

# Along the Journey

a newsletter for our community and friends

## SUMMER 2005

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## President's Perspective

As a long term care provider, we sometimes find individuals who have expectations of long term care insurance that are neither appropriate nor realistic. This lack of understanding can cause huge disappointments for a family at a time of significant need. We hope the information provided in this article will equip you with a greater understanding of long term care insurance and help you plan for your family's future.



Todd F. Swortzel

### An Introduction to Long Term Care Insurance (Part One):

Long term care insurance is an important tool in planning for your financial goals. Long term care insurance can help to safeguard your assets, protect your financial stability, and help protect you from the devastating cost of long term care services. Long term care insurance may help you and your family to maintain financial independence, IF you invest in a policy which gives you enough protection to do so.

In order to decide whether long term care insurance is right for you, you must understand its limitations. Its primary purpose is to assist a family in paying for long term care. It does not provide solutions to many of the practical issues facing individuals who have long term care needs. Questions such as who will provide the long term care services, how to find a quality care provider, or what is an appropriate care setting and/or caregiving philosophy, are not answered by merely having long term care insurance protection.

Another significant limitation is that everyone may not qualify for coverage due to existing health issues. Also, long term care insurance may not be appropriate for every financial situation, and you should always weigh the pros and cons of coverage with an independent financial advisor. We will discuss these and other limitations in a future article. For now let's focus on several of the many important considerations when investing in long term care insurance.

### Things to Consider When Purchasing a Long Term Care Insurance Policy:

Most long term care insurance policies do not cover the full charge for long term care services. The amount they pay is called the "daily benefit amount," which is the dollar amount payable per day based on the type of care provided (nursing home, assisted living or home care). You will

*continued on page 2*



Our 5th annual Community Day celebration on June 4 was a festive occasion for families, residents, staff, and Mt. Lebanon neighbors.



be responsible for paying for all charges above this amount. For example, if your daily benefit amount is \$100 and your nursing home costs are \$180 per day, you will be responsible for \$80 per day above the “daily benefit amount.”

When considering coverage, understand how much you are required to pay if you need long term care — the difference between the actual costs and the daily benefit amount. You need to weigh the risk/reward between your budget (in terms of premiums) and your savings (in terms of paying part of the charges).

The “**elimination period**” is the number of days you must be in a long term care facility or must receive home care BEFORE benefits will begin to be paid. During the elimination period, you will have to pay out-of-pocket for the full cost of the care you receive. This is also referred to as a “deductible or waiting period.”

This elimination period is usually 30 to 90 days. If the policy you are considering requires a 90-day waiting period, for example, and long term care cost \$200 per day, you would pay \$18,000 out-of-pocket before benefits begin. Be advised that a new deductible or waiting period might be required for each benefit period, i.e., each NEW time you use long term care. Higher “elimination periods” result in lower premiums. But be careful when making your choices! Even with a lower premium, you still need to measure whether you prefer to be subject to the expense of the “elimination period.”

Another consideration when purchasing long term care insurance is the “**inflation protection rider.**” When purchased, this benefit increases the daily benefit amount over time to help keep pace with inflation and the increased expenses of long term care. Without this protection, the charges you pay above the daily benefit amount are likely to increase considerably with time. A daily benefit amount which is adequate today to meet nursing home or home care costs surely will not be adequate ten or fifteen years from now. When comparing “inflation protection riders,” ask if the inflation protection is compounded (preferred) or a flat annual increase to the base “daily benefit amount.”

The “**maximum policy benefit**” is either the period of time or dollar amount limit for which long term care benefits will be paid under the policy. Once the time limit or dollar limit is reached, no other benefits will be paid. Some long term care insurance policies contain period of time maximums. For example, coverage might be limited to a maximum of two or five years. Other policies have a dollar amount maximum. That dollar limit is calculated by multiplying the number of years of benefits chosen, times 365 days, times the daily benefit amount chosen. For example, a policy which provides a daily benefit amount of \$200 for four years would have a dollar amount limit of \$292,000 ( $\$200 \times 365 \times 4$ ). In some policies, the “maximum benefit period” or amount is not the same for all types of benefits covered under the policy. Some policies also contain a separate benefit limit for each “event” (e.g., each stay in a nursing home or home care episode). Some policies offer a lifetime benefit which eliminates both the time limit and maximum dollar benefit. The lifetime benefit likely will greatly increase the cost of the policy.

