC-Davis and a national expert on gratitude, notes that throughout history philosophers and religious leaders have identified the many benefits of gratitude and, thus, encouraged others to embrace it as a virtue.

There is now a growing

body of research that demonstrates the positive benefits of gratitude. For example, gratitude is linked to stronger and more positive relationships. Whether couples in a committed relationship or colleagues at work, expressing gratitude for the other person resulted in more positive feelings for the other person and more motivation to invest in the relationship.

Grateful people tend to be more optimistic – a characteristic that not only has been proven to boost the immune system, but has been shown to result in better health outcomes in people who had surgery.

Feelings of gratitude are also linked to our ability to manage stress. It is commonly acknowledged that stress, poorly managed, can have significant nega-

tive health consequences, including heart disease and cancer. Evidence suggests that feelings of gratitude have a significant positive influence in helping people cope with day-to-day problems and, therefore, limit the amount of stress that is carried around, whether consciously or unconsciously.

Finally research has demonstrated that someone's level of gratitude is correlated to the degree to which he or she engages in more positive health behaviors. These behaviors, e.g., exercise, a healthy diet and preventive healthcare, are linked to more beneficial health status overall.

Gratitude is not an innate quality. In today's culture of sarcasm and cynicism, we sometimes have to search

for, and grab hold of, gratitude and optimism. The good news is that we can cultivate it more deeply in ourselves. Here are some ideas that have proven effective:

Make a list of those things you are grateful for – whatever that might be. In other words, count your blessings! Review the list regularly. Add to it.

Practice more positive self-talk. Be intentionally optimistic – even in a negative situation. Take something negative and look for the possibilities for growth and unintended benefits.

Keep a gratitude journal. Emmons' research found that those who kept a gratitude journal at least weekly had fewer physical problems, felt better about their lives and had more optimism about the future.

Write a thank you note to

someone... expressing your appreciation for something specific they might have done for you or simply expressing gratitude for their friendship.

Positive Psychology blogger and life coach Amit Amin reviewed relevant research and identified 31 unique benefits of gratitude. These benefits occur across five dimensions of Well-Being – emotional, social, physical, career and spiritual. The ultimate benefit, however, is happiness. A deeper sense of gratitude leads to a greater sense of happiness and well-being. This is a powerful message at any age ... and an invitation to us all.

Promoting Senior Wellness is provided by The Hickman, a Quaker-affiliated licensed personal care home in West Chester.

SENIOR LIFE

6 nutrition trends and fads explained

(BPT) - The expanded variety of health and wellness options available today can be confusing for consumers who are trying to learn all they can to make the most informed, healthy choices for themselves and their families.

Below, Dr. Nicole Avena, assistant professor of neuroscience at Mount Sinai School of Medicine and visiting professor of health psychology at Princeton University, explains six popular nutrition trends including sustainable snacks, new plant-based milks, prebiotics and probiotics and the latest on gummy supplements vs. traditional vitamins:

1. When it comes to a caffeine buzz, choose matcha over coffee. A premium green tea powder from Japan, matcha is used for drinking as tea or as an ingredient in recipes. While coffee and matcha have about the same amount of caffeine, matcha packs lots of great antioxidants. Check the label to make sure it has been tested for heavy metals, as some matcha can contain lead from the soil where it was grown.

2. Shelf-stable probiotics have some advantages over refrigerated. Only two strains of probiotics are shelf-stable, whereas different and diverse strains can be present in refrigerated probiotics. But, shelf-stable probiotics have the advantage that they can be used in other food products, like granolas, butter, soups, etc. Just don't mess with the packaging or open blister packs until you want to use them, as they are packed for preservation. Dead probiotics won't harm you, but they don't have any health benefits either. Remember there are different probiotic strains for different issues: i.e., you don't want to take a digestive or immunity probiotic for vaginal health issues. Instead, try Pro-B as it contains two strains of lactobacilli, which are optimal to promote vaginal health.

3. Algae oil trumps fish oil and olive oil. Algae oil is vegetarian and a source of omega-3s and DHA (good fats to support brain health). Algae oil is safe to use in pregnancy (when eating too much fish can be harmful because of mercury) and is heart healthy (studies show it lowers cholesterol and triglycerides). It also has more monounsaturated fat than olive oil.

4. Cow's milk is healthier than almond milk. Despite its popularity, almond milk often has less than 2 percent actual almonds in it, has a lot of added sugar, and is not necessarily better for the environment because it takes five liters of water to grow one almond.

5. 1000 mcg's of Folate with vitamin D and calcium is essential in a prenatal vitamin. The nutrients in your prenatal vitamins are crucial

pre- and post-partum, especially if you are breastfeeding.

6.

