

A PUBLICATION OF SENIOR SERVICES OF NORTHERN KENTUCKY

WINTER 2013-2014

NKY Senior Guide



For Happiness In Independent & Assisted Living.

AMAZING STAFF

Visit the Barrington and the first things you'll notice are the smiles on faces of the staff. From the Master Chef to housekeeping, they're ready, willing, and on the spot to make your day the very best it can be.

JUST THE HELP YOU NEED

There are times when it helps to have an extra pair of hands. Whether it's help with bathing and dressing or taking your meds, let our caring staff give you just the assistance you need.

NO DEPOSIT, CONTRACT, OR HASSLES

At the Barrington, there's no entrance fee and no long-term contract to sign. Plus, your apartment will stay your apartment even if your care level changes. You won't have to move to another apartment, or worse, to another building.

For Getting Home Quickly & Successfully From Rehabilitation.

DEDICATED THERAPY STAFF

Each Carespring center is staffed by our own fully-licensed therapy professionals; so you not only have therapists who are eminently qualified, but you also receive continuity of care. That's one of the big reasons we can have you home quickly and confidently.

STATE-OF-THE-ART FACILITIES & PROGRAMS

Our therapy gyms have the latest equipment so our therapists have the exact tools they need to help you build strength and range of motion. Our specialized dietary programs complement your therapy regimen and give you the proper nourishment for success.



Carespring

Has the keys to your success.

COMPASSIONATE NURSING CARE

Our nurses are some of the very best. You'll appreciate their smiles and encouragement. They compassionately provide post-hospital nursing care, respite care, Alzheimer's Care, and Hospice Care.

UPLIFTING ENVIRONMENT

You won't find a more uplifting environment. You'll hear the laughter and happy voices of children from the Montessori school that's within each of our facilities. There's also a Starbucks or an ice cream parlor, a chapel, and even a family guest room.



CARESPRING COMMUNITIES

Barrington of Ft. Thomas 859-609-3307	Hillspring of Springboro 937-748-1100
Dayspring of Miami Valley 937-864-5800	Indianspring of Oakley 513-561-2600
Eastgatespring of Cincinnati 513-752-3710	Shawneespring of Harrison 513-367-7780
Heritagespring of West Chester 513-759-5777	Stonespring of Vandalia-Butler 937-415-8000
Highlandspring of Ft. Thomas 859-572-0660	Villaspring of Erlanger 859-727-6700

COMING SOON
Coldspring of Alexandria

Carespring.com



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Getting you back home



At Providence Pavilion, our goal is to get you back home again soon. We specialize in transitional and nursing care including short-term stays, post acute therapy and the full range of rehabilitative services.

While you're staying with us, you'll enjoy our elegant, spacious and airy rooms. Our staff is friendly and caring.

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Our vibrant, bustling campus nestled on the historic campus of the former St. Elizabeth North hospital in Covington, offers a unique setting with many amenities.

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401 East 20th Street | Covington, KY 41014 | p: 859.283.6600
www.providenceNKY.com

A Message from the Executive Director of Senior Services of Northern Kentucky

Dear “Old” Friends,

WOW, what an exciting time here in Northern Kentucky! You have in your hands the second edition of Senior Services of Northern Kentucky’s NKY Senior Guide! We are so pleased to make this available for your use.

There are many updates and new items in this edition so please begin using it instead of the Summer 2013 edition. We have included the sections devoted to: Services and Resources, Consumer Information, Housing and Senior Care, Medicare and Health and Wellness. Phone numbers and addresses are printed in large type on high quality coated paper for easy readability.



We have updated the section on Medicare and Social Security to reflect changes in premiums and benefits for 2014 — and added information about the Affordable Care Act and how it’s helping seniors.

We’ve expanded our listings of agencies and services to seniors, including more information about local and state governments. And more of Northern Kentucky’s businesses that cater to the elderly population have supported us!

An index is available in the back of the publication for quick reference to the specific question that you need answered. Helpful checklists are again in the back of the publication. Interspersed throughout are our advertisers who make this all possible. Please support them. This publication helps SSNK continue to fulfill its’ mission of supporting the independence and dignity of older adults.

For 51 years, SSNK has been your resource for help in finding resources that you need as you age. If you find this publication helpful, let us know. If you want additional sections and listings, let us know. If you have suggestions on topics that we need to research for you, let us know. If you want to support SSNK financially, let us know.

Please call, write or email us:

Ken Rehtin
Interim Executive Director

On the cover: Christine Miskell, manager of the Walton Senior Activity Center, posed with activity center member Clara Smith, who turned 100 years old in November!

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I'M ON THE MEND

THANKS TO
THE CHRIST HOSPITAL
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OUR WOUND HEALING CENTERS OFFER **CONVENIENT AND ADVANCED OUTPATIENT SERVICES AND TREATMENT** FOR PATIENTS SUFFERING FROM DIABETIC WOUNDS AND OTHER CHRONIC, NON-HEALING WOUNDS.

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Appointments are available now at our Northern Kentucky office. **No physician referral needed.**

The Christ Hospital Wound Healing Centers are accessible at four convenient locations:

MT. AUBURN

2123 Auburn Avenue, Suite 335
Cincinnati, OH 45219
513.585.4595

OAKLEY

4900 Babson Place, Suite 500
Cincinnati, OH 45227
513.564.1335

GREEN TOWNSHIP

5885 Harrison Avenue, Suite 2100
Cincinnati, OH 45248
513.564.5455

FORT WRIGHT

1955 Dixie Highway, Suite A
Fort Wright, KY 41011
859.292.4540

FOR MORE INFORMATION OR TO SCHEDULE AN APPOINTMENT AT ANY LOCATION,

CALL 513.585.4595

www.thechristhospital.com/woundhealing



The
Christ Hospital[™]
Health Network

ABOUT NKY SENIOR GUIDE

NKY Senior Guide® is the most complete and up-to-date resource for senior citizens in Northern Kentucky. It is produced by *Senior Services of Northern Kentucky (SSNK)*, and supported entirely by donations and advertising.

The information contained in the guide is current as of November, 2013. Information was supplied by the organizations and companies listed. However, omissions and errors occur and SSNK welcomes all corrections and updates. Please email Charles Brewer at cbrewer@seniorservicesnky.org with comments, corrections or additional information.

NKY Senior Guide® is available from SSNK, 1032 Madison Ave., Covington, and at all SSNK Senior Activity Centers. It also will be available at NKY Walgreen's locations, the NKY Senior Expo and NKY senior picnics, as well as senior apartment complexes and doctors' offices. To order a copy, call 859-491-0522 or write to:

NKY Senior Guide®
Senior Services of Northern Kentucky
1032 Madison Ave., Covington, KY 41011

Home Delivered Meals offer seniors low-cost access to important nutrition



Senior Services of Northern Kentucky provides Meals on Wheels for homebound seniors in the 8 counties of Northern Kentucky. The Meals are nutritious, delicious and delivered to your door with a friendly smile and "wellness check".

Anyone can receive a home delivered meal at an affordable cost. Meals can

be delivered daily (chilled) for \$6 co-pay per meal or weekly (frozen) for \$5 co-pay per meal. Meals are easily heated in the microwave or oven and can be stored in the refrigerator for up to 6 days or frozen for up to 6 months.

Payment may be made by cash, check or debit/credit card. Contact Jesse Williams for more information: 859-292-7964 or jwilliams@seniorservicesnky.org.

Moving People Forward One truck at a time...



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Northern Kentucky 859.405.0510

1335 Donaldson Rd. Ste. 13, Erlanger, KY 41018

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The Best Wound Care Anywhere



If you have a wound that isn't healing like it should, you deserve special treatment. If left unchecked, these sore spots can develop into more painful and more serious conditions that could even be life-threatening.

But there is hope. St. Elizabeth Healthcare Wound Care Centers specialize in the latest therapies for hard-to-heal wounds. Our physicians are experts in the field and our staff is specially trained to administer a personal care program that will get you back to the life that you remember.

If you suffer from any of these conditions or symptoms, we can help:

- Diabetic ulcers
- Lower leg ulcers
- Infections
- Pressure ulcers
- Gangrene
- Radiation burns
- Failing grafts and flaps
- Surgical wounds
- Wounds on lower legs or feet
- Any wound not healed within 30 days



Wound Care Center at St. Elizabeth Healthcare Covington
1500 James Simpson, Jr. Way • Covington, KY 41011
(859) 655-1100

Wound Care Center at St. Elizabeth Healthcare Ft. Thomas
85 N. Grand Avenue • Ft. Thomas, KY 41075
(859) 572-3830

Wound Care Center at St. Elizabeth Grant
238 Barnes Road • Williamstown, KY 41097
(859) 655-1100

www.stelizabeth.com/woundcarecenter

Seniors a popular target for fraud and money scams

Financial scams targeting seniors have become so prevalent that they're now considered "the crime of the 21st century."

Why? Because seniors are thought to have a significant amount of money.

Financial scams often go unreported or can be difficult to prosecute, so they're considered a "low-risk" crime. However, they're devastating to many older adults and can leave them in a very vulnerable position with little time to recoup their losses.

It's not always strangers who perpetrate these crimes. More than 90 percent of all reported elder abuse is committed by an older person's own family members, most often their adult children, followed by grandchildren, nieces and nephews, and others.

Review the list below, so you can identify a potential scam.

Medicare Insurance Fraud

In these types of scams, perpetrators may pose as a Medicare representative to get older people to give them their personal information, or they will provide bogus services for elderly people at makeshift mobile clinics, then use the personal information they provide to bill Medicare and pocket the money.

Counterfeit Prescriptions

Most commonly, counterfeit drug scams operate on the Internet, where seniors increasingly go to find better prices on specialized medications.

This scam is growing in popularity—since 2000, the FDA has investigated an average of 20 such cases per year, up from five a year in the 1990s.

The danger is that besides paying money for something that will not help a person's medical condition, victims



may purchase unsafe substances that can inflict even more harm. This scam can be as hard on the body as it is on the wallet.

Funeral & Cemetery Scams

Scammers read obituaries and call or attend the funeral service of a complete stranger to take advantage of the grieving widow or widower. Claiming the deceased had an outstanding debt, scammers try to extort money from relatives to settle the fake debts.

Unscrupulous funeral directors might take advantage of a grieving family by forcing unnecessary or expensive goods or services (such as saying an expensive casket is required for cremation).

Telemarketing

Perhaps the most common scheme is when scammers use fake telemarketing calls to prey on older people, who as a group make twice as many purchases over the phone than the national average.

In one scheme, the con artist tells the individual that he/she has found a large sum of money and is willing to split it if the person will make a "good faith" payment by withdrawing funds from his/her bank account.

In another, the con artist gets the victim to wire or send money on the

pretext that the person's child or another relative is in the hospital and needs the money.

Money is solicited for fake charities. This often occurs after natural disasters.

Internet Fraud

The most common Internet scam is called "phishing." An email message that appears to be from a legitimate company or institution, asks to "update" or "verify" personal information. The senior then types passwords and information into a website monitored by thieves.

Fake Sweepstakes

Here, scammers inform their marks that they have won a lottery or sweepstakes and need to make some sort of payment to unlock the supposed prize. The seniors may be sent a bad check, and be asked to repay part of the check's amount in "taxes and fees." The senior deposits the check and pays the fees - then loses the money when the bad check bounces.

The Grandparent Scam

Scammers will call to an older person and then pretend to be a grandchild or relative.

The fake grandchild will ask for money to solve some unexpected financial problem, to be paid via Western Union or MoneyGram, which is easy to collect anonymously.

At the same time, the scam artist will beg the grandparent "please don't tell my parents, they would kill me."

While the losses from such a scam are likely to be in the hundreds of dollars, the very fact that no research is needed makes this a scam that can be perpetrated over and over at very little cost to the scammer.

- Information from National Council on Aging

Kentucky's Homestead Exemption can cut your property taxes

Did you know that you may qualify for a reduction in the taxable value of your home, reducing your property taxes?

The Kentucky Homestead Act is a tax exemption for the senior or disabled homeowner. The amount of the Homestead Exemption and Disability Exemption is determined every two years by the General Assembly, reflecting cost of living increases.

For 2014, the amount of the exemption is \$36,000.

The exemption is available to all Kentucky homeowners age 65 or older. Property owners become eligible for the exemption if they are the legal owner of their home as of January 1 of the year in which they turn 65. To qualify for the homestead exemption, a person must be at least 65 years old during the tax period and the property must be owned, occupied and maintained by the taxpayer as their primary residence on the January 1 assessment date.

How it works:

Let's say your home is assessed at \$100,000 as of Jan. 1, 2014. You and/or

By DARLENE PLUMMER
Kenton County PVA Office

your spouse are the legal owner of record and either of you are (or turn) 65 in 2014. Based upon the current exemption of \$36,000, your real property tax bill is based upon the \$64,000 adjusted value (\$100,000 minus \$36,000). You save on your county and city tax bills.

If you own more than one home, the law is applicable to only one home, which must be your primary residence. If you own another home outside Kentucky and receive a homestead exemption in that state, you do not qualify for an exemption in Kentucky.

It is not necessary for you to wait until your birthday to apply. If you or your spouse turn 65 in 2014 come in now for this benefit! The PVA office is accepting applications for assessment year 2014.

Disability Exemption:

Not 65 years of age but 100% disabled? You may still qualify for a disability exemption. In order to qualify for the disability exemption, a person must be classified as 100% totally disabled under any

government or most private retirement systems. In addition, the following provisions must be met: The applicant must have maintained the disability classification for the entire previous or current year. The applicant must have received disability payments while under this classification. Verification/documentation should be submitted to the Property Valuation Administrator's office before December 31. Applications filed after December 31 will apply to the next year and subsequent years. All applicants must own and occupy their dwelling.

How to apply:

Visit the Property Valuation Administrator's office (PVA) in the county in which you live. The PVA will require proof of eligibility, which can be in the form of a driver's license, state issued ID, Medicare card, Social Security disability award letter, corporate insurance award letter and 1099, etc.

Darlene M. Plummer, Chief Deputy for the Kenton County PVA, is available to answer questions and can be reached at 859-392-1760, or by email: darlene.plummer@kentoncounty.org.

Long-term care ombudsmen help protect rights of seniors

When people think of Senior Services of Northern Kentucky, most think about our programs to keep seniors independent and out of nursing homes and long-term care facilities. But SSNK also helps seniors after they must move into a facility.

SSNK's Ombudsman Program advocates for residents in nursing homes and personal care homes in eight counties: Boone, Campbell, Carroll, Gallatin, Grant, Kenton, Owen & Pendleton. Our concerns encompass all aspects of resident care, resident rights and elder abuse.

Long-term care ombudsmen are advocates for residents of nursing homes, and personal care homes. Ombudsmen provide information about how to find a facility and what to do to get quality care. They

are trained to resolve problems.

The ombudsman can assist residents with complaints. These matters are kept confidential unless the resident gives permission to share them.

Under the federal Older Americans Act, every state is required to have an Ombudsman Program that addresses complaints and advocates for improvements in the long-term care system.

What does a Long-Term Care Ombudsman do?

- ◆ Protects the rights of long-term care residents.



Connie Murphy,
District Ombudsman

- ◆ Identifies, investigates and works to resolve problems.
- ◆ Provides regular friendly visits to residents.
- ◆ Provides information and assistance to the community.
- ◆ Monitors government actions affecting residents.

SSNK has three paid and more than 10 volunteer ombudsmen as well as friendly visitors who regularly visit long-term care facilities. They monitor conditions and care and provide a voice for those unable to speak for themselves.

Call Connie Murphy, District Ombudsman, at 859-292-7962 for more information on Kentucky's Long-Term Care Ombudsman Program.

Got your flu vaccine shot? It's vital for you - and others

Seasonal flu, common in the cold months of the year, can be an annoyance to many. But for seniors it can bring on bronchitis and pneumonia, leading to hospitalization and even death. The national Centers for Disease Control says 90 percent of flu-related deaths occur in adults aged 65 and older.



That's why doctors urge all seniors to get an annual flu shot. And seniors can get it for free under Medicare Part B coverage.

Each year the influenza virus mutates and your yearly flu shot is updated to reflect the most prevalent strains. Seniors can also choose a high-dose vaccine, which some research has shown is more effective in seniors. A new quadrivalent vaccine protects against four different flu strains, compared to the standard vaccine which protects against three. These options should be discussed with your doctor.

There are side effects to the vaccine, the most common ones are soreness at the injection site, aches, or low-grade fever. Certain people are at higher risk of adverse reactions: those who have had a prior allergic reaction and those who are already ill.

But two common beliefs about the flu vaccine are NOT true:

1. You won't get the flu from a flu vaccine! The vaccine does contain the flu virus, but it is dead. The dead virus won't make you sick, but it still helps your body to produce antibodies to fight the real flu.

2. The flu vaccine really is effective! Some believe the flu vaccine isn't effective because they've heard of someone who got the flu after being vaccinated. That's possible, but even if you get the flu, the vaccine will likely limit the severity.

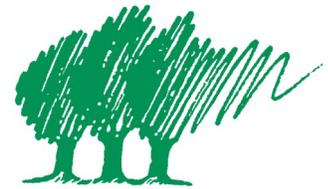
Your annual flu shot also reduces the spread of flu through the community. Family and care-givers should also be sure to get an annual flu shot.

Google tracks the spread of flu throughout the U.S. each season; search for Google Flu Map online.

HOW YOU CAN HELP SSNK

Senior Services of Northern Kentucky

provides the services and programs older adults need to maintain health, dignity and independence as they "age in place". With the senior population growing at the fastest rate our country has ever seen and funding shrinking at about the same rate, now is the time to step up to the plate for older adults. How can you help?



SENIOR SERVICES
of
NORTHERN KENTUCKY

Advocate. Be a champion for senior causes. Help end elder abuse, including mental, physical and financial. Tell Congress not to cut funding for senior services and programs. You can make a difference. Visit www.seniorservicesnky.org or ncoa.org for more information.

Volunteer. Many older adults are physically unable to do tasks such as laundry, bill paying, yard work and light housekeeping. Give some of your time to help a senior. Call 859-491-0522 or email info@seniorservicesnky.org.

Donate. Make a contribution to Senior Services of Northern Kentucky to help support services and programs for seniors. Every dollar makes a difference. Mail a check to SSNK, 1032 Madison Ave. Covington, KY 41011 or donate online: www.seniorservicesnky.org/donate-to-ssnk/.

Advertise with SSNK. Promote your business and support NKY seniors at the same time. All advertising proceeds from the NKY Senior Guide go directly back into SSNK's programs and services to older adults in the 8 counties of Northern Kentucky. Advertising opportunities are also available on placemats that are served with each Home Delivered and Congregate meal as well as on SSNK Transportation Vans. For more information on advertising opportunities with SSNK, email info@seniorservicesnky.org or call 859-491-0522.

WHERE TO GO FOR HELP & RESOURCES

The listed agencies can provide information about services and resources for Northern Kentucky seniors. They can help you find counseling, health screenings and wellness programs, as well as meals, emergency resources, leisure and social activities, and transportation.

► Senior Services of Northern Kentucky

1-800-255-7265 or 859-491-0522

1032 Madison Ave., Covington, KY 41011

www.seniorservicesnky.org

SSNK supports the independence and dignity of adults. Our key message, “Live Well. Age Well,” defines our commitment to our community by providing our core services: Meals on Wheels, Transportation to Wellness and Safeguarding our Seniors in our eight county region (Boone, Campbell, Carroll, Gallatin, Grant, Kenton, Owen and Pendleton). We also have volunteer opportunities, care giver resource center, education on elder abuse, long-term care ombudsman and offer the Guardian Emergency Response System. Speakers are available on a wide range of topics.

SSNK is a great resource for information about older adults. All callers are provided with information about available services and other issues related to the needs of seniors. If you need help, just let us know. An outreach worker who is an expert on resources for seniors can help.

NKY Area Development District

Area Agency on Aging and Independent Living

859-692-2480

22 Spiral Dr., Florence, KY 41042

www.nkadd.org

The Area Agency on Aging serves Boone, Campbell, Carroll, Gallatin, Grant, Kenton, Owen and Pendleton counties. The agency administers federal, state and local aging programs as well as the Consumer Directed Option component of Medicaid’s Home and Community Based waiver program.

NKY Aging & Disability Resource Center

859-692-2480 or 1-866-766-2372

22 Spiral Dr., Florence, KY 41042

The ADRC provides information on aging and disability programs and services. It administers many public funded aging and caregiver programs as well as providing screenings for the Consumer Directed Option (CDO) component of Medicaid’s Home and Community Based (HCB) waiver program. The NKY resource center offers resources in Boone, Campbell, Carroll, Gallatin, Grant, Kenton, Owen and Pendleton counties.

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AARP

Kentucky State Office 1-866-295-7275

10401 Linn Station Rd., Ste. 121

Louisville, KY 40223

www.aarp.org

Provides information on volunteer and employment opportunities, insurance, income tax assistance, legal guidance, defensive driving programs, consumer fraud and health education. Speakers available on Medicare, Long Term Care, Social Security and many other topics.

Cincinnati Area Senior Services (CASS)

513-721-4330

2368 Victory Pkwy., Ste. 300 Cincinnati, Oh. 45206

www.cassdelivers.org

Provides services to meet the needs of older adults including protective and supportive services, transportation and home-delivered meals. Offers the following programs: Guardianship Assistance, Case Management services for at-risk populations for abuse, neglect, exploitation and/or substance abuse. Provides home delivered meals, and meals are served at the senior centers.

Eldercare Locator

1-800-677-1116 or 859-692-2480

www.eldercare.gov

Federal government service helps families and friends find information about community services anywhere in the United States. For people age 60+ or disabled.

Kentucky State Health Insurance Assistance Program (SHIP)

859-431-8200 or 1-800-888-8189

<http://chfs.ky.gov/dail/ship.htm>

Medicare and health insurance information, counseling and assistance to seniors and disabled individuals, family members and caregivers.

United Way 211

Dial 211 or 513-762-7250 (24 Hours/7 Days)

2400 Reading Rd., Cincinnati, Oh. 45202

<http://www.uwgc.org/> or

<http://www.referweb.net/uwgc/>

This United Way-funded program provides help and referrals to more than 900 agencies that provide help with many problems. 211 is also the safety net many service agencies use when they are closed. All calls are confidential.

SENIOR CENTERS

Senior Activity Centers

Older adults enjoy social, educational and recreational activities at these community centers. A noon meal is provided. A broad range of activities are available, including exercise, dancing, games, clubs, arts and crafts and wellness programs. More information is found at www.seniorservicesnky.org.

Nutrition Sites

A nutritious noon meal served at the Senior Centers is provided at some senior housing locations. The Older Americans Act provides funding for this meal for persons 60 and older (reservations are required in advance and donations are accepted). Non-seniors can also purchase the meal, registration required. Centers and nutrition sites listed are managed by Senior Services of Northern Kentucky unless otherwise noted.

BOONE COUNTY

Boone Co. Senior Center 859-334-4047

M–F, 8:30 a.m.–2:30 p.m.

5874 Veterans Way, Burlington, KY 41005

Operated by R.C. Durr YMCA

Florence Senior Activity Center

859-282-4061

M, W-F, 9 a.m.–3 p.m., Tues, 9 a.m. - 6 p.m.