### ***In Conclusion:***

To understand your long term care insurance choices, be sure to research policy benefits and seek advice from an independent financial advisor. Make sure you purchase your policy from a reputable company with a sound financial background. Be realistic in your expectations and understand the limitations. This article has focused on several of the key considerations when investing in long term care insurance, but additional research will be required to fully understand all the variables of the product.

A copy of the official registration and financial information of Baptist Homes Foundation may be obtained from Pennsylvania Department of State by calling toll-free, within Pennsylvania, 1-800-732-0999. Registration does not imply endorsement.







# A Healthy Lifestyle: Your Ticket to Better Health!

By Rene' Smith, Wellness Coordinator

Good health is one of life's greatest gifts. Our slogan for this year's wellness program emphasizes four key strategies you can use to prolong health and keep any medical problems which may already be present from becoming worse or even debilitating. You owe it to yourself to use them all! If you would like more information on these and other health tips, call me at 412-572-8269.

The key strategies are simple:

-  **HEALTHY EATING:** focus on low fat foods, and one-half a plate of fruits and vegetables at every meal. Increase whole grains and decrease processed white, sugary foods.
-  **WEIGHT MANAGEMENT:** a healthy weight improves energy while decreasing blood pressure and bad cholesterol.
-  **STAYING TOBACCO FREE:** not smoking is the single most important thing you can do to decrease your risk for stroke, heart disease and many cancers. The latest research shows toxins damage all organs, not only the heart and lungs.
-  **PHYSICAL ACTIVITY:** is the secret to weight management, stress management, healthy aging, smoking cessation and total well being. Research continues to prove its value to all ages!



Jeanne Parker (left) and René Smith

*Note: During my 15 years as Volunteer Coordinator, I've worked with many wonderful individuals who contribute their time and talents to our organization. Now that we are moving closer to making our dream of an on-site fitness and education center a reality, I will manage the Wellness Program full-time. This gives me the opportunity to utilize my experience as a fitness professional and master's level health educator to assist residents and staff on their Way to Wellness.*

*The volunteer services program will now be supervised by Jeanne Parker, our Director of Activities, and direct supervision of our volunteers will shift to the appropriate departments where volunteer services are utilized. For more information on volunteering, please contact Jeanne at 412-572-8254.*

## We Celebrate Our Staff



*Our second Continuous Quality Improvement (CQI) Team celebrated their success in improving the operation of our Reception Area and Front Desk. Members of the team (left to right) are Sherry Kaleugher (Medical Records), Joanne Zusinas (Nursing), Char Balentine (Finance), Cathy Land (Resident Services), and Carol Spotti (Nursing), seated.*

*Lorraine Johnson (left), Registered Diet Technician and Assistant Director of Dietary Services has been voted the 2005 Diet Technician of the Year by the Pennsylvania Dietetic Association.*



*Lorraine was nominated for this award by the Pittsburgh Dietetic Association, and evaluated on leadership, management, career guidance, and public relations. The award recognizes the diet technician that demonstrates the ability to promote nutrition in a positive way via the work environment and in the community.*

## Two Women

By Kathleen Zilaitis

*(As part of an interview assignment for a Cultural Diversity class at UPMC Shadyside School of Nursing, I chose to examine the life of a resident and a caregiver in an Assisted Living Residence. Both were strangers to me. After talking with them, I discovered a tale of two strong, independent, and dedicated women whose lives would not likely have crossed outside the facility, but who have made a difference to each other.)*

Marie Bluestone is 83, and her path to Baptist Homes weaves through a fascinating and independent life. Marie grew up in Meyersdale, PA, and speaks fondly of the annual Maplefest, where people from all over the country would come to sample and purchase the area's famous maple syrup. Traditionally, young ladies of Marie's generation were encouraged to marry young and raise a family. Marie's was a close knit family of two sisters and a brother. Her parents encouraged her to continue her education, but the financial reality of living in the middle of World War II made college unfeasible. Instead, Marie took the Civil Service Exam, and at age 19, began a career at the Pentagon in Washington, DC.