Gummy vitamins are just as effective as pills and chewables. The best way to get needed nutrients is through food, but, people don't always have eating habits that provide them with all the nutrition they need. Others have deficiencies that diet alone can't resolve. Supplements can fill the gap, but people are more likely to take their supplements regularly if they taste good and they're convenient. Pills require a liquid to take them with, they're not tasty and sometimes leave an unpleasant aftertaste! Gummies can be a good option, and clinical tests show that their absorption is equivalent or better than traditional vitamin pills. Vitafun offers more than 30 types of gummy vitamins, with no artificial flavors, high fructose corn syrup, gluten or dairy.

Nicole Avena, Ph.D., is a research neuroscientist and pioneer in the field of food and nutrition. She is also the author of What to Eat When You're Pregnant.






The Best of Everything!
At Artman and The Becoming Center.

While Mom is getting the best support and social activities with Artman's Personal Care team, I am able to enjoy the many wonderful amenities and programs on the same campus with The Becoming Center team.

This incredible convenience provides the opportunity for wonderful visits with Mom and complete peace of mind, while also helping me to maintain my own health and fitness.

It's simply the best of everything!

For more information about Artman and The Becoming Center, please call 1-877-711-3064 or go to Artman.org/Best



250 N. Bethlehem Pike
Ambler, PA 19002
215-643-6333
www.Artman.org



215-283-2404
www.BecomingCenter.org

SENIOR LIFE

Do You Get These Essential Nutrients That Help Senior Adults Stay Healthy?

By Anthony Byers
For The Becoming Center

Health and nutrition are important at every stage of life, but as we age our bodies change as well as our needed nutrients. Regardless of the changes our bodies experience, whether it's a



decrease in energy, or loss of hearing, a desire to live well remains the same through every phase of life, especially our later years. This is why understanding the proper nutrition for older adults is crucial to living happily and healthfully.

How Our Body Changes with Age and its Effect on our Nutrition

While many of the changes our bodies experience with age are out of our control, they can often cause us to adopt poor nutritional habits, or vice versa. Here are the major changes that impact nutrition for older adults.

Changes to Our Senses

- Loss of hearing, smell, and/or taste

For many older adults a loss of hearing, smell, or taste is common, which can ultimately affect the way we eat. For example, changes in taste can make it increasingly difficult to find food that tastes good, which potentially results in under-eating. Perceptual changes, while not detrimental to our overall health, can be a common cause of inadequate nutrition for older adults.

Physiological Changes

- Organ function

As we age, our organs age with us. The organs that most commonly experience a loss of function with age are our kidneys, heart, and lungs. This is due to the progressive alteration of cells and connective tissues that occur in later years of life.

- Loss of energy

Research shows that energy expenditure, or the amount of energy someone needs to carry out a physical function, decreases with age. This means that as we age, the amount of energy we have to burn calories drops. In fact, studies show

that the decline in energy expenditure is especially rapid after age 40 for men, and after age 50 for women.

Recommended Foods and Nutrients for Older Adults

The way our bodies change with age clearly impacts our health and behavior. And when it comes to nutrition for older adults, it's not always a matter of neglect but a simple unawareness of the nutrients we need to keep our bodies healthy.

The U.S. Department of Agriculture (USDA), in their nutritional advisory program "Food Patterns," recommends that adults over the age of 50 should be conscious of their caloric intake while eating the right amount of foods from five various food groups: whole grains, vegetables, fruits, lean protein, and healthy oils.

How many calories should I eat?

Depending on your gender, age, and activity level your amount of daily recommended calories will vary. The following are general recommendations for Americans over the age of 60 based on activity level:

- Inactive adults: 1,600 calories/day
- Inactive adults are those who do not intentionally exercise.
- Moderately active: 1,800 calories/day

Moderately active adults are those who participate in workouts or physical activity about once or twice a week. This could include two mile walks, or a session at the gym.

- Active: 2,000 calories/day
- Active adults are those who participate in physical activity at least three days each week.

Are you getting enough of these nutrients?

Older adults should aim to incorporate the following nutrients into

their diets:

- Calcium

Proper nutrition for older adults requires sufficient amounts of calcium, which helps maintain bone health. You can include calcium in your diet by eating fortified cereals, dark green and leafy vegetables, canned fish, as well as drinking milk and fortified plant beverages. Try to have three servings of calcium rich foods every day.

- Vitamin B12

According to the National Library of Medicine 38% of older adults may exhibit mild vitamin B12 deficiency and depleted vitamin B12 stores. Low levels of vitamin B12 can cause anemia, neuropathy, and cognitive impairment. Fortunately, your doctor can determine your vitamin B12 levels with a simple blood test.

- Fiber

For older adults experiencing constipation or other gastrointestinal issues, adding fiber to your diet can make a world of difference. Research from the Academy of Nutrition and Dietetics also shows that fiber can reduce your risk for heart disease as well as type 2 diabetes.