7431 U.S. 42, Florence, KY 41042

Walton Senior Activity Center

859-485-7611

M–F, 8:30 a.m.–3 p.m.

44 N. Main St., Walton, KY 41094

CAMPBELL COUNTY

Campbell Co. Senior Center 859-572-4300

M–F, 8:30 a.m.–3 p.m.

3504 Alexandria Pk., Highland Hgts., KY 41076

Operated by Campbell Co. Fiscal Court. Offers activities and programs based on a wellness model. Daily meal offered.

Grand Towers Nutrition Site

859-441-8606

M–F, 10 a.m.–1 p.m.

1359 Grand Ave., Newport, KY 41071

Saratoga Nutrition Site

859-491-2342

W, Th., 10:30 a.m.– 12:30 p.m.

798 Saratoga St., Newport, KY 41071

CARROLL COUNTY

Carroll Co. Senior Activity Center

502-732-7026

M–F, 8:30 a.m.–3 p.m.

110 Sixth St., Carrollton, KY 41008

GALLATIN COUNTY

Gallatin Co. Senior Activity Center

859-567-2118

M–F, 8:30 a.m.–3 p.m.

205 West Pearl, Warsaw, KY 41095

GRANT COUNTY

Williamstown Senior Activity Center

859-824-6415

M–F, 8:30 a.m.–2:30 p.m.

Williamstown City Building

400 N. Main St., Williamstown, KY 41097

KENTON COUNTY

Edgewood Senior Center

859-331-5910

550 Freedom Park Dr., Edgewood, KY 41017

Operated by the City of Edgewood No congregate meals.

Elsmere Senior Activity Center

859-727-2306

M–F, 8:30 a.m.–3 p.m.

179 Dell Ave., Elsmere, KY 41018

Golden Tower Nutrition Site

859-292-3269

M–F, 11:30 a.m.

50 E. 11th St., Covington, KY 41011

Park Hills Senior Center

859-581-0022

1600 Dixie Hwy, Park Hills, KY

Meets in the Griffin Center on Covington Catholic H.S. campus. Open 2nd Thursday of each month at 11 a.m. Dues are \$15 per year. Call Millie Fangman for more information, 859-581-0022

Independence Senior and Community Ctr.**859-356-6264**

M–Th, 9 a.m.–3 p.m.

P.O. Box 55, 2001 Jack Woods Pky.,
Independence, KY 41051

Operated by the City of Independence, No congregate meals.

Ludlow Senior Activity Center**859-491-9245**

M–F, 9 a.m.–3 p.m.

808 Elm St., Ludlow, KY 41016

Northern Kentucky Senior Activity Center**859-261-6422**

M–F, 8:30 a.m.–3 p.m.

Panorama Senior Apartments,
111 Brent Spence Sq., Covington, KY 41011Meal only, Mon., 11 a.m.–12:30 p.m. Tu.–F, meal & activities
9 a.m.–3 p.m.**OWEN COUNTY****Owen Senior Activity Center****859-654-6029**

M–F, 8:30 a.m.–3 p.m.

118 N Main Street, Owenton, KY 40359

Congregate meal served.

PENDLETON COUNTY**Falmouth Senior Activity Center****859-654-6029**

M–F, 8:30 a.m.–3 p.m.

1111 Chipman St., Falmouth, KY 41040

Congregate meal served.

EMERGENCY FOOD & RESOURCES**► Meals on Wheels/Home Delivered Meals****Senior Services of Northern Kentucky****859-491-0522 or 1-800-255-7265**

1032 Madison Ave., Covington, KY 41011

www.seniorservicesnky.org

Home delivered meals are available to anyone on a private pay basis. To qualify for subsidized meals, the person must be age 60+, homebound and have no other means of obtaining a complete meal. The hot meal is balanced to provide one-third of the daily recommended nutrition. Sugar-free desserts are available. Delivery driver checks on the homebound person and provides crucial human contact. Subsidized home-delivered meals programs are funded by Title III-C-2, state, local and other sources, including the United Way and donations. A contribution is suggested. Some funding sources may require a sliding-scale fee. Service

areas include all eight Northern Kentucky counties. Meals are delivered Monday - Friday, between 11 a.m. and 1 p.m.

EMERGENCY FOOD AND CLOTHING**► Seniors Only Food Pantry****Senior Services of Northern Kentucky****859-491-0522 or 1-800-255-7265**

1032 Madison Ave., Covington, KY 41011

www.seniorservicesnky.org

SSNK provides food to low-income seniors, age 60+. An individual can only access the pantry once a month. Pantry is open 9:30 a.m. to 2:30 p.m. Thursdays. Identification, proof of age and income required.

Brighton Center**859-491-8303**

799 Ann St., Newport, KY 41071

Emergency food, clothing and financial assistance. Free food pantry and thrift store. Counseling in credit.

Be Concerned**859-291-6789**

714 Washington St., Covington, KY 41011

Free food pantry open Tuesday afternoon and Wednesday-Friday mornings. Must be approved to use pantry; sign up Monday-Tuesday, 10 a.m.–noon. Also operates a thrift clothing and housewares store.

Free Store/Food Bank**513-241-1064**

112 E. Liberty St., Cincinnati, Oh. 45202

Hosea House 859-261-9806 / 859-261-5857

901 York St., Newport, KY 41071

Soup kitchen open 7 days/week, 4–5:30 p.m.

NKY Community Action Comm. (CAC)

Offer food, clothing, shelter, medical, and utilities help.

BOONE COUNTY**Boone County CAC****859-586-9250****Human Services****859-334-2166****CAMPBELL COUNTY****Brighton Center****859-491-8303****Campbell Co. CAC****859-431-4177****Echo Hosea House****859-261-9806****Fiscal Court****859-292-3838****Holy Spirit Outreach****859-261-0818****Newport Salvation Army****859-431-1063****St. Bernard****859-261-8506****CARROLL COUNTY****Carroll County – CAC****502-732-5253****GALLATIN COUNTY****Gallatin County CAC****859-567-4660****Gallatin Co. Senior Center****859-567-2118****GRANT COUNTY****Grant County – CAC****859-824-4768**

KENTON COUNTY

Action Ministries	859-261-3649
Covington Salvation Army	859-261-0835
Faith Assembly of God	859-431-1716
Hope Ministries	859-371-1887
Kenton County CAC	859-291-8607
Parish Kitchen	859-581-7745
Senior Services of NKY	859-491-0522
United Ministries	859-727-0300
United Christian Volunteers	859-727-4417
Welcome House	859-431-8717
Owen County – CAC	502-484-2116
Pendleton County – CAC	859-654-4054

Owen Co. Clothing Center 502-484-5327

269 Seminary St., Owenton, KY 40359

Clothing assistance.

Salvation Army 859-261-0835

1806 Scott St., Covington, KY 41014

St. Vincent de Paul 859-341-3219

2655 Crescent Springs Rd., Crescent Springs, KY

Call ahead for assistance, M–F, 10 a.m.–3 p.m.

United Ministries 859-727-0300

525 Graves Ave., Erlanger, KY

Also provides Payee Services for seniors.

FOOD STAMPS AND MEDICAID**Dept. for Community Based Services,
Dept. for Social Insurance**

Food stamp applications, Medicaid applications, emergency and medical transportation for Medicaid recipients.

Boone County 859-371-6900

8311 US 42, Victory Center, Florence, KY 41042

Campbell County 859-292-6700Water Tower Sq., 4th Fl., 601 Washington Ave.,
Newport, KY 41071**Carroll County 502-732-4271**

1720 Highland Ave., PO Box 368, Carrollton, KY 41008

Gallatin County 859-567-7281

100 W. Market, PO Box 555, Warsaw, KY 41095

Grant County 859-824-5202

120 N. Main St., Williamstown, KY 41097

Kenton County 859-292-6600

20 E. Seventh St., Third Fl., Covington, KY 41011

Owen County 502-484-3458

75 Duke Ave., PO Box 445, Owenton, KY 40359

Pendleton County 859-654-6123

510 Wilson St., Falmouth, KY 41040

**Kentucky Dept. of Community Services, Cabinet
for Health and Family Services 800-372-2973**

275 E. Main St., Frankfort, KY 40621

<http://chfs.ky.gov/dCBS/>**HEATING BILLS & HOME UTILITIES****LIHEAP Program****800-456-3452 or 800-372-2973**

The LIHEAP program of the Northern Kentucky Community Action Commission will provide assistance to low-income households with home heating costs at their Neighborhood Centers through two program components:

Subsidy - provides assistance to eligible households. Applications are taken during the period of Nov. 3 through Dec. 12.

Crisis - provides assistance to eligible households experiencing a home heating crisis. Applications accepted from Jan. 5 to March 31 or until available funds have been depleted.

Duke Energy WinterCare Program

WinterCare is a Duke Energy sponsored program to assist those in need with heating bills during winter. Eligible customers can receive a one-time payment during the year as long as funds are available.

For information and applications for utilities subsidy and crisis assistance, contact your county CAC Neighborhood Center. All are open Monday – Friday, 8:00 a.m.—4:30 p.m.

Boone County 859-586-9250

6555 Nicholas Street Suite, A2, Florence, KY 41042

Campbell County 859-431-4177

437 West Ninth Street, Newport, KY 41071

Carroll County 502-732-5253

1302 Highland Avenue, Carrollton, KY 41008

Gallatin County 859-567-4660

432 W. Main Street, Warsaw, KY 41095

Grant County 859-824-4768

134 North Main Street, Williamstown, KY 41097

Kenton County 859-291-8607

315 East 15th Street, Covington, KY 41011

Owen County 502-484-2116

109 South Madison, Owenton, KY 40359

Pendleton County 859-654-4054

311 Park Street, Falmouth, KY 41040

TRANSPORTATION

Transportation options are limited for seniors in Northern Kentucky who do not drive or have access to a car. The Transit Authority of Northern Kentucky (TANK) operates fixed bus routes through Boone, Kenton and Campbell counties.

Travelers to Cincinnati can use TANK and Cincinnati's Metro buses. TANK's DayTripper service for seniors has been taken

over by SSNK. There are several private taxi services that offer standard cab service for about \$2 per mile plus a \$3-\$4 cab charge. Senior Services of Northern Kentucky operates a fleet of handicapped-accessible vans for adults 60+ and the disabled. Medicaid clients can choose between SSNK and LKLP for their transportation needs.

► **Senior Services of Northern Kentucky**

800-255-7265 or 859-491-0522

1032 Madison Ave., Covington, KY 41011

www.seniorservicesnky.org

Open Monday-Friday, 8:30 a.m.–5 p.m.

SSNK operates a fleet of vans including handicapped accessible vehicles that transport seniors age 60+ and disabled residents of Kenton, Boone, Campbell, Grant and Owen counties to medical appointments and other destinations. SSNK’s routes are limited to Northern Kentucky and medical facilities in some areas of Cincinnati. SSNK provides safe, reliable transportation services for older adults each Mon.– Fri., 9:00 a.m.–4:30 p.m. Please call us to discuss your transportation needs. Medicaid recipients can call their Medicaid transportation broker and request that SSNK vehicles take them to their destination.

► **FirstLight HomeCare** **859-905-3430**

► *See our ad on page 7*

2734 Chancellor Dr., Suite 203A Crestview Hills 41017

www.nky.firstlighthomecare.com

LKLP Transportation **800-245-2826**

Provides transportation for Medicaid or Kentucky Office For The Blind and Vocational Rehabilitation clients. Available in Northern Kentucky counties of Boone, Bracken, Campbell, Carroll, Gallatin, Grant, Kenton and Pendleton. Transportation can be scheduled Monday - Friday from 8 am – 4:30 pm and Saturday from 8 am – 1 pm. All trips not considered “urgent care” must be scheduled 72 hours in advance. After hours paging is available, including Sundays and state holidays,

ITN Greater Cincinnati **513-559-2200**

311 Straight Street

Cincinnati, Ohio 45219

www.itngreatercincinnati.org/

ITNGreaterCincinnati is a non-profit agency that provides for-pay rides to any local destination, 24 hours a day. Paid membership. Must be 60 to join.. Call for information.

Cincinnati Metro Bus **513-621-9450**

Bus Information: 513-621-4455 800-750-0750

www.go-metro.com

Metro is a non-profit, tax-funded public service of the Southwest Ohio Regional Transit Authority. Metro has low-floor buses with ramps that provide wheelchair access. Metro’s standard bus fleet is also equipped with features for people

with disabilities. All buses are equipped with a wheelchair lift or ramp and areas for wheelchairs. Seniors who need transportation to destinations in Cincinnati can ride a TANK bus into Cincinnati, then transfer to Metro.

Transit Authority of NKY 859-331-TANK

3375 Madison Pk., Ft. Wright, KY 41017

www.tankbus.org

TANK is Northern Kentucky’s only public transportation system, providing service in Boone, Campbell and Kenton counties. TANK offers a “Downtown Connection” taking riders from Northern Kentucky to Cincinnati. Fixed route services run 7 days/week, 365 days/year for \$1.50 on regular routes (75¢ with reduced fare card) and \$1.75 on express routes (85¢ with reduced fare card). Call TANK information for routing and schedules. The reduced fare card is available to those age 65+, or have SSI or SSD. TANK also operates a RAMP services for the disabled (see below).

Regional Access Mobility Program (RAMP)

859-578-6949

Door-to-door shared ride service available to disabled citizens unable to use TANK’s regular service. RAMP serves Boone, Campbell and Kenton counties in NKY and downtown Cincinnati. Individuals who live within the RAMP service area may apply for transportation. For questions about the service please call TANK’s Special Service office - 859-578-6949. The following people are considered RAMP eligible under the Americans with Disabilities Act:

- Individuals with disabilities who are unable, as the result of physical or mental impairment, to board, ride or disembark from any regular service, accessible bus without the assistance of another individual (except the operator of a wheelchair lift or boarding assistance device).
- Individuals with disabilities who have specific impairment-related conditions which prevent them from traveling to or from a regular bus stop.

HANDICAPPED PARKING

The handicapped parking license plate or hang tag is available in your county clerk’s office. There is no charge. You must have a disability form from your physician. The special tag allows you to legally park in handicapped parking spots. For more information, contact your county clerk office:

Boone County	859-334-2108
Campbell County	859-292-3850
Carroll County	502-732-7005
Gallatin County	859-567-5411
Grant County	859-824-3321
Kenton County	859-392-1600
Owen County	502-484-2213
Pendleton County	859-654-3380

AMBULANCE TRANSPORT

Medicare Part B (Medical Insurance) covers ambulance services to or from a hospital, critical access hospital (CAH), or a skilled nursing facility (SNF) only when other transportation could endanger your health. In some cases, Medicare may also cover ambulance services in the following situations:

- ◆ If you need to go from your home or a medical facility to get health care for a health condition that requires you to be transported by ambulance.
- ◆ If you have End-Stage Renal Disease, need dialysis, and need ambulance transportation to or from a dialysis facility because other transportation could endanger your health.

Medicare will only cover ambulance services to the nearest appropriate medical facility that's able to give you the care you need.

If you choose to be transported to a facility farther away, Medicare's payment will be based on the charge to the closest appropriate facility. If no local facilities are able to give you the care you need, Medicare will pay for transportation to the nearest facility outside your local area that's able to give you the care you need.

You can get emergency ambulance transportation if you've had a medical emergency or your health is in serious danger.

More information about Medicare coverage of ambulance

transportation is available at: www.medicare.gov/

Emergency ambulance transport

Emergency services in Northern Kentucky are provided by the county Emergency Medical Service office. Call 911 in the event of a medical emergency.

Non-emergency ambulance transport

Rural/Metro of Kentucky 859-392-2800

30 Kenton Lands Rd., Lakeside Park, KY 41018

<http://www.ruralmetroeast.com/>

This private ambulance service provides non-emergency ambulance transportation in 13 Northern Kentucky counties.

EDUCATION

Many people will spend up to a third of their adult life in retirement, depending on the age at which they choose to stop working full-time. Research has shown that staying active and engaged in retirement can result in better health and a longer life. Some of the ways happy retirees stay active after retirement are through education, travel and volunteering. Greater Cincinnati offers many opportunities for lifelong learning and education.

County Adult Community Education

These counties offer free GED preparation, ESL, math and reading classes for skills improvement.

Boone County 859-282-4629

99 Center St., 3rd. Fl., Florence, KY 41042

Campbell County 859-292-3056

30 W. 8th St., Newport, KY 41071

Carroll County 502-732-7102

324 Main St., Carrollton, KY 41008

Gallatin County 859-567-6046

33 Boardwalk, Warsaw, KY 41095

Grant County 859-824-3323

820 Arnie Risen Blvd., Williamstown, KY 41097

Kenton County 859-292-5864

3618 Caroline, Covington, KY 41015

Owen County 502-484-0405

60 Old Monterey Rd., Owenton, KY 40359

Pendleton County 859-654-3325

2525 Highway 27N, Falmouth, KY 41040

Baker Hunt Foundation 859-431-0020

620 Greenup St., Covington, KY 41011

www.bakerhunt.com

Offers classes in drawing, ceramics, painting, dancing, photography and other arts. Registration fee.



Kenton County Cooperative Extension Service

*Find the Answers You've Been
Looking For!*

COOPERATIVE EXTENSION



859-356-3155

www.kentoncountyextension.org

Agriculture • Horticulture • 4H • Family & Consumer
Sciences • Community Development

Boone County Arboretum 859-384-4999
 9190 Camp Ernst Road, Union, Kentucky 41091
bcarboretum.org/

Offers classes and programs on botany and horticulture for all age groups. Many of the county extension service horticulture classes are taught here. Free admission and parking.

UK Cooperative Extension Service

Offer a variety of classes and activities related to cooking, gardening and home activities.

- Boone County 859-586-6101**
- Campbell County 859-572-2600**
- Carroll County 502-732-7030**
- Gallatin County 859-567-5481**
- Grant County 859-824-3355**
- ▶ **Kenton County 859-356-3155**
- ▶ See our ad on page 14
- Owen County 502-484-5703**
- Pendleton County 859-654-3395**

Public Libraries

Boone County Public Library
www.bcpl.org
Main: 1786 Burlington Pike, Burlington 859-342-2665
Florence: 7425 U.S. 42 Florence 859-342-2665
Scheben: 8899 U.S. 42 Union 859-342-2665

Campbell County Public Library
www.cc-pl.org
Main: 901 E 6th St., Newport 859-572-5035
Cold Spring: 3920 Alexandria Pike 859-781-6166
Carrico: 1000 Highland Ave, Ft. Thomas 859-572-5033

Kenton County Public Library
www.kentonlibrary.org
Main: 2171 Chamber Dr., Ft. Mitchell, 859-341-3200
Durr: 1992 Walton Nicholson Rd, Ind. 859-962-4030
Erlanger: Kenton Lands Road, Erlanger 859-962-4000

▶ **Carroll Co. Public Library 502-732-7020**
 ▶ See our ad on this page
 136 Court Street, Carrollton, KY 41008
 Open Mon-Thurs, 9:30 a.m.-8 p.m; Fri.-Sat. 9:30 a.m.-5 p.m.
 Offering Books, Movies, Games, Fax and Copy services,
 and FREE wireless Internet access!

Colleges and Universities

These local institutions offer free or inexpensive non-credit college courses for older adults.

Mt. St. Joseph Life Learn Program 513-244-4525
 5701 Delhi Rd., Cincinnati, Oh. 45233
www.msj.edu/

Northern Kentucky University 859-572-5220
 Lucas Administration Center
 400 Nunn Dr., Highland Heights, KY 41099
www.nku.edu

Osher Lifelong Learning Institute at UC
513-556-9186 or 513-556-9174
 P.O. Box 210093, Cincinnati, Oh. 45221-0093
www.uc.edu/ce/olli

Thomas More College 859-344-3333
 Continuing Education, Crestview Hills, KY 41017
www.thomasmore.edu

Xavier University 513-745-3355
 3800 Victory Pkwy., Cincinnati, Oh. 45207-3120
www.xu.edu

▶ **St. Charles Community 859-331-3224**
 600 Farrell Dr., Covington, KY 41011
www.stcharlescommunity.org

Offers seminars on topics of interest to seniors and their families. Schedule can be obtained by calling or visiting our website. There is no charge for the seminars.

▶ **St. Elizabeth Healthcare**
PrimeWise Senior Program 859-301-5999
 Educational programs, seminars and events for members and families.

Safe Driving Classes
55 Alive/Mature Driving Course 859-301-5999
St. Elizabeth Medical Center
 Sponsored by St. Elizabeth PrimeWise and AARP, this course will help drivers age 50+ improve their skills

YMCA
Boone County (R.C. Durr) 859-534-5700
 5874 Veterans Way, Burlington, KY 41005
Campbell County 859-781-1814
 1437 S Ft Thomas Ave, Fort Thomas, KY 41075



CARROLL COUNTY PUBLIC LIBRARY
the confluence of ideas and imagination

Books, Movies, Games, Copies, Faxes, Wireless Internet Access, the works!

Open hours:
Mon-Thur, 9:30am-8:00pm
Fri-Sat, 9:30am-5:00pm

136 Court Street | Carrollton, KY 41008
 Phone: 502-732-7020 | Fax: 502-732-7122

Kenton County 859-781-1814

10987 Marshall Rd, Independence, KY 41051

YMCA Camp Ernst 859-586-6181

7615 Camp Ernst Rd, Burlington, KY 41005

PUBLICATIONS OF INTEREST TO SENIORS

AARP 888-687-2277

Has a wide variety of educational resource materials important to the lives of older adults.

► **Senior Services of NKY** 859-491-0522

Offers several publications for seniors, including the *NKY Senior Guide*, a quarterly newsletter and information about services for NKY seniors.

► **St. Elizabeth Healthcare** 859-301-5999

Offers members two free publications, *Healthy Neighbors* and *The PrimeWise Update*

Senior Care Preferred Plus 513-585-4001

► **The Christ Hospital** 859-292-4540

Offers members a quarterly newsletter.

Books for the Homebound

Kenton County Library 859-962-4062

Boone County Library 859-342-2665

Campbell County Library 859-781-6166

► **Carroll County Library** 502-732-7020

Gallatin County Library 859-567-2786

(Delivers only to nursing homes.)

Owen County Library 502-484-3450

Homebound Delivery Service is a free program offering books, CD's, movies and books on tape to the homebound.

LEISURE & RECREATION

Special Events

Northern Kentucky Area Development District

Bluegrass Games 859-283-1885

Held each summer, participant ages range from pre-school to seniors.

Northern Kentucky Senior Expo 859-283-1885

Annual event in August at Newport on the Levee features health screenings, entertainment and activities for adults age 60+.

Northern Kentucky Senior Games 859-283-1885

A week of light athletic events scheduled in May, open to anyone age 50+. Held at various locations in Northern Kentucky.

Southwest Ohio Senior Olympics 513-421-5222

www.cincyrec.org

Runs from April through mid-May each year.

PARKS

Northern Kentucky towns, cities and counties all own and maintain a large number of parks, pools, golf courses and greenspaces. This is not a complete list; contact the offices of your community, or visit the website, for more information.

City Parks

Covington Recreation Dept. 859-292-2151

Florence Recreation Dept. 859-334-2117

Fort Thomas Recreation Dept. 859-781-1700

Newport Recreation Dept. 859-292-3686

County Parks

Boone County 859-334-2117

Campbell County 859-635-1104

Kenton Co./Shelter Reservations 859-525-7529

Kentucky State Parks 502-564-8110

parks.ky.gov

Camping and lodging discount for those age 62+.