*Marie Bluestone and Kathy Walsh*

For nine years Marie worked in the Small Arms and Development Research Department, which developed the modification of the grenade launcher and the bazooka, both very confidential projects. As secretary to the full colonel in charge, Marie traveled to many major US cities.

After the war, Marie moved back to Pittsburgh and worked at Eye and Ear Hospital, and as office manager for a noted Ear, Nose, and Throat Specialist. She later moved on to serve as hostess of Heinz Chapel, where she coordinated over 4,000 ceremonies as wedding coordinator. During this time, the surgeon she had previously worked for introduced her to his son, and at 49, Marie married the love of her life.

Unfortunately, Marie's husband passed away after only six years of marriage, and Marie worked until 1991, when health considerations required that she move into an assisted living facility. If you visit her room, you'll find it packed with photos and letters which trace her very full life. She is happy and content, in large part because of the wonderful team who works with her.

One of those staff members is Kathy Walsh, a certified nurse aide who has worked with seniors for over 28 years. Kathy is representative of the staff at Baptist Homes who have made a career of serving older adults. She is dedicated to the residents, and advocates for them daily. Healthcare staff must often serve as the voice of the resident, and Kathy's is a strong one! She knows each and every resident as an individual, and is attuned to their likes, dislikes, habits, and personalities. More importantly, she honors that individuality, and allows residents to continue to live as they choose, within the framework of our organization.

Marie's life in Assisted Living is a hallmark to her years of independence, and she establishes her routine to meet her needs and her priorities. Kathy enables and encourages that independence. I will draw upon the insight and qualities of both of these individuals as I move forward in my career as a healthcare professional and advocate for my patients.

## Manor Resident of the Month

By Carol Fierst, Director of Independent Living

Driving a vehicle is a skill that many of us learned when we were teenagers. Back then, the most important thing about driving was being behind the wheel. But over the years, our society of conveniences has everyone trying to park as close to their destination as possible. This is quite evident at the grocery store where you see cars circling the lot for that “oh so coveted” space near the entrance. It certainly wouldn’t hurt most of us to park a little farther away – the exercise might just do us some good.

Staff members and campus visitors usually don’t have to worry about finding a parking space when they get home at the end of the day. Most of us can pull right into our driveway without worrying that someone will be in our space. But for our residents it's a different story. Many Manor residents need to park as close to the building as possible due to physical limitations. Those with special license plates or parking placards are entitled to park in handicapped spaces, and we recently installed “Resident Handicapped” signs as close to the building as possible to accommodate special needs. We have designated enough “resident” spaces to accommodate the rest of our drivers, but some of those spaces are quite a distance away from the entrance to our building.

Baptist Homes is working on solutions to the current campus parking crunch. Staff and visitors are reminded not to occupy spaces intended for residents. And while they can’t help to physically create more spaces, Manor management staff came up with a clever way to give every resident a chance at parking as close to the building as possible. You’ll now find a “Resident of the Month” sign in the first space in the center lot.

All residents who operate a vehicle are given the opportunity to submit their name for a monthly drawing for the privilege of parking exclusively in that very first space for 30 days. This designation gives that individual the ability to come and go at their convenience, without the worry of whether or not parking will be available when they return to campus. What was most remarkable about this drawing was the fact that many Manor residents who are able to walk distances opted not to participate, leaving the privilege instead for residents in need. Talk about a considerate community!



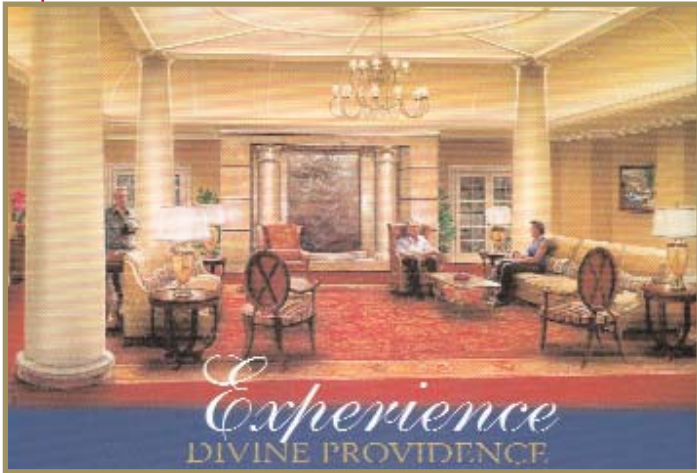
*First Baptist Manor Resident of the Month, Pat Hecht*



