

# Senator Richard Alloway II *Reports to*

# Senior Citizens



Dear Friend,

Pennsylvania is fortunate to have the second-highest percentage of senior citizens in the nation. The state offers a number of valuable programs to assist our seniors. I have included information on a number of these programs in this newsletter, as well as a number of tips to help seniors who are living on a fixed income.

As always, if you have any questions about any state program or issue, please contact me by calling my district offices or online at [www.senatoralloway.com](http://www.senatoralloway.com).

Sincerely,

Richard Alloway II

## Save Energy, Save Money

**W**ith energy costs on the rise, some of the best and easiest ways to save money are to take steps to cut down on the amount of fuel oil, natural gas and electricity you use. By making a few minor changes, you can help our environment and see real savings in energy usage and in the amount of money spent for utility bills.

Here are a few tips on how to save energy and money:

### **HEATING AND AIR CONDITIONING TIPS**

**Set your thermostat at a moderate temperature.** It's one of the most effective ways to cut your power consumption. If you can be comfortable with a slightly cooler

home in winter, set it at 65 to 68 degrees. In the summer, you can reduce air conditioning costs by setting your thermostat between 70 and 72 degrees.

**Draw The Drapes.** During the winter, close your draperies – especially in rooms that you rarely use – when it gets dark outside. This will help cut heat loss through windows at night. Close them in the summer to reduce heating from the sun.

**Keep heating/cooling registers open.** Blocking or restricting airflow makes heating and cooling systems work harder.

**Close doors and vents.** Closing registers and all doors leading to unused rooms will save energy.

### **Change furnace filters.**

Clogged, dirty filters slow airflow in your heating system and cause your furnace to work harder and run longer. Consider having your furnace serviced and cleaned each season.

**Keep air ducts clean.** Dust, lint and other debris can block air ducts and reduce the efficiency of furnaces and air conditioners. Be sure to keep ducts and grilles clean.

Also, insulate ductwork that runs through unheated areas like crawl spaces or garages.



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## Save Energy, Save Money

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**Seal it up.** Replace any missing caulking at storm doors and windows to seal up the drafts. Install gaskets behind switch plates and electric sockets.

### REDUCING LIGHTING COSTS

**Lower the wattage.** Don't use a high-wattage bulb when a smaller one will do. Keep them clean. Dirty bulbs don't give as much light.

**Don't over-light.** Instead of turning on all the lights in a room, just use the ones that are in the area where you'll be. Turn lights off when leaving a room and place lamps in corners so the light reflects off two wall surfaces instead of one.

**Switch To fluorescent bulbs.** Change incandescent light bulbs to fluorescents. Fluorescent bulbs are available to fit most fixtures, and they provide more light while using less energy.

**Paint walls in light colors.** Light-colored walls give rooms a brighter appearance.

### RECIPES FOR SAVING ENERGY IN THE KITCHEN

**Plug in only those appliances in use.** Many appliances draw small amounts of power when they're not in use. Plug in kitchen equipment only when you're going to use them.

**Microwave when possible.** Because microwave ovens cook food 75 percent faster, they use less energy than conventional ovens.



**Use the right pot for the job.** If you're only cooking a small amount of food, use a small pot. It takes more power to heat a large pot. Also, use a flat-bottomed pot that completely covers the burner. This keeps heat from escaping. When you put a lid on a pot or pan, heat is trapped and food cooks faster. Dinner is done sooner and less energy is used. If the flame is visible on the sides of the pan, lower the setting on your gas stove or cooktop to conserve fuel.

**Oven tips.** Most recipes can be completed successfully without preheating the oven. If you must preheat for baking, turn the oven on for just a few minutes before putting your food in. Keep the oven door closed while cooking. Opening the oven door lets out heat and drives up energy consumption. In the oven, try cooking several dishes with similar cooking temperatures at the same time. Also, a dirty oven doesn't reflect heat as well as a clean oven does. That means it takes more energy to warm and maintain your desired temperature.

