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Wednesday, April 22, 2020 » MEDIANEWS GROUP

SENIOR LIFE

RSVP Marshals Volunteers to Battle Health Crisis

For county and community emergency services responding to the coronavirus pandemic, RSVP has become a vital volunteer screening and recruitment hub.

In normal times, the nonprofit connects volunteers to dozens of community service opportunities, primarily in Montgomery, Delaware and Chester counties. Now with stay-at-home orders in force and its own office closed, RSVP has sharpened its focus to provide volunteers who address critical needs such as staffing food pantries and grocery shopping for seniors and people with compromised immunities.

"The needs are continually changing, very fluid," said Jacqui Baxter-Rollins, RSVP's Director of Programs. You can view a current list of location-specific, urgent volunteer requests at www.rsvpmc.org.

"From their homes, several of our program coordinators have shifted to volunteer recruitment," said Baxter-Rollins. Prospective volunteers receive a telephone interview and RSVP conducts state-required background checks. "We're also reaching out to our own volunteer base for well check-in calls," she said.

Food Pantries
With thousands of people out of work, area food pantries have experienced a surge in demand. That has created a need for volunteer helpers. "We pre-screen volunteers for risk factors, following CDC guide-



RSVP Volunteer Joshua Sun

lines," said Baxter-Rollins. "And the food banks have changed their operating practices to provide frequent cleanings and to safely handle the food. Volunteers wear gloves and masks."

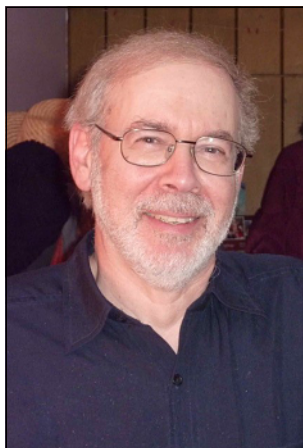
"And they've modified the way they handle food donations and distribution. Most pantries have shifted to pre-packaged bags that go straight into the clients' trunks to minimize contact. I know of one pantry that quarantines food donations for three days."

At least one food bank need drivers to pick up food

provided by Philabundance and other organizations. These volunteers should have a van or truck and be physically able to help load and unload the food.

Grocery Shopping
Before the pandemic struck, an existing RSVP program, Help on Call, provided grocery shopping, medical appointment transport and other services to low-income seniors and other at-risk clients. Now the need for grocery shopping has greatly increased.

"It's a rapidly evolving need," said Baxter-Rollins.



RSVP Volunteer Steve Sherman

RSVP has begun partnering with two groups, Shopping Angels and Covaid that have online platforms where people can request grocery and pharmacy pickup assistance. "They have the technology piece. We have the volunteer recruitment and screening," she said.

Volunteer Steve Sherman has gone grocery store shopping for one of his Help on Call clients. "Instead of taking her to the bank and the food markets, I went shopping for her at two supermarkets," said Sherman, a retired teacher. "I followed the same protocols I do with my own shopping - like sanitizing when I got back to the car. I'm using a mask. I dropped off the food at her building and two friends carried it up for her."

A retired strategic sourcing consultant, volunteer Joshua Sun has made three grocery runs for sequestered clients. "I bring along surgical masks, ni-

trile gloves, hand sanitizer and chloride wipes," he said. "That's not any different than if I go shopping for myself. There's some anxiety, but it can be mitigated through PPE (personal protective equipment) and heightened alert. My anxiety is more about bringing the virus to clients unknowingly."

Medicare Counseling
In times past, RSVP's Apprise volunteers provided assistance at numerous Montgomery County locations to people signing up for and switching Medicare plans. Now, the program has been converted to an online and telephone service.

"When I have a conversation with someone new to Medicare who uses a computer, I can take them through the Medicare.gov website using screen-sharing," said Douglas Keene, RSVP's Apprise coordinator. "I've also talked to people on the phone without doing that." Apprise counselors usually explain the difference between original Medicare and Medicare Advantage and explain how to choose supplemental and drug plans.

"Though this is a scary and confusing time, the counselors have been ready to serve and willing to adjust," said Donna Uhler, an Apprise counselor and program advisor. "We have had counselor meetings using the Zoom app and have set up a schedule to monitor incoming calls to make sure that we don't miss someone needing help." People seek-

ing Medicare help should call 610-834-1040, ext. 120 or email Apprise-FAQ@rsvpmc.org.

Online Reading Coaches
RSVP continues to recruit volunteer reading coaches for 1st through 3rd graders. This United Way program, originally launched to work with students while at school, has now been redesigned to read with students while learning from home.

Students have access to a library of e-books selected for their reading level. Children choose a book to read with a volunteer through a secure screen-sharing program with audio. Tutors and students read together, complete comprehension quizzes and write summaries.

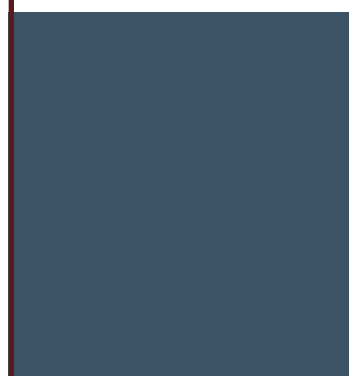
Other Needs
The pandemic is creating rapidly arising needs. Through RSVP, The Medical Reserve Corps is seeking volunteers trained in medicine, public health, safety, logistics and communications and RSVP can connect volunteers with regional MRC contacts.

Some RSVP programs, such as online math tutoring for college-bound veterans, and virtual STEM Career Presentations continue to operate and seek volunteers.

To learn more about urgent volunteer needs and ongoing programs, visit www.rsvpmc.org. You can also enroll online by visiting the website or by calling 610-834-1040 x.123.



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SENIOR LIFE

Your Medicare Minute – Ask Lu

Lu: Since we as Medicare recipients have never experienced a pandemic in our lifetime, how will our Medicare cover the costs associated with extra testing and treatment that we may experience?

CMS's Announcement
The guidance issued by CMS on March 10 announced several flexible waiving options for Medicare Advantage and Part D plans to promote access to healthcare services related to the COVID-19 outbreak in the United States. The main announcement, which came out of the meetings that led to this guidance, regarded how Medicare Advantage and Part D plans would consider COVID-19 diagnostic tests as covered benefits. Part of this means that cost-sharing that would usually be a part of the test would be waived.

Waiving the cost-sharing associated with the diagnostic test wasn't the only announcement to come out of the meeting. Along with the guidance, CMS issued a memorandum to outline suggested services and items to waive cost-sharing on. These suggested flexibilities include:

- Waiving cost-sharing for COVID-19 tests
- Waiving the cost-sharing for COVID-19 treatments in doctor's offices or emergency rooms
- Waiving the cost-sharing for COVID-19 treatments via telehealth
- Expanding access to specific telehealth services
- Waiving prescription refill limits
- Relaxing restrictions on home or mail delivery drugs
- Removing prior authorization requirements

The goal of these flexibilities is to remove as many barriers as possible and encourage Medicare beneficiaries to receive proper testing and treatment. Knowing that, if you're enrolled in Medi-



Lucille Bondi

care and feel like you may have COVID-19 (see below for symptoms), please see your doctor to get tested and self-isolate, so you don't spread any potential illness you may have.

- COVID-19 Symptoms
 - Fever
 - Cough
 - Shortness of breath
 - Symptoms may appear 2-14 days after exposure
- SOURCE: [cdc.gov/covid19-symptoms](https://www.cdc.gov/covid19-symptoms).

LUCILLE BONDI INSURANCE SOLUTIONS

Are you having a hard time making sense of Medicare? You are not alone. Many seniors are finding themselves bombarded with mail, phone calls and many choices when approaching

the Medicare age of 65. LBIS – Lucille Bondi Insurance Solutions and her team of agents can help you through the process of obtaining the right Medicare coverage.