- Potassium

Older adults should aim to consume 4,700 mg of potassium every day. You can incorporate more potassium into your diet by eating bananas, oranges, prunes, spinach, broccoli, and other fruits and vegetables.

Nutrition is a priority at every age, but as we age, our nutritional needs change. Liberty Lutheran believes in empowering seniors to improve their health, decrease stress, and attain their ideal levels of activity. Our abundant senior wellness programs focus on fitness, nutrition, and well-being to enhance your health and vitality in new ways. If you want to maintain your health and achieve your fitness goals, visit The Becoming Center at Artman's campus in Ambler. Call us at 215-643-9908 or visit our website at www.becoming-center.org



In collaboration with our residents and care teams, we will transform the experience of senior living, and allow our residents to lead full and enriching lives.



Present this ad for
\$500 off
our move in fee

Caring for Those Who Cared for Us

*Greenfield of
Lansdale*

1800 Walnut St. Lansdale

215-855-1235



*Greenfield of
Perkiomen Valley*

300 Perkiomen Ave. Schwenksville

610-287-1822

greenfieldseniorliving.com

SENIOR LIFE

Did you know influenza complications can include heart attack and stroke?

Brandpoint

During the 2017-2018 influenza (flu) season, nearly 80,000 people died and more than 950,000 people were hospitalized due to flu and flu-related illnesses, and fewer than four in 10 U.S. adults (37.1 percent) were vaccinated against flu, fewer than in previous years, according to the Centers for Disease Control and Prevention (CDC). While those who are vaccinated may still get the flu, the vaccine helps prevent serious complications that may result in hospitalization, loss of independence or even death.

It is particularly important for people with certain chronic health conditions like heart disease, diabetes and lung disease to receive an annual flu vaccine, as they are at higher risk for flu-related complications. In fact, 92 percent of those hospitalized for flu during the 2017-2018 season had an underlying medical condition that put them at risk for serious flu-related complications.

There is low awareness of the connection between chronic health conditions and serious flu-related complications. A new survey from the National Foundation for Infectious Diseases (NFID) revealed that:

* Less than a quarter of U.S. adults recognize that people with heart disease (24 percent) and diabetes (22 percent) are at greater risk for flu-related complications.

* Less than 20 percent of U.S. adults are aware that heart attack (16 percent), worsening of diabetes (16 percent), stroke (13 percent) and disability (10 percent) can occur as potential complications of flu.

The NFID is working with nearly 20 national healthcare organizations to raise awareness of the dangers of flu among U.S. adults with chronic health conditions including heart disease, lung disease and diabetes, and the need for increased flu vaccination rates among at-risk adults.

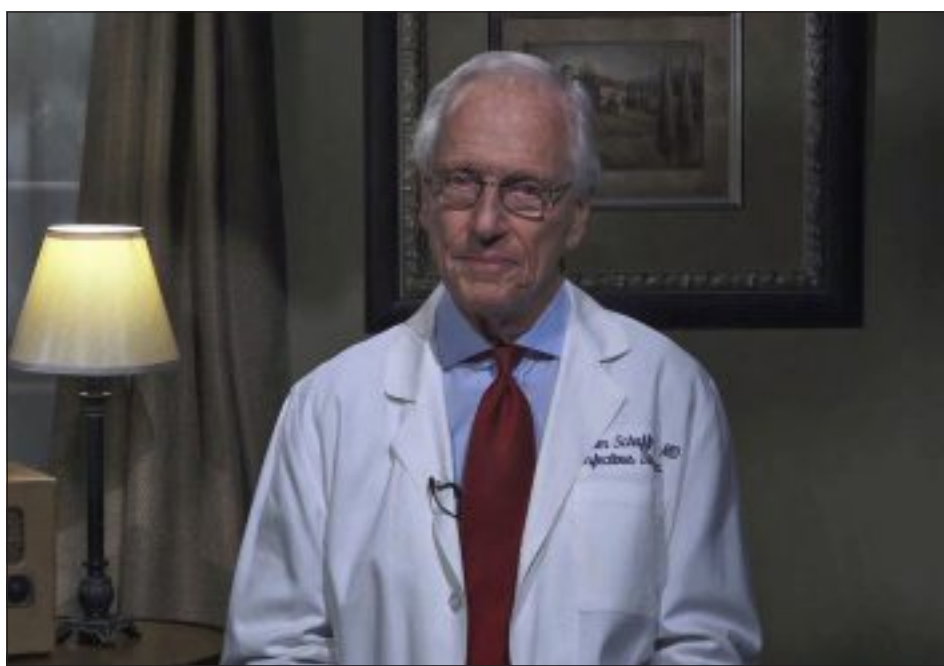
"It is essential for everyone age 6 months and older to receive an annual flu vac-

cine," said NFID Medical Director Dr. William Schaffner. "For people with conditions like heart disease, diabetes or lung disease, it is an important part of managing their condition, like taking a statin, checking their glucose or using an inhaler."