**Cut refrigerator costs.** Keep the refrigerator full, but don't overfill. Air needs room to circulate around food. If you have an extra refrigerator that you're not using, unplug it. Also, a full freezer is a more efficient freezer. If your refrigerator is equipped with a power-save feature, use it. If you have an older, inefficient refrigerator, consider replacing it. New refrigerators are much more energy efficient. Check the gaskets. A bad gasket lets cold air out and makes your refrigerator or freezer work harder.

### WASTING WATER POURS MONEY DOWN THE DRAIN

**Don't let the water run.** If you're shaving, shampooing or brushing your teeth, turn the water on only when you need it. If your

faucets drip, get them fixed immediately. Leaking faucets can waste gallons of hot water in a short period of time.



**Take short showers.** A short shower takes half the hot water of a tub bath. Install flow restrictors on showerheads and faucets. Restrictors are easy to install and can significantly reduce the amount of hot water you use.

**Wash full loads.** Instead of running multiple loads of laundry, only run your washer when you have a full load. Use the hot water setting only when absolutely necessary. Rinse every load with cold water.

**Do dishes wisely.** Wait until your dishwasher is full before running it. You'll do more dishes with less hot water.

**Turn Down The Heater.** You can cut your power consumption by turning your hot water heater down to 120 degrees. If you have a dishwasher, set your tank at 140 degrees. Also, a blanket of insulation keeps hot water hot by trapping heat in your tank. To be safe, remember to leave openings around electrical connections, thermostats, heating elements and drain valves. It is not necessary to wrap newer water heaters. To keep the heat in your hot water, insulate the pipes leaving your hot water tank.

Visit [www.papowerswitch.com](http://www.papowerswitch.com) for more energy conservation tips.

## Are You on PACE?

**P**ACE, PACENET and PACE Plus Medicare are Pennsylvania's prescription assistance programs for older adults, offering low-cost prescription medication to qualified residents age 65 and older.

To be eligible for PACE, you must be 65 years of age or older, a Pennsylvania resident for at least 90 days prior to the date of application, and you cannot be enrolled in the Department of Public Welfare's Medicaid prescription benefit program.

Eligibility is also determined by your previous calendar year's income. For a single person, your total income must be \$14,500 or less. For a married couple, your combined total income must be \$17,700 or less.

Once you are enrolled in the PACE program, a benefit card will be sent to you, and you will pay no more than \$6 for each generic prescription medication and no more than \$9 for each brand name prescription at your pharmacy. These copayments are based on a 30-day supply.

To be eligible for PACENET, you must be 65 years of age or older, a Pennsylvania resident for at least 90 days prior to the date of application, and you cannot be enrolled in the Department of Public Welfare's Medicaid prescription benefit program.

PACENET's income limits are slightly higher than those for PACE. Eligibility is based on the previous

calendar year's income. A single person's total income can be between \$14,500 and \$23,500. A couple's combined total income can be between \$17,700 and \$31,500. Once you are enrolled in the PACENET program, a benefit card will be sent to you.

PACENET cardholders who do not enroll in a Part D plan will pay a nominal deductible each month at the pharmacy, which will be calculated through the cost of their medications. If the deductible is not met each month, it will accumulate. In addition, the individual will pay no more than \$8 for each generic prescription medication and no more than \$15 for each brand name.

PACENET cardholders enrolled in one of the program's partner Part D plans will pay the Part D premium at the pharmacy each month, which will be calculated through the cost of the medications. PACENET cardholders enrolled in a Part D plan that is not one of the program's partner plans will pay the Part D premium directly to the Part D plan. In addition, they will pay no more than the PACENET co-payments of \$8 for each generic prescription medication and \$15 for each brand name.

PACE Plus Medicare offers eligible older Pennsylvanians one of the most generous prescription assistance plans in the United States.

Under PACE Plus Medicare, PACE/PACENET coverage is supplemented by federal Medicare Part D prescription coverage – offering older Pennsylvanians the best benefits of both programs. Older adults continue to receive the same prescription benefits while, in many cases, saving more money.