LBIS shops all Medicare related products from over 30 leading insurance carriers. From application through contracting, we are here to

help! We educate, inform and help you contract with the coverage and company of your choice. Whether it is in our conference room, at your

kitchen table or somewhere on the road, we offer a free consultation. It is very important to choose your coverage wisely.

We work to understand your needs, advise on transitioning from a group health policy to Medicare, when to defer or enroll in

Medicare Part B if you are not retiring at age 65, and explaining the difference between Medicare Supplements and Medicare advantage plans. We can help you by educating you on all of your options. Seeking the help of a professional will increase your knowledge, improve your selection, reduce your stress and help prevent you from making a wrong and/or costly decision.

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SENIOR LIFE

RSVP - Reaching out to Help our Neighbors

King of Prussia, PA - RSVP improves the lives of vulnerable populations in the community with programs focusing on education and wellness all of which utilize a dedicated corps of 1,200 volunteers.

Since the onset of the US COVID-19 pandemic, RSVP has responded to emerging priorities by recruiting and screening more than 200 motivated new volunteers 18 and older to deliver meals, groceries or medications to isolated seniors and staff food pantries. These volunteers have been referred to 18 area nonprofits directly responding to the needs of their communities.

Norm Jordan, Food Manager at the Chester Eastside Foodbank said "I want to thank you for sending Deb and Mike to Chester Eastside to assist with our food distribution today. They were a tremendous blessing. Each one pitched in without hesitation, warmly greeted our guests AND readily assisted with helping them to access their food. I have expressed our thanks to both Deb and Mike and, should their time permit, I have indicated that they are invited to assist us whenever they are available. Many thanks to you and RSVP for your kindness."

To ensure the well-being of their volunteers, RSVP staff has been reaching out by phone to conduct well checks and to abate the loneliness felt by so many during our stay-at-home period. Janet Murphy, RSVP's youth mentoring program coordinator has been checking in with volunteers. She spoke with Rita, a volunteer assigned to the Wayne Senior Center. Rita

said "I really miss being at the Center but I've been able to help by making calls to members at their homes."

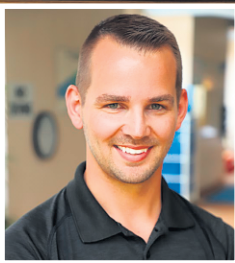
RSVP's Executive Director Michele Moll responded "We are overwhelmed with the outpouring of people who want to volunteer during this scary time. We're making it easy to sign up and go through the screening process so they can be assigned quickly. Those interested in volunteering can visit www.rsvpmc.org and click on the urgent needs button to learn more and sign up."

RSVP recently formed a partnership with United Way of Greater Philadelphia and Southern New Jersey, to help launch Vello, a new Virtual Reading Program for 1st through 4th grade students. Students who are home from school and have access to home computers are waiting for a reading partner. "This is more important than ever" said Moll "Governor Wolf has mandated that schools remain closed for the rest of the year. Students will need all the support and guidance they can get in order to stay on grade level with reading." This innovative program pairs a volunteer with a student with assistance from the teacher to practice reading skills by accessing an e-book library. Thirty minute sessions provide another opportunity to break the isolation felt by so many and keep students on track. Sessions are slated to begin during the week of April 20 and volunteers are needed.

To learn more visit www.rsvpmc.org or email volunteer123@rsvpmc.org.



Anthony, executive director of The Becoming Center



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SENIOR LIFE

Religious Affiliation and Engagement is Higher for Older Adults versus Younger Adults in the United States

By Hugh Bleemer
Outreach and Admissions
Counselor. www.thehickman.org

According to the November 2019 American Perspectives Survey performed by The American Enterprise Institute, most Americans today continue to be raised in a religious denomination or tradition. Only 12% of Americans reported being raised outside a formal religious tradition.

However, there are significant differences in the religious upbringing of Americans across generations. Young adults (age 18 to 29) were far more likely to have been raised without religion than were seniors (age 65 or older). Roughly one in five (22%) young adults reported they were not raised in any particular religion, compared with only 3% of seniors.

Younger Americans have had less robust religious experiences during their childhood than previous generations. Fewer than one in three (29%) young adults said they attended religious services with their families at least weekly when they were growing up. More than half (52%) of seniors said the same. About one-third (32%) of young adults claimed they never attended religious services during their formative years. Young adults also reported lower rates of attending Sunday school or other religious education programs as children. Only 27% of young adults said they attended Sunday school at least weekly. Among seniors, more than half (55%) stated they attended Sunday school



or a similar type of religious program during their childhood.

The shifting religious landscape is also affecting the role religion plays in important life moments. For older married Americans, a religious wedding – officiated by a religious leader and held in a religious venue such as a church – was the most common type of ceremony. Six in 10 (60%) married Americans age 65 or older reported they were married by a religious leader in a church or religious setting. Another 13% said they were married by a religious official in a nonreligious setting. Roughly one-quarter (27%) stated their wedding celebration was officiated by a justice of the

Sixteen percent reported they were married by a religious leader in a nonreligious setting, while nearly half (48%) said being married by a different type of officiant in a secular venue.

peace, friend, or family member in a nonreligious location.

Young married Americans (age 18 to 34) are increasingly opting for secular venues and ceremonies. Only 36% of younger married Americans claimed their ceremony was officiated by a religious figure and held in a religious location such as a church or worship center. Sixteen percent reported they were married by a religious

leader in a nonreligious setting, while nearly half (48%) said being married by a different type of officiant in a secular venue.

Most Americans stated that raising children in a religion is important for providing moral guidance and instilling proper values. Roughly two-thirds (65%) of the public agreed that raising children in a religion is important so they can

learn good values. Only about one-third (35%) disagreed. However, there are considerable differences of opinion by age. Fewer than half (48%) of young adults agreed that raising children in a religious community is important to provide a moral foundation. A majority (53%) of young adults said this is not the case. In contrast, more than three quarters (76%) of seniors claimed bringing children up in religion is crucial to instill good values.

The Pew Research Center has reviewed many studies that suggest different but possibly overlapping explanations for the age gap in religion. One theory is that people naturally be-

come more religious as they age and approach their own mortality. Another is that societies become less religious as economic conditions improve and people face fewer anxiety-inducing or life-threatening problems. Since young people in steadily developing societies generally have easier lives than their elders, this theory goes, they are less religious.

Promoting Senior Wellness is provided by The Hickman Friends Senior Community of West Chester. A Quaker Personal Care Home in West Chester. This column was written by Hugh Bleemer, Outreach and Admissions Counselor. www.thehickman.org.

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SENIOR LIFE

SageLife Supported Local Flower Growers, Purchasing Truck Loads of Easter and Passover Flowers for More Than 350 Residents at its PA Senior Living Communities

Growers got business and residents got smiles. A win-win!

When SageLife owner Kelly Andress, a farmer's

daughter, heard that a local farm was losing most of its annual sales of Easter and Passover flowers, she got an idea ... buy them by the

truck load.

To ensure these flowers literally did not go to waste, SageLife filled vans and trucks to deliver Pass-

over/Easter arrangement to residents at all of its senior living communities in the region, including Plush Mills in Media.

Residents are now planting these perennials in a special garden on property so every year there will be a reminder of how the com-

munity pulled together to get through this challenging time.



SENIOR LIFE

Pampering Plus reaches out during pandemic crisis

Pampering Plus is an innovative Home care company that has been caring for the community since 2004. The mission of Pampering Plus Inc. is to foster and maintain the independence of our home care clients, while ensuring their safety and well-being in their homes. Our company prides itself on being proactive in handling the delicate balance between safety and independence

for our home care clientele. During these most recent developments related to Covid-19, our office is still open, and our employees have been diligent in reporting to their assigned shifts, ensuring that the elderly, medically fragile population and all other in need of our services receives top-notch care in the comfort and safety of their own homes. Without our services being in

place, many would begin to decline, possibly needing to be removed from their homes during this time.