Moye Spiritual Life Ctr 859-441-2003 ext. 327

1000 St Anne Dr, Melbourne, KY 41059

Offers spiritual retreats in a Roman Catholic setting.

TRAVEL & TOURISM

KY Vacation & Tourism Dept. 800-225-8747

www.kentuckytourism.com/

Offers information about Kentucky vacations and tourist sites.

Northern Kentucky Convention and Visitors Ctr.

859-261-4677 or 1-800-447-8489

50 E. River Center Blvd., Ste. 200, Covington, KY 41011

www.staynky.com

Travel Ohio 800-282-5393

www.discoverohio.com

Provides free information on Ohio state parks, events, festivals, maps and rates.

AARP 888-687-2277

601 E Street, NW Washington DC 20049

<http://www.aarp.org/travel/>

Provides extensive travel information on its website and offers many discounts for members.

VOLUNTEERING

► **Senior Services of NKY** 859-491-0522

1032 Madison Ave., Covington, KY 41011

www.seniorservicesnky.org

Volunteers assist homebound older adults by delivering meals, helping with household tasks, grocery shopping, friendly visiting and transporting to medical appointments. Volunteers also assist with meals and activities at senior centers. Hours are flexible and giving a few hours per month can

make a real difference. One-time projects also available for individuals and groups.

Alzheimer's Assn. of Greater Cincinnati

Northern Kentucky 859-240-5016

Cincinnati: 513-721-4284 or 800-272-3900

644 Linn Street, Suite 1026, Cincinnati, OH 45203

www.alz.org/cincinnati

Cincinnati Assn for Blind 513-221-8558

2045 Gilbert Ave., Cincinnati, OH 45202

Volunteers read printed materials, visit and provide companionship, help with office chores or serve as a sighted guide for shopping trips and outings.

SCORE 513-684-2812

Service Corps of Retired Executives

Federal Building, 5050 Main St., Cincinnati, OH 45202

www.scorechapter34.org

Experienced business people lend their expertise and advice to small businesses.

IRS Taxpayer Education 800-829-1040

550 Main St., Ste. 5417, Cincinnati, OH 45202

www.irs.gov

Volunteers offer free tax assistance for those who cannot afford professional help.

Retired Senior Volunteer Program (RSVP)

859-491-8303, ext. 2336

Brighton Center, 799 Ann St., Newport, KY 41071

Volunteers over the age of 55 in Boone, Campbell and Kenton counties can select from a wide range of opportunities.

► St. Charles Community 859-331-3224

► See our ad on page 52

600 Farrell Dr., Covington, KY 41011

Volunteers assist with activities, visit residents and transport them from rooms to rehabilitation services.

► St. Elizabeth Healthcare

► See our ad on page 47

Covington/Edgewood/Williamstown 859-301-2140

Ft. Thomas 859-572-3166

Florence 859-212-5375

Many volunteer opportunities available.

Holmes Middle School Mentors 859-392-1141

Adults age 50+ are matched with students and spend at least two hours per week with them after school.

ITN Greater Cincinnati 513-559-2200

311 Straight Street, Cincinnati, Ohio 45219

www.itngreatercincinnati.org/

ITNGreaterCincinnati is a non-profit agency that provides

rides for seniors and visually impaired. Volunteer drivers needed to donate rides.

Volunteer Match

www.volunteermatch.org

Lists local volunteer opportunities; by area and interest.

United Way Vol. Resources 513-762-7250

2400 Reading Rd., Cincinnati, Oh. 45202

www.uwgc.org

Serves as a clearing house to match volunteers and agencies.

HOME MAINTENANCE & REPAIR

While many seniors prefer to live at home, they may also find that maintaining their home is beyond their physical and financial means. Some assistance is available through Senior Services of Northern Kentucky and other local agencies. Services can fall into three areas:

Chore Services: Cleaning beyond normal homemaking, such as floor or window washing, yard work and other types of light home maintenance.

Accessibility: Home additions such as handrails, guardrails, bathroom grab bars and wheelchair ramps to allow an older or disabled person to live safely at home.

Renovations: Some houses need more extensive work to allow the senior to stay at home, such as expanding or moving bathrooms, installing a chair lift or building outdoor ramps and decks.

► Senior Services of NKY 859-491-0522

1032 Madison Ave., Covington, KY 41011

www.seniorservicesnky.org

Volunteers provide limited chore services and make minor home repairs and weatherization. SSNK can also help seniors find other programs to assist with larger projects.

People Working Cooperatively 859-331-1991

4612 Paddock Rd., Cincinnati, OH 45229

www.pwchomerepairs.org/

Emergency and critical home repairs are provided either as a loan or a grant and are done by licensed, trained professionals. Also weatherization, minor repairs and maintenance. Recipients must prove income and ownership.

NKY Community Action 859-581-6607

717 Madison Avenue, Covington, KY 41011

www.nkcac.org/

Weatherization and home repair services are available for low-income families throughout the eight county region.

City of Covington 859-292-2188

The city's home emergency repair program helps low-income property owners facing code violations or defects.

ABUSE OF THE ELDERLY

Elder abuse is the mistreatment or neglect of an elderly person by caregivers. Elder abuse is often a silent crime. Most of us never see it because most victims are abused behind closed doors by their own family members. And, too often, people who do see it choose not to get involved because it's "none of my business." Victims are usually age 60 or older; dependent on someone else for their basic needs, and may suffer from a physical or mental impairment. Although the word abuse may bring to mind physical attacks, abuse of the elderly takes many forms.

PHYSICAL VIOLENCE:

Intentional infliction of physical force resulting in bodily injury, physical pain or impairment.

Look for: Overt signs of trauma (cuts, bruises, burns, scratches) repeated injuries, unexplained injuries, restraint trauma (rope burns, gag marks, welts).

FINANCIAL EXPLOITATION:

Illegal or improper use of a person's property, funds or assets.

Look for: Unusual banking activities (large withdrawals, switching accounts), missing personal possessions, signatures on checks that do not match the elderly person's signature, new acquaintances who promise lifelong care in return for deed for all assets.

ACTIVE OR PASSIVE NEGLECT:

Refusal or failure to meet the physical, social or emotional needs of an elderly person. Active neglect is a deliberate failure on behalf of the caregiver to meet their obligation. In cases of passive neglect, the failure is unintentional.

Look for: Signs of malnourishment, dehydration, pressure sores, lack of personal care.

EMOTIONAL ABUSE:

Infliction of distress, pain or anguish through verbal or non-verbal acts.

Look for: Passivity, shame, deference, and anxiety, thoughts of suicide or depression. The elder may exhibit

trembling, clinging, cowering or lack of eye contact.

SEXUAL ABUSE:

Non-consensual sexual contact of any kind.

Look for: Genital trauma, venereal disease, infections.

VIOLATION OF BASIC RIGHTS:

Deprivation of basic human rights protected under law, ranging from the right of privacy to freedom of religion.

Look for: Obstruction of religious observance (dietary observances, priest/minister/rabbi visits, holiday participation), caregiver reads or withholds mail, removal of doors to rooms.

SELF-NEGLECT:

One of the most difficult categories of elder neglect to deal with is self-neglect. Self-neglect is defined as behaviors by the individual that threatens their own health or safety and fail to meet their own physical, social and psychological needs. Potential factors that lead to self-neglect include a history of self-neglect as an adult, undiagnosed dementia, illness, malnutrition and over-medication. Depression and substance abuse can also lead to self-neglect.

Look for: Dehydration, malnutrition, untreated or poorly attended

medical conditions, poor personal hygiene, and unsafe or unsanitary living conditions.

HOW CAN YOU STOP ELDER ABUSE?

Older adults who are experiencing abuse may be too ashamed or embarrassed to act on their own behalf. They may even try to protect their abusers out of love or dependency if they include family members. Help is available for seniors or caregivers from professionals who understand the fears of abuse victims, and can identify the resources available.

If you are a senior suffering from abuse:

- Tell someone you trust – your minister, rabbi or priest; a doctor, nurse or friend.
- Call Adult Protective Services for Kentucky.



If you are a caregiver:

- Openly discuss problems related to elderly relatives in your care with someone you trust.
- Seek support from family members when you feel overwhelmed.
- Plan time for yourself every day.
- Contact the Area Agency on Aging or Adult Protective Services for information about support groups and other resources.

If you suspect someone is being abused:

- Take action to stop the abuse.
- Report suspected cases of abuse to Adult Protective Services.

How To Report Suspected Abuse

In Kentucky, the law states that it is our responsibility to reported suspected abuse (KRS 209.030). If you suspect abuse, you can call the State Elder Abuse Hotline 24 hours a day toll free at 1-800-752-6200. Calls can be made anonymously. You may also visit the state website at www.chfs.ky.gov for more information.

Elder Maltreatment Alliance

The Elder Maltreatment Alliance is made up of professionals in aging and consumers who have a strong desire to assist in eliminating elder abuse. Current membership includes professionals from law enforcement and emergency response, banks, attorneys, nursing and assisted living facilities, home health agencies, social service agencies, hospitals, colleges and the Area Agency on Aging. Meetings are open to anyone interested in advocating for prevention of elder abuse. Coalition members provide advocacy, information to the community through their website, and has raised funds for an emergency sheltering project nicknamed SARAH (Sheltering, Advocating, Removing And Housing).

More information about EMA, including resources and events are available on the website: www.eldermaltreatment.com or call the Area Agency on Aging and Independent Living at (859) 283-1885.

Who to contact about Elder Abuse:

Senior Services of NKY 859-491-0522
1032 Madison Ave. Covington, KY
www.seniorservicesnky.org

Area Agency on Aging and Independent Living 859-283-1885
22 Spiral Drive, Florence, KY 41042
www.eldermaltreatment.com



Why choose SSNK for your Senior Transportation?

- ▶ Senior Services of Northern Kentucky has provided quality transportation services to seniors for more than 30 years.
- ▶ SSNK operates a fleet of 27 vehicles, including 15 wheelchair accessible vans.
- ▶ SSNK provides more than 2500 trips per month to seniors in NKY.
- ▶ SSNK drivers have an average of 9 years of service with the agency, and are certified in Passenger Assistance, CPR, First Aid, Defensive Driving and Handling Blood-Borne Pathogens. Our drivers have driving record and background checks, as well as regular drug screenings.
- ▶ SSNK has specialized in transporting Medicaid patients for 10 years.

**CALL 859-292-7945
or 800-255-7265**



SENIOR SERVICES
of
NORTHERN KENTUCKY



SENIOR SERVICES
of
NORTHERN KENTUCKY

PERSONAL EMERGENCY RESPONSE SYSTEM

FROM GUARDIAN Medical Monitoring

With the push of your help button, the Guardian Care Representative will:

- Respond to your needs
- Contact family, neighbors, and/or emergency services
- View your profile and assess your situation
- Remain in communication with you until help arrives

Traditional Systems - \$0 installation / \$31.95 per month

Includes your choice of necklace or wristband, waterproof pendant (Auto Alert available)



G4000 –
Small, sleek design



G2000 –
Offers reminder messages
& inactivity timers

Cellular – \$35 installation / \$45 per month



No Landline? No Problem!
This unit operates on a
independent cellular connection.

*You do not need a cell phone
contract for this unit!*



Auto Alert Sensor - \$40 per month (inc. PERS)



When a sudden impact fall
is detected, a call is automatically
placed to Guardian.

Home & Yard – \$0 installation / \$40 per month



2-Way Voice Pendant provides
extended range outside of
the home



Services Provided by:



GUARDIAN
Medical Monitoring

The nation's largest family-owned medical monitoring company.
Protecting families since 1930!

CALL SSNK FOR MORE INFORMATION:

859-491-0522

1-800-255-7265

CONSUMER INFORMATION FOR SENIORS

The great thing about turning 60 (or 50 or 55) is that occasionally you get offered a bargain, or a deal or a special discount - just because you're "old."

The not-so-great thing about being a "senior" is that occasionally someone assumes that because you're getting on in years, they can cheat you or take advantage of you.

The following information will help you find discounts and bargains, and help for consumer problems.

The best advice for those of us in our Golden Years - or quickly approaching them - is to stay aware, learn what your options are, and ask questions. In any case, it may save you some hard-earned money!

DISCOUNT PROGRAMS

Many restaurants, businesses and service companies offer discounts to senior citizens. The age requirement varies, but most start around 60 years old. Unfortunately, many chain stores and restaurants do not advertise the discounts, and some locations do not honor them! The website *SeniorDiscounts.com* offers an email newsletter with the latest senior discounts. When shopping or dining out, always be sure to ask for discounts or specials for seniors. In addition, many government agencies offer specials for seniors. Again, always ask!

Store discounts

These discount programs were reported as of early 2013, but are subject to change. This is not a complete list; be sure to ask for the senior discount!

RESTAURANTS:

- Applebee's: 15% off / Golden Apple Card (60+)**
- Arby's: 10% off (55 +)**
- Ben & Jerry's: 10% off (60+)**
- Bennigan's: discount varies by location (60+)**
- Bob's Big Boy: discount varies by location (60+)**
- Boston Market: 10% off (65+)**
- Burger King: 10% off (60+)**
- Chick-Fil-A: 10% off or free drink or coffee (55+)**
- Chili's: 10% off (55+)**
- CiCi's Pizza: 10% off (60+)**
- Denny's: 10% off, 20% off for AARP members**
- Dunkin' Donuts: 10% off or free coffee (55+)**
- Golden Corral: 10% off (60+)**

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- Hardee's: \$0.33 beverages everyday (65+)**
- IHOP: 10% off (55+)**
- Jack in the Box: up to 20% off (55+)**
- KFC: free small drink with any meal (55+)**
- Krispy Kreme: 10% off (50+)**
- Long John Silver's: discounts at locations**
- McDonald's: discounts on coffee (55+)**
- Mrs. Fields: 10% off at some locations (60+)**
- Shoney's: 10% off**
- Sonic: 10% off or free beverage (60+)**
- Steak 'n Shake: 10% off Mon. & Tues. (50+)**
- Subway: 10% off (60+)**
- Taco Bell : 5% off; free drink (65+)**
- TCBY: 10% off (55+)**
- Tea Room Cafe: 10% off (50+)**
- Village Inn: 10% off (60+)**
- Waffle House: 10% off every Monday (60+)**
- Wendy's: 10% off (55 +)**

Whataburger: 10% off (62+)

White Castle: 10% off (62+)

RETAIL & APPAREL:

Banana Republic: 10% off (50+)

Bealls: 20% off first Tuesday of month (50+)

Belk's: 15% off first Tuesday of month (55+)

Big Lots: 10% off on some days.

Bon-Ton: 15% off on senior discount days (55+)

C.J. Banks: 10% off every Wednesday (60+)

Clarks: 10% off (62+)

Dress Barn: 10% off (55+)

Goodwill: 10% off one day a week (date varies)

Hallmark: 10% off one day a week (date varies)

Kmart: Up to 20% off prescriptions (50+)

Kohl's: 15% off (60+)

Modell's Sporting Goods: 10% off

Rite Aid: 10% off on Tuesdays & 10% off Rx.

Ross Stores: 10% off every Tuesday (55+)

Salvation Army Thrift Stores: up to 50% off (55+)

Stein Mart: 20% off clearance first Monday or month. (55+)

GROCERY:

Kroger: 10% off once a month (date varies by location)

TRAVEL:

Many airlines offer various discounts for off- or non-peak periods (Tuesdays - Thursdays) (62+) Call before booking for discount.

Continental Airlines: no initiation fee for Continental Presidents Club & special fares for select destinations

Amtrak: 15% off (62+)

Greyhound: 15% off (62+)

CAR RENTAL:

Alamo: up to 25% off for AARP members

Avis: up to 25% off for AARP members

Budget: Discount for AARP members (50+)

Dollar Rent-A-Car: 10% off (50+)

Enterprise: 5% off for AARP members

Hertz: up to 25% off for AARP members

National: up to 30% off for AARP members

HOTELS AND MOTELS:

Almost all hotel and motel chains offer a senior discount, either

for AARP members or for those over 60-65. Discounts vary by location; always ask for a senior discount when booking a room.

CELL PHONES:

Some cell phone providers offer very limited plans designed for seniors who plan to carry a cell phone for emergencies..

AT&T: Special Senior Nation 200 Plan \$29.99/month (65+)

Jitterbug: Basic cell phone service starts at \$15/month Visit www.greatcall.com for prices and where to buy.

Verizon Wireless: Verizon Nationwide 65 Plus Plan \$29.99/month (65+).

FINANCES AND ESTATE PLANS

Estate Planning

An estate plan is a set of documents that stipulates how a person's estate will be distributed after death. Estate planning attempts to eliminate uncertainties over the administration of a will and maximize the value of the estate by reducing taxes and other expenses. Estate plans usually are created with the help of a lawyer or financial advisor. A complete estate plan should include a will, a power of attorney, an advance health care directive, and perhaps a form of trust to protect assets, if needed.

ESTATE PLANNING TERMS:

WILL

A legal document which stipulates how assets will be distributed after death. The will must be validated by probate court, and administered by a named executor.

PROBATE

The legal process of administering the estate of a deceased person, resolving all claims and distributing the deceased person's property under a will. A probate court decides the validity of a will and grants approval by granting probate to the executor. The probated will becomes a legal document that may be enforced by the executor. Probate takes an average of nine to 24 months. Fees include attorneys, court, asset appraisals and possibly a probate bond. Probate information is public record.

ESTATE AND INHERITANCE TAX

A federal estate tax is assessed on estates over the applicable monetary threshold, currently \$3.5 million for federal taxes. Kentucky also imposes a state inheritance tax on bequests to non-direct family members. Married couples do not pay estate or inheritance tax if the estate passes to the surviving spouse.

JOINT TENANCY

Two or more persons own an asset, usually a home or real estate, with right of survivorship. Probate is avoided until the death of the last joint tenant/spouse.

LIVING TRUST

Allows transfer of property and assets to a trust which is administered by someone you appoint, including yourself. There are both changeable and non-changeable (revocable and irrevocable) trusts, each of which have differing effects on taxes and government benefits.

MEDICAID TRUST

A trust that protects your assets if you must enter a nursing home and must apply for Medicaid.

REVOCABLE LIVING TRUST

A trust that replaces a will and avoids probate. Assets are held in a trust, administered by a named trustee, which could be yourself. Allows you to pass part or all of your estate to your children tax-free. The trust designates who will receive assets and who will manage and distribute them after death or disability; it allows children to receive assets from the estate tax-free.

POWER OF ATTORNEY

Written authorization to represent or act on another's behalf in financial, business, or other legal matter. Usually granted to an adult child or family member to handle financial matters for a senior, should the senior become unable to handle his affairs.

ADVANCE HEALTH CARE DIRECTIVE (LIVING WILL)

A set of written instructions that a person provides to specify what actions should be taken for his health if he is no longer

able to make decisions due to illness or incapacity. The instruction appoints someone to make such decisions on his behalf. A living will is one form of advance directive, leaving instructions for treatment. A durable power of attorney for health care authorizes a specific type of power of attorney or health care proxy, where someone is appointed by the individual to make decisions on their behalf when he is incapacitated. People may also have a combination of both.

CONSERVATORSHIP

Created voluntarily at the request of a physically infirm, but competent, adult to place his property or person under court supervised care.

DURABLE GENERAL POWER OF ATTORNEY

Gives power to another to make legal or financial decisions such as check cashing, banking needs, filling out tax forms, etc. if you are unable to do so. Can also apply to health care.

GUARDIANSHIP

Appointed by the court after proceedings to determine mental competency based on medical evidence and testimony of a social worker. If the person is ruled incompetent, a guardian is appointed by the court.

REPRESENTATIVE PAYEE

Person designated by Social Security or the VA to receive benefits checks on behalf of another person.

Ritter & Randolph LLC
Attorneys

Maria Kontopos, Esq.
mkontopos@ritter-randolph.com
Elder Law · Estate Planning · Probate
Estate & Trust Administration

Carey K. Steffen, Esq.
csteffen@ritter-randolph.com
OSBA Certified Specialist
Residential Real Property Law

105 E. 4th Street, Suite 1200
Cincinnati, OH 45202-4015

Licensed in Kentucky & Ohio
Ph: 513.381.5700 Fax: 513.381.0014
www.ritterrandolph.com

THE JAEGER FIRM
Attorneys & Counselors at Law

Steven D. Jaeger, Esq.
Licensed in Kentucky & Ohio

The Jaeger Firm, PLLC
23 Erlanger Road
Erlanger, KY 41018

P/ 859 342 4500
F/ 859 342 4501
sdjaeger@thejaegerfirm.com
www.thejaegerfirm.com

LLG
LAVIN LAW GROUP, LLC
ATTORNEYS AT LAW

Parker L. Clifton, Esq.
(Licensed in Ohio and Kentucky)

832 N. Fort Thomas Ave.
Fort Thomas, KY 41075
Email: parkerclifton@lavin-elderlaw.com
www.lavinelderlaw.com

877-822-6424

Hans M. Tinkler, Attorney & Counselor at Law, PLLC

H T M

(859) 905-0466

P.O. Box 75076 Fort Thomas, KY 41075
Email: h.tinkler@insightbb.com | www.hmtestatelaw.com

Lawyers who specialize in wills, estates and elder law:

▶ **Greta Hoffman Assoc. 859-371-2227**

▶ See our ad on this page

6711 Dixie Highway, Florence, KY
www.hoffmanlawyer.com

▶ **Hans M. Tinkler 513-703-4974**

▶ See our ad on page 23

18 North Highland Ave., Ste. 206A, Fort Thomas, KY
www.Hmtlawoffice.com

▶ **The Jaeger Firm 859-342-4500**

▶ See our ad on page 23

23 Erlanger Road, Erlanger, KY
www.thejaegerfirm.com

▶ **Parker L. Clifton 877-822-6424**

▶ See our ad on page 23

832 N. Fort Thomas Ave., Fort Thomas, KY
www.lavinelderlaw.com

▶ **Ritter & Randolph 513-381-5700**

▶ See our ad on page 23

105 E. 4th Street, Ste. 1200, Cincinnati, OH
www.ritterandrancholph.com

FUNERAL PRE-PLANNING

A funeral today can cost as much as \$10,000 – not including the gravesite! Many seniors choose to plan their own funerals. Pre-planning relieves survivors of the burden of preparing a funeral, and to ensure everything is carried out according to the senior’s wishes. Many funeral homes allow for arrangements to be paid in advance, and insurance is available to help pay funeral costs before the senior’s assets are reduced in a nursing center or hospital.

There are many decisions to be made at the time of death: Choosing a funeral home, visitation, religious services including securing clergy, cards, and preparing the obituary.

Pre-planning determines disposition of the body (burial or cremation), organ donation, and choices of burial vault, casket, cemetery plot, grave marker, urn, embalming and funeral cosmetic services.