*Monthly manicures by students of South Hills Beauty Academy are always a welcome treat for our residents.*



*French doors provide a welcoming entree to our newly redecorated dining room. Stop by for a look.*



## Promoting Wellness

By Eileen Moore, Director of Marketing,  
Providence Point

Have you noticed the new buzzword? It is wellness, and everyone seems to be talking about it. Wellness is a broad concept, and conveys the fact that all aspects of human health are functioning at the level most achievable for an individual's personal situation.

In the last issue of this newsletter, you read about the generous grants Baptist Homes received to create a new wellness center for residents and staff. Work has already begun on that project, and the center will be a welcome new addition to the campus this summer.

Providence Point will also have a comprehensive Wellness Center for residents of that new community.

Our master plan calls for a warm water swimming pool, exercise equipment, a day spa with its massage therapies, manicure, pedicure, and beauty salon. However, wellness goes beyond just physical activities, and at Providence Point, there will be many opportunities to enhance the spiritual, mental and social aspects of wellness. We will offer a totally holistic approach.

Why the wellness buzz? Studies have shown that increased physical activity helps decrease the chance of developing diseases, increases mental acuity, sustains emotional stability, and keeps everything working and humming the way it should!

Today's seniors are active, more engaged, and very attuned to staying well. They want to have access to wellness centers in order to stay at their optimum levels. This is one of the reasons motivating individuals to reserve their home at Providence Point. The type of wellness programming we will offer is not available at other independent living communities in our area.

The importance of wellness is further validated as the city of Pittsburgh hosts the Senior Olympics. Older adults from across the country are competing in a number of venues and their stories inspire and encourage all of us. Providence Point and Baptist Homes are proud sponsors of this event through the Faith Based Network, and we recently "passed the Olympic Torch" to kick off these athletic competitions. Perhaps the wellness focus in our communities will encourage resident representation at the next Senior Olympics!

The buzz is about wellness. Make it part of your life. The payoff is a healthier, happier you!

For more information on Providence Point, phone us at 412-276-4500.



*Baptist Homes residents Dolores Dennis, Henrietta Tresham, and Suz Langford served as official torch bearers for the National Seniors Olympics, held in Pittsburgh in June.*

## Final Reflections

By Rev. Carol Ross Irwin

It is a little strange to be writing a “final” *Reflections* column. I first wrote this article for the *Hillside Chatter* when I began my chaplaincy in 1989. *Reflections* continued to be published in *Diamonds*, and now in our newly renamed newsletter *Along the Journey*, and has given me the opportunity to share the story of Baptist Homes with you for 15 years. It is now time to say farewell to the Baptist Homes family as God called me to a different ministry, to pastor Franklin Park Baptist Church in Sewickley.

While I was cleaning out my office, I came across many of my past articles and enjoyed remembering the events that prompted the columns. One of the frequent themes was dealing with change. Things are changing at Baptist Homes — but that is not new.

It is interesting to compare what this organization was fifteen years ago and what it is today. The residents are both different and the same. Our residents are older and more medically fragile than they were in the 80’s, and our medical supports are more sophisticated. Yet our residents still need to be a part of a community, to be cared for, and to be reminded of God’s presence in their lives.

The climate has definitely changed in the years I have been serving the Baptist Homes family. There is more emphasis on documentation and oversight from outside agencies, and that has been both positive and negative. It has resulted in improved care at facilities everywhere – the elimination of physical restraints, earlier intervention in weight loss, and greater focus on the residents’ right to make their own choices. But this emphasis also often takes staff time away from residents and focuses it more upon paper compliance issues.

But what has not changed at Baptist Homes is the commitment to caring for older adults and individuals in need. While the financial realities continue to challenge us, the organization keeps trying to adapt, and remains determined to provide the highest quality, caring environment for those who are a part of our community.