The dangers are real. Research shows that individuals with heart disease are up to 10 times more likely to have a heart attack within three days of flu infection and people with diabetes are at six times increased risk of flu-related hospitalization.

"Flu causes inflammation in the body that can result in serious complications," said Dr. Albert Rizzo, chief medical officer, American Lung Association. "For the more than 31 million people living with lung disease such as asthma or chronic obstructive pulmonary disease, flu can worsen their condition and lead to a loss of lung function."

For more information, visit www.nfid.org/flu-chronic-health-conditions.



It is particularly important for people with certain chronic health conditions like heart disease, diabetes and lung disease to receive an annual flu vaccine, doctors say.

Jailing the Johnston Gang

by Bruce Mowday



Join us to hear about the rise and fall of Chester County's most notorious criminals!

Tuesday, March 26 at 5 p.m.
700 N. Franklin Street, West Chester

Hear author Bruce Mowday tell the inside story of how dedicated law enforcement brought to justice the leaders of Chester County's notorious gang. The rise and fall of this organized crime family inspired the 1986 movie "At Close Range."

Kindly R.S.V.P. by calling 866.963.6849 or email stomlinson@bf.kendal.org.

Barclay Friends

A Kendal Affiliate

A Nursing and Post-Acute Rehab Community



Among Friends

with Faith C. Woodward
Director of Admission and Marketing

REMEMBER TO EAT YOUR VEGETABLES

While there are many health benefits that have been attributed to following a diet rich in produce, researchers have uncovered another important reason to eat your fruit and vegetables. According to a study that had followed the eating and drinking habits of 27,842 men for 26 years, researchers found that consuming higher amounts of certain foods and drinks was linked to a lower risk of decline in memory and thinking skills. The foods that were found to be

most strongly associated with this effect were leafy greens, red and dark orange vegetables, berry fruits, and orange juice. The men who consumed the most vegetables were 34 percent less likely to disclose experiencing a reduction in memory function.

With Faith Woodward, Director of Admissions and Marketing at Barclay Friends—to learn more, please call 610-696-5211 or visit our website, <http://bf.kendal.org/>.

You never know

THE VALUE OF A MOMENT UNTIL IT BECOMES A MEMORY



Make your move to Ivy Creek and become a part of something special...a sense of family, friendship, and belonging that welcomes you home each day. At Ivy Creek, we take care of the cooking, cleaning, and yardwork, leaving you time to focus on your retirement and create lasting memories with new friends and family. All of our amenities except phone are included in one reasonable monthly rent and we'll even drive you to appointments, shopping, and other outings.

Call today to reserve your choice suite before they're all rented!

610-981-2740

Ivy Creek
Gracious Retirement Living

300 Franklin Drive, Glen Mills, PA 19342

SENIOR LIFE

Preventive care, health planning at no extra cost

Brandpoint

Once you become eligible for Medicare, you'll likely start hearing about something called an Annual Wellness Visit.

Many people think an Annual Wellness Visit and a physical are one and the same. But they're not.

Unlike a standard head-to-toe physical, an Annual Wellness Visit is primarily focused on preventive care, health screenings and wellness planning. It gives you an opportunity to have a conversation with your doctor about your health status and goals and then create a long-term plan to help you meet those goals and maximize your well-being.

While Original Medicare doesn't cover an annual physical, some Medicare Advantage plans do. Everyone enrolled in Original Medicare and Medicare Advantage, though, is eligible for an Annual Wellness Visit at no additional cost to you. If your Medicare Advantage plan includes coverage for an annual comprehensive physical exam, ask your provider if the Annual Wellness Visit and the physical can be scheduled during the same visit.

Below you'll find an overview of what to expect from your Annual Wellness Visit.

Taking stock of your medical history

Your primary care professional will review your relevant medical history, including major illnesses, surgeries, your current medical condition and medications you're taking.

Your doctor's office may send you a form ahead of your appointment that includes a list of questions. Filling out this form in advance can ensure your



An Annual Wellness Visit is primarily focused on preventive care, health screenings and wellness planning.

doctor has a thorough understanding of your health history and also remind you of any questions you might want to raise at the appointment.

If you don't get a form before your visit, you should still be prepared to be as detailed as possible when describing any past medical procedures and illnesses.

The who's who of your health care team

The primary care provider you see for your wellness visit will want to know who's part of your health care team. He or she may also want to work closely with other health care professionals involved in your care. Therefore, you should

be prepared to give the person conducting your visit a list of your current health care providers, including contact information and field of specialty.