Northern Kentucky Funeral Homes:

Allison & Rose 859-261-0146

1021 Madison Avenue, Covington, KY 41011

Don Catchen & Son 859-342-4040

3525 Dixie Highway, Elsmere, KY 41018

Elliston-Stanley Funeral Home 859-824-3374

500 North Main Street Williamstown, KY 41097

Fares J. Radel Funeral Home 859-261-8560

822 York St., Newport, KY 41071

Jones, Simpson & Gee 859-261-6635

1129 Garrard Street, Covington, KY 41011

Linnemann Funeral Home 859-727-1250

30 Commonwealth Ave., Erlanger, KY 41018

Middendorf Funeral Home 859-341-7800

3312 Madison Pike, Covington, KY 41011

Middendorf-Bullock 859-341-7800

917 Main St., Covington, KY 41011

Muehlenkamp-Erschell 859-441-5500

427 South Ft Thomas Avenue Fort Thomas, KY 41075

Peoples Funeral Home 859-472-7811

8340 Hwy 27 North, Butler, KY 41006

Ronald B. Jones Funeral Home 859-431-0072

214 West Southern Avenue, Covington, KY 41015

Serenity Funeral Care 859-491-6000

40 West 6th Street, Covington, KY 41011

Stith Funeral Home 859-525-1100

7500 U.S. 42, Florence, KY 41042

Swindler & Currin 859-431-3014

214 West Southern Avenue, Covington, KY 41015

Greta HOFFMAN & Associates

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Prenuptial Agreements • Criminal Law
Wills • Trusts • Probate/Estates

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859.371.2227

6711 DIXIE HIGHWAY • FLORENCE, KY 41042
www.hoffmanlawyer.com

INCOME TAXES

Every year, most adult Americans must file a state and federal tax return. For those over 65 who depend on Social Security, and investment and pension income, determining how much to pay or even if they need to file at all can be confusing. If earned income is below a certain level, single individuals and couples age 65+ may not have to file a return.

These organizations provide tax help for seniors:

AARP Foundation Tax-Aide

1-888-OUR-AARP (1-888-687-2277)

http://www.aarp.org/money/taxes/aarp_taxaide/

Tax-Aide provides free tax preparation help to people with low to moderate incomes from February 1 to April 15.

Senior Services of NKY **859-491-0522**

1032 Madison Ave., Covington, KY 41011

www.seniorservicesnky.org

Provides referral to tax preparation programs for seniors. Call during tax time for sites, times and dates in NKY.

Internal Revenue Service

Federal Income Tax 1-800-829-1040

Federal Tax Forms 1-800-829-3676

Tax Assistance 1-800-829-1040

VITA - 1-800-906-9887

TCE - 1-888-227-7669

www.irs.gov

The IRS has an extensive website that provides information about all income tax topics as well as forms and instructions to download and print. Common tax forms are also available at larger public libraries and government offices.

The VITA Program offers free tax help to people who make \$51,000 or less and need assistance in preparing tax returns.

The TCE Program offers free tax help for those 60 years of age and older. A self-assistance service is offered at many VITA and TCE locations for those who have a simple tax return and do not have access to a computer.

To locate the nearest TCE site or AARP Tax-Aide site between January and April, visit the AARP website or call 888-227-7669.

Kentucky Department of Revenue

NKY Taxpayer Service Center 859-371-9049

Suite 190, Turfway Ridge Office Park
7310 Turfway Road, Florence, KY 41042-4871

Kentucky Income Tax Assistance

<http://assistance.ky.gov/freetaxhelp/>

Kentuckians have access to nearly 200 free VITA tax preparation sites across the state where trained and IRS-certified volunteers assist with tax preparation. A list is available for download at this website.

VETERAN SERVICES

Veterans of the United States armed forces may be eligible for a broad range of programs and services provided by the VA. Eligibility for most VA benefits is based upon discharge from active military service under other than dishonorable conditions, and certain benefits require service during wartime.

AMVETS 513-662-1988 or 513-475-6442

5503 Cheviot Rd, Cincinnati

www.amvets.org

AMVETS of Kentucky 502-459-5144

1330 Ellison Avenue, Louisville, KY 40204

Helps veterans and their families apply for and advocate for benefits and VA hospital services.

Bellevue VA Community-Based

Outpatient Clinic 859-392-3840

103 Landmark Dr., Ste. 300, Bellevue 41073

VA NKY Healthcare Assoc. 859-282-4480

7711 Ewing Blvd., Florence, KY 41042

Cincinnati VAMC 513-861-3100 or (888) 267-7873

Provides outpatient care for honorably discharged veterans.

Department of Veteran Affairs 1-800-827-1000

321 W. Main St., Ste. 390, Louisville, KY 40202

www.va.gov

Disabled American Veterans 859-441-7300

3725 Alexandria Pk., Cold Spring, KY 41076

www.DAV.org

Ft. Thomas Community Living Center

Nursing Home: 859-572-6210

Domiciliary: 859-572-6202

1000 S. Ft. Thomas Ave., Ft. Thomas, KY 41075

Readjustment Counseling Ctr. 513-763-3500

801B W. Eighth St., Ste. 126, Cincinnati, Oh. 45203

Cincinnati VA Medical Center

Main 513-861-3100

Urgent Care 513-475-6511

3200 Vine St., Cincinnati, Oh. 45220

MILITARY RECORDS, AWARDS & MEDALS

Duplicate copies of discharge or separation papers may be obtained by contacting the: National Personnel Records Center, Military Personnel Records, 9700 Page Blvd., St. Louis, MO, 63132-5100. Phone: 314-801-0800. Email: MPR.center@nara.gov Military personnel and veterans can have medals replaced by the government free of charge. Use Standard Form 180, Request For Military Records. Requests are handled by each branch of service. For more information, call: Army, (314)-538-4261; Air Force, (314)-538-4243; Navy, Marine Corps or Coast Guard, (314)-538-4141.

HELP WITH INSURANCE

Kentucky Department of Insurance

800-595-6053 or 502-564-3630, TTY 800-648-6056

215 W Main St Frankfort, KY 40601

<http://insurance.ky.gov/>

The Kentucky Department of Insurance regulates the commonwealth's insurance market, licenses agents and other insurance professionals, monitors the financial condition of companies, educates consumers to make wise choices and ensures that Kentuckians are treated fairly in the marketplace. They also help resolve issues between consumers and insurance companies.

Kentucky State Health Ins. Assistance (SHIP)

800-888-8189 or 859-431-8200

104 E. 7th St., Covington, KY 41011

<http://chfs.ky.gov/dail/ship/htm>

Provides phone information, counseling and education about Medicare, prescription drug discounts and other insurance issues for seniors.

► Legal Aid of the Bluegrass

859-431-8200 or 1-800-888-8189

► See our ad on page 27

104 E. 7th St., Covington, KY 41011

www.lablaw.org

CONSUMER PROTECTION

Seniors are a frequent target of hucksters, scammers and con artists. Financial exploitation is the third most frequent form of senior citizen abuse, after neglect and emotional abuse. Most states have laws regarding senior exploitation. If a senior or a caregiver suspects fraud, contact the following agencies.

Consumer Protection Division

of Kentucky Attorney General 502-696-5389

1024 Capital Center Dr., Ste. 200, Frankfort, KY. 40601

www.ag.ky.gov

Assists consumers with complaints of unfair, false, misleading or deceptive business practices.

National Do Not Call Registry 1-888-382-1222

www.donotcall.gov

Removes telephone numbers from telemarketers. If you register on the list and receive telemarketing calls, you can file a complaint at the website or through the toll-free number. You can register your home or mobile phone. Telemarketers who have an existing business relationship with you, and calls from charities, political parties and candidates are exempt from the law.

Investor Protection Trust

Suite 300, 919 Eighteenth Street NW,
Washington, DC 20006

www.investorprotection.org/

Administers the Elder Investment Fraud and Financial Exploitation (EIFFE) Prevention Program which helps professionals who work with the elderly to spot financial exploitation.

EMPLOYMENT

Older workers face several challenges in finding employment; many companies believe that older workers cost more and are less effective than younger workers. Yet studies show that older workers have excellent attendance records and offer dependability and maturity. Seniors often seek part-time or full-time work during retirement. Here are some agencies that can help seniors re-enter the workforce.

Senior Services of NKY 859-491-0522

2nd ACT –55+ Reemployment Initiative

1032 Madison Ave., Covington, KY 41011

www.seniorservicesnky.org/55+/

SSNK's 2nd ACT program addresses the issue of unemployment among professional workers over 55 with a program of seminars and workshops. Call Marianne Dunn at 859-292-7950 or visit the website for more information.

AARP Senior Employment 502-584-0309

Provides temporary job training for those age 55+ with limited financial resources. Clients can sharpen and develop skills while searching for a permanent job.

BAWAC, Inc. 859-371-4410

7970 Kentucky Dr., Florence, KY 41042

www.bawac.org

Offers vocational training, work services and job placement visually impaired, developmentally and disabled persons.

Kentucky Dept. for Employment Services

320 Garrard St., Covington 859-292-6666

8020 Veterans Memorial Dr., Florence 859-371-0808

402 Fourth St., Carrollton 502-732-4602

www.nkyonestop.org

One Stop Career Alliance of Northern Kentucky provides job counseling, training, placement and referral. Also has vocational rehabilitation, literacy and education programs.

Community Action Commission 859-581-6607

717 Madison Ave., Covington, KY 41012

Senior Community Services Employment Program offers a path to employment through community service work. For those 55 years and older. Serves eight NKY counties.

Recovery Network 859-431-2134

Mental Health America of Northern Kentucky

605 Madison Ave., Covington, KY 41011

www.mhanky.org

Offers employment support, resume building and computer training.

GOVERNMENT INFORMATION

Federal Information Ctr 1-800-688-9889

www.usa.gov

The federal government website is the quickest and easiest way to find information about the federal government. The phone service will take you through a series of voice menus for recorded information.

Kentucky State Information 502-564-3130

www.kentucky.gov/

The Commonwealth maintains a very user-friendly website with extensive information about state programs, agencies and resources. Finding information online is much easier than attempting to find an agency by telephone.

LEGAL HELP

Lawyer Referral Service 859-781-1300

Northern Kentucky Bar Association,
529 Centre View Blvd., Crestview Hills, KY 41017
<http://www.nkybar.com/includes/referral.aspx>

Provides a listing of lawyers who are members of the NKY Bar Association. Not a referral service for pro bono work, although some lawyers offer pro bono (free) services.

► Legal Aid of the Bluegrass

859-431-8200 or 1-800-888-8189

► See our ad on this page

104 E. 7th St., Covington, KY 41011
www.lablaw.org

Handles a variety of consumer, housing issues and family issues such as divorce and grandparent rights. Provides legal support for nursing home ombudsman and counseling for power of attorney and guardianship.

Legal Helpline for Older Kentuckians

Access to Justice Foundation

1-800-200-3633 or 859-255-9913

www.ajfky.org

Legal advice, assistance and referral for adults age 60+.

LEGAL RECORDS

Birth and Death Certificates 502-564-4212

Bureau of Vital Statistics
275 E. Main St., Frankfort, KY 40621

Marriage Certificates

Call the county clerk for the county in which the marriage certificate was issued.

Boone County 859-334-3624

Campbell County 859-292-3885

Carroll County	502-732-7005
Gallatin County	859-567-5411
Grant County	859-824-3321
Kenton County	859-392-1650
Owen County	502-484-2213
Pendleton County	859-654-3380

Divorce Records

Call the circuit court clerk in the county in which the divorce or dissolution took place.

Boone County	859-334-2150
Campbell County	859-292-6314
Carroll County	502-732-4305
Gallatin County	859-567-5241
Grant County	859-824-4467
Kenton County	859-292-6521
Owen County	502-484-2232
Pendleton County	859-654-3347

**SUPPORT FIRMS THAT SUPPORT SSNK!
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Legal Aid of the Bluegrass



The Covington Legal Aid office serves people in No. Ky. who need assistance with legal representation in civil cases such as:

- Nursing home issues
- Divorce
- Qualified Income Trusts
- Domestic violence
- Public benefits
- Eviction
- Public housing
- Home foreclosure
- Consumer fraud
- Veteran's assistance
- Creditor harassment

• **SHIP Program (1-866-516-3051)**— provides free information, counseling, assistance and education on Medicare, Medicaid and other public benefit programs to seniors.



You can reach an intake specialist by calling 859-431-8200 or toll free 1-800-888-8189.

Visit our website: www.lablaw.org

104 East Seventh St. ♦ Covington, KY 41011

ELECTED REPRESENTATIVES

Web Pages:

U.S. Senate: www.senate.gov

U.S. House of Representatives: www.house.gov

Kentucky Legislators: www.lrc.ky.gov

U.S. Sen. Rand Paul (R) 202-224-4343

5 Russell Courtyard, Washington, DC 20510

U.S. Sen. Mitch McConnell (R) 859-578-0188

1885 Dixie Hwy., Ste. 345, Ft. Wright, KY 41011

U.S. Rep. Thomas Massie (R) 859-426-0080

541 Buttermilk Pike, Suite 208, Crescent Springs, 41017

Gov. Steve Beshear (D) 502-564-2611

State Capital, 700 Capital Ave., Ste. 100,
Frankfort, KY 40601

www.state.ky.us or gov.state.ky.us

Sec. of State Alison Grimes (D) 502-564-3490

State Capital, 700 Capital Ave., Rm. 154,
Frankfort, KY 40601

KENTUCKY STATE SENATE

State Sen. Julian M. Carroll (D)

502-564-8100 Ext. 651

7th District (Owen, Gallatin)

702 Capitol Ave, Annex Room 229, Frankfort KY 40601

State Sen. John Schickel (R) 859-384-7506

11th District (Boone)

2147 Natches Trace, Union, KY 41091

State Sen. Damon Thayer (R) 502-564-2450

17th District (Grant, Kenton, Scott)

102 Grayson Way, Georgetown KY 40324

State Sen. Chris McDaniel (R)

502-564-8100 Ext. 615

23rd District (Kenton)

PO Box 15231, Latonia KY 41015

State Sen. Katie Stine (R) 859-781-5311

24th District

21 Fairway Dr., Southgte, KY 41071

KENTUCKY STATE ASSEMBLY

State Rep. Rick Rand (D) 502-255-3286

47th District (Carroll, Henry, Oldham, Trimble)

Box 273, Bedford KY 40006

State Rep. Sal Santoro (R) 859-371-8840

60th District (Boone)

596 Walterlot Ct Florence KY 41042

State Rep. Brian Lindner (R) 502-563-8100,ext.627

61st District (Gallatin, Grant, Owen)

16 Ridgeview Cir. Dry Ridge, KY 41035

State Rep. Diane St. Onge (R)

502-563-8100, ext. 701

63th District (Kenton)

Box 17351, Lakeside Park KY 41017

State Rep. Tom Kerr (D)

859-431-2222

64th District (Kenton)

5415 Old Taylor Mill, Taylor Mill KY 41015

State Rep. Arnold Simpson (D)

502-564-8100, ext.695

65th District (Kenton)

112 W. 11th St., Covington, KY 41011

State Rep. Addia Wuchner (R)

859-525-6698

66th District (Boone)

PO Box 911, Burlington, KY 41005

State Rep. Dennis Keene (D)

859-441-5894

67th District (Campbell)

1040 Johns Hill Rd, Wilder KY 41076

State Rep. Joe Fischer (R)

859-781-6965

68th District (Campbell)

126 Dixie Pl., Ft. Thomas, KY 41075

State Rep. Adam Koenig (R)

859-578-9258

69th District (Boone, Campbell, Kenton)

170 Harrington Court, Erlanger, KY 41001

State Rep. Tom McKee (D)

859-234-5879

78th District (Campbell, Harrison, Pendleton, Robertson)

1053 Cook Rd, Cynthiana KY 41031

COUNTY GOVERNMENTS

CAMPBELL COUNTY

859-547-1803

1098 Monmouth St., Newport, KY 41072

<http://campbellcounty.ky.gov/>

Fiscal Court:

Judge/Executive: Steve Pendery

Commissioners: Brian Painter, Kenneth L. Rechten,
Pete Garrett

County Clerk: Jack Snodgrass

859-292-3885 (marriage license, records)

859-292-3850 (auto tags, registration)

Property Valuation Administrator:

859-292-3871

KENTON COUNTY

859-392-1400

303 Court St., Covington, Ky. 41011

www.kentoncounty.org

Fiscal Court:

Judge-Executive: Steve Arlinghaus

Deputy Judge-Executive: Mark Kreimborg

Commissioners: Beth Sewell, Jon Draud, Kris
Knochelmann

County Clerk: Gabrielle Summe **859-392-6100**
kentoncountyclerk.com/
Property Valuation Administrator: **859-392-1750**
www.kentonpva.com/

BOONE COUNTY **859-334-2242**
 2950 Washington St., Burlington, Kentucky 41005
Boonecountyky.org
Fiscal Court:

Judge/Executive: Gary W. Moore
Commissioners: Matt Dedden, Charles E. Kenner,
 Charlie Walton

County Clerk: Kenny Brown **859-334-2108**
www.boonecountyclerk.com/
Property Valuation Administrator: **859-334-2181**

PENDLETON COUNTY
 233 Main St., Falmouth, KY 41040 **859-654-4321**
pendletoncounty.ky.gov

GALLATIN COUNTY
 200 Washington St., Warsaw, KY 41095 **859-567-5691**
www.gallatincounty.ky.gov

OWEN COUNTY
 100 N Thomas St., Owenton, KY 40359 **502-484-3405**
owencounty.ky.gov

CARROLL COUNTY
 440 Main St., Carrollton, KY 41008 **502-732-7000**
carrollcountygov.us

GRANT COUNTY
 101 North Main, Williamstown, KY 41097 **859-823-7561**
grantcounty.ky.gov

VOTING

Voting is the most powerful way to let your voice be heard in Frankfort and Washington. To register to vote in Kentucky, residents must fill out a voter registration card, which can be obtained at your county clerk's office or downloaded from www.elect.ky.gov/ The card can be mailed to the state Board of Elections, 140 Walnut Street, Frankfort, KY 40601

County Boards of Elections

Call for the county clerk office for information about elections, absentee ballots or voter registration.

Boone County **859-334-2130**
www.boonecountyclerk.com/votedept.htm

Campbell County **859-292-3885**
www.campbellcountykyclerk.org/

Carroll County **502-732-7005**
www.carrollcountygov.us/clerk.asp

Gallatin County **859-567-5411**
www.gallatincounty.ky.gov/

Grant County **859-824-3321**
www.grantcounty.ky.gov/

Kenton County **859-392-1800**
www.kentoncountyclerk.com/

Owen County **502-484-2213**
www.owencounty.ky.gov/clerk/

Pendleton County **859-654-3380**
www.pendleton.clerkinfo.net/

KY League of Women Voters **502-875-6481**
 115 South Ewing, Louisville, KY 40206
www.lwvky.org/

Provides information about elected representatives and issues.

MOVING & DOWNSIZING

When seniors must make the transition from the family home to a senior apartment, or assisted-living or skilled nursing facility, many find they need help from a professional.

► Queen City Transitions 513-432-2020

► See our ad on this page

425 Sanford St., Covington, KY 41011

Are you thinking about moving but don't know where to start? Or do you want to stay in your own home but need help making it safe and barrier-free? We can help!

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Becky Yungbluth
Certified Senior Housing Professional
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byungbluth@comey.com

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REALTORS

► **Pam Riegler, Sibcy Cline**

859-393-7310

► See our ad on this page

1335 Donaldson Road, Suite 13, Erlanger, Ky.

I offer housing solutions for adults age 50+. Thinking of downsizing? Find out what your home is worth in today's market. Contact Pam Riegler, Seniors Real Estate Specialist.

► **Becky Yungbluth, Comey & Shepherd**

859-468-2304

► See our ad on this page

1335 Donaldson Road, Suite 13, Erlanger, Ky.

With 35 years of experience, I am a specialist in helping seniors with their real estate needs. Contact Becky Yungbluth for a free, no obligation, private consultation.

► **Two Men and a Truck 859-405-0510**

► See our ad on page 4

1335 Donaldson Road, Suite 13, Erlanger, Ky.

Independently owned and operated, we can handle all your moving and relocating needs. Our goal is to exceed your expectations. We want to make your move go as efficiently and smoothly as possible.

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NOW YOU KNOW...

► **Important news for senior citizens**

**Study shows that a daily walk lowers risk
or stroke for older men ...**

Older men who spend several hours walking each day are less likely to have a stroke than their peers who rarely walk, a new study suggests. And walking pace didn't seem to matter.

Researchers said few studies have looked specifically at how both walking speed and walking time or distance are linked to stroke risk.

"Our study suggests that maintaining an active lifestyle, specifically by spending more time on all forms of walking, could be an important part of stroke prevention strategies in older people," said Barbara J. Jeffers, a researcher at University College, London.

She and her co-authors analyzed data from men enrolled in a long-term British heart study.

The men entered the study in 1978 to 1980. In 1998 to 2000, when they were in their 60s and 70s, they filled out surveys about how often they were physically active.

More than half of the men walked an hour or less each day. About one in six reported walking more than two hours per day.

HOUSING & SENIOR CARE FACILITIES

All seniors want to live out their remaining years in their own homes. But for many, advancing age means leaving the family home – perhaps to live with family caregivers, perhaps to assisted living or a skilled nursing care facility.

Moving to a new home - or a care facility - can bring social and financial challenges to many seniors. It's important to carefully choose any facility.

TYPES OF SENIOR HOUSING

ASSISTED LIVING

These facilities can be an alternative to nursing home care for persons who wish to live as independently as possible but need help with bathing, grooming, meals, homemaking and reminders for taking medications. Many retirement communities offer assisted living options.

CONTINUING CARE RETIREMENT COMMUNITIES

These communities include apartments, assisted living and a nursing facility on-site or nearby, giving older adults the option to remain in one location as their needs change. The most expensive of all long-term-care options, CCRCs require a hefty

WHAT'S IN THIS SECTION?

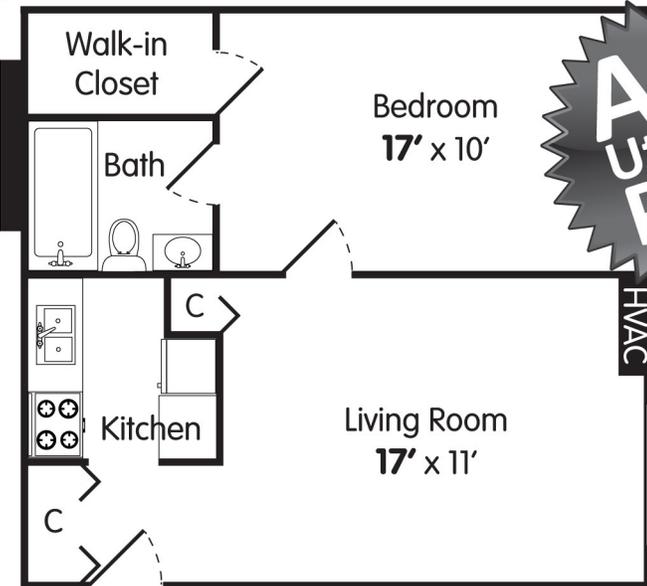
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Clifton Hills

Affordable Housing for Seniors

Neighborhood Foundations currently operates three beautiful housing developments strictly for 55+ households. All three buildings are located in Newport, Kentucky:

Corpus Christi—840 Isabella Street
Grand Towers—1359 Grand Avenue
Clifton Hills—29 18th Street

For more information contact us at:
859-581-2533



entrance fee as well as monthly charges. In return, many CCRCs guarantee lifetime continued care for as long as you reside in the community.