More information about these prescription drug assistance programs is available by calling toll-free 1-800-225-7223.

## LIHEAP Helps Pay Heating Bills

**T**he Pennsylvania Department of Public Welfare provides a low-income home energy assistance program to help low-income families pay a portion of their winter heating bills. LIHEAP is not a welfare program or loan, and no lien is placed on the home.

Consumers do not have to pay the money back. For information on eligibility guidelines, call your county Area Agency on Aging. Cash grants are based on income, family size, type of heating fuel and region. LIHEAP's crisis grant program assists families experiencing heating emergencies – such as a broken furnace, fuel shortage or utility termination.

Additional information and applications for LIHEAP grants are available online via the Commonwealth of Pennsylvania Access to Social Services (COMPASS) website at [www.compass.state.pa.us](http://www.compass.state.pa.us). Applications are also available at county assistance offices, local utility companies and community service agencies, such as Area Agencies on Aging or community action agencies.



*Senator Alloway speaks with constituents during a recent visit to LIFE Lutheran Services.*

## Shorter-Term Licenses, Photo IDs, Discount Registrations Available

**A**s you probably know, Pennsylvania's regular driver's licenses are valid for four years. However, older Pennsylvanians have the option to request a shorter-term driver's license.

All Pennsylvanians at least 65 years old and who are not under a suspension have the option of obtaining a two-year license, which is less expensive than a four-year license. The two-year license fee is \$17.50 (\$27.50 for a license with a Class M motorcycle license) as compared to the regular four-year license fee of \$28 (\$48 for a license with a Class M motorcycle license).

After you send your renewal along with the fee(s) to the Bureau of Driver Licensing, you will receive a camera card, which is valid for 60 days as a temporary driver's license, and a list of PENNDOT's Photo License Center locations.

Visit one of the centers to have your photograph taken, and you will receive your photo license at that time.

Photo ID cards are available free to drivers ordered by PENNDOT to surrender their driver's license for medical reasons or those who voluntarily surrender their driver's license for health reasons that may affect their ability to safely operate a motor vehicle.

Free photo ID cards are also issued to drivers ordered by PENNDOT to retake the driver's exam and cannot pass the driving, knowledge, or vision portion of the test. Individuals who have never held a Pennsylvania Driver's License may apply for a photo ID card at any Driver License Center. When submitting an application, you must provide your Social Security card as well as proof of identity and residency.

Lower-income retired Pennsylvanians are also eligible to register their vehicles as a discount rate.

Those individuals who are retired and receiving Social Security or other pension and have a total annual income from all sources that is \$19,200 or less qualify to register a passenger vehicle or a light truck (9,000 lbs. or less) for just a \$10 processing fee per year instead of the annual registration fee.

Under this discount, you can save \$26 a year on the annual registration fee for a passenger vehicle and even

more for a light truck. The discount does not apply to title fees, transfer fees or sales tax. Under this plan, you may register only one passenger vehicle or light truck that you own for the \$10 processing fee and you should be the principal driver of the vehicle, unless a physical or mental disability exists that makes you incapable of driving.

For more information about shorter-term licenses, photo IDs and the registration discount, visit PENNDOT's website at [www.dot.state.pa.us](http://www.dot.state.pa.us).

### Helpful Toll-Free Phone Numbers

- APPRISE (Insurance Assistance): **1-800-783-7067**
- Alzheimer's Information: **1-800-272-3900**
- Domestic Violence Hotline: **1-800-773-2424**
- Do Not Call List: **1-888-777-3406**
- Elder Care Locator: **1-800-677-1116**
- Elder Abuse Hotline: **1-800-734-2020**
- Long Term Care Helpline: **1-866-286-3636**
- PACE: **1-800-255-7223**
- Pennsylvania Health Law Project: **1-800-274-3258**
- Property Tax/Rent Rebate: **1-888-222-9190**
- Social Security Information: **1-800-772-1213**



### Get Help with Medicare Issues

**M**edicare requires that every state have a health insurance information program. In Pennsylvania, the program is called "Apprise" and is administered by the Department of Aging. Some Apprise counselors have experience with complaints and appeals and might be able to assist you.