You may have chosen a health care surrogate or a proxy who will speak on your behalf should you ever become too sick to speak for yourself. If so, bring a copy of your completed forms to your appointment. If you haven't made your choices yet, this is a good time to get your physician's advice on your personal advance care planning.

An Rx for a productive medication review

Getting a full rundown of all your vitamins, minerals, herbal supplements

and prescription medications can help the doctor spot potential drug interactions that could be harmful to your health. He or she will also want to ensure you have a complete understanding of each medication, what it's for and any potential side effects.

Make a list, including how often you take each medication and the dosage. Better yet, bring all your pill bottles with you to your appointment and show them to the provider.

Stats and screenings

A clinician will check your height, weight and blood pressure, and your provider will then likely ask you some questions, including how you have

been feeling recently.

These questions are designed to test your cognitive function and screen you for depression. Answer them as honestly as possible and come to the appointment well-rested so you can perform your best on the tests.

Creating a wellness plan

After completing all tests and assessments, your provider will be ready to assess your current health status and work with you to develop a plan to meet your health goals. That plan will address how to treat your current conditions and how to prevent future health problems. If you have any risk factors

for developing new conditions, your provider will give you some options for managing those risks.

You can also set up a schedule for preventive care or screening tests, and discuss treatment options for any newly diagnosed conditions.

Be prepared to get the most out of this planning by developing a list of questions you would like to ask at the appointment. And don't be shy with your questions. During the Annual Wellness Visit, your provider should have more time than usual to listen to your concerns and answer your questions.

Whatever your health goals are, your provider can't help you reach them if he or she doesn't know about them. So be as open and honest as possible during your visit.

Things to keep in mind

* Make sure the appointment is scheduled specifically as an Annual Wellness Visit, or the provider may bill it as a normal office visit, which could be subject to a copay, depending on your plan. If you're a UnitedHealthcare member, the customer service team can schedule your appointment for you.

* If your provider orders a test during the Annual Wellness Visit, you may be charged any applicable lab or diagnostic copay for the recommended services.

The bottom line

When you are prepared, your Annual Wellness Visit is more than just an office visit. It is your opportunity to take charge of your health and ensure you're on the right path to living the life you want. If you haven't scheduled yours yet, use this as the push you need to get it on your calendar. It could be one of the most important conversations you have all year.

YOU'RE INVITED

March 18th is

National Crunchy Taco

FREE "Walking Taco"

from 11:30 am-2:00pm

HEATHERWOOD

A SENIOR LIVING COMMUNITY

RSVP (610) 273-9300

SPRING BRUNCH

March 20th - 11 am to 1 pm

Cost is \$8

Senior Living, but different.

PLEASE JOIN US FOR

CHEF'S TABLE LUNCHEON

Take a peek at the Main Line's favorite supportive living community and enjoy a delicious lunch prepared by Chef Amy.

TUESDAY, MARCH 12 AT NOON

Call 877-865-5568 to RSVP. Bring a friend!

We have availability in Supportive Living!

Daylesford Crossing

Sophisticated Surroundings,
Customized Support,
Unparalleled Hospitality.

SAGELIFE | Living to the Power of You

SUPPORTIVE LIVING & CONNECTIONS MEMORY CARE

DaylesfordCrossing.com | 1450 Lancaster Avenue, Paoli

SENIOR LIFE

6 tips for reducing your out-of-pocket medication costs

Brandeepoint

When you're sick, the last thing that you want to worry about is how you're going to pay for your critical medical treatment. Even if you have health insurance, you may find that the prescription drugs you need the most are out of reach due to high out-of-pocket costs - the deductibles, copays or co-insurance that are not reimbursed by insurance. Many people find themselves choosing between paying bills and buying essential prescription medications.

Nonprofit organizations like the Patient Access Network (PAN) Foundation, an independent charitable organization dedicated to helping people with the out-of-pocket costs for their prescribed medications, can help alleviate some of that pressure. Dan Klein, president and CEO of the PAN Foundation, offers the following tips for relieving some of the stress and financial burden for people struggling to afford their prescription medications.

1. Talk to your doctor or pharmacist

Your healthcare team can help you find ways to manage your out-of-pocket costs. Skipping doses of medication or failing to fill prescriptions because they're too expensive can make your treatment less effective. Doctors, pharmacists and other healthcare providers often have access to drug samples, coupons and



Many people find themselves choosing between paying bills and buying essential prescription medications.

information about organizations that can help you get the medication that you need at a price you can afford. While it can be hard to discuss your finances with your healthcare team, being clear about what you can afford can help them tailor your treatment plan effectively.