FAMILY CARE HOMES

These private facilities provide a room, meals and personal care such as help with bathing, dressing, mobility and 24-hour non-medical care. In Kentucky, homes are monitored by Long Term Care Ombudsmen. The Ombudsmen program is administered in Northern Kentucky by Senior Services of Northern Kentucky.

INTERMEDIATE CARE FACILITY

A health care facility for individuals who are disabled, elderly, or not acutely ill, usually providing less intensive care than that offered at a hospital or skilled nursing facility. Typically the cost is paid by the individual or by the individual's family, or by the individual's private health insurance.

NURSING HOMES/SKILLED NURSING FACILITIES

These facilities provide 24-hour medical care for those who need skilled or intermediate nursing care. They are frequently used by patients leaving hospital care but not ready for home care. Residents in a skilled nursing facility may receive physical, occupational, and other rehabilitative therapies following an accident or illness. Some nursing homes assist people with special needs, such as Alzheimer patients. Because of the high cost of skilled nursing care, nursing homes costs may be covered by Medicare and Medicaid.

PERSONAL CARE HOMES

Also called residential care homes, personal care homes provide care for seniors in a home-like setting. Residential care homes are primarily for seniors who don't meet the criteria for nursing home placement, but may not have the funds for assisted living. These homes also help those who have mental health disorders that hinder their ability to live independently or be accepted into assisted living facilities. Some medical assistance may be provided.

RETIREMENT COMMUNITIES

A housing community with amenities such as transportation and senior activities, including gourmet meals, banking, health screenings, pharmacy delivery and shopping trips. These communities may charge substantial fees depending on lease terms, security deposits and rental charges.

SENIOR APARTMENTS

These apartment communities rent only to older adults, offering units equipped with amenities that assure safety and convenience. Some offer subsidized units (see below).

SUBSIDIZED SENIOR APARTMENTS

If a senior's income falls below federal poverty levels, they may qualify for subsidized senior housing. Waiting lists for these apartments can be long.

FAMILY CARE HOMES

Family care homes provide personal assistance only. They must be licensed by the state, but do not accept Medicare or Medicaid.

Cobb Family Care Home **502-484-5085**
595 Park Ridge Rd., Owenton, Ky. 40359

SENIOR APARTMENTS

Senior apartments cater to senior citizens who can live independently. Some offer subsidized housing for low-income seniors over age 62 through HUD's Section 202 Supporting Housing for the Elderly Program.

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S = Subsidized

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Aldersgate Apts. S **859-282-1180**

8551 Aldersgate St., Florence 41042

Arcadia Park Apartments S **859-594-4140**

100 Christian Dr., Florence 41042

Brook Run P **859-371-3400**

8134 Diane Dr., Florence 41042

Brookview Town Homes S **859-485-6293**

12661 Dixie Hwy., Walton 41094

Burlington Terrace S **859-586-5628**

2845 Douglas Dr., Burlington 41005

► **Colonial Heights & Gardens P** **859-525-6900**

► See our ad on page 32

6900 Hopeful Rd., Florence 41042

www.colonialheightsandgardens.com

Dixie Apts. S **859-525-1207**

7832 Riehl Dr., Florence 41042

Griesser Farms **859-817-3269**

Banyan Ct., Burlington 41005

Panorama Plus P S **859-746-8090**

8510 Old Toll Rd., Florence 41042

Village of Cross Creek P **859-283-2930**

7536 Hillcrest Dr., Florence 41042

Walton Village S **502-484-5802 or 1800-728-5802**

35 School Rd., Walton 41094

CAMPBELL COUNTY

► **Neighborhood Foundations S** **859-581-2533**

► See our ad on page 32

30 East 8th Street, Newport, KY 41071

www.neighborhoodfoundations.com

We are a premier housing development and property management agency, committed to providing affordable housing to the people of our community. We operate three senior apartment complexes in Newport: Grand Towers, Corpus Christi and Clifton Hills, offering beautiful, spacious, energy efficient units. Contact us for more information.

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Nestled in the beautiful Licking River Historic District, this lovely Victorian mansion is a state-licensed personal care home with capacity for thirty-two ladies, age 62 and older.

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of Miami Valley
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Springboro
937-748-1100

Villaspring
of Erlanger
859-727-6700

Eastgatespring
of Cincinnati
513-752-3710

Indianspring
of Oakley
513-561-2600

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of Alexandria

Heritagespring
of West Chester
513-759-5777

Shawneespring
of Harrison
513-367-7780



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FOR MORE INFORMATION



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840 Isabella St., Newport 41071	
Clifton Hills Apts S	859-581-2533
29 18th St., Newport 41071	
Grand Towers S	859-581-2533
1359 Grand Ave., Newport 41071	
Alexandria Manor S	800-728-5802
6 Breckinridge Dr., Alexandria 41001	
Lakeside Terrace S	859-441-5166
3520 Alexandria Pk., Highland Hgts. 41076	

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Edgewood, KY 41017



www.Emeritus.com

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859-356-9294

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Kelli Bailey, Administrator

Saratoga Place Apartments S 859-291-6200
 798 Saratoga St., Newport 41071
Speers Court S 859-261-0536
 901 Fifth St., Dayton 41074
Two Rivers S 859-431-2166
 411 Elm St., Newport 41071
The Washington P 513-741-0240
 300 Washington, Bellevue 41073

KENTON COUNTY

Academy Flats S 513-559-5832
 1726 Woodburn Ave., Covington 41011
Aireshire Apartments Ltd. S 859-428-3575
 30 Vincent Blvd., Crittenden 41030
Austinburg Apts. S 859-291-9047
 411 Patton St., Covington 41014
Baptist Commons P 859-817-3269
 Charles L. Riggs & Dick Combs Dr., Erlanger 41018
Baptist Towers P 859-491-3800
 800 Highland Ave., Covington 41011
Bromley Group P 859-431-1604
 200 Boone St., Bromley 41016
Cambridge Square S 859-431-2205
 101 Promontory Dr., Covington 41015



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The Colony S 3800 Locke St., Covington 41015	859-581-2214	LaSalette Gardens S 702 Greenup St., Covington 41011	859-431-5369
Golden Tower S 50 E. 11th., Covington 41011	859-292-3264	Latonia Terrace S 2300 Madison Ave., Covington 41015	859-292-3247
Goodwill Village S 1550 Banklick St., Covington 41011	859-581-0755	Munro House S 3034 Riggs Ave., Erlanger 41018	859-817-3290
▶ Hathaway Court S P 1200 Highway Ave., Covington 41011 <i>HathawayCourtApts.com</i>	859-491-5301 ▶ See our ad on page 31	Panorama Apts. P 111 Brent Spence Sq., Covington 41011	859-581-4445
Hathaway Court Apartments is an affordable community in Covington offering efficiencies and one-bedroom apartments for people 55+ years of age or disabled.		St. Aloysius S 410 W. Eighth St., Covington 41011	859-581-2269
		Spring Hill Village P 5029 Sandman Dr., Taylor Mill 41015	859-581-0542

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HOUSING

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- Expanded rehab center with private rooms

St. Charles Lodge and Village P 859-331-3224

600 Farrell Dr., Covington 41011

www.stcharlescommunity.org

Taylor Ridge Apts. S 859-356-2500

904 Regal Ridge, Independence 41051

Thomas Edison School Apts. P 859-360-1102

1516 Scott St., Covington 41011

GRANT COUNTY

Academy Apartments S 859-428-3575

285 Old Corinth Rd., Corinth 41010

Corinth Country Homes S 606-292-9315

255 Church St., Corinth 41010

Parkview Manor Apts. P 859-824-7722

228 South Main, Williamstown 41097

ASSISTED LIVING FACILITIES

These facilities provide personal care services such as help with bathing, grooming, meals and medication reminders

BOONE COUNTY

Elmcroft Senior Living 859-980-7200

212 Main St., Florence 41042

CAMPBELL COUNTY

► Barrington of Ft. Thomas 859-572-0667

► See our ad on page 33

940 Highland Ave., Ft. Thomas 41075

www.carespring.com

CARROLL COUNTY

The Cottages 502-732-9904

601 Hawkins St., Carrollton 41008

► Fairview Place 502-732-7677

► See our ad on page 35

433 Floyd Drive, Carrollton, KY 41008

New Horizons 502-732-7677

433 Floyd Dr., Carrollton 41008

KENTON COUNTY

Atria Highland Crossing 859-341-0777

400 Farrell Dr., Ft. Wright 41011

www.atriaseniorliving.com/

Atria Summit Hills 859-331-5951

2625 Legends Way, Crestview Hills 41017

► Long House at Baptist Village 859-727-9330

► See our ad on page 38

3000 Riggs Rd., Erlanger 41018

www.blcnky.com

Madonna Manor SNF, PC R 859-341-3981

2344 Amsterdam Rd., Villa Hills 41017

www.madonnamanor.org

► St. Charles Homestead 859-331-3224

► See our ad on page 34

600 Farrell Dr., Covington 41011

www.stcharlescommunity.org

PERSONAL CARE AND SKILLED NURSING

R = Respite care, depending upon the availability of beds.

Requirements vary by facility.

SNF = Skilled Nursing Facility PC = Personal Care Facility

ALZ = Alzheimer's Facility

BOONE COUNTY

Bridge Point Care & Rehab. Ctr. SNF 859-371-5731

7300 Woodspoint Dr., Florence 41042



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► See our ad on page 32

6900 Hopeful Rd., Florence 41042
www.colonialheightsandgardens.com

► **Florence Park Nursing & Rehab Center SNF, ALZ R**
859-525-0007 or 513-605-5000

► See our ad on back page

6975 Burlington Pk., Florence 41042

► **St. Elizabeth Healthcare SNF 859-212-4302**
4900 Houston Rd., Florence 41042

CAMPBELL COUNTY

The Arbor at Baptist Con. Ctr PC 859-581-1938
120 Main St., Newport 41071

► **Baptist Convalescent Ctr. SNF 859-581-1938**

► See our ad on this page

120 Main St., Newport 41071
www.blcnky.com

► **Carmel Manor SNF, PC R 859-781-5111**

► See our ad on page 35

100 Carmel Manor Rd., Ft. Thomas 41075

Highlandspring SNF R 859-572-0660

960 Highland Ave., Ft. Thomas 41075

► **St. Elizabeth Healthcare SNF 859-572-3530**

85 N. Grand Ave., Ft. Thomas 41075

V.A. Nursing Home SNF 859-572-6211

V.A. Social Services 513-861-3100

1000 S. Ft. Thomas Ave., Ft. Thomas 41075

CARROLL COUNTY

Carrollton Manor Home PC R 502-732-5528

205 Fifth St., Box 57, Carrollton 41008

Green Valley Health Care SNF 502-732-6683

1206 11th St., Carrollton 41008

Valley Haven Rest Home PC 502-347-5300

Box 75, 190 McDaniel St., Sanders 41083

GALLATIN COUNTY

Gallatin Health Care SNF 859-567-4548

499 Center St., Warsaw 41095

GRANT COUNTY

Grant Manor Rehab Ctr SNF 859-824-7803

201 Kimberly Ln., Williamstown 41097

Jonesville Rest Home PC 859-824-4610

230 School Rd., Jonesville 41052

KENTON COUNTY

► **Baptist Towers PC 859-491-3800**

► See our ad on this page

800 Highland Ave., Covington 41011

BLC

Enhancing the Quality of Life for Seniors

Our ministry operates with two distinct but interwoven philosophies known as Quality and Caring. Our approach to senior services is not about houses and land; it is about People. We believe God has called us to serve people. As the needs of the people change, so has our mission and ministry.



BAPTIST VILLAGE 859-727-9330

From independent 'condo' style townhomes to skilled nursing care, residents can live life to its fullest. The Village also has a dedicated rehab unit to get residents back to their optimum vitality after an illness or injury. The Village also offers market rate apartments and a federally funded HUD apartment building for lower income seniors.

BAPTIST TOWERS 859-491-3800

Located in southern Covington, the 'Towers' has studio and one bedroom independent apartments, with service packages to meet residents' needs. In addition our Personal Care Unit is staffed around the clock to meet the needs of the residents. Activities are plentiful, the meals are delicious and there is a store and beauty parlor on site.

BAPTIST CONVALESCENT CENTER 859-581-1938

Views of the Cincinnati skyline abound in this skilled nursing community. Our licensed and professional staff are working around the clock to enhance the lives of our residents. Along with skilled nursing, we also offer a full range of therapy services to help residents get back to their optimum vitality after an illness or injury. We also have a Personal Care Unit dedicated to those living with dementia.

MAINTENANCE FREE LIVING 859-727-9330

Baptist Life Communities offer two locations for those active retirees who want to live life fully without the hassles of home maintenance. These 'condo' style townhomes offer approximately 2100 square feet of easy living. The Erlanger community is across the street from The Village, and the Burlington community is just off Route 18.

BAPTIST HOME HEALTH 859-547-3353

Baptist Home Health is a full service home care agency dedicated to helping clients remain safe, healthy and independent at home. We can provide skilled nursing, physical, occupational and speech therapy, and aide services.



LEARN MORE ABOUT BAPTIST LIFE COMMUNITIES

859.283.8600

www.BLCNKY.com

► **Emeritus at Edgewood PC R** 859-426-1888

► See our ad on page 34

2950 Turkeyfoot Rd., Edgewood 41017

► **Covington Ladies Home PC R** 859-431-6913

► See our ad on page 33

702 Garrard St., Covington 41011

► **Providence Pavilion SNF R** 859-283-6600

► See our ad on page 1

401 E. 20th St., Covington 41014

www.providenceNKY.com

Providence Pavilion is a comprehensive rehabilitation and nursing center located in historic Wallace Woods, Covington. You'll enjoy our elegant, spacious and airy rooms and a warm and inviting environment.

► **Madonna Manor SNF, PC R** 859-341-3981

2344 Amsterdam Rd., Villa Hills 41017

www.madonnamanor.org

► **Regency Manor, LLC PC R** 859-356-9294

► See our ad on page 34

11725 Madison Pk., Independence 41051

home.fuse.net/regencymanor

► **Regency Manor North, LLC PC** 859-291-3200

► See our ad on page 34

401 E 20th St., Covington 41014

home.fuse.net/regencymanor

► **Rosedale Green SNF, PC** 859-431-2244 x166

► See our ad on page 36

4250 Glenn Ave. Covington 41015

Rosedalegreen.org

► **St. Charles Community PC R** 859-331-3224

► See our ad on page 34

600 Farrell Dr., Covington 41011

www.stcharlescommunity.org

► **Villaspring of Erlanger SNF R** 859-727-6700

► See our ad on page 33

630 Viox Dr., Erlanger 41018

► **Baptist Village Care Center SNF** 859-727-9330

► See our ad on page 38

2990 Riggs Ave., Erlanger 41018

www.blcnky.com

► **Woodcrest Manor Care Ct. SNF R** 859-342-8775

3876 Turkeyfoot Rd., Elsmere 41018

OWEN COUNTY

► **Owenton Center SNF** 502-484-5721

► See our ad on page 38

905 Hwy. 127 North, Owenton 40359

www.genesishcc.com

PENDLETON COUNTY

► **Falmouth Nursing Home PC** 859-654-4341

406 Barkley St., Falmouth 41040

► **The Front Gate Personal Care PC** 859-472-6011

213 Main Sts., Butler 41006

► **River Valley PC**

859-472-2217

305 Taylor St., Box 402, Butler 41006

CINCINNATI

► **The Alois Alzheimer Center ALZ** 513-605-1000

70 Damon Rd., Cincinnati, OH

www.alois.com

HOUSING AUTHORITIES

Housing authorities provide assistance with finding housing and financial assistance for seniors. Housing authorities also administer the federal Section 8 housing assistance program for low-income seniors.

Federal Housing and

Urban Development (HUD) 502-582-5251

Boone County 859-334-2105

Campbell County 859-261-5200

Carroll County 502-732-4330

Covington 859-491-5311

Newport 859-581-2533

SECTION 8 HOUSING

Section 8 subsidizes rent in privately owned apartments for those with incomes that fall below federal poverty guidelines.

Boone County 859-334-2105

Info Line 859-334-2101

2950 Washington St., 3rd Fl., Burlington, Ky. 41005

Campbell and Pendleton Counties 859-261-5200

1098 Monmouth St., Newport, Ky. 41071

Williamstown 859-823-1511

Community Action Comm. (CAC) 859-824-4768

Kenton County 859-292-2188

2300 Madison Ave., Covington, Ky. 41014

Owen County 502-484-2116

109 S. Madison, Owenton, Ky. 40359

NOW YOU KNOW...

Children worry more about elderly parents

A survey of nearly 400 aging parents and adult children finds the children are more concerned about their aging parent's wellbeing than the older adult is about his or her own situation.

Both generations are concerned about the older adult's general health and safety, according to the survey by a life transition planning firm.

The seniors' top concerns were running out of money and how to pay for care, while the adult children worry about their parents not asking for help.

Would you like more information about the services advertised in

NKY Senior Guide?

NAME: _____
 ADDRESS: _____
 PHONE: _____

CITY/STATE: _____ ZIP: _____

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- Best Life Adult Day Care _____
- Community Services of NKY _____
- St. Charles Homestead _____

ADULT EDUCATION

- Carroll Co. Library _____
- Kenton Coop Ext. Service _____

HOME CARE

- Connecting Hearts Home Care _____
- Extra Care Private Duty _____
- Family Watch _____
- First Light _____
- Heart to Heart Home Care _____
- Home Watch Caregivers _____
- Lifeline Home Care _____
- Right At Home _____
- Senior Helpers _____
- St. Charles Day Care _____
- St. Elizabeth ANC Home Care _____
- Visiting Angels _____

LEGAL

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- Hans Tinkler Attorney _____
- Jaeger Firm _____
- Parker Clifton _____
- Legal Aid of Bluegrass _____
- Ritter & Randolph _____

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- St. Elizabeth Hospital _____
- St. Elizabeth Wound Care _____

MEDICAL EQUIPMENT

- Elite Medical _____
- Patient Aids _____

PHARMACY

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- Kroger _____
- Walgreens _____

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- Transitions _____
- Kort _____
- NKY Pain Relief _____

RELOCATION SERVICES

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- Queen City Transitions _____
- Sibcy Cline Realtors _____
- Two Men and A Truck _____

SENIOR LIVING

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- Carespring Communities _____
- Colonial Heights & Gardens _____
- Covington Ladies Home _____
- Fairview Place _____
- Hathaway Court Apts. _____
- Healthcare Management _____
- Neighborhood Foundations _____
- Owenton Manor _____
- Regency Manor _____

SKILLED CARE

- Carmel Manor _____
- Emeritus at Edgewood _____
- Healthcare Management _____
- Providence Pavilion _____
- Rosedale Green _____
- St. Charles Community _____

BANKING

- Citizens Bank of NKY _____

**CHECK THE ADVERTISERS YOU ARE INTERESTED IN,
 FILL IN YOUR NAME AND ADDRESS AND SEND TO:
 NKY SENIOR GUIDE, 1032 MADISON AVE., COVINGTON, KY 41011**

MEDICARE & SOCIAL SECURITY

Social Security and Medicare are the nation's largest cash assistance and health insurance programs for the elderly. Working individuals support these benefit programs through their Social Security and Medicare taxes, which are matched by their employers.

SOCIAL SECURITY

Social Security Administration

www.ssa.gov

7 Youell St., Florence, KY

800-772-1213

312 Elm St. #2100, Cincinnati, OH

877-405-7672

RETIREMENT BENEFITS

Retirement Benefits are payable to workers who are at least 62 and have the 40 credits needed to be insured for benefits. The retired worker's spouse, minor children and disabled children who became disabled before age 22 may also be eligible for benefits on the worker's record. A worker may earn up to 4 credits a year, so he or she needs at least 10 years of part-time work to be insured for retirement benefits. Work credits have nothing to do with the monthly benefit amount. Benefits are calculated based on the worker's 35 years of highest earnings indexed for inflation. If you choose to retire before full retirement age (65-67, depending on the year you were born), you will likely receive permanently reduced monthly benefits. The closer you are to full retirement age, the higher your benefit will be. Workers who postpone collecting benefits past full retirement age may earn delayed retirement credits up until age 70 and boost their monthly benefit amount.

Social Security Retirement Age

Retirement age is based on birth date.

Birth year	Full Retirement Age
1937 or before	65
1938	65 and 2 months
1939	65 and 4 months
1940	65 and 6 months
1941	65 and 8 months
1942	65 and 10 months
1943-1954	66

By 2027, retirement age will be 67 for people born after 1959.

MEDICARE

Medicare is a federal health insurance program for people age 65+ as well as certain disabled individuals.

There are four parts to Medicare. Part A is hospital insurance, which helps pay for care in a hospital and skilled nursing facility, home health care and hospice care. Part B is supplemental medical insurance, the outpatient arm of Medicare, which helps pay for doctors, outpatient hospital care and other medical services. Part C are Medicare Advantage Plans. Part D is the stand-alone prescription drug benefit. Most people do not have to pay for Medicare Part A. If you do not want Part B you must decline it. Otherwise the premium will be automatically deducted from your monthly check.

If you are not covered under a group employer health insurance plan at age 65, you should enroll in Medicare during a 7-month enrollment period. If you delay enrolling and are not covered by an employer health insurance plan, you will pay a 10 percent penalty on your premium for every year you delayed enrolling in Part B.

SURVIVORS BENEFITS

Survivors Benefits are payable to qualified widow(er)s and dependent children of a worker who died and is insured for Social Security benefits. Survivors benefits are intended to replace, in part, income that is lost due to the worker's death. Widow(er)s may receive survivors benefits as early as age 60, or as early as age 50 if disabled and unable to do substantial work. Under certain conditions, divorced widow(er)s may be entitled to benefits on a divorced spouse's record if they were married at least 10 years. Social Security pays a lump sum death benefit to a surviving spouse or dependent child(ren) of a deceased worker.

DISABILITY BENEFITS

Disability Benefits are payable to workers who are unable to do substantial work because of a physical and/or mental condition (or combination of conditions) that is expected to last for at least a year or to lead to the worker's death. A worker must be insured for disability benefits; for most workers, that means they have worked 5 out of the last 10 years. Younger workers can qualify for benefits with less work. Family members may also qualify for benefits on the disabled worker's record. The average disability benefit in 2013 is \$ 1,025/month. The average benefit for a disabled worker with a spouse and one or more children is \$1,690/month.

Medicare 800-MEDICARE (633-4227)

www.medicare.gov

Automated phone information available 24 hours. Claims Help and Customer Service available Mon.–Fri., 8:30 a.m.–4:00 p.m.

MEDICARE BASICS

Medicare is a federally-sponsored health insurance program for people age 65 and older; people younger than 65 with a disability; people diagnosed with amyotrophic lateral sclerosis (ALS), also known as Lou Gehrig's disease; and those with end-stage renal disease (ESRD). Medicare provides coverage for hospital care (Part A), medical services (Part B) and prescription drugs (Part D).

Medicare Part C, also known as Medicare Advantage, offers beneficiaries the option of receiving their Medicare benefits through private health plans.

WHAT IS MEDICARE?

Medicare is a federal health insurance program that covers:

- ◆ Most people age 65 and older.
- ◆ Certain people younger than 65 with disabilities.
- ◆ People with amyotrophic lateral sclerosis (ALS), also known as Lou Gehrig's disease.
- ◆ People with end-stage renal disease (ESRD), permanent kidney failure requiring dialysis or transplant.