Although I am really enjoying the new ministry to which God has called me, I miss the residents and staff of Baptist Homes. They will always hold a special place in my heart.



*Rev. Carol Ross Irwin gives a hug to Mary Beth Flickinger at her farewell reception.*



*Chaplain Shirley Farino (left) with Hazel Heck*

***Note:** Rev. Carol Ross Irwin’s last day at Baptist Homes was April 5. We welcome Shirley Farino as our new Chaplain. Shirley is a licensed American Baptist lay pastor, and will minister to residents of all three program areas, as well as family members and staff. Shirley has been a member of the Baptist Homes family for over thirty years, previously serving as Director of Assisted Living and Director of Marketing. She is also the pastor of the First Baptist Church in Mt. Pleasant.*

# MEMORIAL AND IN HONOR GIFTS

January 8 ~ June 17, 2005

## Gifts in Honor

### Gertrude I. Feldman

Mrs. Margaret Mazza

### Rev. Carol Ross Irwin

Revs. Richard & Carol  
Visser

### Anna M. Lafy

Mr. & Mrs. Kenneth R.  
Lafy

### Kathy Leech

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### Paul & Marilyn Zielinski

ExxonMobil Foundation

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Mr. & Mrs. John Senich  
SCI - Laurel Highlands  
Employee Association

### Barbara B. Barr

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Ms. Erin E. Cook  
Ms. Jacklyn E. Correa  
Mr. William E. Feisley  
Ms. Jacqueline Ferro  
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Ms. Lisa Gundel  
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Anonymous

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### Agnes McNall

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### Carl J. Minucci, Sr.

Mrs. Dolores Dennis  
Lenox Park Condominiums

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Mrs. Betty J. Domaratz

### Rev. William H. Morford

Miss Lois M. Morford

### Alice L. Myers

Mrs. Sarah K. Pavlo

### Helen S. Niedbalski

Mrs. Marjorie E. Aitken

## Points Along the Journey

### A special commemoration of Easter - Jesus has risen!

Anonymous

### In memory of Catherine Fillippa on Mother's Day

Mrs. Mary Ellen Sekely  
& Family

### In honor of Antonietta Minucci for her devotion

Mrs. Dolores Dennis

## Gifts in Memory

### Grace Algeo

Mr. Wade Algeo

### Lena Aloe

Mrs. Bonnie Mazzotta

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DeVaughn Scott

**Elsiemae B. Simmers**

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Mrs. Mary H. Harvey  
Mr. & Mrs. Regis H. Keller  
Mrs. Patty Lewis  
Mr. & Mrs. Todd Simmers

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Mr. & Mrs. James C. Simmons

**Luba Simmons**

Mrs. Dolores Dennis

**LuCinda A. Smith**

Dr. & Mrs. Charles G. Cullen

**Rev. Louis A. Sprowls**

Mrs. Sara M. Sprowls

**Marguerite B. Stanley**

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Mrs. Dolores Dennis  
Ms. Mary Jane Gockley  
Mrs. Judith A. Hansen  
Ms. Catherine H. Harwood  
Ms. Sandra B. Inman  
Ms. M. Jean Lathrop  
Ms. Olive B. McDonald

**Leroy & Mary Staymates**

Mrs. Hilma Harper

**Mabel & Arthur Suckling**

Mr. & Mrs. Thomas C. Suckling

**Dolores A. Thomas**

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Ms. Vicki Conti  
Mr. & Mrs. Michael J. Dempster  
Mr. & Mrs. Joe Diana  
Mr. & Mrs. Kurt Druzgal  
Mr. & Mrs. Jack Freiwald  
Ms. Patti Gaab  
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Urban League of Union County -  
Trenton Chapter  
Western Pennsylvania Psych Care

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Mr. & Mrs. Anthony G. Zaras

**Miriam M. Wineberg**

Mr. & Mrs. William H. Race, Jr.

**Raymond R. Wojszynski, Sr.**

Mr. Raymond R. Wojszynski, Jr.