Because of the important role our employees have, they understand the important job they do every day what it means to be essential staff at such a time as this. Our staff report to work to perform the necessary activities of daily living. Our staff will assist with bathing, dressing, toi-

leting, meal preparation, food shopping, light house cleaning, medication assistance and companionship during these trying times.

We have been careful to properly educate our staff with all the necessary precautions to be used daily to help stop the spread of Covid-19. As our employees move about to and from their designated assignments we realize that the care we provide is truly

needed now more than ever and we are here to assist anyone in need. We also take into consideration that some family members are not geographically close, and that the employees of Pampering Plus Inc. are viewed as extended family, building a lasting rapport with the clients who rely on us to provide in-home care.

For these reasons, and more that can be outlined, Pampering Plus has con-

tinued to allow our staff who are essential employees to work during the Covid-19 health epidemic that has affected so many. We remain optimistic, that this too shall pass!

Thank You,
Jocelyn Mayo RN, BSN,
MBA
CEO
Pampering Plus Inc.

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SENIOR LIFE

Spot of T - Leveling the Playing Fields

By **Terry Alburger**
Life Engagement Coordinator,
Brittany Pointe Estates

Have you ever gone to a sporting event where the teams were mismatched? Not a very good contest, is it? The strong team usually decimates the weaker team, there no competition whatsoever. Sometimes the stronger team may offer a slight advantage to the weaker team to try to level the playing field a bit. Still, the result will be the same. The stronger team will usually triumph. Sometimes it may be the team with more money to pour into training, equipment and coaching that ends up the strongest. Money can't buy you love but it sure can buy you the best equipment.

In a normal world, this is the law of the land. But we are no longer in a "normal" world. We are in the ultimate competition, this time for our lives. This virus has succeeded in leveling the human playing field. It does not differentiate between poor and rich, between powerful and peon, between male and female, between black and white, between fame and anonymity. It doesn't care who you are. It strikes and attacks viciously, without a second thought as to whom it is attacking.

So here we are, all on the same team. There are no more borders, there are no more battles between political rivals and political parties, there is much less hatred for those we don't understand, and there is one more important thing. There is now a connecting of all for the greater good. Those on the front lines fighting this invisible foe don't stop to ask whether you are republican or democrat, whether you are an American citizen or foreigner, or whether you are unemployed or have a job. The heroes on the front lines are working against the virus and are on YOUR team. The human team.

This is by far one of the worst things I have seen in my lifetime and has struck the most fear globally that I've ever seen. And yet, I know I'm not alone.

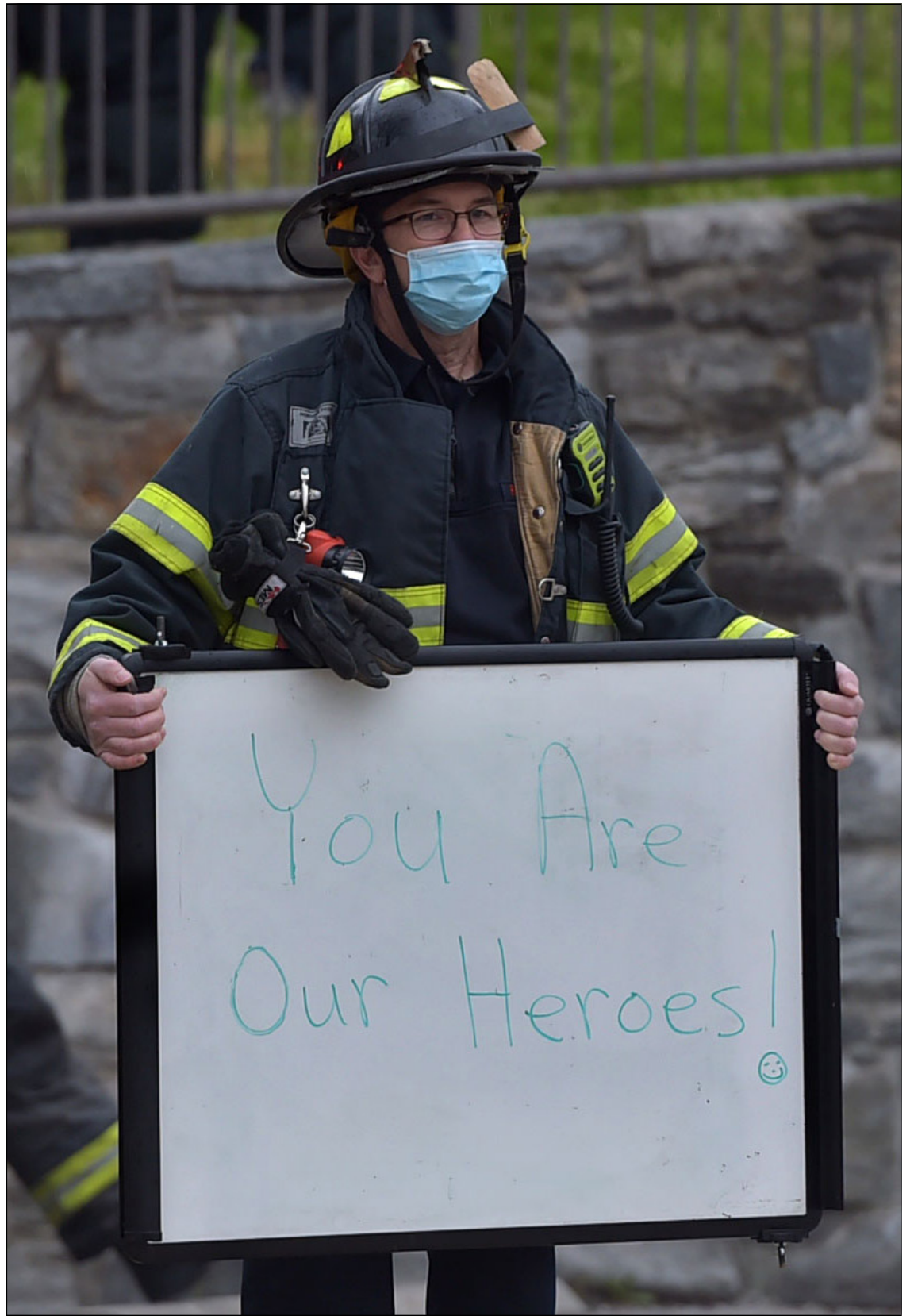
I am on the same team as every other human being around the world. We work together, each doing our part. And if our part is merely to stay home, that is a HUGE part. It is the VITAL part of the strategy to defeat this unseen enemy. Be a team player. Stay home.

Interestingly, until recently, most of us would complain that we didn't have enough spare time to do things we have always wanted to do. Now that "spare time" is thrust upon many of us forcibly, and many of us are unhappy! I recently had a conversation with someone who was unable to leave home. I said, "But where would you go?" She replied, "Nowhere. I just want to be free to go out if I want to."

I think we can all relate. No one wants to feel like a prisoner, the human animal likes to stay busy, to do things, to help out, to come and go as the mood strikes. When our ability to choose is taken away, we want to rebel. We all miss that ability. But, if we all work together, before long, we'll once again be free to do what we choose. First things first - let's defeat the dreaded Coronavirus by working together. Please. Stay home. For my sake, for your sake, for the sake of everyone we love. Be an MVP for our team.

About Brittany Pointe Estates

Brittany Pointe Estates is a gracious Lansdale retirement community that reflects the charm of the region of France for which it is named. Situated in northern Montgomery County, residents of Brittany Pointe Estates senior living community enjoy an abundance of shopping opportunities, cultural offerings, theaters, gourmet restaurants, and beautiful parks that are nearby. Many of the nation's top hospitals and health care providers are less than an hour away in Center City Philadelphia and the surrounding areas. It is located at 1001 S. Valley Forge Road, Lansdale, PA 19446 and you can call 267-657-3106 for information.