MEDICARE IS DIVIDED INTO 4 PARTS

Part A – Hospital Insurance: Covers most inpatient hospital care, certain inpatient skilled nursing facility (SNF) care, certain home health care and certain hospice care.

Part B – Medical Insurance: Covers a portion of outpatient medical services such as doctors' services, outpatient hospital care, laboratory tests, outpatient physical and speech therapy, certain home health care, certain ambulance services, and certain medical equipment and supplies.

Part C – Medicare Advantage: Allows you to enroll in and receive Medicare benefits through private health insurance plans.

Part D – Prescription Drug Coverage: Provides prescription drug coverage through private drug plans.

Medicare does not cover all medical services. It also does not pay 100% of certain covered services. Although Medicare pays for certain preventive services and covers

most medically necessary services, the percentage of your out-of-pocket health care expenses is sizable and will increase as you age.

Examples of items Medicare does not cover: Hearing aids, Eyeglasses, Dental care, Acupuncture, Chiropractic care, Long-term care at home or in a nursing home when the care you need is primarily personal care services/custodial care, Health care outside the United States.

MEDICARE PART A COVERS:

1. Inpatient Hospital Care

Medicare covers:

- Up to 90 days of inpatient hospital services in each benefit period.
- An additional 60 lifetime reserve days.
- A benefit period begins when you are admitted to the hospital and ends when you have been out of the hospital for 60 days, or have not received Medicare-covered care in a skilled nursing facility (SNF) or hospital for 60 consecutive days from your day of discharge.

Medicare provides 60 lifetime reserve days of inpatient hospital coverage following a 90-day stay in the hospital. These lifetime reserve days can only be used once — if you use them, Medicare will not renew them. Very few people remain in a hospital for 150 consecutive days. In the rare event this does occur, most Medigap policies contain a benefit for an additional 365 hospital days during your lifetime. Medigap policies are designed to pay the copayments below; certain policies also pay the deductible.

As of 2014, Medicare requires the following out-of-pocket inpatient hospital costs:

- Deductible of \$1,216 for the first day you are a hospital inpatient. This single deductible covers the next 59 days in the hospital for the same benefit period.
- Copayment of \$304 per day for days 61-90 (after you have been in the hospital for 60 days)
- Copayment of \$608 per day for days 91-150 (after you have been in the hospital for 90 days; these are your 60 lifetime reserve days)

2. Skilled Nursing Facility (SNF) Care

Medicare covers up to 100 days of care in a skilled nursing facility (SNF) for each benefit period if all of Medicare's requirements are met, including your need of daily skilled nursing care with 3 days of prior hospitalization.

Medicare pays 100% of the first 20 days of a covered

SNF stay. A copayment of \$152 per day (in 2014) is required for days 21-100 if Medicare approves your stay.

3. Home Health Services

Medicare covers up to 100 home health visits per period of illness following a hospital stay. Additional home health benefits are available under Part B. Home health visits under both Parts A and B must meet the following conditions:

- ◆ A physician has certified you as homebound.
- ◆ Intermittent skilled nursing or therapy services are required.
- ◆ Services are provided by a Medicare-certified home health agency.

4. Hospice Care

Hospice care is available for terminally ill patients. The goal of hospice care is to keep the patient as comfortable as possible. It does not provide treatment for the terminal illness.

MEDICARE PART B COVERS A PORTION OF:

- ◆ Doctors' services
- ◆ Outpatient hospital care
- ◆ Laboratory tests
- ◆ Outpatient physical therapy
- ◆ Outpatient speech therapy
- ◆ Certain home health care
- ◆ Certain ambulance services
- ◆ Certain medical equipment and supplies

Part B coverage is optional. If you or your spouse is still working and covered by your employer group health plan, you may not need this part of Medicare until you or your spouse retires.

The Medicare Part B premium (\$104.90 in 2014) is automatically deducted from your Social Security check every month. If you don't receive Social Security benefits, you will be billed for Part B. People with higher incomes (individuals with annual incomes over \$85,000 and couples with incomes over \$170,000) will pay higher Part B premiums. All Medicare beneficiaries pay at least \$104.90 for 2014's Part B premium.

MEDICARE PART C: MEDICARE ADVANTAGE

Medicare Advantage (MA) is also known as Medicare Part C. An MA plan is an alternative to Original fee-for-service Medicare. MA plans are sponsored by Medicare, which pays private insurance companies to provide health services to beneficiaries who enroll in these plans.

In order to join an MA plan, you must be enrolled in both Medicare Part A and Part B, and you must continue to pay the Part B premium. If you join an MA plan, you are still on Medicare and retain the full rights and protections entitled to all beneficiaries.

You receive all Medicare-covered benefits through the private MA plan you choose. Some MA plans offer Medicare prescription drug coverage (these are known as -PD plans), but other plans do not (these are known as MA-only plans). If you join an MA-only plan, you may or may not join a separate Medicare Part D plan depending on the type of MA plan you join.

There are five types of Medicare Advantage plans:

- ◆ Health Maintenance Organizations (HMOs)
- ◆ Preferred Provider Organizations (PPOs)
- ◆ Private Fee-for-Service (PFFS) Plans
- ◆ Special Needs Plans (SNPs)
- ◆ Medical Savings Accounts (MSAs)

Medicare Advantage (MA) plans contract with Medicare on an annual basis. Medicare pays each MA plan a fixed monthly amount for each member. This amount varies by county and is readjusted each year based on a Medicare formula. In turn, the MA plan must provide, at minimum, all Medicare-covered services. The MA plan may also offer additional services not covered by Medicare, such as preventive care, hearing aids, dental care and eye exams. These additional services vary by geographic area.

Many MA plans also charge a monthly premium that can vary by region. This is in addition to paying your Medicare Part B monthly premium.

Most MA plans also require a copayment for services, such as doctor visits. Sometimes these copayments are lower than the cost-sharing in Original fee-for-service Medicare, and for other services, they are more. For certain services, however, namely kidney dialysis, chemotherapy and skilled nursing care, MA plans cannot charge more than the cost-sharing in Original Medicare. This requirement is due to health care reform.

Also, MA plans must establish a mandatory maximum out-of-pocket (MOOP) amount for all Medicare Parts A and B services. After meeting the MOOP, the plan will cover 100% of your remaining Medicare-covered costs for the rest of the calendar year. In 2014, the mandatory MOOP is \$6,700. Plans cannot have a MOOP amount higher than \$6,700, but they can have a lower MOOP amount.

Many MA plans offer prescription drug coverage.

These plans are often referred to as MA-PDs. Other plans do not offer Medicare Part D drug coverage and are referred to as MA-only plans. If you enroll in an MA-PD, you do not need to enroll in a stand-alone Prescription Drug Plan (PDP). If you join an MA-only plan that is an HMO or PPO, you are not allowed to join a separate Medicare Part D plan. Therefore you will have no drug coverage and may incur a penalty if you later decide to enroll into a Part D plan. However, if you choose a PFFS plan without prescription drug benefit, you may combine it with a stand-alone Medicare Part D plan.

MEDICARE PART D: PRESCRIPTION DRUG COVERAGE

The Medicare Prescription Drug, Improvement and Modernization Act of 2003 (also known as the MMA) created optional prescription drug insurance through Medicare. It is commonly referred to as Medicare Part D.

This drug coverage is available to everyone who has Medicare, regardless of income, health status or how their prescriptions were previously covered. Private companies provide the insurance coverage, you choose the drug plan and pay a monthly premium. If you have limited income, you may get extra help to cover prescription drugs at little or no cost.

1. Types of Part D Plans

Private companies provide Medicare Part D coverage in 2 ways:

- Stand-alone prescription drug plans (PDPs)
- Medicare Advantage Prescription Drug plans (MA-PDs)

If you are enrolled in original, fee-for-service Medicare, you can enroll in a PDP. These plans only provide prescription drug coverage.

If you are enrolled in or want to join a Medicare Advantage (MA) plan with prescription drug coverage (MA-PD), you will get your Part D coverage through that plan. The availability of MA plans varies by county — some offer many options and others offer only a few. In addition, not all MA plans have prescription drug coverage.

Your Part D options are:

Health Maintenance Organization (HMO)

Some HMOs provide Part D prescription drug coverage and others do not. If your HMO does not, you cannot enroll in a separate Medicare Part D plan. This means you will not have Part D coverage. If, however, you want prescription drug coverage and you want to be in an HMO, you must join an HMO with the prescription drug benefit. You can switch plans during the annual election

period (October 15 to December 7 each year).

Preferred Provider Organization (PPO)

Several Part D PPOs are offered in Kentucky, including those from United Healthcare (AARP Plans), Aetna, Humana, Anthem Blue Cross / Blue Shield, Cigna and Envision Rx.

Private Fee-For-Service (PFFS) Plans

Some PFFS plans provide Part D prescription drug coverage and others do not. If you enroll in a PFFS plan without drug coverage, you can get coverage through a stand-alone PDP.

Special Needs Plans (SNP)

SNPs are designed for certain individuals, such as those in certain long-term care facilities (like nursing homes), or people with certain chronic or disabling conditions. All SNPs provide Medicare prescription drug coverage.

COMPARING PLANS

For help finding and comparing plans, your best resource is medicare.gov or call 1-800-Medicare to speak to a customer-service representative. It is important to have your list of medications, Medicare number and the name of your preferred pharmacy available when you call or visit the Medicare website. Comparison of Medicare options is also available at www.q1medicare.com.

COVERED DRUGS

Medicare prescription drug plans (PDPs and MA-PDs) are required to:

- Cover “all or substantially all” drugs in these 6 categories:
 1. Antidepressant medications
 2. Antipsychotic drug medications
 3. Anticonvulsant medications
 4. Antineoplastic drugs (used by cancer patients)
 5. Immunosuppressant (used by transplant patients)
 6. Antiretroviral (used by patients with HIV).
- Cover at least 2 options all other drug categories.
- Make sure you have convenient access to retail pharmacies.
 - Have a process in place for you to get drugs that are not on the formulary when it is medically necessary (see Part D appeals).
 - Provide useful information, such as how formu-

laries work, how to save money with generic drugs, and how to navigate the grievance and appeals processes.

As of 2013, Medicare prescription drug plans (MAPDs and PDPs) also cover benzodiazepines (including Xanax, Valium and other drugs often used for anxiety and insomnia) and barbiturates, when prescribed for treating epilepsy, cancer or mental disorder.

When choosing a Part D plan, it is important to find one that covers most, if not all, of the prescription drugs you take. If you join a plan that doesn't cover one of the drugs you take, check with your plan's transition policy. The plan may cover a drug that's not on the formulary for 30-90 days while you work with your doctor to find an alternative drug that is covered by the plan. If your doctor believes you need to take your current drug and should not switch to a covered drug, you can contact the plan and ask for an exception. You will probably need to provide information from your doctor explaining why you need the drug. If your plan denies the exception, you can appeal the decision.

Certain types of drugs, including vitamins and supplements, and most over-the-counter drugs, are not covered by any standard Medicare drug plan. However, certain enhanced drug plans may cover some of these drugs.

DRUG FORMULARIES

Medicare drug plans cover both generic and brand-name drugs. Each plan has a list of drugs it covers, called a formulary. This list must always meet Medicare's minimum requirements (for example, plans are required to include at least 2 drug options in each drug category), but it is not required to include all prescription drugs. In certain circumstances, Medicare may allow plans to change their formularies during the year.

In general, however, plans cannot discontinue or reduce the coverage of a drug you are currently taking. If a formulary change is made that affects you, the plan must let you know at least 60 days before the change takes place.

PHARMACIES

Prescription drug plans must contract with pharmacies in your area, but not all pharmacies contract with all plans. Make sure the networked pharmacies in the plan you choose are conveniently located for you to access. You can check a plan's pharmacy network on the Medicare Prescription Drug Plan Finder at *Medicare.gov*, or call the plan's customer service department. Many plans also allow you to receive prescriptions through the mail, often at a lower cost.

How the Affordable Care Act Helps Seniors

The Affordable Care Act (ACA) aims to provide greater access to health care coverage, improve the quality of services delivered and reduce the rate of increase in health spending. Many seniors are already benefiting from provisions of the law such as receiving preventive services and paying lower Medicare prescription drug costs. Below are some of the ways that the Affordable Care Act is helping seniors.

Medicare Benefits Expanded

Under the ACA, Medicare benefits will not be reduced or taken away, but rather are expanding. Medicare beneficiaries will save, on average, about \$4,200 over the next 10 years due to lower drug costs, free preventive services and reductions in the growth of health spending.

Free Preventive Services and Wellness Visit

Medicare beneficiaries are eligible to receive many preventive services with no out-of-pocket costs. These include flu shots, tobacco use cessation counseling, as well as no-cost screenings for cancer, diabetes and other chronic diseases. Seniors can also get an annual wellness visit so they can talk to their doctor about any health concerns.

Lower Medicare Part B Premiums

Because reforms in the ACA are making Medicare more efficient and reducing costs, the Medicare Part B premium for 2014 – \$104.90 – is lower than previously projected by the Medicare trustees.

Lower-Cost Prescription Drugs

For the Medicare Part D prescription drug program, Medicare beneficiaries who fall into the coverage gap, known as the "donut hole," automatically receive a discount on prescription drugs. In 2020, the donut hole will be closed.

Improvements in Medicare Advantage Plans

Medicare Advantage plans cannot charge enrollees more than traditional Medicare for chemotherapy administration, skilled nursing home care and other specialized services.

Medicare Fraud, Waste and Abuse

The Affordable Care Act includes new resources and tools to protect taxpayer dollars by preventing fraud in Medicare and Medicaid. In the last three years, the government recovered over \$14.9 billion in fraudulent payments.

- National Committee to Preserve Social Security and Medicare

MEDICARE

These charts list all Medicare Part A and B costs, including premiums, deductibles and coinsurance. Medicare supplemental insurance, known as Medigap, can help cover some of the gaps in coverage and pay for part or all of Medicare's coinsurance and deductibles, depending on the policy. Some Medicare Advantage (MA) plans may also help cover these costs.

Comprehensive Part A (Hospital Insurance) Costs

Part A – Hospital Insurance Premiums, Deductibles & Coinsurance		
If You Have		In 2014, You Pay a Monthly Premium of
0-29 quarters of Social Security credits		\$426
30–39 quarters of Social Security credits		\$234
40 or more quarters of Social Security credits		\$0
Inpatient Hospital Deductible		\$1,216
Inpatient Hospital Coinsurance		\$304 per day for days 61–90 \$608 per day for days 91-150
Skilled Nursing Facility Coinsurance		\$152 per day for days 21-100
Service Provided	Medicare Pays	You Pay
Hospital Inpatient		
Days 1-60	100% after deductible	\$1,216 deductible
Days 61-90	100% after copayment	\$304 per day copayment
60 Reserve Days ¹	100% after copayment	\$608 per day copayment
After 150 Days	0%	100% for each day
Psychiatric Hospital	Same as hospital inpatient (see above) with a 190-day lifetime limit	100% after 190 days
Skilled Nursing Facility (SNF) (if daily skilled care is needed after a 3-day hospital stay)		
Days 1-20	100%	0%
Days 21-100	100% after copayment	\$152 per day copayment
After 100 Days	0%	100%
Home Health Care	100% minus 20% of covered medical equipment	20% of Medicare-approved amount for medical equipment
Hospice Care	100% minus \$5 per prescription; 95% of Medicare-approved payment for respite care per day	Copayment of \$5 per prescription; 5% of Medicare-approved payment for respite care per day, not to exceed \$1,216
Blood (received during hospital or SNF stay)	100% after first 3 pints of blood	First 3 pints of blood each year

¹ Each of the 60 reserve days may be used only once during an individual's lifetime.

Comprehensive Part B (Medical Insurance) Costs

Part B – Medical Insurance Deductibles & Premiums		
Your Annual Income		Monthly Premium For 2014*
<ul style="list-style-type: none"> Single: up to \$85,000 Couple: up to \$170,000 		\$104.90 ²
<ul style="list-style-type: none"> Single: \$85,001 to \$107,000 Couple: \$170,001 to \$214,000 		\$146.90
<ul style="list-style-type: none"> Single: \$107,001 to \$160,000 Couple: \$214,001 to \$320,000 		\$209.80
<ul style="list-style-type: none"> Single: \$160,001 to \$213,000 Couple: \$320,001 to \$426,000 		\$272.70
<ul style="list-style-type: none"> Single: \$213,001 and over Couple: \$426,001 and over 		\$335.70
Service	Medicare Pays	You Pay
Annual Deductible		\$147/yr.
Physician Costs	80% of approved amount	20% of Medicare-approved amount, plus up to an additional 15% of the approved amount if the doctor or supplier does not accept assignment
Outpatient Hospital Care	80% of approved amount	\$1,216 maximum
Clinical Lab Services	Approved amount	\$0
Medical Equipment/Supplies	80% of approved amount	All other costs
Certain Preventive Services (depending on the service, some are covered at certain intervals, such as once per year)	80% or 100%	20% of approved amount or \$0, depending on the service
Mental Health Services Partial Hospitalization	Days 1-60: 100% after deductible Days 61-90: 100% after copayment 60 Reserve Days ¹ : 100% after copayment After 150 Days: 0%	Days 1-60: \$1,216 deductible Days 61-90: \$304 per day copayment 60 Reserve Days: \$608 per day copayment After 150 Days: 100% for each day
Outpatient	80% of approved amount	20% of approved amount

* Premium is per person

¹ Each of the 60 reserve days may be used only once during an individual's lifetime.

² All Medicare beneficiaries pay the standard amount for their Part B premium (\$104.90 in 2014); those with higher incomes (greater than \$85,000 for an individual or \$170,000 for a couple) pay more.



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of
NORTHERN KENTUCKY

MEDICARE RESOURCES

Medicare.gov 1-800-MEDICARE (633-4227)

www.medicare.gov

The Official U.S. Government Site for People with Medicare.

Information on Medicare, Medigap policies, Medicare Advantage (formerly known as Medicare+Choice) plan options, prescription drug assistance programs, nursing homes and home health care, and other Medicare-related issues.

Medicare Fraud 1-800-MEDICARE

www.medicare.gov/FraudAbuse/Overview.asp

Overview on Medicare fraud, prevention tips and how to report fraud. Also links to Medicare publications on fraud.

National Council on Aging:

Online Screening Service

www.benefitscheckup.org/

Online screening service that checks older adults' eligibility for various public and private benefit programs in all 50 states. Programs include those for prescription drugs (and screening for Part D Low-Income Subsidy), nutrition (such as food stamps), legal services, energy assistance, in-home services, tax assistance and transportation.

Office of Inspector Gen. 1-800-HHS-TIPS

oig.hhs.gov/

Medicare fraud; reporting complaints or fraud in the Medicare program.

Senior Medicare Patrol (SMP)

Brighton Center, Inc. 859-491-8303 ext. 2340

799 Ann Street, Newport, KY 41071

www.Brightoncenter.com

State SMP office: 855-613-7080

www.smpresource.org/

SMP helps older adults understand their Medicare benefits and empower them to prevent and detect health care fraud and abuse.

Ky. State Health Insurance Assistance

(502) 564-6930 or (877) 293-7447

275 East Main Street, 3E-E, Frankfort, KY

www.chfs.ky.gov/dail/ship.htm

The State Health Insurance Assistance Program, or SHIP, is a national program that offers one-on-one counseling and assistance to people with Medicare and their families. Offices are located in each state. For contact information for other state SHIP programs, visit www.shiptalk.org

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► See our ad on page 51

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401 E. 20th St., Covington, KY 41014

Ft. Thomas 859-572-3100

85 North Grand Avenue Ft. Thomas, KY 41075

Edgewood 859-301-2000

1 Medical Village Dr., Edgewood, KY 41017

Grant County 859-824-8240

238 Barnes Rd., Williamstown, KY 41097

Florence 859-212-5200

4900 Houston Road Florence, KY 41042

Falmouth 859-572-3500

512 South Maple Avenue Falmouth, KY 41040

Commonwealth Orthopaedics

After-hours Care Clinic 859-301-2663

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Physicians After-hours 859-578-3400

2765 Chapel Place Suite 200 Crestview Hills, KY 41017

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Physicians Express Care Clinic 855-811-3399

2885 Alexandria Pike Highland Heights, KY 41076-1523

Hours: Monday - Friday, 8:00 a.m. - 8:00 p.m.

► The Christ Hospital Outpatient Ctr.