2. Ask your doctor to prescribe generic drugs

Generic drugs can be a great way to reduce your out-of-pocket prescription costs. Many name-brand drugs that are used to treat common conditions have a generic equivalent that is significantly cheaper, especially if the name-brand medication is an older drug. Generic drugs are safe and effective and are rigorously tested by the FDA to ensure that they are just as good as the brand-name versions.

3. Start using Fund-Finder

Sign up for Fund-Finder. This free web-based app developed

by the PAN Foundation connects you with a charitable patient assistance foundation that can help pay the out-of-pocket costs for your prescription medications. Rather than having to monitor multiple charitable patient assistance foundations to see if they're offering funding, the app checks for you and alerts you through email or text when the financial help that you need is available at PAN or another charitable foundation.

4. Shop around and use coupons

If your medication is more than you can afford at your usual pharmacy, check with other pharmacies in your area to compare out-of-pocket costs. For those with commercial insurance, don't forget to ask your doctor or pharmacist if there are any coupons or money-saving offers available for your prescription.

5. Learn more about assistance from your

state

Many states offer pharmaceutical assistance programs or other health programs to help pay for the out-of-pocket costs of prescription medications. Contact your state's department of health to find out about any assistance programs that are available and if you qualify. Your state's health department can also guide you to other state and charitable resources that can help you access your medication.

6. Review your Medicare coverage options

If you have health coverage through Medicare, make sure that your plan meets your health and financial needs.

There may be other options that will help you better manage your out-of-pocket drug costs.

Find out from an expert if your current plan includes the prescription drug coverage that you need and how to search for a new drug plan if it doesn't. You may also be eligible for other Medicare programs - like a Low-Income Subsidy or Extra Help - that can lower your out-of-pocket costs.

Living with an illness is stressful enough without the added worries about how to afford the out-of-pocket costs for your medication. You can learn more about patient assistance charities like PAN and the ways you can get help paying for your prescription medical treatments at panfoundation.org.

SENIOR LIFE

Spot of T - 'Home'

By Terry Alburger

Life Engagement Coordinator,

Brittany Pointe Estates

Home. What does that word mean to you? When I think of home, I immediately think of warmth, comfort and love. It's the place where I feel the most comfortable, my proverbial castle. Interestingly enough though, that feeling is transferable from location to location.

I grew up in the suburbs, in Levittown, back in the '60s and '70s with my mom, dad and brother. Levittown was newish when my family moved there, I was a toddler. Memories of my childhood home bring smiles and happy memories to this day. It was my place. It was home. But why? What made it so special? Geography? Nope. It was the feeling of belonging, of serenity. It was my safe place where I could completely relax.

After my high school graduation, we moved to the Main Line. At first, I didn't think I could get used to it...but with time, once again, that place gave me a sense of belonging like no other. My parents lived there for nearly 30 years, and even after I moved out and started my own family, that place felt like "home" every time I went back to visit.

So, clearly, "home" is not the confines of four walls and is not constructed of brick and mortar. Home, rather, is a feeling. It's internal. Home is wherever you are, wherever you feel comfortable, where you feel loved. A lot of songs have been written about the concept of home.

There is an old Billy Joel song in particular, that I think expresses my sentiments. It says, "Wherever we're together, that's

my home." So, home is with the people you love. Home is where you are happy. "Home can be the Pennsylvania Turnpike, Indiana's early morning dew, high up in the hills of California, home is just another word for you." Billy Joel got it right.

Often, when we visit friends, they say, "Make yourselves at home." Does this mean they want you to move in? Certainly not. But they want you to be comfortable, relaxed and at ease. It's a friendly invitation to feel accepted into THEIR happy place.

Of course, the ultimate theatrical statement of home comes from "The Wizard of Oz." There was Dorothy in this lavish land, plush and wondrous. OK, I concede, she WAS being chased by flying monkeys and there was a nasty old witch who wanted her dead. That might be a bit of a deterrent to feeling at home. Still, she made good friends, she had some fun. But all the while, she wanted to go home to Kansas, a land of black and white film and tornadoes. Why? Because that was where she felt the most love, her family was there and her familiar surroundings. "There's no place like home."

I agree, Dorothy, there indeed is no place like home. Whatever type of home you live in, whatever neighborhood surrounds you, in whichever city you reside, that place is yours. You surround yourself with the people and things that make you happy. That's your home, no matter how big or small. Make your home the place that brings you peace. Surround yourself in the joy of photographs, souvenirs, pictures... it's YOURS. Welcome home.

Philadelphia and Suburbs
South Jersey and Shore Areas ♥



WHEN ONLY THE BEST WILL DO

Let Us Assist You & Your Loved Ones

Friendly, Compassionate Care in your own home.