PETE BANNAN - MEDIANEWS GROUP

"You Are Our Heroes!" said the sign from this firefighter to workers at Delaware County Memorial Hospital in Drexel Hill.

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Michael A. Stoller, CEO
LCB Senior Living

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SENIOR LIFE

Teen assisting seniors during pandemic

By Bill Rettew

brettew@21st-centurymedia.com
@wcdailylocal on Twitter

TREDYFFRIN » A Conestoga High School student has bridged the generational gap between seniors and kids during the ongoing coronavirus pandemic.

Fifteen-year-old Hita Gupta sends care packages to senior citizens. The sophomore is founder of "Brighten a Day," which distributes packages, including a puzzle book (usually large print), a coloring book and coloring pencils, along with an uplifting handwritten note.

She sent cards to four local nursing homes: Sunrise of Paoli; Wayne Center; The Devon Senior Living; and Green Meadows Nursing Center.

The non-profit is "dedicated to giving back to the most vulnerable groups in society" and has sent more than 2,000 cards to 35 hospitals and nursing homes in seven states, according to Hita.

"Seniors are more susceptible to the virus and also show more severe symptoms," Hita said. "Nursing homes throughout the United State (including the one where I volunteer) are being closed off to visitors."

Hita developed the 501(c)3 charitable organization after visitors were barred from nursing homes. She is a volunteer at Daylesford Crossing in Paoli.

"Many residents are experiencing boredom, loneliness, isolation and anxiety as they are unable to meet family or friends," she said.

Hita noted that when seniors are not mentally healthy, it can have a negative effect on their physical health as well.

"This virus is only making this problem bigger," she said. "It's still a pretty big issue."

At Daylesford Crossing, Hita interacts with seniors while calling BINGO, playing trivia and teaching



SUBMITTED PHOTO

Fifteen-year-old Conestoga High School sophomore Hita Gupta presents seniors with goodies.



SUBMITTED PHOTO

Puzzle books and gifts for seniors.

computer usage. She plays brain games and exercises with those with dementia.

The avid fiction reader also visits the Tredyffrin and Paoli libraries where elementary school students – and sometimes their parents – write notes to seniors for the holidays. She also shipped school supplies to an orphanage in India.

Hita coined the organization's name, Brighten a Day, from the feeling the sun evokes.

"I want to share smiles, cheer people up and keep them from feeling lonely," she said.

"I want to cheer up the seniors and let them know that they are not alone in this difficult time," she

said. "The community cares about them."

Hita drops the care packages at the nursing home doors. She can't see the residents accept their gifts.

"It's good to know that I'm able to bring joy to so many seniors," she said.

For more information or to donate, go to www.brightenaday.weebly.com.

SENIOR LIFE

Isolation effects compounded in elders

By Katherine Martin, Esq.

Most of us are struggling in the Pandemic forced isolation, either living alone, or in close proximity to family with whom we never has spent so much time in constant close togetherness. (In my neighborhood, there are dogs who have had so many more walks than they ever had before!). Most, if not all of us, miss our former daily connections, even if brief. However, this social isolation is even more difficult for seniors who were accustomed to meeting up with peers at senior centers and other venues. In New York, per The New York Times, 30,000 seniors a day met at gathering centers away from their homes. A study by the AARP compared the prolonged effects of isolation to those of smoking 15 cigarettes a day.

Awareness of the devastating effects of isolation on seniors can prompt us to assist friends, family and neighbors when we are able. Providing some type of connection, even a telephone call to someone, can make a difference. Approximately one-third of adults age 65 and older, per surveys, have not used the internet and may not have internet at home. They may not have smart phones, desktop computers, or tablets. If someone can obtain the hardware, this opens possibilities for more connections such as seeing people on their devices, attending classes via Zoom, using YouTube, and much more. This might need significant contact via telephone to help set up the appropriate programs for them.

However, be cautious since older people, especially lonely people, are more vulnerable to scams.

Telephone calls are still a good start and a schedule can be set up to make sure

it doesn't fall through the cracks. Seniors do not tend to ask for help, so make the first steps.

If you will already assisting family members with their finances, this can and should continue even if it is not possible to physically visit due to distance and for their health protection. You could pay bills online with your family member's assistance, and can possibly be included in telehealth appointments with their allowance of permission with the medical personnel.

Finally, family members with seniors in facilities are being prevented from visiting. However, these seniors still need the connection. Family and the facilities are finding creative ways to connect. Contact the facility and discuss ways that they may have found or can recommend for the all-important regular connection.

We need to be all in this together. If you have any specific questions or concerns, feel free to contact the elder law team at OWM Law at 610-323-2800 or kmartin@owmlaw.com or rhobbs@owmlaw.com. We are there for you too.

The legal advice in this column is general in nature, Consult your attorney for advice to fit your particular situation.

Kathleen Martin, Esquire is licensed to practice in the Commonwealth of Pennsylvania and is certified as an Elder Law Attorney by the National Elder Law Foundation as authorized by the Pennsylvania Supreme Court. She is a principal of the law firm of O'Donnell, Weiss & Mattei, P.C., 41 High Street, Pottstown, and 347 Bridge Street, Phoenixville, 610-323-2800, www.owmlaw.com. You can reach Mrs. Martin at kmartin@owmlaw.com



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NORRISTOWN

Legal Aid still providing assistance during shutdown

By Gary Puleo
 gpuleo@21st-centurymedia.com
 @MustangMan48 on Twitter

NORRISTOWN » Can I stay in my home if I can't pay my rent or mortgage?

If I lost my job am I eligible for food stamps?

These are questions that Legal Aid of Southeastern PA is available to help with, noted Shawn Boehringer, executive director of the organization that provides free civil legal aid in Montgomery, Bucks, Chester and Delaware counties.

"If anyone is out of work because of the coronavirus they would be eligible for benefits which include food stamps, Medicaid, cash assistance and help with utilities," provide free civil legal aid in Montgomery, Bucks, Chester and Delaware counties.

"We assist individuals in trying to access the benefits. We're not a state agency; we're a private non-profit and we have lawyers and paralegals that take on these cases. If someone is denied the benefit we review the case and if we believe the denial is improper we can help people with the appeals process. We're a nonprofit law firm and we do all civil cases involving basic human needs that would include housing, basic income support."

On Wednesday, Legal Aid posted a notice on its Facebook page: "If you lost a job or your hours were cut because of coronavirus (COVID-19), you may be eligible for SNAP (food stamps), Medicaid, cash assistance (TANF) or heating bill assistance (LIHEAP). If you need to apply for benefits, please apply online using Compass (www.compass.state.pa.us); 800-692-7462. All of Pennsylvania's County Assistance Offices are closed to the public, but they're processing applications. If you already receive these ben-



SUBMITTED PHOTO

Although the Legal Aid office at 625 Swede St., Norristown, is currently closed, services are still available to all who need them.

efits, but you've lost income, you may be eligible for an increase in SNAP (food stamps) or TANF. All Pennsylvania County Assistance Offices are closed to the public. Don't go to the County Assistance Office! You should submit information about a change in income in one of the following ways: Online through Compass (www.compass.state.pa.us); Through the free mobile app, MyCompassPA; Call the Statewide

Customer Service Center toll free at 877-395-8930. If you don't have paperwork from your job (such as pay stubs or a letter about your hours), you should explain your loss of income in your own words. You can do that in the comments section of Compass.

If any of your benefits are cut (Social Security, SNAP, Medicaid, TANF and/or LIHEAP), or if your application is denied, call Legal Aid of Southeastern PA (LASP)'s

Helpline at 877-429-5994 and leave a message. We will call you back. Or apply online at www.lasp.org/apply-here. If you have questions about Medical Assistance or other health insurance, please call the Pennsylvania Health Access Network helpline: 877-570-3642.