► See our ad on page 3

1955 Dixie Highway, Fort Wright, KY 41011

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Orthopaedics & Sports Med. 513.221.5500
Primary Care 859.341.5757
Urology 513.721.7373

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► See our ad on page 5

www.TheChristHospital.com/WoundHealing

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HealthSouth Rehabilitation 859-341-2044
 201 Medical Village Dr., Edgewood, KY 41017
www.healthsouthkentucky.com

New Horizons Medical Ctr 502-484-3663
 330 Roland Ave., Owenton, KY 40359

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www.thechristhospital.com

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Deaconess 513-559-2100

www.deaconess-healthcare.com

311 Straight St., Cincinnati, OH 45219

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<http://www.uchealth.com/>

UC Physicians 513-475-8000

222 Piedmont Ave, Cincinnati, OH 45219

UC Medical Center 513-584-1000

234 Goodman St. Cincinnati, OH 45219

West Chester Hospital 513-298-3000

7700 University Drive, West Chester, OH 45069

Drake Center 513-418-2500

151 W Galbraith Rd Cincinnati, OH

Lindner Center of Hope 513-536-4673

4075 Old Western Row Rd Mason, OH

UC Health Surgical Hospital 513-475-8300

7750 University Ct West Chester, OH 45069

Mercy Health Partners

www.e-mercy.com/

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7500 State Rd., Cincinnati, Ohio 45255

Clermont Hospital 513-732-8200

3000 Hospital Drive Batavia, OH 45103

Fairfield Hospital 513-870-7000

3000 Mack Road Fairfield, OH 45014

Mt. Airy Hospital 513-853-5000

2446 Kipling Avenue Cincinnati, OH 45239

The Jewish Hospital 513-686-3000

4777 E. Galbraith Road Cincinnati, OH 45236

Western Hills Hospital 513-389-5000

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TriHealth

www.trihealth.com

Bethesda North Hospital 513-865-1111

10500 Montgomery Rd, Cincinnati, OH 45242

Bethesda Butler County 513-894 8888

3125 Hamilton-Mason Road Hamilton, OH 45011

Good Samaritan Hospital 513-862-1400

375 Dixmyth Ave., Cincinnati, OH 45220

Good Samaritan Western Ridge 513-246 9800

6949 Good Samaritan Drive Cincinnati, OH 45247

Evendale Hospital 513 454 2222

3155 Glendale Milford Road Evendale, OH 45241

Cincinnati VA Medical Ctr 513-861-3100

www.va.gov

3200 Vine St., Cincinnati, OH 45220

SENIOR HEALTH PROGRAMS

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► See our ad on page 51

www.stelizabeth.com

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Deaconess Active Life

www.deaconess-healthcare.com/ActiveLife

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TriHealth Navigator for Sen. Serv. 513 569 6200

Directory of TriHealth services for Seniors

Kentucky Physician Care Prog. 800-633-8100

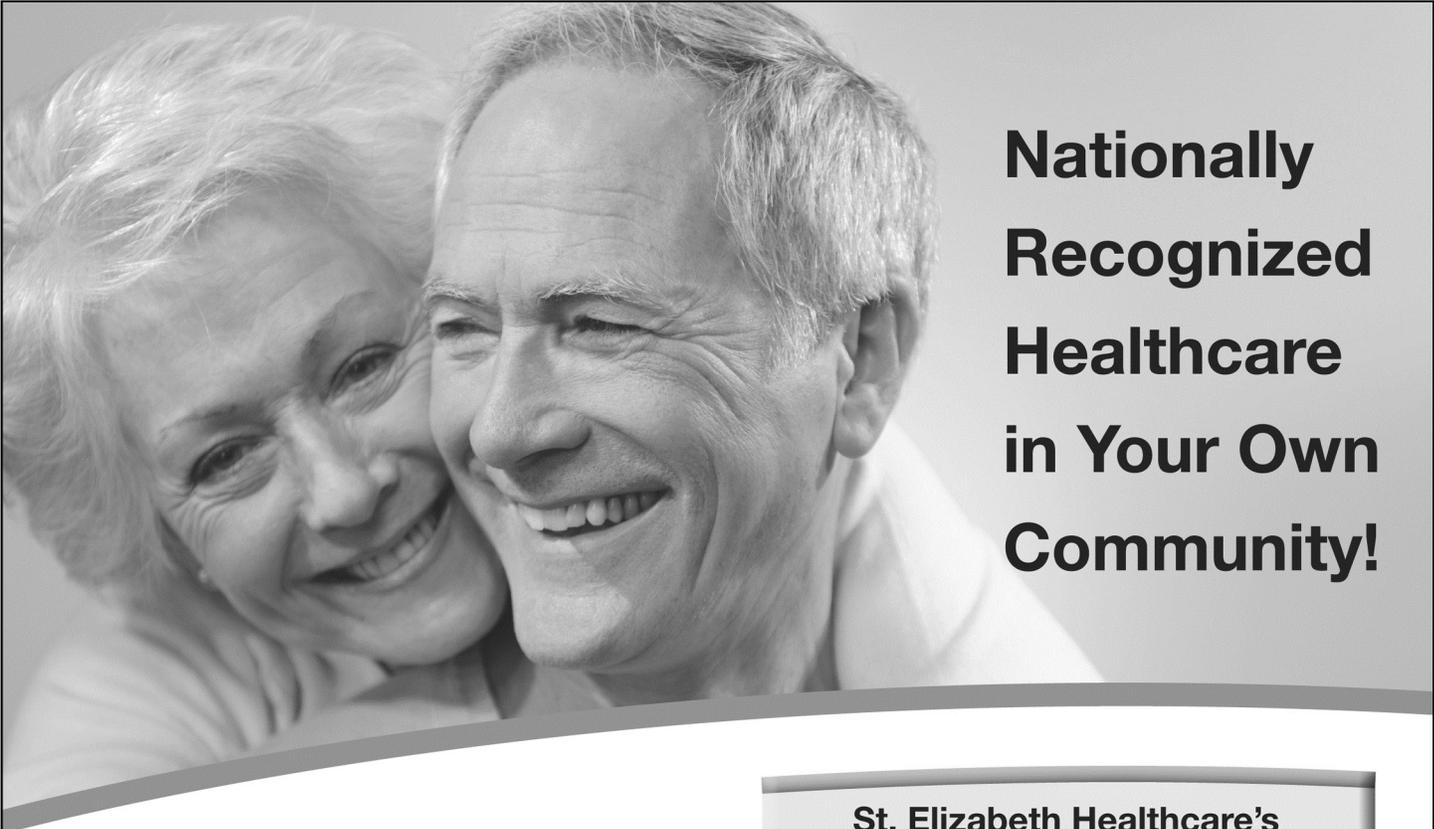
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www.burlingtonhealthcare.com

5555 North Bend Rd., Burlington, KY 41005

Crestville Drugs, Inc. 859-341-1660

www.crestvilledrugs.com/

2446 Anderson Rd., Crescent Springs, KY 41017

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www.grantcountydrugs.com

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302 Barnes Rd, Williamstown 859-824-4239

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www.walgreens.com/

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► See our ad on page 52

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WELLNESS

HOME HEALTH CARE

Rather than moving into a long-term care facility as they age, many older adults prefer to stay at home for as long as possible. Remaining at home may require the assistance of paid help. Basic home care may be the right choice for the senior who only needs companionship and assistance with daily activities such as cooking, bathing, housekeeping and personal grooming. Many companies in Northern Kentucky offer these services.

Home health care helps seniors with medical issues remain in their homes as long as possible. A smaller number of companies offer these services, which may include help with medications, rehabilitation and other medical needs. These services generally cost more than basic home care.

Selecting a home care provider agency can be challenging. You want to make sure you choose the agency that can provide the best, most appropriate care for you or loved one. You also want to choose an agency that can identify a client's changing needs and can meet those needs before a crisis occurs. When researching options, consider a variety of factors:

Ask for a referral – Your best source of information is a referral from a medical professional, or a friend or family member who has used the services of the home health care agency you are considering.

Length of time in business – Is the business a new start-up, or has it been in business for several years? New businesses can provide excellent care, but you'll want to confirm that administrative staff have significant experience.

Employee Screening – The home health care agency should require a state police background check, driver's license and driving record background check, current Tuberculosis screening, recent physical, verification of current state certifications for all in-home caregivers, and complete verification of former employment. Criminal background checks should be repeated annually.

Personalized Services – Make sure you can choose the services that you need, and are not required to buy a package of services that you don't need. The agency should be able to help put together a care plan that meets your specific needs, and not one that works for "everybody."

RN Oversight – Choose an agency that has a full-time RN on staff to provide oversight for every case. While you or your loved one may not anticipate having a need for nursing care, having an RN oversee all cases makes sure that minor health concerns are addressed before becoming more serious in nature.

Licensure and Certifications – Depending on the types of services offered, make sure the agency you choose is licensed, insured, and bonded as required.

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References Provided – Any home health care agency who has been in business for very long should have a list of previous customers who are willing to speak to you about their experiences with the agency.

Efficiency – Some home health care agencies will do a better job than others. Call each agency you are interested in and ask for their quality measures. If they don't track patient outcomes, then you may not feel comfortable choosing that agency. For example, if you or a loved one is having hip surgery and will need rehabilitation, you would want to know how the agencies compare to one another and to state and national averages when it comes to:

- ◆ Percentage of patients who get better at walking or moving around
- ◆ Percentage of patients who get better at getting in and out of bed
- ◆ Percentage of patients who have less pain when moving around.

Communication – Is there a system in place for the home health care staff to talk with the client's family and physician? Keeping everyone "in the loop" is the best way to make sure that the client's medical, emotional and social needs are being met appropriately.

PAYING FOR HOME HEALTH CARE

Paying for home care services is one of the most challenging issues for caregivers because most elders and families must pay for services out-of-pocket. Some health maintenance organizations (HMOs) and some health and long-term care insurance plans provide coverage for home health care, so be sure to check benefits statements and policies carefully. For families who are paying out-of-pocket for home care services, it is wise to get information on cost from several different agencies.

Some or all of the cost for home health care services may be covered in these situations:

- **Follow-up care for elders who are homebound due to medical reasons.** Elders who need short-term skilled nursing care and physical or other therapy in response to an acute care stay in a hospital or rehab facility will receive Medicare coverage, regardless of their income level. (See Medicare section for more information.)

- **Low-income elders.** Medicaid programs in most states support home care services as an alternative to nursing homes. (See Medicaid section for more information.)

- **Veterans of the U.S. military and their families.** Medically indicated home care services are available to eligible active-duty or retired veterans and their spouses, widows, and dependents through the CHAMPVA program. Call 877-222-8387 toll free to determine eligibility for these services.

CHOOSING A HOME HEALTH CARE PROVIDER

Once you have determined what home care services are needed, how to pay for them, and where to find them, you are ready to compare the quality and cost of the services offered by



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www.connectinghearts.net

different agencies. There are essentially three stages to this process: screening, evaluating, and monitoring.

Screening: Before you take an in-depth look at a particular agency, you may want to screen a few agencies with these preliminary questions:

- ◆ Is the agency Medicare or Medicaid certified?
- ◆ Does the agency offer the specific care we need (e.g., skilled nursing care vs. personal care and meals)?
- ◆ Is the agency recommended by a hospital/rehab discharge planner, social worker, or doctor?
- ◆ Does the agency have staff who can communicate effectively in a language other than English, if needed?
- ◆ Does the agency do background checks on all staff?

Evaluating: When you have found several agencies that meet all these criteria, you may want to choose one or two for an in-depth evaluation. The following questions can guide you:

- ◆ How will the agency assess needs? Most agencies begin by sending someone to make an initial assessment of needs. Although you may have performed a needs assessment for the elder in your care, you should ask the agency how it determines the appropriate level of services. The elder's needs may increase or decrease over time, and the agency should have a process to assess any change in the services needed.
- ◆ What is the training and experience of the caregivers? Ask what training the agency provides to its caregivers, and if the home care aides are certified by the agency. Does the agency require that its caregivers participate in a continuing education program? Ask if the caregivers are trained to identify and report changes in service needs and health conditions.
- ◆ What specific caregivers will be assigned to your elder? Do the caregivers have experience or receive special training in the type of care that is needed, such as Alzheimer's care? Do they have training with a particular type of assistive technology, such as a hoist lift? How long have they been working in the home care field?
- ◆ What services are provided? Sometimes an aide who helps with bathing and dressing can't cook meals, or someone who cleans and does shopping isn't licensed to drive with the elder in the car. Aides also may not be able to administer medications.
- ◆ How does the agency develop the elder's care plan and supervise the caregiver? Does a medical professional or experienced supervisor evaluate and supervise the caregiver in the elder's home and get input from the elder? How much control and personal independence does an agency provide to its clients? How does an agency involve elders and family members in the process of assigning and supervising caregivers? Does the agency seek input from the elder on his or her care plans?
- ◆ How does the agency assure continuity of care? Having

your elder cared for by a limited number of people (and the same people if possible) is less confusing and more comforting for the elder. Can the agency reasonably ensure that the same caregiver(s) will provide the home care services each week? How long do caregivers stay with the agency? What is the turnover rate? If a substitute caregiver is sent, when does the agency provide notice to the client? Ask how the agency assures that the substitute caregiver will be familiar with the care plan and individual needs of the client and the family.

- ◆ What special or support services are provided? For instance, does the agency provide a 24-hour phone line?
- ◆ How can the agency be paid? If you will be paying for service, compare the billing process and payment plans offered by different agencies. Compare how often you will be billed and whether you will be required to pay in advance. Ask if there are additional costs, such as fees or deposits, not included in the price quoted. Will you have to pay extra for holidays and weekends? If the elder needs special equipment, will it be covered by the elder's insurance or will the agency pay for it?
- ◆ How much will the caregiver be paid? Does the caregiver earn enough to be dependable? Paying a decent wage, although costly for you, will minimize turnover.

Monitoring: Once you choose an agency, your job as a caregiver is only half done. Now you must change hats from an evaluator to a monitor—an ongoing job as long as you are using home care services. The Center for Medicare and Medicaid Services (CMS) offers a useful publication, "Medicare and Home Health Care," on the Medicare.gov Web site. The publication, which includes a checklist to evaluate staff once they start caring for an elder, can be downloaded for free or obtained by calling 800-MEDICARE (800-633-4227 toll free) for a free copy.

Don't forget that the most important source of information on the quality of the home care service you have chosen is the quality of the relationship between the elder and the home health care provider. Check in with both the provider and the elder in your care on a regular basis.

MEDICARE COVERAGE GUIDELINES

Qualifying for home health benefits under Medicare is never guaranteed. Minimally, the patient must be:

- Homebound
- Under the care of an skilled who requests skilled care
- Need skilled nursing or physical therapy services on an intermittent basis. (Patients who Medicare does not cover private duty nursing costs. A patient may be very frail and require many support services such as enemas, incontinence care, bathing, personal grooming, transfer

Caring for Seniors and the Disabled



In Home Care & Assistance

NORTHERN KENTUCKY: 859-442-5111

OHIO: 513-321-4444

www.rahnky.com

Lifeline HOMECARE

1-855-860-3255

Solutions from the Heart

To Preserve Independence & Quality of Life

We have a full range of services available, tailored specifically to client request:

- ♥ Personal Care Services
- ♥ Homemaking Services
- ♥ Transportation/Escort
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Medication Management • Errand Services • Pet Care

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(859) 296-0513 or (859) 335-2752 (24 Hours)
www.extracareprivateduty.org

from bed to chair, ambulatory assistance, prompting for performance of basic activities of daily living (ADL), meal preparation and feeding, dressing, homemaking, chore and companion services. Medicare will not pay for these if the guidelines listed above are not met.

HOME CARE & RESPITE CARE

The following companies offer in-home care for the elderly or disabled, but only some offer skilled nursing care. Some offer respite care for families.

R - Offers In-home Respite Care

SN - Offers In-home Skilled Nursing Care

Almost Family 859-341-6888

168 Barnwood Dr, Edgewood, KY 41017

www.almostfamily.com/

► **Baptist Home Health SN** 859-547-3353

► See our ad on page 38

1452 Donaldson Hwy, Erlanger, KY 41018

www.blcnky.com

► **Connecting Hearts R** 859-441-7977

► See our ad on page 56

www.connectinghearts.net

Our services are tailored to meet your daily personal needs.

Good nutrition to enhance healing and wellness. Up to 24-hour care availability.

Comfort Keepers 859-491-5777

3609 Alexandria Pk., Cold Springs, KY 41076

www.comfortkeepers.com

► **Extra Care SN**

859-296-0513

► See our ad on page 57

Extracareprivateduty.org

Private duty nursing services, skilled and non-medical services.

Available 24 hours a day, 7 days a week.

► **FamilyWatch R**

859-344-1463

► See our ad on page 55

familywatch@fuse.net

Helping Families since 1989, with Home visits, Assist with

Bathing, Meals, Laundry, Medication Reminders, Day shifts, Overnights, 24hr. care, Transportation, Errands, Grocery Runs, In Home Hair Care, Assisted Living visits.

► **FirstLight HomeCare R** 859-905-3430

► See our ad on page 1

2734 Chancellor Dr., Suite 203A Crestview Hills 41017

www.nky.firstlighthomecare.com

Our goal is to help people live their lives the way they want to by providing Caregivers who can assist with daily living tasks. We invest in our Caregivers to ensure client safety by doing thorough screenings and providing on-going training. Call us today to learn more about the FirstLight difference.

Now Your Parents Can Live At Home!



You Select Your Caregiver

We know it isn't easy to invite someone into your home to provide homecare.

You will interview and select any caregiver we refer to you!
At Visiting Angels®, character matters in caregivers!

Experienced Caregivers Thoroughly Screened!

- Up to 24-hour care ► Meal Preparation ► Errands/Shopping
- Hygiene Assistance ► Light Housekeeping
- Respite Care for Families ► Rewarding Companionship

859-647-6770

www.AngelsNKY.com

America's Choice in Homecare.
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LIVING ASSISTANCE SERVICES



Home Helpers

859-801-1510

18 Tower Dr Newport, KY 41071
<http://www.cincinnatihomecare.com/>

▶ Heart to Heart Home Care 859-426-0001

▶ See our ad on page 59

[www.Hearttoheartseiniorca.com](http://www.hearttoheartseiniorca.com)

Our thoroughly screened Caregivers provide in-home, non-medical assistance enabling Seniors to stay in their own home. Our services include Alzheimer's/Dementia care, Bathing/Hygiene Assistance, Meal Prep, Light Housekeeping, Med Reminders and Errands.

▶ Homewatch Caregivers R 859-525-0105

▶ See our ad on page 53

71 Cavalier Blvd #209, Florence, KY 41042
www.homewatchcaregivers.com/nkentucky

We provide customized plans to help your loved one remain in their home. Our caregivers are carefully background screened, experienced, and reliable.

▶ Lifeline HomeCare 859-746-1555

▶ See our ad on page 57

www.LLHCS.com

We have a full range of services, tailored specifically to our clients needs. All caregivers are bonded, trained, with criminal background checks and drug tested.

▶ Right at Home 859-441-5111

▶ See our ad on page 57

www.rahnky.com

Right at Home offers a variety of services, including extra help around the house, assistance recovering from a hospital stay or checking in throughout the week. Home care services are customized to meet the specific needs of the client.

▶ Senior Helpers R

859-283-5500

▶ See our ad INSIDE BACK COVER

73 Cavalier Blvd. Suite 127, Florence, KY 41042
www.seniorhelpers.com/northernkentucky

Senior Helpers stands ready to serve your family's needs with personalized in-home care and expertly trained, professional caregivers. Peace of mind begins with your free in-home initial assessment.

▶ St. Charles At Home 859-331-3224 x1440

▶ See our ad on page 56

500 Farrell Dr, Covington, KY 41011
www.stcharlescommunity.org/

The St. Charles At Home Program is designed to deliver a broad range of supportive services to help you maintain your independence and remain at home. This program offers you both peace of mind and continuity of care. Families can be assured that their loved one is well cared for in the comfort of their home by dedicated professionals.

Alzheimer's/Dementia
Ambulation
Up to 24/7 Care
Light Housekeeping
Incontinence
Laundry
Bathing/Hygiene
Medication Reminders
Meal Preparation
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Heart to Heart
Senior Home Care
Helping Mom & Dad
Stay at Home

859-426-0001

Mike Strunk, Director HeartToHeartSeniorHomeCare.com

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of
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WELLNESS

► **St. Elizabeth ANC SN 859-283-1500**

► See our ad on page 54

7627 Ewing Blvd., Florence, KY 41042

www.stelizabethanchomecare.com

When you need exceptional home care professionals, we can meet all your needs. Our services are available 24-hours a day, 7-days a week. No matter when you call, you'll speak with an experienced associate who can help you with your home care needs.

Call Today!
(859) 525-1128
*Open 7:30am-5:30 pm
Monday-Friday and
9 am-4:30pm on
Saturday*




COMMUNITY SERVICES
 of Northern Kentucky
 Adult Day Care and Respite
 31 Spiral Drive
 Florence, Ky 41042

WHO WE ARE

Community Services of Northern Kentucky has been providing services to since 1923. We provide a medical model Adult Day Care with nursing personnel on duty Monday through Friday and Respite Services two Saturdays per month.

We accept Self Pay, Home and Community Based Waiver, Supports for Community Living, Michele P Wavier, County and State Funding

Daily exercise program including wheelchair exercising and a separate exercise room
 Crafts, knitting, cards, board games
 Cooking Class/
 Tutoring
 Large fenced outdoor area with raised bed therapy garden
 Community Outings

ST. CHARLES Adult Day Health Program




 600 Farrell Drive
 Covington, Ky 41011
859-331-3224
www.stcharlescommunity.org

Safe • Secure • Happy

Best Life Adult Day Health Program
859-283-6900

Located in Former St Elizabeth North Hospital
 401 E 20th St. Covington, KY 41011
www.BestLifeCompanies.com

Peace of Mind for You - Safety for Your Loved One!



► **Senior Helpers SN 859-283-5500**

► See our ad inside BACK COVER

73 Cavalier Blvd. Suite 127, Florence, KY 41042

[/http://www.seniorhelpers.com/northernkentuckyabout-senior-helpers](http://www.seniorhelpers.com/northernkentuckyabout-senior-helpers)

Registered Nurses (RNs) and Licensed Practical Nurses (LPNs) are available to care for patients who are ill, disabled, recently hospitalized, or have been injured in accidents. The RN plans, develops, implements and evaluates the comprehensive care required by the home care patient. Length of service may vary from a short daily visit to monitor health signs and administer medication to continual care.

► **Visiting Angels R 859- 647-6770**

► See our ad on page 58

7209 U.S. 42, Florence, KY 41042

www.angelsnky.com

Visiting Angels Homecare provides seniors and adults with the needed assistance to continue living at home. Our services include bathing, dressing, and grooming assistance, medication reminders, assistance with walking, errands, shopping, light housekeeping, meal preparation, respite care for families, and friendly companionship.

Home Instead Senior Care R 859-282-8682

268 Main Street Florence, KY 41042

www.homeinstead.com/northernkentucky

Gentiva Home Healthcare SN 859-331-5800

2114 Chamber Center Dr, Fort Mitchell, KY 41017

www.gentiva.com/

Visiting Nurse Association SN 859-344-1661

601 Washington Ave. Ste 201, Newport, KY

www.thevna.org

REHAB. & PHYSICAL THERAPY

Rehabilitation services are available at many of the skilled nursing facilities in Northern Kentucky (see listings beginning on Page 31 of the guide). Residential treatment and outpatient rehabilitation are offered. Other medical facilities offer outpatient services only.

► **Baptist Life Communities**

► See our ad on page 38

Convalescent Center 859-581-1938

120 Main St, Newport, KY 41071

This state-of-the-art nursing facility with 24-hour skilled, licensed personnel and staff provides a comfortable, home-like atmosphere. Therapy and personal care units available.

**SUPPORT FIRMS THAT SUPPORT SSNK!
INDICATED BY THE ► IN THEIR LISTING**

Village Care Center 859-727-9330
3000 Riggs Rd, Erlanger, KY 41018
www.blcnky.com

Our dedicated rehabilitation units get patients back their optimum vitality after an illness or injury.

Bridge Point Center 859-371-5731
7300 Woodspoint Dr, Florence, KY 41042
www.genesishcc.com/BridgePoint

► **Carespring Communities**
► See our ad inside FRONT COVER

Highlandspring 859-572-0660
960 Highland Ave., Ft. Thomas, KY 41075

Villaspring 859-727-6700
630 Viox Dr., Erlanger, KY 41018
www.carespring.com/

If you need rehabilitation therapy, having a Carespring Transitional Care facility near your home, physicians, and hospital makes having your therapy more convenient.

► **Carmel Manor** 859-781-5111
► See our ad on page 35

100 Carmel Manor Rd, Fort Thomas, KY 41075
Rehabilitation services include physical, occupational and speech therapy.

► **Florence Park Care Ctr** 859-525-0007
► See our ad on BACK PAGE

6975 Burlington Pike, Florence, KY 41042
www.hcmg.com/Facilities/Florence-Park-Nursing-And-Rehab-Center.aspx

Florence Park Nursing & Rehab Center is known for its family environment, an individualized approach to customer service and meeting each person's medical, mental, and social needs in a dignified, respectful manner.

Gateway Rehabilitation Hospital 859-426-2400
5940 Merchants St. Florence, KY 41042
www.seniorcare-corp.com

Madonna Manor 859-426-6400
2344 Amsterdam Rd, Villa Hills, KY 41017
madonnamanor.org

► **Owenton Center** 502 484-5721
► See our ad on page 37

905 Hwy 127 North Owenton, KY 40359

Owenton Manor Rehab Ctr 502-484-0661
905 Highway 127 N Owenton, KY 40359

► **Rosedale Green** 859-431-2244
► See our ad on page 36

4250 Glenn Ave, Covington, KY 41015
www.rosedalegreen.org

Thirty-one private beds have been furnished with upgraded services to further our commitment to rehabilitative care.