**In celebration of the lives of our residents who have passed away:**

Florence E. Barger  
Barbara B. Barr  
Irwin D. Blasi  
Alice J. Brewick  
Elizabeth Byrom  
Lilias L. Dewalt  
Jack C. Dooley

Mary A. Eicker  
Walter J. Enright  
Edith M. Faulkner  
Dorothy B. Hennel  
Margaret Kalina  
Mildred Kitlowski  
Irene N. Liadis

Helen K. McCann  
Nila L. McCoy  
Samuel McGivern  
Carl J. Minucci  
Bernadette L. Mooney  
Gerald W. Obiecunas  
Janet Poppel

Eunice B. Schmalz  
Anna Mae Schultz  
Elsiemae B. Simmers  
Luba Simmons  
Patricia Slain  
Marguerite B. Stanley  
Dolores A. Thomas

William H. Thomas  
Dorothy Walton  
George E. Wiethorn

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### Double Eagle

Baptist Homes Auxiliary  
US Steel

### Eagle

Dollar Bank  
Reese, Lower, Patrick & Scott, Ltd.  
Spectrum Marketing, Inc.

### Birdie

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Henderson Brothers, Inc.  
Herbert J. Sims & Co.  
Networth Investment Advisors  
Old Republic Insurance Company  
Parente Randolph, LLC  
The Weitz Company

### Par

Baptist Homes Board of Directors  
Hirtle Callaghan & Co.

### Dinner

Henderson Brothers, Inc.  
Reese, Lower, Patrick & Scott, Ltd.  
The Weitz Company

### Lunch

Reese Engineering  
Reese, Lower, Patrick & Scott, Ltd.  
Shenango, Inc.

### Hors d'oeuvres

Herbert J. Sims & Co.  
Hirtle Callaghan & Co.

### Skill Prizes

Dollar Bank

### Beverage Stand

Morrison Senior Dining

### Million \$ Shootout

Buchanan Ingersoll  
Old Republic Insurance Company

### Volunteer Meals

NetWorth Investment Advisors

### Tee/Green

Aetna, Inc.  
Baptist Homes Leadership Team  
Beinhauer & Son Funeral Home  
William Bishop, Jr.  
Blackburn's Physicians Pharmacy  
Canon Business Solutions  
Cura Hospitality  
Easley & Rivers  
First Baptist Church, Pittsburgh  
Health Care Reimbursement  
Services, Inc.  
Invesmart  
Latsha, Davis, Yohe & McKenna

McKamish, Inc.  
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Jeff Orr Flooring  
Parente Randolph, LLC  
Providence Point  
Rep. Thomas Stevenson  
T-Bones, Inc.  
Trans Associates  
Wyatt, Inc.

### Driving Range

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Parente Randolph, LLC  
UBS Financial Services – The Baum  
Consulting Group

### Putting Contest

Aries Sprinkler Protection  
Blackburn's Physicians Pharmacy  
Tom Kaercher Automotive  
Kerr's Auto Body  
Latsha Davis Yohe & McKenna  
Paper Products Co., Inc.  
Parente Randolph, LLC

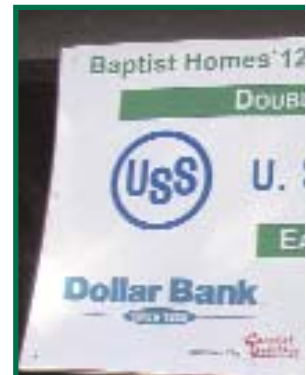
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Flight A Winners:  
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If you would like to receive raffle tickets or an invitation to next year's Charity Golf Outing, please contact us at 412-572-8266 or [development@baptisthomes.org](mailto:development@baptisthomes.org). Include your name, mailing address, and e-mail address. We'll send you all the details in January 2006.



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Thanks to everyone who participated in our Golf Outing, our all-day auction, and our first ever Charity Raffle. With your generous support, we raised over \$50,000 for our resident charitable care fund.

Congratulations to the winners of our first Charity Raffle!

First Prize

51" TV and Home Theater System,  
Mr. Rich Steinhart

Second Prize

\$500 cash  
Ms. Ellen Suchma

Third Prize

A Dinner a Month  
Ms. Karrie Toward

Mark your calendar for our  
**13th Annual Charity Golf Outing**

**Monday, May 8, 2006**  
**St. Clair Country Club**

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