"Reading over the stimulus package that was passed yesterday the bill does provide some additional relief in terms of increased food

stamps and LIHEAP utility assistance for individuals," Boehringer said.

Although the offices are currently closed, the staff is still available to assist individuals with cases related to all manner of issues, ranging from domestic violence and housing to bankruptcy, employment and elder law.

"We're still open in terms of processing domestic violence petitions," Boehringer noted.

"If somebody needs protection from abuse order, we've been handling those cases through the crisis. We've had calls about evictions during the crisis even though there's a moratorium on evictions, we find landlords sometimes engage (self-help) measures to effectuate an eviction, which is illegal. And we're seeing cases about unemployment benefits and the effects of folks being out of work because of the crisis. We had a call from someone from a healthcare facility who was terminated for reporting that the facility was not complying with guidelines that were issued regarding contact with patients from the outside. Another person was threatened with eviction because their business had slowed because they're essentially a sales rep and business was slowing down even before the crisis but now it's really come to a halt. We tell them where they can turn to help them through this situation, where they would be able to apply for unemployment benefit, or assistance with utility bills."

Although things have been relatively quiet lately on the Legal Aid front, Boehringer expects that to change soon.

"We're not getting the call volume now that we had last week when we were fully operational," he said. "We expect that the floodgates are going to open for us when the business closure orders are eventually lifted and the moratoriums on evictions are lifted ... you're going to have a lot of landlords who are going to be pursuing evictions for nonpayment of rent and there's going to be a lot of people who will need our help for guidance in how to handle those situations."

The Legal Aid toll free helpline is open Monday through Friday, 9 a.m. to 1 p.m.: 877-429-5994

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AGING WELL

So much owed by so many to so few

By Sean D. Curran

There is little doubt that we are in a time of distress. There seems to be so much outside of our control.

Our government is taking aggressive steps to contain the spread of this deadly virus but no one knows how it will progress. History has instructed us that early precautions are the best method to contain the spread. In 1918, the Spanish Flu hit Philadelphia and despite a spike in local cases and news from Boston which had been hit hard with the epidemic, the city pushed forward with a large parade to support the war bond effort. This proved to be the perfect vehicle for the virus to spread quickly and disastrously to the containment efforts.

This failure in judgement remains today as the leading example of why social distancing is critical to reducing the spread of an epidemic. The news reports of spring break in Florida continuing as usual may, in hindsight, be the "Philadelphia" of this modern epidemic.

In Italy, where the virus has spread aggressively and the hospital system is overwhelmed, health-care workers are on the front lines of what has been described as a "war" battling an invisible enemy. As health systems become overwhelmed, death rates increase as doctors are forced to adopt triage care, choosing who lives and who dies.

Italy's death toll has exceeded China's because China, particularly Wuhan, has been on strict lockdown

and reports no new locally transmitted cases. We all need to take social distancing very seriously to avoid overwhelming our health-care system.

Health-care workers worldwide are on the front lines of this war. They risk exposure, and despite exhaustion and grave danger to their entire families, they courageously battle this virus as they care for our sick. Additionally, grocery workers, delivery workers and truck drivers and all related personnel are exposing themselves to help the rest of us. Everyone of us needs to protect them in order to protect ourselves by restricting our interactions as much as possible, which will reduce infection rates.

In August of 1940, soon after the Nazis began air raids in England, Winston Churchill gave his now famous Battle of Britain speech where he praised the valor of the Royal Air Force airmen and coined the famous comment, "Never in the field of human conflict was so much owed by so many to so few." The same can be said of our health-care and essential support workers today. The under-resourced Royal Air Force airmen were instrumental in halting the spread of Nazism into Britain, which became a key base for the Allied forces to conquer the Nazis in continental Europe.

How do we occupy ourselves during this social distancing? Make sure you check in on your elderly family and friends often by phone, text, email or a

handwritten card in the mail. The elderly are the most vulnerable group and need to be protected with extra precautions. If you need to help them get groceries or other necessities, avoid direct contact when dropping off their items.

Remember to wash your hands often and use common sense. Let's remember to love our neighbors these days, even if that means at a distance. The modern conveniences for grocery drop-off or food delivery can be arranged, many self-care products can be mailed via Amazon or Drugstore.com and others. We must be creative and use the resources available to us and help those "technologically challenged" to set up these services, if needed. We should put our out-of-school children to work and have them teach us how to use these services.

Let's begin to look at what we can learn from this pandemic and make sure that we have everything in place in our homes, with our families and in our planning. The uncertainty of life forces us to face things we don't want to, such as making sure our wishes are known and that our "playbook" has been written.

Is your estate planning in place? We have initiated virtual planning where we can have telephonic or video conferencing meetings and continue to make these important documents available to our clients. Covid-19 is making us all look at procedures and what we could and should do better to avoid this panic if another pandemic comes our way.



Sean D. Curran

other pandemic comes our way.

History is there to remind us that it will happen again, but how will we be better prepared? We have learned that our intercon-

nectness is both a blessing and vulnerability. However, we can all feel more safe when we know that we have done all that we can in this face of uncertainty. As Fred Rogers said: "Always

look for the helpers."

Sean D. Curran, Curran Estate Law, focuses his practice, 222 N. Kenhorst Blvd., exclusively on estate and elder law, at www.curranlaw.com.



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As a company that's served the best interests of seniors for nearly 30 years, we are no stranger to emergency management. Our commitment to the health and safety of our residents has long been paramount, and although COVID-19 is a new threat, it is by no means the first one we've faced head on.

In any emergency situation, it's imperative to know where trusted resources can be found. For seniors and families specifically, the importance of safeguards required for COVID-19 in many ways highlight the numerous benefits of living in a supportive community setting like the many we offer.

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SENIOR LIFE

Social Security Matters

By Russell Gloor
 AMAC Certified Social Security
 Advisor Russell Gloor
 Association of Mature American
 Citizens