► **Providence Pavilion** 859-283-6600

► See our ad on page 5

401 East 20th Street, Covington, KY 41014
www.providencenky.com

Our team of skilled and caring therapists custom-design rehabilitation programs to ensure our patients regain the skills and abilities they need to ensure a successful transition home and to achieve the independence they desire.

► **St. Elizabeth Wound Care Center**
► See our ad on page 3

Covington and Grant 859-655-1100
500 James Simpson, Jr. Way Covington, KY 41011,
238 Barnes Rd. Williamstown, KY 410097

Ft. Thomas 859-572-3830
Ft. Thomas-85 N. Grand Ave. Ft. Thomas, KY 41074,
www.stelizabeth.com/woundcarecenter

Healing non-healing wounds is our specialty. We bring together the latest technology and experts trained in wound care.

► **St Charles Outpatient Ctr** 859-331-3224
► See our ad on page 34

600 Farrell Dr, Covington, KY
www.stcharlescommunity.org

The Rehabilitation Department includes physical, Occupational and Speech Therapy for residents and outpatients, to achieve the highest possible level of rehabilitation.

Transitions, Inc.

*Providing Addiction Treatment Services
to Northern Kentucky for 44 Years*

- Non-Medical Detoxification
- Residential Chemical Dependency Treatment for Men and Women
- Recovery Support and Housing
- Intensive Outpatient Chemical Dependency Treatment
- Childcare (Including Second Shift)

859-491-4435

700 Fairfield Ave., Bellevue, Ky 41073

www.Transitionsky.org

Email: transitions@transitionsky.org

► **KORT Physical Therapy 859-654-6200**
► See our ad on page 59

1308 West Shelby Street, Suite 4 Falmouth, KY 41040
www.kort.com

As an outpatient orthopedic clinic, we specialize in industrial medicine, sports medicine, auto accident injuries, back and neck problems, arthritis, post-operative treatment, and many other conditions. We accept insurance and Medicare.

► **NKY Pain Relief 859-283-2475**
► See our ad on page 63

8119 Connector Dr, Florence, KY 41042
<http://www.northernkentuckypainrelief.com/>

Our doctors and health care professionals focus on the treatment of acute and chronic pain, by using the most advanced techniques in pain management and physical rehabilitation.

HOSPICE CARE

Hospice services are provided to those in the last phase of an incurable illness such as cancer; heart, lung, liver or kidney disease, stroke, dementia or neuromuscular disorders. The goal is to make terminally ill patients as comfortable as possible in their homes or in a home-like setting at a health care facility.

Hospice of the Bluegrass 859-441-6332
7388 Turfway Road Florence, KY 41042
www.hospicebg.org/

St. Elizabeth Hospice Serv. 859-301-4600
St. Elizabeth Healthcare offers hospice services in patients' homes, in nursing facilities and in our own inpatient centers. Most patients receive our services in their homes.

ADULT DAY CARE

Adult day care is a non-residential facility that supports the health, nutritional, social support, and daily living needs of adults in professionally staffed, group settings. Day care centers may focus on providing care only for persons with a specific chronic condition such as Alzheimer's disease and related dementias, or their services may be available for any adult with disabilities. Many centers maintain a nurse on-site and devote a room for participants to have vital signs checked, and receive other health services as needed.

► **Best Life Adult Day Care 859-283-6900**
► See our ad on page 60
401 E 20th St, Covington, KY 41014
bestlifehealthcareservices.com

Best Life Adult Day Care is located in the beautifully renovated "Former St. Elizabeth North Hospital". We provide seniors both mental and social stimulation in a comfortable and safe environment.

► **Community Services of NKY Adult Day and Respite Care 859-525-1128**
► See our ad on page 60

31 Spiral Drive, Florence, Ky 41042
www.cfnky.org/communityservices

Community Services of Northern Kentucky provides adult day care and respite services with daily nursing support. Come and visit our newly renovated center with dedicated exercise area, large outdoor fenced area and therapy gardens.

► **St Charles Adult Day Care 859-331-3224**
► See our ad on page 60

600 Farrell Dr, Covington, KY
www.stcharlescommunity.org

MENTAL HEALTH

The elderly often experience mental health issues. Some of the most common mental health issues are dementia, bi-polar disorder, obsessive compulsive disorder, delirium, Alzheimer's disease and depression.

► **Senior Services of NKY 859-491-0522**
1032 Madison Ave., Covington, KY 41011
www.seniorservicesnky.org

Senior Case Aides and ombudsman can assist families.

Mental Health America of NKY 859-431-1077
513 Madison Ave., 3rd Fl., Covington, KY 41011
www.mhanky.org

Provides depression support group and confidential screenings for depression, anxiety and alcohol disorders.

Lifepoint Solutions 859-291-1121
434 Scott Ave., 2nd Fl., Covington, KY 41011

Budget, consumer credit, substance and sexual abuse counseling and family life education.

SUBSTANCE ABUSE TREATMENT

Older adults are not immune to problems of chemical dependency, yet many of the symptoms may be attributed to old age. Older alcoholics are at greater risk for a wide range of health-related problems, and reliance on prescription drugs to manage pain or other disorders can lead to dependency. Older alcoholics are nearly twice as likely as young drinkers to complete treatment.

► **Transitions, Inc. 859-491-4435**
► See our ad on page 61
700 Fairfield Ave., Bellevue, Ky 41073
www.Transitionssky.org

Providing addiction treatment services to Northern Kentucky for 44 years. We specialize in: non-medical detoxification; residential chemical dependency treatment; recovery support and housing; intensive outpatient chemical dependency treatment. Childcare available.

St. Elizabeth Healthcare

Behavioral Health Services 859-212-4215
Alcohol and Drug Treatment 859-572-3500
Chemical Dependency Program 859-212-5384

Treatment for adults with mental illnesses, and alcohol and drug dependencies. Outpatient treatment for adults suffering from chemical dependency. Also offers a variety of outpatient and inpatient services and encourages family members to participate in the treatment process.

HOSPITAL MENTAL HEALTH TREATMENT

Christ Hospital Senior Adult Mental Health

Inpatient Services 513-585-2242

2139 Auburn Ave., Cincinnati, Oh. 45219

Inpatient unit treats older adults with difficulty coping with life stresses or changing mental or emotional status.

St. Elizabeth Behavioral Health Center

Senior Adult Program 859-301-7080

200 Medical Village Dr., Edgewood, KY 41017

Program is designed to address the special needs of adults age 65+ suffering from an emotional illness or acute mental health problem.

TriHealth Senior Behavioral Health 513-862-4100

375 Dixmyth Ave., 10th Fl., Cincinnati, Oh. 45220

GERIATRIC ASSESSMENT

A geriatric assessment is designed to evaluate an older person's functional ability, physical health, cognition and mental health, and family and living conditions. It is usually initiated when the physician identifies a potential problem. Specific elements of physical health that are evaluated include nutrition, vision, hearing, fecal and urinary continence, and balance. The geriatric assessment aids in the diagnosis of medical conditions; development of treatment and follow-up plans; coordination of management of care; and evaluation of long-term care needs and optimal placement.

St. Elizabeth Geriatric Care 859-292-4149

401 E 20th St., Covington, KY 41014

St. Elizabeth Physicians 859-212-4700

7370 Turfway Rd., Ste. 100, Florence, KY 41042

Assessments given to determine concerns for older adults.

Geriatric Evaluation Center 513-782-2730

11070 Springfield Pk., Cincinnati, Oh 45246

Drake Center 513-418-2500

151 W. Galbraith Rd., Cincinnati, Oh 45216

www.drakecenter.com

HEALTH INFORMATION

Northern Kentucky Health Dept. 859-578-7660

2388 Grandview Dr, Covington, KY 41017

www.nkyhealth.org

The Northern Kentucky Health Department provides public health information and support programs..

Boone County Health Center 859-363-2060

7505 Burlington Pike, Florence, KY 41042

Campbell County Health Center 859-431-1704

1098 Monmouth St., Newport, KY 41071

Grant County Health Center 859-824-5074

234 Barnes Road, Williamstown, KY 41097

Kenton County Health Center 859-431-3345

2002 Madison Ave., Covington, KY 41014

SUPPORT GROUPS

CAREGIVER SUPPORT

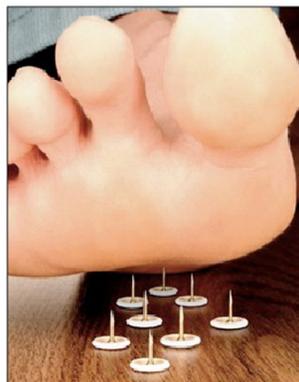
► **Senior Services of NKY** 859-491-0522

1032 Madison Ave., Covington, KY 41011

www.seniorservicesnky.org

SSNK provides referral services for caregivers and other support groups.

NEUROPATHY?



DO YOU SUFFER FROM:

- Neuropathy
- Diabetic Neuropathy
- Numbness and tingling
- Pins and needles or
- Painful hands and feet

Call Today!
FREE Screening!

RELIEF AT THE SPEED OF LIGHT!

Come learn about a safe, new, advanced,

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8119 CONNECTOR DR.
FLORENCE, KY 41042

859-283-2475

www.northernkentuckypainrelief.com
CALL TODAY FOR A FREE CONSULTATION

National Family Caregiver Support

859-692-2480 or 866-766-2372

22 Spiral Dr., Florence, KY 41042

www.nkadd.org/aaail/national-family-caregiver-support

The Northern Kentucky Area Agency on Aging and Independent Living administers the National Family Caregiver Support Program to help families fulfill roles as caregivers.

► St. Elizabeth Healthcare

www.stelizabeth.com/supportgroups.aspx

St. Elizabeth Healthcare offers support groups in a variety of areas.

ALZHEIMER'S/DEMENTIA

St. Elizabeth Alzheimer's Support Group

St. Elizabeth Ft. Thomas 859-240-5016

St. Elizabeth Florence 859-301-5999

Caregiver Support Group 859-301-5999

Alzheimer's Assn. of Greater Cincinnati

Northern Kentucky 859-240-5016

Cincinnati 513-721-4284

www.alz.org/cincinnati

The Alois Alzheimer Ctr. 513-605-1000

www.alois.com

CANCER

Breast Cancer Support Group 859-301-2273.

Cancer Return to Fitness 859-301-5959

Helping Each Other 859-301-5959

Look Good, Feel Better 800-ACS-2345

Man to Man prostate cancer 800-ACS-2345

Reach to Recovery 800-ACS-2345

DIABETES

Diabetes Self-Management 859-655-8910

NKY Health Dept. Diabetes Prog. 859-363-2115

OTHER SUPPORT GROUPS

ALS Support Group 888-412-3022

Celiac Disease Support Group 859-653-5595

Fibromyalgia Support Group 859-657-6099

Support for Grandparents 859-283-1885

National Alliance on Mental Illness 859-261-4080

Overeaters Anonymous 859-344-9643

Parkinson's Support Group 859-301-5999

Smoking Cessation 859-301-5959

NKY Regional Stroke Support 859-426-2392

KY Family Caregiver Program 859-283-1885

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EMERGENCY CHECKLIST

► KEEP THIS READY IN CASE OF A MEDICAL EMERGENCY

Name of patient: _____

Phone: _____

Address: _____

Birthdate: _____

SSN# _____

Medicare # _____

Medicaid # _____

Health Insurance: _____

Policy #: _____

Insurer's Phone: _____

Doctor: _____

Doctor's phone: _____

Hospital choice: _____

► MEDICATIONS:

Pharmacy: _____

Medication: _____

Dosage: _____

► WHO TO CALL

Name: _____

Relationship: _____

Phone: _____

Name: _____

Relationship: _____

Phone: _____

Name: _____

Relationship: _____

Phone: _____

IMPORTANT DOCUMENTS

► KEEP THIS READY IN CASE OF A MEDICAL EMERGENCY

DOCUMENT

LOCATION

INSURANCE

Health _____

Medicare card _____

Life _____

Special care _____

Long-term care _____

Other medical _____

Auto _____

Home _____

Other _____

LEGAL

Auto title _____

Deeds _____

Living will _____

Living trust _____

Power of attorney _____

Trust papers _____

Will _____

FINANCIAL

Cash _____

Checkbook _____

Bank accounts _____

Bonds _____

Cert. of Deposit _____

Credit cards _____

IRAs _____

Mortgage _____

Mutual funds _____

Safety deposit box info _____

Stock certificates _____

Tax records _____

OTHER

Birth certificate _____

Burial plot _____

Funeral arrangements _____

Immigration papers _____

Marriage/divorce _____

Military records _____

Social Security card _____

IS HOME THE BEST PLACE?

Many seniors must face the question: Is it better to stay at home or move to a facility that can provide the level of care they need. The decision is determined by family support, finances and the physical and emotional state of the senior.

CONSIDERATIONS	YES	NO
Are you eating properly?	<input type="checkbox"/>	<input type="checkbox"/>
Is there someone to care for you regularly?	<input type="checkbox"/>	<input type="checkbox"/>
Can you take care of your home?	<input type="checkbox"/>	<input type="checkbox"/>
Do you feel safe in your home?.....	<input type="checkbox"/>	<input type="checkbox"/>
Are you lonely?.....	<input type="checkbox"/>	<input type="checkbox"/>
Do you fear falling in your home?.....	<input type="checkbox"/>	<input type="checkbox"/>
Can you run errands outside your home?	<input type="checkbox"/>	<input type="checkbox"/>
Can you leave your home in the winter?.....	<input type="checkbox"/>	<input type="checkbox"/>
Can you get to church, shopping, etc.?	<input type="checkbox"/>	<input type="checkbox"/>
Can you go to medical appointments?.....	<input type="checkbox"/>	<input type="checkbox"/>

	HOME	SENIOR APT
--	-------------	-----------------------

MONTHLY EXPENSES

Property taxes	\$ _____	\$ _____
Home insurance	\$ _____	\$ _____
Electric & Gas	\$ _____	\$ _____
Water & Sewer	\$ _____	\$ _____
Cable TV	\$ _____	\$ _____
Security system	\$ _____	\$ _____
Mortgage/Rent	\$ _____	\$ _____
Other fees	\$ _____	\$ _____

PERSONAL EXPENSES

Grocery	\$ _____	\$ _____
Laundry	\$ _____	\$ _____
Car/transportation	\$ _____	\$ _____
Trash removal	\$ _____	\$ _____

HOME MAINTENANCE

Home repairs	\$ _____	\$ _____
Lawn care	\$ _____	\$ _____
Household help	\$ _____	\$ _____
Painting	\$ _____	\$ _____
Exterminator	\$ _____	\$ _____

WHO CAN HELP ME AT HOME?

It's important that seniors have friends and family to rely on for help and support. Agencies such as SSNK can also help seniors with daily needs, such as food or transportation. Keep a list of those who can help:

Meals/shopping or home-delivered meals?

Name: _____ Phone: _____

Name: _____ Phone: _____

Name: _____ Phone: _____

Routine housework and laundry?

Name: _____ Phone: _____

Name: _____ Phone: _____

Name: _____ Phone: _____

Help with financial decisions?

Name: _____ Phone: _____

Name: _____ Phone: _____

Name: _____ Phone: _____

Home health care (and medication reminders)?

Name: _____ Phone: _____

Name: _____ Phone: _____

Name: _____ Phone: _____

Transportation?

Name: _____ Phone: _____

Name: _____ Phone: _____

Name: _____ Phone: _____

Bathing/dressing/grooming?

Name: _____ Phone: _____

Name: _____ Phone: _____

Name: _____ Phone: _____

Daily companionship?

Name: _____ Phone: _____

Name: _____ Phone: _____

Name: _____ Phone: _____

Help arranging for doctor appointments, etc?

Name: _____ Phone: _____

Name: _____ Phone: _____

Name: _____ Phone: _____

Who to contact for emergency help?

Name: _____ Phone: _____

Name: _____ Phone: _____

Name: _____ Phone: _____

DEMENTIA CHECKLIST

The early signs of dementia are very subtle and vague and may not be immediately obvious. Early symptoms also vary a great deal. Usually though, people first seem to notice that there is a problem with memory, particularly in remembering recent events. Sometimes people fail to recognize that these symptoms. They may mistakenly assume that such behavior is a normal part of the ageing process. Or symptoms may develop gradually and go unnoticed for a long time.

SYMPTOM

	SOMETIMES	FREQUENTLY
Personality change	<input type="checkbox"/>	<input type="checkbox"/>
Getting lost, wandering	<input type="checkbox"/>	<input type="checkbox"/>
Problems with language.....	<input type="checkbox"/>	<input type="checkbox"/>
Accusative	<input type="checkbox"/>	<input type="checkbox"/>
Misplacing things.....	<input type="checkbox"/>	<input type="checkbox"/>
Not recognizing familiar people	<input type="checkbox"/>	<input type="checkbox"/>
Confused about time or place	<input type="checkbox"/>	<input type="checkbox"/>
Hiding things	<input type="checkbox"/>	<input type="checkbox"/>
Difficulty performing familiar tasks	<input type="checkbox"/>	<input type="checkbox"/>
Destroying personal things	<input type="checkbox"/>	<input type="checkbox"/>
Withdrawal from social activities	<input type="checkbox"/>	<input type="checkbox"/>
Restlessness	<input type="checkbox"/>	<input type="checkbox"/>
Lethargy	<input type="checkbox"/>	<input type="checkbox"/>
Unusually talkative	<input type="checkbox"/>	<input type="checkbox"/>
Ceasing to talk	<input type="checkbox"/>	<input type="checkbox"/>
Repeating the same questions	<input type="checkbox"/>	<input type="checkbox"/>
Dangerous or embarrassing behavior	<input type="checkbox"/>	<input type="checkbox"/>
Living in the past	<input type="checkbox"/>	<input type="checkbox"/>
Fearful of going outside.....	<input type="checkbox"/>	<input type="checkbox"/>
Suspicious of family and friends.....	<input type="checkbox"/>	<input type="checkbox"/>
Fearful of familiar sounds	<input type="checkbox"/>	<input type="checkbox"/>
Seeing things that aren't there	<input type="checkbox"/>	<input type="checkbox"/>

The best place to start the diagnostic process is with a family physician who may offer a diagnosis or refer the person to a neurologist, geriatrician or psychiatrist. This information provided by The Alzheimer's Assn., www.alz.org.

GERIATRIC DEPRESSION

The following questionnaire can help determine if a senior is suffering from depression. If the test indicates depression, contact your family physician for a more thorough assessment.

	YES	NO
1 Are you satisfied with your life?	<input type="checkbox"/>	<input type="checkbox"/>
2 Have you dropped hobbies and activities?.....	<input type="checkbox"/>	<input type="checkbox"/>
3 Do you feel that your life is empty?	<input type="checkbox"/>	<input type="checkbox"/>
4 Do you often feel bored?.....	<input type="checkbox"/>	<input type="checkbox"/>
5 Are you hopeful about the future?	<input type="checkbox"/>	<input type="checkbox"/>
6 Are you bothered by persistent thoughts	<input type="checkbox"/>	<input type="checkbox"/>
7 Are you in good spirits most of the time?	<input type="checkbox"/>	<input type="checkbox"/>
8 Do you fear bad things will happen to you?	<input type="checkbox"/>	<input type="checkbox"/>
9 Do you feel happy most of the time?	<input type="checkbox"/>	<input type="checkbox"/>
10 Do you often feel helpless?	<input type="checkbox"/>	<input type="checkbox"/>
11 Do you often get restless and fidgety?.....	<input type="checkbox"/>	<input type="checkbox"/>
12 Do you prefer to be home rather than go out?	<input type="checkbox"/>	<input type="checkbox"/>
13 Do you frequently worry about the future?	<input type="checkbox"/>	<input type="checkbox"/>
14 Do you often forget things?.....	<input type="checkbox"/>	<input type="checkbox"/>
15 Do you feel it is wonderful to be alive?	<input type="checkbox"/>	<input type="checkbox"/>
16 Do you often feel downhearted and blue?	<input type="checkbox"/>	<input type="checkbox"/>
17 Do you feel that your life is worthless?	<input type="checkbox"/>	<input type="checkbox"/>
18 Do you worry a lot about the past?.....	<input type="checkbox"/>	<input type="checkbox"/>
19 Do you find life very exciting?.....	<input type="checkbox"/>	<input type="checkbox"/>
20 Is it hard to get started on new projects?.....	<input type="checkbox"/>	<input type="checkbox"/>
21 Do you feel full of energy?	<input type="checkbox"/>	<input type="checkbox"/>
22 Do you feel your situation is hopeless?	<input type="checkbox"/>	<input type="checkbox"/>
23 Do you think that most people are better off?	<input type="checkbox"/>	<input type="checkbox"/>
24 Do you often get upset over little things?	<input type="checkbox"/>	<input type="checkbox"/>
25 Do you frequently feel like crying?	<input type="checkbox"/>	<input type="checkbox"/>
26 Do you have trouble concentrating?	<input type="checkbox"/>	<input type="checkbox"/>
27 Do you enjoy getting up in the morning?.....	<input type="checkbox"/>	<input type="checkbox"/>
28 Do you prefer to avoid social gatherings?	<input type="checkbox"/>	<input type="checkbox"/>
29 Is it easy for you to make decisions?	<input type="checkbox"/>	<input type="checkbox"/>
30 Is your mind as clear as it used to be?.....	<input type="checkbox"/>	<input type="checkbox"/>

HOW TO SCORE THIS TEST:

Scoring: one point for each of these answers. Cutoff: normal 0-9, mild depressives 10-19, severe depressives 20-30.

1. no	9. no	17. yes	25. yes
2. yes	10. yes	18. yes	26. yes
3. yes	11. yes	19. no	27. no
4. yes	12. yes	20. yes	28. yes
5. no	13. yes	21. no	29. no
6. yes	14. yes	22. yes	30. no
7. no	15. no	23. yes	
8. yes	16. yes	24. yes	

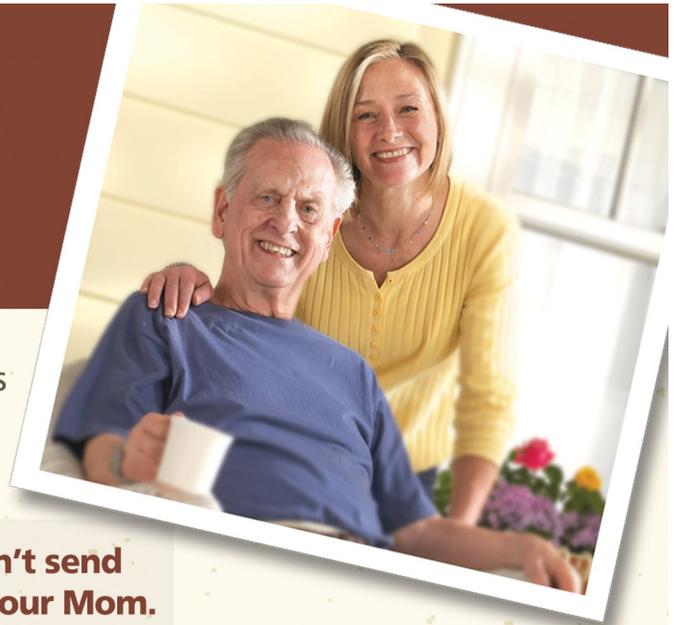
This Geriatric Depression Scale was first published in 1962 by Yesavage, Brink & Rose.

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