- ★ Housekeeping & Laundry
- ★ Medication Reminders
- ★ Alzheimer's Care Services
- ★ Meal Preparation & Serving
- ★ Family Caregiver Relief
- ★ Personal Care & Hygiene Services
- ★ Companionship & Hobbies
- ★ Sleep-Over Attendant Care
- ★ Appointments & Shopping
- ★ Activities Of Daily Living

Call us today for more information,
or to arrange a **FREE**, no-obligation consultation.

www.5starhomecare.net

Headquarters:
Bala Cynwyd

19 Bala Ave.
Bala Cynwyd,
PA 19004

(484) 270-8387

Pennsylvania
(Philadelphia
& Vicinity)

1919 Chestnut St.
Philadelphia,
PA. 19103

(215) 837-7735

New Jersey
(South Jersey
& Jersey Shore)

9100 Beach
Margate,
New Jersey 08402

(609) 707-1801

\$40 Off
Your First Service



New clients
only.
One Per Client

Must present offer. Cannot combine with any other offers

★ All of our employees are carefully screened, trained, bonded, insured and supervised.

The *Hickman*
Friends Senior Community of West Chester



OUR NEW
BUILDING IS
NOW OPEN

When you're here,
you're home.

PERSONAL CARE • RESPITE STAY • MEMORY CARE

Experience a warm welcome at The Hickman.

Call today to schedule your personal tour.

(484) 760-6300

400 N Walnut Street, West Chester, PA 19380

www.TheHickman.org



SENIOR LIFE

Home delivery of medications could save you money

Brandpoint

In recent years, technology has changed every aspect of our daily life. We interact with friends and family on social media, use the GPS to guide us to our desired destination, and products we buy online are delivered right to our home.

One big change transforming how we receive health care services is home delivery of prescription medications. But is this option right for you? Susan Peppers, vice president of pharmacy practice at Express Scripts, answers the six most frequently asked questions about home delivery for prescription medications.

1. Is home delivery an option for the medications I take on a regular basis?

Home delivery is best used when you are on medications for a chronic condition because it removes the burden of remembering to get a prescription refilled by the patient and encourages adherence to the prescribed therapy. These drugs, which can also be referred to as maintenance medications, are the ones your doctor prescribes to manage long-term health conditions, such as hypertension, high cholesterol, heart disease and diabetes.

2. Could I save money through home delivery?

Yes. When using home delivery for your prescription medications you will receive a 90-day supply. This could save up to approximately 66 percent in out-of-pocket expenses when compared to the cost of filling prescriptions at retail. With no-cost standard shipping, home delivery could be a great way to



Is home delivery of medications right for you?

also save on gas costs associated with the trip to the pharmacy.

3. What if I have questions about my medications?

Home delivery pharmacies include 24/7 access to specialist pharmacists, trained in chronic and complex diseases such as high blood pressure and diabetes, available online or on the phone. A pharmacist can answer questions regarding your medication or a reaction you may be having to your medication all in the privacy and convenience of your home. These pharmacists are also at work behind the scenes reviewing prescriptions before they are dispensed to prevent the possibility of harmful interactions.

4. Will I get my next prescription on time?



Some prefer home delivery of medications.

Medications are automatically sent in advance of when your pre-

vious prescription will run out and usually delivered within four days.

You can also call or go online to check on the status of your order. If

you are traveling for an extended period within the U.S., you could request the medication be delivered to the address where you will be staying.

5. Why can home delivery be good for my health?

In addition to saving time and money, studies have shown that home delivery can improve adherence to medications. Adherence, or taking your medications as prescribed by your doctor, is one of the most important things you can do to manage chronic conditions and improve your health outcomes.

6. How do I make sure my temperature-sensitive medication is properly managed through home delivery?

Temperature-protective coolers can ensure medications stay within a safe temperature range - even if the package is sitting outside for several hours after delivery. At Express Scripts we use new technology that takes into consideration the acceptable temperature range for each medication and the entire forecasted weather patterns that the medication will pass through along its journey to the patient's home to determine how and when to deliver the medication.

"A home delivery pharmacy is a great alternative for those wanting to save money on their prescription medications," said Peppers. "With a dispensing accuracy rate that is greater than 99.9995 percent, and leading-edge systems and technology that carefully monitors each prescription, we are proud to continue forging new paths in health-care."



PEACE OF MIND: ensuring comfort, care and quality of life for your loved one.

Knowing your loved one is well cared for in a safe, nurturing and engaging environment makes every day a better day. **Discover greater-Wallingford's premier choice for personal and memory care: Residences at Chestnut Ridge.**

WHY CHESTNUT RIDGE?

- Spacious, well-appointed suites
- In-home physician visits available
- Concierge and companion care programs
- Engaging, purposeful activities offered throughout the day
- Delicious meals prepared by on-staff chefs

Long and short term residents welcome. Suites are limited.