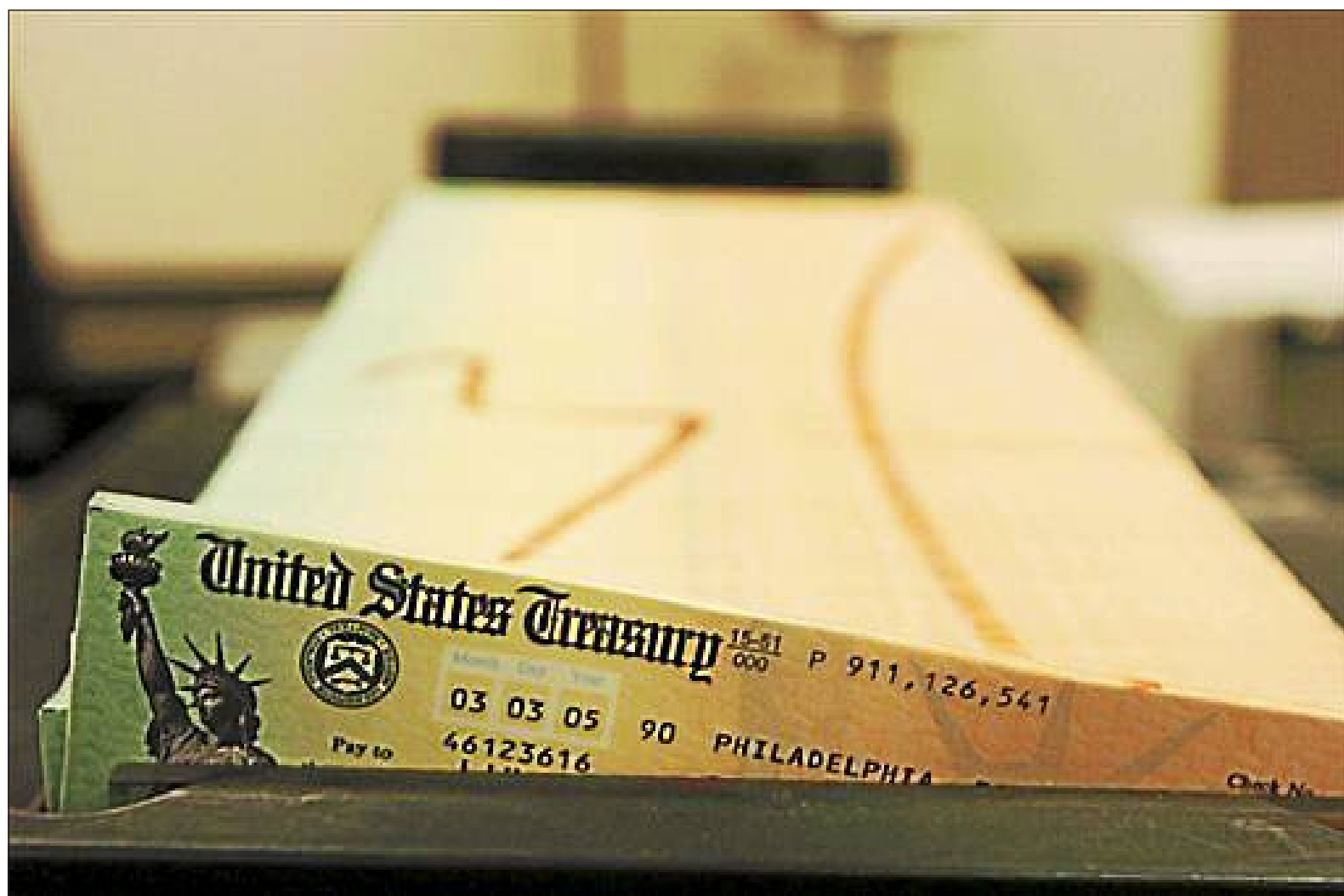
Ask Rusty – Will Foreign Earnings Count toward my U.S. Social Security?

Dear Rusty: I am looking for advice on how our recent decision to take up work in the United Kingdom will affect our U.S. Social Security benefits. I want to understand whether we need to be prepared for a loss in future Social Security benefits, in comparison to what we'd get by continuing to work in the U.S. Signed: Working Abroad

Dear Working Abroad: I'll start by noting that the U.S. and the U.K. have a bilateral "totalization" agreement which helps those who have worked in both countries qualify for Social Security benefits in the other, but this relates only to you earning enough credits to be eligible for benefits. Your foreign earned income won't be included when computing your U.S. Social Security benefits.

Under the "totalization agreement if, from your work in the U.S., you have earned only 30 credits toward the 40 needed to qualify for U.S. Social Security benefits, and you went to work in the U.K. and earned 10 credits toward the U.K.'s eligibility requirement, those 10 U.K. credits would be added to your 30 U.S. credits to give you the 40 needed to be eligible for U.S. Social Security benefits. However, your U.S. Social Security benefit when it is claimed would be based upon your U.S. earned income only and would not include your U.K. earned income.

To determine your U.S.



MEDIANEWS GROUP FILE PHOTO

Trays of printed social security checks wait to be mailed from the U.S. Treasury's Financial Management services facility in Philadelphia.

benefit amount, Social Security uses the highest-earning 35 years of your U.S. earned income during which SS FICA payroll taxes were withheld from your earnings. Your lifetime U.S. earnings are adjusted for inflation and the highest earning 35 years are used to arrive at your "average indexed monthly earnings" (AIME). Your AIME is then used to determine your "primary insurance amount" (PIA), which is the benefit you are due at your full retirement age. If you don't have a full 35 years of U.S. earnings because you spent a number of years

working in the U.K., Social Security will put in enough zeros to make 35 years. Those zeros in your earnings record will reduce your U.S. Social Security benefit amount. So, by comparison, if you were to remain in the U.S. and continue working (and contributing to SS) here, your eventual Social Security benefits will be higher, because your U.S. earnings will count toward your AIME, and will eliminate some or all of any zero years in the 35 used to compute your benefit. Conversely, your earnings from working in the U.K. will not

count toward your U.S. Social Security earnings history (won't be included in your AIME), meaning you'll show zeros in your U.S. earnings record for the years you worked in the U.K. and thus your U.S. SS benefit will be lower than if you instead continued to work in the U.S. Of course, if you already have at least 35 years of U.S. earnings you will not have zeros in your work history, but your U.K. earnings still will not count toward your U.S. Social Security benefit and will not eliminate any lower-earning years in your 35-year U.S. work history.

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/programs/social-security-advisory) or email us at ssadvi-

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 Director of Admission and Marketing

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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/>.

SENIOR LIFE

Stay safe from COVID-19 scammers

(BPT) - While you take care to limit social interactions and wash your hands to prevent the spread of the coronavirus, you also need to take steps to protect your finances and identity. Scammers are now taking advantage of the COVID-19 pandemic to lure victims in with new phishing scams.

"We know consumers are managing their money and finances online, so it's more important than ever to raise awareness of smart security practices," says Vice President of Security at Navy Federal Credit Union, Chip Kohlweiler. "Being proactive and learning about your security is a great step toward keeping your accounts and information safe. There's a good chance your bank or credit union has resources available for you to learn about how to identify scams, which is a great place to start."

Phishing remains one of the top ways cybercriminals get access to your identification and financial information. Using phone calls, emails and even copycat websites, scammers are creating content that appears official and related to COVID-19 - tricking you into revealing personal information like bank account numbers, login IDs and passwords. At the same time, by clicking a link, you may also unknowingly download malware that infects your computer and captures your data.

"Just because caller ID shows your financial institution is calling, do not provide information such as one-time passcodes or PIN to the caller. Additionally, phony links in emails can be a major threat to your system. If you don't know the sender, a general rule of thumb is don't click any links in the email," says Kohlweiler.

Here are a few tricks scammers are using in their



Beware of scammers are now taking advantage of the COVID-19 pandemic to lure victims in with new phishing scams.

phishing attempts:

Names of real companies
Phishers often use legitimate company names and copy the look of official websites and emails to fool you. Right now, they're even sending out correspondence that looks like it's from the World Health Organization, local governments or other trustworthy sources.

Be wary of unexpected emails from a "company employee" looking for information.

Threats and urgent messages

"Urgency is a big red flag. While you may have an urgent need, you should always validate it. If it's in regards to one of your accounts, call the company associated with the account from a number on their official website, or on a recent

paper statement, to confirm if urgent action is needed," Kohlweiler advises.

Official-looking URLs

Sometimes the URL (web address) will look right, but instead of taking you to your intended website, it will lead you to a copycat website. Check to see if the URL begins with https://, which indicates a site is secure. Most phishing scams won't have a secure website. Never click on a URL within an email; instead, type the official URL into your browser.

Wire transfer requests

In these scenarios, a scammer sends what appears to be a legitimate email requesting a wire transfer to cover title, escrow or any number of other costs. Unfortunately, money you transfer as a result of

the fraudster's email ends up in the fraudster's bank account - and you're not likely to get it back. If you receive such a request, call your financial institution to verify that it has made this request.

"Once you know what to look for, you can start to use some best practices to avoid these scams," adds Kohlweiler.

1. Set up your accounts for success.

Using strong passwords (never the same for different sites), setting up transaction notifications and ensuring your contact information stays up to date with your financial institution are all easy ways to enhance your online security.

2. Call and verify.

Be sure not to use a number provided in a suspicious

email or even in the Caller ID. Use numbers on your statements or policies or from the official website.

3. Look for bad spelling.

Phishing emails often have unnatural or incorrect grammar and misspellings. Keep an eye out for grammar and spelling mistakes.