If you have a problem with your Medicare enrollment and/or with your Prescription Drug insurance, Apprise can forward your complaint to the local Medicare office for investigation and resolution.

The toll free Apprise Hotline Number is: 1-800-783-7067. All services are free and confidential.

# Staying Fit, Active Key to Healthy Aging Process

**E**xercise is essential for staying healthy as we grow older. It adds years to your life and life to your years. The keywords for a solid workout are stretch, strength and stamina.

Stretching is important preparation for a workout. Start slow and pattern your workout for your current physical condition. Some people may be ready for a 30-minute walk; others may be more comfortable starting with smaller steps, like parking farther away from the entrance of a store to get a few extra strides in.

Meanwhile, experts agree that building and maintaining muscle mass is important as we age. That's where strength comes in. Studies have shown that even 90-year-olds can rebuild muscle with careful training. In the long term, doing so can improve the odds that you will be independent longer, because you will be able to meet basic needs, such as lifting groceries.

Finally, work to build stamina. A short workout at first is best. Then, add a few minutes as you feel more

comfortable with your routine.

The bottom line: Exercise helps improve life at any age. If you are unsure where to start or concerned about undertaking a fitness program, consult your doctor.



## SIMPLE EXERCISES FOR BETTER HEALTH

**Finger Squeeze** – Extend arms, palms down. Squeeze fingers slowly, then release.

**Touch Shoulders** – Touch shoulders with hands, extend arms out straight. Bring arms back to starting position.

**Arm Curl** – Use a book, can of vegetables or small dumbbell. Stand or sit erect with arms at side holding weighted object. Bend arm, raising the weight. Lower it.

**Arm Extension** – Sit or stand erect with arms at sides. Holding an object of less than five pounds, extend arm overhead. Slowly bend arm until weight is behind head. Slowly extend arm to original position.

**Heel Raises** – Stand erect, holding a chair for balance, feet together. Raise body on toes. Return to starting position

**Leg Extensions** – Sit upright in chair. Lift leg off the floor and extend it fully. Lower it very slowly.



## Healthy Tips for Healthy Living

### MAINTAIN A HEALTHY DIET

- Increase potassium by eating tomatoes, oranges, bananas, bran, whole wheat breads, and cereals.
- Increase fiber by eating fresh fruits, vegetables, whole grain breads, and cereals.
- Limit commercially prepared foods such as cheese spreads and canned soups.
- Choose leaner meats and low-fat dairy products to reduce fat intake.

### DECREASE THE RISK OF FALLS

- Secure all loose mats
- Ensure there is adequate lighting

in all rooms. Place a lamp by your bedside so that you can turn on the lights if you need to get out of bed quickly.

- Secure hand rails on both sides of the stairs. Do not leave objects such as umbrellas or purses on stairs.
- Use non-skid bath mats and safety grab bars in the shower.

### TIPS FOR HOT DAYS

- Drink plenty of water. If you go outside in the sun, drink water before you leave your home and avoid drinking coffee and alcohol – they dehydrate rather than replenish.

- Limit strenuous activities and exercise.
- Lower blinds or pull shades to keep the sun from shining through your windows.
- Take frequent cool baths or showers.
- Avoid cooking during the hottest part of the day and eat lightly.
- Wear loose, light-colored clothing. Wear a hat. Try to go outside only in the morning or evening when it is cooler.
- Visit public places that have air-conditioning.

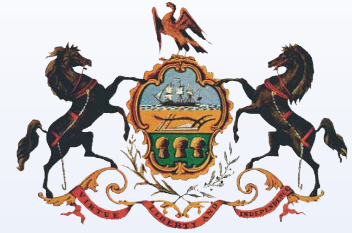
# Property Tax/Rent Rebate Applications Available Now

The state's Property Tax/Rent Rebate program provides rebates on property taxes or rent paid in the previous year for seniors and disabled Pennsylvanians who are living on a fixed income. To be eligible for a rebate, applicants must be Pennsylvania residents age 65 or older, widows and widowers age 50 or older and individuals with disabilities 18 years or older and meet income eligibility guidelines.