Contact us at: (610) 447-0710 to schedule a tour or lunch/dinner visit.

Mention this ad and receive a \$2,500 ACCOUNT CREDIT* for use towards suite rental.

*Certain restrictions apply. Contact us for details.



(610) 447-0710
www.ChestnutRidgePa.com

SENIOR LIFE

Barley Sheaf Players present classic 'The Pajama Game' starting March 1

Romance is bursting at the seams at the Sleep-Tite Pajama Factory! Handsome new superintendent Sid Sorokin falls hard for spirited union rep Babe Williams and, despite her objections, it seems as though she's falling right back. When the Sleep-Tite employees are refused a raise, the pair find themselves on opposite sides of the conflict, and must figure out how to come together while their beliefs are pulling them apart.

The original production of "The Pajama Game," with a book by George Abbott and Richard Bissell, and music and lyrics by Richard Adler and Jerry Ross, opened in 1954 and produced two pop hits, "Hernando's Hide-away" and "Steam Heat." But it was most notable for two things: First-time choreographer Bob Fosse; and an injury that sidelined star Carol Haney and ended up making a breakout star of her replacement, a then unknown dancer named ... Shirley MacLaine.

BSP's production, directed

by Allison Beaver, produced by Lindsay Franklin, musical directed by Lyndsey Holmes, and choreographed by Lindsey Barnett and Rose-Marie Turbessi, was chosen because, although the season overall is strong and diverse, it didn't include the kind of name recognition that is so popular with theater-goers. However, just like the 1954 Broadway production, this one also promises a few surprises, ones designed to honor the original while adding touches that will appeal to a more modern audience.

The Pajama Game stars Jordan Catagnus (Sid), Madeline Snyder (Babe), Jim Breslin (Myron), Andrea Kallan (Gladys), Doug Pratt (Vernon), Dave Ruczhak (Prez), and Cynthia Shelton (Mabel), with Nate Beaver, Tami Kenney, Mike Macri, Kevin Robinson, Lauren Starling, Stevie Tagye, Karly Thomas, Deb Topka, and Tali Trofa rounding out the cast. The set and technical designs are by Allen Puy, and Bonnie and Chris

Schuman provide assistance to the producer and musical director.

Winner of the Tony Award for Best Musical in 1954 and for Best Revival of a Musical in 2006, "The Pajama Game" stitches together the promise of romance and the heat of politics, all tucked away in an evening of entertaining musical theater!

"The Pajama Game" runs Friday and Saturday evenings at 8 p.m. from March 1-23, with 2 p.m. matinees on Sundays, March 10 and 17. Purchase your tickets and select your seats online at www.barleysheaf.org or call the box office at 610.363.7075.

The Barley Sheaf Players is a non-profit, inclusive community theater organization dedicated to the ongoing promotion and encouragement of dramatic arts in the region. BSP is located at 810 N. Whitford Road in Linonville, PA and throughout the year welcomes new members interested in all aspects of theater at all levels of experience.



This is the cast of "The Pajama Game," presented by the Barley Sheaf Players.

A Healthy Tradition of Care and Wellness



Within our communities at Main Line Senior Care Alliance, our dedicated and professional care teams are at the heart of the quality care and services we provide.

We offer:

- Short-Term Rehabilitation
- Skilled Nursing Care
- Personal Care
- Respite Care
- Memory Care

Saunders House 610.658.5100
Bryn Mawr Terrace 610.525.8300
Impressions Memory Care at Bryn Mawr 484.386.6323

Voted Best of Main Line 11 years!



www.MainLineSCA.org



get **WELL**

Wellington at Hershey's Mill offers rehabilitation using some of the same equipment as our favorite football team. Let us help you get back on your feet and back in the game.

Live Well. Live Wellington.

Join us: 484-233-6230

1361 Boot Road | West Chester, PA 19380 | WellingtonRetirement.com



ATENCION: si habla Español, tiene a su disposicion servicios gratuitos de asistencia linguistica. Llame al 1-877-920-5381. ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para 1-877-920-5381.

Wellington complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.



AT ACTS, WE DO WINTER RIGHT.

Activities and entertainment all day, every day. Great dining in a variety of venues. Friends and neighbors right outside your apartment door. A dedicated staff that takes care of all the winter chores, so the only snow and ice you'll encounter are the view from your apartment window!

LET IT SNOW!

Contact the Acts community nearest you today.
888.410.4985 | www.VisitActs.com/Winter

SPRING HOUSE ESTATES

728 Norristown Road | Lower Gwynedd

GWYNEDD ESTATES

301 Norristown Road | Ambler

FORT WASHINGTON ESTATES

735 Susquehanna Road | Fort Washington

SOUTHAMPTON ESTATES

238 Street Road | Southampton



Where Loving-Kindness Lives