4. Beware of links.

It pays to be wary of emails you're not expecting. If you're suspicious of an email, don't click on any links or buttons in the email. Hover your mouse over the link and see if the address that appears matches the link typed in the message. If it doesn't match, don't click on the link, as it could take you to fraudulent websites or download malicious software.

5. Read your statements.

This can help you detect

fraudulent transactions faster if your identity is stolen.

6. Increase your security.

Consider using a password manager solution to improve your security posture.

7. Use a different computer.

If you find fraudulent transactions on your account or suspect your info has been compromised, use a different computer to change your passwords. And, make sure you notify your financial institution right away.

8. Keep up with the news.

Stay up to date on news of phishing attacks to protect yourself. Anti-phishing organizations, such as Anti-Phishing Working Group, provide lists of new and current phishing scams.

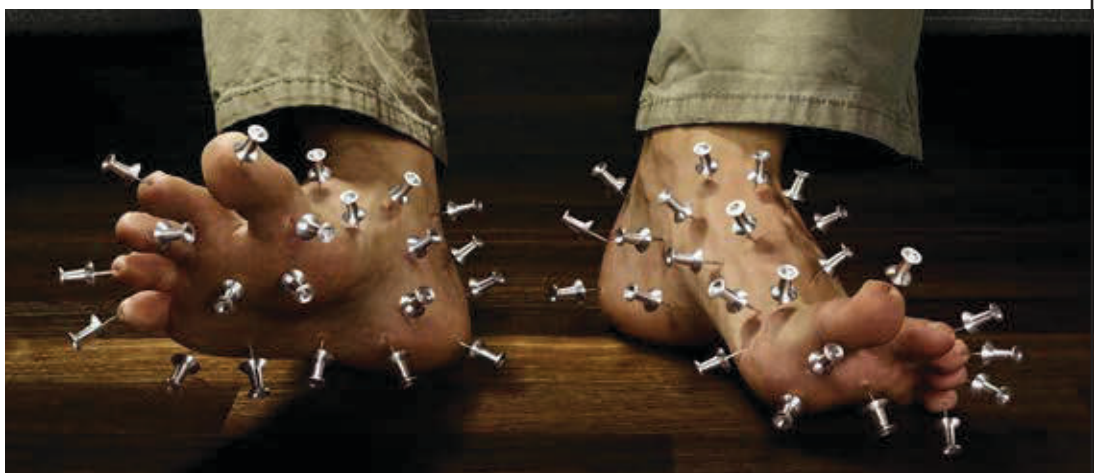
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SENIOR LIFE

Caregiving and COVID-19 - Tips for people with vulnerable family members

(BPT) - COVID-19 has dramatically shifted daily life for many people around the world. Nobody is immune, according to the Centers for Disease Control and Prevention, and older adults and individuals with chronic health conditions are at higher risk of getting very sick from the Coronavirus.

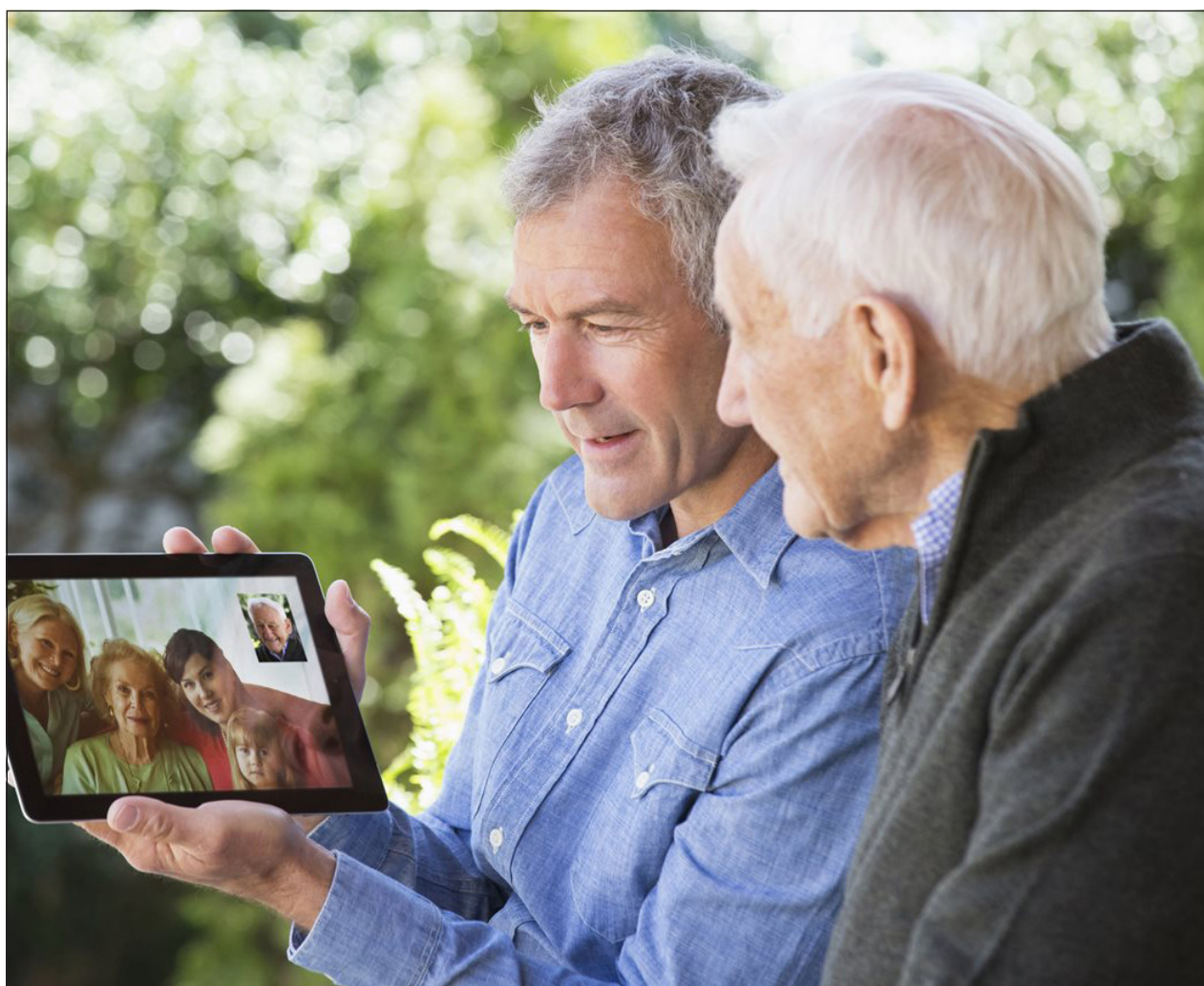
To protect vulnerable individuals, many nursing homes or assisted living facilities are banning outside visitors temporarily in hopes of limiting residents' exposure to someone who may be infected with the virus. Additionally, many individuals who need care and are currently living in their own homes are feeling isolated and anxious about how to stay healthy and safe.

Caregiving is now taking center stage. With already more than 40 million unpaid family caregivers helping loved ones in the U.S., experts expect the virus to increase the number of people providing short-term or long-term care to an older or aging loved one.

AARP offers guidance to family caregivers with vulnerable family members, especially those who might be new to caregiving because of Coronavirus and its impacts on older populations.

Make it a team effort. While there may be one primary family caregiver, identify other family members, friends and neighbors who can check in or help with shopping and important errands. It's important that the person you're caring for doesn't leave their home and stays out of public places.