Seniors can receive a rebate of up to \$650 on property taxes paid in 2009 if household income does not exceed \$35,000, not including 50 percent of Social Security payments, Supplemental Security income and Railroad Retirement benefits.

Renters can earn up to \$15,000 and still be eligible for the program. The amount of the rebate is determined by household income, with lower-income households receiving larger rebates.

Property Tax/Rent Rebate applications are available at my district offices. District residents can also apply by calling toll-free 1-888-222-9190 weekdays between 7:30 a.m. and 5:30 p.m. or by visiting [www.revenue.state.pa.us](http://www.revenue.state.pa.us). Applicants who have already signed up for the program and would like to check on the receipt and status of their claim can call toll-free 1-888-PATAXES.



## Senator Richard Alloway II 33rd District

37 South Main Street  
Suite 200  
Chambersburg, PA 17201  
Phone: 717-264-6100  
Fax: 717-264-3652

53 East Middle Street  
Gettysburg, PA 17325  
Phone: 717-334-4169  
Fax: 717-334-5911

237 East Main Street  
Waynesboro, PA 17268  
Phone: 717-762-9222  
Fax: 717-749-5649

Senate Box 203033  
Harrisburg, PA 17120-3033  
Phone: 717-787-4651  
Fax: 717-772-2753  
TTY: 800-364-1581

Website:  
[www.senatoralloway.com](http://www.senatoralloway.com)

Email:  
[alloway@pasen.gov](mailto:alloway@pasen.gov)

## Referral Service Provides Assistance in Finding a Lawyer

If you are looking for an attorney, please contact your county's Bar Association Lawyer Referral Service (LRS) directly.

- Adams County, Gettysburg  
– (800) 692-7375

- Franklin County, Chambersburg  
– (717) 261-3848
- York County, York  
– (717) 854-8755

## Visit Your Local Area Agency on Aging (AAA) Office

Pennsylvania's Area Agencies on Aging (AAA) are your source of information for the issues and concerns affecting older people and their caregivers. Specific services at each agency vary throughout the state, but each agency offers a wide array of programs to help older Pennsylvanians and their families get the help and information they need.

### Adams County Office for Aging, Inc.

318 West Middle Street  
Gettysburg, PA 17325  
Tel: (717) 334-9296  
Fax: (717) 334-4715  
Website: [www.acofa.org](http://www.acofa.org)  
E-mail: [inquiry@acofa.org](mailto:inquiry@acofa.org)

#### SERVICES:

Apprise: (717) 334-9296  
Tax Services: (717) 334-9296  
Protective Services: (717) 334-9296;  
(800) 548-3240

### Franklin County Area Agency on Aging

Human Services Center  
600 Norland Avenue  
Chambersburg, PA 17201  
Tel: (717) 263-2153  
Fax: (717) 261-3198  
Website: [www.co.franklin.pa.us/Pages/WelcometotheAreaAgencyonAging.aspx](http://www.co.franklin.pa.us/Pages/WelcometotheAreaAgencyonAging.aspx)  
E-mail: [tgkline@co.franklin.pa.us](mailto:tgkline@co.franklin.pa.us)

#### SERVICES:

Ombudsmen: (717) 263-2153  
Protective Services: (717) 263-2153

### York County Area Agency on Aging

100 West Market Street, Suite 102  
York, PA 17401  
Tel: (717) 771-9610  
Fax: (717) 771-9044  
Website: [www.ycaaa.org](http://www.ycaaa.org)  
E-mail: [aging@york-county.org](mailto:aging@york-county.org)

#### SERVICES:

Apprise: (717) 771-9008  
Tax Services: (717) 771-9610  
Ombudsmen: (717) 771-9610  
Protective Services: (717) 771-9610;  
(800) 662-9073