Create a list with con-



To protect vulnerable individuals, many nursing homes or assisted living facilities are banning outside visitors temporarily in hopes of limiting residents' exposure to someone who may be infected with the virus.

tact information of friends, family and services in your community that can help you perform key caregiving tasks. For example, find out if services such as Meals on Wheels can help deliver meals, or if there are other local services to help with food or medication delivery. Inventory essential items. It's important to figure out what you have so you can determine what you

need. Inventory how much food, medication and basic supplies the person you're caring for has currently. Then make a list of what you need and how often you need to replenish it. Many older individuals often keep minimal extras on hand because they are on a strict budget and are used to regular grocery or medication refills. If possible, help them have a two-week

supply of food, water, house cleaning supplies, and medical equipment. Get medications in order. If you don't already have one, create a list of medications, medical contacts, and important information like allergies for easy access. If there are upcoming non-emergency, routine medical appointments, reschedule those or, if possible, switch to a virtual visit to receive

telemedicine. Ask your pharmacist or health care provider if you're able to have an extra 30-day supply of essential medications on hand. Don't forget to stock up on over-the-counter medications like cough suppressants and fever-reducing drugs like acetaminophen. Stay connected. With current social distancing recommendations,

strict isolation will impact many older individuals. To keep connections strong, set up communication using a variety of technology such as FaceTime or Skype, smart speakers, or simply phone and text. Use these to stay connected with your caregiving team as well as your older or aging family members.

If your loved one lives in a long-term care facility, see if they have accommodations for online visits and how they plan to communicate with families. If they can't support visits via technology, send in cards, letters, magazines, puzzles or other items you know your loved one would be grateful to receive. Talk with your facility management about the safest way to deliver items.

Maintain personal safety and self-care

In order to help slow the spread of Coronavirus, limit physical contact with others, stay in as much as you can and continue to follow guidelines from the CDC. While you are likely very focused on the person you're caring for, it is essential to also care for yourself.

For high-risk individuals, such as those with dementia and underlying health conditions, consider having the primary caregiver self-isolate with the care recipient. Then, have a back-up plan if the primary caregiver becomes ill. It's best to be proactive and not have to use plan B, rather than being caught off guard without options.

For more information about caregiving and important considerations in light of COVID-19, visit aarp.org/caregiving and aarp.org/coronavirus.

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SENIOR LIFE

5 tips for making the most of your Medicare plan this year

(BPT) - Do you spend your Sunday mornings scouring the newspaper inserts for coupons? Make it a point to confirm discounts when booking hotel reservations? Secretly (or not so secretly!) love the senior discount at the movie theater?

If any of these sound familiar, you probably consider yourself a savvy consumer who likes to make sure you're getting the most value for your money. But 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.

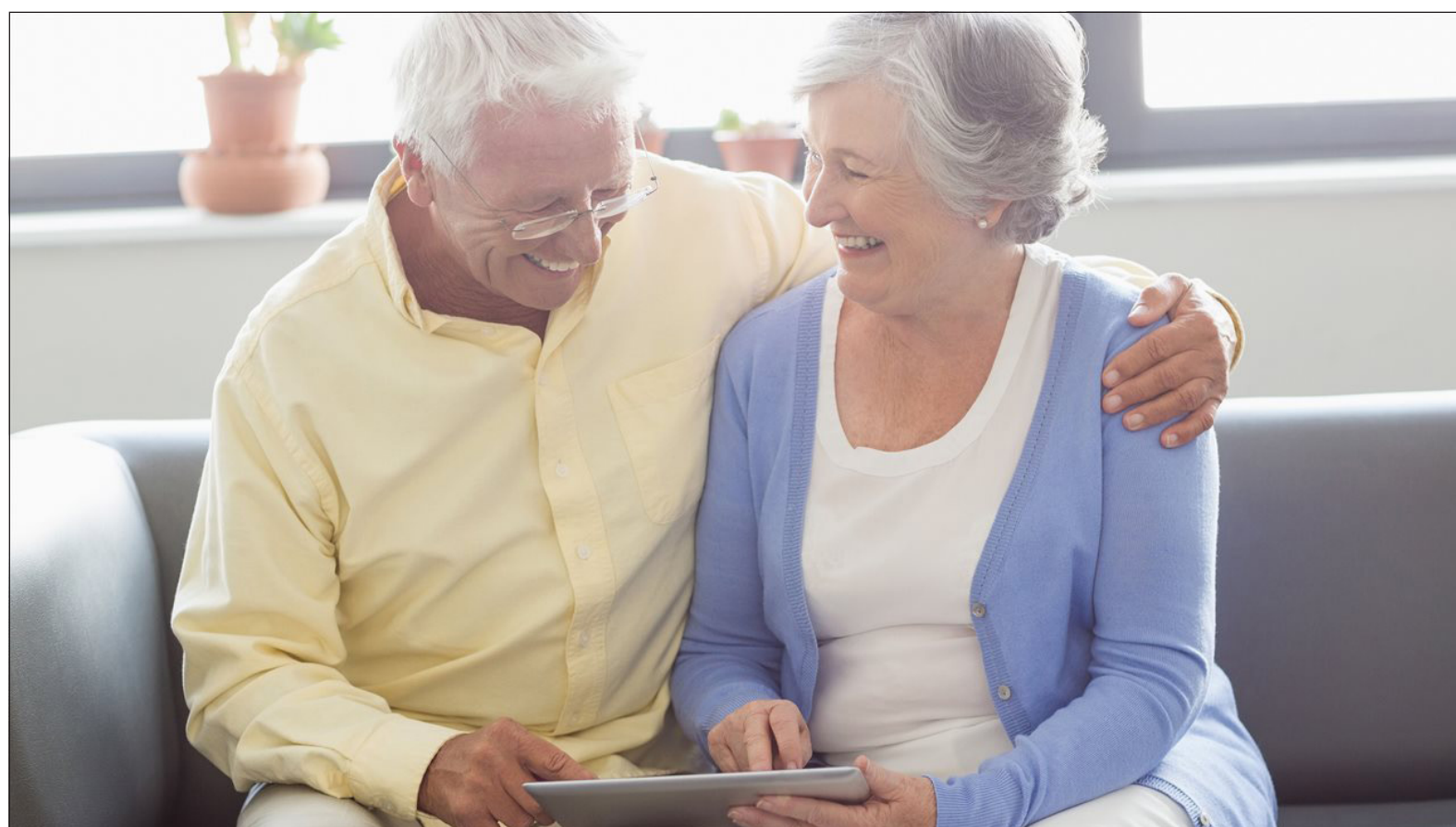
Here are five tips to help ensure you get the most out of your Medicare coverage this year.

Tip 1: Learn the difference between Original Medicare and Medicare Advantage.

More than 66 million Americans made choices about their Medicare coverage 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.

Tip 2: Review what your plan covers - and use those benefits.

You can usually find coverage and benefits information on your insurer's website or in the plan documents your insurer sent in the mail. As noted above, extra benefits and features included in many Medicare Advantage plans cover dental exams and cleanings, hearing and vi-



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sion exams. Fitness benefits may also be included.

Tip 3: Take advantage of preventive care benefits.

Original Medicare offers all beneficiaries an annual wellness visit. Some preventive screenings, like mammograms and colonoscopies, are also included. These services can help catch health problems early, when they're usually easier to treat. And 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 4: Plan yearly expenses with the out-of-pocket maximum in mind.

Medicare costs can vary widely for individuals based on their situation and the type of coverage they have. Original Medicare generally covers 80% 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%, 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%. That cap can mean peace of mind if you have an unexpected illness or if you're planning to undergo a major medical procedure.

Tip 5: Look to 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 or-

der 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. This can usually mean a lower copay.

Switching to an alternative drug that's cheaper than one you're currently taking 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 UH-CMedicareHealthPlans.com.

The HouseCalls program is not available with all plans. To check if HouseCalls is available to you or to schedule a HouseCalls visit, call 1-866-686-2504, TTY 711, Monday-Friday 8 a.m. to 8:30 p.m. ET, or visit UH-CHouseCalls.com. HouseCalls may not be available in all areas.

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.

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